

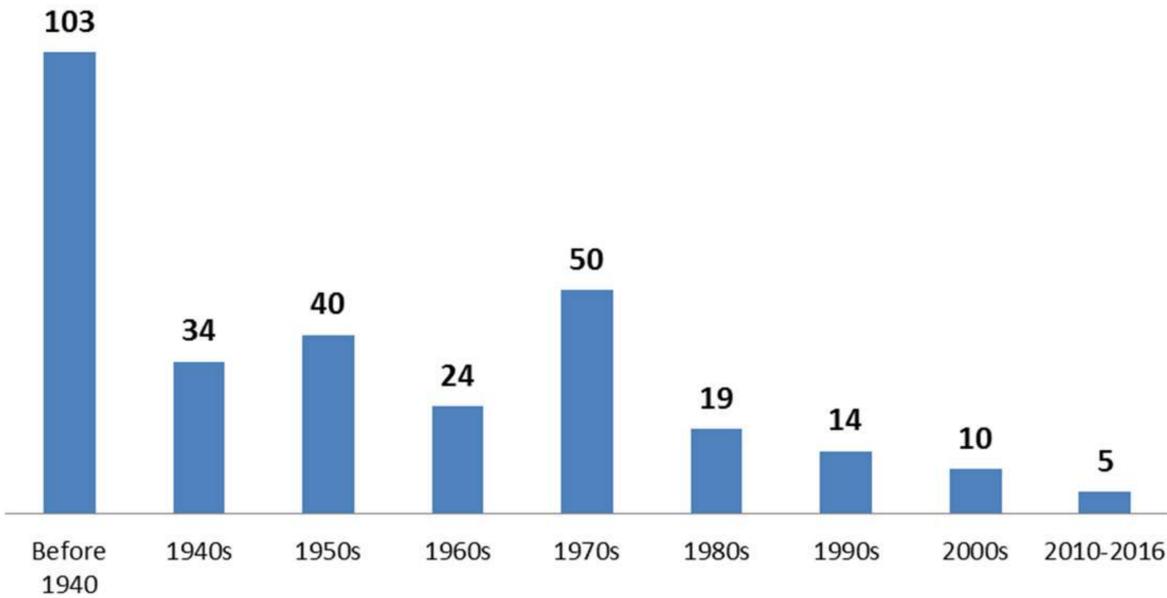
What We Learned From Data



About the Housing Stock in GARNAVILLO:

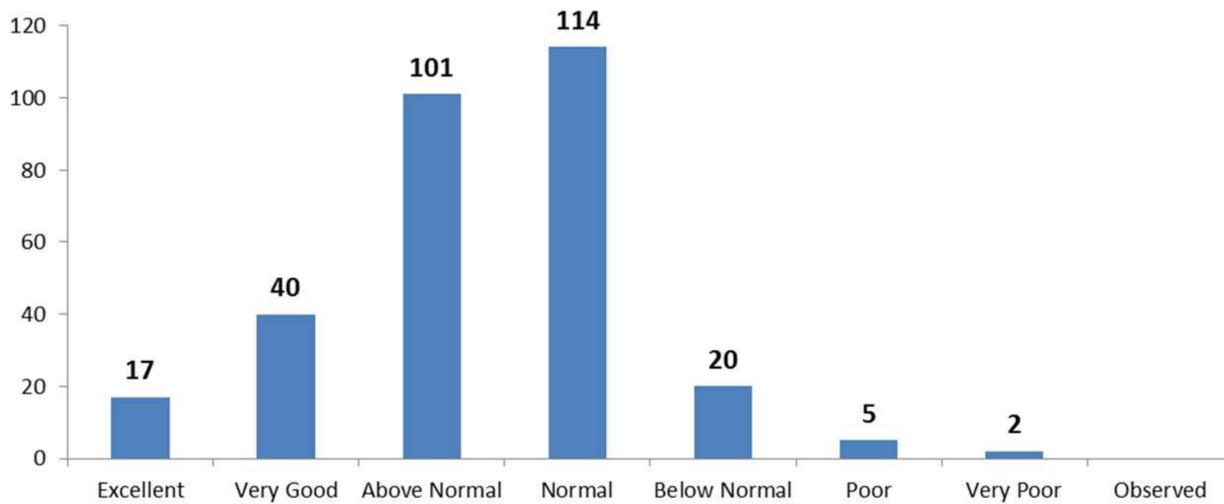
Garnavillo

Year Built



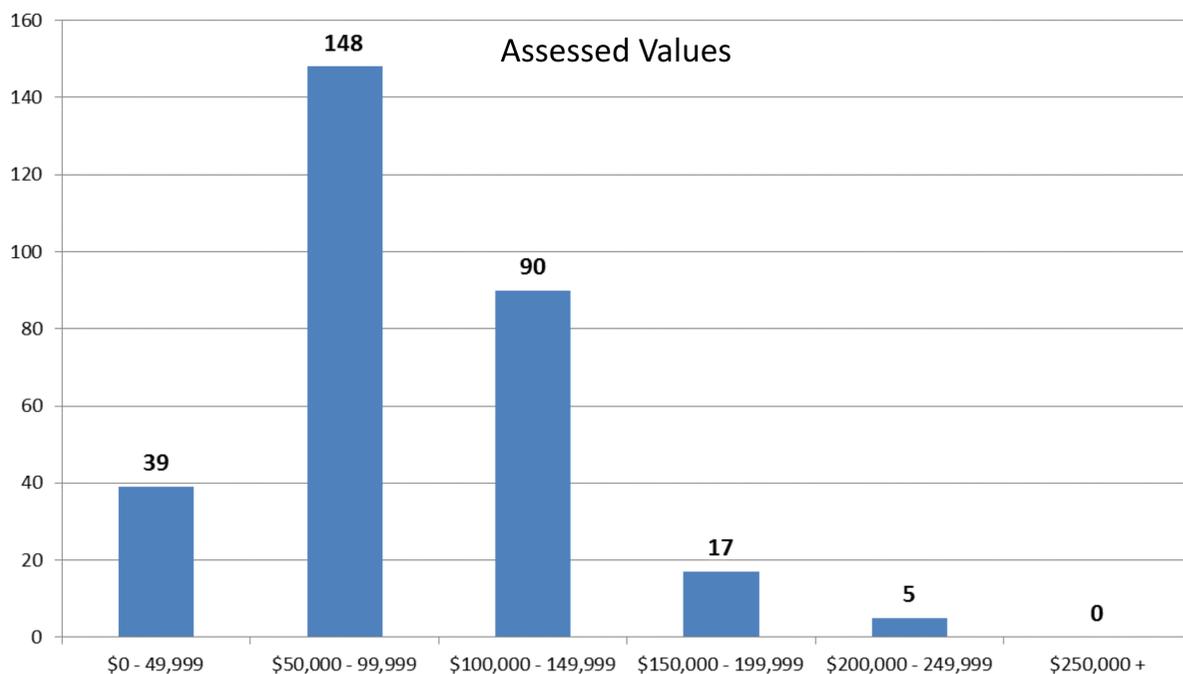
- ↑ 34% of homes were built before 1940
- ↑ 84% built prior to 1980
- ↑ 32 new housing units were added 2005-2015
- ↑ 91% of homes are rated in Normal or better condition
- ↑ 62% of homes have assessed values less than \$100,000
- ↑ 13% are valued at \$50,000 or less
- ↑ More than 43% of homeowners are 65 or older
- ↑ We stay put – more than 93% are in the same home as a year ago

Garnavillo Condition Ratings



Garnavillo

Assessed Values



Some of the data used to compile this report was obtained from the County GIS Offices and the County Assessor's Offices. All data can be publicly viewed on County's Beacon Website.

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What might we need?



Income Range	% of Households	# of Households	Affordable Range	# of Owner Occ. Units	Affordable Range of Renter Units	# of Renter Units	Total Affordable Units	Balance
\$0 - \$25,000	25.7%	93	\$0 - \$50,000	40	\$0 - \$399	36	76	-17
\$25,000 - \$49,999	28.7%	104	\$50,000 - \$99,999	173	\$400 - \$799	24	197	93
\$50,000 - \$74,999	24.9%	90	\$100,000 - \$149,999	58	\$800 - \$1,249	11	69	-21
\$75,000 - \$99,999	8.3%	30	\$150,000 - \$199,999	24	\$1,250 - \$1,499	0	24	-6
\$100,000 - \$149,999	9.7%	35	\$200,000 - \$299,999	4	\$1,500 - \$1,999	19	23	-12
\$150,000 and over	2.8%	10	\$300,000 and over	3	\$2,000 and over	0	3	-7

Housing Supply & Demand				
Garnavillo	2010	2020	2030	2040
Population	745	752	760	768
Population in Group Quarters	68	68	68	68
Population to be Housed	677	684	692	700
Number of Households	362	369	378	386
Preliminary Housing Demand	362	369	378	386
Demand with 10% Vacancy Rate	398	406	415	424
Replacement Need		0.67	0.67	0.67
Average New Construction		10	10	10
Potential Housing Demand	398	397	406	415
Housing Supply	294	355	386	405
Shortage	104	42	20	10

What Will We Do?



Ideas From the Task Force...

Revitalize existing housing:

- ↑ Apply for a targeted CDBG for Owner Occupied Rehab in target areas
- ↑ Fund a low-interest revolving loan program to address specific housing issues
- ↑ Utilize historic tax credits, low income tax credits, and new market tax credits
- ↑ Develop an informational brochure to inform citizens of the housing programs and energy efficiency assistance programs available and actively promote them
- ↑ Encourage property maintenance by forming specific, community-accepted standards. Reinforce with periodic community “awards” for improvement, personal contact with non-compliant owners, and then code enforcement
- ↑ Utilize NEICAC/UERPC Housing Quality Standard Inspections (HQS) when using their programs, and set up city programs for inspection of other housing units
- ↑ Partner with volunteer groups to provide assistance to those in need

Add new homes to meet the community's needs:

- ↑ Keep a list of available grayfield tax incentives and qualifying infill lots for potential developers
- ↑ Investigate expansion areas for new housing development (with suitable soils, avoiding bluff land and flood plains)
- ↑ Promote building sites with utilities already in place, and plan for utility extensions
- ↑ Distribute promotional materials for developers (one page fact sheet)
- ↑ Encourage the development of city incentives for new construction, including TIF, limited tax abatement, interest assistance, down payment assistance, reduced or waived permit fees and hook-up fees, and other rebates as feasible (culvert, sidewalks, landscaping, etc.)

Understand and encourage a healthy housing market:

- ↑ Promote market “churning” by supporting senior housing projects
- ↑ Utilize NEICAC’s homebuyer education classes, or establish a local certified Housing Counseling Agency to host classes on a regular basis
- ↑ Develop promotional materials to attract new residents
- ↑ Celebrate homeowner efforts to improve properties by creating a program that recognizes projects that have a visible impact on the property’s aesthetics
- ↑ Form a regional Habitat for Humanity group with neighboring counties
- ↑ Promote and utilize the appropriate programs listed in “Resources for Implementation” in the housing study

Take a sheet and share your ideas...

