

INDIANOLA

HOUSING STUDY
& NEEDS ASSESSMENT



INTRODUCTION:

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INTRODUCTION:

EXECUTIVE SUMMARY

The Indianola Housing Study and Needs Assessment presents a wide-ranging analysis of the existing housing stock, market conditions, and household demographics to produce actionable recommendations and strategies for housing initiatives. The vision of this housing study is to foster a healthy housing stock in which every resident is able to find quality housing options, promote housing choice, support Indianola's overall economic vitality, and provide a high quality of life for all. This plan aligns with many of the Elevate Indianola Comprehensive Plan strategies and goals related to housing and neighborhoods, including:

- HN-1: Provide a variety of attractive housing options for residents, accommodating all income levels in all stages of life.
 - Objectives:
 - HN-1-A: Increase the availability of housing targeted toward households earning more than the city's median income.
 - HN-1-B: Ensure that housing stock is safe and attractive
 - HN-1-C: Expand the variety of housing types

A series of projections were produced as part of this effort in order to better prepare for future growth, identify benchmarks for unit counts and affordability ranges, and support the Future Land Use Plan. Identification of a residential target mix, and 5-, 10-, and 15-year estimates for needed units and acres and needed price points by housing tenure provide framework for residential growth through 2040. These target projections are detailed in Section 3.

In addition to the thorough quantitative analysis, the community was engaged via stakeholder interviews and an interactive engagement website to provide greater context to the experience of buying and renting in Indianola. Many noted the need for increased housing choice, further extending the life cycle of housing opportunities in the community. These insights heavily influenced the recommendations for increased housing choices and strategies in which to encourage and support these developments.

The recommendations outlined in Section 5 are the culmination of quantitative analysis having identified gaps in the housing stock, insight from the community and what they believe to be challenges and opportunities within the market, and strategies to improve procedures and processes related to residential development. This housing study should be viewed as a concentrated supporting document to the Comprehensive Plan that strategically calls out actions and next steps for the City of Indianola to pursue as they endeavor to improve housing choice, quality of units, and future growth within the community.

INTRODUCTION:

PROJECT OVERVIEW

HOUSING STUDY + NEEDS ASSESSMENT

PROJECT OVERVIEW

The items listed to the right highlight the tasks the consultant team completed as part of the Indianola Housing Study + Needs Assessment. These tasks built upon one another and provided insight into the current housing stock, population and household trends for today and projections into the future, opportunities and challenges identified by residents, and recommendations for next steps for housing in Indianola.

TASK 1

Population + Demographic Analysis Projections were completed to identify future growth scenarios for the next 5, 10, and 15-years in Indianola.

TASK 2

Housing Stock Characteristics were analyzed to better understand current conditions of homes today and determine appropriate housing needs for the future.

TASK 3

Housing Trends Impact examined national, regional, and local housing trends that are influencing residential development patterns in Indianola.

TASK 4

Housing Needs Indicator leveraged the projections from Task 1 to identify what the impacts to housing units, populations, and price points could look like over the next 15 years.

TASK 5

Other Barriers were identified that are currently not supporting the City's housing efforts and how those could be amended or updated to positively make change.

TASK 6

Stakeholder Engagement included a series of virtual interviews with representatives of the community to gain insight into the strengths, weaknesses, opportunities, and threats today.

TASK 7

An Online Website was hosted to further invite the community to engage with the planning process. The site had a survey, image voting, and an idea wall.

TASK 8

Public Presentations with the Planning Commission and City Council were completed to ensure the plan was supported and adopted by the governing bodies.

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TERMINOLOGY OVERVIEW

INDIANOLA HOUSING STUDY + NEEDS ASSESSMENT

TERMINOLOGY OVERVIEW

TERM	DEFINITION
HUD	Department of Housing and Urban Development (HUD). Federal organization in charge of many housing programs, funds, and developments throughout the country.
Household	A form of data measurement that includes all the people who occupy a housing unit as their primary residence.
Housing Tenure	Refers to the distinction between owner-occupied and renter-occupied housing unit shares.
Owner-Occupied	A housing unit is owner-occupied the owner lives in the unit even, regardless of mortgage status.
Renter-Occupied	All occupied units which are not owner-occupied are classified as renter-occupied units.
Accessory Dwelling Units (ADUs)	Per the Indianola Zoning Code, accessory dwellings are either permitted or special uses that allow secondary structures to be located on the same parcel as a principal use, such as a single-family dwelling. These can take a variety of forms as shown on page 86 of this document.
Cost Burdened	A household spending more than 30% of their household gross income on housing costs. The 30% rule follows HUD's definition of affordability and is a best practice for homeowners and renters alike to abide by as they consider whether or not they can afford a unit.

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TERMINOLOGY OVERVIEW

TERM	DEFINITION
Monthly Housing Costs	These data points are developed from a distribution of “Selected Monthly Owner Costs” for occupied units and “Gross Rent” for renter-occupied units to help better understand how much each occupancy type is spending toward housing on a monthly basis.
Assessed Value	Determined by the County Assessor, this calculation establishes the 100% fair market value of each property type to then calculate appropriate property tax rates.
Deferred Maintenance	Related to a housing unit or structure that has experienced prolonged improvement or rehabilitation.
Future Land Use Plan	Established in a comprehensive planning process, this Plan guides ideal land development within a given planning boundary, identifies new development areas, specific development goals, and other development-related tasks.
Infill	The practice of utilizing vacant or underused parcels for redevelopment projects.
Land Suitability	A method of evaluating land for its fitness and readiness for development and/or uses, such as slope, crop production, and flooding.
Sensitive Ecological Areas	Areas with sensitive natural forms, such as streams, specific soil types, and floodplains, that should be monitored and preserved for conservation of natural habitats and functions.

SECTION 1:

COMMUNITY PROFILE

INDIANOLA TODAY

REGION OVERVIEW

Located in central Warren County, the City of Indianola is situated 14 miles south of Des Moines, Iowa. Indianola is the county seat and regional hub for governmental services, retail, medical, and educational services. The city welcomes numerous visitors annually who come to explore Indianola's vibrant downtown, restaurants, shops, parks, and cultural attractions.

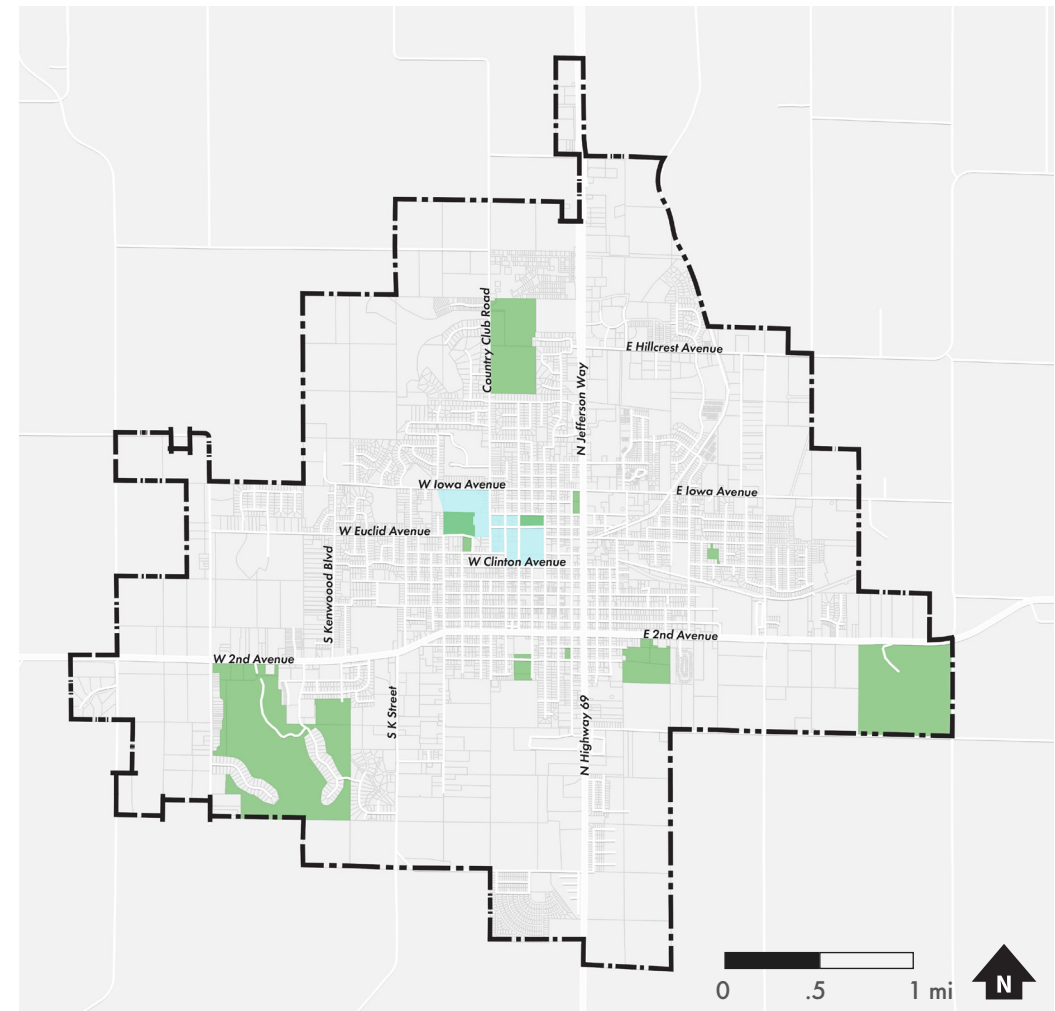


FIGURE 1.1 Indianola City Limits 2023

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POPULATION CHANGE OVER TIME

Population trends from 1950 to 2020 demonstrate a steady upward growth pattern. The estimated population in 1950 was 5,145 residents. Since then, there has been roughly a 212% increase in population to 2022, with an estimated population of 16,069.

These population estimates are helpful for understanding local trends, indicators of economic expansion or decline, and projecting populations. A series of population projections have been calculated later in this section to help better estimate population and housing demand for the next 5, 10, and 15 years within Indianola. Historic trends, such as those shown in Figure 1.2, are the basis for these projections and base the estimates in reality.

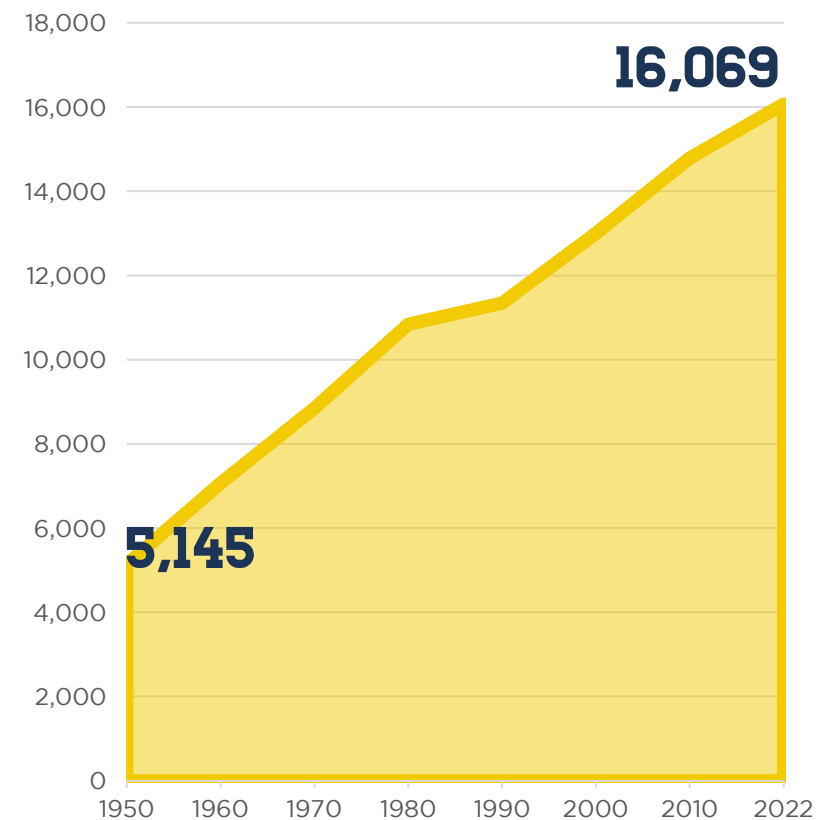


FIGURE 1.2 Indianola Population Change 1950-2022
Source: U.S. Census Bureau ACS 5-Year Estimates (2021)

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AGE PYRAMID

Figure 1.3 shows the age comparison analysis for males and females in Indianola compared to Warren County. General trends from this analysis identify:

- Higher presence of young adults, ages 15 to 24 in Indianola compared to the county. This is likely due to Simpson College being located in Indianola.
- Smaller cohorts of residents ages 40 to 64 in Indianola than in Warren County.
- Comparable presence of children (under 15 years old), middle-age (30 to 39), and senior residents (60 and above) for both Indianola and Warren County.

Generally, the graph shows that there is limited fluctuation between age cohorts in Indianola. These trends indicate little to no growth in age groups over 24 years old. Further investigation of regional trends, mobility within the community, and other impacting factors will be considered in this report.

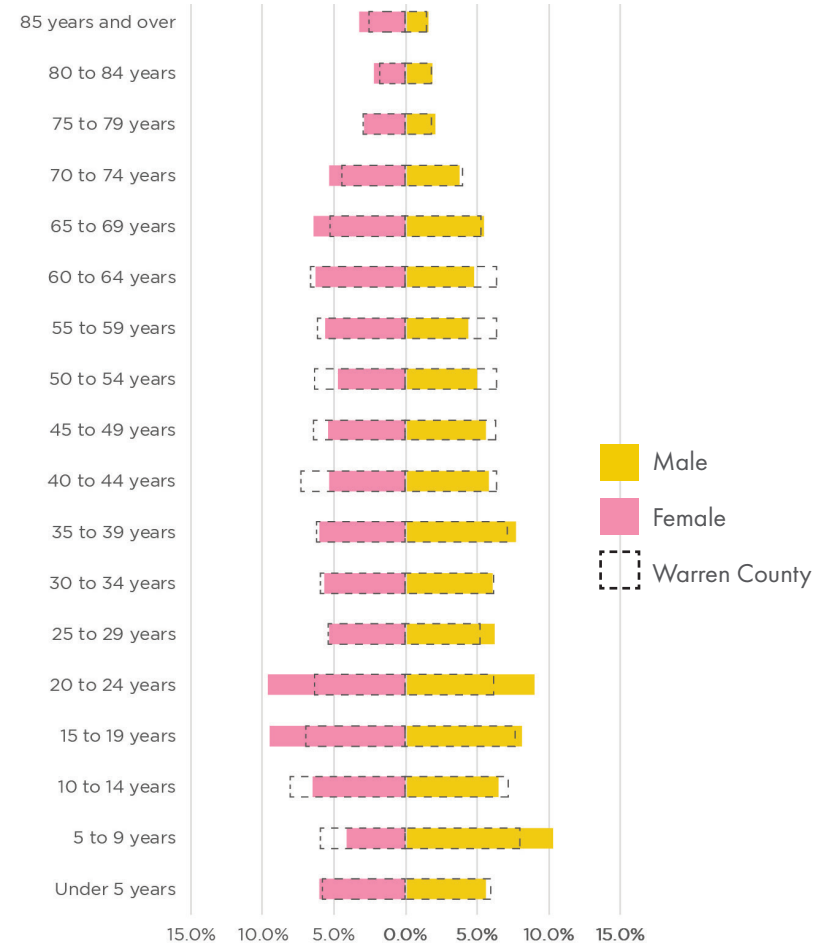


FIGURE 1.3 Age Pyramid Comparison, Indianola and Warren County

Source: U.S. Census Bureau ACS 5-Year Estimates (2021)

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HOUSEHOLDS + FAMILIES

Households in Indianola are primarily occupied by families. Of all the households in Indianola, over one-third of them have one or more occupants under the age of 18.

Owner-occupied housing in Indianola supports the family-centric data. However, the renter-occupied households show trends toward smaller, two-person households. These could be young professionals or seniors households.

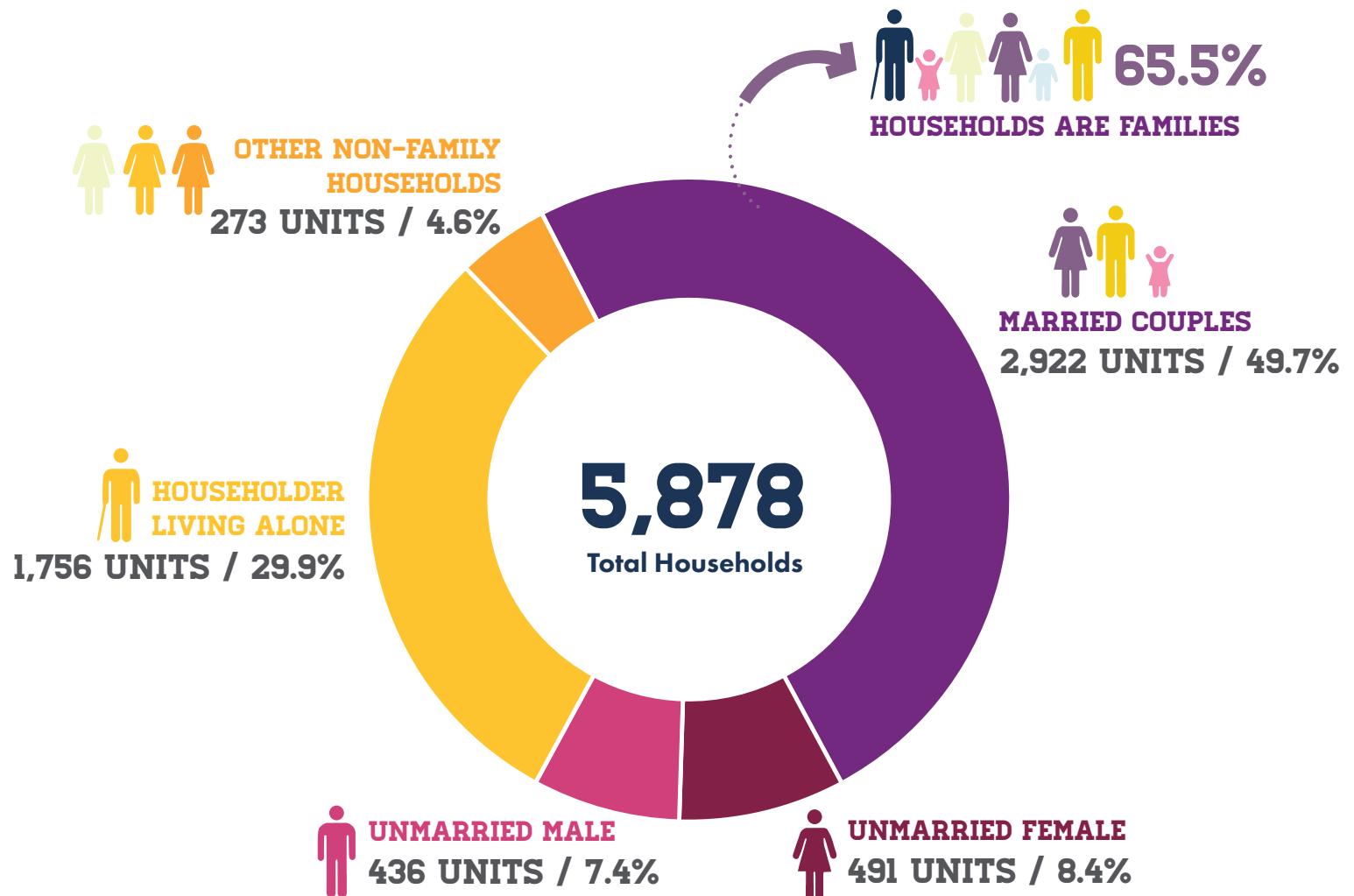


FIGURE 1.4 Household + Family Breakdown
Source: U.S. Census Bureau ACS 5-Year Estimates (2021)

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HOUSEHOLD TENURE + SIZE

Nearly 68% of households in Indianola are owner-occupied. This is below the state average of 71.6% for the same year. The above average number of rental units is explained later in the report when housing type breakdown show a high number of multi-family units - most of which are typically rentals.

Owner-occupied units are typically larger at 2.65 persons compared to renters at 1.87 persons per unit.

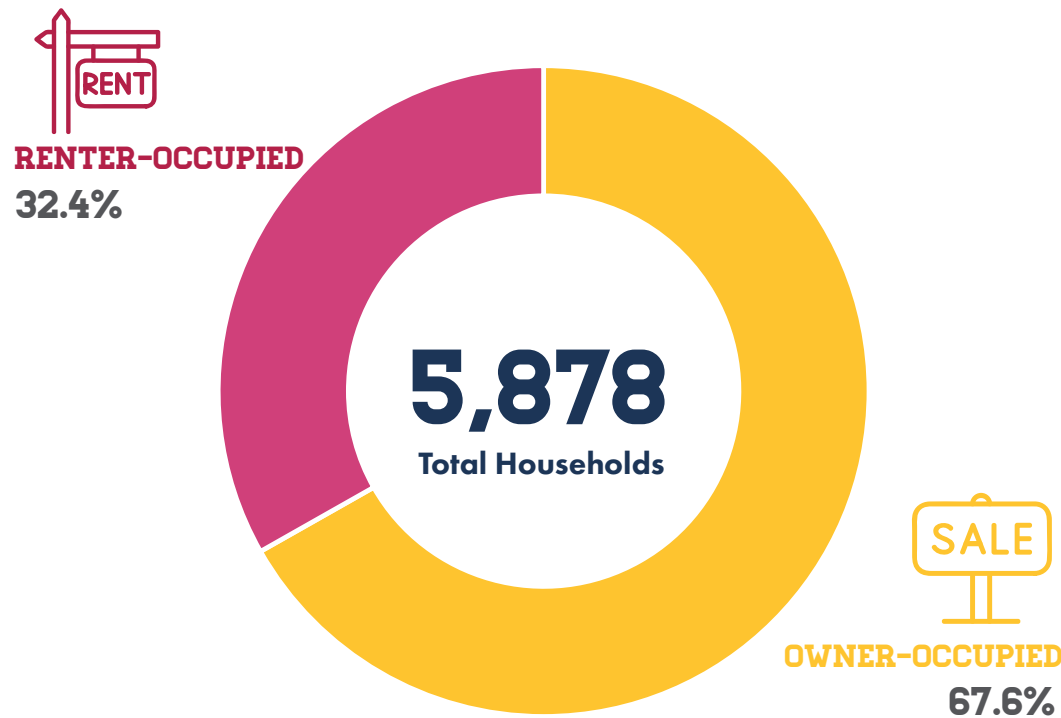
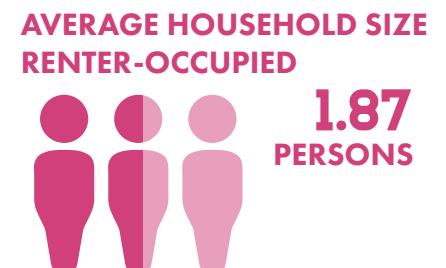
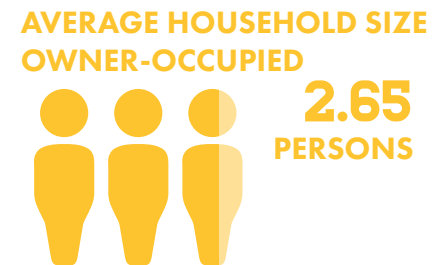


FIGURE 1.5 Household Tenure + Size Summary
Source: U.S. Census Bureau ACS 5-Year Estimates (2021)



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HOUSEHOLD INCOMES

Figure 1.6 illustrates the share of household incomes by income range and occupation type. The thick yellow line highlights the total community trends for household incomes adjusted for 2021 dollars. The majority of residents fall within the \$50,000-\$74,999 (17%) and \$100,000-\$149,999 (18.8%) income ranges. Renters and homeowners offset one another in the graph above with more renters earning between \$25,000-\$74,999 and homeowners earning between \$75,000-\$150,000.

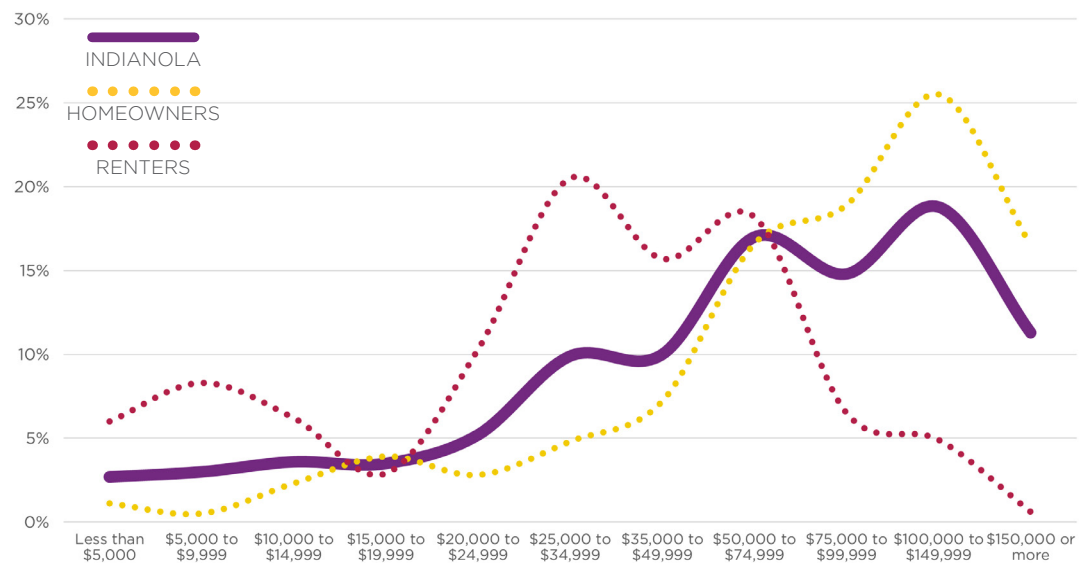


FIGURE 1.6 Household Income Breakdowns by Occupancy
 Source: U.S. Census Bureau ACS 5-Year Estimates (2021)

Most households in Indianola earn between \$50,000-\$74,999. The renter trend line shows slightly lower earning trends, whereas homeowners have slightly higher earning trends.

Indianola households have a median household income of \$67,206.

INDIANOLA MEDIAN HOUSEHOLD INCOME



HOMEOWNER MEDIAN HOUSEHOLD INCOME



RENTER MEDIAN HOUSEHOLD INCOME

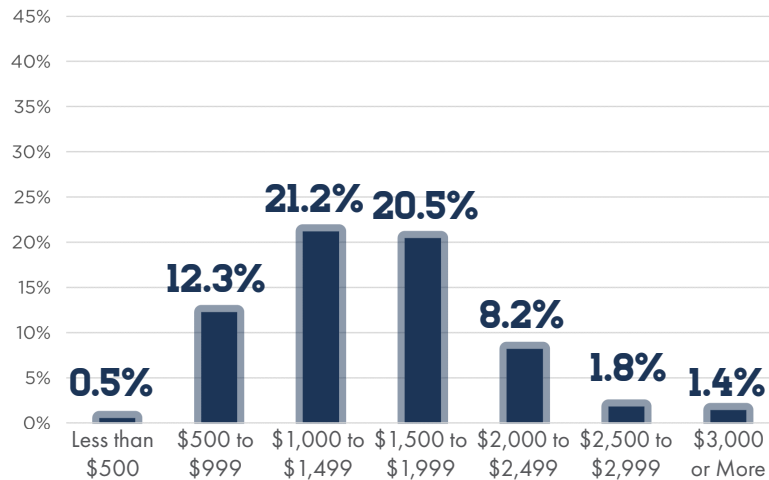


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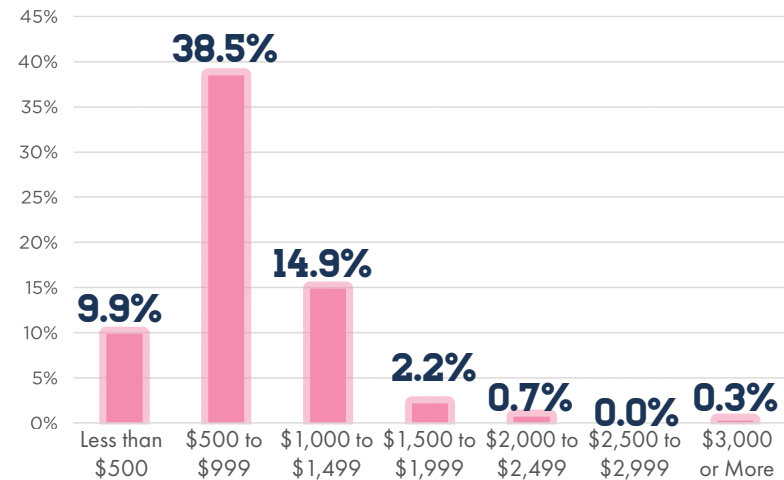
INDIANOLA TODAY

HOUSING EXPENSES BY HOUSING TENURE



\$1,472 MEDIAN MONTHLY HOUSING COSTS WITH A MORTGAGE

FIGURE 1.7 Owner Costs with Mortgage
Source: U.S. Census Bureau ACS 5-Year Estimates (2021)



\$832 MEDIAN MONTHLY HOUSING COSTS FOR RENTERS

FIGURE 1.8 Renter Costs with for Occupied Units
Source: U.S. Census Bureau ACS 5-Year Estimates (2021)

It is important to understand the price points residents are currently paying to better understand where the market is naturally falling, what residents can afford to pay, and how this compares for owners versus renters. The two graphs above present housing costs (excluding utilities) for homeowners with a mortgage (left) and rent rates for occupied units (right). Homeowners have a healthy spread across mortgage rates throughout the community, with the majority falling between \$1,000-\$1,999. Renters are heavily dependent upon the \$500-\$999 rent rates, as nearly 40% fall into this category.

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COST BURDENED HOMEOWNERS

A household can be categorized as housing cost-burdened if they are spending more than 30% of their household gross income on housing costs. The 30% rule follows HUD's definition of affordability and is a best practice for homeowners and renters alike to abide by as they consider whether or not they can afford a unit.

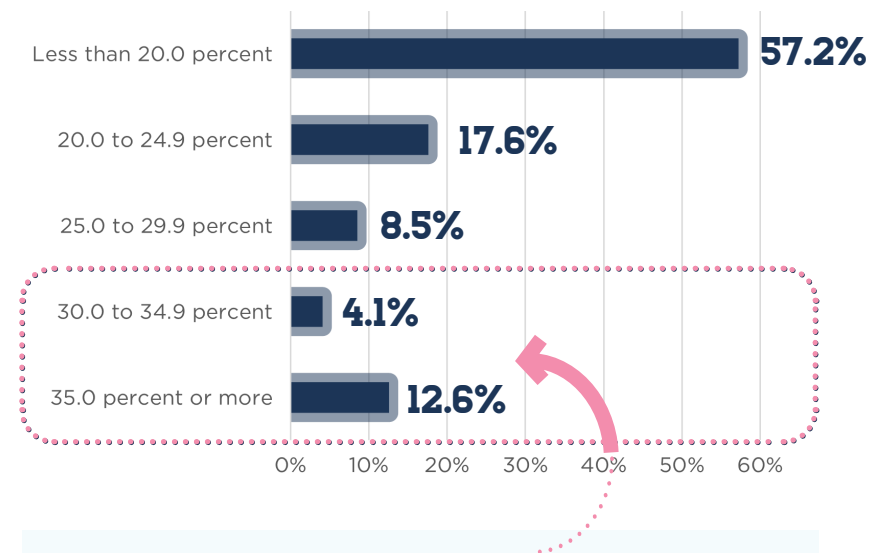
Figure 1.9 illustrates the percent of household income spent on housing for owner-occupied households with a mortgage in Indianola. This cohort of residents are predominantly spending less than 20% of their incomes on housing costs. The median mortgage cost for Indianola residents is estimated to be \$1,472.

In examining affordability towards owner occupied households, approximately 16.7% of owner-occupied households are cost-burdened. Of this total, 12.6% are spending 35% or more on housing.

555 HOUSEHOLDS IN INDIANOLA
ARE HOUSING COST-BURDENED.

This analysis follows HUD's definition of affordability and examines what homes (rentals and owner-occupied units) exist within the community today that are within 30% of the household income ranges provided.

FIGURE 1.9 Owner Costs with Mortgage as Percent of Household Income
Source: U.S. Census Bureau ACS 5-Year Estimates (2021)



16.7% OF HOMEOWNERS ARE
HOUSING COST-BURDENED.

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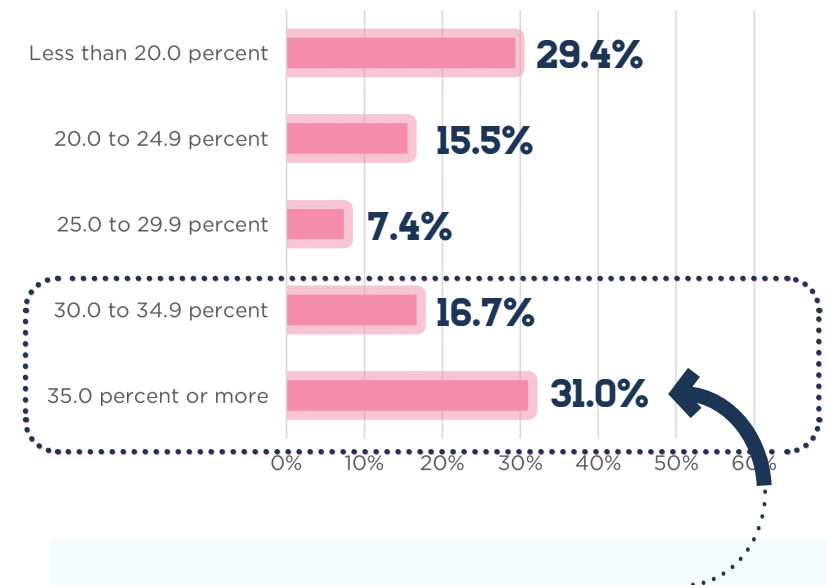
COST BURDENED RENTERS

A household can be categorized as housing cost-burdened if they are spending more than 30% of their household gross income on housing costs. The 30% rule follows HUD's definition of affordability and is a best practice for homeowners and renters alike to abide by as they consider whether or not they can afford a unit.

Figure 1.10 illustrates the percent of household income spent on housing for renter households in Indianola. The data shows most households (52.3%) follow HUD's recommendation of spending less than 30% of one's income on housing costs. For renters, this includes both rent and utilities. In examining cost-burdened households (those spending more than 30% on housing), there is a higher share spending 35% or more, which would indicate extremely housing cost-burdened households within the community. Further examination of rental rates and needed unit rate ranges are provided on page 62.

845 RENTER HOUSEHOLDS ARE HOUSING COST-BURDENED.

FIGURE 1.10 Gross Rent as a Percentage of Household Income
Source: U.S. Census Bureau ACS 5-Year Estimates (2021)



47.7% OF RENTERS IN INDIANOLA ARE COST-BURDENED

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VACANCY RATES BY TENURE

Indianola is predominantly an owner-occupied community. The share of renter vs. owner in the community is slightly more diverse than that of Iowa's housing tenure (28% renter, 72% owner).

The vacancy rate identifies the share of housing inventory that is vacant. Typically, vacancy rates closer to 4-5 for owner-occupied and 5-10 for renter-occupied units are indicators of a healthy housing market. Indianola's owner-occupied vacancy rate indicates there is potentially more competition than healthy.



PERCENT OCCUPIED	32.4%	67.6%
IOWA VACANCY RATE	6.4	1.2
INDIANOLA VACANCY RATE	7.8	0.5
MEDIAN VALUE / GROSS RENT	\$832	\$179,000

FIGURE 1.11 Indianola Housing Tenure, Vacancy Rates, and Median Values/Gross Rent
Source: U.S. Census Bureau ACS 5-Year Estimates (2021)

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RACE

The racial and ethnic profile of Indianola today is summarized in Table 1.1. Just under 95% of residents identify as White. Of the remaining 6%, nearly half identify as two or more races and nearly 2% are Asian.

Generally, Indianola is far less diverse than the U.S. (68.2% White alone) but closer to the Iowa average of 87.9% White Alone.

Ethnicity

In terms of ethnic diversity, just under 3% of Indianola residents identify as Hispanic or Latino. Similar to race, Indianola is less ethnically diverse than the U.S. (18.4%) but closer to the Iowa average (6.4%).

	Total	%
Total Population	15,544	100%
Total Households	5,878	100%
Race		
White	14,654	94.3%
Black or African American	97	0.6%
American Indian + Alaska Native	10	0.3%
Asian	255	1.6%
Native Hawaiian & Other Pacific Islander	27	0.2%
Some other race	48	0.3%
Two or more races	422	2.7%
Ethnicity		
Hispanic or Latino	436	2.8%
Limited English-Speaking Households		
Limited English-Speaking Households	95	1.6%

TABLE 1.1 Indianola Race, Ethnicity, and Limited English Proficiency Summary
Source: U.S. Census Bureau ACS 5-Year Estimates (2021)

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RESIDENTS LIVING WITH A DISABILITY

According to 2021 U.S. Census estimates, approximately 12.7% of Indianola residents have some sort of disability. Disabilities are most common in senior residents, which account for 39.2% of all residents with a disability. The most common forms of disability are cognitive and ambulatory difficulties. The poverty rate for residents with a disability is substantially higher than those without (26.1% and 8.3%, respectively). Figures 1.12-1.15 summarize disability status characteristics.

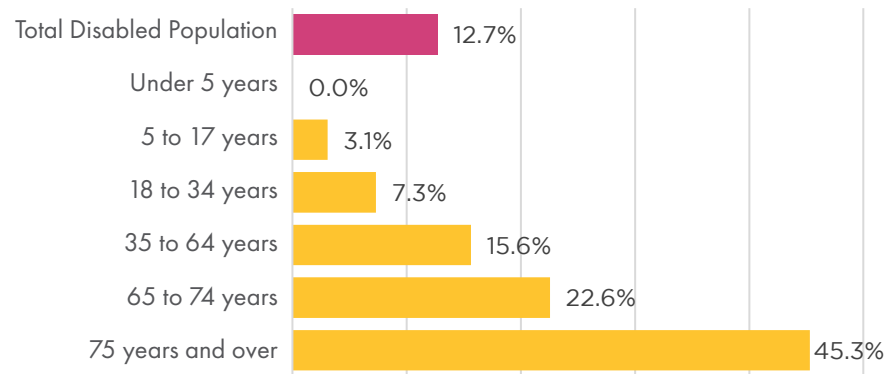


FIGURE 1.12 Disability Status by Age Group
Source: U.S. Census Bureau ACS 5-Year Estimates (2021)

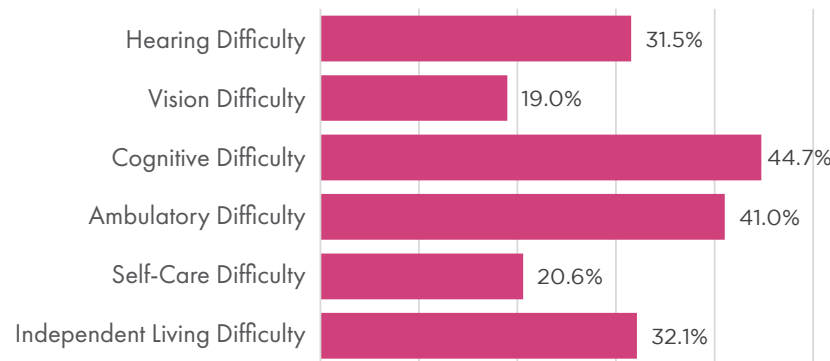


FIGURE 1.14 Type of Disability by Total Disabled Population
Source: U.S. Census Bureau ACS 5-Year Estimates (2021)

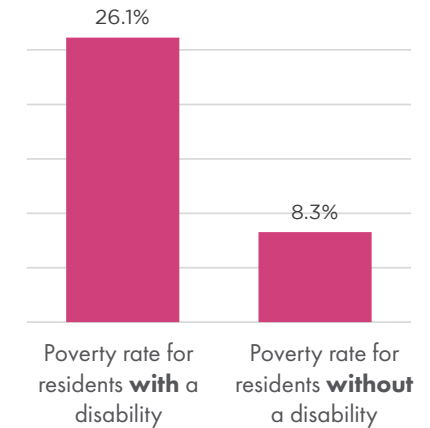


FIGURE 1.13 Poverty Rate by Disability Status
Source: U.S. Census Bureau ACS 5-Year Estimates (2021)

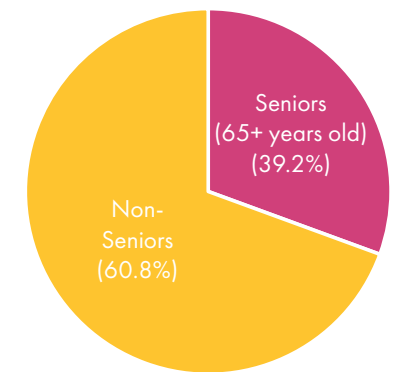


FIGURE 1.15 Percent of All Disabled Residents by Seniors
Source: U.S. Census Bureau ACS 5-Year Estimates (2021)

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PEER COMMUNITY COMPARISONS

What is a Peer Community Comparisons?

Peer community comparisons are helpful tools for better understanding how similar communities are operating and what strategies they are employing to achieve their own vision. Peer communities for the Indianola Housing Needs Assessment were chosen based on the following factors:

- Population size
- Proximity to a metropolitan area
- College located in or near the community
- County seat
- Growth-centric community

While not all of the chosen communities fit these parameters perfectly, they serve as strong comparison cities for the purpose of these analyses. These peer community comparisons will be woven throughout the rest of this report to highlight where Indianola falls on the spectrum of regional and national peers.

	POPULATION	MEDIAN AGE	CATEGORY
Indianola, Iowa	15,921	35.4	Study Area
Grinnell, Iowa	9,481	38.6	Regional
Norwalk, Iowa	12,592	36.0	Regional
Pella, Iowa	10,414	36.5	Regional
Davidson, North Carolina	43,659	43.4	National
Rome, Georgia	37,509	37.7	National
Parkville, Missouri	7,153	40.8	National

TABLE 1.2 Peer Communities Key

Source: U.S. Census Bureau ACS 5-Year Estimates (2021)

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	REGIONAL PEER COMMUNITIES			INDIANOLA	NATIONAL PEER COMMUNITIES		
	GRINNELL	NORWALK	PELLA		DAVIDSON	ROME	PARKVILLE
Total Occupied Units	3,981	4,979	3,963	6,282	18,891	16,368	2,609
Housing Tenure (Owner/Renter)	59.2%/40.8%	81.8%/18.2%	67.2%/32.8%	67.6%/32.4%	70.4%/29.6%	49.0%/51.0%	85.8%/14.2%
Homeowner Vacancy Rate	2.7	1.3	0	0.5	1.3	1.4	0
Rental Vacancy Rate	2.1	1.6	0	7.8	3.0	5.8	12.5
Median Home Value	\$151,000	\$236,600	\$215,100	\$179,000	\$463,700	\$164,500	\$456,600
Median Gross Rent	\$748	\$907	\$888	\$832	\$1,326	\$799	\$855
Median Household Income	\$49,045	\$91,610	\$80,270	\$67,206	\$104,498	\$40,000	\$173,047
Owner-Occupied Median Household Income	\$73,269	\$98,646	\$88,375	\$89,026	\$123,692	\$73,113	\$192,419
Renter-Occupied Median Household Income	\$29,951	\$39,236	\$50,765	\$31,885	\$68,363	\$28,121	\$56,775

TABLE 1.3 Peer City Comparisons - Median Incomes, Vacancy Rates, Values, and Gross Rents
Source: U.S. Census Bureau ACS 5-Year Estimates (2021)

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Industry Trends

Figure 1.16 highlights the industry trends in Indianola. This data helps to better understand the industries that are driving the local economy, areas where residents are more specialized but the local industry does not reflect, and areas for opportunity.

Retail trade, educational services, and healthcare or social assistance are the three largest industries in Indianola today. Residents hold jobs in the healthcare or social assistance, retail trade, or education service fields.

INDUSTRY TRENDS

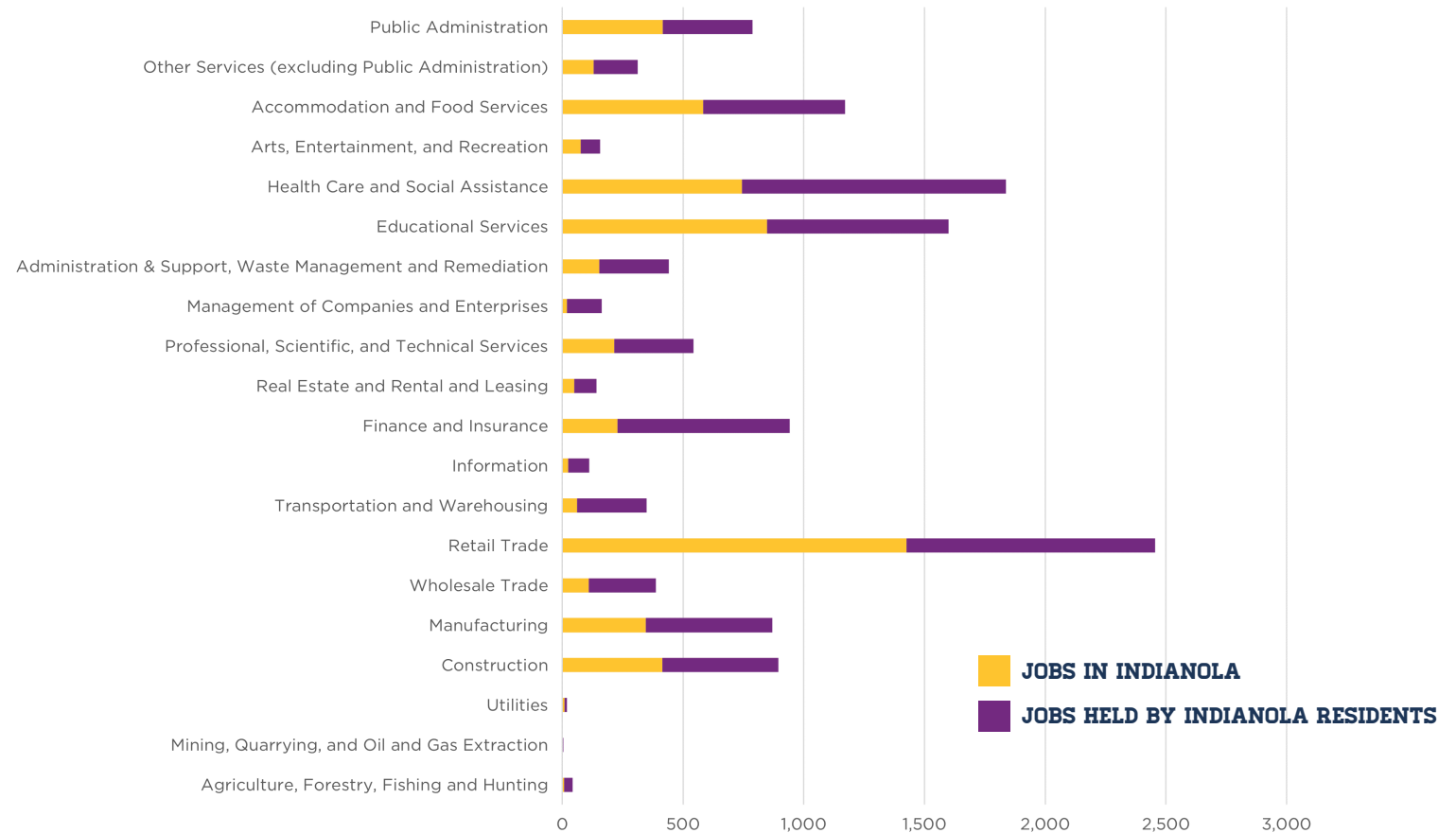


FIGURE 1.16 Industry Trends in Indianola

Source: U.S. Census Bureau Center for Economic Studies, LEHD OnTheMap 2021 Estimates

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COMMUTER TRENDS

Commuter trends leveraging Census and OnTheMap datasets are shown to the right. These estimates illustrate some key trends and themes:

- Indianola is losing more employees than businesses are bringing in.
- Of the out-commuters, over half are ages 30-54 and earn more than \$3,333 per month.
- Most out-commuters are going to Des Moines or West Des Moines, whereas most in-commuters are coming from Des Moines or West Des Moines.

COMMUTER PATTERNS

4,194
Live elsewhere,
Work in Indianola

1,665
Live and
Work in Indianola

5,710
Live in Indianola,
Work elsewhere

Where do these employees live?

INDUSTRY STRENGTHS FOR IN-COMMUTERS

- Retail Trade
- Healthcare + Social Assistance
- Finance + Insurance
- Educational Services
- Accommodation + Food Services

Where do these employees go?

WORKER DESTINATIONS

- Des Moines
- West Des Moines
- Ankeny
- Urbandale
- Norwalk

INDUSTRY STRENGTHS FOR OUT-COMMUTERS

- Retail Trade
- Educational Services
- Healthcare + Social Assistance
- Accommodation + Food Services
- Construction

WORKER DESTINATIONS

- Des Moines
- Indianola
- West Des Moines
- Urbandale
- Ankeny

FIGURE 1.17 Commuting Trends in Indianola

Source: U.S. Census Bureau Center for Economic Studies, LEHD OnTheMap 2021 Estimates

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WHAT ARE OTHER COMMUTER TRENDS?

In-Commuters + Interior Jobs

The data presented on the top right highlights the percent of employees earning varying income ranges per month for in-commuters and interior jobs. In-commuters include those that live elsewhere, but work in Indianola. The percentages show a healthy share of monthly incomes for each category.

Out-Commuters

The data on the bottom right highlights the same information for out-commuters and interior jobs. These trends differ from the in-commuters, as there is a much higher percentage of employees earning more than \$3,333 per month. This could indicate higher paying job opportunities when commuting out of Indianola.



EARNINGS PER MONTH FOR INTERIOR JOBS AND IN-COMMUTERS IN INDIANOLA:

- 28%** of employees earn less than \$1,250 per month.
- 30%** of employees earn between \$1,250-\$3,333 per month.
- 43%** of employees earn more than \$3,333 per month.



EARNINGS PER MONTH FOR INTERIOR JOBS AND OUT-COMMUTERS IN INDIANOLA:

- 22%** of employees earn less than \$1,250 per month.
- 25%** of employees earn between \$1,250-\$3,333 per month.
- 53%** of employees earn more than \$3,333 per month.

FIGURE 1.18 Earnings Per Month by Commuter Type

Source: U.S. Census Bureau Center for Economic Studies, LEHD OnTheMap 2021 Estimates

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LABOR FORCE PARTICIPATION + UNEMPLOYMENT

Figure 1.19 shows data related to labor force participation in Indianola according to the U.S. Census Bureau's 2021 estimates. The labor force accounts for those 16 years and older within the community that are able to actively participate in the workforce. Indianola has a relatively high participation rate (62.8%), with low unemployment in the community (3.5%). The State of Iowa had an unemployment rate of 4.1% in 2021. However, this did drop to 3.3% in 2023, so the city's rate is comparable.

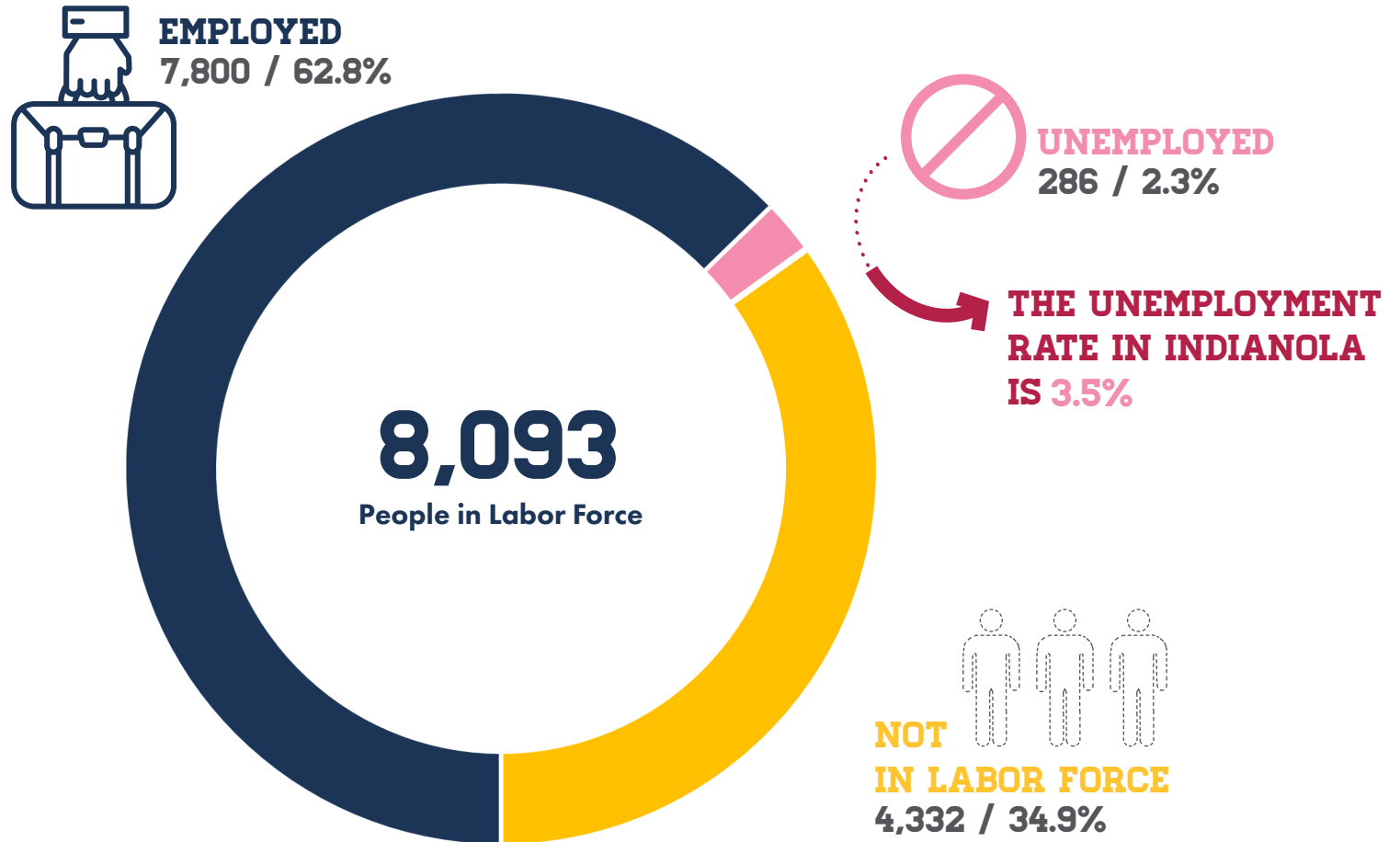


FIGURE 1.19 Labor Force Participation and Unemployment in Indianola
Source: U.S. Census Bureau ACS 5-Year Estimates (2021)

SECTION 1:





COMMUNITY PROFILE

LAND SUITABILITY ANALYSIS

SENSITIVE ECOLOGICAL AREAS

Stream Types

Figure 1.20 shows streams in Indianola by stream type. Dark blue shows type 1 or perennial streams, which are streams that have a continuous flow throughout the year. Type 2 or intermittent streams are shown in a lighter blue. Type 2 streams are temporary or seasonal that cease to flow on occasion. Indianola is in the process of adopting a stream buffer ordinance in place that would require a buffer of between 30 and 50 feet on each side, depending on stream type.

-  Indianola City Limits
-  Stream Types
-  Type 1 - Perennial Stream
-  Type 2- Intermittent Steam

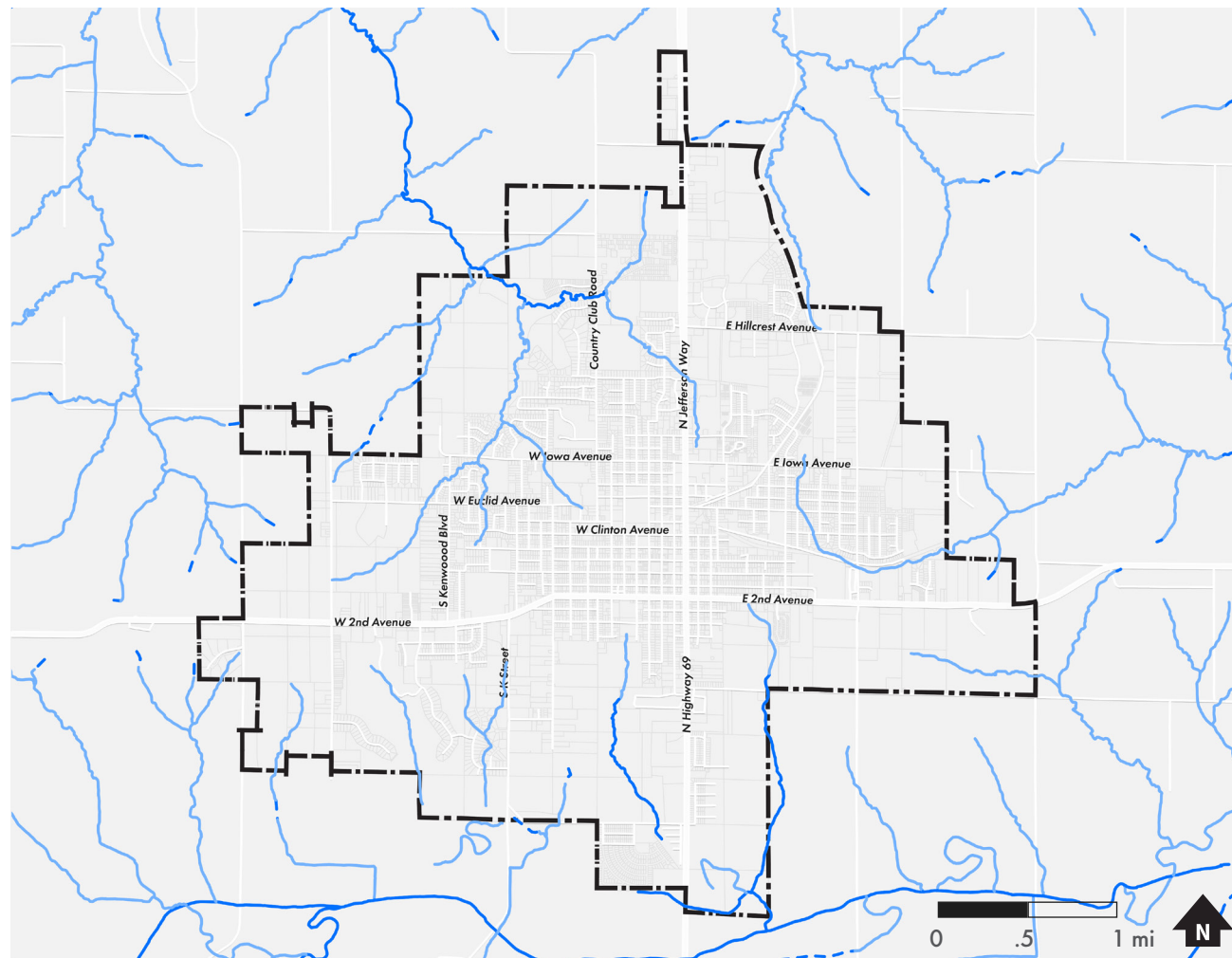


FIGURE 1.20 Stream Types - Indianola, Iowa

Source: City of Indianola

SECTION 1:






COMMUNITY PROFILE

LAND SUITABILITY ANALYSIS

SENSITIVE ECOLOGICAL AREAS

Floodplain and Floodways

Figure 1.21 shows the floodplain and floodway in the Indianola area from FEMA. There is a large area of floodplain south of town along the South River. There are strands of floodplain and floodway in Indianola's northern growth areas along Cavitt Creek and other tributaries. Development in these areas should be avoided and set aside as greenway/undeveloped land.

-  Indianola City Limits
-  Sensitive Ecological Areas
-  Floodway
-  100-Year Floodplain
-  500-Year Floodplain

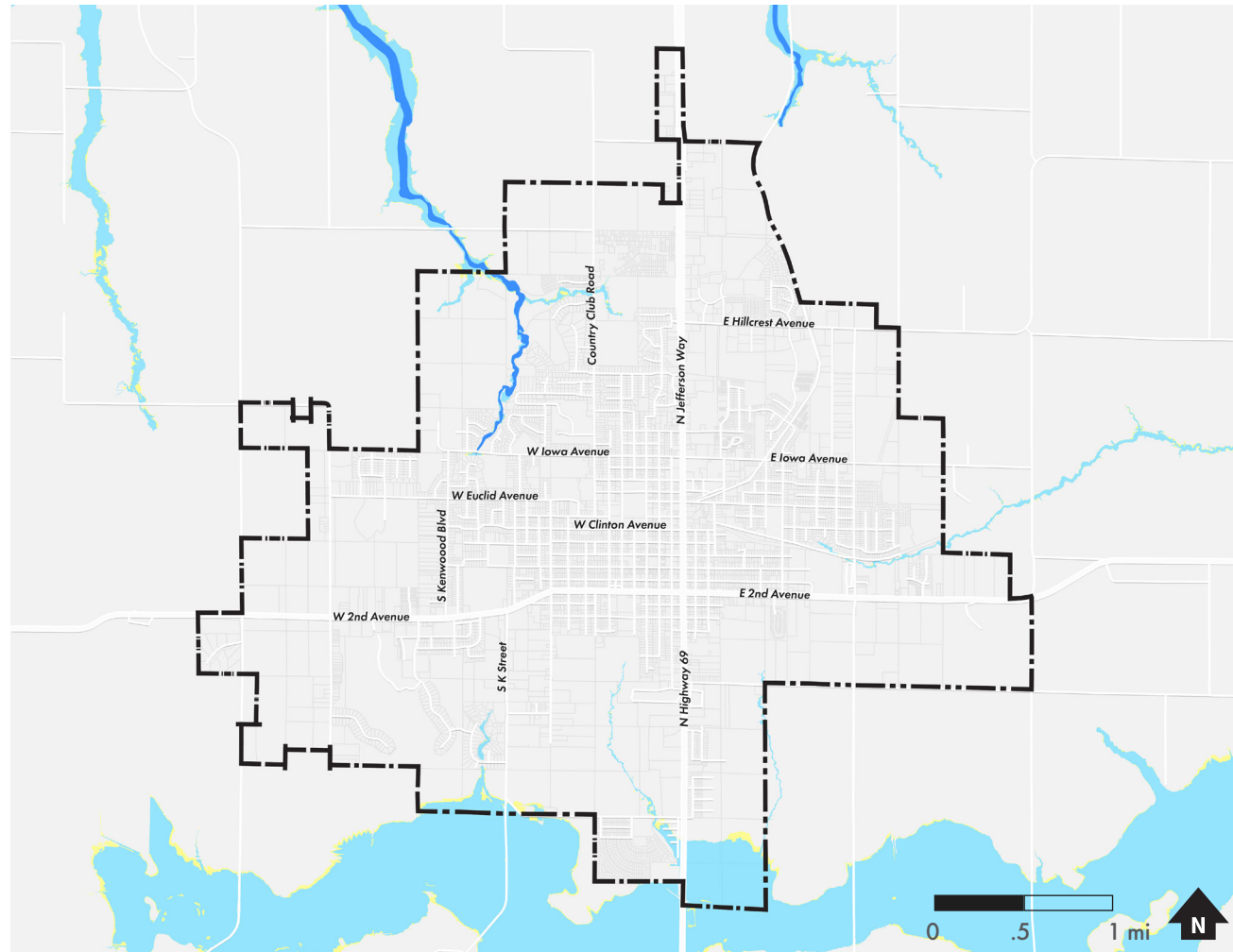


FIGURE 1.21 Floodplain and Floodways - Indianola, Iowa

Source: City of Indianola

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COMMUNITY PROFILE

LAND SUITABILITY ANALYSIS

SENSITIVE ECOLOGICAL AREAS

Tree, Grass, and Crop Cover

Figure 1.22 shows the approximate location of crop, tree, and grass land cover in the Indianola area. This dataset is derived from the National Land Cover Database (NLCD), a product of a consortium of federal agencies including USDA and U.S. Geological Survey. Much of the undeveloped area around Indianola is crop cover with grass and tree cover surrounding the drainage systems surrounding the community.

-  Indianola City Limits
-  Crop Cover
-  Tree Cover
-  Grass Cover

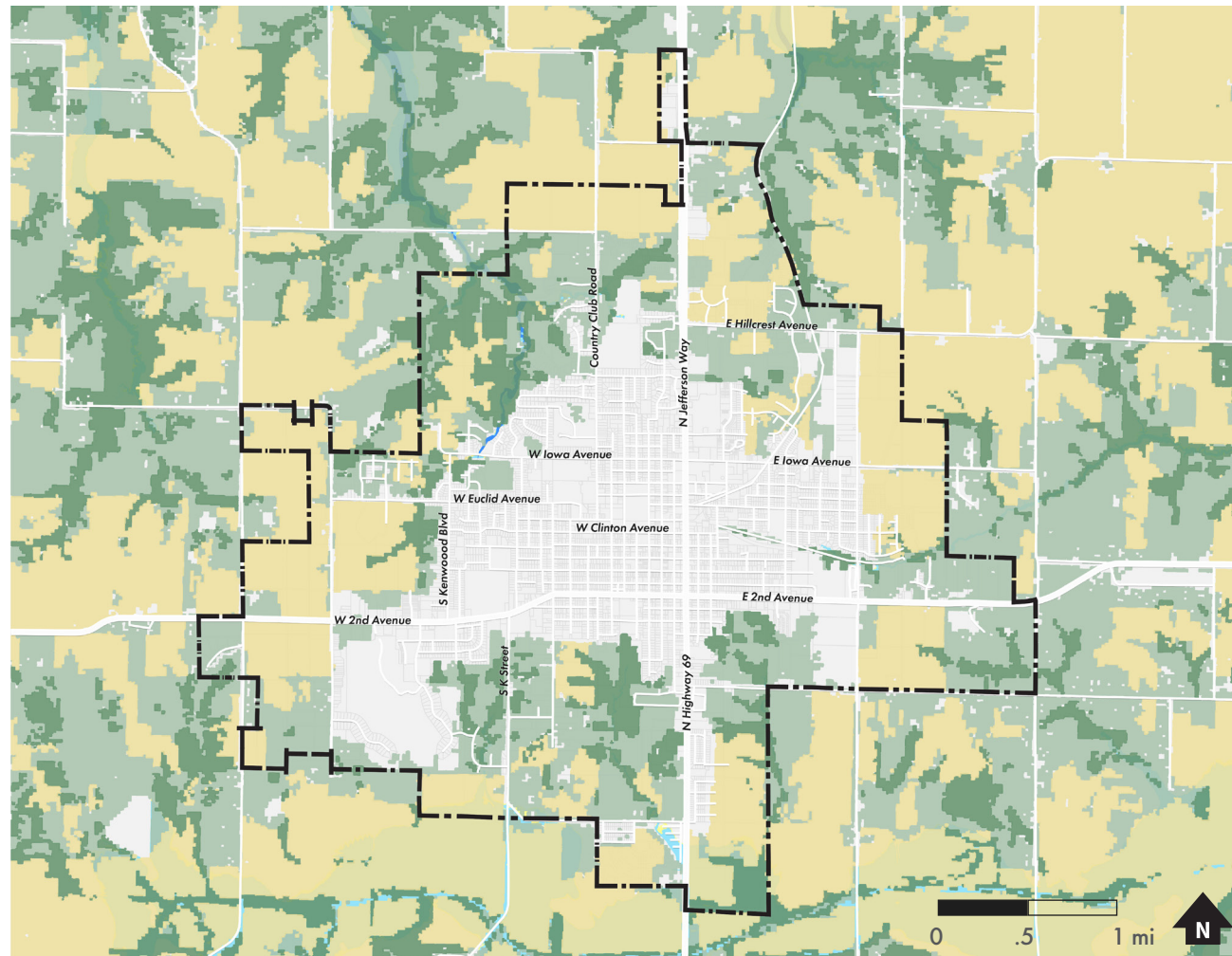


FIGURE 1.22 Tree, Grass, and Crop Cover - Indianola, Iowa

Source: National Land Cover Database, MRLC, 2021

SECTION 1:

COMMUNITY PROFILE

LAND SUITABILITY ANALYSIS

SENSITIVE ECOLOGICAL AREAS

Crop Commodity Index

Figure 1.23 shows the National Commodity Crop Productivity Index (NCCPI) for Indianola. The NCCPI ranks the capability of soils to produce agricultural crops without irrigation. The darker the green the higher the estimated productivity index. Cropland in Central Iowa is typically quite productive overall but there are clear dark areas on the map radiating out from Indianola city limits.

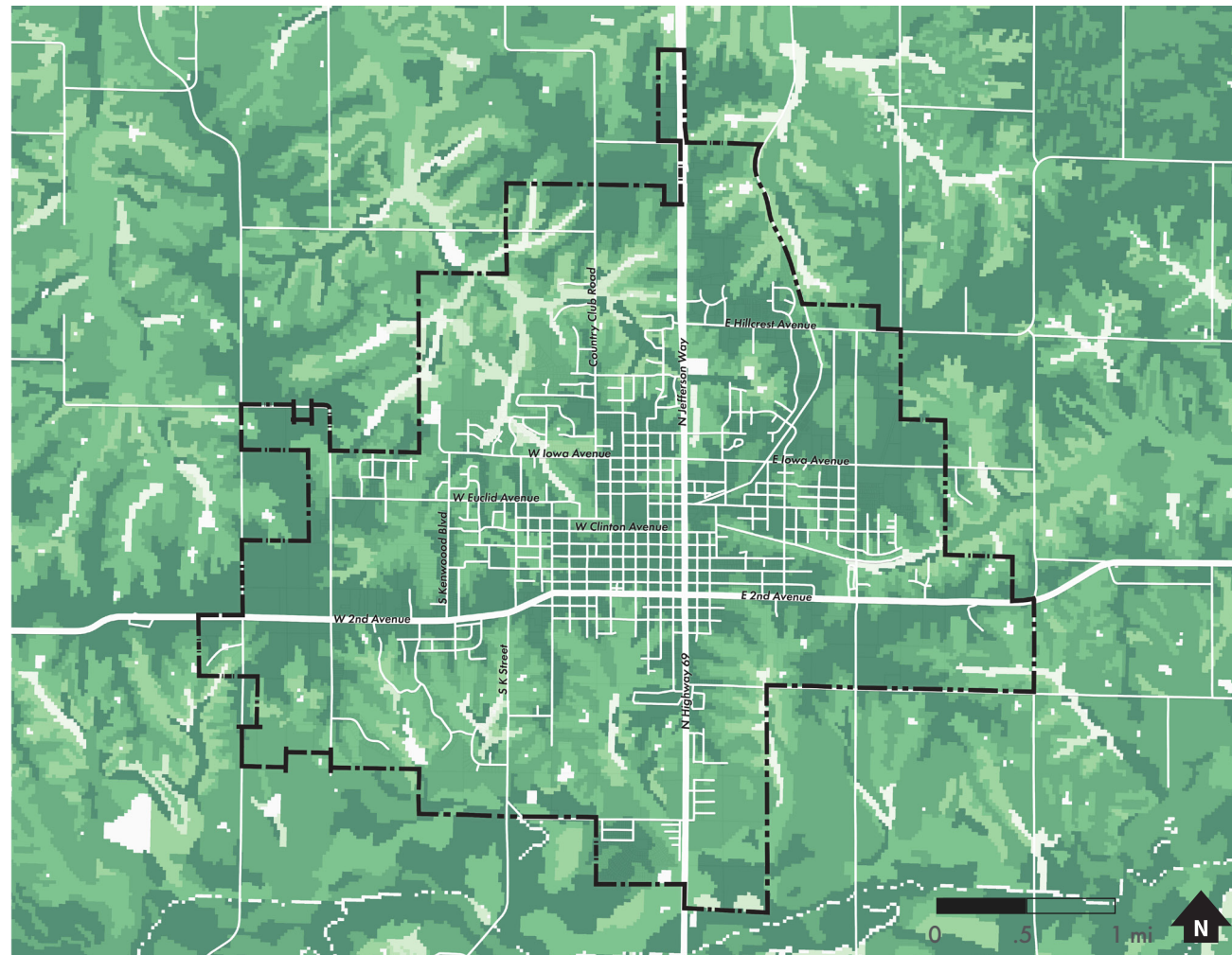
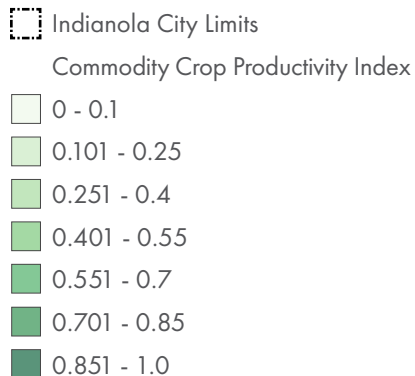


FIGURE 1.23 Crop Commodity Index - Indianola, Iowa

Source: USDA Natural Resource Conservation Service, Esri 2024

SECTION 1:

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LAND SUITABILITY ANALYSIS

SENSITIVE ECOLOGICAL AREAS

Steep Slopes

Figure 1.24 shows the slope analysis for Indianola. The green colors are the flattest areas and the orange and red areas have steeper topography at 15% or higher. Steeper slopes in Indianola generally follow the drainage patterns - the steepest areas are right long stream banks. Generally, slopes 20% or higher become much more difficult to develop upon and should be avoided.

Indianola City Limits

Percent Slope

- 0%-8%
- 8.01% - 10%
- 10.01% - 15%
- 15.01% - 20%
- 20.01%+

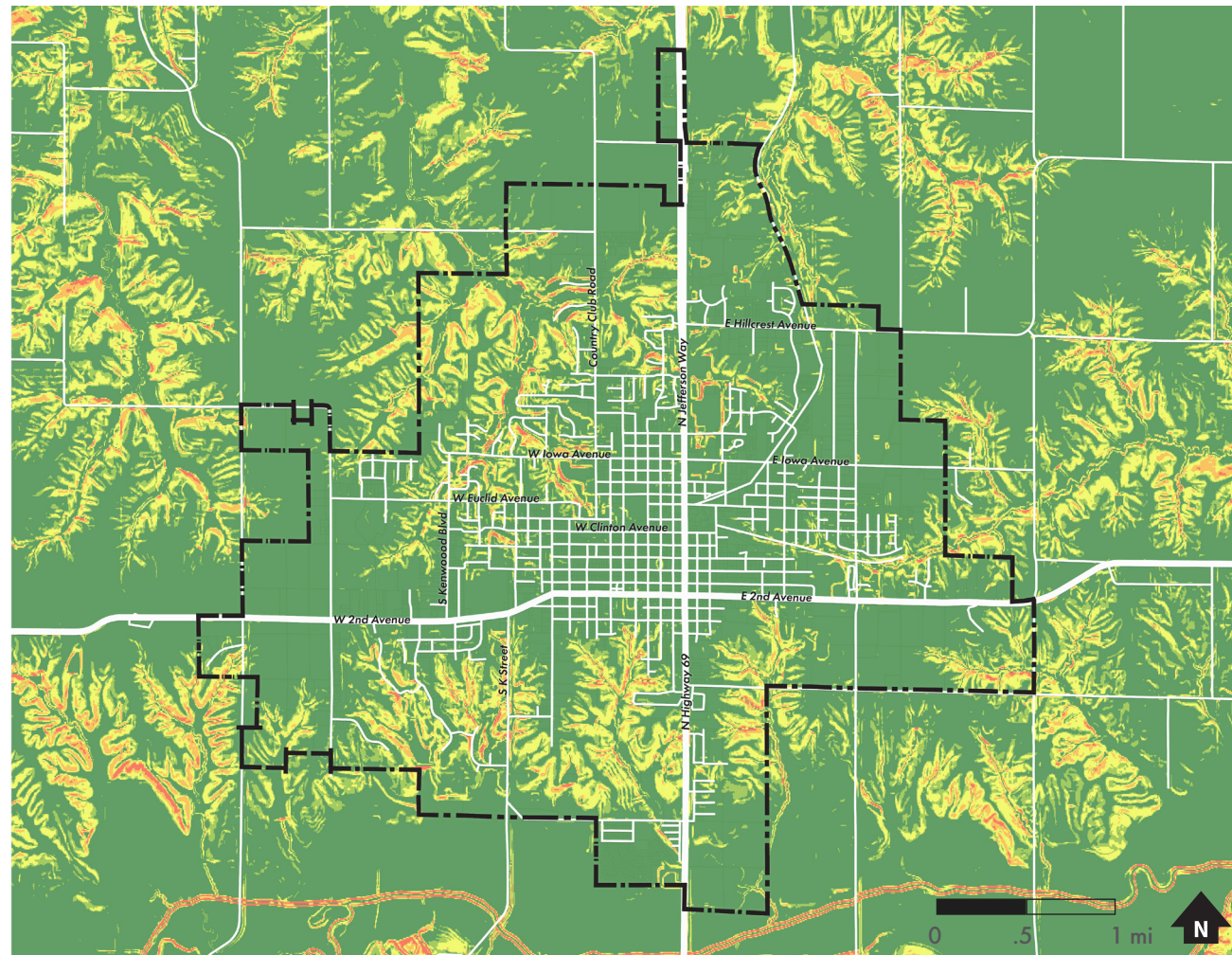


FIGURE 1.24 Steep Slopes - Indianola, Iowa

Source: City of Indianola













SECTION 1:

LAND SUITABILITY ANALYSIS

SENSITIVE ECOLOGICAL AREAS

SENSITIVE ECOLOGICAL AREAS

Figure 1.25 shows the most ecologically sensitive land areas in Indianola. While there are some sensitive areas in the entire planning boundary, growth is generally better suited to the northwest and northeast quadrants of the community. However, care should be taken to avoid development in key areas with sensitive features.

-  Indianola City Limits
-  Sensitive Ecological Areas
-  Type 1 - Perennial Stream
-  Type 2- Intermittent Stream
-  Floodway
-  100-Year Floodplain
-  500-Year Floodplain
-  Highest Production Cropland
-  Slopes 20%-34.9%
-  Slopes 35%+
-  Wetland - Lake/Pond
-  Wetland - Reservoir

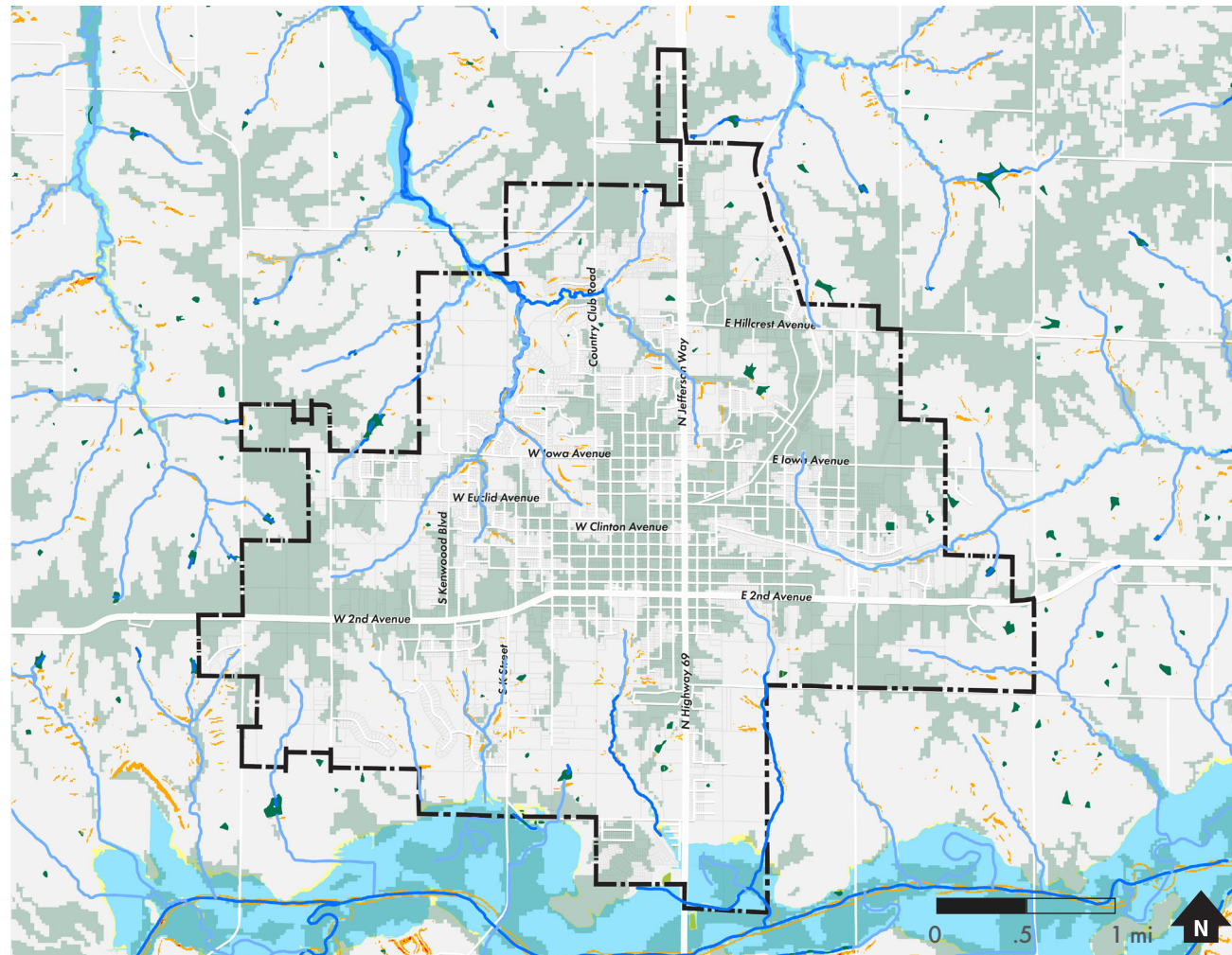


FIGURE 1.25 Sensitive Ecological Areas - Indianola, Iowa

Source: City of Indianola

SECTION 2:

HOUSING STOCK CHARACTERISTICS

HOUSING STOCK CHARACTERISTICS

EXISTING RESIDENTIAL LAND

Residential Land by Housing Type

The dominant housing type in Indianola is single-family detached homes. According to 2023 Warren County parcel data, there are approximately 4,073 single-family detached homes within the city limits. Overall, this accounts for 81.5% of all residential parcels and nearly 60% of the total number of residential units.

Medium-density residential, which includes everything from duplexes, two-family flats or conversions, and townhouse/rowhouses, account for 8.9% of all residential parcels and a nearly even percentage of total units (8.7%).

Multi-family Residential, which includes condominiums, apartments, and apartments conversions with 3 or more units, account for 8.7% of all residential parcels and over 25% of all the residential units in Indianola.

Other housing types that are less dominant but important options include Manufactured/Mobile Homes and Assisted Living and Nursing Homes, which account for 0.7% and 0.1%, respectively.

	TOTAL & % SHARE BY RESIDENTIAL TYPE	
	PARCELS	ESTIMATED UNITS
Total Residential Parcels	4,996	6,802
HOUSING MIX		
Single-Family Detached	4,073 81.5%	4,073 59.9%
Medium-Density Residential	445 8.9%	554 8.1%
Multi-Family Residential	435 8.7%	1,750 25.7%
Manufactured/Mobile Homes	36 0.7%	-
Assisted Living and Nursing Homes	7 0.1%	425 6.2%

TABLE 2.1 Indianola Residential Types Summary

Source: Confluence with inputs from Warren County Tax Assessor

SECTION 2:

HOUSING STOCK CHARACTERISTICS

WHAT IS A TYPICAL HOME IN INDIANOLA?

Key data for single-family homes from three peer communities in nearby Polk County are compared to Indianola below. Limited detailed parcel data availability impacts which communities and what data points are available. Overall, Indianola's single-family homes are older, have slightly smaller living areas, similar number of rooms, higher average number of bathrooms, similar number of bedrooms, lower total assessed values, and slightly more below normal condition homes. It is likely many of these differences are due to the older age of Indianola and its homes.

	SINGLE-FAMILY DETACHED HOMES IN INDIANOLA				SINGLE-FAMILY DETACHED HOMES COMPARISONS		
	Share	Minimum	Maximum	Indianola Average	Altoona, Iowa Average	Pleasant Hill, Iowa Average	Bondurant, Iowa Average
City of Indianola, Iowa							
Year Built		1849	2023	1971	1994	1993	2004
Total Assessed Value (\$)		\$22,700	\$1,571,400	\$242,370	\$286,381	\$292,872	\$274,306
Total Living Area (SF)		425 SF	7,743 SF	1,477 SF	1,524 SF	1,583 SF	1,501 SF
Number of Rooms		1	21	5.6	5.5	5.8	5.1
Number of Bedrooms		0	11	2.9	3.0	3.1	3.1
Number of Garages		0	5	1			
Number of Bathrooms		1	8	2.5	2.0	2.0	2.1
Has a Full Basement	87.8%						
Normal or Higher Condition	92.0%				99.2%	99.4%	99.3%
Below Normal Condition	8.0%				0.8%	0.6%	0.7%

TABLE 2.2 Peer Community Comparison - Single-Family Homes Data

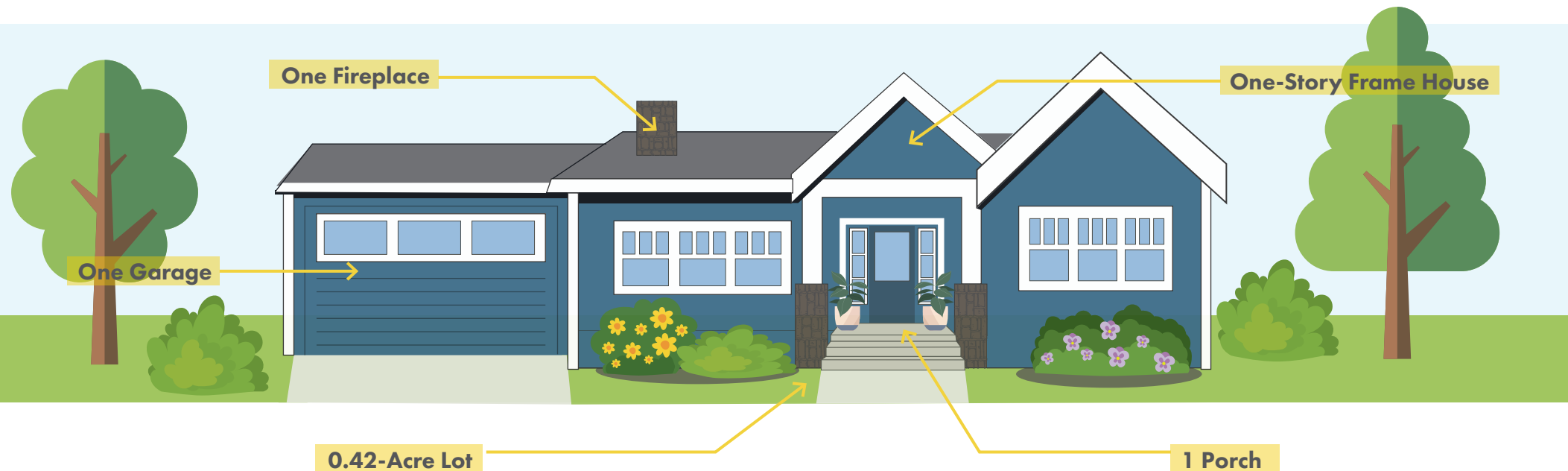
32 Source: Confluence with inputs from Warren County Tax Assessor

SECTION 2:

HOUSING STOCK CHARACTERISTICS

WHAT IS A TYPICAL HOME IN INDIANOLA?

Based on averages taken from Warren County parcel data, a typical profile for a single-family home in Indianola is summarized below:



AVERAGE HOME FAST FACTS:

Your average Indianola home looks like...

Year Built: 1971
Total Assessed Value: \$242,370
3 Bedrooms
2 Bathrooms

Total Living Area: 1,477 SF
Lot Size: 0.42 acres
6 Total Rooms
Full Basement










SECTION 2:

HOUSING STOCK CHARACTERISTICS

RESIDENTIAL PARCELS ANALYSIS

RESIDENTIAL AREAS BY HOUSING TYPE

The vast majority of residential parcels in Indianola are single-family detached homes, shown in yellow in Figure 2.1. Medium-density residential is shown in orange and multi-family residential (apartments or condos) are shown in brown. Nursing homes/assisted living facilities are shown in pale red. Nursing homes provide approximately 425 units for seniors and assisted living resources.

-  Indianola City Limits
-  Single-Family Detached
-  Medium-Density Residential
-  Multi-Family Residential
-  Manufactured/Mobile Homes
-  Nursing Home/Assisted Living
-  Downtown Upperstory Units

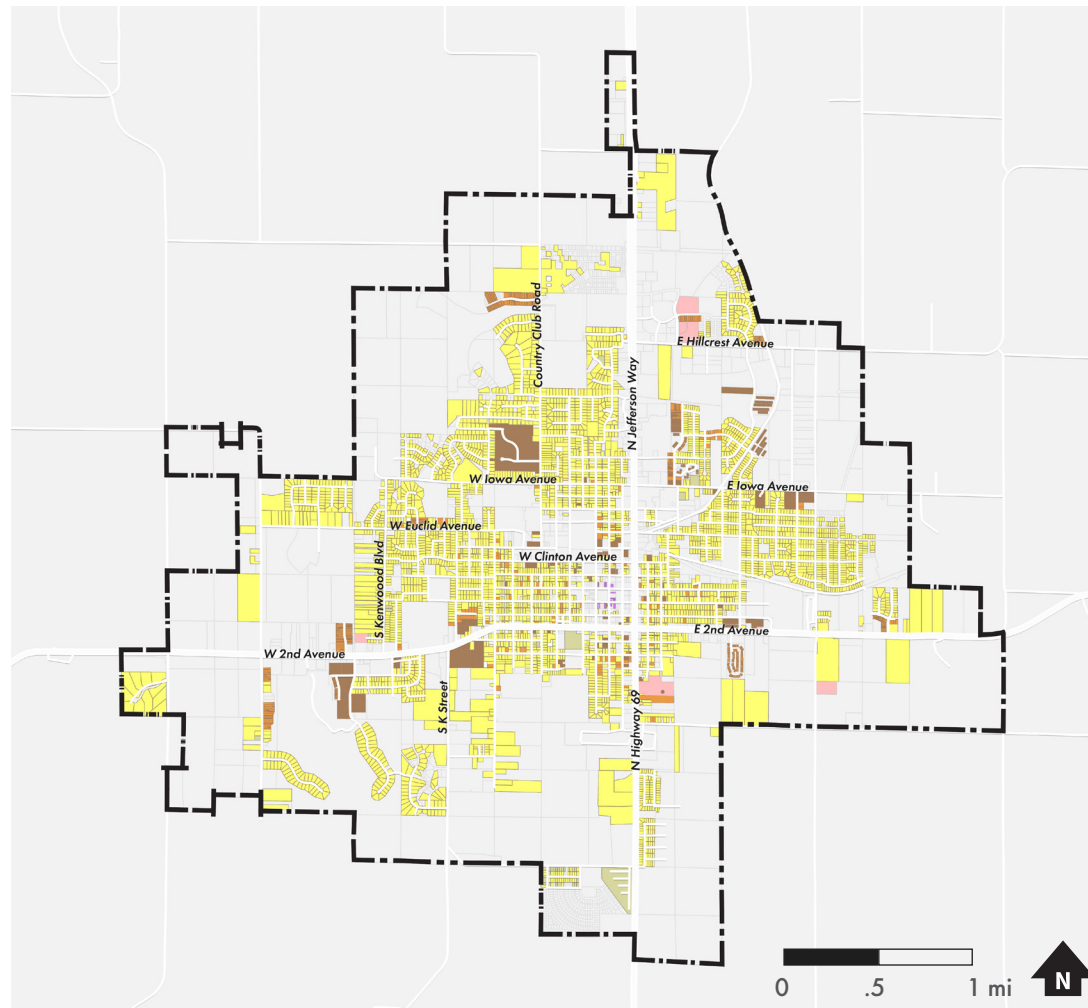


FIGURE 2.1 Residential Parcels by Type, Indianola, Iowa

Source: Confluence with inputs from Warren County Tax Assessor 2023

SINGLE-FAMILY DETACHED



INCLUDES SINGLE-FAMILY DETACHED HOMES

MEDIUM-DENSITY RESIDENTIAL



INCLUDES TOWNHOMES, DUPLEXES, AND TWO-FAMILY FLATS

MULTI-FAMILY RESIDENTIAL



includes apartments, condominiums, and apartment conversions

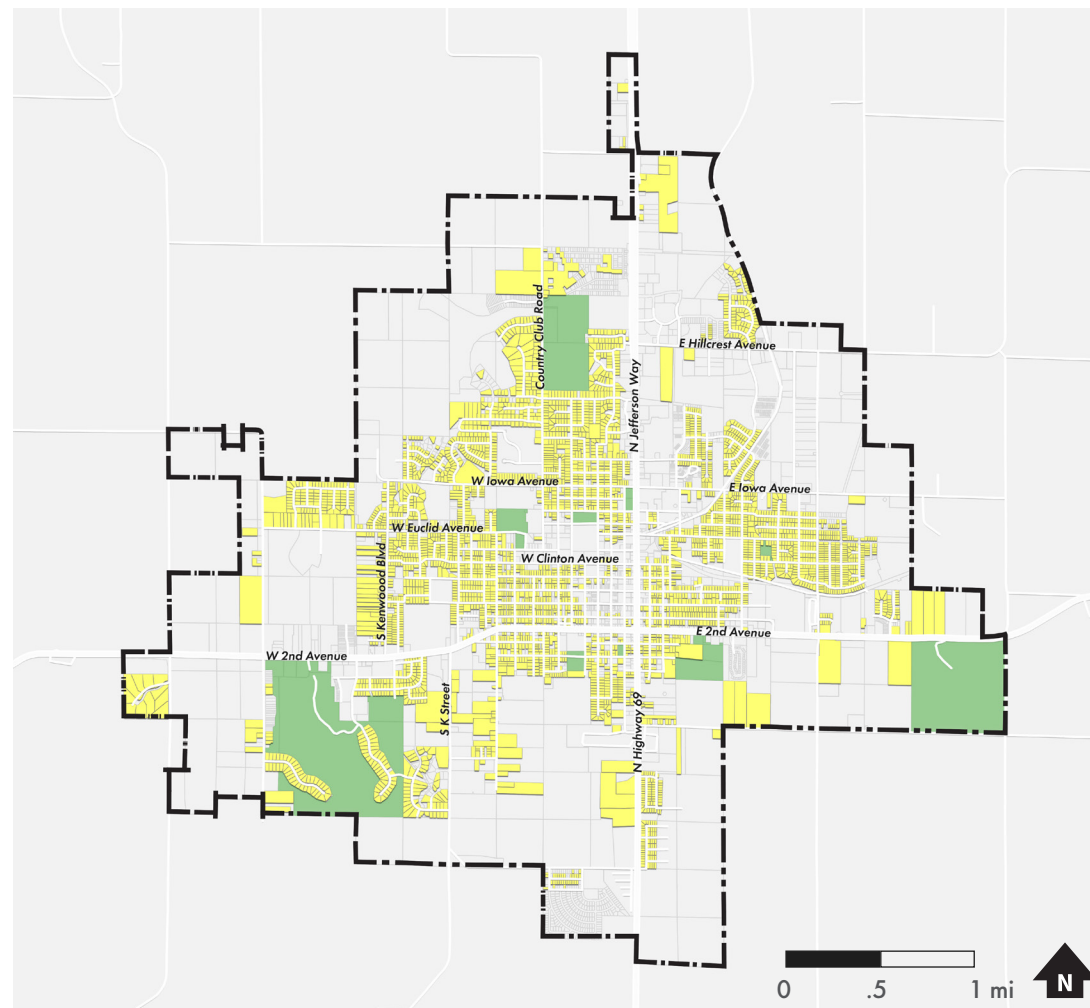
SECTION 2:

HOUSING STOCK CHARACTERISTICS

SINGLE-FAMILY RESIDENTIAL

OVERVIEW

Figure 2.2 shows the location of single-family homes in Indianola. As the most dominant housing type, single-family homes can be found throughout the community's four quadrants with the most homes found in the northwest.



- Indianola City Limits
- Parks
- Single-Family Home



FIGURE 2.2 Single-Family Homes, Indianola, Iowa
Source: Confluence with inputs from Warren County Tax Assessor 2023

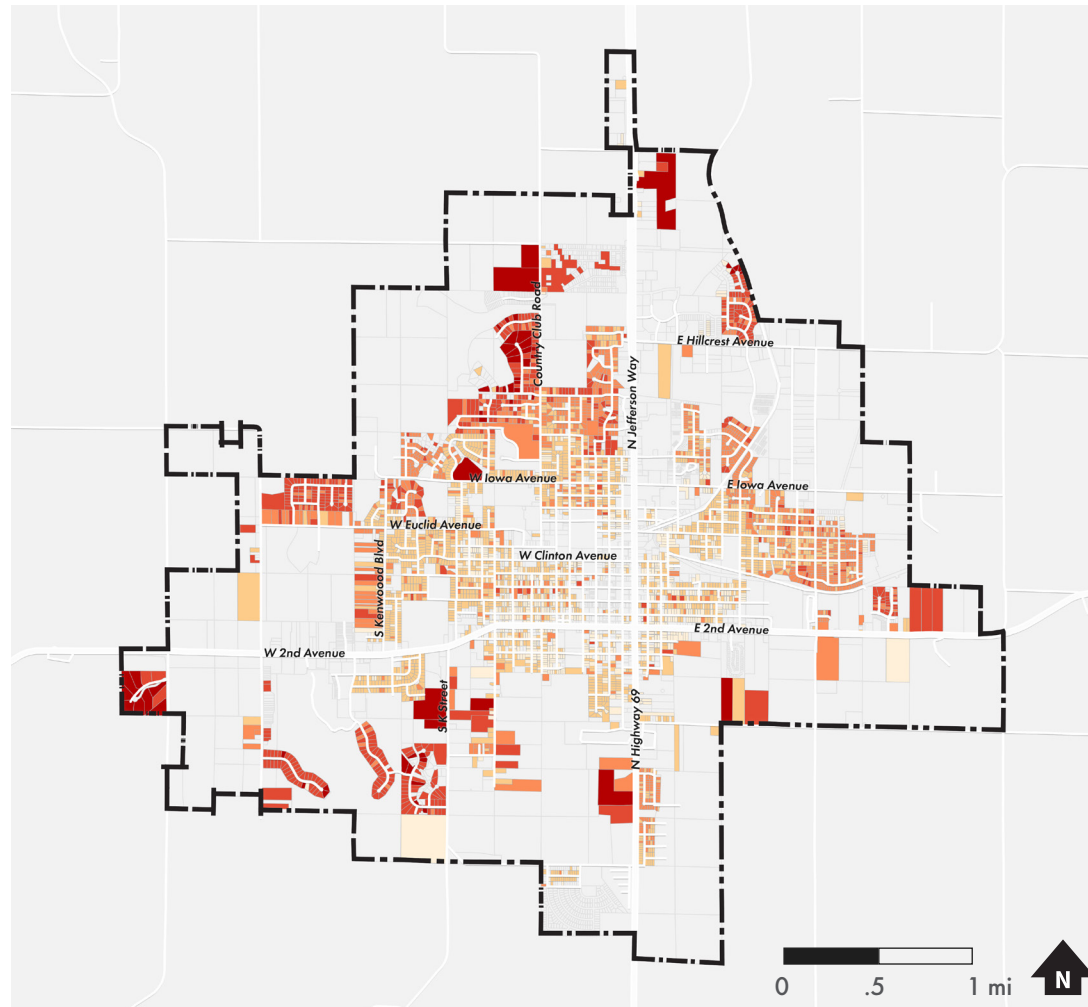
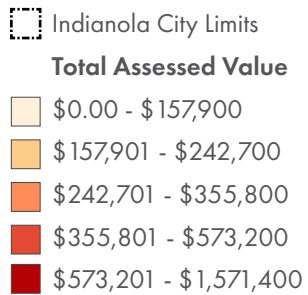
SECTION 2:

HOUSING STOCK CHARACTERISTICS

SINGLE-FAMILY RESIDENTIAL

HOMES BY TOTAL ASSESSED VALUES

There is a wide range of home values in Indianola. In the historic core, there are clusters of lower value homes with high value homes lining the periphery of the community.



HOMES BY TOTAL ASSESSED VALUE	
Total Assessed Value (\$)	Count Share
\$0.00 - \$157,900	778 19.1%
\$157,901 - \$242,700	1,636 40.2%
\$242,701 - \$355,800	1,095 26.9%
\$355,801 - \$573,200	506 12.4%
\$573,201 - \$1,571,400	58 1.4%
TOTAL	4,073 100.0%

TABLE 2.4 Homes by Total Assessed Value

FIGURE 2.4 Single-Family Homes by Total Assessed Value, Indianola, Iowa

Source: Confluence with inputs from Warren County Tax Assessor 2023

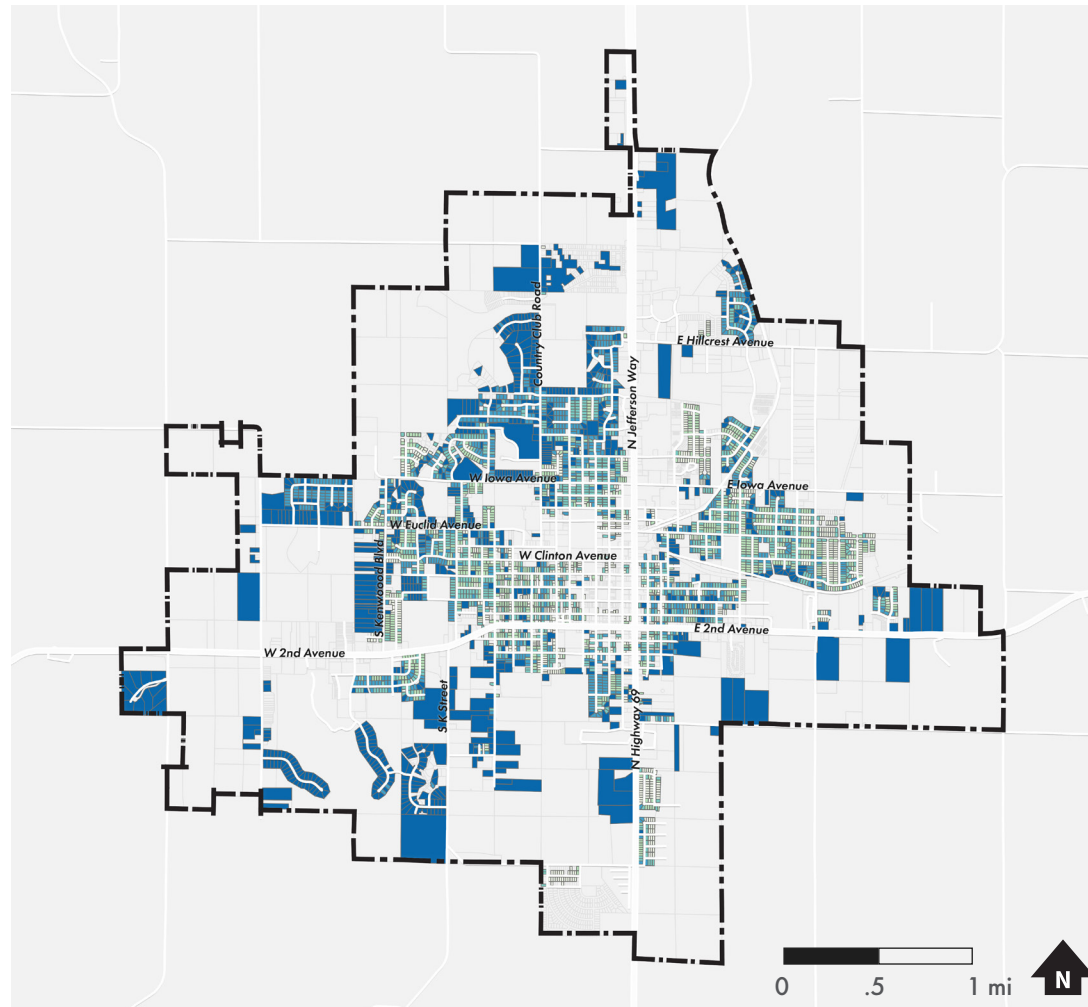
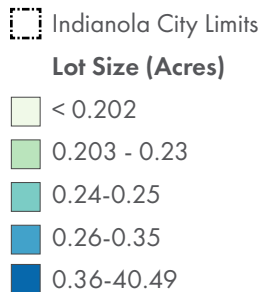
SECTION 2:

HOUSING STOCK CHARACTERISTICS

SINGLE-FAMILY RESIDENTIAL

HOMES BY LOT SIZE

Newer homes in Indianola on the edges are generally built on larger lots than the historic core. The overall average lot size for single-family homes is 0.42 acres. The largest lot for a home is over 40 acres.



HOMES BY LOT SIZE IN ACRES	
Lot Size (Acres)	Count Share
< 0.202	815 20.0%
0.203 - 0.23	815 20.0%
0.24-0.25	814 20.0%
0.26-0.35	815 20.0%
0.36-40.49	814 20.0%
TOTAL	4,073 100.0%

TABLE 2.5 Homes by Lot Size in Acres

FIGURE 2.5 Single-Family Homes by Lot Size in Acres, Indianola, Iowa

Source: Confluence with inputs from Warren County Tax Assessor 2023

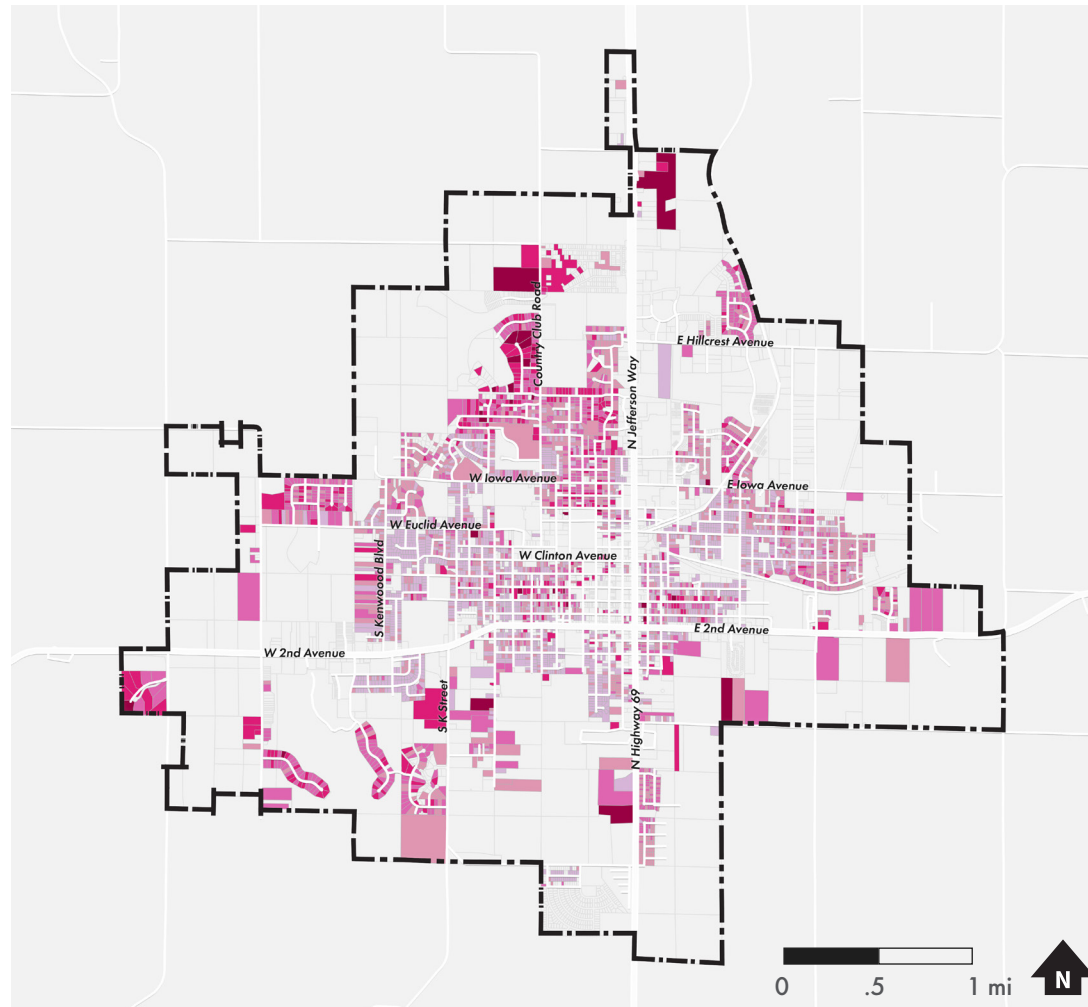
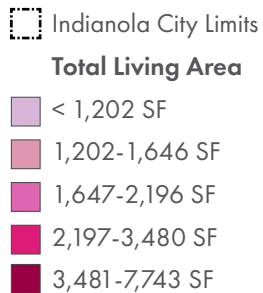
SECTION 2:

HOUSING STOCK CHARACTERISTICS

SINGLE-FAMILY RESIDENTIAL

HOMES BY TOTAL LIVING AREA

As with age of homes, the majority of smaller homes are located with the core of Indianola with home sizes increasing on the edges.



HOMES BY TOTAL LIVING AREA	
Total Living Area (SF)	Count Share
< 1,202	1,497 36.8%
1,202-1,646	1,250 30.7%
1,647-2,196	974 23.9%
2,197-3,480	321 7.9%
3,481-7,743	31 0.8%
TOTAL	4,073 100.0%

TABLE 2.6 Homes by Total Living Area

FIGURE 2.6 Single-Family Homes by Total Living Area (SF) Indianola, Iowa

Source: Confluence with inputs from Warren County Tax Assessor 2023

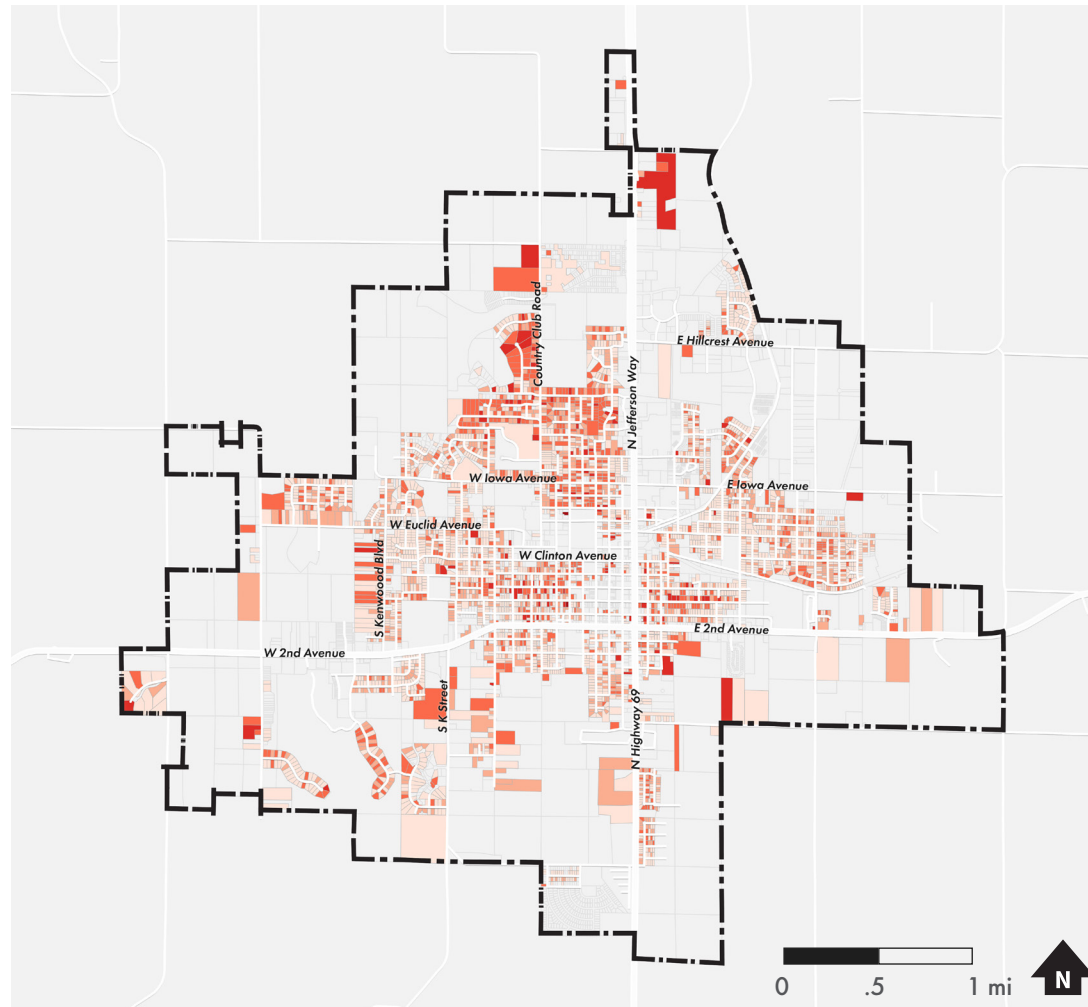
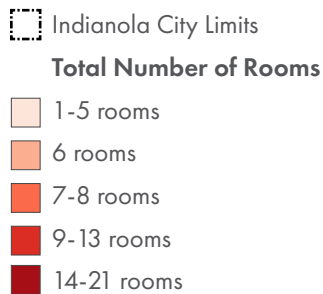
SECTION 2:

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SINGLE-FAMILY RESIDENTIAL

HOMES BY TOTAL NUMBER OF ROOMS

The majority of homes have between 1 and 5 total rooms. There are some outliers to this spread throughout the community. Larger homes tend to be located in newer developments or near the corporate limits.



HOMES BY NUMBER OF ROOMS	
Number of Rooms	Count Share
1-5 rooms	2,241 55.0%
6 rooms	973 23.9%
7-8 rooms	755 18.5%
9-13 rooms	102 2.5%
14-21 rooms	2 0.0%
TOTAL	4,073 100.0%

TABLE 2.7 Homes by Number of Rooms

FIGURE 2.7 Single-Family Homes by Total Number of Rooms, Indianola, Iowa

Source: Confluence with inputs from Warren County Tax Assessor 2023

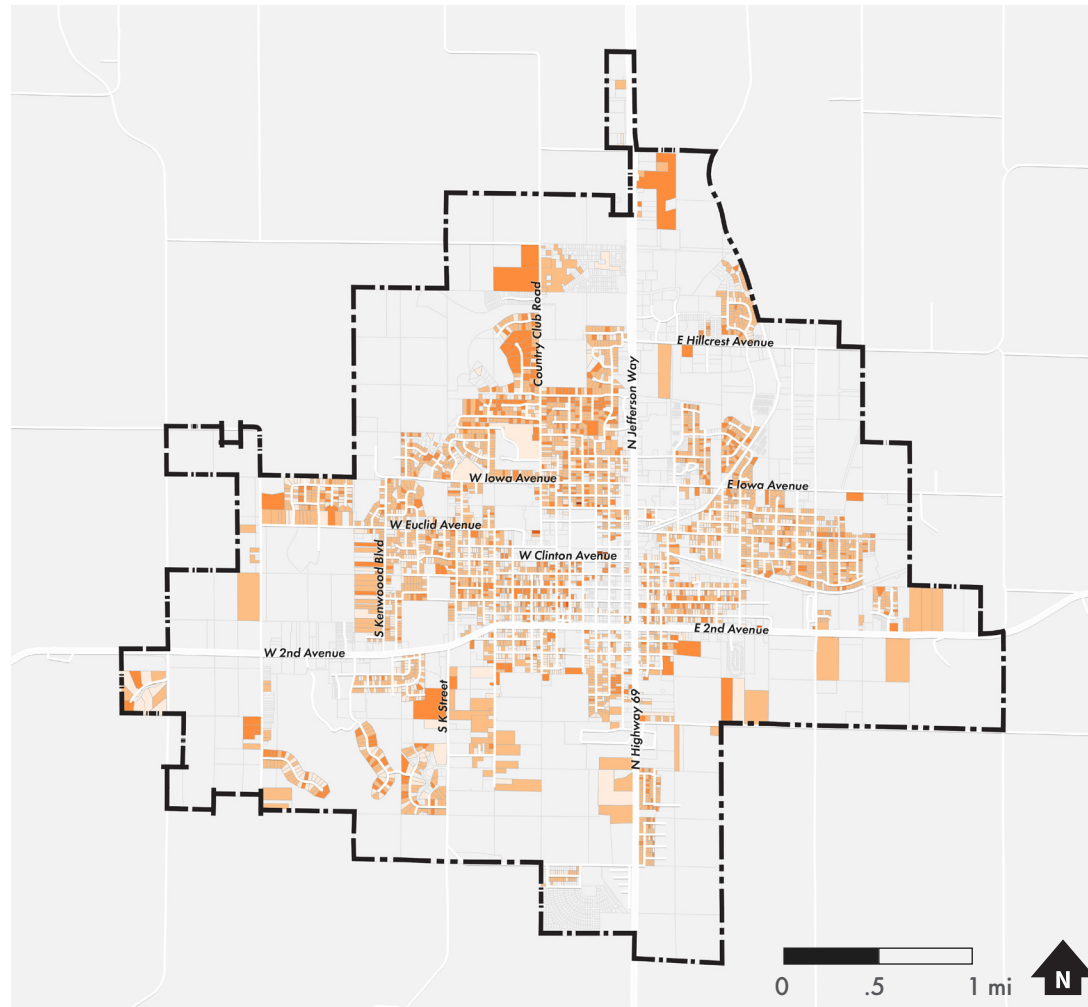
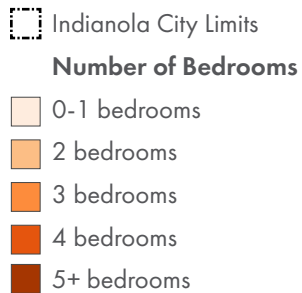
SECTION 2:

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SINGLE-FAMILY RESIDENTIAL

HOMES BY NUMBER OF BEDROOMS

The overall average number of bedrooms for Indianola single-family homes is 2.9. Nearly 57% of homes are 3 bedroom.



HOMES BY NUMBER OF BEDROOMS	
Number of Bedrooms	Count Share
0-1 bedrooms	75 1.8%
2 bedrooms	1,007 24.7%
3 bedrooms	2,309 56.7%
4 bedrooms	615 15.1%
5+ bedrooms	67 1.6%
TOTAL	4,073 100.0%

TABLE 2.8 Homes by Number of Bedrooms

FIGURE 2.8 Single-Family Homes by Number of Bedrooms, Indianola, Iowa

Source: Confluence with inputs from Warren County Tax Assessor 2023

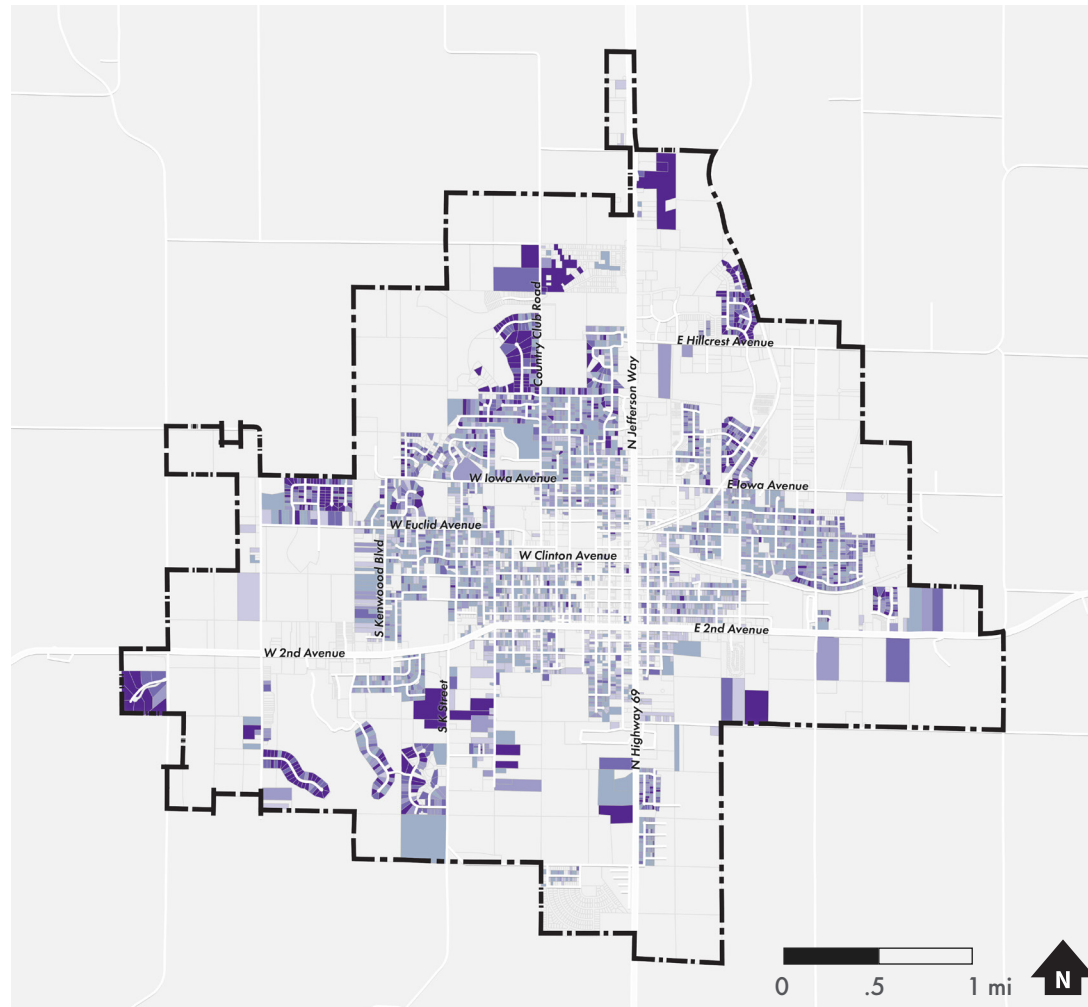
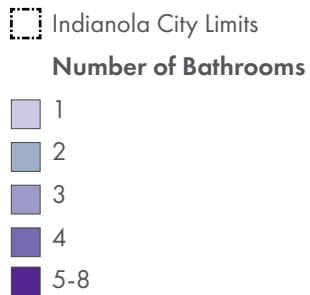
SECTION 2:

HOUSING STOCK CHARACTERISTICS

SINGLE-FAMILY RESIDENTIAL

HOMES BY NUMBER OF BATHROOMS

The average home in Indianola has between 1 and 2 bathrooms. Nearly a quarter of homes have 3 bathrooms. Only 8.5% have 5 or more bathrooms.



HOMES BY NUMBER OF BATHROOMS	
Number of Bathrooms	Count Share
1 Bathroom	897 22.0%
2 Bathrooms	1,489 36.6%
3 Bathrooms	864 21.2%
4 Bathrooms	476 11.7%
5-8 Bathrooms	347 8.5%
TOTAL	4,073 100.0%

TABLE 2.9 Homes by Number of Bathrooms

FIGURE 2.9 Single-Family Homes by Number of Bathrooms, Indianola, Iowa

Source: Confluence with inputs from Warren County Tax Assessor 2023

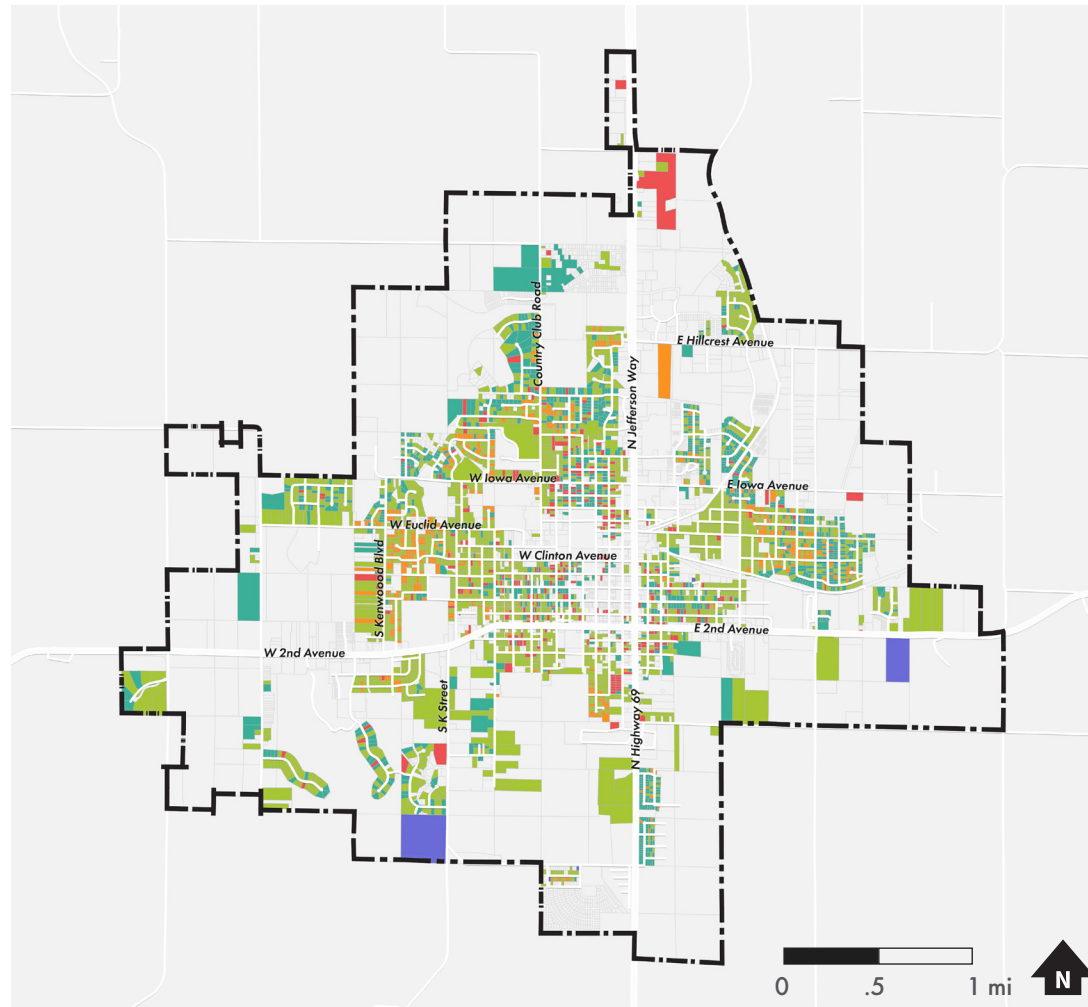
SECTION 2:

HOUSING STOCK CHARACTERISTICS

SINGLE-FAMILY RESIDENTIAL

HOMES BY NUMBER OF STORIES

Nearly 60% of homes are 1 story and another 25% are 2 story. Split-level homes and 1 and 1/2 story homes account for a combined 16.6%.



HOMES BY NUMBER OF STORIES	
Number of Stories	Count Share
1 Story	2,407 59.1%
1 1/2 Story	287 7.0%
2 Story	983 24.1%
Split-Level	389 9.6%
Other	7 0.2%
TOTAL	4,073 100.0%

TABLE 2.10 Homes by Number of Stories

FIGURE 2.10 Single-Family Homes by Number of Stories, Indianola, Iowa

Source: Confluence with inputs from Warren County Tax Assessor 2023

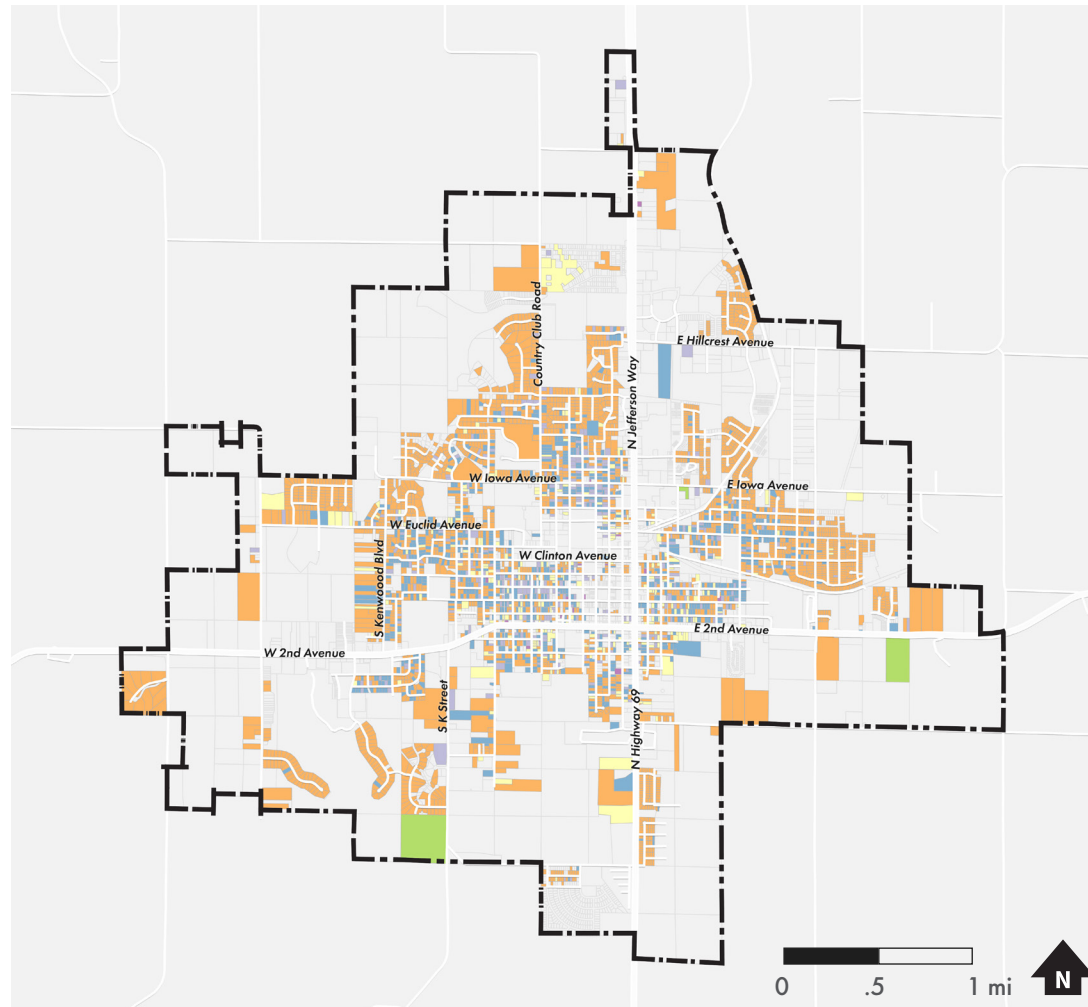
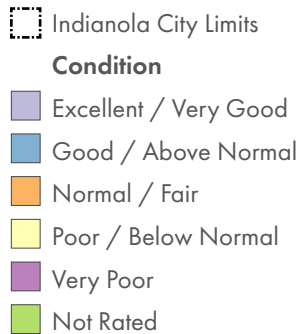
SECTION 2:

HOUSING STOCK CHARACTERISTICS

SINGLE-FAMILY RESIDENTIAL

HOMES BY CONDITION

Most homes in Indianola are rated as having normal condition. Only around 6% were assessed by Warren County tax assessors as below normal or lower.



HOMES BY CONDITION	
Condition	Count Share
Excellent / Very Good	312 7.7%
Good / Above Normal	876 21.5%
Normal / Fair	2,626 64.5%
Poor / Below Normal	240 5.9%
Very Poor	16 0.4%
Not Rated	3 0.1%
TOTAL	4,073 100.0%

TABLE 2.11 Homes by Condition

FIGURE 2.11 Single-Family Homes by Condition, Indianola, Iowa

Source: Confluence with inputs from Warren County Tax Assessor 2023

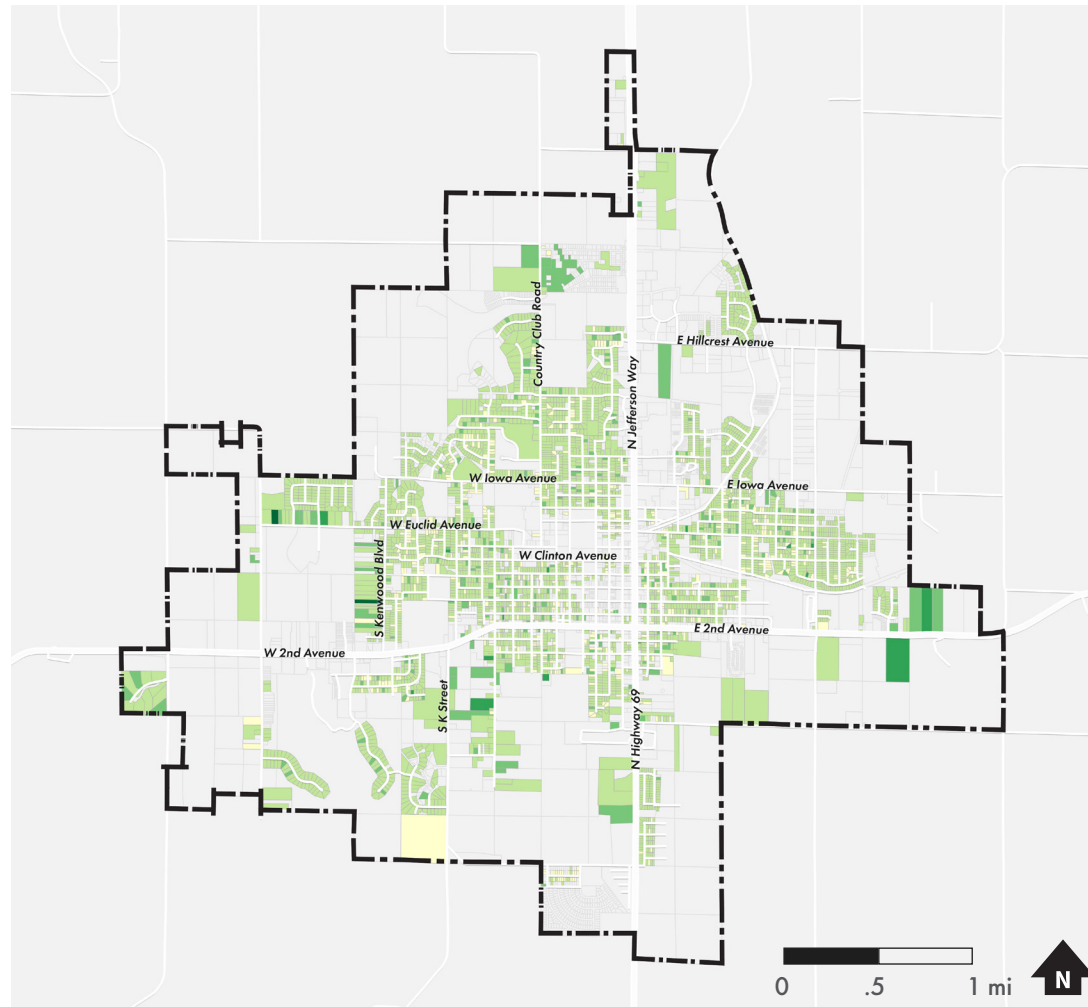
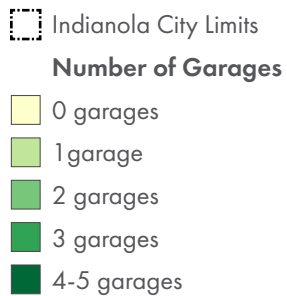
SECTION 2:

HOUSING STOCK CHARACTERISTICS

SINGLE-FAMILY RESIDENTIAL

HOMES BY NUMBER OF GARAGES

The average home in Indianola has one garage. Another approximately 11.3% have no garage and nearly 6% have two garages. Only a small handful have more than two.



HOMES BY NUMBER OF GARAGES	
Number of Garages	Count Share
0 Garages	459 11.3%
1 Garage	3,363 82.6%
2 Garages	235 5.8%
3 Garages	14 0.3%
4-5 Garages	2 0.01%
TOTAL	4,073 100.0%

TABLE 2.12 Homes by Number of Garages

FIGURE 2.12 Single-Family Homes by Number of Garages, Indianola, Iowa

Source: Confluence with inputs from Warren County Tax Assessor 2023

SECTION 2:

HOUSING STOCK CHARACTERISTICS

SINGLE-FAMILY RESIDENTIAL

HOMES BY BASEMENT TYPE

Nearly 90% of all homes have a full basement in Indianola and just over 7% have no basement. Around 3.4% of homes have a 1/2 basement.

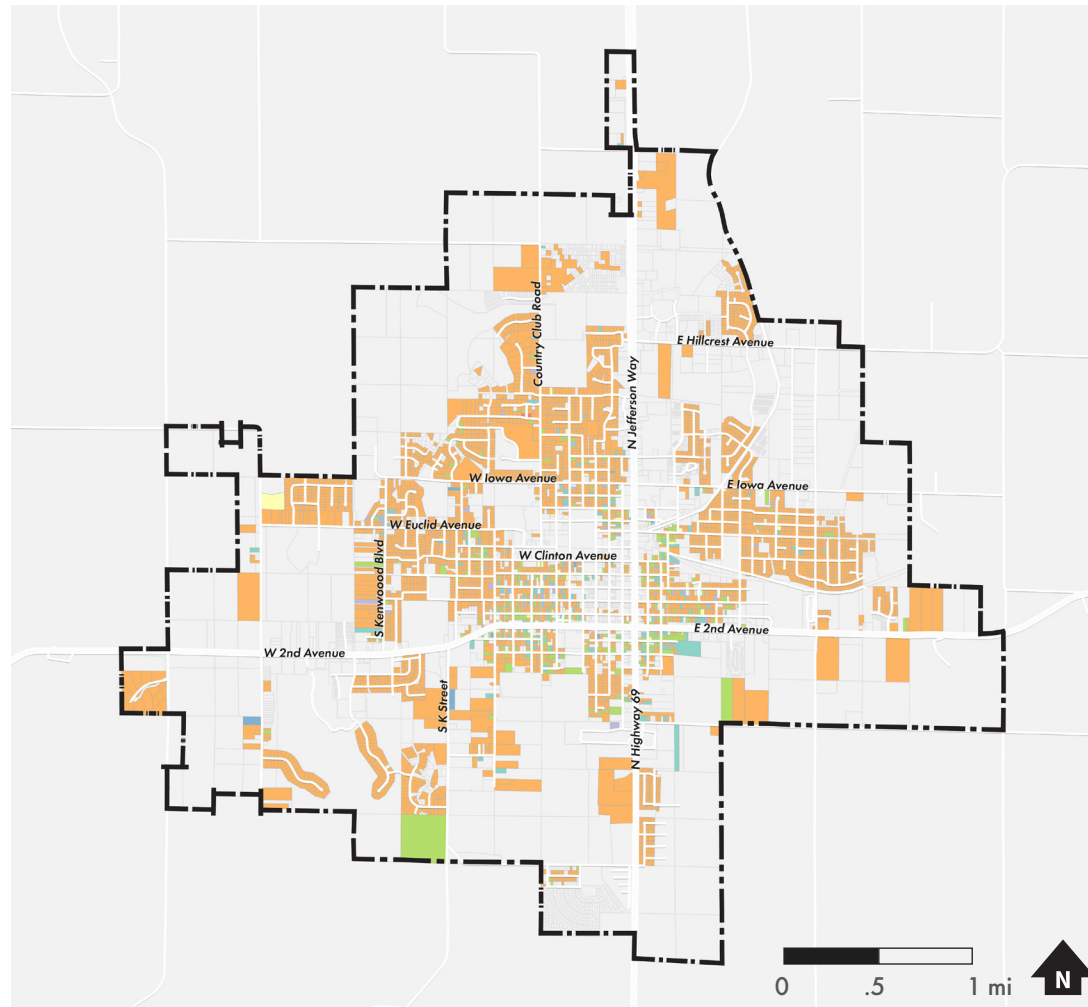
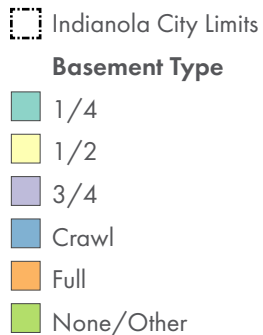


FIGURE 2.13 Homes by Basement Type, Indianola, Iowa

Source: Confluence with inputs from Warren County Tax Assessor 2023

HOMES BY BASEMENT TYPE	
Basement Type	Count Share
1/4 Basement	23 0.6%
1/2 Basement	139 3.4%
3/4 Basement	39 1.0%
Crawl	7 0.2%
Full	3,576 87.8%
None/Other	289 7.1%
TOTAL	4,073 100.0%

TABLE 2.13 Homes by Basement Type

SECTION 2:

HOUSING STOCK CHARACTERISTICS

SUBSIDIZED RENTAL PROPERTIES

There are three properties receiving low-income housing tax credits:

- Indianola Park Apartments II
- Candleridge Apartments of Indianola
- McCord Manor Apartments

There are three multi-family properties with assistance & Section 8 contracts:

- Park View Senior Village
- Prairie Rose Senior Apartments
- Meadow Village Apartments

There is one public housing complex in Indianola operated by the Warren County Housing Authority:

- Indian Country Apartments

In total, there are +/- 514 subsidized housing units available for rent in Indianola across low-income housing tax credits, section 8 contracts, and public housing.

	Address	# Units
Subsidized Properties		
Indianola Park Apartments II	902 N 14th Street	24 units
Candleridge Apartments of Indianola	1111 E Iowa Avenue	22 units
McCord Manor Apartments	2010 W 4th Avenue	213 units
Park View Senior Village	810 S R Street	60 units
Prairie Rose Senior Apartments	2010 W 4th Aveue	81 units
Meadow Village Apartments	810 S R Street	72 units
Indian Country Apartments	1301/1305 E 1st Aveue	42 units
TOTAL		514 units

TABLE 2.14 Subsidized Rental Properties

Source: HUD, Warren County Tax Assessor, Warren County Housing Authority

SECTION 2:

HOUSING STOCK CHARACTERISTICS

MEDIUM + MULTI-FAMILY RESIDENTIAL

HOUSING TYPES

Medium-density residential includes all duplexes/two-family dwellings, townhouses, and rowhouses. Multi-family residential includes all apartment conversions with 3+ units, apartments, and condominiums. There are approximately 15 buildings in Downtown listed having apartments in the upperstories.

- Indianola City Limits
- Medium-Density Residential
- Multi-Family Residential
- Downtown Upperstory Units

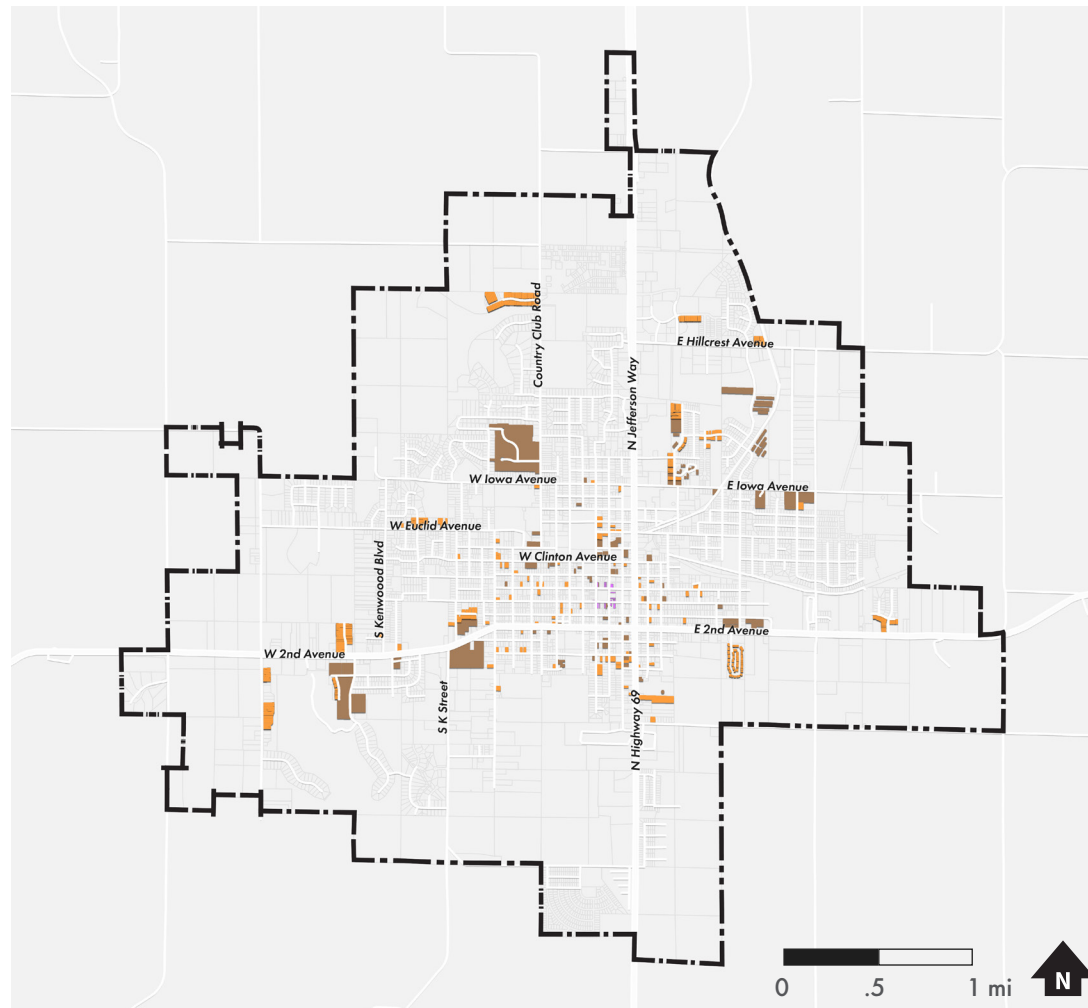


FIGURE 2.14 Residential Parcels by Type, Indianola 2023

Source: Confluence with inputs from Warren County Tax Assessor

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HOUSING STOCK CHARACTERISTICS

MEDIUM + MULTI-FAMILY RESIDENTIAL

Key data for medium-density and multi-family residential parcels in Indianola are summarized below. A more limited amount of data is available for these properties compared to single-family residential. Overall, there are approximately 554 medium-density residential (townhomes, duplexes, etc.) and 1,750 multi-family units (apartments, condos, etc.) in Indianola. The units range from being from the late 1800s to new developments. The highest assessed multi-family residential property is just nearly \$8.5 million. Medium-density residential units have an average total living space of just over 1,400 SF. Most are rated normal or above and have an average of 2.5 bedrooms.

Housing Type	MEDIUM-DENSITY RESIDENTIAL				MULTI-FAMILY RESIDENTIAL			
	Count Share	Minimum	Maximum	Average	Count Share	Minimum	Maximum	Average
Year Built		1868	2022	1995		1870	2022	1992
Total Assessed Value (\$)		\$73,200	\$ 1,215,700	\$245,149		\$61,800	\$ 8,492,700	\$304,473
Number of Units	554				1,750			
Total Living Area (SF)		504 SF	4,192 SF	1,443 SF				
Number of Rooms		2	14	5.1				
Number of Bedrooms		1	8	2.5				
Has Full Basement	78.0%							
Above Normal Condition	96.6%							
Below Normal Condition	3.4%							

TABLE 2.15 Medium-Density and Multi-Family Residential Data in Indianola

SECTION 2:

HOUSING STOCK CHARACTERISTICS

VULNERABILITY ANALYSIS

OVERVIEW

A housing vulnerability analysis was completed to highlight areas that may be susceptible to decline due to a clustering housing characteristics. The end result of this analysis is a hot spot map. This map, shown in Figure 2.15, highlights congregated datapoints in red. The deeper the red, the higher the concentration of multiple datapoints in the area. The datapoints used for this analysis include:

- Year built is pre-1950
- Smaller lot size
- 2 or fewer bedrooms
- 1 or fewer bathrooms
- No garages
- County assessor condition is below normal
- Unit total value is \$100,000 or less

The results of the housing vulnerability analysis helped to identify a study area for the housing windshield survey. This survey, and its results, are discussed in greater detail on the following pages.

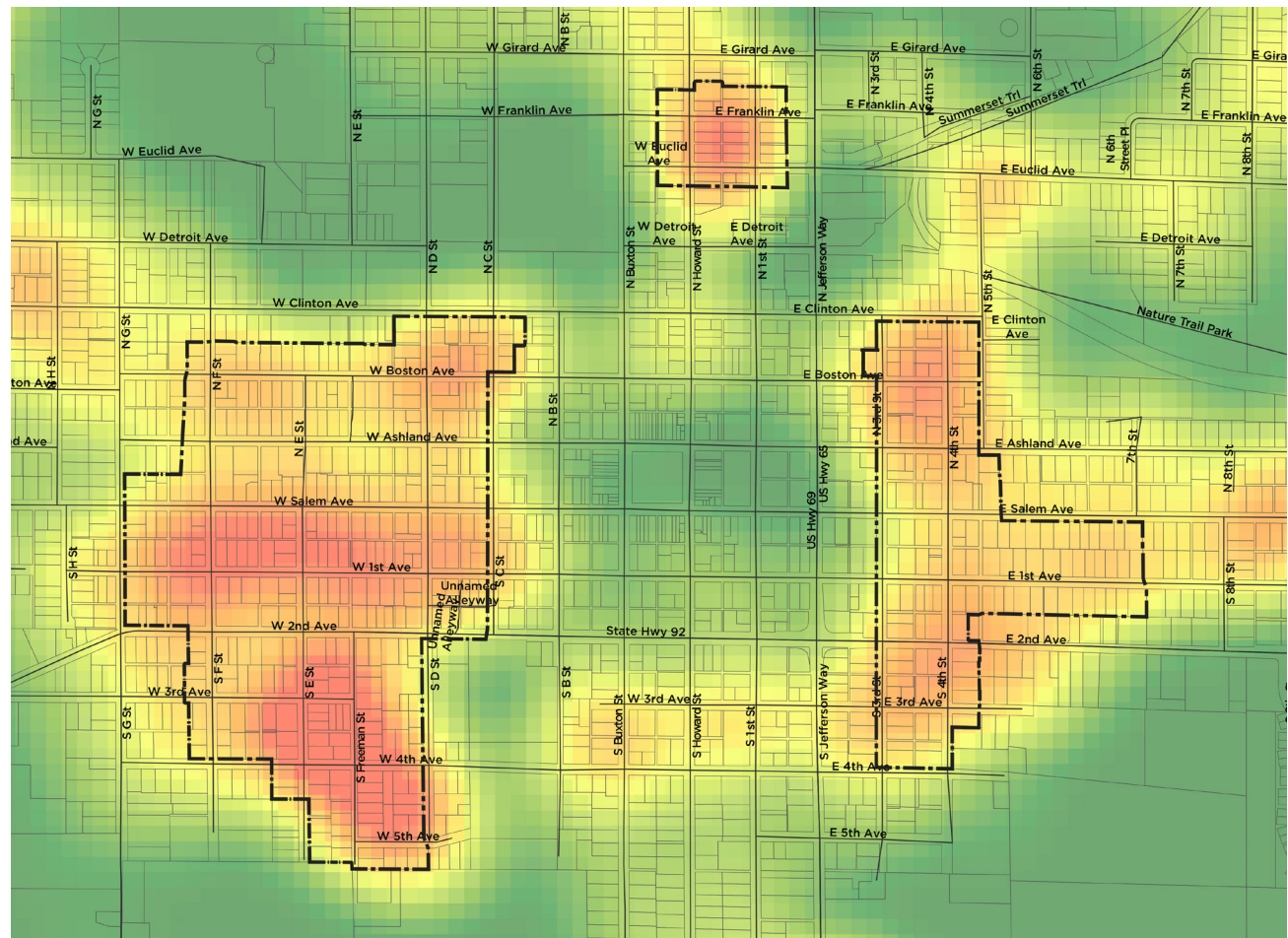


FIGURE 2.15 Housing Vulnerability Analysis Results for Indianola

Source: Confluence with inputs from Warren County Tax Assessor

SECTION 2:

HOUSING STOCK CHARACTERISTICS

WINDSHIELD SURVEY

OVERVIEW

A windshield survey was conducted as part of the Housing Needs Analysis to identify current housing types, exterior conditions, and roof conditions for a select study area of Indianola. The study area was selected because they were determined to be the areas with the highest vulnerability, with variables including age, value, condition, and number of bathrooms/bedrooms. The intent of this survey is to identify themes and needs for homeowners in the study area to support housing rehabilitation and maintenance within the community.

Figure 2.16 presents the study area utilized for the windshield survey for Indianola. The following pages provide greater detail of the vulnerability analysis and windshield survey.

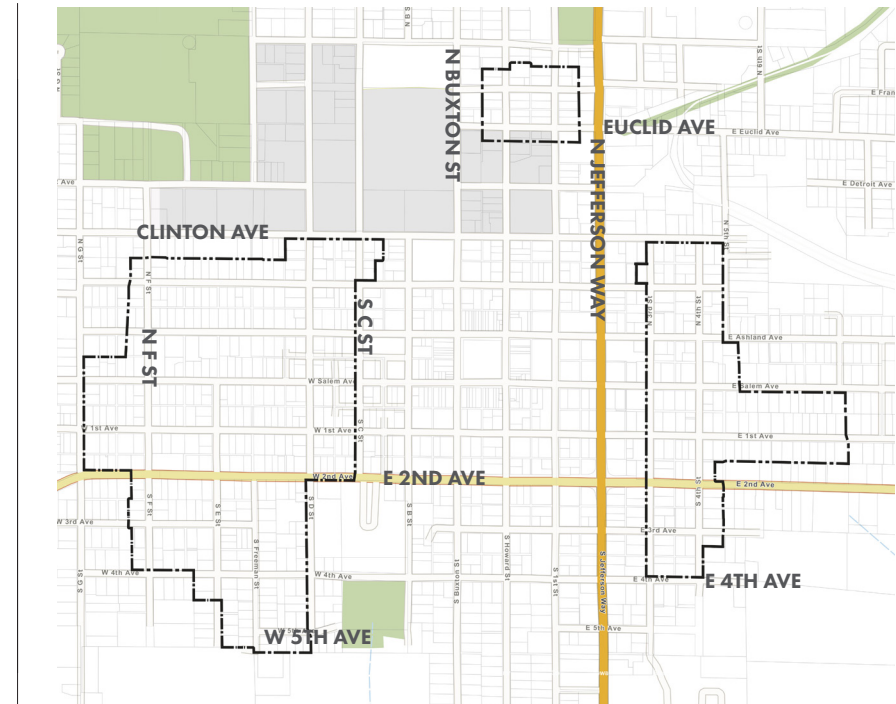


FIGURE 2.16 Indianola Windshield Survey Study Areas

Excellent

A dwelling unit that is new or well maintained and structurally intact. Foundation appears structurally undamaged, and rooflines are straight. Windows, doors, and siding are in good repair. Exterior paint is in good condition.

Sound

A dwelling unit that requires minor deferred maintenance, such as repainting, window repairs, the replacement of a few shingles, or the repair of cracks in the foundation.

Minor Rehabilitation

A dwelling unit that shows signs of multiple deferred maintenance, or that requires the repair of one major component.

Deteriorating

A dwelling unit that has at least two major structural problems, but can be repaired with major rehabilitation.

Dilapidated

A dwelling unit that suffers from excessive neglect, appears structurally unsound and not safe for human habitation, and may not be feasible to rehabilitate.

SECTION 2:

HOUSING STOCK CHARACTERISTICS

WINDSHIELD SURVEY

HOUSING TYPES

The housing types surveyed in the Windshield Survey are categorized in Figure 2.17. The dominant residential housing type is detached single-family residential. Given the location of the study area and the trends of development, this is not surprising to see in the built environment. Shown in red and dark purple, there are some instances of attached and multi-family housing types throughout the neighborhoods. Some examples of the attached units appeared to be infill opportunities, bringing additional gentle density to the block. Multi-family housing is generally located on corner lots, as is recommended as a best practice.

- Windshield Survey Study Area
- Detached Single-Family Residential
- Attached Housing (Duplex, Triplex, Quadplex)
- Multi-Family

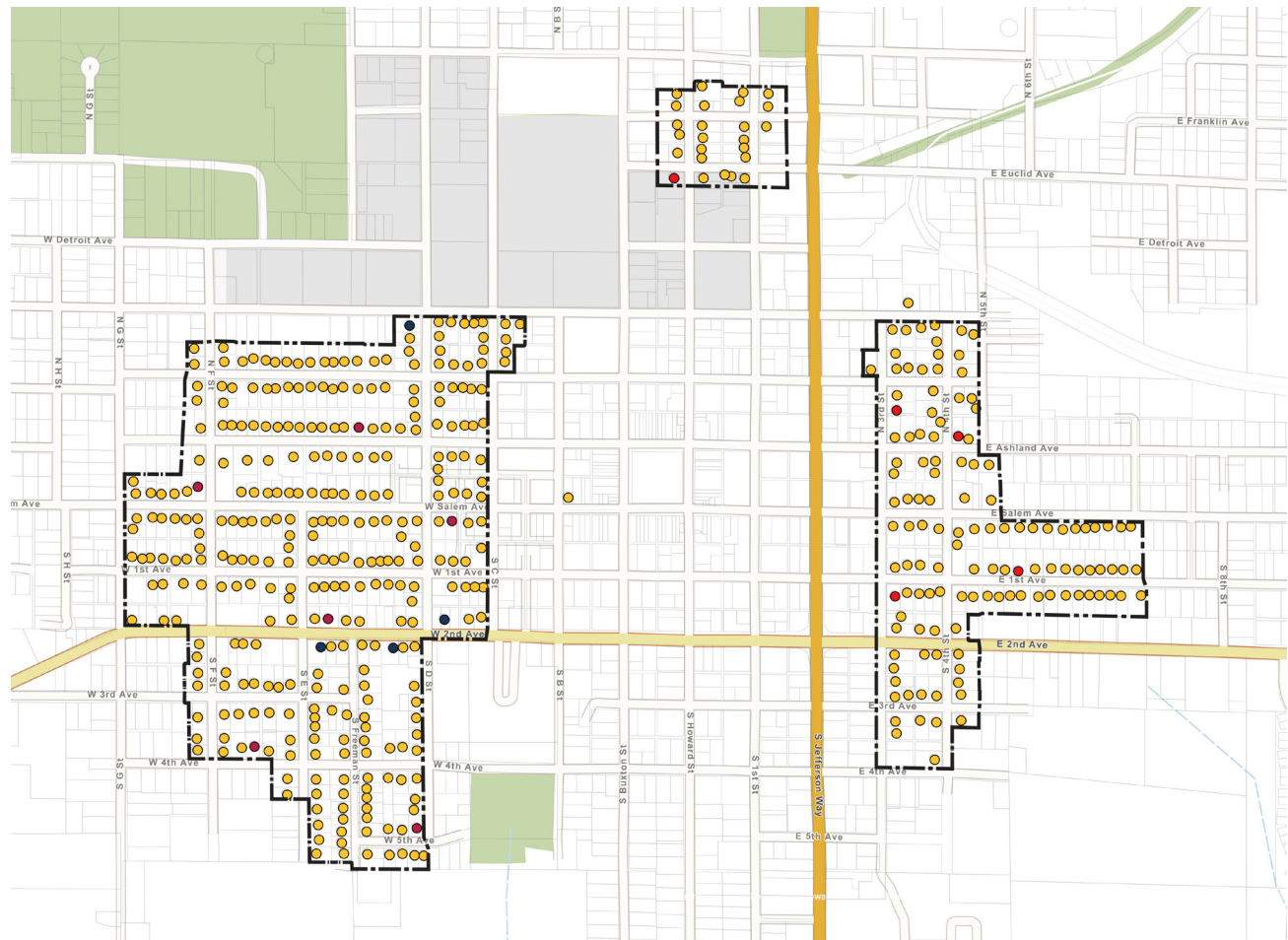


FIGURE 2.17 Housing Vulnerability Analysis Results for Indianola - Housing Types

Source: Confluence with inputs from Warren County Tax Assessor

SECTION 2:

HOUSING STOCK CHARACTERISTICS

WINDSHIELD SURVEY

HOUSING CONDITION

The primary intent of the Windshield Survey is to better understand the exterior conditions of the housing stock. Examination of the siding, foundation, windows, and general exterior appearance are used to provide a rating of the individual homes. Table 2.16 below highlights the counts and shares for each category rating below.

EXTERIOR CONDITION RATINGS	
Condition	Count/Share
Excellent	241/50.4%
Sound	141/29.5%
Minor Rehabilitation	84/17.6%
Deteriorating	10/2.1%
Dilapidated	1/0.2%
Condemned	1/0.2%
TOTAL	478/100.0%

TABLE 2.16 Housing Exterior Conditions Counts/Shares

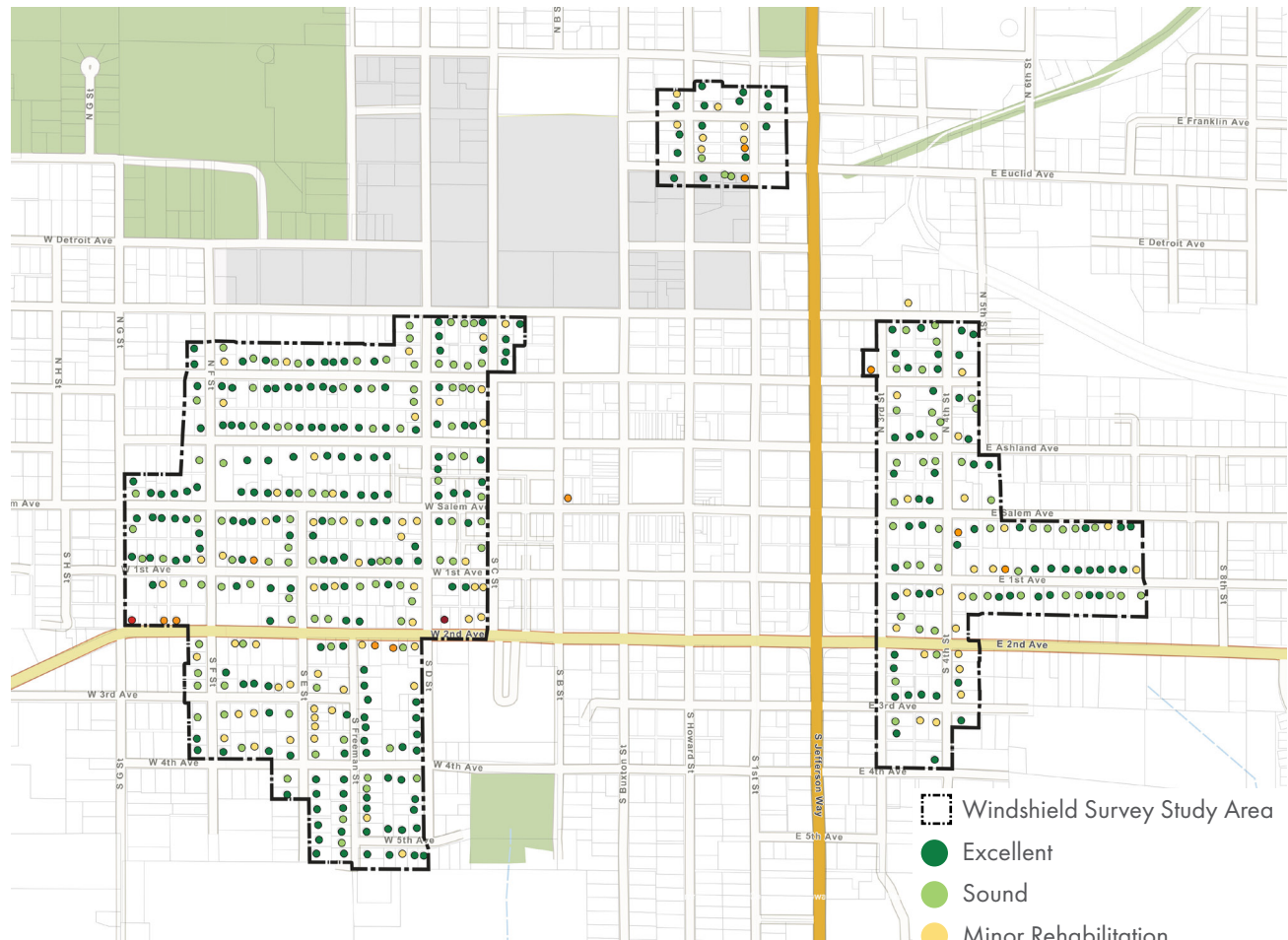


FIGURE 2.18 Housing Vulnerability Analysis Results for Indianola - Exterior Conditions

Source: Confluence with inputs from Warren County Tax Assessor

SECTION 2:

HOUSING STOCK CHARACTERISTICS

WINDSHIELD SURVEY

ROOF CONDITIONS

Roof conditions throughout the community follow similar trends to the general exterior conditions as this is a major contributing factor to the quality of the structure. Table 2.17 below highlights the counts and shares of each rating for roof conditions below.

ROOF CONDITION RATINGS	
Condition	Count/Share
Excellent	253/52.9%
Sound	180/37.7%
Minor Rehabilitation	38/7.9%
Deteriorating	6/1.3%
Dilapidated	0/0.0%
Condemned	1/0.2%
TOTAL	478/100.0%

TABLE 2.17 Housing Roof Conditions Counts/Shares

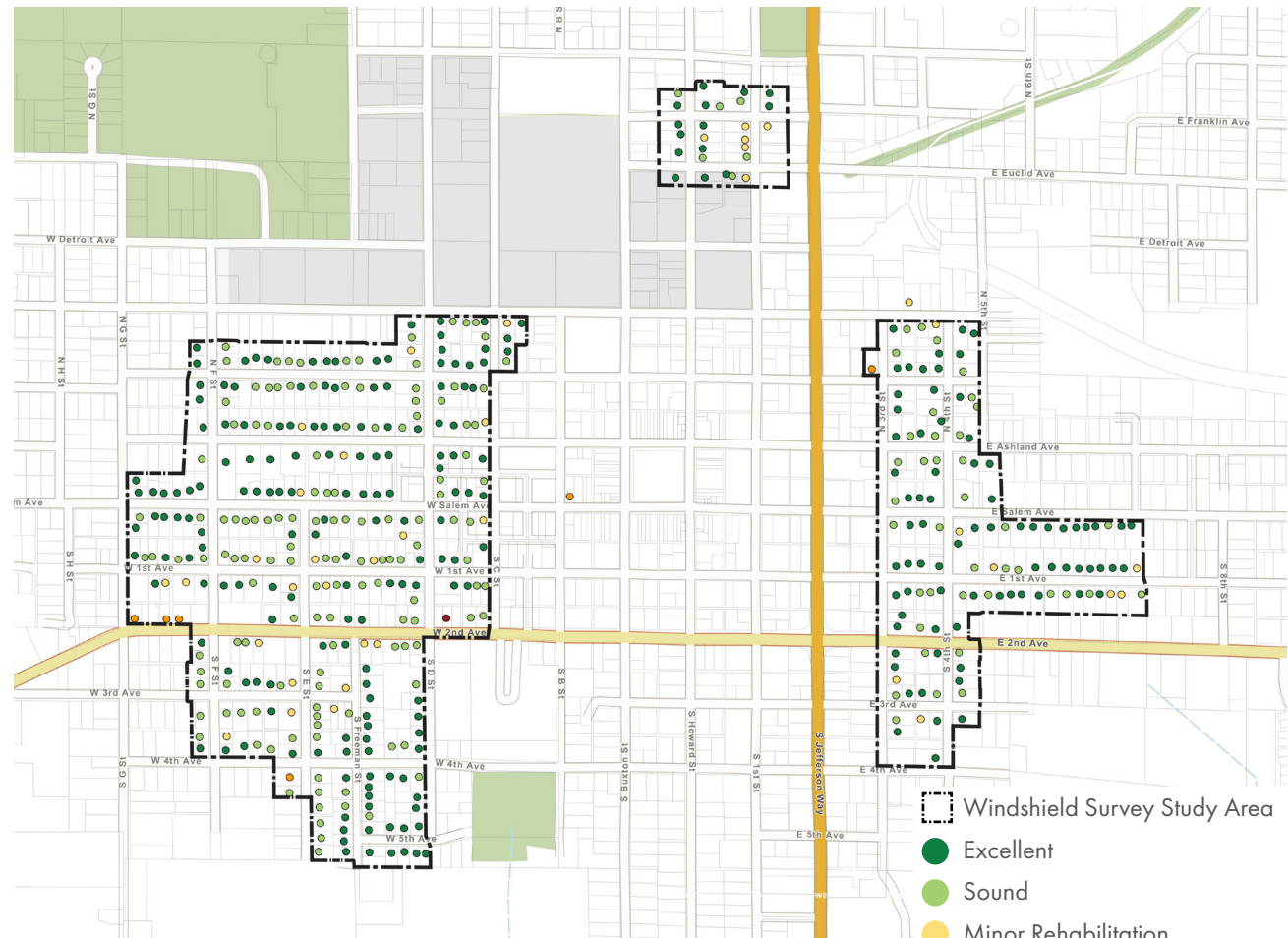


FIGURE 2.19 Housing Vulnerability Analysis Results for Indianola - Roof Conditions

Source: Confluence with inputs from Warren County Tax Assessor

SECTION 3:

HOUSING NEEDS INDICATORS

HOUSING MISMATCH ANALYSIS

A Housing Mismatch Analysis serves as an additional method for measuring gaps and surpluses within the existing housing market.

This analysis follows HUD's definition of affordability and examines what homes (rentals and owner-occupied units) exist within the community today that are within 30% of the household income ranges provided.

The graphic to the right can be utilized to understand what each color and bar represents.

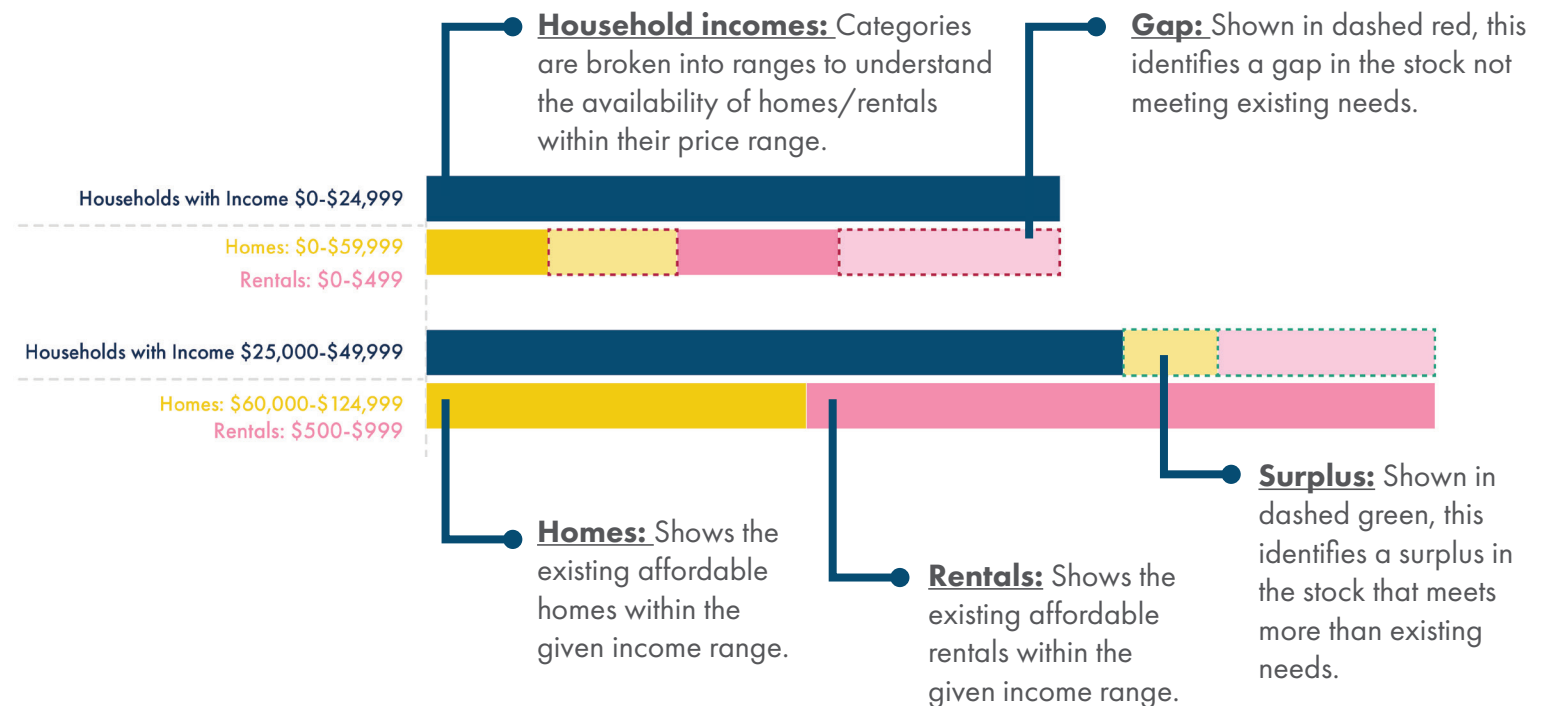


FIGURE 3.1 Housing Mismatch Analysis Key and Definitions

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HOUSING NEEDS INDICATORS

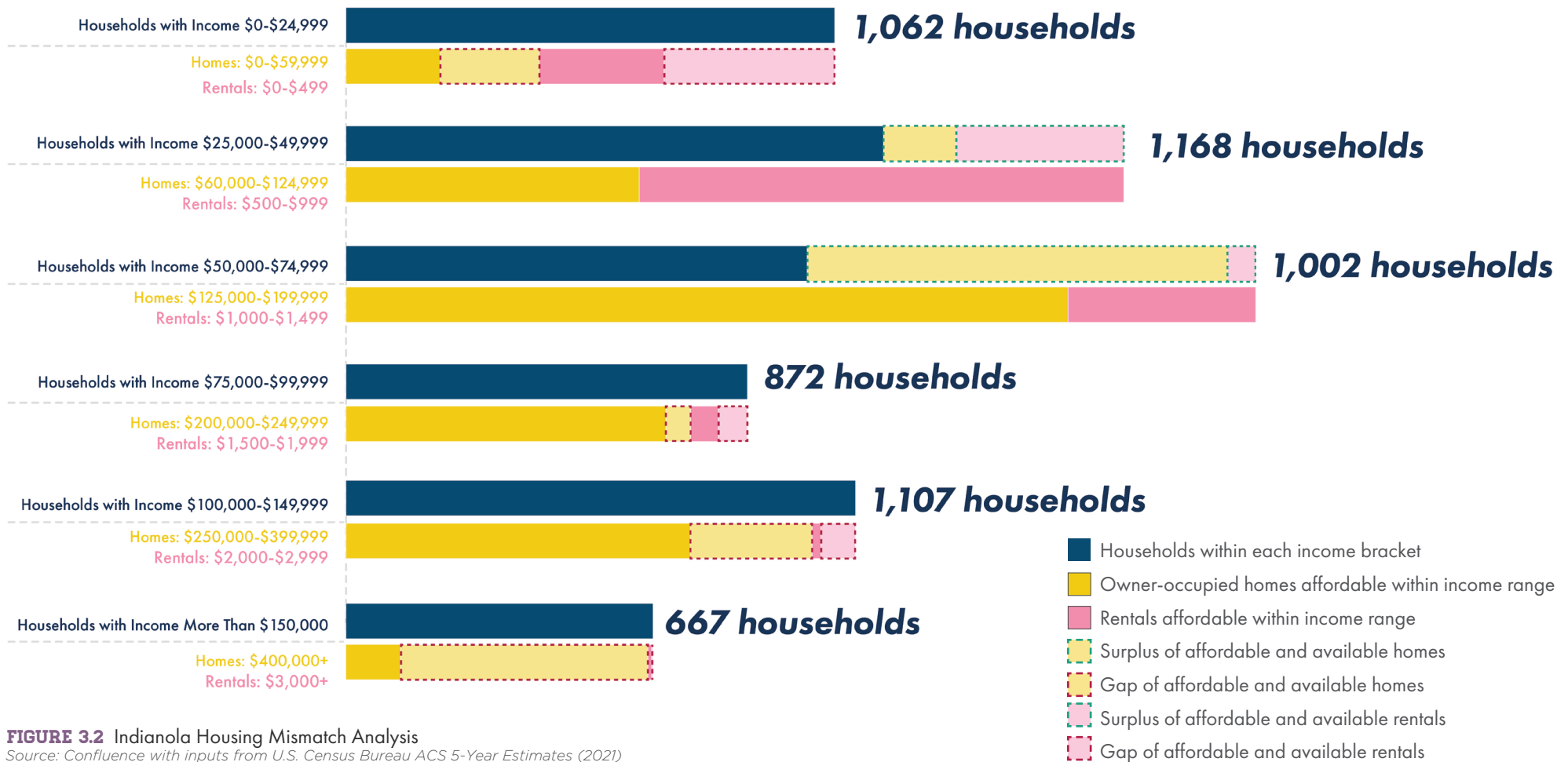


FIGURE 3.2 Indianola Housing Mismatch Analysis
 Source: Confluence with inputs from U.S. Census Bureau ACS 5-Year Estimates (2021)

SECTION 3:

HOUSING NEEDS INDICATORS

GAP IN LOW -INCOME AVAILABILITY

The first observation from the Housing Mismatch Analysis in Figure 3.2 identifies a large gap in housing for the lowest of income brackets (\$0-\$24,999). This bracket can be assumed to include low income households, college students, or seniors on fixed-incomes. Rentals within this income bracket face the greatest competition and demand, accentuated by the demand on affordable owner-occupied units. Rentals considered affordable within this income range cap at \$499 per month, with owner-occupied units cap values of \$59,999.

Indianola does have a healthy number of subsidized housing units available within the community that helps alleviate some of the cost-burdened households. These subsidized units are discussed on page 47.

MID-INCOME HOUSING COMPETITION

The \$25,000-\$74,999 income ranges are the only two categories that have surpluses in their affordability and availability of units. There are more units than demand would indicate and therefore result in edge income brackets (those above and below \$25K-\$74K) seeking housing units in this range and living well-above or far below their means. This is of concern as this places unnecessary competition on the units in this range and further places the lowest of earners at risk for becoming increasingly housing cost-burdened.

There must be intentional focus on supplementing edge income bracket's housing choices to ensure there are affordable and available in their respective price ranges.

MISSING MOVE-UP HOUSING

There are roughly 2,600 households that fall within the household income range of \$75,000 and more. There is an estimated need for +/- 850 owner-occupied units, and +/- 140 rental units within this range.

By supplementing this range's availability of housing, it could assist in alleviating competition within the market and improve housing mobility within Indianola. There are not any true 'luxury' rental units in Indianola today, though there could be opportunity to introduce this housing type to the market and provide greater options for high-earners.

SECTION 3:

HOUSING NEEDS INDICATORS

POPULATION PROJECTIONS 2020-2050

A series of different population projection methodologies were used to estimate Indianola's potential population at 2050. The methods used fall into three main groups:

- Average annual change between 1990 and 2020
- Linear, geometric and logistic growth patterns
- Hamilton Perry - a modified cohort component population projection methodology.

In total, eight different projections were calculated through 2050 that ranged from a low of 20,736 and a high of 37,251. To account for this variation, an average projection of 23,606 was used for calculating household demand estimates.

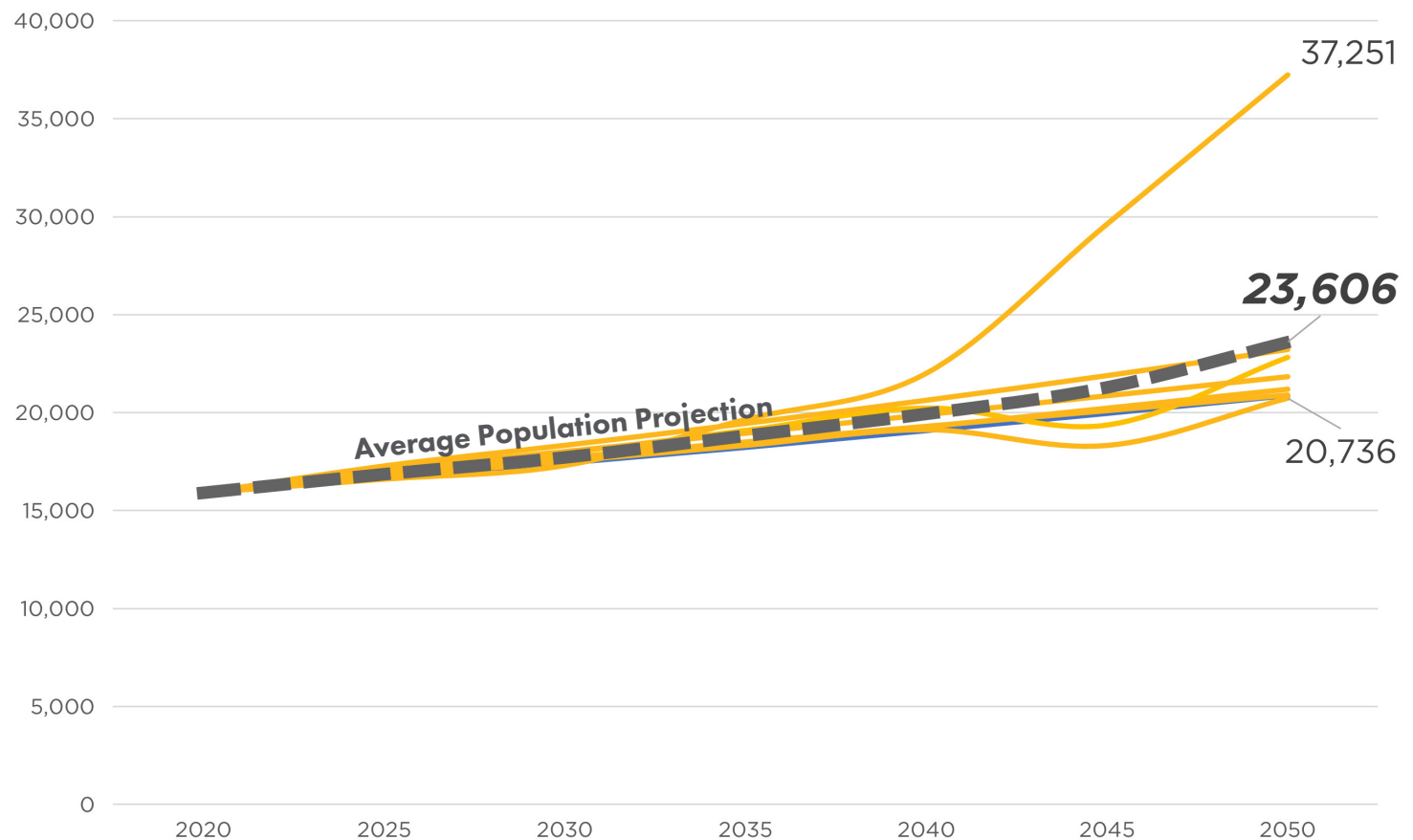


FIGURE 3.3 Indianola Population Projections 2020-2050

Source: Confluence with inputs from U.S. Census Bureau

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HOUSING NEEDS INDICATORS

HOUSEHOLD DEMAND

By leveraging the average population trend line from the population projections, estimations for added population and households over time can be made.

By 2050, Indianola is projected to add 3,202 households.

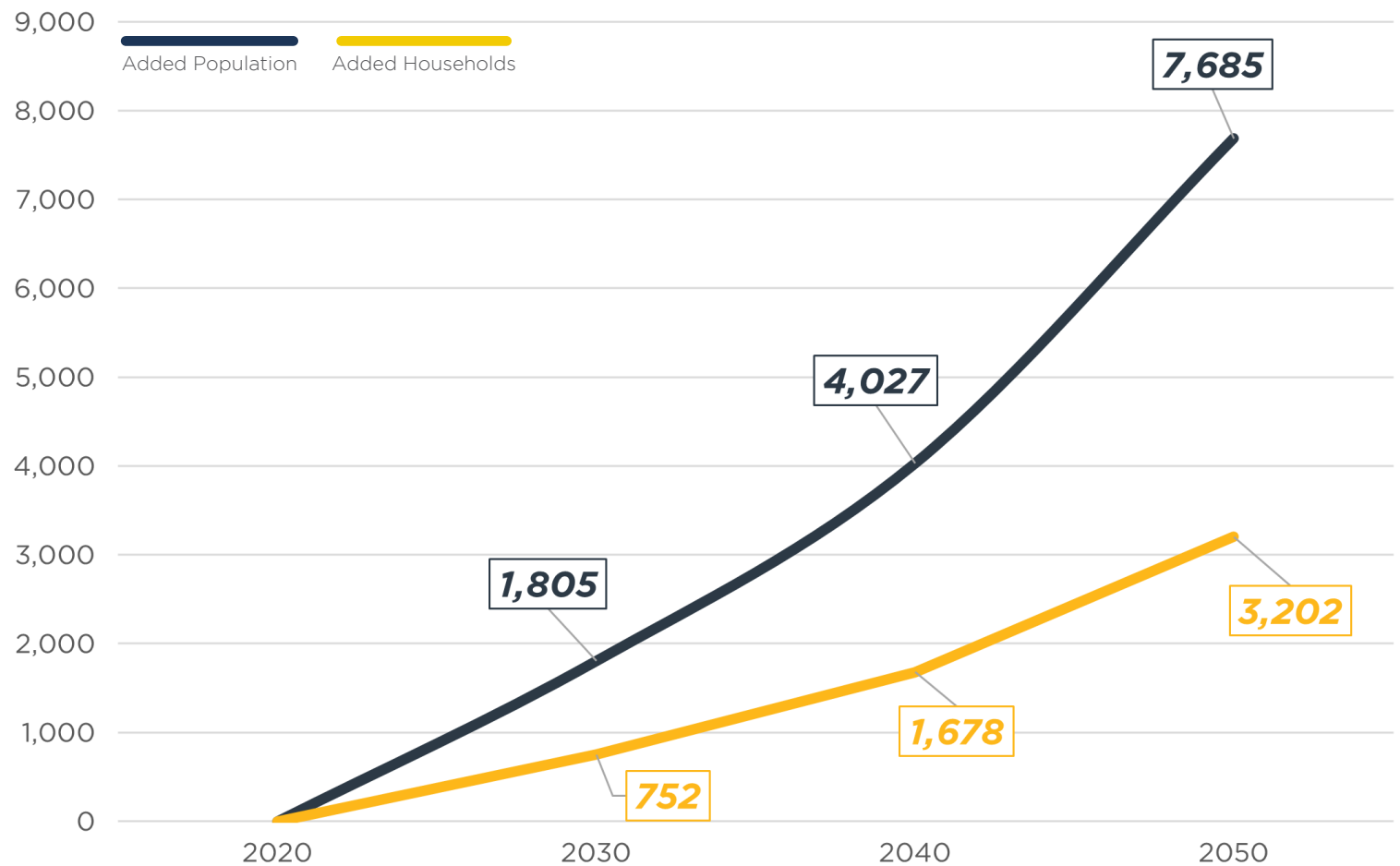


FIGURE 3.4 Indianola Added Population and Household Projections 2020-2050

Source: Confluence with inputs from U.S. Census Bureau

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HOUSEHOLD DEMAND CONT'D

An analysis of the current residential mixes are used to better project what mix of detached, attached, and multi-family units are needed in the future for Indianola. Today, the community is skewed heavily toward detached, single-family residential. Based on national and metro trends, it is encouraged to expand housing choice and increase attached and multi-family units for housing mobility. The target mix, as well as necessary units and needed acres are provided in Figure 3.5.

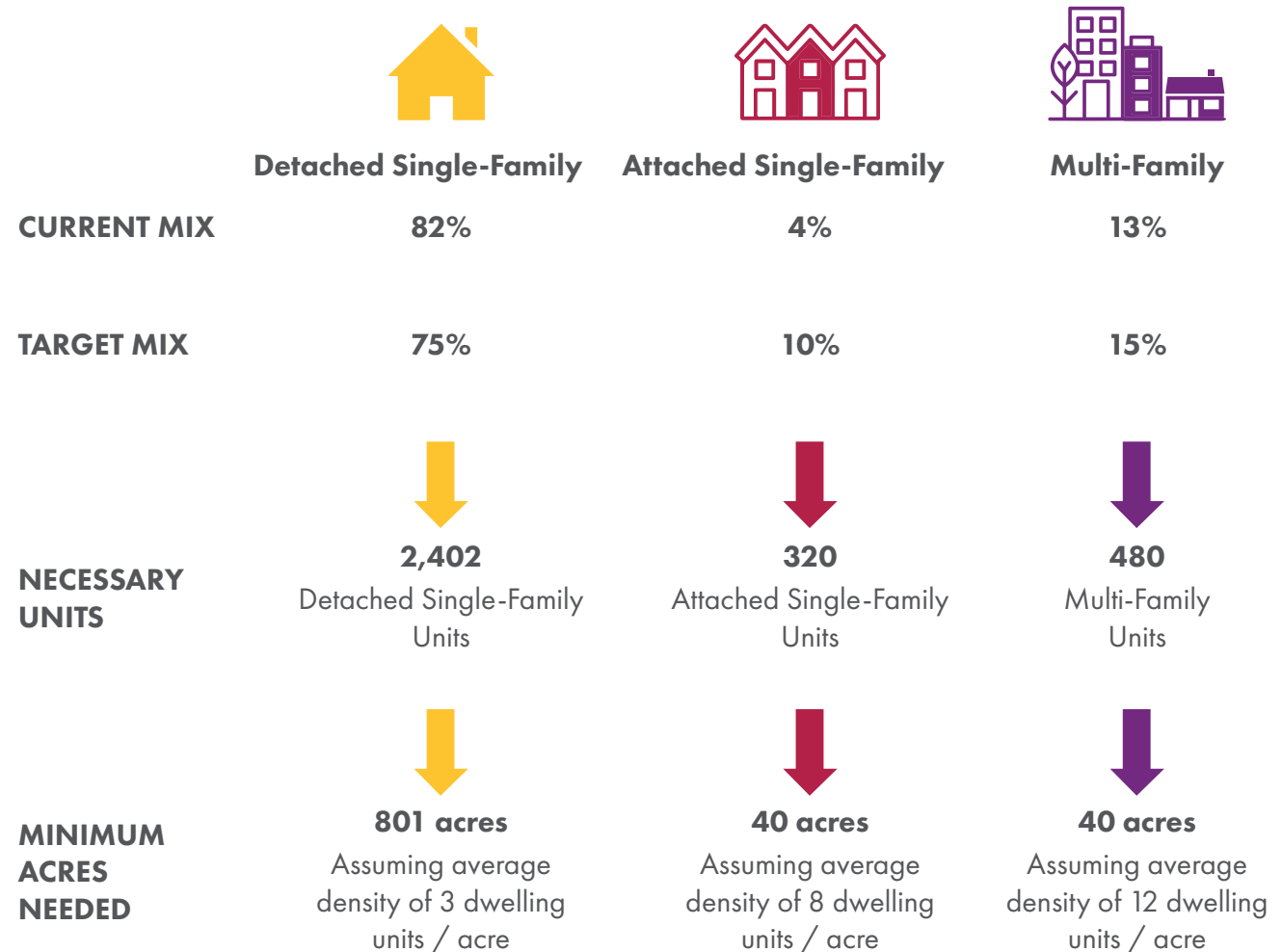


FIGURE 3.5 Current and Target Mixes for Residential Demand in Indianola

SECTION 3:

HOUSING NEEDS INDICATORS

RESIDENTIAL TARGET MIX ESTIMATIONS

	% SHARE BY RESIDENTIAL TYPE			ESTIMATED NEEDED ACRES BY RESIDENTIAL TYPE			ESTIMATED NEEDED UNITS BY RESIDENTIAL TYPE		
	DETACHED	ATTACHED	MULTI-FAMILY	DETACHED	ATTACHED	MULTI-FAMILY	DETACHED	ATTACHED	MULTI-FAMILY
Existing Residential Mix	83%	4%	13%	1,690	86	275	-	-	-
TARGET MIX OPTIONS									
Option A	80%	5%	15%	854	20	40	2,562	160	480
Option B	75%	10%	15%	801	40	40	2,402	320	480
Option C	70%	15%	15%	747	60	40	2,241	480	480
Future Land Use Plan	-	-	-	77	20	1,100	26	2	92

TABLE 3.1 Indianola Target Mix Estimations for Units and Acres by 2050

ACRE/DWELLING UNIT ASSUMPTIONS		
DETACHED	ATTACHED	MULTI-FAMILY
3	8	12

The table above provides detailed estimates on needed units and acres by residential type for Indianola by 2050. Utilizing the average population projection of 23,606 and added household estimate of 3,202, a series of assumptions and calculations were completed to produce varying levels intensities of residential mixes for future developments. Indianola's existing residential mix is heavily skewed toward detached residential, which is consistent with previously discussed datasets. Of the target mixes, Option A builds upon the status quo, whereas Options B and C diversify the housing stock some with additional attached and multi-family residential development shares. Indianola's Future Land Use Plan was also tabulated as a percent share and estimated acres/units to see if the Plan addressed the projected need. The results show that there is additional demand that will need met outside of what the Future Land Use Plan shows. Option B was the chosen target mix used for the following residential projections discussed throughout the remainder of this report.

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5, 10, AND 15-YEAR TARGET PROJECTIONS

	2030 TARGET PROJECTIONS			2035 TARGET PROJECTIONS		2040 TARGET PROJECTIONS	
	TARGET MIX	ESTIMATED NEEDED UNITS	ESTIMATED NEEDED ACRES	ESTIMATED NEEDED UNITS	ESTIMATED NEEDED ACRES	ESTIMATED NEEDED UNITS	ESTIMATED NEEDED ACRES
Detached Single-Family	75%	564	188	909	303	1,258	419
Attached Single-Family	10%	75	9	121	15	168	21
Multi-Family	15%	113	9	182	15	252	21
TOTAL	100%	+752	+206	+1,212	+333	+1,678	+794

TABLE 3.2 Indianola Target Mix Estimations for Units and Acres by 2050

TARGET PROJECTION SUMMARY

Utilizing Option B’s target mix of 75% detached single-family, 10% attached single-family, and 15% multi-family, a series of unit and acre projections were completed to better estimate potential build-out for the next 5, 10, and 15 years. Table 3.2 presents these results for 2030, 2035, and 2040. As rolling totals, the total units and acres shown in each year’s breakdown include the prior year’s estimates.

The trends demonstrate healthy increases for each housing type and aim to address some of the trends identified in the existing housing market as described in the Housing Mismatch Analysis in Figure 3.2. While these are estimates and should not be viewed as concrete counts for future development, these estimates do help identify focus areas for unit and acre needs to supply current and prospective residents with the housing types they need.

SECTION 3:

HOUSING NEEDS INDICATORS

ESTIMATED UNITS BY INCOME RANGES

OVERVIEW

The data presented on the current and following page aims to provide estimations on the number of units needed by housing tenure and income range by leveraging existing trends in the community today.

Table 3.3 highlights three income categories based on the household income ranges used in previous analyses within this report. These ranges are then further categorized by the share of owner- and renter-occupied households that currently exist in Indianola today by each income range. By doing this, an accurate prediction of need by price point can be assumed for future development within the community.

In addition to the income shares noted above, a series of assumptions were established to reflect housing tenure that would reflect occupancy trends for the future development, shown in Table 3.4. The final results, presented on the next page, provide estimates for owner- vs renter-occupied housing within the projected units, as well as benchmarks for price points to reduce gaps in the market and improve affordability for each respective income range.

Note: Currently, there are no rental units that meet the price range estimates for high income households, and are reflected with the 0% share in Table 3.3. This market, while nonexistent today, could be an opportunity to introduce luxury style apartments to the community, further supporting opportunities for professionals and down-sizing.

HOUSEHOLD INCOME RANGES AND CURRENT SHARES BY HOUSING TENURE		
HOUSEHOLD INCOME RANGE	OWNER-OCCUPIED SHARE	RENTER-OCCUPIED SHARE
Low Income (\$0-\$49,999)	20%	75%
Moderate Income (\$50,000-\$99,999)	55%	25%
High Income (\$100,000 or more)	25%	0%

TABLE 3.3 Indianola Household Income Range Shares by Housing Tenure
Source: U.S. Census Bureau ACS 5-Year Estimates (2021)

HOUSING TYPE + TENURE PERCENT SHARE ASSUMPTIONS		
HOUSING TYPE	OWNER-OCCUPIED	RENTER-OCCUPIED
Detached	90%	10%
Attached	50%	50%
Multi-Family	10%	90%

TABLE 3.4 Housing Projection Types and Tenure Assumptions

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HOUSING NEEDS INDICATORS

ESTIMATED UNITS NEEDED BY INCOME RANGE

	Option B. Estimated Units	Option B. Owner-Occ. Units	Option B. Renter-Occ. Units	Low Income- OWNER UNITS	Low Income- RENTER UNITS	Moderate Income- OWNER UNITS	Moderate Income- RENTER UNITS	High Income- OWNER UNITS	High Income- RENTER UNITS
2030									
Detached (90% owner/10% renter)	564	507	57	111	147	306	49	139	0
Attached (50% owner/50% renter)	75	38	38						
Multi-Family (10% owner/90% renter)	113	11	101						
TOTAL	752	557	196	-	-	-	-	-	-
2035									
Detached (90% owner/10% renter)	909	818	91	121	159	332	53	151	0
Attached (50% owner/50% renter)	121	61	61						
Multi-Family (10% owner/90% renter)	182	18	164						
TOTAL	1,212	897	315	-	-	-	-	-	-
2040									
Detached (90% owner/10% renter)	1,258	1,133	126	248	327	683	109	310	0
Attached (50% owner/50% renter)	168	84	84						
Multi-Family (10% owner/90% renter)	252	25	227						
TOTAL	1,678	1,242	436	480	633	1,321	211	601	0

TABLE 3.5 Indianola Target Mix Estimations for Units and Acres by 2050

SECTION 3:

HOUSING NEEDS INDICATORS

NATIONAL TRENDS

POST COVID-19 PANDEMIC TRENDS

The housing market in the United States has entirely shifted following the COVID-19 pandemic. Median days on market dropped dramatically all the while home prices, rent rates, and cost of construction incurred a steep increase. The market today still is correcting course following 2020 and is further placing residents at risk of losing their home, becoming cost-burdened, or maintaining a renter status due housing costs remaining out of reach.

HUD releases monthly Housing Market Indicator Summary Reports to detail micro and macro trends within the housing market. The report from April 2024 noted a continued decline in homeownership throughout the nation, falling to 65.6% in the first quarter. The historic norm since 1964 has been 65.3%. Housing prices were noted for continuing to rise even with higher interest rates working to correct these trends.

Freddie Mac releases data updates on interest rates and trends over time. The graph in Figure 3.6 illustrates the mortgage rates for 15-year and 30-year fixed rates from May 2019 through May 2024. During the pandemic, rates were quite low, dipping to 2.16% and 2.65% for 15-year and 30-year mortgages respectively. Following this dip, a steep increase occurred and rates peaked at 7.03% and 7.79% for 15-year and 30-year mortgages respectively. Fluctuation in the rates is to be expected; however if incomes and the housing stock prices do not support homeownership, housing will remain out of reach.

U.S. WEEKLY AVERAGE MORTGAGE RATES MAY 2019 - MAY 2024



FIGURE 3.6 U.S. Weekly Average Mortgage Rates

Source: Freddie Mac, 2024

SECTION 3:

HOUSING NEEDS INDICATORS

REGIONAL + LOCAL TRENDS

REDFIN DATA TRENDS

Percent of Homes Sold Above Asking Price

The graph in Figure 3.7 illustrates data trends for the percent of homes sold above asking price for over a decade. Regionally, Indianola is on a similar track of trend lines to its neighboring peers. The dataset compares these statistics for Indianola, Warren County, Ankeny, and Grimes. In October 2021, Indianola experienced its highest share of homes sold above asking price at 60.9% and the trend remained quite high through July 2022. When comparing these trends to the overall housing supply, housing supply has dramatically decreased from October 2021, highlighting the increased competition in the market. Median sale prices for this block ranged from \$200K-\$247K.

These inverse trend lines are concerning and should be addressed within the stock to ensure there are ample amounts of housing units at a variety of price points.

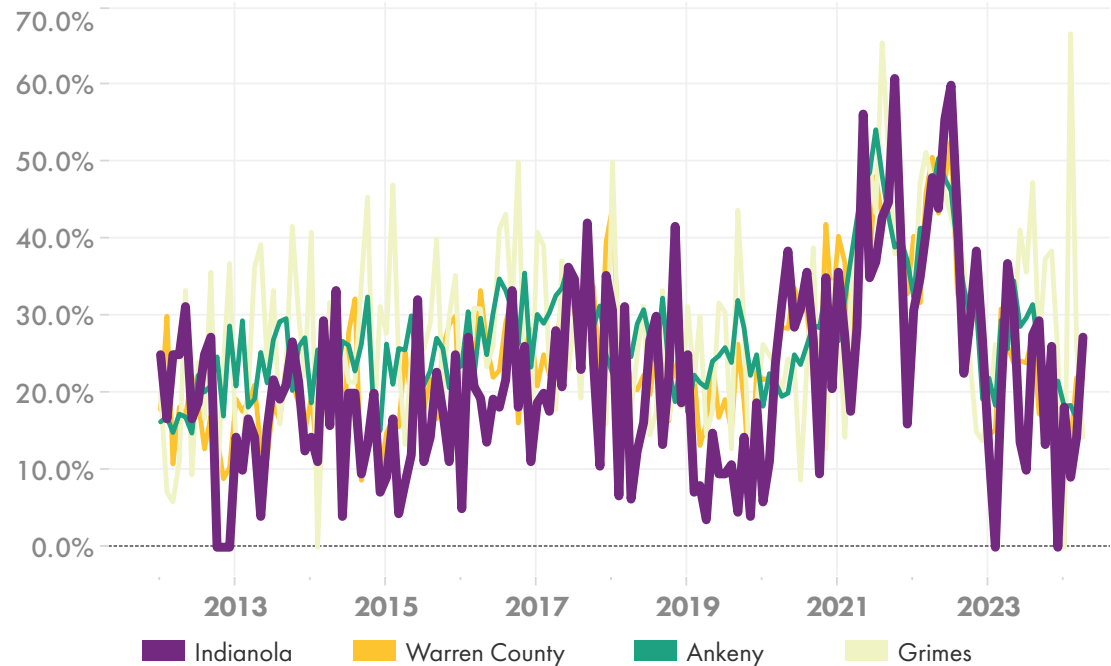


FIGURE 3.7 Percent of Homes Sold Above Asking Price 2012-2024
Source: Redfin, 2024

SECTION 4:

PUBLIC INPUT SUMMARY

S.W.O.T. ANALYSIS FOR INDIANOLA'S HOUSING STOCK

WHAT IS A S.W.O.T. ANALYSIS?

A S.W.O.T. analysis identifies the strengths, weaknesses, opportunities, and threats for a given topic. In the case of this report, the S.W.O.T. analysis categorizes the feedback received from the stakeholder interviews to better understand the current conditions and where recommendations need to focus. Figure 4.1 illustrates the linkages between the components of a S.W.O.T. analysis.

The following pages summarize the themes heard from stakeholder interviews.

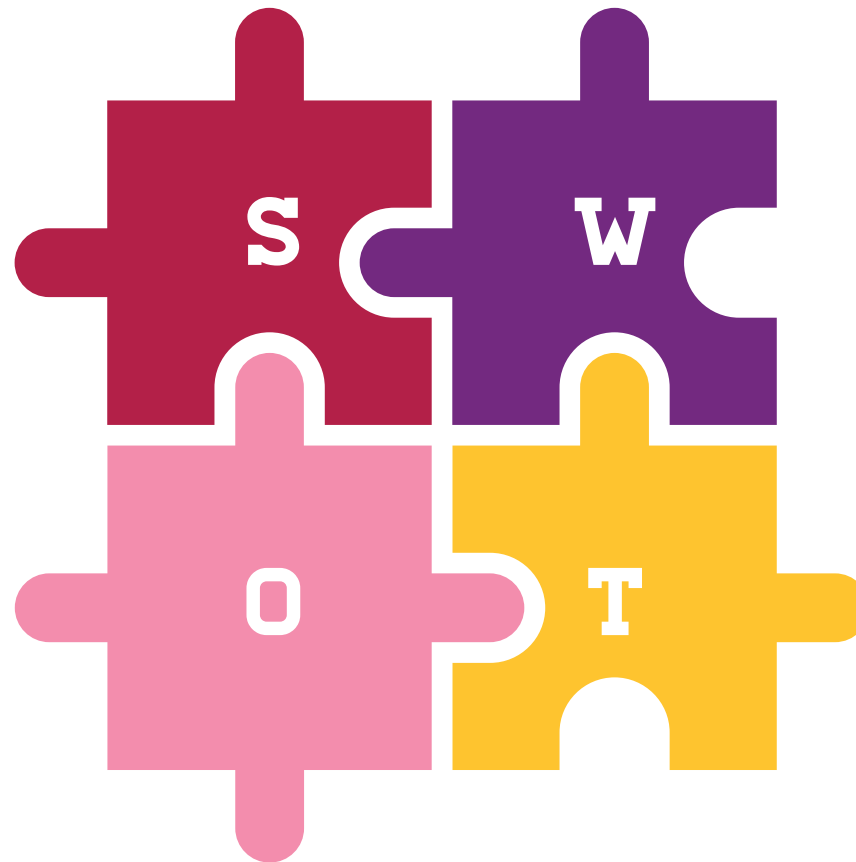


FIGURE 4.1 S.W.O.T. Analysis Overview Graphic

WHO DID WE SPEAK WITH?

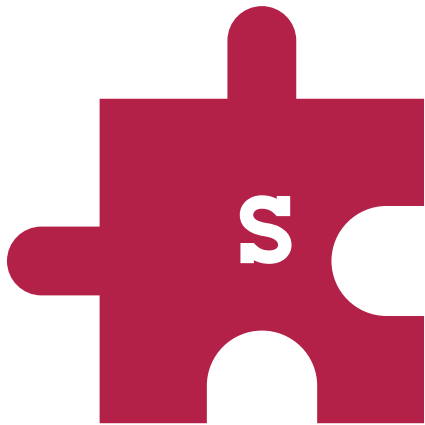
Members of the consultant team met with the following groups and representative cohorts for the Indianola housing-related stakeholder interviews:

- Local realtors
- Local landlords
- Local businesses
- Nonprofits and housing organizations
- Elected officials and representatives
- Homeowners and renters

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PUBLIC INPUT SUMMARY

S.W.O.T. ANALYSIS FOR INDIANOLA'S HOUSING STOCK



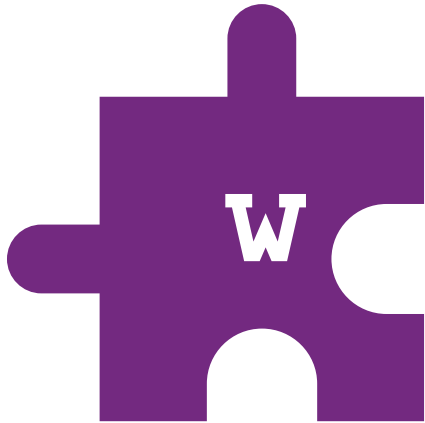
WHAT ARE THE STRENGTHS OF INDIANOLA'S HOUSING STOCK TODAY?

- Many participants noted that there is a misconception of Indianola's proximity to the greater Des Moines Metro Area. The city is roughly 20 minutes from Des Moines, comparable to a commute from parts of Ankeny or Grimes into the city. The rural feel of Indianola and Warren County seems to create a deeper sense of separation from the connectivity to Des Moines.
- The local school district, Simpson College, Downtown Square, recreation and quality of life investments, and unique local events help contribute to the sense of place and character of the community that many prided themselves on. The greater quality of life residents currently experience is something that brought many to the community in the first place and what helps them continue to choose to live in Indianola.
- There is currently a high occupancy rate of housing today. This is both a positive and negative for the community in terms of maintaining a steady population rate and housing stock, while also limiting housing mobility and increasing competition within the market. This will be discussed more in the threats section as well.
- City staff was mentioned frequently throughout the stakeholder interviews as being efficient, positive, and easy to work with. Having a city staff that supports good development practices and works easily with the development/construction community is a major asset for the residents of Indianola as they work to attract housing that responds to their needs.
- There are several programs, organizations, and practices operating in the community today that aim to support local housing initiatives and address the needs of residents.

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PUBLIC INPUT SUMMARY

S.W.O.T. ANALYSIS FOR INDIANOLA'S HOUSING STOCK



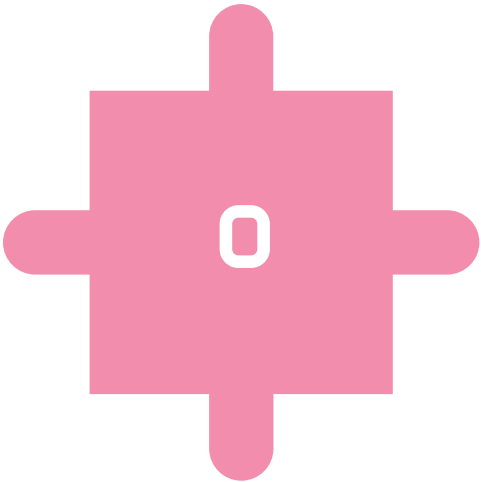
WHAT ARE THE WEAKNESSES OF INDIANOLA'S HOUSING STOCK TODAY?

- In the areas identified as the growth zones in the Future Land Use Plan, some stakeholders noted that there are topographic challenges to developing there due to rolling hills, utilities, and land assembly. Opportunities to provide geo-technical services by the City at the onset of projects could be a proactive measure to reduce risk for developers.
- The housing stock today is severely limited from a quantity and variety perspective. Ranch style homes, townhomes, entry-level and move-up units, and rentals with units for families were frequently identified as needed housing types, recognizing a need for a broad spectrum of housing types. Ensuring there is a variety in the stock promotes greater inward housing mobility and supports life cycle housing for residents.
- The apartment stock within Indianola has not seen many new builds or upgrades over the past two decades and limits the number of young professionals, students, seniors, or single-parent households that can occupy these needed unit types.

SECTION 4:

PUBLIC INPUT SUMMARY

S.W.O.T. ANALYSIS FOR INDIANOLA'S HOUSING STOCK



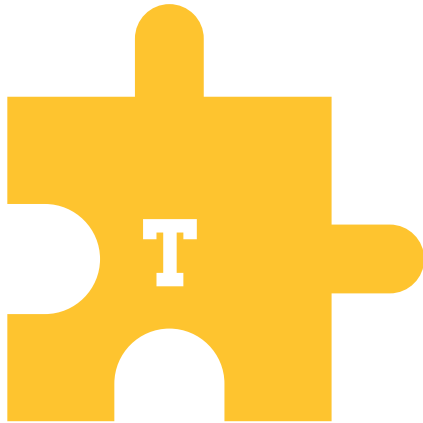
WHAT ARE THE OPPORTUNITIES OF INDIANOLA'S HOUSING STOCK TODAY?

- Throughout the stakeholder interviews, many participants expressed support for creative housing solutions to address the needs of residents. These could take the form of accessory dwelling units (ADUs), pre-approved housing designs, and unique housing developments. This is further explored in the recommendations section.
- There are a variety of marketing and education strategies the City should consider based on the feedback from these interviews:
 - General marketing and education for what programs, organizations, and support exist today would benefit residents in taking advantage of services available to them today. Many participants truly did not know about many of these opportunities today.
 - A marketing campaign for development opportunities to attract new developers to the community. Should the City pursue this, having pre-work completed, such as the geo-technical surveys or a 'report card' of land readiness, could be an additional incentive in bringing more developers to the community.
 - Marketing the experience of being a resident of Indianola - showcasing a day in the life, proximity to Des Moines and comparable locations, small-town living with big city amenities, a variety of life stages, and other perspectives would be beneficial stories to share.
- Some participants expressed a need for increased housing rehabilitation and energy efficiency upgrades to units throughout the community that could be an opportunity to partner with the City to improve and/or partially fund.
- While many recognized the positive impacts of City staff on recent development activity, some stakeholders expressed an opportunity to increase efficiency in the development process.

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PUBLIC INPUT SUMMARY

S.W.O.T. ANALYSIS FOR INDIANOLA'S HOUSING STOCK



WHAT ARE THE THREATS OF INDIANOLA'S HOUSING STOCK TODAY?

- Throughout the nation, the cost of development has increased at a steep rate in the last five years, resulting in an overall increase in the cost of new homes. Indianola is not immune to this issue and has seen steady increases in average sale prices over the same time period. Median household incomes have not increased at the same rate and households are experiencing a greater divide in what they can afford versus what is available on the open market.
- Due to the perception that Indianola is too far for many metro construction companies to work in, there are few developers willing to work in the community today. Marketing campaigns and round table discussions on opportunities for development in the community may help in correcting these perceptions.
- Additionally, discussions to bring quality developers to the Indianola market were noted throughout interviews. Some recent developments, while in a more affordable price point, have low-quality energy efficiency elements that result in extremely high utility rates. This places an unnecessary burden on the occupant and an effort to bring awareness and encourage energy efficient development practices should be used by the City.
- The housing inventory in Indianola is steadily dwindling and the vacancy rate is shrinking. These two trends demonstrate a high need for housing that could result in an even greater issue if not corrected soon.
- There is a growing homeless population in the community that needs additional support via nonprofits, shelter services, and mental health services.

SECTION 4:

PUBLIC INPUT SUMMARY

INTERACTIVE ENGAGEMENT WEBSITE

OVERVIEW

Throughout the engagement process of this report, an interactive engagement website was deployed to try and gain additional insight on existing occupancy trends, housing demand, and what types of housing are most needed. This website included a brief housing survey, image voting activity, and idea wall. Participants were invited to share ideas and feedback from January 2024 through March 2024.

The following pages summarize the feedback received on the website for each of the engagement activities.

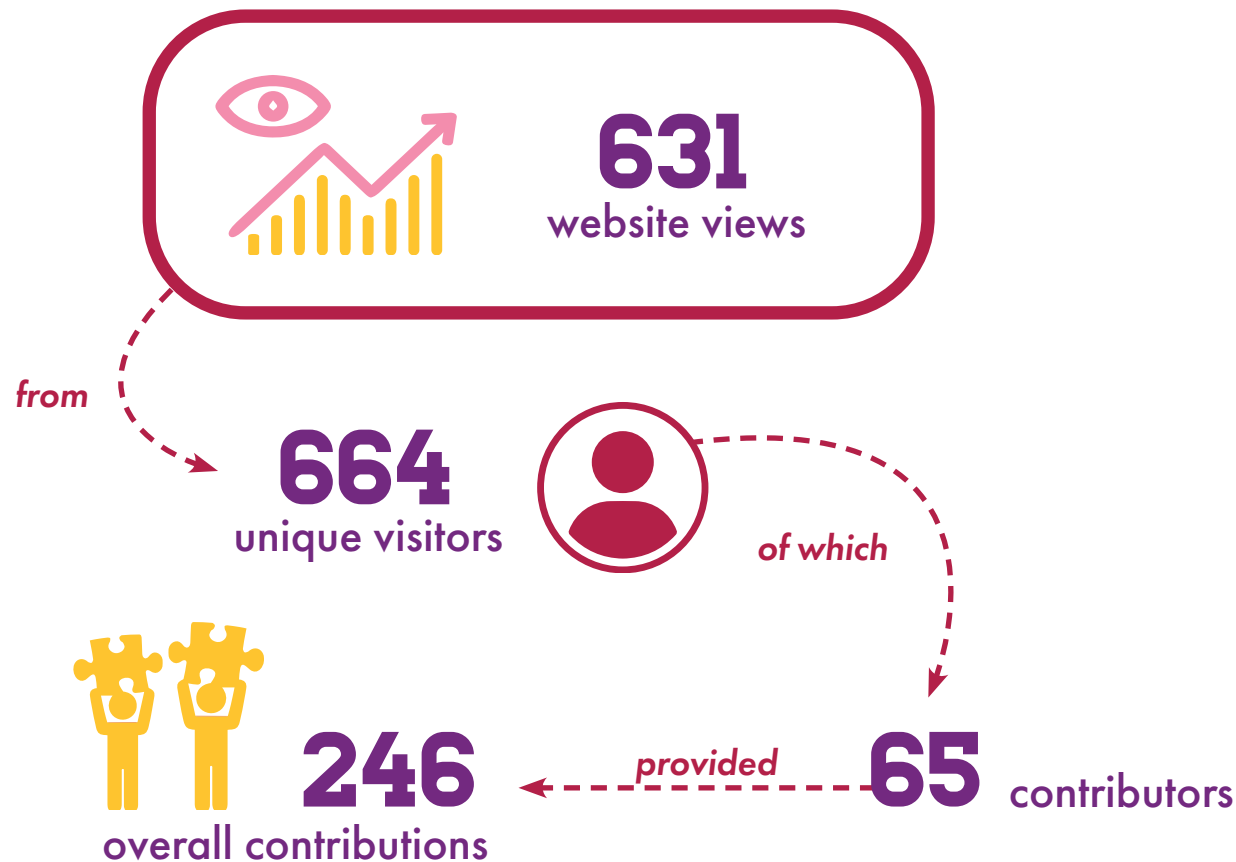


FIGURE 4.2 Interactive Engagement Website Statistics

SECTION 4:


PUBLIC INPUT SUMMARY


INTERACTIVE ENGAGEMENT WEBSITE - SURVEY

SURVEY RESULTS

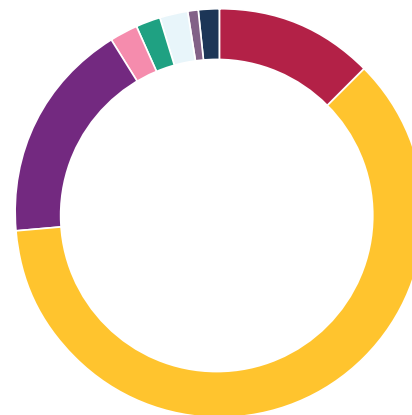
The survey included on the interactive engagement website received 147 total contributions. There were 17 questions posed to participants that were intended to better understand current housing composition, demographics, and desired housing types.

FROM THE SURVEY, WE LEARNED...

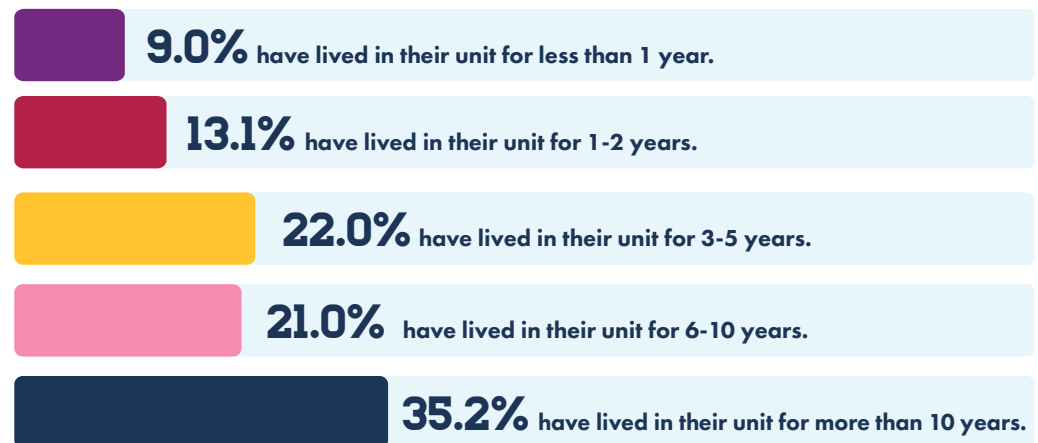
80%  of survey respondents live in single-family homes. The remaining shares lived primarily in duplexes/triplexes or townhomes.

83%  said they would prefer living in a single-family home regardless of affordability. The next highest choice was a townhome at 11.8%.

20%  of survey respondents are actively looking for a new place to live.



- 61.2% own their home with a mortgage
- 17.5% own their home without a mortgage
- 12.6% rent their home
- 2.1% are dependents
- 2.1% live with family or roommates
- 2.1% live in senior or assisted housing
- 1.4% chose 'other'
- 1.0% do not have permanent housing



SECTION 4:

PUBLIC INPUT SUMMARY

INTERACTIVE ENGAGEMENT WEBSITE - SURVEY

FROM THE SURVEY, WE LEARNED... (CONT'D)

TOP 5 PRIORITIES WHEN CHOOSING A NEW HOME:



**Infrastructure +
Utilities Availability**



Safety



**Home is in Price
Range**



**Land Amenities
(size, view, landscaping)**



**Land Suitability
(flood risk, soil type, etc.)**



Most participants agreed that moderate-income housing units have the greatest need in the community. Senior and assisted housing were the next highest voted options.

LEVEL OF SIGNIFICANCE FOR HOUSING-RELATED ISSUES FACING INDIANOLA TODAY

1. Cost of Housing or Rent
2. Quality of Housing Stock
3. Availability of Different Housing Types
4. Neighborhood Safety
5. Cost of Repair or Maintenance
6. Bad Landlords or Property Owners
7. Homelessness
8. Flooding or Other Natural Disasters
9. Housing Discrimination

When asked about current housing needs, most participants indicated their current unit meets their needs today. However, when asked if the units are anticipated to meet their needs for the next ten years, there was less confidence.

SUPPORT FOR POTENTIAL HOUSING SOLUTIONS

1. Establishing an Exterior Maintenance Program
2. Collaborating with Partner Agencies
3. Identify and Promote Private Sector Resources
4. Align Local Lenders for Special Financing
5. Partner with Local Businesses for Workforce Housing
6. Promote ADUs in Appropriate Contexts
7. Promoting Infill Development

SECTION 4:

PUBLIC INPUT SUMMARY

INTERACTIVE ENGAGEMENT WEBSITE - IMAGE VOTING

IMAGE VOTING RESULTS

An additional engagement activity on the engagement website included the image voting exercise. Participants were shown different types, styles, and densities of residential development to better understand the characteristics residents support most.

The following pages highlight the most and least preferred residential images.

Welcome!

The City of Indianola has started the process to complete a **Housing Study and Needs Assessment**, and we need your input. The purpose of the Housing Study and Needs Assessment is to determine what type of housing is needed for all residents of Indianola now and in the next 5, 10, and 15 years. Additionally, the study will assess the existing housing stock in Indianola to determine how well it is serving residents and identify areas of improvement.

Engagement for the Housing Study and Needs Assessment has now closed. You may still view the activities below. Thank you to all that participated!

HOUSING - SURVEY

HOUSING - IMAGE VOTING

HOUSING - IDEA WALL

Please rate how needed different housing types are by density level from 1 star (less needed) to 5 stars (most needed). Please keep in mind the need for housing that serves residents of all ages, incomes, and lifestyles.

Low-Density Residential Options

Low-Density Residential - Move-Up Home Large Lot



FIGURE 4.3 Interactive Engagement Website - Image Voting



View and Download Current Draft

Indianola Housing Study + Needs Assessment Draft 1-11-2024



PDF (10.00 MB)

Indianola Housing Study + Needs Assessment Draft 1-11-2024

SECTION 4:

PUBLIC INPUT SUMMARY

INTERACTIVE ENGAGEMENT WEBSITE - IMAGE VOTING

MOST PREFERRED IMAGES - SINGLE-FAMILY



LEAST PREFERRED IMAGES - SINGLE-FAMILY



SECTION 4:

PUBLIC INPUT SUMMARY

INTERACTIVE ENGAGEMENT WEBSITE - IMAGE VOTING

MOST PREFERRED IMAGES - MEDIUM-DENSITY



LEAST PREFERRED IMAGES - MEDIUM-DENSITY



SECTION 4:

PUBLIC INPUT SUMMARY

INTERACTIVE ENGAGEMENT WEBSITE - IMAGE VOTING

MOST PREFERRED IMAGES - HIGH-DENSITY



LEAST PREFERRED IMAGES - HIGH-DENSITY



SECTION 4:

PUBLIC INPUT SUMMARY

INTERACTIVE ENGAGEMENT WEBSITE - IDEA WALL

IDEA WALL RESULTS

The final engagement activity offered was the Idea Wall. Participants were invited to post housing related ideas and recommendations for Indianola. Only four ideas were posted and are shown to the right.

Ranch Townhomes

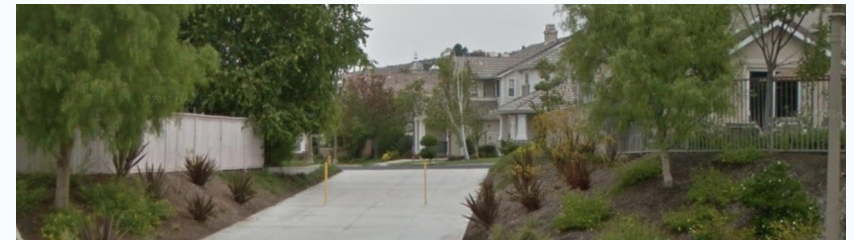
We need more ranch townhomes! The townhomes on Spruce are in high demand and typically sell within a day with multiple disappointed buyers who wanted to buy. The size is good, the street is quiet. They have green space. The price point is good. Could this be duplicated closer to Simpson? Near shopping? Near parks? The Meadow Brooke twin homes are also in demand and affordable. Could these be duplicated near Simpson? Near shopping? Can we combine with walk ability and good health?

♥ 2 Likes

Accessory Dwelling Units (ADUs)

ADU's can provide for multi-generational housing opportunities for families.

♥ 1 Like



Sidewalk Connections

I think more sidewalk and trail connections in residential areas, including at cul-de-sacs could be a good thing for families and the City. This would allow children to connect with other kids in the neighborhood and support for people to live active lifestyles.

♥ 7 Likes



Narrow Lots but Larger Homes

I think these narrower lots could be a cool housing type to try in Indianola. The homes are still large enough to support a family too!

♥ 2 Likes

FIGURE 4.4 Interactive Engagement Website - Idea Wall

SECTION 5:

HOUSING RECOMMENDATIONS + STRATEGIES

RECOMMENDATIONS OVERVIEW

This section provides a series of strategies and actions the City should consider as they begin to work to providing more housing choices, improving development practices, and other housing-related decisions.

The end of this section includes a summary table of each strategy and its corresponding actions to provide a quick reference point for the City as they complete the various items. An example of the table is provided in Figure 5.1.

STRATEGIES

Broad recommendations and goals the City should aim to achieve.

Recommended Actions

Specific recommendations and steps the City can take to complete the strategy.

Categories for strategies in Section 5 include:

- Marketing + Development-Ready Communication
- Promoting Alternative Housing Types
- Creative Housing Solutions
- Process Changes to Consider
- Where to Promote New Housing

INDIANOLA HOUSING STUDY + NEEDS ASSESSMENT

STRATEGY 1: STRATEGIES ARE OBJECTIVES THE CITY SHOULD AIM TO ACCOMPLISH.

ACTIONS

Actions are steps or policies the City should consider for implementation.

FIGURE 5.1 Example of Housing Implementation Table

SECTION 5:

HOUSING RECOMMENDATIONS + STRATEGIES

STRATEGY #1

MARKETING + DEVELOPMENT-READY COMMUNICATION

“Your Housing Story” Marketing Campaign

Everyone needs housing that meets their needs, current lifestyle, and overall circumstances. These variables are ever changing and often cyclical. Young people may initially desire an apartment with modern amenities, but may eventually want a single-family home. That same person will eventually age and may then again prefer an apartment unit with fewer responsibilities and maintenance. Ultimately, there is no one profile of a renter or homeowner. However, there are often negative connotations attached to rental multi-family or other attached housing types. In reality, renters and homeowners can both be young, old, higher and lower income, families, widowers, or single people. It is important to break down the barriers between residents living in different housing types to reduce the stigma and encourage a more welcoming community that is open to more diverse housing types that can serve all stages of life and variables.

A “Your Housing Story” marketing campaign could include a series of profiles for residents living in different housing types in Indianola. The goal of the marketing campaign would be to humanize different housing types by putting a face, name, and brief life story to each person. These could include a mix of renters and homeowners that may not typically match the profile for each type.

CASE STUDY

Polk County Housing Trust Fund

Housing Tomorrow Plan, 2015

Polk County Housing Trust Fund (PCHTF) produced a regional plan dedicated to affordable housing issues and what that means for the region. Within this robust plan, the PCHTF presents narratives of who comprises our workforce, average earning wages, and real-life examples of these stories in the community. By presenting these true stories of neighbors and residents throughout the plan, readers have a better understanding of what housing affordability truly means and how important it is to the greater community.

A YOUNG MOM FINDS A PLACE TO CALL HOME

Christine found herself wondering what her future was going to be while sitting in jail in Waterloo. She had been arrested for drugs and her life was going nowhere. Christine had been using meth since her father introduced her to the drug when she was 12 years old. She was now a young adult with two small children to take care of and realized she had to do something soon to be the mother her children needed. She knew if she continued the path she was currently on, she would lose her children.

It was while in jail that Christine made the decision to leave Waterloo and all the bad influences she was associated with there. She found out about House of Mercy in Des Moines. She was accepted into their substance abuse program and immediately moved to Des Moines to reside at House of Mercy. When she and her two children arrived, she had an



FIGURE 5.2 Example of a “Your Housing Story” from PCHTF’s Housing Tomorrow Plan
Source: Polk County Housing Trust Fund, 2015

SECTION 5:

HOUSING RECOMMENDATIONS + STRATEGIES

STRATEGY #1

MARKETING + DEVELOPMENT-READY COMMUNICATION

Updated Marketing Campaign for City of Indianola

A common theme heard throughout the public input process was that Indianola was great to work with and had a lot of good things going for it. However, many felt it was off their radar, and more importantly, off the radar of many Des Moines metro area residents looking to buy or build a new home. This trickled down into fewer developers considering purchasing land and building in Indianola.

The reality is that Indianola offers a truly unique experience within the Des Moines metro area. The commute from Indianola to job centers like Downtown Des Moines is a similar drive time of many other metro communities such as parts of Waukee, Ankeny, or Grimes. A major difference is the significantly reduced levels of traffic on Highway 65 compared to I-35, I-80, or I-235.

Indianola is a quaint college-town with a thriving, walkable Downtown. The lack of sprawled, suburban development surrounding Indianola makes it truly feel like a small-town but one that has a wide variety of modern amenities and services in-town. There is a markedly different vibe in Indianola - one that truly offers the lived experience many other metro communities are trying to offer. A full-scale marketing campaign highlighting these attributes should be undertaken to target potential residents and developers.



FIGURE 5.3 Example City Marketing Campaign

SECTION 5:

HOUSING RECOMMENDATIONS + STRATEGIES

STRATEGY #1

MARKETING + DEVELOPMENT-READY COMMUNICATION

Paving Your Own Way with RFPs

Some cities wanting to increase housing stock and choice take it upon themselves to directly market publicly owned land for a new master planned development. They issue an RFP with either a broad or detailed vision for the area that is accompanied with incentives through low-cost land acquisition or other financial support.

The process can occur as follows:

- Outline a vision for the subarea through internal staff or the services of a consultant
- Analyze potential site constraints and opportunities, including a possible budget
- Detail the incentives or financial arrangement possible for the site/development
- Issue a Request for Proposal with all of the above information to the development community.

This proactive approach to development can be useful in attracting the specific type, style, or density of residential development needed to address the housing gaps identified within this report.

CASE STUDY

City of Belton, Missouri

Request for Proposals Best Practices

The City of Belton is a suburb to the greater Kansas City Metro, with a similar population size, staffing level, and community character to Indianola. The City of Belton takes an active approach to pursuing potential developments and projects by issuing Requests for Proposals (RFPs) on sites they are interested in seeing activity occur. The example below highlights a recent RFP sent out by the City.



FIGURE 5.4 Example Request for Proposal

Source: City of Belton

SECTION 5:

HOUSING RECOMMENDATIONS + STRATEGIES

STRATEGY #1

MARKETING + DEVELOPMENT-READY COMMUNICATION

Promoting Development Ready Sites

A creative way to market available sites for new residential growth in Indianola could be through the use of a site “report card.” The report card could provide a detailed overview of each available site and assign a grade or rating. The report card could include:

- Detailed information on property ownership, zoning, assessed values, listing prices, and other parcel related information
- Varying levels of site analysis including information such as floodplain, utility, and initial geo-technical analysis (assuming the City can cover some of these costs up front to attract interest).

As mentioned in Section 4, providing some sort of “pre-work” to a site can alleviate some risk a developer incurs as part of the land assembly and development process. With the City taking on this effort to identify any challenges to developing on the property, the developer knows more of what to expect and if their proposed development would be successful here.

Site Analysis Report Card

	LOCATION: <input type="text"/>
	LEGAL DESCRIPTION: <input type="text"/>
	ACRES: <input type="text"/>
	PROPERTY OWNER: <input type="text"/>
	CURRENT ZONING: <input type="text"/>
WARREN COUNTY ASSESSOR	SUMMARY OF GEO-TECHNICAL SURVEYS COMPLETED TO-DATE:
TOTAL ASSESSED VALUE: <input type="text"/>	<input type="text"/>
BUILDING ASSESSED VALUE: <input type="text"/>	
LAND ASSESSED VALUE: <input type="text"/>	
PRESENCE OF FLOODPLAIN? <input type="text"/>	
UTILITY STATUS: <input type="text"/>	

FIGURE 5.5 Mock-Up Site Report Card Graphic
Source: Confluence

SECTION 5:

HOUSING RECOMMENDATIONS + STRATEGIES

STRATEGY #1

MARKETING + DEVELOPMENT-READY COMMUNICATION

Planning & Zoning Commission Training

The Planning and Zoning (P&Z) Commission has up to nine seated members that serve 5-year terms. Each member is appointed by the City Council. The P&Z Commission is responsible for making decisions and recommendations regarding the development of the community and will review development cases such as subdivision maps and development plans, annexation requests, rezoning and code-related amendments.

A well-trained P&Z Commission can be instrumental in maintaining an efficient development review process. As volunteers, it can be difficult to always attract and maintain a committed group of people to serve in this capacity. It would be useful to hold an annual or semi-annual training session or continuing education session for Commission members to keep them up to date on best practices, upcoming developments, etc.

Indianola could run these training sessions internally, through the use of a consultant, or through a non-profit organization such as [Iowa State University Extension & Outreach](#), which offers Planning and Zoning Workshops held throughout the state each year.



SECTION 5:

HOUSING RECOMMENDATIONS + STRATEGIES

STRATEGY #2

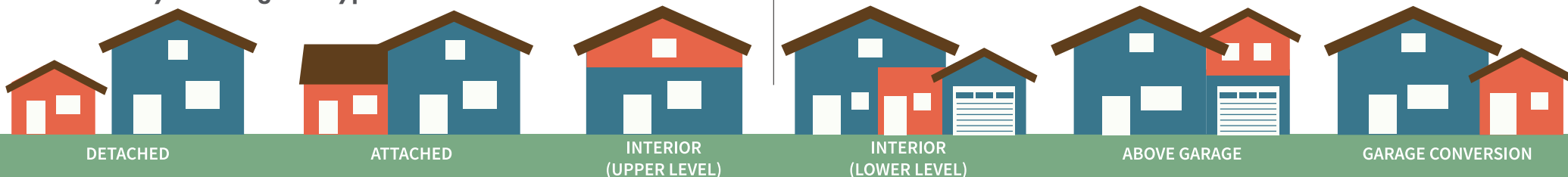
PROMOTING ALTERNATIVE HOUSING TYPES

Accessory Dwelling Units (ADUs)

Accessory dwelling units (ADUs) are sometimes referred to as granny flats or in-law apartments. ADUs are small, independent residential dwelling units located on the same lot as a single-family detached home. They are self-contained apartments that can provide financial stability for homeowners through rental income or can allow young adults or aging grandparents to move in with their families but maintain some independence. There are several types of ADUs - the graphic below highlights different layout options.

Indianola already allows for ADUs in all residential zoning districts, however, there has been very limited utilization. The City should actively promote ADUs as an option for supplemental income or multi-generational housing. They should create a how-to guide for navigating the permitting process that also highlights the benefits of ADUs. Additionally, Indianola should review ways the zoning around ADUs may be discouraging use, such as parking requirements.

Accessory Dwelling Unit Types:



SECTION 5:

HOUSING RECOMMENDATIONS + STRATEGIES

STRATEGY #2

PROMOTING ALTERNATIVE HOUSING TYPES

3D Concrete Printed Homes

An emerging and exciting innovation in home building is the application of 3D concrete printed homes. In the U.S., concrete home printing started in Texas in 2018. Typical home construction can range from 6 to 8 months. While a relatively new technology, 3D printed homes can be constructed in a much shorter time span. For instance, a small 3D-printed home's walls can be built in under 24 hours, with printing on larger single-family homes' walls ranging from 10 to 45 days¹. There are also more environmentally friendly cement mixes being used to reduce greenhouse gas emissions resulting from this process.

Indianola should explore allowing for and attracting 3D printed homes as a creative way to address housing demand within its city and the Central Iowa region.

¹ The Texas Tribune, Printing a place to live: In Central Texas, homes are being built with emerging 3D technology. Link: <https://www.texastribune.org/2023/10/06/texas-houses-3d-printers-climate/>



FIGURE 5.6 Example of 3D Printed Homes

SECTION 5:

HOUSING RECOMMENDATIONS + STRATEGIES

STRATEGY #2

PROMOTING ALTERNATIVE HOUSING TYPES

Cottage Style Cluster Development

Cottage style cluster development includes multiple houses, which can be a mix of attached or detached homes, clustered around a shared open space, which can be a green space or courtyard. By sharing the open space, the lot sizes can be smaller with gentle density in which the unit can be detached and owner-occupied. The homes can be of varied sizes and do not necessarily need to be smaller homes though some area more cottage sized.

Cottage style cluster developments are often popular amongst seniors that want to retain the independence of a single-family home but maintain personal relationships and have fewer individually responsible maintenance outdoors. Another benefit of cluster development is that more, larger, green spaces can be preserved.

Indianola should encourage this type of housing as a way to promote “gentle” density while retaining owner-occupancy options.



FIGURE 5.7 Example Cottage Court Developments

SECTION 5:

HOUSING RECOMMENDATIONS + STRATEGIES

STRATEGY #2

PROMOTING ALTERNATIVE HOUSING TYPES

Ranch Style Townhomes

One of the most common types of housing many stakeholders indicated were needed in Indianola were ranch style townhomes. These could be used for senior housing since they are more accessible and also provide a somewhat more affordable pathway to homeownership. Note, however, even townhomes are not cheap in today's market.

More Family-Friendly Rentals

Another common theme was that families or recent divorcees needing a rental with more than one or two bedrooms was exceedingly difficult to find. Rental units with 3 or more bedrooms are needed. Many new apartment buildings focus on studio, 1-, and 2-bedroom units instead.

Young Professional Rentals

Another common theme was a lack of housing options for young professionals looking for modern amenitized apartments or higher-end condominium units. Young professionals have to look elsewhere for housing since much of the current housing stock does not meet their needs.

Under \$300k Owner-Occupied Options

Real estate professionals interviewed in this planning process indicate there is a large market of people looking for owner-occupied options in the under \$300k range. This price range is increasingly difficult to find and generally requires attached units like townhomes or rowhouses.



SECTION 5:

HOUSING RECOMMENDATIONS + STRATEGIES

STRATEGY #3

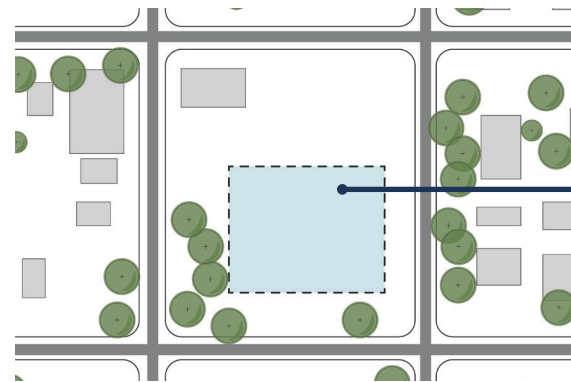
CREATIVE HOUSING SOLUTIONS

Promoting Infill Development

Overall, Indianola's existing housing stock is of good quality. There are not large swaths of homes or neighborhoods currently in need of major rehabilitation. Over time, as homes continue to age there may be more urgency to start over with infill development on a lot. Additionally, vacant or underused lots in-town may become available and be of interest to potential homeowners. This type of development is referred to as infill.

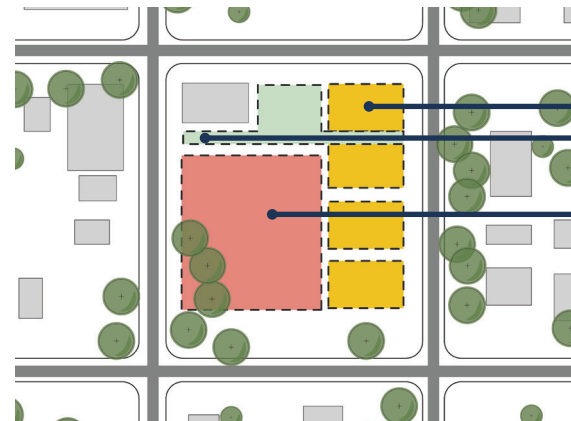
Infill Development includes buildings or other facilities on previously unused or underutilized land located within an developed area. There often cost savings associated with infill development since the site is already in an area served by utilities and other infrastructure. However, infill can be a daunting task. There are several steps the City can take to promote and help support property owners considering infill development.

BEFORE



Underused structure and parcel, no longer servicing the community

AFTER



Through infill development, the parcel is able to now provide needed residential units, greenspace, and additional areas to develop more residential

FIGURE 5.8 Before and After of Infill Redevelopment on a Parcel

SECTION 5:

HOUSING RECOMMENDATIONS + STRATEGIES

STRATEGY #3

CREATIVE HOUSING SOLUTIONS

Infill How-To Guide

A how-to guide for infill development can be an easy first step in assisting residents through the infill development process. The how-to guide can walk existing/future residents or even developers through this process by outlining the items needed to navigate the permitting and review process. Tips and tricks to consider as they are designing a new property. A list of homebuilders willing or experienced in infill residential could also be gathered.

Pre-Approved Residential Designs for Infill Residential

The complexity of infill residential often emerges through working within the lot size and shape and determining what type of home will work and blend in well with the existing built environment. To help simplify this process and remove some of the complexity that may hold potential residents back, cities have began to adopt a pre-approved set of buliding designs.

CASE STUDY

City of South Bend, Indiana

Pre-Approved Residential Designs for Infill Redevelopment

The City of South Bend has adopted a catalog of pre-approved residential designs that streamline development and supports their efforts for infill redevelopment. These plans account for character, typology and density, building dimensions, needed lot widths, zoning compatibility, and more.



FIGURE 5.9 Example Sheet from the Residential Catalog

Source: City of South Bend, Indiana

SECTION 5:

HOUSING RECOMMENDATIONS + STRATEGIES

STRATEGY #3

CREATIVE HOUSING SOLUTIONS

Supporting Efficiency Upgrades and Standards

Another common theme in the public input revealed that some residents, especially those in lower-income brackets or living in certain developments, struggle to afford the high utility bills their dwelling unit generates. These individuals believe the energy efficiency of housing structures is inefficient and it is hurting their wallets. There are several strategies Indianola can take to address this issue:

- Indianola should review energy efficiency requirements for new residential structures to ensure adequate materials and construction practices are being met.
- Indianola should consider creating a housing rehabilitation fund that addresses not only exterior facade improvements but includes access for energy efficiency improvements for owners and landlords
- Indianola should consider expanding the rental inspection program to cover basic energy efficiency standards
- Lobby and/or encourage state enabling legislation for Property Assessed Clean Energy (PACE) programs in Iowa (see Case Study for more information)

CASE STUDY

PACE Legislation

PACE stands for property assessed clean energy (PACE) and is an innovative way to financing energy efficiency and renewable energy improvements on homes and/or businesses. PACE programs allow a property owner to finance a significant cost of energy or other eligible improvements on a property and then pay the costs back over time through a voluntary assessment. The assessment is attached to the property rather than an individual, and allows property owners to implement energy efficiency improvements without a large up-front payment. PACE programs will vary based on state legislation, but typically with a PACE Property owners that voluntarily choose to participate in a PACE program repay their improvement costs over a set time period—typically 10 to 20 years—through property assessments, which are secured by the property itself and paid as an addition to the owners' property tax bills.

The U.S. Department of Energy's Office of Energy, Efficiency, & Renewable Energy has useful toolkits to help implement PACE programs that have been used by different states across the country.

Source: Office of State and Community Energy Programs, Property Assessed Clean Energy Programs <https://www.energy.gov/scep/slsc/property-assessed-clean-energy-programs>

SECTION 5:

HOUSING RECOMMENDATIONS + STRATEGIES

STRATEGY #3

CREATIVE HOUSING SOLUTIONS

Address Homeless and Other Vulnerable Groups

Another common theme in the public input was the need to address Indianola's homeless and other vulnerable households. Sadly, local governments are limited in funding, administrative, and staffing capacity needed to address an issue like homelessness. There are macro-level causes of homelessness that deal with issues beyond the City of Indianola's capacity. However, there are steps the City can take to be a regional leader to assist those in need within their community.

Homeless Committee

Indianola should consider forming a Homeless Committee that brings key stakeholders in Indianola to help craft a city response to the local homeless population. The Committee could create a series of locally inspired strategies and actions to consider.

Joint Workshop + Strategic Plan

Indianola cannot solve even regional homelessness alone - the City must work with regional partners to address this complex set of circumstances. To be a leader on the topic, Indianola should host a Joint Workshop with key partners, elected officials, staff, and local organizations that work directly with this population. The group could brainstorm solutions and put together a strategic plan to address homelessness in the area.

What Can Local Governments Do?

What are some strategies local communities can take to address homelessness?



Promote regional coordination on homelessness



Remove barriers to affordable housing development



Utilize Federal and State funding



Use public land for affordable housing development



Ensure renter protections



Help provide basic sanitation and hygiene services



Advocate for local homeless population



Avoid overly criminalizing homelessness

SECTION 5:

HOUSING RECOMMENDATIONS + STRATEGIES

STRATEGY #4

PROCESS CHANGES TO CONSIDER

Utility Confusion

Throughout the stakeholder interview process, some participants shared that utilities can sometimes be a point of confusion for residents and developers. Due to agreements from years ago, utilities in the community operate under different circumstances than other metro communities. Indianola Municipal Utilities provides water, communications, and electric services to those within its service areas. However, the territory is limited and requires coordination between other providers when development is occurring. This is especially true within the City's northern growth area.

The City should consider several options to lessen confusion and improve overall service:

- Broker a meeting between the different service providers in the near-term growth area to explore swapping territories or improved coordination of services
- Update website to have clear map showing different service area boundaries in an easy to understand format for City staff, residents, the development community.

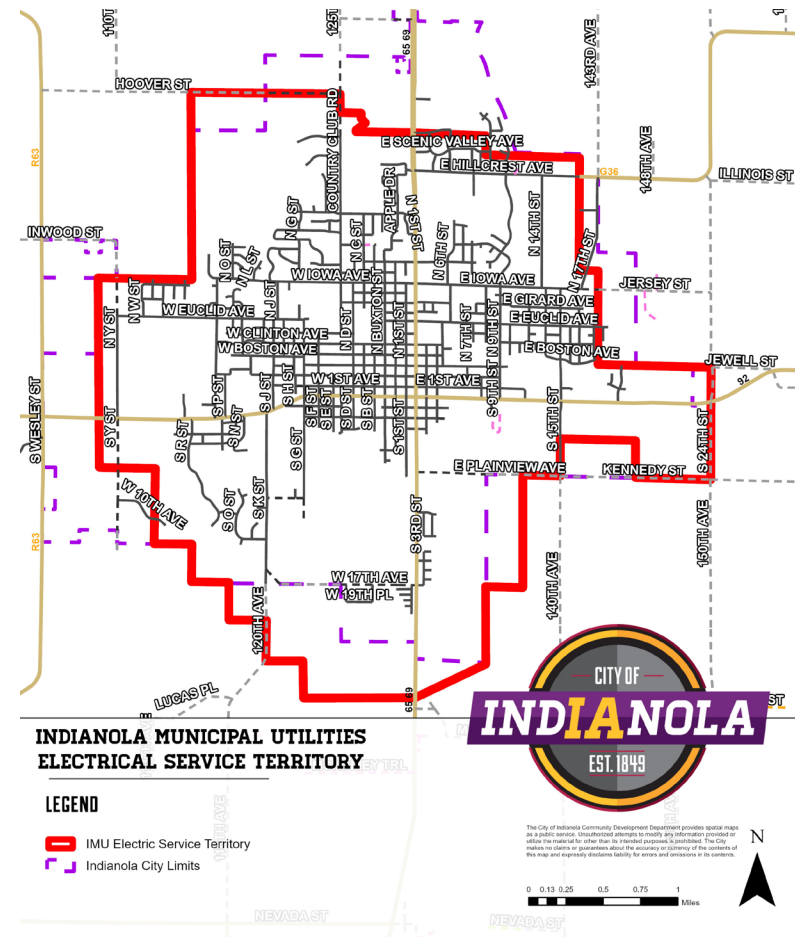


FIGURE 5.10 Utility Boundary Map
Source: City of Indianola

SECTION 5:

HOUSING RECOMMENDATIONS + STRATEGIES

STRATEGY #4

PROCESS CHANGES TO CONSIDER

Adequate Staffing

To help support all of the housing, grant, marketing, and economic development initiatives proposed in this study, Indianola will need to ensure it has adequate staffing.

A grant specialist, or another Community & Economic Development staff member with dedicated grant writing responsibilities, could help to ensure Indianola is taking full advantage of different local, state, and federal funding opportunities that further housing goals. This could prove especially useful in attracting financial assistance with affordable housing expansion.

Additional marketing staff or a special marketing consultant could help to further market Indianola within the region to both prospective homebuyers and the greater development community. Further, the staff or consultant could help to launch the “Your Housing Profile” marketing campaign.

An economic development professional on staff could greatly expand the profile of Indianola for business and residential growth. The staff could focus on attracting new major employers to Indianola while also coordinating with marketing staff to help attract new residential developers to the area.



SECTION 5:

HOUSING RECOMMENDATIONS + STRATEGIES

STRATEGY #4

PROCESS CHANGES TO CONSIDER

Development Review Process

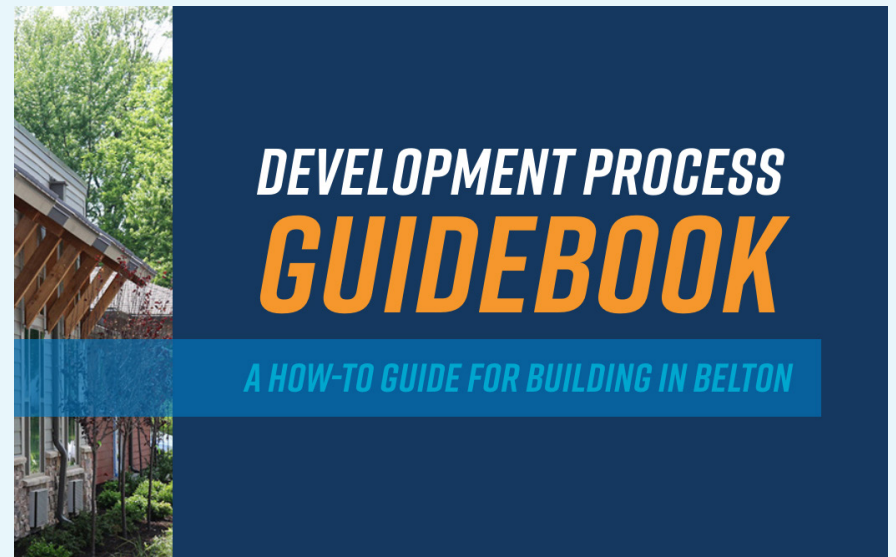
Overall, the development community felt Indianola was easy to work with and had no substantive complaints about the development review process. However, there were a few areas of possible improvement to further explore addressing:

- Review street requirements to determine if they are appropriately structured to meet expectations while providing flexibility within the development scheme.
- Work to improve coordination between Community & Economic Development and Public Works staff to ensure standards are being evenly applied.
- Create a how-to guide for the development review process to help residents and home builders navigate building in Indianola.

CASE STUDY

City of Belton, Missouri Development Guidebook

The City of Belton has a thorough and helpful Development Process Guidebook available to residents and developers to outline the necessary steps to receive permits, meetings and checkpoints throughout the development process, and any relevant links to forms and documents. Indianola should create a similar guidebook to assist with clear communication and processing procedures.



Source: City of Belton, Missouri, Development Process Guidebook. <https://www.belton.org/files/assets/public/v/3/planning-department/drc/development-guidebook-2023.pdf>

SECTION 5:

HOUSING RECOMMENDATIONS + STRATEGIES

STRATEGY #4

PROCESS CHANGES TO CONSIDER

Partners, Funding, and Resources

Ranging from the local to federal levels, there are a variety of resources available today that the City of Indianola and its residents could utilize to support housing efforts. Potential partners and organizations to explore for funding support and programs include:

- State of Iowa
- Iowa Finance Authority
- Iowa Economic Development Authority
- Central Iowa Housing Trust Fund (Warren County is a member)
- Warren County Housing Authority
- Local Realtors + Major Employers

Some funding opportunities and awards the City should consider include:

- Low-Income Housing Tax Credits (currently used)
- CDBG Upper-Story Grant
- Historic Tax Credits
- Iowa Workforce Housing Tax Credits
- Iowa Thriving Communities
- HOME Program

Additional Recommendations as Identified in the Comprehensive Plan:

The City of Indianola's Comprehensive Plan was adopted in May 2020 to help guide future development and goals for the community. Within the Housing + Neighborhoods Chapter, there are many relevant strategies that also apply to the recommendations outlined within this Housing Study + Needs Assessment. The strategies outlined below should be considered to improve housing conditions and opportunities within Indianola.

- Consider a forgivable loan program for safety and repair of exterior elements that could compromise the health and well-being of the occupants, such as roofs, windows, and doors
- Partner with nonprofit agencies to provide residential clean up, maintenance, and repair services
- Develop an official neighborhood association program in which residents can organize and be recognized by the City as representatives for their neighborhoods.
- Create a neighborhood improvement mini-grant program for neighborhood associations to be awarded funds for beautification and improvement projects on public property.

SECTION 5:

HOUSING RECOMMENDATIONS + STRATEGIES

STRATEGY #5

WHERE TO PROMOTE NEW HOUSING

Future Land Use Plan

Figure 5.11 shows the Future Land Use Plan adopted by the City in 2020. The plan calls for expansion of residential, industrial, and commercial properties throughout the Indianola planning area. Residential is mostly focused in the northwest quadrant.

Indianola City Limits

Future Land Use

- Ag/Reserve
- Parks/Open Space
- Public/semi Public
- Low-Density Residential
- Low/Medium Density Residential
- Medium/High Density Residential
- Neighborhood Mixed Use
- Community Mixed Use
- Downtown Mixed Use
- Regional Mixed Use
- Industrial

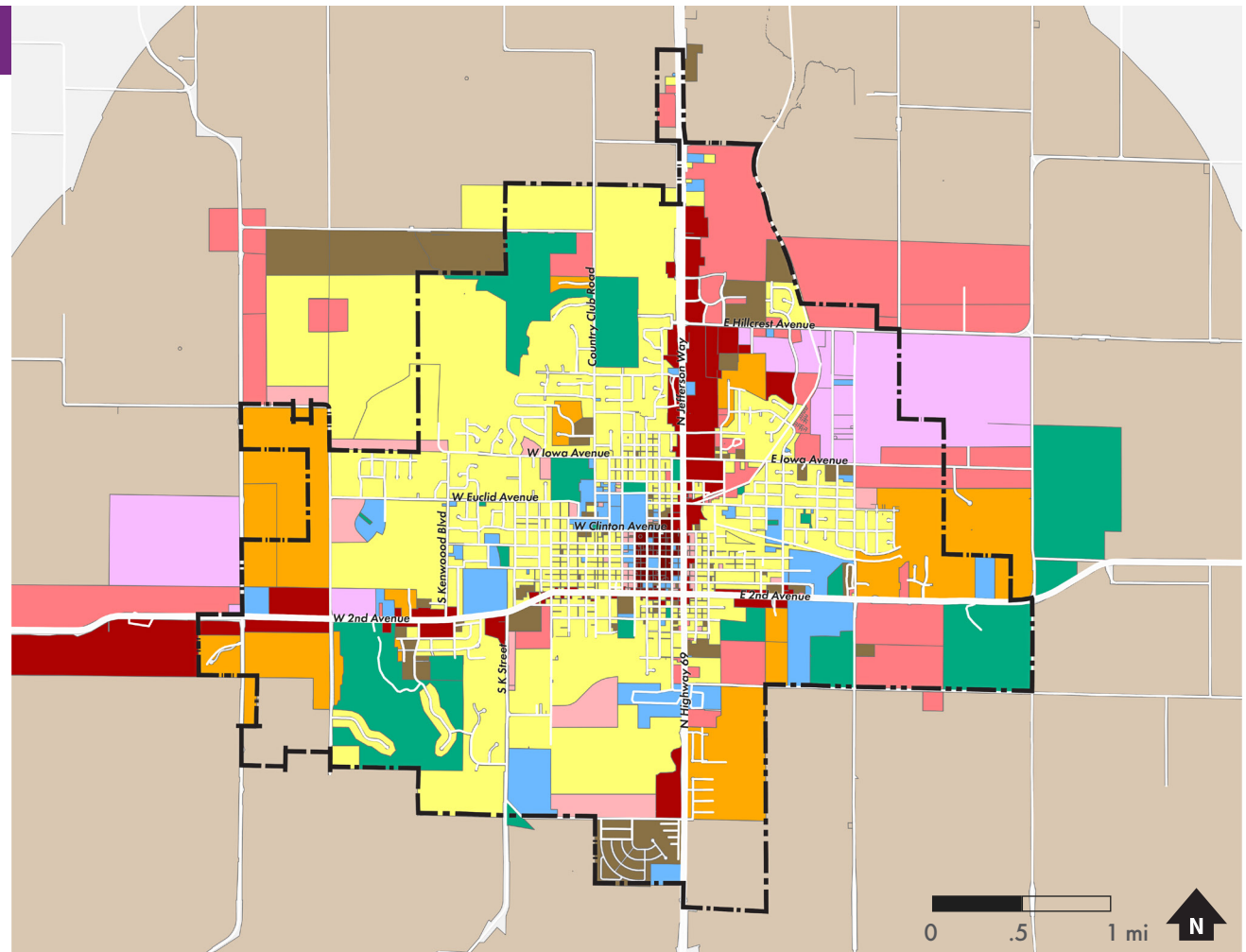


FIGURE 5.11 Indianola's Existing Future Land Use Plan

Source: City of Indianola

SECTION 5:

HOUSING RECOMMENDATIONS + STRATEGIES

STRATEGY #5

WHERE TO PROMOTE NEW HOUSING

Future Residential Areas

The existing Future Land Use Plan identifies different areas for low, medium, and higher density residential in yellow, orange, and brown, respectively. While some of the land is already developed, there remains roughly 2,300 acres of undeveloped land identified for future residential within the entire planning boundary. Within city limits, this number is closer to 1,378 acres. Not all of this land will develop as housing but having extra will help provide flexibility to accommodate for landowners unwilling to sell, market conditions, etc.

Indianola City Limits

Future Land Use

- Low-Density Residential
- Low/Medium Density Residential
- Medium/High Density Residential

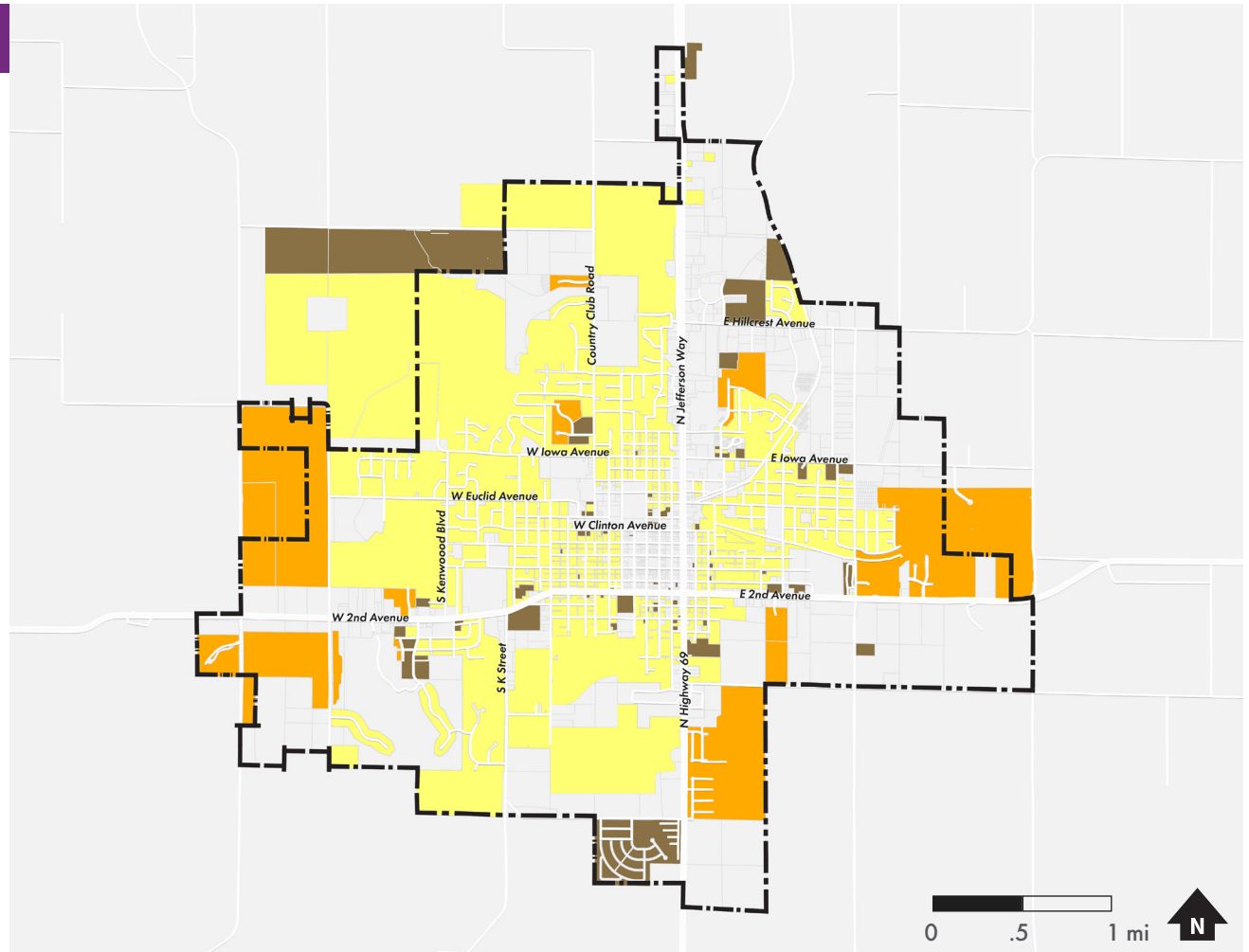


FIGURE 5.12 Planned Residential Growth Areas

Source: City of Indianola

SECTION 5:

HOUSING RECOMMENDATIONS + STRATEGIES

STRATEGY #5












WHERE TO PROMOTE NEW HOUSING

Planned Residential Development

Indianola has many planned or proposed residential projects in the works. Figure 5.13 shows the approximate location and number of units by type proposed at each location. In total, there are approximately 730 planned units, including 132 detached single-family homes, 382 attached single-family units, and 216 multi-family units. An additional 99 detached single-family homes have been discussed.

 Indianola City Limits

Planned Development Name

- | | |
|--|--|
|  Ashton Park Plat 8 |  Prairie Glynn 4 |
|  Deer Ridge Subdivision |  Quail Meadows 5 |
|  Emerald Bay PUD |  Summerset PUD Plat 5 |
|  Deer Run PUD |  Wesleylife The Village PUD |
|  Fox Run 2 | |
|  Heritage Hills 12 | |
|  Kentucky Rige PUD | |

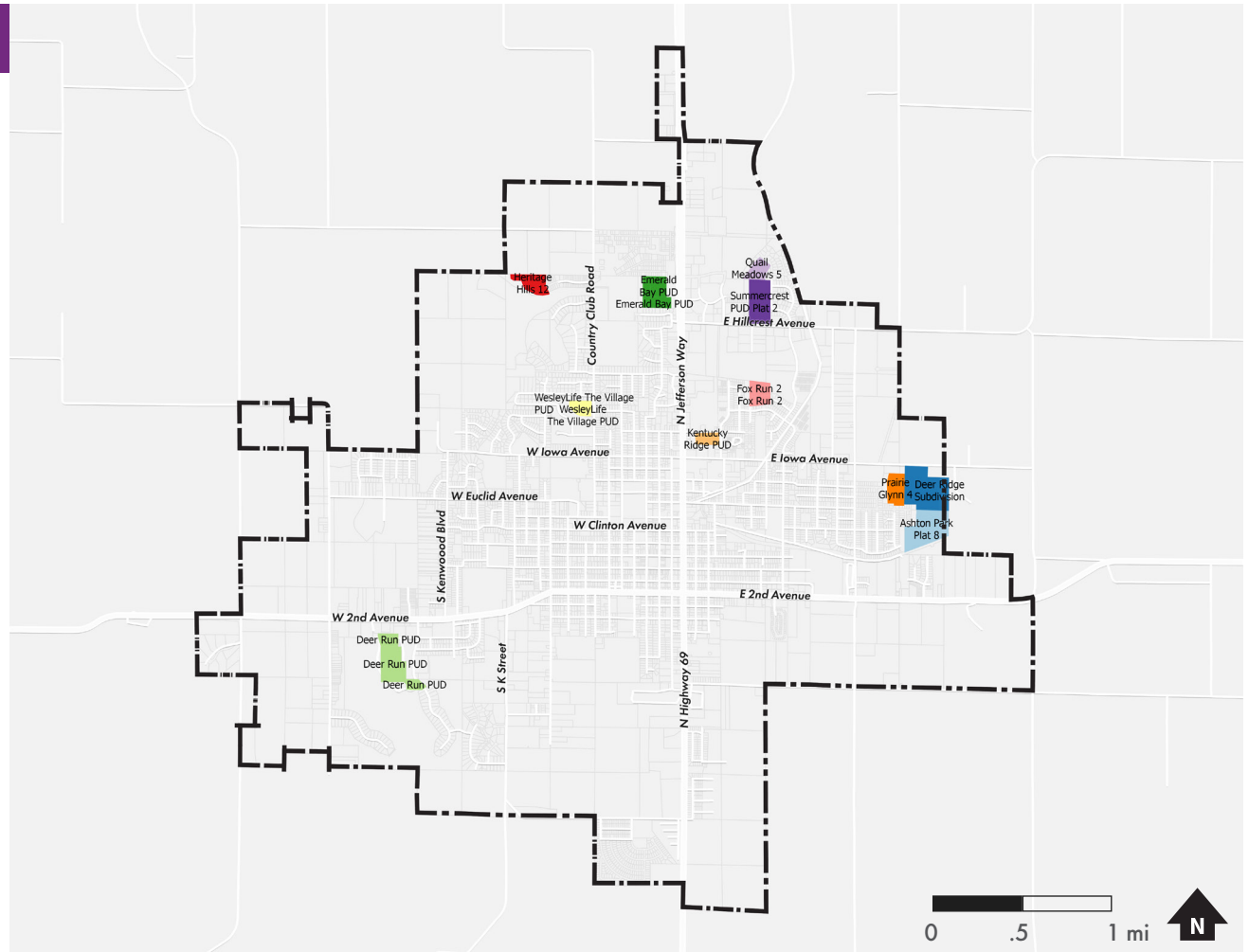


FIGURE 5.13 Planned Residential Growth Areas

Source: City of Indianola

SECTION 5:

HOUSING RECOMMENDATIONS + STRATEGIES

STRATEGY #5

WHERE TO PROMOTE NEW HOUSING

Infill Locations

The windshield survey revealed a generally good housing stock, even in those areas identified as vulnerable given factors such as age, value, number of bathrooms/bedrooms, presence of a garage/basement, etc. However, older neighborhoods like those identified in the housing vulnerability analysis are prime locations for infill development due to demand for modern homes and upkeep.

☐ Vulnerable Housing Study Area

Housing/Neighborhood Vulnerability Scale

- Low Vulnerability
- Medium-Low Vulnerability
- Medium Vulnerability
- High Vulnerability

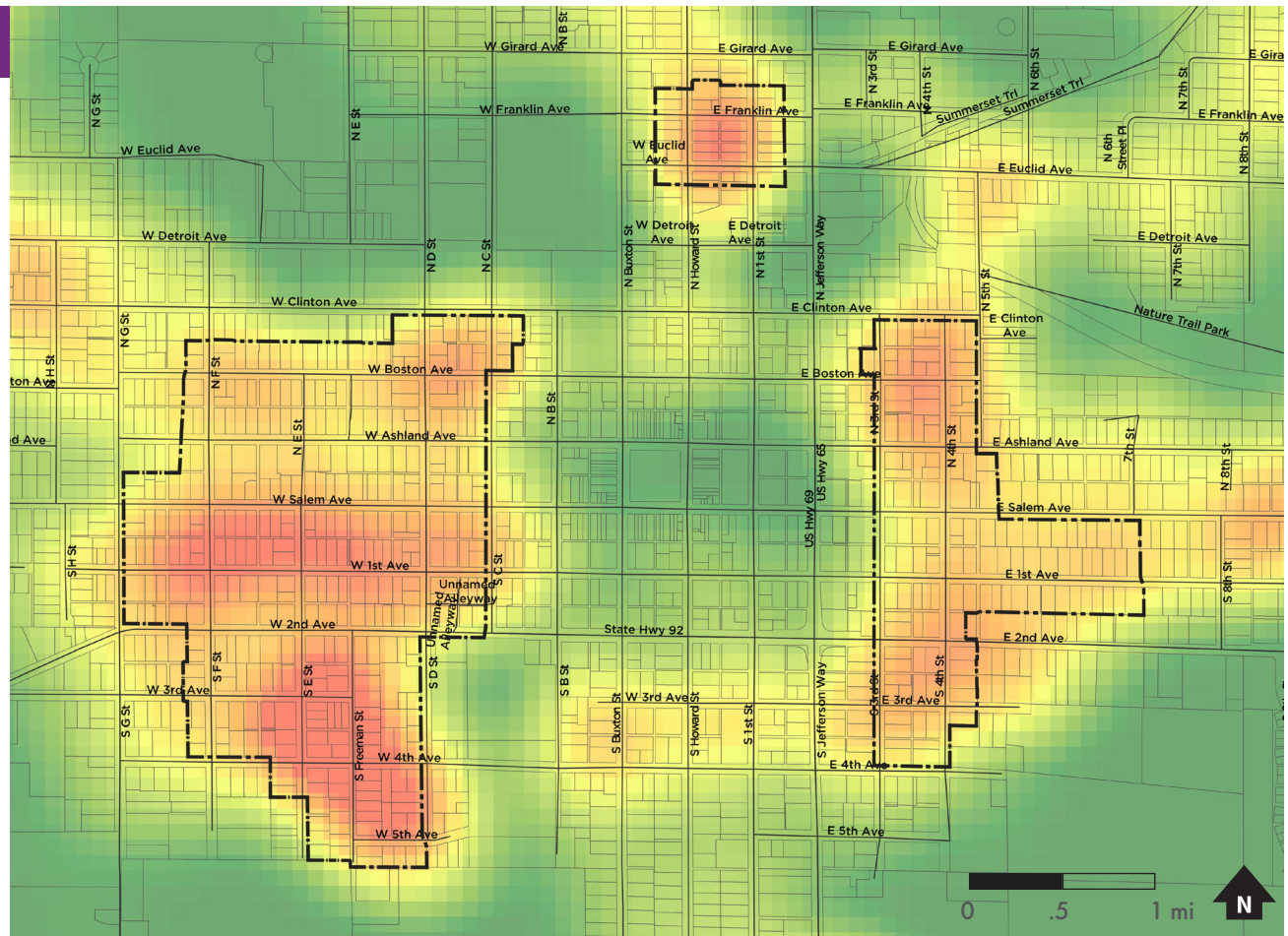


FIGURE 5.14 Housing Vulnerability Analysis Results for Indianola

Source: Confluence with inputs from Warren County Tax Assessor

SECTION 5:




HOUSING RECOMMENDATIONS + STRATEGIES

STRATEGY #5

WHERE TO PROMOTE NEW HOUSING

Publicly Owned Land

The City should explore using existing or future city-owned land as an opportunity for new residential development. This could be advertised directly with an RFP as outlined earlier in the recommendations section. Figure 5.15 shows the land owned by the City of Indianola today according to Warren County parcel data. Within Figure 5.15, an under-utilized city-owned property has been identified as a good potential infill redevelopment, affordable housing location for the City to further explore. Today, the location is used for winter snow storage.

-  Indianola City Limits
-  City-Owned Land
-  Potential Infill Site

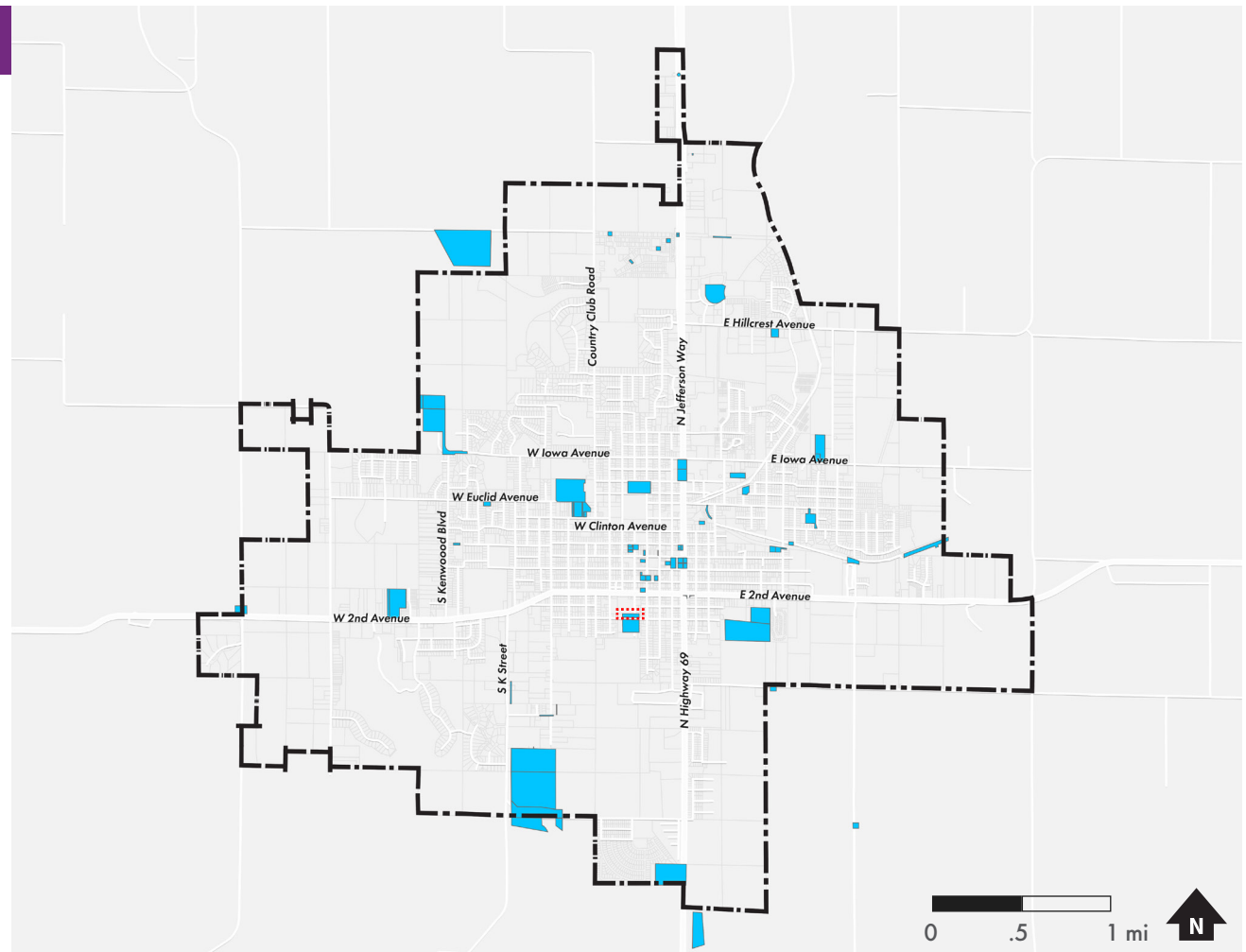


FIGURE 5.15 Planned Residential Growth Areas

Source: City of Indianola

SECTION 5:

INDIANOLA HOUSING STUDY + NEEDS ASSESSMENT

STRATEGY 1: MARKETING + DEVELOPMENT-READY COMMUNICATION

ACTIONS	STATUS
Create a "Your Housing Story" marketing campaign.	
Update the City of Indianola's marketing campaign to highlight the unique attributes that contribute to the quality of life in Indianola.	
Actively pursue development and redevelopment projects by publishing requests for proposals (RFPs) to attract desired uses and activities.	
Create "Site Analysis Report Cards" to showcase the development potential for greenfield or infill properties throughout the City's planning boundary.	
Provide Planning and Zoning Commission training sessions to ensure all commissioners understand planning processes and can confidently guide decision-making in Indianola.	

SECTION 5:

INDIANOLA HOUSING STUDY + NEEDS ASSESSMENT

STRATEGY 2: PROMOTING ALTERNATIVE HOUSING TYPES

ACTIONS	STATUS
Actively promote accessory dwelling units throughout residential neighborhoods in Indianola.	
Create a how-to guide to better explain opportunities with accessory dwelling units and navigating the permitting process.	
Update the zoning code related to accessory dwelling units to identify barriers to development, such as parking requirements.	
Support opportunities for unique housing developments, such as 3D concrete printed homes.	
Encourage cottage style cluster developments throughout residential neighborhoods to respond to the need for independent, single-level senior housing options.	
Work to attract ranch style townhomes, family-friendly rentals, young professional rentals, and homes valued under \$300K to meet housing demand and needs in the community.	

SECTION 5:

INDIANOLA HOUSING STUDY + NEEDS ASSESSMENT

STRATEGY 3: CREATIVE HOUSING SOLUTIONS

ACTIONS	STATUS
Promote infill redevelopment as an efficient development practice and method to preserve neighborhood character.	
Create an Infill How-To Guide to better explain the infill redevelopment process.	
Explore next steps to implement a Pre-Approved Residential Design Catalog for infill residential development at a small, yet approachable, scale.	
Support efficiency upgrades and standards in homes throughout the community.	
Review energy efficiency requirements for new residential structures and update the development code as needed.	
Consider creating a housing rehabilitation fund that addresses interior and exterior energy efficiency improvements.	
Consider expanding the Rental Housing Inspection Program to cover basic energy efficiency standards.	
Address homelessness and other vulnerable groups via partnerships, a Homesless Committee, and strategic planning.	

SECTION 5:

INDIANOLA HOUSING STUDY + NEEDS ASSESSMENT

STRATEGY 4: PROCESS CHANGES TO CONSIDER

ACTIONS	STATUS
Clearly define and share information on utility providers throughout the community and necessary procedures to obtain services depending on location.	
Broker a meeting between the different service providers to explore territory amendments or improved coordination of services.	
Update the City's website to have clear resources and graphics for service area boundaries and contact information.	
Ensure adequate staffing levels long-term to support housing, grant, marketing, and economic development efforts throughout Indianola.	
Create a Development Process Guidebook to clearly identify procedures, permits, forms and applications, and any other relevant information related to the development process.	
Coordinate with the Community and Economic Development and Public Works staff to ensure standards for development are being evenly applied.	
Consider and update the code appropriately to maintain flexibility within proposed developments.	

SECTION 5:

INDIANOLA HOUSING STUDY + NEEDS ASSESSMENT

STRATEGY 5: FINANCING STRATEGIES

ACTIONS	STATUS
Maintain connections and relations with local, county, and state partners and organizations.	
Market and share opportunities for county and state-level funding programs.	
Explore and support the use of historic tax credits, Iowa Workforce Housing Tax Credits, Iowa Thriving Communities, and the HOME programs.	
Follow the recommendations outlined within the Elevate Indianola Comprehensive Plan to maintain a consistent vision for housing in Indianola.	

SECTION 5:

INDIANOLA HOUSING STUDY + NEEDS ASSESSMENT

STRATEGY 6: WHERE TO PROMOTE NEW HOUSING

ACTIONS	STATUS
Follow the recommended growth patterns identified in the Future Land Use Plan.	
Ensure there is a healthy variety of housing types developed within the planning boundary to support life-cycle housing.	
Support infill redevelopment opportunities for the areas identified in the Vulnerable Housing Analysis study area.	
Use the RFP process to attract desired residential developments to city-owned parcels to leverage momentum in the market.	