

CHAPTER FOUR

HOUSING



Housing within a community is an important aspect to examine throughout the planning process. Being able to understand the characteristics of what the county has available as well as the types of housing that may be lacking or needing improvement can help the county with further housing developments. Ensuring that Audubon County has available and affordable housing is important for the county's economic success as an attractive housing stock can be used to attract potential employers and their employees to the community.

HOUSING UNITS

The table shows the change in total housing units in Audubon County as well as the incorporated cities in the county. From 2000-2010 Audubon County saw a decrease in the housing units throughout the county, however, from 2010-2018 the housing units saw an increase of 1.24%. The city that had the highest increase from 2010-2018 was Gray, Iowa (61.11%) followed by Kimballton (14.01%) and Exira (13.03%). No cities in the county experienced a decrease in housing units from 2010 to 2018.

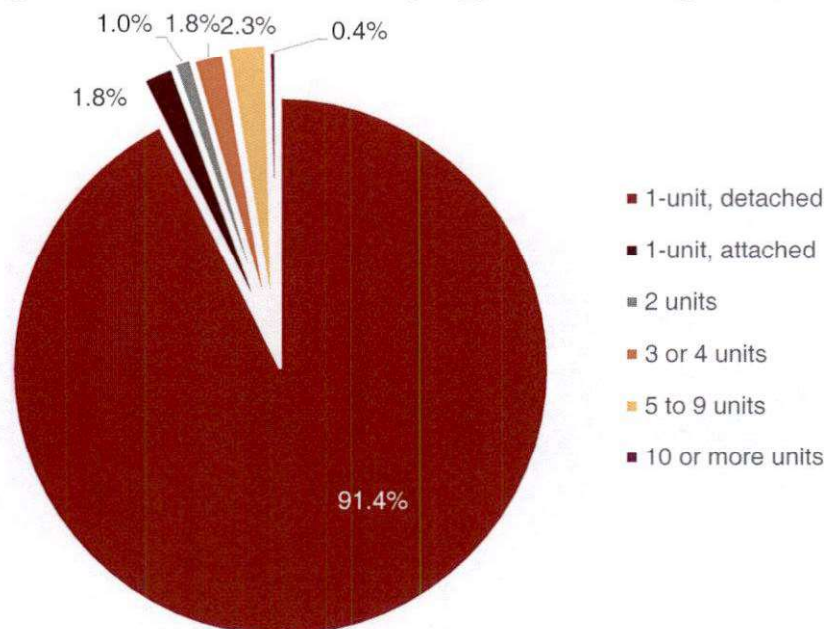
Table 4.1: Total Housing Unit Percent Change, Regional Comparison 200-2018

	2000-2010	2010-2018
Audubon	-0.09%	3.35%
Exira	7.11%	13.03%
Kimballton	-2.48%	14.01%
Brayton	-4.11%	1.43%
Gray	-16.28%	61.11%
Audubon County	-0.77%	1.24%

The total number of housing units within the county is important, but equally important is considering what types of housing units there are and who lives in them.

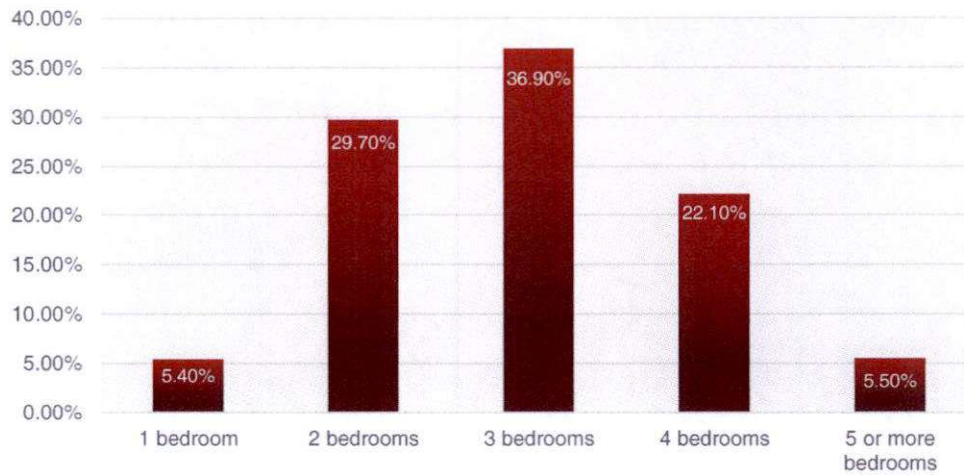
The pie chart breaks down what type of housing units the county's housing stock is made up of, according to the 2018 American Community Survey. The largest portion of the county's units are 1 unit detached, also known as single-family homes. The large number of one unit detached homes in Audubon County is similar to a large number of other rural Iowa counties. After the single family homes, apartment complexes with 3 or 4 units and 1 unit attached (both 1.8%).

Figure 4.1: Audubon County Type of Housing Unit, 2018



One of the biggest considerations people have for buying a house is how many bedrooms are located within a home. There have to be enough bedrooms available to accommodate the family’s wants or needs. The figure shows the number of bedrooms in the county’s current housing stock. The average household size in Audubon County is 2.06 and according to Figure 4.2, this average is realistic. Having a wide range of homes with a range of bedrooms allows the city to be attractive to households of all sizes.

Figure 4.2: Audubon County Bedrooms per Unit, 2018



STRUCTURAL AGE

According to the 2018 American Community Survey estimates, there have been very few buildings built in Audubon County since 2014. The majority (63.00%) of the county’s homes are 58 years or older. Gray has the largest percentage of homes built 1939 or earlier, but the lowest percentage built after 1970. Table 4.2 has a complete breakdown of Audubon County and its incorporated cities housing stock ages.

Older structures do not necessarily mean a poor quality home, but modern homes use updated construction techniques and materials. These updated materials and techniques provide advantages when it comes to energy efficiency, longevity of materials (roof life, siding life, etc.), and updated safety requirements. The older a home is, the more likely it is to have potentially hazardous materials such as asbestos, knob and tube wiring, and lead paint which can put the residents of the home in potential danger.

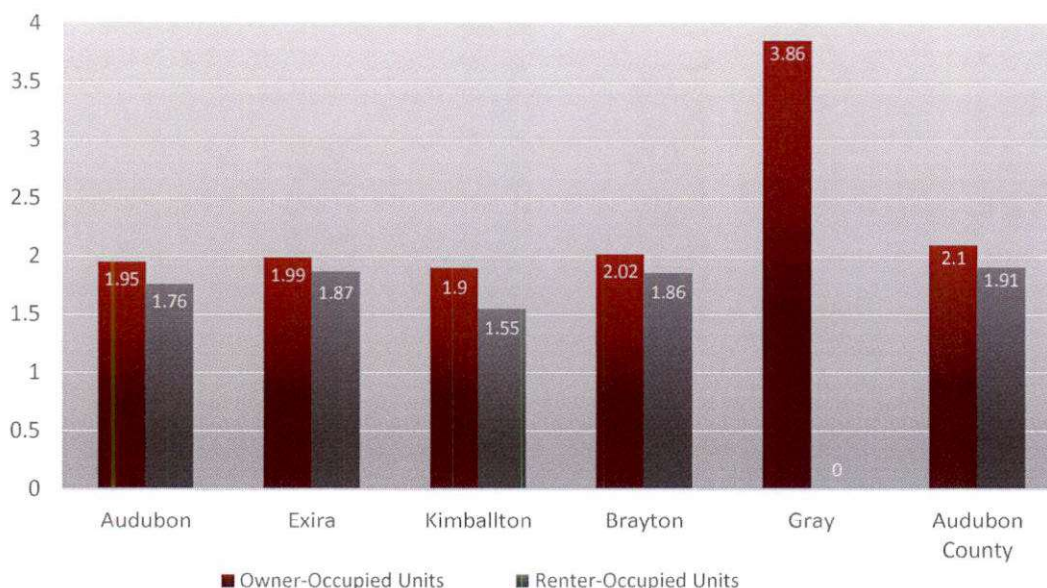
Table 4.2: Audubon County Year Structure Built, 2018

	Audubon	Exira	Kimballton	Brayton	Gray	Audubon County
Built 2014 or later	0.60%	0.00%	0.00%	0.00%	0.00%	0.50%
Built 2010 to 2013	0.00%	0.00%	0.00%	0.00%	0.00%	0.70%
Built 2000 to 2009	1.80%	0.80%	0.60%	1.40%	0.00%	3.10%
Built 1990 to 1999	3.90%	2.30%	3.40%	0.00%	0.00%	3.20%
Built 1980 to 1989	3.90%	4.40%	5.60%	16.90%	0.00%	5.00%
Built 1970 to 1979	18.30%	6.90%	10.10%	8.50%	3.40%	13.10%
Built 1960 to 1969	15.40%	16.10%	7.30%	11.30%	0.00%	11.50%
Built 1950 to 1959	17.80%	17.00%	15.10%	2.80%	3.40%	12.40%
Built 1940 to 1949	9.20%	12.20%	12.80%	9.90%	3.40%	8.80%
Built 1939 or earlier	29.00%	40.30%	45.30%	49.30%	89.70%	41.80%

AVERAGE HOUSEHOLD SIZE

The average household size of a community can help determine the number of housing units needed to ensure that the future housing needs are met. In Audubon County, Kimballton has the lowest owner-occupied units at 1.9 people per household. Gray has the highest average household size in owner-occupied units with 3.86 people per household and the lowest average household size in renter-occupied units at zero. Figure 4.3 shows Audubon County’s average household size compared to its incorporated cities.

Figure 4.3: Regional Average Household Sizes, 2018



HOUSEHOLD TYPE

While the characteristics of the physical housing stock are important, it is also important to know what types of households are living within the city’s units as different households may prefer or require different amenities. Tables 4.3 breaks down Audubon County’s household types.

When comparing owner and renter occupied households, a few differences are noticed. Owner-occupied households are mostly made up of family households while non-family households within have a slight majority within renter-occupied units. The larger number of family households within the owner-occupied units can be the cause of a slightly higher average household size for the county’s owner-occupied units over the renter-occupied units. This fact is backed by the large percentage (42.20% of the non-family households) of householders living alone within the renter-occupied units. Of those householders living alone, 9.70% is residents who are 65 years or older, 16.90% are householders who are 35-64 years of age, and 15.60% are aged 15 to 34.

Table 4.3: Audubon County Household Types, 2018

Household Type	All Occupied Housing Units	Owner-Occupied Housing Units	Renter-Occupied Housing Units
Family households	60.4%	63.9%	48.2%
Married-couple family	50.5%	56.1%	31.0%
Householder 15 to 34 years	7.1%	7.4%	5.9%
Householder 35 to 64 years	27.9%	31.4%	15.9%
Householder 65 years and over	15.5%	17.3%	9.2%
Other family	9.9%	7.8%	17.3%
Male householder, no wife present	3.2%	2.2%	7.0%
Householder 15 to 34 years	0.6%	0.7%	0.5%
Householder 35 to 64 years	2.5%	1.3%	6.5%
Householder 65 years and over	0.1%	0.2%	0.0%
Female householder, no husband present	6.7%	5.7%	10.2%
Householder 15 to 34 years	0.9%	0.3%	3.0%
Householder 35 to 64 years	5.6%	5.1%	7.2%
Householder 65 years and over	0.2%	0.2%	0.0%
Non-family households	39.6%	36.1%	51.8%
Householder living alone	33.5%	31.0%	42.2%
Householder 15 to 34 years	6.5%	3.9%	15.6%
Householder 35 to 64 years	12.3%	10.9%	16.9%
Householder 65 years and over	14.8%	16.2%	9.7%
Householder not living alone	6.1%	5.1%	9.5%
Householder 15 to 34 years	3.4%	2.5%	6.5%
Householder 35 to 64 years	2.3%	2.4%	2.0%
Householder 65 years and over	0.4%	0.3%	1.0%

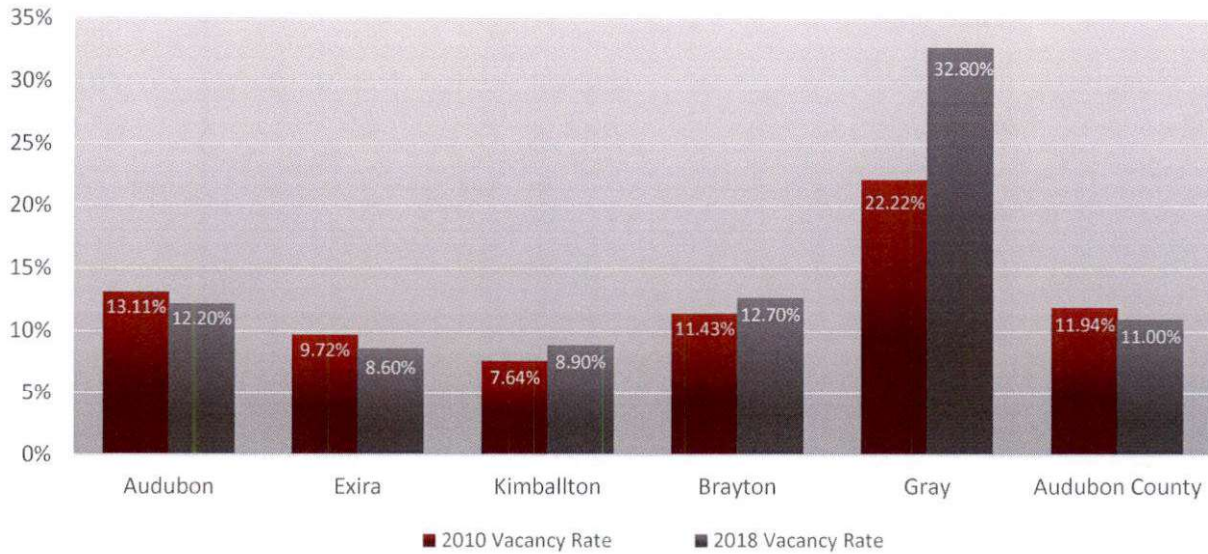
VACANCY RATES

According to the 2018 American Community Survey estimates, Audubon County has 3,009 housing units. During the same time, the county had a vacancy rate of 11.00% or 332 housing units. The vacancy rate in 2018 has decreased from the 2010 Census 11.94% rate. This information is shown in Figure 4.3 while comparing Audubon County as a whole to its incorporated cities.

Kimballton in 2010, had the lowest vacancy rate of all of the cities with 7.64%, but in 2018, Exira had the lowest vacancy rate of 8.60%. From 2010 to 2018 Audubon County experienced a decrease in percent of vacant units, when three out of the five Audubon County cities experienced increases during that time period.

It is important for cities to have some vacant units throughout the city. Some vacancy allows for new residents to move into the city or county without having to wait for a family to move out. Vacancies also allow for current residents to move throughout the city or county if they would prefer to move out of their current home but not want to leave the city or county they live in.

Figure 4.3: Regional Vacancy Rates, 2010 & 2018



MONTHLY HOUSING COST

Audubon County incorporated cities generally notice lower monthly housing costs for their residents compared to other places. Table 4.4 compares the median monthly housing costs for Audubon County and its incorporated cities in 2018. In 2018, homeowners with a mortgage spend around \$827 per month in Audubon County. Out of the incorporated cities, Kimballton has the highest regional monthly housing cost for homeowners with a mortgage. The city that has the lowest monthly cost of a home without a mortgage is Gray, Iowa (\$245). The cost for a home without a mortgage in Kimballton is the highest at \$341 a month, almost a hundred dollar more per month than in Gray. Audubon has the highest monthly rent at \$688 per month.

Table 4.5 compares the median monthly housing costs of Audubon County and similar counties. In 2018, homeowners with a mortgage pay about \$827 in Audubon County which is considerably lower than the surrounding counties. Out of the surrounding counties, Guthrie County has the highest regional monthly housing cost for homeowners with a mortgage (\$1,197). The homeowners who do not have a mortgage in Audubon County, on average spend around \$339 dollars a month. The county that has the lowest monthly cost of a home without a mortgage is Audubon. Renters in Audubon County who pay rent experience a median rent of \$567 per month. Shelby County has the highest monthly rent at \$673. Guthrie County has the highest median monthly cost for a home without a mortgage at \$462 per month.

Potential and current residents of a city need to be able to afford housing options to strongly consider moving into or staying within that particular city or county. Lower monthly costs allow for city residents to spend their money elsewhere which is vital for creating a strong, diverse economy which is attractive to businesses as well as residents.

Table 4.4: Regional Monthly Housing Costs, 2018

	Audubon	Exira	Kimballton	Brayton	Gray	Audubon County
Median Monthly Costs for Owner-Occupied Units with a Mortgage	\$731	\$646	\$761	\$655	\$752	\$827
Median Monthly Costs for Owner-Occupied Units without a Mortgage	\$318	\$311	\$341	\$309	\$245	\$339
Median Gross Rent for Renter-Occupied Units Paying Rent	\$688	\$501	\$485	\$525	-	\$567

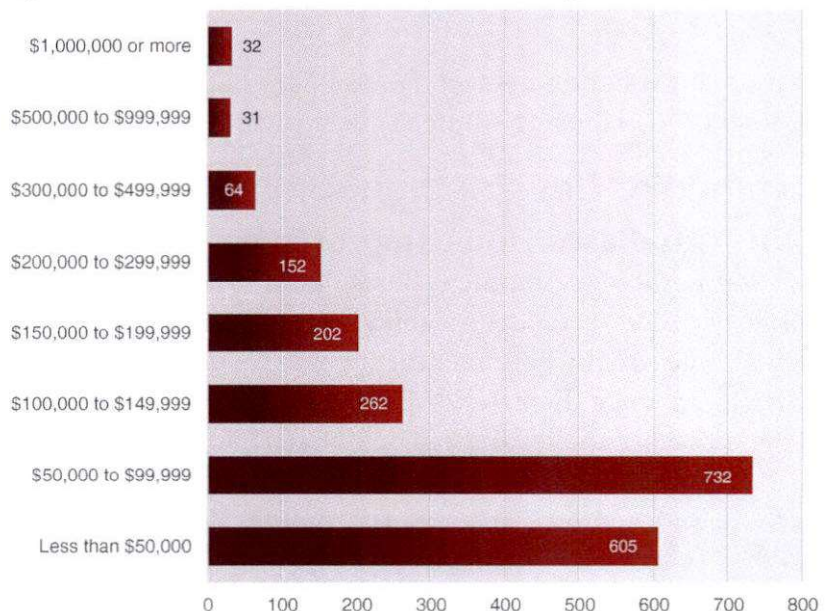
Table 4.5: Regional Monthly Housing Costs, 2018

	Audubon County	Carroll County	Cass County	Guthrie County	Shelby County
Median Monthly Costs for Owner-Occupied Units with a Mortgage	\$827	\$1,055	\$940	\$1,197	\$1,077
Median Monthly Costs for Owner-Occupied Units without a Mortgage	\$339	\$392	\$433	\$462	\$446
Median Gross Rent for Renter-Occupied Units Paying Rent	\$567	\$598	\$ 646	\$662	\$673

HOUSING VALUES

Another important aspect surrounding housing is cost. Figure 4.4 shows the estimated housing values of the owner-occupied single-family homes within Audubon County. The current median housing value is estimated to be \$71,100, a slight decrease from the 2010 median housing value of \$72,900. Like many rural Iowa counties, Audubon County has a larger number of homes valued less than \$100,000 with the number of homes decreasing as the housing value increases. The complete breakdown of housing values within the County according to the American Community Survey is found on the right in Figure 4.4.

Figure 4.4: Audubon County Housing Values, 2018



AVAILABLE PROGRAMS

Habitat for Humanity

Homeownership Program

Habitat for Humanity partners with qualified families and individuals to help them purchase new construction and previously-owned homes. The program lends aid to families who meet income requirements as well as a need for housing.

Rock the Block

Rock the Block is provided by Habitat for Humanity and is an initiative which provides the opportunity for homeowners, organizations, volunteers and Habitat for Humanity to work together in assisting low-income residents with minor repairs to their homes. Qualifying homes may receive critical home repairs (interior or exterior work performed to help with critical health, life and safety issues, or code violations), weatherization (interior or exterior work to an existing home based on a comprehensive energy audit and a resulting defined scope of work) and home preservation (exterior work including replacement of materials to maintain good or sound conditions).

For more information contact: Habitat for Humanity of West Central Iowa at 712-587-1305 or at hfhwci@hotmail.com. The Habitat for Humanity which serves Audubon County is located in Carroll. The mailing address is PO Box 843, Carroll, IA 51401.

Section 8 Housing

Region XII Housing Authority is the administrative body for the Section 8 Housing Choice Voucher Program for Audubon County. This program helps provide rental assistance for low income families. The program requires renters to pay between 30 and 40 percent of the rent, and the housing authority forms a contract with the landlord to pay the difference directly to the landlord on behalf of the family. To be eligible for this program, rental units must meet HUD's standards of safe and sanitary living conditions. Aside from the Section 8 program, the housing authority offers low income housing programs for those who meet program guidelines.

For more information contact: Region XII Housing Authority at 712-792-5560 or rgxiiha@qwestoffice.net. Region XII Housing Authority is located at 320 East 7th Street, Carroll, IA 51401.

Community Development Block Grant

CDBG City-Based Home Improvement

The Community Development Block Grant Program (CDBG) through the Iowa Economic Development Authority (IEDA) provides rehabilitation assistance for owner-occupied housing units. This program aims to assist households that meet the income requirements. The CDBG program is designed to rehabilitate homes to enhance the exterior envelope of a home, improve energy efficiency, or remove architectural barriers. The city applies and can potentially have 6 projects funded with \$24,999 available for each project.

For more information contact: Karla Janning, Housing Programs Coordinator at Region XII COG at 712-792-9914 or kjanning@region12cog.org.

CDBG City or County Based Homebuyer Assistance Program

The Community Development Block Grant Program City or County Based Homebuyer Assistance Program through the Iowa Economic Development Authority assists low-to-moderate income homeowners with down-payment assistance up to 50% of the down-payment required and up to \$3,500 of closing costs.

For more information contact: Karla Janning, Housing Programs Coordinator at Region XII COG at 712-792-9914 or kjanning@region12cog.org.

New Opportunities

Weatherization

The Weatherization Program aims to reduce energy costs for low-income families by improving the efficiency of their homes at no cost to the family. This program provides energy efficiency through insulating attics and sidewalls, air sealing, furnace and water heater replacements, minor repairs, as well as health and safety measures.

Energy Assistance

The Low-Income Home Energy Assistance Program (LIHEAP) is a federally-funded program that has been established to help qualifying low-income Iowa homeowners and renters pay for a portion of their primary heating costs for the winter heating season. By doing so, the risk of health and safety problems (such as illness, fire or eviction) are reduced. The assistance is based on household income, household size, type of fuel, and type of housing. Applications for energy assistance are also applications for weatherization of the home.

For more information contact: Albina Tigges, Carroll County Family Development Center Coordinator at 712-792-2832 or atigges@newopp.org. The Carroll County Family Development Center is located at 23751 Highway 30 East, Carroll, IA 51401.

Region XII Revolving Loan Funds

Loans are available to income-qualified homeowners in any of Region XII's member communities for down payment assistance and/or home repairs to eliminate health and safety hazards including windows, doors, roofs, furnaces, etc.

For more information contact: Karla Janning, Housing Programs Coordinator at Region XII COG at 712-792-9914 or kjanning@region12cog.org.

Housing Trust Fund

The COG Housing Trust Fund can assist potential homeowners located within Audubon County with down payment assistance and/or rehabilitation. This assistance can be in the form of a loan, grant, or a half grant half loan. The form of assistance is income based and participants of this program can receive up to \$10,000.

For more information contact: Ashley Owen, Housing Specialist at Region XII COG at 712-792-9914 or aowen@region12cog.org.

Iowa Finance Authority

Workforce Housing Loan

The Iowa Finance Authority (IFA) will provide financial assistance in the form of a repayable loan to cities and counties that demonstrate a need for additional workforce rental housing for Iowans as a result of employment growth within the local unit of government's jurisdictional boundaries. Only cities and counties in Iowa are eligible applicants for Workforce Housing Loan Program assistance.

For more information contact: Carolann Jensen, Chief Programs Officer at IFA at 515-725-4955 or carolann.jensen@iowa.gov.

Main Street Loan Program

Loans are made for the rehabilitation of upper floor housing or commercial properties or for new construction on infill lots in downtown areas of communities that participate in the Main Street Iowa program. Up to \$250,000 can be loaned for the purpose of this program and applications are reviewed on an ongoing basis.

For more information contact: Tim Reinders at Main Street Iowa at 515-725-3077 or at tim.reinders@iowa.gov.

IEDA Workforce Housing Tax Credit Program

This program provides tax benefits to developers to provide housing in Iowa communities, focusing especially on those projects using abandoned, empty or dilapidated properties. The tax incentive includes a refund of sales, service or use taxes paid during construction. Developers may receive a state investment tax credit of up to 10% of the investment directly related to the construction or rehabilitation of the housing. The tax credit is based on the new investment used for the first \$150,000 of value for each home or unit. This tax credit is earned when the home or unit is certified for occupancy and can be carried forward for up to five additional year or until depleted, whichever occurs first.

For more information contact: Daniel Hansen, IEDA Project Manager at 515-725-3066 or Daniel.Hansen@IowaEDA.com.

Federal Home Loan Bank (FHLB)

Competitive Affordable Housing Program

The Competitive Affordable Housing Program encourages partnerships between member financial institutions and local housing providers to secure funds for the purchase, construction or rehabilitation of affordable home ownership or rental housing units. Grants are available to sponsors including nonprofits, governments, housing authorities and other qualifying organizations.

Down Payment Program

This program aims to help families achieve home ownership by providing down payment and closing cost assistance to eligible home buyers.

For more information contact: Karla Janning, Housing Programs Coordinator at Region XII COG at 712-792-9914 or kjanning@region12cog.org.

USDA

Single Family Housing Guaranteed Loan Program

This program assists approved households the opportunity to own dwellings as their primary residence in eligible areas. Applicants may build, rehabilitate, improve or relocate a dwelling. Funds may be used towards reasonable closing costs as well as repairs and rehabilitation.

For more information, contact: Mary Beth Juergens, Iowa Housing Programs Director for the USDA at 515-284-4667 or rd-grhia@ia.usda.gov.

GOALS

Explore options to improve existing housing stock

The public input survey found that over 35% of respondents feel that rehabilitation or preservation of the existing housing stock is an important goal moving forward. The rehabilitation or preservation of the existing housing stock will also improve the overall condition of the homes in Audubon County which is currently viewed as fair by a large percentage of the residents.

- Action Items:**
- Address abandoned/vacant homes
 - Utilize CDBG funds for current home rehabilitations
 - Encourage residents to utilize down-payment assistance for first-time home buyers

Expand housing options for seniors

There are a number of older residents in Audubon County who may be ready to move out of their current home into something catered towards older residents. Current housing options for seniors are limited in number and styles. Creating a variety of different housing options for seniors will allow those ready to move out of their current home to do so into something where their independence can be retained.

- Action Items:**
- Explore options catered towards elderly married couples
 - Duplexes/triplexes with some amenities taken care of would be optimal
 - Audubon and Exira both have expressed interest in these types of properties

Ensure all residents are informed about available grant and loan programs

Audubon County residents have access to a large number of grant and loan programs to help improve their housing situation. The problem with some of these grant programs is that residents are not informed about their availability and therefore they do not apply for the assistance when assistance is needed.

- Action Items:**
- Make cities aware that some programs require the city to apply before funds are available
 - Spread information about income requirements and other program requirements
 - Inform residents of the process to apply for and receive funds

Address the need for new homes (either spec or custom builds)

New construction within the County is recognized as a goal to increase the diversity of housing that the County has to offer new and current residents. Recently housing has been in the center of a large number of discussions surrounding attracting new residents to work at local businesses. Limited new construction housing has even been a reason for losing a crucial employee prospect.

- Action Items:**
- Secure financial backing to build/purchase a spec home
 - Ensure potential lot locations are buildable
 - Start with building any number and continue as long as demand allows
 - Utilize available programs through IEDA and IFA to encourage new builds
 - Examine the potential usage of the Homes for Iowa program to secure new builds
 - Utilize infill lots in all communities
 - Investigate infill lot requirements to encourage construction on those lots and when necessary, work with the City to address potential barriers to construction

Address the need for additional rental housing

Rental housing is a necessary part of the county's housing stock as it provides an additional housing type for current and potential residents. There are a number of reasons people choose to rent including those who move to town and maybe do not want to buy right away. It is important for the county to have a diverse stock of rental housing available.

- Action Items:**
- Construct duplexes/triplexes with maintenance of the property and building provided
 - Connect infrastructure to potential buildable lots

Encourage creation of buildable lots

A hurdle that both Audubon County and its cities is facing is availability of buildable lots. While cities are open to construction, there is a lack of places where homes can be constructed. Having buildable lots available would eliminate a hurdle that can stop some people from constructing a new home.

- Action Items:**
- Create rural subdivisions
 - Create empty lots that allow for construction within the county