

Rural Housing Readiness Assessment Fact Sheets



Rural Housing Readiness Assessment

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

Housing Resources

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

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Annexation

Annexation is a method that cities can use to encourage development outside of current city boundaries as an addition to the city or territory. The process of annexation is legal in nature and is used to acquire territories for future development, as well as to provide municipal services to residents outside of current city limits. Information on code referring to annexation in Iowa can be found in [Chapter 368 of the Iowa Code](https://www.legis.iowa.gov/docs/ico/chapter/368.pdf); §§368.4–8 are specific to annexation (<https://www.legis.iowa.gov/docs/ico/chapter/368.pdf>). Annexation can be either voluntary or involuntary.

Types of Annexation

VOLUNTARY ANNEXATION OUTSIDE AN URBANIZED AREA

This type of annexation occurs when all affected property owners within a two-mile area of the city apply to the city council to begin the annexation process. Per Iowa Code §368.7(2), the city council sends a copy of the application for voluntary annexation to the board of supervisors of each county that contains portions of the annexed land at least 14 business days before any city council actions. The council can then approve the property to be annexed by resolution. The city clerk files a copy of the approved resolution, map, and legal description of the newly annexed land to any affected public utility, the Iowa Department of Transportation, the county recorder, and the Iowa Secretary of State. Voluntary annexation is completed when the Secretary of State acknowledges receipt of the legal description, map, and resolution.

VOLUNTARY WITHIN AN URBANIZED AREA

When the property being considered for annexation for one city is located within two miles of another, it is considered voluntary annexation in an urbanized area. The neighboring communities often may want the same property for expansion or development reasons, requiring the City Development Board to mediate between the two communities. The process is similar to annexation outside an urbanized area and still requires an application from landowners. Because there may be a dispute about the land between communities, the city council annexing the property must notify any affected public utilities, the city councils of each community within two miles of the property, city councils of communities whose boundaries adjoin the proposed property, the regional planning authority, and the impacted county board of supervisors. Annexation is incomplete until the City Development Board approves the annexation and no appeals have been filed within 30 days of the written ruling.



INVOLUNTARY

This form of annexation occurs when there is opposition by one or more of the owners of the proposed annexed property. Involuntary annexation must have continual cooperation with the City Development Board to succeed. A specific, step-by-step process must be followed to ensure proper annexation, and it is imperative that the city council work closely with a city attorney when deciding to do an involuntary annexation. For any annexation process, it is vital to ensure that an attorney is involved to avoid any legal ramifications.

The City Development Board cannot approve any annexation which creates an “island.” A community’s territory must be connected, and no one piece of land can be separate from the territory as a whole. Annexing property that would not connect with any part of current city limits is not viable. [More information on the annexation process](https://www.iowaeda.com/UserDocs/5Involuntary.pdf) can be found on the Iowa Economic Development Authority website (<https://www.iowaeda.com/UserDocs/5Involuntary.pdf>).

Building Codes and Restrictions

A community's building code is a collection of standards and regulations delineating minimum design and construction requirements that all buildings must meet to be considered safe for use and human habitation. While many communities opt to adopt nationally recognized and accepted building codes—which require the least upfront costs—many cities find that these national codes are not perfectly suited to their needs and expectations. A targeted update to a city's building code can streamline the permitting process, eliminate costly reapplication fees for developers, and serve as a way for a community to stand out from its surrounding peers. For these reasons, many Rural Housing Readiness Assessment (RHRA) housing steering committees choose to focus some of their efforts on their city's building code to make it easier to provide and build quality, affordable, and accessible housing.

It is important to note that a single community can have several different building and housing codes that are interconnected and overlap: residential, fire, property maintenance, electrical, plumbing, and fuel and gas codes all affect how buildings are built and renovated, so when a city decides to take action on its building code, it is necessary to specify which part of the building code it wants to change.

New Codes

For communities interested in adopting an entirely new building code, one place to start is the State of Iowa's building code, laid out in the Chapter 103A of the Iowa Code, which applies to all state-owned buildings and structures in any governmental subdivision that has passed an ordinance making Chapter 103A its building code, all new construction paid for in whole or in part by state monies, and in any city with a population of more than 15,000 that has not adopted a local building code that is "substantially in accord with standards developed by a nationally recognized building code organization." The International Building Code, which most communities use as their baseline, serves as a partial basis for Chapter 103A.

Restricted-residence Districts

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



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

ESTABLISHMENT

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

ADVANTAGES

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

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

DISADVANTAGES

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

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

BEST PRACTICES IN RESTRICTED-RESIDENCE DISTRICTS

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

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

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

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

CONCLUSION

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

Allowing Flexibility in Dimensional Requirements

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

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

REDUCING SET BACK REQUIREMENTS

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

SPECIAL EXCEPTIONS

An important tool available to communities if they wish to allow some flexibility in dimensional requirements in certain circumstances is to allow the board of adjustment to grant a "special exception" to adjust setback or other dimensional requirements. Terminology may vary based on the community. Many communities use

terms such as “conditional use” or “special use” permits; legally these permits use the same process that allows the Board of Adjustment to consider slightly out-of-character uses on an individual basis. These tools are commonly used for exceptions such as allowing a home-based business to operate in an area zoned residential. They can also be used to grant a setback adjustment.

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

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

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

EXCEPTIONS BASED ON SURROUNDING PROPERTIES

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

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

Updating Codes

Rather than scrapping a building code entirely and starting anew, most communities modify or update only a certain section of their code. Generally, the local [council of governments \(COG\)](#) employs a planner with some expertise in code updates. Contacting the local COG is a good first step for the housing steering committee, as the COG may be able to provide support on updating the code (<https://www.iowacog.com/>).

When beginning a code rewrite, take stock of what has been going wrong with the existing code. Are staff repeatedly denying certain building applications for the same reasons? Does the zoning administrator often field questions related to accessory structures to which they lack a clear answer? Talk to and work with the code enforcement staff to get a sense of the pain points and work to eliminate those first.

Code Enforcement

Another way to approach the subject of code content is to ask: Does the community need new or updated building codes, or does it need to do a better job of enforcing existing code? For some communities, the issue is not that the tools for efficient code enforcement are not there, but that those tools need to be used to their fullest potential. To begin, evaluate the staff's capacity to enforce codes. Do they need more training, time for professional development, or a different skill set entirely? Is the person hired to do code enforcement a generalist by design or necessity? Consider adding staff or adding to other staff members' list of responsibilities the job of performing a certain segment of the code enforcement (only residential, commercial, or industrial) to allow for greater specialization, which may solve some of the enforcement issues that led the housing steering committee to identify the building code as an issue worth examining.

Additional Resources

One Iowa-based organization worth tapping for advice and information is the **Iowa Association of Code Enforcement**, a nonprofit dedicated to the study and advancement of the science and practice of code enforcement through training and education. Information is available on its [website](https://iowace.constantcontactsites.com/) (<https://iowace.constantcontactsites.com/>) and on [Facebook](https://www.facebook.com/lowACE/) (<https://www.facebook.com/lowACE/>).

Suppose part of a city's building-code update is centered around energy-efficiency improvements. In that case, federal funding may be available from the [Building Codes Implementation for Efficiency and Resilience Program](https://www.energy.gov/eere/building-codes-implementation-efficiency-and-resilience) through the Department of Energy's Office of Energy Efficiency & Renewable Energy. More information about the program is available online (<https://www.energy.gov/eere/building-codes-implementation-efficiency-and-resilience>).

Furman Center's Housing Solutions Lab at New York University maintains an online resource library named "Local Housing Solutions," with policy content and tools to support comprehensive, equitable, and balanced housing strategies. Local Housing Solutions published an online brief entitled "[Reforms to construction standards and building codes](https://localhousingsolutions.org/housing-policy-library/reforms-to-construction-standards-and-building-codes/)" designed as part of a package of briefs around eliminating development costs and barriers (<https://localhousingsolutions.org/housing-policy-library/reforms-to-construction-standards-and-building-codes/>). Communities are encouraged to explore the [Local Housing Solution's website](https://localhousingsolutions.org/) to find more valuable resources (<https://localhousingsolutions.org/>).

In 2008, The National Association of Home Builders (NAHB) published a lengthy report entitled *Research on State and Local Means of Increasing Affordable Housing*. One portion of that report, [Building Code Changes to Promote Rehabilitation](https://www.nahb.org/-/media/NAHB/advocacy/docs/top-priorities/housing-affordability/overview-update-building-codes-that-deter-infill-and-redevelopment.pdf), contains several strategies a community could consider when revising its building code (<https://www.nahb.org/-/media/NAHB/advocacy/docs/top-priorities/housing-affordability/overview-update-building-codes-that-deter-infill-and-redevelopment.pdf>).

Childcare

The availability, affordability, and quality of childcare are challenging for many families, businesses, and communities. Because excellent childcare options make a community more attractive to families and businesses, most Iowa cities identify childcare as a critical community and economic development asset and issue.

There is no one-size-fits-all solution to the childcare crisis. For some communities, the problem is a lack of facilities. For others, a lack of childcare staffing is causing the shortage. It would be best to investigate why childcare is an issue for the community rather than make assumptions, so that the city can be targeted and efficient with its limited resources.

One strategy that Iowa cities have been using to fund additional daycare options is utilizing their urban renewal areas to access Tax Increment Financing (TIF) as a grant within the development agreement for childcare centers in their communities that are open to expansion. While many communities use TIF for the brick-and-mortar portion of childcare centers, some cities—for example Sheldon and Forest City—have also used TIF funding for the operational portion of the daycare budget.

Childcare Resources

Iowa Child Care Resource & Referral (CCR&R) has training and resources for increasing the number of childcare providers and supporting current providers and centers, and can help cities and providers access grants for planning, construction, and operation. Information about [funding opportunities](https://iowaccrr.org/providers/links/funding/) for childcare (<https://iowaccrr.org/providers/links/funding/>) and a [search engine](https://iowaccrr.org/staffsearch/) to find regional CCR&R staff (<https://iowaccrr.org/staffsearch/>) are available on the Iowa CCR&R website.

The Iowa Economic Development Authority's Empower Rural Iowa Task Force offers the [Rural Child Care Planning Program](https://www.iowaeda.com/center-for-rural-revitalization/child-care-study/) to help communities assess their needs and refine their strategies (<https://www.iowaeda.com/center-for-rural-revitalization/child-care-study/>).



Childcare Success Story

One example of a successful approach to addressing the childcare shortage comes from Hamilton County, Iowa, where a coalition consisting of county and local government; the county community foundation; a local, family-focused nonprofit; and area businesses created a childcare-worker bonus program to recruit and retain staff.

As of June of 2022, after the first year of operation, the following was reported by [The Daily Freeman-Journal](https://www.freemanjournal.net/news/local-news/2022/06/hamilton-county-child-care-coalition-supplements-daycare-pay-and-its-working/) on March 8, 2023 (<https://www.freemanjournal.net/news/local-news/2022/06/hamilton-county-child-care-coalition-supplements-daycare-pay-and-its-working/>):

- More than \$710,000 has been raised or pledged to the fund; of that, \$277,000 is public money; \$433,078 is through private contribution, typically at a rate of \$125 per employee annually. It should be noted that the employer makes the per-employee; it does not come from the employees themselves.
- As of April 30, 2022, 65 additional children were attending one of the four participating childcare centers in Hamilton County. To date, \$138,000 in bonuses have been paid; childcare workers have earned quarterly bonuses averaging \$471.26 a quarter.

Downtown Revitalization

Main Street Iowa

More than 50 Iowa cities are currently part of the [Main Street Iowa Program](https://www.iowaeda.com/main-street-iowa/), which provides training workshops, architectural and design support, business assistance, and a number of other technical-assistance opportunities. Cities that apply and are selected to be a Main Street community develop local strategies that are implemented through comprehensive work in four broad areas—economic vitality, organization, promotion, and design (<https://www.iowaeda.com/main-street-iowa/>). Michael Wagler (515-348-6184, michael.wagler@iowaeda.com) is the contact person for the program.

Façades

Communities can apply for up to \$500,000 to rehabilitate the façades of downtown buildings through the [Community Development Block Grant \(CDBG\) Program](https://www.iowaeda.com/cdbg/downtown-revitalization-fund/), which is funded by the federal Housing and Urban Development department. The program is administered by the Iowa Economic Development Authority and applications are accepted annually in the spring (<https://www.iowaeda.com/cdbg/downtown-revitalization-fund/>).

Streetscape

The [Community Visioning Program](http://www.communityvisioning.org) is a collaborative effort of Trees Forever, a private-sector landscape architect, and Iowa State University that integrates landscape planning and design with sustainable community action to assist cities in making meaningful decisions about the local landscape (<http://www.communityvisioning.org>). Sponsored by the Iowa Department of Transportation, the program empowers local leaders through a planning process that results in a transportation enhancement plan reflecting the values and identity of the community. Types of projects developed through Community Visioning include streetscape improvements, community branding and signage, park improvements along major roadways, and trail development and enhancement. Communities selected for the program must commit \$2,000 toward project implementation. Applications are due on September 1. Funding resources for implementing those types of projects can be found in the Trees Forever [Community Project Funding Guide](https://treesforever.org/community-project-funding-guide/) (<https://treesforever.org/community-project-funding-guide/>).



Upper-story Apartments

Funds for converting downtown building space into residential units are available through the [CDBG program](https://www.iowaeda.com/cdbg/housing-rehabilitation/) for upper-story apartments (<https://www.iowaeda.com/cdbg/housing-rehabilitation/>). Projects must primarily benefit low- to moderate-income individuals. The maximum award under this program is \$600,000—\$550,000 inclusive of the project and administrative costs and an additional \$50,000 for Green Streets Criteria. The local match requirement is 25% of the project cost.

Regional councils of government do not typically charge a fee to write CDBG applications. A possible option to help pay for up-front project planning costs (such as for an architect's preliminary plan) is a [Power of Connection grant](https://www.iadg.com/webres/File/TeamEDGE/PowerofConnection.pdf) of up to \$5,000 from Iowa Rural Development Council and ITC Midwest (<https://www.iadg.com/webres/File/TeamEDGE/PowerofConnection.pdf>).

Incentives for Developers/Builders

Housing is developed where and when it is profitable. Anything a city can put on the table for a developer that increases profitability by reducing financial risk, the cost of borrowing, or the cost of construction can help it compete for new housing construction. Even before a developer is identified or a project is in the works, a community can have incentives ready to implement.

Incentives that Prepare a Community for Development

LAND IN SUBDIVISIONS

A platted, zoned, graded subdivision with infrastructure ready for development is the most optimal land incentive. Lots can be made available for sale to homeowners who contract with custom builders to build on the lots; or a builder could buy several lots, build them out, and sell the houses on the open market; or one developer could create the entire subdivision in phases. Some cities have created subdivisions by serving as the developer, which means they hired building contractors to build the homes and hired a realtor to market and sell them. Utility companies have also served as master developers of subdivisions, as have community- or housing-development corporations.

Sometimes a city can have land available for development that is properly zoned, platted, and surveyed into lots, but may opt to have the developers install the infrastructure themselves. In that case, the community can use Tax Increment Financing (TIF), Capital Improvements Projects (CIP) budget funds, or bond proceeds to compensate the developer for the infrastructure costs. Because subdivisions are prime land, communities shouldn't give the land away but should offer the lots at a comparable price for their region, particularly if market-rate housing is being constructed. For low- or moderate-income housing, the price of lots might need to be subsidized to reduce the overall cost of a home.

LAND IN INFILL LOTS

Cities often acquire infill properties that can be used for housing. These lots sometimes become available when there has been a fire, a previous building on the site has been demolished, or the lot has been returned to the county for unpaid taxes. These lots can be given away or sold at a very low price for individual home construction. Putting these properties back on the tax rolls repays the community for this affordable, up-front incentive.

BUILDINGS SUITABLE FOR ADAPTIVE REUSE

Many communities or school districts have properties that can be converted to multifamily housing, such as old school buildings, old warehouses, or vacant downtown buildings. Some may even be historic properties



eligible for historic preservation tax credits. Often, a city can acquire these properties through foreclosure or nonpayment of taxes and transfer ownership to a developer for “a dollar or other valuable consideration.” Suppose the building or lot is in a particularly desirable location. In that case, the property can be sold through bid if multiple developers are interested or if competing uses are possible.

Financial Incentives

TAX ABATEMENT

The most widely used form of financial assistance to housing development is the provision of tax abatement through [Chapter 404 of the Iowa Code](#), which sets out several tax abatement schedules such as a graduated, 10-year abatement or a more generous 100% abatement over a period of three to 10 years. Communities must identify the area eligible for tax abatement and follow a formal process that includes developing a plan that must be adopted. The rules for the program can be found online (<https://www.legis.iowa.gov/docs/ico/chapter/404.pdf>). One caveat is that a tax abatement district should never overlap with a TIF district, which requires the increase in valuation of improved property to pay off bonds or loans that may have been taken out to fund infrastructure or economic development projects.

DIRECT LOANS AND GAP FINANCING

Gap financing is particularly common on affordable housing projects using traditional funding sources such as the Low-Income Housing Tax Credit, the USDA Rural Development Office, or conventional bank financing. Low-income or affordable housing generally generates less revenue to pay off construction and operating costs, but communities can step in to provide funds toward the project to help cash flow. Cities, chambers of commerce, and community- or housing-development corporations don’t always need to show an immediate profit. These organizations can help developers by providing “slow money” with more favorable loan terms, such as below-market interest rates or extended amortization periods. Communities and organizations can also work directly with a developer’s financial institution to buy down interest rates for a set period of time. For projects such as single-family homes, a slow-money loan might help the developer make monthly payments to the bank while the completed house is on the market, freeing up the developer’s loan capacity for more construction.

FINANCIAL PARTNERING

Communities can partner with a developer to pay for some tasks city crews may be able to perform, such as preparing lots for construction by removing trees, demolishing structures, or grading the property. Cities can use public funds to pay for the streets, water, sanitary and storm sewers, electrical, broadband, sidewalks, lighting, parks, or green spaces serving a new subdivision. Cities may waive connection fees to municipal utilities.

SOFT INCENTIVES

Other ways to incentivize housing developers include being a welcoming community with which it is easy to work on project development. Posting zoning maps, utility location maps, applications for building permits, applications for tax abatement, data on available land, and information about local incentives on the city’s website and linking to other local partners and resources are cost-effective ways to facilitate development. Proactively seeking out developers and presenting opportunities is another soft incentive. If the city sees something another community is doing well, it should learn more about with whom they worked and what made their project successful.

Incentives for Home Buyers

When developing new housing in a community, offering incentives aimed at the buyer is an effective way to encourage the sale of new construction and to reduce the risk of unsold properties or a value gap that makes new housing unaffordable for the buyer. Understanding what programs are available before beginning development can ensure that construction continues and is profitable and sustainable for the community.

In the case of existing infill lots, a common strategy that can help bridge the value gap between the cost at which new construction is assessed and the price at which new construction would sell is using a third-party entity (such as the city or a nonprofit) to purchase the lots from private holders and re-sell or donate them for construction. The price of the lot often overcomes the value gap and benefits both the developer/builder and the home buyer. This tactic is sometimes called “land-banking.” For a good introduction on the process, visit the [Center for Community Progress’s webpage](https://communityprogress.org/resources/land-banks/lb-faq/) on this topic (<https://communityprogress.org/resources/land-banks/lb-faq/>). Note that the Iowa Code may not permit all practices promoted by national organizations such as the Center for Community Progress.

Utility incentives can be achieved by waiving the connection fee for newly constructed homes on the back end with the buyer. These incentives can also be coupled with those from natural gas or electric utility providers.

Homeownership Programs

Homeownership programs are available to assist with the cost of a mortgage by bringing down the initial interest rate of the loan or offering lending terms that would not be available through the private market, such as having lower down-payment requirements. These loans are typically available for first-time or income-qualified buyers.

[USDA Rural Development Rural Development Office](https://www.rd.usda.gov/programs-services/single-family-housing-programs/single-family-housing-repair-loans-grants) has loan programs that require no down payment as an incentive to home buyers in rural areas (<https://www.rd.usda.gov/programs-services/single-family-housing-programs/single-family-housing-repair-loans-grants>). These loans can be used to build, remodel, purchase, or provide utilities in rural areas.

The [State of Iowa](https://www.iowafinance.com/homeownership/mortgage-programs/) offers loans with lower-than-market interest rates and fewer down-payment requirements (<https://www.iowafinance.com/homeownership/mortgage-programs/>).



Down-payment Assistance Programs

Down-payment assistance programs typically target first-time or income-qualified households to cover part or all of a down payment. Down-payment assistance programs can significantly lower the monthly mortgage payment, especially if private mortgage insurance is assessed for buyers unable to cover a 20% down payment of the total cost of the property. There are state down-payment assistance programs of which lenders can make home buyers aware. Likewise, a local down-payment assistance program can be created or amplified using local, state, and federal funds. However, only some lenders are versed in the range of programs available. Communities should work with lenders to market these programs to potential home buyers.

The [FirstHome Program](#) offered by the Iowa Finance Authority (IFA) can take the form of a grant that assists with down payment and closing costs for first-time and repeat home buyers, or a second loan of up to 5% of the home's sale price to be repaid if the home is resold, refinanced, or paid in full (<https://www.iowafinance.com/homeownership/down-payment-programs/>).

Many councils of governments (COG) and local housing trust funds (HTF) in Iowa also have down-payment assistance programs in place. Both the central and southern Iowa COGS offer down-payment assistance. Cities should check with their local COG or HTF for more details on [home-buyer assistance programs](#) available to them (<https://www.hud.gov/states/iowa/homeownership/buyingprgms>).

Other Opportunities

Finally, local, state, and federal grant and loan opportunities are available from government and non-governmental sources. The national nonprofit [Housing Assistance Council](#) is an example of a non-governmental resource for rural housing loans and technical assistance (<https://ruralhome.org/>). Working with a local housing development corporation or the local COG can increase municipal capacity to secure funding opportunities.

Examples of Home-buyer Assistance Programs in Iowa Communities

Wright County created its own [down-payment assistance home-buyer incentive program](#) through Wright County Economic Development. The program does not require income qualification, takes the form of a loan, and can be used for home-purchase repairs, down payment, or closing costs (https://www.wrightcounty.iowa.gov/departments/economic_development/housing.php).

Newton, Iowa, offers an [incentive package](#) for which home buyers of a newly constructed home within a designated tax abatement district can qualify (<https://newtongov.org/806/Housing-Initiative>). This program is an example of how local communities can create more targeted guidelines to incentivize particular kinds of single-family dwellings. However, the more targeted a program, the fewer individuals will likely qualify or apply. Communities must consider a careful balance of income levels, new construction versus older homes, and geographic specificity.

Marketing and Communication

Marketing and communication are crucial to the success of a community's housing-development strategy. At a minimum, the city website should have a housing page with links to home-buyer incentive and rehab program resources. For instance, [Region XII Council of Government's housing page](https://www.region12cog.org/housing/) on its website has links to the Housing Trust Fund, the Affordable Housing Program, Community Development Block Grant (CDBG) Exterior Home Improvement and Owner-Occupied Rehab programs, and the Region XII Revolving Loan Fund for homeowners. The site also has information for home-buyer assistance programs, the CDBG Upper Story Conversion Program, and Homes for Iowa for potential developers (<https://www.region12cog.org/housing/>).

Useful Links for the City's Housing Webpage

Housing committee members should become familiar with the rules and regulations of the most likely funding sources used in rural Iowa, such as the Iowa Economic Development Authority's (IEDA) CDBG program, which can be used upper-story housing development, down-payment assistance, rental assistance, housing-rehab programs, and energy-efficiency projects. IEDA also administers the Workforce Housing Tax Credit, which may be useful for some projects (<https://www.iowaeda.com/cdbg/housing-rehabilitation/>). Another site with important housing information to which the city could link include the [Iowa Finance Authority's website](https://www.iowafinance.com/) (<https://www.iowafinance.com/>).

The [USDA's Rural Development Office](https://www.rd.usda.gov/ia) in Iowa has programs available for new construction single-family and multi-family projects (<https://www.rd.usda.gov/ia>). Another USDA program is the [504 program](https://www.rd.usda.gov/programs-services/single-family-housing-rehab-loans-grants/ia), which provides single-family housing rehab loans for income-eligible populations (<https://www.rd.usda.gov/programs-services/single-family-housing-rehab-loans-grants/ia>). Resources for multi-family housing development are available through the [Section 515 program](https://www.rd.usda.gov/programs-services/multifamily-housing-direct-loans), which funds rental housing for low-income populations, older adults, or people with disabilities (<https://www.rd.usda.gov/programs-services/multifamily-housing-direct-loans>).

While Habitat for Humanity is most well-known for new home construction, it also does considerable housing rehabilitation. For instance, the Greater Des Moines Habitat for Humanity does an annual [“Rock the Block”](https://gdmhabitat.org/who-rocks-the-block/) rehab blitz in selected neighborhoods (<https://gdmhabitat.org/who-rocks-the-block/>). The program helps jump-start investment on a chosen street or area, providing immediate visual impact, with multiple homes on a block receiving assistance. As a result, neighbors often make improvements as well, multiplying the effect.

It is more likely that community members and potential residents will look at the city's webpage rather than these other sources. The housing steering committee can consider marketing resources to the public using



both the websites and social media presence of the city, the chamber, and Main Street to get the word out. Periodic press releases to area newspapers and stories on local radio stations also still reach a large audience.

Marketing Plans

Prior to rolling out grant and incentive programs, a marketing plan should be in place. Developing a marketing plan should begin during the debate on what incentives and grants to create and continue through their creation, and the marketing plan should be an integral part of the ongoing promotion of incentives. City staff can draw on local businesses and manufacturers to help craft the message and develop a communication plan. For instance, in Perry, the Dallas County Hospital plays an integral role in helping organizations develop promotional materials, while the Perry Area Chamber of Commerce is crucial in promoting programs to businesses, the workforce, and community members. In addition, area newspapers and local radio stations still reach a large audience.

As part of the marketing plan, the city should consider formalizing infrastructure assets and strategies into promotional materials for developers to showcase that the city is ready for growth and has a strategy for future development projects. This promotional effort could be as simple as marketing a new subdivision and infill-lot possibilities, or including materials about community amenities and home-construction and home-buying incentive programs.

One of the best strategies to encourage housing development is to make entry into your community as simple as possible for potential developers. Creating a development packet to distribute to potential home builders that includes information about tax abatement and any applications or forms that need to be submitted for local incentives is a good idea. The resources or incentives highlighted in the packet should be dictated by the type of housing the city aims to attract.

Communication with the Public

When communicating efforts to the public, there is no such thing as too much! No matter how many methods are deployed, there will still be some people who seem impossible to reach, but it is important to try. Websites, email, and social media make it easier than ever to reach a broad audience; there is also a growing trend of using SMS messaging to get the word out and keep in touch. Open, frequent, and clear communication with the public allows city leaders to stay one step ahead of the rumor mill, which tends to lean toward skepticism and negativity. Using communication tools ensures that the truth about current events is circulating and sets a positive tone, even when it means also being transparent and accountable for mistakes to establish trust. If a Facebook or another social media account is set up and managed by local government, there are some legal matters to consider. Everything the city posts and any public comments on a city's post are considered "Open Record," so comments cannot be deleted or removed just because they are negative. Several online resources provide guidance and strategies for communicating and engaging with the public:

- The article ["ETHICS MATTER! Navigating Social Media"](https://icma.org/articles/pm-magazine/ethics-matter-navigating-social-media) on the ICMA website provides guidance on social media ethics (<https://icma.org/articles/pm-magazine/ethics-matter-navigating-social-media>).
- The [Media Relations page](https://iowaleague.org/resource/media-relations/) on the Iowa League of Cities website provides tips on strengthening relations with the local media relations (<https://iowaleague.org/resource/media-relations/>).
- The article ["How to Facilitate Inclusive Community Outreach and Engagement"](https://icma.org/articles/pm-magazine/how-facilitate-inclusive-community-outreach-and-engagement) on the ICMA website offers steps to create an inclusive process and describes the four general levels to community engagement (<https://icma.org/articles/pm-magazine/how-facilitate-inclusive-community-outreach-and-engagement>).

New Construction: Rental Housing

Because homeownership is only viable and desirable for some people, even small, rural communities need a variety of housing choices to accommodate their residents' range of incomes. Most of the rental options in rural areas are single-family homes, but there is also a need for apartments, duplexes, townhomes, or condominiums for workforce housing and affordable housing for families and older adults. While rural communities may not have a large-scale developer, they likely have access to a smaller-scale builder willing to work with them to meet their rental-housing needs. Various funding resources specifically for rural areas are available to help finance these projects.

Most rental housing is a for-profit venture and is called market-rate multifamily housing. Developing for-profit housing that will be rented to anyone who wants and can afford it is typically financed using conventional bank loans. As part of the underwriting process, developers of these market-rate projects submit complicated financial data to their banker, who ascertains whether the cost of the project and the expected revenue are enough to pay off the loan. The developer may seek assistance from a city for rezoning, help acquiring land, waivers of utility-connection fees, or other assistance the community may make available that isn't tied directly to the income of the future tenants.

New-construction rental housing that is targeted to low-income populations who earn less than 80% of the median family income can include the general populace, older adults, or people with disabilities. Because the rents these populations can pay are limited to no more than 30% of their adjusted gross income, projects that serve them have a reduced capacity to generate revenue. To offset that loss of revenue potential, projects that serve low-income populations are eligible for many more types of assistance to incentivize their development. Beyond what a community can put on the table through its own resources, project developers of new-construction rental housing in rural areas can access funding from the USDA's Rural Development Office (USDA-RD) as well as various programs from the Iowa Economic Development Authority (IEDA)/Iowa Finance Authority (IFA).

USDA Resources for Rural Rental Housing

USDA-RD MULTIFAMILY HOUSING DIRECT LOANS

The [Multifamily Housing Direct Loan program](https://www.rd.usda.gov/programs-services/multifamily-housing-programs/multifamily-housing-direct-loans#overview) provides 30-year, fixed-mortgage loans for projects that may not qualify for conventional bank loans (<https://www.rd.usda.gov/programs-services/multifamily-housing-programs/multifamily-housing-direct-loans#overview>). The program uses the same process as any other mortgage loan. The lower interest rate at the time of application or at closing is used for the permanent financing. Proceeds can be used to purchase the land **and** pay for the infrastructure needed for the project. The tenants in the



housing built must earn less than 80% of the median family income, be 62 years of age or older, or have a disability. Applications to this program are accepted only during funding cycles, which are posted on the Federal Register annually.

USDA-RD MULTIFAMILY HOUSING LOAN GUARANTEES

[Multifamily Housing Loan Guarantees](https://www.rd.usda.gov/programs-services/multifamily-housing-programs/multifamily-housing-loan-guarantees) are for towns with populations under 35,000. USDA works with a local lender to provide more favorable loan terms for new-construction rental projects (<https://www.rd.usda.gov/programs-services/multifamily-housing-programs/multifamily-housing-loan-guarantees>). The terms include extended amortization periods of 25 to 40 years and a guaranteed 90% loan-to-value ratio, allowing for more of the costs to be financed (typical loans have an 80% loan-to-value ratio). Nonprofit housing developers can borrow up to 97% of the project's end value. The loan proceeds can go toward land acquisition and infrastructure, as well as all the construction costs. The incomes of the tenants can also be slightly higher. Rents can be as high as 30% of 115% of the median family income, and the tenants can be any qualifying low-income individual or family. A minimum of five units must be constructed.

USDA-RD MULTIFAMILY HOUSING RENTAL ASSISTANCE

Once these types of multifamily rental projects are constructed, the owners can be eligible for [rental assistance programs](https://www.rd.usda.gov/programs-services/multifamily-housing-programs/multifamily-housing-rental-assistance) to help tenants pay their rent (<https://www.rd.usda.gov/programs-services/multifamily-housing-programs/multifamily-housing-rental-assistance>). This assistance will normally be used to make up the difference between 30% of a tenant's adjusted gross income and the unit's rent.

IEDA/IFA Resources for Rural Rental Housing

COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) HOUSING REHABILITATION

IEDA currently directs [CDBG housing rehabilitation funds](https://www.iowaeda.com/cdbg/housing-rehabilitation/) to upper-story housing development for low-income tenants (<https://www.iowaeda.com/cdbg/housing-rehabilitation/>). Many small towns have downtown structures with unused upper stories that could be converted into apartments. Communities can be awarded up to \$600,000.

WORKFORCE HOUSING TAX CREDIT

This [tax credit](https://www.iowaeda.com/workforce-housing-tax-credit/) is available to help offset the development cost for a minimum of four units of new-construction housing (rental or owner occupied). The credit refunds sales and use taxes. Additionally, in rural areas, developers can receive a tax credit for 20% of their investment (excluding any funds from grants or loans that do not require repayment). The housing must be located in a brownfield or a greyfield, and can be a rehabilitated house, new construction, or upper-story housing (<https://www.iowaeda.com/workforce-housing-tax-credit/>).

9% LOW-INCOME HOUSING TAX CREDIT (LIHTC)

The [LIHTC](https://www.iowafinance.com/programs-for-property-developers/housing-tax-credit-program/) is used most by private developers constructing new rental housing anywhere in the United States (<https://www.iowafinance.com/programs-for-property-developers/housing-tax-credit-program/>). It is a very complicated financing tool through which developers are awarded tax credits that they then sell through a syndication firm to generate cash for the project. The purchaser of the credits is able to take a full dollar's worth of tax credit by paying \$.65 or \$.75 cents in cash to the developer. The rental housing is targeted at very low-income populations, with 20% of units created set aside for individuals or families earning less than 50% of median family income, 40% of units being set aside for individuals or families earning less than 60% of median family income, and 40% set aside for individuals or families earning less than 80% of median family income.

Often coupled with the HOME Investment Partnership Program from the U.S. Department of Housing and Urban Development, these complicated projects require up to 30 years of compliance and impose a host of regulations, with many forms of reporting and monitoring to ensure the projects are serving tenants who are eligible to live there and that project funds are being spent appropriately. A limited number of developers in Iowa use this tool effectively, and a community interested in having this type of project is strongly encouraged to work with a developer capable of submitting the application, building the project, **and** providing long-term project management.

IFA MULTIFAMILY LOAN PROGRAM

This [loan program](#) is for rental projects with a minimum of five units, 75% of which must be affordable for individuals or families earning less than 80% of the median family income. The underwriting criteria allow for a 30- to 35-year amortization period and access to the lowest current market interest rates (<https://www.iowafinance.com/programs-for-property-developers/multifamily-loan-program/>).

Federal Home Loan Bank of Des Moines Competitive Affordable Housing Program

Through the [Competitive Affordable Housing Program](#), the Federal Home Loan Bank of Des Moines can work with community lenders to secure additional rental-housing project financing, often to fill gaps. The program can also be used to purchase and rehabilitate existing rental housing (<https://www.fhlbdm.com/products-services/affordable-housing/>).

Nuisance Abatement

Many cities in Iowa have or have had a building that could be described as a nuisance property. Managing, cataloging, and somehow dealing with these properties are often prioritized by housing steering committees that have gone through the Rural Housing Readiness Assessment's action-planning process. Committee members discuss these dilapidated buildings' negative impact on community pride, property values, and the health and safety of residents living in and nearby said structures.

One option cities have to meaningfully address these properties is through nuisance abatement. Primarily authorized by Chapter 657 of the Iowa Code, nuisance abatement is a process designed to allow cities to define, identify, mitigate, and resolve nuisance properties within their borders while simultaneously respecting the rights and privacy of property owners and other residents, often tenants.

Nuisance abatement is a delicate process that requires an even, objective hand from enforcement officials, clear lines of communication among participants, and a comprehensively written ordinance that considers the nuances of the specific community for which it was made. This fact sheet serves as an introduction to the basics of nuisance abatement and is intended to be a jumping-off point for housing steering committee members interested in pursuing nuisance abatement as part of a comprehensive strategy to create affordable, accessible, and quality housing in their community.

How Nuisance Abatement Works

[Chapter 657 of the Iowa Code](https://www.legis.iowa.gov/docs/ico/chapter/657.pdf) gives cities relatively broad authority to craft ordinances that define what constitutes a nuisance and how a city can progress through the abatement process (<https://www.legis.iowa.gov/docs/ico/chapter/657.pdf>). Anything that “is injurious to health, indecent, or unreasonably offensive to the senses, or an obstruction to the free use of property...is a nuisance” and may be abated via an ordinary civil action. The chapter provides categories of different kinds of nuisances, focusing on buildings, air and water pollution, signs, and obstructions—both natural and man-made. Having established what nuisances are, the chapter goes on to enumerate the penalty for being convicted of “erecting, causing, or continuing” a nuisance; the process for ordering a nuisance abated; what a defendant can do to properly abate the nuisance; and how an official can collect on damages and costs related to abating a nuisance if a property owner does not do so in a timely fashion.



Additional direction can be found in the [Iowa Code Chapter 364](https://www.legis.iowa.gov/docs/code/364.pdf), specifically the sections concerning responsibility for public places (§3.64.12), condemnation of residential buildings (§3.64.12A), and municipal infractions (§3.64.22) (<https://www.legis.iowa.gov/docs/code/364.pdf>). In summary, Chapter 364 grants cities powers to require the abatement of a nuisance, condemn residential buildings found to be public nuisances and take title to the property, and ordain that violating an ordinance (such as a nuisance ordinance) is a municipal infraction punishable by a civil penalty of up to \$750 per violation. Chapters 657A and 446 of the Iowa Code provide mechanisms for cities to take possession of nuisance properties and acquire properties at tax sales, respectively.

Most Iowa cities' nuisance ordinances contain language that reflects the construction of state law, with definitions of what a nuisance is, how the city's abatement process is structured, how property owners can appeal or cure their property's status, and the fee schedule for distinct types of nuisances. Depending on the specific needs of a city (ideally discerned through a public-input processes such as a survey and/or focus groups), a nuisance ordinance can be written to combat specific types of blight—poorly maintained lawns, junk vehicles, and exterior conditions of homes being some of the most common examples.

Considerations, Tips, and Tricks

Any housing committee interested in helping to pass or amend a nuisance ordinance should be prepared to be able to justify the program's existence to the community. Code enforcement requires sufficient staff time and the expenditure of public dollars to be done equitably, and it will be incumbent on the committee to do a good job advertising and marketing the importance and usefulness of the nuisance ordinance to show residents that it is improving their health, safety, and well-being while balancing their right to privacy.

The committee should start by determining which elements of a nuisance ordinance generate the most interest and excitement in the community and deciding who will identify nuisances as part of their official duties. Many communities opt to add nuisance identification to the list of job responsibilities assigned to an individual or team with some experience with code enforcement, either civil or criminal. Employees such as police officers or building inspectors already spend a portion of their workday traveling around the community, observing and responding to various reports of disturbances; nuisance identification is often a natural fit for them.

A city may decide that there is a need for proactive enforcement, but existing city staff are unable to perform these additional duties and money is not available in the budget to hire someone full time. In such cases, the city could collaborate with nearby communities on a shared position or contract the work part time with a private company already engaged in this line of work.

Once an officer or officers have been identified, the next step is laying out the nuisance abatement process. Most officials recommend beginning with an informal notice to the offending party, either a phone call or an in-person visit to request that the identified nuisance be corrected and to present the individual with information on the city's rules and regulations and their rights. After a predetermined period, a formal process can begin if the violation still needs to be corrected or if the individual has yet to contact the city with a statement of their intention to correct it. A typical administrative process for smaller nuisances follows the steps enumerated in §364.12 of the Iowa Code:

- The city serves a notice that contains a deadline by which the nuisance must be abated to the property owner by certified mail.
- If the nuisance is not abated in a timely fashion, the city can abate the nuisance itself (assuming the nuisance is in a public right-of-way) and assess the costs to the property owner's property tax bill.

A typical process for more serious nuisances, such as junk vehicles and abandoned homes, utilizes the steps enumerated in §364.22 of the Iowa Code, which deals with municipal infractions:

- An officer of the city issues a civil citation containing certain necessary information about the violation and must file a copy of the violation with the clerk of the district court and the county treasurer.
- If the nuisance is not abated in a timely fashion, the city can file an action in court, and if the city wins the case, the court enters a judgment against the defendant. The judgment can impose a civil penalty, grant the city alternative relief, authorize the city to abate the violation, and authorize the city's expenses to be entered as a personal judgment against the defendant or be assessed to the property owner's tax bill.

Resources and Relevant links

IOWA DEPARTMENT OF NATURAL RESOURCES – DERELICT BUILDING GRANT PROGRAM

Derelict building grants are available to Iowa towns with populations of up to 5,000 and designed to address neglected commercial or public structures that have been vacant for at least six months. Grant funds can be used for asbestos inspections and abatement, structural engineering analysis, phase I and II site assessments, and building deconstruction and renovation expenses (<https://www.iowadnr.gov/Environmental-Protection/Land-Quality/Waste-Planning-Recycling/Derelict-Building-Program>).

IOWA ECONOMIC DEVELOPMENT AUTHORITY (IEDA) – NUISANCE PROPERTY & ABANDONED BUILDING REMEDIATION LOAN PROGRAM

All Iowa communities are eligible for [Nuisance Property & Abandoned Building Remediation loans](#). This program is designed to address buildings that are documented as representing a public nuisance through abandonment, chronic building-code violations, or dilapidation that is a threat to public health and safety. Loan funds can be used for costs directly related to the project, which must be tied to a community redevelopment effort (<https://www.iowaeda.com/nuisance-property/>).

IEDA – REDEVELOPMENT TAX CREDITS FOR BROWNFIELD AND GREYFIELD SITES

Any individual developer, limited liability corporation, S corporation, nonprofit, estate, or trust is eligible to apply IEDA's redevelopment tax credit, which is designed to address abandoned, idled, or underutilized industrial, commercial, or public properties with environmental contamination or blight. Those seeking funding must follow the Redevelopment Tax Credit Program Rules in [Chapter 261.65.11\(15\)](#) of the Iowa Administrative Code (<https://www.legis.iowa.gov/docs/iac/chapter/261.65.pdf>).

IOWA LEAGUE OF CITIES - NUISANCE ABATEMENT MANUAL

This [manual](#) is a 21-page document providing a thorough explanation of the basics of nuisance abatement. It contains samples of city nuisance ordinances, nuisance abatement documents, small-claims court actions, and tax sale actions, and references several relevant court cases dealing with nuisance abatement in Iowa (<https://iowaleague.org/wp-content/uploads/2021NuisanceReport.pdf>).

Rental Housing Inspection Programs

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

Rental Property Registrations

Creating and maintaining a rental property registry is the first critical step toward establishing a rental inspection program. Understanding the amount and condition of a community's rental stock will make conducting inspections easier and help identify housing trends and improve planning for all housing development in the community.

Rental property registrations should, at a minimum, gather the following information about rental housing units in the community:

- Location of the unit or building
- Contact information for the owner of the unit or building
- Age of the unit or building
- Recent housing-code violations for the unit or building and the date(s) they occurred
- Status and dates of remediation efforts

Most rental registries in rural communities are developed through volunteer registration by landlords, a review of the County Assessor's listings, and the tracking of complaint-based rental code violations. While registries provide valuable information, they alone do not provide any enforcement options against landlords violating the housing code.

Complaint-based Rental Inspection Programs

Historically, many communities have utilized a complaint-based code enforcement program to govern housing quality. Under a complaint-based program, a tenant will petition the city to send a code enforcement officer to respond to substandard housing. Unfortunately, tenants are often unwilling to report a violation for fear of retaliation or losing their housing if the structure is discovered to be uninhabitable. A complaint-based program,



perhaps the most affordable administrative option, will unlikely offer the full picture of a community's rental housing condition. Thus, the long-term costs of complaint-based code enforcement are declining property values and potential damage to resident health.

Proactive Rental Inspection Programs

Proactive rental inspection programs establish a minimum threshold of quality that a landlord must maintain to earn and keep a certificate of compliance. The minimum threshold is typically based on basic health and safety protections such as proper egress, electrical and plumbing that match state building-code requirements, working utilities, and a secure building envelope. Proactive programs require landlords to submit to a preliminary on-site inspection and periodic follow-ups. It is common to inspect a rental unit every two to three years, depending on the capacity of the inspector, unless a complaint is made earlier or a known change of ownership occurs.

Funding Proactive Rental Inspection Programs

Most programs are designed to offset some costs through landlord licensing and registration fees, inspection fees, and fines for violations and noncompliance. However, more than fees are required to fund an inspection program. A city has to decide if investing in improving and maintaining its rental-housing stock using general funds or other existing revenue such as the local options sales tax is in its long-term interest.

For smaller communities, it may be feasible to assign inspection duties to an existing staff person, such as the city inspector, someone from the police or fire department, or someone from public works. In other cases, there may be an opportunity for neighboring small communities to pool their resources to hire one inspector for multiple jurisdictions. Likewise, some county or regional organizations, such as a council of governments, public health department, or economic development corporation, would be willing to oversee and administer the inspections program for multiple communities.

Strategies for Success

The topic of rental inspection programs can cause heated debate and controversy in a community. Early outreach and education to diverse stakeholders and facilitated discussion can encourage buy-in and reduce friction. Iowa State University Extension and Outreach Community and Economic Development's Rental Housing Inspection Program Readiness Assessment (RIPRA) can help a community determine its needs and design an appropriate course of action. RIPRA offers the following components:

- Preliminary education counsel with key decision makers
- A community survey that captures diverse perspectives on the issue
- Community stakeholder education session and facilitated critical conversations
- Action-planning session for developing a rental inspection program

Housing Rehabilitation

Most cities in Iowa, especially rural communities, have housing needs, including increasing the total number of housing units, improving the affordability of housing in the community, or improving the quality of housing.

The Rural Housing Readiness Assessment (RHRA) Program teaches communities that there are two primary strategies for addressing the housing needs described above: A community can develop new housing units, and/or invest in its existing housing—most of the time, the correct solution is to do both. This fact sheet focuses on housing rehabilitation.

Housing rehabilitation is a great strategy for communities to utilize as they begin to improve their housing situation because it:

- Requires less funding than new housing development
- Allows a community to control the pace of work more easily
- Addresses the needs of current residents first—which builds community buy-in for larger new housing development investment
- Allows a community to achieve early wins and build momentum for larger projects

Programmatic and Strategic Considerations

Home improvement and rehabilitation programs can be tailored to meet the specific needs of a community or be more general. The housing committee should understand some of the primary factors before considering a housing-rehabilitation program: What are the most pressing housing-rehabilitation needs? How much buy-in is there in the community for this type of initiative? What capacity is there within city staff? Are there sufficient community groups and general volunteers? How will this initiative be funded?

Most housing-rehabilitation work in Iowa is funded by Community Development Block Grants (CDBG) or state/local housing trust funds. State or local trust-fund programs have much more discretion than CDBG about how they define “rehabilitation.” CDBG is proscriptive and focuses primarily on major components of housing—HVAC, windows, electrical, plumbing, foundations—and little on anything most people would consider actual remodeling or “general property improvements.” Code compliance, health, safety (such as lead abatement), and accessibility are the main drivers of CDBG housing rehabilitation. One strategy for navigating this and other funding complexities is to design a housing-rehabilitation program that divides rehabilitation projects into



categories that the various funding sources can support. Greater Des Moines Habitat for Humanity provides a good example of how to categorize repair projects:

- Exterior repairs (such as roofs and siding)
- Critical home repair (such as furnaces and water heaters)
- Weatherization (such as windows and insulation)
- Accessibility (such as ramps, grab bars, and bath modifications)

Communities setting up their rehabilitation program should also consider that whether a program is run by a city, a nonprofit, or a council of governments (COG), the rules of the funding source still apply. If a community wants to use CDBG funds to run its repair program, it needs to target a specific neighborhood or corridor, follow income guidelines, develop an application-intake and project-selection process, define how contractors are selected and managed, demonstrate how funds would be recuperated if “clients” are out of compliance, etc.

Because of the complexities listed above and the difficulty of working with residents as clients, it is often prudent to allow COGs or community-action agencies to apply for and conduct home-repair activity on behalf of a city. However, communities should also know that if no one is serving them or they are not satisfied with the service being provided, there are alternatives.

One example of a successful housing-rehabilitation project is the [Iowa’s Healthy Neighborhood Initiative](https://www.burlingtoniowa.org/2584/Healthy-Neighborhoods-Program) in Burlington, which uses incentives to encourage homeowners to improve their homes (<https://www.burlingtoniowa.org/2584/Healthy-Neighborhoods-Program>). It requires a homeowner match and a certain number of homes on a block to participate. This approach facilitates resident buy-in by encouraging neighbors to do the recruitment and ensures that the program yields a visible impact by requiring improvements to multiple housing units within a city block. The Healthy Neighborhood Initiative does not specify the kind of exterior improvement to which the funds may be applied. However, other communities and programs target a particular exterior element for improvements, such as paint and siding, porches, gutters, sidewalks, or roofs.

Some communities select to use a building code, maintenance code, or other compulsory mechanisms to encourage housing improvements. It is recommended that cities use an incentive structure, community pride, and a robust offering of resources to facilitate home improvements before focusing on code enforcement. For example, the [City of Iowa City](https://www.icgov.org/government/departments-and-divisions/neighborhood-and-development-services/neighborhood-services/community-development/housing-rehabilitation) offers a variety of programs for housing rehabilitation on its website (<https://www.icgov.org/government/departments-and-divisions/neighborhood-and-development-services/neighborhood-services/community-development/housing-rehabilitation>).

Some successful housing-rehabilitation programs begin by focusing on specific community demographics, such as older-adult homeowners, low- or moderate-income homeowners, or families with young children. Over time, the programs may open up to serve additional residents, or new programs start to address home-rehabilitation needs in different community areas. Common examples of these second-phase rehabilitation programs may target traffic corridors or downtown housing.

Other examples of housing-rehabilitation programs in Iowa communities include the following:

- [City of Perry’s Urban Revitalization Plan](https://www.perryia.org/tax-abatement.html) uses tax abatement for remodeling, renovations, and rehabilitating residential properties (<https://www.perryia.org/tax-abatement.html>)
- The [Tax Abatement Program in Van Meter](https://www.vanmeteria.gov/TaxAbatementProgram.aspx?CNID=3743) is open to rehabilitation of one- and two-family residences as well as multi-residential facilities (<https://www.vanmeteria.gov/TaxAbatementProgram.aspx?CNID=3743>).

- [Homeowner Incentives](#) available to Dallas Center residents include the Dallas County Housing Trust Fund, Dallas County Habitat for Humanity, and tax abatement (<https://www.dallascenter.com/residential/pages/homeowner-incentives>).
- Greater Des Moines Habitat for Humanity [Home Repair Program](#) serves residents in Polk, Dallas, and Jasper Counties (<https://gdmhabitat.org/programs-services/home-preservation-program/>).
- In Jefferson, the local investment group [“Why Not Us”](#) used locally raised funds and a variety of grants to restore a historic building, including a first-level restaurant and upper-story apartments (<https://www.farm-news.com/2022/08/26/why-not-us/>).
- [Newton](#) has an aggressive program to encourage private parties to purchase dilapidated buildings from the city to either demolish and rebuild or rehabilitate (<https://www.newtongov.org/939/Local-Grants-Available>).

How to Fund a Housing-rehabilitation Program

Creating a housing-rehabilitation program is not only about what programs or projects a community can fund. It is also about making external resources easy to access for the residents. Below is a list of organizations and programs that could potentially fund housing rehabilitation.

COUNCILS OF GOVERNMENTS

The local COG is a great resource for learning about the different housing-rehabilitation programs available. The [Iowa Association of Councils of Governments website](#) has additional resources and contact information for Iowa’s COGs (<https://www.iowacog.com/find-your-cog>).

IOWA ECONOMIC DEVELOPMENT AUTHORITY (IEDA)

[IEDA](#) provides information about several programs that fund housing rehabilitation (<https://www.iowaeda.com/>), including the following:

- [Empower Rural Iowa](#) (<https://www.facebook.com/EmpowerRuralIowa/>)
- [Main Street Iowa](#) (<https://www.iowaeda.com/main-street-iowa/>)
- [CDBG Housing Rehabilitation](#) (<https://www.iowaeda.com/cdbg/housing-rehabilitation/>)
- [IEDA Historic Preservation Tax Credit](#) (<https://www.iowaeda.com/historic-preservation-tax-credit/>)
- [State Historic Preservation Tax Credit](#) (<https://iowaculture.gov/history/preservation/tax-incentives/state-tax-credit>)
- [Workforce Housing Tax Credit](#) (<https://www.iowaeda.com/workforce-housing-tax-credit/>)
- [Nuisance Property & Abandoned Building Remediation](#) (<https://www.iowaeda.com/nuisance-property/>)
- [Opportunity Zones](#) (<https://www.iowaeda.com/opportunity-zones/>)
- [Downtown Loan Guarantee Program](#) (<https://www.iowaeda.com/downtown-resource-center/downtown-loan-guarantee/>)
- [Community Catalyst Grant](#) (<https://www.iowaeda.com/downtown-resource-center/community-catalyst/>)

IOWA FINANCE AUTHORITY (IFA)

[IFA](https://www.iowafinance.com/) is another source of information about potential housing-rehabilitation funds (<https://www.iowafinance.com/>), including:

- [Local Housing Trust Fund Map](https://www.legis.iowa.gov/docs/publications/SD/13996.pdf) (<https://www.legis.iowa.gov/docs/publications/SD/13996.pdf>)
- [Local Housing Trust Fund, Project-Based Housing programs](https://www.iowafinance.com/state-housing-trust-fund/) (<https://www.iowafinance.com/state-housing-trust-fund/>)

IOWA LEAGUE OF CITIES

The Iowa League of Cities has compiled [information about local option sales tax](https://iowaleague.org/resource/local-option-sales-tax/), which is another method possible for funding housing rehabilitation (<https://iowaleague.org/resource/local-option-sales-tax/>).

USDA RURAL DEVELOPMENT OFFICE (USDA-RD)

USDA-RD's [Single Family Housing Repair Grant and Loan Program](https://www.rd.usda.gov/programs-services/single-family-housing-programs/single-family-housing-repair-loans-grants/ia) lends to low-income homeowners to repair, improve, or modernize their homes or grants to elderly, low-income homeowners to remove health and safety hazards (<https://www.rd.usda.gov/programs-services/single-family-housing-programs/single-family-housing-repair-loans-grants/ia>).

PAINT IOWA BEAUTIFUL

[Paint Iowa Beautiful](https://keepiowabeautiful.org/grants-scholarships/grants/paint-iowa-beautiful/), a partnership between Keep Iowa Beautiful and Diamond Vogel Paint, provides free paint for community projects, including painting private homes (<https://keepiowabeautiful.org/grants-scholarships/grants/paint-iowa-beautiful/>). A fresh coat of paint is often the only thing someone can afford, but it makes a significant difference.

Housing for Older Adults

According to the 2020 US Census, almost 18% of Iowa's population is age 65 and older. Another 13% of the state's population falls into the 55–64 age bracket. These two groups comprise almost one-third (32%) of the state's population. Further complicating matters is that approximately 25% of Iowa's housing was built before 1940, and another 25% was built between 1940 and 1970. Most of this 50% of housing units in Iowa were not designed to last forever nor to meet the specific needs of an aging population.

Building housing for older adults is not simply meeting that demographic's needs, but a smart and strategic financial investment for communities. It is much more realistic and cost-effective to build housing for older adults than to retrofit existing housing units. Older-adult housing development is good for communities for several reasons. Everyone has a grandparent, which means that these projects will likely face little-to-no pushback from the community. Older adults have at least one stable source of income in Social Security Retirement, which translates into reliable rental payments. Lastly, there are well-established funding mechanisms to support housing development for older adults if a community can support it.

Building older-adult housing often frees up older and more-affordable housing units that can serve to meet the large demand in communities across Iowa. A home sale/purchase is also an opportunity for overdue inspections to be conducted and needed repairs to be completed. These transactions also stimulate the local economy through real estate agent fees, financial activity at local banks, and the hiring of local contractors.

Although developing older-adult housing can be beneficial to rural communities, it can also create new challenges. Especially at the upper end of the age continuum, unavoidable tenant turnover will require facility management to constantly recruit tenants and maintain a waiting list. Housing management must also maintain a robust list of contractors to conduct repairs before turning a unit over. Local maintenance professionals and support services are necessary to meet the needs of a concentrated older-adult population. Ensuring that medical facilities or professionals, meal preparation services, and transportation assistance are available is a priority.

Communities that have identified the need for subsidized housing for older adults should plan to attend the Iowa Finance Authority's (IFA) [HousingIowa Conference](https://www.housingiowaconference.com/) (https://www.housingiowaconference.com/). The conference is one of the best places to meet developers who build age-restricted or multi-units in Iowa. Another way to recruit is by cold-calling developers who have completed projects with similar goals. IFA keeps a [list of developers](https://www.iowafinance.com/contact/) recently receiving funding for housing projects (https://www.iowafinance.com/contact/). The largest nonprofit housing developer of affordable, multifamily housing in [Iowa is Community Housing Initiatives](https://www.chihousing.com/) (https://www.chihousing.com/).



Some older-adult housing will be built by the private sector, especially for market-rate housing and units at higher price points. Regardless, local communities can provide many soft incentives to attract developers: free or reduced site assembly, discounted or free infrastructure agreements, the waiving of local building fees, etc.

In addition to recruiting builders to develop housing for older adults, it is imperative that whoever is developing the project—the city, a nonprofit, or a business—conduct sufficient outreach to the community at large and specifically to potential tenants to accurately understand the type of housing older residents want. Examples of several housing options for this demographic include:

- Aging-in-place home modifications and renovations (zero-entry doors and bathtubs, first-floor bedrooms and baths, caregiver suites, etc.)
- Downsizing home options (patio homes, townhomes, condos, and apartments), perhaps in a retirement-community setting
- Full spectrum housing (independent living, assisted living, and critical care)
- A combination of market-rate, affordable, and subsidized housing options

Funding for Older-adult Housing

The most common funding programs that support older-adult housing development are the Department of Housing and Urban Development's (HUD) 202 and 811 programs, along with the USDA Rural Development Office's (USDA-RD) 504 program.

HUD SECTION 202 SUPPORTIVE HOUSING FOR THE ELDERLY PROGRAM

The [Section 202 program](https://www.hud.gov/program_offices/housing/mfh/progdesc/eld202) gives interest-free capital advances to private, nonprofit organizations and nonprofit consumer cooperatives, but funding is not available for public bodies such as cities or counties (https://www.hud.gov/program_offices/housing/mfh/progdesc/eld202). Funds can be used to finance the construction, rehabilitation, or acquisition—with or without rehabilitation—of structures that will serve as supportive housing for very low-income households comprised of at least one person 62 years old or older. The capital advance does not have to be repaid as long as the project serves very low-income older adults for 40 years. The program also provides rent subsidies for the projects to help make them affordable.

HUD 811 SUPPORTIVE HOUSING FOR PERSONS WITH DISABILITIES

The [Section 811](https://www.hud.gov/program_offices/housing/mfh/progdesc/disab811) provides funding to develop and subsidize rental housing with the availability of supportive services for very low- and extremely low-income adults with disabilities (https://www.hud.gov/program_offices/housing/mfh/progdesc/disab811). Two types of assistance are available through this program:

1. Interest-free capital advances and operating subsidies are awarded to nonprofit developers of affordable housing such as independent-living projects, condominium units, and small group homes with the availability of supportive services for persons with disabilities. The advance can finance the construction, rehabilitation, or acquisition with or without rehabilitation of supportive housing and do not have to be repaid as long as the housing remains available for very low-income persons with disabilities for at least 40 years. Rental assistance is also available to cover the difference between the HUD-approved operating cost and the amount residents pay (usually 30% of their adjusted income).

2. Rental assistance is provided to state housing agencies that can be applied to new or existing multifamily housing complexes funded through different sources, such as federal Low-Income Housing Tax Credits (LIHTC), federal HOME funds, and other state, federal, and local programs. State housing agencies that have partnered with state health and human services and Medicaid agencies can apply for Section 811 Project Rental Assistance for new or existing affordable housing developments funded by LIHTC, HOME, or other funds. No funds are available for construction or rehabilitation.

USDA-RD 504 SINGLE FAMILY HOUSING REPAIR LOANS & GRANTS

USDA-RD provides loans and grants to low-income, rural homeowners that can be used to modify a home for older adults or persons with disabilities to improve safety and remove health hazards, including projects such as:

- Remodeling a bathroom to allow wheelchair access
- Installing walk-in bathtubs
- Constructing wheelchair ramps
- Widening doorways or hallways to permit easier access

Both grants and loans are available. However, grants tend to only be given to older adults and considered unable to repay a loan. Homeowners must be at least 18 years old to be eligible for the loan and 62 or older to be eligible for the grant (<https://www.payingforseniorcare.com/home-modifications/usda-rural-repair-grant>).

Examples of Housing Projects for Older Adults

Boone, Marion, and Oskaloosa are examples of communities where affordable housing projects targeted to older adults have been financed.

THE VILLAS AT FOX POINTE – BOONE

This project consists of two phases:

- Phase 1 is an \$11 million, 40-unit, new-construction project. Thirty-six of the units will be identified as affordable housing units while four units will be unrestricted and can be listed based on the market rate.
- Phase 2 is a \$7.6 million, new-construction housing project for older adults that includes 30, two-bedroom units for community members 55 years old or older.

The City of Boone sold the land for \$5,000 and awarded \$840,000 in tax credits per year. Groundbreaking took place in October 2022 and phase two is expected to conclude in summer 2024.

TULIPTREE APARTMENTS – MARION

This a \$10,157,588 project to construct 40 new units, 36 of which are LIHTC units and four of which can be listed based on the market rate. Funding for the project came from several sources, including LIHTC, the American Rescue Plan, HOME, and the Community Housing Initiative. Groundbreaking took place in June 2022.

GRANT TERRACE – OSKALOOSA

This \$4,256,038 project converted a former elementary school into 15 LIHTC units for persons with a disability and ages 55 years old or older. The grand opening of the new apartment complex took place in January 2010. The renovation of this historical building was funded in part through a State Historical Rehab Credit of \$687,038, a Historic Credits Capital Contribution of \$611,520, and the Oskaloosa Housing Trust Fund, which contributed \$28,000. Additional funding came from LIHTC and HOME.

Parks & Recreation Amenities

Recreational amenities are common areas available to all residents of and visitors to a community for enrichment and entertainment purposes and have been shown to enhance quality of life, attract visitors, and increase revenue. Communities with enjoyable recreational amenities such as those listed here can attract and maintain new residents and families in an area:

- Public libraries
- Parks
- Playgrounds and athletic fields/facilities
- Community recreation centers
- Swimming pools
- Splash pads
- Pickleball courts
- Disc golf courses
- Basketball courts
- Museums
- Band and theater facilities
- Community centers
- Zoos and marinas
- Multiuse trails
- Canoe/kayaking/boating/fishing access
- Special event traditions

Value

Recreational amenities provide a variety of physical, social, and monetary benefits. Amenities promote physical wellness, social bonding, a sense of belonging and attachment, better quality of life, and economic and fiscal improvements. Developing recreational amenities has proven to be a valid strategy for community and economic development and for addressing population loss. According to [Iowa Department of Management](#)



data, communities in Iowa are expected to spend more than \$462 million budget dollars on culture and recreation in 2023 (https://city-budget-explorer.iowa.gov/#!/year/2023/operating/0/expense_line_item).

Examples of Recreation Opportunities in Iowa Communities

While there are many examples of recreational opportunities in Iowa, a few that stand out include the following:

- With partner agencies and clubs, Decorah developed an extensive series of trails; a city-owned campground; and numerous parks, activities, and organized events for year-round recreation (<https://parks.decorahia.org/>). The city is also part of the Upper Iowa River Watershed Management Authority.
- New Hampton locally raised nearly \$350,000 in donations to build "[Kindness Square](https://www.facebook.com/groups/kindnesssquare/)," an inclusive playground that is scheduled for completion in August 2023 (<https://www.facebook.com/groups/kindnesssquare/>).
- Three Iowa communities successfully tapped into their access to a river. In 2008, the Manchester Good to Great Initiative came up with the idea for the [Manchester Whitewater Park](https://www.manchester-ia.org/vnews/display.v/SEC/Parks%20%26%20Recreation%7CWhitewater%20Park) along the Maquoketa River (<https://www.manchester-ia.org/vnews/display.v/SEC/Parks%20%26%20Recreation%7CWhitewater%20Park>). Charles City followed suit in 2011 with the development of [Whitewater at Riverfront Park](http://ccwhitewater.com/about) on the Cedar River (<http://ccwhitewater.com/about>). [Whitewater Park](http://www.elkaderwhitewater.com/) in Elkader was created in 2014 (<http://www.elkaderwhitewater.com/>).
- The [Solon Recreation and Nature Area](https://www.solon-iowa.com/293/Solon-Recreation-and-Nature-Area-SRNA) has space for large events, a splash pad, a playground, trails, athletic fields, disc golf, and pickleball courts (<https://www.solon-iowa.com/293/Solon-Recreation-and-Nature-Area-SRNA>).

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