

City of Burlington

Housing Needs Assessment Update



*City of Burlington
Community Development Department
Spring 2003*

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ACKNOWLEDGEMENTS

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Special recognition is given to those members of the general public that volunteered their time to be a part of the original 1995 Housing Study. Without their efforts, this update would not be possible. *Names are available in the Development Department.*

HISTORY AND PURPOSE

HISTORY OF COMPREHENSIVE HOUSING INITIATIVE

A comprehensive housing study for the City of Burlington was completed by Clear Lines in May 1995. Coined, “Building for the Future,” this study outlined a strategic housing plan setting forth the goals and policies for future development.

Updated slightly in 1997, this document was incorporated into the 1997-2016 comprehensive plan for the City of Burlington. Utilizing 1990 census data, the comprehensive plan and housing study initiated implementation of the following housing strategies:

- ✦ Assist Downtown Partners Inc., with developing Downtown-housing initiatives.
- ✦ Assist with adaptive reuse of upper-story buildings.
- ✦ Support the initiatives of the Burlington Housing Partnership.
- ✦ Provide housing upgrade initiatives such as tax abatements.
- ✦ Support the developers in their efforts to construct market rate retirement complexes for elderly persons
- ✦ **Increase adequate stock of housing for homes in the \$45,000 to \$85,000 range through rehabilitation of existing houses into affordable home ownership properties.**

Programs of this nature, in addition to those not mentioned, provide the framework for the housing system in place within the City of Burlington.

HOUSING NEEDS ASSESMENT UPDATE

Housing variables are increasingly tied to changing economic times and the availability of funding resources. With the introduction of the 2000 Census Data, changes in the development scope, and future housing capabilities, it was determined that an update to the housing assessment was needed to incorporate the new data sets.

The following variables have and will shape the future housing needs of the City of Burlington:

- ✦ Creation of the Saunderson Heights and South Hill Targeted Neighborhood program.
- ✦ Annexation of 392 acres of commercial and residential development ground into the City of Burlington.
- ✦ Re-development of Hotel Burlington into low to moderate-income senior living apartments

- ✦ Carrington Point middle to upper-income apartments
- ✦ A tax-credit assisted apartment complex for low to moderate-income persons; and
- ✦ Development of three assisted living complexes.

In addition to those listed above, new variables under consideration by the City of Burlington should have a profound effect on the housing policies currently in place within the City limits.

The introduction of the North Hill targeted neighborhood coupled with a 2300 acre Enterprise Zone should continue to spark the rehabilitation of our existing housing stock. The potential Enterprise Zone is broken into the following percentages: approximately 55% housing, and 45% manufacturing/industrial.

HOUSING ASSESMENT PURPOSE

The City of Burlington has identified four criteria that outline the purpose of the initial housing study and the subsequent update given in this document:

1. Demand for housing
2. Document the demographic conditions of existing stock
3. Provide a general guidance for the community concerning the satisfaction of housing demands
4. Provide an action plan for the development of future housing policies

The policies gained through this document and those already in place throughout the City, will lead the City of Burlington into the future.

SOCIAL, PHYSICAL, AND GEOGRAPHIC CHARACTERISTICS

GEOGRAPHICAL AREA

Located on the Mississippi River, the City of Burlington, Iowa is the largest community in Des Moines County and is coined as the regional hub for Southeast Iowa. Rich in historic architecture, this river town was once the Capitol of the Wisconsin Territory and later became the first Capitol for the State of Iowa.

The City of Burlington encompasses 8, 640 acres or 13.5 square miles within its City limits. The terrain is abound with hills and natural vestibules overlooking the Mississippi River.

See Map 1 – Location with regards to the State of Iowa, Page 7

And

Map 2 – Community Map outlining the Geographic Area, Page 8

Limiting features to the east and west have caused the City of Burlington to look to the north and south for future development capabilities. In 1999, a major development opportunity was opened to the southwest with the annexation of 392 acres of prime development ground.

SOCIAL DEMOGRAPHICS

Rich in culture and history, the City of Burlington is able to provide numerous events tuned in to all aspects of the population. Historic features along with naturally scenic terrain open the door for the City to fully utilize a vast area for parks and recreation.

See Attachment 2 – Activities and Cultural Events, Pages 39 - 41

Located in strategic areas throughout the City, the park system provides the foundation needed for the City to fully utilize existing housing stock. Unusually large for a City this size, the park system has allowed the City to maintain smaller, more dense lots within the corporate limits.

PUBLIC SERVICES

Public services are a major factor in the location of new housing, in addition to dictating the potential for new development areas. The City of Burlington currently offers water, sewer, garbage collection, police service and fire protection within the city limits and certain outlying areas.

The City of Burlington currently has 43 sworn officers and 12 support staff within its ranks. The area communication post is located within the downtown of the City, and relays all of the calls associated with the Des Moines County Sheriff's office, area police and fire agencies, ambulance, rescue operations, and the City's Animal Control Department.

The Burlington Fire Department has 49 career and one part-time personnel on staff operating out of two separate fire stations. The recently expanded Central Fire Station is the larger of the two stations, and is housed at 418 Valley Street. The second, and smaller of the two stations, is located further to the south and adjacent to the Southeast Iowa Regional Airport.

The Fire Departments primary responsibilities are located within the incorporated limits of the City, however it does maintain twelve (12) mutual aid agreements with surrounding communities for fire protection.

The public services currently maintained within the City adequately serves the existing demand and could allow for a marginal increase in service requested. As in most cases, larger facilities may be needed prior to any large scale development.



BURLINGTON

DRIVING DISTANCE

Des Moines	160 Miles
Chicago	226 Miles
St. Louis	200 Miles
Kansas City	280 Miles
Omaha	280 Miles
Minneapolis	403 Miles

CITY OF BURLINGTON

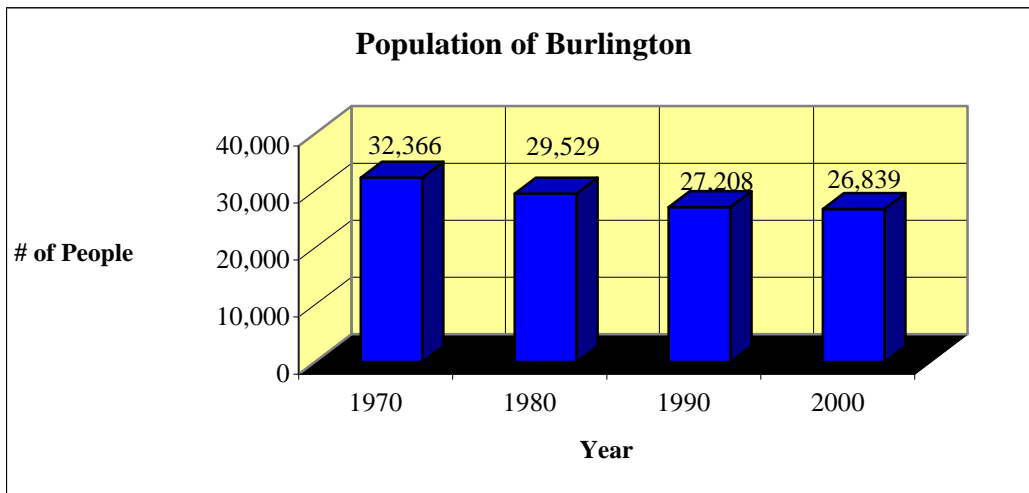


POPULATION AND INCOME CHARACTERISTICS

POPULATION TRENDS

The City of Burlington, like many other communities, saw its population peak in the 1970's. Between 1970 and 2000, the City has seen a decrease in population by approximately 5,527 people. As shown in the chart below, a majority of the decrease came between 1970-1980 and 1980-1990 at 2,837 and 2,321 respectively.

Table 1 Population Trends in Burlington



Source: U.S. Census of Population, 2000

Several factors have played a part in the loss of population in the last thirty (30) years. As with many cities, both statewide and nationally, Burlington lost several large-scale manufacturing operations to downsizing and subsequent closings. This leads to an out migration of people seeking employment in other portions of the state or country.

Other factors relating to population loss include: the drop in the average family size, an influx in the loss of elderly population above 75 years, and high-school age persons moving to other communities for college, armed services, and/or different opportunities.

It is important to note however, that between 1990 and 2000 there was only a slight decrease in population (discussed in the next section). It would appear that the population loss has begun to level out, although outside factors (additional layoffs, new jobs) could change the population outlook for the City.

AGE DISTRIBUTION

Table 2 below, provides some incite to the drop in average family size within the community. Category 6, 60 and above, accounts for 21.3% of the population coupled with category 1, under 5, shows both a drop in the number of children being born and an increase in the average age of the households.

Table 2 Age Distribution of Burlington

Category	Age Group	Number of People	Percentage
1	Under 5	1,769	6.6%
2	5-19	5,591	20.8%
3	20-34	4,922	18.4%
4	35-44	3,845	14.3%
5	45-59	5,000	18.6%
6	60 and above	2,712	21.3%
Total		26,839	100%

Source: U.S. Census of Population, 2000

The elderly population, together with the 2.4% drop in people from the 5-19 age group to the 20-34 age group, appear to be the contributing factors to the loss of 369 people.

INCOME DISTRIBUTION

The other contributing factor outside of the number of people in Burlington is the income distribution of the community. These statistics allow us to determine the type (whether new or existing) and price range that the majority of the people are purchasing.

The largest income group among households for the City of Burlington in 1990 was the \$5,000 to \$9,999 with 1,544 (12.5%) households. In 1999, the City of Burlington had decreased this percentage to 9.5%, or 1,063 households.

Table 3 illustrates the household income groups for the City of Burlington as compared to those in the State of Iowa. On average, the City of Burlington is 1.73% higher than the State of Iowa in the under \$10,000 to \$34,999 range, with the highest percentage difference in the \$15,000 to \$24,999 category. In regards to the higher income categories, the City of Burlington, on average, is 2.67% below the State, with the largest difference located in the \$75,000 and over category.

Table 3 Income Distribution of Burlington

HOUSEHOLD INCOME DISTRIBUTION – 2000 CITY OF BURLINGTON		
Community	Number (#)	Percentage (%)
	Under \$10,000	
City of Burlington	1,063	9.5%
State of Iowa	93,783	8.2%
	\$10,000 - \$14,999	
City of Burlington	986	8.8%
State of Iowa	77,333	6.7%
	\$15,000 - \$24,999	
City of Burlington	1,971	17.7%
State of Iowa	165,122	14.4%
	\$25,000 - \$34,999	
City of Burlington	1,780	15.9%
State of Iowa	168,713	14.7%
	\$35,000 - \$49,999	
City of Burlington	1,996	17.9%
State of Iowa	218,204	19.0%
	\$50,000 - \$74,999	
City of Burlington	2,120	19.0%
State of Iowa	242,022	21.0%
	\$75,000 and Over	
City of Burlington	1,251	11.2%
State of Iowa	185,020	16.1%

Source: U.S. Census of Population, 2000

Table 4 illustrates the median income characteristics in regards to persons below the poverty level in 1999 for the City of Burlington as compared to the State of Iowa.

Table 4 Household Income Characteristics

HOUSEHOLD INCOME CHARACTERISTICS – 1999 CITY OF BURLINGTON					
Community	Median Household Income	Persons Below Poverty Level		Persons 65 Years of Age and Over Below Poverty Level	
City of Burlington	\$33,770	3,301	12.6%	365	8.9%
State of Iowa	\$39,469	258,008	9.1%	31,118	7.7%

Source: U.S. Census of Population, 2000

The City of Burlington had a median household income level of \$33,770 in 1999. According to the 2000 census figures, Burlington has 12.6% of its population below the poverty level compared to the 9.1% for the State.

This table also defines the number and percentage of persons age sixty-five (65) and over that fell below the poverty level in 1999. Again, the City average is slightly higher than the State.

Given the income distribution, 69.8% of the population falls below the \$49,999 threshold for housing income. These tables point out that is economically vital for the City of Burlington to maintain its existing housing stock, both for owner occupied and rental units.

ECONOMIC DEVELOPMENT, LABOR TRENDS AND EMPLOYMENT CHARACTERISTICS

ECONOMIC DEVELOPMENT

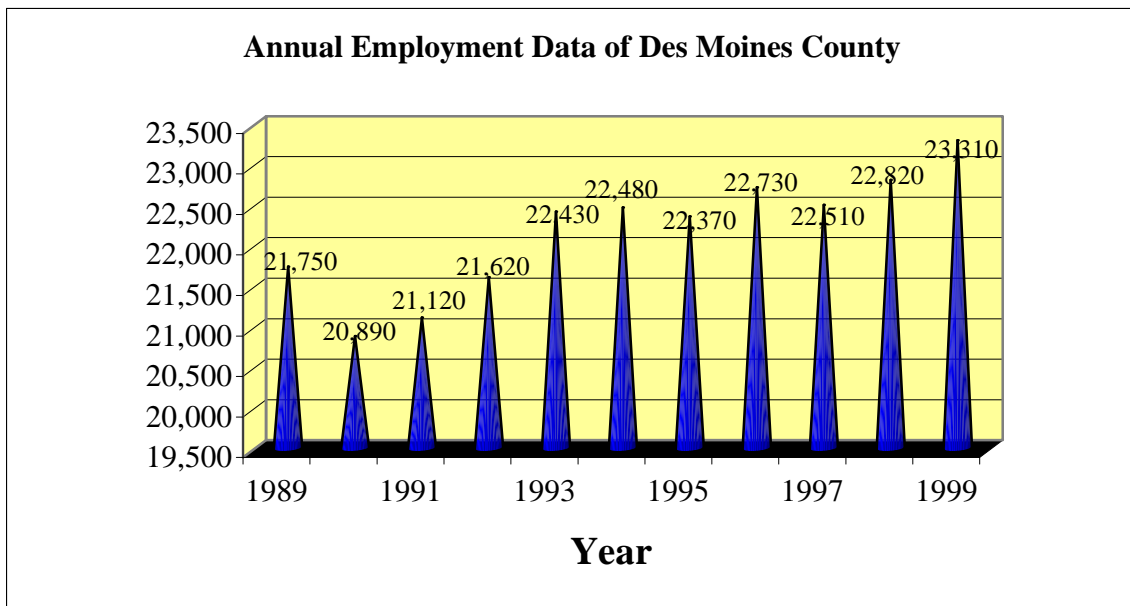
One of the key factors in determining the need for housing in any community is the review and analysis of recent economic development activity in the community. These factors play a vital role in estimating future growth and development for the City.

Comparisons are made between the configuration of the labor force and the future needs on housing from employers. It is important to point out that much of the labor force data is not available for individual communities; therefore this update utilizes the information for Des Moines County.

LABOR FORCE TRENDS

Table 5 illustrates the total labor force estimates and employment data for Des Moines County for the time period ranging from 1989 to 1999. After the sharp decline in 1990, Des Moines County was able to enjoy a steady incline in annual employment.

Table 5 Annual Employment Data of Des Moines County



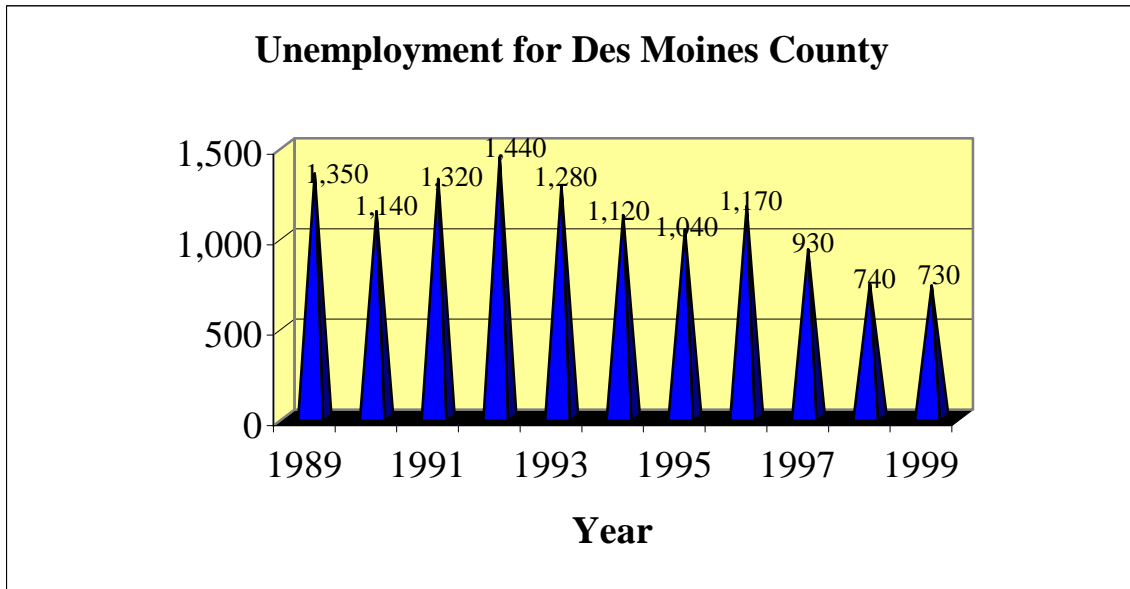
Source: Iowa Workforce Development

The steady rate of employment opportunities in Des Moines County most likely contributed to the relatively small decrease in population when compared to the rather large decreases in the previous two periods.

UNEMPLOYMENT

With the exception of some minor skews in Table 6, unemployment rates for Des Moines County has been steadily decreasing over the past ten (10) years.

Table 6 Unemployment in Des Moines County



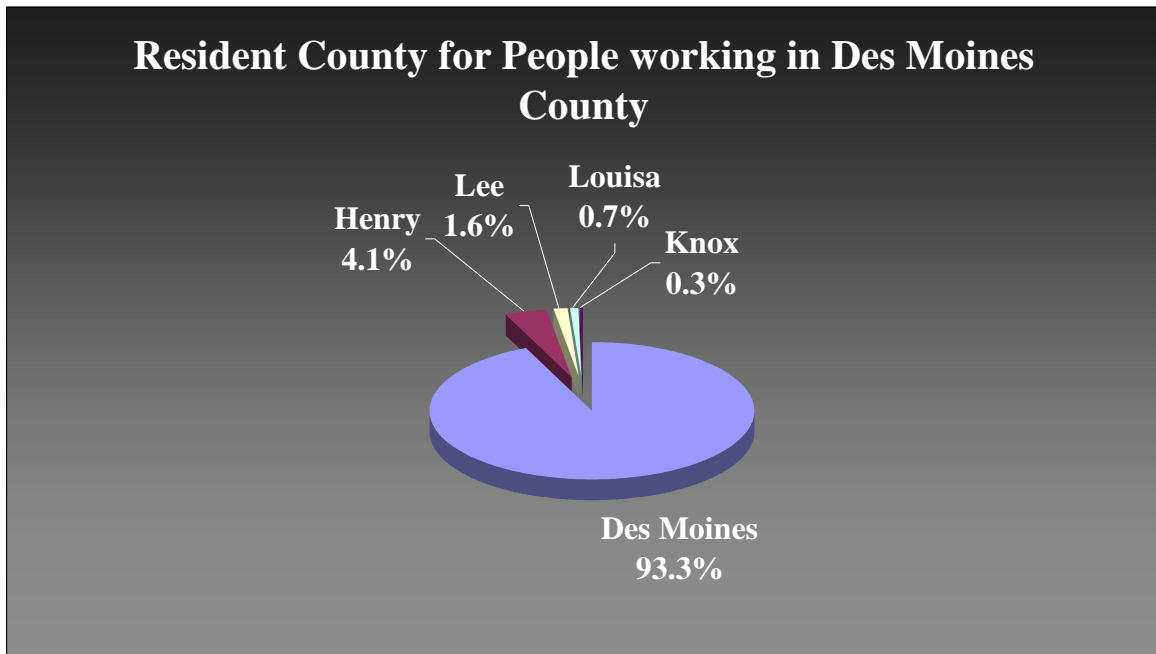
Source: Iowa Workforce Development

Current conditions show a tight labor market in Des Moines County, giving the appearance that any mid to major introduction of new positions would import people to the community.

COMMUTING PATTERNS OF EMPLOYEES

Equally important as the labor force patterns within Des Moines County are the commuting patterns of employees residing in surrounding areas. Table 7 illustrates the origin of employees working in Des Moines County based on 1990 information (new commuting data will not be available for public until 2003).

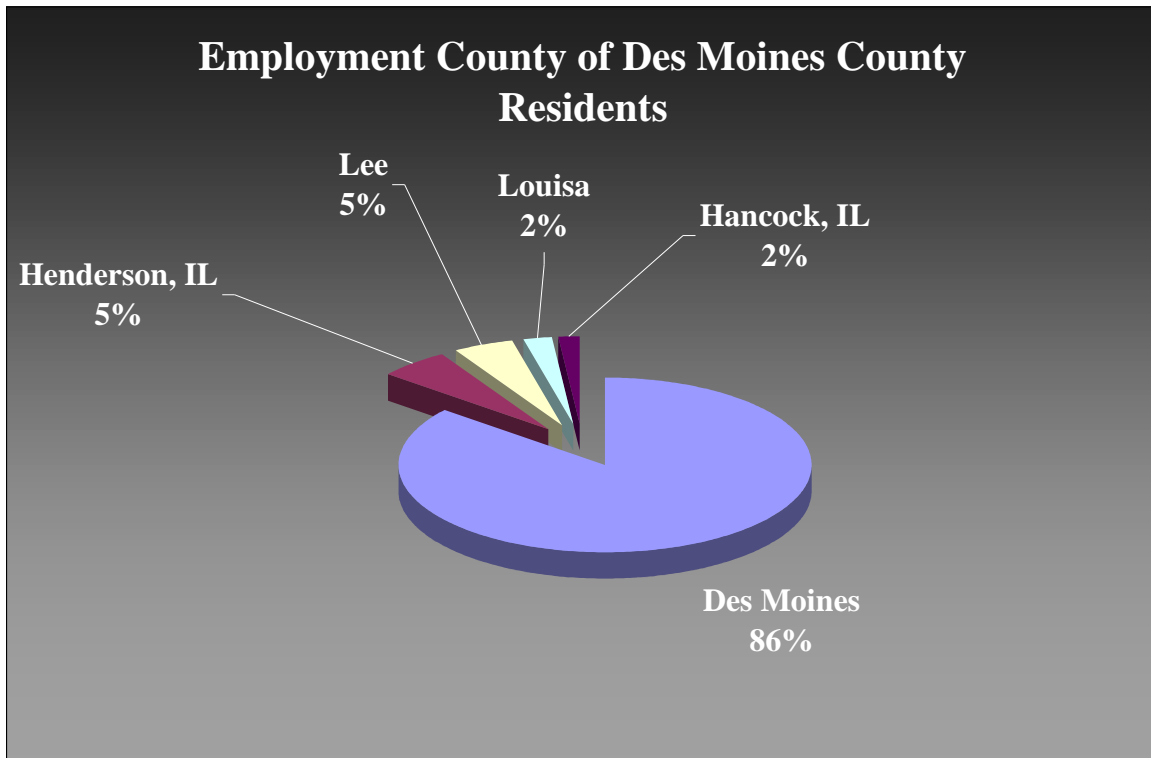
Table 7 Resident County of Employees Working in Des Moines County



Source: Iowa Commuting Patterns, 1990 Census

As shown in table 7, Des Moines County has been able to retain 93.3% of its workforce. These figures, again, point to a possible import of people with the introduction of a new employer.

Table 8 Employment County of Employees Residing in Des Moines County



HOUSING STOCK, DEMAND AND FINANCIAL CONDITIONS

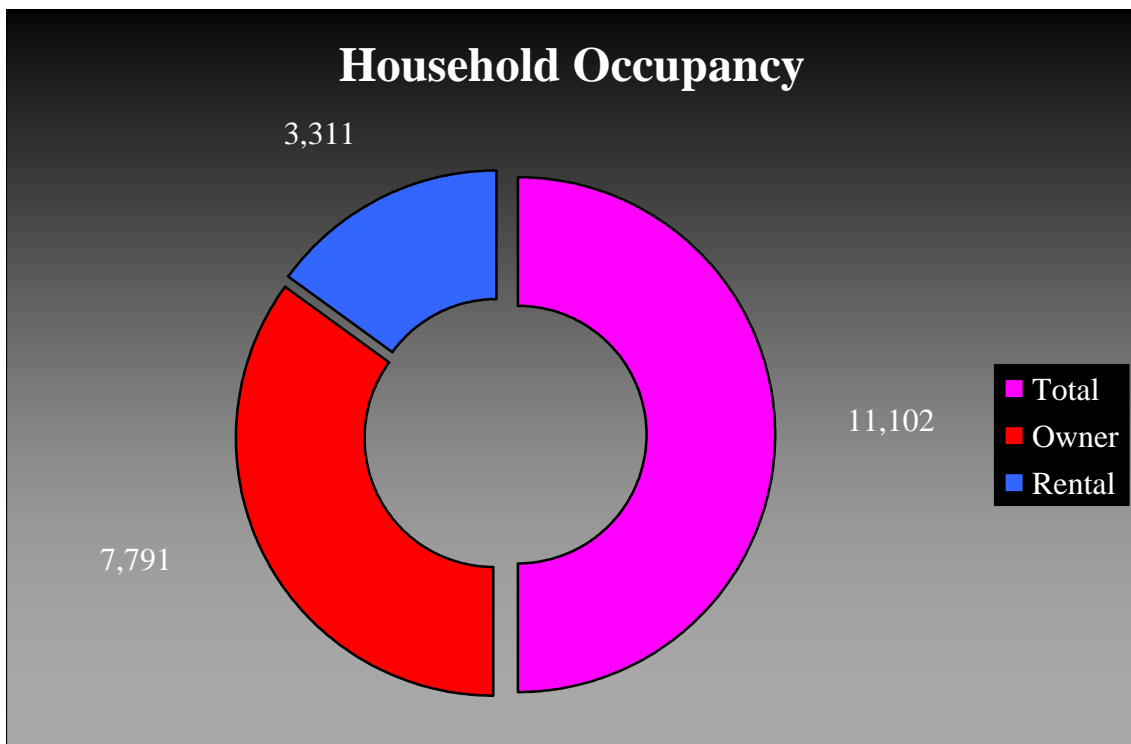
HOUSING CONDITIONS

The existing condition of housing units is an important consideration in determining the demand and affordability for housing units within Burlington. An analysis of existing housing conditions includes current occupancy conditions, structural conditions, demolition/new construction trends, and financial conditions of the housing stock throughout the community.

HOUSEHOLD CONFIGURATION

Housing occupancy rates illustrate the need, or lack thereof, of new housing units. In addition to dictating the need of new housing starts, it gives perspective into the type (single family, duplex, multi family) of housing units that are needed within the City.

Table 9 Household Occupancy



Source: U.S. Census of Population and Housing, 2000

Table 9 shows that 70% percent of the occupied units within Burlington are owner occupied, leaving the other 30% as renter occupied. This would acknowledge the need for continuing policies and programs encouraging homeownership.

Table 10 Vacancy Status

VACANCY STATUS – 2000 CITY OF BURLINGTON				
Community	Total Housing Units	Occupied Housing Units	Vacant Housing Units	
City of Burlington	11,985	11,102	883	7.4%

Source: U.S. Census of Population and Housing, 2000

As shown, 7.4% of the total housing units were vacant in 2000. This percentage informs the City of two things: 1. There is ample housing stock available to carry a minor influx in population, and 2. The possibility for homes to deteriorate increases the longer the homes stay vacant.

Table 11 Persons Per Household

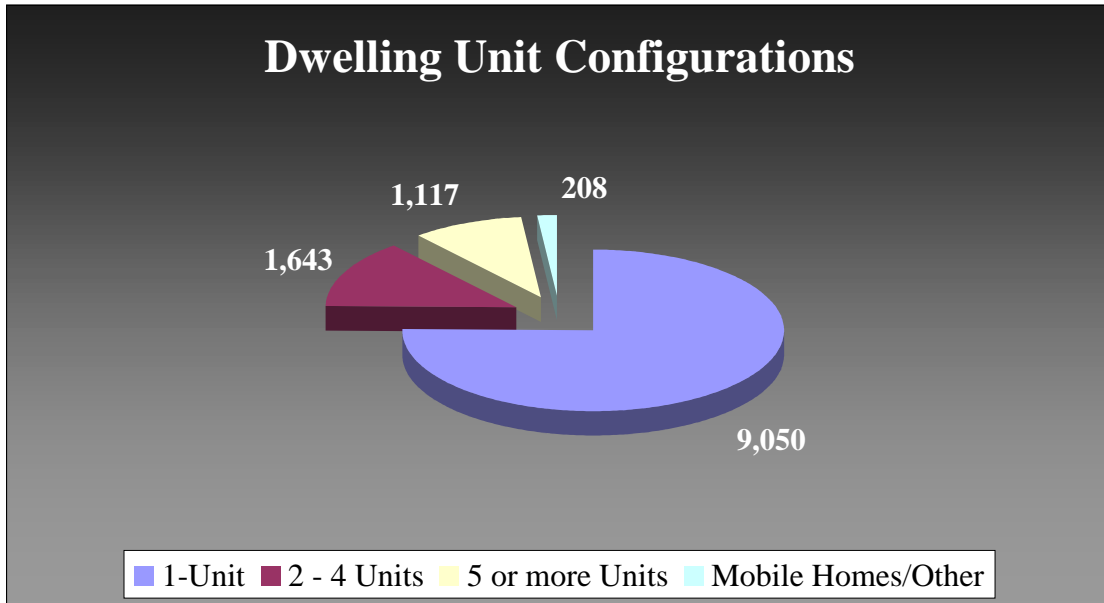
CITY OF BURLINGTON							
Community	Persons in Group Quarters	Occupied Housing Units		Owner-Occupied Housing Units		Renter-Occupied Housing Units	
		Total Units	Persons Per Household	Total Units	Persons Per Household	Total Units	Persons Per Household
City of Burlington	633	11,102	2.36	7,791	2.49	3,311	2.06

Source: U.S. Census of Population and Housing, 2000

As illustrated in table 11, the average household size is 2.36 persons. The above table must also account for those individuals living in group quarters, whether they be institutions, nursing homes, mental hospitals, and/or college dormitories, as there is a possibility for group quarters to skew the comparisons made between housing and population.

Table 11 provides evidence that the norm regarding household size between owner occupied and renter occupied households holds true in Burlington. Typically, renter occupied units contain starter families (who eventually move to owner occupied), single or work oriented individuals not yet maintaining a family, or retirement individuals wanting less maintenance.

Table 12 Dwelling Unit Configurations within the City of Burlington



Source: U.S. Census of Population and Housing

Table 12 adds further insight into the community make-up. Approximately 75%, or 9,050, of the housing units in the City fall into the 1-unit category (single family dwellings). These figures are fairly consistent in regards to the percentage of people (70%) in owner occupied housing situations.

Table 13 Bedroom Mix within City of Burlington – 1990

BEDROOM MIX – 1990 CITY OF BURLINGTON										
	0 BR		1BR		2BR		3BR		4BR or More	
Community of Burlington	193	1.4%	1,566	11.7%	4,642	34.5%	5,092	38%	1,904	14.2%

Source: U.S. Census of Housing, 1990

Table 13 further illustrates the changing social climate regarding family size. An average family in this day in age typically consists two (2) children, accounting for the 72.5% in 2 or 3 bedroom dwellings.

OCCUPANCY CONDITIONS

To further illustrate the structural condition of housing units in the City of Burlington, the following examinations were performed: 1) the number of units which lack complete plumbing facilities, 2) the age of housing structures in the City of Burlington, and 3) recent housing demolition/construction trends with the City.

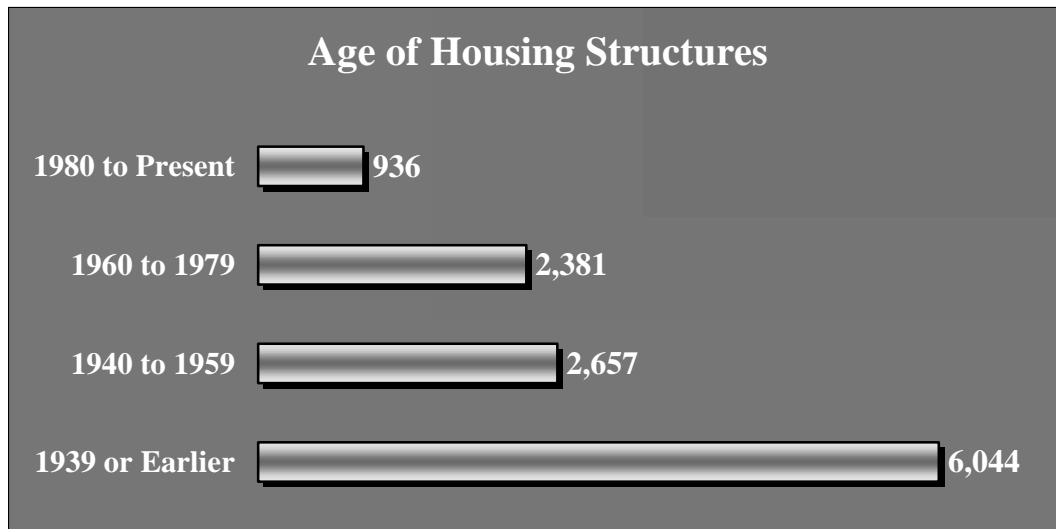
Table 14 Housing Units Lacking Complete Plumbing Facilities - 2000

UNITS LACKING PLUMBING FACILITIES 2000 CITY OF BURLINGTON			
Community	Total Housing Units	Lacking Complete Plumbing Facilities	
City of Burlington	12,018	16	.01%

Source: U.S. Census of Housing, 2000

Table 14 illustrates that a minute portion of the housing units within Burlington still lack complete plumbing facilities. Such a small number indicates the effectiveness of the revitalization effort for existing housing stock and the building inspection process in place.

Table 15 Age of Housing Structures within Burlington – 2000



As shown in table 15, a majority of the housing stock in existence within the City was built prior to 1939. This further justifies the importance of revitalization efforts in order to maintain the current housing capacity. In retrospect, the City of Burlington is considerably higher than the State average in regards to housing age (Burlington: 50% vs. State: 31.6%).

Burlington has seen a small decrease in the number of new single-family dwellings being built per year, as shown in table 16. This can be attributed to both the economic downturn still in effect and the lack of development space that has just now been opened.

Table 16 New Residential Construction/Demolition Permits

Permits – City of Burlington 1991-2001							
Year	# of Building Permits	# of Units	Type of Units			Construction Valuation	# Demo Permits
1991	20	80	18 Single	1/ 8-Plex	1/ 54 Unit	\$3,888,500	34
1992	26	29	25 Single	1/ 4-Plex		\$2,512,000	31
1993	33	33	33 Single			\$3,803,000	6
1994	57	117	45 Single	6/ 8-Plex	6/ 4-Plex	\$6,383,500	12
1995	38	38	38 Single			\$5,426,277	15
1996	41	41	31 Single	10 Apts.		\$4,204,964	9
1997	34	40	32 Single	2/ 4-Plex		\$4,617,000	10
1998	13	22	10 Single	3/ 4-Plex		\$2,096,346	17
1999	19	29	13 Single	8 Duplex	2/ 4-Plex	\$2,983,000	10
2000	25	28	19 Single	3 Duplex	3 Condos	\$4,237,631	30
2001	22	22	16 Single	6 Condos		\$3,137,169	38
2002	18	70	12 Single	5/ 2-Plex	1/ 48 Unit	\$6,695,000	33

Source: City of Burlington Inspection Department

With the introduction of the Demolition program in the 1999-2000 fiscal year, Burlington was able to capitalize on removing unsafe housing structures from the community. Now moving into Phase II of the program, the emphasis will be on removing the rest of the structures that are currently not salvageable, while increasing efforts to save those that do not fit the dangerous building code.

FINANCIAL CONDITIONS

Another important aspect in the housing analysis is the financial conditions of the local housing market. This analysis includes an illustration of the median value of owner-occupied housing units, the median contract rent for renter-occupied units, the percentage of owner-occupied units with a mortgage, and the minimum income levels for basic and market rents in the community.

The median value of owner-occupied units and the median contract rent for renter-occupied units in 2000 for Burlington are illustrated in Table 16. The City of Burlington falls slightly below the State of Iowa in both median housing values and contract rent.

Table 17 Median Value/Contract Rent

MEDIAN VALUE/MEDIAN CONTRACT RENT – CITY OF BURLINGTON		
Community	Median Value	Median Contract Rent
City of Burlington	\$63,300	\$437
State of Iowa	\$82,500	\$470

Source: U.S. Census of Population and Housing, 2000

Approximately 52.7% of the owner occupied units within Burlington have a mortgage payment attached to the structure. On average, Burlington homeowners spend approximately 23.7% of their monthly income on mortgage payments.

Table 18 Owner-Occupied Housing with a Mortgage

SPECIFIED OWNER-OCCUPIED HOUSING WITH A MORTGAGE – 1999 CITY OF BURLINGTON					
	Specified Owner-Occupied	With a Mortgage		Median Selected Monthly Owner Costs	
Burlington	7,791	4,108	52.7%	\$665	23.7% of income

Source: U.S. Census of Population and Housing, 2000

Table 19 County Comparisons of Average Rents

COUNTY COMPARISONS OF AVERAGE RENTS – October 2000				
County	1 Bedroom	2 Bedrooms	3 Bedrooms	4 Bedrooms
Henry	\$230	\$360	\$402	*
Lee	\$291	\$314	\$398	\$432
Des Moines	\$336	\$385	\$424	*
Louisa	\$256	\$300	*	*

*Not Available

Source: Region XVI Regional Housing Authority

As table 19 illustrates, Des Moines County’s average monthly rental figures sit slightly higher than the surrounding area, although could be attributed to percent of urbanized area within the County.

In conclusion the housing market for the City of Burlington is poised for home ownership.

HOUSING MARKET CHARACTERISTICS

According to the Burlington Board of Realtors, for the period of January 1, 2002 through June 1, 2002, there were approximately 215 homes for sale in Burlington. The total of the asking prices for each dwelling came to approximately \$23,838,950.

Table 20 Housing Market – City of Burlington

Number of Homes	Sale Price Range	Percentage
2	\$19,999 and below	.9%
10	\$20,000 - \$29,999	4.7%
7	\$30,000 - \$39,999	3.3%
20	\$40,000 - \$49,999	9.3%
21	\$50,000 - \$59,999	9.8%
29	\$60,000 - \$74,999	13.5%
52	\$75,000 - \$99,999	24.1%
39	\$100,000 - \$149,999	18.1%
35	\$150,000 and above	16.3%
Totals 215		100%

Source: Burlington Board of Realtors

Table 20 sets forth the average asking price range per dwelling unit on the market during the January 2002 – June 2002 study period. As shown, 65.6% of the homes fell below the \$99,999 price range.

Table 21 Housing Demand

2000 Population	26,839
Divided by Projected Average Household Size	/2.36
Projected Housing Units Needed	=11,372
Minus Current Number of Housing Units	-11,102
Additional Units Needed	270

Source: Housing Needs Assessment Worksheets

Although table 21 does not take into consideration the possibility of future employment expansion or closings, it does provide a necessary indicator on the need for housing units based on existing information. The 270 additional housing units estimate calls for a moderate increase in the area of new construction consistent with past trends within the City of Burlington.

INFRASTRUCTURE CAPACITY

Infrastructure, as stated previously in this study, plays a crucial role in determining the possibility of new housing starts and the amount in which the City can develop.

Table 22 Infrastructure Capacity

	Capacity	Average Consumption	Peak Consumption
Water	15,864,000 gallons	5,200,000 gpd	11,000,000 gpd
Sanitation	18,000,000 gpd	6,900,000 gpd	16,000,000 gpd

Source: City of Burlington

Although both the water and sanitation levels currently handle the intake and consumption required within the City, future capabilities could be hindered during peak capacity periods. A capacity needs study for development levels should be initiated in the near future.

FINANCIAL AND LENDER SURVEY

FINANCIAL/LENDER SURVEY

A survey of Burlington area lenders was completed by the City of Burlington to receive information about the requirements and incentives offered through the area's financial institutions.

The information received back from the lenders demonstrated that lenders offer a variety of programs and guidelines to prospective homebuyers. Two (2) area lenders returned surveys and the results are listed below.

- ✦ Both lenders indicated that a 20% down payment was required on home loans, but can be lowered through insured conventional loans.
- ✦ All financial institutes used the following contributing factors in examining requests for home loans. These requirements consisted of:
 1. Debt to income ratio (housing)
 2. Debt to income ratio (overall)
 3. Length of time in current job
 4. Prior payment or credit history
- ✦ Largest reasons for loan denial –
 - Prior payment or credit history
- ✦ The following is a list of special financing programs which lending institutions can participate in:
 1. CROP – Community Rehabilitation and Ownership Program through the Christian Action, Inc., Burlington Housing Partnership, and the City of Burlington. This program is funded through a State Housing Fund Grant.
 2. Rural Development (formerly Farmers Home Admin.)
 3. IFA (Iowa Finance Authority)
 4. Fannie Mae

**CITY OF BURLINGTON
EXECUTIVE SURVEY**

CITY OF BURLINGTON – EXECUTIVE SUMMARY

Population

The population of Burlington is approximately 26,839.

Income Information – Based on 2000 Census

Low – to Moderate – Income Households: **5,884 households**

- ✦ Low – to moderate – income households in the City of Burlington (Des Moines County) are classified as follows:

Up to 80% of median income	Family 1 = \$0 - \$29,100
	Family 2 = \$0 - \$33,300
	Family 3 = \$0 - \$37,450
	Family 4 = \$0 - \$41,600

Qualifying low – to moderate – income housing projects may be eligible for state and federal assistance.

- ✦ There are approximately 2,531 single households classified as low – to moderate – income (earning 80% or less median income) in Burlington. Approximately 1,279 of those single households earn less than \$14,999 per year.
- ✦ There are approximately 3,353 households (families with 2 – 4 members) earning 80% or less of median income in Burlington. 770 of those families earn less than \$14,999 annually.
- ✦ A typical single earning 80% of median income can afford to purchase a home in the \$79,952 range. A down payment of \$15,990 (20%) is required in Burlington (Des Moines County).
- ✦ A typical family of four earning 80% of median income can afford to purchase a home in the \$114,152 range. A down payment of \$22,830 (20%) is required.
- ✦ The average income per household in Burlington is \$33,770.

Middle Income Households: **3,084 households**

- ✦ Middle households (81% - 110% of median income) in the City of Burlington (Des Moines County) are classified as follows:

81% - 110% of median income	Family 1 = \$29,101 - \$40,040
	Family 2 = \$33,301 - \$45,760
	Family 3 = \$37,451 - \$51,480
	Family 4 = \$41,601 - \$57,200

- ✦ There are 375 single households earning 81% to 110% of median income in Burlington.

Senior Income Information

- ✦ Based on 2000 Census, 32% of the population is age 50 or older. There are 4,619 seniors (ages 65 and older) in the community. Based on 2000 Census figures 8.3% of the seniors living in Burlington are classified at below poverty level.

Employment

- ✦ Burlington has a workforce of 21,080 with 13,719 in the labor force and 12,685 (92.4% of the work force). The median household income is \$33,770. There are many types of manufacturing and administrative jobs in the area, but in the last few years there has been a growing trend of plant/factory lay-offs and closings.

Table 23 Largest Employers for the City of Burlington

Organization	Total Number of Employees (Full Time) - Product
Great River Medical Center	1350 – Medical Facility
American Ordnance LLC	992 - Ammunition
Case Corporation	965 – Backhoes & crawlers
General Electric	835 – Metal enclosed switch gear
Champion Spark Plug/Federal Mogul	700 – Spark plugs
Vista Bakery	550 – Crackers & cookies
Burlington Northern/Santa Fe Railroad	216 – Rail transportation
Wal-Wart Stores, Inc.	396 – Retail
Winegard Company	395 – Satellite dish & reception systems
Raider Precast Concrete, Inc.	350 – Precast & prestressed concrete products
CSI Employment	350 – Shrink wrap packaging
Lamont Limited	240 – Bathroom shelves, wicker hampers
U.S. Gypsum	230 – Wallboard & cement rock
Temp Associates	148 – Employment services
Burlington Basket Company	141 – Bassinets, hampers, picnic baskets
Tuthill Corporation-Murray Turbo Division	133 – Steam turbines & steam turbine generators
Manpower Temporary Services	120 – Employment services
The Hawk Eye	107 – Newspaper typesetting
APAC Customer Services and Sales	105 – Telemarketing
Aldi, Inc.	100 – Grocery warehousing
Antennacraft Company	99 – TV & FM antennas
Chittenden & Eastman Company	95 – Mattresses & boxsprings
Precision Resistive Products (PRP)	85 – Resistors & resistive systems
Hawkeye Concrete Products	82 – Concrete pipe, manhole & shape machines
Andrews Corporation	75 – Wireless cable converters & antennas
Modern Welding Company, Inc.	56 – Storage bins, vessels, underground fuel tanks

Table 22 Cont'd.

Flints Cliffs Manufacturing Company	50 – Agricultural feed & water equip., metal fabrication
PPG Industries, Inc.	48 – Tempered glass
ESCP Corporation	45 – Portable storage, shipping racks, pallet frames
Diamond Vogel Paint Company	40 – Paints, epoxies, baking enamels
Sterzing Food Company	25 – Potato chips

Source: Burlington/West Burlington Area Chamber of Commerce, June 2000

Inventory

- ✦ There are currently 11,985 housing units in the community. 11,102 are classified as occupied. Of the occupied housing units, 7,791 are classified as owner-occupied, 3,311 as renter occupied. According to 2000 Census there are 883 vacant units.
- ✦ According to the 2000 Census, owner occupied housing values in Burlington range as follows: 7,791 units.
 - 2,374 units valued at less than \$50,000;
 - 3,599 units valued at \$50,000 to \$99,999;
 - 750 units valued at \$100,000 to \$149,000;
 - 327 units valued at \$150,000 to \$199,999;
 - 93 units valued at \$200,000 to \$299,999;
 - 76 units valued at \$300,000 to \$499,999;
 - 15 units valued at \$500,000 to \$999,999;
 - 0 units valued at \$1,000,000 or above
- ✦ 50.3% percent of the current housing stock was built prior to 1939. 41.9% percent of the housing stock was built between 1940 and 1979.
- ✦ Based on the 2002 census, the owner occupancy rate in Burlington is 70.3%. The State average is 72.3%

Infrastructure

- ✦ Burlington is currently served by Alliant Energy for electrical and gas operations. Water, sewer, and garbage services are offered through the City. Local phone service is provided through Qwest and local cable service is provided through Mediacom.

CITY OF BURLINGTON ACTION PLAN

Housing is a building block of a strong and stable community. As a city grows and changes, housing must change to meet the needs of the population. To envision the future housing needs, assess the present housing situation, and establish priorities for the next housing initiatives, the City of Burlington has completed an update of the city's housing need assessment.

Action Plan

- The rehabilitation of existing housing units into affordable, safe, and decent housing is needed for low to moderate-income families. This would include both owner-occupied and renter-occupied housing units.
- Continue with the identification of dilapidated housing units that are detrimental to occupancy and the aesthetic value of neighborhoods. The City has in place a demolition fund, which is used as a last resort in cases where rehabilitation is not physically or economically feasible.
- New construction of affordable housing units on vacant lots. In cases where new construction is not feasible due to lot size and condition, adjoining property owners will be given the opportunity to purchase to enlarge their property.
- Continue work with the Developer of the annexed property south of town to incorporate varying types of housing development.
- Continue working with Downtown Partners, Inc. on the redevelopment of upper story housing development in the downtown.
- Continue working with Burlington Housing Partnership on the development of Homeownership Programs.
- Continue with the Targeted Neighborhood Planning Program for the revitalization of the older established neighborhoods adjacent to the downtown.
- Continue with the residential street repair program.
- Continue with the City and Targeted Neighborhood Sidewalk Programs.
- Continue with the downtown redevelopment plan.
- Continue with other financial programs to assist developers and homeowners such as tax credit projects, tax increment financing (TIF), and tax abatement.

ATTACHMENTS

LENDER SURVEY

ACTIVITIES REPORT

6. Are there other reasons for loan denial that may not be listed (e.g. Type or condition of property), or any other barriers to financing in your community?
7. Do regulatory requirements (e.g. Fair Lending, RESPA, etc.) negatively affect your bank's ability to be flexible in providing real estate financing?
8. Does your bank participate in special financing program such as:
- | | | | |
|--------------------------------------|--------|-------|-------|
| a. RD (formerly Farmers Home Admin.) | ___yes | ___no | ___NA |
| b. FHA (Federal Housing Authority) | ___yes | ___no | ___NA |
| c. HUD (Housing & Urban Dev.) | ___yes | ___no | ___NA |
| d. IFA (Iowa Finance Authority) | | | |
| 1. First Time Homebuyer | ___yes | ___no | ___NA |
| 2. MCC (Mortgage Credit Certificate) | ___yes | ___no | ___NA |
| 3. IHAP (Ind. Home Acquis. Prog.) | ___yes | ___no | ___NA |
9. Does you bank offer special lending programs to fund housing? Is so, please describe.
10. If you have any suggestions for bridging any perceived gaps in real estate financing products, or in reducing any perceived barriers to financing in your community, please describe.

Thank you for your assistance with this project.

Attachment 2

ACTIVITIES

Annual Events

The Burlington Community boasts of providing an environment with annual events in which citizens can participate. Everything from professional live entertainment on the riverfront to an internationally known Criterium Bicycle Race up the world’s crookedest street are available. The Burlington community provides its residents and those from other communities, with quality entertainment in a safe environment. The following is a list of Burlington’s annual events:

Burlington Community Annual Events. 13

- Annual Bluegrass Music Festival
- Art Guild All Member Art Show
- Burlington Steamboat Days-American Music Festival
- Championship Chili Cook-off
- Des Moines County Fair
- Heritage Days Weekend
- International Dragon Boat Festival
- Lighted Holiday Parade
- Mississippi River Bike Ride
- Port of Burlington Friday Fests
- Snake Alley Art Fair
- Snake Alley Criterium Bicycle Races
- The Site of Music

- *Information provided by Burlington Area Convention & Tourism Bureau*

Historical and Cultural

Cultural Activities and Events*. 11

- Burlington Civic Music Association, Memorial Auditorium
- Burlington Public Library – “Iowa’s Oldest Library”, 501 North 4th, 319-753-1647
- Fine Arts League
- Iowa National Guard Armory – Richard Heidbreder Memorial Museum,
- Players Workshop Community Theater Group
- Snake Alley – “Crookedest Street in the World” – Columbia Street
- Southeast Iowa Symphony Orchestra – Iowa Wesleyan College, Mt. Pleasant, IA
- The Art Guild – Old German Methodist Church
- The Des Moines County Historical Society
 - Hawkeye Log Cabin Museum – Crapo Park
 - Phelps Housing Museum – Columbia Street
 - The Apple Trees Museum – Perkins Park

**For a complete list, contact the Burlington Area Convention & Tourism Bureau*

Theaters. 6

- Mall 6, Westland Mall, West Burlington, IA

Sports and Recreation

The Burlington area has a variety of sports and recreational activities available for family enjoyment.

Mississippi River

The City of Burlington's location on the riverfront creates the opportunity for any number of water sports and recreational activities. The City maintains six boat ramps in the downtown area and three public docks. From boating and skiing, to hunting and fishing, it is apparent that the Mississippi River is one of Burlington's greatest assets. Although the Mississippi River is used in a variety of different ways, many of which are recreational, it is an area that should be highly respected and used with precaution.

Archery

Archer Range, Crapo Park

Baseball

Burlington Bees, Class A Baseball Team, Community Field
Little League: National League American League
T-ball through YMCA
ASA – Softball

Bicycling Clubs

Bike Burlington
Bickel's Bicycle Racing Team

Bowling Lanes

Bowl Inn Roosevelt

Country Clubs

Burlington Golf Club (Private), "Oldest Golf Club West of the Mississippi"
Facilities include: 18 Hole, Golf Course, Driving Range, Swimming Pool, Dining Room

Cross Country Skiing

Crapo Park
Starr's Cave Nature Preserve
YMCA Camp
Big Hollow Recreational Area

Dancing Groups

Lancers (private)
Cotillion (private)
Country Dancing: Squar-N-Ators Circle Square –B

Golf

Burlington Golf Club (Private)
Flint Hills Golf Course (Public)
Spirit Hollow (Public)

Ice Skating

Lake Starker, Crapo Park

Miniature Golf

Kenny's Golf

Oakridge Mini Golf
Little Putt

Riverboat Gambling

Catfish Bend Riverboat Casino:
Burlington: November – April
Ft. Madison: May – October

Roller Skating

Kenny's Roller Ranch

Sand Volleyball

YMCA – YWCA
City of Burlington Rec Plex

Senior Citizen Centers

Steamboat Senior Citizen Center

Shopping Centers

Burlington Plaza West
Downtown Steamboat Walk
Fairway Center
K-Mart Plaza
Westland Mall

Swimming

YMCA – YWCA Pool (indoor)
Burlington City Pool
West Burlington Swimming Pool
Burlington High School Pool (indoor)
YMCA – YWCA Camp (private)
Geode State Park
Burlington Country Club (private)

Tennis* and Racquetball

Tri-state Racquet Club
YMCA – YWCA
*Court locations available in Parks Guide

Trap and Skeet Shooting and Firing Ranges

Big Hollow Recreational Area (Firing Range)
HHH Ranch (Sporting Clays' and Trap Shooting)