

City of Independence

Community Background

The City of Independence was founded in 1846-1847 and was designated as the county seat on June 15, 1847. By 1859, Independence had grown into a city of 1,500 inhabitants and included mills and mechanic shops, churches, hotels, a courthouse, numerous stores and hundreds of private residences. The railroad came to Independence in 1859 and was instrumental in the continued growth of the city as well as the county.

Today, Independence has over 6,000 residents and numerous amenities: Buchanan County Health Center, Buchanan County Safety Center, Independence Police and Fire, Independence Light and Power Telecommunications, East Central Iowa Rural Electric Cooperative, superior parks and recreational opportunities, municipal airport, public pool and library, an active railroad, and many community service organizations. Recent development trends have seen commercial and residential along the Highway 20 corridor. The east northeast and southwest part of town has experienced recent single-family home construction.

Demographic and Social Characteristics

Independence is the largest city in Buchanan County and in 2020 had a population of 6,064. The city represented 29.5 percent of the county's total 2020 population of 20,565. Figure I.1 shows a trendline of the city's population since 1950. The city's historic population and projected population are shown in Figure I.2.

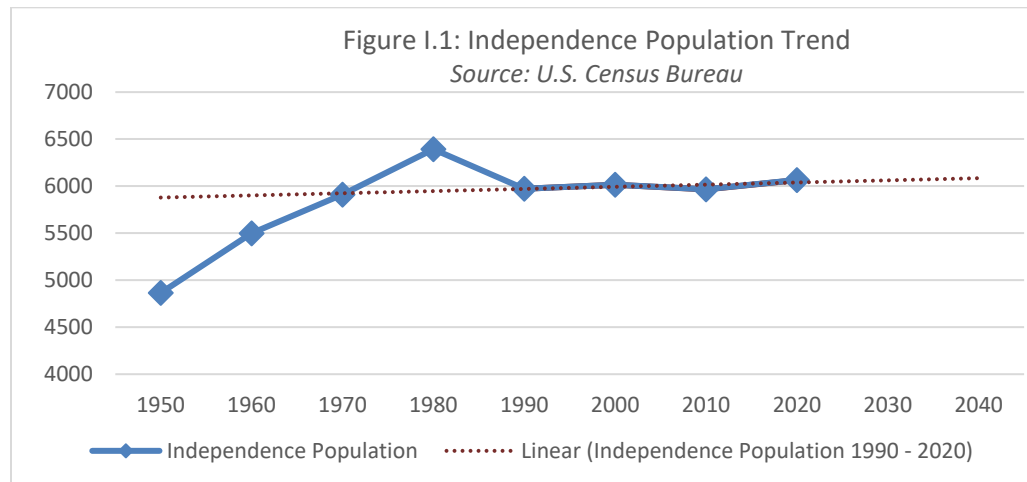


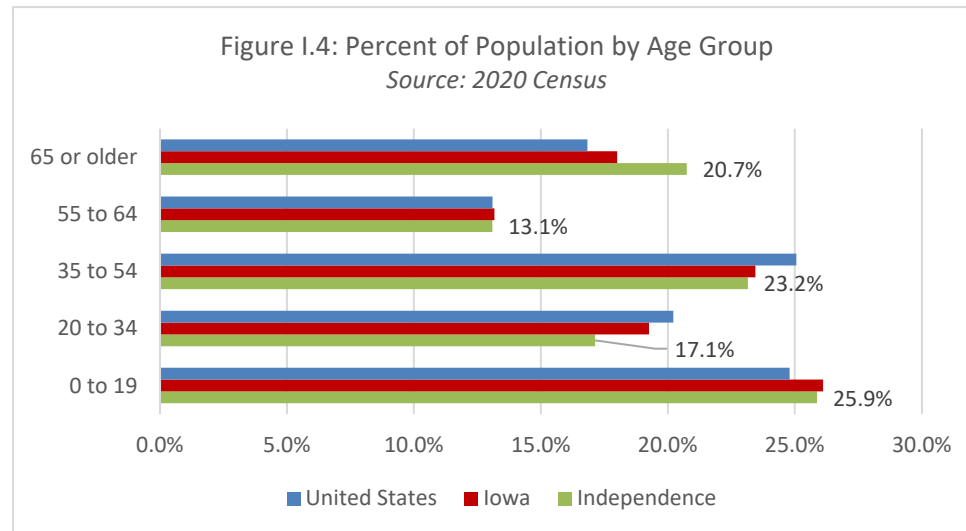
Figure I.2: Population Projections			
Year	Census Population	# Change (Linear)	% Change (Geometric)
1950	4,865	--	--
1960	5,498	+633	+13.0%
1970	5,910	+412	+7.5%
1980	6,392	+482	+8.2%
1990	5,972	-420	-6.6%
2000	6,014	+42	+0.7%
2010	5,966	-48	-0.8%
2020	6,064	98	1.6%
Avg. (1950-2010)		+171.3	+3.4%
Avg. (1990-2010)		+31	0.5%
Projected 2030		6,095	6,269
Projected 2040		6,125	6,480

Between 2010 and 2020, the city's population experienced a modest 1.6 percent increase from 5,966 to 6,064. For the housing supply and demand projections provided in this section, the 1990-2020 linear population trend provides a low estimate of population growth, while the 1950-2020 geometric trend provides a high estimate. The low and high population estimates for 2040 are 6,125 and 6,480, respectively.

Figures I.3 and I.4 provide an overview of the population characteristics of the city. In 2020, 86 residents were recorded as living in group quarters, including nursing and correctional facilities (see Figure 4.27 for additional information on senior housing in the city and county).

In 2020, the median age in Independence was 40.6 –older than the statewide (38.6) and national (38.8) median ages. The senior (age 65+) share of the city's population was 20.7 percent, higher than the senior share of the state and national population.

Figure I.3: Population Characteristics		
<i>Population</i>		
Total Population		6,064
Total Males		2,941
Total Females		3,123
Median Age		40.6
<i>Race</i>		
One Race-White		5,729
One Race-Black or African American		38
Two or More Races		196
Hispanic or Latino (of any race)		138
<i>Households</i>		
Total Population in Group Quarters		86
Total Family Households		1,541
Total Family Households with Children under 18		669
Households with individuals 65yrs and over		928
Source: 2020 US Census		



American Community Survey Housing Data

The following section consists of data gathered by the American Community Survey (ACS). The ACS is a survey conducted by the U.S. Census Bureau. Unlike the 10-year Census survey, the ACS survey is conducted on an ongoing basis, with data updated annually, of randomly sampled addresses.

Figure I.5: Home Value Characteristics, City of Independence				
	Estimate	MOE	Percent	MOE
VALUE				
Owner-occupied units	1,810	±160	100%	(X)
Less than \$50,000	123	±84	6.8%	±4.5
\$50,000 to \$99,999	306	±94	16.9%	±4.7
\$100,000 to \$149,999	757	±144	41.8%	±7.2
\$150,000 to \$199,999	408	±91	22.5%	±4.8
\$200,000 to \$299,999	160	±58	8.8%	±3.3
\$300,000 to \$499,999	48	±32	2.7%	±1.7
\$500,000 to \$999,999	8	±13	0%	±0.7
\$1,000,000 or more	0	±14	0%	±1.2
Median (dollars)	\$129,900	±8,010	(X)	(X)
<i>Source: ACS, 2016-2020 5-Year Estimates</i>				

Figure I.5 shows the value of homes in the city. The median home value is \$129,900, with nearly 3 in 4 homes valued between \$50,000 and \$149,999. Figure I.6 displays the rental costs and characteristics within the city. The median gross rent (including rent and tenant-paid utilities) is \$744, with over 90 percent of rentals priced under \$1,000. Nonetheless, about 2 in 5 Independence renters (43.7 percent) spend 30 percent of their income or more on housing costs. Households that spend over 30 percent of income for housing are considered cost burdened.

Figure I.6: Rental Characteristics, City of Independence				
	Estimate	MOE	Percent	MOE
GROSS RENT				
Occupied units paying rent	725	±149	100%	(X)
Less than \$500	103	±45	14.2%	±6.3
\$500 to \$999	553	±144	76.3%	±8.1
\$1,000 to \$1,499	61	±39	8.4%	±5.4
\$1,500 to \$1,999	8	±13	1.1%	±1.8
\$2,000 to \$2,499	0	±14	0%	±3.1
\$2,500 to \$2,999	0	±14	0%	±3.1
\$3,000 or more	0	±14	0%	±3.1
Median (dollars)	\$744	±45	(X)	(X)
No rent paid	11	±16	(X)	(X)
GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME (GRAPI)				
Occupied units paying rent (excluding units where GRAPI cannot be computed)	725	±149	100%	(X)
Less than 15.0 percent	128	±68	17.7%	±8.4
15.0 to 19.9 percent	156	±72	21.5%	±8.9
20.0 to 24.9 percent	70	±47	9.7%	±6.4
25.0 to 29.9 percent	54	±31	7.4%	±4.3
30.0 to 34.9 percent	113	±72	15.6%	±9.1
35.0 percent or more	204	±81	28.1%	±9.6
<i>Source: ACS, 2016-2020 5-Year Estimates</i>				

Figure I.7: Housing Characteristics, City of Independence				
	Estimate	MOE	Percent	MOE
HOUSING OCCUPANCY				
Total housing units	2,889	±145	100%	(X)
Occupied housing units	2,546	±152	88.1%	±4.1
Vacant housing units	343	±123	11.9%	±4.1
Homeowner vacancy rate	1.6	±1.9	(X)	(X)
Rental vacancy rate	18.9	±10.0	(X)	(X)
UNITS IN STRUCTURE				
Total housing units	2,889	±145	100%	(X)
1-unit, detached	2,179	±165	75.4%	±5.0
1-unit, attached	105	±53	3.6%	±1.8
2 units	116	±74	4.0%	±2.6
3 or 4 units	265	±105	9.2%	±3.6
5 to 9 units	23	±23	0.8%	±0.8
10 to 19 units	11	±16	0%	±0.6
20 or more units	145	±80	5.0%	±2.7
Mobile home	45	±52	1.6%	±1.8
HOUSING TENURE				
Occupied housing units	2,546	±152	100%	(X)
Owner-occupied	1,810	±160	71.1%	±5.3
Renter-occupied	736	±149	28.9%	±5.3
<i>Source: ACS, 2016-2020 5-Year Estimates</i>				

Figures I.7 and I.8 display general housing characteristics and homeownership characteristics. Figure I.7 indicates that there are 343 vacant housing units, although the 2020 Census identified only 209 vacant units. In Independence, as in most rural Iowa

Figure I.8: Homeownership Characteristics, City of Independence				
	Estimate	MOE	Percent	MOE
MORTGAGE STATUS				
Owner-occupied units	1,810	±160	100%	(X)
Housing units with a mortgage	960	±176	53.0%	±7.6
Housing units without a mortgage	850	±143	47.0%	±7.6
SELECTED MONTHLY OWNER COSTS (SMOC)				
Housing units with a mortgage				
Median (dollars)	\$1,265	±93	(X)	(X)
Housing units without a mortgage				
Median (dollars)	\$469	±39	(X)	(X)
SELECTED MONTHLY OWNER COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME (excluding units unable to calculate)				
Housing units with a mortgage				
Less than 20.0 percent	551	±106	57.4%	±10.1
20.0 to 24.9 percent	101	±54	10.5%	±5.5
25.0 to 29.9 percent	41	±30	4.3%	±3.2
30.0 to 34.9 percent	21	±22	2.2%	±2.3
35.0 percent or more	246	±130	25.6%	±10.2
Housing units without a mortgage				
Less than 10.0 percent	373	±107	43.9%	±10.5
10.0 to 14.9 percent	243	±99	28.6%	±10.5
15.0 to 19.9 percent	106	±78	12.5%	±8.6
20.0 to 24.9 percent	27	±26	3.2%	±3.1
25.0 to 29.9 percent	33	±31	3.9%	±3.7
30.0 to 34.9 percent	6	±9	1%	±1.1
35.0 percent or more	62	±44	7.3%	±5.3
<i>Source: ACS, 2016-2020 5-Year Estimates</i>				

communities, the housing stock consists primarily of single-family detached units (75.4 percent), though the prevalence of multifamily units is higher than in other cities in Buchanan County. Independence's homeownership rate of 71.1 percent is lower than the countywide homeownership rate of 80 percent, comparable to the statewide homeownership rate of 71.1 percent, and higher than the national rate of 64.4 percent.

Of the city's owner-occupied units, 53 percent have a mortgage. Median monthly owner costs, including mortgage payments, taxes, insurance, and utilities, are \$1,265 for owners with mortgages and \$469 for owners without mortgages. More than 1 in 4 owners with mortgages, and an estimated 8.3 percent of owners without mortgages, have monthly costs at or above 30 percent of household income. Housing costs of 30 percent of monthly income or less are generally considered affordable.

Selected Housing Characteristics

Historic Housing Trends

Table I.9: Historic Number of Housing Units							
Community	1980	1990	2000	2010	2020	Net Change 1980-2020	% Change 1980-2020
City of Independence	2,463	2,480	2,610	2,745	2,834	371	15.1%
Buchanan Co. (Total)	8,222	8,272	8,697	8,968	8,886	664	8.1%
State of Iowa	1,121,314	1,143,669	1,232,511	1,336,417	1,412,789	291,475	26.0%
<i>Source: US Census Bureau, calculated by INRCOG</i>							

From 1980 through 2020, the number of housing units in the city has increased by 15.1 percent from 2,463 to 2,834 – a higher rate than the county average.

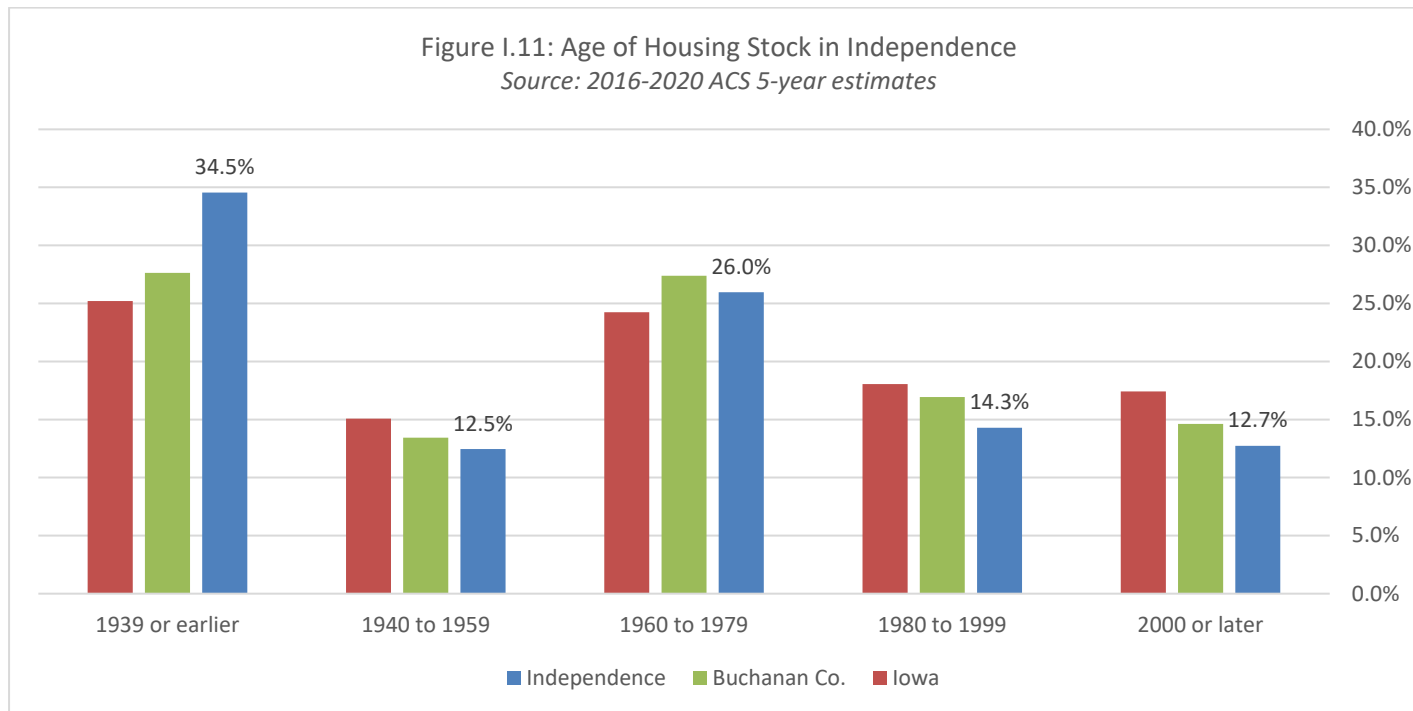
Vacancy Rate

Figure I.10 shows the city's housing vacancy rate for the city from 2000 through 2020. Note that decennial Census data is used for 2000, 2010 and 2020, while the American Community Survey 5-year estimate is used for 2015. The 2020 vacancy rate of 7.4 percent is lower than the 2010 vacancy rate.

Figure I.10: Historic Housing Vacancy Rate Estimates, 2010-2015					
Year	Occupied Housing Units	Vacant Housing Units	Total Housing Units	Vacancy Rate	Vacancy Rate MOE
2020	2,625	209	2,834	7.4%	(X)
2015*	2,575	232	2,807	8.3%	+/-4.2%
2010	2,521	224	2,745	8.2%	(X)
2000	2,432	178	2,610	6.8%	(X)
Source: Decennial Census, *2011-2015 ACS 5-Year Estimates; MOE=Margin of Error					

Age of Housing Stock

The graph below displays the percent of the city's housing stock by era when the unit was built. Independence has a balanced but slightly older housing stock, with over one-third of units built before 1940. However, the 2016-2020 American Community Survey 5-year estimates indicate that only 56 units were built in 2014 or later, while the actual total is over 160 units.



Household Size

Independence has a smaller household and family size compared to the county and state rates, and the city's average household size has steadily decreased since 2000. Following national and state trends, the city's average household size is projected to continue to decline. Factors contributing to smaller households include more single and two-person households, and seniors living longer in their homes.

Figure I.12: Household and Family Size						
	Average Household Size			Average Family Size		
	2000	2010	2020	2000	2010	2020*
Independence	2.35	2.30	2.28	2.93	2.92	2.97
Buchanan Co.	2.61	2.53	2.51	3.13	3.05	3.11
State of Iowa	2.46	2.41	2.48	3.00	2.97	2.98
<i>Source: Decennial Census, *2016-2020 ACS 5-Year Estimates</i>						

Windshield Survey

The quality of a community's housing stock is an important component in understanding its housing needs. If poor-quality housing is widespread in a community, many low- and moderate-income households may have housing-related hardships even if they are not cost burdened. A prevalence of housing with maintenance needs may also indicate an opportunity to meet existing and future demand by rehabilitating vacant units.

Methodology

A windshield survey was conducted in 2017 in the incorporated Buchanan County cities. A windshield survey is an assessment of the external conditions of a building. A residential parcel map for each city was created by only selecting parcels which had a residential "dwelling" value associated with the parcel. The windshield survey assessed residential structures – not dwelling units. For example, a single-family detached house on one parcel and a four-unit apartment building on one parcel would each be evaluated as one structure.

For this update to the Housing Needs Assessment adopted in 2018, each city provided information on changes to parcel conditions since the windshield survey was conducted.

The primary considerations for evaluation are the apparent structural soundness of the unit as well as appearance and unit's functional use as a residential structure. Parcels were evaluated according to the designations shown in Figure I.13.

Figure I.13: Windshield Survey Category Condition Criteria

Condition Categories	Description
Great	- No visible repairs or needed updates are apparent. - Typically new construction, recently renovated, or extremely well-maintained structures.
Good	- Building appears structurally sound (foundation, building envelope, roof). - Unit appears well maintained – most siding, gutters, trim, windows, and doors are in good repair with good exterior paint condition. Minor problems such as small areas of peeling paint and/or other routine maintenance items may exist..
Fair	- Unit shows wear but appears structurally sound (foundation, building envelope, roof). - Need for some maintenance or repair - painting the house, fixing a broken door or window, putting on new shutters, replace or fix awnings, etc. - Roof shows age and likely will need to be replaced in coming years. - Issues are primarily cosmetic but cover a sufficient portion of the structure.
Poor	- One or more visible structural defects (foundation, building envelope, or roof) but still habitable. Building requires significant work, to address items such as uneven roof lines; shingles in need of immediate replacement; falling-in porch; major cracks or shifting of the foundation, etc. - Building requires significant repairs or updates, which would be difficult to correct through normal maintenance (multiple broken doors or windows, roof needing to be re-shingled, excessive paint peeling/missing, etc.)
Dilapidated	- Unit is suffering from excessive neglect; maintenance appears non-existent; Building appears structurally unsound. - Building not fit for habitation in current condition. Multiple windows and/or doors may be boarded up. The building may be considered for demolition or, at minimum, major rehabilitation will be required.
Other Categories	Description
Vacant	Parcels within residential neighborhoods that are vacant and, based on neighborhood characteristics and lot size, appear to be positioned for residential development. This is not a comprehensive list of all vacant parcels within a city.
N/A	Dwelling structure not located on parcel. For example, a dwelling structure may be on one parcel and the dwelling's garage on an adjacent parcel. Residential parcels that did not have a dwelling on them were marked as N/A.
Undetermined	Structure was not visible from the road or data was not recorded for the parcel.

Results

Figure I.14 displays the results of the city's windshield survey. Of structures evaluated, nearly 80 percent of the dwelling structures were determined to be either in great (10.9%) or good (68.6%) condition. Fewer than 3 percent of the city's residential structures were deemed to be in Poor (2.7%) condition.

The mean (average) condition of the city's housing units was calculated by assigning the following values to the condition categories: Great=5; Good=4; Fair=3; Poor=2; Dilapidated=1. Based on these weights, the mean score of condition units in the city is 3.88 (closer to Good than Fair).

Overall, 2,200 parcels with dwelling structures were evaluated, with fifty-three parcels identified as vacant residential lots. However – a portion of these lots are in the floodplain.

Figure I.14: Windshield Survey Results, City of Independence		
Condition of Parcels Evaluated	Number Parcels	Percent of Parcels Evaluated
Great	240	10.9%
Good	1,509	68.6%
Fair	391	17.8%
Poor	60	2.7%
Dilapidated	0	0.0%
Total	2,200	100%
Status	Number Parcels	Percent
Parcels Evaluated	2,200	91.7%
Vacant	53	2.2%
N/A	42	1.8%
Undetermined	104	4.3%
Total	2,399	100%

Future Development

Floodplain Considerations

Buchanan County's Multi-Jurisdictional Hazard Mitigation Plan (HMP) provides data on property in the regulatory floodway and floodplains identified on Flood Insurance Rate Maps (FIRMs) prepared by the Federal Emergency Management Agency (FEMA). The figure below shows the estimated value of land, buildings, and dwellings, within the city, in a floodplain.

Figure I.15: Floodplain Data for Independence						
	Number of Parcels	Land Value	Building Value	Dwelling Value	Total Value	Percent of City Affected
Floodway	230	\$2,899,604	\$1,260,300	\$9,933,504	\$14,093,408	4.3%
1.0% Annual Floodplain	487	\$7,333,158	\$7,530,920	\$27,308,170	\$42,172,248	12.9%
0.2% Annual Floodplain	376	\$3,921,656	\$4,341,585	\$25,151,204	\$33,414,445	10.2%
Source: Buchanan County Assessor's Office; Analysis conducted by INRCOG; Parcel values and FIRM maps as of 6/6/2016						

Of special note when considering this and future Census numbers regarding residential property in the floodplain, the City of Independence has been actively identifying, purchasing, and removing houses from identified flood hazard areas. This process will undoubtedly have some influence on current housing estimates and future census data.

Until the flooding of 1999, the previous flood of record was the flood of July 1968. That flood hit an estimated 300 to 400 homes. The damage ranged from complete loss of structures along Malone Creek to water rampaging through the lower stories of houses. Although the 1968 flood did not result in downtown flooding, there was flash flooding in the Dry Run Creek area. Significant damage also occurred in 1991 and 1993.

Following the 1990s floods, numerous homes were identified as repetitive loss properties, and many have been purchased and removed in a cooperative effort among landowners, the City, and FEMA. To protect the floodplain and keep lives and property out of harm's way, many of the vacant lots along the Wapsipinicon River have restrictive covenants prohibiting future development.

Affordable Housing

Housing has become less affordable to many Independence residents and potential residents. Since Buchanan County's last Housing Needs Assessment was adopted, the estimated share of renters paying 30 percent or more of income for housing increased from 34.9 percent to 43.7 percent. During this same period, the estimated share of homeowners with mortgages who pay 30 percent or more of income for housing increased from 18.5 percent to 27.8 percent.

According to American Community Survey and US Census data, Independence's estimated median household income in 2020 was \$58,631 compared to \$50,036 in 2015, a 17 percent increase. However, the median home sale price from 2019 to 2022 was \$144,000, compared to \$108,250 from 2014 to 2017 – a 33 percent increase. Many residents, unable to afford decent housing, have moved out of the community to either the unincorporated areas or to other smaller communities.

The supply of affordable, accessible housing is especially constrained for people with special needs including people with physical or mental disabilities, people experiencing homelessness, and elderly persons. Because these populations have needs that the private housing market cannot adequately address, their housing is often provided in partnership with nonprofit organizations and public subsidies. However, high construction costs, and a shortage of public subsidies and affordable land for housing construction, pose particular challenges to expanding special needs housing.

Independence should encourage affordable housing through its zoning and development regulations; establishing a process for distributing fair share housing throughout the community; working with nonprofit housing organizations; supporting and applying for programs that rehabilitate and preserve existing housing; supporting and providing first-time homebuyers with assistance and incentives; and supporting construction of new housing units.

Housing Mix

The housing trend is moving towards diversity in housing stock, where citizens can stay within a community but move to different housing types that meet their needs at different stages of life. A diversified housing stock can also provide units at lower price points for low-income households and people with special needs.

These demands call for housing action strategies that support choice and flexibility in housing types and location. This in turn will allow the real estate and development communities to be responsive to changing housing needs. The action strategies should encourage financial and regulatory flexibility that allow creative housing options. Furthermore, action strategies should support codes, ordinances, and site plans that encourage development of special needs housing, and public/private investment in these projects.

Some examples of different types of housing include accessory dwelling units (ADUs), duplexes, townhouses, garden apartments, and manufactured housing in permanent foundations. To maximize housing opportunities for local workforce, seniors, and people with special needs, communities should allow these housing types in neighborhoods that have traditionally been zoned single-family.

Creating Sustainable Neighborhoods

Sustainable neighborhoods are where a person can walk to destinations – grocery store, parks, school, and possibly to work. The benefits of sustainable neighborhoods are numerous – from economic (lower transportation costs, improved personal health and fitness), environmental (better air and water quality), and social (sense of pride in neighborhood, interaction with neighbors).

Providing More Opportunities for Healthy Living Developments

Independence should strive to provide mixed use developments that include a variety of uses (residential, commercial, open space, and institutional) and amenities such as sidewalks, multi-use trails or paths, and parks. These developments provide opportunity and convenience, and accommodate many household types and needs. A mixed-use development allows a citizen to walk to a business from their home or to the park. It can also be used to create a buffer or transition between two discretely different land uses – single family neighborhood and a highway business corridor.

Infilling and Revitalizing Downtown Area

Development and redevelopment should be encouraged within Independence's Downtown area, including mixed-use developments that provide residential opportunities. Vacant residential lots were identified during the Windshield Survey and a map of the results is at the back of this section. It should be noted that several vacant lots are within a floodplain and residential development should be avoided.

Ensuring Land Use Compatibility with Buchanan County

Buchanan County, in its *2006 Comprehensive Land Use Plan Update* expressed their desire to preserve prime agricultural land, which includes a majority of land area in the county, for continued agricultural production. To further this desire, the Plan attempts to steer proposed urban uses to areas within or adjacent to incorporated communities as a means of protecting the county's valuable agricultural soils.

Future Areas of Development

According to data from the Buchanan County Assessor, Independence had 92 new housing starts from 2017 through 2021. This averages to 18.4 units per year. Recent development trends have seen commercial and residential along the Highway 20 corridor. The east-northeast part of town has seen extensive new single-family home construction. Major commercial centers include the downtown corridor along First Street, a new strip mall along the south edge of town, Veridian Credit Union, Super Wal-Mart, a new Casey's truck stop, and the Rydell auto dealership.

Areas of new residential development have been in the northeast and southwestern corners of the city, including four (4) new 12-plex developments. The location and manner in which development occurs will undoubtedly impact the community, and the targeted areas for future development.

Housing Projections

Using the information, data, and observed trends detailed in the city's profile and throughout the plan, projections for future housing demands were generated. Below is an explanation of the numbers used for the calculations followed by the city's projected housing needs in Figure I.16.

- ***Total Population:*** See city population projections in Figure I.2
- ***Population in Group Quarters*** –Group Quarters include residences such as group homes, skilled nursing facilities, treatment facilities, correction facilities, or similar institutions.
- ***Population in Housing*** – An average of the Projected Total Population range minus Population in Group Quarters.
- ***Household Size*** – Projected Household size based on a combination of county and city trends.
- ***Total Projected Households*** – The estimated number of households that will require a housing unit.

- **Assumed Vacancy Rate** – City’s vacancy rate, reasonably expected vacancy rate based on a combination of historic city and county rates.
- **Total Housing Units** – Total housing needed for projected demand of occupied and vacant housing units.

At the time of the 2020 Census, there were 86 persons in Independence living in “Group Quarters”. There are an estimated 125 units between two (2) nursing homes in the City of Independence. At the time of survey in 2023, 97 of the units were occupied (Figure 4.27). Future forecasts assume that group quarters occupancy will partially rebound from decreases related to the COVID-19 pandemic (see Figure 5.1).

Independence’s average household size has consistently been lower than the state and county rates since at least 2000. The city’s average household size is expected to continue its downward trajectory – in line with county, state, and national trends.

At the 2020 Census, the city’s vacancy rate was 7.4 percent – slightly less than the county’s overall rate of 7.7 percent. These projections assume a constant 7.4 percent vacancy rate.

The projections in Figure I.16 indicate that by 2040, there could be between 2,704 and 2,860 households in the city. When considering the number of units required to house all households as well as a healthy vacancy rate, there will be a projected demand for 2,920 to 3,089 housing units in the city by 2040.

With projections of future housing demand established, the next analysis considers recent home building and home loss trends. The forecasted change in units is shown in Figure I.17, and an explanation of the numbers used in the calculation is below. See Section 5 for the county’s overall projections and additional information on the factors considered.

- **2020 Housing Unit Count** – Number of Housing Units as determined by the 2020 Census.
- **Unit Loss (Housing Attrition)** – Projected rate of housing loss based on historic and projected County trends, see Figure 5.12. City staff reported 12 demolitions from 2017 through 2021, or an average of 2.4 units demolished annually.

Figure I.16: Projected Housing Unit Demand					
Year	2020	2030		2040	
Total Population	6,064	6,095	6,269	6,125	6,480
Population in Group Quarters	86	88	91	91	96
Population in Housing	5,978	6,007	6,178	6,034	6,384
Household Size	2.28	2.25		2.23	
Total Projected Households	2,625	2,664	2,740	2,704	2,860
Vacant Units (7.4%)	209	213	219	216	229
Total Housing Units	2,834	2,877	2,959	2,920	3,089
Unit Change (from 2020)	-	43	125	86	255
Percent Change (From 2020)	-	1.5%	4.4%	3.0%	8.9%

- **Units Added (new Construction)** – Projected units added from new construction, based on the city’s new housing unit start rates from 2017 to 2021.
- **Projected # of Units** – Projected number of units housing units in the community based on forecasts of units added and lost.

According to the Buchanan County Assessor’s Office, from 2017 to 2021, there were 92 new construction housing unit starts in the city – which equates to a rate of 184 new units every 10 years. In addition to meeting demand from new households, new housing construction is needed to replace units lost to demolition and other forms of attrition (see Figure 5.12).

By 2040, the projected housing unit demand in the County is estimated to be 2,920 and 3,089 (Row A). When accounting for projected attrition loss by 2040, Independence will have lost 265 housing units that existed in 2020 (Row C) – resulting in only 2,569 remaining units of the city’s 2,834 units in 2020 (Row D).

Based on the recent new unit construction trends (Figure 5.9), Row F shows the projected number of new housing units that will be built. Row H shows the total shortage of housing units that is expected when projected loss and new construction are both considered. Under the low population growth scenario, the current rate of housing production is sufficient to meet new demand and replace lost units, resulting in a surplus of 3 units by 2030, growing to 19 units by 2040. However, under the high population growth scenario, Independence would have a shortage of 79 units by 2030 and 150 units by 2040 at the current rate of housing production.

Figure I.17: Projected Housing Demand with Loss/New Construction Trends					
Row		2030		2040	
A	Projected Total Unit Demand (Figure I.16)	2,877	2,959	2,920	3,089
B	2020 Housing Unit Count (Figure I.9)	2,834			
C	Projected # of Units Lost since 2020	-137		-263	
D	Projected # of Remaining 2020 Units (Row B-C)	2,697		2,571	
E	Unit Shortage with Unit Loss (Row A-D)	181	263	349	518
F	Projected # of New Const. Units (Figure 5.9)	184		368	
G	Projected # of Total Units (Row D+F)	2,881		2,939	
H	Unit Shortage (Surplus) with Proj. New/Loss (Row A-G)	(3)	79	(19)	150

City Housing Goals, Policies, and Strategic Actions

In 2015, the City of Independence Updated their Comprehensive Plan. The following goals, policies, and Strategic Actions combine those identified in the Comprehensive Plan and this Housing Assessment. The list below notes policies and actions that are currently being implemented.

Goal 1: Improved Neighborhoods

Policy 1.1: If proposed, the City may wish to support and assist neighborhood associations and housing organizations that promote community values, policies, and actions that are consistent with this Plan.

Policy 1.2: Community improvements should be designed to attract a mix of socio-economic backgrounds to locate in aging and historic neighborhoods.

Policy 1.3: Renovations within existing neighborhoods should provide quality, sustainable housing in a manner that enhances and upholds the character of the neighborhood.

Policy 1.4: Non-residential development within existing neighborhoods should provide services and should not negatively impact the area with noise, traffic, or other impacts.

Policy 1.5 [Underway]: After exhausting renovation options, blighted, uninhabitable buildings should be replaced with new infill structures that are compatible with the neighborhood context and enhance the visual appearance of the area.

Action 1.1 [Underway]: Establish a planning process that develops strategic plans for individual areas of the community.

Action 1.2 [Underway]: Consider area planning for locations such as downtown, industrial/commercial parks, and open spaces.

Action 1.3 [Underway]: Review, update as needed, and enforce building codes.

Action 1.4: Develop programs and incentives to encourage property owners to maintain and improve the appearance of their properties.

Goal 2: Well-Maintained Structures and Lots

Policy 2.1 [Underway]: The conditions of housing in transitional areas (area between adjacent land uses) should be monitored on an ongoing and regular basis.

Policy 2.2 [Underway]: The City will work with landowners, neighborhood associations, and other relevant organizations to seek strategies to address blighted, uninhabitable, and hazardous housing, ancillary structures, and lots.

Policy 2.3 [Underway]: The City will continue to enforce the nuisance ordinance and remove unsafe and uninhabitable structures, per City ordinance.

Action 2.1: Study standards to limit parking in front yard areas and front lawns.

Action 2.2: Continue to coordinate and apply for housing rehabilitation funds from local, state, and federal sources.

Action 2.3: Research the possibility of developing a Minimal Housing Code.

Action 2.4 [Underway]: Acquire and remove vacant or blighted properties in the floodplain.

Action 2.5: Identify ways to re-purpose vacant, un-buildable lots into community space.

Action 2.6: On buildable lots, encourage infill development through city incentives.

Goal 3: Increased Homeownership and Rental Opportunities

Policy 3.1: Through land development standards and zoning, facilitate the development of a mix of housing types at different price points to meet the needs of households with different incomes.

Policy 3.2: Continue to coordinate efforts with other governmental entities and local housing developers to seek efforts to develop affordable housing units.

Action 3.1: Continue to support and apply for housing funds from local, state, and federal sources.

Action 3.2: Encourage Development of new multi-family lots.

Goal 4: Housing Opportunities for a Diversity of Households

Policy 4.1: New housing developments should provide a mix of housing types to meet different lifestyle needs.

Policy 4.2: Senior housing developments that allow Independence's population to "age in place" are encouraged. These developments should be located [in areas with] access to sidewalks and other multi-modal [transportation] opportunities.

Action 4.1: Consider updating the zoning ordinance and subdivision regulations to allow for a mix of housing types within new developments, within mixed-use areas, and within Downtown. Provide incentives to developers that include a mix of housing types within a single development.

Independence, Iowa
Windshield Survey Results 2024
Vacant Parcels Only

LEGEND

 City Limits

 Vacant Lot

 Other Residential Parcel

Parcel Count
within City
Limits

?

?

DRAFT

Aerial Photography 2023



INRCOG
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Condition of Housing mapping work is still in progress. 1/31/2024

0 0.25 0.5
Miles



Independence, Iowa Windshield Survey Results 2016 Vacant Parcels Only



City Limits

Parcel Count
within City
Limits

Condition of Housing



Vacant Lot



Other Residential Parcel

91

2,339

Aerial Photography 2017

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