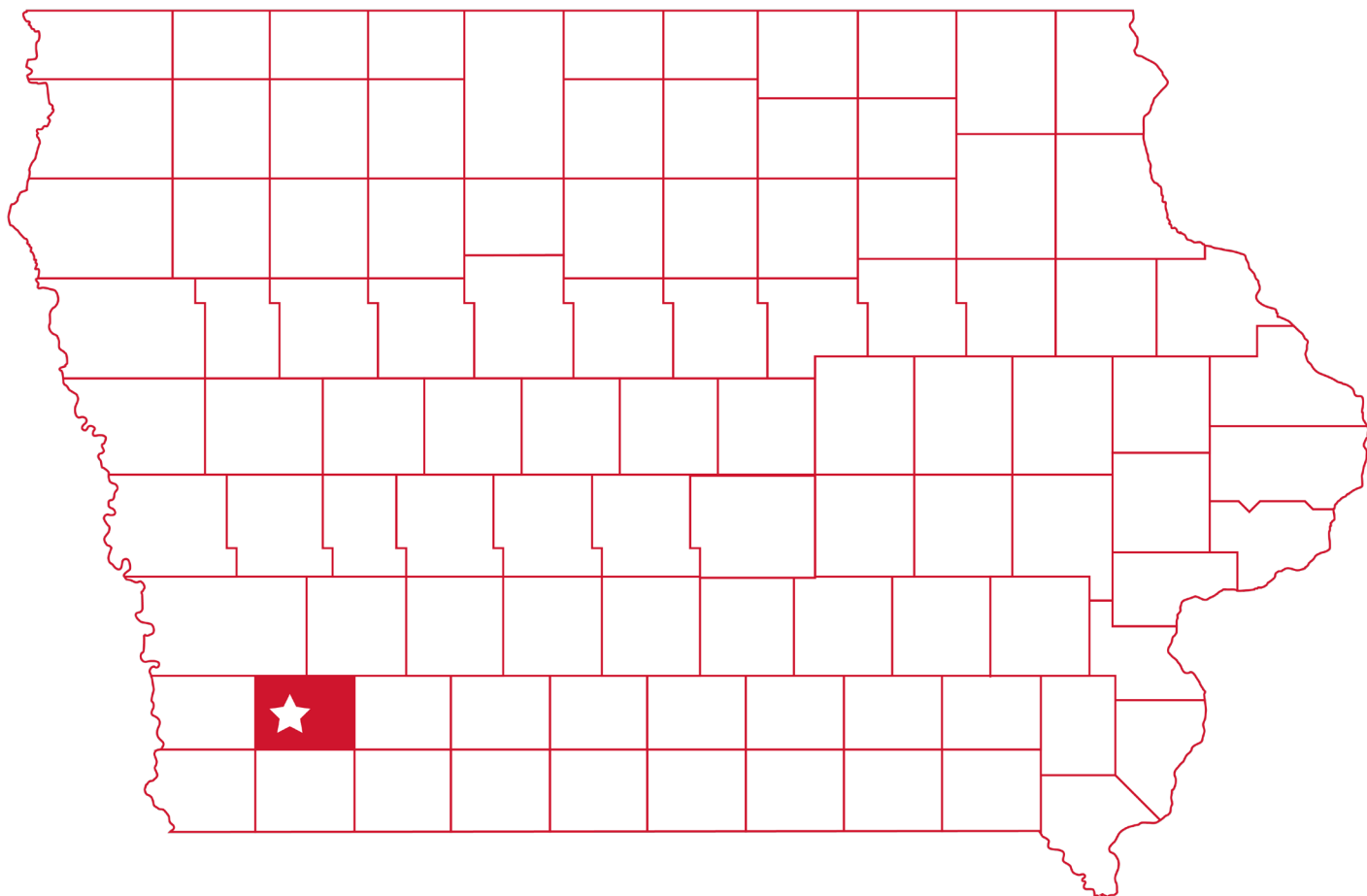


Rural Housing Readiness Action Plan

RED OAK, 2022



IN PARTNERSHIP WITH



IOWA STATE UNIVERSITY
Extension and Outreach

Community and Economic Development

Rural Housing Readiness Assessment

The Rural Housing Readiness Assessment (RHRA) is a tool that helps communities self-assess their housing needs and guides them in the decision-making process when addressing those needs. It guides communities in considering options that ensure existing and potential residents are able to find safe, secure, and quality housing that meets their needs and fits within their budgets. The RHRA helps communities know what kinds of housing-related information they should gather and review to make informed decisions. The assessment checklists aid in the creation of local housing policy that is appropriate for the needs and desires of a community.

Housing Resources

The Community and Economic Development unit of Iowa State University Extension and Outreach has developed several fact sheets to help communities answer questions and address issues regarding housing. These fact sheets are available to download from the [RHRA webpage](https://www.extension.iastate.edu/communities/rural-housing-readiness-assessment) (<https://www.extension.iastate.edu/communities/rural-housing-readiness-assessment>).

- [Rural Housing Readiness Assessment Process](#)
- [RHRA: Assembling a Housing Steering Committee](#)
- [RHRA: Open Meetings and Open Records Laws](#)
- [RHRA: Updating City Ordinances](#)
- [RHRA: Previous Housing Recommendations Worksheet](#)
- [RHRA: Low-Income Housing Tax Credits](#)
- [RHRA: Manufactured, Modular, and Mobile Homes](#)
- [RHRA: Rental Housing Inspection Programs](#)
- [RHRA: Restricted-Residence Districts](#)
- [RHRA: Allowing Flexibility in Dimensional Requirements](#)
- [RHRA: Tax Increment Financing](#)
- [RHRA: Property Acquisition through Tax Sales](#)
- [RHRA: Iowa Case Studies in Rural Housing Readiness–Infill Housing Development](#)

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Introduction

The Montgomery County Development Corporation requested assistance with visioning and action planning around issues of improving housing access, affordability, and quality in Red Oak. Through a partnership with the Iowa Economic Development Authority (IEDA), Red Oak received a matching grant from Empower Rural Iowa to participate in the Rural Housing Readiness Assessment program provided by Iowa State University Extension and Outreach Community and Economic Development (CED). ISU Extension and Outreach CED agreed to organize and facilitate a process that involved the following steps:

1. Conduct an educational workshop with members of the housing steering committee
2. Conduct a visioning session
3. Conduct an action planning session
4. Prepare a final report

Steering Committee

Red Oak formed a housing steering committee that included city staff, elected officials, business and industry leaders, and staff from regional planning and economic development organizations. Committee members include:

Andrew Nostvick, Red Oak Resident and Renter

Marty Barnett, Realtor at United Group Realty

Jeff Soe, Vice President of Building Crafts

Anthony DiMasi, Red Oak Resident and Local Contractor

Joe Nenneman, Licensed Home Inspector

Daric O'Neal, Architect at APM Architects

Ashley Starmer, Red Oak Resident and Local Banker

Jamie Werges, Community Relations Director at MCMH

Ben Lundgren, Board Member of Red Oak Chamber

Tim Fridolph, Red Oak City Council Member

Connie Mellott, Mortgage Officer at Bank Iowa

Carrie Shalters, Director at Red Oak YMCA

Sharon Dalton, County Assessor

Ron Lorenz, Superintendent of Red Oak Schools

Joey Norris, Housing Steering Committee Coordinator

Other community members not initially named in Housing Committee documentation attended several or all of the sessions, making valuable contributions and providing essential insights over the course of the workshops into the particulars of Red Oak's housing market, dynamics, and strategies.

RHRA Workbook Self-Assessment

The first step in the Rural Housing Readiness Assessment (RHRA) process is completing the RHRA workbook. The Red Oak housing committee members conducted the self-assessment, which involved gathering planning documents directly and indirectly related to housing, identifying relevant sections of city code, and compiling an inventory of existing housing programs in Red Oak (Appendix A). While reviewing the completed RHRA self-assessment workbook in advance of the first workshop, several items stood out to our team:

- Although it appears that Red Oak has done several secondary and/or auxiliary housing plans or studies (vacant lots, upper-story downtown housing, rental units, etc.), there is no evidence of a primary or overarching housing study done in recent years, either independently or as part of the city's comprehensive plan.
- While the city's code of ordinances regarding zoning, nuisances, and rental inspections is complete, the application and degree to which city officials are following those ordinances to the letter of the law is not clear.
- Vacant lots and buildings in Red Oak present an opportunity for growth and an obligation on the part of the city government to manage and maintain until they are occupied again. Incentivizing their re-use, adaptation, and/or demolition could prove to be a catalytic investment in the community if done with a comprehensive plan in mind.
- Engaging with local employers around housing needs can seem like an outside-of-the-box idea that might not be worth pursuing, but we highly encourage communities with large regional employers—especially in rural areas with limited employment opportunities—to have those conversations and make a case for why the employer should be working with city officials and other local leaders to make a concrete and tangible investment in workforce housing needs.
- Across the board, the self-assessment shows that Red Oak has taken its commitment to investment and upkeep of its infrastructure very seriously, of which the community should be proud and that can serve as an example of a “win” that it has been already checked off.
- Given that there are grants and other funding opportunities geared specifically at certain demographics present in Red Oak, such as seniors and recent immigrants, it may be useful to focus early energy on accessing those funding streams when building out housing programs.

Workshop 1: Community Context, Housing Data, and Policy Decision Points

Steering committee members participated in an educational workshop that focused on demographic, economic, and housing data for Red Oak and the underlying decision points that often make up local policy for improving access, affordability, and quality of housing in a community (Appendix B). The workshop provided a space for the steering committee to reflect on meaningful housing data and explore how the current state of housing in Red Oak has been shaped by action and inaction at the local level, as well as broader regional and national trends. This workshop also served as an introduction for CED specialists to some of the less obvious strengths and challenges of Red Oak's housing sector because there is only so much that publicly available data can reveal about a community. CED specialists were grateful to obtain input from people “on the ground” in Red Oak and integrated feedback from the first workshop into subsequent workshops, the survey, and this report.

Community Survey

CED specialists designed a community survey to capture public input on housing in Red Oak, as well as the demographic profile of survey respondents (Appendix C). The survey became available for distribution following the conclusion of the first workshop, after undergoing some minor revisions at the suggestion of steering committee member and community contact Joey Norris. Steering committee members oversaw making the survey available to residents, focusing on distribution at events such as the city's farmer's market and fairs, email of the survey via the school district's list, articles in area newsletters, fliers posted around the community, and targeted door-to-door survey gathering. A total of 532 individual responses were collected; of those 424 respondents self-identified as Red Oak residents, which corresponds to approximately 10% of the city's population. In addition to collecting demographic and economic information, the survey asked respondents what they saw holding Red Oak back from making progress on improving housing and what possible improvements might look like. These responses were discussed and summarized by the CED team and incorporated into the visioning and action planning workshops alongside input from the steering committee. While analyzing the survey results, several facts stood out to the team that are worth mentioning:

1. Roughly 71% of all survey respondents have lived in Red Oak for more than a decade. While this figure is in line with Census estimates of residential tenure in the area, it is still important to seek out the input of new residents, as they tend to be younger and have a higher degree of mobility. In other words, they can be convinced to stay in the area, but can also be enticed to leave by opportunities in other communities.
2. While nearly 33% of Red Oak residents rent their housing, only 16% of survey respondents were renters. It is important to keep this in mind when looking at and using the survey results to justify or discourage taking one course of action versus another.
3. There is widespread support for an incentive program to help homeowners and landlords make exterior improvements to their properties. This could represent an example of "low-hanging fruit" for housing steering committee members interested in getting a very publicly visible change started in the community.
4. Approximately 49% of survey respondents were unaware of Red Oak's rental inspection program. While some of these individuals may own their homes and are not directly impacted by this program, it still appears that there is room for additional advertising and marketing of the program.
5. The median income of survey respondents was much higher than the median income of Red Oak overall. This discrepancy is not uncommon for these surveys, but it still bears mentioning, as the needs of lower-income residents are historically underrepresented in community development projects.

Workshop 2: A Vision for the Future of Housing in Red Oak

To begin to identify a vision for the future of housing in Red Oak, CED specialists posed this question to the housing steering committee: ***"In three to five years, when we have achieved the goals we set out in this plan, what will housing be like in our community?"***

Committee members reflected on the question individually and wrote down their thoughts. The committee then formed small groups in which individuals shared and began to prioritize their visions. Each small group shared its top ideas with the full committee, which categorized and sorted them to establish clear themes with guidance from the CED team. Those categories were named as part of key vision elements.

RED OAK HOUSING STEERING COMMITTEE VISION ELEMENTS

Infrastructure

- Improved infrastructure
- Existing infrastructure “solved”
- Fiber to all homes
- Fiber optic Wi-Fi available to community
- Neighborhoods connected by biking/walking trails
- Walkable neighborhoods
- School bus/neighborhood stops

Leadership

- Ordinance update and enforcement
- Revision of city code
- New zoning regulations to allow for no curbs/gutters
- Regularly scheduled rental property inspections
- Add minimum aesthetic standards
- Pet-friendly rentals
- Dead tree removal
- Neighborhood community pride/advocacy program
- Rehab/repair existing homes for better appearance
- Clean yards via community action and education
- Groups that normally compete working together
- Resolve the floodplain
- Galvanized leadership

Education and Awareness

- Basic home-repairs class
- Housing programs and assistance are well advertised to and used by the intended audience
- Home-buyer education classes
- Educational programs so renters understand their rights
- Address the perception issue facing Southern Iowa Regional Housing Authority (SIRHA)
- Enough well-trained, local contractors to meet construction needs
- **Vision 4: Funding**
- Rehab housing incentive
- Incentives for restoration of all homes
- Grants and loans for home improvement (low interest)
- New construction is properly incentivized with public funds
- Healthy Neighborhoods program like the one in Burlington

Commercial and Cultural Variety

- Vibrant downtown housing
- Downtown upper-story housing
- Parking availability for downtown tenants
- Amenities managed in a more cultural/fiscal manner
- More retail options
- Weekly summer activities on the square
- Airbnb downtown options

Inventory

- Tiny-home community
- More variety/diversity in types of housing
- Abandoned/rundown homes removed/improved
- ~\$175k housing developments
- Alternative smaller-footprint housing
- Balance of young family and age-in-place options
- Villa Village affordable housing development
- New versus existing versus planned development strategy
- Vacant lots are identified and developed ASAP
- Essential workers such as teachers want to and can afford to live here
- Build more townhomes
- Balanced home values with urban/metro neighbors
- Senior living facilities
- Temporary housing structure
- Condos/townhome options
- Senior cooperative housing
- Utilize historic properties
- New construction techniques
- Habitat for Humanity-like volunteer organization
- Workforce apartment complex
- 3D housing options

Workshop 3: Turning Vision into Action

To ensure that the plan reflects a realistic path forward, the group took a moment during the action planning session to consider its ability to succeed. Committee members were asked to identify their strengths and weaknesses both as a team and as an overall community in terms of accomplishing the vision set forth above.

STRENGTHS AND WEAKNESSES AS A COMMUNITY

STRENGTHS	WEAKNESSES
• Great reputation statewide • Higher population = increased tax base • More employees and businesses • More tourism • Improved community pride • Agile and vibrant • “Place-ready” for all ages	• Difficulty maintaining a low cost of living • Increased burden on public services and schools • Increased traffic • Existing codes and leaders • Budget • Naysayers

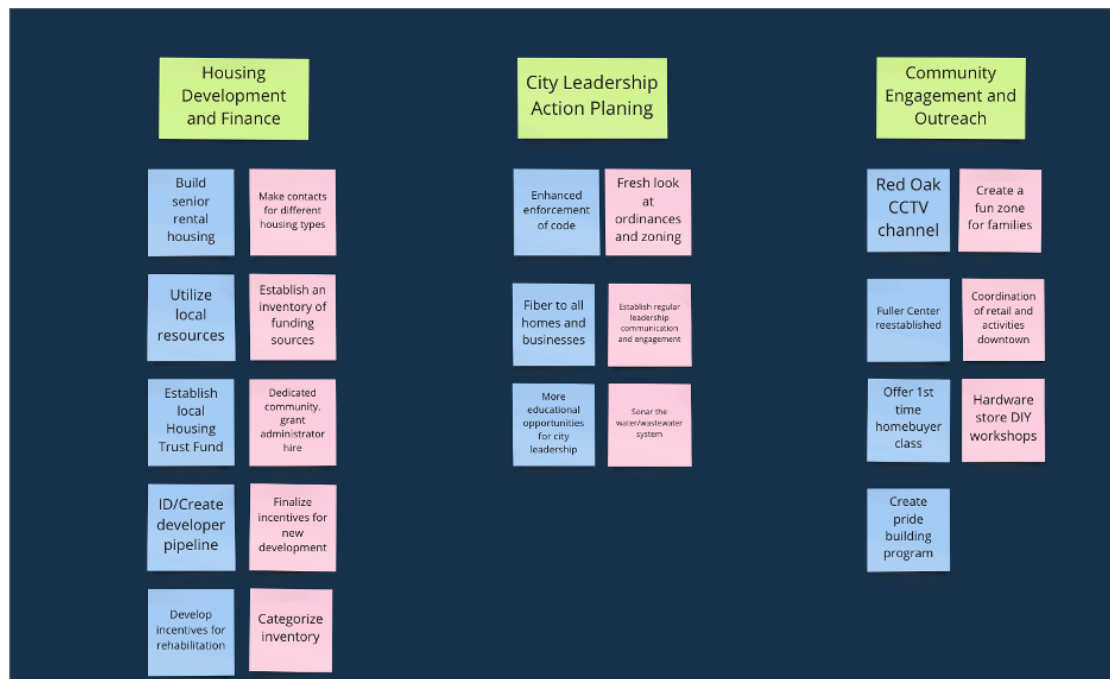
The participants in the session also considered the potential outcomes of success. The benefits of success reflect some of the positive outcomes that will result if the vision becomes reality. The dangers of success are focused on potential negative outcomes that may happen if Red Oak is able to bring this vision to reality without considering some of the second order effects of the group’s decisions.

BENEFITS AND DANGERS OF SUCCESS

BENEFITS	DANGERS
• Increased peer pressure on neighbors • Annexation • Increased leadership pool • Expand beyond silos • Sustainable growth and SMART city • Attract new businesses	• Increased crime rate • Growing too fast • Competition for resources • Affordability (of green materials)

ACTION PLANNING

Finally, the committee identified specific actions that must be taken to bring the above vision to reality. First, they identified actions in small groups. Then the committee categorized actions based on which should be overseen by the same people due to subject matter expertise of committee members and common themes among the action items. Three working groups were formed: Housing Development and Finance, City Leadership and Action Planning, and Community Engagement and Outreach.



The members of each work group committed to meeting by email or in person monthly to discuss progress and coordinate action items. The team lead is responsible for coordinating this with the members of each team. The full housing committee will meet monthly. At each meeting, there will be an update from the groups on the progress that has been made. As of the publication of this report, the next meeting has not yet been scheduled. Joey Norris has committed to being the overall coordinator of this effort, communicating with the committee members, and scheduling full group meetings. This plan will be promoted via social media, a radio spot, postings on the city's website and the website of the area chamber of commerce, physical copies located at city hall, the library, and the YMCA, and via the school system's email listserv.

Work Groups

Work groups' action items will take numerous steps and research to complete. The starting points for each goal are provided in this report in the form of program descriptions, educational and informational resources, and, in some instances, the identification of example communities in Iowa that have implemented similar goals. Also included is a sample breakdown of one goal into feasible and doable steps to model a process that gets results and further pushes work groups from vision into action. It is hoped that each work group will use the work-group planning model (Appendix D) every quarter to further sequence the work that needs to be done.

Red Oak also received facilitation services from ISU Extension and Outreach CED specialist Lynn Adams to further build upon the initial work done during the action-planning session. The result of this facilitated process was the creation of a series of SMARTIE (Specific, Measurable, Attainable, Relevant, Timely, Inclusive, and Equitable) Goals. The work done during that additional session is attached to this report as Appendix E.

WORK GROUP 1: HOUSING DEVELOPMENT AND FINANCE

TEAM LEAD: Joey Norris

TEAM MEMBERS: Ben Lundgren, Jeff Soe, Marty Burnett

GOALS	TIME LINE
• Categorize inventory	Winter 2022
• Create a list of developers for each housing type	Spring 2023
• Identify multiple grant administrators	Winter 2022
• Develop incentives and lobby funding sources for approval	Summer 2023
• Take Steps to create a revolving loan fund	Winter 2023

Categorize inventory (Winter 2022)

One low-cost way to create an inventory of existing houses in Red Oak would be organizing and recruiting volunteers for a windshield or walking survey. In these surveys, general characteristics of a community's housing stock such as the age and condition of various buildings can be assessed from the passenger's seat of a moving vehicle or on foot, depending on the area being surveyed.

Getting an accurate understanding of the housing typologies in your community is an important component of this process, especially given the steep up-front costs presented in either renovating existing housing or constructing new housing. For a windshield survey and inventory categorization to be a worthwhile investment, the group should take the time to consider formatting, timing, preparation, distribution, and analysis of the survey. Does it make sense to collect information from a representative segment of the city or a random sample of homes, or are there enough resources for a more comprehensive survey? Will volunteers be given a discreet set of characteristics to use to identify the homes or will the survey be more open-ended? Having as many of these questions answered ahead of time can prevent headaches in later stages, especially if the results of this survey are being used as evidence in support of a grant application or other funding mechanism. In short: the more data you have supporting an assertion of a specific need or interest in a community, the better it looks to whoever is reading your application.

For a more detailed breakdown of these kinds of windshield surveys, including suggestions on who should conduct them and how they should do it, please reference the [University of Kansas' Community Tool Box webpage](https://ctb.ku.edu/en/table-of-contents/assessment/assessing-community-needs-and-resources/windshield-walking-surveys/main) on the subject (<https://ctb.ku.edu/en/table-of-contents/assessment/assessing-community-needs-and-resources/windshield-walking-surveys/main>).

Once an inventory has been completed, further action on this front will likely include a discussion about what is to be done. The acquisition and demolition of dilapidated homes can be complex and costly. The RHRA fact sheet on acquisition of property taxes provides a basic primer on the topic (Appendix F, pp. 152–153). Housing demolition can be complicated by hazardous construction materials such as asbestos and lead which require testing, remediation, and proper disposal to ensure compliance with relevant state and federal environmental protection legislation. The work group will need to decide how properties are identified to achieve this goal. The Iowa Economic Development Authority provides a [Nuisance Property and Abandoned Building Remediation Loan Program](https://www.iowaeconomicdevelopment.com/Remediation) for communities interested in investing in strategic building demolition (<https://www.iowaeconomicdevelopment.com/Remediation>).

If a property is acquired through tax sale by the city or nonprofit entity, it could be passed on to organizations such as Habitat for Humanity, a local housing development corporation, or private individuals who are able to invest in a sufficient amount of rehabilitation to save the property. Incentives and low- or no-interest loans are often needed to catalyze refurbishing properties, especially in situations where the housing market may not be strong enough to capture the cost of rehabilitation. Sales-tax certificates are managed by the county, governed by county ordinance, and authorized by the county board of supervisors. An alternative process to tax sales that would enable cities to have better control of vacant and abandoned properties within their jurisdiction would be to utilize the condemnation provision (eminent domain) under an Urban Renewal Area (URA) for a defined section of the city that experiences the most blight and abandonment.

Create a list of developers for each housing type (Spring 2023)

One place to begin in creating for each housing type a list of existing developers that do or could operate in Red Oak would be the Iowa Workforce Development office's [Registered Contractor database](https://contractor.iowa.gov/lowaIWD/CREG/publicSearch/publicSearch.jsp?lid=&eaaUserId=) (<https://contractor.iowa.gov/lowaIWD/CREG/publicSearch/publicSearch.jsp?lid=&eaaUserId=>). Searching either by county or by principal activity—new single-family housing construction, remodels, et cetera—would help narrow the search results to something manageable.

Another approach would be to look at developments that have won awards in recent years with housing and planning trade groups. According to the event's website, the HousingIowa Conference “recognizes programs or projects based on their contributions to advancing housing opportunities for Iowans” and looks at single- and multifamily developments. A [list of previous winners](https://www.housingiowaconference.com/awards/housingiowa-awards) is available on the conference website (<https://www.housingiowaconference.com/awards/housingiowa-awards>). Also, the Iowa League of Cities presents a variety of awards to individuals and communities each year at its annual conference. The [types of awards](https://iowaleague.org/about-us/awards-index/) are listed on the League's website (<https://iowaleague.org/about-us/awards-index/>).

Identify multiple grant administrators (Winter 2022)

Recruiting and hiring a grant administrator will increase Red Oak's ability to finance many of the other initiatives identified during the action-planning process and will also help Red Oak track its progress on various grant-funded initiatives.

One place to start with this process is to check with the [Southwest Iowa Planning Council \(SWIPCO\)](#) to see the capacity it has to directly or indirectly provide assistance with any grant administration or writing needs Red Oak may have. Beyond utilizing the resources of the local council of governments, it is also

worthwhile to have a well-written position description with a clearly defined list of expected qualifications and duties, so that any interested parties can get an idea of what Red Oak wants from them. To get an idea of what language to use in this description, please refer to the job description of a federal grants manager on the [U.S. Office of Personnel Management website](https://www.opm.gov/policy-data-oversight/classification-qualifications/classifying-general-schedule-positions/standards/1100/g1109.pdf) (https://www.opm.gov/policy-data-oversight/classification-qualifications/classifying-general-schedule-positions/standards/1100/g1109.pdf).

To attract and recruit an administrator, Red Oak could take one or multiple of the following steps:

- Post a classified advertisement with the [Iowa League of Cities](https://iowaleague.org/classifieds/) (https://iowaleague.org/classifieds/).
- Post a career opportunity with [Professional Developers of Iowa](https://www.pdiowa.com/careers) (https://www.pdiowa.com/careers).
- Contact the [Central Iowa Chapter](https://centraliowagpa.org/) of the Grant Professionals Association (https://centraliowagpa.org/).
- Given Red Oak's proximity to Nebraska, it may be worth contacting the [Nebraska Chapter](https://grantprofessionals.org/page/nebraskachapter) of the Grant Professionals Association (https://grantprofessionals.org/page/nebraskachapter).
- An early-career professional with a master's in public administration could be recruited from Iowa State University or University of Nebraska-Omaha.

Identify multiple funding sources (Summer 2023)

This task should be started by referring to the RHRA workbook that was filled out prior to the beginning of the process (Appendix A). The workbook includes several questions about whether Red Oak offers incentives aimed at various demographics, homeowners, renters, and others, that were answered either "No" or "Don't Know." If a question on an incentive was included in the workbook, it is because another community in Iowa offers a program like it.

Red Oak could develop an incentive targeting a specific section of the city. One example of what this could look like would involve first designating an Urban Renewal Area per the requirements laid out in Iowa Code § 403. Once an area is identified, an urban renewal plan would need to be approved by the city council. This plan would lay out how the area would be defined and the base level of revenue the existing businesses and other properties in the area bring into the city's coffers, and create a process of tax increment financing (TIF) to pay for infrastructure improvements.

Another option Red Oak could consider pursuing to incentivize residential development is waiving certain fees (building permit, utility connections, et cetera) if the developers agree to certain conditions. Although these fees create short-term financial gain for cities, there is also a case to be made that there are more long-term benefits to be realized from the property-tax revenue generated from new residential development.

The National Multifamily Housing Council's Housing Affordability Toolkit has a publication entitled [Tool: Incentives to Develop](https://housingtoolkit.nmhc.org/wp-content/uploads/2019/04/F1_NMHC_PDF-Sections_Tools_Incentives_PG-48-TO-62.pdf) that contains useful information about ways in which different communities across the country have found success in building multifamily housing despite various constraints and setbacks. Broadly, the publication breaks the incentives down into regulatory incentives and funding incentives, with further divisions based on whether the incentives expand, diversify, or accelerate production (https://housingtoolkit.nmhc.org/wp-content/uploads/2019/04/F1_NMHC_PDF-Sections_Tools_Incentives_PG-48-TO-62.pdf).

Take steps to create a revolving loan fund (Winter 2023)

According to the Government Finance Officers Association (GFOA), revolving loan funds (RLF) are often mission-driven or goal-oriented pools of capital that make loans to provide gap financing, usually for small- and medium-sized businesses. An RLF could be created specifically to focus on one sector or segment

of housing needs in Red Oak, provided that the fund is managed responsibly to ensure that the interest payments and principal payments on older loans are sufficient to recapitalize the fund quickly enough. A [primer on the subject](https://www.gfoa.org/materials/revolving-loan-fund) from GFOA is available online (<https://www.gfoa.org/materials/revolving-loan-fund>). Additional resources can be found on the [Council of Development Finance Agencies website](https://www.cdfa.net/cdfa/cdfaweb.nsf/resourcecenters/rlf.html) (<https://www.cdfa.net/cdfa/cdfaweb.nsf/resourcecenters/rlf.html>).

Locally, [SWIPCO](#) operates a business RLF. The Housing Development and Finance Group is encouraged to speak with SWIPCO to learn more about how its fund was capitalized, what lessons have been learned from administering the fund in the Montgomery County area, and whether the city can collaborate with the COG on this process.

WORK GROUP 2: CITY LEADERSHIP AND ACTION PLANNING

TEAM LEAD: Tim Fridolph

TEAM MEMBERS: Shawwna Silvius, Andrew Nostvik

GOALS	TIME LINE
• Review and update city code, ordinances, and zoning	Winter 2022–Spring 2024
• Evaluate, expand, and enhance infrastructure	Spring 2023–Spring 2024
• Establish community leadership roundtable ¹	Winter 2022–Winter 2024

Review and update city code, ordinances, and zoning (Winter 2022–Spring 2024)

When reviewing city code, specifically code dealing with land use planning, two factors to consider are consistency of enforcement and style of enforcement, both of which are key to any zoning or nuisance code's efficacy. Consistent code enforcement can have several different meanings and applications, but here it is used to refer to consistency with Red Oak's Comprehensive Plan. It is widely considered to be best practices to be able to clearly articulate and justify changes made to zoning codes and other related ordinances by referencing your community's comprehensive plan.

Often, Iowa code will state something to the effect of "decisions must be made **in accordance with** the community's comprehensive plan." Be sure to keep this phrase in mind when updating or enforcing ordinances that can be directly related to material found in your comprehensive plan. For more information on some of the foundations of Iowa zoning law and comprehensive planning, please refer to the CED program's free [planning and zoning fact sheets](https://www.extension.iastate.edu/communities/planning-land-use-and-zoning-fact-sheets) (<https://www.extension.iastate.edu/communities/planning-land-use-and-zoning-fact-sheets>).

Enforcement style is also an important decision for a city official to make when considering code enforcement. There are two ways a municipality can choose to spend its energy on code enforcement: proactive and reactive. Reactive enforcement is more traditional, relies on citizen complaints to justify activity and is usually less costly (at least up front). However, it can lead to disjointed enforcement because of its reliance on citizen complaints; squeaky wheels (citizens with an eye for detail or a grudge with their neighbor) will be the ones getting the grease, so to speak. On the other hand, a proactive enforcement regime has the advantage of potentially being compulsory, and therefore more equitable. Additionally, a proactive enforcement strategy can be used to supplement a baseline reactive strategy, shoring up some

¹ Given the frequency with which communities state their desire to review city code and ordinances, some of this action step's recommendations are drawn from a previous report.

of that strategy's weaknesses. And, while it is true that a proactive inspector may end up using more of the city's money in salary and expenses upfront, proactive enforcement has been shown to identify problems and problem areas before they become so dilapidated or out of line with regulations that they cannot reasonably or financially be brought back into compliance. The [Furman Center](https://furmancenter.org/research/publication/cracking-code-enforcement), New York University's research center dedicated to advancing research and debate on housing, neighborhoods, and urban policy, provides a more comprehensive explanation and investigation of this topic (<https://furmancenter.org/research/publication/cracking-code-enforcement>).

In addition to the aforementioned planning and zoning fact sheets, several of which cover the responsibilities and powers of planning commissions in Iowa, two other resources to review when working with Red Oak's planning commission are [Planetizen's Planning Commissioner Training](https://courses.planetizen.com/planning-commissioner-training) (<https://courses.planetizen.com/planning-commissioner-training>) and the [American Planning Association's Planning Commissioner Training Series](https://www.planning.org/learn/course/9155691/) (<https://www.planning.org/learn/course/9155691/>). Depending on the tenure of commissioners, these trainings might be review of material they learned years ago, or it might be almost entirely new information for them.

One Iowa community that recently undertook a major revision of its zoning code is North Liberty, near Iowa City. Updates ranged from modernization of nomenclature to revisions of site plan approval requirements. The work and effort were justified as a major step towards fostering a more "ready for business" atmosphere in the community, as well as aligning the city's code with industry standard best practices. A description of the [revision process in North Liberty](https://northlibertyiowa.org/2022/02/23/north-liberty-enacts-revised-zoning-code/) is available online (<https://northlibertyiowa.org/2022/02/23/north-liberty-enacts-revised-zoning-code/>).

Evaluate, expand, and enhance infrastructure (Spring 2023–Spring 2024)

One area of infrastructure improvement that came up several times during the visioning and action-planning process was internet access. The USDA's ReConnect Program is designed to fund the research and deployment of broadband in rural parts of the country, with money able to fund construction, facilities improvement, and system acquisition. The [ReConnect fact sheet](https://www.rd.usda.gov/sites/default/files/usda_rus_reconnectfactsheet.pdf) online provides more details (https://www.rd.usda.gov/sites/default/files/usda_rus_reconnectfactsheet.pdf).

Another federal source of investment in rural infrastructure needs, the Infrastructure Investment and Jobs Act (IIJA), was passed in November 2021. There are several funding opportunities of which Red Oak could take advantage, most of which require lengthy grant applications. That said, the Iowa League of Cities has posted [links to a series of White House webinars](https://iowaleague.org/resource/upcoming-federal-funding-webinars-training/) explaining different aspects of the IIJA, including Roads, Bridges, and Major Projects, as well as Safety, Clean Energy and Power, and Broadband (<https://iowaleague.org/resource/upcoming-federal-funding-webinars-training/>).

SWIPCO also provides assistance with several CDBG grants in this area, including water and sewer projects (State Revolving Loan Fund) and road improvements and construction related to job creation (RISE Local Development). SWIPCO provides a list of [potential funding options](https://www.swipco.org/planning/potential-funding-sources/) on its website (<https://www.swipco.org/planning/potential-funding-sources/>).

An [article](https://www.bluetoad.com/publication/?m=26842&i=709175&p=20&fbclid=IwAR3dHnoVAZ-Kq87TFOfLo7GDSelk9Zuw1Zs7g7RSn7AvnuggkERpwtYlI7l&ver=html5) in the June 2021 edition of the League's *Cityscapes* newsletter, written by funding professionals employed at the planning firm Bolton & Menk, Inc, lays out a clear overview of the infrastructure project process, from planning, to funding, to building (<https://www.bluetoad.com/publication/?m=26842&i=709175&p=20&fbclid=IwAR3dHnoVAZ-Kq87TFOfLo7GDSelk9Zuw1Zs7g7RSn7AvnuggkERpwtYlI7l&ver=html5>).

Establish community leadership roundtable (Winter 2022–Winter 2024)

One resource to consider if the group decides to move forward with establishing a community leadership roundtable is ISU Extension and Outreach's Leading Communities program. Leading Communities is based on core competencies related to leadership development:

- Understanding community leadership and preparing your community
- Correctly identifying community issues and framing ideas
- Inquiring and prioritizing issues
- Analyzing the situation and building relationships and social capital
- Synthesizing or working together effectively
- Acting together to mobilize resources for community action

CED specialist Lynn Adams, who will be facilitating your follow-up action-planning session, is the program contact for Leading Communities. More information is available on the [CED website](https://www.extension.iastate.edu/communities/leading-communities) (<https://www.extension.iastate.edu/communities/leading-communities>).

Another program in a similar vein to consider is IEDA's Rural Leadership Program, administered by the Center for Rural Revitalization. Grants for this program are due by September 1 of each year, giving Red Oak plenty of time to organize a nonprofit and submit an application. Program information, including a link to an informational webinar, is available [IEDA's website](https://www.iowaeda.com/empower-rural-iowa/leadership/) (<https://www.iowaeda.com/empower-rural-iowa/leadership/>).

WORK GROUP 3: COMMUNITY ENGAGEMENT AND OUTREACH

TEAM LEAD: Carrie Shalters

TEAM MEMBERS: Connie Mellott, Anthony Demasi

GOALS	TIME LINE
• Create a first-time home buyer's class	Winter 2022–Winter 2023
• Create a community public-pride building program	Winter 2022–Spring 2024
• Re-establish a Fuller Center-style group	Long Term
• Offer hardware store DIY classes	Winter 2022–Fall 2023

Create a first-time home buyer's class (Winter 2022–Winter 2023)

A first-time home buyer's class can be useful both for the realtor hosting the course and for the community overall. While many participants in these courses are already at the cusp of purchasing a home, there can be attendees who are still six months, one year, or several years away from being able to make a home purchase. Getting some of these potential buyers who are still far from buying in the door can be difficult, but informing them about other incentives and opportunities being pursued by other groups on the housing committee can be a good way to maintain their interest.

For the event itself, find the right partners to advertise and attend as co-presenters—that is, realtors, home inspectors, and some of the contractors in the Red Oak area who regularly do residential work. Give attendees take-home materials such as brochures or fliers explaining the process; these classes can be a lot to take in all at once and people will likely need to refer back to these materials at a later point. Maximize event attendance by hosting it at a business with which you can partner to offer an incentive

for attending, such as a restaurant where attendees are entered into a raffle to have their meal covered. Finally, don't be afraid to spend a little money on advertising the event via both social and traditional media. This event is the work group's chance to get word out in the community about housing committee activities, attract new members, and help some people understand the house-buying process.

Create a community-pride building program

One of the first things to consider when creating a community-pride building program is which element of the Red Oak community the working group hopes to highlight. Will it be the buildings? The people? The natural amenities? The local businesses? Are there already groups of citizens focused on and excited by any of these community characteristics, such as a historic preservation society or a gardening club? Tapping into existing channels of energy can be a good way to avoid having to start from square one when building community pride. If a group of Red Oak residents has been working on something in which they can take pride, seems interesting and accessible to other residents, and has a low barrier to entry and/or can be done at no cost to new participants, that project could prove to be a successful avenue for development.

Alternatively, working-group members could start on the funding side of things and work backward from there—that is, determine where money is available for community-pride building programming, either at the state government level or in the private sector. One example of a community-pride program is the [Paint Iowa Beautiful](#) grant through Keep Iowa Beautiful, the statewide nonprofit dedicated to empowering Iowans through enhancement and improvement programming. Grantees receive paint for community enhancement projects, providing a quick visual “hit” and creating a space for organizing similar and related community-improvement activities. This grant program has annual applications, with the next deadline coming up on February 10, 2023 (<https://keepiowabeautiful.org/grants-scholarships/grants/paint-iowa-beautiful/>).

Another strategy for community-pride building to consider is having a plan to increase participation in any efforts beyond “the usual suspects.” Certain programming opportunities require different levels of participation, so knowing how many people need to show up to a specific event to make it a success can be critical when doing initial planning and recruiting work. Beyond the first event, what will the working group's strategy be for retaining those who do attend or volunteer their time? For a thorough breakdown of what this planning process might look like, please view the [University of Kansas' Community Toolbox](#) webpage on the subject, entitled “Encouraging Involvement in Community Work” (<https://ctb.ku.edu/en/table-of-contents/participation/encouraging-involvement/increase-participation/main>).

Re-establish a Fuller Center-style group(Long term)

The Fuller Center is an international nonprofit organized around the principle of providing adequate shelter for all people, similar to Habitat for Humanity. According to several attendees of the action-planning workshop, the Southwest Iowa Fuller Center for Housing Chapter has been inactive for some time, and the group showed interest in either re-establishing the Fuller Center listed as being based in Shenandoah or creating a similar organization of its own.

The first choice to make on this step is whether to (1) partner with an existing organization and create a local chapter of that organization, such as the Fuller Center or Habitat for Humanity, or (2) found an independent housing nonprofit and go from there. Some benefits of pursuing the first option include access to training opportunities, start-up funding costs, name recognition, and insider expertise into the housing development process. By the same token, working with an existing entity could also force Red Oak's housing committee to cede a degree of control over the development process and have to make certain compromises to its vision to fit into a framework approved by the larger nonprofit entity. Inversely, an independent organization would lack the resources and backing of a larger group but would also potentially provide a greater degree of

flexibility and adaptability to the group. Once the working group decides on this first point, the process looks markedly different. Habitat for Humanity, the Fuller Center, and other similar groups have detailed guides available online for how to set up a local chapter of their organizations. It is recommended to simply follow the processes outlined in those guides to avoid reinventing the wheel.

If the group does decide to strike out on its own and form an independent housing nonprofit, a good place to start would be either the [Iowa Secretary of State's Office](https://sos.iowa.gov/nonprofits/forming.html) or the [Iowa Attorney General's Office](https://www.iowaattorneygeneral.gov/for-businesses/professional-fundraisers-and-charity-information-registration/organizing-a-non-profit). Both have pages on their respective websites detailing the legal processes necessary to have this happen (Secretary of State's Office: <https://sos.iowa.gov/nonprofits/forming.html>; Attorney General's Office: <https://www.iowaattorneygeneral.gov/for-businesses/professional-fundraisers-and-charity-information-registration/organizing-a-non-profit>). Although a bit dated, [Breaking Ground: A Beginner's Guide for Nonprofit Developers](https://www.americansforthearts.org/by-program/reports-and-data/legislation-policy/naappd/breaking-ground-a-beginners-guide-for-nonprofit-developers), published by the Federal Reserve Bank of Dallas, contains a wealth of information about the development process, and is worth reading and using as a reference (<https://www.americansforthearts.org/by-program/reports-and-data/legislation-policy/naappd/breaking-ground-a-beginners-guide-for-nonprofit-developers>).

Offer hardware store DIY classes (Winter 2022–Fall 2023)

There are a few questions to consider when pursuing this goal that immediately come to mind. First, will these classes be hosted at a specific hardware store in town, or will the committee try to get space elsewhere? Does the Red Oak Community School District have a shop space that can be used by the public? Is there a member of the working group, housing committee, or other engaged citizen who has a large shop, either commercial or residential, who would be willing to open the space up to the community for these classes? What kind of liability forms or waivers would participants be expected to sign? Before beginning this process, it may be worthwhile to send one or multiple members of the working group to a DIY class at a major home improvement store such as Home Depot or Lowe's to see how those large corporate entities run these types of classes.

Some additional questions to ponder would be: What would the class(es) focus on? Would they be offered free of charge or would students be responsible for paying for the materials they use? Who is going to be recruited to teach these classes? One resource to which to refer during this process is the Literacy Information and Communication System's (LINCS) [Business-Adult Education Partnerships Toolkit](https://lincs.ed.gov/state-resources/federal-initiatives/business-adult-education-toolkit) (<https://lincs.ed.gov/state-resources/federal-initiatives/business-adult-education-toolkit>). While LINCS is a federal Department of Education-funded program aimed primarily at adult literacy education, much of this toolkit contains information pertinent to any organization or business seeking to offer classes aimed at adult learners. The toolkit contains several peer-reviewed journal articles, resources, fact sheets, and tips for groups developing classes like the ones in which this working group is interested.

Final Comments

It was a pleasure to assist Red Oak with this goal setting process. It is important to note that this plan, including the projects and the time line that you created, is not "set in stone." It can and should be modified as circumstances change, new challenges arise, and new opportunities present themselves.

This document is not intended to sit on the shelf. It lays out a realistic plan for you to make meaningful progress towards your vision of improving housing in Red Oak within the next three to five years. We are looking forward to following your progress, and we will remain a resource for you as you move forward. We are happy to share best practices and provide support. We can also make ourselves available to meet with work groups as they break down the actions into quarterly deadlines and goals.

Appendix A

RHRA WORKBOOK RESULTS

Rural Housing Readiness Assessment



IOWA STATE UNIVERSITY
Extension and Outreach
Community and Economic Development

Disclaimer

The Rural Housing Readiness Assessment draws together best practices communities have used to manage housing quality, affordability and access. It is not a substitute for legal or professional advice. Every community's housing situation is unique and best practices should be weighed against the availability of resources, historic circumstance, and current local, state, and federal law. The Iowa Code and court cases mandate how local governments must conduct some activities relating housing and planning and zoning (such as adopting ordinances, creating a TIF District, or creating a tax abatement program). On the other hand, communities are free to approach other aspects of planning for and managing housing stock in a way that works best for them (for example, developing the comprehensive plan, conducting housing studies, or the development review process). For these reasons it is necessary for you to consult legal counsel to make sure that the ideas you take from this publication are in accordance with current law and applicable to your particular situation.

The role of Extension Specialists at Iowa State University is to provide you with the information you need to be effective in your roles as housing decision makers, and to help you acquire the skills necessary to perform your complex responsibilities with confidence.



Housing Readiness Assessment

Part 1: Finding a Baseline

This housing readiness self-assessment guides communities in considering options that ensure existing and potential residents are able to find safe, secure, and quality housing that meets their needs and fits within their budgets. Many communities have existing housing-related plans and studies. These should be considered the source documents for finding the information on the strategies identified below. Familiarizing oneself with the relevant sections of city code and zoning ordinances governing housing will also be helpful. Your community's municipal code is a collection of ordinances grouped together by the activities they regulate. Common code sections which impact housing include: building code, zoning code, nuisance code, and rental code among others. Your community may have all or none of these and names vary by community. It is vital to gather these ordinances together before completing this handbook.

However, just because a study or a plan has been completed doesn't mean that community input was gathered in the process. Community input is important for three key reasons: 1) Plans that did not engage in a public participation process will not reflect the needs and desires of residents; 2) Ongoing public participation throughout the planning and assessment process increases support for the adoption of policies and strategies; and, 3) Public participation can reveal community champions who can help with public implementation and acceptance of strategies to address housing issues.

Existing Housing Plans or Studies

Housing studies or plans are crucial in identifying housing conditions and areas of concern. They should be conducted with public input and their recommendations implemented. What housing studies have been completed in your community? Are they currently being implemented?

Planning documents related to housing exist for our community (check all that apply):	Yes	No	Don't know	Year Completed	Year Approved by City Council or Board
- Housing Needs Assessment - Detailed housing section of Comprehensive Plan OR - Brief housing section of Comprehensive Plan - Vacant lots inventory - Upper-story downtown housing assessment or inventory - Rental unit inventory - Other housing study (specify):	☐ ☐ ☐ ☐ ☐ ☐ ☐	☐ ☐ ☐ ☐ ☐ ☐ ☐	☐ ☐ ☐ ☐ ☐ ☐ ☐	 	
Public participation was part of the needs assessment process.	☐	☐	☐	2014	2013, SWIPCO Housing Study
A Housing Commission or Committee, which includes resident participation, exists to implement housing policy.	☐	☐	☐		part of SWIPCO process, yes.

Existing Code and Ordinances

Having clear codes that are well adapted to your community is vital for affordable, quality housing. Homeowners, landlords, and potential developers should be able to easily understand the expectations and restrictions that your community has put into place. Your code should also reflect the needs and desires of your community. If you find that projects often need multiple variances, if desired housing simply cannot be built, or codes make it unattractive to reinvest in older homes, consider amending your ordinance.

	Yes	No	Don't know	Date Adopted	Last Updated
We have adopted a building code.	☐	☐	☐		
We have adopted a zoning code.	☐	☐	☐		
- We do not have zoning but use "Restricted Residential Zones" (for cities) - We do not have zoning but use "Agricultural Land Preservation Areas" (for counties)	☐	☐	☐		
We have adopted a nuisance code.	☐	☐	☐		
We have adopted a rental code.	☐	☐	☐		
Ordinances are codified.	☐	☐	☐		
Ordinances are searchable on-line.	☐	☐	☐		

Definitions

Restricted Residential Zones: Iowa Code Section 414.24 provides a means for small municipalities to prepare and adopt a version of zoning that is easier to administer than conventional zoning. Under this approach, the city council establishes "restricted residence districts." The council, by ordinance, establishes rules for land uses that are allowed in such districts. In general, only houses, schools, churches, and similar structures are authorized.

Agricultural Land Preservation Areas: Iowa Code Chapter 352 provides a means for counties with or without zoning to restrict certain land uses in dedicated "agricultural land preservation areas." A county board is created to oversee the administration of the county's land preservation ordinance. Land may be withdrawn from the preservation area by the landowner.

Worksheet

Municipal Officials

Personnel	Contact Information	Received Training
Zoning Administrator:	Brad Wright	
Code Enforcement Agent:	Bill Deitering, John Bruce	
Building Inspector:	Phil Richter (SWIPCO)	
Rental Inspector:	PhilRichter (SWIPCO)	

Board of Adjustment

Member Name	Contact Information	Received Training
Sharon Bradley	480-202-9771	
Larry Brandstetter	712-623-4053	
Marty Barnett	712-623-9764	
Builinda Coates	712-370-4076	
Doug Cashatt	712-789-1292	

Planning Commission

Member Name	Contact Information	Received Training
Karen Blue	712-623-4081	
Dave Hammer	712-370-2775	
Jerry Daffer	712-370-8897	
Ron DeMarce	712-623-2796	
Bryan Knaus	712-623-5481	

Housing Commission

Member Name	Contact Information

Housing Readiness Assessment

Part 2: Strategies

Existing housing plans, code sections and programs should be identified and reviewed. Are existing programs and policies in alignment with recent studies? Are there other strategies and tools not currently in use that could be applied? The assessment is divided into eight sections: 1) Vacant lots & buildings, 2) New construction, 3) Housing rehab programs, 4) Code enforcement, 5) Homeownership support, 6) Infrastructure, 7) Community engagement & civic participation, and, 8) Programs designated to support specific demographics. Each section identifies multiple strategies a community can use to improve access, affordability and quality of the housing stock. Strategies address particular housing issues; a strategy may not be relevant to your community because the underlying problem it addresses is not prevalent. Each section directs the reader to seek out the existing resources in their community. If you are uncertain as to whether such a program or priority exists in your community, we urge you to contact city and county government officials or consult the relevant sections of municipal code to find out.

Vacant Lots & Buildings

Vacant lots and buildings are not only an eyesore for a community, they can bring down the assessed value and lower property tax revenue, constraining a community's ability to improve quality of life. On the other hand, they also provide the opportunity for infill redevelopment. What tools does your community use to address vacant lots and buildings?

	Yes	No	Don't know
There are existing ordinances that govern vacant and non-conforming lots. The relevant code sections and zoning ordinances are:	☐	☐	☐
There are existing ordinances that govern vacant buildings. The relevant code sections or zoning ordinances are:	☐	☐	☐
City or county programs exist to collect delinquent property tax and/or relieve owners who owe delinquent taxes of their properties.	☐	☐	☐
Programs exist to work with property owners to maintain upkeep on vacant lots and buildings.	☐	☐	☐
There is (at least) annual outreach from the city to property owners of vacant lots and buildings.	☐	☐	☐
Programs/incentives exist that promote the re-use of lots.	☐	☐	☐
Programs/incentives exist promoting the adaptive re-use of vacant buildings for housing (e.g. schools, hospitals, warehouses).	☐	☐	☐
The city has used Iowa Code 657A.10 to take title of abandoned buildings.	☐	☐	☐
There exists a land-bank program to help consolidate vacant parcels into buildable lots.	☐	☐	☐

Worksheet

Ordinances Governing Vacant Lots		Ordinances Governing Buildings	
Ordinance	Brief Description	Ordinance	Brief Description

Program Name and Contact	Description

Definitions

Land bank: a public or community-owned organization or agency that buys, manages, maintains, and refurbishes vacant, abandoned and foreclosed properties including lots, houses, and other kinds of buildings. The purpose can be to aggregate lots for redevelopment and/or prevent the spread of blight throughout a neighborhood or block.

Legal non-confirming: the legal term for what are commonly referred to as “grandfathered” uses. Legal non-conforming lots and buildings are those that were built legally at the time, but do not conform to the standards of today’s ordinance. New ordinances must allow these uses to continue, but local governments have some discretion in how permissive to be with additions or updates.

New Construction

New construction is a necessary component to having an adequate mix of housing options (single-family, duplex, manufactured, and multi-family dwellings), tenure (owner-occupied or rental properties) and at multiple price points (high-end, middle-income, and workforce housing). The U.S. Department of Housing and Urban Development (HUD) defines affordable housing as a monthly payment (be it rent or mortgage) that is 30% or less than the total monthly income of the household. The cost of housing options in your community should reflect the average household income level. Does your community offer incentives to developers, contractors, and occupants in order to spur new construction?

	Yes	No	Don't know
Promotes building market-rate, single-family homes	☐	☐	☐
• Infrastructure incentives for developers	☐	☐	☐
• Tax incentives for homeowner	☐	☐	☐
• New subdivisions meet zoning requirements as surveyed and are ready for developers	☐	☐	☐
• Zoning is conducive to infill construction in residential zones	☐	☐	☐
Promotes building market-rate multi-family units	☐	☐	☐
• Infrastructure incentive for developers	☐	☐	☐
• Tax incentives for owner	☐	☐	☐
• New subdivisions meet zoning requirements as surveyed and are developer-ready for building	☐	☐	☐
• Zoning is conducive to infill construction in residential zones	☐	☐	☐
Promotes building affordable, single-family owner-occupied homes	☐	☐	☐
• Programs are in place to promote the construction of low-to-moderate income (LMI) and workforce housing units	☐	☐	☐
Promotion of building affordable multi-family units	☐	☐	☐
• Programs are in place to promote the construction of low-to-moderate income (LMI) and workforce housing units	☐	☐	☐
Prioritizes partnering with nonprofit housing developers to build new affordable housing options	☐	☐	☐
Manufactured housing is treated the same as site-built housing as required by state code 414.28	☐	☐	☐

Definitions

Workforce Housing: housing that is affordable for the average salaries of workers employed by major industries in a community and within close proximity to the workplace.

Low-to-Moderate Income (LMI) Housing: income limits that determine eligibility for HUD housing programs, such as rental and mortgage assistance and housing assistance for the elderly and people with disabilities. LMI guidelines vary depending upon the median family income per county. Specific county guidelines can be found at: <https://www.huduser.gov/portal/datasets/il.html>

Worksheet

Programs Supporting Single-family Home Construction	Description of Incentive

Programs Supporting Multi-family Home Construction	Description of Incentive

Nonprofit Developers in your community	Focus

Definitions

Urban Renewal: The creation of Urban Renewal Areas is enabled by Iowa Code Chapter 403 to give cities additional powers to deal with slum and blight and to promote economic development. The most important tool authorized by Urban Renewal is the use of Tax Increment Financing (TIF). To create an Urban Renewal Area the city must first have in place a comprehensive plan.

Tax Increment Financing (TIF): a program designed to counter blight and spur investment and revitalization in which a designated area's allocation of tax revenue to taxing bodies is frozen for a prolonged period of time. Any increases in tax revenue within the designated area is used to fund community improvement within that same defined area.

Urban Revitalization The creation of Urban Revitalization Areas is enabled by Iowa Code Chapter 404. The most important tool authorized by Urban Revitalization is the use of tax abatement on new construction or improvements. To create an Urban Revitalization Area the city must first have in place a comprehensive plan.

Property Tax Abatement: a reduction or elimination of property tax paid on new construction, or property improvements. Property tax is still paid on the existing (pre-improvement or pre-construction) value, but the tax on the new structure or improvement value is not assessed at the full rate for a set number of years.

Housing Rehab Programs

Housing rehabilitation is an effective alternative to new construction to meet housing demand. Housing rehabilitation programs can transform aging housing stock into desirable, safe homes with modern conveniences. What kind of rehabilitation programs exist to assist homeowners to refurbish their older home?

	Yes	No	Don't know
There exist city and/or utility company rebate programs for energy-efficiency remodeling.	☐	☐	☐
City or county low- or no-interest loans for home repair are available for low-to-moderate income homeowners.	☐	☐	☐
Active partnerships with nonprofit agencies doing home repair.	☐	☐	☐
City or county participation in USDA and HUD single-family housing repair loans and grants.	☐	☐	☐
City or county participation in HUD lead-abatement program.	☐	☐	☐
Programs that support manufactured and mobile-home repair.	☐	☐	☐
Area housing trust fund provides housing rehabilitation and repair programs.	☐	☐	☐

Worksheet

Rehab Program Name and Contact	Description	Nonprofit agencies doing home repair	Contact Information
Owner Occupied Rehab		SWIPCO	
Montgomery County Housing Trust Fund		SWIPCO	
Southwest Iowa Housing Trust Fund		SWIPCO	

Code Enforcement

Code enforcement is the primary way in which cities are able to regulate the quality and safety of the living environment, including existing homes and homes in construction. Active code enforcement maintains property values and the community tax base. What is the extent of code enforcement in your community?

	Yes	No	Don't know
Our code matches our needs as a community.	☐	☐	☐
There is at least one individual designated as the building inspector for the city.	☐	☐	☐
Our staff take part in regular training.	☐	☐	☐
Our staff are part of relevant professional networks.	☐	☐	☐
A rental inspections program exists and is implemented.	☐	☐	☐
Building permits are issued and records kept for new construction and home modification.	☐	☐	☐
Variances are given only rarely and when an unnecessary hardship is presented to the Board of Adjustment.	☐	☐	☐
Provisions exist to modify dimensional requirements through special use permits or "minor modifications."	☐	☐	☐
We allow accessory dwelling units in some zones.	☐	☐	☐
Code enforcement is active, ongoing, and strategic. Enforcement is not on a complaint-only basis.	☐	☐	☐
Community code-enforcement partnerships with the city are welcomed and implemented.	☐	☐	☐
A mechanism exists to investigate housing discrimination.	☐	☐	☐

Definitions

Strategic Code Enforcement: a means of organizing code enforcement efficiently to maximize limited resources. Involves combining technology, organizational skills, staff capacity, clear priorities, community partnerships. See more at: <https://www.communityprogress.net/tool-1--maximizing-capacity-pages-266.php>

Community Code Enforcement: programs that work with neighborhood residents and community partners to help city officials identify and address code violations. See more at: <https://www.communityprogress.net/tool-3--community-code-enforcement-partnerships-pages-269.php>

Homeownership Support Programs

Buying a home, especially one's first home, can be a daunting experience, representing a large investment for oneself and the community. Homeownership is not always in reach, because of financial and knowledge barriers. How is homeownership encouraged?

	Yes	No	Don't know
Down payment assistance programs are available for qualified buyers.	☐	☐	☐
Special home-ownership assistance programs are available for veterans.	☐	☐	☐
Special home-ownership assistance programs are available for public servants and/or professionals (e.g. teachers, municipal employees).	☐	☐	☐
Local employers offer housing assistance programs for employees.	☐	☐	☐
Home-ownership counseling programs are available from agencies other than banks	☐	☐	☐
Active partnerships with nonprofit agencies promoting home ownership.	☐	☐	☐

Worksheet

[illegible]

Infrastructure Related to Housing Needs

Communities must have adequate infrastructure in place in order to sustain a high quality of life for residents. Existing infrastructure and potential updates also need to be taken into consideration when considering options in supporting housing growth and improvements. What is the condition of the infrastructure in your community?

	Yes	No	Don't know
City water infrastructure has the capacity for existing and projected housing.	☐	☐	☐
City storm sewer infrastructure has the capacity for existing and projected housing.	☐	☐	☐
City sanitary sewer infrastructure has the capacity for existing and projected housing.	☐	☐	☐
Road maintenance and upkeep are included in the annual city budget,	☐	☐	☐
A walkability assessment has been completed for neighborhoods targeted for re-investment.	☐	☐	☐
Date of completion:	☐	☐	☐

Definitions

Walkability Assessment: a study that examines the access, safety, and ease of use for pedestrian walking routes. See for example: <http://www.i-walk.org>

Community Engagement & Civic Participation

Public input and ongoing engagement is critical to the success of implementing housing programming. Without active civic engagement programs, incentives will be under-utilized and not likely to reflect the needs of residents. What is the degree of civic involvement in directing housing policy?

	Yes	No	Don't know
Existing housing programs and incentives are well marketed and widely known by residents.	☐	☐	☐
Communication occurs with residents and/or neighborhood associations for feedback on housing issues.	☐	☐	☐

Housing Programs for Special Populations

Certain demographics have unique housing and community needs. Most often these are individuals whose social vulnerability makes finding quality, affordable, and safe housing more difficult. How does your community support housing options for a variety of demographics?

	Yes	No	Don't know
Housing assistance programs (grants, loans, counseling, etc.) are available for these populations:			
• Veterans	☐	☐	☐
• Senior Citizens	☐	☐	☐
• Individuals with disabilities	☐	☐	☐
• Immigrants and refugees	☐	☐	☐
• Native Americans (HUD Section 184)	☐	☐	☐
• Households living below the poverty line	☐	☐	☐

Worksheet

Program Name and Contact	Description

Definitions

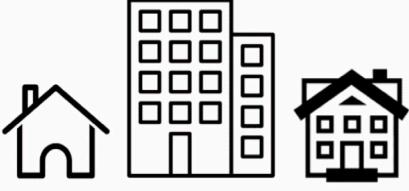
Age-friendly or Elder-friendly City Initiative: planning initiative that takes into consideration housing, transportation and service needs across the human life span, with special emphasis on aging populations. See more at: <https://www.aarp.org/livable-communities/network-age-friendly-communities/>

Welcoming City Initiative: planning or policy initiative that works toward making the city a safe and vibrant community for all, especially immigrants and refugees. See more at: <https://www.welcomingamerica.org/programs/member-municipalities>

Appendix B

EDUCATIONAL WORKSHOPS 1 AND 2 SLIDES

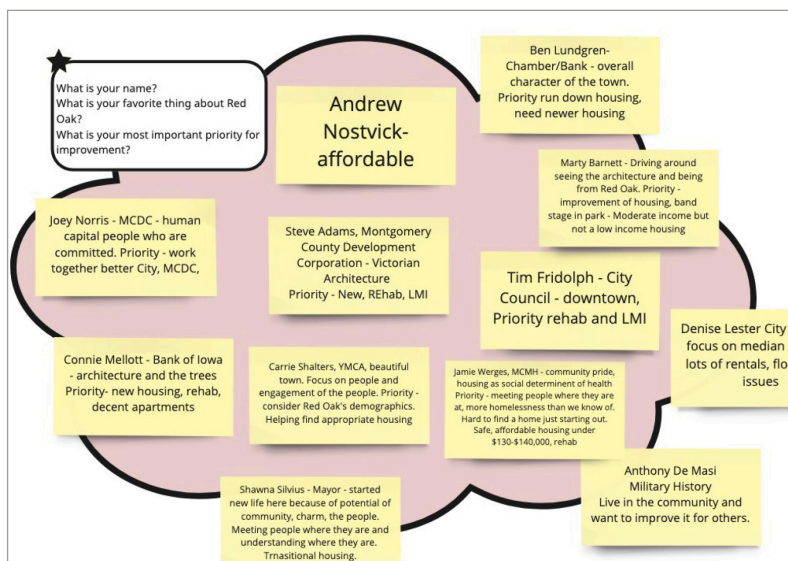
Rural Housing Readiness
Assessment Workshop



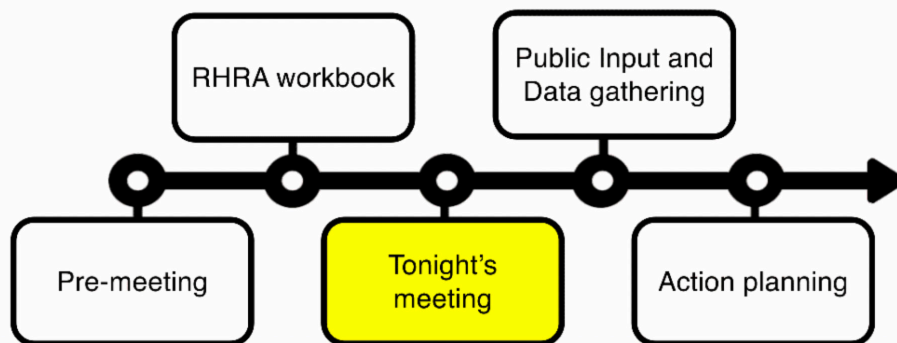
Preparing the ground for local housing strategy

Agenda

 Introductions	New Construction 
 Overview	Housing Rehab 
 Housing Decisions	Next Steps 



Overview of the Rural Housing Readiness Assessment Process



Why are we here?



To map out directions to improving access, quality, and affordability of housing

Develop a coherent, realistic, and well-reasoned housing strategy for our community



Reflection on the RHRA Workbook

What did you learn in filling it out?

Any surprises?

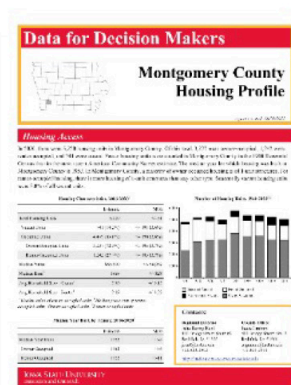
Code match for local needs?

Partnership - City, Banks, County, entities trying to do different things - where is a County Supervisor?

What is everyone doing? Lot of groups doing a lot of good things. Awareness spread throughout the community is the foundation.

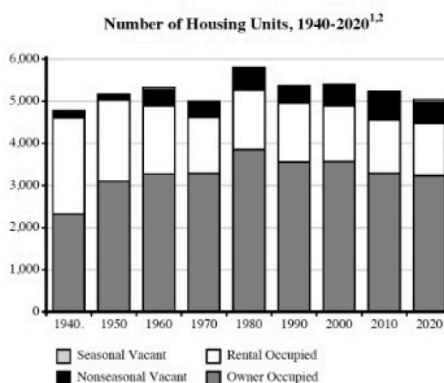
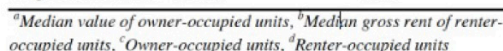
Working with the City Administrator - gray area decisions

Sources of information on housing



- County level data
- 4 page report
- Wide range of information on housing access, characteristics, affordability and demographics
- <https://indicators.extension.iastate.edu>

	Estimate	MOE
Total Housing Units	5,220	+/- 51
Vacant Units	741 (14.2%)	+/- 191 (3.6%)
Occupied Units	4,479 (85.8%)	+/- 198 (3.6%)
Owner-Occupied Units	3,237 (72.3%)	+/- 195 (3.7%)
Renter-Occupied Units	1,242 (27.7%)	+/- 185 (3.7%)
Median Value ^a	\$85,300	+/- \$4,932
Median Rent ^b	\$656	+/- \$28
Avg Household Size - Owner ^c	2.20	+/-0.12
Avg Household Size - Renter ^d	2.19	+/-0.23

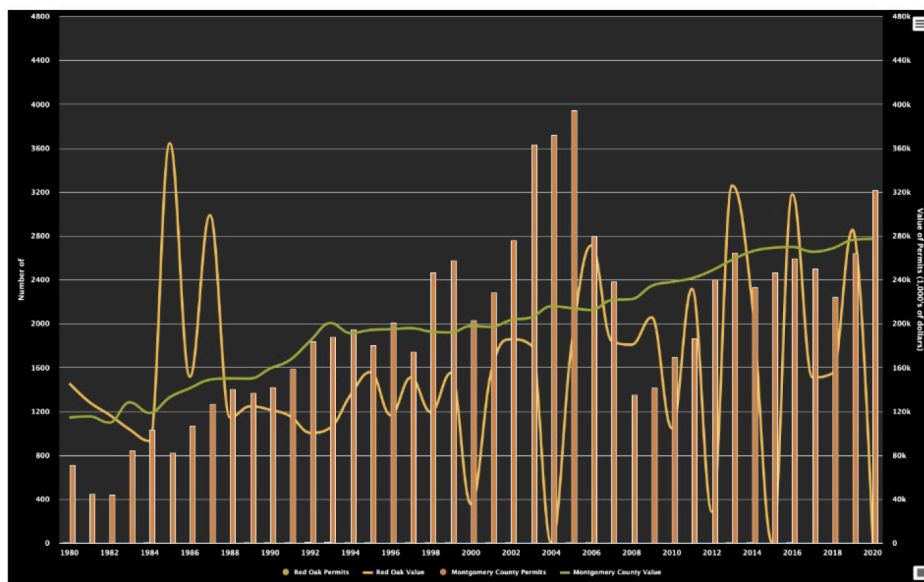


Sources of information on housing

- Data available for regions, counties and large cities
- Interactive web page
- Wide range of information on housing access, characteristics, affordability and demographics
- www.westernes.com/iowa



Single Family Building Permits



Defining: Housing Access



Residents are able to find housing fairly easily.

The available units roughly match the existing demand.



- Single-family, duplex, multi-family
- Owner occupied and rental units
- A variety of price points



Housing Access: City of Red Oak/Montgomery County

Housing Characteristics, 2016-2020³

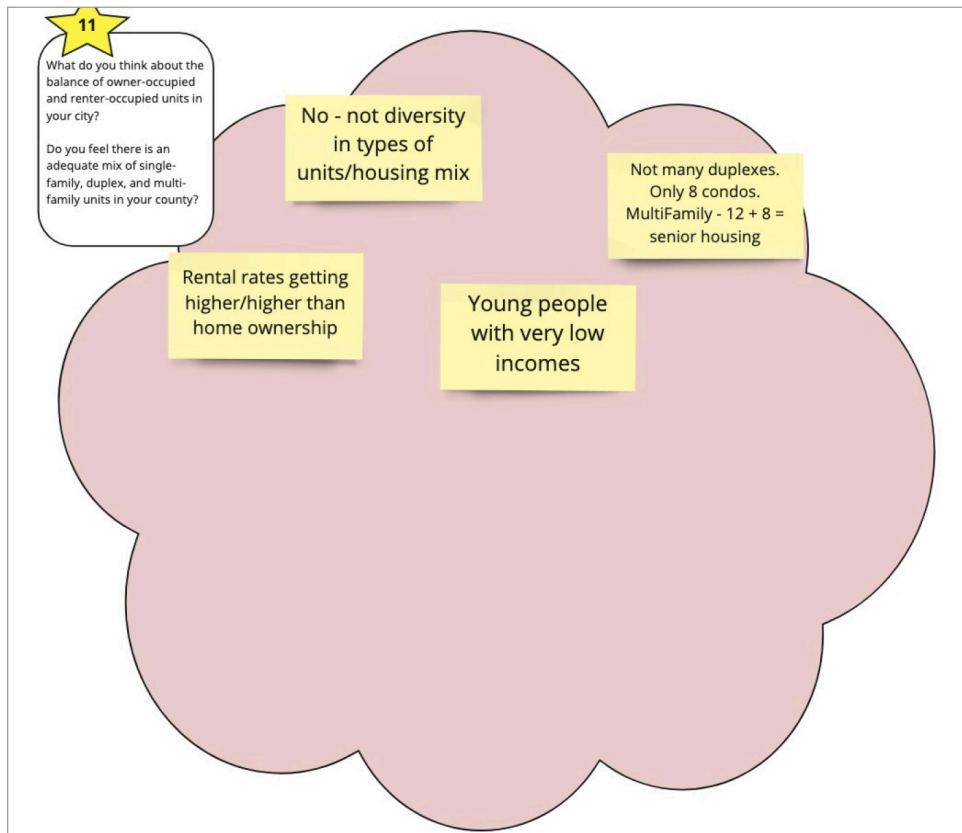
	City		County	
	Estimate	MOE*	Estimate	MOE*
Total Units	2,793	+/- 134	5,220	+/- 51
Vacant	14.9%	+/- 5.6%	14.2%	+/- 3.6%
Occupied	85.1%	+/- 5.6%	85.8%	+/- 3.6%
Occupied ^a	2,378	+/- 157	4,479	+/- 198
Owner	67.5%	+/- 6.0%	72.3%	+/- 3.7%
Renter	32.5%	+/- 6.0%	27.7%	+/- 3.7%
Rent ^{b,4}	\$647	+/- \$28	\$656	+/- \$28
Value ^{c,4}	\$77,400	+/- \$7,509	\$85,300	+/- \$4,932

^aOccupied Units, ^bMedian gross rent of renter-occupied units, ^cMedian value of owner-occupied units

Occupied Housing Units By Structure Type, 2016-2020¹

	Number		Percent (%)	
	Estimate	MOE	Estimate	MOE
Occupied Units	4,479	+/-198	NA	NA
Owner Occupied	3,237	+/-195	100.0	NA
1-Unit ^d	3,145	+/-209	97.2	+/-2.7
2 to 4 Unit	7	+/-17	0.2	+/-0.5
5 or More Units	10	+/-29	0.3	+/-0.9
Mobile Home	75	+/-44	2.3	+/-1.4
Boat, RV, Van etc.	0	+/-16	0.0	+/-0.5
Renter Occupied	1,242	+/-185	100.0	NA
1-Unit ^d	740	+/-138	59.6	+/-6.7
2 to 4 Unit	327	+/-116	26.3	+/-8.5
5 or More Units	169	+/-67	13.6	+/-5.0
Mobile Home	6	+/-8	0.5	+/-0.6
Boat, RV, Van etc.	0	+/-16	0.0	+/-1.3

^dIncludes Unattached and Attached Units



Defining: Housing Affordability



US Department of Housing and Urban Development: No more than 30% of household income should be spent on housing costs.

A household spending more than 30% is considered cost-burdened.



Defining: Housing Affordability

Median household income*: **54,575**

*after taxes

Cost of an affordable unit per month: **1,364**



Mortgage or Rent



Insurance



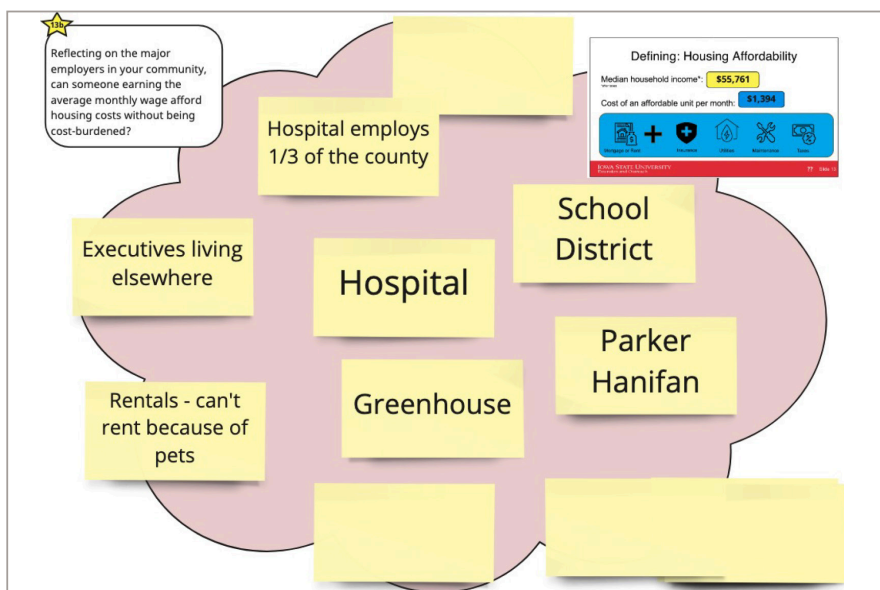
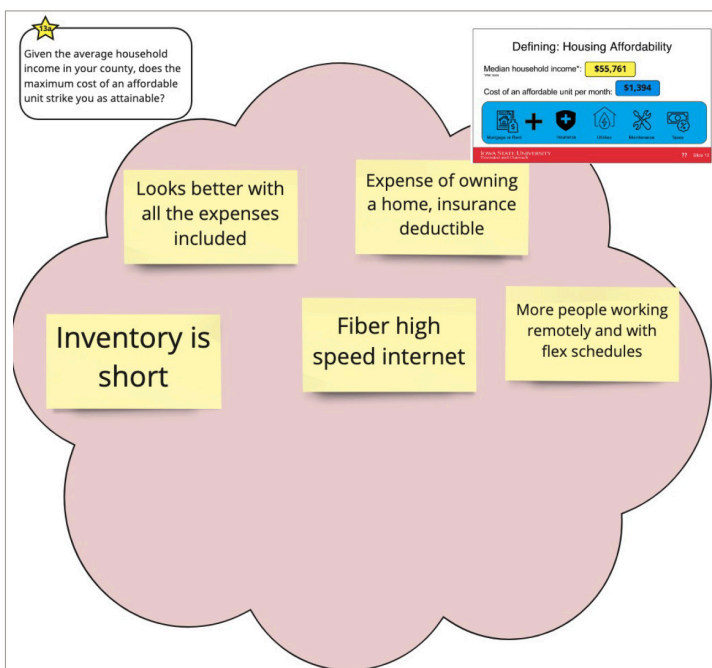
Utilities



Maintenance



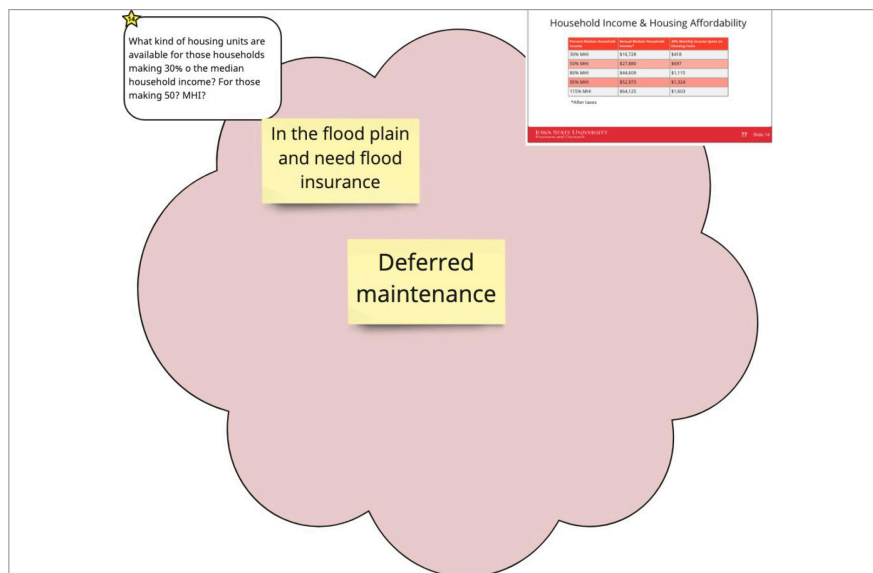
Taxes



Household Income & Housing Affordability

Percent Median Household Income	Annual Median Household Income*	30% Monthly Income Spent on Housing Costs
30% MHI	\$16,728	\$418
50% MHI	\$27,880	\$697
80% MHI	\$44,609	\$1,115
95% MHI	\$52,973	\$1,324
115% MHI	\$64,125	\$1,603

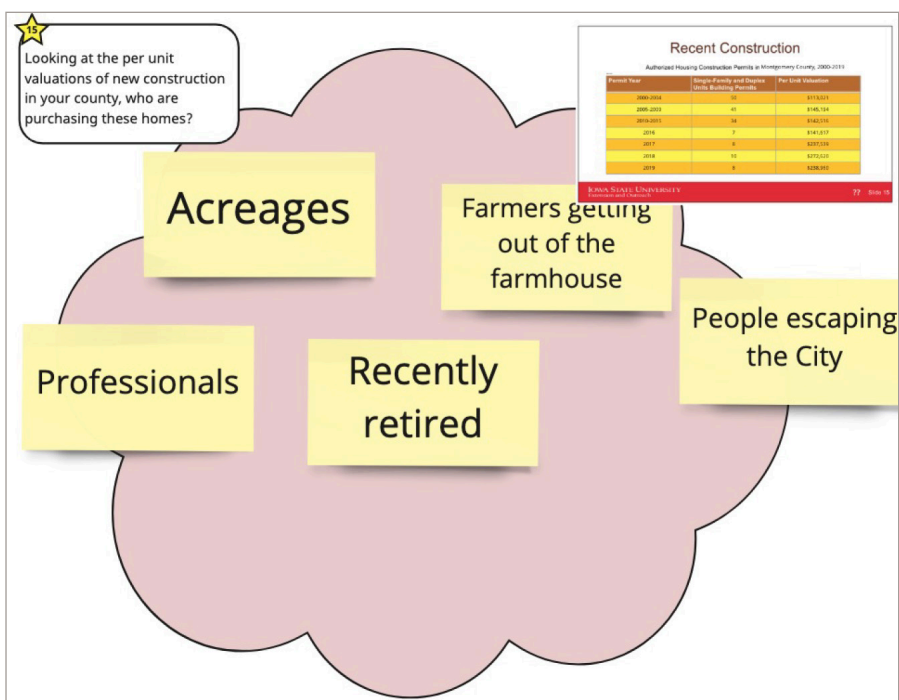
*After taxes



Recent Construction

Authorized Housing Construction Permits in Montgomery County, 2000-2019

Permit Year	Single-Family and Duplex Units Building Permits	Per Unit Valuation
2000-2004	50	\$113,021
2005-2009	41	\$145,194
2010-2015	34	\$142,516
2016	7	\$141,617
2017	8	\$237,539
2018	10	\$272,620
2019	8	\$238,960

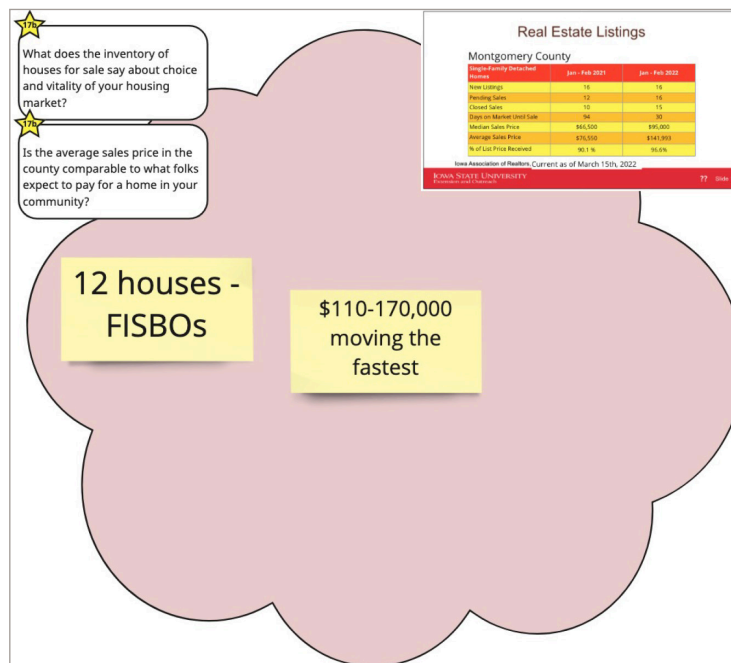
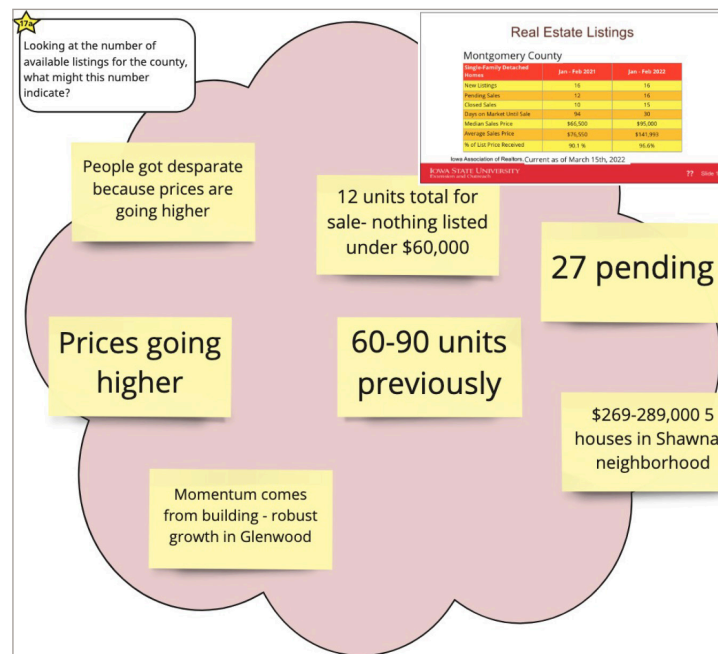


Real Estate Listings

Montgomery County

Single-Family Detached Homes	Jan - Feb 2021	Jan - Feb 2022
New Listings	16	16
Pending Sales	12	16
Closed Sales	10	15
Days on Market Until Sale	94	30
Median Sales Price	\$66,500	\$95,000
Average Sales Price	\$76,550	\$141,993
% of List Price Received	90.1 %	96.6%

Iowa Association of Realtors, Current as of March 15th, 2022



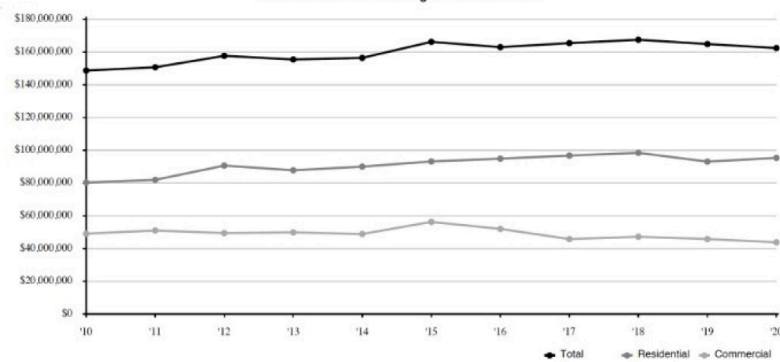
Defining: Housing Quality

- Housing quality refers to the physical condition of the residential building and its surrounding lot.
- This encompasses both cosmetic and structural



Property Values

Red Oak Taxable Valuation (incl TIF) 2010-2020¹
in 2020 Inflation Adjusted Dollars



¹Raw data from Iowa DOM, inflation adjustment calculated by ISU Extension and Outreach

What is your impression of housing quality in Red Oak?

Varies - depending on what street driving on

You can't make a code against ugliness

Hard to make people care

Mental health and services

Generational poverty

Fixed incomes and transitional housing

Resources



Realtors



Local Government



Financial
Institutions



Nonprofits and
churches



Developers



Local
Businesses

Who's responsible for improving housing in your community?



Which stakeholders are
in the room with us
today?

Schools

County
Supervisor

Superintendent

Law
Enforcement

Fire Chief

Contractors

Churches -
Trinity

Documents that Make Up Housing “Strategy”



Comprehensive Plan,
Zoning, and
Subdivision Ordinance



Urban Renewal, Urban
Revitalization and other
Incentive Programs



Inventories:
• Vacant lot
• Downtown upper-story
• Rental unit



Housing Needs
Assessments and other
studies

Housing Needs Assessment



Existing
Housing Stock



Demographics



Unmet Housing
Needs



Target Locations
& Price Range



Other
Recommendations

Local Ordinances

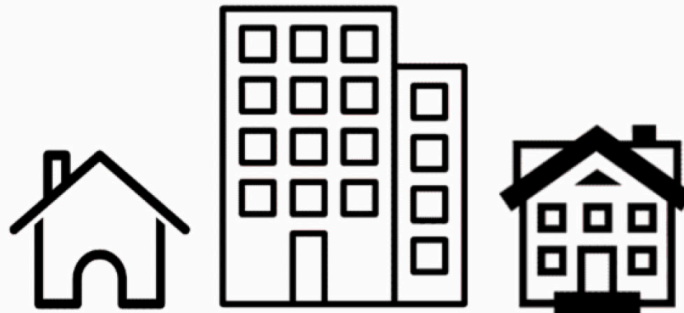


- Zoning Ordinance
- Subdivision Ordinance
- Building Code
- Energy Code
- Rental Ordinance
- Nuisance Ordinance
- Property Maintenance Code

Directions



Rural Housing Readiness Assessment Workshop



Preparing the ground for local housing strategy

New Housing Development



Why Build New?



Increase overall supply



Higher impact to tax base



Responds to current market



Code compliant

Difficulties of New Construction



Contractors may not be interested at the needed price range



Infrastructure may not be in place



Markets may be affected by national or international trends

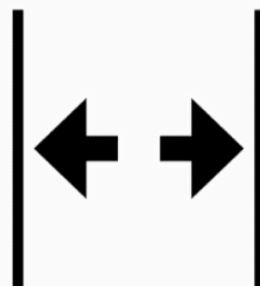


Contractors may need to build lots of homes quickly, cutting back on quality

Value Gap



Cost to build:
\$200,000



Market value:
\$180,000

Who takes on
this risk?

New Housing Development



Where you going to put it?

What do you need in place to make it work?



How do you pay for it?

Infrastructure for New Housing



Broadband



Sanitary
Sewer



Storm
Water



Roads, sidewalks
and transportation



Gas



Water



Electricity



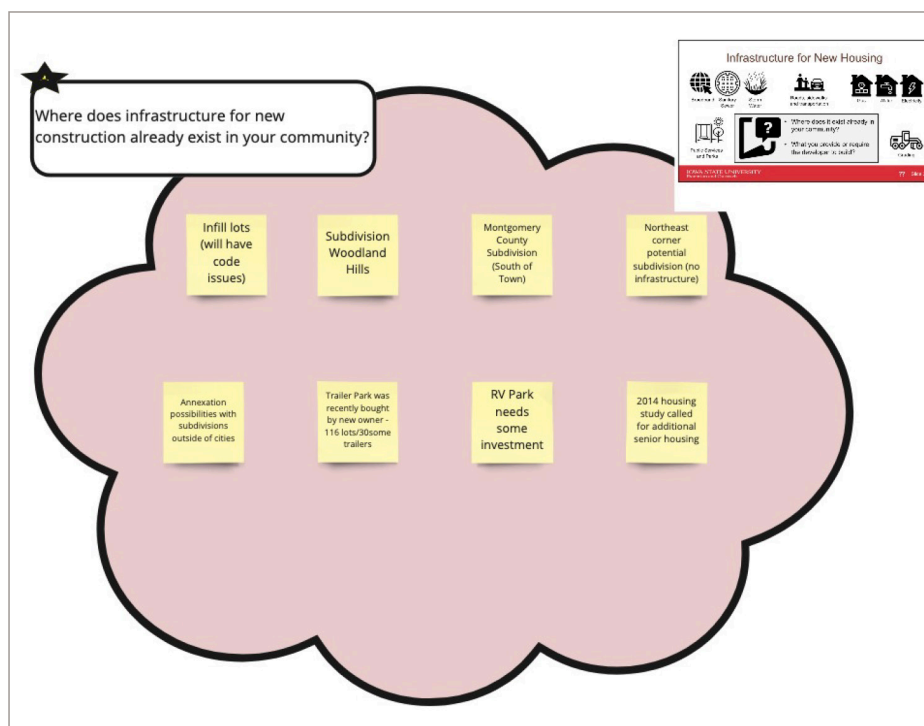
Public Services
and Parks



- Where does it exist already in your community?
- What you provide or require the developer to build?

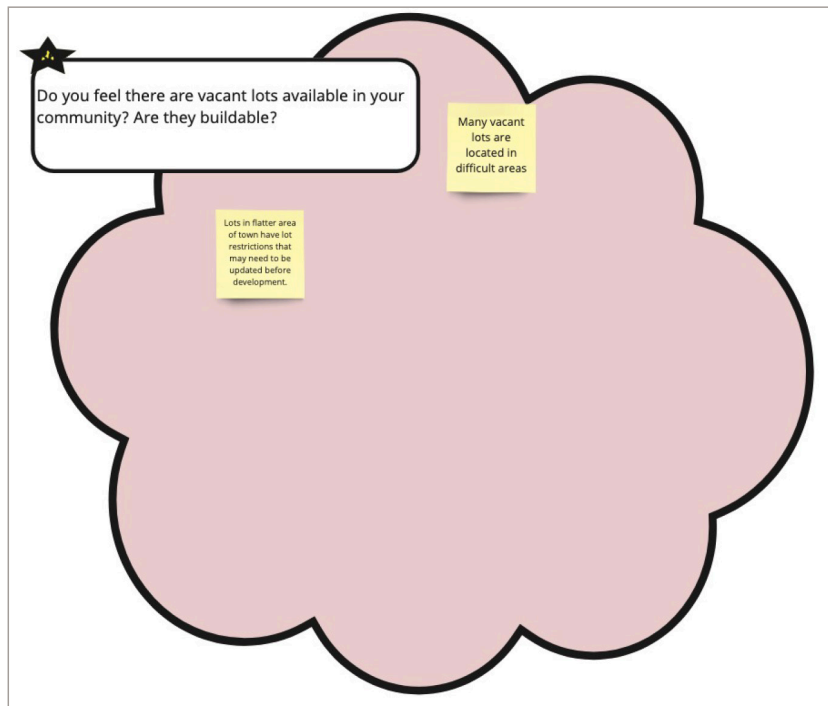
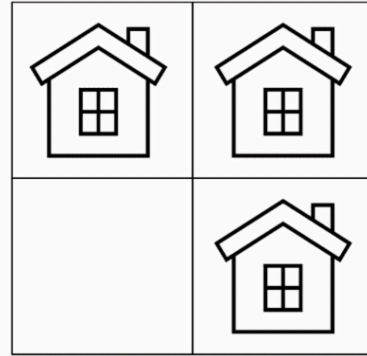


Grading

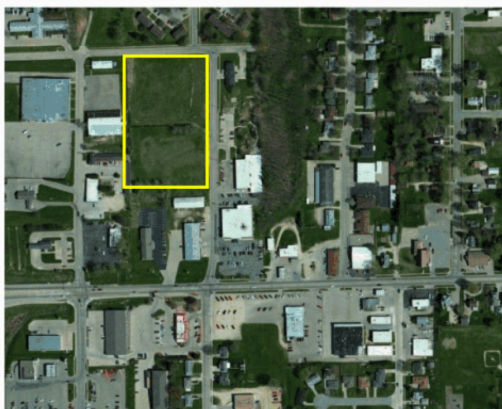


Vacant Infill Lots

- Generally have infrastructure in place and can be developed without the need for much financial support .
- Laws may make it difficult or impossible to build on smaller lots.
- Irregular lots can be combined to make buildable lots.



Maquoketa Pocket Neighborhood



- HNA: Need for at least 344 new houses by 2020
- Employer demand for more housing
- Only 16 housing starts over the past 6 years

- Developed by ECIA COG.
- Shared amenities.
- Approximately \$135,000 per house for purchasers.
- Appeals to a wide range of potential buyers.



Welcome Home

BEAR RIVER COTTAGES
Est. 2019

GERMAN STREET

1011 1009 1007 1005 1003

SOLD 4 **SOLD** 2 **SOLD**

1010 1008 1006 1004 1002

7 8 9 10

Bear River Drive

CRESKONE

<https://ecia.org/pocketneighborhood/>

Carl Reimer or Dylan Michels
563-690-5732 or 563-690-5751

An aerial map of the Bear River Cottages development. The map shows a grid of 10 lots, numbered 1002 to 1011. Lots 1003, 1005, and 1007 are marked with a red 'SOLD' banner. Lots 4, 7, 8, 9, and 10 are also marked with a red 'SOLD' banner. The map is bordered by German Street to the north and Bear River Drive to the south. A small inset image shows a house and a floor plan. The text 'Welcome Home' and 'BEAR RIVER COTTAGES Est. 2019' is at the top. The website 'https://ecia.org/pocketneighborhood/' and contact information for Carl Reimer or Dylan Michels are at the bottom.

New Single-Family Construction

- Stick built
- Modular/Manufactured
- Market Rate
- Income Qualified
- One or two-unit dwellings



Why promote site-built housing?



Support local contractors

Higher local income levels



Ability to provide incentives in case of a mismatch

Why promote manufactured housing?

- Might make sense when you look at income thresholds
- Infill housing is less of a stress on an existing community
- Crucial need for immediate workforce housing



New Multi-Family Construction

- Apartments
- Mixed-Use
- Market rate
- Income qualified
- Adaptive Re-use



Senior Housing



Why target senior housing?



- Aging demographics
- Stable source of income
- Opens up other housing stock
- Want to keep your parents close to home – and their wealth in the community
- The easiest starter multi-family, with less community controversy

Why consider income qualified?

- Consider what is affordable to your current population and the workforce you are trying to attract.
- You may be eligible for additional funding sources.



The biggest barriers to building new homes in our community are_____.

Cost of construction

Builders are scarce

Employees are needed

Infrastructure needs to be set to attract developers

Improving Existing Housing Stock



Why Focus on Existing Housing Stock?

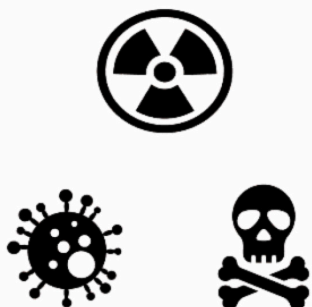


Why Focus on Existing Housing Stock?

- Supports local contractors
- Strengthen neighborhoods
- Maintains historic values and significance
- Improves valuations of surrounding properties
- Reduces landfill use
- Conserves resources
- Most sustainable option



Why Focus on Existing Housing Stock?



- Improve health of residents i.e. lead, asbestos, mold, radon, pests...
- Helps homeowners stay in their own property
- Asbestos and heavy metals require special disposal

Difficulties of focusing on existing housing

- May invest more than property is worth
- May not add to existing housing stock
- Landlords may not be motivated to invest in rental properties
- May push out existing residents as property is improved and rents raised



What to Consider in a Rehab Program?



Historic preservation

Funding source(s)

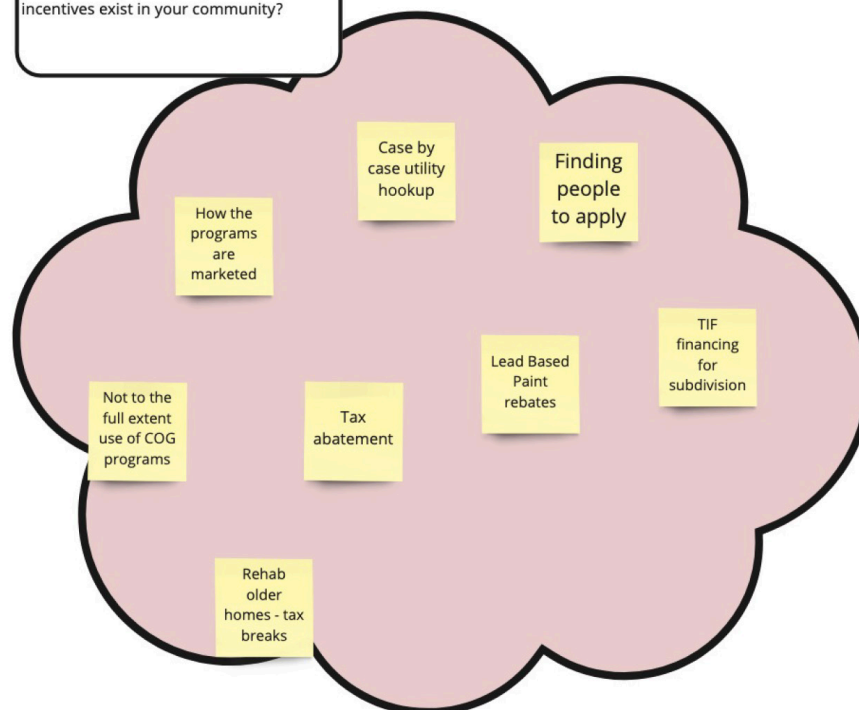


Target neighborhoods

Interior v. exterior focus

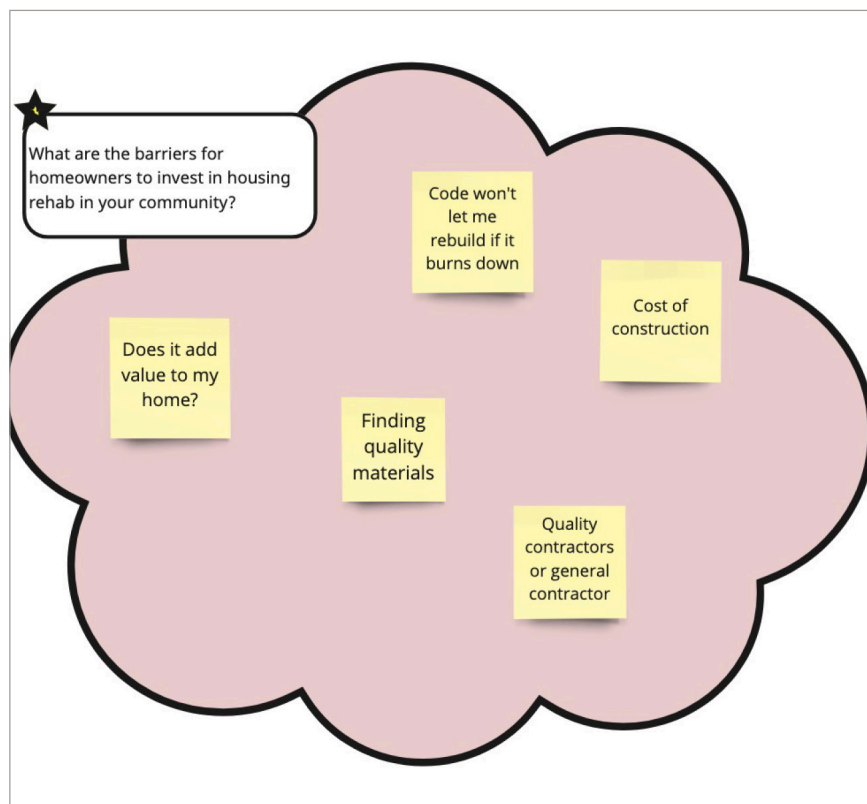


What housing rehab programs and incentives exist in your community?



How does rehab happen?

- Individual homeowners
- Local government investment programs
- Non-profit efforts
- Investment properties (flippers)
- Community Action programs
- Regional Housing Trust Funds



Case Study: Burlington, Iowa

- Healthy Neighborhoods
- At least five neighbors in a one or two block area must participate.
- Will provide a cash match for each property owner up to \$1,000 for exterior projects.
- Examples of projects include: porch work, painting, siding, exterior lights, front doors, landscaping.



Healthy Neighborhoods

- Almost \$30,000 was fundraised locally from:
 - Chamber of Commerce
 - Local foundation
 - A real estate organization.
- Five neighborhoods applied

Ordinances Governing Existing Structures

Some zoning practices can stifle rehabilitation:

- lot set-backs,
- placement of accessory structures,
- non-conforming use restrictions,
- historic preservation,
- conversion from single family to multifamily.

Better Living through Code Enforcement

- Rental registry and inspection program can help maintain minimum safety standards for a community
- Who enforces?
- Who inspects?
- Who pays?
- Can there be a cooperative agreement for sharing enforcement personnel across jurisdictions?

Better Living through Code Enforcement

- Nuisance abatement programs can maintain a higher level of community satisfaction and improve curb appeal
- Ensure what a “nuisance” is matches community values.
- Who enforces?
- Who inspects?
- Who pays?



Accessory Dwelling Units



A second, independent dwelling on the same parcel as a single-family house.

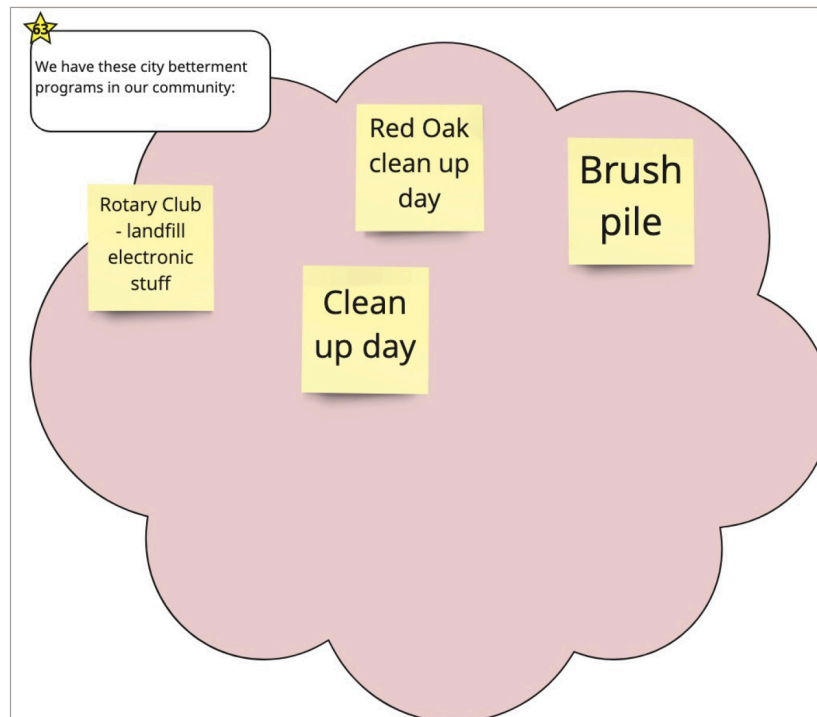
Enforcement of City Code

- Fair and consistent enforcement is necessary
- Consult your city attorney, especially with abandoned and derelict buildings
- Avoid issues that are not public nuisances or public safety issues
 - water flow, trees, neighbor disputes etc...



City Betterment Programs

- City cleanup days
- Recycle/swap/garage sale events
- Amnesty days
- Property recognition programs
- Weatherization
- A Brush of Kindness



Wrap-Up



Where do you put your energy?

- What are the issues driving your needs?
- What are your priorities?
- What are your goals?
- How do you know your goals are the goals of your community?
- What do you want to know from your community?

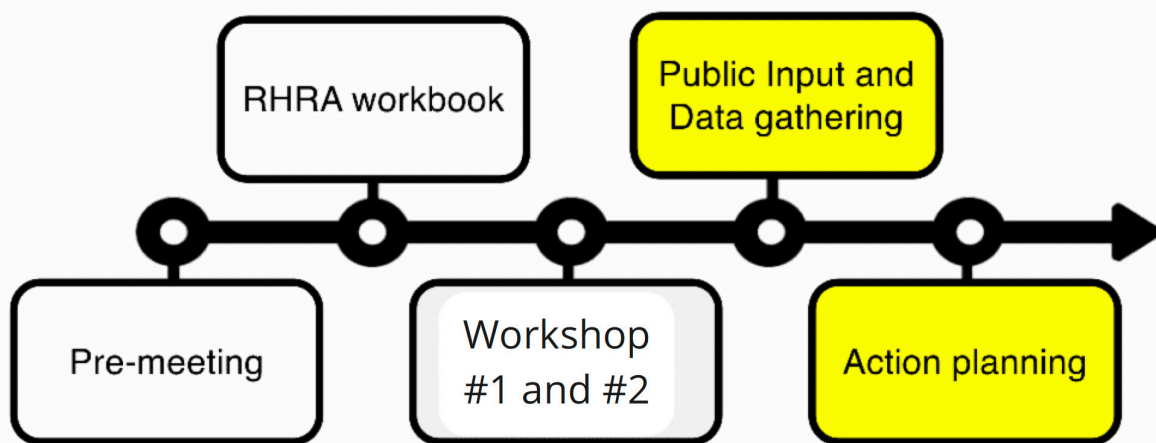


Public Input



- What are the goals?
- Identify unique housing opportunities in the community
- Develop a greater understanding of residents' housing desires

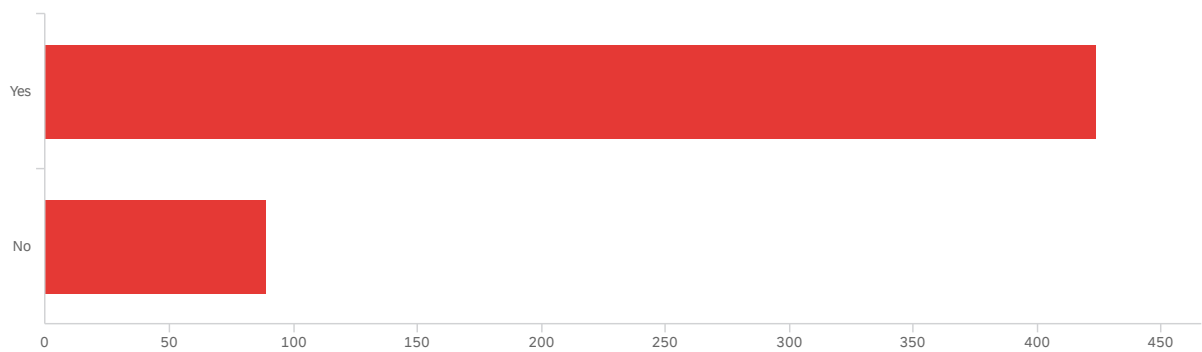
Next Steps



Appendix C

COMMUNITY SURVEY RESULTS

Q2 - Do you live in Red Oak?



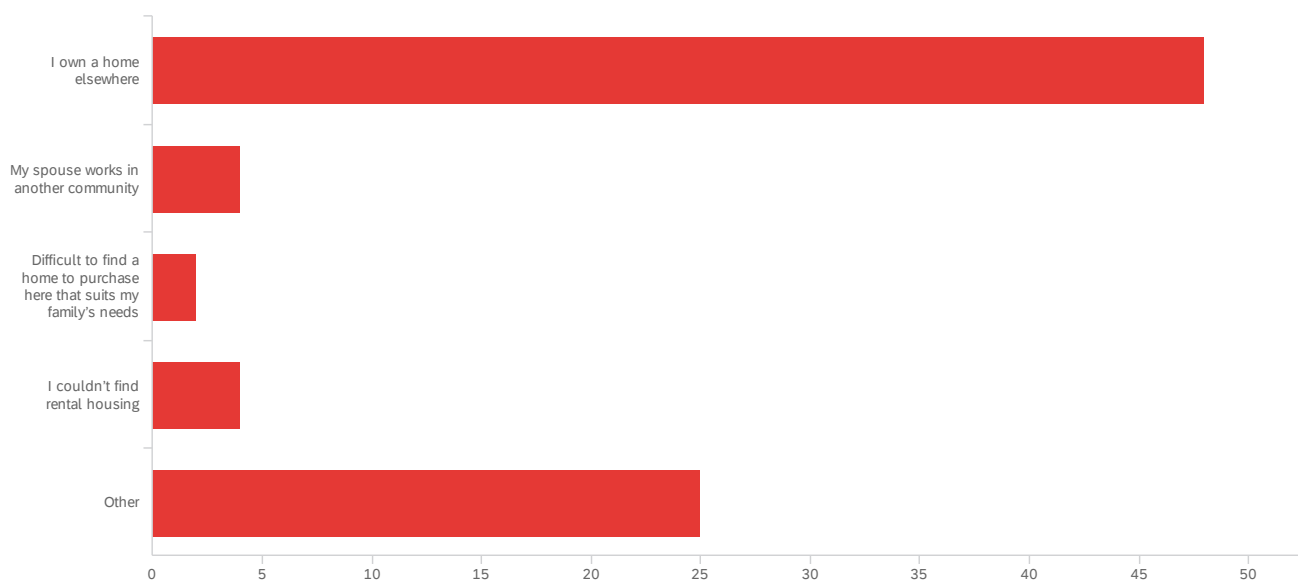
#	Field	Minimum	Maximum	Mean	Std Deviation	Variance	Count
1	Do you live in Red Oak?	1.00	2.00	1.17	0.38	0.14	513

#	Field	Choice Count
1	Yes	82.65% 424
2	No	17.35% 89
		513

Showing rows 1 - 3 of 3



Q4 - What is the main reason you do not live in Red Oak? Select all that apply.



#	Field	Choice Count
1	I own a home elsewhere	57.83% 48
2	My spouse works in another community	4.82% 4
3	Difficult to find a home to purchase here that suits my family's needs	2.41% 2
4	I couldn't find rental housing	4.82% 4
5	Other	30.12% 25
		83

Showing rows 1 - 6 of 6

Q4_5_TEXT - Other

Other

Was born there, moved to another town when I was 11. Still visit there often.

I live in rural Montgomery Co.

We lived there when I was a kid and I would love to move back, but it seems the town is not thriving and when we drive through so much seems to be in disrepair. Especially in Covid, with good internet, we could move back and live there and still be close enough to an airport that we could still maintain our remote work for our corporate jobs and access an airport to travel relatively easily from a community like Red Oak.

Rural in Red Oak area

Other

We live on an acreage outside of Red Oak

Live less than 2 miles outside

No jobs

No reasons to live in Red Oak

Farmer

Within the county

I live outside of red oak 7 miles north actually in the Griswold district

Farmer

Live in rural Red Oak

Couldn't find affordable rentals

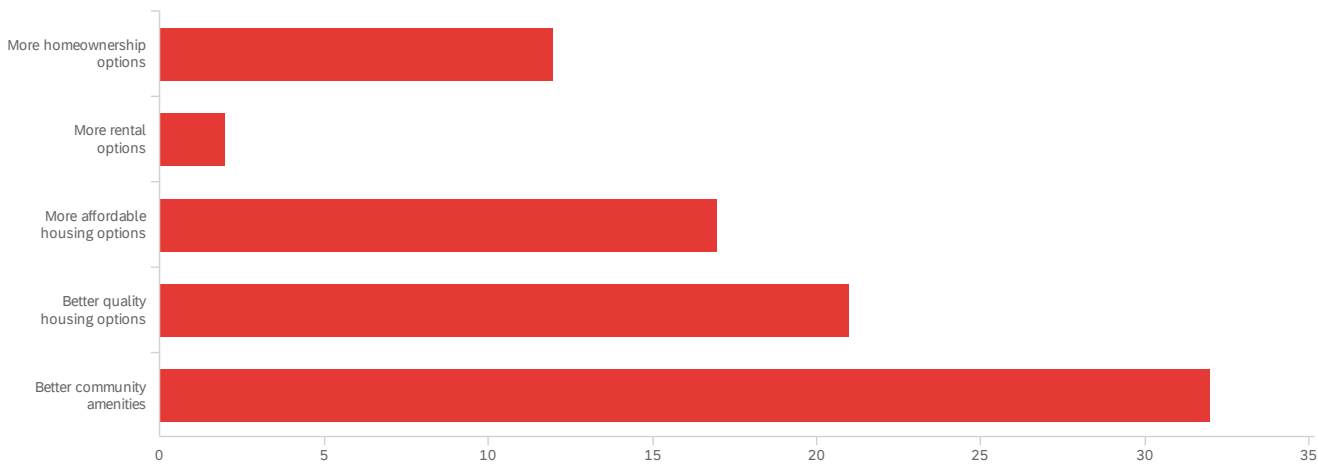
I have a Red Oak address, but live on a farm in the country.

I live in a house on our family farm. My address is Red Oak.

Own a farm just outside of Red Oak

Q5 - What would help you decide to move to Red Oak if you do not currently live here?

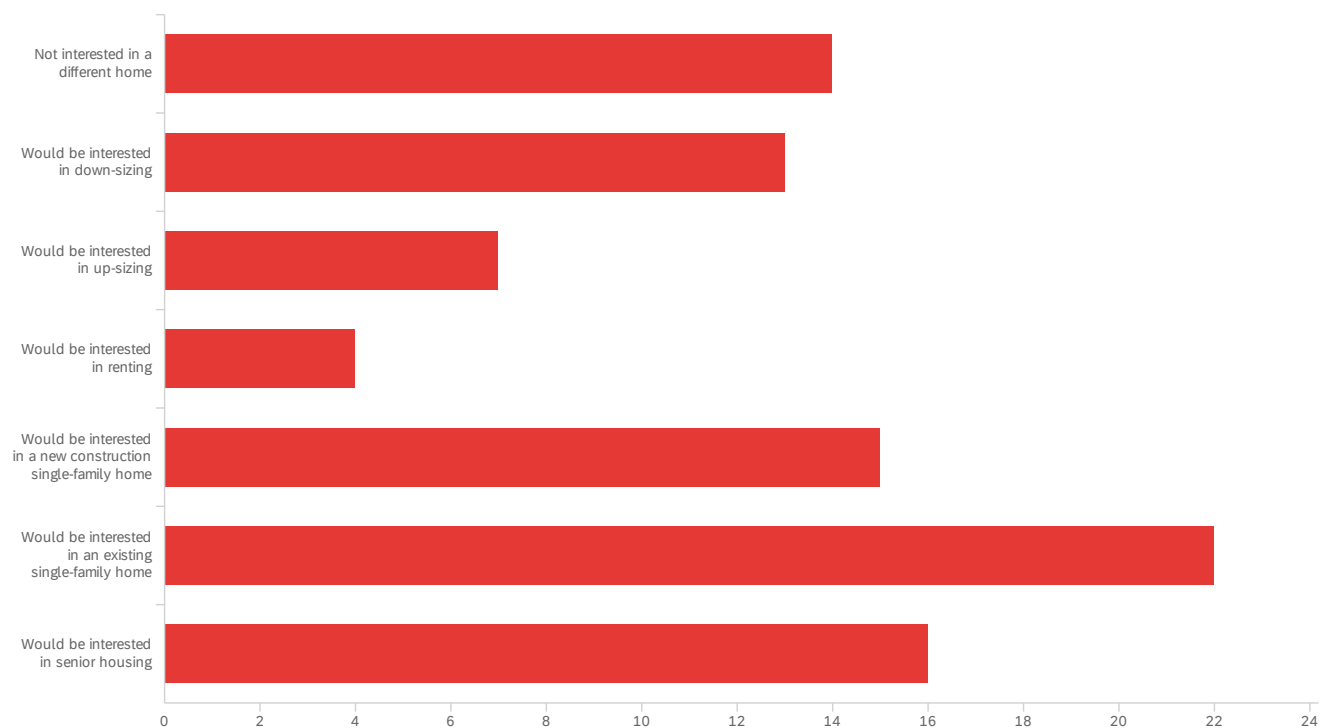
Select all that apply.



#	Field	Choice Count
1	More homeownership options	14.29% 12
2	More rental options	2.38% 2
3	More affordable housing options	20.24% 17
4	Better quality housing options	25.00% 21
5	Better community amenities	38.10% 32
		84

Showing rows 1 - 6 of 6

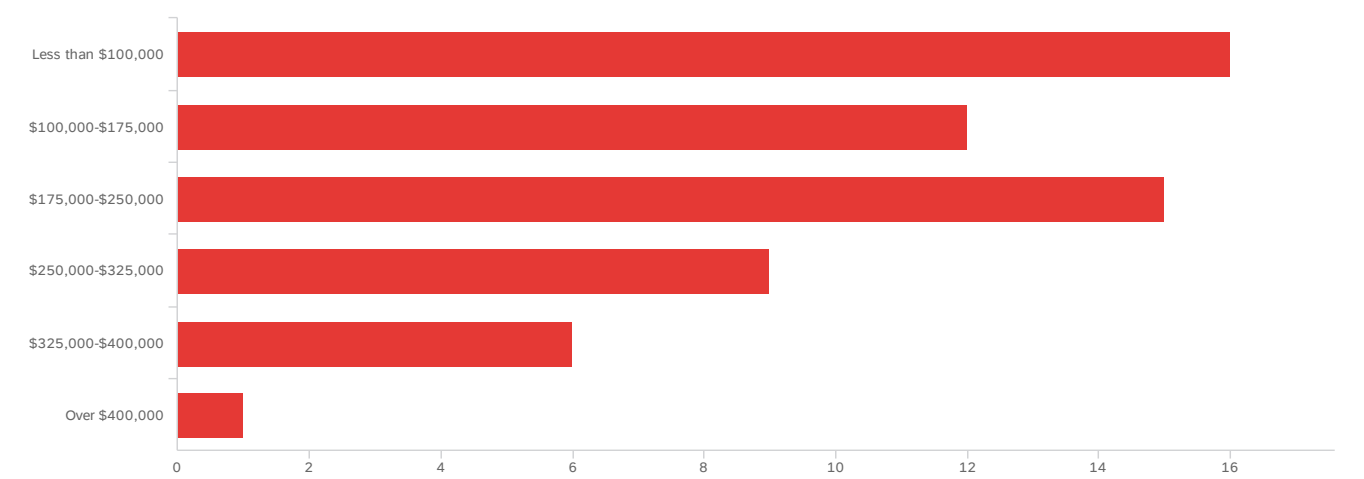
Q6 - Thinking about your future housing needs, what type of housing in Red Oak would interest you if you chose to move? Select all that apply.



#	Field	Choice Count
1	Not interested in a different home	15.38% 14
2	Would be interested in down-sizing	14.29% 13
3	Would be interested in up-sizing	7.69% 7
4	Would be interested in renting	4.40% 4
5	Would be interested in a new construction single-family home	16.48% 15
6	Would be interested in an existing single-family home	24.18% 22
7	Would be interested in senior housing	17.58% 16
		91

Showing rows 1 - 8 of 8

Q7 - What price range of house would you be looking for if you wanted a different home in Red Oak or were considering relocating to Red Oak?



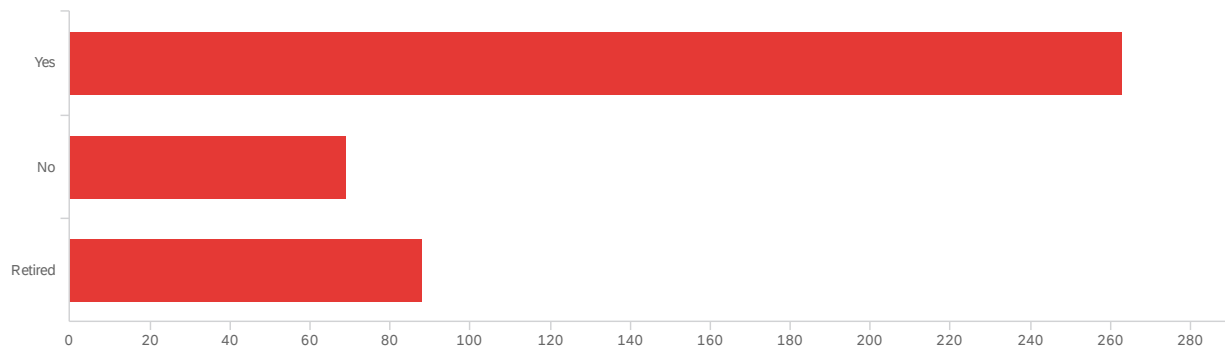
#	Field	Minimum	Maximum	Mean	Std Deviation	Variance	Count
1	What price range of house would you be looking for if you wanted a different home in Red Oak or were considering relocating to Red Oak?	1.00	6.00	2.66	1.37	1.89	59

#	Field	Choice Count
1	Less than \$100,000	27.12% 16
2	\$100,000-\$175,000	20.34% 12
3	\$175,000-\$250,000	25.42% 15
4	\$250,000-\$325,000	15.25% 9
5	\$325,000-\$400,000	10.17% 6
6	Over \$400,000	1.69% 1

59

Showing rows 1 - 7 of 7

Q8 - Do you work in Red Oak?

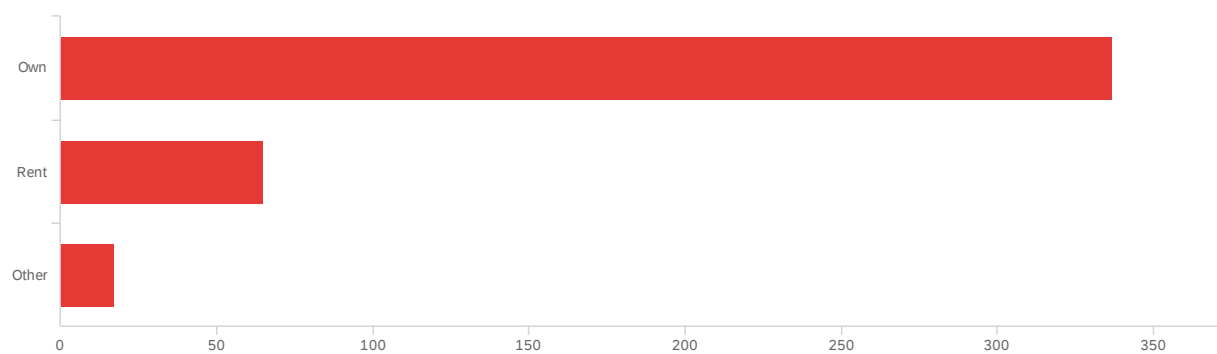


#	Field	Minimum	Maximum	Mean	Std Deviation	Variance	Count
1	Do you work in Red Oak?	1.00	3.00	1.58	0.81	0.66	420

#	Field	Choice Count
1	Yes	62.62% 263
2	No	16.43% 69
3	Retired	20.95% 88
		420

Showing rows 1 - 4 of 4

Q9 - Which of the following best describes your living arrangement?



#	Field	Minimum	Maximum	Mean	Std Deviation	Variance	Count
1	Which of the following best describes your living arrangement? - Selected Choice	1.00	3.00	1.24	0.51	0.26	419

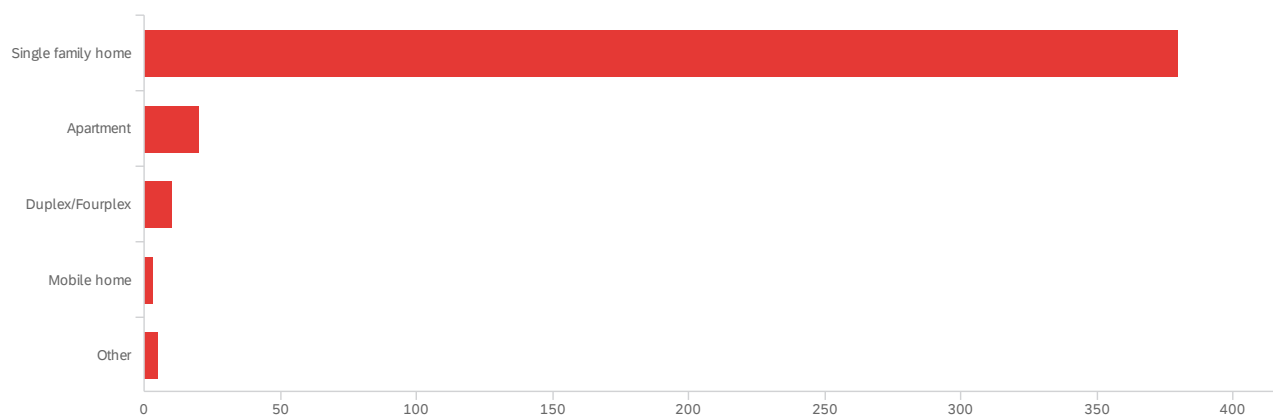
#	Field	Choice Count
1	Own	80.43% 337
2	Rent	15.51% 65
3	Other	4.06% 17
		419

Showing rows 1 - 4 of 4

Q9_3_TEXT - Other

Other
Rent to own
With mom
Both. We own a home, but are renovating it and currently living in a rental.
Own but house was damaged from water, insurance wont pay, house is now unlivable so living with others.
Staying with family unable to find a rental
We own a property we are repairing, and currently rent as well.

Q10 - What type of structure do you live in?



#	Field	Minimum	Maximum	Mean	Std Deviation	Variance	Count
1	What type of structure do you live in? - Selected Choice	1.00	5.00	1.17	0.61	0.37	418

#	Field	Choice	Count
1	Single family home	90.91%	380
2	Apartment	4.78%	20
3	Duplex/Fourplex	2.39%	10
4	Mobile home	0.72%	3
5	Other	1.20%	5
			418

Showing rows 1 - 6 of 6

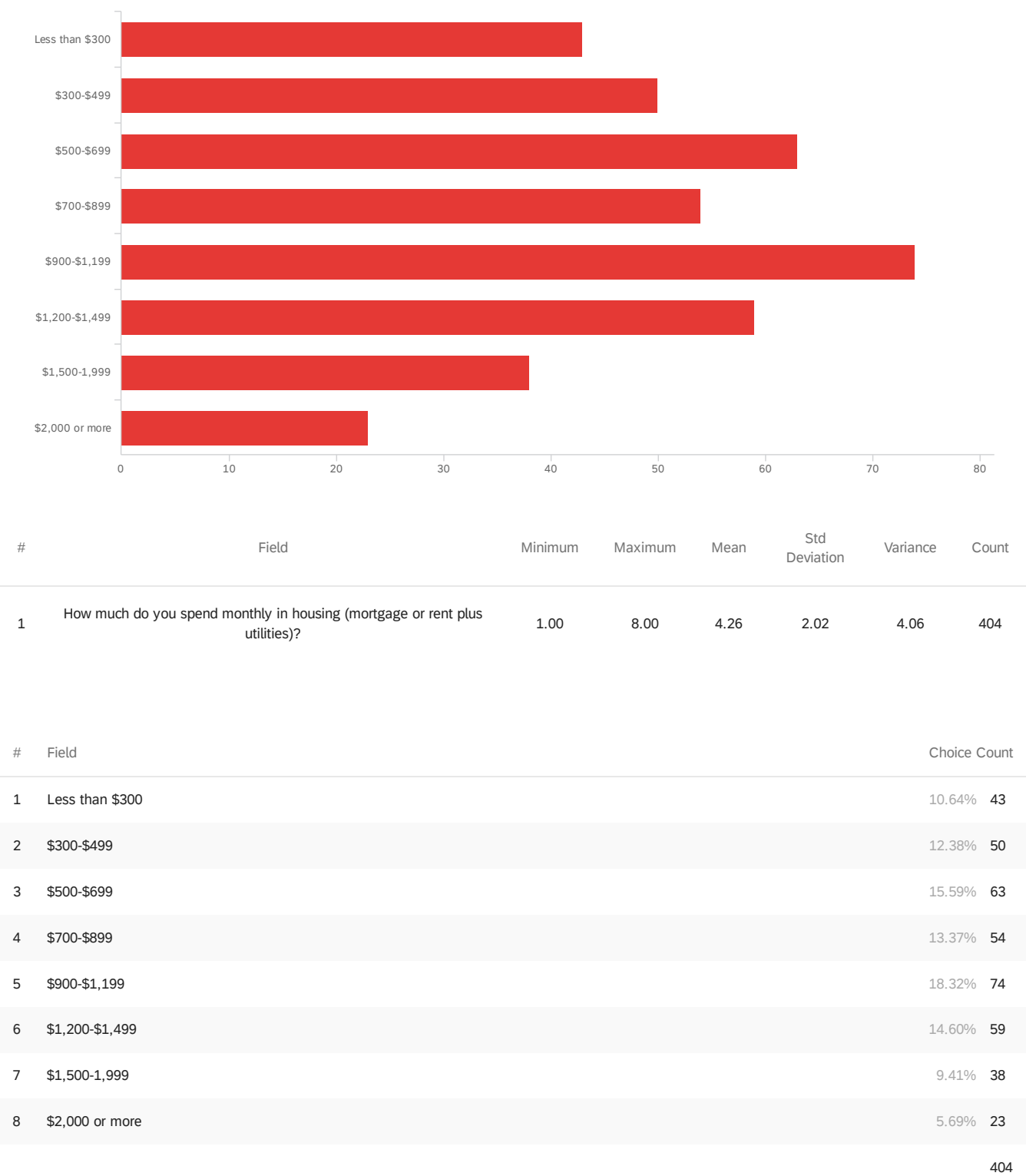
Q10_5_TEXT - Other

Other

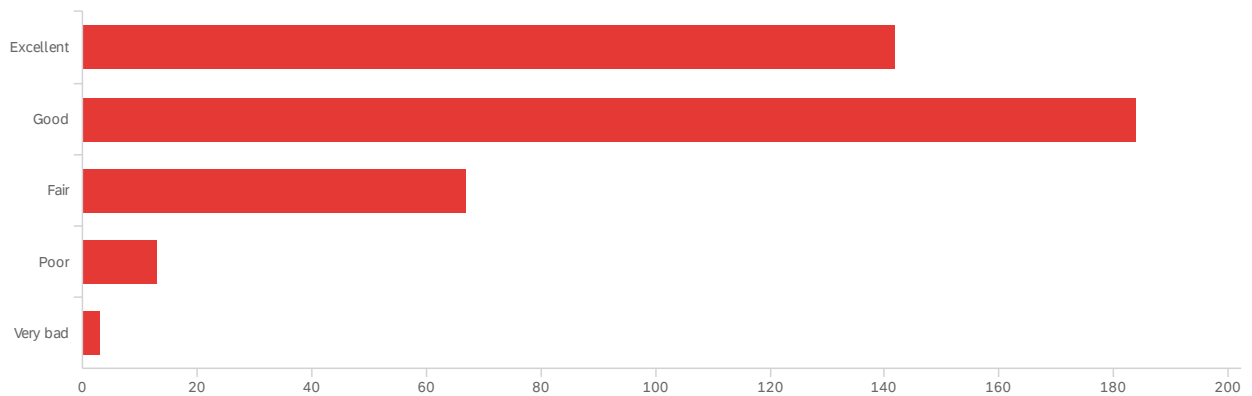
Split level married household

Condominium

Q11 - How much do you spend monthly in housing (mortgage or rent plus utilities)?



Q12 - How would you rate the condition of your dwelling?

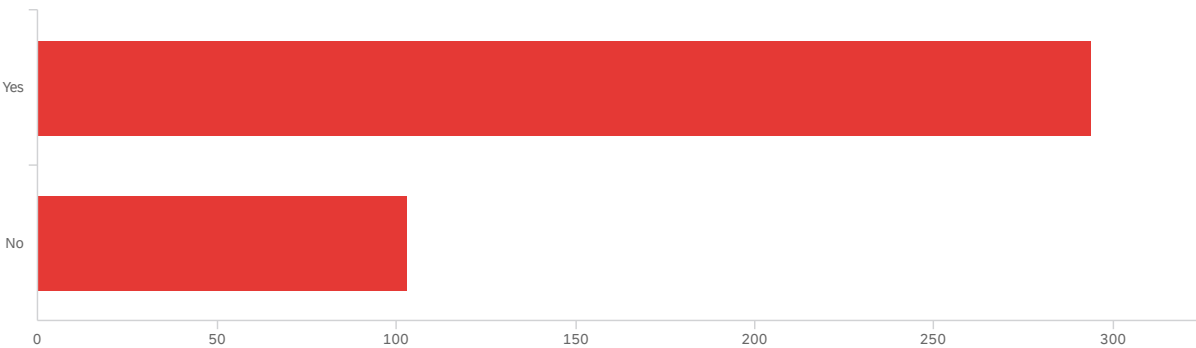


#	Field	Minimum	Maximum	Mean	Std Deviation	Variance	Count
1	How would you rate the condition of your dwelling?	1.00	5.00	1.90	0.83	0.69	409

#	Field	Choice Count
1	Excellent	34.72% 142
2	Good	44.99% 184
3	Fair	16.38% 67
4	Poor	3.18% 13
5	Very bad	0.73% 3
		409

Showing rows 1 - 6 of 6

Q13 - Would you participate in an incentive program to help homeowners and landlords make exterior improvements to their home?



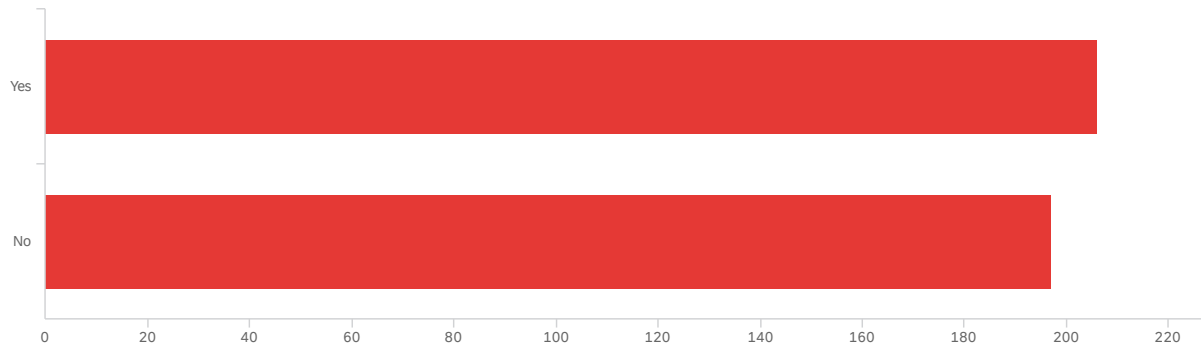
#	Field	Minimum	Maximum	Mean	Std Deviation	Variance	Count
1	Would you participate in an incentive program to help homeowners and landlords make exterior improvements to their home?	1.00	2.00	1.26	0.44	0.19	397

#	Field	Choice Count
1	Yes	74.06% 294
2	No	25.94% 103

397

Showing rows 1 - 3 of 3

Q14 - Are you aware that the City of Red Oak has a rental inspections program?



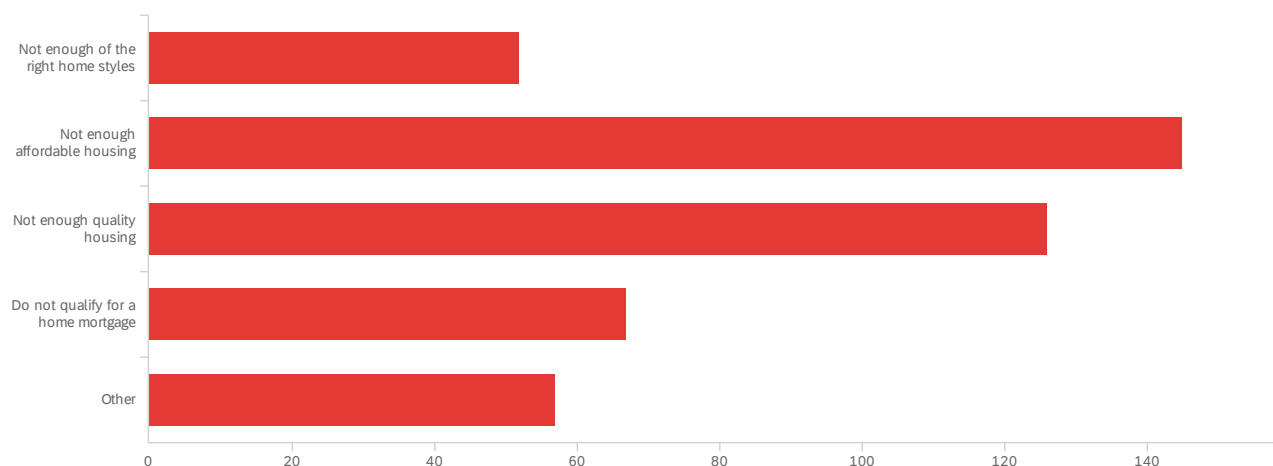
#	Field	Minimum	Maximum	Mean	Std Deviation	Variance	Count
1	Are you aware that the City of Red Oak has a rental inspections program?	1.00	2.00	1.49	0.50	0.25	403

#	Field	Choice Count
1	Yes	51.12% 206
2	No	48.88% 197

403

Showing rows 1 - 3 of 3

Q15 - In your experience, what is the main barrier to home ownership in Red Oak?



#	Field	Minimum	Maximum	Mean	Std Deviation	Variance	Count
1	In your experience, what is the main barrier to home ownership in Red Oak? - Selected Choice	1.00	5.00	2.85	1.19	1.43	447

#	Field	Choice Count
1	Not enough of the right home styles	11.63% 52
2	Not enough affordable housing	32.44% 145
3	Not enough quality housing	28.19% 126
4	Do not qualify for a home mortgage	14.99% 67
5	Other	12.75% 57
		447

Showing rows 1 - 6 of 6

Q15_5_TEXT - Other

Other

Too many rental properties. Everytime a nice house for s good price comes is coming on the market "landlords" in town know first buy them then let them go to crap.

It is quality housing at an affordable price

Taxes are too high

Other

Not enough people work. Therefore they have no money. All SIRHA housing. Leads to slumlords everywhere.

I don't know

We have a large group of non working individuals therefore do not qualify for home mortgage

Quality of people is low, unemployed, can't afford to own or maintain, nor the drive to so so. For this that can afford or will maintain a property, housing is limited in the good part of town.

Many people who do not want the responsibility of owning a home.

Need to figure out custody issues with my daughter

Not too many houses with more than one garage and few with 2 or 3 garages.

Too many rentals. Many homes on the market have been purchased by individuals to use as rental properties. There should be a limit to the number of rental properties an individual can own, whether as a sole proprietor or as a business.

The Federal Reserve and our legal tender

I would say all of the above

N/A

Not enough jobs to bring people in.

Too many older home that don't function well for today's lifestyle

Too much low income housing ..dont need anymore

Interest too high

There are too many low income people who don't work and can't afford housing

No high paying jobs available

Some people don't want to own a home

no fiber optic for home offices

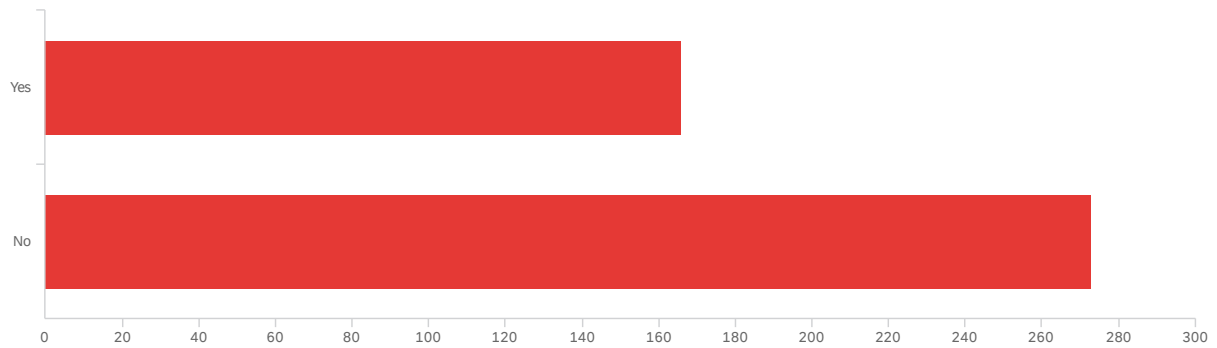
Not currently looking to move.

Not enough affordable/quality homes

Lack of jobs, in addition to affordable and quality housing have a huge impact in Red Oak.

Too many monopolies

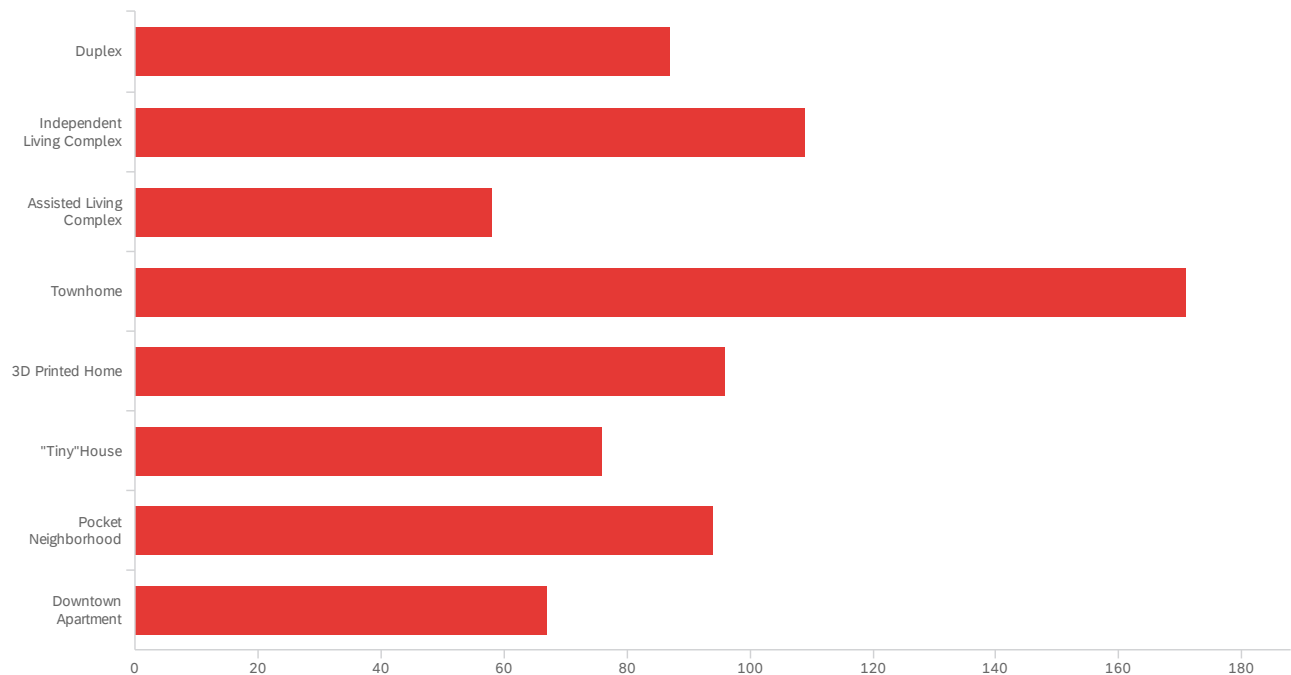
Q17 - Would you be interested in learning more about an investor group for housing projects in Red Oak?



#	Field	Minimum	Maximum	Mean	Std Deviation	Variance	Count
1	Would you be interested in learning more about an investor group for housing projects in Red Oak?	1.00	2.00	1.62	0.48	0.24	439

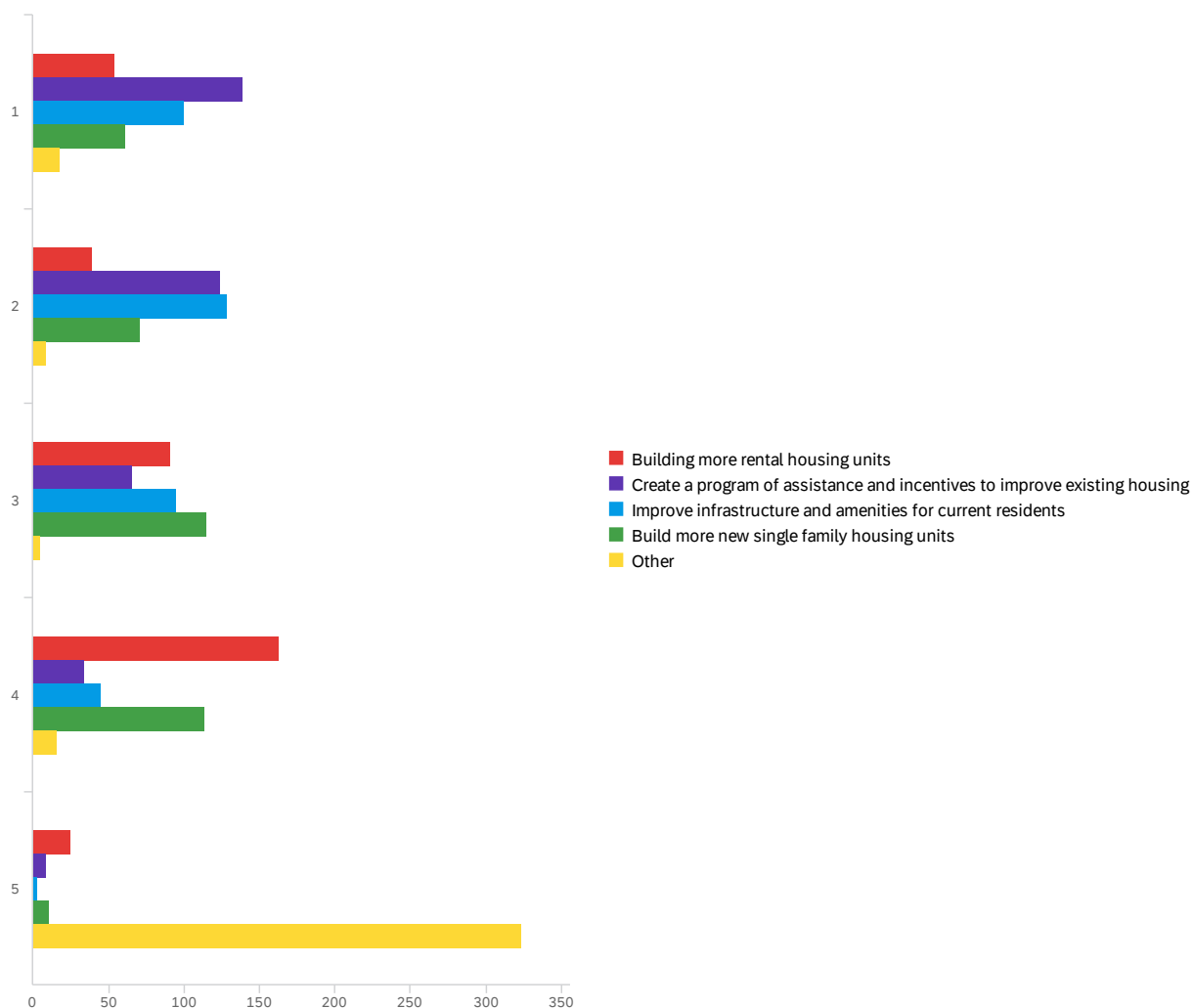
#	Field	Choice Count
1	Yes	37.81% 166
2	No	62.19% 273
		439

Q16 - Would you or a family member be interested in living in the following housing options in the future if built in Red Oak? Check all that apply.



#	Field	Choice Count
1	Duplex	11.48% 87
2	Independent Living Complex	14.38% 109
3	Assisted Living Complex	7.65% 58
4	Townhome	22.56% 171
5	3D Printed Home	12.66% 96
6	"Tiny" House	10.03% 76
7	Pocket Neighborhood	12.40% 94
8	Downtown Apartment	8.84% 67
		758

Q18 - What should be the top priorities for improving housing in Red Oak? (Rank in order of importance with 1 being the most important. Click on the statement and drag the statement into the order of importance.)



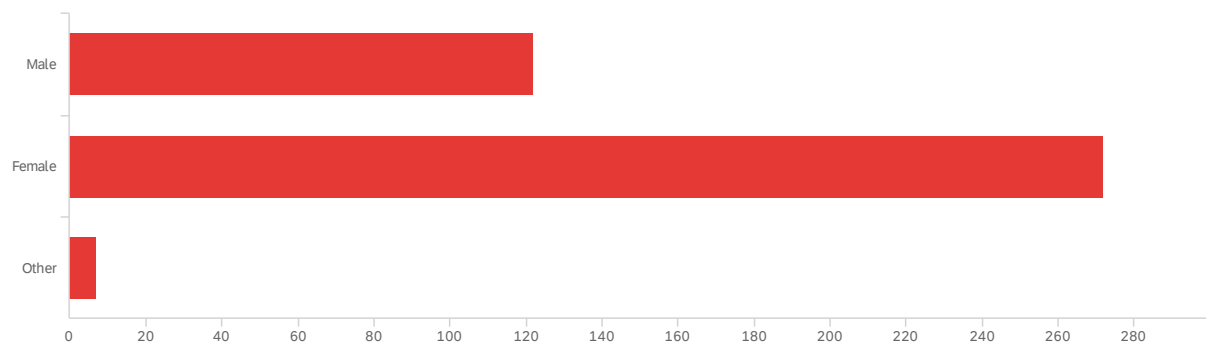
#	Field	Minimum	Maximum	Mean	Std Deviation	Variance	Count
1	Building more rental housing units	1.00	5.00	3.18	1.17	1.36	372
2	Create a program of assistance and incentives to improve existing housing	1.00	5.00	2.06	1.06	1.13	372
3	Improve infrastructure and amenities for current residents	1.00	5.00	2.25	1.01	1.02	372
4	Build more new single family housing units	1.00	5.00	2.85	1.12	1.25	372

#	Field	Minimum	Maximum	Mean	Std Deviation	Variance	Count
5	Other	1.00	5.00	4.66	0.99	0.98	372

#	Field	1	2	3	4	5	Total
1	Building more rental housing units	14.52% 54	10.48% 39	24.46% 91	43.82% 163	6.72% 25	372
2	Create a program of assistance and incentives to improve existing housing	37.37% 139	33.33% 124	17.74% 66	9.14% 34	2.42% 9	372
3	Improve infrastructure and amenities for current residents	26.88% 100	34.68% 129	25.54% 95	12.10% 45	0.81% 3	372
4	Build more new single family housing units	16.40% 61	19.09% 71	30.91% 115	30.65% 114	2.96% 11	372
5	Other	4.84% 18	2.42% 9	1.34% 5	4.30% 16	87.10% 324	372

Showing rows 1 - 5 of 5

Q21 - What is your sex or gender?

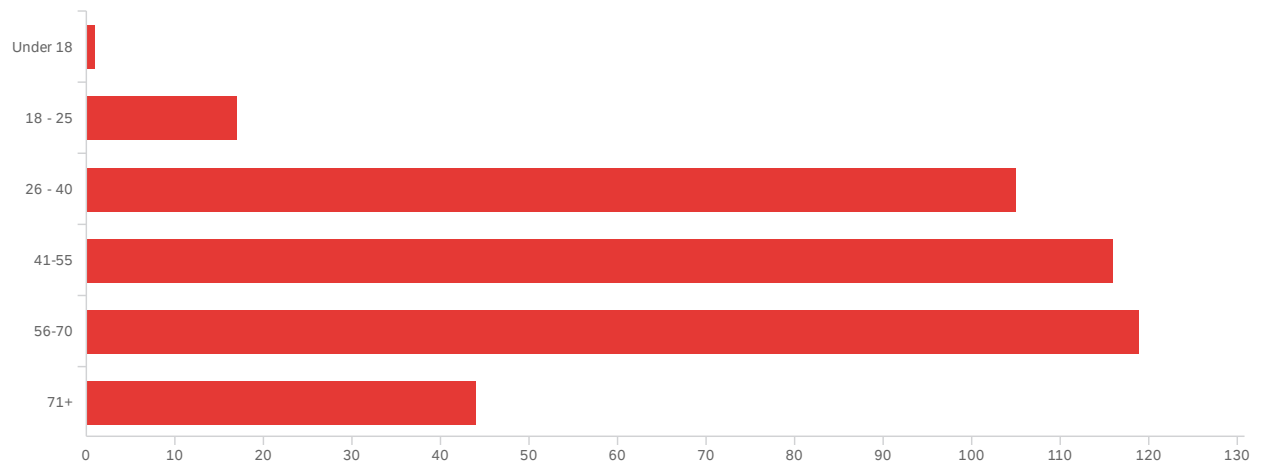


#	Field	Minimum	Maximum	Mean	Std Deviation	Variance	Count
1	What is your sex or gender?	1.00	3.00	1.71	0.49	0.24	401

#	Field	Choice	Count
1	Male	30.42%	122
2	Female	67.83%	272
3	Other	1.75%	7
			401

Showing rows 1 - 4 of 4

Q22 - What is your age?



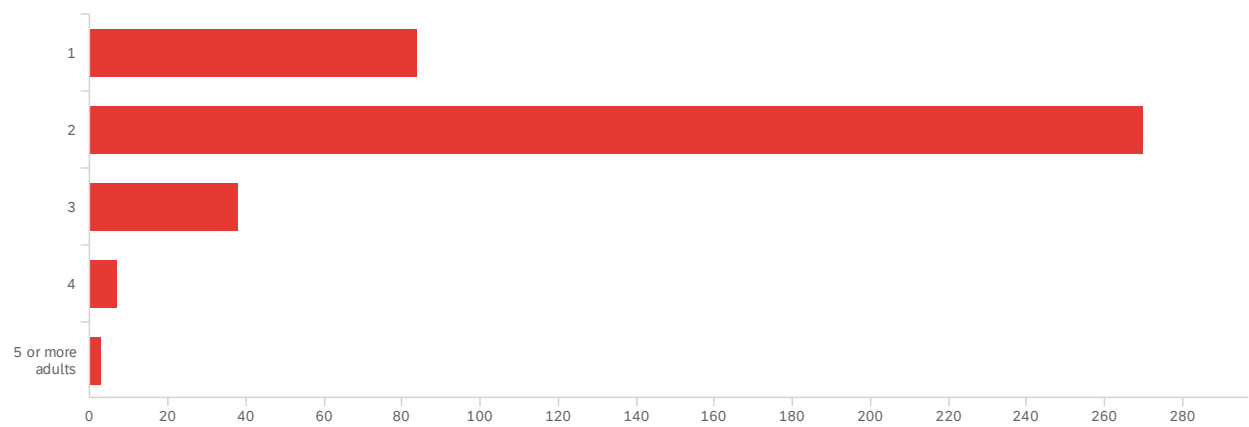
#	Field	Minimum	Maximum	Mean	Std Deviation	Variance	Count
1	What is your age?	1.00	6.00	4.16	1.08	1.16	402

#	Field	Choice Count
1	Under 18	0.25% 1
2	18 - 25	4.23% 17
3	26 - 40	26.12% 105
4	41-55	28.86% 116
5	56-70	29.60% 119
6	71+	10.95% 44

402

Showing rows 1 - 7 of 7

Q23 - How many adults (18 +) live in the household, including yourself?

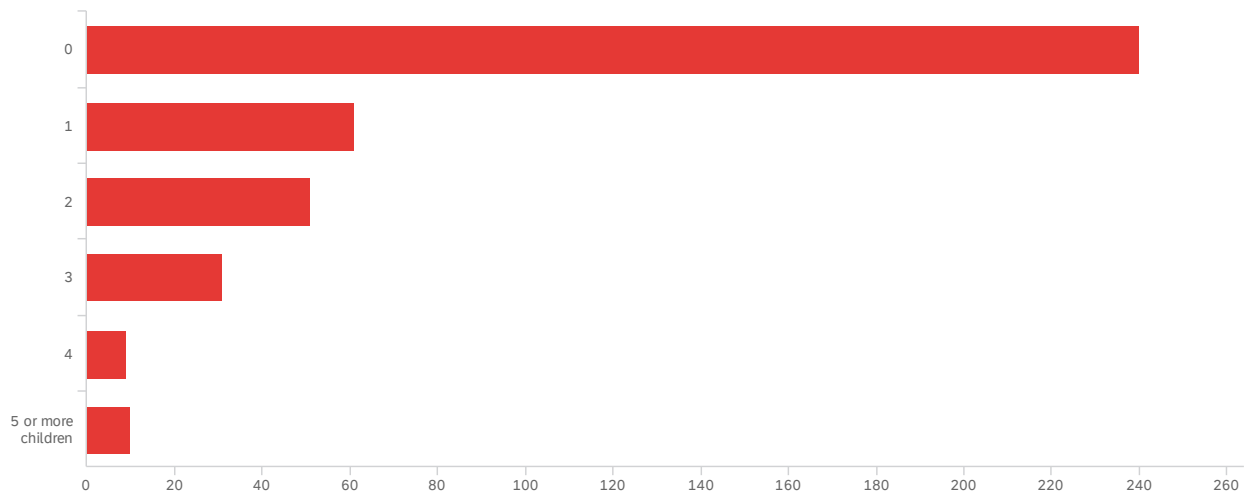


#	Field	Minimum	Maximum	Mean	Std Deviation	Variance	Count
1	How many adults (18 +) live in the household, including yourself?	1.00	5.00	1.94	0.66	0.44	402

#	Field	Choice Count
1	1	20.90% 84
2	2	67.16% 270
3	3	9.45% 38
4	4	1.74% 7
5	5 or more adults	0.75% 3
		402

Showing rows 1 - 6 of 6

Q24 - How many children (0-17) live in the household?



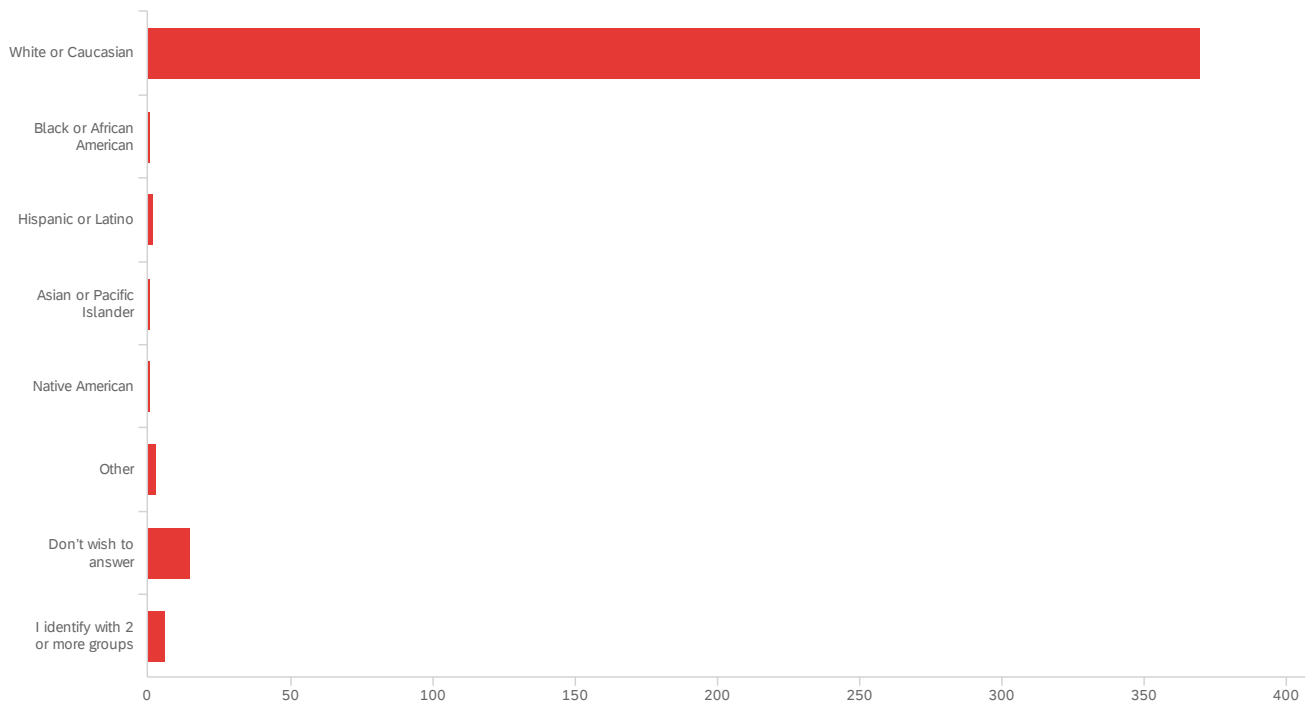
#	Field	Minimum	Maximum	Mean	Std Deviation	Variance	Count
1	How many children (0-17) live in the household?	1.00	6.00	1.85	1.27	1.61	402

#	Field	Choice Count
1	0	59.70% 240
2	1	15.17% 61
3	2	12.69% 51
4	3	7.71% 31
5	4	2.24% 9
6	5 or more children	2.49% 10

402

Showing rows 1 - 7 of 7

Q25 - What race or ethnicity do you consider yourself to be?



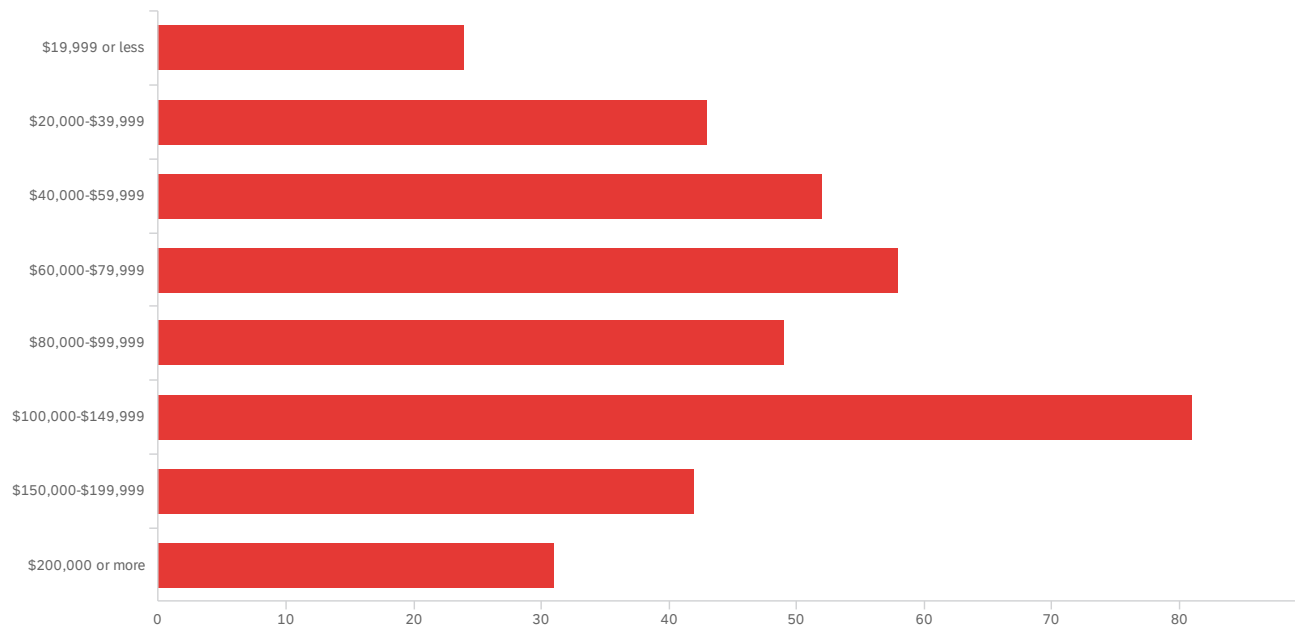
#	Field	Minimum	Maximum	Mean	Std Deviation	Variance	Count
1	What race or ethnicity do you consider yourself to be?	1.00	8.00	1.40	1.48	2.20	399

#	Field	Choice Count
1	White or Caucasian	92.73% 370
2	Black or African American	0.25% 1
3	Hispanic or Latino	0.50% 2
4	Asian or Pacific Islander	0.25% 1
5	Native American	0.25% 1
6	Other	0.75% 3
7	Don't wish to answer	3.76% 15
8	I identify with 2 or more groups	1.50% 6

399

Q26 - FINAL QUESTION - What income bracket does your household fall under?

(Include the income of all who contribute toward the expenses of the household.)



#	Field	Minimum	Maximum	Mean	Std Deviation	Variance	Count
1	FINAL QUESTION - What income bracket does your household fall under? (Include the income of all who contribute toward the expenses of the household.)	1.00	8.00	4.66	2.00	4.00	380

#	Field	Choice	Count
1	\$19,999 or less	6.32%	24
2	\$20,000-\$39,999	11.32%	43
3	\$40,000-\$59,999	13.68%	52
4	\$60,000-\$79,999	15.26%	58
5	\$80,000-\$99,999	12.89%	49
6	\$100,000-\$149,999	21.32%	81
7	\$150,000-\$199,999	11.05%	42
8	\$200,000 or more	8.16%	31

Q19 - What is holding Red Oak back from improving housing options, in your opinion?

What is holding Red Oak back from improving housing options, in your opinio...

City administration

There are low income trashy places available Leaving inadequate places available need to be aggressive about removing eyesore properties

Money

Infrastructure

Investors wanting to build moderately priced homes, fed grants/low interest loans to repair existing structures

Need more factories / good jobs

Budget

Low paying jobs, and it's a dying town

lack of good paying jobs

City infrastructure lack of; lack of well paying jobs; lack of community affection and kindness towards others encouraging a desire to live in Red Oak; the community is stagnant

Money

Money

High paying jobs

Low rent housing was disappointing for the jr high. A lot of people with jobs could use it. If rent was adjustable to their salaries!

Too many people don't care

Existing structures are falling into disrepair and far too much emphasis is being placed on inventing higher income folk to move to town. Current focus will only propagate socioeconomic issues where lack of resources for current residents already struggle (I.e. access to programming to combat not situational but generational poverty).

A lot of low income housing but rent is outrageous

Need more resources

Not good paying jobs

What is holding Red Oak back from improving housing options, in your opinio...

No investment in current low income home owners

Not enough decent eating places and entertainment or bars.

MONEY!

Expense

Neighbors, and people who just run down properties or are terrible neighbors (some of us are tired of neighbors getting away with anything, noise, car and bike revving and racing)

No industry coming to town. No please to shop.

Not the right people or the pricing after built is out of sight for a generick house.

Everything From The Ground Up Many Houses In Red Oak Have Been Built On Land That Is Uneven Do To Flooding Issues & Always Floods The Basements & Driveways! It is The Same 4 The Streets & Gutters Also!!

Lack of employment

High cost of building. Lack of pride in the homes we already have.

Commercial development seems stagnant

Subsidized apartments about 90% of them don't work and Red oak is full of Nonworking welfare nobody that wants to better themselves wellness community

No jobs

Lack of quality of homes on the for sale market

The housing options are monopolized by certain property owners

Many houses need some sort of upgrade/repair done however the jobs in town do not pay well enough to live in the house and save enough to also do the necessary work and upkeep on the homes.

Not a lot of options for renting/buying. Limited options and they are either way too expensive or slum real estate owners

Not enough developers interested in rural areas

Affordability

Money and interest

High tax rates. Lack of employment opportunities with higher wages

The new Mayor. Enabling unemployed people to have housing.

Lack of industry

What is holding Red Oak back from improving housing options, in your opinio...

Upper class do not want to e middle or lower class get ahead. They enjoy the monopoly and control.

Affordability

I think the recent leadership change is a huge step in the right direction. Now I think we need to create more of a tax base by bringing in new residents and businesses, but we need more quality housing at different price points to house them. We also truly need more businesses for more shopping opportunities so residents do not need to leave town. Again, this will add to our tax base without continuing to increase property taxes every year. The amount I need to put aside for taxes every month is now more than my actual mortgage. It's a balancing act for the leadership of this community, that's for sure.

Jobs

Jobs jobs Jobs!

Employment

Money

People let egos get in their own way

We need more contractors /qualified carpenters.

Income need better paying job opportunities

There is too much emphasis on the square when there is a whole community that doesn't live/shop there. We have so many important businesses outside of the downtown area and the chamber and other leaders of the community act like they don't exist. When I was looking for housing in Red Oak I was being pushed to live closer to the square.

Accessed housing value is too high

Unsure

Incentive to build, dilapidated areas

Expense to developers!

Affordable housing options

Living expenses have increased but wages remain the same

Taxes too high

Too many people moving here wanting everything free.

Lazy landlord

Not enforcing yard clean up and maintenance codes already in place.

Business and employment opportunities are not there.

What is holding Red Oak back from improving housing options, in your opinio...

Lack of employment opportunities that will allow people to make enough money to afford better housing

Lower income

Jobs

Money

A living wage

The people running the town and those in town with money who buy people out to get what they want

Red Oak bad rap on meth

Town needs cleaned up, roads, events and activities, needs more up to date shopping.

Cost of building with few local contractors.

Lack of funds

Low income jobs cannot support quality living situations

Too many free or low rent housing options

Luxury senior options.

Too many landlords buying up property

Taxes keep going up causing mortgages to not go through.

not enough jobs!

Quality housing is not available

We think it needs to be "affordable" or whatever when we need to draw people in who don't live in subsidized housing

Money

Crack heads

Job Market not there , lack of retail stores and entertainment venues

People being satisfied living off the government

Lower incomes

Cost of building new houses is ridiculously expensive and properties available are in terrible shape

What is holding Red Oak back from improving housing options, in your opinio...

Not sure. Lazy owners

I don't know

Qualifications for funding

City council doesn't know laws

Fiber, MORE AFFORDABLE housing, it doesn't seem to me that the City, MCDC and Chamber don't seem to work together to get things accomplished. We are stagnet.

NA

Money and resources

SIRHA is diminishing the quality of living for so many in Red Oak. People come here to live free, they are on drugs, and they don't work. The SIRHA program is (was) a good idea to help people, but it's not being utilized well and it is destroying our community. Time to get rid of SIRHA! Or at least start putting severe limitations on it! Once we get rid of all the free loaders, THEN we can analyze what our community needs.

Lack of jobs/income and no ownership pride in dwelling.

Some of the residents

Red Oaks limited options of housing and land lords refusing now to accept SIRHA from us clients who need the housing assistance. I am now stuck living in an apartment that my entire disability check goes to plus still having to work to pay what isn't covered by my disability check. Because there are no options available for me

We need more stores and good restaurants.

Tax incentives to build in the city. Cost of materials from local establishments

The city administrator

Too high prices for what new houses are built

Not cleaning up current housing

Low incomes

Building supply prices

Junky rental property

That's a good question. In my opinion many rental properties not being upkeep with outrageous rent being asked. Also 2 many house excepting SIRHA so they can ask what they want doesn't matter about those who are not getting government help. Those are the ones struggling to buy a home or have a chance of affording to rent one. More I centivea for first time home buyers and senior home buyers.

No stores that bring people to red oak!

Lack of initiative

What is holding Red Oak back from improving housing options, in your opinio...

Not enough Good Jobs

Not enough people informed and desiring improved housing options

The people in the community that do not keep their homes nice enough for resale.

More businesses like shopping

Many families are low income OR some families rent and do not take care of rental properties well.

Cheap uneducated landlords

We dont have any business that bring jobs in thats why people leave

Existing housing, low income, not enough quality jobs

no tax incentives, taxes too high on improvements

Lack of higher paying jobs, and better emminities

Not enough care to keep properties maintained

Jobs

money....

Too many section 8 properties, stop the entitlements to the takers. The "makers" are tired of their tax dollars supporting the "takers"!

We need more young people wanting to work & take pride in a home

All reasonable purchase options slurped up by landlords. Too much rental, not enough homeownership.

Not enough house or house needing fix up not enough investors

The lose of the Middle Class & young families

Not enough good employed working people live here. You can build houses or fix them up, but have to have quality people to own and take care of them. Ro has a big population of low end people and drugs

Don't know

Community support

The city should be leading the housing development initiative by putting in the infrastructure to the developable areas to expand housing; should support developers and use incentives to attract them; should work with our 3-D printer in Stanton; should assist the trailer park owners with cleaning up the park and making improvements; the city should be intentional about cleaning up properties and getting tougher on nuisance and dilapidated properties - clean up plan; the city should be going after all the funding opportunities possible to improve infrastructure to current and future development areas for housing.

What is holding Red Oak back from improving housing options, in your opinio...

lack of confidence in city administration and leadership

Finances

Low income residents and rentals

Need more businesses in town to bring people here and have people stay.

Making the right choice. Jobs in Red Oak

Reasonably priced houses being bought by rental agencies

Cost

No new houses have been built in the last 15 years

There are not enough quality employment opportunities with sufficient salaries for individuals to upkeep their homes.

Getting rid of or not fixing current abandon/ not livable homes

Lack of high paying jobs and careers. To much government assistance.

There is literally no reason to live in Red Oak Iowa

Unknown

Current investor groups having specific criteria for economic development that doesn't correlate to current services, infrastructure needs, and growth mindset views.

Demographics of current population

Too many low income homes.

Lack of action by city administrator

Lack of well-paying jobs

Lack of industry and essential shopping destinations.

Flood zone restrictions and lack of incentives for developers

Not reaching out to markets such as Omaha and Des Moines.

City administration

Money

What is holding Red Oak back from improving housing options, in your opinio...

There seems to be a lack of pride in one's home, whether rented or owned, or possibly some people on social security do not have the money to invest in maintenance or upkeep. I have heard much talk of landlords who rent out homes in bad condition as well as renters who destroy their rental homes. Actually, I would like to have fewer rental homes in Red Oak. Even those of us who make an effort to maintain and improve our homes are often held back by a lack of dependable, quality contractors available to do the work. There are long waiting lists for many types of work.

need more higher paying jobs.

Everyone in decision making role not on the same page.

Outdated thinking

Older utilities, water,sewer

Seems to be an abundance of low rent options however options for middle or upper middle class is very low.

Finance

Our town was built with gold and a more honest currency. The town had a thousand farms and farm families surrounding it when built, and they weren't indebted up to their eyeballs. The town's population has remained fairly stable over the last century, despite its downtown building losses and lack of facade improvements in the past. The town itself does not need to grow unless the intent is to grow real wealth again with the distribution of another 1000 farms and families. I think our town would do better to encourage productive, and more diversified, agriculture in our surrounding townships (e.g. Stennet, Wales, Hawthorne, Coburg, etc.). Growth, just for the sake of growth, is the agenda of cancer.

Income

Cost of living

WE NEED TO HAVE MORE OPPORTUNITES FOR HIGHER INCOME EMPLOYERS AND NEED MORE HOUSING AVAILABLE

New housing

The lack of industry to support it.

PEOPLE NOT WORKING TO PROVIDE FOR THEMSELVES

not enough income

The city taking an active role in incentive program to help developers and new home buyers

cost to build vs value, traditional financing scenarios, lower quality of current affordable housing stock

Many people rent and don't seem to care as it's not "theirs". Many also don't have the resources to upgrade or the skills to do it.

EVERYONE WORKING TOGETHER! Currently, cost of building/land is high!

No high speed internet

Not enough quality and affordable housing options with available land for new homes to be built.

Quality tenants for rentals and lack of ambition for first time home owners

What is holding Red Oak back from improving housing options, in your opinio...

Economy

City codes and building codes. Can't even park your own car in the yard while working on the residence. Nowhere to haul old building material. Building permits way too high. And to top it off aggressive property taxes.

all newer housing is very expensive

Not enough funding, look at the old middle school building

Greed

Available lots and developed land

Not sure

Money, and quality of people renting homes and taking care of them.

There is not enough motivation at the city level to do anything "new".

Leadership

"poor / government assisted" housing, poor breeds poor, need hand up, not hand out! Landlords do not maintain homes well.

more land development and investors

There are more young families looking for housing with the option to have animals. Most renters will not allow pets which causes an issue for removing animals or renters opting for rentals they are not interested in so that they do not have to remove pets. I also think most of the town has an issue with welcoming poor families to the area and worried about their tax dollars being taken to assist others. These people seem to be more worried about catering to the upper class.

Efforts need to be unified and supported.

Improving current housing, incentives for renters to provide affordable housing

The lack of motivation and dependency from the community members. We have a very small percentage of residents that give back to their community. There seems to be an exponentially growing number of lower income / no income residents here

Paying rent and utilities and taxes

Funding most notably

Lack of employment

A clear vision and knowledge about what affordable housing is.

Slum lords

Lack of city participation in programs and incentives

What is holding Red Oak back from improving housing options, in your opinio...

Money

Housing rehab

Funding

Costs

Jobs

No money to make infrastructure changes needed?

Money and lack of work/business

Stable jobs proving enough income to help residents afford housing

Price of materials

Red Oak is not as appealing to investors as other larger communities that are nearby.

The people that run Red Oak

Affordability

Finding a quality developer who the city will work with to ensure a large number of units are going up that hit various types of housing units (townhouses for rent and sale, quality multi-family units, quality upper story units single family homes) that also go across the board on socio-economic annual household incomes/wages. May mean a program to rehab older larger homes while building new.

Fewer employment options in this town to make enough to purchase housing

Lack of viable income businesses for employment

Personally, I think that the main hold on improving the current housing is the fact that Montgomery county gives too much welfare assistance.

Not enough good jobs for people who want home ownership and good schools

\$\$\$

Low income and high government assistance, and too many renters that don't take care of their properties

People stuck in the recent past, not understanding the limits to growth we are experiencing as a society and civilization that will force us to live less energy-intensive, more localized lives. Housing development must focus on this likely future by emphasizing energy-efficient buildings (including housing) and space for in-town gardens. This will probably mean denser housing, but not traditional apartments; re-purposing existing buildings for housing when economical and leaving scattered empty lots for gardens, forming neighborhood associations and/or co-ops for using those spaces, etc. This may also mean adjusting city codes and zoning to accommodate these priorities.

Not affordable quality homes. It's either nice expensive homes, or not quality cheap homes that need expensive work done. Also little to no quality rentals

Over priced housing not sustainable by current jobs offered in Red Oak. Houses are way out of line of average wage.

What is holding Red Oak back from improving housing options, in your opinio...

Not enough good paying jobs for people to move here

lack of desirable lots within city limits to build

Money

Lack of a unified effort to make improvements; lack of city government support; lack of a true understanding of what is needed and a strategic plan; has not been a high priority in forever!

city government

To many people don't want to work. It has a reputation for being a drug town

It being a small town and the funds not being there? I'm not too sure. We've only owned since being here. Property taxes are high - I've known several home owners that have left the area due to the property taxes.

Money management

Good question

Idk possibly getting funding? And programs.

Lack of jobs

The quality of living in this town is terrible! Alot of people who sit on their couch all day getting checks from the state and food stamps while the doctors are feeding them full of crap with this social anxiety crap and adhd. Etc..... there is just no motivation to be better here! I for one am tired of waiting on these lazy people with their excuses I can't wait for my son to graduate and we can get out of here back to the real world with real stores and restaurants and attractions.!!!

Starter homes

Greed

Prices. Rent and etc. does not balance with wages

SIRHA

Money

High cost of living right now and the construction/remodel industry/materials

All the talk I hear of to build more higher end housing that starts in the \$250,000 range.

Money,grants,need more affordable places to live, when you don't make enough money the rent cannot be as much as you are making

Not sure

Money

What is holding Red Oak back from improving housing options, in your opinio...

Vision

Nothing

Not enough funding

Honestly, I think it's all the crappy rentals which make some neighborhoods undesirable to live in.

Not investing in residents, provide a grant program for down payment assistance or payment assistance programs.

Quality landlords. Those that want to create nice & affordable living spaces and not monopolize the market.

The economy

Incentives to build

Infrastructure and funding

Financial struggle

Have more incentives to encourage new builders and investors to come to Red Oak.

Lack of city participation e.g. incentives, cash match for grants

Too many low income rental options ..need more higher income rental options

Money.

Low-paying jobs, inflation, high mortgages

Inflation

Money and investors

Local businesses

Nobody doing anything about the already existing and falling apart houses all around this town.

People working together

City administrator

Difficulty in securing building materials? Not sure, but I hear nice housing is selling quickly, but there aren't enough houses on the market for all buyers.

No money

What is holding Red Oak back from improving housing options, in your opinio...

There are too many low income families that only have 1 person working or none are working making housing not affordable. We also have too many landlords that do not take pride in their properties and not making improvements.

The people that are in charge don't know what they are doing

Not enough good paying jobs. Jobs will create demand for housing. What are we doing to bring in corporations to Red Oak?

Government

Not enough quality landlords housing too expensive

Too many homes that are either condemned or about to be. These are eye sores for people looking to move here. REMOVE them

To many government programs such as SIRHA in which people choose not to work so they can apply and get funding for that. To many low housing apartments

Need developers to build new housing

City, and county not getting involved with programs or incentives

Lack of enthused investors willing to take a risk

Not enough good landlords & nobody wants to rent for more than \$500 a month

The slum lords that own the rental houses

Lack of money and everything going up price wise

Rent is too high to afford and deposit is too much

I would Have no idea. But I would Definitely like some of the homes in red oak that are in complete disrepair to be torn down. I would Like to see an upscale apartment complex. I would Like to see a very enforced ordinance for homes that have junk and trash in their yards requiring them to clean up for face a fine.

The cost of new construction and the lack of optimistic leadership.

Money to finance projects

cost for repairs

City Administration

They're all owned by Ruby Realty

Lack of funds

Everything is to experience in Red Oak. People can't afford what people are asking for rent or house payment.

If they keep letting large businesses leave/shutdown it won't matter. The town will die.

What is holding Red Oak back from improving housing options, in your opinio...

The price of rent

City leadership

The near-monopoly of Rubey Realty and their harsh policies

Money, better investments

Quality affordable housing that isnt owned by slum lords.

Honestly I don't know

Lack of interest, which is fine. I live here because I like it small and would like to keep it that way.

People who understand the need for low income housing.

Money

funding

Financial support with an organized effort

The majority of Red Oak cannot afford to improve their living standards. There seem to be a lot of residents who want more handouts.

Too many opportunities for low income housing without incentivizing progressing out of low income housing.

Slum lords that have very poor rental properties.

Too many slumlords.

Too many rental units by too few landlords, the lack of local employment opportunities and general community attitudes all contribute to holding Red Oak back.

Rental options to fit financial needs

Too many slumlords charging too much

Lack of unified long-range vision and good understanding of the real housing needs

Class of people looking to buy

We need more investors and we need the city to be proactive

Quality jobs

Don't know

Need more diverse employers

What is holding Red Oak back from improving housing options, in your opinio...

Cost of construction materials and available lots.

Fibreoptic service - many people are working remotely, and without it in Red Oak at an affordable rate - they are not interested in building, or investing in an existing property as a primary residence. I imagine this is also true for developers as they are familiar with that becoming a more "required" option for many families, and effects their time on market / ROI timeline.

My opinion is you need something to draw people in who can afford the new builds. A lot of current residents cannot afford better housing along with the costly property taxes.

Lack of progressive leadership. Need to get creative with incentives.

Slumlords WAY to many slumlords, in turn the town is dying

Economic growth

Realtors/property managers

Not able to build homes in the price range commensurate with the average income levels

Lack of quality jobs. High property taxes

Need to clean up drug problems

trashy poor people

Cost, perceptions about houses that aren't on "the hill"

stingy property owners

lack of leadership and inability of entities to cooperate with each other

Old dogs don't want to learn new tricks.

People from various groups being unwilling to compromise and work together to get things started, then once we are seeing success and get more housing on the ground. The BIG WHY is it is not an option to do nothing. Everyone has to give with the big picture in mind...more housing = more kids in school, more families engaged in community, more \$\$ circulating, future property tax revenue - then put \$\$ aside from %of increased tax revenue (property and sales tax collected) to be able to reinvest and incentivize those seeking to make a profit (developers, builders, homeowners who improve properties, landlords who reinvest to improve and increase valuations.

A big slice of Red Oak is in a flood plain. This is a barrier to purchasing those properties and improving those properties. I also feel there has been a disconnect in the conception of what Red Oak "needs" between existing committees and councils. I feel that those involved in the efforts need to consider meeting Red Oak residents where they are currently at, and also improving some of our existing properties to help make some of our current structures safe and affordable. We must consider all demographics and populations when moving forward with housing efforts.

Q20 - What are the SPECIFIC ACTIONS that we as a community should take to improve access to quality and affordable housing in Red Oak?

What are the SPECIFIC ACTIONS that we as a community should take to improve...

Investigate to see if there are any local residents interested in investing in our city to offer new housing opportunities, look into (if it hasn't been done already) to see if there are any state or fed loans or grants available to repair the many homes in bad repair

Forbid realtors from buying property Attract more jobs Reduce spending / taxes

Improve infrastructure and amenities in the community, offer incentive grants or matching funds for some of the homes that have fallen into disrepair, while also doing some marketing to promote yourself as a bedroom community for people fleeing the high prices in the city. Advertise the opportunities for makers and entrepreneurs, remote workers, etc. Finally, begin some work on housing — whether infill in existing lots, making the homes new but period appropriate in style to the surrounding homes, or in the development of some additional neighborhoods.

The cost of housing- if you live in a small community, work in a small community you can't typically afford a BIG monthly payment

We need jobs. A couple major employers that can create hundreds of jobs.

Lived in RO since I was 3, I've watched as housing was built for 3 low income apts. people don't take care of the apts and they get run down, but we keep giving them more advantages to do it again and again? Shura pays these people \$700 to \$800. A month to tear up the housing and government keeps on giving while people who try to take care of their homes keep getting hit with higher taxes makes no sense, sorry but it's always been that way

Perhaps a housing authority vs a housing board like we currently have that has the ability to effectively enact change through tax dollars, grants, etc Also, stop giving breaks to higher dollar projects such as waiving hookup fees etc

Jobs that will attract folks to move to RedOak

Get better paying jobs.

Offer programs that would adequately support rehabilitation efforts for current home owners!!!!

Too many homes are in serious disrepair. Incentives that help making necessary improvements would help. Homes that are vacant and falling down must be removed. They cause other homes in the area to be devalued and project a very bad image of our town.

Incentive for buying a house that was owned long term and needs severe renovations.

Anything & Everything That Can Help Low Income Families Survive With Their Family & Be Happy!!

Build affordable housing that is beautiful and has amenities.

Promote the city

What are the SPECIFIC ACTIONS that we as a community should take to improve...

I'm at loss at that , Red Oak It's so poverty-stricken and more riffraff keeps moving into town

The community truly caring about all levels of income

Grant programs to improve structures of existing homes, new builds of at least 3 bed and 2 bath at an affordable price point

Provide development incentives to reduce the risk to developers

More senior housing options senior independent and assisted living

Decrease taxes. Increase industry.

Get rid of it. All of the "affordable housing" is leading to an increase in scumbags and meth-heads in Red Oak.

Finish the middle school project!!

Assess quality of current rental properties Mindfulness of the population you are serving Cleaning up current properties to make this area marketable and appealing

Take action against the old 4h manor building. It's still full of bed bugs. Limit the amount of houses a real estate agency can buy. Any affordable housing is bought up and rented out for triple the price... not giving younger generation chance to own homes and stay in area. Incentives/ grants to aid people (with qualifying low income) in buying fixer uppers and making town better looking

For quality housing we need to improve our water system, right now, most repairs are the responsibility of homeowners for connecting to a system that is disintegrating. Repairs to the streets in the lower neighborhoods around Broadway. Programs for low/no interest loans or grants to repair our beautiful old homes and bring them up to standards.

First get rid of the current Mayor! All she is worried about is helping to bring more people into this town that can't help themselves. This Mayor has zero ethics

Get younger people involved in the community

We have so many homes that are in disrepair. There are two houses locally that have people living in them and windows just have a garbage bag or nothing in them for at least two years. I love Red Oak, and I know everyone wants Red Oak to grow but how will it when so many houses look so horrible? I feel like there should be a Grant program to help people make repairs. Also maybe match volunteers up to people who need help such as lawn mowing, painting, etc

There are not many houses to buy in town.

Bring in more industrial jobs

We need to be more welcoming of all people not just who has money. People of color are rare in Red Oak and they don't feel welcome.

Stop assessments on home value based on other cities. Assess home value in Red Oak based on Red Oak.

Tax and building incentive that improve quality of housing

Meet about it and come up with a plan.

Not sure

What are the SPECIFIC ACTIONS that we as a community should take to improve...

Better paying jobs so people can afford the houses

Get rid of SIRHA. Get rid of drugs. Attract good people to town with good paying jobs.

The division between affordable housing and decent housing is significant. There are too many disgusting looking properties taking down the property value of surrounding homes, too many abandoned properties that are going to waste, and the monthly audience Rainey holds over the town of Red Oak is quite ridiculous. He controls the majority of the rentals leaving a large gap between his chosen ones and the rest of Red Oak citizens hoping to increase their living standards in an affordable way.

Housing should be affordable not free. Too many low to no income housing developments will push current resident families out and chase potential home buyers away.

I feel like there needs to be more education for the future home owner, what is all involved with owning and maintaining their home. Also, grants to help homeowners repair their home, siding and windows etc.

Grants to fix houses that are already there. Build affordable single family homes and Duplexes. The apartments seem to attract the same clientele. An area duplexes would be nice!

Tearing down properties for a start. There should be more grants available for homeowners to improve their properties. Until interest rates come down I'm afraid people aren't going to afford better homes or first time homes.

More quality and affordable rental houses. Better landlords, and pricing. Many rental homes are overpriced for what the average citizen can afford and the ones that can usually have state/public assistance and they tear up properties and people continue to rent to them over and over again because of Sirha and public assistance because it's guaranteed rent money.

Quit tearing down houses and bring em back to life.

Encourage more local contractors

Not sure

Improved job wages would build the opportunities for families to afford better housing. Low paying jobs = low quality housing

Look for grants to help people afford to do home improvements.

55 and older community living. Not low rent.

More affordable housing and lower property taxes

Affordable rent and housing

One bring in more big business. Two hold property owners responsible to clean up their property three stop raising taxes

bring more companies in!

Make people take care of the outside of their house/yard. It makes the town look so bad.

More quality jobs to attract people to Red Oak first.

What are the SPECIFIC ACTIONS that we as a community should take to improve...

Tear down the crack houses.

Increase availability of jobs you can build all the homes you want but if folks don't have the jobs to pay the mortgage or rent what good is it

Affordable housing for retired folks with washers and dryers in the unit.

Not sure about that yet

Council doesn't know laws, Larry brandstetter is a scammer and a liar,

1. We need a specific unified game plan between all entities working together! 2. We need more jobs. 3.Kudos to Daric and Randall for saving and restoring homes and buildings but others as well need to be involved. 4. We need more retail to allow families to go school shopping instead of going to the City. No place to buy shoes and clothes for children. 5. The new spec home that Marty and Larry is lovely but who can afford a \$419,000.00 with an unfinished basement. 6. It seems like Red Oak doesn't work together. It seems like people go out and start new groups if they don't like how things are going. 6. With the current age of population we need places for retirement housing as family homes with steps isn't geared for retirement. 7. We need high speed internet to bring young families to town for affordable housing.

NA

Higher wages and better employment opportunities. Crack down on the enormous amount of Welfare fraud and public assistance abuse that is happening. Provide assistance for honest hardworking people instead of paying the way for people abusing and over using the assistance.

Get rid of SIRHA. THEN asses needs with surveys like this.

Tear down and demolish housing if not up to code and unkept, to build new housing.

I'm not sure what actions or steps to take anymore I'm so tired of no help for people like me

Finish the Middle School apartments.

Work together. Listen to all parties, especially the professionals we have living and working in this town.

Tear down houses that are falling apart

Lower mortgage rates

Build spec homes. Do more rental inspections

Stricter policies for landlords with rental properties.

We need stores/businesses!

Pride,,,Equality

Search out grants. Reach out to companies in larger cities who can't find employees. Suggest they open satellite offices in Red Oak to tap into local talent. Get these companies to help invest in Red Oak. More skilled employees with better wages = people who can build and/or improve current properties.

Hold neighbors accountable for the condition of their homes and yards.

What are the SPECIFIC ACTIONS that we as a community should take to improve...

Hold current landlords of rental houses to a higher standard. Some of the rental homes are just above condemnation point.

Bring jobs in

Developments, subdivisions, bring new businesses & jobs

get rid of SIRHA , work for what you get

Crack down on slumlords that don't keep up their properties

Listen to your current residents

Strengthen the economy of Red Oak. Bring in more retailers.

Determine what "affordable" is for Red Oak's workforce and residents; Determine the types and price ranges that are feasible for Red Oak's residents and to attract new residents; the city should create development partnership agreements with financing institutions and developers to put a plan together to build 40 houses in the next five years (at least put up as many new as we are taking down).

change the city administrator encourage private house flippers

Create more jobs in Red Oak, such as a factory or large retail store that will draw people to move to, live in, and take pride in their community.

Stricter rental property regulations. We lived by a rental property that was vacated because of the number of cats living in the home; the home smelled on the OUTSIDE of cat urine. The indoor conditions were beyond livable. That house has been empty for almost 10 years and is still an eye sore, vacant this whole time.

Maybe grants for home buyers/incentives Emergency funds for homeowners who have repairs they can't afford Give credit to those renting and paying more than a mortgage would cost. They obviously can handle it.

Do something with the Middle school. Coop with present owner to make affordable apartments. Stop letting buildings/home that are ran down, just sit there.... The city needs to get owners/landlords to clean up their properties.... Paint, cut trees, mow & get rid of trash.

If new houses were more affordable it could open opportunities for people to buy used houses

Bring good paying jobs to Red Oak, so more good families with the common goal to beautify their home and town are a priority.

Talking to the owners of homes that are terrible eye sores that are falling down.

I believe that we need more jobs and businesses in Red Oak to attract new family's. I don't believe that the housing is unaffordable. At this current time, there aren't very few houses for sale in town. Roughly 10, and they seem to be selling fast. If the housing isn't affordable for someone, they should rent a house, and then improve themselves in order to obtain a higher wage and increase there standard of living.

Take out slum lords and shitty houses that are in town

Lower taxes

Offer incentives such as complimentary ymca memberships

?

What are the SPECIFIC ACTIONS that we as a community should take to improve...

Quickly invest in improving, fixing infrastructure to support current residents and future growth. Clean up abandoned properties Partner with school system to improve quality of education to attract families to the district.

Improvements to existing housing Build new single family homes Build townhouses or condos for retirees

Make programs to encourage new housing to be built. Maybe drop property taxes in half for 5 years if the person who owns the newly built property lives in it, same for in the county with land values so high make it more affordable for people to build on acreages.

Look into alternative housing, ie: 3D printed homes, grant programs or incentives to improve homes

You cannot provide affordable housing without providing jobs to support those living in affordable housing. It's time to bring more industry back to Red Oak, by whatever means necessary.

Bring things to town that draw residents to move here. Jobs, industry, and shopping.

Offer housing incentives to builders and buyers

Not exactly along the lines of the question. Cleaning up of lots, street corners along Broadway.

Better streets

Loan money to people who can't afford to do it themselves

It would be desirable to have neat and affordable living options for seniors who are unable to maintain their own homes. I believe that there should be well-maintained and safe apartments available with enforced minimum standards of upkeep for landlords and tenants (within the legal framework). I don't know if people are aware of programs that would help them improve and maintain their homes. Might more jobs with a living wage and jobs with a good/great wage help people invest more money and effort into their homes? How about a program to help people get rid of junk from their porches and yards? More new housing should attract more new residents to Red Oak. I think most families want single family homes, but might like other options if they were available and more affordable.

A solid plan moving forward that has support from all entities.

Consider rent control provisions or ordinances for your community Ensure that residential property taxes are reasonable in relation to other forms of available local taxation Educate current renters in tenants' rights, so that they will not be subject to unfair rent increases, nor other tactics that might lead to their displacement Form tenants organizations, where tenants can advocate directly and freely for their own interests Make sure that both existing and planned affordable housing opportunities are well publicized and reach the right people <https://ctb.ku.edu/en/table-of-contents/implement/physical-social-environment/affordable-housing/main>

???

No more low rent housing.

anything would help

Specifically repeal all the previous actions taken to try and create utopia? I don't have an answer for this, and neither should anyone else claim to. Many of our problems today are a direct result of yesterday's government solutions. Hitler had a final solution and we all know how that turned out. I can't speak on behalf the community, but I don't think we should steal from the community and call it taxation. Teach tenants their legal powers, if you dare.

Better paying jobs

What are the SPECIFIC ACTIONS that we as a community should take to improve...

Attract new businesses to the area that are community minded, that will help develop a focus on a service or products or local events to bring in tourism. Create a 'clean-up' project to help homeowners and landlords improve home & building exteriors. Find the funds to expand and give more teeth to the rental inspections! Find out what land is or could be available for housing development. Find the right developer. Find a focal point to give local residents a desire to restore pride in the curb appeal of the city and the reputation as a great place to live.

not sure

The current city manager does little to assist, and the city council only has the information he gives. The city needs to be an active participant in public private development scenarios using city funds to match grant dollars. Housing incentives for new construction, tax abatement programs, DUR funding needs a program for significant rehabs...the current cap is way too low. Set priorities and focus on certain corridors or neighborhoods. (main streets, downtown, current buildable lots)

Municipalities/citizens working together to form a cohesive "same page" working relationship to collaborate and work together toward the same goal!

Continue to improve infrastructure within the city to bring more quality homes and residents to town, therefore bringing additional businesses and visitors. Red Oak DOES NOT need any additional low rent housing and rentals. There is too many living off the government and on government aids such as low rent housing assistance and SIRHA.

I believe there is affordable housing in Red Oak

Stop letting rental companies buy up all of the houses. Getting out of hand when people are searching for a budget home but are out numbered by landlords. Lower property taxes. Help homeowners fix issues like sewer lines that connect to the street. Things were better back in the day when the homeowner didn't have to worry about the city

Vote for Democrats

Apply for federal grants, get people aware of assistance

Put money into projects that will better the housing situation in red oak. The city will not support anything new. Fixing and building new roads, building new houses, fix the houses that are built and need remodeled.

Tear down unfit house s

Create more opportunities for ownership by having smaller, lower priced beginner homes. When a person owns a property, they tend to care for it. Rentals need to be better maintained. Internet Fiber within the city would allow for better paying jobs, due to the rise in remote working conditions.

City/ County and investors working together

The city and community must unite to make Red Oak a destination for residents to choose that is superior to any other community of its size in this local area. Set the example! Be bold and complete several initiatives; build a few homes/townhouse within established neighborhoods. Remove dilapidated properties. Improve existing properties. Paint every house in town! Build a pond/lake with a recreation/camping area on the edge of the city! Make Red Oak the best choice to live! Everyone knows we are short on inventory and no one knows for how long. Make Red Oak the obvious place to live.

Provide incentives to clean up property's and provide incentives to rental property owners to provide affordable housing

The only thing I could think of, which I'm not sure is really even possible, is for the city to buy the abandoned or vacant extremely un presentable houses in our downtown areas and tear them down in order to sell the lots to create new homes for the future. We have an absurd amount of houses from market street north to the square that are just horrendous looking that need dealt with. The ones that do have occupants need at the bare minimum some fresh paint

High speed internet will bring telecommuters to town.

What are the SPECIFIC ACTIONS that we as a community should take to improve...

Define what affordable housing means - it isn't just for "low income" households now. Perhaps incentives could be used to purchase dilapidated rental properties to fix them up and sell them. Red Oak has a lot of rental properties that landlords do not maintain properly. Building on in-fill lots first. 3-D printed housing might work for these lots.

I don't know

Improve rental units, build additional senior housing. Improve water and sewer

Investors contacted

More good paying jobs

I think more quality started homes would be nice. There is quite a few homes available on the market now, but when we were looking we couldn't find any like 3 bed 2 FULL bath homes that we liked. We ended up buying a way bigger home then we needed because of this.

More rental options, 3d printed homes

Finish middle school

Not have so many landlords charging super high rent.

Give free lots to prospective buyers and incentives to build in our areas that are considered poorer neighborhoods. They could be homes affordable in the 100k to 150k range.

Use the housing study to actually identify gaps that exist AND the wage ranges of our laborers and residents. Just building a high end home is not what supports much of Red Oak...and the folks working in our factories deserve to have a choice of nicer housing at an annual household income paid in our area. If we only focus on high end, that does not solve any issues or turn our economic social class around. Many people are forced to buy "something they have to put another \$50-100K in and still settle" or "rent" because of lacking stock of what they want to make a long-term investment in. City needs to get more diligent about expectations of residential property owners and enforce strict nuisance codes with no way of 'fixing the issue' for the moment then it's back 60 days later...stiffer consequences. Register vacant buildings and pay fines that increase annually to promote them selling or using properties. City infill lots should be utilized and some blocks may need to be leveled and address flood plain issue - but an option for rehoming those may be necessary. Promote positivity - Yard of the Month, Home of the year, Historic integrity award, etc....ALOT more positivity needs to be the focus here and less negative and complaining...ENGAGE the naysayers!

Encourage business. Improve existing available housing. Upgrade existing neighborhoods that are crumbling. Continue with the middle school. Build on existing lots that have vacant buildings that are getting run down.

Housing code enforcements for homes that are eyesores, hazards from trash & debris in yards etc. it would entice others to move in and improve more of the older homes - possibly encouraging a younger generation to move in and keep Red Oak a viable thriving community

Start preparing youths in or just out of school in trades and skills through apprentice jobs and work-release programs. Find troubled youths to do jobs by working with local law enforcement to change their life direction. Viking. Lake has inmates from Clarinda Correctional Facility now. Let these youths work in Red Oak before they end up in greater trouble. Many are ignored in Red Oak by business people, and this lessens the integrity of the community. Make them want to build a better life there. Advertise in metro areas what Red Oak has to offer families and singles for the remote workers.

?

Maybe code enforcement? There's so many houses with trash and objects in their yards.

See comments to the preceding question.

What are the SPECIFIC ACTIONS that we as a community should take to improve...

Have more quality rental homes. Not everyone can afford to buy, but the only nice rentals you can find only come if you know someone who knows someone. Hard to find. Improve/build quality apartments. Also provide assistance to improve the homes we have. Lots of homes in Red Oak just need work done, but that can be expensive for low-income people.

Taxes are outrageous in addition to the price of housing. Again, not sustainable on wages offered locally.

Jobs do not pay enough for single people to own homes.

city to provide housing incentives for new homes expand city limits to the east or the north and include city services. 1st time home buyers education seminars provided by banks—they could share 1st time buyer programs

Use the assessment to create a strategic plan. Seek grants. Recruit developers, preferable local. Incentivize local contractors to work on local housing at affordable rates. Incentivize local lumber/hardware retailers/trades people to work together on housing.

new leadership

We lived there for 20 years and it was a great town. But we all worked and raised our children.

Income based housing and build homes for the homeless

First , lower property taxes. Get homeowners and landlords to clean up their properties. There are a lot of properties that look like a landfill. Start enforcing cleaning up properties for both homeowners and landlords. I don't live in Red Oak , but we do own rental properties. We take care of our properties, but there are houses one block from ours that are unsafe and should be torn down. I suggest taking money and fix up what you already have. Clean up neighborhoods first.

Start building some homes that are affordable for young families. Also Senior independent living I think is needed.

Build more homes

Better jobs bring better people to town. This creates more income which would go to better living conditions. Less government assistance will attract more responsible people who own their own homes and care for them.

Clean up neighborhoods and help reduce crime rates/addiction in our community.

Have decent housing availability for working families. Too many developers want to build only for the higher end prospect.

Rent control

Build more homes

Affordable nice housing for elderly. Like acorn acres but each unit has own laundry.

I don't have an answer

I think more single family, decent (2 to 3 bedrooms) would be great if they're affordable and in a decent neighborhood. I'm also a fan of tiny homes if they're built well and maintained. The Middle School is a huge eyesore- if you can't find somebody to finish and maintain the property then tear it down. Another place like Acorn Acres would be awesome! It seems to be really well run and maintained and is safe and comfortable in a good neighborhood. Also, how about community incentives for teachers to purchase a house... it might get the good ones to stay in town.

Mobile Homes

What are the SPECIFIC ACTIONS that we as a community should take to improve...

Actually include some renters on an advisory board. One recently created include one renter...that's it. One person can not speak to the needs of many.

Make sure low income housing is actually decent

Build more affordable housing. Offer low interest loans so more families can buy their own homes.

Get fiber asap. Improve streets. Curbside recycling program.

Seek investors interested in building homes and apartment complexes. Inform local investors of housing issue.

Address the flood plain issue and challenge the new FEMA designation

Build gated higher income rental/townhomes developmentsbetter care of streets...tear down old buildings..make landlords more responsible for taking care of their property.

Better paying jobs, cap house prices

Tax businesses less so they can pay there employees more.

Community incentives

Building new "simple" single family dwellings under \$250,000

Investors to build and maintain.

1. Complete middle school apartments as soon as possible. 2. Encourage Southwestern Community College to resume the high school carpentry program to build a new starter house in Red Oak every year. 3. Offer free lots? 4. Offer incentives to builders and/or buyers--free or reduced price lots, discount on utilities for a year, other options. 5. Urge development of a Habitat for Humanity group in town to concentrate on rehabbing oldest homes.

If there is a rental inspection program, start holding landlords accountable for not updating or fixing things as needed.

Figured out how many people are getting state Assistance and go from there

Create a driven group of individuals to outreach to organizations to gain their interest in moving their business operations to Red Oak. Offer some kind of incentive for them to come to town. Corporate tax breaks, better rent pricing, etc.

Nothing

More affordable housing, SIRHA is limited, and the apartments that we do have are minimal and outdated

Developers to build new housing development. Starter homes on up .

get involved with the reduction of sewer hookups as an incentive to new housing get involved in the nuisance ordinances and get rid of Ugly which if very important. The city says they can't do that. not to allow Garages in neighborhood areas. It has to go before the variance board and it should just be denied period unless they adjoin to the structure or lot. There should be exceptions. Why put the board in that position. if there is an ordinance then stick to it.

Limit units available for slum lords to acquire. The quality of these rentals is mostly eyesores. It's just sad...

What are the SPECIFIC ACTIONS that we as a community should take to improve...

Build affordable housing instead of renting for \$1000 a month for a single bedroom. Regular inspections

Finishing the Prairie Fire Lofts and fixing up abandoned houses and buildings in Red Oak

Either lower prices on things or raise our pay

Lower rent, remodel apartments for more housing, make programs to help families struggling to make ends meet,

I would Have no idea but would definitely like to hear about what the options would be

There is talk of an up-dated "comprehensive plan" for Villisca, Red Oak, and Montgomery County. The county plan was last up-dated in 1967 or '68. Red Oak has a new project that sounds interesting - Community Heart and Soul. I like the work on an animal shelter for Red Oak/Montgomery County. Electric vehicle recharging stations would show Red Oak is looking to the future. I hope the Mennonite community feels included in the planning for the future. They certainly have been a great contribution to our area! Are minority and disabled citizens included in outreach?

Find a source of money to move projects forward

repair existing rentals and lower the price

revitalize downtown with mixed retail and residential condo buildings

Creat affordable housing, limit what rental companies can own.

Look at everyone's income not just the doctor's, lawyers and Mayor income

Get rid of slum lord's like Audie Rainey and don't EVER let the Hughes's realty company from Mills county come here.

I have no idea, I would just really love to not feel "stuck" at this apartment complex because, it's all we can afford.

Make it available in the first place.

Secure housing that is felon-friendly, as many of the residents are non-violent felons who work locally but do not qualify to live in most rentals. Same for pet policies. Set a higher minimum wage within Red Oak/Mont Cty as many places are only hiring for \$8-10 per hour which is not enough even between multiple wage earners to secure housing within Red Oak or the immediate area. That or set rental caps. Or provide housing assistance subsidies.

Invest more in the community

I think the loan process is biased and should be easier to obtain a home loan. I think home ownership is more economically smart. The rental process is tough here when a few hold the monopoly on available rentals and control the fact you can only have a pet under 35 lbs. And some have been refused when they have service animals and don't understand they are breaking a federal law. It's gotten outrageous to try and rent even with a good rental history. It's going to get worse if something isn't done.

Restore and preserve existing commercial and residential buildings.

Have landlord who take pride in rentals and don't just put band and say there fixed.

More Union jobs in Red Oak

What are the SPECIFIC ACTIONS that we as a community should take to improve...

Look at successful affordable housing communities for ideas and a road map for improvements in Red Oak. Schedule a local town hall to listen to what concerns and suggestions people have regarding their current living arrangement.

Build affordable single family dwellings with incentives

Allow pets.

Follow through with landlords who are not keeping rental units up to par.

I don't know or I'd advocate for them.

More inspections and somewhere that is easy to find to report rental problems.

Build homes working families can afford. They cannot afford \$400,000 homes. Only 1% of the population can afford that price point.

Help revamp abandoned properties Alleviate high rents for substandard properties Facilitate locally owned small businesses Bring Habitat for Humanity to Red Oak

Have stricter inspections

Improve infrastructure - high-speed internet, update water/sewer system, curbside trash/recycling. Develop a long-range strategic plan including affordable, updated housing options. Enforce building codes and permit requirements.

Make property owners accountable for maintaining their property

Tear down old housing. So many structures falling down. Then build

I am not sure. I would start with looking at what other communities of our size have been able to do successfully

City infrastructure investment and housing development prioritization. (Revitalization of existing properties, or demolition of non-functional / non-maintained properties in all areas of town.) There are plenty of well paying employers in the community - for most sizes of families.

Possibly lowering the cost of property tax. Maybe create a program to allow residents who have less than perfect credit to have the ability to purchase homes.

Seek community input. Listen to the input. Find and empower key partners. Promote a common message/vision. Build a system of feedback and improvement for continued success.

An ordinance that states no one can own more rental units than they can keep very well maintained and maybe no monopoly of rental units so our town can grow. We have ran off 800 people instead of growing our population in Red Oak.

Repair the water system city wide.

Higher income employment and lower property taxes

Improving access means paying attention to the demographic of Red Oak. It's also supporting those individuals once they are in housing.

Make property owners more accountable to the condition of the properties they rent.

What are the SPECIFIC ACTIONS that we as a community should take to improve...

#1 Get the key stakeholders to AGREE ON WHAT MATTERS MOST = MORE houses & population growth #2 Determine what every stakeholder can do to make this happen - make it a priority we all share and make happen - it's about COMMUNITY! #3 Create incentives for new development, rehabilitation, owner-occupied improvements, attracting home buyers and people to the community #4 From increased % of tax revenue (sales and property), use those funds to incentivize more improvements/developments/those who invest in making homes/housing market better (reward those who have given and are committed not for personal gain but for community gain) #5 CELEBRATE that working together FEELS GOOD as we all gain energy and win!

We must look at the flood plain and strategize ways to improve those housing structures, or move those housing structures. We need to bring individuals to the table that have knowledge on this subject, and discuss with other communities that have had success, on what some of our action items should be. I also feel that we need to look at holding landlords to higher expectations for some of the rental properties in the area. These need to be safe and affordable for those residing in those properties. I also believe that we should aim to secure funding and contractors to assist with improving existing housing. There are a lot of properties around town that have deferred maintenance, but still have potential. Taking these properties, fixing them up, and making them adorable to the working class citizen, will increase our supply of housing. The infrastructure is already there, however improvements are needed for safety and beautifying the community. Truly, the first step to this whole process should be communication. Communicate early and often to our entire community on the initiatives being started. When community members feel heard, invested in, there is less speculation and trust is built in the process. More will get done, and community members will appreciate the invitation to have a say.

End of Report

Appendix D

WORK GROUP PLANNING MODEL

IOWA STATE UNIVERSITY Extension and Outreach			
RHRA Work Group Name: Coordinator: _____ Team Members: _____			
Expected Result of Activity:		Start Date:	Completion Date:
Key Implementation Steps:	Who	When	Resources Needed
1)			
2)			
3)			
4)			
Collaborators or partners:		Marketing / Outreach to Community:	



Appendix E

RED OAK SMARTIE GOALS

Guidelines for SMARTIE Goal Setting

Goals that are not achieved often fail during the initial goal-setting stage, not in the implementation stage as most people think. By using the SMARTIE system, we are forced to “think” through a potential goal thoroughly before implementing it. The SMARTIE goal sheet allows us to detail each strategy (action step) that will be taken to achieve the goal and tying each one to how it is measured, attainable, relevant, time-bound, and inclusive and equitable. The following six SMARTIE criteria are best used as a package; for example, to develop a goal that is specific, but not measurable or able to be tracked in a time sequence is little better than no goal at all.

Writing SMARTIE Goals: Ask Yourself if Your Goal Is...

SPECIFIC

- Does your goal clearly and specifically state what you are trying to achieve?
- How will you focus your efforts?

MEASURABLE

- How will you know if you are making progress?
- Can you quantify your outcomes?

ATTAINABLE

- Is this goal possible?
- Do you have the resources to accomplish this?
- What are the barriers to accomplishing this?

RELEVANT

- Why is this goal important?
- Are you the right person/organization to do this?

TIME-FRAMED

- Can you identify a target date for completing this goal?
- Is this a reasonable time frame?

INCLUSIVE & EQUITABLE

- Have we structured the action so that we receive input from people with different perspectives?
- Have we effectively designed the action so that diverse perspectives are represented in action steps?



SPECIFIC

A goal must be specific to be achieved. Specificity calls for a “focus” on what exactly is to be accomplished with the goal itself. Most goals are designed to either increase something positive or decrease something negative. In making a goal specific, consider asking yourself or those present in your group these questions: What is to be accomplished? Who is expected to be involved? What strategies/objectives will be needed to accomplish this goal?

MEASURABLE

When goals are not defined by some clear unit of measurement or outcome, it is hard to determine if the goal has been accomplished or has succeeded or failed to meet expectations in some form or fashion without these markers. Without some form of measurement standard there is no way of determining whether the goal has gone off track somehow, or whether anything being tried has created some type of causal effect.

ATTAINABLE

We sometimes refer to this as the “gut check” test as we really need to ask: Can we really accomplish this task? Don’t ask yourself: Is this easy, or is this hard? Because all goals should have some degree of challenge, or they are hardly worth doing. Rather, the more important question should be: Is this a goal we can accomplish if we all pull together and make it happen? But beyond the “gut check,” you also need to be realistic and objective by analyzing available funders, potential partners, and needed resources, while also determining the presence of other competing goals.

RELEVANT

Any goals you consider today should be determined on the basis of two criteria: whether the goal is tied to your current strategy and mission statement, and what the goal’s overall value will be to your organization in the short or long term.

TIME-FRAMED

For a goal to be effective, it must have a beginning and an end: when will it start and when will it be finished? Short-term goals can be achieved in 12 months or fewer and mid-term goals can be achieved in 0–36 months (one to three years). Without confining the goal to a space in time, we will be unable to track progress, give interim goal updates, and determine the successes of the outcomes.

INCLUSIVE AND EQUITABLE

Is each action step and the resulting product of the goal structured so that they are inclusive and equitable to maximize the goal’s success? Inclusivity means that we have structured the action so that we receive input from people with different perspectives because of the diverse dimensions of characteristics they have. Think broadly about characteristics such as age, gender, income, geographic location, race, ethnicity, ability, etc. Have we effectively designed the action so that diverse perspectives are represented in action steps? Applying an equity lens ensures that we are structuring actionable steps so that anyone can engage, and that the resulting product of the goal does not include barriers that make the product, service, or program inaccessible for some people. For example, making it equitable may mean a change of venue due to entrances with steps and no ramps for wheelchairs.

This needs actionable steps

Person Agreeing to be the Lead _____ Team Members _____

Primary Area of Focus: Housing Development and Finance

Individual Goal: Secure Funds for Housing

☐ Short Term (12 months or <) ☒ Long Term (12–36 months)

Specific: What objectives or strategies (actions) will be used to meet this goal?	Measurable: What unites or outcomes will be used to determine success of this action?	Attainable: What funders, partners, or resources will be needed to accomplish this action?	Relevant: What are the positive impacts to you in both the short- and mid-term, and who will be responsible for this action?	Time: When will the goal implementation begin and what is the end date? Are there benchmarks to be considered?	Inclusive & Equitable: How are you being intentional about inclusive and equitable outreach in this action step?
1. Securing funds for housing — This is the goal. There are steps to achieve this overall goal	1. Funds available for funds — what are the outputs of this step	1. City attorneys — name the funding source(s)	1. Who is doing what at each step	1. 12– 24 months — each step needs dates and the overall all goal needs a start and completed date below	1. ?
2.	2.	2.	2.	2.	2.
3.	3.	3.	3.	3.	3.
4.	4.	4.	4.	4.	4.
How will you ensure that the product of this goal is inclusive and equitable? (Use back if necessary)					Began: Completed:

This needs actionable steps & probably 2 short-term goals

Person Agreeing to be the Lead _____ Team Members _____

Primary Area of Focus: Housing Development and Finance

Individual Goal: Identify Funding Sources ☒ Short Term (12 months or <) ☐ Long Term (12–36 months)

Specific: What objectives or strategies (actions) will be used to meet this goal?	Measurable: What unites or outcomes will be used to determine success of this action?	Attainable: What funders, partners, or resources will be needed to accomplish this action?	Relevant: What are the positive impacts to you in both the short- and mid-term, and who will be responsible for this action?	Time: When will the goal implementation begin and what is the end date? Are there benchmarks to be considered?	Inclusive & Equitable: How are you being intentional about inclusive and equitable outreach in this action step?
1. Research potential sources	1. List created	1. Yes, and name places to research	1. The list will provide us with a tool to contact funding sources to explore/ substantiate availability and eligibility	1. Set start month and month for this action	1. We will include sources that fund low-income housing and living in place
2. Contact funders for additional information: application dates, fund availability, process, etc.	2.	2.	2.	2.	2.
3. Compile the list & prioritize; identify recipients of funds	3.	3.	3.	3.	3.
4. Begin application process	4.	4.	4.	4.	4.
How will you ensure that the product of this goal is inclusive and equitable? (Use back if necessary)					Began: Completed:

Person Agreeing to be the Lead _____ Team Members _____

Primary Area of Focus: Housing Development and Finance

Individual Goal: Create List of Developers

☒ Short Term (12 months or <) ☐ Long Term (12–36 months)

Specific: What objectives or strategies (actions) will be used to meet this goal?	Measurable: What unites or outcomes will be used to determine success of this action?	Attainable: What funders, partners, or resources will be needed to accomplish this action?	Relevant: What are the positive impacts to you in both the short- and mid-term, and who will be responsible for this action?	Time: When will the goal implementation begin and what is the end date? Are there benchmarks to be considered?	Inclusive & Equitable: How are you being intentional about inclusive and equitable outreach in this action step?
1.	1.	1.	1.	1.	1.
2.	2.	2.	2.	2.	2.
3.	3.	3.	3.	3.	3.
4.	4.	4.	4.	4.	4.
How will you ensure that the product of this goal is inclusive and equitable? (Use back if necessary)					Began: Completed:

Person Agreeing to be the Lead _____ Team Members _____

Primary Area of Focus: Housing Development and Finance

Individual Goal: <u>Secure Funds for Housing</u>				☐ Short Term (12 months or <)	☐ Long Term (12–36 months)
Specific: What objectives or strategies (actions) will be used to meet this goal?	Measurable: What unites or outcomes will be used to determine success of this action?	Attainable: What funders, partners, or resources will be needed to accomplish this action?	Relevant: What are the positive impacts to you in both the short- and mid-term, and who will be responsible for this action?	Time: When will the goal implementation begin and what is the end date? Are there benchmarks to be considered?	Inclusive & Equitable: How are you being intentional about inclusive and equitable outreach in this action step?
1. Securing funds for housing — this is the goal	1. Funds available for housing	1. City attorneys —	1.	1. 12–24 months	1.
2.	2.	2.	2.	2.	2.
3.	3.	3.	3.	3.	3.
4.	4.	4.	4.	4.	4.
How will you ensure that the product of this goal is inclusive and equitable? (Use back if necessary)					Began: Completed:

Person Agreeing to be the Lead _____ Team Members: Tim/Administrator/BOA/P&Z

Primary Area of Focus: City Leadership and Action Planning

Individual Goal: Review, Update City Code, Ordinances, & zoning ☐ Short Term (12 months or <) ☐ Long Term (12–36 months)

Specific: What objectives or strategies (actions) will be used to meet this goal?	Measurable: What unites or outcomes will be used to determine success of this action?	Attainable: What funders, partners, or resources will be needed to accomplish this action?	Relevant: What are the positive impacts to you in both the short- and mid-term, and who will be responsible for this action?	Time: When will the goal implementation begin and what is the end date? Are there benchmarks to be considered?	Inclusive & Equitable: How are you being intentional about inclusive and equitable outreach in this action step?
1. Start reviewing current ordinances & hard write edits	1.	1.	1.	1. Missing some benchmark dates	1. All members of BOA and P&Z invited to attend
2. Train BOA and P&Z members and comp. plan meeting?	2. Host second training	2. ISU/SWIPCO	2. Boards are informed and prepared; boards responsible (who sets up & makes sure the trainings are executed?)	2. Feb–March	2.
3. ID software for searchable codes on future website & software that could include mapping & ordinance applications by area	3. Research types of software to narrow to top 3	3. Bond item and determine fund; explore grants	3. More up to date, easier to access, more accessible to public	3. 2024	3. More available via website
4.	4.	4.	4.	4.	4.
How will you ensure that the product of this goal is inclusive and equitable? (Use back if necessary)					
5. Hire admin & zoning admin: Are you considering software that is e-accessible for people with visual disabilities?					
					Began: Completed:

Person Agreeing to be the Lead: Joey to ask Carrie Team Members _____

Primary Area of Focus: Community Engagement and Outreach

Individual Goal: Paint-a-thon-type Activity (community-pride building ☐ Short Term (12 months or <) ☒ Long Term (12–36 months)

Specific: What objectives or strategies (actions) will be used to meet this goal?	Measurable: What unites or outcomes will be used to determine success of this action?	Attainable: What funders, partners, or resources will be needed to accomplish this action?	Relevant: What are the positive impacts to you in both the short- and mid-term, and who will be responsible for this action?	Time: When will the goal implementation begin and what is the end date? Are there benchmarks to be considered?	Inclusive & Equitable: How are you being intentional about inclusive and equitable outreach in this action step?
1. Identify existing programs: Paint Iowa Beautiful	1. Learning the basics of each program	1. Internet	1. Joey (to talk to Carrie)	1. 4–24 Probably need to tighten up these dates.	1. N/A: Could look for things in these programs that have built-in inclusive invitation to participate — Is there a cost for individuals? How can all ages participate?
2. Contact existing program administrators — pluses and minuses	2. If can obtain true opinions and Ts and Ss of each	2. One-on-one conversations	2. Joey	2.	2.
3. Bring info back to the whole group	3. Successful if group thinks it would be good to pursue	3. Joey	3. Joey	3. 5–24	3. Invite the whole group
4.	4.	4.	4.	4.	4.
How will you ensure that the product of this goal is inclusive and equitable? (Use back if necessary)					Began: Completed:

Person Agreeing to be the Lead _____ Team Members _____

Primary Area of Focus: City Leadership and Action Planning

Individual Goal: Establish Community Leadership Roundtable

☒ Short Term (12 months or <) ☐ Long Term (12–36 months)

Specific: What objectives or strategies (actions) will be used to meet this goal?	Measurable: What unites or outcomes will be used to determine success of this action?	Attainable: What funders, partners, or resources will be needed to accomplish this action?	Relevant: What are the positive impacts to you in both the short- and mid-term, and who will be responsible for this action?	Time: When will the goal implementation begin and what is the end date? Are there benchmarks to be considered?	Inclusive & Equitable: How are you being intentional about inclusive and equitable outreach in this action step?
1. Improve communication among groups/orgs (This is an outcome/measurable) Step 1 might be to determine the composition of the roundtable & acceptability by orgs	1. Funds available	1. City attorneys —	1. Who is responsible for each action step?	1. 2–24 months	1.
2.	2.	2. Roster	2. Increased teamwork and partnerships	2. Spring 2023	2. Make a personal contact
3.	3.	3. Identify coordinator	3.	3.	3.
4. Launch 1st roundtable	4.	4.	4.	4.	4.
How will you ensure that the product of this goal is inclusive and equitable? (Use back if necessary)					Began: Completed:

Person Agreeing to be the Lead: Marty Team Members: Joe, Marty, Al, Daric

Primary Area of Focus: Housing Development and Finance

Individual Goal: CAT INV

☒ Short Term (12 months or <) ☐ Long Term (12–36 months)

Specific: What objectives or strategies (actions) will be used to meet this goal?	Measurable: What unites or outcomes will be used to determine success of this action?	Attainable: What funders, partners, or resources will be needed to accomplish this action?	Relevant: What are the positive impacts to you in both the short- and mid-term, and who will be responsible for this action?	Time: When will the goal implementation begin and what is the end date? Are there benchmarks to be considered?	Inclusive & Equitable: How are you being intentional about inclusive and equitable outreach in this action step?
1. Use — new, rehab, rental - MU - SF - MF	1. MAP	1. Pilot studies	1. Daric	1. Jan 1–May 1 (2022)	1. ? See original
2. ARFA	2.	2.	2.	2.	2.
3. 501c3	3.	3. Board	3. Joe	3. Dec 2023	3.
4. Funding - Incentives - Revolving loan fund	4.	4.	4.	4.	4.
How will you ensure that the product of this goal is inclusive and equitable? (Use back if necessary)					Began: Completed:

Person Agreeing to be the Lead: Joey Norris Team Members: Carrie

Primary Area of Focus: Community Engagement and Outreach

Individual Goal: <u>Re-establish Fuller Center-Style Group</u>				
			☒ Short Term (12 months or <) ☐ Long Term (12–36 months)	
Specific: What objectives or strategies (actions) will be used to meet this goal?	Measurable: What unites or outcomes will be used to determine success of this action?	Attainable: What funders, partners, or resources will be needed to accomplish this action?	Relevant: What are the positive impacts to you in both the short- and mid-term, and who will be responsible for this action?	Time: When will the goal implementation begin and what is the end date? Are there benchmarks to be considered? Inclusive & Equitable: How are you being intentional about inclusive and equitable outreach in this action step?
1. Contact Iowa Habitat for Humanity	1. Actually agree to help	1. Lisa Houser executive director	1. Establish a relationship with Habitat Joey	1. Started already — Dec 2021? 1. N/A
2. Contact current Fuller leadership	2. Actually get to meet	2. Marilyn Hoskins (Shen)	2. Joey will find out Fuller status	2. N/A
3. Bring findings to full group	3. Have obtained actionable information	3. Full group	3. May result in potential Habitat-type group	3. Presenting to full group
4.	4.	4.	4.	4.
				Began: Completed:

How will you ensure that the product of this goal is inclusive and equitable? (Use back if necessary)

Person Agreeing to be the Lead: Connie Mellott Team Members: Joey

Primary Area of Focus: Community Engagement and Outreach

Individual Goal: Create First-time Home Buyers Class ☒ Short Term (12 months or <) ☐ Long Term (12–36 months)

Specific: What objectives or strategies (actions) will be used to meet this goal?	Measurable: What unites or outcomes will be used to determine success of this action?	Attainable: What funders, partners, or resources will be needed to accomplish this action?	Relevant: What are the positive impacts to you in both the short- and mid-term, and who will be responsible for this action?	Time: When will the goal implementation begin and what is the end date? Are there benchmarks to be considered?	Inclusive & Equitable: How are you being intentional about inclusive and equitable outreach in this action step?
1. Speaker	1. Actually agree to participate	1. IFA, lenders, realtors	1. Establish relationship — Connie Mellott	1. Contact IFA 1–2023; hold seminar 4–2023	1. Experienced speaker
2. Location & date	2. Find 2 venues that accommodate 25 people	2. Rental \$ or sponsors	2. Connie Mellott	2. Jan & Feb 2023	2. Handicapped-accessible; good acoustics (translators, sign language?)
3. Advertisement	3. Three media sources — realtors contacts	3. Chamber, realtors, KCSI, Express, lenders	3. Overall promotion of RO & housing — Connie Mellott	3. March/April 2023	3. Multiple types of media reach, diverse consumers (?)
4. Program content	4. Short follow-up survey	4. IFA, bankers, realtors	4. Organized by a professional — IFA/come	4. Jan 2023	4. Have written documents, overhead projector
How will you ensure that the product of this goal is inclusive and equitable? (Use back if necessary)					Began: Completed:

Person Agreeing to be the Lead: Mayor, City Administrator Team Members: Admin, Waste Water, Water, Stut Superintendent (? see original)

Primary Area of Focus: City Leadership and Action Planning

Individual Goal: Evaluate (water system?) Infrastructure ☒ Short Term (12 months or <) ☐ Long Term (12–36 months)

Specific: What objectives or strategies (actions) will be used to meet this goal?	Measurable: What unites or outcomes will be used to determine success of this action?	Attainable: What funders, partners, or resources will be needed to accomplish this action?	Relevant: What are the positive impacts to you in both the short- and mid-term, and who will be responsible for this action?	Time: When will the goal implementation begin and what is the end date? Are there benchmarks to be considered?	Inclusive & Equitable: How are you being intentional about inclusive and equitable outreach in this action step?
1. Evaluate RO water system infrastructure area in import (? see original)	1. Use GPS mapping preliminary ongoing study of water system (? see original)	1. Apply for USDA RD com? Strat? Apply for SLE Budget for wastewater? Budget (? see original)	1. WHO — a name? ID and prioritize problems	1. Jan 2023: apply for grant - additional funding - study	1. Evaluate how to reduce cost of water and sewer overall so low-income residents have access
2. Evaluate RO wastewater system infrastructure — areas of improvement Action steps need to be more specific	2. Preliminary study of wastewater system	2. See above	2. ID and prioritize problems	2. First report due June 2023	2.
3.	3.	3.	3.	3.	3.
4.	4.	4.	4.	4.	4.
How will you ensure that the product of this goal is inclusive and equitable? (Use back if necessary)					Began: Completed:

Person Agreeing to be the Lead: Mayor, City Administrator Team Members: Admin, Wastewater, Stut Superintendent (? see original)

Primary Area of Focus: City Leadership and Action Planning

Individual Goal: Reduce Flood Impact on all of Red Oak ☒ Short Term (12 months or <) ☐ Long Term (12–36 months)

Specific: What objectives or strategies (actions) will be used to meet this goal?	Measurable: What unites or outcomes will be used to determine success of this action?	Attainable: What funders, partners, or resources will be needed to accomplish this action?	Relevant: What are the positive impacts to you in both the short- and mid-term, and who will be responsible for this action?	Time: When will the goal implementation begin and what is the end date? Are there benchmarks to be considered?	Inclusive & Equitable: How are you being intentional about inclusive and equitable outreach in this action step?
1. Reduce flood impact on all of Red Oak (this is the goal)	1. Actually agree to participate	1. Have Corps, FEMA, Jeo, wastewater superintendent dis (? see original — action step)	1. WHO — a name (? see original) Ru? Positions and opportunities	1. Jan 2024	1. Wastewater supers - Corps staff - Hired 3rd ? - Mayor (? see original)
The overall goal seems to be used as an action step. Think what specific steps need to be taken to reach the goal.	2. Find 2 venues that accommodate 25 people 3. Three media sources — realtors contacts 4. Short follow-up survey				
How will you ensure that the product of this goal is inclusive and equitable? (Use back if necessary)					Began: Completed:

Appendix E

RHRA FACT SHEETS

LGH 0001 | Fall 2021

HOUSING READINESS FACT SHEET

Rural Housing Readiness Assessment Process



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LGH 0002 | Fall 2021

HOUSING READINESS
FACT SHEET

Assembling a Housing Steering Committee

Background

In many communities housing policy is an ad hoc process, the accumulation of decisions made over time without reflection on longer-term impact. A local governing or advisory body charged with planning and implementing housing decisions can provide continuity, oversight, and direction. As a first step in the Rural Housing Readiness Assessment process, each participating community is asked to establish a housing steering committee if such a committee does not currently exist. The committee may be established by city council resolution or a city ordinance (see attached sample resolution and sample ordinance). The housing steering committee is charged with oversight of the preparation of the RHRA program and any other role and/or responsibility as determined. This fact sheet will serve as a road map for participating communities as they establish and assemble housing steering committees.

Steering Committee Membership

The committee will be made up of seven to ten individuals and include elected officials, city staff, representatives from real estate and finance, nonprofits, major employers, and concerned residents. It is recommended that the community advertise the opportunity to serve on the housing steering committee and provide public notice. The governing body that establishes the housing steering committee will invite expressions of interest to serve through the same process that would normally be employed when soliciting citizen board and commission members.

The steering committee should include 7-10 members reflective of the following mix:

Elected Officials	• City • County
City/County Staff	With responsibilities in one of the following: • Housing • Planning • Community development



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Housing Industry Representatives	• Realtors • Bankers • Construction companies or housing contractors • Chamber of Commerce • Housing or community development corporation staff
Nonprofit Organizations with a Housing Mission	• Council of Governments • Community Action Agency • Churches with outreach or household assistance programs
Major Employers	Representative of employers with ties to the community
Community Members	Including representatives from populations with unique housing needs: • Immigrant populations • Older adults • Low-to moderate-income households • Potentially-impacted neighborhoods

Role and Responsibilities of the Steering Committee

- **RHRA Phase 1:** This committee will begin by working with Iowa State University (ISU) Extension and Outreach Community and Economic Development (CED) specialists to conduct a community self-assessment by collecting relevant plans, studies, resolutions, and ordinances. The committee will also complete a questionnaire and workbook that inventories plans, programs, funding sources, and other data for housing-relevant information to help the community “ground truth” their housing situation.
- **RHRA Phase 2:** Next, the housing committee, other interested city officials, and community members will walk through a three-hour interactive workshop with CED specialists. Participants will review and discuss the broad range of available housing options. This discussion will be designed around the information gathered in the first phase of the work, and will highlight how the community’s plans, ordinances, funding policies, and other current conditions support or inhibit the provision of various housing options.
- **RHRA Phase 3:** After the housing workshop, CED specialists will work with the committee to conduct a public input session to help build consensus around what the community would like to achieve in the area of housing. The committee members will attend this session and help organize and recruit other participants. CED specialists will facilitate the public input session.
- **RHRA Phase 4:** Finally, the housing committee will convene for an action-planning workshop. Participants will develop housing-related short-and long-term goals, and action plans for implementing those goals, based on the information and input gathered during the first three phases. Additional key stakeholders, funding opportunities and responsibilities, and individuals/groups tasked with “getting things done” will be identified, along with time lines for measuring accomplishments.

**HOUSING READINESS
FACT SHEET****Leadership**

At the first meeting of the housing steering committee, the group will select a chair, who must be an elected official, and a vice chair, who must be a non-elected representative. The chair's responsibilities include: setting meeting agendas in consultation with the vice chair and CED specialists, ensuring the goal setting and action planning is scheduled and conducted with the support of the CED specialists, and upon full adoption of the committee, working with city and/or county staff to recommend and approve reports and recommendations. The committee chair will also be responsible for chairing and or convening meetings. The vice chair will serve in the chair's stead when the chair is unable to perform their duties.

Meetings

The committee may be subject to the Open Meetings Law (Code of Iowa, Chapter 21). If so, all activities must follow open meetings requirements (see RHRA fact sheet LGH 0003, Open Meetings and Open Records for more information). As a first step, members will agree on a regular meeting place and time. As the work of the committee is sequential, and each phase builds upon the last, it is recommended that all committee members attend each meeting. The committee shall determine if alternates are permitted and if it will be permitted to participate via telephone or other electronic means as technology allows. Meeting agendas will be distributed at least 72 hours in advance of meetings via email. Meeting materials will be posted in advance on the city/county website.

Decision Making

The committee will strive to make decisions by consensus. If consensus is not possible, then decisions can be put to a vote and require the majority of the members present. Voting can only occur when a quorum (more than half of the members) is present.

Staffing

The committee will be supported in fulfilling its role and responsibilities by the CED specialists and the staff of the local governing body that has established the housing steering committee.

HOUSING READINESS FACT SHEET

Sample Resolution to Establish a Housing Steering Committee

RESOLUTION NO. _____

RESOLUTION ESTABLISHING A HOUSING STEERING COMMITTEE (PERMANENT OR TEMPORARY) TO SUPPORT THE RURAL HOUSING READINESS ASSESSMENT INITIATIVE

WHEREAS, the City Council recognizes that the availability of housing is a central community concern and aims to demonstrate municipal support for creating new housing opportunities to address long-term community needs; and

WHEREAS, the City Council has entered into a Participating Community Agreement as part of the Rural Housing Readiness Assessment (RHRA) Program funded by the Iowa Economic Development Authority (IEDA) and supported by Iowa State University Extension and Outreach Community and Economic Development (CED); and

WHEREAS, the City Council desires to engage the community and involve a diverse group of community members and formally establish an advisory committee of volunteer community members to assist in assessing community housing needs, developing recommendations, and providing advice, now therefore;

The City Council hereby establishes a committee, referred to hereinafter as the Housing Steering Committee, to guide the work of the Rural Housing Readiness Assessment (RHRA) program and to participate in the assessment phase and the development of recommendations to be made to the City Council. The committee shall be voluntary, consist of members of the community who either live or work within the boundary or near boundary, and include Elected Officials (City/County), Staff (City/County), Housing Industry Representatives, Nonprofit Organization Representatives with a housing mission, Major Employer Representatives, and Community Members with interest in housing.

The Housing Steering Committee shall work with Iowa State University Extension and Outreach Community and Economic Development (CED) Specialists over a period of six (6) to nine (9) months; and complete their work and report their recommendations to City Council no later than XXX, XX, 202X.

This resolution is effective immediately upon enactment by City Council.

PRESENTED AND PASSED this Xth day of XXX, 202X by a vote of _____.

APPROVED by the Mayor this Xth day of XXX, 202X

ATTEST/AUTHENTICATE by the City Clerk

HOUSING READINESS FACT SHEET

Sample Ordinance to Establish a Housing Steering Committee

ORDINANCE NO. XXXXX

An **ORDINANCE** of the City Council of XXXXX, Iowa, establishing the role, composition, and duties of the Housing Steering Committee.

WHEREAS, the City Council recognizes that the availability of housing is a central community concern and aims to demonstrate municipal support for creating new housing opportunities to address long-term community needs; and

WHEREAS, the City Council has entered into a Participating Community Agreement as part of the Rural Housing Readiness Assessment (RHRA) Program funded by the Iowa Economic Development Authority (IEDA) and supported by Iowa State University Extension and Outreach Community and Economic Development (CED); and

WHEREAS, the City Council desires to engage the community and involve a diverse group of community members and formally establish an advisory committee of volunteer community members to assist in assessing community housing needs, developing recommendations, and providing advice to the City, now therefore;

THE CITY COUNCIL OF THE CITY OF XX, IOWA, DOES ORDAIN AS FOLLOWS:

Section 1. A new Chapter 0.00 of the XX Municipal Code is hereby adopted in its entirety to read as follows:

Housing Steering/Advisory Committee Sections:

0.00.0 Membership, Appointment, Term, and Compensation

0.01.0 Vacancies

0.02.0 Duties and Responsibilities

0.03.0 Meetings, Officers, Records, and Quorum

0.00.0 Created – Membership, Appointment, Term, and Compensation

- A. There is created a Housing Steering/Advisory Committee for the City, hereinafter referred to as the committee. The committee shall consist of seven (7) to ten (10) members who shall be appointed and confirmed by a vote of the city council.
- B. The committee shall consist of members of the community who either live or work within the boundary or near boundary. The committee members should include Elected Officials (City/County), Staff (City/County), Housing Industry Representatives, Nonprofit Organization Representatives with a housing mission, Major Employer Representatives, and Community Members with Interest in Housing.
- C. Members shall serve for a period of XX years with terms (insert the City's standard term length and any other term-related factors).
- D. Members shall serve without compensation.

0.01.0 Vacancies- Replacement/Removal

Members may be replaced if a vacancy occurs either due to resignation or excessive consecutive unexcused absences.

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0.02.0 Duties and Responsibilities

The Committee is established for the following purposes:

- A. To serve as a planning and advisory committee.
- B. To provide advice and/or recommendations to the City Council, City Staff or other appropriate groups.
- C. As directed by the City Council, assist with advising on housing.
- D. To provide a report to the city council on the committee's work annually.

0.03.0 Meetings, Officers, Records, and Quorum

- A. The committee shall meet as necessary and generally shall establish a regular meeting schedule and announce the specific day and time the committee will conduct its regular meetings in compliance with the Open Meetings Law.
- B. A majority of the members serving on the committee shall constitute a quorum.
- C. At the first regular meeting, the committee shall select from its members a chair and vice chair for a term of one year (or other number per usual practice).
- D. The committee shall provide public notice of the meeting and shall keep record of its meeting minutes. Minutes shall include a record of attendance and any formal actions taken by the committee, and be made available to the public per Open Records Law.

Section 2. This ordinance shall take effect and be in force as of its passage and publication.

PASSED BY THE CITY COUNCIL THIS XTH DAY OR X, 202X.

APPROVED BY THE MAYOR THIS XTH DAY OF X, 202X

Signed by Mayor _____

ATTEST/AUTHENTICATE:

Signed by City Clerk _____

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HOUSING READINESS
FACT SHEET

Open Meetings and Open Records Laws:

FACT SHEET FOR HOUSING STEERING COMMITTEES

Work on behalf of the government must be done transparently and in compliance with the open meetings and open records laws. In this fact sheet, we will provide information to help housing steering committees understand the requirements and operate accordingly.

Do open meetings and records laws apply to housing steering committees?

It depends. Iowa Code Chapter 21 states that the open meetings law applies to governmental bodies. A city council is clearly a governmental body, but the law also applies to committees “created by statute or executive order [...] to develop and make recommendations on public policy issues.” If a housing steering committee meets this definition, for example if the committee was created by a city ordinance or order, it must comply with open meetings law.

What constitutes a meeting?

Iowa Code § 21.2 (2) notes that a meeting is a gathering in person or by electronic means of a majority of members of a governmental body. It may be formal or informal and where there is deliberation or action occurring. If a social gathering occurs with a majority of the housing steering committee present and there is no discussion of the policy and no intent to avoid the purposes of Chapter 21, then such a gathering is excluded. The safest thing to do is avoid discussion of the work of the housing steering committee when members are gathered for social events.

What do we need to do to comply with Iowa’s open meetings law?

There are three basic elements in complying with open meetings laws: 1) post a public notice 2) conduct the meeting in an open session, and 3) keep minutes.

1. PUBLIC NOTICE

The housing steering committee meetings must be preceded by a public notice posted in a prominent place at least 24 hours in advance and provided to media that have requested notice. The time, date, and place with a tentative agenda should be posted. Examples of “prominent placement” include the bulletin board at city hall or a county building designated for that purpose.



**HOUSING READINESS
FACT SHEET****2. OPEN SESSION**

The location and time of the meeting must be reasonably accessible to the public. Decisions should be taken only for items which have been listed on the advance agenda.

3. MINUTES

A public meeting must be recorded in minutes, which are considered public record and open to public inspection. Minutes must show the date, time, and place of the meeting; record the members present; record any action taken; and show the results of each vote taken. For more information, consult Iowa Code §§ 21.3 and 372.13.

Are there any consequences if the open meetings laws are violated?

According to Iowa Code § 21.6, any aggrieved person, taxpayer, or citizen may seek judicial enforcement. A court, upon finding a violation, shall assess each member of the body who participated in the violation damages from \$100 to \$500; if a member knowingly commits a violation, the damages could be from \$1,000 to \$2,500. If the practices noted above are carefully followed, steering committee members will be able to avoid concerns about violating the open meetings law.

What about the open records law? Does that apply to a housing steering committee's work?

The open records law, which is covered in Iowa Code Chapter 22, may also apply to a housing steering committee if it is considered a governmental body. Additionally, the records of certain members of the steering committee may be public documents if they are serving in some kind of public capacity as an elected or appointed official or staff person.

What is required to comply with the open records law?

The housing steering committee must designate a "lawful custodian" for its public records and publicly announce who holds that responsibility. This individual is responsible for maintaining records, handling public record requests, and record retention. Most often, this responsibility lies with the city clerk.

What is considered a "public record"?

All documents, presentations, tapes, or any other information stored or preserved is considered a public record. This also includes email, websites, or social media shared or posted by members. It does not matter if the communication has taken place using a personally owned device. It is important to know that members of the public may request copies of such records.

How can a member of a housing steering committee make sure to comply with open records requirements?

Committee members should be prepared to provide copies of any email correspondence or social media posts they may have on the work of the committee if requested. An individual best practice is to avoid use of email or social media for any committee "discussion" or "deliberation" among members. The consequences of violating the open records law are the same as violating the open meetings law, as noted above.

HOUSING READINESS FACT SHEET

In summary...

A housing steering committee and its members are subject to open meetings and open records law if the committee was created by a city ordinance or order. Members can readily comply by ensuring the committee provides proper public notice with detailed agendas, discusses and deliberates in open session, and maintains proper meeting records. When in doubt, always ask either the city or county attorney for clarifications.

BASIC CHECKLIST: OPEN MEETINGS	BASIC CHECKLIST: OPEN RECORDS
✓ Post agenda 24 hours in advance of meeting in prominent place and to media who have requested notice.	✓ Designate a records custodian (usually the city clerk) and maintain proper records.
✓ Provide a detailed agenda with the date, time, and place. Any decisions that will take place should be included as an agenda item.	✓ Be prepared to provide any document, email, or social media post if requested as public record even if on personal device.
✓ Deliberate and make decisions only in scheduled, open meetings.	✓ Avoid discussion or deliberation via email or social media.
✓ Record decisions and votes through minutes.	

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**HOUSING READINESS
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Updating City Ordinances

City ordinances govern many areas of interest that affect housing, such as lot sizes, accessory buildings, and nuisances, to name a few. It is important that a city code, especially code that affects housing, reflect current needs and be up to date. Ordinances are laws of a general and permanent nature in the city and are a requirement of enacting certain regulations. As a legal record, it is crucial that city code and ordinances be current. City codes consist of all city ordinances in effect with the exception of grade ordinances, bond ordinances, zoning map ordinances, the vacation of streets and alleys, and legal descriptions of urban revitalization areas and urban renewal areas.

Updating city ordinances reflects a time when city leadership has determined that the existing code no longer serves the needs of the city and its operation.

Iowa Code Chapter 380 outlines the definition and process for city ordinances.

Updating Code

Iowa Code § 380.8 (3) states that a code of ordinances should be compiled and maintained at least annually or compiled at least once every five years.

A city may maintain a code of ordinances by annually compiling and adopting by resolution a supplement to the code of ordinances that consists of all the new ordinances and amendments to the ordinances that became effective during the previous year. A city may also choose to annually add new ordinances and amendments to ordinances to the city code rather than do a supplement. Cities that do not choose to update their ordinances annually with a supplement or addition are required to compile a code of ordinances at least once every five years.

Requirements for Updating or Amending Code

City ordinances are updated and amended by adhering to the following process. First, all amendment or new ordinance subject matter must be described in the title of the ordinance. If an amendment to an ordinance is being made, which ordinance, section, subsection, or paragraph to be amended must be specifically identified. It must also be identified whether the amendment is a repeal of the previous ordinance, code, section, subsection, or paragraph that is being amended.



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Once staff or consultants have identified and added to or amended the code of ordinances or city code, it must go to the city council for a vote.

- The proposed ordinance or amendment will need to be considered and voted on for passage at two council meetings prior to the meeting where it is to be passed. This requirement can be suspended by a recorded vote of three-fourths or more of all of the council members. If the proposed ordinance, amendment, or resolution does not receive sufficient votes for passage at any point in consideration, it is considered defeated.
- Passing an ordinance, amendment, or resolution requires a majority vote of all of the council members. The mayor may break a tie vote in a city with an even number of council members per Iowa Code § 372.4.
- To pass a motion requires a majority vote of a quorum of the council. All votes shall be recorded.
- The mayor may sign, veto, or take no action on a resolution, amendment, or ordinance that is passed by the council, unless the mayor was entitled to a vote on that measure at the time of its passage.

Requirements for Publishing Code of Ordinances

If the proposed code of ordinances contains only existing ordinances that do not effect a change in substance, the council may adopt the code by ordinance. However, if a proposed code of ordinances contains a new ordinance or an amendment to existing ordinances, the council shall hold a public hearing on the proposed code before adoption.

The clerk shall publish notice of the hearing as provided in Iowa Code § 362.3. Copies of the proposed code of ordinances must be available at the city clerk's office. Within thirty days after the hearing, the council may adopt the proposed code of ordinances. A new ordinance or an amendment to an existing ordinance becomes effective upon publication of the ordinance adopting the code of ordinances unless a subsequent effective date is provided within an ordinance. If the council substantially amends the proposed code of ordinances after the hearing, notice and hearing must be repeated before the code may be adopted.

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Previous Housing Recommendations Worksheet

Looking over past assessments and plans, please list previous recommendations and any work that has been accomplished. If an assessment or plan does not exist, leave blank.

TYPE OF PLAN	YEAR	RECOMMENDATION OR WORK COMPLETED AS A RESULT OF PLAN	COMPLETED? Y/N	STILL VALID? Y/N
Housing Needs Assessment				
Comp Plan RE: Housing				
Vacant Lot Study				
Other Housing Study?				

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**HOUSING READINESS
FACT SHEET**

Low-Income Housing Tax Credits

Background

The federally funded Low-Income Housing Tax Credits (LIHTC) are one of the most important resources for creating affordable housing in the United States today. Created by the Tax Reform Act of 1986, the LIHTC program gives state and local LIHTC-allocating agencies funding to issue tax credits for the acquisition, rehabilitation, or new construction of rental housing targeted to lower-income households.

These housing credits assist in investment in affordable housing in underserved rural and urban communities across the country. Many of these housing developments are homes to working families, young professionals, or older adults or persons with disabilities who would be unable to maintain a home, but prefer to live independently.

How LIHTC Works

- Federal tax credits are allocated to state housing finance agencies by a formula based on the state population. In Iowa this agency is the Iowa Finance Authority (IFA).
- IFA establishes the housing priorities for the state. Housing developers then compete for an award of tax credits based on how well the applied project satisfies the state housing needs.
- Developers who are awarded the tax credits use them to raise capital from investors in their development.
- The tax credits can be claimed for up to 10 years; however, the property must be maintained as affordable housing for a minimum of 30 years. The tax credit provides a dollar-for-dollar tax reduction to offset the property owner's federal tax liability on ordinary income for those 10 years.
- There are two types of LIHTC: the 9% program and the 4% program. Each program has its own requirements.
- The actual tax credit rate varies based upon the Applicable Federal Rate (AFR). The 4% tax credit rate is adjusted monthly; however, the 9% is currently at a fixed rate, making the 9% even more competitive.



**HOUSING READINESS
FACT SHEET****Eligibility**

Tax credits are available for the acquisition and rehabilitation, substantial rehabilitation, or new construction of residential rental properties in the state. If the development meets those guidelines, the property must also meet one of the following requirements:

- 20/50 Test: A minimum of 20% of the residential units must be both rent restricted and occupied by individuals or families whose income is at or below 50% of area median gross income (AMI) limits (as established for different geographical areas and published by HUD).
- 40/60 Test: A minimum 40% of the residential units must be both rent restricted and occupied by individuals or families whose income is at or below 60% of AMI limits.
- 40/80 Test: A minimum of 40% of the residential units must be rent restricted and occupied by individuals or families whose income is at or below 80% of AMI, provided that the average income or rent limit in the project is at or below 60% of AMI.
- Both 9% and 4% credits are subject to a Qualified Allocation Plan (QAP) that states the specific criteria and eligibility, as well as the scoring systems to evaluate projects and priorities.
- Individuals, nonprofit organizations, for-profit organizations, LLCs, and partnerships can apply for LIHTC.

9% Tax Credits

With 9% tax credits, the amount of credit that a developer can receive is limited to no more than the amount necessary to make the project financially feasible. The credit amount is a percentage of the “qualified” cost of development. New construction and rehabilitation are encompassed in the 9% tax credits. 9% tax credits are highly competitive. The application process takes place annually. In previous years, applications were due in early spring. 9% tax credits can also be used for historic preservation projects.

4% Tax Credits

4% tax credits, similar to 9% tax credits, limit the amount the project can receive to no more than the amount necessary to make the project financially feasible. The amount is determined by the percentage of the “qualified” cost of development. The maximum percentage for acquisition and projects subsidized by the federal government is 4%. 4% tax credits are also subject to a non-refundable reservation fee equal to 1% of the total 10-year tax credit amount. 4% tax credits can be applied for throughout the year as opposed to the 9% credits that have a set application period every year.

Conclusion

LIHTC are a competitive and highly sought-after funding source. The impact that they can make on the acquisition, substantial rehabilitation, and new construction of developments cannot be understated. When applying for LIHTC, be sure to work with organizations that understand what it takes to be a viable application and the requirements needed as a qualified applicant. There are an abundance of rules and regulations to using LIHTC as a funding source, especially when combining the tax credits with additional funding sources such as HOME or tax-exempt bonds.

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Manufactured, Modular, and Mobile Homes

Factory-built homes – homes that are manufactured off-site and then transported to a final lot placement – can represent a significant cost savings for new construction, lowering the entry point for homeownership. Factory-built homes can also address a lack of interest in home developers to build in rural communities because the risk is assumed too great or the market is deemed too small. Despite these benefits, some communities are reluctant to embrace manufactured housing as part of their new construction solution because of the holdover stigma of “mobile” or “trailer” homes. It is important to recognize that **Iowa Code § 414.28(2) forbids cities from passing ordinances that prohibit factory-built housing.**

Iowa Code distinguishes between modular, manufactured, and mobile homes.

Modular Homes

Modular homes are very much akin to site-built structures, blending in well with traditional construction. These residential structures are often assembled of pre-built components and are placed on a concrete slab or basement foundation. The structure is built to comply with Iowa State Building Code and is inspected the same as site-built construction. Modular homes appraise the same as site-built homes and they do not depreciate in value. They are financed through traditional mortgages. Modular homeowners generally purchase both the structure and the lot on which it is located.

Manufactured Homes

Both modular homes and manufactured homes are built in factory settings, but while modular homes are assembled later, manufactured homes are structures that are typically delivered in one piece, already assembled, to a lot or site, and placed on a slab, basement, or metal piers. They are not designed to be moved once they arrive, with no wheels or axels permanently affixed to the structure. Unlike modular homes, however, these structures are regulated by a designated HUD code for manufactured homes. Local building or design codes, including minimum widths or roof pitch, cannot be applied to manufactured homes. Zoning standards such as minimum lot sizes or parking, however, can be applied to manufactured homes. Because they are delivered already assembled, they are typically fairly uniform in size and shape. There are fewer home mortgage financing options for manufactured homes, but the federal government does provide backing for some financing institutions to provide mortgages to qualified home buyers. Some manufactured homeowners may own the dwelling where they live but lease the lot or land where the structure is located, also known as being part of a land-lease community.



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Mobile Homes

Mobile homes are trailer units that were built prior to 1976, the year that federal regulation for manufactured homes was established. Mobile homes were not built to any mandatory code standard. Like manufactured homes, they were not designed to be moved once they arrived at the site of installation. Thus, they are not registered as motor vehicles and are distinct from campers or trailers with hitches. According to Iowa Code § 435.26, “mobile homes can be either considered personal property or real property. A mobile home is considered real property if it is located on a permanent foundation outside of a manufactured home community.” For many mobile homeowners, there is a separation of ownership between the dwelling and the site where the structure is located, meaning the dweller owns the structure, but not the land it sits on. Owners thus pay rent to be part of land-lease communities.

Land-lease Communities

Manufactured homes and mobile homes are often located on “land-lease communities” in which the dwelling is owned by the inhabitant but the site is rented. Manufactured homes and mobile homes are among the lowest cost point of entry available for homeownership, with inhabitants being able to pay a low monthly fee to own the structure or are sometimes able to purchase the structure outright. Once the structure is on site, it is costly, and sometimes structurally impossible, to move the home. Thus, homeowners remain vulnerable to the fluctuations of the rent for the lot or pad on which the home is settled. A recent phenomenon where private investor firms purchase land-lease communities and substantially raise the monthly lease payments, knowing that residents must pay or risk losing a home that is not truly mobile, exploits this vulnerability. Another vulnerability of homeowners who live in land-lease communities is when the land is purchased by a developer who is interested in rezoning the property. This is especially a concern in cities that have grown to encompass a land-lease community that had previously been outside of city limits.

Land-lease communities must be a permitted use within municipal boundaries according to Iowa Code §§ 414.28A (cities) and 335.30A (counties). Local governments may not “disallow or make infeasible the plans and specifications of land-lease communities because the housing within the community will be manufactured housing.”

Regulating Existing Land-lease Communities

Recent changes to state law guarantee the replacement of nonconforming mobile homes with a similar (nonconforming) structure within a land-lease community. This means that cities must permit a mobile home owner to replace his or her mobile home unless any of the following conditions are true:

1. Replacing the structure would cause injury to life or property;
2. The nonconforming use has been discontinued for the period of time established by ordinance (at least a year);
3. The replacement structure is significantly different from the original use; or,
4. The replacement structure obstructs a shared driveway or sidewalk. Iowa Code § 414.1(c)

Cities can help improve the quality of housing in land-lease communities, benefiting residents' quality of life and assuring that the land-lease community fits in with the overall appearance of the city. On the one hand, city and county residential weatherization programs can permit assistance to mobile and manufactured homes. Typically, these structures have been excluded from such programs. On the other hand, cities can implement and enforce nuisance and exterior maintenance ordinances community-wide to assure that structures are safe and sanitary and that lots conform with minimum standards. Equal implementation across the city will improve quality of life for all residents, including those living in land-lease communities.

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FACT SHEET**

Rental Housing Inspection Programs

Rental inspection programs are a key component in helping a community maintain a minimum quality standard for the existing housing stock. Investment and rental properties are exposed to additional wear and tear because of the number and high turnover of tenants who reside in a property. Rental property is a critical part of the housing mix in any community. It is important to create a rental inspection program that maintains quality housing without being overly burdensome for tenants or landlords.

Registering Rental Units

One of the first steps to addressing rental housing quality is to require that landlords register their units for rent with the city. Requiring rental registration allows the city to have a more adequate count of the number of rental units within its jurisdiction. It also allows for the city to determine what structures – and characteristics of structures – are able to be rented for human occupancy. For instance, rental registration could help eliminate situations in which individuals are living in unheated, windowless garages, below-grade and unfinished basements, structures without a physical address such as sheds or outbuildings, or buildings that have been condemned. Rental registration delineates what is a habitable, leasable structure.

Complaint-based Rental Inspection Programs

Historically, many communities have utilized a complaint-based code enforcement program to govern housing quality. Under a complaint-based program, a tenant will petition the city to send a code enforcement officer to respond to substandard housing. Unfortunately, tenants are often unwilling to report a violation for fear of retaliation or losing their housing if the structure is discovered to be uninhabitable. A complaint-based program, while perhaps being the most affordable administrative option, may miss deteriorating rental stock and substandard conditions. Thus, the long-term cost of complaint-based code enforcement is the decline of property values and potential damage to resident health.

Proactive Rental Inspection Programs

Proactive rental inspection programs establish a minimum threshold of quality that a landlord must maintain in order to earn and keep a certificate of compliance. The minimum threshold is typically based on basic health and safety protections such as proper egress, electrical and plumbing that match state building code requirements, working utilities, and a secure building envelop. Programs require landlords to register their properties with the city and submit to an on-site inspection on a regular schedule and/or when there has been a change in tenants.



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There are several benefits to a proactive rental inspection program. First, routine inspection preserves safe and healthy rental housing and slows the deterioration of the rental housing stock. Because of the minimum quality requirements, landlords are prompted to invest in their properties at least once during the inspection cycle. When a proactive program is implemented, some landlords may make a substantial investment in their property for the first time in years. Second, proactive programs reach all renters, especially the most vulnerable (the very poor, the elderly, non-native English speakers), taking away the burden of calling to make a complaint when the inhabitants may live in fear of losing their home. Finally, proactive programs have the potential to deter further neighborhood decline and preserve neighborhood property values, securing the city's property tax base.

Funding Proactive Rental Inspection Programs

Limited resources and staff capacity are primary reasons why a municipality may choose not to adopt a proactive rental inspection program. Most programs are designed to offset some costs through landlord licensing and registration fees, inspection fees, and fines for violations and non-compliance. However, fees alone are rarely sufficient to fund an inspection program. The city has to decide that it is in its long-term interest to invest in improving and maintaining its rental housing stock.

In smaller communities, the number of rental units may not be enough to fund the staff time required to hire a full-time building inspector to implement and coordinate the program. In some cases, it may be feasible to designate an existing position or department as rental inspectors, such as the fire marshal, the fire or police department, or public works. In other cases, it may be an opportunity for a number of communities to pool their resources in order to hire one inspector for multiple jurisdictions. Likewise, there may be some county or regional organization such as a council of governments, public health department, or economic development corporation that would be willing to oversee and administer the inspections program on behalf of multiple communities.

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Restricted-residence Districts

Not every community will have the capabilities for robust and complex planning and zoning. Cities need resources to hire staff or consultants to assist in preparing the comprehensive plan and the zoning ordinance. There is also a need to fund staff to oversee and enforce the planning and zoning effort. It may even be difficult to find the 10-12 volunteers needed to staff the planning and zoning commission and the zoning board of adjustment.

Iowa Code § 414.24 provides a means for small municipalities to prepare and adopt a version of zoning that is less complex and easier to administer than a conventional zoning plan. Under this approach, the city council establishes areas of the community called “restricted-residence districts,” known also as “restricted residential districts.” The council, by ordinance, establishes rules for land uses that are allowed in such districts, but, in general, only houses, schools, churches, and similar structures are authorized.

Establishment

There are two ways that such an ordinance may come about. The city council may take the initiative in passing such a local law after holding a hearing and completing the other procedures outlined in code. Iowa Code also provides a means for residents to act directly. It states that if the council receives a petition signed by at least 60% of the real estate owners in a restricted-residence district, it shall create the district.

Advantages

Relative simplicity is the primary advantage of establishing restricted-residence districts. Small communities that have never had any type of land use regulation may see a need to provide some sort of consistency and orderliness within the residence areas of the city. They also may wish to prevent incompatible uses from becoming established too close to existing residence properties. Restricted-residence districts can help communities achieve this goal by ensuring that only appropriate structures are placed in residential neighborhoods.

Restricted-residence districts are also relatively easy to administer. The city council is invested with the sole power to administer the districts. There are no other boards and commissions. Adoption, amendments, permitting, and enforcement are all handled by the council. In this way, both cost and complexity are kept to a minimum. It may also be a good intermediate step in a community that might be considering full zoning.



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One clear disadvantage is that only residence areas of the city may be regulated through restricted-residence districts. Communities that have issues in commercial and industrial areas of the city and wish to influence the land uses in those areas must have a complete land use program including a comprehensive plan and zoning ordinance. A restricted-residence district simply cannot be used to regulate commercial and industrial areas.

Not having a planning and zoning commission and a zoning board of adjustment may also be seen as a disadvantage in some communities. The city council may want these other appointed bodies to assist in handling land use administration and enforcement in the community. Land use issues can become time consuming to administer and contentious. Splitting the work with other boards distributes the time burden and may provide some buffer from local politics in making these decisions.

Best Practices in Restricted-residence Districts

When drafting a new ordinance, it is paramount to make sure that the restricted-residence regulations are reasonable and clear. Can the average resident of the community read the regulations and have a good understanding of what they mean for his or her property? Is there clarity with respect to what is and is not permitted?

Also, city councils should try to avoid drafting regulations that are subjective or that call for a great deal of judgment on the part of those who are administering the ordinance. The regulations should be clear and should be equally applied to all property. The city council should, of course, also carefully adhere to Iowa's open meetings laws in all of its dealings regarding land use regulation.

If the restricted-residence regulations deal with signs, only criteria such as the size, placement, construction, and lighting of signs should be regulated. Cities should not try to regulate the content of signs, even if some in the community may find the content of certain types of signs objectionable. In other words, residents have free speech rights to express their views in the form of signage if they so desire.

Cities should keep careful records of their deliberations, their decisions, and the reasons for those decisions. In any land use regulation matter, it is always possible that there may be an appeal of a decision to district court. In that case, it is important that the city's records be accurate, complete, and up to date. Finally, cities should make timely decisions on land use matters. Unless there is a good reason to delay a decision, a resident who makes a request for a permit or other action should not have to wait six months or a year for an answer.

Conclusion

Local officials in smaller cities who have been reluctant to embark upon a planning and zoning effort should consider carefully whether restricted-residence districts might be an approach that would work in their situation. Assistance is available from Iowa State University Extension and Outreach, local councils of governments (COGs), or regional planning commissions. As always, make sure to consult with the city attorney before making any ordinance or procedural changes.

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Allowing Flexibility in Dimensional Requirements

In many communities in Iowa dimensional variances granted by the board of adjustment are widely used to allow exceptions to minimum setback requirements. The problem with this approach is twofold. First, variances in Iowa are only legally allowed to be granted under very specific conditions when regulations are presenting an “unnecessary hardship” (see [Planning and Zoning Fact Sheet PZ 14](#) on variances, available for download from the Extension Store). The vast majority of setback adjustments do not meet these requirements. If challenged, it is likely the majority of setback variances would not survive in court. Another issue is that beyond state law there are no criteria stating when a variance should be given. This leads to discrepancies among property owners in the way that the law is applied. Some property owners may have rights granted to them that other property owners do not receive.

Fortunately for communities, there are creative ways to allow flexibility under certain circumstances in the local zoning ordinance. If used properly, these may facilitate construction on unusually shaped or historic lots and ultimately make it easier to build new and rehabilitate existing housing.

Reducing Set Back Requirements

If homeowners or developers are consistently having issues complying with the minimum setbacks or other requirements, it may be that the dimensional requirements in your ordinances are too strict. It is important to remember that your zoning ordinance is a local law and can and should be modified to reflect local goals. Elected officials should consider whether loosening dimensional requirements would be beneficial for housing. This could be in all zones or a new zone could be created for certain “problem” areas such as a historic downtown.

Special Exceptions

An important tool available to communities if they wish to allow some flexibility in dimensional requirements in certain circumstances is to allow the board of adjustment to grant a “special exception” to adjust setback or other dimensional requirements. Terminology may vary based on the community. Many communities use terms such as “conditional use” or “special use” permits; legally these permits use the same process that allows the Board of Adjustment to consider slightly out-of-character uses on an individual basis. These tools are commonly used for exceptions such as allowing a home-based business to operate in an area zoned residential. They can also be used to grant a setback adjustment.



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For instance, Iowa City's zoning code allows the board of adjustment to grant "conditional use permits" to adjust setbacks under the following conditions.

1. The situation is peculiar to the property in question;
2. There is practical difficulty in complying with the setback requirements;
3. Granting the exception will not be contrary to the purpose of the setback regulations; and
4. Any potential negative effects resulting from the setback exception are mitigated to the extent practical.
5. The subject building will be located no closer than three feet (3') to a side or rear property line, unless the side or rear property line abuts a public right-of-way or permanent open space.

If the board finds these conditions are met, then it may grant an exception to the minimum requirements in the ordinance.

Exceptions Based on Surrounding Properties

In some communities, new dimensional requirements may not match with existing construction, especially in historic neighborhoods. To remedy this, the zoning ordinance in Bremer County allows front-yard setbacks on new construction by right to match **"the average depth of two (2) or more existing front yards on lots within five hundred (500) feet of the lot in question"** provided that **"The depth of the front yard on such lot shall not be less than the average depth of said existing front yards or the average depth of the two (2) lots immediately adjoining [...]"** This is a relatively simple way to allow neighborhoods to develop uniformly without the need for the public hearings required for a special exception required by the board of adjustment.

Whether or not to allow flexibility in dimensional requirements is a local policy decision that may not make sense for all communities. Some communities have very strict requirements and enforce them as a routine matter while in others local governments may value flexibility. Whatever decisions a local government makes, it is important to clarify policies in ordinance and enforce the law fairly.

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Tax Increment Financing

Tax Increment Financing (TIF) is a tool that allows cities or counties to issue bonds or borrow money to pay for infrastructure improvements in urban renewal areas using future tax revenues. Extending streets, utilities, and storm and sanitary sewers can open up previously undeveloped or under-utilized property for new industrial, commercial, and residential uses. As the new private developments are added to the tax rolls, the city or county sets aside the new tax revenue generated by the increased value of the property to pay off what it borrowed.

TIF in Iowa

According to a 2018 Iowa Department of Revenue study, 95 of Iowa's 99 counties have TIF districts. In Fiscal Year 2019, 5.9% of property tax revenue was generated in TIF districts. While economic development is the primary motivation for creating a TIF district, other land uses are also included in TIF areas. The Department of Revenue study showed that 53% of the land in TIF districts was classified as commercial, 19% was zoned industrial, and 25% was residential.

Creating a TIF district can be controversial because multiple entities rely on property tax revenues. For instance, TIF freezes the property tax revenue for all taxing entities other than the city or county managing the TIF district. While property tax amounts equal to those paid on the first year of the TIF will continue to be paid to all taxing entities, most new taxes are diverted to reimburse specific projects. New tax revenues diverted from Iowa's school districts, for example, impacted 258 of Iowa's 330 school districts, effectively removing \$130.6 million of valuation growth from school budgets, some of which was backfilled from other taxpayer revenue. Likewise, the type of projects receiving TIF benefits can be controversial. For example, new businesses would receive benefits that existing community businesses do not receive, or new businesses are brought in that compete with existing companies.

How TIF Funds Can Be Used

TIF provides a flexible source of funding for a wide variety of community projects that are designed to encourage economic growth and jobs. Here are some of the types of projects Iowa law allows in TIF-funded districts:

- Repair, rehabilitate, demolish, or remove buildings.
- Furnish, repair, or construct public improvements including streets, roads, utilities, parks, and playgrounds.
- Close, vacate, plan, or re-plan streets, roads, and sidewalks.
- Relocate businesses and persons displaced by urban renewal projects, including paying moving expenses and even paying rent for displaced persons for up to five years.



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- Condemn real estate. This is eminent domain. The law allows condemnation of properties for wholly public purposes such as adding streets and utilities, but also to do site assembly and clearance of properties prior to them being sold for redevelopment purposes.

Creating a TIF District

[Iowa Code Chapter 403](#) sets out the steps necessary to create an Urban Renewal area and a TIF district.

STEP 1: DESIGNATE AN URBAN RENEWAL AREA

The city or county must pass a resolution of necessity that specifies the purpose for the designation and specifies the boundaries of the area. The resolution must identify that the area is “a slum area, a blighted area, or an economic development area.” The resolution must state that the health, safety, and welfare of the community are dependent upon the “rehabilitation, conservation, redevelopment, or development of the area.”

The law allows communities to decide their own methods for determining whether an area is slum, blighted, or in need of redevelopment. Some factors to consider could be the quality of any existing buildings, the number of vacant buildings, higher than usual numbers of police or fire calls, the number of nuisance abatement citations issued, the quality or age of any existing surface or underground infrastructure, or increased maintenance emergencies such as broken water mains, potholed streets, or flooding. The designation of an area does affect the specific powers that a local government will have, including the number of years that TIF revenue can be collected.

Once the boundaries of the geographic area are designated, the city or county should compile a list of the properties affected and their current valuation in order to establish the “base” revenue from which the incremental increase in value will be measured. The city or county is not required to use all of the increased value for debt retirement. If there is unused increment, it can be redistributed back to the other taxing entities.

STEP 2: PREPARING AND APPROVING AN URBAN RENEWAL PLAN

An urban renewal plan must be prepared and then approved by the local planning commission. The plan must identify how the TIF funds will be spent. The plan also must include a list of all current general obligation debt, the current constitutional debt limit for the city or county, and the proposed amount of indebtedness that is expected from loans, bonds, or advances that will be paid off from the TIF increment. Before approval of the plan, all the local taxing entities that will be impacted must be notified in writing by regular mail and a consultation meeting set with each entity. Each entity then has a week to respond in writing to request any changes or modifications. All consultation meetings must be concluded one week before planning commission approval. A public hearing is also required prior to approval, which may be held at the same meeting at which the plan is scheduled for approval to receive public comments.

The creation of an urban renewal area is a complex process. Iowa State University Extension and Outreach offers additional workshops with more detail. When preparing an urban renewal plan it is very important to work with an attorney to ensure that everything is done correctly. It may also be advisable to reach out to attorneys who specialize in the creation of urban renewal projects.

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Property Acquisition through Tax Sales

In some circumstances, a local government may need to acquire a property to abate a particularly difficult nuisance. Governments do this often as a last resort when previous abatement methods have failed. Once the government owns the property, it may demolish the structure or rehabilitate it. The government may do rehab work itself or convey the property to a third party. But, the first step is gaining possession of the property. One of the tools that the Iowa Code provides for cities to accomplish this is through tax sales.

Tax Sales in Iowa

When a property is abandoned or becomes a nuisance it is also common that that property may have delinquent taxes or liens from other sources such as unpaid fines or utility bills. In Iowa any unpaid liens on a property are sold at a tax-sale auction held by the county, usually in the spring.

The sold tax certificate becomes a lien against the property. The owner of the tax certificate pays the outstanding debts on the property and in exchange may acquire the property if not reimbursed by the property owner.

If the original debt plus interest has not been paid to the tax-sale certificate holder 18 months after the tax sale, the certificate holder may provide written notice to the property owner of their right to redeem the property. Then a 90-day redemption period begins. If the fees are not paid by the end of that period, the owner of the tax certificate may become the owner of the property.

Often, tax-sale certificates are sold to individuals who hope to gain a return on investment when they are reimbursed by the property owner, but may have no interest in taking control of the property itself. Sometimes these new owners who acquire a property through a tax sale fail to pay property taxes as well and the lengthy process begins again.

Tax Sales and City Governments

Although cities are not always able to bid on tax certificates at a tax sale, Iowa Code § 446.31 allows for a city to negotiate with a tax-sale certificate holder to purchase their certificate. The city may be able to acquire a certificate for less than the total principal and interest owed to the certificate holder if the property is in poor condition with little chance that the owner will redeem the property through paying the full amount of taxes and interest owed.

Traditional tax sales are not the most efficient ways of obtaining properties to address neighborhood nuisance issues or provide additional housing. They can be lengthy and expensive legal processes. Still, they are an important tool in a city's toolbox. Negotiations with certificate holders may allow for a city to halt a cycle of neglect and control the process of abatement and restoration.



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Direct City Purchase of Tax Certificates

In addition to negotiation for the purchase of tax sale certificates, there are additional ways that tax sales may be used if the county agrees. For example, Iowa Code 446.19A allows the county to adopt an ordinance authorizing cities to acquire certificates for abandoned residential or commercial multifamily housing property. Prior to the purchase, a city must file with the county treasurer a verified statement that a parcel to be purchased is abandoned property and the parcel is suitable for use as housing following rehabilitation or that a parcel to be purchased is a vacant lot.

A city may then purchase the property and receive the tax sale certificate. The tax sale certificate may be assigned (sold) to a person who demonstrates “the intent to rehabilitate the abandoned property for habitation or build a residential structure on the vacant lot if the property is not redeemed.” One major benefit of this is that the redemption period for the tax certificate is three months after tax sale rather than the 18 months of a traditional tax sale, allowing for the process to move much more quickly. Additionally, the city incurs no cost in acquiring the property as taxes owed on the property are charged off to the city and all other taxing bodies.

Compulsory Assignment to Cities of Tax Sale Certificate for Abandoned Housing

Iowa Code Section 446.19A allows counties to pass an ordinance authorizing cities to purchase tax sale certificates of abandoned housing property or vacant lots. After a tax sale is done, the city may file a verified statement with the county treasurer identifying a parcel sold at tax sale as abandoned residential or commercial multifamily housing property. The city may require the purchaser of the tax sale certificate to assign the certificate to the city by paying the holder the total amount of principal and interest.

Acquiring properties this way is time consuming and may be expensive as the city would have to pay the holder the full value of the certificate. Still it is an important tool for cities to control key properties that might otherwise remain a nuisance or undeveloped for a long period of time.

Redeveloper Purchase of Tax Sale Certificate at “Public Nuisance” Tax Sale

Iowa Code Section 446.19B allows counties to adopt an ordinance authorizing the county treasurer to separately offer and sell at the annual tax sale parcels that are abandoned property. These properties must meet a few specific requirements: 1) they must be assessed as residential property or as commercial multifamily housing property; 2) they must currently be, or be likely to become, a public nuisance; and, 3) they will be suitable for use as housing following rehabilitation.

On the day of the tax sale the county treasurer will separately sell these properties at the “public nuisance tax sale” and only persons who have entered into an agreement with the city to rehabilitate the property as housing are eligible to bid at the public nuisance tax sale. After a tax sale deed has been issued to the holder of a certificate of purchase at the public nuisance tax sale and the holder determines that a building, structure, or other improvement located on the parcel cannot be rehabilitated for habitation, the holder may request approval from the city council to remove, dismantle, or demolish the building, structure, or other improvement. The city incurs no cost, as the redeveloper who bids at the tax sale pays all amounts due.

The process of acquiring properties through tax sales is much more complicated than can be covered in this fact sheet. You should work closely with your city or county attorney throughout the process of acquiring properties or tax certificates.

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Iowa Case Studies in Rural Housing Readiness: **INFILL HOUSING DEVELOPMENT**

Infill housing development is reusing vacant lots for new construction housing. These lots may have become vacant as a result of houses or commercial structures being torn down or abandoned decades ago. Some of these lots may have been part of original town sites that grew around pre-existing farmsteads. Sometimes these infill lots are abandoned parks or were set aside long ago for another purpose. Most communities have infill lots that would be considered “scattered site,” meaning there may be several individual lots scattered throughout a neighborhood that have been split between adjoining houses to make larger yards or accommodate the addition of garages. There may also be “contiguous lots” from an older subdivision that didn’t fill up at the time of development or that once had a larger use such as a former school or business site.

Advantages of Using Infill Lots for New Housing Construction

- Infill lots already have access to utilities – electric, water, and storm and sanitary sewer.
- Infill lots already have access to transportation infrastructure and services – streets, sidewalks, alleys, and snow removal.
- Infill lots are likely already at grade, requiring less fill dirt or expensive land grading.
- Infill lots are likely already zoned for housing.
- Infill lots can be more affordable to purchase either by an individual homebuyer or contractor.
- Developing an infill lot re-use program can help address other community problems such as abandoned and vacant housing that negatively impacts the value of adjacent properties.



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Figure 1: Privately-developed new construction, single-family housing on the site of a former elementary school in Sioux City. **Figure 2:** Another former elementary school site with new construction, single-family housing constructed by Siouxland Habitat for Humanity.

Disadvantages of Using Infill Lots for New Housing Construction

- The city will have to establish a working capital fund to pay for property acquisition.
- The city will need to take the time and effort to create an inventory of vacant lots and buildings, determine which are of a suitable size for redevelopment, gather owner contact information, and identify the value of the lots.
- The city will have to acquire the lots one at a time from multiple owners, some of whom may be out of state.
- The status of the vacant lot may include factors such as being part of a trust, in probate, in foreclosure, having back taxes owed, or liens placed against the property.
- The city will have to manage and pre-pay for transaction costs such as title searches and legal services to clear the property for transfer.
- Unknown issues with the property may emerge such as buried foundations or debris, potential environmental contamination, and quality and age of existing utilities.
- Possible issues could arise with existing residents opposing changes or disruptive construction in their neighborhood.

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Figure 3



Figure 4

Figure 3: These large homes in Sioux City were at risk of being demolished when Unity Point Health expanded in their original neighborhood. The City of Sioux City purchased a previously unbuildable block, did extensive grading, installed streets, utilities and landscaping and moved these houses across town to a new neighborhood. The homes were then sold to income-eligible buyers. **Figure 4:** In the same neighborhood, one of several privately-developed new construction infill homes using the leftover lots from the original project.

Creating an Infill Inventory

Creating an infill inventory of vacant lots in the community is the first step to developing an infill housing development program. Here are steps you can follow:

1. Ask the County Recorder's Office for a list of known vacant lots. A GIS map of the properties available may exist.
2. Use a simple, color-coded spreadsheet to list the addresses/GIS pin numbers, the owner's name, and address or phone number. Sometimes the properties are owned by an individual you can find, but other times the property may be listed under the name of a business or limited liability corporation (LLC) that doesn't have a physical address or that requires some more searching.
3. Add columns to the spreadsheet for information about the property. Some good headings are assessed value of the property, size of the property, willingness of the seller to sell the property, and notes about the property. The County Assessor's website will have assessed values and physical descriptions of the properties. You can also check with the County Treasurer's Office to see if any of the properties have tax liens for back taxes. You may find owners who would be willing to give you the properties if you can settle the back taxes with the county.
4. Make a physical inspection. Using your spreadsheet, go look at these properties. Use a critical eye to see if the property might be suitable for housing development. What are some things that might present a problem? Are there large trees that need to be removed? Is the ground so hilly that it would need a lot of grading? Does the lot look like it drains water properly or is it swampy? Is it on a paved street with utilities? Does it look like it is being used for some purpose?
5. Prioritize your list. Which are the most desirable properties where new housing would be most feasible and would be beneficial to the neighborhood?

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Here is an example of an Infill Inventory that the City of Colfax used to identify and assess its vacant lots. It also assessed the status of vacant houses using the same process.

ADDRESS	OWNER	PHONE NUMBER	ASSESSED VALUE OF LAND	WILLING SELLER?	DESIRABILITY	CONCERNS
27 & 29 S. Kelley	-	-		Yes	Low	Flooding, but the big advantage here is that the property is city owned and can be transacted on immediately
423 W. State Street	-	-		Yes	Low	Narrow, proximity to busy commercial, but city owned and can be transacted upon immediately
621 Boise	-	-	\$14,180	?	Very Low	Small waterway, proximity to mobile homes, dilapidated structure
4 lots on Blake St	-	-	\$7,460	No	High	None, seller has initially indicated he is not overly anxious to sell
111 Cherry Street	-	-	\$7,890	? (Mayor to contact)	High	Extremely desirable. Clear lot, high and dry. Lot is having a large 30x40 accessory building being constructed upon it. The owner indicated that if there was enough land remaining after the accessory building is built that he would consider.
27 Cherry Street	-	-	\$6,500	Yes	Medium/High	Dilapidated accessory structure, shared driveway, but a very nice lot well out of harms way of flooding. Willing seller will get back to us on price. Judy called me and indicated that she is not willing to sell this lot at this time.
305 E. Division	-	-	\$4,330	???	Medium/High	I like this lot. High and dry, good candidate
700 Block of E. Division	-	-	\$65,00 is what the property owner wants. Land appraises at \$24,000	Yes	Low	Topography, existing structure, previous use. A guy is currently talking to him about buying it.
118 W. Division	-	-	\$1,400	???	High	Church might sell
111 W. Division	-	-	\$6,110	???	High	Church created a pocket park, unlikely to sell

Reaching Out to Vacant Lot Owners

Start by making personal contact with the owner by phone if you have a telephone number. Ask if they would be willing to donate the vacant lot to the city for use in a housing program. Offer to give them a receipt they can use to write the donation off on their taxes as a charitable contribution and offer to pay for any real estate transaction costs. Most owners, however, will want to sell the property. Ask what they think would be a fair price, but try not to go much over 10-15% higher than the assessed value. This is important because any costs you can reduce on the front end will make your end product house more affordable to build and more affordable to buy. Below is the text of the letter that the City of Colfax sends to make contact with vacant lot owners who live out of state or are corporate entities:

Dear property owner:

You are being contacted because you own a vacant/dilapidated house in Colfax at the above address that could potentially have a new home built upon it if the old one were torn down. The City is interested in your property and if you are willing to sell/give us the property. We would subsequently give it to a homebuilder who would sell it to a future owner.

The City is embarking on this effort to revitalize our neighborhoods, increase our population and school enrollment, and to increase our and the school's tax revenue with very little in the way of additional infrastructure expense.

If you are interested in helping, please contact Mayor David Mast or me at the numbers above.

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Advice from Iowa Community Leaders

“Our Development Corporation bought a couple of lots to put housing on. We were going to build a model home, but the first one sold immediately. The buyer didn’t need a down payment and had built-in equity because we bought the land. The City of Wilton then paid us back through TIF (Tax Increment Financing) funds. We have an infill strategy. We have the first right of refusal on a square block of lots and a couple of contractors interested in putting up houses. The city has some land in the center of downtown that would be ideal for multifamily or condos. That would be a Stage 2 type of project for us. The key here was working together as a partnership with the city and that’s the way it has always been. With every success, we move forward. A growing population and a growing school district is helping us.”

– **Becky Allgood**, *Executive Director, Wilton Development Corporation*

Steve Gilbert is president of Midwest Sustainable Homes and director of the Rural Housing 360 program. Rural Housing 360 works through local employers to qualify buyers for newly constructed homes on infill lots. He says communities should look for 60-foot lots and that the program can start as soon as the community has one or two lots available and ready to build on. Here is some more of his advice:

“The community should be playing the long game – the home is the asset. One thing a community can do is set aside a contingency guarantee for housing contractors to help them to mitigate the risk of building on an infill lot. Where are the utilities? - How deep are they? How old they are? Who will pay the cost of that? Old foundations and debris that might be buried – who removes that? Water and sewer taps. Sidewalks. Curb cuts for the street. All of these can add \$10,000-\$15,000 per home to the price. A free or low-cost lot is not the answer, but it’s imperative. A new lot is \$40,000-60,000.”

– **Steve Gilbert**, *President, Midwest Sustainable Homes/Rural Housing 360*

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