



City Administrator & Staff Update

2023.08.04

- **Housing Study:** Copies of the Housing Needs Assessment and Executive Summary are attached.
- **Community Visioning:** We continue to work with the landscape architect on the concepts that we hope to see brought forward. We are hoping to see the trailhead, a pedestrian crossing along Gear Avenue, a pedestrian crossing on Agency Street at Broadway, wayfinding signage, and a logo (more likely for the pollinator or natural areas).
- **Planning:** I am working to bring forward the CIP, Comp Plan proposals and stormwater planning asap. A poll will be coming forward.
- **Trail:** I am working with our engineer and city attorney on the construction easement, dedication/warranty deed, and IDOT donation form. I met yesterday with the mall management and coffee shop owner to discuss how best to locate the coffee shop. We are meeting onsite Monday with our engineer, mall management, coffee shop ownership, city staff, and I have asked Dick Keith to assist in looking at the structure. Hoping it is on wheel or blocks and can easily be moved. The coffee shop is not interested at this time in having walk up service.
- **Audit:** The auditors have been here Wednesday and Thursday working with staff in-depth. In talking with the auditors, things seem to be going well overall. Look forward to seeing the draft.

IT (Newberry)

- This week was productive. I have placed an order for Katie and Kelly's monitors. Today, we will be installing Katie's monitors, and hopefully, Kelly's will arrive next week so we can install them.
- Furthermore, I was able to test out policies and procedures this week and was able to tweak them to fit future incidents. It was very informative, and we learned many lessons about policies and procedures for the IT department moving forward.
- Next week, I need to price and order the hard drives for the police department as we only have 100GB left on the video server. I will get the quote and let you know. I talked with Access Systems today, and they informed me that Sharp has a nationwide shortage of toner right now, so we may experience printer issues. The front desk is running out of toner, but Access Systems is trying to locate and acquire some. If they can't, I guess I will

explore our supply channels to find it. I informed them that this printer is used to print door tags and is pretty important. They mentioned that Sharp is in the process of moving production, which is the cause for the shortage. If you have any question, please let me know.

Definitions

1. **Monitors:** In IT, monitors refer to display devices used to present visual output from computers. They come in various sizes and resolutions and are essential for interacting with the computer's graphical user interface and viewing digital content.
2. **Policies and Procedures:** In the context of IT, policies and procedures are documented guidelines and rules that outline how specific tasks or activities should be performed within an organization's IT environment. These policies are designed to ensure security, efficiency, and compliance with regulations.
3. **Incidents:** In IT, an incident refers to any event that disrupts the normal operation of IT services or infrastructure and requires immediate attention to restore normal functionality. Incidents can include hardware or software failures, network issues, security breaches, and more.
4. **Hard Drives:** Hard drives are data storage devices used in computers and other electronic devices to store digital information persistently. They consist of magnetic disks that rotate to read and write data, providing non-volatile storage for files, programs, and operating systems.
5. **Video Server:** A video server is a specialized server designed to store, manage, and distribute video content over a network. It allows users to access and stream videos remotely and is commonly used in surveillance systems, video streaming platforms, and other multimedia applications.
6. **Quote:** In IT procurement, a quote is a formal document provided by a vendor or supplier that outlines the cost and specifications of products or services requested by the buyer. It helps the buyer make informed decisions before making a purchase.
7. **Toner:** In the context of printing, toner is a fine powder containing pigment and plastic particles used in laser printers and photocopiers. It is fused onto paper during the printing process to create text and images.
8. **IT Supply Channels:** IT supply channels refer to the various sources and channels through which an IT department procures hardware, software, and other IT-related resources. These channels can include direct purchases from manufacturers, authorized resellers, online marketplaces, and other vendors.
9. **Printer:** A printer is a peripheral device used in IT that produces hard copies of digital documents or images from a computer onto paper or other media.

Police (Logan)

- Participated in the National Night Out hosted by the Burlington Police Department and the Des Moines County Attorney's Office last night held at the Memorial Auditorium south parking lot. It was a very busy evening; the Police and Fire Department was down there.

- We held interviews last week for the Open Police Officer position.
- Officers worked the Des Moines County Fair last week, with a few minor issues. We worked Saturday, Sunday and Monday evening with the Sheriff's Office covering last Wednesday, Thursday and Friday evenings.

JANUARY, 2023

DES MOINES COUNTY & COMMUNITIES, IOWA



HOUSING NEEDS ASSESSMENT – 2028/2033.



DES MOINES COUNTY & COMMUNITIES, IOWA HOUSING NEEDS ASSESSMENT – 2028/2033.

GREATER BURLINGTON AREA HOUSING TASK FORCE.

**Zach James – Southeast Iowa Regional Planning Commission.
Mike Norris – Southeast Iowa Regional Planning Commission.
Della Schmidt – Greater Burlington Partnership.
Jeremy Hess – Greater Burlington Partnership.
Bob Bartles – Retired.
Richard McEntyre – Small Business Owner.
Jon Salvador – Century 21.
Eric Tysland – City of Burlington.
Chad Bird – City of Burlington.
Gregg Mandsager – City of West Burlington.
Russ Rodriguez – Great River Health.
Heather Lange – Keystone Home.
Justin Myers – Myers Construction.
Ryan Nagrocki – Midwest Realty Group.
Matt Rinker – State Farm Insurance.
Shane Zimmerman – Two Rivers Bank & Trust.**

The **Des Moines County & Communities, Iowa Housing Needs Assessment** was prepared in partnership with the **Southeast Iowa Regional Planning Commission (SEIRPC)**. Informational meetings were conducted with **SEIRPC** staff and the **Greater Burlington Partnership Housing Task Force**. The recommendations made in this **Housing Needs Assessment** were proposed by the Consultant and reviewed by the **Housing Task Force**.

HANNA:KEELAN ASSOCIATES, P.C. COMMUNITY PLANNING & RESEARCH

COMPREHENSIVE PLANS & ZONING * HOUSING STUDIES *
DOWNTOWN, NEIGHBORHOOD & REDEVELOPMENT PLANNING *
CONSULTANTS FOR AFFORDABLE HOUSING DEVELOPMENTS*

Lincoln, Nebraska 402.464.5383 *

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TABLE OF CONTENTS.

Table of Contents.....	i
List of Tables.....	iii
SECTION 1 – RESEARCH APPROACH & PURPOSE/OBJECTIVES.	
Introduction	1
Research Approach.....	2
Purpose & Objectives.....	3
SECTION 2 – DES MOINES COUNTY CITIZEN PARTICIPATION.	
Introduction.....	5
Housing Task Force Meetings.....	6
County-Wide Housing Survey.....	7
Housing Stakeholder Survey	14
Employer Assistance Survey.....	15
Workforce Housing Needs Survey.....	16
SECTION 3 – DES MOINES COUNTY/COMMUNITY PROFILE.	
Introduction.....	15
Population Profile.....	21
Income Profile.....	24
Economic Profile.....	25
Housing Profile.....	29
Recent Housing Development Activities.....	32
SECTION 4 – HOUSING UNIT TARGET DEMAND & LAND USE NEEDS ANALYSIS.	
Introduction.....	34
Housing Demand Situation.....	34
Housing Demand Potential.....	35
Housing Unit Target Demand.....	38
Median Household Income.....	41
Housing Demand By Income Sector.....	42
Housing Demand for Target Populations & Price Points/Housing Types.....	42

TABLE OF CONTENTS (Continued).

Burlington/West Burlington Area Housing Demand.....	46
Housing Rehabilitation/Demolition Demand.....	49
Housing Land Use Needs.....	50
Housing Development & Rehabilitation Areas.....	53

SECTION 5 – HOUSING DEVELOPMENT & PRESERVATION INITIATIVES.

Introduction.....	55
Housing Development & Preservation Initiatives.....	57

SECTION 6 – AFFORDABLE HOUSING IMPLEMENTATION & FUNDING SOURCES/PARTNERSHIPS.

Introduction.....	69
Housing Development Implementation.....	69
Funding Sources & Partnerships.....	71

SECTION 7 –FIVE-YEAR HOUSING DEVELOPMENT & PRESERVATION ACTION PLAN.

Introduction.....	82
Place-Based Development Components.....	83
Organizational/Operational Programs.....	84
Housing Rehabilitation/Preservation Programs.....	85
Housing for Elderly/Senior Populations.....	86
Housing for Families & Special Needs Populations.....	88

APPENDIX I – DES MOINES COUNTY SURVEY RESULTS.

APPENDIX II – DES MOINES COUNTY TABLE PROFILE.

SECTION 1:

RESEARCH APPROACH & PURPOSE/OBJECTIVES.

INTRODUCTION.

This **County-Wide Housing Needs Assessment** provides statistical and narrative data identifying a **housing profile** and **demand analysis** for **Des Moines County, Iowa**, including **each Community and Rural Des Moines County**, identified as the “**Balance of County.**” The **Study** describes the past, present and projected demographics, economic and housing conditions in the County, as well as a “**Housing Development & Preservation Action Plan,**” and the identification of local, State and Federal “**Funding Sources/Partners**” to support the recommended future housing projects.

The **Housing Needs Assessment** was conducted for the **Southeast Iowa Region Planning Commission (SEIRPC)**, by **Hanna:Keelan Associates, P.C.**, a Nebraska based community planning and research consulting firm. **SEIRPC staff**, in partnership with the **Greater Burlington Partnership Housing Task Force**, provided invaluable information throughout the development of this **Housing Needs Assessment**. Funding for the **County-Wide Housing Needs Assessment** was provided by **SEIRPC** and local public, private and non-profit entities.



RESEARCH APPROACH.

This **Housing Needs Assessment** is comprised of information obtained from both public and private sources. All 2000, 2010 and 2020 demographic, economic and housing data for the County and each Community were derived from the U.S. Census and the 2016-2020 American Community Survey. Preliminary 2020 Census “Redistricting Data” is also documented. Secondary data sources include the Des Moines County Assessor’s Office, Iowa Division of Labor, Bureau of Economic Analysis and the U.S. Departments of Housing & Urban Development and Health & Human Services. The projection of demographic, economic and housing data was completed by the Consultant, with the use of these data sources.

To facilitate effective planning and implementation activities, statistical and housing demand projections were developed for a five- and 10-year period of time. The implementation period for this Housing Needs Assessment will be January, 2023, to January, 2033.

This **Housing Needs Assessment** included both quantitative and qualitative research activities. The **qualitative activities** included a **comprehensive citizen participation program** consisting of meetings with SEIRPC and Housing Task Force members, a series of Surveys targeting local both general and specific demographics a series of “Housing Listening Sessions,” all in an effort to understand the issues and needs of Des Moines County. **Quantitative research activities** included the gathering of multiple sets of statistical and field data for the County and each Community. The collection and analysis of this data allowed for the projection of the County population and household base, income capacity and housing profile and demand.



PURPOSE & OBJECTIVES.

“The purpose of this Housing Needs Assessment is to establish a ‘housing vision’ and provide a ‘vehicle to implement’ housing development programs with appropriate public and private funding sources for Des Moines County. This will ensure that proper guidance is observed in the development of various affordable housing types for persons and families of all income sectors.”

The **Objectives** of this **Housing Needs Assessment** include:

- (1) **analyze past and present housing trends** in Des Moines County, with emphasis on determining the five- and 10-year demand for affordable housing for specific population groups, income sectors and price points (products);
- (2) identify future **land use needs/projections** associated with affordable housing needs, as well as demands for affordable housing in Des Moines County;
- (3) determine the effectiveness of local Zoning Regulations, including recommended amendments/revisions that support the advancement of affordable housing in Des Moines County;
- (4) **provide a process for educating and energizing the leadership** of Des Moines County to take an active role in improving and creating modern and safe, both market rate and affordable, housing options;
- (5) identify program-specific affordable housing programs to address **the needs of the local workforce, the elderly and retirees, families of all sizes and income levels and persons with special needs by introducing new and innovative housing programs** that are a “fit” for Des Moines County residents, to address both **immediate** and **long-term housing needs, with Place-Based Development Components; and**
- (6) identify **local, State and Federal funding sources** with the potential to support affordable housing development in Des Moines County, Iowa.

This **Housing Needs Assessment** is prepared in a manner that thoroughly addresses all of the preceding **Objectives**. Public opinion, population and economic trends and projections and future housing needs are detailed in the following **Sections** of this **Housing Needs Assessment**:

- ❖ **Des Moines County Citizen Participation.**
- ❖ **Des Moines County/Community Profile.**
- ❖ **Housing Unit Target Demand & Land Use Needs Analysis.**
- ❖ **Housing Development & Preservation Initiatives.**
- ❖ **Affordable Housing Implementation & Funding Sources/Partnerships.**
- ❖ **Five-Year Housing Development & Preservation Action Plan.**

This **County-Wide Housing Needs Assessment** should be utilized by representatives of **SEIRPC** and the **Greater Burlington Partnership Housing Task Force**, local Chambers of Commerce, housing development corporations, housing authorities, public school districts and other important for-profit and non-profit groups and organizations in Des Moines County. Local developers and contractors have recently expressed interest in committing funds for housing development and could also utilize this **Housing Needs Assessment** for proposing appropriate housing programs for Des Moines County. This **Housing Needs Assessment** will also make the use of housing funds more effective and encourage investors to make better informed decisions that target the County's and each Community's needs and desires for new housing types. All of this will result in stability and growth for Des Moines County.



SECTION 2: DES MOINES COUNTY CITIZEN PARTICIPATION.

INTRODUCTION.

The **Des Moines County Housing Needs Assessment** included both qualitative and quantitative research activities. This **Section** highlights the comprehensive citizen participation program that included various methods of gathering information from the Des Moines County housing professionals, major employers, local elected officials and general citizenry regarding local housing issues and needs. These methods included Housing Task meetings, **four surveys** and a series of **Housing Listening Sessions**.

Community and regional planning, on any level, is most effective when it involves as much of the general public opinion as possible.

The following summarizes the key results of each Survey and comments documented from both the Housing Task Force meetings and Housing Listening Sessions. The complete tabulated results of each **Survey** are included in “**Appendix I**” of this **Housing Needs Assessment**.

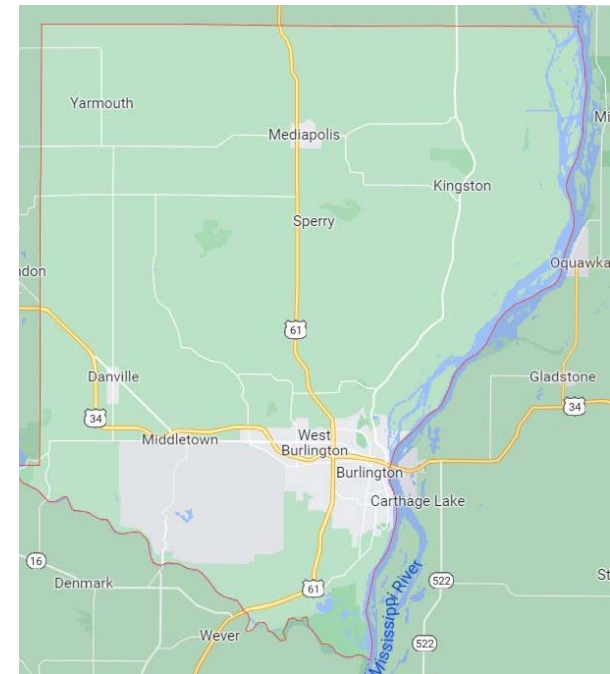


HOUSING TASK FORCE MEETINGS.

Preparation of the **Des Moines County Housing Needs Assessment** included the input of **SEIRPC staff and the Greater Burlington Partnership Housing Task Force**. This collaboration provided the Consultant with a foundation of knowledge to create **Housing Development and Preservation Initiatives** and a plan to implement recommended **Housing Development Programs** that address both the housing needs and desires of Des Moines County. The following housing issues were identified by Task Force members and will need to be addressed during the next five and 10 years.

HOUSING ISSUES.

- There is a need for middle and upper income housing. A lack of housing in this income range has led to many of the County's employees to reside outside of Des Moines County.
- The City of Burlington is limited in available land for housing development due to natural barriers, such as the Mississippi River, as well as the proximity of the Burlington Municipal Airport and the City of West Burlington to the west.
- Housing is needed that supports the local workforce, including professional and executive positions.
- Additional financial support is needed for persons on fixed incomes.
- More relocation support is needed from both local organizations and major employers, including down payment assistance and sources to assist in locating available owner and rental housing.
- Executive jobs with higher salaries are desired to incentivize moving to Des Moines County.
- List-to-lease for rentals are available for an average of three days.
- The demand for rentals is very high due to no homes available to buy.
- Nearly 70 percent of the existing housing stock in Burlington was built before 1970, many of which have unique rehabilitation challenges due to aging structural components.
- Older homes are not cost effective for rehabilitation and would cost more than the value of the home.
- Housing values have increased an estimated 9 percent since 1980.
- Many affordable housing projects are at or near full occupancy. New rental housing development projects have largely involved market rate housing.



COUNTY-WIDE HOUSING SURVEY.

Des Moines County residents were provided an opportunity to provide their opinion on housing needs through a **County-Wide Housing Survey**. Questions presented were focused on, but not limited to current physical condition of existing housing, impediments or barriers to obtaining affordable housing, desired housing types, populations with the greatest need for housing in the County and the housing needs of the County's senior/elderly population. Surveys were made available throughout the County via websites, social media and hard copies at strategic County locations. A total of **428 participants** completed the **Survey**. The following summarizes responses to the Survey. Complete results are available in "**Appendix I**" of this **Housing Needs Assessment**.

RESIDENCY.

- Des Moines County: (428 Total Survey Respondents).
 - **286 or 66.8 percent** of Survey respondents live in **Burlington**.
 - **66 or 15.4 percent** of Survey respondents live in **West Burlington**.
 - **28 or 6.5 percent** live in **Rural Des Moines County**.
 - **15 or 3.5 percent** of Survey respondents live in **Mediapolis**.
 - **12 or 2.8 percent** of Survey respondents live in **Danville**.

DEMOGRAPHICS.

Gender.

- Des Moines County: (428 Total Survey Respondents).
 - **265 or 61.9 percent** identified as **female**.
 - **155 or 36.2 percent** identified as **male**.

Age.

- Des Moines County: (428 Total Survey Respondents)
 - **113 or 26.4 percent** were between **35-44** years of age.
 - **96 or 22.4 percent** were between **55-64** years of age.
 - **73 or 17.1 percent** were between **65-74** years of age.
 - **63 or 14.7 percent** were between **25-34** years of age.

INCOME.**Household Income.**

- Des Moines County: (428 Total Respondents).
 - \$100K to \$149K had 106 respondents. (24.8%).
 - Less than \$50K had 100 respondents. (23.4%).
 - \$50K to \$74K had 93 respondents. (21.7%).
 - Average household income = \$82,099.
- Rural Des Moines County: (28 Total Respondents).
 - \$100K to \$149K had 10 respondents. (35.7%).
 - Less than \$50K had six respondents. (21.4%).
 - Average household income = \$109,800.
- Burlington: (283 Total Respondents).
 - Less than \$50K had 73 respondents. (25.8%).
 - \$50K to \$74K had 67 respondents. (23.7%).
 - \$100K to \$149K had 66 respondents. (23.3%).
 - Average household income = \$75,837.
- West Burlington: (66 Total Respondents).
 - \$100K to \$149K had 18 respondents. (27.3%).
 - Less than \$50K had 16 respondents. (24.2%).
 - \$75K to \$99K had 12 respondents. (18.2%).
 - Average household income = \$87,000.

Monthly Rent.

- Des Moines County: (59 total respondents).
 - \$601 to \$800 (37.3%).
- Burlington: (52 total respondents).
 - \$601 to \$800 (40.4%).
- West Burlington: (Four total respondents).
 - \$400 to \$600 (50%).

Maximum Affordable Rent

- Des Moines County: (59 total respondents).
 - \$400 to \$600 (32.2%).
 - 15 respondents (25.4%) pay more rent than they can afford.
- Burlington: (52 total respondents).
 - \$400 to \$600 (32.7%).
 - 15 respondents (28.8%) pay more rent than they can afford.

Monthly Mortgage.

- Des Moines County: (329 total respondents).
 - Paid in Full (36.8%).
 - \$601 to \$800 (15.8%).
- Burlington: (205 total respondents).
 - Paid in Full (35.2%).
 - \$601 to \$800 (19.5%).
- West Burlington: (59 total respondents).
 - Paid in Full (37.3%).
 - \$601 to \$800 (16.9%).
- Rural Des Moines County: (27 total respondents).
 - Paid in Full (51.9%).
 - \$801 to \$1,000 (22.2%).

BARRIERS TO AFFORDABLE HOUSING.

Housing Type.

- Des Moines County: (426 total respondents).
 - 332 respondents (77.9%) own a single-family house.
 - 32 respondents (7.5%) rent a single-family house.
 - 20 respondents (4.7%) rent an apartment.

Satisfied with Current Housing Situation.

- Des Moines County: (424 total respondents).
 - Yes (328 respondents or 77.4%).
 - No (96 respondents or 22.6%).

Plan to Change Housing Situation in next Five or 10 Years.

- Des Moines County: (366 total respondents).
 - Plan to change their housing situation (61.2% or 224 respondents).
 - Of 224 respondents that plan to change their housing situation, the majority want to move to a single-family house (69.6%) in Burlington (40.2%) or West Burlington (21.9%).
 - Of 224 respondents, the majority (24.6%) identified a need for larger housing as the reason for planning to change their housing situation.
- Burlington: (246 total respondents).
 - Plan to change their housing situation (66.3% or 163 respondents).
 - Of 163 respondents, the majority want to move to a single-family house (74.8%) in Burlington (50.3%).
 - Of 163 respondents, the majority (25.8%) identified a need for larger housing as the reason for planning to change their housing situation.
- West Burlington: (58 total respondents).
 - Plan to change their housing situation (62.1% or 36 respondents).
 - Of 36 respondents, the majority want to move to a single-family house (63.9%) in West Burlington (80.6%).
 - Of 36 respondents, the majority (44.4%) identified a need to downsize as the reason for planning to change their housing situation.
- Rural Des Moines County: (21 total respondents).
 - Do not plan to change their housing situation (71.4% or 15 respondents).



Housing Need (Average scores).

- When asked which housing types were most greatly needed in Des Moines County, **Survey** participants selected the following: (428 Total Respondents) (1=not needed, 5=greatly needed).
 - Housing choice for first-time homebuyer: 4.00.
 - Single-family housing: 3.95.
 - Rehabilitation of owner-occupied housing: 3.92.
- When asked which housing types were most greatly needed in Des Moines County, participants from **Rural Des Moines County** selected the following: (28 Respondents) (1=not needed, 5=greatly needed).
 - Housing choice for first-time homebuyer: 3.96.
 - Single-family housing: average score of 3.75.
 - Senior independent living housing: 3.74
- When asked which housing types were most greatly needed in Des Moines County, participants from **Burlington** selected the following: (286 Respondents) (1=not needed, 5=greatly needed).
 - Rehabilitation of owner-occupied housing: 4.04.
 - Housing choice for first-time homebuyer: 3.99.
 - Rehabilitation of renter-occupied housing: 3.97.
- When asked which housing types were most greatly needed in Des Moines County, participants from **West Burlington** selected the following: (66 Respondents) (1=not needed, 5=greatly needed).
 - Single-family housing: average score of 4.25.
 - Housing choice for first-time homebuyer: 4.14.
 - Rehabilitation of owner-occupied housing: 3.95.

Barriers to Affordable Suitable Housing.

- When asked what issues or barriers were present to obtaining affordable suitable housing for their household, **owners** selected the following: (245 total respondents).
 - Cost of utilities (47.3% or 116 respondents).
 - Lack of sufficient homes for sale/housing choice (41.6% or 102 respondents).
 - Condition of housing (35.1% or 86 respondents).
 - Housing purchase price (34.7% or 85 respondents).
- When asked what issues or barriers were present to obtaining affordable suitable housing for their household, **renters** selected the following: (55 total respondents).
 - Cost of rent (74.5% or 41 respondents).
 - Lack of availability of decent rental units (70.9% or 39 respondents).
 - Condition of housing (61.8% or 34 respondents).
 - Cost of utilities (43.6% or 24 respondents).

SERVICES FOR SENIORS.**Senior/Elderly (55+ Years of Age) Housing Situation.**

- Total (195 respondents).
 - 157 plan to change their housing situation.
 - Single-family housing (40 or 25.5%).
 - Purchase townhome (23 or 14.6%).
- Rural Des Moines County: (18 respondents).
 - 17 plan to change their housing situation.
 - Assisted living housing (two or 11.8%).
- Burlington (126 respondents).
 - 96 plan to change their housing situation.
 - Single-family housing (19 or 19.8%).
 - Purchase townhome (14 or 14.6%).
- West Burlington (31 respondents).
 - 25 plan to change their housing situation.
 - Purchase townhome (six or 24%).
 - Assisted living housing (four or 16%).

When asked to rate the quality of Support Services for Seniors, Survey respondents rated them as follows: (4=Excellent, 3=Good, 2=Fair, 1=Poor).

- Total (195 respondents).
 - Highest Quality (average scores).
 - Law Enforcement (3.16).
 - Volunteer Opportunities (3.06).
 - Lowest Quality (average scores).
 - Home Repair/Rehab Service (1.98).
 - Health Services – Mental/Physical (2.09).
- Rural Des Moines County (18 respondents).
 - Highest Quality (average scores).
 - Law Enforcement (3.47).
 - Volunteer Opportunities (2.73).
 - Lowest Quality (average scores).
 - Home Repair/Rehab Service (1.79).
 - Adult Care (2.00).
- Burlington (126 respondents).
 - Highest Quality (average scores).
 - Volunteer Opportunities (2.99).
 - Law Enforcement (2.96).
 - Lowest Quality (average scores).
 - Home Repair/Rehab Service (1.97).
 - Specialized Services - Veteran (2.02).
- West Burlington (31 respondents).
 - Highest Quality (average scores).
 - Law Enforcement (3.30).
 - Emergency Transportation (3.15).
 - Lowest Quality (average scores).
 - Adult Care (1.92).
 - Home Repair/Rehab Service (1.96).

FUNDING/FINANCING PROGRAMS.

When asked whether they would support using State and/or Federal Grant dollars for various programs, participants supported the following:

- Establish a program to purchase and remove dilapidated houses to make affordable lots available for development.
 - Des Moines County (337 or 86% of 393 total respondents).
 - Burlington (225 or 87% of 260 respondents).
 - West Burlington (57 or 90% of 63 respondents).
 - Rural Des Moines County (25 or 89% of 28 respondents).
- Purchase, rehabilitate and resell vacant housing in the community.
 - Des Moines County (324 or 84% of 387 total respondents).
 - Burlington (213 or 84% of 255 respondents).
 - West Burlington (58 or 92% of 63 respondents).
 - Rural Des Moines County (23 or 85% of 27 respondents).
- Conduct an owner housing rehabilitation program.
 - Des Moines County (316 or 82% of 387 total respondents).
 - Burlington (222 or 86% of 258 respondents).
 - West Burlington (53 or 88% of 60 respondents).
 - Rural Des Moines County (19 or 70% of 27 respondents).
- Provide down-payment assistance to first-time home buyers.
 - Des Moines County (294 or 77% of 384 total respondents).
 - Burlington (205 or 81% of 253 respondents).
 - West Burlington (49 or 79% of 62 respondents).
 - Rural Des Moines County (18 or 64% of 28 respondents).
- Conduct a renter housing rehabilitation program.
 - Des Moines County (237 or 62% of 380 total respondents).
 - Burlington (168 or 67% of 251 respondents).
 - West Burlington (32 or 52% of 61 respondents).
 - Rural Des Moines County (18 or 67% of 27 respondents).



When asked whether they would support using local City or County dollars or local Foundation dollars for various programs, participants supported the following:

- Purchase, rehabilitate and resell vacant housing in the community.
 - Des Moines County (315 or 84% of 377 total respondents).
 - Burlington (207 or 83% of 249 respondents).
 - West Burlington (58 or 95% of 61 respondents).
 - Rural Des Moines County (24 or 89% of 27 respondents).
- Establish a program to purchase and remove dilapidated houses to make affordable lots available for development.
 - Des Moines County (300 or 79% of 379 total respondents).
 - Burlington (199 or 80% of 249 respondents).
 - West Burlington (50 or 81% of 62 respondents).
 - Rural Des Moines County (23 or 85% of 27 respondents).
- Creation of a Community or County-Wide Land Bank Program to purchase undeveloped and/or dilapidated properties for clean-up and resale to developers.
 - Des Moines County (293 or 78% of 376 total respondents).
 - Burlington (196 or 79% of 248 total respondents).
 - West Burlington (51 or 85% of 60 total respondents).
 - Rural Des Moines County (19 or 68% of 28 total respondents).
- Conduct an owner housing rehabilitation program.
 - Des Moines County (281 or 74% of 379 total respondents).
 - Burlington (195 or 78% of 249 respondents).
 - West Burlington (51 or 84% of 61 respondents).
 - Rural Des Moines County (16 or 59% of 27 respondents).
- Provide down-payment assistance to first-time home buyers.
 - Des Moines County (277 or 73% of 378 total respondents).
 - Burlington (188 or 76% of 249 respondents).
 - West Burlington (49 or 80% of 61 respondents).
 - Rural Des Moines County (19 or 70% of 27 respondents).
- Conduct a renter housing rehabilitation program.
 - Des Moines County (206 or 55% of 374 total respondents).
 - Burlington (142 or 57% of 247 respondents).
 - West Burlington (31 or 52% of 60 respondents).
 - Rural Des Moines County (15 or 58% of 26 respondents).



HOUSING STAKEHOLDER SURVEY.

Selected local housing stakeholders, including professional housing providers, participated in a **Housing Stakeholder Survey** to provide information regarding housing issues and needs in Des Moines County. A total of nine housing providers in the County participated in the Survey. The following summarizes responses to the Survey. Complete results are available in “Appendix I” of this **Housing Needs Assessment**.

Housing Service Provided.

- Des Moines County: (Nine total respondents).
 - Rehabilitation, financing, new construction.
 - Housing construction materials/finishes.
 - Real estate development.
 - Real estate, sales and rentals.
 - Rental housing.
 - Public housing.
 - Affordable housing for persons with disabilities.
 - Homeless shelter.

Covid-19 Housing Issues.

- Des Moines County: (Nine total respondents).
 - Inflation (22.2% or two respondents).
 - Deferred rent/mortgage payments (11.1% or one respondent).
 - Delayed housing construction (11.1% or one respondent).

Housing Need.

- Population Housing Need: (Nine total respondents).
 - Seniors (55.6% or five respondents).
 - Homeless/Near Homeless (55.6% or five respondents).
 - Families (44.4% or four respondents).
 - Workforce (44.4% or four respondents).
 - Single Parent Household (33.3% or three respondents).
 - Special Needs Population (22.2% or two respondents).
- Housing Type Needed: (Nine total respondents).
 - Single family housing (55.6% or five respondents).
 - Independent senior housing (33.3% or three respondents).
 - Transitional housing (22.2% or two respondents).



EMPLOYER HOUSING ASSISTANCE SURVEY.

Major employers throughout Des Moines County participated in an “**Employer Housing Assistance Survey**” to determine the current involvement of Des Moines County’s major employers in the provision of workforce housing and financial assistance to obtain housing throughout the County. The following summarizes responses to the Survey. Complete results are available in “**Appendix I**” of this **Housing Needs Assessment**.

EMPLOYER ASSISTED HOUSING PROGRAM.

- The majority (60%) of respondents have an employer assisted housing program. (15 total respondents).
 - Existing Program type: (nine respondents).
 - Relocation assistance (88.9% or eight respondents).
 - Incidental allowance (11.1% or one respondent).
 - Lack of program: (six respondents).
 - Not interested in establishing program (66.7% or four respondents).
 - Interested in establishing program (33.3% or two respondents).

HOUSING NEED.

- Employee Housing Type: (14 total respondents).
 - Single family (64.3% or nine respondents).
 - Owner (57.1% or eight respondents).
 - Rental (57.1% or eight respondents).
 - Apartment (42.9% or six respondents).
- Employee Housing Issues: (12 total respondents).
 - Lack of housing available (50% or six respondents).
 - Deferred rent/mortgage payments (8.3% or one respondent).
 - Delayed housing construction and/or relocation (8.3% or one respondent).
 - Difficulty obtaining a mortgage loan (8.3% or one respondent).
- Employer Housing Issues: (12 total respondents).
 - Lack of housing available (33.3% or four respondents).
 - Affordability of housing (16.7% or two respondents).

WORKFORCE HOUSING NEEDS SURVEY.

SEIRPC, in cooperation with major employers, conducted a **Workforce Housing Needs Survey** to determine the specific renter and owner housing needs of the County's workforce. A total of **175 Surveys** were returned.

Survey participants were asked to provide information on such subjects as issues and barriers to obtaining affordable housing, place of employment, annual household income and in where participants would like to become either a homeowner or a renter. The following are highlights that were developed from the **Survey**. The complete **Survey** results are available in “**Appendix I**” of this **Housing Needs Assessment**.

EMPLOYMENT.

Place of Employment

- Des Moines County: (166 Total Respondents).
 - Burlington Community School District (57 or 34%).
 - Winegard (18 or 11%).
 - Southeast Iowa Regional Medical Center (16 or 10%).
 - Case New Holland (13 or 8%).

Commuters

- Commuters: (172 Total Survey Respondents).
 - 28 or 16 percent commuted from outside Des Moines County for work.
- Commute Time: (175 Total Survey Respondents).
 - **80 or 46 percent** commute **Less than 10 minutes**.
 - **52 or 30 percent** commute **10-20 minutes**.

INCOME.

Housing Tenure

- | | |
|--|---|
| <ul style="list-style-type: none"> • Des Moines County (173 Respondents). <ul style="list-style-type: none"> ○ Homeowners (139 or 80%). <ul style="list-style-type: none"> ▪ \$400-\$600 (26 or 19%). ▪ \$600-\$800 (23 or 17%). ○ Renters (34 or 20%). <ul style="list-style-type: none"> ▪ \$400-\$600 (Nine or 26%). ▪ \$601-\$800 (Nine or 26%). | <ul style="list-style-type: none"> • Burlington (104 Respondents). <ul style="list-style-type: none"> ○ Homeowners (83 or 80%). <ul style="list-style-type: none"> ▪ \$400-\$600 (15 or 18%). ▪ \$801-\$1,000 (14 or 17%). ○ Renters (21 or 20%). <ul style="list-style-type: none"> ▪ \$400-\$600 (Seven or 33%). ▪ \$601-\$800 (Six or 29%). ▪ \$801-\$950 (Six or 29%). |
|--|---|

Household Income Range.

- Des Moines County (172 Respondents).
 - Less than \$50K (41 or 24%).
 - \$100K to \$149K (41 or 24%).
 - \$50K to \$74K (33 or 19%).
 - Average household income = \$85,667.
- Burlington (105 Respondents).
 - Less than \$50K (26 or 25%).
 - \$100K to \$149K (24 or 23%).
 - \$50K to \$74K (22 or 21%).
 - Average household income = \$81,750.

RESIDENCY/BARRIERS TO AFFORDABLE HOUSING.

Place of Residence.

- Des Moines County: (171 Total Respondents).
 - **106 or 62 percent** live in **Burlington**.
 - **26 or 15 percent** live in **other counties/states**.
 - **18 or 11 percent** live in **West Burlington**.
 - **Eight or 5 percent** live in **Rural/Unincorporated Des Moines County**.

Satisfied with Current Housing Situation.

- Des Moines County (174 Total Respondents).
 - Yes (138 or 79%).
 - No (36 or 21%).
- Burlington (105 Survey Respondents).
 - Yes (83 or 79%).
 - No (22 or 21%).

Plan to Change housing situation in next five years.

- Des Moines County (105 Total Respondents).
 - The majority want to move to a single-family house (66%) in Burlington (28%).
- Burlington (60 respondents).
 - The majority want to move to a single-family house (73%) in Burlington (43%).

Barriers to Affordable Suitable Housing.

- When asked what issues or barriers were present to obtaining affordable suitable housing for their household, **owners** selected the following:
 - Des Moines County (97 Survey Responses).
 - Housing purchase price (48 or 49%).
 - Cost of utilities (46 or 47%).
 - Lack suitable houses for sale (38 or 39%).
 - Burlington (59 Survey Responses).
 - Cost of utilities (36 or 61%).
 - Housing purchase price (25 or 42%).
- When asked what issues or barriers were present to obtaining affordable suitable housing for their household, **renters** selected the following:
 - Des Moines County (31 Survey Responses).
 - Cost of rent (28 or 90%).
 - Lack of suitable rental units (23 or 74%).
 - Cost of utilities (15 or 48%).
 - Burlington (20 Survey Responses).
 - Cost of rent (19 or 95%).
 - Lack of suitable rental units (14 or 70%).

HOUSING LISTENING SESSIONS.

The citizen participation program included “**Housing Listening Sessions**” with local housing developers/funders, local major employers and housing providers. City staff and elected leadership were also in attendance. The following “consensus statements” highlight commentary from those in attendance at each of the three sessions.

- Housing price product identified as being greatly needed in Des Moines County was in the \$125,000 to \$200,000 price range.
- There is a lack of variety in housing which makes it difficult to recruit employees/teachers including missing executive level homes.
- In Mediapolis, developers are trying to support a variety of housing types being constructed. Residential lots are available in the southeast portion of the Community where new housing opportunities are available.
- In West Burlington, a 19-unit single family development is utilizing residential tax abatement.
- Generally \$5,000 to \$10,000 is lent to families from various housing funding programs, but interest rates have been increasing, making the payback process difficult for families.
- There is an interest in neighborhood rehabilitation. The significant age of housing throughout the county and, in some cases, its historical nature, present unique challenges in obtaining financial assistance and ensuring the rehabilitation is conducted correctly.
- Handicap accessible housing is difficult to find. Much of the housing stock throughout the County is high in age, which presents challenges in converting single family homes or rental housing units into a dwelling with handicap accessibility features.
- The cost to rehabilitate a home is generally not cost effective, in comparison to the market value of the home.
- There are higher than average construction costs in Burlington combined with lower incomes.
- Property taxes are an issue. They are higher than average county-wide. The cost to build is high.
- Participants expressed a desire to encourage more aggressive efforts to attract more housing developers to the County, especially those who specialize in multiple housing development concepts.
- Both Contractors and subcontractors have been significantly busy, which hinders timelines for the development of new housing programs, especially ones focused on affordable housing.
- Mixed income housing is becoming more popular in the County. Housing stakeholders would like to see more housing supporting mixed incomes be developed in the County.
- There is a need for quality workforce housing as well as rental housing for business professionals.

SECTION 3: **DES MOINES COUNTY/COMMUNITY PROFILE.**

INTRODUCTION.

This **Section** of the **Des Moines County, Iowa Housing Needs Assessment** provides a population, income, economic and housing profile of the County and each Community. Presented are both trend and projection analysis. Emphasis is placed on five- and 10-year projections of change.

Population, income, economic and housing projections are critical in the determination of both housing demand and need throughout Des Moines County. The statistical data, projections and associated assumptions presented in this Profile will serve as the very basic foundation for preparing the County and each Community with a future housing stock capable of meeting the needs of its citizens.

The analysis and projection of demographic variables are the foundation of all major planning decisions. The careful study of these variables assists in understanding changes which have and are occurring in a particular planning area. The projection of pertinent demographic variables, in Des Moines County, included a 10-year period, **January, 2023, to January, 2033**. This planning period provides a reasonable time frame for development and allows the Consultant to propose demographic projections with a high level of confidence.

The following narrative provides population, income, economic and housing trends and projections for Des Moines County. **All statistical Tables are included in “Appendix II” of this Housing Needs Assessment.**



POPULATION PROFILE.

The analysis and projection of local demographics are at the center of all planning decisions. This process assists in the understanding of important changes which have and will occur from 2023 to 2028 and 2033. Estimating population is critical to a community planning process, especially as it relates to the provision of housing. Further, projecting population growth and/or decline of a community is extremely complex. Projections are based upon various assumptions about the future and must be carefully analyzed and continually reevaluated, due to the changing economic and social structure of a community.

Population Trends and Projections.

The population from the 2000 and 2010 Decennial Censuses, as highlighted in **Table 1, Page 22**, recorded a slight decline in population for Des Moines County. The County's population decreased from 42,351, in 2000, to 40,325, in 2010, a decrease of 2,026, or 4.8 percent. This trend has continued, as highlighted in the 2020 Census Redistricting Data, which recorded a population of 38,910. **Currently (2023), the estimated population for the County is 38,667 and is projected to continue to decrease, to 38,355, by 2028 and 37,767, by 2033.**

The Community of Burlington, the County-Seat and largest Community in Des Moines County, is projected to continue to experience a decline in population during the next ten years. The Community of Danville is experiencing a stable population, which is projected to continue through 2033. The Communities of Mediapolis, Middletown and West Burlington are experiencing population increases, which is also projected to continue through 2033. **A stable or increasing population base contributes to the need for new and improved housing for persons of all incomes in the County.**

A Community Growth Initiative (CGI) could potentially occur in Des Moines County by 2033. Utilizing a scenario of additional Full-Time Employment (FTE) opportunities being created and the securement of up to 10 percent of the current commuter workforce, Des Moines County would have the potential to increase in population by up to 2,188 persons for an estimated 2033 population of 39,955. Each Community and the Balance of County would experience either a stable or increasing population as a result of this CGI scenario.

TABLE 1
POPULATION TRENDS & PROJECTIONS
DES MOINES COUNTY & COMMUNITIES, IOWA
2000-2033

<u>Community</u>	<u>2000</u>	<u>2010</u>	<u>2020</u>	<u>2023</u>	<u>2028</u>	<u>2033</u>	<u># Change</u> <u>2023-2028</u>	<u># Change</u> <u>2023-2033</u>	<u>2033</u> <u>CGI*</u>
Des Moines County	42,351	40,325	38,910	38,667	38,355	37,767	-588	-900	39,955
Burlington	26,839	25,663	23,982	23,748	23,425	22,752	-673	-996	24,289
Danville	914	934	927	924	922	925	+3	+1	940
Mediapolis	1,644	1,560	1,688	1,702	1,736	1,780	+44	+78	1,858
Middletown	535	318	363	371	395	426	+31	+55	452
West Burlington	3,161	2,968	3,197	3,210	3,294	3,478	+184	+268	3,692
Balance of County^	9,258	8,882	8,753	8,712	8,583	8,406	-177	-306	8,724
Augusta CDP	--	--	51	49	45	40	-5	-9	40
Beaverdale CDP	--	952	880	873	841	807	-34	-66	826
Kingston CDP	--	--	81	79	74	66	-8	-13	67
Oak Hills CDP	--	--	186	183	180	175	-5	-8	176
Sperry CDP	--	--	124	122	116	106	-10	-16	107
Yarmouth CDP	--	--	61	59	55	48	-7	-11	48

*Includes estimated population increase associated with both a **Community Growth Initiative (CGI)** via increases in Full-Time Employment (FTE) positions (est. 1,130) in the next 10 years, both new positions and the securement of up to 10% of current employed commuter population. "CGI" 2033 = Est. 2,188 Additional population.

Age.

In 2023, Des Moines County is maintaining an estimated median age of 42.4 years, an increase from the 2020 median age of 40.1 years. **Median age is projected to continue to increase; to 42.7 years by 2028 and 42.9 by 2033.**

The “19 and Under” and “35 to 54” age cohorts were the largest population cohorts in Des Moines County, as per the 2010 Census and 2020 estimates, and remains the largest in the County, today. This trend is projected to continue through 2033.

The Des Moines County 55+ population is projected to increase by 2033, with the “65-74” age group projected to experience the largest population increase; an estimated 238 persons. All Communities in Des Moines County are projected to either remain stable or increase in population among persons 55+ years of age. It is important that a range of elderly services, amenities and appropriate housing be made available in Des Moines County to **encourage senior/elderly populations to remain in their respective Communities and, ultimately, the County.**

Persons Per Household.

Persons per household declined in Des Moines County, from 2000 to 2010, from 2.40 to 2.33 and 2.29 in 2020. Currently, an average of 2.28 persons exist in a single household in Des Moines County. This number is projected to remain stable by 2028 and continue to decrease, slightly, to an estimated 2.27 by 2033.



INCOME PROFILE.

Information presented in the **Income Profile** of this **Housing Needs Assessment** assists in determining the number of households within Des Moines County having the financial capacity to afford housing. In addition, the analysis of household incomes assist in determining the size, type and style of housing needed in the County, in the future. Low cost and government subsidized housing are subject to Federal regulations, such as size and type, whereas upper income housing has few limitations.

Per Capita Income.

Per capita income is equal to the gross income of an area (State, County, City, Village) divided equally by the number of residents residing in the subject area. In 2023, per capita income in Des Moines County is an estimated \$56,025, an increase of approximately 58 percent from the 2010 per capita income of \$35,470. **By 2028, per capita income in Des Moines County is projected to increase an estimated 19.7 percent, to \$67,062 and to an estimated \$80,273, by 2033.**

Median income in Des Moines County communities was the highest in Middletown in 2023 at an estimated \$69,728. **By 2028, median income in Middletown will continue to be the highest at \$77,732, an increase of 11.5 percent since 2023. This trend will continue through 2033 with Middletown having a median income of \$86,655.**

Cost Burdened/Housing Problems.

A number of households throughout Des Moines County are considered to be “**Cost Burdened**” and/or have various “**Housing Problems**”, as defined by the Department of Housing and Urban Development. A cost burdened household is one paying 30 percent or more of their income on housing costs, which may include mortgage, rent, utilities and property taxes. A household is considered to have housing problems if the housing unit is overcrowded (more than one person per room) and/or if the household lacks complete plumbing.

In 2023, an estimated 1,880 owner households in Des Moines County, or 16.2 percent of all owner households, **are cost burdened or have housing problems.** This is a decrease of 100 persons from 1,980 in 2018. **In 2018, an additional 2,145 renter households are cost burdened or have housing problems.** This has increased to an estimated **2,374 renter households** in Des Moines County, or 46.4 percent of all renter households, **are cost burdened or have housing problems in 2023.**

ECONOMIC PROFILE.

The following provides a general **Economic Profile** of Des Moines County. Included is a review of relevant labor force data, annual employment trends and the identification of major employers.

Southeast Iowa Economic Development provides the technical assistance needed to attract, grow and retain employment and economic opportunities for Des Moines County residents. An industrial site located in the City of Middletown offers the following services that could entice new employers to Des Moines County:

- 152 acres.
- Phase I, Geotech, archeological & wetlands delineation complete.
- 100 miles of operational rail.
- No property taxes.
- Up to 50 year land leases.



Employment Trends.

Between 2010 and 2023, the **unemployment rate** in Des Moines County ranged from a high of 7.6 percent to a low of 3.3 percent. During this period, the total number of **employed persons** decreased by 1,403. By 2028, an estimated 17,478 persons will be employed in Des Moines County, with an unemployment rate of 3.5 percent. By 2033, an estimated 17,722 persons will be employed in Des Moines County, with an unemployment rate of 3.4 percent.

Employment By Type.

In 2020, 20,142 persons in Des Moines County worked in a non-farm place of employment and in 2021, this number decreased to 20,116. The largest concentration of workers were employed in the Manufacturing, Health Care & Social Assistance and Retail Trade.

Major Employers.

Major Employers in Des Moines County, Iowa include American Ordnance, Case New Holland, Great River Entertainment, Federal Mogul, Southeast Iowa Regional Medical Center-West Burlington, KPI Concepts, Shearer's Foods, Silgan Containers, Southeast Community College and Winegard.

- American Ordnance is a military ammunition manufacturer located in Middletown Iowa with approximately 3000 employees. In April 2022, American Ordnance completed a 36,841-square foot Centralized Solid Waste Processing Facility that will replace an outdated Iowa Army Ammunition Plant recycling facility and received a \$15 million contract for a revision of the design of the Long-Range Precision Artillery Production Facility with an estimated completion in September 2023.
- Case New Holland is an agricultural and construction equipment manufacturer with approximately 600 employees in Burlington.
- Federal Mogul is located in Burlington and employs approximately 500 employees at the automotive equipment manufacturing facility.
- Great River Entertainment in Burlington employs approximately 800 employees and includes the Catfish Bend Casino and the Fun City Resort, which was formerly known as the Pzazz Hotel and was recently renovated in 2019.
- KPI Concepts, located in West Burlington, Iowa, is a commercial design and manufacturing company that employs approximately 100 employees.
- Shearers Foods is a snack manufacturing company that employs approximately 500 people in Burlington, Iowa.
- Silgan Containers has a 412,000-square foot facility in Burlington, Iowa that produces steel food cans and employs 125 employees.

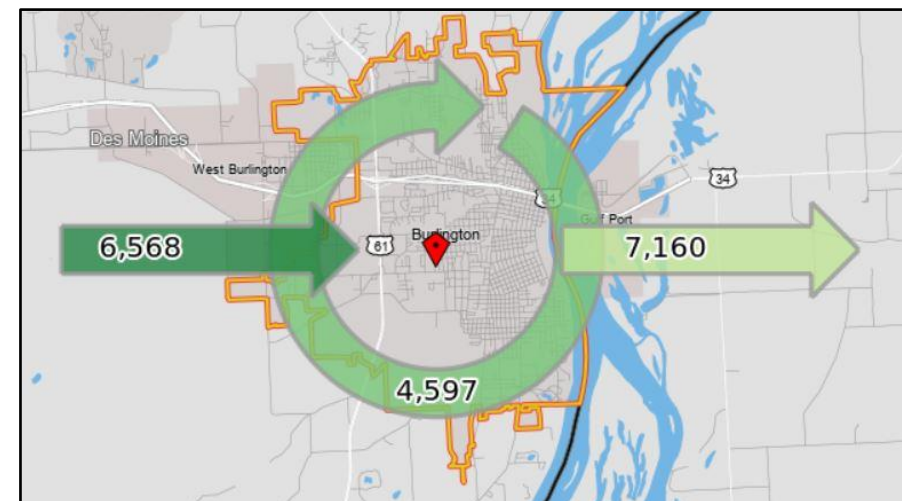
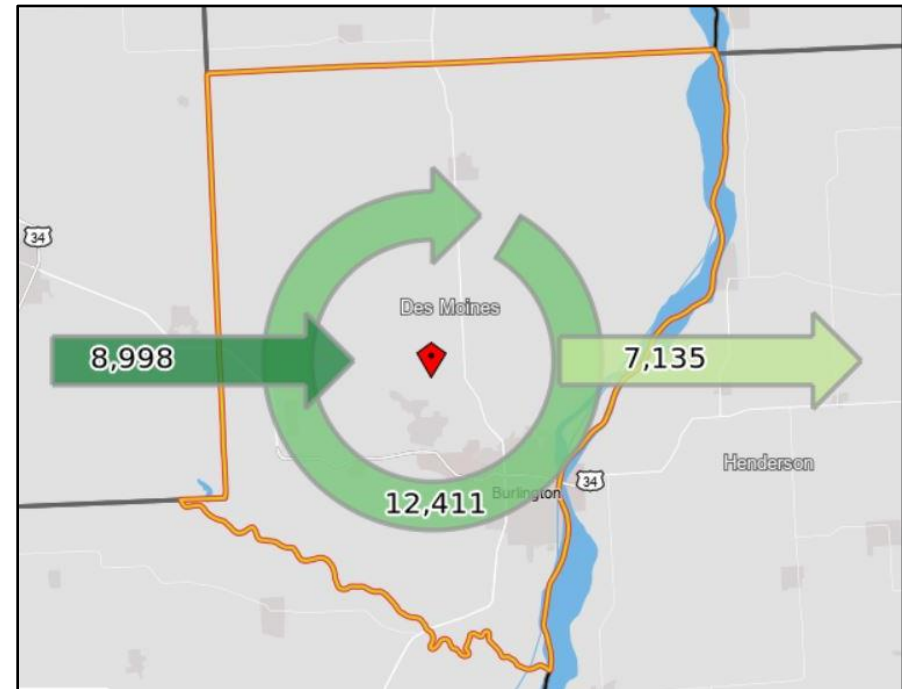
SECTION 3: DES MOINES COUNTY/COMMUNITY PROFILE.

- Southeast Iowa Regional Medical Center-West Burlington is a 378-bed facility in West-Burlington that employs approximately 1,600 people. This facility is part of Great River Health which has additional facilities in Burlington and Mediapolis, as well as facilities in Lee and Henry Counties.
- Winegard is a technology manufacturing company in Burlington, Iowa that employs approximately 300 people.
- The main campus of Southeastern Community College (SCC) is located in West Burlington. A total of 2,260 students are enrolled with SCC.



The Center of Economic Studies, through the U.S. Census, estimates that 21,409 persons were employed in Des Moines County in 2019. An estimated 8,998 persons travelled from outside the County for employment. Additionally, 7,135 persons reside in Des Moines County, but are employed elsewhere. However, a majority of Des Moines County's population, live and work within Des Moines County.

In 2019, the Center of Economic Studies, through the U.S. Census, estimates that a total of 11,165 persons were employed in Burlington. An estimated 6,568 persons travelled from outside the city for employment and an estimated 7,160 persons reside in Burlington but are employed elsewhere. An additional 4,597 persons live and work in the City of Burlington. Additional workforce housing could increase the attractiveness of Burlington as a place to live and work.



HOUSING PROFILE.

Statistical tables regarding housing stock information are included in “**Appendix II**” of this **Housing Needs Assessment**.

Households.

Currently, an estimated 16,701 households reside in Des Moines County, consisting of an estimated 11,581 owner and 5,120 renter households. By 2028, owner households will account for an estimated 68.9 percent of all households in the County. The percentage of owner households will continue to decrease to 68.7 percent by 2033. The Communities of Danville, Mediapolis and Middletown are projected to experience stable or increasing numbers of households, through 2033, as it relates to both owner and renter households.

Group quarters include both “institutionalized” and “non-institutionalized” populations living in housing structures that include, but are not limited to as dormitories, nursing care centers, correctional facilities, etc. **The Communities of Burlington, Mediapolis and West Burlington, as well as the Balance of County, comprise all of the County’s (current) estimated 510 group quarters.** The population in group quarters is projected to remain stable and decrease slightly to 506 by 2028 and 498 by 2033.

From 2010 to 2020, group quarters population experienced a sharp increase in the City of West Burlington in the form of student housing and nursing/skilled nursing facilities. During the same time period, the City of Burlington has experienced the opposite trend with declines in correctional facility, nursing/skilled nursing and college student housing.

Housing Units/Vacancy & Occupancy.

In 2023, Des Moines County contains an estimated 18,903 housing units, consisting of approximately 13,035 owner and 5,868 rental units. Of these 18,903 units, approximately 2,203 are vacant, resulting in an overall, estimated housing vacancy rate of 11.6 percent. The 2,203 vacant housing units consist of an estimated 1,454 owner and 749 rental units, equaling an owner housing vacancy rate of 11.1 percent and a rental housing vacancy rate of 12.7 percent. Burlington has the highest overall housing vacancy rate, 12.3 percent, while Danville has the lowest at 3.4 percent.

The **Adjusted Housing Vacancy Rate (AHVR)** includes only vacant units that are available for year-round rent or purchase, meeting current housing code and having modern amenities. A vacancy rate of 6 percent is the minimum rate recommended for Des Moines County, to have sufficient housing available for new and existing residents. **The overall, estimated AHVR for Des Moines County is 3.2 percent, which includes an AHVR for owner housing of 3.1 percent and 3.6 percent for rental housing. This concludes that Des Moines County has both an owner and rental housing vacancy deficiency.**

Des Moines County Communities should take a position to upgrade their housing stock during the next five years. This can be accomplished by, both, building new homes and rehabilitating (economically feasible) existing housing units. Housing units that are severely deteriorated or dilapidated should be targeted for substantial rehabilitation or, in extreme cases, demolition and replacement.



Housing Values & Gross Rent.

The cost of housing in any county or community is influenced by many factors, primarily the cost of construction, availability of land and infrastructure and, lastly, the organizational capacity of the County or Community to combine these issues into an applicable format and secure the appropriate housing resources, including land and money. Des Moines County and its Communities are challenged to organize necessary resources to meet the needs of their residents, including both financial and organizational resources. A continued effort to upgrade wages, at both existing and new employment settings, should be a top priority.

Mediapolis is estimated to have the highest **median housing value** at **\$150,599 in 2023**, and is projected to remain the highest at **\$185,568 by 2028** and to **\$228,657 by 2033**.

Currently, the City of Burlington is estimated to have the highest median rent in Des Moines County, at \$894. Middletown is projected to experience the highest median rent in the County, an estimated \$1,203 by 2028 and continue to experience the highest median rent by 2033, at \$1,641.



RECENT HOUSING DEVELOPMENT ACTIVITIES.

Since the completion of the **2015 Housing Needs Assessment**, **Des Moines County Communities** have been very active in both the development and rehabilitation of housing. Several residential related projects have been developed, are currently under construction or are in the planning and permitting stages. The following highlights housing development activities in the County.

Current Housing Developments/Projects.

- New housing in Mediapolis has been primarily situated in the southeastern portion of the Community and includes new available lots.
- New housing in Middletown has been primarily situated southeast of the community.
- The newest housing developments in Danville have occurred in the western portions of the Community.
- In West Burlington, a housing development consisting of 52 townhomes in four-plex and eight-plex configurations is being constructed near Huston Street and Layne Drive.
- **Blaul Lofts** has 39 market rate units, as well as commercial space and was completed in 2021 in Burlington.
- **Tama II**, a 3-story housing development in Burlington is nearing completion. The project will have 24 mixed-rate units including 13 designated affordable units consisting of 10 two-bedroom and 14 one-bedroom units.
- A **Mixed-Use Redevelopment** project of the former Flint Hills Manor site at Roosevelt Avenue in Burlington will include 49 market rate apartment units. Construction began in 2022 and is expected to be completed in 2023.



- **Urbane424** is a redevelopment project in Burlington that replaced a police station and fraternity club with a five story mixed use development housing 47 market rate apartments. The project received workforce housing tax credits as well as brownfield/grayfield redevelopment tax credits and is expected to be completed in 2023.
- **Churchill Lofts** includes the rehabilitation of the Churchill and Ebert Buildings in Burlington and will house 48 units. Construction started in 2021 and is expected to be completed in 2023.

Future Housing Development.

- Rehabilitation of the former **Apollo School building** at 1201 Valley Street is proposed to include 49 two- and three-bedroom senior housing units, while the former **Salter School building** at 705 Maple Street is proposed to be rehabilitated into 17 apartment style units.
- The **Typewriter Building**, located in Burlington, is in the planning phase of a rehabilitation project. This project had TIF financing approved in 2022 with a stipulation that development needed to be completed by 2025. This rehabilitation project will have 20 apartment units as well as commercial space.
- The rehabilitation of buildings at **712 & 722 Jefferson Street** are planned to include a distillery and grocery store with potential apartment units in Burlington.
- **Penn's Landing Housing Project** is located in West Burlington just north of the Caspian Village Apartments. This project will consist of an 18 lot subdivision of low to moderate income housing and will be funded through TIF.
- The **Dial Building redevelopment** in Burlington is in the planning stages and will consist of 47 one-bedroom and 10 two-bedroom units. This project is currently in the process of finding potential financing opportunities including historic tax credits, affordable housing grants, brownfield program grants, community development block grants and tax increment financing.
- **A seven unit housing complex at 514 Jefferson Street and a five unit development at 312 Jefferson Street are either seeking or have received Community Development Block Grant funding.**
- Southeastern Community College currently supports 222 student living units on the West Burlington Campus. Approval has been granted for the College to increase its on-campus student housing capacity to 271 units.

SECTION 4: **HOUSING UNIT TARGET DEMAND & LAND USE NEEDS ANALYSIS.**

INTRODUCTION.

This Section of the **Des Moines County & Communities, Iowa Housing Needs Assessment** provides a **Housing Unit Target Demand and Land Use Needs Analysis**. The analysis includes the identification of **housing demand** for both **new housing development** and **housing rehabilitation activities**.

HOUSING DEMAND SITUATION.

Some of the housing needs expressed in the **Housing Surveys** and **Housing Task Force Meetings** included **additional single-family homes as well as rental housing units, rehabilitation of owner and renter-occupied housing and housing choices for first-time homebuyers**. Participants of the **Des Moines County-Wide Housing Survey** and the **Workforce Housing Needs Survey** stressed a need for safe, decent and affordable housing options for all populations and incomes and the need to rehabilitate or demolish distressed housing structures in the County. There is an increasing need for homes throughout Des Moines County, consisting of three+-bedrooms.

The rehabilitation of homes in each Community could help to meet the needs of households/families wanting to purchase a home within a moderate price range. Both a purchase-rehabilitate-resale/re-rent program and a **“Land Bank” Program** is recommended, County-wide. A home repair/modification program would be appropriate to assist elderly persons to stay in their home. Future housing options for elderly persons in Des Moines County could also include low-to medium density housing, such as duplexes, triplexes and townhomes.



HOUSING DEMAND POTENTIAL.

Housing demand in Des Moines County is driven by a variety of local housing components, including household population, available both owner and rental housing units, persons and families living in deteriorated to dilapidated housing units and the availability of land and financial resources to make housing development projects become a reality. Community leadership and local housing stakeholders and providers need to be focused on this housing demand and achieving reasonable goals that will effectively increase the quantity and quality of housing in **Des Moines County**. **To effectively determine housing unit demand for the Area, NINE separate components were reviewed. These included;**

- (1) housing demand based upon expected new population/households, during the next five years, including new housing construction and annexation of residential properties,**
- (2) need for affordable housing units for persons/families considered to be “cost burdened,”**
- (3) replacement of occupied housing in a “deteriorated to dilapidated” condition,**
- (4) address the owner and rental housing “vacancy deficiency” in each Community,**
- (5) development of housing to secure current commuter workforce population,**
- (6) determination of the local “pent-up” housing demand for existing residents,**
- (7) determination of the seasonal housing demand for transient populations,**
- (8) determination of the student off-campus housing demand and**
- (9) determination of local housing development capacity of each Community, during the next five and ten years.**

A determination of **housing unit rehabilitation and demolition demand for each Des Moines County Community**, during the next ten years, including moderate and substantial housing rehabilitation and demolition and replacement, was also included in the determination of housing unit target demand in each Community. Statistical tables regarding **Housing Unit Target Demand** are included in “**Appendix II**” of this **Housing Needs Assessment**.

HOUSING DEMAND-NEW HOUSEHOLDS, REPLACEMENT & AFFORDABLE DEMAND.***New Households.***

New households, the replacement of substandard housing and the assistance that can be provided to maintain affordable housing, for both its present and future households, are important considerations in the determination of a housing demand potential for any particular community. **The Communities of Danville, Mediapolis, Middletown and West Burlington are experiencing stable or increasing population bases, which is projected to continue through 2033.**

Currently (2023), the estimated population for the County is 38,667 and is projected to remain stable and decrease, slightly, to 38,355, by 2028 and to 37,767, by 2033. While both population and the total number of households are both projected to decline during the next five and 10 years, a “Community Growth Initiative” relating to the creation of new full-time employment opportunities and the capture of commuter employees could result in an increase in both population and households by 2033.

Cost Burdened Households.

According to HUD standards, a housing unit is considered to have problems if overcrowded (more than one person per room) and/or if the household lacks complete plumbing. **In 2023, an estimated 1,880 owner households in Des Moines County, or 16.2 percent of all owner households, are cost burdened or have housing problems. Currently, an estimated 2,374 renter households in Des Moines County, or 46.4 percent of all renter households, are cost burdened or have housing problems.**

Substandard Units/Overcrowded Conditions.

A substandard unit, as defined by HUD, is a unit lacking complete plumbing, plus the number of households with more than 1.01 persons per room, including bedrooms, within a housing unit. The 2010 Census and Des Moines County Assessor produced data identifying substandard housing units and housing units having overcrowded conditions.

- Housing structural conditions, provided by the County Assessor identified **157 housing units in “Very Poor” condition and 434 units in “Poor” condition.** During the next five years, these structures should be targeted for moderate to substantial rehabilitation or demolition. Units targeted to be demolished should be replaced with appropriate, modern, safe and decent housing units, with a special focus on the local workforce populations.
- As per the 2016-2020 American Community Survey, 198 housing units in Des Moines County had overcrowded conditions and 38 units lacked complete plumbing.

HOUSING VACANCY DEFICIENCY (DEMAND).

Housing vacancy deficiency is defined as the number of vacant units lacking in a Community, whereby the total percentage of vacant, year-round and code acceptable housing units is less than 6 to 7 percent. A vacancy rate of 6 percent is the minimum rate recommended for Des Moines County, to have sufficient housing available for new and existing residents. An **adjusted housing vacancy rate** considers only available, year-round, vacant housing units meeting the standards of local codes and containing modern amenities. Currently, the adjusted vacancy rate for Des Moines County is 3.2 percent, including a 3.1 percent adjusted vacancy rate for owner housing units and 3.6 percent adjusted vacancy rate for rental housing units, which indicates an insufficient adjusted housing vacancy rate.

“PENT-UP” HOUSING DEMAND.

The **“Pent-Up” housing demand** is defined as those current residents of the County needing and/or wanting to secure a different and/or affordable housing type during the next five and 10 years. This would include persons from all household types and income sectors of the County and each Community, including elderly, families, special populations, etc., very-low to upper-income. This includes persons and families needing a different type of housing due to either a decrease or increase in family size, as well as households having the income capacity to build new and better housing. Most often, pent-up housing demand is created by renter households wanting to become a homeowner, or vice-a-versa.

SEASONAL/VACATION AND SHORT-TERM RENTAL HOUSING.

Temporary housing situations are becoming increasingly popular, especially in Counties with large Communities similar to Burlington. Communities supporting housing that allow for short-term living for temporary populations would allow for additional development of a variety of housing types. This could also include short-term housing for homeless and near-homeless populations.

OFF-CAMPUS HOUSING FOR STUDENTS.

Currently, housing for students attending the West Burlington Campus of Southeastern Community College is entirely located both on and off-campus. While University staff stated they are not currently experiencing issues with housing capacity, future housing planning activities will be necessary as enrollment continues to increase.

HOUSING DEVELOPMENT CAPACITY.

After the careful determination of housing need for each of the housing targets identified above, a local housing development capacity is calculated for the Communities of Des Moines County during the next five and 10 years. The calculation is based on each Community’s ability to organize for housing development, land availability, accessibility to general contractors and other building trades and building supply/materials.

HOUSING UNIT TARGET DEMAND.

Table 2 on Page 39 identifies the estimated **Housing Unit Target Demand**, for **Des Moines County and each Community**, by 2028 and 2033, based on five- and 10-year medium population projections.

- The total estimated **housing unit “target” demand** for **Des Moines County Area Communities**, by **2028**, is **561 housing units, including 258 owner and 303 rental units**, at an estimated development cost of **\$116.7 Million**. **By 2033, the total estimated housing unit “target” demand for Des Moines County Area Communities is 821 housing units, including 393 owner and 428 rental units**. The smaller Communities should focus on housing rehabilitation activities, including purchasing, rehabilitating and reselling or re-renting existing housing units.
- As the County-Seat and largest Community in Des Moines County, the **City of Burlington** has the greatest demand for new construction and housing rehabilitation activities in **Des Moines County**. By **2028**, an estimated **412 total units, including 164 owner and 248 rental units** should be built in Burlington, at an estimated budget of **\$79.8 Million**. Of the 412 new housing units, up to **150 units** should be targeted for **Downtown Burlington**, consisting of **26 owner and 124 rental** housing units.
- By **2033**, the **City of Burlington** should build an estimated **588 units**, consisting of **246 owner and 342 rental units**, at an estimated budget of **\$131.1 Million**. This includes a **Downtown Burlington** target of **190 units**, consisting of **30 owner and 160 rental** housing units.
- With the **Community Growth Initiative (CGI)** scenario, as highlighted on **Table 3, Page 40**, the total estimated **housing “target” demand** in **Des Moines County** would be **1,306 housing units, including 610 owner and 696 rental units**, at an estimated development cost of **\$348.5 Million, by 2033**.
- Currently, several housing development projects throughout Des Moines County are being proposed, under construction, or in the occupancy phase of development. The units associated with these projects will be available to absorb any Housing Unit Target Demand calculations presented in this Assessment.



TABLE 2
HOUSING UNIT “TARGET” DEMAND (MEDIUM POPULATION PROJECTION)
DES MOINES COUNTY & COMMUNITIES, IOWA
2028 / 2033

	Housing Unit Target Demand		Total Housing Unit Target Demand*	Est. Required Housing Unit Target Demand Budget (Millions)
	<u>Owner</u>	<u>Rental</u>		
Des Moines County:	258 / 393	303 / 428	561 / 821	\$116.7 / \$189.9
Burlington:	164 / 246	248 / 342	412 / 588	\$79.8 / \$131.1
Danville:	7 / 10	6 / 9	13 / 19	\$2.9 / \$4.2
Mediapolis:	12 / 18	12 / 19	24 / 37	\$5.3 / \$8.2
Middletown:	3 / 4	3 / 4	6 / 8	\$1.4 / \$1.8
West Burlington:	30 / 44	34 / 54	64 / 98	\$14.2 / \$21.8
Balance of County:	42 / 71	0 / 0	42 / 71	\$13.1 / \$22.8

***Housing Unit “Target” Demand, based on:**

- Expected New Households.
- Cost-Burdened Households.
- Replacement of Occupied “Deteriorated to Dilapidated” Housing Units.
- Owner & Rental Housing Vacancy Deficiency.
- Secure Current Commuter Labor Force.
- “Pent Up” Housing Demand.
- Seasonal Housing Demand.
- Student Off-Campus Housing Demand.
- Five- (O=40%, R=65%) & 10-Year (O=60%, R=90%) Housing Development Capacity.

NOTE 1: Housing Unit Target Demand includes both new construction and Purchase-Rehab-Resale or Re-Rent (an estimated 25% to 30% of the Total Housing Demand).

NOTE 2: Estimated Downtown Housing Unit Demand: Burlington: 150 / 190 Total Units (26 / 30 Owner, 124 / 160 Rental).

NOTE 3: Estimated Workforce Housing Unit Demand:

Des Moines County: 353 / 573 Total Units (158 / 258 Owner, 195 / 315 Rental).

TABLE 3
HOUSING UNIT “TARGET” DEMAND – CGI (+2,188 POPULATION)
DES MOINES COUNTY & COMMUNITIES, IOWA
2033

	Housing Unit Target Demand		Total Housing Unit Target Demand*	Est. Required Housing Unit Target Demand Budget (Millions)
	<u>Owner</u>	<u>Rental</u>		
Des Moines County:	610	696	1,306	\$348.5
Burlington:	410	560	970	\$250.3
Danville:	15	20	35	\$9.0
Mediapolis:	27	38	65	\$16.8
Middletown:	6	8	14	\$3.6
West Burlington:	44	70	114	\$29.4
Balance of County:	108	0	108	\$39.4

***Housing Unit “Target” Demand, based on:**

- Expected New Households.
- Cost-Burdened Households.
- Replacement of Occupied “Deteriorated to Dilapidated” Housing Units.
- Owner & Rental Housing Vacancy Deficiency.
- Secure Current Commuter Employment.
- “Pent Up” Housing Demand.
- Seasonal Housing Demand.
- Student Off-Campus Housing Demand.
- **10-Year Housing Development Capacity (55%).**

NOTE 1: Housing Unit Target Demand includes both new construction and Purchase-Rehab-Resale or Re-Rent (an estimated 22% to 26% of the Total Housing Demand).

NOTE 2: Estimated Downtown Housing Unit Demand: Burlington: 293 Total Units (58 Owner, 235 Rental).

NOTE 3: Estimated Workforce Housing Unit Demand:

Des Moines County: 1,025 Total Units (468 Owner, 557 Rental).

MEDIAN HOUSEHOLD INCOME.

Table 4 identifies the current **Area Median Income (AMI)** for varied levels of AMI percentages, for households in Des Moines County, up to eight person households (PHH), as per HUD. AMI is determined by finding the “100 percent” median income of households in a given geographic area, ranging in household size from one- to eight persons. That “median” amount of income is considered to be “100 percent” for a geographic area for each household size category. For example, in the **Table** below, a four-person family in Des Moines County, with an annual family income of \$78,900 is considered to be making “100 percent of the local AMI”. This information allows for the eventual determination of “**affordability**” and associated **housing price points/products** for households of varied sizes.

TABLE 4 HOUSEHOLD AREA MEDIAN INCOME (AMI) DES MOINES COUNTY, IOWA 2023								
	<u>1PHH</u>	<u>2PHH</u>	<u>3PHH</u>	<u>4PHH</u>	<u>5PHH</u>	<u>6PHH</u>	<u>7PHH</u>	<u>8PHH</u>
30% AMI	\$16,600	\$18,950	\$21,300	\$23,650	\$25,550	\$27,450	\$29,350	\$31,250
50% AMI	\$27,650	\$31,600	\$35,550	\$39,450	\$42,650	\$45,800	\$48,950	\$52,100
60% AMI	\$33,180	\$37,920	\$42,660	\$47,340	\$51,180	\$54,960	\$58,740	\$62,520
80% AMI	\$44,200	\$50,500	\$56,800	\$63,100	\$68,150	\$73,200	\$78,250	\$83,300
100%AMI	\$55,300	\$63,200	\$71,100	\$78,900	\$85,300	\$91,600	\$97,900	\$104,200
125%AMI	\$69,125	\$79,000	\$88,875	\$98,625	\$106,625	\$114,500	\$122,375	\$130,250

HOUSING DEMAND BY INCOME SECTOR.

Table 5, Page 43, identifies the **estimated housing unit “target” demand by income sector** for Des Moines County by 2028. Approximately 561 new units should be targeted, consisting of 258 owner units and 303 rental units. The County should focus on addressing the owner housing needs and demands of individuals and families who have an AMI of 31 percent or higher. For rental housing, programs assisting income sectors of 31 percent or higher AMI will need to be examined. The same procedure holds true for the development of low, middle- and upper-income housing in the City of Burlington. **A majority of housing development in throughout Des Moines County should be centered on persons and families above 81 percent AMI.**

HOUSING DEMAND POTENTIAL FOR TARGET POPULATIONS & PRICE POINTS/HOUSING TYPES.

Target populations include elderly, family and special needs populations, per **Area Median Income (AMI)**. The housing types in Des Moines County include both owner and rental units of varied types. This will allow housing developers to pinpoint crucial information in the development of an affordable housing stock for the right population sector. The majority of new housing options in Des Moines County should be directed towards family populations, especially the local workforce.

Table 6, Page 44, identifies **housing target demand in Des Moines County, for specific population groups** by 2028. In Des Moines County, at a minimum, **561 units** should be targeted by 2028, consisting of **258 owner** and **303 rental units**. This includes an estimated 200 total units for elderly (55+) populations, 331 total units for families and 30 total units for special populations, or those with a cognitive and/or physical disability(ies). **An estimated 353 housing units, consisting of 158 owner and 195 rental units should be targeted for the workforce population in the County.**

Table 7, Page 45, identifies **proposed housing types by price product** for the given AMI for Des Moines County, by 2028. The owner housing type in highest demand is projected to be units with three or more bedrooms, for persons or households at or above 126 percent AMI with an average affordable purchase price at or above \$343,100. Two- and three-bedroom rental units, with an average affordable monthly rent between \$780 and \$1,205, present the greatest demand in Des Moines County.

Three+-bedroom units at an average purchase price of \$179,000 and an estimated average monthly rent cost of \$565 are the most needed housing types for the workforce population in Des Moines County.

TABLE 5
YEAR-ROUND HOUSING UNIT “TARGET” DEMAND BY INCOME SECTOR
(MEDIUM POPULATION PROJECTION)
DES MOINES COUNTY & COMMUNITIES, IOWA
2028

<u>Community</u>	<u>0-30%</u> <u>AMI</u>	<u>31-60%</u> <u>AMI</u>	<u>61-80%</u> <u>AMI</u>	<u>81-125%</u> <u>AMI</u>	<u>126%+</u> <u>AMI</u>	<u>Totals</u>
<u>Des Moines County</u>						
Owner	4	12	27	68	147	258
Rental	12	54	66	109	62	303
<u>Burlington</u>						
Owner	4	8	18	40	94	164
Rental	10	46	50	80	62	248
<u>Danville</u>						
Owner	0	0	2	2	3	7
Rental	0	0	3	3	0	6
<u>Mediapolis</u>						
Owner	0	0	2	6	4	12
Rental	0	2	4	6	0	12
<u>Middletown</u>						
Owner	0	0	1	2	0	3
Rental	0	0	3	0	0	3
<u>West Burlington</u>						
Owner	0	4	4	10	12	30
Rental	2	6	6	20	0	34
<u>Balance of County</u>						
Owner	0	0	0	8	34	42
Rental	0	0	0	0	0	0

TABLE 6
HOUSING UNIT “TARGET” DEMAND – POPULATION SECTORS BY AMI
(MEDIUM POPULATION PROJECTION)
DES MOINES COUNTY & COMMUNITIES, IOWA
2028

HOUSEHOLD - AREA MEDIAN INCOME (AMI)							Workforce
<u>OWNER</u>							<u>Sector</u>
<u>UNITS</u>	<u>0%-30%</u>	<u>31%-60%</u>	<u>61%-80%</u>	<u>81%-125%</u>	<u>126%+</u>	<u>TOTALS</u>	
Elderly (55+)	0	3	10	22	51	86	22
Family	2	5	13	44	96	160	132
Special							
<u>Populations¹</u>	<u>2</u>	<u>4</u>	<u>4</u>	<u>2</u>	<u>0</u>	<u>12</u>	<u>4</u>
Subtotals	4	12	27	68	147	258	158
							Workforce
<u>RENTAL</u>							<u>Sector</u>
<u>UNITS*</u>	<u>0%-30%</u>	<u>31%-60%</u>	<u>61%-80%</u>	<u>81%-125%</u>	<u>126%+</u>	<u>TOTALS</u>	
Elderly (55+)	4	20	24	40	26	114	38
Family	4	28	38	65	36	171	151
Special							
<u>Populations¹</u>	<u>4</u>	<u>6</u>	<u>4</u>	<u>4</u>	<u>0</u>	<u>18</u>	<u>6</u>
Subtotals	12	54	66	109	62	303	195
Totals	16	66	93	177	209	561	353

NOTE: Housing demand includes both new construction and purchase-rehab-resale or re-rent.

* Includes Credit- or Lease-to-Own units.

¹ Any person with a special housing need due to a cognitive and/or mobility disability.

TABLE 7
HOUSING UNIT “TARGET” DEMAND – SPECIFIC TYPES BY
PRICE POINT (PRODUCT) RANGE BY AMI
(MEDIUM POPULATION PROJECTION)
DES MOINES COUNTY & COMMUNITIES, IOWA
2028

<u>PRICE – PURCHASE COST RANGE (Area Median Income)</u>							
	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)		Workforce
OWNER	\$0-	\$96,600-	\$162,000-	\$249,000-			Sector
UNITS*	<u>\$93,600*</u>	<u>\$158,400*</u>	<u>\$231,000*</u>	<u>\$327,000*</u>	<u>\$343,100+*</u>	<u>Totals</u>	<u>\$179,000+*</u>
1 Bedroom	0	0	4	4	4	12	2
2 Bedroom	2	4	7	16	25	54	28
3+ Bedroom	2	8	16	48	118	192	128
Totals	4	12	27	68	147	258	158
<u>PRICE – PURCHASE COST RANGE (Area Median Income)</u>							
	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)		Workforce
RENTAL	\$0-	\$389-	\$730-	\$780-			Sector
UNITS**	<u>\$385**</u>	<u>\$715**</u>	<u>\$770**</u>	<u>\$1,205**</u>	<u>\$1,210+**</u>	<u>Totals</u>	<u>\$565+</u>
1 Bedroom	2	10	12	18	12	54	16
2 Bedroom	4	20	24	43	24	115	63
3+ Bedroom	6	24	30	48	26	134	116
Totals	12	54	66	109	62	303	195

Note: Includes both New Construction and Purchase-Rehab-Resale/Re-Rent Activities.

*Average Affordable Purchase Price, 3.0 PPHH,
 (25% Income/90% Debt Coverage, 30 years @ 6.5%), with Market Adjustment.

**Average Affordable Monthly Rent, 2.5 PPHH, (25% Income) with Market Adjustment.

BURLINGTON/WEST BURLINGTON AREA HOUSING DEMAND.

The following analysis of housing unit “target” demand, as it relates to population sectors and housing price points, focuses on the Communities of Burlington and West Burlington. Due to the nature of these two Communities sharing a partial, common corporate limit boundary, the demand for housing of various price points and serving multiple population groups could be dispersed between the two Communities and weighted to serve one Community in greater capacity.

Table 8, Page 47, identifies housing target demand in the Burlington/West Burlington Area, for specific population groups by 2028. A total of 476 housing units should be targeted for the Burlington/West Burlington Area by 2028, consisting of 194 owner and 282 rental units. This includes an estimated 175 total units for elderly (55+) populations, 277 total units for families and 24 total units for special populations, or those with a cognitive and/or physical disability(ies). An estimated 301 housing units, consisting of 120 owner and 181 rental units should be targeted for the workforce population in the Burlington/West Burlington Area.

Table 9, Page 48, identifies proposed housing types by price product associated for each AMI category for the Burlington/West Burlington Area, by 2028. The owner housing type in highest demand is projected to be units with three or more bedrooms, for persons or households at or above 126 percent AMI. The average affordable purchase price is projected to be \$324,100 or more. Two- and three-bedroom rental units, with an average affordable monthly rent between \$794 and \$1,290, present the greatest demand in the Burlington/West Burlington Area.

Three+-bedroom units at an average purchase price of \$175,000 and an estimated average monthly rent cost of \$585 are the most needed housing types for the workforce population in the Burlington/West Burlington Area.



TABLE 8
HOUSING UNIT “TARGET” DEMAND – POPULATION SECTORS BY AMI
(MEDIUM POPULATION PROJECTION)
BURLINGTON/WEST BURLINGTON AREA, IOWA
2028

HOUSEHOLD - AREA MEDIAN INCOME (AMI)							
OWNER							Workforce
UNITS	0%-30%	31%-60%	61%-80%	81%-125%	126%+	TOTALS	Sector
Elderly (55+)	0	3	8	18	41	70	20
Family	2	5	12	30	65	114	98
Special							
<u>Populations¹</u>	<u>2</u>	<u>4</u>	<u>2</u>	<u>2</u>	<u>0</u>	<u>10</u>	<u>2</u>
Subtotals	4	12	22	50	106	194	120
RENTAL							Workforce
UNITS*	0%-30%	31%-60%	61%-80%	81%-125%	126%+	TOTALS	Sector
Elderly (55+)	4	20	20	35	26	105	34
Family	4	26	34	63	36	163	141
Special							
<u>Populations¹</u>	<u>4</u>	<u>6</u>	<u>2</u>	<u>2</u>	<u>0</u>	<u>14</u>	<u>6</u>
Subtotals	12	52	56	100	62	282	181
Totals	16	64	78	150	168	476	301

NOTE: Housing demand includes both new construction and purchase-rehab-resale or re-rent.

* Includes Credit- or Lease-to-Own units.

¹ Any person with a special housing need due to a cognitive and/or mobility disability.

TABLE 9
HOUSING UNIT “TARGET” DEMAND – SPECIFIC TYPES BY
PRICE POINT (PRODUCT) RANGE BY AMI
(MEDIUM POPULATION PROJECTION)
BURLINGTON/WEST BURLINGTON AREA, IOWA
2028

<u>PRICE – PURCHASE COST (Area Median Income)</u>							
	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)		Workforce
OWNER	\$0-	\$96,600-	\$162,000-	\$249,000-			Sector
UNITS*	<u>\$93,600*</u>	<u>\$158,400*</u>	<u>\$231,000*</u>	<u>\$322,500*</u>	<u>\$324,100+*</u>	<u>Totals</u>	<u>\$175,000+*</u>
1 Bedroom	0	0	4	4	4	12	2
2 Bedroom	2	4	7	12	20	45	24
3+ Bedroom	2	8	11	34	82	137	94
Totals	4	12	22	50	106	194	120
<u>PRICE – PURCHASE COST (Area Median Income)</u>							
	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)		Workforce
RENTAL	\$0-	\$389-	\$730-	\$794-			Sector
UNITS**	<u>\$385**</u>	<u>\$715**</u>	<u>\$782**</u>	<u>\$1,290**</u>	<u>\$1,320+**</u>	<u>Totals</u>	<u>\$585+**</u>
1 Bedroom	2	10	8	15	12	47	14
2 Bedroom	4	20	20	40	24	108	59
3+ Bedroom	6	22	28	45	26	124	108
Totals	12	52	56	100	62	282	181

Note: Includes both New Construction and Purchase-Rehab-Resale/Re-Rent Activities.

*Average Affordable Purchase Price, 3.0 PPHH,
 (25% Income/90% Debt Coverage, 30 years @ 6.5%), with Market Adjustment.

**Average Affordable Monthly Rent, 2.5 PPHH, (25% Income) with Market Adjustment.

HOUSING REHABILITATION/DEMOLITION DEMAND.

Table 10 identifies the **estimated rehabilitation and demolition target demand**, including occupied housing units, for the **Communities of Des Moines County**, by **2028**. In addition to the Housing Unit Target Demand requirement, up to **834 units could be targeted for rehabilitation in Des Moines County at an estimated cost of \$32.6 Million. Up to 304 housing units are considered not cost effective for rehabilitation and should be demolished.** The estimated cost of demolition will range, depending on acquisition of the housing unit.

Burlington has the greatest need for rehabilitation of housing with up to 665 units that could be targeted for rehabilitation at an estimated cost of \$25.9 Million as well as an additional 244 units that are considered not cost effective for rehabilitation and should be demolished.

Land being occupied by dilapidated housing located in Communities should be secured in a single County-Wide “Land Bank,” reserved for future housing development. Southeast Iowa Regional Planning Commission, in continued partnership with local public and private housing groups, will need to take a proactive role in housing development and rehabilitation activities in the County and each Community.

TABLE 10 HOUSING UNIT “TARGET” REHABILITATION / DEMOLITION DEMAND* DES MOINES COUNTY & COMMUNITIES, IOWA 2028		
	<u># Rehabilitated / Est. Cost \$ (Million)</u>	<u>Demolition</u>
Burlington:	665 / \$25.9	244
Danville:	35 / \$1.4	6
Mediapolis:	41 / \$1.6	12
Middletown:	22 / \$0.9	8
<u>West Burlington:</u>	<u>71 / \$2.8</u>	<u>34</u>
Totals	834 / \$32.6	304

*Based upon Des Moines County Assessor Records.

HOUSING LAND USE NEEDS.

The following provides a list of environmental criteria that should be avoided in selecting a site for housing development.

- Floodplain/wetland locations, which require lengthy public review process and consideration of alternative sites in the area.
- Sites in or adjacent to historic districts, buildings or archeological sites, which may result in expensive building modifications to conform to historic preservation requirements and a longer review process.
- Sites near airports, railroads or high volume traffic arteries, which may subject residents to high noise levels, air pollution and risks from possible accidents.
- Sites near tanks that store chemicals or petrochemicals of an explosive or flammable nature.
- Sites near toxic dumps or storage areas.
- Sites with steep slopes or other undesirable access conditions which may make them undesirable for use.

In addition to the previously mentioned criteria, the U.S. Department of Housing and Urban Development (HUD) provides guidelines for analyzing proposed housing sites. In Chapter 1 and Chapter 4 of the HUD 4571.1 Rev.-2, HUD addresses the importance and requirements of proposed site locations:

“Site location is of the utmost importance in the success of any housing development. Remote or isolated locations are to be avoided. Projects which, by their location or architectural design, discourage continuing relationships with others in the community will not be approved (are not acceptable). A primary concern is that the project not be dominated by an institutional environment.”

It is imperative for any community to designate the appropriate amount of land to support new housing development projects, both within and adjacent, but outside a community’s corporate limits. Residential development projects generally encompass three types: (1) infill development in older, existing residential neighborhoods, (2) acquisition and development of large tracts of vacant land inside a community’s corporate limits for “large scale” development, and (3) acquisition and development of land as part of a designated future residential “growth area”

Infill housing development projects have the advantage of utilizing existing infrastructure and utilities, but may be challenged by the lot dimensions and setback requirements of local development code. Concepts including “narrow housing” and “stacked housing” may be the most appropriate housing type for infill development projects.

“Large scale” development projects involve the acquisition of tracts of undeveloped land and can be utilized for multiple residential related projects, including single family residential subdivisions, apartment complexes and senior housing “continuum of care” campuses. The appropriate zoning classification and future land use designation must be in place for these projects to occur. Additionally, these types of projects could have a more significant impact on a community’s tax base and have a greater ability to encourage the development of both traditional and unique housing concepts and prototypes, potentially satisfying multiple community housing needs at once.

Residential “Growth Areas” identifies land outside, but adjacent a community’s corporate limits, and being specifically designated for residential development. Land areas in this location may be the most affordable to purchase, but may not have appropriate utilities and infrastructure in place. Residential developments in growth areas typically include large lot subdivisions and acreages. **“Build-through” subdivisions** are encouraged, so as to be in conformance with local development code in the event of annexation.

Table 11, Page 52, identifies the estimated **land use projections and housing types per age sector** for the Burlington/West Burlington Area, by 2028. Popular housing types in the Burlington/West Burlington Area will include single family units, patio home (single-level) units, town homes, duplexes/triplexes and apartment units, including Downtown housing.

The housing target demand for the Burlington/West Burlington Area identifies a need for an estimated 476 housing units, including 194 owner and 282 rental housing units. For persons age 18 to 54 years, a total of 124 owner and 177 rental housing units are needed to accommodate young professionals and workforce families, existing/new employees and persons of low-, moderate- and upper-income. An estimated **52 acres** will be needed for new and/or improved housing developments.

An estimated 70 owner and 105 rental housing units should be designated for retirees, seniors and elderly populations. An estimated **27 acres** will be needed for new and/or improved senior/elderly housing development projects.

Combined, a minimum estimated 79 acres of land will be needed for and developed for owner and rental housing types in the Burlington/West Burlington Area, by 2028. Overall, for the next five years, the Burlington/West Burlington Area should designate (via Future Land Use Maps and Zoning Districts) up to 280 acres of land for “new” construction of a variety of housing unit types, as well as allowing for choice in the identification and purchase of land areas for residential development.

TABLE 11
HOUSING UNIT “TARGET” DEMAND – (MEDIUM POPULATION PROJECTION)
HOUSING LAND USE PROJECTIONS/ PER HOUSING TYPE/ AGE SECTOR
BURLINGTON/WEST BURLINGTON AREA, IOWA
2028

<u>Age Sector</u>	<u>Type of Unit</u>	<u>#Owner / #Rental</u>	<u>Est. Land Requirements (Acres)^</u>
18 to 54 Years**	Single Family Unit	76 / 12*	23
	Town Home Unit	30 / 20	8
	Duplex/Triplex Unit	10 / 35	6
	Apartment - 4+ Units***	8 / 110	15
Totals		124 / 177	52^
55+ Years	Single Family Unit	36 / 6	11
	Patio Home Unit	8 / 0	2
	Town Home Unit	12 / 8	3
	Duplex/Triplex Unit	6 / 51	7
	Apartment - 4+ Units***	8 / 40	4
Totals		70 / 105	27^
			79^
TOTAL UNITS / ACRES		194 / 282	170^ / 210^ ^^
TOTAL UNITS / ACRES FOR NEW CONSTRUCTION, ONLY.		179 / 235	70^ / 210^ ^^
TOTAL WORKFORCE UNITS/ACRES FOR NEW CONSTRUCTION, ONLY.		106 / 158	45^ / 135^ ^^
TOTAL AFFORDABLE^^^ UNITS/ACRES FOR NEW CONSTRUCTION, ONLY.		30 / 108	24^ / 72^ ^^
*Includes Credit-To-Own Units. **Includes Housing for Families, Students and Persons with a Disability. ***Includes Housing in Downtown. ^Includes Public Right-of-Way. ^^Residential Land Use Plan Designation for New Construction, 3.0x Total Acres. ^^^Affordable Housing Units = <80% Household AMI.			

HOUSING DEVELOPMENT & REHABILITATION AREAS.

Housing rehabilitation or preservation activities are important for each Des Moines County Community. Overall, the housing stock throughout Des Moines County is in “Normal” condition as per the Des Moines County Assessor.

“Pockets” of areas where houses have deteriorated to the extent of needing substantial rehabilitation, or in some cases, demolition, exists in each Community throughout the County. Generally, these pockets are located near the Downtown “core” and/or the oldest neighborhoods of each Community. Housing that is not cost effective to be rehabilitated should be targeted for demolition and replacement to take advantage of the existing infrastructure for new affordable housing development. **Other community development activities should complement housing redevelopment and rehabilitation activities. This includes street paving, street lighting and sidewalk installation, implementing nuisance abatement and community cleanup activities and other local incentives that enhance vehicular and pedestrian safety. In regards to housing, structures with low or poor quality ratings and constructed with substandard materials, as determined by the Des Moines County Assessor’s office, should be the primary target for any housing rehabilitation program.**



Each Community in Des Moines County should address and identify vacant land suitable for new housing development. These areas should generally be free from of natural and man-made constraints to growth such as floodplains, steep topography and areas in close proximity to current developing areas and Community amenities. **It is recommended that residential land use growth areas specifically identified in each Community’s Comprehensive Plan be the primary location for new housing development.**

The Communities of Des Moines County should also consider the designation of “**Urban Renewal Areas**,” in addition to existing areas, where Tax Increment Financing (TIF) could be used as a tool of “**Community Enhancement**” for blighted and substandard properties. TIF can be used for public infrastructure and utility improvements associated with both new residential development and housing preservation/rehabilitation activities. Financial incentives, including tax abatements, are available in each Urban Renewal Area in Des Moines County.

The following are **Urban Renewal Areas**, via the Iowa Department of Management, located within Des Moines County:

- The **City of Burlington** has **two** designated **Urban Renewal Areas**.
 - Burlington Consolidated Urban Renewal Area.
 - West Avenue-Mason Road Urban Renewal Area.
- The **City of Mediapolis** has **three** designated **Urban Renewal Areas**.
 - Mediapolis Urban Renewal Area.
 - Mediapolis Housing Urban Renewal Area.
 - Mediapolis 2015 Urban Renewal Area.
- The **City of West Burlington** has **one** designated **Urban Renewal Area**.
 - West Burlington West Highland Urban Renewal Area.
 - This Area comprises the entirety of the City of West Burlington, Iowa.

SECTION 5:

HOUSING DEVELOPMENT & PRESERVATION INITIATIVES.

INTRODUCTION.

The following **County-Wide Housing Development & Preservation Initiatives** address the housing issues, opportunities and needs of Des Moines County and define the necessary housing activities for the successful implementation of selected housing programs or projects. These **Initiatives** are needed for the implementation of specific, both new housing development and existing housing preservation programs and are the product of both **qualitative and quantitative research activities** performed on the local level, in preparation of the **Des Moines County Housing Needs Assessment**.

A **qualitative research** process included meetings with a local **Housing Steering Committee**, comprised of local leadership and pertinent, local housing stakeholders, both public and private, and the implementation of a **County-Wide “Housing Survey”** for the general population and a **“Workforce Housing Needs Survey” for employees of major employers**. A **“Housing Stakeholder Survey”** and an **“Employer Housing Assistance Program Survey”** were also conducted to gain information from major employers and housing professionals about housing need in the County. Additionally, **“Housing Listening Sessions”** were held with local elected officials, major employers, housing providers and builders/contractors with the intent to understand multiple perspectives on the housing situation in Des Moines County. The **Surveys and Listening Sessions** provided important information for the formation of **Housing Development & Preservation Initiatives**.

Quantitative research activities included the analysis and projection of pertinent population, income, economic and housing data from local, State and National sources, all in an effort to understand past and present statistical trends and the projected **Housing Unit Target Demand** for the individuals and families of Des Moines County.

Since the completion of the **2015 Des Moines County Housing Needs Assessment**, local leadership, housing stakeholders and Governmental entities have implemented a variety of housing initiatives that have been a significant benefit to the housing development in the Communities of Des Moines County. Much of this new housing was driven by new and expanded economic development activities, as well as the implementation of housing development programs. It is recommended that all local, State and Federal housing development, rehabilitation, preservation and funding entities continue to provide housing choice and opportunity for both existing and prospective citizens of the **County**.

Housing Development Initiatives address the important components of housing program implementation. The following identifies three primary categories in addressing housing issues in Des Moines County.

1. Housing Development & Preservation Partnerships & Education.

- **Housing Development & Preservation Partnerships.**
- **Housing Education.**

2. Housing Development, Rehabilitation & Preservation.

- **Housing Unit Target Demand & Budget.**
- **Demand for Housing Types, Households & Income Sectors.**
- **Residential Land Requirements.**
- **Workforce Housing Demand.**
- **Housing Rehabilitation & Preservation.**
- **Downtown Housing.**
- **Special Needs Housing, including Homeless & Near-Homeless Needs.**
- **Off-Campus Student Housing.**
- **Zoning Regulations for the Development of Innovative/Alternative Housing Types.**
- **Emergency Housing & Natural Disaster Preparedness.**
- **Housing & Alternative Energy.**
- **Impediments to Fair Housing Choice.**

3. Housing Needs Assessment Implementation & Review.

- **Financing Activities for Housing Development in Des Moines County.**
- **Housing Needs Assessment Maintenance.**

HOUSING DEVELOPMENT & PRESERVATION INITIATIVES.

1. HOUSING DEVELOPMENT & PRESERVATION PARTNERSHIPS & HOUSING EDUCATION.

Housing Development & Preservation Partnerships.

The Consultant recommends the creation of both public and private **Housing Development & Preservation Partnerships (HDPPs)** for the successful implementation of Des Moines County housing projects. **The intent, or purpose of these HDPPs is to create and build local housing capacity and awareness of available local, State and Federal housing funding sources, buildable lot locations and other critical housing development requirements for developers, funding institutions and governmental entities. It is recommended that the Housing Task Force play an active role in reviewing all proposed housing development projects throughout the County to ensure that HDPPs are established and meet the housing development and preservation initiatives included in this Assessment.**

HDPPs should, first and foremost, be comprised of existing Community and County-wide organizations and housing stakeholders including, but not limited to (the guidance and direction of) Southeast Iowa Regional Planning Commission (SEIRPC) and selected private and public sector entities. These entities should include, but are not limited to the local governmental entities, Southeast Iowa Regional Housing Authority (SEIRHA), Greater Burlington Partnership (GBP), Chambers of Commerce, Community Action of Southeast Iowa and the Milestones Area Agency on Aging, as well as the local elected leadership, local realtors, major employers, homebuilders and home remodelers, realtors, local banks, insurance companies hospital/health facilities, the local Public School District and both local and State-wide Foundations.

The organization of **HDPPs** should be conducted for selected housing development programs to maximize the opportunity to develop housing for all price points for families and households at all income levels. A program specific HDPPs can assist in producing safe decent affordable owner and rental housing by taking a lead in procuring financing opportunities.

The following are important Steps in producing an effective HDPPs program and process in the County.

- **Step 1:** Define potential **HDPPs** with a “**mission statement**” that meets the selected housing cause or purpose, as it relates to the identified housing of needs and demands of the **County**. Recruit local persons and organizations (both public and private) that match the “**mission statement**”.
- **Step 2:** Based upon selected **HDPPs** and associated “**mission statements**”, each **HDPPs** will select and prioritize housing programs for both new construction and housing preservation (rehabilitation), with an accompanying timeline for implementation and identify “most appropriate” funding tools for the completion of each selected housing.

- **Step 3:** Train local “**housing advocates**” to assist selected **HDPPs** with meeting the local housing needs and, specially, serve as caseworkers for individuals and families unable to have the either the income and/or knowledge to help themselves in securing safe, affordable housing.
- **Step 4:** Set up and manage a local County-wide land bank to ensure availability of land and housing for future residential development as well as support existing housing development efforts.

Housing Education.

Elevating the “**housing intelligence**” of local and County-wide HDPPs will be beneficial to the success of any housing program. Housing intelligence will be supplemented by providing the appropriate learning systems for educating HDPPs and their members on the processes of housing financing and development, including appropriate methods for prioritizing both new construction and housing rehabilitation programs in each Community. The following Steps for providing “housing intelligence” are recommended.

- **Step 1:** Create a local “**Housing Development Education Program**” for **HDPPs**, complete with certification of pertinent housing development topics, including, but limited to housing need recognition, housing advocacy, housing financial planning and housing development. Train **HDPPs** to monitor and understand Local, State and Federal housing legislative proposals and policies that could impact both existing and future housing programs in the **County**.
- **Step 2:** **HDPPs** will need to fully understand the working connection between this **Housing Needs Assessment** and other, current, local planning initiatives that will, in some capacity, have an impact on the future development, rehabilitation and preservation of both the current and future housing stock in the **County**. These other planning initiatives typically include the Comprehensive Plans and Zoning Regulations, Capital Improvement Plans, Public Facility/Utility Plans, Downtown Revitalization Studies, Hazard Mitigation Plans, etc. associated with the County and each Community.

2. HOUSING DEVELOPMENT, REHABILITATION & PRESERVATION.

Future housing development in the County will need to be directed at meeting the housing needs and wants of all household and income sectors, including families, the elderly or retiree, the local workforce, veterans, minority groups and populations with special needs, from the very-low to the upper income family. Such an effort will require housing programs to be planned and implemented for new construction, housing rehabilitation and the preservation and/or replacement of housing for families residing in substandard/ dilapidated housing.

Future housing development efforts should serve to address health, safety and social issues, as well as provide economic development opportunities. It should be the right of all persons and families in the Area to live in safe, decent and affordable housing. The results of new housing developments and the moderate- to substantial rehabilitation of existing housing will elevate the quality of life in the County.

Housing Unit Target Demand & Budget.

- **The County-Wide Housing Needs Assessment identifies an estimated Housing Unit “Target” Demand of 561 new units consisting of 258 owner and 303 rental housing units in Des Moines County by 2028. By 2033, an estimated Housing Unit “Target” Demand of 821 new units consisting of 393 owner and 428 rental housing units is identified for Des Moines County.**
- **A Community Growth Initiative, including the addition of 1,130 new full-time employment opportunities and relocating up to 10 percent of the current commuter workforce to the County in the next 10 years, would result in an estimated additional 2,188 population increase. This would increase the overall Housing Unit Target Demand to 1,306 new units, consisting of 610 owner and 696 rental housing units, by 2033.**

An estimated 65 to 70 percent of the Housing Demand for Des Moines County should be new construction, with the remaining housing need accomplished via a planned program involving the purchase-rehab-resale/re-rent of existing housing.



Demand for Housing Types, Households & Income Sectors.

- **Target the development of up to 66 housing units in Des Moines County (12 owner, 54 rental) for persons of very low and low income, or between 31 and 60 percent AMI. Typically, rental housing units for these income groups are developed with the assistance of Local, State and Federal subsidies, such as Low-Income Housing Tax Credits (LIHTC), HUD Section 8 and State-wide housing trust funds and includes purchase-rehab-resale or re-rent program. An additional activity could include rehabilitating existing low- to moderate income housing for increased marketability and safety of local tenants.**

- A total of **270 housing units (95 owner, 175 rental)** for persons of low to moderate income, or **between 61 and 125 percent AMI** should be targeted for construction throughout the **County**. This income bracket represents much of the “missing middle” housing development product, considered to be in the highest demand among young professionals and workforce populations, but also in the smallest supply due to a lack of supportive funding availability, land and development costs, etc.
- A **County-Wide Continuum of (Housing) Residential Care Program**, directed at persons and families 55+ years of age will need to be implemented in the **County** to address several facets of elderly housing and supportive services needs to coincide with a projected growth in elderly population. Partnerships should be created with the local senior/retirement Community including nursing homes, assisted living and senior independent living facilities and SEIRPC, Chambers of Commerce, local Housing Authorities, as well as local homebuilders and home remodelers, realtors and financial institutions.

Attention should be given to increasing in-home health services and home maintenance, repair and modification of homes for elderly households, as well as providing additional affordable housing units, both owner and rental, both with or without supportive services.

- In an effort to satisfy an **immediate housing need** in Des Moines County, consider allowing **non-traditional housing developments** on existing residential locations. As an example, this could include allowing for the conversion of owner occupied housing to allow for single room occupancy rental units (for the purpose of housing availability for new major employers or temporary housing in the event of a natural disaster), accessory dwellings and developing homes specifically designed for lots typically not sized to local and/or national building and development codes. This could include the development of housing concepts and prototypes that include mixed use residential/commercial developments and single structure housing projects to increase housing density. Consider infill housing and accessory housing development programs including in-law suites, granny flats, conversion housing, single room occupancy housing and tiny homes as a means of creating more density in developed and older neighborhoods.

Residential Land Requirements.

- The **Burlington/West Burlington Area** will need to both identify and designate up to **79 acres** for the future development of “new” housing units, by 2028. This land use demand will require these Communities to revisit, review and, if necessary, modify the **Comprehensive Plan** and **Zoning Regulations** to identify future residential land use needs. Include exploring the need to modify Regulations to address the “**missing middle**” housing issue in each Community, potentially including the development practice of providing density bonuses.

Workforce Housing Demand.

- Des Moines County should develop, at a minimum, an estimated 353 housing units consisting of 158 owner and 195 rental housing units for the local workforce for all population groups and income sectors by 2028. This includes an estimated 301 housing units consisting of 120 owner and 181 rental units in the Burlington/West Burlington Area. By 2033, based on the Community Growth Initiative for housing demand, Des Moines County should develop an estimated 1,025 workforce housing units consisting of 468 owner and 557 rental housing units.
- The successful implementation of workforce housing will depend on the creation of specific **Housing Development Partnerships (HDPPs)** to address specific work sectors. The involvement of major employers as a participant in HDPPs will be crucial in the successful implementation of various workforce housing programs.
- The Cities of Burlington and West Burlington should consider the development of a “**Work/Live Residential Campus**,” consisting of workforce housing located in close proximity to one or several major employers.

Housing Rehabilitation and Preservation.

- Plan and implement a comprehensive, county-wide program(s) of and promote housing rehabilitation and preservation in Des Moines County, by 2033, including the demolition and replacement of dilapidated housing units. By 2028, an estimated 834 housing units, both owner and rental, in Des Moines County, are in need of moderate- to substantial rehabilitation. An additional 304 housing units are in a condition that would warrant removal and replacement.
- Create and develop partnerships with local non-profit housing providers, including Habitat for Humanity of Iowa that could be instrumental in providing new housing development projects that replace existing dilapidated housing or could satisfy a need for “infill” housing.
- Identify housing units in need of **moderate rehabilitation**. This includes homes needing “cosmetic” and minor “structural” improvements such as new siding, windows, paint, roof surface, doors, etc.
- Identify housing units in need of **substantial rehabilitation** in Des Moines County. This includes homes needing the improvements identified above, but also includes repairs to structural and infrastructure elements of the house, such as foundation, baring walls and roof lines/ structural repairs and plumbing/electrical upgrades.
- Identify occupied housing units that should be **demolished and replaced** in Des Moines County. Housing not cost effective for rehabilitation should be demolished and, eventually, replaced with sound, safe and affordable housing to take advantage of existing infrastructure.
- Establish and implement, or continue to maintain a **systematic code inspection program** for all housing structures, 60+ years of age, combined with a **rental housing licensing program** in the Communities of Des Moines County. Such a Program would prove beneficial to the overall condition/status of the housing stock County-wide.
- Consider utilizing, by local zoning amendment, a “**vacant building registry ordinance**” in the Communities of Des Moines County.



Downtown Housing.

- The potential is there to **create additional Downtown housing, primarily units above the first floor of existing commercial buildings.** The majority of these units would be rental, developed as a result of a building conversion, re-use/repurpose program.
- A **Downtown Housing Initiative**, with a detailed schedule of design and implementation is needed in the Community of Burlington to ensure housing opportunities in the Downtown. At least **150 additional downtown housing units**, including 26 owner and 124 rental units should be developed in Downtown Burlington, by 2028. Additional downtown housing units should be developed in Downtown Burlington by 2033. This totals an estimated 190 downtown housing units, consisting of 30 owner and 160 rental units. Priority should be given to projects that utilize upper-level spaces of existing commercial buildings. In addition to new housing, Burlington should continue to utilize programs of redevelopment implementation, including strategies for building structural rehabilitation and beautification, with additional recommendations for Downtown housing development, infrastructure improvements and business recruitment and retention initiatives.

The renovation of the Blaul Lofts building in Burlington is a prime example of creating Downtown housing units. The project included the renovation of the building from a vacant and outdated coffee manufacturer to a mixed use development with 39 market rate apartments and first-floor commercial space. Additionally, the redevelopment of Tama II and Urbane424 are prime examples of demolishing dilapidated structures to create additional Downtown housing units.



Special Needs Housing, including Homeless and Near Homeless Needs.

- Implement a **Comprehensive Special Needs Supportive Housing Program**, including but not limited to housing for homeless and near-homeless persons and families, persons with a disability, requiring special accommodations. An estimated 12 owner and 18 rental housing units should be planned and developed for persons of special needs in Des Moines County, by 2028. Successful programs involve emergency shelters, transitional housing and group homes that encourage resident safety and/or handicap accessibility.
- A collaboration of local groups such as Hope Haven, Salvation Army and Burlington/West Burlington Area United Way is needed to plan and develop solutions to providing housing for Des Moines County's most vulnerable populations.
- Encourage the development of rental housing utilizing the U.S. Department of Housing and Urban Development's (HUD) Veteran Affairs Supportive Housing (VASH) voucher program. VASH provides housing assistance for homeless and near-homeless Veterans, in conjunction with HUD's Housing Choice Voucher program, in addition to case management and clerical services via the U.S. Department of Veteran's Affairs. A collaborated effort by local Veteran counseling and guidance centers and regional benefits administration offices would be beneficial for providing services, including housing, to local Veterans.

College Student Housing.

- Currently, housing for students attending Southeastern Community College (SCC) is located at three on-campus residence halls as well as off-campus housing locations. Blackhawk Student Center and Residence Hall opened in 2017 and is almost at capacity according to SCC. There are plans to add a second tower to the Blackhawk Residence Hall. Blackhawk Residence Hall provides housing for 126 students in suites that house four to six students each. **SCC has recently received approval to expand its capacity of on-campus housing from 222 units to 271.**



Zoning Regulations to allow for the Development of Innovative/Alternative Housing Types.

- **Existing Community Zoning Regulations** should be reviewed/updated to ensure that any “new” innovative Zoning concepts exist to maximize affordable housing development opportunities. This would include the review/evaluation of density standards, lot sizes, set-backs, street widths, etc. to allow for the development of the following innovative/alternative housing unit types;
 - ✓ **Accessory Housing**, also known as “In-Law Suites” or “Granny Flats,” provide additional affordable housing opportunities in communities. Accessory Housing structures are typically constructed on established built residential lots, typically of 600 sq. ft. or less. These units must meet all local Building/Housing Code requirements;
 - ✓ **Tiny Houses**, a residential development concept currently being considered in many communities, today, is an inexpensive affordable housing option. Tiny Houses, constructed as small as 200 sq. ft., are being built in both open, vacant lots and planned subdivisions, equipped with all amenities necessary to meet local Building/Housing Code requirements;
 - ✓ **Single Room Occupancy (SRO) Housing**, typically developed as expanded dormitory-style housing, consisting of six, eight or more units per building, SRO housing is a suitable housing type for young professionals entering the workforce, as well as families in housing transitional; **and**
 - ✓ **“Work/Live Residential Campus,”** consisting of workforce housing of varied types and price points developed in close proximity to one or several major employers in a “walkable” campus setting.

Emergency housing and natural disaster preparedness.

- Prepare an emergency housing “plan of action” in an effort to assist Des Moines County Communities in providing temporary, short-term shelter to those affected by natural disaster, including post-disaster housing repair, reconstruction and/or household relocation plans.
- Local, State, Federal “disaster housing partners” will play a critical role in ensuring the provision of housing for persons and families affected by catastrophic natural disaster. Partners should include local governments, the Des Moines County Emergency Management Office, Iowa Finance Authority, Iowa Economic Development Authority, Iowa Department of Homeland Security and Emergency Management, Federal Emergency Management Agency and U.S. Department of Housing and Urban Development.
- Encourage local landlords to allow persons and families displaced by natural disaster to temporarily reside in vacant, non-occupied housing units.
- Review and revise comprehensive planning, land use, zoning and subdivision regulation documents as a means of limiting or eliminating housing development in areas where a natural disaster, such as flooding, could frequently occur.

Housing & Alternative Energy.

- Encourage housing developers throughout the **County** to take advantage of “**tools of alternative energy implementation,**” such as personal wind energy conversion systems, solar panels and geothermal technology to make housing more energy efficient and reduce utility costs for the unit occupant.
- Promote the use of **modern energy conservation methods** to reduce the consumption of energy in residential sectors.
- **Utilize local Zoning Regulations and building codes** to control the placement and operation of alternative energy systems. Local Zoning Regulations should be able to control the placement of individual energy systems to limit their impact on adjacent property and the visual character of residential, commercial and industrial areas.
- Promote the development of vocational **education opportunities** at both **Public and Private School Systems** to educate the future workforce in alternative energy design, fabrication of equipment and maintenance.
- Promote the **expanded use of solar and geothermal exchange energy systems** for applications throughout each Community’s **Planning Jurisdiction.**



- Consider implementing a “**pilot**” **alternative energy program** at a developing residential subdivision in the **County**. An alternative energy source(s) could generate 100 percent of the energy needs for heating and cooling, as an example, promoting affordable development.
- Promote the **rehabilitation of residential buildings in Communities throughout the County** utilizing weatherization methods and energy efficient or “**green building**” **materials** in conformance to the “**LEED**” **Certified Building techniques.**
- **Expand awareness of available incentives** that could assist in replacing old lighting fixtures, or heating and cooling systems in housing units with new energy efficient systems that reduce consumption and energy costs.

Impediments to Fair Housing Choice.

- The Communities of Des Moines County should continue efforts to eliminate **all barriers and impediments to fair housing choice**. Both public and private sectors of each Community should play a role in this process, including local government, schools, churches and the private sector.
- Create and support the efforts of a **Community-Wide “Fair Housing Advisory Group”** through the provision of adequate resources for the delivery of fair housing activities. SEIRPC and SEIRHA should take the lead role in this important housing activity. **Activities of the Advisory Group could include the following:**
 - Create an **“Action Plan”** to identify strategies to further affordable housing opportunities.
 - Host a **“Housing Fair”** for developers and contactors to promote existing market opportunities that exist for the development of affordable housing.
 - Promote **“Equal Housing Opportunities”** on flyers, brochures and local newspapers.
- Address the **primary impediments to fair housing choice** throughout the County. Respondents to the **Housing Survey** identified impediments to fair housing for **homeowners** as cost of utilities, lack of sufficient homes for sale, condition of houses and housing purchase prices. For **renter households**, impediments included the high cost of monthly rent, lack of decent rental units at an affordable price range, condition of houses and cost of utilities.
- The Communities of Des Moines County should adopt (by ordinance) and implement a **Fair Housing Policy** and **Property Maintenance Codes** to ensure all current and future residents of each Community do not experience any discrimination in housing choice and that properties are not overtaken by debris, potentially leading to unsafe and unhealthy conditions.
- Address the **housing needs of persons with a disability(ies)**, by planning and implementing fully accessible housing, both for rent and for sale. Include supportive services where necessary. It is recommended that, at a minimum, 10 percent of new housing added to the housing stock should be fully accessible for persons with a physical and/or sensory disability.
- **Support bilingual and impoverished families** in their search for affordable housing. This could include housing counseling, homeownership classes and information on fair lending practices.

3. HOUSING NEEDS ASSESSMENT IMPLEMENTATION & REVIEW.

This **Housing Needs Assessment** contains a variety of qualitative and quantitative information from local, State and Federal data sources and Survey implementation. Documented statistics and citizen input provide the clear and concise understanding of local housing needs to aid local governments and organizations in their housing development efforts.

Financing Activities for Housing Development & Preservation.

- Housing developers doing business in Des Moines County should consider both public and private funding sources when constructing new or improving the local housing stock and, thus, be encouraged to pursue securing any and all available tools of financing assistance to do so. This assistance is available from the Iowa Finance Authority, Iowa Economic Development Authority, USDA Rural Development, Federal Home Loan Bank and the Department of Housing and Urban Development in the form of grants, tax credits and mortgage insurance programs.
- First and foremost, Communities in **Des Moines County** are encouraged to **establish or expand existing local Foundations** for the purpose of providing gap financing for housing development activities.
- Continue utilizing **Tax Increment Financing (TIF)** to assist developers in financing new housing developments, specifically for land purchase, preparation and public facility/utility requirements.

Housing Needs Assessment Maintenance.

- This **Des Moines County-Wide Housing Needs Assessment** should be reviewed annually by local housing providers and partnerships, including SEIRPC, GBP, SEIRHA, local business leadership and school systems, local Foundations and other important for-profit and non-profit groups and organizations and local housing stakeholders. This could also include the collection, tracking and review of existing home sales and rental data and housing development progress in the County.
- Establish an **annual review process of local Comprehensive Plans** and associated **Zoning and Subdivision Ordinances and Regulations**. Local Planning Commissions, elected officials and local governmental volunteers and community and economic development groups should all be involved in this review, to ensure a consistent vision for community and economic growth and development throughout the County.

SECTION 6: **AFFORDABLE HOUSING IMPLEMENTATION & FUNDING SOURCES/PARTNERSHIPS.**

INTRODUCTION.

Section 6 of this **County-Wide Housing Needs Assessment** provides a discussion of **affordable housing concepts, funding sources and partnerships** for Des Moines County. Included is a discussion of various affordable housing development options, funding opportunities and important partnerships for the successful implementation of housing initiatives in Iowa Communities, today. Des Moines County and each Community can consider these and other successful affordable housing models in the development of needed housing.

The demolition of dilapidated or severely deteriorated housing structures will create additional vacant land for each Community, to be used for the development of new and creative housing concepts. Newly acquired vacant land could be set aside in an established **County-Wide Land Bank Program**.

The analysis completed as an activity of this **Housing Needs Assessment** included an overall assessment of the condition of the existing housing stock, via information provided by the Des Moines County Assessor's Office. All of the Communities in Des Moines County have "**pockets**" or **areas** where houses are **in need of moderate- to substantial rehabilitation**. Housing that is not cost effective to be rehabilitated should be targeted for demolition and replacement to take advantage of the existing infrastructure for new affordable housing development.

HOUSING DEVELOPMENT IMPLEMENTATION.

The successful implementation of housing developments in Des Moines County depends on a firm understanding of the local housing industry and available housing funding resources. Solutions to housing opportunities in the County can be achieved with a pro-active approach via collective partnerships among housing developers and funders, non-profit organizations, local elected officials and Des Moines County citizenry.

The development of Affordable housing throughout Des Moines County will require the strategic application of a variety of both public and private funding sources. Typical private funding is secured from banks, Foundations, major employers and individuals with a passion for funding housing and sustaining the livability of a neighborhood.

“Affordable housing applies to persons and households of all income sectors of the Community. Affordable independent living housing requires no more than 35 percent of the occupant's annual income for the cost of rent and utilities, or mortgage and associated mortgage interest payment, insurance and utilities.”

“Traditional ‘low-income housing’ is for persons and families at 0 percent to 80 percent of the Area Median Income, commonly referred to as “Very-Low to Moderate Income”. Housing for households within this income range, typically requires one or more public programs of financial intervention or support for buying down either or both the cost of development and/or operation, allowing the housing to be affordable. The use of public programs of financial support will, typically, require income and rent/purchase limits.”

“Market-Rate Housing”, as it is typically referred to, is housing, both owner and rental, that typically meets the current “street cost”, utilizing no programs of public intervention or support, but, yet, is affordable (see above) to the tenant.”

“Section 8 Rental Housing (Project-Based),” is a government-funded program that provides rental housing to low-income households in privately owned and managed rental units. The subsidy stays with the building; when you move out, you no longer have the rental assistance. Most units rental cost will be 30 percent of your household adjusted gross income. There may be a variety of housing types available through this program including single-family homes, townhomes, or apartments. “Section 8 Rental Housing (Tenant-Based).” Families with a tenant-based voucher choose and lease safe, decent and affordable privately-owned rental housing.



FUNDING SOURCE & PARTNERSHIPS.

To produce new and upgrade existing renter and owner-occupied housing in a Des Moines County, a public/private partnership must occur to access affordable housing programs, which will reduce the cost of development and/or long-term operations. The following information identifies various funding sources, programs and strategies available to assist in financing future housing activities in a County and the Communities. The (strategic) combination of two or more sources can assist in reducing development and/or operational costs of proposed affordable housing projects.

LOCAL FUNDING OPTIONS.

Local funding for use in housing development and improvement programs are limited to two primary sources (1) local tax base and (2) dollars secured via state and federal grant and loan programs, which are typically only available to local units of government (Village, City or County).

Local Tax Base.

Identified by the urban renewal law (Code of Iowa, Chapter 403), **Urban Renewal Areas** can be established by Iowa municipalities to assist in the redevelopment of blighted or slum areas in a community over a 20 year period. In order to specifically designate an urban renewal area, the community must first establish a resolution detailing the reasons why it is appropriate to declare an urban renewal area. The resolution must also find that the proposed area is considered a slum, blighted, or an economic development area and that redevelopment and rehabilitation of the designated area are necessary for community betterment. After designation, an “Urban Renewal Plan” must be prepared and adopted by the municipality to present accomplishments and activities to be implemented in the designated area. After public hearings and consultation with public taxing entities, the municipality has the authority to approve the urban renewal plan.

As highlighted in Section 4, the Communities of Burlington, West Burlington and Mediapolis maintain one or multiple Urban Renewal Areas for the purpose of utilizing TIF as a means of neighborhood enhancement and betterment.

Tax Increment Financing (TIF) can be implemented in a designated urban renewal area. Municipalities can utilize TIF for public improvements by using the revenue generated by the incremental difference between the taxes generated on an existing piece of property and the taxes generated after redevelopment has occurred. TIF can be used for various public improvement projects such as streets, sewers, sidewalks and infrastructure related to residential, commercial or industrial development in the Community.

Iowa communities have also utilized a **Tax Abatement** program, in which recently built structures, as well as enhancements or additions and rehabilitation to existing residential structures can qualify for an abatement if the improvements add to the taxable value of the property. Communities will usually set the minimum increase of tax increase at around 15 to 20 percent.

A **Self-Supported Municipal Improvement District (SSMID)** can be established if enough property owners in the area initiate their support through a voluntary petition process. Once a SSMID has been established, funds are created through an additional tax placed on property owners in the district. Burlington has a Downtown SSMID.

Other Local Options.

Local Housing Authority – Public Housing Authorities or Agencies can sponsor affordable housing programs. The Housing Authority is empowered by existing legislation to become involved in all aspects of affordable housing in the Community. The Housing Authority has access to a variety of sources of funding, as well as the ability to secure tax exempt bond financing for local based housing projects. **The Southeast Iowa Regional Housing Authority** provides Housing Choice Vouchers (Section 8) in Des Moines County as well as Henry, Lee and Louisa Counties. **The Low Rent Housing Agency of Burlington** offers both 325 Housing Choice Vouchers (Section 8) as well as Project Based Assistance at the 194-unit Autumn Heights Apartments.



Great River Housing Trust Fund – Managed by the Southeast Iowa Regional Planning Commission and certified by the Iowa Finance Authority, this Trust Fund program is an independent, nonprofit organization addressing the housing needs of a four-county area in southeast Iowa, including Des Moines County. Various housing funding programs are available for persons and families with incomes at or below 80 percent of Area Median Income. The intent of the Regional Housing Trust Fund is to provide, create and preserve affordable housing for low to moderate income.



Local Major Employers and/or Community Foundation Assistance – This is a common occurrence today within many cities and counties nationwide, in an effort to provide housing opportunities to low- and moderate-income persons and families. Major local employers and community foundations are becoming directly involved in housing developments and improvements. These Foundations and/or major Employers could provide the following:

- a) Direct grants;
- b) Low interest loans;
- c) Letter of Credit, for all or a percentage of loans;
- d) GAP Financing – provides financing to cover the unfunded portion of development costs, as a deferred or less than market rate loan to the development;
- e) Mortgage Interest Rate Subsidy – provides buy down of a conventional loan;
- f) Purchase Bonds/Tax Credits – make a commitment to purchase either/both taxable/tax exempt bonds and/or low-income tax credits utilized to Finance housing development.

The previously described local funding options could be used separately or “pooled” together and utilized in equal proportions for the implementation of County-wide housing programs.

STATE PROGRAMS.

State programs available to assist in funding a community housing initiative include resources available from the **Iowa Economic Development Authority (IEDA)** and the **Iowa Finance Authority (IFA)**. The following describes the primary housing funding programs provided by these State agencies.

Iowa Economic Development Authority (IEDA).

IEDA administers the non-entitlement **Community Development Block Grant (CDBG)** program, available to local Community and County municipalities for financing housing, planning and public works projects. The state reserves 25 percent of its annual CDBG allocation toward various housing activities. All counties, as well as communities with a population at or below 50,000 are eligible to receive funding through the housing allocation.

The City of Burlington received a \$238,994 CDBG Housing Sustainability award and a \$500,000 CDBG Housing Upper Story Conversion Award.

Iowa Housing Fund.

The **Iowa Housing Fund** is sponsored by the Iowa Department of Economic Development Community and Rural Development division. A portion of the State's CDBG funds are combined with the State's HOME funds to provide a unique approach to the funding of various housing activities. The main purpose of the Iowa Housing Fund is to expand the supply of safe, decent and affordable housing to Iowa families and create or strengthen partnerships on all levels of government. Cities, counties, nonprofit organizations, CHDOs and for-profit partnerships, individuals and corporations are eligible to receive this funding.

“Opportunity Zones”.

The **Tax Cuts and Jobs Act of 2017** allowed for all state Governors to designate Census Tracts as “Opportunity Zones” to promote investment and economic development activities in areas deemed “low income and/or economically disadvantaged.” Developers choosing to construct facilities and buildings on sites in an opportunity zone can take advantage of various tax incentives and deferrals as a means of creating economic opportunities in these areas.

As per the IEDA website, a Census Tract qualifies as an opportunity zone if it meets the following criteria:

- a) The tract poverty rate was at least 20%, or:
- b) The tract's/area's median family income did not exceed 80%.

In Des Moines County, there are three opportunity zones, all located in Burlington.

Iowa Finance Authority (IFA).

The IFA is presently the administrator of **HOME** funds. HOME funds are available to authorized, local or regional based Community Housing Development Organizations (CHDOs) for affordable housing repair and/or new construction, both rental and owner. An annual allocation of HOME funds is established for CHDOs based on individual housing programs. HOME are also available to private developers, via a local non-profit) as gap financing on affordable housing projects.

IFA is also a primary provider of funding for affordable housing development in Iowa. Some of the most popular IFA programs include, but are not limited to:

- **Workforce Housing Loan Program** - provides financial, repayable loan assistance to cities and counties that demonstrate a need for workforce rental housing. A demonstrated need includes the documentation of employment growth within the local unit of government's jurisdictional boundaries.
- **Low-Income Housing Tax Credit (LIHTC) Program** – Provides an up to 9 percent tax credit to developers for the development of low cost, affordable multifamily, single family or elderly housing projects. A popular LIHTC program is the **CROWN (Credit-to-Own)**. The CROWN program creates a lease-to-own program for renters/potential homeowners.
- **Single Family Housing Mortgage Program** – The **Mortgage** program provides a less than current market interest rate for First-time Homebuyers. Local lender participation is encouraged in both programs.
- **FirstHome & FirstHome Plus Programs** – FirstHome provides qualified first time homebuyers affordable mortgage financing at a fixed rate. FirstHome Plus provides a \$2,500 cash assistance to first time homebuyers for down payment or closing costs and minor home repairs.
- **Military Service Member Homeownership Assistance (MHOA)** – Provides up to \$5,000 towards a down payment or closing costs on a home for persons who have served in a United States Military branch. Those eligible for the program have either actively served 90 days (other than training) after September 11, 2001, are considered an injured service person who has actively served since September 11, 2001, or is a surviving spouse of an eligible service person. The FirstHome or FirstHome Plus Program may also be utilized.
- **REOHome Program** – Offers down payment or closing cost assistance of up to \$10,000 for Iowans who are seeking to purchase a home that is Real Estate Owned, or a foreclosed or forfeited property.
- **OurHome Rehabilitation Program** – Low-interest loans are provided to housing organizations to create or fund a single-family rehabilitation program.

- **New Home Construction Program** – Provides loans for local entities looking to construct single family homes in any Iowa community.

IFA also manages a State Housing Trust Fund provides housing programs relating to affordable rental production programs, homelessness, agriculture and farmer-related loan programs, community development, title guaranty, housing compliance and water quality.

Community Action Agencies.

The **Community Action Agency** serving a particular Community or County can provide housing and weatherization programs in its service area. A Community Action Agency also provides community social services, emergency services, family development and nutrition programs. Iowa Communities and Counties should work with their Community Action Agency to provide safe, accessible, affordable housing to its residents.

Des Moines County is served by Community Action of Southeast Iowa. The central office and a center are located in Burlington, Iowa.

Councils of Government (COGs)

Iowa's Councils of Governments (COGs) provide planning, programming, and technical assistance to all Iowa cities, counties and local businesses, industries and other establishments. COGs serve local governments and their regional citizenry with governing boards are made up of local elected officials, business and education leaders, economic development professionals, and individual citizens. Provided planning and technical assistance includes comprehensive development planning, grant writing assistance, transportation, housing, land use planning, workforce development and economic development.

Des Moines County is served by the Southeast Iowa Regional Planning Commission (SEIRPC). SEIRPC operates and cultivates projects for the Southeast Iowa Housing Inc, which serves low to moderate income homeowners and redevelops neighborhoods.

SEIRPC also manages the **Great River Housing Trust Fund**, which is one of the 27 housing trust funds utilized in Iowa and serves Des Moines, Henry, Louisa and Lee Counties. The Trust Fund is governed by an 11-member Board of Directors that oversee a variety of funding procedures for the development of housing in southeast Iowa.

Greater Burlington Partnership (GBP) includes the Chamber of Commerce, Convention and Visitor's Bureau, Downtown Partner's Inc, and Economic Development. GBP works with each subdivision to create helpful resources and activities to support local schools, businesses, workforce and communities. One example of a redevelopment goal includes the redevelopment of the Typewriter building at 300 Washington Street in downtown Burlington. This project is currently in the planning stage.

Homes for Iowa trains incarcerated men in building trades while constructing single family homes that are sold throughout Iowa. Homes cost \$90,000 and include three-bedrooms and 1,200 square feet. The homes are intended for low to moderate income households with income limits of \$100,000 for any household size.

Weatherization.

Low-Income Weatherization Assistance Program – This Federally funded program assists people with low-incomes by making energy improvements to their homes.

The weatherization program concentrates on those energy improvements which have the greatest impact on making recipient's homes more energy efficient, thereby lowering their energy consumption. Eligible weatherization measures include caulking, weather stripping, ceiling, wall and floor insulation and furnace repair.



REGIONAL FUNDING.**Federal Home Loan Bank.**

Affordable Housing Program – The **FHLB** program makes low-interest loans to finance home ownership for families with incomes at or below 80 percent of the median income for the area. The program can also finance the purchase, construction or rehabilitation of rental housing in which 20 percent of the units are occupied by and affordable to very low-income households. These funds are available through the FHLB member institutions in Iowa and are loaned on a competitive basis, with semi-annual application dates. This program can be combined with other programs (i.e., State CDBG, Low-Income Housing Tax Credit, etc.) to absorb the development subsidy requirements for both rental and owner occupied housing projects.

Midwest Housing Equity Group (MHEG).

MHEG was created in 1993 to secure equity capital to invest into affordable rental housing throughout Nebraska, Kansas, Iowa and Oklahoma. MHEG is a privately-owned non-profit corporation with a nine-member board of Directors and receives no federal or state dollars. MHEG's income is derived from its ability to obtain equity capital and investing into affordable housing properties.

MHEG also provides equity financing for the federal low income housing tax credit program, as defined in Section 42 of the Internal Revenue Code. In addition to tax credit syndication, MHEG staff provides technical assistance to developers, owners and management companies on the development and management of tax credit properties.

Midwest Housing Development Fund (MHDF).

Founded in 2000, MHDF is a non-profit community development financial institution whose main goal is to provide “nontraditional financing needs” for affordable rental housing development, redevelopment and rehabilitation. As per the MHDF website, “The primary financing product of MHDF is predevelopment loans that are provided to borrowers prior to them having access to traditional construction and permanent financing.” Types of loans available through MHDF include predevelopment, construction, gap financing, land/infrastructure and permanent (post construction) loans.

FEDERAL FUNDING

A primary provider of Federal funding to Iowa Communities and Counties for housing development, both new construction and rehabilitation, is the **Department of Housing and Urban Development (HUD)**. Housing programs provided by HUD are available for both profit and non-profit developers. Funds from these programs are commonly mixed or pooled with other public funding sources, as well as conventional financing.

U.S. Department of Housing and Urban Development (HUD).

- **Section 8 Moderate Rehabilitation SRO's** – Available to Public Housing Authorities to provide rental assistance for homeless individuals in rehabilitated single-room occupancy housing.
- **Shelter Plus Care** – Provides rental assistance and supportive services on a long-term basis for homeless individuals with disabilities.
- **HUD Section 811 Program** – Provides funding to state housing organizations for development of housing for persons with a disability(ies). The Program provides a rental subsidy.
- **Mortgage Insurance** – The HUD 221(d)(4) provides up to 100 percent mortgage insurance for non-profit developers and 90 percent mortgage insurance coverage for profit and non-profit developers 221(d)(4). Permanent financing can be provided via the public funds (i.e., CDBG, HOME) and/or conventional financing.

U.S.D.A Rural Development (RD).

- a) **Section 515 Program** – Provides a direct interest subsidized loan for the development of family and elderly housing, including congregate and rental housing for persons with a disability. **A Section 538 mortgage insurance program is also available.**
- b) **Section 502 (Direct Loan) Program** – Provides either a mortgage guarantee or direct loan for single family homeownerships for low- and moderate-income persons/families, including persons with a disability. **Section 504 Program** – Provides for the rehabilitation of homes.

- c) **Community Facilities Program** – Provides a direct, interest subsidized loan for a variety of projects specific, community facility improvement programs including new construction or housing rehabilitation for “**special populations.**”
- d) **Preservation Program** – Administered by qualified local and regional organizations/agencies to assist in housing rehabilitation programs in Iowa Communities. This could include a local based, planned program of home modification **income eligible to low/moderate-income persons and families.**
- e) **Business & Industry Program** – The RD Business and Industry Program allows for loan mortgage guarantee for commercial projects, including retirement/assisted care housing.

Federal Emergency Management Agency (FEMA).

The State of Iowa is part of FEMA’s “Region VII” coverage area, which also includes the States of Nebraska, Kansas and Missouri. FEMA Region VII works with local, State and Tribal emergency management officials and private sector entities to respond to natural disasters and protect human life and property from any and all natural disasters and hazards. After a federal disaster declaration is made, information is delivered via website to those in the affected area. Region VII consists of five divisions:

- a) **Response** – Established at a regional “watch center,” awareness and analysis and the coordination and implementation of federal responses to major disaster areas is key. Preparation of an Incident Management Assistance Team to plan necessary operations and logistics to a disaster area ensures prompt response to help those in need.
- b) **Recovery** – Provides federal assistance to individuals, households and public facilities located within a declared disaster area.
- c) **Mitigation** – Reduces property loss due to flooding via outreach provision, including affordable flood insurance and other programs that encourage safe community development and reduction of loss of life and property due to natural disaster.
- d) **National Preparedness** – Coordinates and develops tools necessary to prepare for hazards and natural disasters among all levels of government, as well as private non-governmental agencies and Communities.

- e) **Mission Support** – Ensures functional efficiency among critical business operations, including functions with key partners and customer service to persons and families affected by natural disaster.
- f) **Grants** – Oversees that disaster and non-disaster grants are in compliance with public law.

Federal Covid-19 Supplemental Appropriations-CARES Act.

The State of Iowa received approximately \$1.25 Billion of assistance for combatting economic distressed caused by the Coronavirus Pandemic. In December, 2020, a plan for the expenditure of these funds was announced, including the following:

- Iowa families: \$76 million.
- Small business and non-profits: \$126 million.
- Iowa farmers and producers: \$110 million.
- Iowa communities: \$125 million.
- Iowa health care providers: \$112 million.
- Unemployment trust fund, creating tax relief for 40,766 employers: \$490 million.
- Broadband expansion grants: \$35 million.
- Covid-19 operations: \$127 million.

American Rescue Plan Act (ARPA).

The State of Iowa has appropriated \$216 Million for use by non-entitlement local governments to be used in a variety of methods as a means of combatting fiscal losses relating to the COVID-19 Pandemic. Local governments can utilize ARPA funds to replace lost public sector revenue in water, sewer and broadband infrastructure, which could ultimately support new housing development. Applications for grant funding are available on the State of Iowa website.

Other Federal Funding.

Other funding products that may serve to be useful in the development of affordable housing include the HUD Rural Housing and Economic Development Fund, the Native American Housing and Self-Determination Act and CDBG funds and the (Historic) Rehabilitation Tax Credit, available via the Historic Preservation Act.

SECTION 7: **FIVE-YEAR HOUSING DEVELOPMENT & PRESERVATION ACTION PLAN.**

INTRODUCTION.

The greatest challenge for the Communities of Des Moines County, during the next **five years, or by 2028**, will be to develop housing units for families of varying incomes, as well as the elderly and special population households, with attention given to workforce households. Based upon the projected medium population and associated Housing Unit Target Demand, overall, Des Moines County should target **561 new units; 258 owner units and 303 rental units**, by 2028. This includes **353 workforce housing units**. The successful implementation of a **Community Growth Initiative** throughout the County would create a need for up to **1,306 housing units; 610 owner and 696 rental units**, including an estimated **1,025 workforce housing units**. The Programs listed have a specific focus on persons/families with incomes both at or below 80 percent (affordable) and 81 percent or more (market rate) of Area Median Income.

The successful implementation of the “**Five-Year Housing Development & Preservation Action Plan**” will involve a **four-step implementation process** including the following:

- 1) Coordination of Des Moines County Housing Stakeholders, to create appropriate **Housing Development Partnerships**, per specific housing activities;
- 2) Secure affordable and market rate **housing developers and contractors to work as a team** with Housing Development Partnerships and the Housing Development Specialist in selecting, prioritizing and producing appropriate affordable housing projects throughout Des Moines County;
- 3) Secure both public and **private donations for funding affordable and market rate housing projects**; and
- 4) Implementation of **affordable and market rate housing activities** via property acquisition, infrastructure installation and project construction.

PLACE-BASED DEVELOPMENT COMPONENTS.

Each Housing Program identified in this **Five-Year Housing Development & Preservation Action Plan** should incorporate “**Place-Based**” **Development Components**, whereby development supports each community’s quality of life and availability of resources including, but not limited to: public safety, community health, education and cultural elements.

ACCESS AND LINKAGES:

- Does the housing program have adequate accessibility and walkability to other neighborhoods and centers in the Community?
- What is the program’s proximity to local services and amenities?
- Can people utilize a variety of transportation modes, such as sidewalks, streets, automobiles, bicycles and public transit, to travel to and from the housing program?
- Is the housing program visible from other neighborhoods or parts of the City?
- Is public parking available for visitors to the housing program?

COMFORT AND IMAGE:

- Is the proposed housing program located in a safe neighborhood?
- Are there historic attributes to consider for the proposed housing program?
- Is the neighborhood of the proposed housing program clean and safe for all residents?
- Are there any environmental impacts that could hinder the development of a housing program?

USES AND ACTIVITIES:

- How will the proposed housing program be used? By young families and local workforce? By elderly or special needs populations?
- Are there amenities proposed, or existing and nearby to the housing program that will keep local residents active, including parks and recreation opportunities?
- Does the housing program include a central gathering space for program residents, as well as Community residents?

SOCIABILITY:

- Will the housing program be developed in a way that will allow residents to socialize and interact with one another?
- Will people take pride in living at the proposed housing program?
- Are diverse populations encouraged to reside at the housing program?
- Does the housing program present a welcoming environment for both current and prospective residents?

ORGANIZATIONAL/OPERATIONAL PROGRAMS.

1. Land Bank Program.

Purpose:

Southeast Iowa Regional Planning Commission (SEIRPC) should create a non-governmental, non-profit (501c) organization, or utilize an existing area Foundation to establish a **Land Bank Program** for the purpose of securing land and distressed properties for both future affordable housing development and redevelopment activities throughout Des Moines County. **Greater Burlington Partnership (GBP)** and the **Southeast Iowa Regional Housing Authority (SEIRHA)** should also be involved. A proposal in the Iowa Legislature (**SF10**), currently under review, would allow for the creation of “Land Development Trusts” throughout the State of Iowa.

Estimated Cost (annual operational): \$550,000.

2. Maintain Local Housing Investment Funding Programs.

Purpose:

SEIRPC, with assistance from **GBP**, other **housing stakeholders in the County**, should continue to organize local funding events, including the Des Moines County Community Foundation’s various funds, including the Downtown Redevelopment Fund, and contributions to create a “pool” or “bank” of funds to invest in needed gap financing for local housing developments. **SEIRPC** should continue to encourage the involvement of **major employers and local/regional housing developers** with assisting employees in obtaining affordable housing through first-time homebuyer and down payment assistance programs as well as financial support to local developers constructing workforce housing.

Estimated Cost (annual fund drive): \$1,300,000.

3. Establish a County-Wide Housing Disaster/Pandemic Recovery Program.

Purpose:

SEIRPC, with the assistance of **Local Housing Partners**, should create a locally-funded program designed to assist persons and families living in housing affected by natural disaster and/or COVID-19. In combination with State and Federal disaster grant programs, funding for this **Program** should include funding via local foundations, financial lending institutions and private donations.

Estimated Cost (annual): \$410,000.

HOUSING REHABILITATION/PRESERVATION PROGRAMS.

4. Owner/Rental Housing Rehabilitation/Preservation Program.

Purpose:

SEIRPC and GBP, with the assistance of **Local Housing Partners** and housing providers, as well as personal investment among housing property owners/developers, should set a 2028 goal of **100 to 125 housing units (including 75 to 100 units in the City of Burlington)** for moderate- to substantial rehabilitation, **County-Wide**. Identify Community block areas with excessive deterioration and dilapidation of housing units. This could also include utilizing a Purchase-Rehab-Resale and/or Re-Rent Program providing housing for very low- to moderate-income family households (0% to 80% AMI).

Estimated Moderate Rehabilitation Cost: \$39,000 to \$50,000 per unit.

Estimated Substantial Rehabilitation Cost: \$54,000 to \$65,000 per unit.

Estimated Cost Subsidy: 40% to 80% per unit.

5. Owner/Rental Housing Demolition/Replacement Program.

Purpose:

SEIRPC and GBP, with the assistance of **Local Housing Contractors, Stakeholders** and personal investment among housing property owners/developers, should set a 2028 goal of **50 housing units County-Wide (including 25 to 35 units in Burlington)**, to be purchased/donated, demolished and replaced with new, innovative housing types, for both families and elderly populations.

Estimated Purchase/Demolition/Construction Cost: \$345,000-\$425,000 per unit.

Estimated Cost Subsidy: 45% to 60% per unit.

HOUSING FOR ELDERLY/SENIOR POPULATIONS.

6. Elderly (55+ Years) Affordable Rental Housing Program.

Purpose:

Develop **one- or two-bedroom independent living senior duplex/triplex, townhome, “garden home” or apartment units, standard amenities and the potential for maintenance-free living options**, to meet the affordable rental housing needs of low- to moderate income elderly households (0% to 80% AMI). This **Program** would include **up to 48 units, County-Wide (including 40 units in the Burlington/West Burlington Area)** and should feature a variety of living options and on-site amenities. The Program could involve assistance from the **SEIRPC, SEIRHA, GBP, local specialized senior housing providers and housing developers**.

Total Estimated Cost: \$9,460,000.
Estimated Cost Subsidy: 70% or \$6,622,000.

7. Elderly (55+ Years) Market Rate Rental Housing Program.

Purpose:

Develop **one+-bedroom independent living senior duplex/triplex, townhome or apartment units, standard amenities**, to meet the affordable rental housing needs of moderate- to upper income elderly households (81%+ AMI). This **Program** would include **up to 64 units in Des Moines County (including 56 units in the Burlington/West Burlington Area)**. This could be coupled with a Purchase-Rehab-Resale or Re-Rent Housing Program.

Total Estimated Cost: \$14,350,000.
Estimated Cost Subsidy: 35% or \$5,000,000.

8. Elderly (55+ Years) Affordable Owner Housing Program.

Purpose:

Develop up to **12 two+-bedroom owner units (including 10 in the Burlington/West Burlington Area)**, scattered site or in a designated residential subdivision/retirement community, with standard amenities, to meet the housing needs of low- to moderate income elderly households (31% to 80% AMI). This could be coupled with a Purchase-Rehab-Resale or Re-Rent Housing Program and/or an Infill Housing Development Program. The **Program** could involve assistance from **SEIRPC, SEIRHA, GBP and local contractors/builders**.

Total Estimated Cost: \$3,300,000.
Estimated Cost Subsidy: 55% or \$1,800,000.

9. Elderly (55+ Years) Market Rate Owner Housing Program.

Purpose:

Develop up to **70 two+-bedroom owner units (including 60 in the Burlington/West Burlington Area)**, scattered site or in a designated residential subdivision, with standard amenities, to meet the housing needs of moderate- to upper income elderly households (81%+ AMI). This could be coupled with a Purchase-Rehab-Resale or Re-Rent Housing Program and/or an Infill Housing Development Program.

Total Estimated Cost: \$21,350,000.
Estimated Cost Subsidy: 15% or \$3,200,000.

HOUSING FOR FAMILIES & SPECIAL NEEDS POPULATIONS.

10. General Affordable & Workforce Rental Housing Program.

Purpose:

Develop up to **70 one-, two- or three-bedroom affordable housing units**, (including 60 in the Burlington/West Burlington Area) including **single-room-occupancy rental units, duplex/triplex, townhome or general rental apartment units**, with standard amenities, to meet the rental housing needs of families and individuals of very low- to moderate income (0% to 80% AMI). **Program** should be combined with a **Workforce Employer Housing Assistance Program**. **Partnerships with local major employers, SEIRPC, SEIRHA, GBP and local housing developers/contractors are recommended.** Potential tenants could also include off-campus housing for students of Southeastern Community College. **Program could involve the creation of affordable rental housing units in the Downtown/Central Business District areas of each Community.**

Estimated Cost: \$13,200,000.

Estimated Cost Subsidy: 65% or \$8,600,000.

11. Market Rate Rental Housing Program.

Purpose:

Develop up to **96 two- or three-bedroom duplex/triplex, townhome or general rental apartment units**, County-wide (including 80 in the Burlington/West Burlington Area), with standard amenities, to meet the rental housing needs of families and individuals of moderate to upper income (81%+ AMI), potentially including the local workforce. **Program could involve the creation of market rate rental housing units in the Downtown/Central Business District areas of each Community.**

Estimated Cost: \$18,000,000.

Estimated Cost Subsidy: 30% or \$5,400,000.

12. Affordable Homeownership Program.

Purpose:

Develop up to **120 two+-bedroom owner units in the Burlington/West Burlington Area, including townhomes, handicap accessible housing and affordable single family housing**, County-wide, with standard amenities, to meet the housing needs of low- to moderate income family households (61%+ AMI), including the local workforce. **Program** should include up to **100 units in the Burlington/West Burlington Area**. **Program** could be combined with a **Workforce Employer Housing Assistance Program** and/or a **Purchase/Rehab/Resale and/or Re-Rent Program**. **Partnerships with local major employers, SEIRPC, SEIRHA, GBP and local housing developers/contractors are recommended.**

Estimated Cost: \$3,960,000.

Estimated Cost Subsidy: 75% or \$2,970,000.

13. Market Rate Homeownership Program.

Purpose:

Develop up to **130 two+-bedroom owner units, County-wide (including 95 units in the Burlington/West Burlington Area)**, with standard amenities, to meet the housing needs of moderate- to upper income family households (81%+ AMI). **Program** could be combined with a **Workforce Employer Housing Assistance Program**.

Estimated Cost: \$44,000,000.

Estimated Cost Subsidy: 20% or \$6,800,000.

14. Housing Program for Special Populations.

Purpose:

SEIRPC, SEIRHA and GBP, with the assistance of an appropriate **special needs housing providers**, maintain existing and encourage County-Wide development of up to **10 owner and 14 rental housing units**, County-Wide, for persons in need of specialized housing and services, including homelessness and near-homelessness, Veterans, minorities and persons experiencing chronic illness.

Estimated Cost: \$6,300,000.

Estimated Cost Subsidy: 55% or \$3,465,000.

APPENDIX I: DES MOINES COUNTY SURVEY RESULTS.



Constant Contact Survey Results

Campaign Name: Des Moines County Housing Survey

Survey Starts: 1139

Survey Submits: 428

Export Date: 12/07/2022 04:10 PM

Where do you reside?

Answer Choice	Number of Responses	Responses Ratio
Augusta	1	0%
Beaverdale	6	1%
Burlington	286	66%
Danville	12	2%
Kingston	1	0%
Mediapolis	15	3%
Middletown	3	0%
Oak Hills	0	0%
Sperry	7	1%
West Burlington	66	15%
Yarmouth	0	0%
Rural Des Moines County	28	6%
Other	3	0%
Total Responses	428	100%

Gender

Answer Choice	Number of Responses	Responses Ratio
Male	155	36%
Female	265	62%
Prefer not to answer	6	1%
Total Responses	426	100%

What is your current age?

Answer Choice	Number of Responses	Responses Ratio
18-24	8	1%
25-34	63	14%
35-44	113	26%
45-54	49	11%
55-64	96	22%
65-74	73	17%
75-84	24	5%
85+	2	0%
Total Responses	428	100%

Number of persons in your household?

Answer Choice	Number of Responses	Responses Ratio
1	84	19%
2	163	38%
3	59	13%
4	68	15%
5+	52	12%
Total Responses		426
		100%

Please indicate your household income range.

Answer Choice	Number of Responses	Responses Ratio
Less Than \$50K	100	23%
\$50K-\$74K	93	21%
\$75K-\$99K	71	16%
\$100K-\$149K	106	24%
\$150K-\$199K	36	8%
\$200K-\$249K	9	2%
\$250K-\$299K	2	0%
\$300K or More	8	1%
Total Responses		425
		100%

Which type of housing do you currently live in?

Answer Choice	Number of Responses	Responses Ratio
Single Family House (Own)	332	77%
Single Family House (Rent)	32	7%
Duplex/Triplex (Own)	4	0%
Duplex/Triplex (Rent)	5	1%
Townhome (Own)	4	0%
Townhome (Rent)	0	0%
Manufactured/Mobile Home (Own)	5	1%
Manufactured/Mobile Home (Rent)	0	0%
Rental Apartment (complex)	20	4%
Downtown Housing	3	0%
Condominium	6	1%
Acreage	12	2%
Other	3	0%
Total Responses	426	100%

Are you satisfied with your current housing situation?

Answer Choice	Number of Responses	Responses Ratio
Yes	328	77%
No	96	22%
Total Responses	424	100%

Renters: What are some of the issues or barriers you experience with obtaining affordable, suitable housing for your household?
Please check all that apply.

Answer Choice	Number of Responses	Responses Ratio
Lack of handicap accessible housing	10	12%
Lack of adequate public transportation	9	11%
Lack of knowledge of fair housing rights	10	12%
Cost of rent	56	70%
Restrictive zoning/building codes	2	2%
Job status	7	8%
Attitudes of landlords & neighbors	22	27%
Lack of availability of decent rental units in your price range	54	68%
Use of background checks	6	7%
Excessive application fees and/or rental deposits	25	31%
Cost of utilities	33	41%
Lack of educational resources about tenant responsibilities	6	7%
Age of existing rental housing	23	29%
Condition of existing rental housing	43	54%
Other	4	5%
Total Responses	79	100%

How much are you currently paying for your monthly rent?

Answer Choice	Number of Responses	Responses Ratio
No Rent Payment	38	36%
Less Than \$400	7	6%
\$400-\$600	15	14%
\$601-\$800	24	23%
\$801-\$950	13	12%
\$951-\$1,100	3	2%
\$1,101-\$1,250	1	0%
\$1,251-\$1,500	1	0%
\$1,501-\$1,750	0	0%
\$1,751-\$1,999	1	0%
\$2,000+	1	0%
Total Responses	104	100%

What is the most your family could afford for monthly rent?

Answer Choice	Number of Responses	Responses Ratio
Less Than \$400	12	13%
\$400-\$600	26	28%
\$601-\$800	21	23%
\$801-\$950	9	9%
\$951-\$1,100	10	10%
\$1,101-\$1,250	0	0%
\$1,251-\$1,500	8	8%
\$1,501-\$1,750	1	1%
\$1,751-\$1,999	1	1%
\$2,000+	3	3%
Total Responses	91	100%

Owners: What are some of the issues or barriers you experience with obtaining affordable, suitable housing for your household?
Please check all that apply.

Answer Choice	Number of Responses	Responses Ratio
Lack of handicap accessible housing	17	6%
Lack of adequate public transportation	19	7%
Lack of knowledge of fair housing rights	17	6%
Housing purchase prices/cost to own	91	35%
Restrictive zoning/building codes	20	7%
Job status	20	7%
Attitudes of immediate neighbors	31	12%
Mortgage lending application requirements	28	10%
Excessive down payment/closing costs	51	19%
Cost of utilities	120	46%
Lack of educational resources about homeowner responsibilities	23	8%
Cost of homeowners insurance	47	18%
Lack of sufficient homes for sale/housing choice	106	41%
Age of existing housing	72	28%
Condition of existing housing	90	35%
Inability to get a loan	15	5%
Other	18	7%
Total Responses	257	100%

What is your monthly mortgage payment?

Answer Choice	Number of Responses	Responses Ratio
Paid in Full	125	36%
Less Than \$400	5	1%
\$400-\$600	42	12%
\$601-\$800	53	15%
\$801-\$1,000	38	11%
\$1,001-\$1,250	34	10%
\$1,251-\$1,500	15	4%
\$1,501-\$1,750	13	3%
\$1,751-\$2,000	7	2%
\$2,001-\$2,500	4	1%
\$2,501-\$2,999	3	0%
\$3,000+	1	0%
Total Responses	340	100%

What is the most your family could afford for a home?

Answer Choice	Number of Responses	Responses Ratio
Less Than \$100K	72	22%
\$100K-\$200K	122	37%
\$201K-\$300K	75	23%
\$301K-\$400K	30	9%
\$401K-\$500K	10	3%
\$501K+	16	4%
Total Responses	325	100%

Which of the following additional housing types are needed in your Community?

Single Family Housing

Answer Choice	Number of Responses	Responses Ratio
1 (Not Needed/ Sufficient Supply Exists)	30	7%
2	16	4%
3	75	19%
4	79	20%
5 (Greatly Needed)	177	46%
Mean	3.95	
Median	4.00	
Total Responses	377	100%

Rental Housing (General)

Answer Choice	Number of Responses	Responses Ratio
1 (Not Needed/ Sufficient Supply Exists)	56	15%
2	28	7%
3	93	25%
4	66	18%
5 (Greatly Needed)	122	33%
Mean	3.47	
Median	4.00	
Total Responses	365	100%

Condominiums/Townhomes

Answer Choice	Number of Responses	Responses Ratio
1 (Not Needed/ Sufficient Supply Exists)	61	17%
2	61	17%
3	118	33%
4	56	15%
5 (Greatly Needed)	60	16%
Mean	2.98	
Median	3.00	
Total Responses	356	100%

Duplex/Triplex Housing

Answer Choice	Number of Responses	Responses Ratio
1 (Not Needed/ Sufficient Supply Exists)	75	21%
2	78	22%
3	113	32%
4	31	8%
5 (Greatly Needed)	50	14%
Mean	2.72	
Median	3.00	
Total Responses	347	100%

Rehabilitation of Owner-occupied Housing

Answer Choice	Number of Responses	Responses Ratio
1 (Not Needed/ Sufficient Supply Exists)	17	4%
2	23	6%
3	83	23%
4	83	23%
5 (Greatly Needed)	151	42%
Mean	3.92	
Median	4.00	
Total Responses	357	100%

Rehabilitation of Renter-occupied Housing

Answer Choice	Number of Responses	Responses Ratio
1 (Not Needed/ Sufficient Supply Exists)	33	9%
2	26	7%
3	77	21%
4	73	20%
5 (Greatly Needed)	143	40%
Mean	3.76	
Median	4.00	
Total Responses	352	100%

Housing Choices for First-Time Homebuyers

Answer Choice	Number of Responses	Responses Ratio
1 (Not Needed/ Sufficient Supply Exists)	17	4%
2	14	3%
3	79	21%
4	95	26%
5 (Greatly Needed)	159	43%
Mean	4.00	
Median	4.00	
Total Responses	364	100%

Independent/Group Home Housing for Persons with a Mental/Physical Disability

Answer Choice	Number of Responses	Responses Ratio
1 (Not Needed/ Sufficient Supply Exists)	41	11%
2	38	10%
3	112	31%
4	56	15%
5 (Greatly Needed)	105	29%
Mean	3.41	
Median	3.00	
Total Responses	352	100%

Senior Independent Living Housing – Owner & Rental

Answer Choice	Number of Responses	Responses Ratio
1 (Not Needed/ Sufficient Supply Exists)	26	7%
2	37	10%
3	125	34%
4	65	18%
5 (Greatly Needed)	108	29%
Mean	3.53	
Median	3.00	
Total Responses	361	100%

Licensed Assisted Living, with Specialized Services (i.e. health, food prep, recreation services, etc.)

Answer Choice	Number of Responses	Responses Ratio
1 (Not Needed/ Sufficient Supply Exists)	32	9%
2	39	11%
3	121	34%
4	63	17%
5 (Greatly Needed)	97	27%
Mean	3.44	
Median	3.00	
Total Responses	352	100%

Are you planning to change your current housing situation in the next five or 10 years?

Answer Choice	Number of Responses	Responses Ratio
Yes	224	61%
No	142	38%
Total Responses	366	100%

If Yes, why are you planning to change your current housing situation?

Answer Choice	Number of Responses	Responses Ratio
Need local affordable housing.	14	5%
Need larger housing.	56	23%
Present home in poor state of repair.	20	8%
Need senior/elderly housing.	17	7%
Need specially adapted home.	3	1%
Need to be closer to relatives who are in the area.	3	1%
Need independent housing.	6	2%
Need to "downsize".	51	21%
Need to be closer to employment.	7	2%
Need to be closer to a dependent.	1	0%
Death, divorce or other change in family structure requiring a move.	8	3%
Other	49	20%
Total Responses	235	100%

Which of the following places in the County do you desire to rent or purchase a home?

Answer Choice	Number of Responses	Responses Ratio
Augusta	0	0%
Beaverdale	5	1%
Burlington	108	40%
Danville	7	2%
Kingston	2	0%
Mediapolis	3	1%
Middletown	2	0%
Oak Hills	0	0%
Sperry	1	0%
West Burlington	55	20%
Yarmouth	1	0%
Rural Des Moines County	45	16%
Other	39	14%
Total Responses	268	100%

Which one of the following housing types are you most like to purchase?

Answer Choice	Number of Responses	Responses Ratio
Single Family	190	70%
Attached Townhouse or Duplex/Triplex Unit	14	5%
Residential Acreage	26	9%
Mobile Home	2	0%
Patio Home/Slab Home	4	1%
Tiny Home	7	2%
Upper Level/Downtown	2	0%
Apartment	4	1%
Senior Living Community	22	8%
Total Responses	271	100%

How many bedrooms would your family need?

Answer Choice	Number of Responses	Responses Ratio
1	14	5%
2	89	32%
3	121	43%
4+	54	19%
Total Responses	278	100%

Do you support using State and/or Federal grant dollars to...
conduct an owner housing rehabilitation program?

Answer Choice	Number of Responses	Responses Ratio
Yes	316	81%
No	71	18%
Total Responses	387	100%

conduct a renter housing rehabilitation program?

Answer Choice	Number of Responses	Responses Ratio
Yes	237	62%
No	143	37%
Total Responses	380	100%

purchase and remove dilapidated houses to make affordable lots available for development?

Answer Choice	Number of Responses	Responses Ratio
Yes	337	85%
No	56	14%
Total Responses	393	100%

secure State and/or Federal grant dollars to purchase, rehabilitate and resell vacant housing?

Answer Choice	Number of Responses	Responses Ratio
Yes	324	83%
No	63	16%
Total Responses	387	100%

secure State and/or Federal grant dollars to provide down payment assistance to first-time homebuyers?

Answer Choice	Number of Responses	Responses Ratio
Yes	294	76%
No	90	23%
Total Responses	384	100%

Do you support using local City or County dollars, or local Foundation dollars, to...
conduct an owner housing rehabilitation program?

Answer Choice	Number of Responses	Responses Ratio
Yes	281	74%
No	98	25%
Total Responses	379	100%

conduct a renter housing rehabilitation program?

Answer Choice	Number of Responses	Responses Ratio
Yes	206	55%
No	168	44%
Total Responses	374	100%

purchase and remove dilapidated houses to make affordable lots available for development?

Answer Choice	Number of Responses	Responses Ratio
Yes	300	79%
No	79	20%
Total Responses	379	100%

secure State and/or Federal grant dollars to purchase, rehabilitate and resell vacant housing?

Answer Choice	Number of Responses	Responses Ratio
Yes	315	83%
No	62	16%
Total Responses	377	100%

secure State and/or Federal grant dollars to provide down payment assistance to first-time homebuyers?

Answer Choice	Number of Responses	Responses Ratio
Yes	277	73%
No	101	26%
Total Responses	378	100%

Would you support the creation of a Community or County-Wide Land Bank Program to purchase undeveloped and/or dilapidated properties for clean-up and resale to developers?

Answer Choice	Number of Responses	Responses Ratio
Yes	293	77%
No	83	22%
Total Responses	376	100%

If you are 55+ years of age, please rate the quality of the following Support Services for Seniors in your Community.

(4 = Excellent, 3 = Good, 2 = Fair, 1 = Poor).

Case Management/Legal Aid

Answer Choice	Number of Responses	Responses Ratio
1	32	22%
2	64	45%
3	35	25%
4	9	6%
Mean	2.15	
Median	2.00	
Total Responses		140 100%

Cultural/Language Assistance

Answer Choice	Number of Responses	Responses Ratio
1	35	26%
2	59	44%
3	35	26%
4	5	3%
Mean	2.07	
Median	2.00	
Total Responses		134 100%

Continuing Education Opportunities

Answer Choice	Number of Responses	Responses Ratio
1	12	8%
2	54	37%
3	49	33%
4	30	20%
Mean	2.67	
Median	3.00	
Total Responses		145 100%

Employment Opportunities/Training

Answer Choice	Number of Responses	Responses Ratio
1	22	15%
2	57	39%
3	45	31%
4	20	13%
Mean	2.44	
Median	2.00	
Total Responses		144 100%

Adult Care Services

Answer Choice	Number of Responses	Responses Ratio
1	39	26%
2	58	40%
3	42	28%
4	6	4%
Mean	2.10	
Median	2.00	
Total Responses		145 100%

Health Services (Mental, Physical, etc.)

Answer Choice	Number of Responses	Responses Ratio
1	52	34%
2	50	33%
3	32	21%
4	17	11%
Mean	2.09	
Median	2.00	
Total Responses		151 100%

Food/Meals-On-Wheels

Answer Choice	Number of Responses	Responses Ratio
1	19	12%
2	48	32%
3	53	36%
4	27	18%
Mean	2.60	
Median	3.00	
Total Responses		147 100%

Home Health & Memory Care

Answer Choice	Number of Responses	Responses Ratio
1	30	21%
2	54	38%
3	43	30%
4	15	10%
Mean	2.30	
Median	2.00	
Total Responses		142 100%

Counseling Services

Answer Choice	Number of Responses	Responses Ratio
1	33	22%
2	62	43%
3	39	27%
4	10	6%
Mean	2.18	
Median	2.00	
Total Responses	144	100%

Aides for Disabilities

Answer Choice	Number of Responses	Responses Ratio
1	29	20%
2	60	42%
3	40	28%
4	11	7%
Mean	2.24	
Median	2.00	
Total Responses	140	100%

Home Repair/Rehabilitation Services

Answer Choice	Number of Responses	Responses Ratio
1	56	38%
2	55	37%
3	26	17%
4	8	5%
Mean	1.90	
Median	2.00	
Total Responses	145	100%

Transportation/Auto Repair

Answer Choice	Number of Responses	Responses Ratio
1	42	28%
2	54	36%
3	40	26%
4	13	8%
Mean	2.16	
Median	2.00	
Total Responses		149 100%

Finance Assistance/Management

Answer Choice	Number of Responses	Responses Ratio
1	38	26%
2	58	40%
3	38	26%
4	10	6%
Mean	2.14	
Median	2.00	
Total Responses		144 100%

Housing (Permanent, Transitional, etc.)

Answer Choice	Number of Responses	Responses Ratio
1	41	28%
2	60	41%
3	36	25%
4	7	4%
Mean	2.06	
Median	2.00	
Total Responses		144 100%

Law Enforcement

Answer Choice	Number of Responses	Responses Ratio
1	10	6%
2	26	16%
3	67	43%
4	50	32%
Mean	3.03	
Median	3.00	
Total Responses	153	100%

Senior Social & Recreation Activities

Answer Choice	Number of Responses	Responses Ratio
1	28	19%
2	63	44%
3	45	31%
4	7	4%
Mean	2.22	
Median	2.00	
Total Responses	143	100%

Emergency Transportation

Answer Choice	Number of Responses	Responses Ratio
1	17	11%
2	46	31%
3	49	33%
4	33	22%
Mean	2.68	
Median	3.00	
Total Responses	145	100%

Volunteer Opportunities

Answer Choice	Number of Responses	Responses Ratio
1	9	5%
2	39	25%
3	57	37%
4	46	30%
Mean	2.93	
Median	3.00	
Total Responses	151	100%

Specialized Services (Veteran, Homeless, etc.)

Answer Choice	Number of Responses	Responses Ratio
1	41	28%
2	61	42%
3	35	24%
4	7	4%
Mean	2.06	
Median	2.00	
Total Responses	144	100%

If you are 55+ years of age and plan to change your housing in five years, which of the following housing types would you be most interested in moving to? Check your top three (3).

Answer Choice	Number of Responses	Responses Ratio
Single Family Home	66	61%
Duplex - Rent	7	6%
Duplex - Purchase	20	18%
Town Home - Rent	9	8%
Town Home – Purchase	32	29%
Nursing Home/Long-Term Care	3	2%
Apartment – Purchase	9	8%
Assisted Living Housing	14	12%
One Bedroom Apartment - Rent	7	6%
Two Bedroom Apartment - Rent	14	12%
Tiny Home	17	15%
Upper Level/Downtown Housing	9	8%
Other	10	9%
Total Responses	108	100%

Constant Contact Survey Results

Campaign Name: Des Moines County, Iowa Employer Housing Assistance Survey

Survey Starts: 62

Survey Submits: 15

Export Date: 12/07/2022 04:48 PM

Does your company have any type of employer assisted housing program for employees? (Example: moving expenses, relocation assistance, down payment assistance, etc.).

Answer Choice	Number of Responses	Responses Ratio
Yes	9	60%
No	6	40%
Total Responses	15	100%

Constant Contact Survey Results

Campaign Name: Des Moines County Housing Stakeholders Survey

Survey Starts: 34

Survey Submits: 9

Export Date: 12/07/2022 04:48 PM

Constant Contact Survey Results

Campaign Name: Des Moines County Workforce Housing Needs Survey II

Survey Starts: 479

Survey Submits: 175

Export Date: 12/07/2022 04:21 PM

Where do you reside?

Answer Choice	Number of Responses	Responses Ratio
Augusta	0	0%
Beaverdale	1	0%
Burlington	106	61%
Danville	2	1%
Kingston	0	0%
Mediapolis	7	4%
Middletown	2	1%
Oak Hills	0	0%
Sperry	0	0%
West Burlington	18	10%
Yarmouth	1	0%
Rural Des Moines County	8	4%
Other	26	15%
Total Responses	171	100%

Do you commute into Des Moines County (from outside) for work?

Answer Choice	Number of Responses	Responses Ratio
Yes	34	19%
No	138	80%
Total Responses	172	100%

How far do you commute for work?

Answer Choice	Number of Responses	Responses Ratio
No Commute/Work From Home	7	4%
Less Than 10 Minutes	80	45%
10-20 Minutes	52	29%
21-30 Minutes	16	9%
31-40 Minutes	13	7%
41-50 Minutes	5	2%
51-60 Minutes	2	1%
61+ Minutes	0	0%
Total Responses	175	100%

Number of persons in your household?

Answer Choice	Number of Responses	Responses Ratio
1	28	16%
2	48	27%
3	41	23%
4	39	22%
5+	19	10%
Total Responses	175	100%

Do you currently rent or own your home?

Answer Choice	Number of Responses	Responses Ratio
Rent	34	19%
Own	139	80%
Total Responses	173	100%

Are you satisfied with your current housing situation?

Answer Choice	Number of Responses	Responses Ratio
Yes	138	79%
No	36	20%
Total Responses	174	100%

Please indicate your household income range.

Answer Choice	Number of Responses	Responses Ratio
Less Than \$50K	41	23%
\$50K-\$74K	33	19%
\$75K-\$99K	27	15%
\$100K-\$149K	41	23%
\$150K-\$199K	18	10%
\$200K-\$249K	10	5%
\$250K-\$299K	1	0%
\$300K or More	1	0%
Total Responses	172	100%

Renters: What are some of the issues or barriers you experience with obtaining affordable, suitable housing for your household?
Please check all that apply.

Answer Choice	Number of Responses	Responses Ratio
Lack of handicap accessible housing	3	6%
Lack of adequate public transportation	2	4%
Lack of knowledge of fair housing rights	11	24%
Cost of rent	32	71%
Restrictive zoning/building codes	2	4%
Job status	5	11%
Attitudes of landlords & neighbors	12	26%
Lack of availability of decent rental units in your price range	26	57%
Use of background checks	4	8%
Excessive application fees and/or rental deposits	13	28%
Cost of utilities	23	51%
Lack of educational resources about tenant responsibilities	3	6%
Age of existing rental housing	12	26%
Condition of existing rental housing	15	33%
Other	5	11%
Total Responses	45	100%

Owners: What are some of the issues or barriers you experience with obtaining affordable, suitable housing for your household?
Please check all that apply.

Answer Choice	Number of Responses	Responses Ratio
Lack of handicap accessible housing	1	0%
Lack of adequate public transportation	4	3%
Lack of knowledge of fair housing rights	8	7%
Housing purchase prices/cost to own	50	45%
Restrictive zoning/building codes	7	6%
Job status	10	9%
Attitudes of immediate neighbors	11	10%
Mortgage lending application requirements	16	14%
Excessive down payment/closing costs	35	32%
Cost of utilities	49	44%
Lack of educational resources about homeowner responsibilities	8	7%
Cost of homeowners insurance	20	18%
Lack of sufficient homes for sale/housing choice	42	38%
Age of existing housing	26	23%
Condition of existing housing	26	23%
Inability to get a loan	11	10%
Other	9	8%
Total Responses	109	100%

If you are a RENTER, How much are you currently paying for your monthly rent?

Answer Choice	Number of Responses	Responses Ratio
No Rent Payment	14	28%
Less Than \$400	4	8%
\$400-\$600	9	18%
\$601-\$800	10	20%
\$801-\$950	7	14%
\$951-\$1,100	5	10%
\$1,101-\$1,250	0	0%
\$1,251-\$1,500	0	0%
\$1,501-\$1,750	0	0%
\$1,751-\$1,999	0	0%
\$2,000+	0	0%
Total Responses	49	100%

If you are an OWNER, what is your monthly mortgage payment?

Answer Choice	Number of Responses	Responses Ratio
Paid in Full	19	13%
Less Than \$400	11	7%
\$400-\$600	26	18%
\$601-\$800	23	16%
\$801-\$1,000	22	15%
\$1,001-\$1,250	14	10%
\$1,251-\$1,500	8	5%
\$1,501-\$1,750	6	4%
\$1,751-\$2,000	3	2%
\$2,001-\$2,500	2	1%
\$2,501-\$2,999	4	2%
\$3,000+	0	0%
Total Responses	105	100%

Where would you like to rent or purchase a home?

Answer Choice	Number of Responses	Responses Ratio
Augusta	0	0%
Beaverdale	2	1%
Burlington	29	27%
Danville	6	5%
Kingston	0	0%
Mediapolis	4	3%
Middletown	0	0%
Oak Hills	0	0%
Sperry	1	0%
West Burlington	15	14%
Yarmouth	1	0%
Rural Des Moines County	24	22%
Other	23	21%
Total Responses	105	100%

Which one of the following housing types would you most like to purchase?

Answer Choice	Number of Responses	Responses Ratio
Single Family	74	66%
Attached Townhouse or Duplex/Triplex Unit	3	2%
Residential Acreage	28	25%
Mobile Home	1	0%
Patio Home/Slab Home	1	0%
Tiny Home	2	1%
Upper Level/Downtown	1	0%
Apartment (rent)	1	0%
Senior Living Community	1	0%
Total Responses	112	100%

How many bedrooms would your family need?

Answer Choice	Number of Responses	Responses Ratio
1	2	1%
2	30	26%
3	56	49%
4+	26	22%
Total Respondents	114	100%

What is the most your family could afford for monthly rent?

Answer Choice	Number of Responses	Responses Ratio
No Rent Payment	9	8%
Less Than \$400	8	7%
\$400-\$600	19	18%
\$601-\$800	23	22%
\$801-\$950	12	11%
\$951-\$1,100	6	5%
\$1,101-\$1,250	5	4%
\$1,251-\$1,500	6	5%
\$1,501-\$1,750	7	6%
\$1,751-\$1,999	4	3%
\$2,000+	2	1%
Total Responses	101	100%

What is the most your family could afford for a home?

Answer Choice	Number of Responses	Responses Ratio
Less Than \$100K	35	31%
\$100K-\$200K	37	33%
\$201K-\$300K	20	18%
\$301K-\$400K	14	12%
\$401K-\$500K	2	1%
\$501K+	2	1%
Total Responses	110	100%

Des Moines County Housing Survey

Comments edited for clarity.

Are you satisfied with your current housing situation? If no, please explain.

- A few people in town control a large stock of housing inventory. This puts artificial pressure on pricing for housing as they compete for housing stock and drive up prices as they view it from a revenue perspective, not an affordability perspective. This removes many homes from housing stock and consequently further increases prices. An individual home buyer cannot compete, nor can they afford to purchase a home that they are going to live in. They also control prices on rental units.
- Although we are currently satisfied we are concerned our rent will increase.
- Burlington does not have NICE Mobile Home Parks, Condos, Apartments for all walks of life! This is why everyone leaves Southeast Iowa.
- City laws need to be applied to everyone not just enemies of the city.
- Cost of home repairs.
- cost of lumber has gone up and hard to do improvements.
- Currently live in a nice 2 - story home however we prefer a ranch style home. Those are really hard to come by in Burlington.
- Daughter and grandchildren live with us, because there is no affordable housing for single mothers that is in a decent neighborhood.
- Don't like my neighborhood and want to move to WB.
- Have no garage or space for one. Shared driveway.
- House bought and getting torn down.
- House needs roof and plumbing work.
- House is older we cannot afford to fix insulation, roof leaks, remove hazardous tree, waterproof basement.
- I have neighbors
- I own a very old home, I need new windows throughout the entire house, will need a new roof in the next 5 years, my water pressure is very low, all the doors need replaced, and many more expensive home repairs need made. However I do love my neighborhood.
- I want something with less maintenance.
- I wish I had money to make home repairs.
- I would like a smaller, high quality home to buy and move into.
- I would like to own a home and stop having to rent. My rent is \$800 per month, while an affordable mortgage could be \$500-\$600 per month. However, the affordable housing stock for first time homeowners in Burlington is pathetic.
- I would love to be able to move to a new house but housing is too expensive.
- I would rather have a secure home on my own. A place I can relax away from work. I do like helping but caring for my

friend and landlord is more like added work at times.

- I'm personally satisfied with my housing but am disappointed that a house is allowed to go unmaintained. It's an embarrassment to our entire neighborhood.
- I'm terrified to walk through my own neighborhood. It is so incredibly noisy here. There are always people yelling at each other (and themselves) in the streets. On multiple occasions I've gone outside to find law enforcement busting drug houses or forcing entry into houses.
- I'm tired of staying with other people.
- It is extremely dated and needs remodeling.
- Just sold our old home. Nothing available that is remotely comparable or even smaller. Certainly nothing that is update. Old and small housing stock.
- Lack of code enforcement regarding surrounding lots in regards to unregistered vehicles parked in yards, trash, and general disrepair of surrounding homes. Home across the street has been allowed to sit vacant for years with nobody caring for the yard or property.
- Lots of crime in the neighborhood.
- Many renters in the area that do not have any respect for us homeowners. Lots of houses that are falling apart that the city doesn't address.
- Many repairs are needed here at Westland Manor. Plus they cut down the shade trees so is ALWAYS hot. So much so that I never had heat on even in winter! It is old and looks it. I don't feel like I have a say in matters. Our rent has gone up yet there are so many things could do to make it better but you can't see any improvements.
- My purchased home was not very energy efficient or climate resilient. The neighborhood is not open to changes (NIMBY mindset).
- Need an extra room and a nice enough yard.
- Need more bathroom.
- Need updates and repairs.
- Needs repairs and no one is willing to work. Contractors either don't show up or do not return calls. I have been looking to relocate to a smaller location for months and everything is way overpriced.
- Needs work, no central air unit, built in 1910 with no major improvements.
- New rentals being rented out to non-abiding citizens, consent illegal activity, said properties not maintained. Little rights to change and landlords do nothing since it is not enforced. Said properties make it hard to want to stay in the community.
- Not a good neighborhood to live in but couldn't find affordable housing anywhere else.
- Not too many rental options for minority and people in poverty.
- Older home and rentals all around.
- older home, poor heating system.
- Outdated housing choices, abnormal rent fluctuations between landlords.

- Pay too much and do not qualify for low income housing rent.
- Poor neighborhood lack of homeowners who care. Too many rentals that don't care!!
- price codes not up to date.
- Problems with plumbing, security lights, non-removal of snow, restrictions in living quarters, assigned parking but no enforcement.
- Rent is too high for the quality of home.
- Rent is too high. Landlord has not fixed issues with the house.
- Renting at the Blaul Lofts. There is no outside space (i.e. balcony, patio) for each unit, the floors/ceilings are not insulated and you can hear the neighbor above you drop a pillow, the windows are old/original single pain and very drafty, the window wells cement is crumbling, noise from the railroad can be loud at times. They might look nice but living there is a challenge.
- Renting because looking for a place to purchase.
- School system isn't good. Access to local park has been cut off. Yard space is pretty small.
- Sharing with family.
- So many run down houses in neighborhood & poorly managed rentals. I'd suggest a depreciation tax to encourage upkeep or give those surrounded by these places a tax break.
- So much road construction! Tons at one time and traffic issues.
- Taxes are too high. Too many drug problems.
- Taxes is way too high!!!
- Taxes too high!
- They raised my rent And did nothing to improve my apartment.30.00 is a lot for people on SSI.
- Tired of mowing grass, scooping snow, all the headache of being a homeowner. In a crappy neighborhood.
- Too expensive.
- Too far of a commute to work in Burlington and Ft Madison.
- Too much maintenance at our age.
- Too small for what I need but it was too hard to find something I needed within my budget so had to settle for something smaller in a less than ideal neighborhood.
- Too small, crowded, neighbors are thugs, druggies and corrupt.
- Usually I'm renting a house or an apartment but for a little over a year my boyfriend and I have been homeless and staying in a tent behind his mom's house and it starting to get cold outside I'm unable to work do to disability but haven't been able to get disability.
- Utilities on the rise because of inflation and an increase of \$120 a month on sewer in future because of DNR regulations. No new house being built, streets are poor shape. Because there's no tax money.
- Was looking to buy something else but there were few options and renting would actually have been more expensive.

- Water is outrageous, next door neighbor can't take care of his property so I'm constantly fighting his weeds (including poison ivy) that comes under my privacy fence, taxes are too high.
- We are wanting to rent or buy but most houses are too expensive and the ones in our price range are not great in terms of being maintained.
- We had several misconceptions about the house we bought from our Agent. We were lied to about a lot of different things.
- We have been looking for a larger home and unable to find any among the current stock.
- We love our home and the location, but in reality is is more house than we should have purchased (i.e. top of our price range).
- We need a larger home but cant afford to move due to housing inflation.
- We purchased our house for \$185,000 on a .3 acre lot and our taxes are \$4,400 per year and seem to increase every year. I think our taxes are too high based on the value of our home.
- When we purchased our home five years ago everything was fine in our neighborhood, but since then some of the neighbors near us have accumulated too many vehicles. Because of that we now have vehicles parked in front of our home. While we don't need the parking space, since we don't buy more vehicles than we can house in our garage, I resent the neighbors parking in front of our house all the time. I prefer looking out to the curb without vehicles in front of it.
- Wish the water mains weren't so cheaply installed.
- Would like a ranch styled home, or home with all bedrooms on one floor.
- Would like bedrooms and bathrooms on 1st level. Would like a garage.
- Would like to move to a home with additional living/entertaining space and a larger yard. Wish to stay in WB though.
- Would like to own.
- Would prefer more living space (currently in a studio apartment).
- Would prefer to live on a rural acreage.
- are over many rentals properties and do a great job of adding paint to a larger issues with their properties.

Please provide any additional comments regarding the future of housing in your Community.

- I would not be in favor of my tax dollars being used to rehab someone else's home or rental property. I paid to take care of my home! Not paying for someone else who purchased a home and cannot afford to take care of it. I believe property values are way low and the county accessor is not doing their job by hiring out valuations from outside companies. The system is broken and needs a complete overhaul.
- A lot of the homes in Burlington are in really poor shape yet families live in them.
- Affordable housing is terrible for those on fixed income.
- Affordable, quality homes are greatly needed.
- As an employer also in this area there is need for stable housing to keep employees for all industries here in Burlington.

This is a great area but there are many unmet needs for housing.

- Being in an aged city the housing stock is also aged. It is a bit much for most buyers to take on fixing some of these older homes. I think fixing curbs, sidewalks, and providing help with landscaping and possible grants to help develop some of these neighborhoods would help. Also I feel most of the neighborhoods that have degraded are because access to schools is a part of it. Schools have moved away from the core, and the neighborhoods around them have degraded as a result.
- Burlington isn't a horrible community but it's not a great one. Low income and high crime. When the opportunity presents itself our family will relocate.
- Burlington School District has got serious issues. I would never raise a kid in this district.
- clean up blight!
- Save your money like we had to! this is almost as irritating as student loan forgiveness.
- Cost of upkeep and/or repairs/renovations on existing properties is Outrageous! And, 1 contractor I hired didn't satisfactorily complete the job; the company dissolved and I'm left with no recourse but to hire someone else to fix and finish the job. Another contractor used black trim nails on white trim. Call me picky, but for as much as you pay to hire people; you should be able to expect common sense. Lined bathtub shower insert w quarter round but didn't fill in hole in drywall behind.
- Don't use tax \$ to try to fix issues that the government can't fix. Too much red tape etc. makes it a waste of \$.
- Elderly and low-income homeowners are invested in our community. Our community should invest in these homeowners! Focus on people, not dollars - it's the people who make the community. Landowners who own multiple properties, developers and contractors shouldn't benefit from taxpayer-funded programs - the people who have lived and worked and raised families and paid taxes here all their lives should!!
- Enforce the codes. Burlington is drowning in dilapidated houses and junked-up yards.
- Hard to rate the services listed if you have never had need for them or used them.
- High Property Taxes, no need for more downtown housing.
- I am unaware of the needs in the housing development section.
- I believe there is a discrepancy/unfairness in what people pay for their water bill (those who have a water meter vs those who pay a flat rate every quarter).
- I believe we have too many homes sitting unattended in poor/unlivable condition. Too many low income residents who do not work are living in low income housing for free, in places that should be torn down because of condition of properties. I would like to see grants for people who work a full time job and are looking for housing options to be able to afford a nice home for their family. Lower property taxes because of how high they are it's hard to afford my mortgage.
- I don't want tax dollars used to subsidize people purchasing homes or developers development plans. Who receives the benefit needs to be the one responsible for paying the cost.
- I enjoy living in Burlington- I am choosing to be here with my family. But there is a big discrepancy and I love that these conversations are starting.

- I have no experience with the items beginning with "case management."
- I hope this needs assessment serves the community well and strategic planning follows promptly. But mostly, I hope there is tangible action that comes from this work. For families like mine, if nothing changes we will have to make the choice to move out of the area.
- I think Burlington is full of older homes (especially 2 story homes) and to find anything in a decent area you either pay half a million + for it OR you have to totally gut the home and do a full renovation. There isn't much for that 'middle income household' like there used to be. We check realtor.com basically daily just to keep our eyes peeled on a good home if it comes up for sale. The demand for a nice home is high here, however there aren't many available (or for a decent price).
- I think education on homeownership requirements would be appreciated and is needed in the area. As a young homeowner, I had to actively search for answers to my homeownership questions and I have many people in the area, younger and older, ask me for advice on how to buy a house, even though I am obviously not the most educated person on the subject, and I speak mainly from my own experience.
- I think there are a lot of slum lords in our city that are charging a lot for rent, but their rentals are run down and need updated. There are several neighborhoods that have houses that could be painted as well. A painting program that currently exists could benefit from more funding to update more homes.
- I would like to see landlords be made to keep their rental properties in decent condition/ repair so that the property values in the neighborhood around it aren't affected negatively. The inspections need to be more regular and be across the same across the board for ALL landlords.
- I'd be okay with using dollars to buy vacant/dilapidated buildings to rebuild IF the homes were rebuilt as affordable housing or low income housing.
- IMO, priority #1 in Burlington needs to be to replace old/dilapidated roofs before water damage requires houses to be torn down. Perhaps the city could pay for it up front then recoup the costs over the next 10 years of by adding it to the property taxes. After that, focus on new construction. There are currently less than 100 properties for sale in Burlington (per Zillow listings).
- In Burlington cleaning up all the dilapidated properties should be a priority!
- In my opinion, repairing or razing the numerous dilapidated houses in Burlington is the Number One priority.
- Incentives should be provided to increase new housing developments in new growth areas of Burlington in order to offset high costs of construction. Burlington needs to have continued growth in high quality / desirable new housing development to compete with other successful midwestern communities for residents.
- It is hard to support city and county funding for these things because it means our taxes increase, and when you are on a fixed income and not getting sufficient cost of living raises from Medicare but everything else is raising in price, you start doing without things your family needs. Especially if your family has special needs. It is hard to support these things, which I think we need some of them, but first we need to teach people not to spend what they do not have.
- It seems we are building more low rent housing and that attracts problems. What we need are reasonable homes for

reasonable prices. We will need a smaller ranch style home and there are none that are reasonably priced. Under 200,000.

- Leave Mediapolis alone! It's a great community. People move here for the small town, close knit community. Don't ruin it.
- More affordable and safe housing for 55+ single woman with low income who need downsizing. Children are grown, don't need 3-5 bedrooms only 1-2 bedrooms. 55+ Single men too.
- More community based housing for people with disabilities.
- More/better jobs need brought in to the community, and the school system needs help; there's going to be plenty of housing because nobody wants to stay around this community.
- Need more 55+ affordable options that are available. Downtown is awesome but there is no parking.
- Need more housing for baby boomers.
- Need to continue to clean up or demolish dilapidated homes and have more strict requirements for rental properties. Provide incentives for fixing and rehabilitating houses for resale.
- Need to have more places for senior citizens, there's no reason that they should have to wait a year to get into a place.
- needs more shopping and healthcare options.
- People need to be responsible for themselves and not rely on government to care for their needs/wants. Able bodied people need to have a job to provide for themselves and learn money management.
- Property taxes are high. My property tax is nearly \$7,000 in an area where there lies a mix of older, dilapidated homes and nice homes. My house was built in 1994, still \$7,000 for taxes!
- Rent prices in Des Moines County and surrounding areas are outrageous and not in line with area wages.
- Rental properties need to be inspected more often and held to higher standards. The slumlords should not treat their renters badly and not fix things that need fixing promptly. All rentals must have working smoke detectors and carbon monoxide detectors. I realize there are some nasty renters but landlords need to do their due diligence by credit checks and checking court records before renting to pedophiles, drug users, career criminals, etc. and protect their properties.
- Renters are bringing in a sufficient amount of money and should not be able to obtain funds as they are a for profit business.
- Should be tax break for seniors in limited income.. program to aide seniors with home upkeep.
- The area needs more decent housing for the poor. At the present time there is such a long wait for low income housing that there is a growing number of homeless people in the area. This lack of housing care for those in need speaks poorly of the area.
- The city of Burlington needs grant to rehab the city both residential and commercial spaces and bring businesses to Burlington.
- The low rent, and older housing in Burlington is a problem. It brings in crime and people refuse to live here because of it. We need a major shift in the direction of housing towards affordable home ownership.
- The older folks have a gap where income is tight yet don't qualify for many programs, tax rebates, stimulus. food, utility

assistance etc. income is marginal where we need ours for healthcare, gas, food & utilities but are right on the edge so don't qualify for any type of assistance. We are on social security & working & still struggling.

- There is plenty of housing in Burlington, however so much of it needs renovated and refurbished, reroofed and re-energized. Protect property values by not letting one slum lord take down the whole block, because he doesn't want to invest the necessary money to fix it up.
- There is so much low income housing. Nothing for those of us in the middle.
- There needs to be affordable housing available to all.
- There's an excess of government assisted/low rent housing. We need half of what we have. We also need to get elderly to live in assisted living so they stop calling for fire departments just to take them to the hospital because they're lonely or can't care for themselves anymore. Less catering to the poor (by choice) and more helping those who actually get out and work.
- This community needs a lot of work regarding housing and cleaning up homes that need to be rehabilitated. Rental/slum loads need to be held accountable.
- too many large houses that are unaffordable. Need middle income opportunities.
- Town has too many run down low income rental houses making property values decrease and crime rates are too high. Good people wanting to move away due to the crime and housing. Neighborhoods that used to be nice are now run down. Corner store selling drugs with trash all over parking lots in a used to be nice area.
- Transport for dialysis is an important community service need.
- We are interested in quality buildings that are built with "LEED like" certification quality. We would like to see more emphasis building and renovating sustainably with efforts to reduce environmental impact. Healthy, sustainable homes are needed. Sources such as ecohome.net should be referenced by builders, planners.
- We do not need any additional rental units that are eligible for rental assistance. We have too many people moving into our community who have no incentive to keep the property presentable.
- We do not need anymore rental properties, the people buying all the housing and converting into rentals need to slow way down.
- We have a housing shortage, lack of living wage job opportunities a lot of service sector jobs, increase in all utilities, and gas and grocery prices without wage increasing, we have a rental crisis where many are becoming homeless due to lack of rentals. And affordable rentals. We need affordable senior living, family apartments, and mental health housing.
- We need caring compassionate and affordable adult care facilities for our elders. The same goes for our mentally challenged residents. We have a wonderful addiction treatment center, but that's as far as they go. They need to be educated while they are being rehabilitated.
- We need creativity in meeting the housing demand. We cannot solely focus on single family dwellings; they are important but should be part of a larger housing mix which includes middle housing all of which isn't only built by out of town developers but a variety of local community members too.
- We need more houses and apartments that are struggling finding a place.

- We need more maintenance-free senior-owned housing options. Preferably condos!
- We need more owner/resident properties and far fewer rentals.
- We really need to help the homeless people in town My thoughts are to fix up some vacant houses and make them available for the homeless to get off of the streets.
- West Burlington needs more mid-size homes to attract young families. The area as a whole needs more homeowners and less rental properties so people will take pride in their homes.
- With development the housing needs to be affordable- looking at the average income. With steady limitations to new job growth \$300-500k homes shouldn't be the focus. Also, allowing home owners access to grants to continue to improve their properties. Stricter enforcement on owners and landlords that properties are not kept up or consist misuse of residency is conducted. Many rentals are being bought and turning neighborhoods into despair. Allow ordnances to be conducted against these properties
- With recent changes in the workforce, there has been an influx of people from other countries coming to Burlington/West Burlington to work. Additional housing is needed to accommodate. There are too many people in town looking to rent/own. Housing is expensive AND there is a lack of homes in comparison to those looking. Too many people are struggling in this area.
- Would like to see zoning changes to appeal to real estate investors. Allowing more multi unit properties to be built. More incentive to investors and at the same time provide more housing.

Des Moines County Employer Housing Assistance Survey

Comments edited for clarity.

Does your company have any type of employer assisted housing program for employees? (Example: moving expenses, relocation assistance, down payment assistance, etc.).

- If Yes, can you please describe the program and/or its benefits?
 - Moving allowance for manager level new hires ranging from \$5,000 to \$15,000 depending on position and distance.
 - Relocation assistance depends on the position being filled.
 - For district administration, a portion of moving expenses may be paid.
 - Relocation assistance, usually for existing team members relocating to a new location. Occasionally we will offer to new team members.
 - We offer a relocation stipend for all professional medical staff moving into the region.
 - Relocation assistance is negotiated when appropriate.
 - Home Owners: Incidental Allowance, Home Marketing Assistance, BVO Home sale. Renters: Incidental Allowance, Lease Break.
 - We have and would assist with moving or relocation expenses for the right candidate.
 - For salaried relocation it includes covering virtually all relocation expenses, mortgage fees when purchasing a home, etc.
- If No, is your company willing to work with local Des Moines County housing stakeholders to explore various employer assisted housing program options for your employees? Why or why not?
 - Yes, we would be happy to try and help incoming staff with avenues for housing, or a general list that we could share with them as they try and secure housing.
 - Federal Regulations limit a lot of the outlined programs listed above.
 - Don't think this is a need for us in the construction business. If we have large job requiring additional resources then we pay a travel allowance/per-diem to get additional resources from larger markets for that period of time.
 - Probably not, we have a limited number of employees who are primarily from within the general community.
 - Yes we would depending on many variables of course, but we would be willing to listen. We may also be willing to offer some type of banking program when looking to bring people back to the area.
 - No. We have locations in three states and continue to keep benefits and opportunities universal between sites.

In general, what housing types (owner/rental, single family, apartments, etc.) do your employees seek and what is the average price point(s) of these housing types?

- Many choose to rent, if they are single. We have more families choose to buy homes. I have limited information though as many to do no share what they are doing specifically.
- Single Family and Apartments.

- It would include owner/rental and apartments. The price points would vary. On the rental/apartment units, our staff would be looking in the \$600 to \$800 range.
- They seek all types because we employ a wide range of ages and income sectors.
- Not sure. Would assume most own.
- Any housing type that is available. We have staff in all forms of housing in the area. Price points from \$65,000 to \$300,000.
- New employees to the area typically will rent in the short term until a suitable home is located.
- We have a range of all of the options and values within and outside of the greater Burlington area.
- Owner - 75-200k. Rental - 600-900/mo
- Most common thing I get asked for is 3-4 bedroom 2-3 bath newer construction in the 300-400k range.
- We have various employees at differing income levels. Our physicians seek higher end housing, and some of our entry level employees look for apartments. In short, our workforce needs require rental housing and owner occupied housing at every price point.
- Single Family
- Single family homes. \$150k-250k.
- salaried and anywhere from \$200,000 to \$400,000.

What Housing Issues have your current employees experienced? Examples; deferred rent/mortgage payments, delayed housing construction and/or relocation, difficulty obtaining a mortgage loan, etc.

- I do not have a lot of information on this, most recently, it has been for families and that there is not a lot on the market to choose from. I have not heard from my administrators who are welcoming new teachers that they have had difficulty finding housing, but as mentioned above, it has been stated there isn't a lot to choose from.
- This has not been an issue for us.
- Very limited to my knowledge.
- Finding "quality" housing. Not so much the cost being an inhibitor but just the quality and cleanliness of housing being available.
- None that I am aware of.
- Very difficult to find suitable rental units. Very difficult to find housing to purchase. Very limited available inventory of housing of all types.
- With the range of employees, I would say all of the above have impacted some segment of our staff.
- Current team members would like to move to the area (Mediapolis) but struggle to find available housing, or considered to be too expensive.
- Biggest challenge is availability of newer housing on the market.
- Recruited employees from outside the area have difficulty finding the 'right' house to purchase. Sometimes they rent instead which could perhaps lessen the long-term connection to the community.

- Have one person who is renting and has poor service from landlord.

What Housing Issues, if any, have impacted your ability to hire new employees? (lack of housing, affordability of housing, lack of assistance programs, etc.).

- I have not had housing come up as a reason for declining a position.
- Our staff is hired locally and so far the need for newcomers to town have been minimal.
- This has not been an issue for us.
- We have lost employee prospects due to difficulty in finding suitable housing.
- I believe affordability versus location especially of single-family housing.
- Lack of housing options has been a challenge for new team members moving into the area.
- Lack of housing as well as affordability of newer construction
- Housing affordability probably isn't as significant an issue as is inventory variety - especially in the non-fixer-upper category.

Des Moines County Housing Stakeholder Survey

Comments edited for clarity.

What housing service(s) does your Organization provide your clients/County citizenry? Examples; housing financing, real estate sales, emergency shelter, affordable housing development, housing services (homeless, emergency, etc.), senior/elderly housing (assisted living, skilled nursing, etc.), special needs housing, housing construction, etc.

- Rehab, financing, new construction, downtown
- Housing construction materials/finishes
- Real estate- sales and rentals
- rental property
- Real estate development. Home construction / sales
- Section 8 in Burlington, Public Housing
- Homeless Shelter
- affordable housing for persons w/disabilities
- Single family homes, Commercial Rental spaces

In your opinion, which Population Sector group(s) in the County has the greatest need for housing? Examples; families, seniors, local workforce, special needs populations, homeless, near-homeless, single parent households, etc.

- Seniors and local workforce seem to have largest needs in terms of numbers. Homeless and at-risk perhaps have most intense needs.
- Senior independent living housing is a huge need. But I also see a need for all of those listed.
- Families

- Large families, single mothers with many children. Low income seniors.
- We need new housing for those that will be employed by new employers considering our community.
- Low Income any group. In order- families, seniors, single parents, near homeless, local workforce, special needs
- Chronic Homeless
- I think either the homeless or near homeless.
- There is demand across all categories of buyers. I listed a 1300 duplex on July 8th and had 38 applications requests in 24 hours. I listed a studio apartment for 650 on June 22nd and had 88 requests in 48 hours.

What Housing Type(s) is most needed for the group(s) you identified in the previous question? Examples; owner and/or rental housing, single family/duplex housing, apartments, transitional housing, emergency housing, senior housing, etc.

- Supply of quality entry-level single-family homes and apartments for workforce and age-in-place units for seniors really lacking. Very little transitional housing, limited quantity homeless beds,
- Low maintenance, one level, small pocketed neighborhoods for seniors who don't want the maintenance of a large home, but do not need care givers. Not large condo buildings with no personality.
- Single family
- Single family homes for families. Ground floor apartments for seniors.
- Owner single family and duplex housing as well as apartment rentals.
- Single family development to open up existing housing for others
- permanent supportive housing
- I would say emergency housing and transitional housing such as apartments
- Need more owner occupied and rental housing.

What Housing Issues have residents experienced as a result of the COVID-19 pandemic? Examples; deferred rent/mortgage payments, delayed housing construction and/or relocation, difficulty obtaining a mortgage loan, etc.

- Prices seem to have increased at least in line with general inflation if not more for renters and homebuyers. Interestingly home sales are high and rent default programs from IFA are underutilized (anecdotally).
- Deferred maintenance and hard to get contractors to come do the work needed.
- Free rent.
- None except people going for free money such as grant programs Covid Rent Relief. I witnessed 50/50 people needing the money to pay rent and other people applying and getting approval for free rent when they were working, collecting food stamps, etc.
- Increased pricing of new homes due to rising material costs that have created difficulty in affording the homes they desire.
- Rent moratorium lifted. No way for renters to catch up on back rent.
- evictions and reduced income.

- We have delayed housing construction during covid due to on going supply shortages and costs as well as staff shortages to staff the homes.
- Mine had had none of the above issues.

Other comments regarding the future of housing development in the County?

- Each community should have a clear list of housing incentives for new development and rehabilitation that are easily understood and well-publicized. Acquire tax certificates at tax sale to control out-of-town speculators; Plot new subdivisions; establishing large building escrows or land banks when they reach their useful life (schools, hospitals, etc.) to utilize the buildings before they become decrepit (Apollo, Klein Center, Perkins School, Dial Building, etc.)
- We are in need of a wide range of housing. Many existing houses do not meet the needs of today's occupants.
- Jobs jobs jobs. We need real jobs that pay a living wage instead of the overseas outfit that relies on welfare programs to improve their bottom line.
- We need incentives to help offset the increasing costs of new home construction due to material and labor costs rising. New home prices are also impacted by higher priced subcontractors distorted by incentives focused on small portions of the community. The customers salaries and wages are not increasing enough in Burlington to offset the increased costs of construction. Burlington residents are not interested in new homes in many cases due to high property taxes in Burlington.
- Huge demand for housing in rural area of county for country living. Taking away farmland for housing. Smaller communities have demand for housing but need available and affordable lots.
- The lack of housing in inflating rents and values significantly.

Des Moines County Workforce Housing Needs Survey

Comments edited for clarity.

Are you satisfied with your current housing situation? If No, please explain.

- At the point of being ready to acquire and purchase first home!
- Cost of living/housing.
- Hate living in Illinois. Want to relocate to Iowa.
- high rent and utilities.
- house is too small and out dated.
- Housing market.
- I "bought" my house with the help of a parent because the rental situation in Burlington is OUT OF CONTROL. Rental prices are way too high for the pittance most service industry jobs pay and we have a VERY bad problem with slumlords that the city of Burlington does absolutely NOTHING about. My ceiling at the rental I lived in last year COLLAPSED from leaks last year the day after I moved out. If I didn't have help in the form of my dad purchasing a house and doing a rent to own contract.
- I am mostly satisfied, but I'm not sure if it's the best long-term solution (i.e. until the nursing home). I currently own a trailer and rent the lot, which is extremely cheap compared to rent or a house payment. However the area is deteriorating.
- I do not make enough money to afford anything else.
- I have to live with my mother. Because I can NOT afford to live on my own, even when I was raising my two children.
- I live with family instead of my own place.
- I need more space and would like to find a bigger house.
- I would like a larger home but need to obtain down payment. When I first purchased my own I qualified for first time home owners loan. And my current interest rate is around 2%, I am sure it is not the same now.
- I would like to live in an actual home with more space for my son.
- I would rather be in town than just outside of town.
- I'd rather be closer to work due to winter weather driving.
- Lack new housing stock - single family new.
- Lack of quality family housing, lack of young families in area. Lack of "nice" parts of town. Large family homes are either in the ghetto or in an unaffordable part of town for young families. Need quality family homes in the \$250-\$350K range. Take a look at Des Moines suburbs for ideas.
- landlord has no rental permit, house not up to code, city does nothing about it even though I have reported it.
- Old house more to fix up then worth.
- old house, needs updates.
- Out growing our space but having a hard time finding something affordable.

- Right now I don't have a home.
- The cost has inflated even in our town. Home prices are too high.
- The electrical and heating are not working properly. This house is very old and needs repairs I can't do.
- The landlord is not great. Rent is a little high.
- The Property Manager is hard to work with when it comes to day to day concerns. New owners not renewing rent agreements forcing many clients to relocate. The holes in the concrete in the back and side parking lots.
- Too expensive for my family to afford. I am barely making ends meet. I am the only one in my household that is currently working and I pay all the bills myself.
- Too small.
- Our house needs a lot of improvements- we recently bought our home through a rent to own lease. In the past two years, we've had a woman come to our door in the middle of the night asking for money and left when we told her we would call the police to help, a woman threatening people with a machete in our neighborhood, and another guy banging on our windows half naked in the middle of winter.
- We need more space, preferably to own rather than rent.
- We would like a house but they are overpriced and financing is difficult.
- We would like at least 4 bedrooms.
- Would like to be closer to work but the market is not good.
- Would like to redo a siding and fix the front porch.



APPENDIX II: DES MOINES COUNTY TABLE PROFILE.



TABLE 1
POPULATION TRENDS & PROJECTIONS
DES MOINES COUNTY & COMMUNITIES, IOWA
2000-2033

<u>Community</u>	<u>2000</u>	<u>2010</u>	<u>2020</u>	<u>2023</u>	<u>2028</u>	<u>2033</u>	<u># Change</u> <u>2023-2028</u>	<u># Change</u> <u>2023-2033</u>	<u>2033</u> <u>CGI*</u>
Des Moines County	42,351	40,325	38,910	38,667	38,355	37,767	-588	-900	39,955
Burlington	26,839	25,663	23,982	23,748	23,425	22,752	-673	-996	24,289
Danville	914	934	927	924	922	925	+3	+1	940
Mediapolis	1,644	1,560	1,688	1,702	1,736	1,780	+44	+78	1,858
Middletown	535	318	363	371	395	426	+31	+55	452
West Burlington	3,161	2,968	3,197	3,210	3,294	3,478	+184	+268	3,692
Balance of County^	9,258	8,882	8,753	8,712	8,583	8,406	-177	-306	8,724
Augusta CDP	--	--	51	49	45	40	-5	-9	40
Beaverdale CDP	--	952	880	873	841	807	-34	-66	826
Kingston CDP	--	--	81	79	74	66	-8	-13	67
Oak Hills CDP	--	--	186	183	180	175	-5	-8	176
Sperry CDP	--	--	124	122	116	106	-10	-16	107
Yarmouth CDP	--	--	61	59	55	48	-7	-11	48

*Includes estimated population increase associated with both a **Community Growth Initiative (CGI)** via increases in Full-Time Employment (FTE) positions (est. 1,130) in the next 10 years, both new positions and the securement of up to 10% of current employed commuter population. "CGI" 2033 = Est. 2,188 Additional population.

Source: 2000, 2010 & 2020 Census "Redistricting Data".

Hanna:Keelan Associates, P.C., 2023.

TABLE 2
SPECIFIC HOUSEHOLD CHARACTERISTICS
DES MOINES COUNTY & COMMUNITIES, IOWA
2000-2033

	<u>Year</u>	<u>Population</u>	<u>Group Quarters</u>	<u>Persons in Households</u>	<u>Households</u>	<u>Persons Per Household</u>
<u>Des Moines County</u>	2000	42,351	920	41,431	17,270	2.40
	2010	40,325	685	39,640	17,003	2.33
	2020	38,910	513	38,397	16,751	2.29
	2023	38,667	510	38,157	16,701	2.28
	2028	38,355	506	37,849	16,576	2.28
	2033	37,767	498	37,269	16,452	2.27
<u>Burlington</u>	2000	26,839	633	26,206	11,102	2.36
	2010	25,663	495	25,168	10,938	2.30
	2020	23,982	227	23,755	10,629	2.23
	2023	23,748	225	23,523	10,567	2.23
	2028	23,425	222	23,203	10,413	2.23
	2033	22,752	216	22,536	10,261	2.20
<u>Danville</u>	2000	914	35	879	352	2.50
	2010	934	33	901	362	2.49
	2020	927	0	927	367	2.53
	2023	924	0	924	368	2.51
	2028	922	0	922	371	2.49
	2033	925	0	925	374	2.47
<u>Mediapolis</u>	2000	1,644	116	1,528	644	2.37
	2010	1,560	80	1,480	628	2.36
	2020	1,688	61	1,627	640	2.54
	2023	1,702	62	1,640	642	2.55
	2028	1,736	63	1,673	647	2.59
	2033	1,780	65	1,715	652	2.63

CONTINUED:

TABLE 2 (CONTINUED)
SPECIFIC HOUSEHOLD CHARACTERISTICS
DES MOINES COUNTY & COMMUNITIES, IOWA
2000-2033

	<u>Year</u>	<u>Population</u>	<u>Group Quarters</u>	<u>Persons in Households</u>	<u>Households</u>	<u>Persons Per Household</u>
<u>Middletown</u>	2000	535	35	500	191	2.62
	2010	318	0	318	127	2.50
	2020	363	0	363	142	2.56
	2023	371	0	371	145	2.56
	2028	395	0	395	153	2.58
	2033	426	0	426	161	2.65
<u>West Burlington</u>	2000	3,161	37	2,931	1,434	2.04
	2010	2,968	55	2,835	1,372	2.07
	2020	3,197	221	2,976	1,395	2.13
	2023	3,210	222	2,988	1,400	2.13
	2028	3,294	228	3,066	1,413	2.17
	2033	3,478	241	3,237	1,426	2.27
<u>Balance of County</u>	2000	9,258	64	9,194	3,547	2.59
	2010	8,882	22	8,860	3,576	2.48
	2020	8,753	4	8,749	3,578	2.45
	2023	8,712	4	8,708	3,578	2.43
	2028	8,583	4	8,579	3,579	2.40
	2033	8,406	4	8,402	3,580	2.35

Source: 2000, 2010 & 2020 Census.

Hanna:Keelan Associates, P.C., 2023.

TABLE 3
HOUSEHOLD TYPE BY HOUSEHOLD SIZE
DES MOINES COUNTY & COMMUNITIES, IOWA
2020 ESTIMATE*

Community	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7+ Persons
Des Moines County	5,144	6,217	2,459	1,889	864	283	147
Burlington	3,559	3,781	1,610	1,157	556	178	97
Danville	88	136	55	54	19	8	2
Mediapolis	199	196	109	78	32	9	5
Middletown	29	50	23	12	9	2	2
West Burlington	505	488	177	135	46	16	5
Balance of County	764	1,566	485	453	202	70	36

*Subject to margin of error.

Source: 2016-2020 American Community Survey.

Hanna:Keelan Associates, P.C., 2023.

TABLE 4
TENURE BY HOUSEHOLD
DES MOINES COUNTY & COMMUNITIES, IOWA
2000-2033

	<u>Year</u>	<u>Households</u>	<u>Owner</u>		<u>Renter</u>	
			<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>
<u>Des Moines County</u>	2000	17,270	12,918	74.8%	4,352	25.2%
	2010	17,003	12,345	72.6%	4,658	27.4%
	2020	16,751	11,670	69.7%	5,081	30.3%
	2023	16,701	11,581	69.3%	5,120	30.7%
	2028	16,576	11,426	68.9%	5,150	31.1%
	2033	16,452	11,306	68.7%	5,146	31.3%
<u>Burlington</u>	2000	11,102	7,774	70.0%	3,328	30.0%
	2010	10,938	7,391	67.6%	3,547	32.4%
	2020	10,629	6,878	64.7%	3,751	35.3%
	2023	10,567	6,805	64.4%	3,762	35.6%
	2028	10,413	6,664	64.0%	3,749	36.0%
	2033	10,261	6,505	63.4%	3,756	36.6%
<u>Danville</u>	2000	352	285	81.0%	67	19.0%
	2010	362	292	80.7%	70	19.3%
	2020	367	295	80.4%	72	19.6%
	2023	368	296	80.4%	72	19.6%
	2028	371	298	80.3%	73	19.7%
	2033	374	300	80.2%	74	19.8%
<u>Mediapolis</u>	2000	644	537	83.4%	107	16.6%
	2010	628	515	82.0%	113	18.0%
	2020	640	487	76.1%	153	23.9%
	2023	642	483	75.2%	159	24.8%
	2028	647	483	74.7%	164	25.3%
	2033	652	485	74.4%	167	25.6%

CONTINUED:

TABLE 4 (CONTINUED)
TENURE BY HOUSEHOLD
DES MOINES COUNTY & COMMUNITIES, IOWA
2000-2033

	<u>Year</u>	<u>Households</u>	<u>Owner</u>		<u>Renter</u>	
			<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>
<u>Middletown</u>	2000	191	144	75.4%	47	24.6%
	2010	127	97	76.4%	30	23.6%
	2020	142	109	76.8%	33	23.2%
	2023	145	112	77.2%	33	22.8%
	2028	153	119	77.8%	34	22.2%
	2033	161	126	78.3%	35	21.7%
<u>West Burlington</u>	2000	1,434	967	67.4%	467	32.6%
	2010	1,372	914	66.6%	458	33.4%
	2020	1,395	797	57.1%	598	42.9%
	2023	1,400	782	55.9%	618	44.1%
	2028	1,413	766	54.2%	647	45.8%
	2033	1,426	761	53.4%	665	46.6%
<u>Balance of County</u>	2000	3,547	3,211	90.5%	336	9.5%
	2010	3,576	3,136	87.7%	440	12.3%
	2020	3,578	3,104	86.8%	474	13.2%
	2023	3,578	3,103	86.7%	475	13.3%
	2028	3,579	3,096	86.5%	483	13.5%
	2033	3,580	3,129	87.4%	451	12.6%

Source: 2000, 2010 & 2020 Census.
Hanna:Keelan Associates, P.C., 2023.

TABLE 5
POPULATION AGE DISTRIBUTION
TRENDS & PROJECTIONS
DES MOINES COUNTY & COMMUNITIES, IOWA
2000-2033

Des Moines County			2010-2020				2023-2028	2023-2033	2033
Age Group	2010	2020*	Change	2023	2028	2033	Change	Change	CGI
19 and Under	10,310	9,701	-609	9,605	9,481	9,312	-124	-293	9,851
20-34	6,815	6,427	-388	6,366	6,288	6,178	-78	-188	6,536
35-54	10,599	9,200	-1,399	9,043	8,846	8,645	-197	-398	9,146
55-64	5,505	5,538	+33	5,519	5,493	5,417	-26	-102	5,731
65-74	3,529	4,411	+882	4,503	4,619	4,625	+116	+122	4,893
75-84	2,382	2,229	-153	2,206	2,177	2,138	-29	-68	2,262
85+	<u>1,185</u>	<u>1,404</u>	<u>+219</u>	<u>1,425</u>	<u>1,451</u>	<u>1,452</u>	<u>+26</u>	<u>+27</u>	<u>1,536</u>
Totals	40,325	38,910	-1,415	38,667	38,355	37,767	-588	-900	39,955
Median Age	41.5	40.1	-1.4	42.4	42.7	42.9	+0.3	+0.5	42.9
Burlington									
19 and Under	6,700	6,095	-605	6,007	5,880	5,683	-127	-324	6,068
20-34	4,727	4,199	-528	4,129	4,027	3,869	-102	-260	4,130
35-54	6,567	5,306	-1,261	5,175	5,006	4,801	-169	-374	5,125
55-64	3,215	3,389	+174	3,390	3,410	3,346	+20	-44	3,572
65-74	2,066	2,736	+670	2,809	2,891	2,892	+82	+83	3,087
75-84	1,554	1,273	-281	1,243	1,204	1,152	-39	-91	1,230
85+	<u>834</u>	<u>984</u>	<u>+150</u>	<u>995</u>	<u>1,007</u>	<u>1,009</u>	<u>+12</u>	<u>+14</u>	<u>1,077</u>
Totals	25,663	23,982	-1,681	23,748	23,425	22,752	-673	-996	24,289
Median Age	39.7	39.5	-0.2	41.7	42.2	42.6	+0.5	+0.9	42.6
Danville									
19 and Under	266	270	+4	270	270	272	+0	+2	277
20-34	143	99	-44	94	88	85	-6	-9	86
35-54	235	263	+28	265	268	271	+3	+6	275
55-64	106	95	-11	94	93	93	-1	-1	95
65-74	80	135	+55	138	142	145	+4	+7	147
75-84	54	43	-11	42	41	40	-1	-2	41
85+	<u>50</u>	<u>22</u>	<u>-28</u>	<u>21</u>	<u>20</u>	<u>19</u>	<u>-1</u>	<u>-2</u>	<u>19</u>
Totals	934	927	-7	924	922	925	-2	+1	940
Median Age	38.9	40.0	+1.1	42.4	42.7	42.8	+0.3	+0.4	42.8

CONTINUED:

TABLE 5 (CONTINUED)
POPULATION AGE DISTRIBUTION
TRENDS & PROJECTIONS
DES MOINES COUNTY & COMMUNITIES, IOWA
2000-2033

Mediapolis			2010-2020				2023-2028	2023-2033	2033
<u>Age Group</u>	<u>2010</u>	<u>2020*</u>	<u>Change</u>	<u>2023</u>	<u>2028</u>	<u>2033</u>	<u>Change</u>	<u>Change</u>	<u>CGI</u>
19 and Under	410	498	+88	506	520	535	+14	+29	558
20-34	250	324	+74	332	345	358	+13	+26	374
35-54	394	332	-62	325	320	323	-5	-2	337
55-64	204	219	+15	221	225	230	+4	+9	240
65-74	119	148	+29	151	157	162	+6	+11	169
75-84	117	126	+9	127	130	133	+3	+6	139
85+	66	41	-25	40	39	39	-1	-1	41
Totals	1,560	1,688	+128	1,702	1,736	1,780	+44	+78	1,858
Median Age	41.6	35.9	-5.7	35.8	35.2	33.9	-0.6	-1.9	33.9
Middletown									
19 and Under	93	131	+38	136	150	165	+14	+29	175
20-34	57	55	-2	55	55	57	+0	+2	60
35-54	88	87	-1	87	88	92	+1	+5	98
55-64	38	38	+0	38	40	43	+2	+5	46
65-74	22	26	+4	27	31	35	+4	+8	37
75-84	16	15	-1	15	14	14	-1	-1	15
85+	4	11	+7	13	17	20	+4	+7	21
Totals	318	363	+45	371	395	426	+31	+55	452
Median Age	37.5	32.9	-4.6	32.6	32.1	31.8	-0.5	-0.8	31.9

Continued:

TABLE 5 (CONTINUED)
POPULATION AGE DISTRIBUTION
TRENDS & PROJECTIONS
DES MOINES COUNTY & COMMUNITIES, IOWA
2000-2033

West Burlington			2010-2020				2023-2028	2023-2033	2033
<u>Age Group</u>	<u>2010</u>	<u>2020*</u>	<u>Change</u>	<u>2023</u>	<u>2028</u>	<u>2033</u>	<u>Change</u>	<u>Change</u>	<u>CGI</u>
19 and Under	680	850	+170	864	900	960	+36	+96	1,019
20-34	516	475	-41	467	466	488	-1	+21	518
35-54	761	829	+68	832	853	889	+21	+57	944
55-64	420	377	-43	370	369	385	-1	+15	409
65-74	299	248	-51	243	242	253	-1	+10	269
75-84	214	264	+50	268	279	299	+11	+31	317
<u>85+</u>	<u>78</u>	<u>154</u>	<u>+76</u>	<u>166</u>	<u>185</u>	<u>204</u>	<u>+19</u>	<u>+38</u>	<u>216</u>
Totals	2,968	3,197	+307	3,210	3,294	3,478	+84	+268	3,692
Median Age	44.4	39.6	-4.8	41.6	41.6	41.5	+0.0	-0.1	41.5
Balance of County									
19 and Under	2,161	1,857	-304	1,822	1,761	1,697	-61	-125	1,754
20-34	1,122	1,275	+153	1,289	1,307	1,321	+18	+32	1,368
35-54	2,554	2,383	-171	2,359	2,311	2,269	-48	-90	2,367
55-64	1,522	1,420	-102	1,406	1,356	1,320	-50	-86	1,369
65-74	943	1,118	+175	1,135	1,156	1,138	+21	-18	1,184
75-84	427	508	+81	511	509	500	-2	-11	520
<u>85+</u>	<u>153</u>	<u>192</u>	<u>+39</u>	<u>190</u>	<u>183</u>	<u>161</u>	<u>-7</u>	<u>-29</u>	<u>162</u>
Totals	8,882	8,753	-207	8,712	8,583	8,406	-177	-306	8,724
Median Age	26.3	27.3	+1.0	30.6	27.4	27.3	-3.2	-3.3	27.3

*Estimated data, subject to margin of error.

Source: 2000, 2010 Census, 2020 Census Redistricting Data, 2016-2020 American Community Survey.

Hanna:Keelan Associates, P.C., 2023.

TABLE 6
HOUSEHOLD INCOME BY AGE GROUP*
TRENDS AND PROJECTIONS
DES MOINES COUNTY, IOWA
2010-2033

<u>Income Group</u>	<u>2010*</u>	<u>2020*</u>	<u>2023</u>	<u>2028</u>	<u>2033</u>	<u>2033 CGI</u>	<u>% Change 2023-2033^</u>
<u>All Households</u>							
Less than \$10,000	1,485	1,158	1,113	1,051	1,015	1,074	-8.8%
\$10,000-\$19,999	2,148	1,733	1,670	1,582	1,531	1,620	-8.3%
\$20,000-\$34,999	3,405	2,764	2,665	2,527	2,446	2,588	-8.2%
\$35,000-\$49,999	2,842	2,372	2,293	2,181	2,115	2,238	-7.8%
\$50,000-\$74,999	3,524	3,209	3,126	3,003	2,926	3,095	-6.4%
\$75,000-\$99,999	1,951	1,930	1,895	1,838	1,799	1,903	-5.1%
\$100,000 or More	1,648	3,585	3,939	4,394	4,620	4,887	+17.3%
Totals	17,003	16,751	16,701	16,576	16,452	17,405	-1.5%
Median Income	\$41,937	\$51,784	\$52,924	\$54,730	\$55,736	\$55,731	+5.3%
<u>Households 65+ Yrs.</u>							
Less than \$10,000	325	290	285	278	270	270	-5.3%
\$10,000-\$19,999	1,088	780	736	682	650	650	-11.7%
\$20,000-\$34,999	1,295	1,395	1,404	1,411	1,414	1,414	+0.7%
\$35,000-\$49,999	842	774	765	751	741	741	-3.1%
\$50,000-\$74,999	756	970	978	985	986	986	+0.8%
\$75,000-\$99,999	242	478	481	483	484	484	+0.6%
\$100,000 or More	293	688	710	729	734	734	+3.4%
Totals	4,841	5,375	5,359	5,319	5,279	5,279	-1.5%
Median Income	\$31,669	\$39,312	\$39,990	\$40,762	\$41,184	\$41,184	+3.0%

* Specified Data Used. 2020 Estimate subject to margin of error.

^Does not include CGI.

Source: 2010 Census, 2020 Census Redistricting Data, 2010-2020 American Community Survey.

Hanna:Keelan Associates, P.C., 2023.

TABLE 7
ESTIMATED MEDIAN HOUSEHOLD INCOME TRENDS & PROJECTIONS
DES MOINES COUNTY & COMMUNITIES, IOWA
2010-2033

<u>Community</u>	<u>2010</u>	<u>2020 Est.*</u>	<u>2023</u>	<u>2028</u>	<u>2033</u>
Burlington	\$39,128	\$46,707	\$48,516	\$53,214	\$58,367
Danville	\$46,875	\$60,500	\$64,017	\$73,321	\$83,977
Mediapolis	\$47,188	\$59,926	\$63,161	\$71,685	\$81,359
Middletown	\$54,219	\$66,667	\$69,728	\$77,732	\$86,655
West Burlington	\$40,270	\$41,538	\$41,780	\$42,389	\$43,013

*Specified data used, subject to margin of error.

Source: 2010 Census, 2016-2020 American Community Survey Estimate.

Hanna:Keelan Associates, P.C., 2023.

TABLE 8
ESTIMATED PER CAPITA INCOME TRENDS AND PROJECTIONS
DES MOINES COUNTY & COMMUNITIES, IOWA
2010-2033

<u>Community</u>	<u>2010</u>	<u>2020 Est.*</u>	<u>2023</u>	<u>2028</u>	<u>2033</u>
Burlington	\$21,986	\$29,591	\$31,638	\$37,110	\$43,528
Danville	\$20,664	\$29,167	\$31,567	\$38,061	\$45,891
Mediapolis	\$22,027	\$29,111	\$30,983	\$35,964	\$41,746
Middletown	\$25,636	\$24,030	\$24,729	\$26,527	\$28,456
West Burlington	\$20,669	\$27,059	\$28,732	\$33,173	\$38,300

*Specified data used, subject to margin of error.

Source: 2010 Census, 2016-2020 American Community Survey Estimate.

Hanna:Keelan Associates, P.C., 2023.

TABLE 9
PER CAPITA INCOME
TRENDS AND PROJECTIONS
DES MOINES COUNTY / STATE OF IOWA
2012-2028

<u>Year</u>	<u>Des Moines County</u>		<u>State of Iowa</u>	
	<u>Income</u>	<u>% Change</u>	<u>Income</u>	<u>% Change</u>
2010	\$35,470	--	\$38,312	--
2011	\$38,472	+8.5%	\$41,036	+7.1%
2012	\$40,011	+4.0%	\$42,873	+4.5%
2013	\$41,948	+4.8%	\$43,439	+1.3%
2014	\$45,815	+9.2%	\$44,699	+2.9%
2015	\$48,085	+5.0%	\$46,104	+3.1%
2016	\$49,608	+3.2%	\$46,291	+0.4%
2017	\$47,903	-3.4%	\$47,286	+2.1%
2018	\$48,752	+1.8%	\$49,212	+4.1%
2019	\$49,577	+1.7%	\$50,149	+1.9%
2020	\$51,704	+4.3%	\$53,057	+5.8%
2021	\$53,922	+4.3%	\$56,973	+7.4%
2023	\$56,025	+3.9%	\$59,081	+3.7%
2028	\$67,062	+19.7%	\$70,011	+18.5%
2010-2023	\$35,470-\$56,025	+58.0%	\$38,312-\$59,081	+54.2%
2023-2028	\$56,025-\$67,062	+19.7%	\$59,081-\$70,011	+18.5%
2023-2033	\$56,025-\$80,273	+43.3%	\$59,081-\$82,963	+40.4%

Source: Bureau of Economic Analysis, 2023.

Hanna:Keelan Associates, P.C., 2023.

TABLE 10
RACE AND HISPANIC ORIGIN
DES MOINES COUNTY, IOWA
2000, 2010 & 2020

<u>Race</u>	<u>2000</u>		<u>2010</u>		<u>2020</u>	
	<u>Number</u>	<u>% of Total</u>	<u>Number</u>	<u>% of Total</u>	<u>Number</u>	<u>% of Total</u>
White	39,489	93.2%	36,704	91.0%	33,164	85.2%
Black	1,332	3.1%	2,048	5.1%	2,532	6.5%
Native American	115	0.3%	120	0.3%	100	0.3%
Asian	233	0.6%	290	0.7%	403	1.0%
Other	<u>1,182</u>	<u>2.8%</u>	<u>1,163</u>	<u>2.9%</u>	<u>2,711</u>	<u>7.0%</u>
Totals	42,351	100.0%	40,325	100.0%	38,910	100.0%
Hispanic Origin	722	1.7%	1,042	2.6%	764	2.0%

*Specified Data.

Source: 2000, 2010 Census.

2020 Redistricting Data.

TABLE 11
PERSONS RECEIVING SOCIAL SECURITY INCOME
DES MOINES COUNTY, IOWA
2020 ESTIMATE

<u>Social Security Income-2020</u>	<u>Number of Beneficiaries</u>
<u>Retirement Benefits</u>	
Retired Workers	7,220
Wives & Husbands	235
Children	90
<u>Survivor Benefits</u>	
Widows & Widowers	550
Children	285
<u>Disability Benefits</u>	
Disabled Persons	1,305
Wives & Husbands	10
<u>Children</u>	<u>195</u>
Total	9,890
<u>Aged 65 & Older</u>	
Men	3,350
<u>Women</u>	<u>4,275</u>
Total	7,625
<u>Supplemental Security Income-2019</u>	<u>Number of Beneficiaries</u>
Aged	43
<u>Blind and Disabled</u>	<u>996</u>
Total	1,039

Source: Department of Health and Human Services,
 Social Security Administration, 2023.

TABLE 12A
ESTIMATED OWNER & RENTER HOUSEHOLDS BY INCOME
COST BURDENED WITH HOUSING PROBLEMS
DES MOINES COUNTY, IOWA
2018 & 2023

<u>Owner</u>	2018*	2023
<u>Inc. Rng.</u>	<u># / #CB-HP</u>	<u># / #CB-HP</u>
0-30% AMI	730 / 540	693 / 513
31-50% AMI	985 / 510	935 / 484
51-80% AMI	2,205 / 550	2,093 / 522
81-100% AMI	1,420 / 135	1,348 / 128
<u>101%+ AMI</u>	<u>6,860 / 245</u>	<u>6,512 / 233</u>
Totals	12,200 / 1,980	11,581 / 1,880
<u>Renter</u>	2018*	2023
<u>Inc. Rng.</u>	<u># / #CB-HP</u>	<u># / #CB-HP</u>
0-30% AMI	1,425 / 1,120	1,576 / 1,239
31-50% AMI	820 / 590	907 / 653
51-80% AMI	1,000 / 345	1,106 / 382
81-100% AMI	355 / 15	392 / 17
<u>101%+ AMI</u>	<u>1,030 / 75</u>	<u>1,139 / 83</u>
Totals	4,630 / 2,145	5,120 / 2,374

*Specified data.

= Total Households # = CB-HP = Households with Cost Burden – Housing Problems

Source: 2018 CHAS Tables.

Hanna:Keelan Associates, P.C., 2023.

TABLE 12B
ESTIMATED OWNER & RENTER HOUSEHOLDS BY INCOME
COST BURDENED WITH HOUSING PROBLEMS
BURLINGTON, IOWA
2018 & 2023

<u>Owner</u>	2018*	2023
<u>Inc. Rng.</u>	<u># / #CB-HP</u>	<u># / #CB-HP</u>
0-30% AMI	565 / 410	514 / 373
31-50% AMI	635 / 365	578 / 332
51-80% AMI	1,450 / 395	1,319 / 359
81-100% AMI	1,005 / 95	914 / 86
<u>101%+ AMI</u>	<u>3,825 / 85</u>	<u>3,480 / 77</u>
Totals	7,480 / 1,350	6,805 / 1,227
<u>Renter</u>	2018*	2023
<u>Inc. Rng.</u>	<u># / #CB-HP</u>	<u># / #CB-HP</u>
0-30% AMI	1,135 / 870	1,229 / 942
31-50% AMI	590 / 450	639 / 487
51-80% AMI	730 / 270	790 / 292
81-100% AMI	250 / 15	271 / 16
<u>101%+ AMI</u>	<u>770 / 65</u>	<u>833 / 70</u>
Totals	3,475 / 1,670	3,762 / 1,807

*Specified data.

= Total Households # = CB-HP = *Households with Cost Burden – Housing Problems*

Source: 2018 CHAS Tables.

Hanna:Keelan Associates, P.C., 2023.

TABLE 13
EMPLOYMENT DATA TRENDS AND PROJECTIONS
DES MOINES COUNTY, IOWA
2010-2033

<u>Year</u>	<u>Number of Employed Persons</u>	<u>Change</u>	<u>Percent Unemployment</u>
2010	18,640	--	7.6%
2011	19,000	+360	6.9%
2012	18,930	-70	6.2%
2013	19,280	+350	6.0%
2014	19,800	+520	5.0%
2015	19,560	-240	4.7%
2016	19,160	-400	4.9%
2017	19,010	-150	4.2%
2018	19,070	+60	3.3%
2019	18,990	-80	3.7%
2020	17,360	-1,630	7.3%
2021	17,260	-100	6.3%
2023*	17,237	-23	3.8%
2028	17,478	+241	3.5%
2033	17,722	+244	3.4%
2010-2033	18,640-17,722	-918	7.6%-3.4%

*Estimate. Average from January-March 2023.

Source: Iowa Department of Labor, Labor Market Information, 2023.

Hanna:Keelan Associates, P.C., 2023.

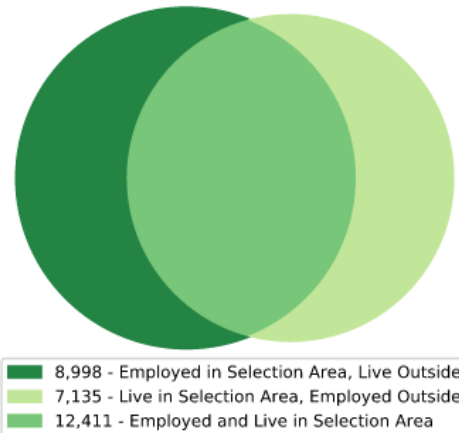
TABLE 14
TRAVEL TIME TO WORK
DES MOINES COUNTY, IOWA
2020 ESTIMATE*

<u>9 Minutes or Less</u>	<u>10-19 Minutes</u>	<u>20-29 Minutes</u>	<u>30-39 Minutes</u>	<u>40 Minutes or More</u>
4,254	8,429	3,880	2,111	1,907

*Subject to margin of error.

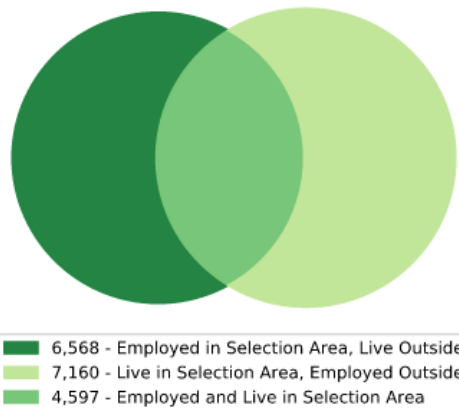
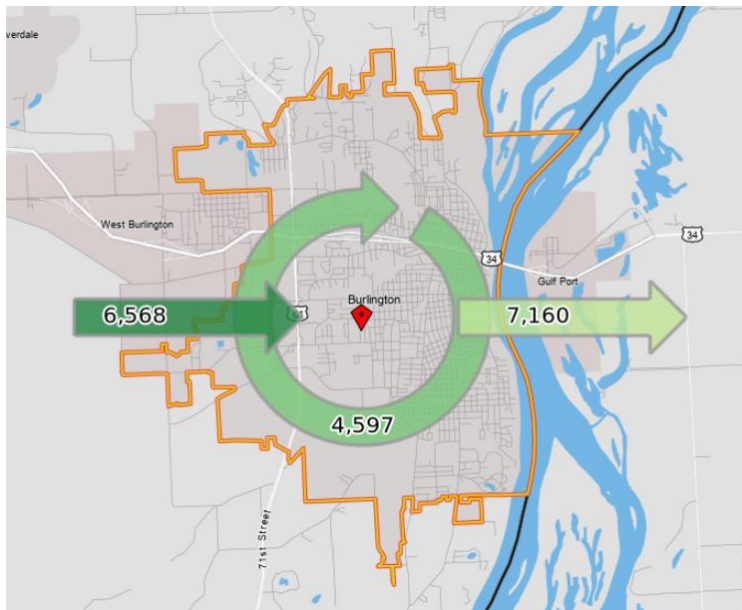
Source: 2016-2020 American Community Survey.

INFLOW/OUTFLOW JOB COUNTS (2019) – DES MOINES COUNTY & CITY OF BURLINGTON, IOWA.



Inflow/Outflow Job Counts (All Jobs) 2019

	Count	Share
Employed in the Selection Area	21,409	100.0%
Employed in the Selection Area but Living Outside	8,998	42.0%
Employed and Living in the Selection Area	12,411	58.0%
Living in the Selection Area	19,546	100.0%
Living in the Selection Area but Employed Outside	7,135	36.5%
Living and Employed in the Selection Area	12,411	63.5%



Inflow/Outflow Job Counts (All Jobs) 2019

	Count	Share
Employed in the Selection Area	11,165	100.0%
Employed in the Selection Area but Living Outside	6,568	58.8%
Employed and Living in the Selection Area	4,597	41.2%
Living in the Selection Area	11,757	100.0%
Living in the Selection Area but Employed Outside	7,160	60.9%
Living and Employed in the Selection Area	4,597	39.1%

TABLE 15
WORKFORCE EMPLOYMENT BY TYPE
DES MOINES COUNTY, IOWA
2020 & 2021

<u>Workforce</u>	<u>2020</u>		<u>2021</u>	
	<u>Average</u> <u>Employment</u>	<u>Average</u> <u>Weekly Wage</u>	<u>Average</u> <u>Employment</u>	<u>Average</u> <u>Weekly Wage</u>
Non-Farm Employment (Wage and Salary)	20,142	\$933	20,116	\$964
Manufacturing	4,400	\$1,132	4,186	\$1,135
Health Care & Social Assistance	3,255	\$1,120	3,168	\$1,221
Retail Trade	2,810	\$577	2,842	\$620
Accommodations & Food Service	1,700	\$312	1,810	\$351
Educational Services	1,697	\$763	1,756	\$772
Transportation & Warehousing	1,117	\$1,083	1,209	\$1,103
Construction	838	\$1,290	823	\$1,293
Public Administration	797	\$1,073	775	\$1,128
Administrative & Waste Management	713	\$838	720	\$875
Arts, Entertainment, & Recreation	489	\$714	510	\$595
Other Services (Except Public Admin)	465	\$1,223	467	\$735
Finance & Insurance	444	\$1,298	457	\$1,363
Wholesale Trade	429	\$564	432	\$1,273
Professional, Scientific, Technical	416	\$1,312	373	\$1,405
Real Estate, Rental, Leasing	158	\$743	159	\$766
Management of Companies	135	\$1,467	142	\$1,773
Information	122	\$1,071	135	\$1,132
Utilities	104	\$1,939	99	\$1,935
Agriculture, Fishing, & Hunting	53	\$810	53	\$805
Mining, Quarrying, & Oil & Gas	*	*	*	*

*Data not available because of disclosure suppression.

Source: Iowa Department of Labor, Labor Market Information, 2023.

TABLE 16
HOUSING STOCK PROFILE/UNITS IN STRUCTURE
DES MOINES COUNTY & COMMUNITIES, IOWA
2010 & 2020 ESTIMATE*

<u>Community</u>	<u>Year</u>	<u>1 unit</u>	<u>2-9 units</u>	<u>10+ units</u>	<u>Other**</u>	<u>Total</u>
<u>Burlington</u>	2010	9,406	2,044	603	140	12,193
	2020	10,082	1,279	976	114	12,451
<u>Danville</u>	2010	344	64	8	30	446
	2020	287	48	25	19	379
<u>Mediapolis</u>	2010	545	70	0	55	670
	2020	784	63	3	30	880
<u>Middletown</u>	2010	113	6	0	11	130
	2020	138	17	0	12	167
<u>West Burlington</u>	2010	890	156	144	107	1,297
	2020	803	140	166	154	1,263

*Specified Data Used. 2020 Estimate subject to margin of error.

**Includes mobile homes and trailers.

Source: 2010 Census, 2016-2020 American Community Survey Estimate.

TABLE 17
HOUSING STOCK PROFILE
SUBSTANDARD HOUSING – HUD
DES MOINES COUNTY & COMMUNITIES, IOWA
2020 ESTIMATE*

<u>Community</u>	<u>Total</u>	Complete Plumbing		Lack of Complete Plumbing		Units with 1.01+ Persons per Room	
		<u>Number</u>	<u>% of Total</u>	<u>Number</u>	<u>% of Total</u>	<u>Number</u>	<u>% of Total</u>
Burlington	11,096	11,060	99.7%	36	0.3%	173	1.6%
Danville	356	356	100.0%	0	0.0%	9	2.5%
Mediapolis	829	829	100.0%	0	0.0%	7	0.8%
Middletown	148	146	98.6%	2	1.4%	0	0.0%
West Burlington	1,174	1,174	100.0%	0	0.0%	9	0.8%

*Specified Data Used. 2020 Estimate subject to margin of error.
Source: 2016-2020 American Community Survey Estimate.

TABLE 18
ESTIMATED HOUSING UNITS
DES MOINES COUNTY & COMMUNITIES, IOWA
2023

	<u>Housing Units</u>		<u>Housing Units</u>
Des Moines County			
Housing Units (2020 Census)	18,782		
Units Built (April, 2020 to Present)	137		
Units Demolished (April, 2020 to Present)	(16)	Middletown	
TOTAL UNITS	18,903	Housing Units (2020 Census)	153
		Units Built (April, 2020 to Present)	1
Burlington		Units Demolished (April, 2020 to Present)	(0)
Housing Units (2020 Census)	12,016	TOTAL UNITS	154
Units Built (April, 2020 to Present)	50		
Units Demolished (April, 2020 to Present)	(12)	West Burlington	
TOTAL UNITS	12,054	Housing Units (2020 Census)	1,532
		Units Built (April, 2020 to Present)	56
Danville		Units Demolished (April, 2020 to Present)	(3)
Housing Units (2020 Census)	381	TOTAL UNITS	1,585
Units Built (April, 2020 to Present)	0		
Units Demolished (April, 2020 to Present)	(0)	Balance of County	
TOTAL UNITS	381	Housing Units (2020 Census)	4,016
		Units Built (April, 2020 to Present)	29
Mediapolis		Units Demolished (April, 2020 to Present)	(1)
Housing Units (2020 Census)	684	TOTAL UNITS	4,044
Units Built (April, 2020 to Present)	1		
Units Demolished (April, 2020 to Present)	(0)		
TOTAL UNITS	685		
Source: 2020 Census, Communities of Des Moines County, Iowa Hanna:Keelan Associates, P.C., 2023.			

TABLE 19
HOUSING STOCK OCCUPANCY/VACANCY STATUS
DES MOINES COUNTY & COMMUNITIES, IOWA
2023

	DES MOINES COUNTY	<u>Burlington</u>	<u>Danville</u>	<u>Mediapolis</u>
a) Housing Stock	18,903 (O=13,035; R=5,868)	12,054 (O=7,708; R=4,346)	381 (O=304; R=77)	685 (O=507; R=178)
b) Vacant Housing Stock	2,203	1,487	13	43
c) Occupied Housing Stock	16,701	10,567	368	642
*Owner Occupied	11,581	6,805	296	483
*Renter Occupied	5,120	3,762	72	159
d) Housing Vacancy Rate*	11.6% (2,203)	12.3% (1,487)	3.4% (13)	6.2% (43)
*Owner Vacancy	11.1% (1,454)	11.7% (903)	2.6% (8)	4.7% (24)
*Renter Vacancy	12.7% (749)	13.4% (584)	6.5% (5)	10.6% (19)
e) Adjusted Vacancy Rate**	3.2% (620)	3.4% (418)	1.0% (4)	2.9% (20)
**Owner Vacancy	3.1% (410)	3.4% (262)	0.6% (2)	2.5% (13)
**Renter Vacancy	3.6% (210)	3.6% (156)	2.6% (2)	3.9% (7)

* Includes **all** housing stock, including seasonal and substandard housing.

** Includes only year-round vacant units available for rent or purchase, meeting current housing code and modern amenities.

Does not include vacant units either not for sale or rent, seasonal units, or units not meeting current housing code.

Also includes a margin of error calculation associated with American Community Survey data.

Source: 2016-2020 American Community Survey.

Des Moines County & Communities, Iowa, 2023.

Hanna:Keelan Associates, P.C., 2023.

TABLE 19 (CONTINUED)
HOUSING STOCK OCCUPANCY/VACANCY STATUS
DES MOINES COUNTY & COMMUNITIES, IOWA
2023

	<u>Middletown</u>	<u>West Burlington</u>	<u>Balance of County</u>
a) Housing Stock	154 (O=119; R=35)	1,585 (O=896; R=689)	4,044 (O=3,501; R=543)
b) Vacant Housing Stock	9	185	466
c) Occupied Housing Stock	145	1,400	3,578
*Owner Occupied	112	782	3,103
*Renter Occupied	33	618	475
d) Housing Vacancy Rate*	5.8% (9)	11.6% (185)	11.5% (466)
*Owner Vacancy	5.9% (7)	12.7% (114)	11.3% (398)
*Renter Vacancy	5.7% (2)	10.3% (71)	12.5% (68)
e) Adjusted Vacancy Rate**	1.9% (3)	4.1% (66)	2.7% (109)
**Owner Vacancy	2.5% (3)	4.5% (41)	2.5% (89)
**Renter Vacancy	0.0% (0)	3.6% (25)	3.7% (20)

* Includes **all** housing stock, including seasonal and substandard housing.

** Includes only year-round vacant units available for rent or purchase, meeting current housing code and modern amenities.
Does not include vacant units either not for sale or rent, seasonal units, or units not meeting current housing code.
Also includes a margin of error calculation associated with American Community Survey data.

Source: 2016-2020 American Community Survey.
Des Moines County & Communities, Iowa, 2023.
Hanna:Keelan Associates, P.C., 2023.

TABLE 20
ESTIMATED MEDIAN GROSS RENT &
MEDIAN OWNER-OCCUPIED HOUSING VALUE
DES MOINES COUNTY & COMMUNITIES, IOWA
2000-2033

<u>Community</u>	<u>Year</u>	<u>Median Rent</u>	<u>Median Value Owner Housing</u>
<u>Burlington</u>	2010	\$586	\$80,500
	2020*	\$826	\$94,000
	2023	\$894	\$97,153
	2028	\$1,078	\$105,300
	2033	\$1,300	\$114,130
<u>Danville</u>	2010	\$472	\$100,700
	2020*	\$709	\$106,500
	2023	\$780	\$107,727
	2028	\$975	\$110,830
	2033	\$1,219	\$114,022
<u>Mediapolis</u>	2010	\$583	\$94,100
	2020*	\$760	\$137,800
	2023	\$806	\$150,599
	2028	\$928	\$185,568
	2033	\$1,068	\$228,657
<u>Middletown</u>	2010	\$446	\$96,900
	2020*	\$770	\$135,400
	2023	\$882	\$146,159
	2028	\$1,203	\$175,194
	2033	\$1,641	\$209,997
<u>West Burlington</u>	2010	\$561	\$92,100
	2020*	\$748	\$122,400
	2023	\$798	\$130,454
	2028	\$931	\$151,914
	2033	\$1,086	\$176,904

*Specified Data Used. 2020 Estimate subject to margin of error.

Source: 2010 Census, 2016-2020 American Community Survey.

Hanna:Keelan Associates, P.C., 2023.

TABLE 22
SELECTED AFFORDABLE RENTAL HOUSING OPTIONS
DES MOINES COUNTY & COMMUNITIES, IOWA
2023

<u>Name & Address</u>	<u>Year</u>	<u>Units</u>	<u>Project Type</u>	<u>Rent Range</u>	<u>Occupancy/Wait List</u>
Autumn Heights 2830 Winegard Drive Burlington, IA 319-753-2142	1972	194 units	Public Housing Authority	30% of income	N/A
Black Hawk Village 3420 Mason Rd Burlington, IA 507-285-5082	2003	2 Bd: 24 3 Bd: 24	IFA (LIHTC)	2 Bd: \$525- \$690 3 Bd: \$595- \$810	92% Yes
Burlington River Apartments 611 W Van Weiss Blvd West Burlington, IA 319-850-9603	1994	2 bd: 37 3 bd: 8	IFA (LIHTC)	2 Bd: \$595/Month 3 Bd: \$695/Month	82% Yes
Danville Venture Villa 206 N Birch Street Danville, IA 319-627-2626	1991	1 Bd: 16	HUD USDA-RD	30% of income	94% Yes (3)
Friedenheim Community 2603 Madison Ave Burlington, IA 740-382-4885	1993	54 units	Multi-family HUD	30% of income	100% Yes
Hamilton Place Apartments 3325 Sterling Drive Burlington, IA 217-223-7904	2014	1 Bd: 15	Multi-family Elderly HUD	30% of income	100% Yes (15)

CONTINUED:

TABLE 22 (CONTINUED)
SELECTED AFFORDABLE RENTAL HOUSING OPTIONS
DES MOINES COUNTY & COMMUNITIES, IOWA
2023

<u>Name & Address</u>	<u>Year</u>	<u>Units</u>	<u>Project Type</u>	<u>Rent Range</u>	<u>Occupancy/Wait List</u>
Lake View Apartments 2117 Northern Drive Burlington, IA 319-754-5007	1983	1 Bd: 18	Multi-family HUD	30% of income	100% Yes (15-20)
Mediapolis Elderly Housing 730 Prairie Street Mediapolis, IA 319-470-3029	1990	16 units	HUD USDA-RD	30% of income	N/A
Mediapolis Family Housing 713-715 Main Street Mediapolis, IA 319-470-3029	1975	7 units	HUD USDA-RD	30% of income	N/A
Midtown Gardens 61 Midtown Lane Burlington, IA 319-754-7149	1971	60 units	Multi-family HUD	30% of income	N/A
Robinson Heights Apartments 2501 Mount Pleasant Street Burlington, IA 319-752-4625	1979	1 Bd: 100	IFA (LIHTC)	30% of income	100% Yes (45)

CONTINUED:

TABLE 22 (CONTINUED)
SELECTED AFFORDABLE RENTAL HOUSING OPTIONS
DES MOINES COUNTY & COMMUNITIES COMMUNITIES, IOWA
2023

<u>Name & Address</u>	<u>Year</u>	<u>Units</u>	<u>Project Type</u>	<u>Rent Range</u>	<u>Occupancy/Wait List</u>
Steamboat Landing 420 S 4 th Street Burlington, IA 319-754-5515	1977	75 units 2 Bd, 3 Bd	Multi-family HUD	30% of Income Fair Market: \$676-\$762	N/A Yes
Stone Gardens 2312 Valley Street Burlington, IA 319-753-0129	1941	134 units 1 Bd, 2 Bd 3 Bd, 4 Bd	IFA (LIHTC)	30% of income	92% Yes
Walton Group Home 2101 Northern Drive Burlington, IA 319-753-6701	1982	12 Bed	Multi-family HUD	30% of income	100% Yes (5)
Westland Manor Apartments 507 Vernon Street West Burlington, IA 515-244-2622	1978	167 units	Multi-family	1-Bd: \$575-\$600 2-Bd: \$675-\$700 Utilities included	N/A No

N/A = Not Available.

Source: Project Developers & Property Management Agencies, 2023.

Iowa Finance Authority, 2023.

Des Moines County Assessor, 2023.

Hanna:Keelan Associates, P.C., 2023.

TABLE 23A
HOUSING UNIT “TARGET” DEMAND
DES MOINES COUNTY & COMMUNITIES, IOWA
2028 / 2033

	Housing Unit Target Demand		Total Housing Unit Target Demand*	Est. Required Housing Unit Target Demand Budget (Millions)
	<u>Owner</u>	<u>Rental</u>		
Des Moines County:	258 / 393	303 / 428	561 / 821	\$116.7 / \$189.9
Burlington:	164 / 246	248 / 342	412 / 588	\$79.8 / \$131.1
Danville:	7 / 10	6 / 9	13 / 19	\$2.9 / \$4.2
Mediapolis:	12 / 18	12 / 19	24 / 37	\$5.3 / \$8.2
Middletown:	3 / 4	3 / 4	6 / 8	\$1.4 / \$1.8
West Burlington:	30 / 44	34 / 54	64 / 98	\$14.2 / \$21.8
Balance of County:	42 / 71	0 / 0	42 / 71	\$13.1 / \$22.8

***Housing Unit “Target” Demand, based on:**

- Expected New Households.
- Cost-Burdened Households.
- Replacement of Occupied “Deteriorated to Dilapidated” Housing Units.
- Owner & Rental Housing Vacancy Deficiency.
- Secure Current Commuter Labor Force.
- “Pent Up” Housing Demand.
- Seasonal Housing Demand.
- Student Off-Campus Housing Demand.
- Five- (O=40%, R=65%) & 10-Year (O=60%, R=90%) Housing Development Capacity.

NOTE 1: Housing Unit Target Demand includes both new construction and Purchase-Rehab-Resale or Re-Rent (an estimated 25% to 30% of the Total Housing Demand).

NOTE 2: Estimated Downtown Housing Unit Demand: Burlington: 150 / 190 Total Units (26 / 30 Owner, 124 / 160 Rental).

NOTE 3: Estimated Workforce Housing Unit Demand:

Des Moines County: 353 / 573 Total Units (158 / 258 Owner, 195 / 315 Rental).

Source: Hanna:Keelan Associates, P.C., 2023.

TABLE 23B
HOUSING UNIT “TARGET” DEMAND – CGI (+2,188 POPULATION)
DES MOINES COUNTY & COMMUNITIES, IOWA
2033

	Housing Unit Target Demand		Total Housing Unit Target Demand*	Est. Required Housing Unit Target Demand Budget (Millions)
	<u>Owner</u>	<u>Rental</u>		
Des Moines County:	610	696	1,306	\$348.5
Burlington:	410	560	970	\$250.3
Danville:	15	20	35	\$9.0
Mediapolis:	27	38	65	\$16.8
Middletown:	6	8	14	\$3.6
West Burlington:	44	70	114	\$29.4
Balance of County:	108	0	108	\$39.4

***Housing Unit “Target” Demand, based on:**

- Expected New Households.
- Cost-Burdened Households.
- Replacement of Occupied “Deteriorated to Dilapidated” Housing Units.
- Owner & Rental Housing Vacancy Deficiency.
- Secure Current Commuter Employment.
- “Pent Up” Housing Demand.
- Seasonal Housing Demand.
- Student Off-Campus Housing Demand.
- **10-Year Housing Development Capacity (55%).**

NOTE 1: Housing Unit Target Demand includes both new construction and Purchase-Rehab-Resale or Re-Rent (an estimated 22% to 26% of the Total Housing Demand).

NOTE 2: Estimated Downtown Housing Unit Demand: Burlington: 293 Total Units (58 Owner, 235 Rental).

NOTE 3: Estimated Workforce Housing Unit Demand:

Des Moines County: 1,025 Total Units (468 Owner, 557 Rental).

Source: Hanna:Keelan Associates, P.C., 2023.

TABLE 24
HOUSEHOLD AREA MEDIAN INCOME (AMI)
DES MOINES COUNTY, IOWA
2023

	<u>1PHH</u>	<u>2PHH</u>	<u>3PHH</u>	<u>4PHH</u>	<u>5PHH</u>	<u>6PHH</u>	<u>7PHH</u>	<u>8PHH</u>
30% AMI	\$16,600	\$18,950	\$21,300	\$23,650	\$25,550	\$27,450	\$29,350	\$31,250
50% AMI	\$27,650	\$31,600	\$35,550	\$39,450	\$42,650	\$45,800	\$48,950	\$52,100
60% AMI	\$33,180	\$37,920	\$42,660	\$47,340	\$51,180	\$54,960	\$58,740	\$62,520
80% AMI	\$44,200	\$50,500	\$56,800	\$63,100	\$68,150	\$73,200	\$78,250	\$83,300
100%AMI	\$55,300	\$63,200	\$71,100	\$78,900	\$85,300	\$91,600	\$97,900	\$104,200
125%AMI	\$69,125	\$79,000	\$88,875	\$98,625	\$106,625	\$114,500	\$122,375	\$130,250

Source: U.S. Department of Housing and Urban Development, 2022.

TABLE 25 YEAR-ROUND HOUSING UNIT “TARGET” DEMAND BY INCOME SECTOR (MEDIUM POPULATION PROJECTION) DES MOINES COUNTY & COMMUNITIES, IOWA 2028						
<u>Community</u>	<u>0-30%</u>	<u>31-60%</u>	<u>61-80%</u>	<u>81-125%</u>	<u>126%+</u>	<u>Totals</u>
<u>Des Moines County</u>						
Owner	4	12	27	68	147	258
Rental	12	54	66	109	62	303
<u>Burlington</u>						
Owner	4	8	18	40	94	164
Rental	10	46	50	80	62	248
<u>Danville</u>						
Owner	0	0	2	2	3	7
Rental	0	0	3	3	0	6
<u>Mediapolis</u>						
Owner	0	0	2	6	4	12
Rental	0	2	4	6	0	12
<u>Middletown</u>						
Owner	0		1	2		3
Rental	0	0	3	0	0	3
<u>West Burlington</u>						
Owner	0	4	4	10	12	30
Rental	2	6	6	20	0	34
<u>Balance of County</u>						
Owner	0	0	0	8	34	42
Rental	0	0	0	0	0	0

Source: Hanna:Keelan Associates, P.C., 2023.

TABLE 26A
HOUSING UNIT “TARGET” DEMAND – POPULATION SECTORS BY AMI
(MEDIUM POPULATION PROJECTION)
DES MOINES COUNTY & COMMUNITIES, IOWA
2028

HOUSEHOLD - AREA MEDIAN INCOME (AMI)							
<u>OWNER</u>							Workforce
<u>UNITS</u>	<u>0%-30%</u>	<u>31%-60%</u>	<u>61%-80%</u>	<u>81%-125%</u>	<u>126%+</u>	<u>TOTALS</u>	<u>Sector</u>
Elderly (55+)	0	3	10	22	51	86	22
Family	2	5	13	44	96	160	132
Special							
<u>Populations¹</u>	<u>2</u>	<u>4</u>	<u>4</u>	<u>2</u>	<u>0</u>	<u>12</u>	<u>4</u>
Subtotals	4	12	27	68	147	258	158
<u>RENTAL</u>							Workforce
<u>UNITS*</u>	<u>0%-30%</u>	<u>31%-60%</u>	<u>61%-80%</u>	<u>81%-125%</u>	<u>126%+</u>	<u>TOTALS</u>	<u>Sector</u>
Elderly (55+)	4	20	24	40	26	114	38
Family	4	28	38	65	36	171	151
Special							
<u>Populations¹</u>	<u>4</u>	<u>6</u>	<u>4</u>	<u>4</u>	<u>0</u>	<u>18</u>	<u>6</u>
Subtotals	12	54	66	109	62	303	195
Totals	16	66	93	177	209	561	353

NOTE: Housing demand includes both new construction and purchase-rehab-resale or re-rent.

* Includes Credit- or Lease-to-Own units.

¹ Any person with a special housing need due to a cognitive and/or mobility disability.

Source: Hanna:Keelan Associates, P.C., 2023.

TABLE 26B
HOUSING UNIT “TARGET” DEMAND – SPECIFIC TYPES BY
PRICE POINT (PRODUCT) RANGE BY AMI
(MEDIUM POPULATION PROJECTION)
DES MOINES COUNTY & COMMUNITIES, IOWA
2028

PRICE – PURCHASE COST RANGE (Area Median Income)

	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)		Workforce
OWNER	\$0-	\$96,600-	\$162,000-	\$249,000-			Sector
UNITS*	<u>\$93,600*</u>	<u>\$158,400*</u>	<u>\$231,000*</u>	<u>\$327,000*</u>	<u>\$343,100+*</u>	<u>Totals</u>	<u>\$179,000+*</u>
1 Bedroom	0	0	4	4	4	12	2
2 Bedroom	2	4	7	16	25	54	28
3+ Bedroom	<u>2</u>	<u>8</u>	<u>16</u>	<u>48</u>	<u>118</u>	<u>192</u>	<u>128</u>
Totals	4	12	27	68	147	258	158

PRICE – PURCHASE COST RANGE (Area Median Income)

	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)		Workforce
RENTAL	\$0-	\$389-	\$730-	\$780-			Sector
UNITS**	<u>\$385**</u>	<u>\$715**</u>	<u>\$770**</u>	<u>\$1,205**</u>	<u>\$1,210+**</u>	<u>Totals</u>	<u>\$565+</u>
1 Bedroom	2	10	12	18	12	54	16
2 Bedroom	4	20	24	43	24	115	63
3+ Bedroom	<u>6</u>	<u>24</u>	<u>30</u>	<u>48</u>	<u>26</u>	<u>134</u>	<u>116</u>
Totals	12	54	66	109	62	303	195

Note: Includes both New Construction and Purchase-Rehab-Resale/Re-Rent Activities.

*Average Affordable Purchase Price, 3.0 PPHH,
 (25% Income/90% Debt Coverage, 30 years @ 6.5%), with Market Adjustment.

**Average Affordable Monthly Rent, 2.5 PPHH, (25% Income) with Market Adjustment.

Source: Hanna:Keelan Associates, P.C., 2023.

TABLE 27A
HOUSING UNIT “TARGET” DEMAND – POPULATION SECTORS BY AMI
(MEDIUM POPULATION PROJECTION)
BURLINGTON/WEST BURLINGTON AREA, IOWA
2028

HOUSEHOLD - AREA MEDIAN INCOME (AMI)							
OWNER							Workforce
UNITS	0%-30%	31%-60%	61%-80%	81%-125%	126%+	TOTALS	Sector
Elderly (55+)	0	3	8	18	41	70	20
Family	2	5	12	30	65	114	98
Special							
<u>Populations¹</u>	<u>2</u>	<u>4</u>	<u>2</u>	<u>2</u>	<u>0</u>	<u>10</u>	<u>2</u>
Subtotals	4	12	22	50	106	194	120
RENTAL							Workforce
UNITS*	0%-30%	31%-60%	61%-80%	81%-125%	126%+	TOTALS	Sector
Elderly (55+)	4	20	20	35	26	105	34
Family	4	26	34	63	36	163	141
Special							
<u>Populations¹</u>	<u>4</u>	<u>6</u>	<u>2</u>	<u>2</u>	<u>0</u>	<u>14</u>	<u>6</u>
Subtotals	12	52	56	100	62	282	181
Totals	16	64	78	150	168	476	301

NOTE: Housing demand includes both new construction and purchase-rehab-resale or re-rent.

* Includes Credit- or Lease-to-Own units.

¹ Any person with a special housing need due to a cognitive and/or mobility disability.

Source: Hanna:Keelan Associates, P.C., 2023.

TABLE 27B

**HOUSING UNIT “TARGET” DEMAND – SPECIFIC TYPES BY
PRICE POINT (PRODUCT) RANGE BY AMI
(MEDIUM POPULATION PROJECTION)
BURLINGTON/WEST BURLINGTON AREA, IOWA
2028**

PRICE – PURCHASE COST (Area Median Income)

	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)		Workforce Sector
OWNER UNITS*	\$0- \$93,600*	\$96,600- \$158,400*	\$162,000- \$231,000*	\$249,000- \$322,500*	\$324,100+*	Totals	\$175,000+*
1 Bedroom	0	0	4	4	4	12	2
2 Bedroom	2	4	7	12	20	45	24
3+ Bedroom	2	8	11	34	82	137	94
Totals	4	12	22	50	106	194	120

PRICE – PURCHASE COST (Area Median Income)

	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)		Workforce Sector
RENTAL UNITS**	\$0- \$385**	\$389- \$715**	\$730- \$782**	\$794- \$1,290**	\$1,320+**	Totals	\$585+**
1 Bedroom	2	10	8	15	12	47	14
2 Bedroom	4	20	20	40	24	108	59
3+ Bedroom	6	22	28	45	26	124	108
Totals	12	52	56	100	62	282	181

Note: Includes both New Construction and Purchase-Rehab-Resale/Re-Rent Activities.

*Average Affordable Purchase Price, 3.0 PPHH,
(25% Income/90% Debt Coverage, 30 years @ 6.5%), with Market Adjustment.

**Average Affordable Monthly Rent, 2.5 PPHH, (25% Income) with Market Adjustment.

Source: Hanna:Keelan Associates, P.C., 2023.

TABLE 27C
HOUSING UNIT “TARGET” DEMAND – (MEDIUM POPULATION PROJECTION)
HOUSING LAND USE PROJECTIONS/ PER HOUSING TYPE/ AGE SECTOR
BURLINGTON/WEST BURLINGTON AREA, IOWA
2028

<u>Age Sector</u>	<u>Type of Unit</u>	<u>#Owner / #Rental</u>	<u>Est. Land Requirements (Acres)^</u>
18 to 54 Years**	Single Family Unit	76 / 12*	23
	Town Home Unit	30 / 20	8
	Duplex/Triplex Unit	10 / 35	6
	Apartment - 4+ Units***	8 / 110	15
Totals		124 / 177	52^
55+ Years	Single Family Unit	36 / 6	11
	Patio Home Unit	8 / 0	2
	Town Home Unit	12 / 8	3
	Duplex/Triplex Unit	6 / 51	7
	Apartment - 4+ Units***	8 / 40	4
Totals		70 / 105	27^
			79^
TOTAL UNITS / ACRES		194 / 282	170^ / 210^ ^^
TOTAL UNITS / ACRES FOR NEW CONSTRUCTION, ONLY.		179 / 235	70^ / 210^ ^^
TOTAL WORKFORCE UNITS/ACRES FOR NEW CONSTRUCTION, ONLY.		106 / 158	45^ / 135^ ^^
TOTAL AFFORDABLE^^^ UNITS/ACRES FOR NEW CONSTRUCTION, ONLY.		30 / 108	24^ / 72^ ^^

*Includes Credit-To-Own Units.

**Includes Housing for Families, Students and Persons with a Disability.

***Includes Housing in Downtown.

^Includes Public Right-of-Way.

^^Residential Land Use Plan Designation for New Construction, 3.0x Total Acres.

^^^Affordable Housing Units = <80% Household AMI.

Source: Hanna:Keelan Associates, P.C., 2023.

TABLE 28
HOUSING STRUCTURAL CONDITIONS
DES MOINES COUNTY, IOWA
2023

	<u>Burlington</u>	<u>Danville</u>	<u>Mediapolis</u>	<u>Middletown</u>	<u>West Burlington</u>
Excellent	159	12	21	3	24
Very Good	1,057	44	72	7	148
Above Normal	2,672	101	145	32	280
Normal	3,674	129	269	92	448
Below Normal	1,594	27	66	12	118
Poor	434	2	15	3	20
Very Poor	157	3	1	4	4
Observed*	12	0	0	4	4
Totals	9,759	318	589	157	1,046

*Either an outlier on the high end or low end of properties.

Source: Des Moines County Assessor's Office.

Hanna:Keelan Associates, P.C., 2023.

TABLE 29
HOUSING UNIT “TARGET”
REHABILITATION / DEMOLITION DEMAND*
DES MOINES COUNTY & COMMUNITIES, IOWA
2028

	# Rehabilitated / Est. Cost \$ (Million)	<u>Demolition</u>
Burlington:	665 / \$25.9	244
Danville:	35 / \$1.4	6
Mediapolis:	41 / \$1.6	12
Middletown:	22 / \$0.9	8
<u>West Burlington:</u>	<u>71 / \$2.8</u>	<u>34</u>
Totals	834 / \$32.6	304

*Based upon County Assessor Records.

Source: Hanna:Keelan Associates, P.C., 2023.

JANUARY, 2023

“EXECUTIVE SUMMARY”
**DES MOINES COUNTY &
COMMUNITIES, IOWA**



**HOUSING NEEDS
ASSESSMENT –
2028/2033.**



“EXECUTIVE SUMMARY”

DES MOINES COUNTY & COMMUNITIES, IOWA

HOUSING NEEDS ASSESSMENT – 2028/2033.

GREATER BURLINGTON AREA HOUSING TASK FORCE.

Zach James – Southeast Iowa Regional Planning Commission.
Mike Norris – Southeast Iowa Regional Planning Commission.
Della Schmidt – Greater Burlington Partnership.
Jeremy Hess – Greater Burlington Partnership.
Bob Bartles – Retired.
Richard McEntyre – Small Business Owner.
Jon Salvador – Century 21.
Eric Tysland – City of Burlington.
Chad Bird – City of Burlington.
Gregg Mandsager – City of West Burlington.
Russ Rodriguez – Great River Health.
Heather Lange – Keystone Home.
Justin Myers – Myers Construction.
Ryan Nagrocki – Midwest Realty Group.
Matt Rinker – State Farm Insurance.
Shane Zimmerman – Two Rivers Bank & Trust.

The **Des Moines County & Communities, Iowa Housing Needs Assessment** was prepared in partnership with the **Southeast Iowa Regional Planning Commission (SEIRPC)**. Informational meetings were conducted with **SEIRPC staff** and the **Greater Burlington Partnership Housing Task Force**. The recommendations made in this **Housing Needs Assessment** were proposed by the **Consultant** and reviewed by the **Housing Task Force**.

HANNA:KEELAN ASSOCIATES, P.C. **COMMUNITY PLANNING & RESEARCH**

COMPREHENSIVE PLANS & ZONING * HOUSING STUDIES *
DOWNTOWN, NEIGHBORHOOD & REDEVELOPMENT PLANNING *
CONSULTANTS FOR AFFORDABLE HOUSING DEVELOPMENTS*

Lincoln, Nebraska 402.464.5383 *

* Becky Hanna, Tim Keelan, Keith Carl, Elvira Batelaan *

INTRODUCTION.

The **County-Wide Housing Needs Assessment** provides statistical and narrative data identifying a **housing profile** and **demand analysis** for **Des Moines County, Iowa**, including **each Community** and **Rural Des Moines County**, identified as the “**Balance of County.**” The **Study** describes the past, present and projected demographics, economic and housing conditions in the County, as well as a “**Housing Development & Preservation Action Plan,**” and the identification of local, State and Federal “**Funding Sources/Partners**” to support the recommended future housing projects.

The **Housing Needs Assessment** was conducted for the **Southeast Iowa Region Planning Commission (SEIRPC)**, by **Hanna:Keelan Associates, P.C.**, a Nebraska based community planning and research consulting firm. **SEIRPC staff**, in partnership with the **Greater Burlington Partnership Housing Task Force**, provided invaluable information throughout the development of this **Housing Needs Assessment**. Funding for the **County-Wide Housing Needs Assessment** was provided by **SEIRPC** and local public, private and non-profit entities.



POPULATION & HOUSING PROFILE & DEMAND.

- Currently (2023), the estimated population for the County is 38,667 and is projected to remain stable and decrease, slightly, to 38,355, by 2028 and to 37,767, by 2033. While both population and the total number of households are both projected to decline during the next five and 10 years, a “Community Growth Initiative” relating to the creation of new full-time employment opportunities and the capture of commuter employees could result in an increase in both population and households by 2033.
- Currently, an estimated 16,701 households reside in Des Moines County, consisting of an estimated 11,581 owner and 5,120 renter households. By 2028, owner households will account for an estimated 68.9 percent of all households in the County. The percentage of owner households will continue to decrease to 68.7 percent by 2033. The Communities of Danville, Mediapolis and Middletown are projected to experience stable or increasing numbers of households, through 2033, as it relates to both owner and renter households.
- The overall, estimated Adjusted Housing Vacancy Rate for Des Moines County, which includes only vacant units that are available for year-round rent or purchase, meeting current housing code and having modern amenities, is **3.2 percent**, which includes an owner housing adjusted vacancy of 3.1 percent and 3.6 percent adjusted for rental housing. This concludes that Des Moines County has both an owner and rental housing vacancy deficiency.
- The total estimated housing unit “target” demand for Des Moines County Area Communities, by 2028, is **561 housing units, including 258 owner and 303 rental units**, at an estimated development cost of \$116.7 Million. By 2033, the total estimated housing unit “target” demand for Des Moines County Area Communities is **821 housing units, including 393 owner and 428 rental units**. The smaller Communities should focus on housing rehabilitation activities, including purchasing, rehabilitating and reselling or re-renting existing housing units.
- By 2028, an estimated **412 total units**, including **164 owner** and **248 rental units** should be built in Burlington, at an estimated budget of **\$79.8 Million**. Of the 412 new housing units, up to **150 units** should be targeted for **Downtown Burlington**, consisting of **26 owner** and **124 rental** housing units. By 2033, the **City of Burlington** should build an estimated **588 units**, consisting of **246 owner** and **342 rental units**, at an estimated budget of **\$131.1 Million**. This includes a **Downtown Burlington** target of **190 units**, consisting of **30 owner** and **160 rental** housing units.
- In addition to the Housing Unit Target Demand requirement, up to **834 units could be targeted for rehabilitation in Des Moines County at an estimated cost of \$32.6 Million**. Up to **304 housing units are considered not cost effective for rehabilitation and should be demolished**. The estimated cost of demolition will range, depending on acquisition of the housing unit. Burlington has the greatest need for rehabilitation of housing with up to 665 units that could be targeted for rehabilitation at an estimated cost of \$25.9 Million as well as an additional 244 units that are considered not cost effective for rehabilitation and should be demolished.

ORGANIZATIONAL/OPERATIONAL PROGRAMS.

1. Land Bank Program.

Purpose:

Southeast Iowa Regional Planning Commission (SEIRPC) should create a non-governmental, non-profit (501c) organization, or utilize an existing area Foundation to establish a **Land Bank Program** for the purpose of securing land and distressed properties for both future affordable housing development and redevelopment activities throughout Des Moines County. **Greater Burlington Partnership (GBP)** and the **Southeast Iowa Regional Housing Authority (SEIRHA)** should also be involved. A proposal in the Iowa Legislature (**SF10**), currently under review, would allow for the creation of “Land Development Trusts” throughout the State of Iowa.

Estimated Cost (annual operational): \$550,000.

2. Maintain Local Housing Investment Funding Programs.

Purpose:

SEIRPC, with assistance from **GBP**, other **housing stakeholders in the County**, should continue to organize local funding events, including the Des Moines County Community Foundation’s various funds, including the Downtown Redevelopment Fund, and contributions to create a “pool” or “bank” of funds to invest in needed gap financing for local housing developments. **SEIRPC** should continue to encourage the involvement of **major employers and local/regional housing developers** with assisting employees in obtaining affordable housing through first-time homebuyer and down payment assistance programs as well as financial support to local developers constructing workforce housing.

Estimated Cost (annual fund drive): \$1,300,000.

3. Establish a County-Wide Housing Disaster/Pandemic Recovery Program.

Purpose:

SEIRPC, with the assistance of **Local Housing Partners**, should create a locally-funded program designed to assist persons and families living in housing affected by natural disaster and/or COVID-19. In combination with State and Federal disaster grant programs, funding for this **Program** should include funding via local foundations, financial lending institutions and private donations.

Estimated Cost (annual): \$410,000.

HOUSING REHABILITATION/PRESERVATION PROGRAMS.

4. Owner/Rental Housing Rehabilitation/Preservation Program.

Purpose:

SEIRPC and GBP, with the assistance of **Local Housing Partners** and housing providers, as well as personal investment among housing property owners/developers, should set a 2028 goal of **100 to 125 housing units (including 75 to 100 units in the City of Burlington)** for moderate- to substantial rehabilitation, **County-Wide**. Identify Community block areas with excessive deterioration and dilapidation of housing units. This could also include utilizing a Purchase-Rehab-Resale and/or Re-Rent Program providing housing for very low- to moderate-income family households (0% to 80% AMI).

Estimated Moderate Rehabilitation Cost: \$39,000 to \$50,000 per unit.

Estimated Substantial Rehabilitation Cost: \$54,000 to \$65,000 per unit.

Estimated Cost Subsidy: 40% to 80% per unit.

5. Owner/Rental Housing Demolition/Replacement Program.

Purpose:

SEIRPC and GBP, with the assistance of **Local Housing Contractors, Stakeholders** and personal investment among housing property owners/developers, should set a 2028 goal of **50 housing units County-Wide (including 25 to 35 units in Burlington)**, to be purchased/donated, demolished and replaced with new, innovative housing types, for both families and elderly populations.

Estimated Purchase/Demolition/Construction Cost: \$345,000-\$425,000 per unit.

Estimated Cost Subsidy: 45% to 60% per unit.

HOUSING FOR ELDERLY/SENIOR POPULATIONS.

6. Elderly (55+ Years) Affordable Rental Housing Program.

Purpose:

Develop **one- or two-bedroom independent living senior duplex/triplex, townhome, “garden home” or apartment units, standard amenities and the potential for maintenance-free living options**, to meet the affordable rental housing needs of low- to moderate income elderly households (0% to 80% AMI). This **Program** would include **up to 48 units, County-Wide (including 40 units in the Burlington/West Burlington Area)** and should feature a variety of living options and on-site amenities. The Program could involve assistance from the **SEIRPC, SEIRHA, GBP, local specialized senior housing providers and housing developers**.

Total Estimated Cost: \$9,460,000.
Estimated Cost Subsidy: 70% or \$6,622,000.

7. Elderly (55+ Years) Market Rate Rental Housing Program.

Purpose:

Develop **one+-bedroom independent living senior duplex/triplex, townhome or apartment units, standard amenities**, to meet the affordable rental housing needs of moderate- to upper income elderly households (81%+ AMI). This **Program** would include **up to 64 units in Des Moines County (including 56 units in the Burlington/West Burlington Area)**. This could be coupled with a Purchase-Rehab-Resale or Re-Rent Housing Program.

Total Estimated Cost: \$14,350,000.
Estimated Cost Subsidy: 35% or \$5,000,000.

8. Elderly (55+ Years) Affordable Owner Housing Program.

Purpose:

Develop up to **12 two+-bedroom owner units (including 10 in the Burlington/West Burlington Area)**, scattered site or in a designated residential subdivision/retirement community, with standard amenities, to meet the housing needs of low- to moderate income elderly households (31% to 80% AMI). This could be coupled with a Purchase-Rehab-Resale or Re-Rent Housing Program and/or an Infill Housing Development Program. The **Program** could involve assistance from **SEIRPC, SEIRHA, GBP and local contractors/builders**.

Total Estimated Cost: \$3,300,000.
Estimated Cost Subsidy: 55% or \$1,800,000.

9. Elderly (55+ Years) Market Rate Owner Housing Program.

Purpose:

Develop up to **70 two+-bedroom owner units (including 60 in the Burlington/West Burlington Area)**, scattered site or in a designated residential subdivision, with standard amenities, to meet the housing needs of moderate- to upper income elderly households (81%+ AMI). This could be coupled with a Purchase-Rehab-Resale or Re-Rent Housing Program and/or an Infill Housing Development Program.

Total Estimated Cost: \$21,350,000.
Estimated Cost Subsidy: 15% or \$3,200,000.

HOUSING FOR FAMILIES & SPECIAL NEEDS POPULATIONS.

10. General Affordable & Workforce Rental Housing Program.

Purpose:

Develop up to **70 one-, two- or three-bedroom affordable housing units, (including 60 in the Burlington/West Burlington Area) including single-room-occupancy rental units, duplex/triplex, townhome or general rental apartment units**, with standard amenities, to meet the rental housing needs of families and individuals of very low- to moderate income (0% to 80% AMI). **Program** should be combined with a **Workforce Employer Housing Assistance Program**. **Partnerships with local major employers, SEIRPC, SEIRHA, GBP and local housing developers/contractors are recommended.** Potential tenants could also include off-campus housing for students of Southeastern Community College. **Program could involve the creation of affordable rental housing units in the Downtown/Central Business District areas of each Community.**

Estimated Cost: \$13,200,000.

Estimated Cost Subsidy: 65% or \$8,600,000.

11. Market Rate Rental Housing Program.

Purpose:

Develop up to **96 two- or three-bedroom duplex/triplex, townhome or general rental apartment units, County-wide (including 80 in the Burlington/West Burlington Area)**, with standard amenities, to meet the rental housing needs of families and individuals of moderate to upper income (81%+ AMI), potentially including the local workforce. **Program could involve the creation of market rate rental housing units in the Downtown/Central Business District areas of each Community.**

Estimated Cost: \$18,000,000.

Estimated Cost Subsidy: 30% or \$5,400,000.

12. Affordable Homeownership Program.

Purpose:

Develop up to **120 two+-bedroom owner units in the Burlington/West Burlington Area, including townhomes, handicap accessible housing and affordable single family housing**, County-wide, with standard amenities, to meet the housing needs of low- to moderate income family households (61%+ AMI), including the local workforce. **Program** should include up to **100 units in the Burlington/West Burlington Area. Program** could be combined with a **Workforce Employer Housing Assistance Program and/or a Purchase/Rehab/Resale and/or Re-Rent Program. Partnerships with local major employers, SEIRPC, SEIRHA, GBP and local housing developers/contractors are recommended.**

Estimated Cost: \$3,960,000.

Estimated Cost Subsidy: 75% or \$2,970,000.

13. Market Rate Homeownership Program.

Purpose:

Develop up to **130 two+-bedroom owner units, County-wide (including 95 units in the Burlington/West Burlington Area)**, with standard amenities, to meet the housing needs of moderate- to upper income family households (81%+ AMI). **Program** could be combined with a **Workforce Employer Housing Assistance Program.**

Estimated Cost: \$44,000,000.

Estimated Cost Subsidy: 20% or \$6,800,000.

14. Housing Program for Special Populations.

Purpose:

SEIRPC, SEIRHA and GBP, with the assistance of an appropriate **special needs housing providers**, maintain existing and encourage County-Wide development of up to **10 owner and 14 rental housing units**, County-Wide, for persons in need of specialized housing and services, including homelessness and near-homelessness, Veterans, minorities and persons experiencing chronic illness.

Estimated Cost: \$6,300,000.

Estimated Cost Subsidy: 55% or \$3,465,000.