

# Rural Housing Readiness Assessment



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

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

# Housing Readiness Assessment

## Part 1: Finding a Baseline

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

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

<b>Existing Housing Plans or Studies</b>					
<b><i>Housing studies or plans are crucial in identifying housing conditions and areas of concern. They should be conducted with public input and their recommendations implemented. What housing studies have been completed in your community? Are they currently being implemented?</i></b>					
Planning documents related to housing exist for our community (check all that apply):	<b>Yes</b>	<b>No</b>	<b>Don't know</b>	Year Completed	Year Approved by City Council or Board
• Housing Needs Assessment	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
• Detailed housing section of Comprehensive Plan OR	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
• Brief housing section of Comprehensive Plan	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
• Vacant lots inventory	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
• Upper-story downtown housing assessment or inventory	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
• Rental unit inventory	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
• Other housing study (specify):	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
Public participation was part of the needs assessment process.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
A Housing Commission or Committee, which includes resident participation, exists to implement housing policy.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		

## Existing Code and Ordinances

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

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

### ***Definitions***

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

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

## Worksheet

### Municipal Officials

Personnel	Contact Information	Received Training
Zoning Administrator:		
Code Enforcement Agent:		
Building Inspector:		
Rental Inspector:		

### Board of Adjustment

Member Name	Contact Information	Received Training

### Planning Commission

Member Name	Contact Information	Received Training

### Housing Commission

Member Name	Contact Information

# Housing Readiness Assessment

## Part 2: Strategies

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

<b>Vacant Lots &amp; Buildings</b>			
<b><i>Vacant lots and buildings are not only an eyesore for a community, they can bring down the assessed value and lower property tax revenue, constraining a community's ability to improve quality of life. On the other hand, they also provide the opportunity for infill redevelopment. What tools does your community use to address vacant lots and buildings?</i></b>			
	<b>Yes</b>	<b>No</b>	<b>Don't know</b>
There are existing ordinances that govern vacant and non-conforming lots. The relevant code sections and zoning ordinances are:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
There are existing ordinances that govern vacant buildings. The relevant code sections or zoning ordinances are:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
City or county programs exist to collect delinquent property tax and/or relieve owners who owe delinquent taxes of their properties.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Programs exist to work with property owners to maintain upkeep on vacant lots and buildings.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
There is (at least) annual outreach from the city to property owners of vacant lots and buildings.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Programs/incentives exist that promote the re-use of lots.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Programs/incentives exist promoting the adaptive re-use of vacant buildings for housing (e.g. schools, hospitals, warehouses).	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The city has used Iowa Code 657A.10 to take title of abandoned buildings.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
There exists a land-bank program to help consolidate vacant parcels into buildable lots.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**Worksheet**

Ordinances Governing Vacant Lots	
Ordinance	Brief Description

Ordinances Governing Buildings	
Ordinance	Brief Description

Program Name and Contact	Description

**Definitions**

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

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

## New Construction

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

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

### Definitions

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

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

**Worksheet**

Programs Supporting Single-family Home Construction	Description of Incentive

Programs Supporting Multi-family Home Construction	Description of Incentive

Nonprofit Developers in your community	Focus

**Definitions**

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

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

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

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

## Housing Rehab Programs

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

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

**Worksheet**

Rehab Program Name and Contact	Description

Nonprofit agencies doing home repair	Contact Information

## Code Enforcement

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

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

### **Definitions**

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

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

## Homeownership Support Programs

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

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

**Worksheet**

Program Name and Contact	Description

## Infrastructure Related to Housing Needs

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

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

### Definitions

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

## Community Engagement & Civic Participation

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

	<b>Yes</b>	<b>No</b>	<b>Don't know</b>
Existing housing programs and incentives are well marketed and widely known by residents.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Communication occurs with residents and/or neighborhood associations for feedback on housing issues.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

## Housing Programs for Special Populations

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

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

## Worksheet

Program Name and Contact	Description

### **Definitions**

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

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