

BUCHANAN COUNTY, IOWA HOUSING NEEDS ASSESSMENT 2023 UPDATE

Adopted by the Buchanan County Board of Supervisors on February 27, 2024

Prepared By:

Iowa Northland Regional Council of Governments



INRCOG

BCEDC HNA RESOLUTION

A Resolution of the Buchanan County Economic Development Commission Adopting the Updated Buchanan County Housing Needs Assessment

WHEREAS, the Board of Supervisors of Buchanan County, Iowa authorized the development of a Housing Needs Assessment (HNA) for Buchanan County in 2016, and adopted said completed HNA on 2/20/2018; and

WHEREAS, the Buchanan County Economic Development Commission has received funding through the United States Department of Agriculture Rural Business Development Program to update said HNA; and

WHEREAS, the Buchanan County Economic Development Commission participated in the development of the updated HNA; and

WHEREAS, said updated HNA is a policy document that considers the demographic, economic, housing characteristics, and projections of future housing demands;

NOW THEREFORE BE IT RESOLVED THAT the Board of Directors of the Buchanan County Economic Development Commission approves and adopts the 2023 update to the Buchanan County Housing Needs Assessment.

Passed and adopted this 27th day of February 2024.


Gerald Dennie, Board Chair

ATTEST:


Lisa Kremer, Executive Director

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Buchanan County Housing Needs Assessment – 2023 Update

Executive Summary

In October 2022, County stakeholders engaged INRCOG to prepare an update to the 2018 Housing Needs Assessment, with the aim of incorporating the latest data and identifying new challenges and opportunities. Funding for this study was provided by the Buchanan County Economic Development Commission as well as grant funds awarded to Buchanan County by the United States Department of Agriculture (USDA) Rural Business Development Grant (RBDG) program.

The projections in this document, specifically those regarding housing unit demand, represent a best estimate of the future based on reasonable projections of current trends. It is important to remember that such trends can change, and unforeseen circumstances can arise that affect the accuracy of the projections. Housing projections should be updated over time as projected data points are realized and to ensure that the most accurate information is used.

Section 1 includes background on the location and physical attributes of Buchanan County. Sections 2 and 3 of this plan discuss population and demographic information as well as economic considerations. Section 4 provides details on the County's housing stock. Next, Section 5 projects housing supply and demand in the county. Individual city profiles, in Section 6, provide greater detail and specific goals for each city. Finally, Appendix A is an inventory of federal, state, and local housing funding resources and program providers.

This Executive Summary provides highlights of the findings from Sections 2, 3, 4, and 5. Additional details on each topic can be found in the respective Sections.

Section 2 – Population and Demographics

- **Slight Population Decline** – Between 1990 and 2020, the population decreased 1.3 percent, an average loss of 93 persons every decade. Based on an average of five projection methods, the county's population will be an estimated 20,565 persons in 2030 (no change from 2020), and 20,503 by 2040 (-0.3 percent from 2020).
- **Ageing Population** – Following state and national trends, Buchanan County has an aging population. The county's median age has continued to increase in each Census since 2000. According to the 2020 Census, the county's median age was 39.8. This is older than the State of Iowa's 2020 median age (38.6) as well as the United States' median age (38.8).
- **Racial and Ethnic Diversity** – Buchanan County is becoming more racially and ethnically diverse. Between 2000 and 2020, the county's white population decreased by -1,061 persons (-5 percent), tracking the overall population decline. The County's non-white population more than doubled from 336 in 2000 to 869 in 2020, driven primarily by the growth in populations that identify as "Other Race" or two or more races. During the same period, Hispanic or Latino residents of all races increased from 131 (0.6 percent) to 338 (1.6 percent).

Section 3 – Economic Considerations

- **Rising Household Incomes** – Since 2010, Buchanan County’s median household income has consistently been higher than the state’s. The County’s median household income grew from \$61,821 in 2010 to \$67,252 in 2020 (9 percent) while the state’s median household income grew from \$58,146 to \$61,836 (6 percent) during the same period. An exception to this trend is median renter income, which declined by 14 percent in Buchanan County during this period.
- **Growing Labor Force** – Buchanan County is part of the Northeast Iowa Local Workforce Development Area (LWDA), whose employment is expected to grow by 28,955 workers from 2020 to 2030 (a 1.1 percent increase). Of concern, several of the most common projected job categories in 2030 pay low to moderate wages. Five of the six most common categories have median annual incomes below \$40,000.
- **Workforce Commuting** – Of the workers who are employed in Buchanan County, nearly half (48.9 percent) also live in the County. Another 11.8 percent and 9.1 percent live in Black Hawk and Fayette Counties, respectively. However, nearly 1 in 5 workers who are employed in Buchanan County actually live in non-contiguous counties.
- **Land Value** – From 2005 to 2013 the average cost of an acre of farmland in Buchanan County increased from \$4,574 per acre in 2005 to \$11,781 per acre in 2013, adjusted to 2021 dollars. After 2013, land prices in Buchanan County and the state declined and then stagnated. In 2020, the average price for an acre of land in Buchanan County was \$8,757 in 2021 dollars. In 2021, however, the county’s average price for an acre of farmland jumped to \$10,930.
- **Poverty** – Buchanan County’s overall family poverty rate is 6.1 percent of families, compared to 7.1 percent of families statewide. However, the county’s poverty rate for female householders with related children under 5 years is estimated at 82.1 percent, which is significantly higher than the statewide poverty rate of 44.9 percent for similar families. The poverty rate among renter families is 21.3%, nearly six times higher than the poverty rate of owner families.

Section 4 – Housing Characteristics

- **Historic Housing Development** – From 1990 to 2020, Buchanan County’s overall housing stock grew by 614 units, a 7.4 percent increase. Communities with the highest rate of housing growth in the past 30 years have been the cities of Jesup (31.2 percent), Fairbank (18.6 percent), Independence (14.3 percent), Brandon (10.1 percent), and Winthrop (9.6 percent).
- **Housing Hubs** – Of the 8,886 housing units in Buchanan County, 32.9 percent are located in the unincorporated areas, 31.9 percent in Independence, and 12.2 percent in Jesup. The other nine cities are home to the remaining 21.9 percent.
- **Ageing Housing Stock** – The age distribution of the county’s housing units is older than the state and national stocks. An estimated 28 percent of Buchanan County homes were built before 1940 compared to 25 percent of the homes statewide and 12 percent nationally. The age of housing stock varies greatly among different communities in Buchanan County.

- **Shrinking Household Size** – From 1980 through 2020, Buchanan County’s average household size decreased from 2.9 to 2.49.
- **Vacancy Rate** – In 2020, the prevalence of vacant units in the county as a whole was 7.7 percent of all housing units – lower than the statewide and nationwide prevalence of 8.8 percent and 9.7 percent, respectively.
- **High Homeownership Rate** – Buchanan County’s homeownership rate is 80 percent, compared to 70.4 percent and 63.1 percent at the state and national level, respectively.
- **Housing Affordability** – Relative to Iowa as a whole, housing affordability in Buchanan County tends to be comparable or better. An estimated 20.2 percent of Buchanan County owner households with mortgages pay over 30 percent of income for housing costs (the maximum considered affordable), compared to 19.4 percent statewide. An estimated 35.8 percent of Buchanan County renters pay over 30 percent of income for housing, compared to 42.7 percent statewide. Housing affordability is still a concern for the county’s lower-income households.
- **Tenure by Age Group** – The number of renters increased among households with householders aged 55 to 84, while the number of renter households aged 15 to 34 decreased. Increased renting among older households may put pressure on the price and availability of rentals for younger households.
- **Brisk Sales for Starter Homes** – The County’s median home sale price from 2019 to 2022 was \$142,000, a 27 percent increase from the median sale price from 2014 through 2017. Homes priced between \$150,000 and \$199,999 sell fastest at a median of 8 days on market. Homes priced between \$250,000 and \$299,999 have the longest time to sale (median 30 days).

Section 5 – Household & Housing Projections

Using historical data and projected trends, forecasts of Buchanan County’s future housing demand were developed. These calculations are discussed in detail in Section 5.

Figure E.1 shows projected households in Buchanan County over the next two decades. By 2040, it is projected that the County will have 184 more households than in 2020, a 2.2 percent increase.

To maintain a healthy housing market, a moderate but steady vacancy rate must exist to provide readily available housing options for persons looking to relocate, while allowing units to be held off the market as needed for renovations. Figure E.2 shows the total projected number of housing units required in the coming decades to accommodate projected households and maintain the 2020 vacancy rate of 7.7 percent. By 2040, the County is projected to have demand for 195 additional units.

Year	2020	2030	2040
Population in Households	20,427	20,365	20,243
Household Size	2.49	2.45	2.42
Total	8,198	8,301	8,382
Change from 2020	-	103	184
Percent Change from 2020	-	1.3%	2.2%

Figure E.2: Projected Need for Housing Units			
Year	2020	2030	2040
# of Units to be Occupied by Households	8,198	8,301	8,382
Vacant Units at Given Time (7.7%)	688	692	699
Total	8,886	8,993	9,081
Change from 2020	-	107	195
Percent Change from 2020	-	1.2%	2.2%

The projected increase in households living in Buchanan County is not the only reason for the increasing housing demand. The county’s projected unit shortage is compounded by anticipated losses to the existing housing stock. In any given year, a certain percentage of existing housing units is lost for a variety of reasons such as conversion to commercial use, units merged, damage or condemnation, demolition or disaster, or other causes. Forecasted losses for the county were developed using an average of historic demolition data and projected annual housing loss rate as determined by an Iowa State University study (See Figure 5.12). Counties like Buchanan face a higher projected loss rate than the state in general due to the older age of their housing stock.

As illustrated in Figure E.3, from 2020 to 2040, Buchanan County is anticipated to lose 1,197 of the 8,886 units it had in 2020. Therefore, new housing is needed not only to accommodate the additional households and vacant units as identified in E.2, but also to replace existing housing units as they are lost. Considering demand for both new households and replacement of lost units, Buchanan County will have a projected shortage of 620 units by 2040.

Figure E.3: Projected Housing Demand with Loss/New Construction Trends			
Row		2030	2040
A	Projected Total Unit Demand	8,993	9,081
B	2020 Housing Unit Count	8,886	
C	Projected # of Units Lost	-619	-1,197
D	Projected # of Remaining 2020 Units (Rows B-C)	8,267	7,689
E	Unit Shortage with Loss (Rows A-D)	726	1,392
F	Projected # of New Const. Units (Figure 5.10)	386	772
G	Projected # of Total Units (Rows D+F)	8,653	8,461
H	Unit Shortage with Proj. New/Loss (Rows A-G)	340	620

Introduction

Buchanan County is located in northeast Iowa, east of the Waterloo/Cedar Falls metropolitan area. With a population of 20,565 in 2020, the county has experienced a modest population decline (1.3%) since 1990. However, County leaders and employers have identified a shortage of safe, affordable housing as a limitation to expanding the workforce for local employers. To identify housing demand and provide guidelines for the county’s communities to meet it in a coordinated fashion, Buchanan County and its member cities commissioned a Housing Needs Assessment in 2016. The document was prepared by the Iowa Northland Regional Council of Governments (INRCOG), and the final document was approved by the County and member cities in 2018.

In October 2022, County stakeholders engaged INRCOG to prepare an update to the 2018 Housing Needs Assessment, with the aim of incorporating the latest data and identifying new challenges and opportunities. Funding for this study was provided by the Buchanan County Economic Development Commission as well as grant funds awarded to Buchanan County by the United States Department of Agriculture (USDA) Rural Business Development Grant (RBDG) program.

Three planning meetings were held with participation from unincorporated Buchanan County as well as the incorporated cities within the county. Figure 1 lists the dates, topics, and location of the housing task force meetings.

Figure 1: Buchanan County HNA Planning Task Force Dates			
	Date	Topic(s)	Location
1	August 23, 2022	Community Background; Existing Housing Stock; Historic housing strengths and challenges	American Legion, Hazleton
2	September 27, 2022	Future Housing Needs and Programs	Fontana Park & Interpretive Nature Center, Hazleton
3	February 27, 2024	Review Plan and Finalize Goals and Actions	Quasqueton City Hall

Community task force members representing all 11 cities and unincorporated Buchanan County participated in the three task force meetings. Figure 2 is a list of the Housing Needs Assessment Task Force members.

Figure 2: Task Force Members

Name	Representing	Name	Representing	Name	Representing
Dave Young	Aurora	Cole Passick	Hazleton	Joe Miller	Quasqueton
Diana Gates	Aurora	Brad Bleichner	Independence	Anita Arnold	Quasqueton
Guy Stacy	Brandon	Matt Schmitz	Independence	Sara Raue	Quasqueton
Kandi Taser	Brandon	Susi Lampe	Independence	Sue Webster	Rowley
Lisa Kremer	Buchanan County	Chris Even	Jesup	Deb Hemsath	Rowley
Clayton Ohrt	Buchanan County	Koley Mead	Jesup	Rodger Sill	Stanley
Bill Cowell	Fairbank	Mary Ann Dozark	Lamont	Rob Irvine	Stanley
Jason Kayser	Fairbank	Mike Cook	Lamont	Valerie Rownd	Stanley
Brittany Fuller	Fairbank	Paula Harvey	Lamont	Gerald Dennie	Winthrop
Daren Hayzlett	Hazleton	Ben Stanford	Quasqueton	Mary Ryan	Winthrop

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Section 1

Physical Attributes

Location

Buchanan County is located in the northeast quadrant of Iowa at latitude 42.48° N x longitude 91.89° W, covering an area of 576 square miles. State Highway 150 passes through the center of the county from north to south. US Highway 20 crosses the county just south of Independence. Interstate 380 is approximately sixteen miles west of Highway 150. Figure 1.1 is a map of Buchanan County.

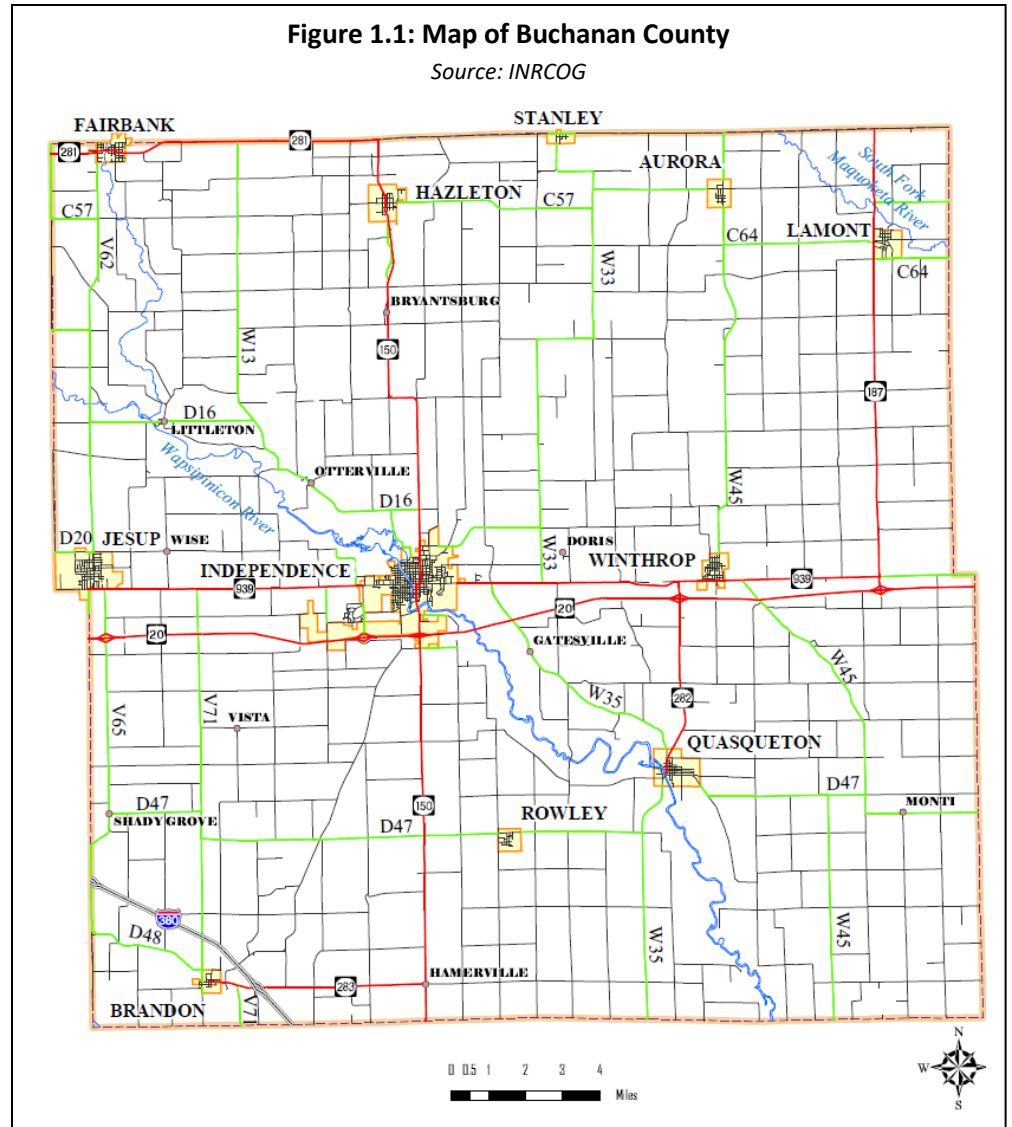
Topography

The terrain in Buchanan County is generally the undulating topography that characterizes the agricultural areas of northeast Iowa. There are a few areas of steeper than normal slope dispersed throughout the county adjacent to watercourses. The highest point in the county is located in the rural area south of Stanley and lies at approximately 1,163 feet above sea level. The lowest point in the county is located southwest of Brandon and lies at approximately 780 feet above sea level.

Historical Development

The first non-native settlers in Buchanan County were pioneers who arrived from Ohio, Pennsylvania, New York, and the New England states. German, Irish, Swiss, French, Dane, and English settled in areas adjacent to the rivers and started new settlements. They were drawn by the rich soil to grow crops, trees to build homes, swift running water to power flour and sawmills, brick clay with abundant sand to make bricks and lime rock for making mortar, all items needed for the building of homes, farms, and retail development.

In 1842, William Bennett and family became the first non-native residents of Buchanan County in what is now known as Quasqueton. Other settlers that arrived that year were S.G and H.T. Sanford, Ezra Allen, Dr. Edward Brewster, Rufus Clark and Frederick Kessler and their families.



Buchanan County is believed to be named after President James Buchanan. The State Legislature appointed three commissioners who selected the City of Independence as the county seat. The Illinois Central Railroad arrived in Independence in 1859 creating an east/west rail corridor. That was followed by a north/south rail line the Milwaukee Division of the Burlington, Cedar Rapids, and Minnesota Railroad.

The Wapsipinicon Mill, built in 1867 by Samuel Sherwood as a flourmill, later housed hydroelectric generators, generating power for the city of Independence. The mill was later used exclusively for the manufacture of livestock feed. The mill was a gift to the Buchanan County Historical Society by Mr. and Mrs. Oliver Greenley, and currently serves as a museum. The need for a second state “hospital for the insane” was identified and the hospital was built on land purchased by the citizens of Independence on three hundred twenty acres west of the community in 1873. The site is still in operation and is known as the “Mental Health Institute”.

Finally, an Amish settlement was established in 1914. This settlement has grown to a community with over 100 families living in Fairbank, Hazleton, Perry, and Washington townships.

Transportation Systems

Two major highways serve Buchanan County: State Highway 150, which is a north/west route, and US Highway 20, which is an east/west route. Old US Highway 20, now Highway 939, also travels through the county and has now evolved into a secondary route due to the newly constructed US Highway 20. Other significant roadways serving Buchanan County include county roads V62, V71, W13, W33, W35, W40, W45, C57, C64, D47, D48 and State Highways 281 and 187.

Two railroads pass through portions of Buchanan County. The Chicago Central and Pacific Railroad is a Class II railroad and passes through the county on an east/west route and travels through the cities of Winthrop, Independence, and Jesup. The main products transported on this railroad include coal, farm products, food products, chemicals, and miscellaneous mixed shipments. The Transco Railway Company, located in Oelwein, Iowa, also owns a small rail spur that passes through the extreme northwestern portion of the county. This rail spur is used to transport items from one company site to another.

One small airport, the Independence Municipal Airport, is located in southwest Independence. The airport maintains a concrete runway which is approximately 4,000 feet long, and a total of 25 aircraft are based at the field. The closest major airport is the Waterloo Municipal Airport, located approximately 33 miles west/northwest of Independence, the Buchanan County seat. About 75 aircraft are based at the Waterloo Airport.

Section 2

Population and Demographics

Historic Population

At the time of the 2020 US Census, Buchanan County’s population was 20,565 persons, representing a 1.9 percent decrease since 2010.

Figure 2.1, shown below, displays the population change in the county from 1950 through 2020. During this timeframe, the population peaked in 1980 at 22,900 and dipped to 20,844 in 1990. The struggling farm economy throughout the Midwest is attributed as the primary reason for the nine percent drop in population between 1980 and 1990. The county’s population experienced slight growth by 2000 to a population of 21,093 but declined to its current level by 2020.

Despite its rural characteristic, Buchanan County ranks 32nd in total population out of Iowa’s 99 counties in 2020. Buchanan County’s population is above the median county population of 15,211 in Iowa, but below the mean (average) county population of 32,226. The mean is skewed upward by the state’s high concentration of population in urban areas. According to the 2020 Decennial Census, 37 percent of the state’s population (1,181,367 persons) live in the state’s five largest counties (Polk, Linn, Scott, Johnson, and Black Hawk).

Buchanan County’s population is spread among the eleven (11) incorporated cities and unincorporated Buchanan County; Figure 2.2 shows the composition of the county’s population by jurisdiction.

As is evident, the majority of the population lives in one of three jurisdictions: unincorporated Buchanan County has the largest population, with approximately 36 percent. Independence, the largest city, represents the next highest portion of the population at 29.5 percent followed by Jesup at 12.2 percent. The other nine cities, combined, represent 22 percent of the county population.

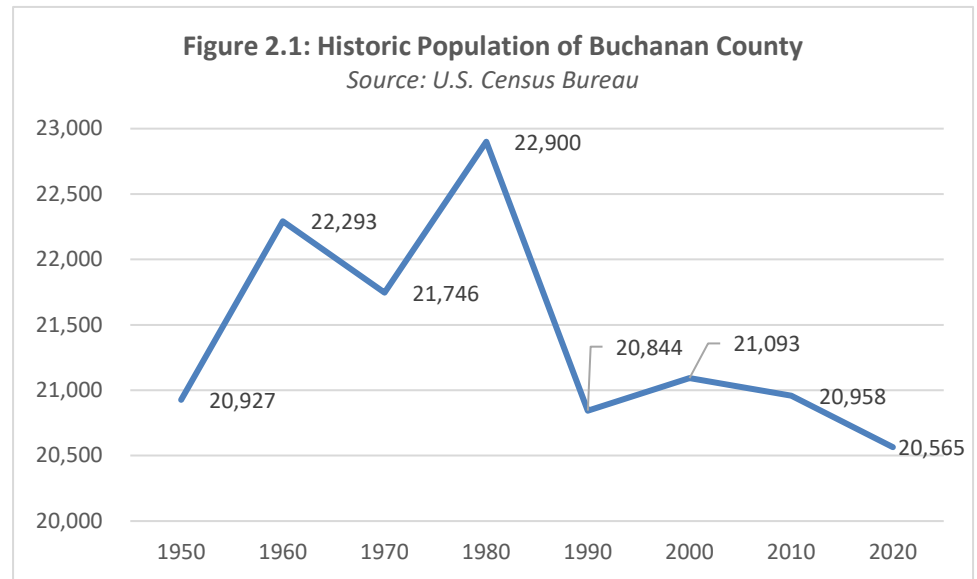
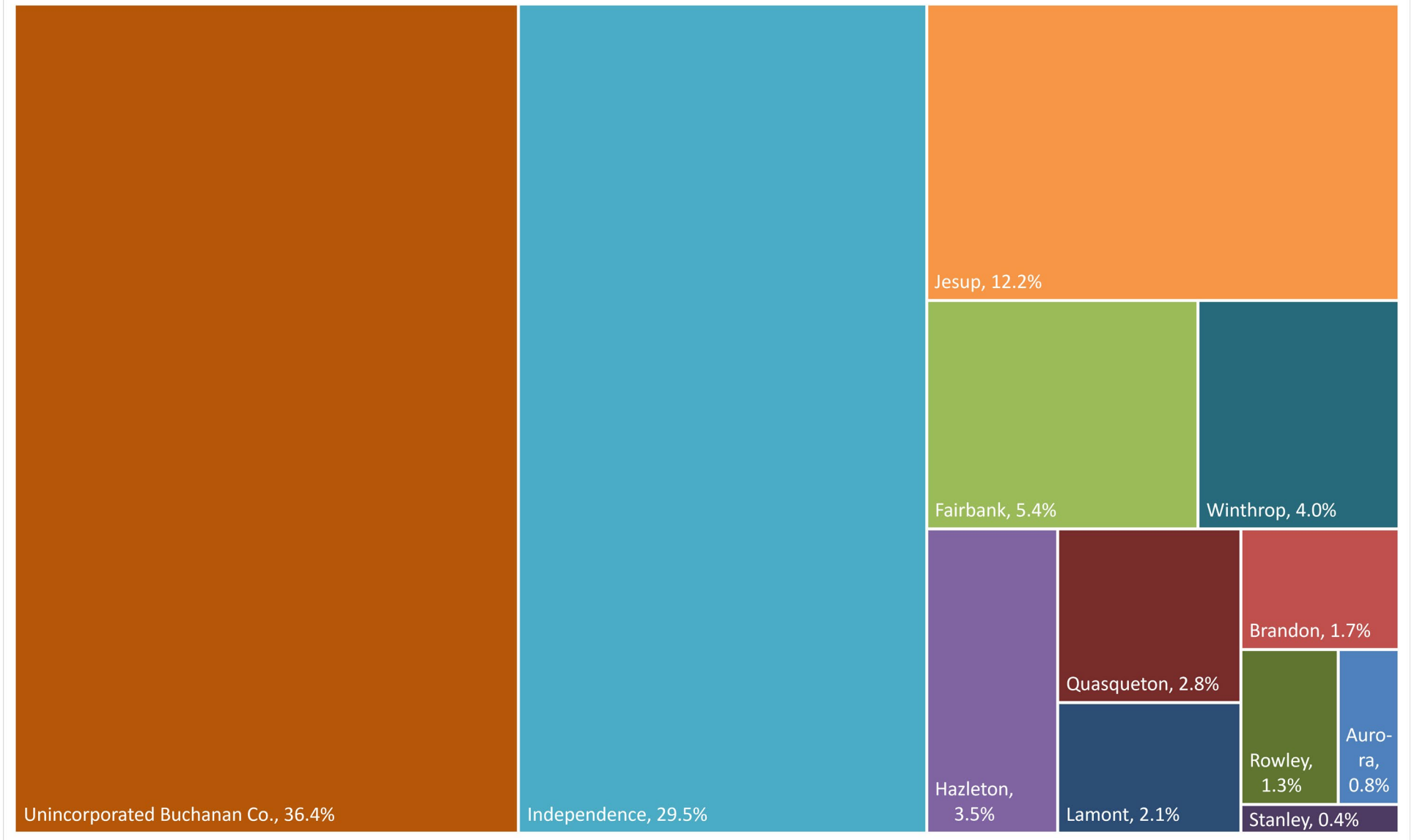


Figure 2.2: Percent of County Population by Jurisdiction



Population Projections

Population projections are generally based on the assumption that past trends will continue in the future and can be calculated using a mathematical formula.

Two models were used to estimate population projections, Linear and Geometric. Both models are averaging methods to predicting population change. Figure 2.3 shows the linear (number) and geometric (percent) change in the population from 1950-2020.

Year	Census Population	# Change (Linear)	% Change (Geometric)
1950	20,927	-	-
1960	22,293	1,366	6.5%
1970	21,746	-547	-2.5%
1980	22,900	1,154	5.3%
1990	20,844	-2,056	-8.9%
2000	21,093	249	1.2%
2010	20,958	-135	-0.6%
2020	20,565	-393	-1.9%
Avg. Change. (1950-2020)		-51.7	-0.1%
Avg. Change (1990-2020)		-93	-0.4%

Source: US Census Bureau

Projection Type	2020	2030	2040
Linear			
1950-2010	20,565	20,513	20,462
1990-2010	20,565	20,472	20,379
Geometric			
1950-2010	20,565	20,538	20,511
1990-2010	20,565	21,474	21,384
Woods & Poole Economics, Inc.			
-	20,565	20,825	20,781
Average of Five Projections			
-	20,565	20,565	20,503

Source: US Census Bureau; Woods and Poole Economics Inc.

The Linear method uses the actual change in the total number of persons over a predetermined period in the community. From 1950 to 2020 the county averaged a decrease of 51.7 persons every 10 years (between Census counts). From 1990 through 2020, the population decreased 1.3 percent, an average loss of 93 persons every decade.

The Geometric method utilizes the percent change in population over that same period. From 1950 to 2020, the county population, on average, decreased by 0.1 percent every ten years. From 1990 to 2020, the county population decreased a total of 0.4 percent every ten years.

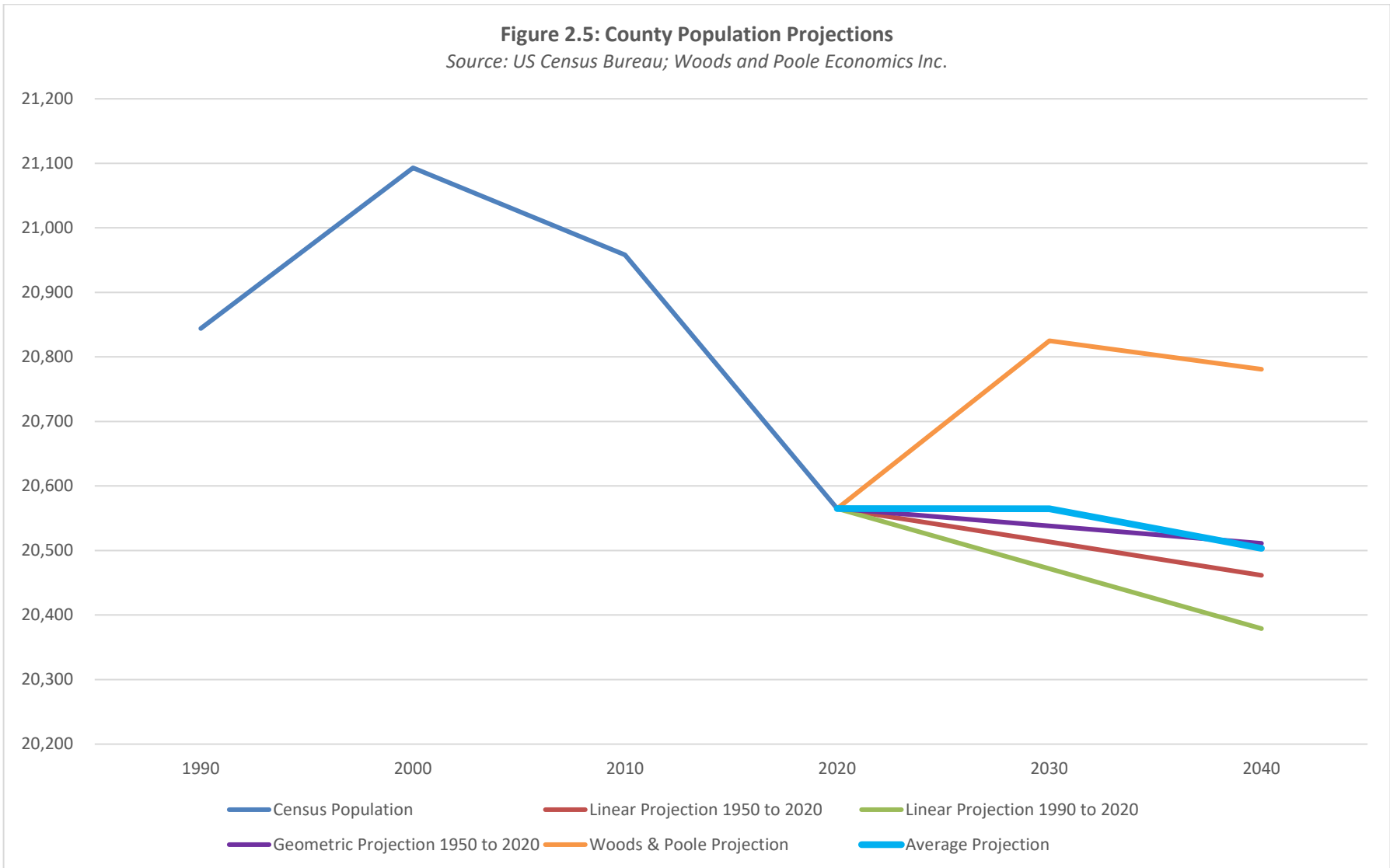
Figure 2.4 also includes population projections from *Woods and Poole Economics*, a firm that specializes in long-term county economic and demographic projections for all U.S. counties. Projections are derived using over 900 variables.

Figure 2.4 shows the county’s projected population using the linear and geometric projections based on time periods of 1950-2020 and 1990-2020 and Woods and Poole data. The average of the projections in Figure 2.4 indicates that the county’s population will be an estimated 20,565 persons in 2030 (no change from 2020), and 20,503 by 2040 (-0.3 percent from 2020).

Figure 2.5 depicts the potential county population through 2040 according to the projections in Figure 2.4. For the sake of clarity, the geometric 1990-2020 projection is not shown since it is very similar to the linear 1990-2020 projection.

Figure 2.5: County Population Projections

Source: US Census Bureau; Woods and Poole Economics Inc.



Age

Following state and national trends, Buchanan County has an aging population. Figure 2.6 displays the percentage of the county population by age groups using Decennial Census data. As the “baby boomer” generation continues to age, the share of the county’s population of persons aged 45 and over continues to increase.

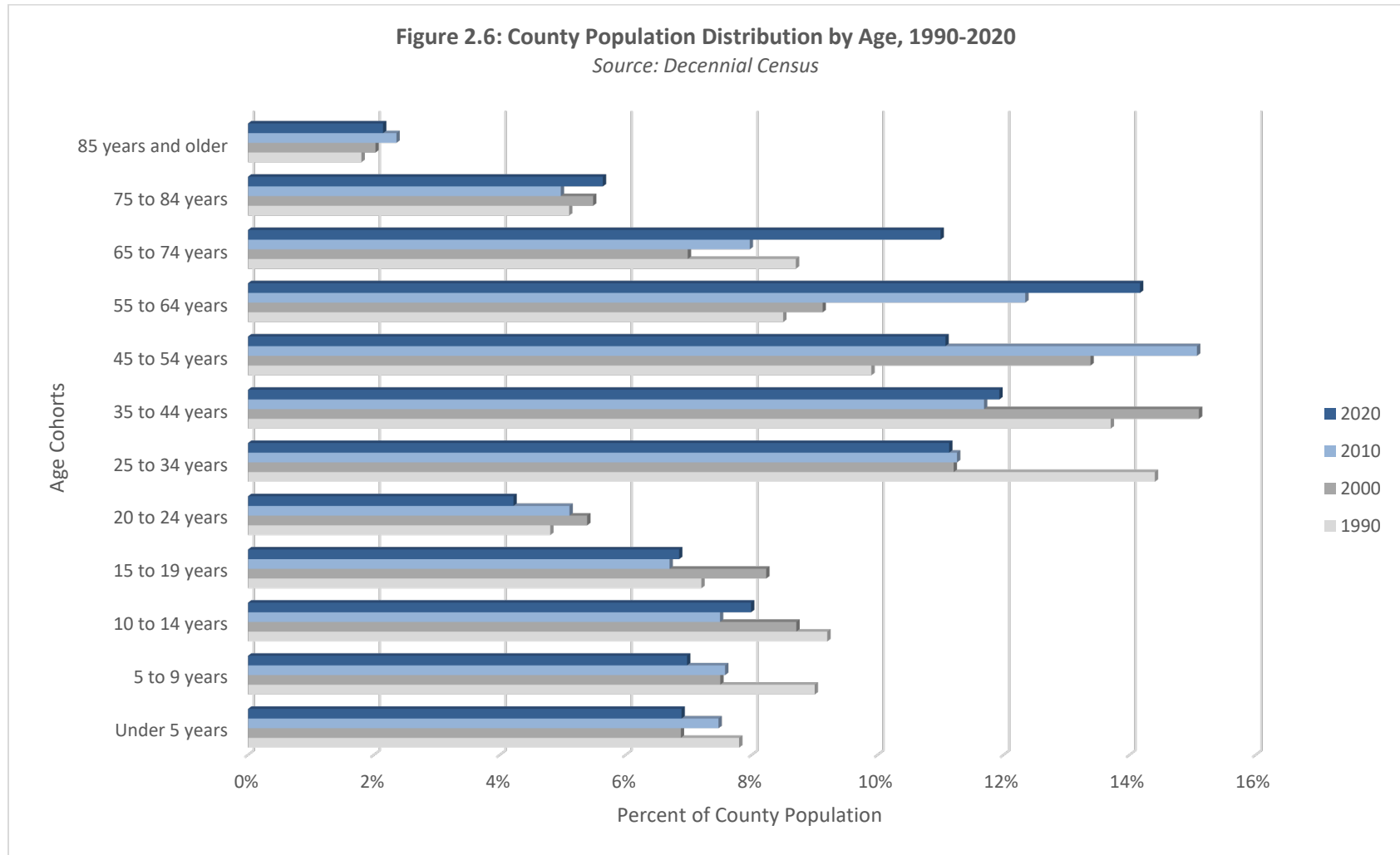


Figure 2.7 provides the breakdown of the population by age group from 2000 to 2020. From the 2000 Census to the 2010 Census, increases were experienced in the older portion of the county population, with the greatest increase in the age groups of 45-64 (+998) and 65 and older (+149). From 2010 to 2020, population increased only among the “65 and older” age group, which experienced an even larger increase (+657) than in the previous decade.

The table also shows some age groups experiencing a significant decrease in persons. From 2000 to 2010, the age cohorts that experienced decreases were part of the county’s younger population. Age groups with the largest decreases were 25-44 (-739), 15-24 (-399), and 0-14 (-144). From 2010 to 2020, all age groups under 65 experienced decreases, with the largest decreases among 45-64 (-554) and 0-14 (-232). To some extent, the large decrease in the 45-64 group may represent some of its members aging into the “65 and older” group.

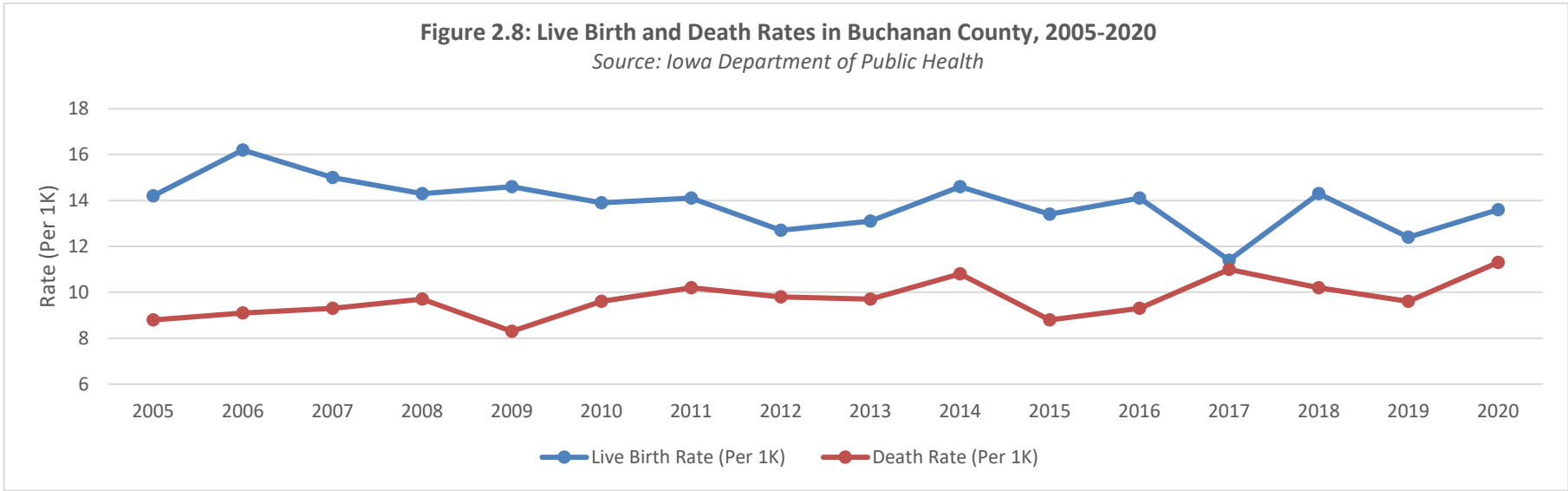
Figure 2.7: Age Cohorts of Buchanan County								
Age Cohort (in years)	2000		2010		2020		# Change, 2000-2010	# Change, 2010-2020
	#	% of Total	#	% of Total	#	% of Total		
0-14	4,869	23.1%	4,725	22.5%	4,493	21.8%	-144	-232
15-24	2,872	13.6%	2,473	11.8%	2,275	11.1%	-399	-198
25-44	5,549	26.3%	4,810	23.0%	4,744	23.1%	-739	-66
45-64	4,747	22.5%	5,745	27.4%	5,191	25.2%	998	-554
65+	3,056	14.5%	3,205	15.3%	3,862	18.8%	149	657
Total	21,093	100.0%	20,958	100.0%	20,565	100.0%	-135	-393
Median Age	36.4		39.0		39.8		+3.4 years	+0.8 years

Source: Decennial Census

According to the 2020 Census, the county’s median age was 39.8. This is older than the State of Iowa’s 2020 median age (38.6) as well as the United States’ median age (38.8). As the population continues to age, the county can expect to continue to see an increase in its elderly population.

Figure 2.8 illustrates Buchanan County’s natural population change by comparing the number of live births and deaths. According to available data from 2005 through 2020, births have regularly outpaced deaths in the county, though they nearly converged in 2017. Birth rates appear to have slipped while death rates have crept upward since 2005. Birth and death rates in 2020 were 13.6 and 11.3, respectively, compared to 14.2 and 8.8, respectively, in

2005. Data on 2020 death rates attributable to the COVID-19 pandemic was not available for this report, but nationwide data suggests that a majority of COVID-19 deaths occurred in 2021 or later.



The world has seen a significant drop in the death rate, leading to an increased global population. In the United States, birth rates have dropped due to cultural and economic trends, while death rates have risen, slowing population growth. According to Iowa’s Legislative Services Agency, the state’s population increased by 3.8% from 2010 to 2020, of which 3.1 percentage points were attributed to natural change (births minus deaths), while 0.7 percentage points (18.5% of the total increase) consisted of net migration driven by immigration from other nations.

Gender

According to Census data, the county’s population has slightly more women than men. Figure 2.9 details the gender of Buchanan County residents as reported in each Census since 2000.

Figure 2.9: Sex of County Residents

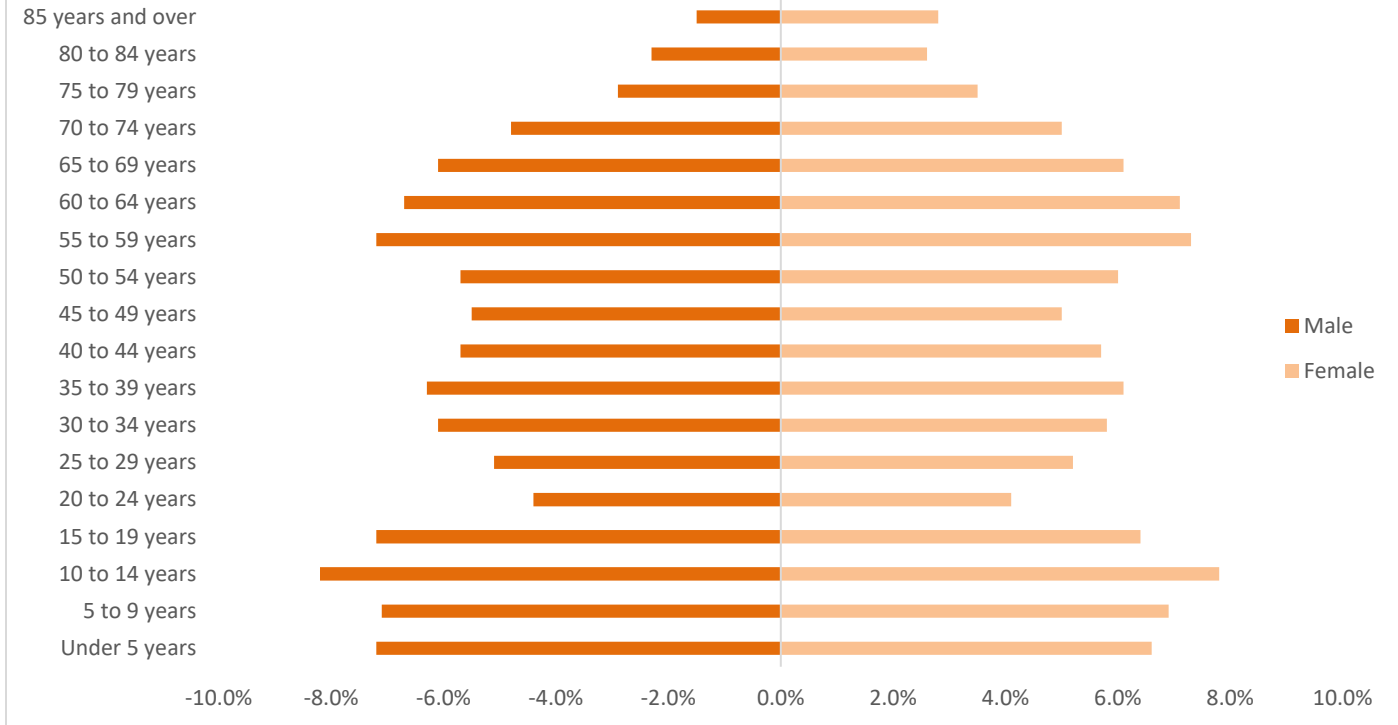
Gender	2010		2020	
	#	% of Total	#	% of Total
Female	10,557	50.4%	10,342	50.3%
Male	10,401	49.7%	10,223	49.7%
Total	20,958	100%	21,141	100%

Source: Decennial Census

The small variance in sex can be attributed to women’s longer life expectancy. Hence, women also comprise a larger portion of the county’s elderly population (65 or greater) than men, as indicated in Figure 2.10.

Figure 2.10: County Age and Gender Population Pyramid, 2020

Source: 2020 Census



Race and Ethnicity

Figure 2.11 shows the breakdown of the county population by race in 2000, 2010, and 2020 according to the Decennial Census. Overall, the table indicates that the county is becoming slightly more diverse. White or Caucasian was the predominant category with 95.8 percent of residents identifying as such in 2020.

Between 2000 and 2020, the county’s white population decreased by -1,061 persons (-5 percent), tracking the overall population decline. The County’s non-white population more than doubled from 336 in 2000 to 869 in 2020. The increase was driven primarily by the growth in populations that identify as “Other Race” or two or more races. Notably, modest increases in very small populations can lead to very large proportionate increases. For example, the Native Hawaiian and Pacific Islander population grew from 1 in 2000 to 12 in 2020, an 1100 percent increase.

The Census Bureau considers Hispanic or Latino origin to be an ethnicity rather than a race. From 2000 to 2020, Hispanic or Latino residents of all races increased from 131 (0.6 percent) to 338 (1.6 percent).

Figure 2.11: Race and Ethnicity of County Residents, 2000-2020

Race (one race unless otherwise noted)	2000		2010		2020		% Change, 2000-2020	Net Change, 2000-2020
	#	% of Total	#	% of Total	#	% of Total		
White	20,757	98.4%	20,505	97.8%	19,696	95.8%	-5%	-1,061
Black or African American	57	0.3%	67	0.3%	72	0.4%	26%	+15
American Indian & Alaskan Native	45	0.2%	32	0.2%	28	0.1%	-38%	-17
Asian	85	0.4%	90	0.4%	52	0.3%	-39%	-33
Native Hawaiian & Pacific Islander	1	0.0%	1	0.0%	12	0.1%	1100%	+11
Other Race	34	0.2%	36	0.2%	100	0.5%	194%	+66
Two or More Races	114	0.5%	227	1.1%	605	2.9%	431%	+491
Total	21,093	100%	20,958	100%	20,565	100%	-3%	-528
Hispanic or Latino (any race)	131	0.6%	243	1.2%	338	1.6%	158%	207

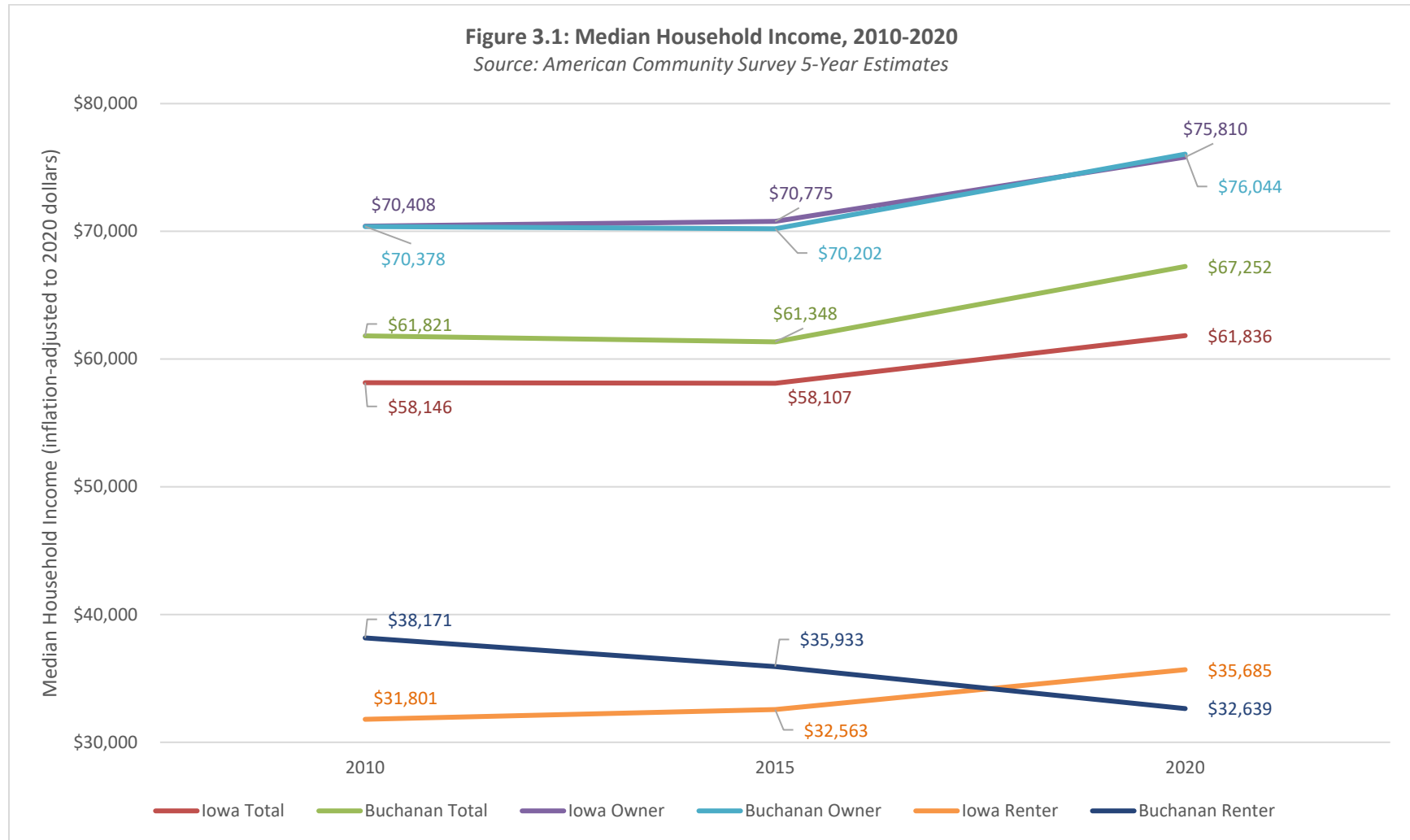
Source: U.S Census Bureau

Section 3

Economic Considerations

Household Income

Since 2010, Buchanan County’s median household income has consistently been higher than the state’s (Figure 3.1). In 2020 dollars, both the county and state median household incomes were stagnant from 2010 through 2015 but increased by 2020. Buchanan County’s median household income grew from \$61,821 in 2010 to \$67,252 in 2020 (9 percent) while the state’s median household income grew from \$58,146 to \$61,836 (6 percent) during the same period.



In addition to overall median household income, household income of rental households and owner households for Buchanan County and Iowa are shown from 2010 to 2020. Approximately 20 percent of households are renters in Buchanan County compared to 29 percent statewide. In Buchanan County, median renter income has ranged from 54 percent of median owner income in 2010 to 43 percent in 2020. Unlike Iowa’s median renter income, which grew by 12 percent from 2010 to 2020, the county’s median renter income declined by 14 percent. The county’s median renter income of \$32,639 in 2020 has a wide margin of error, which may reflect income and employment volatility for renters during the COVID-19 pandemic. Additionally, during the 5-year period for which the 2020 estimate is calculated (2016-2020), some higher-income renters may have transitioned to homeownership.

Figure 3.2 compares the county and state median income growth from 2010 to 2020. If the changes over this decade are representative of future changes, then the county can anticipate an annual median household income growth of 2.9 percent in nominal dollars (not inflation-adjusted). The County’s real growth rate, adjusted for inflation, is predicted to be 0.9 percent annually. Based on this growth prediction, it is projected the county’s nominal median income will be \$77,147 by 2025 and \$87,043 by 2030.

Figure 3.2: Average Annual Household Median Income Growth

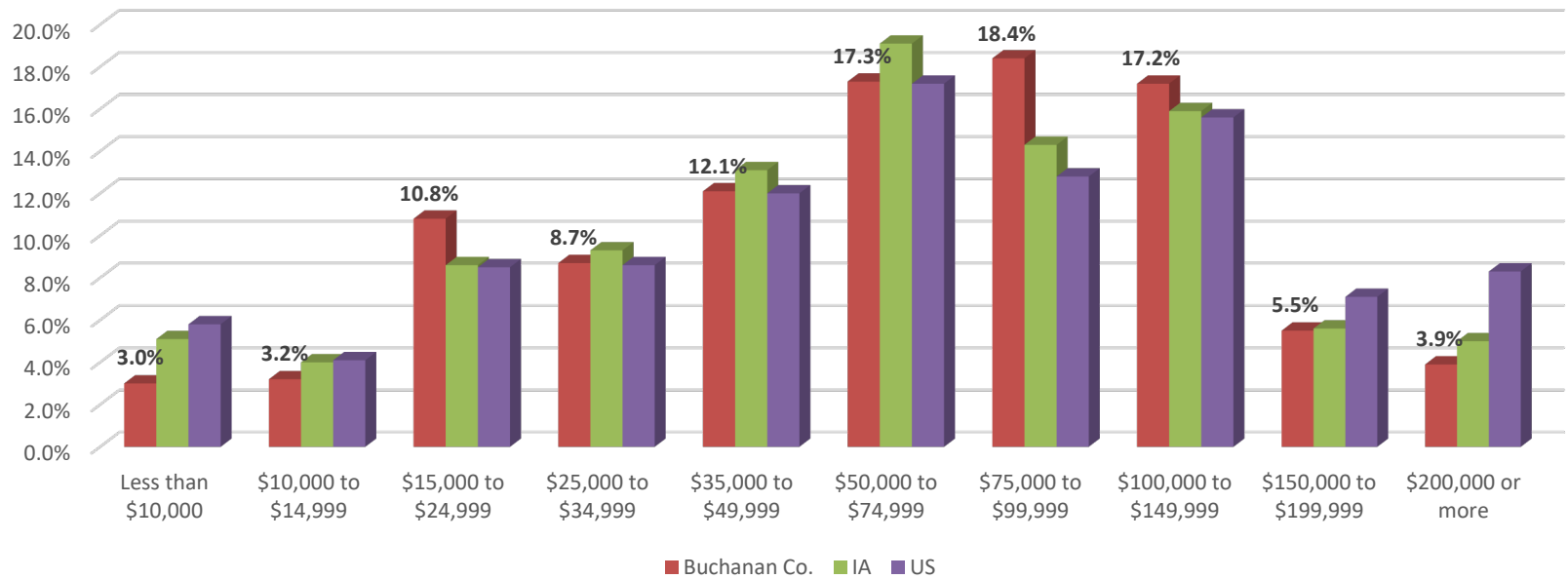
Timeframe	Buchanan Co.	Iowa
2010-2020 (Nominal)	29%	27%
2010-2020 (2020 Dollars)	9%	6%
Avg. Annual Change (Nominal)	2.9%	2.7%
Avg. Annual Change (2020 Dollars)	0.9%	0.6%
2025 Median Household Income (Nominal)	\$77,147	\$70,037
2030 Median Household Income (Nominal)	\$87,043	\$78,239

Source: American Community Survey 5-year Estimates

Figure 3.3 shows the percent of households in Buchanan County, State of Iowa, and the United States by varying income ranges. Data labels are included for Buchanan County. In the county, about one in four (26 percent) of households had incomes below \$35,000 in 2020. Approximately 29 percent had incomes between \$35,000 to \$74,999, while 45 percent had incomes of \$75,000 or more.

Figure 3.3: Household Income Comparison, 2020

Source: American Community Survey 5-Year Estimates



Labor Force

Figure 3.4 shows the monthly historic unemployment rate of the County compared to the entire state. Data shows that Buchanan County’s historic unemployment followed the same trend as the state’s but was often at a slightly lower level. The county’s unemployment rate was below 5 percent for 32 of the 36 months shown in Figure 3.4, despite this time period encompassing the COVID-19 pandemic. By August 2022, the county’s unemployment rate had fallen to 2.6 percent, slightly below the statewide rate of 2.9 percent.

Buchanan County’s labor force is expected to decline by 2025, but a decreasing unemployment rate is expected to result in a stable or growing pool of employed residents (Figure 3.5). Based on labor force trends from 2010 to 2020, the county will have a projected pool of 10,750 workers. Since 2020 was an unusual year with the start of the COVID-19 pandemic, Figure 3.5 also provides projections of the 2010-2021 trend, which results in an employed population of 10,826 by 2025.

Figure 3.4: Historic Monthly Unemployment Rate, September 2019 - August 2022

Source: Bureau of Labor Statistics, Local Area Unemployment Statistics (LAUS) Data (not seasonally adjusted)

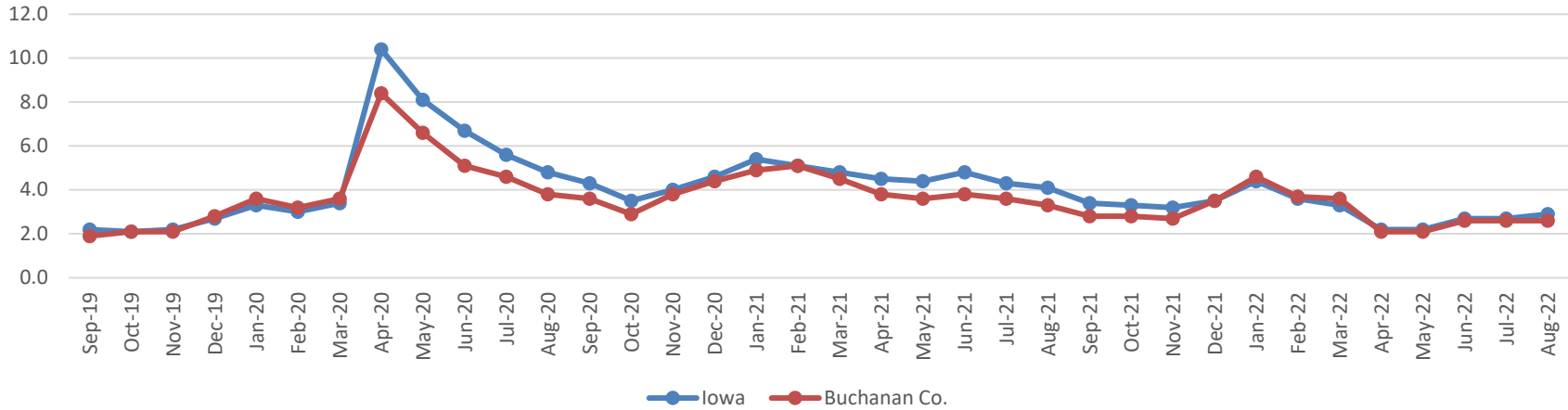


Figure 3.5: Employment Growth Trends and Projections in Buchanan County

		2010	2015	2020	2021	2025 Projection Based on 2010-2020 Trend	2025 Projection Based on 2010-2021 Trend	% change, 2010-2020	% change, 2010-2021
Buchanan County	Labor Force	11,320	11,310	11,210	11,180	11,156	11,111	-1%	-1.2%
	Employment	10,630	10,840	10,710	10,760	10,750	10,826	0.8%	1.2%
	Unemployment Rate	6.1%	4.2%	4.5%	3.7%	(X)	(X)	-1.6%	-2.4%
Iowa	Labor Force	1,674,400	1,700,500	1,682,300	1,676,100	(X)	(X)	0.5%	0.1%
	Employment	1,572,000	1,637,500	1,595,800	1,605,200	(X)	(X)	1.5%	2.1%
	Unemployment Rate	6.1%	3.7%	5.1%	4.2%	(X)	(X)	-1%	-1.9%

Source: Iowa Department of Labor, LAUS Data Tools; Notes: labor force, employment, and unemployment rates are annual averages.

Industry and Job Growth

Figure 3.6 shows the industry composition of the County's population which participates in the workforce.

The most popular industry for employment in the County, as well as in the State, is Educational Services, and Health Care and Social Assistance, accounting for 25 percent of the county's jobs.

Manufacturing is the second largest industry employer in Buchanan County, accounting for 19.7 percent of the county's jobs – five percentage points higher than the state in general.

Iowa Workforce Development (IWD) makes job and industry projections for defined regions within the state. Buchanan County is part of the Northeast Iowa Local Workforce Development Area (LWDA), which also includes 20 counties in northeast Iowa. Figure 3.7 depicts the expected jobs growth by occupational category for the Northeast Iowa LWDA.

Figure 3.7 shows occupational categories along with the total number of projected jobs in 2030, median salary, and the percent of new jobs that category represents in the region. Figure 3.8 displays a scatterplot of the data from Figure 3.7.

Figure 3.6: Existing Buchanan County Civilian Employment by Industry

Industry	Buchanan County		Iowa	Difference of % between Buchanan Co & IA
	# of Persons	% of Employed Population	% of Employed Population	
Educational services, and health care and social assistance	2,674	25%	24.3%	0.7%
Manufacturing	2,105	19.7%	14.7%	5.0%
Retail trade	1,288	12.1%	11.5%	0.6%
Construction	834	7.8%	3.8%	3.9%
Agriculture, forestry, fishing and hunting, and mining	821	7.7%	3.8%	3.9%
Professional, scientific, and management, and administrative and waste management services	645	6%	7.4%	-1.4%
Finance and insurance, and real estate and rental and leasing	460	4.3%	7.8%	-3.5%
Arts, entertainment, and recreation, and accommodation and food services	457	4.3%	7.2%	-2.9%
Transportation and warehousing, and utilities	416	3.9%	5.0%	-1.1%
Other services, except public administration	392	3.7%	4.4%	-0.7%
Public administration	368	3.4%	3.1%	0.3%
Wholesale trade	172	1.6%	2.8%	-1.2%
Information	50	0.5%	1.6%	-1.1%
Total # of civilians employed age 16 ≤	10,682	100%	100%	-

Source: 2016-2020 ACS 5-Year Estimates

Education, Training, & Library Occupations are expected to see the greatest growth in number of jobs in over the next decade. IWD anticipates 5,615 new jobs in this category in the Northeast Iowa LWDA, representing 19.4 percent of all projected growth. In 2022, this occupational category paid a median salary of \$47,388.

In addition, Food Preparation & Serving occupations are expected to grow by 12 percent, equating to 3,470 new jobs. However, these jobs will be at a much lower wage than Education, Training, & Library occupations, with a 2022 median income of \$23,652. Transportation & Material Moving, Management, and Healthcare occupations account for another 8,630 new jobs, or 29.8 percent.

Among the top 10 fastest-growing occupational categories in the region, Food Preparation & Serving is among the four with median wages below \$15.

These lower-wage occupations account for 26.3 percent of projected employment, or about 1 in 4 new jobs.

Figure 3.7: Projected New Jobs in Northeast Iowa Local Workforce Development Area, 2020-2030

Occupational Category	# of New Jobs 2030	Median Salary (2022)	Median Wage (2022)	% of New Jobs 2030
Education, Training, & Library	5,615	\$47,388	\$22.78	19.4%
Food Preparation & Serving	3,470	\$23,652	\$11.37	12.0%
Transportation & Material Moving	2,835	\$37,575	\$18.07	9.8%
Management	2,375	\$77,828	\$37.42	8.2%
Healthcare Practitioners & Technical	1,760	\$60,525	\$29.10	6.1%
Healthcare Support	1,660	\$29,653	\$14.26	5.7%
Construction & Extraction	1,265	\$47,041	\$22.62	4.4%
Building & Grounds Cleaning & Maintenance	1,250	\$30,097	\$14.47	4.3%
Sales & Related	1,230	\$28,878	\$13.88	4.2%
Installation, Maintenance, & Repair	1,195	\$47,122	\$22.65	4.1%
Business & Financial Operations	1,150	\$60,885	\$29.27	4.0%
Production	1,040	\$37,875	\$18.21	3.6%
Personal Care & Service	855	\$24,419	\$11.74	3.0%
Computer & Mathematical	725	\$75,104	\$36.11	2.5%
Arts, Design, Entertainment, Sports, & Media	575	\$38,129	\$18.33	2.0%
Architecture & Engineering	520	\$78,017	\$37.51	1.8%
Community & Social Service	515	\$38,964	\$18.73	1.8%
Protective Service	365	\$47,315	\$22.75	1.3%
Farming, Fishing, & Forestry	170	\$37,670	\$18.11	0.6%
Life, Physical, & Social Science	155	\$59,275	\$28.50	0.5%
Office & Administrative Support	125	\$37,198	\$17.88	0.4%
Legal	100	\$58,242	\$28.00	0.3%
Total	28,955			100%

Source: Iowa Workforce Development

Figure 3.8: Scatterplot of Total Projected 2030 Jobs by Occupational Category for Northeast Iowa Local Workforce Development Region (LWDA)

Source: Iowa Workforce Development

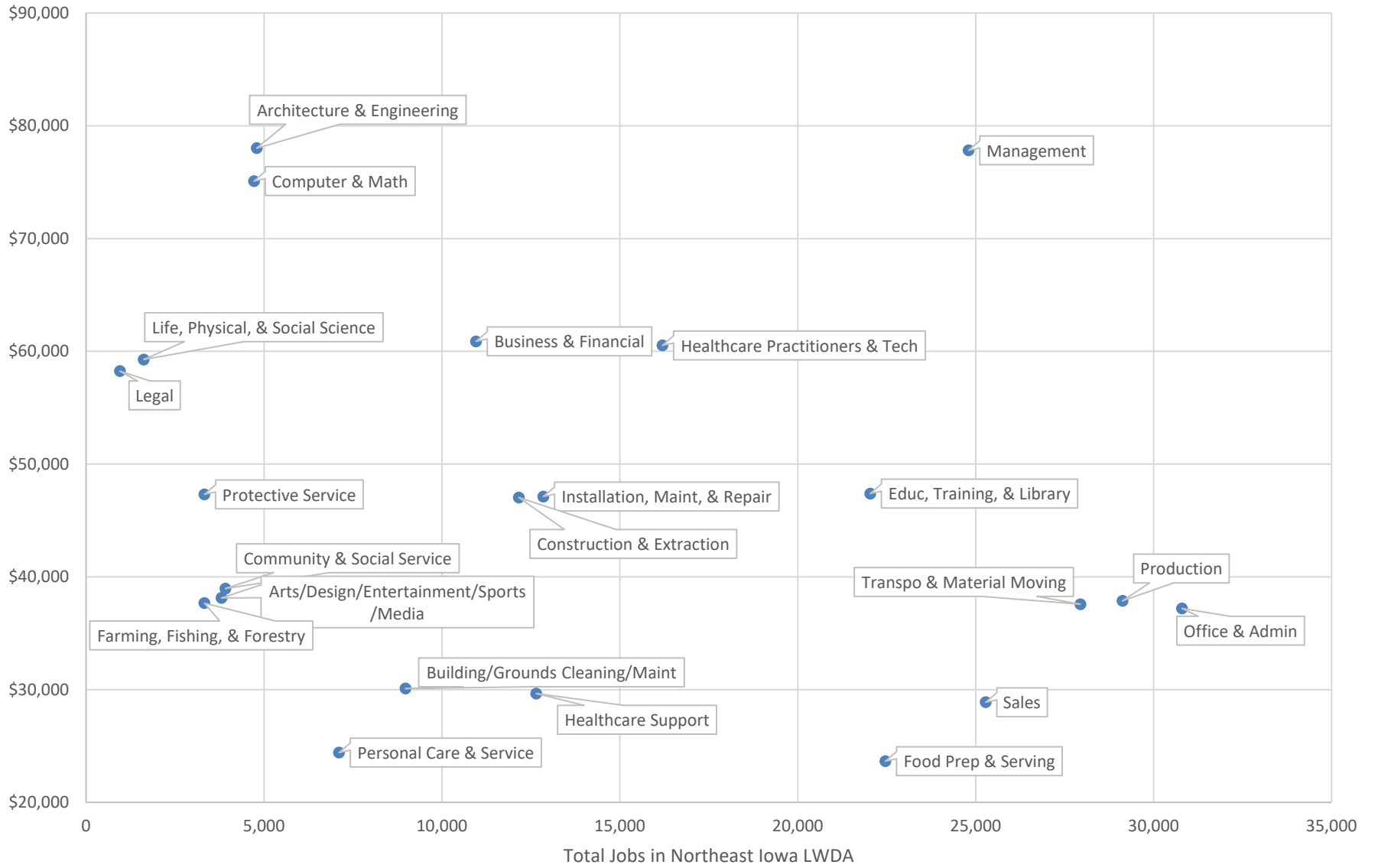


Figure 3.8 shows the total projected jobs in the Northeast Iowa LWDA in 2030 by occupational category. Although some categories are projected to grow faster than others, as Figure 3.7 shows, the overall distribution of jobs by category is not projected to change substantially. The top five occupational categories are projected to be Office & Administrative Support, Production, Transportation & Material Moving, Sales & Related, and Management occupations. These categories account for a projected total of 47.6 percent of jobs in 2030.

While Production will continue to account for a large share of employment through 2030, it is not among the fastest-growing occupational categories. As Figure 3.7 shows, it accounts for only 3.6 percent of job growth.

It is apparent from Figure 3.8 that several of the most common occupational categories in 2030 pay low to moderate wages. Five of the six most common categories have median annual incomes below \$40,000.

Overall, the Northeast Iowa LWDA region's employment is expected to grow by 28,955 workers, or a 1.1 percent increase from 2020 to 2030.

Commuting Characteristics

Figures 3.9 and 3.10 show the estimated commuting patterns of employed persons in the county in 2019. Buchanan County exports more commuters than it imports, with 6,461 county residents commuting elsewhere for work, and 3,136 workers commuting to Buchanan County from elsewhere. This is a common commuting pattern for rural counties near metropolitan areas. Some workers who do commute to Buchanan County from other counties might be persuaded to shorten their commutes by relocating to Buchanan County, provided that suitable housing is available.

Figure 3.10: Inflow/Outflow Job Counts of Primary Jobs in Buchanan County, 2019

	Count	Percent
Employed in Buchanan County	6,133	100%
Employed & Living <i>in</i> Buch. Co.	2,997	48.9%
Employed in Buch. Co. but Living <i>outside</i> Buch. Co.	3,136	51.1%
Living in Buchanan County	9,458	100%
Living & Employed <i>in</i> Buch. Co.	2,997	31.7%
Living in Buchanan Co. but Employed <i>outside</i> of County	6,461	68.3%

Source: LEHD 2019 (primary jobs)

Figure 3.11 shows the locations (by county) where Buchanan County residents work. An estimated 31.7 percent of Buchanan County residents in the workforce also work in the County. The next most common work location for Buchanan County workers is Black Hawk County (22.2 percent). Over 1 in 5 workers commute from Buchanan County to Dubuque County or another non-contiguous county for work. A non-contiguous county is one that does not share a border or corner with Buchanan County.

Figure 3.12 shows the home counties of workers who are employed in Buchanan County. Nearly half of these workers (48.9 percent) also live in Buchanan County. Another 11.8 percent and 9.1 percent live in Black Hawk and Fayette Counties, respectively. However, nearly 1 in 5 workers who are employed in Buchanan County actually live in non-contiguous counties.

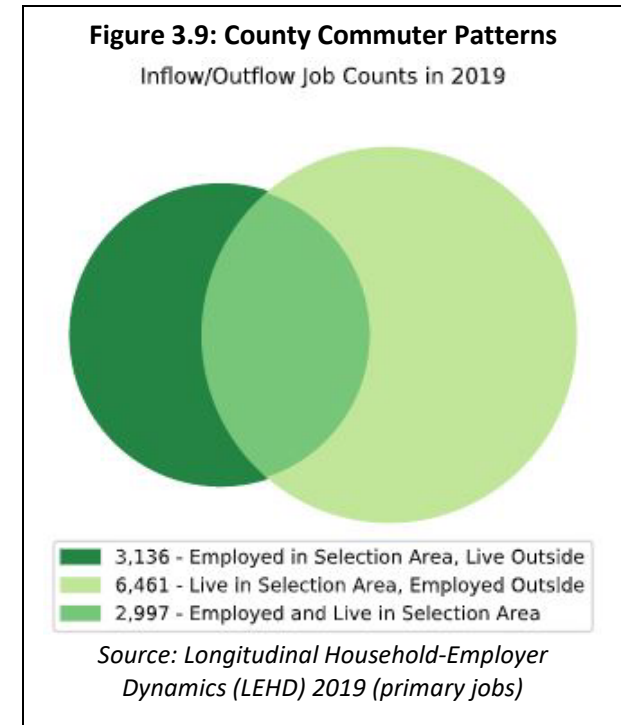


Figure 3.11: Job Locations for Workers Living in Buchanan County

Source: Longitudinal Household-Employment Dynamics (LEHD) 2019 (Primary Jobs)

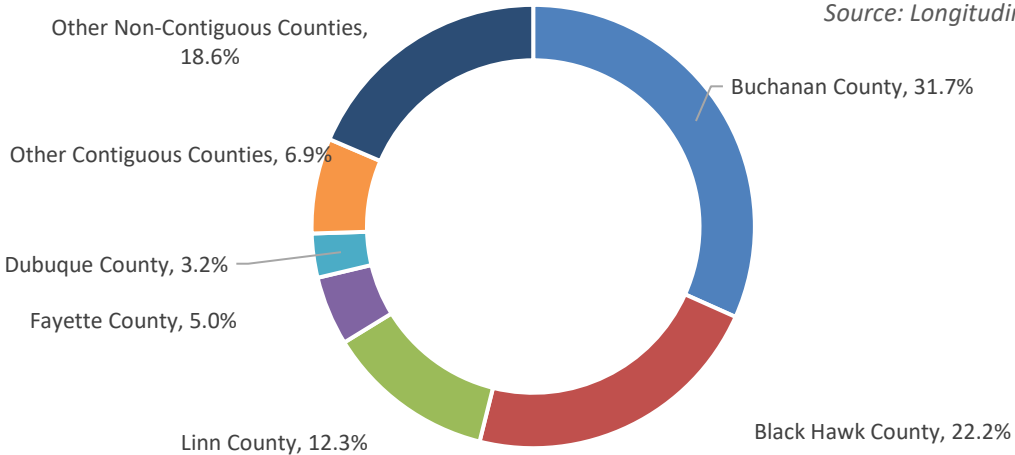
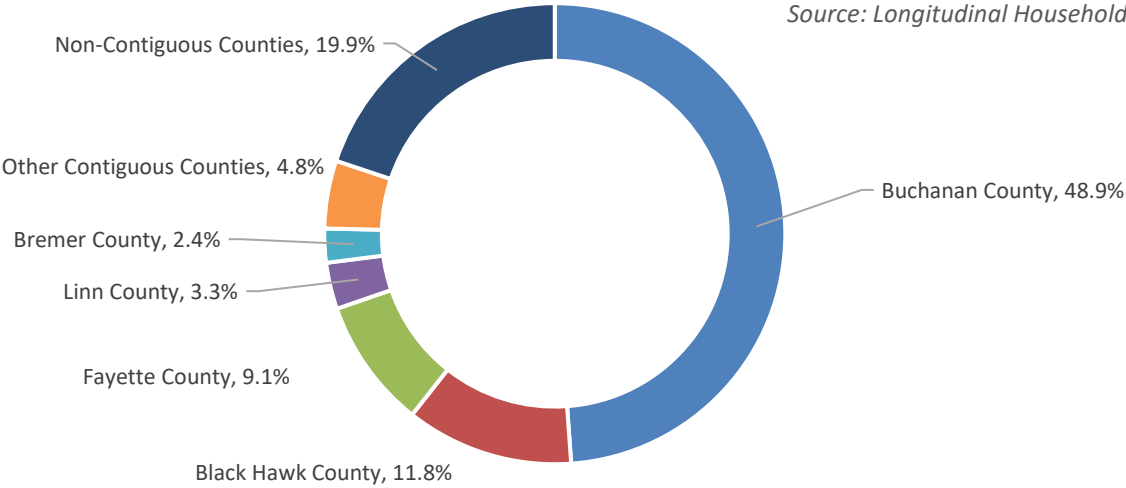


Figure 3.12: Job Locations Where Workers Live who Work in Buchanan County

Source: Longitudinal Household-Employment Dynamics (LEHD) 2019 (Primary Jobs)



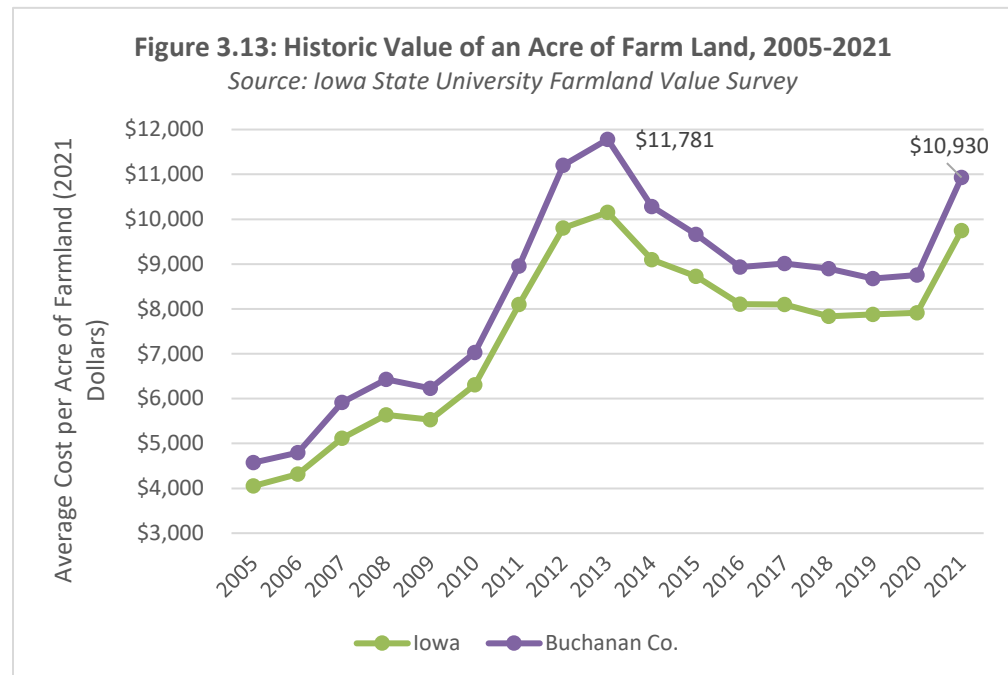
Land Value

Figure 3.13 displays the historic value of an acre of farmland in Buchanan County as well as the state from 2005 through 2021. Beginning in the early 2000s, farmland prices in Iowa began to increase dramatically. Record commodity prices (primarily corn and soybeans) contributed to the increased land value given the high-quality soil Iowa possesses for crop production. Furthermore, Buchanan County is home to some of the richest farmland within the state, leading to land values consistently higher than statewide averages. From 2005 to 2013 the average, inflation-adjusted cost of an acre of farmland in Buchanan County increased by 158 percent - from \$4,574 per acre in 2005 to \$11,781 per acre in 2013, adjusted to 2021 dollars.

After 2013, land prices in Buchanan County and the state declined and then stagnated. In 2020, the average price for an acre of land in Buchanan County was \$8,757 in 2021 dollars, an inflation-adjusted decrease of 26 percent from 2013. However, inflation-adjusted land values increased sharply in 2021 to levels not seen since 2014 in Buchanan County and the state. In Buchanan County, the 2021 average price for an acre of farmland was \$10,930, a 25% inflation-adjusted increase from 2020.

The accelerated cost of land over the past two decades likely deterred greenfield development as developers must absorb higher up-front costs to acquire land. In addition, it has been observed that many landowners were not interested in selling land because of the increasing value, relatively high farm incomes in many years, and ability to charge higher rent.

The dramatically increasing land prices place greater value on maintaining and redeveloping existing housing stock within developed areas of communities as opposed to acquiring land for a new development.



Poverty

The US Census Bureau determines the poverty status of the non-institutionalized population based on family size and income level. If a family's total annual income is below the threshold level appropriate for that family size, every member of the family is considered to be in poverty. The US Department of Health and Human Services annually determines poverty guidelines by family size based on US Census poverty thresholds.

Figure 3.14 shows poverty statistics for Buchanan County and the State of Iowa. According to the data, an estimated 7.4 percent of the county's population was below the poverty line in 2020, lower than the 11.1 percent statewide poverty rate for individuals. In the county, persons under 18 had the highest poverty rate among the age groups examined, at 9.5 percent.

Buchanan County's overall family poverty rate is 6.1 percent of families, compared to 7.1 percent of families statewide. However, the county's poverty rate for female householders with related children under 5 years is estimated at 82.1 percent, which is significantly higher than the statewide poverty rate of 44.9 percent for similar families, even taking into account the margins of error.

Figure 3.15 shows poverty rates of Buchanan County families by Housing Tenure (i.e. renter or owner). The poverty rate among renter families is 21.3%, nearly six times higher than the poverty rate of owner families.

Figure 3.14: Individuals and Families Living in Poverty, 2020

	State of Iowa		Buchanan County	
	Estimate	MOE	Estimate	MOE
All families	7.1%	+/-0.2%	6.1%	+/-1.4%
With related children under 18 years	11.7%	+/-0.4%	10.5%	+/-2.9%
With female householder, no spouse present, related children under 5 years only	44.9%	+/-3.0%	82.1%	+/-17.6%
All people	11.1%	+/- 0.2%	7.4%	+/-1.4%
Under 18	13.3%	+/-0.4%	9.5%	+/-3.2%
18 to 64 years	11.4%	+/-0.2%	6.9%	+/-1.2%
65 years and over	7.0%	+/-0.2%	5.5%	+/-1.8%

Source: 2016-2020 ACS 5-Year Estimates

Figure 3.15: Buchanan County Families in Poverty by Housing Tenure, 2020

Tenure	Total Households	% of Households in Poverty
Owner-Occupied	4,878	3.7%
Renter Occupied	750	21.3%

Source: 2016-2020 ACS 5-Year Estimates

Section 4

Housing Characteristics

Quantity and Type of Housing

As of the 2020 US Census, there were 8,886 homes in the unincorporated areas of Buchanan County and its 11 incorporated cities. Figure 4.1 displays the distribution of the county's housing units by jurisdiction.

Figure 4.2 compares the type of housing construction, by number of units, in Buchanan County, the State of Iowa, and the United States. As is evident, the overwhelming majority, or 83.4 percent, of the county's housing units are single, detached units. This is a much higher rate than state and national averages. Considering the more rural nature of the county and its communities to the nation at large, the higher rate of single unit homes is not surprising. The wide availability of traditional single-family homes is an attractive aspect of the county's housing stock especially as members of the millennial generation become older, start families, and seek single dwelling units.

On the following pages, Figures 4.3 through 4.6 provide a statistical overview of Buchanan County's housing stock as determined by the US Census Bureau's 2020 American Community Survey (ACS) data. The ACS is a survey conducted by the US Census Bureau. Unlike the decennial Census, the ACS is conducted on an ongoing basis, with data updated annually, using randomly sampled addresses.

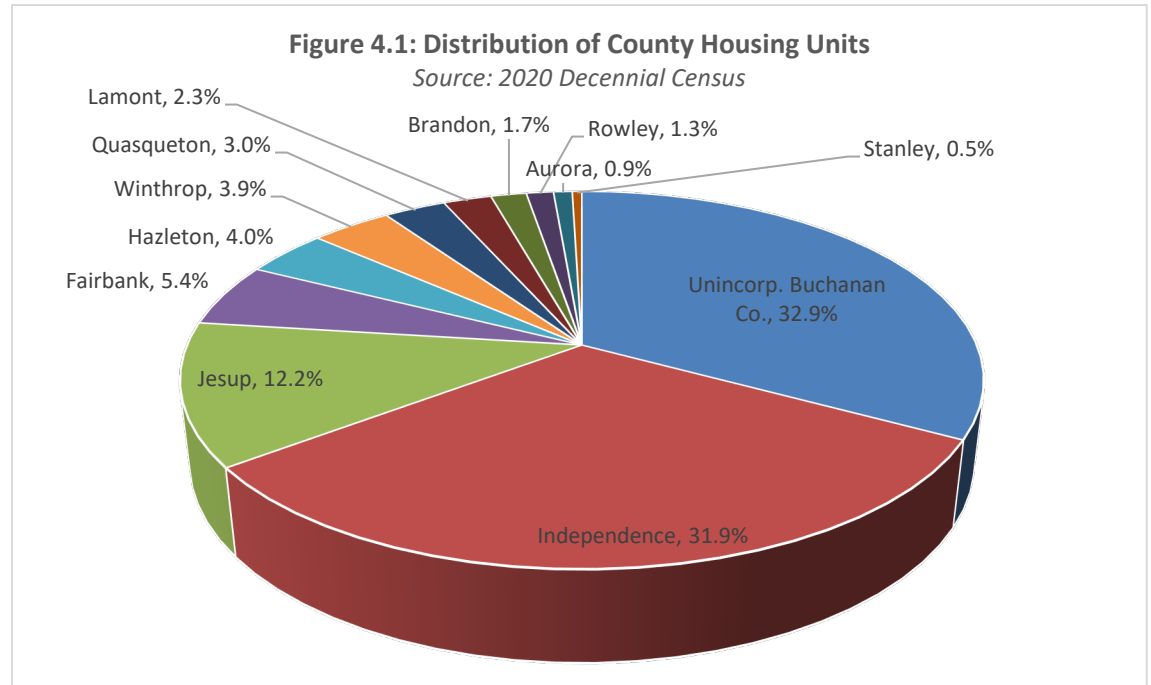


Figure 4.2: Housing Units by Structure, 2020

	Buchanan County		Iowa	US
	Number	Percent	Percent	Percent
1-unit, detached	7,600	83.4%	73.1%	61.7%
1-unit, attached	173	1.9%	4.1%	5.9%
2 units	204	2.2%	2.2%	3.5%
3 or 4 units	355	3.9%	3.4%	4.3%
5 to 9 units	101	1.1%	3.6%	4.6%
10 to 19 units	39	0.4%	3.9%	4.3%
20 or more units	159	1.7%	6.1%	9.4%
Mobile Home, Boat, RV, Van, etc.	482	5.3%	3.7%	6.1%
Total	9,113	100%	100%	100%

Source: 2016-2020 ACS Estimates

Financial Characteristics

Figure 4.3 shows the breakdown of owner-occupied housing units in Buchanan County by value. The median owner-occupied home value is \$143,200. A majority of owner-occupied units (64.1 percent) are valued between \$50,000 and \$199,999, with the largest portion of units (26.5 percent) falling between \$100,000 and \$149,999.

Figure 4.4 provides a breakdown of rental units in the County by gross rent – a tenant’s total monthly payment, including rent and utilities such as electricity, gas, and water. The County’s median gross rent is \$691, and a majority of rental units (72.0 percent) have gross rents between \$500 and \$999.

Figure 4.3: Home Value Characteristics, Buchanan County				
	Estimate	MOE	Percent	MOE
Owner-occupied units	6,422	+/-242	6,422	(X)
Less than \$50,000	587	+/-127	9.1%	+/-2.0%
\$50,000 to \$99,999	1,138	+/-134	17.7%	+/-1.9%
\$100,000 to \$149,999	1,699	+/-189	26.5%	+/-2.6%
\$150,000 to \$199,999	1,276	+/-144	19.9%	+/-2.2%
\$200,000 to \$299,999	965	+/-119	15.0%	+/-1.8%
\$300,000 to \$499,999	618	+/-109	9.6%	+/-1.7%
\$500,000 to \$999,999	124	+/-64	1.9%	+/-1.0%
\$1,000,000 or more	15	+/-17	0.2%	+/-0.3%
Median (dollars)	\$143,200	+/- \$5,422	(X)	(X)

Source: 2016-2020 ACS Estimates

Figure 4.4: Gross Rent, Buchanan County				
	Estimate	MOE	Percent	MOE
Occupied units paying rent	1,397	+/-180	100%	(X)
Less than \$500	277	+/-75	19.8%	+/-5.3
\$500 to \$999	1,006	+/-172	72.0%	+/-6.1
\$1,000 to \$1,499	103	+/-45	7.4%	+/-3.2
\$1,500 to \$1,999	11	+/-14	0.8%	+/-1.0
\$2,000 to \$2,499	0	+/-18	0.0%	+/-1.6
\$2,500 to \$2,999	0	+/-18	0.0%	+/-1.6
\$3,000 or more	0	+/-18	0.0%	+/-1.6
Median (dollars)	\$691	+/- \$53	(X)	(X)
No rent paid	208	+/-77	(X)	(X)

Source: 2016-2020 ACS Estimates

Historic Housing Trends

Figure 4.5 shows the number and change in housing units by jurisdiction from 1990 to 2020. Buchanan County’s overall housing stock grew by 614 units, a 7.4 percent increase. Communities with the highest rate of housing growth in the past 30 years have been the cities of Jesup (31.2 percent), Fairbank (18.6 percent), Independence (14.3 percent), Brandon (10.1 percent), and Winthrop (9.6 percent).

Three communities have experienced a decrease in the total number of housing units. These cities include Stanley (-18 percent), Lamont (-5.9 percent) and Aurora (-7 percent). Additionally, unincorporated Buchanan County’s housing units decreased by 4 percent.

In terms of the total number of units added from 1990 to 2020, the cities of Independence (354 units), Jesup (258 units), and Fairbank (76 units) have added the greatest amount of housing in terms of quantity. These are also the highest populated cities in the county.

However, when compared to the rest of the state, the county has experienced a much slower growth rate. Between 1990 and 2020, the number of housing units in the state increased by 23.5 percent. The county and all of the cities, with the exception of Jesup, experienced housing growth rates below the state average.

Over the 30-year period, 1990-2020, the number of housing units in the county increased at an average rate of 20.47 homes per year.

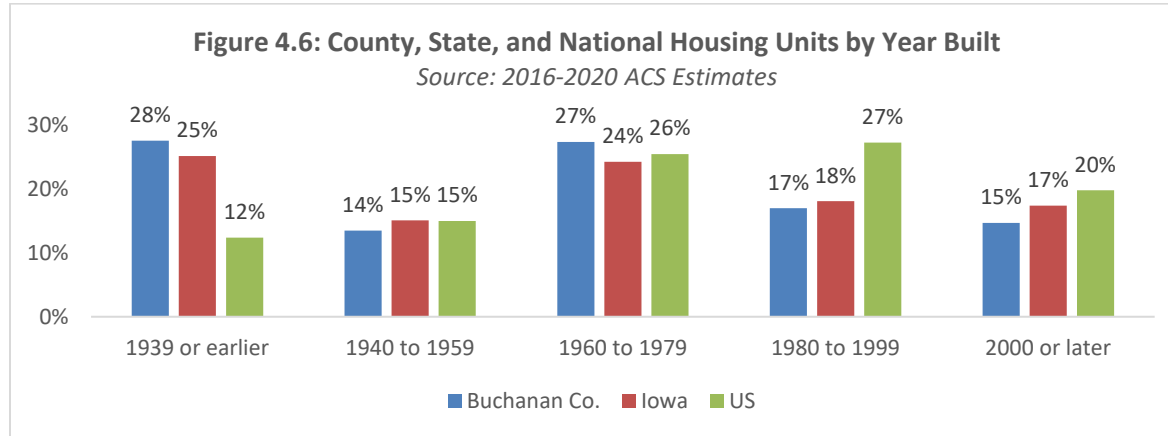
Age of Housing Stock

Figure 4.6 compares the age of the county’s housing stock (cities and unincorporated area) by era built. The age distribution of the county’s housing units is older than the state and national stocks. According to ACS data, 28 percent of Buchanan County homes were built before 1940 compared

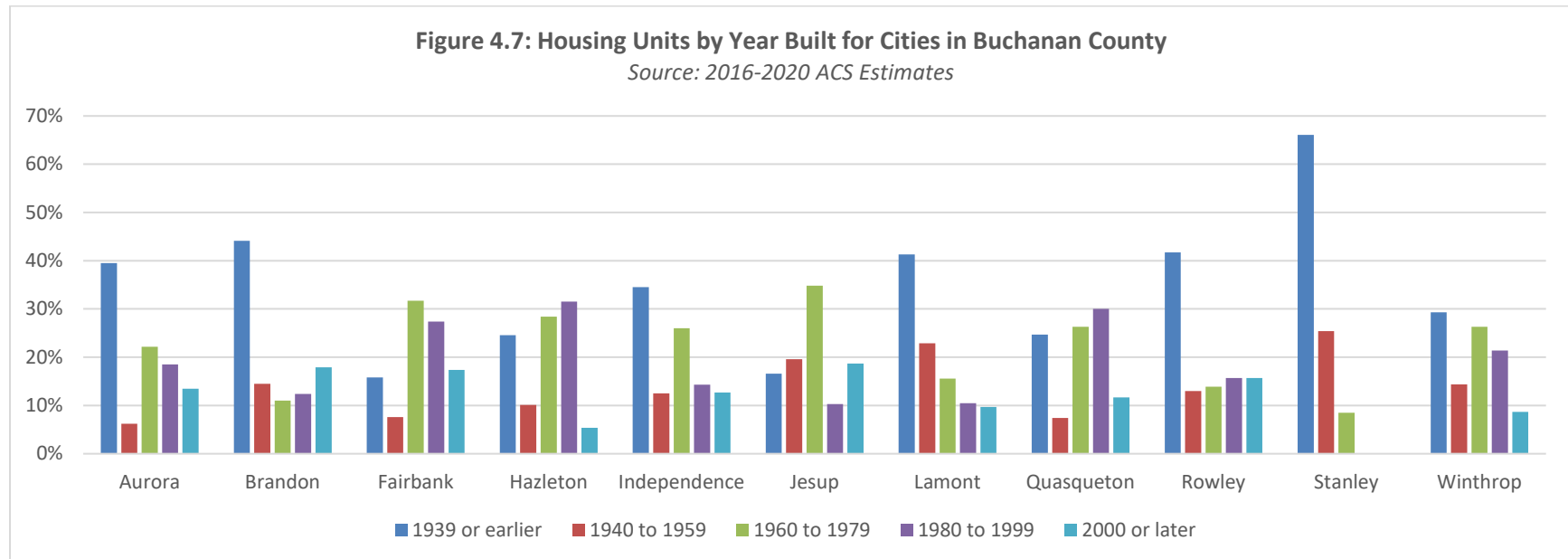
Community	1990	2000	2010	2020	Net Change 1990-2020	% Change 1990-2020
Aurora	86	88	89	80	-6	-7.0%
Brandon	138	146	152	152	14	10.1%
Fairbank	408	436	498	484	76	18.6%
Hazleton	349	409	402	357	8	2.3%
Independence	2,480	2,610	2,745	2,834	354	14.3%
Jesup	827	911	1015	1,085	258	31.2%
Lamont	219	227	212	206	-13	-5.9%
Quasqueton	245	254	269	265	20	8.2%
Rowley	111	114	116	116	5	4.5%
Stanley	50	50	49	41	-9	-18.0%
Winthrop	314	341	357	344	30	9.6%
Unincorp. Buchanan Co.	3,045	3,111	3,064	2,922	-123	-4.0%
Buchanan Co. Total	8,272	8,697	8,968	8,886	614	7.4%
State of Iowa	1,143,669	1,232,511	1,336,417	1,412,789	269,120	23.5%

Source: U.S. Census Bureau

to 25 percent of the homes statewide and 12 percent nationally. An estimated 69 percent of Buchanan County homes were built prior to 1980 – this is slightly greater than Iowa’s housing stock (65 percent) and much greater than nation’s overall housing stock (53 percent).



However, the age of housing stock among some Buchanan County cities varies greatly. Figure 4.7 shows the age of housing units by city.



Stanley, Brandon, and Rowley have the oldest housing stock of Buchanan County communities. The share of housing units built before 1940 is 66 percent in Stanley, 44 percent in Brandon, and 42 percent in Rowley.

Communities with the largest portion of newer homes, units built from 2000 to present, are the cities of Jesup (19 percent), Brandon (18 percent), and Fairbank (17 percent).

Vacancy

At any given time, some housing units in a community will be vacant for a variety of reasons. A certain amount of vacancy in the housing stock is desirable because it ensures that those moving to the community can find a place to live. Vacant units are considered part of the “regular” housing market if they are currently for sale, for rent, or rented or sold but not yet occupied. Other reasons for housing vacancy include:

- The unit is for seasonal, recreational, or otherwise occasional use;
- The unit is for migrant workers who are not currently present;
- The owner is holding the unit off the market, e.g. to make repairs;
- The unit has been abandoned.

Figure 4.8 shows the prevalence of vacant housing units for each community in the 2020 Decennial Census. As the table shows, the cities of Rowley and Winthrop had the lowest share of vacant units at 3.4 percent and 4.4 percent, respectively. Stanley and Hazleton had the highest shares of vacant units at 14.6 percent and 12.9 percent, respectively. Vacancy rates using Census and American Community Survey data are included in each community profile.

Figure 4.8: Overall Housing Vacancies, 2020

	# of Units	Occupied Units	Vacant Units	% Vacant
Rowley	116	112	4	3.4%
Winthrop	344	329	15	4.4%
Fairbank	484	451	33	6.8%
Jesup	1,085	1,008	77	7.1%
Brandon	152	141	11	7.2%
Independence	2,834	2,625	209	7.4%
Aurora	80	74	6	7.5%
Lamont	206	188	18	8.7%
Quasqueton	265	239	26	9.8%
Hazleton	357	311	46	12.9%
Stanley	41	35	6	14.6%
Buchanan Co. (Total)	8,886	8,198	688	7.7%
State of Iowa	-	-	-	8.8%
United States	-	-	-	9.7%

Source: 2020 Decennial Census

Figure 4.9: Estimated Housing Occupancy and Vacancy Comparisons, 2020

	Buchanan County		Iowa	US
	Number	Percent	Percent	Percent
Occupied Housing Units	8,198	92.3%	91.2%	90.3%
Vacant Housing Units	688	7.7%	8.8%	9.7%
For rent	146	1.6%	2.8%	2.7%
Rented, not occupied	17	0.2%	0.2%	0.3%
For sale only	106	1.2%	1.1%	0.9%
Sold, not occupied	47	0.5%	0.4%	0.4%
For seasonal, rec. or occasional use	146	1.6%	1.7%	3.1%
All other vacancies	226	2.5%	2.5%	2.4%

Source: 2020 Decennial Census

In 2020, the prevalence of vacant units in the county as a whole was 7.7 percent – lower than the statewide and nationwide prevalence of 8.8 percent and 9.7 percent, respectively.

Figure 4.9 shows 2020 Census data for occupancy and vacancy status in Buchanan County, the state of Iowa, and the nation. Of the estimated 688 vacant units in the county, over half (372 units) are for seasonal, recreational, or occasional use, or are classified as “other vacant.” These units are not counted as part of the housing market and are not considered when calculating owner and rental vacancy rates. Buchanan County has a comparable share of “other vacancies” (2.5 percent) to the state and nation. The county’s share of units for rent (1.6 percent) is lower than the state or national share, while the county’s share of units for sale (1.2 percent) is slightly higher.

Homeowner and rental vacancy rates are calculated as follows:

Homeowner Vacancy Rate =

$$\frac{\text{Vacant-for-sale}}{\text{(Vacant-for-sale + Sold, not occupied + Owner-Occupied)}}$$

Rental Vacancy Rate =

$$\frac{\text{Vacant-for-rent}}{\text{(Vacant-for-rent + Rented, not occupied + Renter-Occupied)}}$$

Figure 4.10 compares the historic owner and rental vacancy rates from 1990 through 2020 for Buchanan County, Iowa, and the United States. In 2020, 2.3 percent of homeowner housing was vacant in Buchanan County, comparable to the statewide and nationwide owner vacancy rates. A homeowner vacancy rate of 2 percent is often considered to provide a healthy level of inventory for home sale markets in a community. The county’s rental vacancy rate of 9.1 percent is higher than nationwide

Figure 4.10: Owner and Rental Vacancy Rate Comparisons

Vacancy Type	Year	Vacancy Rate		
		Buchanan Co.	Iowa	US
Homeowner	1990	1.7%	1.5%	-
	2000	1.3%	1.7%	-
	2010	1.7%	2.0%	2.4%
	2020	2.3%	2.3%	2.1%
Rental	1990	8.9%	6.4%	-
	2000	6.8%	6.8%	-
	2010	8.5%	6.5%	7.8%
	2020	9.1%	10.2%	8.2%

Source: US Census Bureau

Figure 4.11: Housing Tenure Statistics, 2020

	Buchanan County		Iowa	US
	Number	Percent / Household Size		
Owner Occupied	6,422	80.0%	70.4%	63.1%
Renter Occupied	1,605	20.0%	29.6%	36.9%
Avg. Household Size of Owner-Occupied Units	2.69	X	2.5	2.69
Avg. Household Size of Renter-Occupied Units	2.25	X	2.14	2.45

Source: 2020 Decennial Census (Tenure), 2016-2020 ACS Estimates (Avg. HH size)

rental vacancy rate of 8.2 percent, but lower than the statewide rental vacancy rate of 10.2 percent.

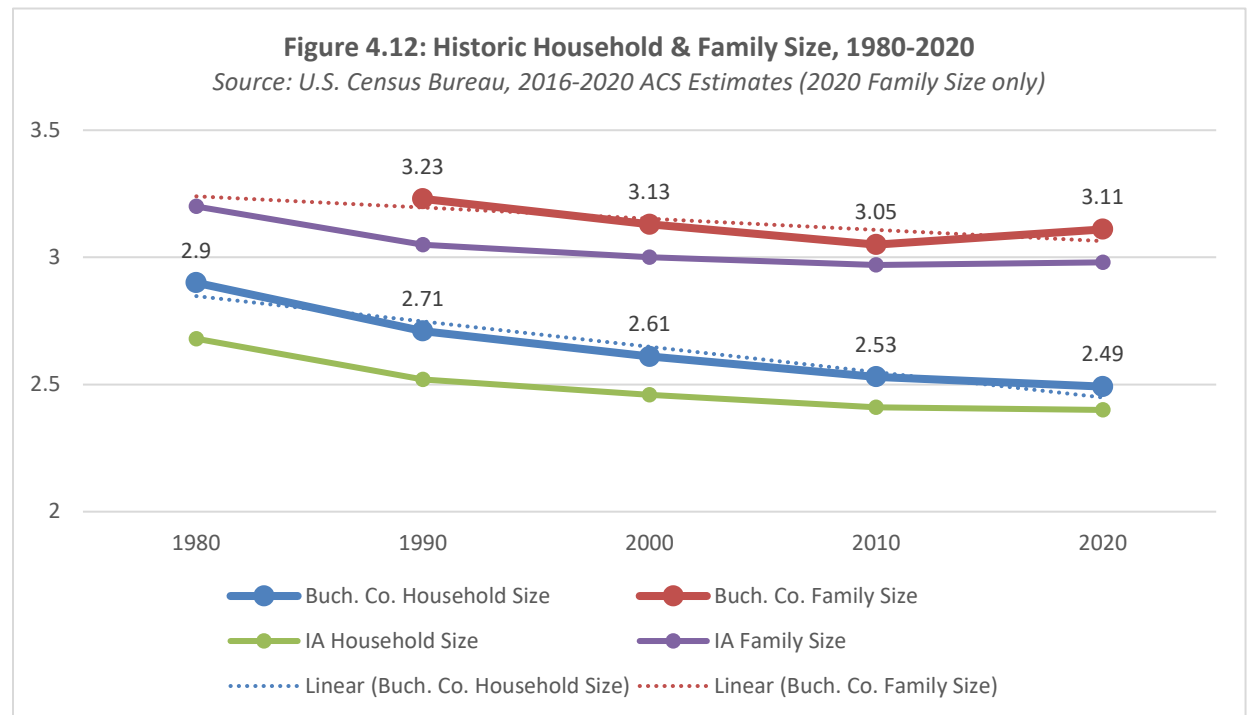
Tenure

Buchanan County has a much higher homeownership rate than Iowa and the US in general. Figure 4.11 compares the homeownership and rental rates of the county, state, and nation based on 2020 Census data. Buchanan County's homeownership rate is 80 percent, compared to 70.4 percent and 63.1 percent at the state and national level, respectively.

Household and Family Size

In recent decades, Buchanan County's average household size and average family size have generally declined, following national and statewide trends. Figure 4.12 is a graph of the historic household and family size in Buchanan County as well as Iowa. Historically, and today, Buchanan County has maintained higher average household and family sizes than the state. However, Buchanan County and the State of Iowa are both experiencing a long-term declining family and household size trend.

In 1980, the county's average household size was 2.90, while its average family size in 1990 was 3.23. In each Census since, these numbers have generally declined. The average household size of 2.49 in 2020 was calculated from decennial Census data by subtracting the county's group quarters population from the total population and dividing the difference by the number of occupied housing units. Reasons for the decline in household size since 1980 can be attributed to more single and two-person households. 2020 Decennial Census data on average family size is not available, so Figure 4.12 shows the 2016-2020 ACS estimate of 3.11, an apparent increase from 2010.



The county’s average household size decreased by about 0.038 from 2010 to 2020. If the average household size continues to decrease by the same rate over the next two decades, it will be 2.45 in 2030 and 2.42 in 2040.

Figure 4.13 shows the average household and family size among the county’s jurisdictions in comparison to state and national data. The communities with the smallest household size were Aurora, Independence, and Lamont, all with an average household size of 2.28. Winthrop, Jesup, and Fairbank had the highest household size at 2.50, 2.49, and 2.46, respectively.

Since 1980, the County has seen an overall increase in the number of households even though population declined during the same period (Figure 2.1). With a decreasing household size, the actual number of households in the County has outpaced population change.

Figure 4.14 shows the historic number of households in the county from 1980 through 2020. The number of Buchanan County households increased by 6.9 percent (from 7,672 to 8,198) between 1980 and 2020, while population decreased by 10.2 percent during the same period. Future changes in the number of households will depend on overall population change and rates of new household formation. If young adults leave homes in Buchanan County still occupied by their aging parents, as often happens in rural Iowa, the total number of households may decline more slowly than overall population.

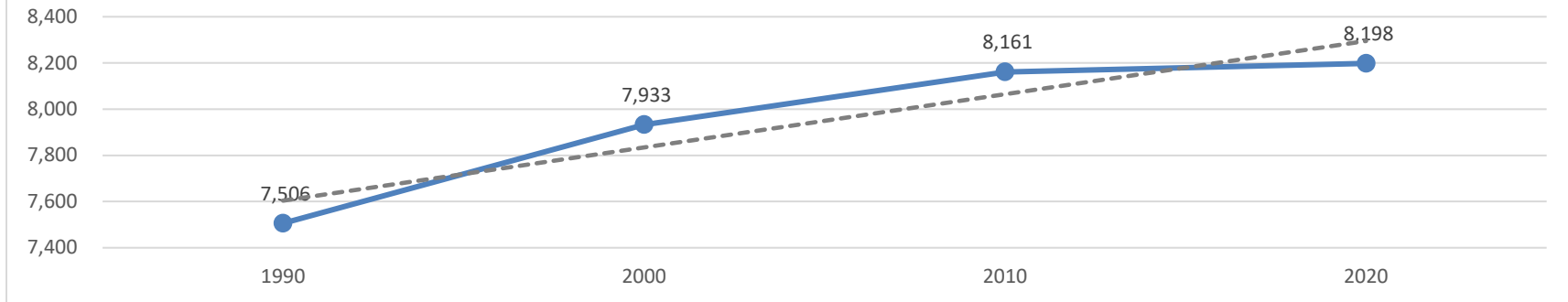
Figure 4.13: Household & Family Size, 2020

Community	Average Household Size	Average Family Size*
Aurora	2.28	3.19
Brandon	2.42	3.75
Fairbank	2.46	3.02
Hazleton	2.29	3.13
Independence	2.28	2.97
Jesup	2.49	3.20
Lamont	2.28	3.12
Quasqueton	2.38	3.19
Rowley	2.41	3.06
Stanley	2.31	3.61
Winthrop	2.50	3.13
Buchanan Co. (Cities & Unincorp.)	2.49	3.11
State of Iowa	2.40	2.98
United States	2.55	3.21

*Source: Decennial Census, *ACS 2016-2020 Estimates*

Figure 4.14: Historic Number of Households in Buchanan County, 1980 to 2020

Source: US Census Bureau



Housing and Affordability

Owner-Occupied

As shown previously in Figure 4.11, 80 percent of Buchanan County households own their home (6,422 households). Of those homeowners, 53.7 percent have a mortgage. Buchanan County has lower percentage of owner-occupied units with a mortgage than Iowa and the United States as illustrated in Figure 4.15. This may be due to the County’s relatively high median age, as older homeowners are typically more likely to have paid off their mortgages.

Figure 4.15: Mortgage Status of Owner-Occupied Units, 2020

	Buchanan County		Iowa	US
	Number	Percent	Percent	Percent
With a Mortgage	3,451	53.7%	60.4%	62.1%
Without a Mortgage	2,971	46.3%	39.6%	37.9%
Total	6,422	100%	100%	100%

Source: 2016-2020 ACS Estimates

Of homeowners with mortgages in Buchanan County, 20.2 percent spend 30 percent or more of their household income on housing as shown in Figure 4.16. Statewide, 19.4 percent of mortgaged households spend 30 percent or more of their income on housing on housing. The County’s median monthly housing costs for owners with mortgages is \$1,270, comparable to the statewide median of \$1,279.

Among homeowners without mortgages in the County, 7.7 percent spend 30 percent or more of their income on housing, lower than the statewide rate of 10.9 percent. Accordingly, the County’s median monthly housing costs for owners without mortgages is \$464, lower than the statewide median of \$495.

Figure 4.16: Monthly Owner Costs as Percentage of Household Income in Buchanan County, 2020

	Buchanan County		Iowa
	Number	Percent	Percent
Housing Units with a Mortgage			
< 20%	2,074	60.1%	56.0%
20-29.9%	678	19.7%	24.6%
≥ 30%	697	20.2%	19.4%
<\$1,000	1,017	29.5%	28.1%
\$1,000-\$1,499	1,305	37.8%	35.8%
≥ \$1,500	1,129	32.7%	36.1%
Median	\$1,270	-	\$1,279
Housing Units without a Mortgage			
< 20%	2,429	82.7%	78.5%
20-29.9%	280	9.6%	10.7%
≥ 30%	226	7.7%	10.9%
<\$400	1,077	36.2%	30.2%
\$400-799	1,630	54.9%	57%
≥ \$800	264	8.9%	12.8%
Median	\$464	-	\$495

Source: 2016-2020 ACS Estimates

below \$20,000, for example, 86.2 percent of renters pay 30 percent or more of income for housing, compared to 70.3 percent of owners. (The difference likely reflects the impact of older homeowners on fixed incomes who have paid off their mortgages, and therefore have relatively low housing costs.)

Among households with incomes from \$35,000 to \$49,999, by contrast, owners are much more likely than renters to pay 30 percent or more of income for housing (20.7 percent compared to 1.5 percent, respectively). This highlights the fact that renting is a more financially sustainable option than owning for many low-and moderate-income households, especially if homeownership includes a mortgage payment. Among households with incomes of \$50,000 or more, owners are more prevalent than renters and are only slightly more likely to pay 30 percent or more of income on housing.

Renter-Occupied

As shown in Figure 4.11, 20 percent (1,605) of occupied housing units in the County are rentals. The County has lower rental costs than the state (median rent of \$691 vs. \$806), and a smaller share of renters pay 30 percent or more of income for housing (35.8 percent vs. 42.7 percent), as shown in Figure 4.17. National and state housing policy commonly defines affordable housing (whether subsidized or not) as that which costs no more than 30 percent of a household’s gross income, while “cost burdened” households are those that pay more than this amount. Housing costs include rent or mortgage payments; interest, taxes, insurance, lot rents, condominium fees as applicable; and utilities.

Rental households tend to have lower incomes than owner households. As illustrated in Figure 4.18 – 44.5 percent of renter households have incomes below \$35,000 annually as opposed to 18.6 percent of homeowners. Not only are renter incomes lower, but the lowest-income renters are more likely to pay 30 percent or more of income on housing costs than are the lowest-income owners. Among households with incomes

Figure 4.17: Rental Housing Statistics of Occupied Units, 2020

	Buchanan County		Iowa
	Number	Percent	Percent
Monthly Rent (\$)			
<20%	649	46.9%	32.0%
20%-29.9%	240	17.3%	25.3%
≥30%	496	35.8%	42.7%
<\$500	277	19.8%	14.2%
\$500-\$999	1,006	72.0%	58.1%
\$1,000-\$1,499	103	7.4%	20.9%
≥ \$1,500	11	0.8%	6.7%
Median Rent	\$691	-	\$806

Source: 2016-2020 ACS Estimates

Figure 4.18: Monthly Owner & Renter-Occupied Housing Costs in Buchanan County

	Owner-Occupied	Renter-Occupied	Difference (Owner - Renter Occupied)
Less than \$20,000	6.8%	19.8%	-13.0%
30 percent or more	70.3%	86.2%	-15.8%
\$20,000 to \$34,999	11.8%	24.7%	-12.9%
30 percent or more	42.7%	54.5%	-11.8%
\$35,000 to \$49,999	12.3%	8.1%	4.2%
30 percent or more	20.7%	1.5%	19.2%
\$50,000 to \$74,999	17.0%	16.4%	0.5%
30 percent or more	7.1%	1.5%	5.5%
\$75,000 or more	51.5%	17.3%	34.6%
30 percent or more	0.6%	0.0%	1.6%
Zero/Negative Income	0.6%	0.7%	-0.2%
No Cash Rent	(X)	13.0%	(X)
Total % Spending 30% or more	14.4%	30.9%	-16.5%

Source: 2016-2020 ACS Estimates. Bold, centered numbers show percentage of households by income range by tenure. Right-indented numbers show percentage of households per income category by tenure that pay 30 percent or more of income for housing.

Affordability Comparisons

Figure 4.19 compares the difference in income and housing costs in Buchanan County with two nearby counties (Bremer and Fayette) as well as Iowa and the US. In Buchanan County, owner households have a median income of \$76,044, which is 133 percent higher than the median renter income of \$32,639. However, the median monthly owner housing cost of \$801 is only 16 percent higher than the median monthly rental cost of \$691. As a result, median annual housing costs as a percentage of median income are considerably higher for renters (25.41 percent) than for owners (13.65 percent). Buchanan County’s median rental costs as a percentage of median renter income are lower than for Fayette County, Iowa, and the US. However, median rental costs are proportionately higher than in Bremer County, which has a higher median renter income

(\$37,444) and lower median rental costs (\$677). Buchanan County’s median owner costs as a percentage of median owner income, meanwhile, are the lowest among the five jurisdictions shown in Figure 4.19.

Figure 4.19: Owner and Renter-Occupied Housing Cost Comparisons

		Buchanan County	Bremer County	Fayette County	Iowa	US
Owner-Occupied	Median Income	\$76,044	\$80,196	\$57,092	\$75,810	\$81,389
	Median Housing Costs	\$801	\$913	\$703	\$925	\$1,142
	Median Housing Costs/ Median Income	12.64%	13.66%	14.78%	14.64%	16.84%
	Share of Housing Units	80.0%	83.1%	74.2%	71.2%	64.4%
Renter-Occupied	Median Income	\$32,639	\$37,444	\$28,897	\$35,685	\$42,127
	Median Housing Costs	\$691	\$677	\$645	\$806	\$1,096
	Median Housing Costs/ Median Income	25.41%	21.7%	26.78%	27.10%	31.21%
	Share of Housing Units	20.0%	16.9%	25.8%	28.8%	35.6%
Difference (Owner minus Rental)	Median Income	\$43,405 (133%)	\$42,752 (114%)	\$28,195 (98%)	\$40,125 (112%)	\$39,242 (93%)
	Median Housing Costs	\$110 (16%)	\$236 (35%)	\$58 (9%)	\$119 (15%)	\$46 (4%)
All Units	Median Income	\$67,252	\$72,209	\$49,834	\$61,836	\$64,994
	Median Housing Costs	\$765	\$859	\$678	\$871	\$1,120
	Median Housing Costs/ Median Income	13.65%	14.28%	16.33%	16.90%	20.68%

Source: 2016-2020 ACS Estimates

According to 2020 Census data, 20 percent of occupied housing units are rentals in Buchanan County. This is lower than the state (28.8 percent) and national (35.6 percent) rates, and between the rentership rates of the nearby counties of Fayette (25.8 percent) and Bremer (16.9 percent). Buchanan County’s homeownership rate of 80 percent is closest to Bremer County’s relatively high homeownership rate of 83.1 percent.

Figure 4.20 shows the percentage of household income spent on housing. In all, it is estimated that 18 percent (1,419 of 8,027) of households in Buchanan County spend 30 percent or more on housing, compared to 23 percent of households statewide. As expected, the data shows that lower income households spend a higher percentage of their income on housing compared to those with higher incomes.

Among Buchanan County’s cost-burdened households (those spending 30 percent or greater for income), 41 percent (580 households) have incomes below \$20,000 per year, and another 38 percent (540) have incomes between \$20,000 and \$34,999 per year. In other words, nearly 4 in 5 cost-burdened households in the County have incomes under \$35,000.

Moreover, cost burdened households comprise a relatively high percentage of the lowest two income brackets: 580 of 753 households with incomes under \$20,000 (77 percent) and 540 of 1,154 households with incomes between \$20,000 and \$34,999 (47 percent). As Figure 4.21 shows, cost burdened households in the County are slightly less likely to have incomes under \$20,000 than are cost burdened households statewide (41 percent vs. 44 percent, but are more likely to have incomes between \$20,000 and \$34,999 (38 percent vs. 30 percent).

Nationwide, the share of cost burdened households with incomes under \$35,000 is high (almost 3 in 5), but not as high as in Iowa or Buchanan County. This is because the nation has higher proportions of cost burden at higher income brackets, which may reflect the overall higher incidence of cost burden nationwide (30 percent of occupied housing units). Much of the national data is driven by large metropolitan areas where both incomes and housing costs tend to be higher.

Figure 4.20: Monthly Housing Costs as Percentage of Household Income in Past 12 Months, 2020

	Buchanan County		Iowa	USA
	# of Occupied Housing Units	% of Households	% of Households	% of Households
Less than \$20,000	753	9.4%	12.0%	12.2%
30 percent or more	580	41%	44%	33%
\$20,000 to \$34,999	1,154	14.4%	13.4%	12.7%
30 percent or more	540	38%	30%	26%
\$35,000 to \$49,999	921	11.5%	12.9%	11.8%
30 percent or more	166	12%	14%	16%
\$50,000 to \$74,999	1,354	16.9%	18.8%	16.9%
30 percent or more	81	6%	9%	14%
\$75,000 or more	3,587	44.7%	40.3%	43.4%
30 percent or more	52	4%	4%	10%

*Source: 2016-2020 ACS Estimates. Bold, centered numbers show the percent (or number) of households in the geographic area in the stated income bracket. Right-indented numbers show the percent (or number) of the geographic area’s households **paying 30 percent of income or more for housing** that are in the stated income bracket.*

Figure 4.21 is a breakdown of the range of percent of income spent on renter- and owner-occupied housing for Buchanan County, Iowa, and the U.S. Renter households in the County are more than twice as likely to spend 30 percent or more of their income on housing as opposed to owners (35.8 percent vs. 14.5 percent). Compared to state and national data, Buchanan County residents tend to pay a lower portion of their income towards housing.

Figure 4.21: Percent of Household Income Spent on Housing in Past 12 Months						
	Buchanan County		Iowa		US	
	Renter-Occupied	Owner-Occupied	Renter-Occupied	Owner-Occupied	Renter-Occupied	Owner-Occupied
Less than 20 percent	46.9%	70.5%	32.0%	64.9%	26.3%	57.7%
20 to 29 percent	17.3%	15.0%	25.3%	19.1%	24.5%	20.2%
30 percent or more	35.8%	14.5%	42.7%	16.0%	49.1%	22.1%
<i>Source: 2016-2020 ACS Estimates (for households where housing costs as a percent of income can be computed)</i>						

Tenure by Age Group

As a particular household ages, the housing demands of that household also change. Typically, younger households are the most likely to rent. As a household progresses to middle-age, the likelihood of owning dramatically increases. Finally, once a household reaches its senior years, renting may become a more popular option for those looking to downsize and reduce the responsibilities as well as financial commitment of homeownership.

For purposes of this discussion, the US Census Bureau defines a Householder (often referred to as Head of Household) as the person (or one of the people) in whose name the housing unit is owned or rented. If the house is owned or rented jointly by a married couple, the householder may be either spouse.

Figure 4.22: Home Tenure by Age of Household in Buchanan County, 2020

Source: 2020 US Census

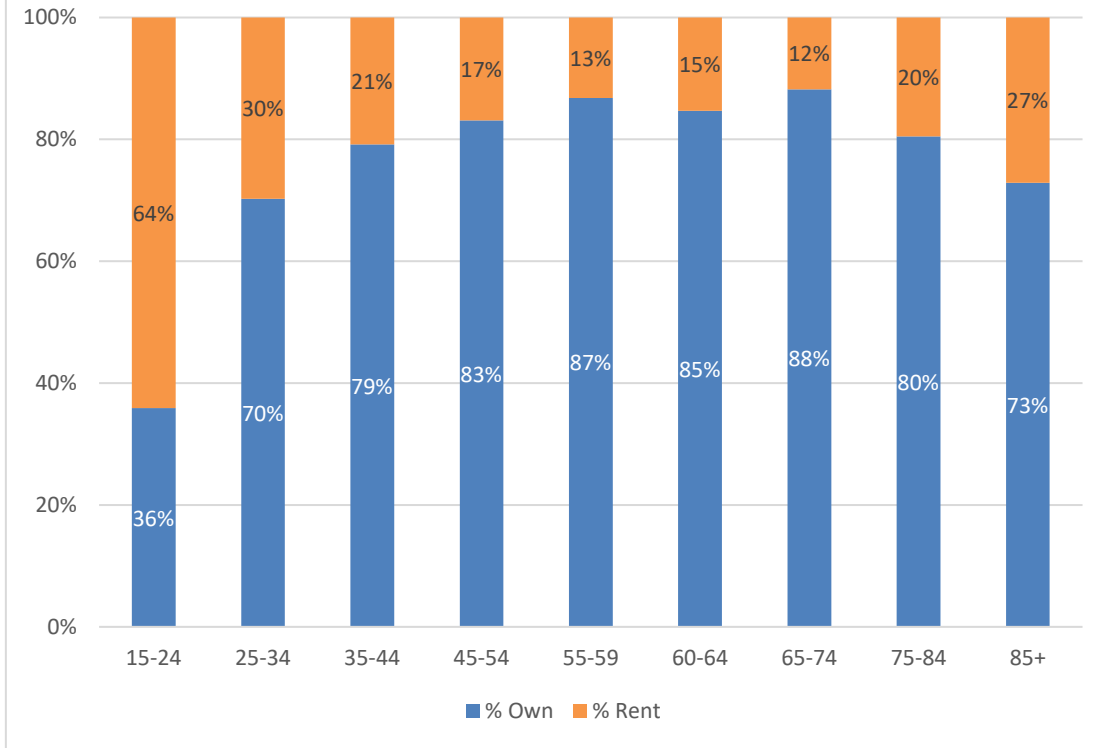


Figure 4.22 is a graphic representation of the rental/ownership rates by age groups. In Buchanan County in 2020, the age group of households most likely to rent were 15-24 (64 percent) followed by 25-34 (30 percent). In the ages groups 35-44, 45-54-, 55-59, 60-64, and 65-74, rentership rates ranged from 12 percent to 21 percent. For Households 85+, the rental rate was 27 percent. The county’s statistics follow the rental arc of householder age described above.

Since 2000, the percentage of occupied units in the county that are renter-occupied has hovered from 20 to 22 percent. Figure 4.23 shows the recent renter occupancy rates of the county.

Figure 4.23: Historic Rental Tenure, 2000-2020

	Percent of HH Occupied by Renters		
	2000	2010	2020
Buchanan Co	21.8%	21.1%	20.0%
Iowa	27.7%	27.9%	29.6%

Source: Decennial Census; HH = Household

In recent years, the County’s net increase in occupied units was driven by an increase in owner-occupied units. Figure 4.24 shows the number and change in owned and rented units in the county from 2000 to 2020. Between 2010 and 2020, the total number of occupied rental units in Buchanan County decreased from 1,730 to 1,636 (-5.4 percent). During this same time, the number of owner-occupied units increased by 121 (1.9 percent) to 6,562.

Figure 4.24: Count of Rental Households in Buchanan County, 2000-2020			
Year	2010	2020	% Change, 2010-2020
Number of Renter--Occupied HH	1,730	1,636	-5.4%
Number of Owner-Occupied HH	6,441	6,562	1.9%
<i>Source: Decennial Census; HH = Household</i>			

On the following page, Figure 4.25 provides greater detail on the owner/renter statistics in the county, by age group and the number and percent of households that rent or own in 2010 and 2020.

From 2010 to 2020, the County’s estimated rentership rate increased by 1.1 percentage points. The following age groups experienced the largest increases in the proportion of their households living in rental units: 15-24 (3.4 percentage points); 60-64 (2.9 percentage points); and 75-84 (1.4 percentage points). The age groups 45-54 and 55-59 also experienced slight increases in rentership rates. The absolute number of renters increased among households with householders aged 55 to 84, while the number of renter households aged 15 to 34 decreased.

The data suggests that the increasing demand from the 45+ age groups with a traditionally higher rate of homeownership may be putting pressure on the availability of rental properties for younger households. While the exact reasons for the declining young adult population are unknown, a shortage of desirable and affordable rentals may be a contributing factor. Although the rental vacancy rate increased from 2010 to 2020 (Figure 4.10), the quality of vacant rental units is unknown. Furthermore, the total number of units in the rental market decreased from 1,852 in 2010 to 1,799 in 2020 (data not shown).

There could be a number of effects under the circumstances where more middle-aged and elderly households seek housing among a limited rental stock. Including:

- Increasing demand and decreasing supply could drive up the cost of rental housing putting pressure on a group (renters) that already pay a higher percentage of their incomes towards housing.
- Younger Households – especially those under 34 – are the most likely to live in rental properties. An increase in older household occupants could limit availability of rental options and discourage younger households from relocating or staying in the county.
- However, with older homeowners moving to rentals, this should increase the availability of homes for sale in the county.

Figure 4.25: Housing Tenure by Age Group, 2010-2020

Age	Tenure	2010			2020			# Change (2010-2020)	% point change in age group (2010-2020)
		#	% of Age Group	% of Tenure Group	#	% of Age Group	% of Tenure Group		
15-24	Own	136	39.3%	2.2%	93	35.9%	1.4%	-43	
	Rent	210	60.7%	15.3%	166	64.1%	10.1%	-44	3.4%
	Total	346	100%	5.0%	259	100%	3.2%	-87	-1.1%
25-34	Own	777	66.4%	11.9%	757	70.2%	11.5%	-20	
	Rent	394	33.6%	22.4%	321	29.8%	19.6%	-73	-3.9%
	Total	1,171	100%	14.2%	1,078	100%	13.1%	-93	-1.2%
35-44	Own	1,015	79.9%	21.1%	1,050	79.2%	16.0%	35	
	Rent	256	20.1%	21.0%	276	20.8%	16.9%	20	0.7%
	Total	1,271	100%	21.1%	1,326	100%	16.2%	55	0.6%
45-54	Own	1,454	83.5%	21.7%	1,089	83.1%	16.6%	-365	
	Rent	287	16.5%	14.0%	221	16.9%	13.5%	-66	0.4%
	Total	1,741	100%	20.0%	1,310	100%	16.1%	-431	-5.3%
55-59	Own	670	87.0%	16.0%	737	86.8%	11.2%	67	
	Rent	100	13.0%	7.5%	112	13.2%	6.8%	12	0.2%
	Total	770	100%	14.1%	849	100%	10.4%	79	0.9%
60-64	Own	645	87.6%	13.2%	692	84.7%	10.5%	47	
	Rent	91	12.4%	7.5%	125	15.3%	7.6%	34	2.9%
	Total	736	100%	11.9%	817	100%	10.0%	81	0.9%
65-74	Own	909	86.0%	10.9%	1,251	88.2%	19.1%	342	
	Rent	148	14.0%	8.4%	167	11.8%	10.2%	19	-2.2%
	Total	1,057	100%	10.4%	1,418	100%	17.3%	361	4.3%
75-84	Own	599	81.8%	3.1%	651	80.5%	9.9%	52	
	Rent	133	18.2%	3.9%	158	19.5%	9.7%	25	1.4%
	Total	732	100%	3.3%	809	100%	9.9%	77	0.9%
85+	Own	236	70.0%	78.2%	242	72.9%	3.7%	6	
	Rent	101	30.0%	21.8%	90	27.1%	5.5%	-11	-2.9%
	Total	337	100%	100%	332	100%	100%	-5	-0.1%
Total	Own	6,441	78.9%	78.9%	6,562	80.0%	80.0%	121	
	Rent	1,720	21.1%	21.1%	1,636	20.0%	20.0%	-84	-1.1%
	Total	8,161	100%	100%	8,198	100%	100%	37	-

Source: Decennial Census. To make the last column easier to read, the percentage point change in owner households by age group is not displayed. For each age group, the percentage point increase or decrease in rentership is offset by an equal percentage point decrease or increase, respectively, in ownership.

Senior Housing

As discussed earlier, Buchanan County has an aging population, similar to Iowa and the nation in general as the Baby Boomer generation ages. As Figure 4.26 shows, people aged 65 or older comprise 18.8 percent of Buchanan County’s population, a higher share than in Iowa (18.0 percent) or the nation as a whole (16.8 percent). Households with members aged 65 or older, including householders living alone, account for a higher percentage of households in Buchanan County (34.3 percent and 13.9 percent, respectively) than in Iowa (30.9 percent and 12.5 percent, respectively) or the nation as a whole (31.3 percent and 11.1 percent, respectively). As the Baby Boomer generation enters retirement and further ages, demand for senior focused housing options is anticipated to increase.

Figure 4.26: Senior Citizen Statistics

	Buchanan County		Iowa	US
	Number	Percent*	Percent	Percent
Population of persons 65 years and over	3,862	18.8%	18.0%	16.8%
Households with individuals aged 65 or older	2,808	34.3%	30.9%	31.3%
Householders living alone, 65 years and over	1,138	13.9%	12.5%	11.1%
Population in Nursing Facilities/Skilled Nursing Facilities	65	0.3%	0.9%	0.5%

*Source: 2020 Census *Percent of all households in geographic area*

There are three primary types of senior housing (typically age 62 and over). These are age-restricted housing communities, assisted living, and nursing homes. Figure 4.27 provides an inventory of these types of facilities in Buchanan County.

In order to accommodate their aging populations, communities may find value in pursuing programs that promote the ability for residents to age-in-place. This can be accomplished through accessibility improvements to existing homes – such as front-door ramps, at-grade showers, and other like improvements. Often these programs are managed by a Community Action Agency, an Area Agency on Aging, or other nonprofit focused on housing.

Another option for communities is to encourage the use of universal design elements (inclusive design) in new-construction homes. Universal design considers all the various stages of life an occupant may experience and is designed to maintain functionality even for those people with limited mobility or function. Some examples of universally designed home considerations include at-grade entrances, bathrooms and bedrooms on the main floor, wide doorways, and strategic placement of light switches and outlets.

Figure 4.27: Buchanan County Age Restricted and Assisted Living Facilities

Facility Name	Location	Number of Units	Occupancy Rate
<i>Age Restricted Housing Facilities</i>			
Allerton Manor Apartments	Independence	92	75/92 – 82%
Axtell Manor	Independence		
Gedney Manor	Independence		
Williams Manor	Independence		
Kruempel Manor	Independence		
Wildberry Manor	Independence	24	24/24 – 100%
Jesup Senior Housing	Jesup	21	19/21 – 90%
Fairbank Senior Housing	Fairbank	24	24/24 – 100%
Quasqueton Senior Housing	Quasqueton	5	4/5 – 80%
Winthrop Senior Housing	Winthrop	9	7/9 – 78%
Total		175	153/175 – 87%
<i>Assisted Living</i>			
Winding Creek Meadows	Jesup	24	No data
Oak View Retirement Community	Independence	24	24/24 – 100%
Prairie Hills Assisted Living	Independence	58	46/58 – 79%
Parkview Assisted Living	Fairbank	18	13/18 – 72%
Total		124	94/122 – 77%
<i>Nursing Homes</i>			
ABCM Rehabilitation Centers of Independence West Campus	Independence	86	60/86 – 70%
Lexington Estate	Independence	39	37/39 – 95%
Total		125	97/125 – 78%
<i>Source: Email contact with facilities, 2023</i>			

Recent Home Sales

For the home sale market, Multiple Listing Service (MLS) data was used to analyze home sales in the county over four years; specifically, home sales that took place between 1/1/2019 and 12/9/2022. A summary of the MLS data for each jurisdiction is shown in Figure 4.28. To allow for consistent comparisons, Figure 4.27 excludes acreages, farm/home sales, most duplexes, and structures with 3 or more units. See data notes below the table. The county had 677 such sales from 2019 through 2022.

Figure 4.28: Recent Home Sales in Buchanan County, 2019 to 2022 (unless otherwise noted)

City	Median Sale Price 2019 - 2022	Median Sale Price 2014 - 2017	Median Price/ Sqft	Median Days on Market	# of Home Sales	Sales as % of Area's Home Sale Stock	Sales as % of Total Home Sales*	Area's Home Sale Stock as % of Total*
Aurora	\$86,500	\$28,305	\$57	36.5	2	3%	0.3%	1%
Brandon	\$100,500	\$117,250	\$71	15	12	11%	2%	1%
Fairbank	\$148,500	\$100,000	\$97	35	30	6%	4%	6%
Hazleton	\$77,000	\$79,750	\$62	25	32	10%	5%	4%
Independence	\$144,000	\$108,250	\$87	12	373	16%	55%	30%
Jesup	\$163,000	\$148,000	\$98	12	123	13%	18%	12%
Lamont	\$98,500	\$54,500	\$79	35.5	12	6%	2%	3%
Quasqueton	\$116,000	\$96,500	\$86	43	19	8%	3%	3%
Rowley	\$97,500	\$114,000	\$72	43	10	9%	1%	1%
Stanley	\$28,500	\$37,000	\$20	97	4	7%	1%	1%
Winthrop	\$100,000	113,000	\$64	24	27	7%	4%	5%
Unincorporated	\$241,500	\$165,000	\$110	9.5	34	1%	5%	33%
County Total	\$142,000	\$112,000	\$87	15	677	8%	100%	100%

*Source: Multiple Listing Service (MLS) data for single family and condo units from 1/1/2019 to 12/9/2022; MLS data from 9/22/2014 to 9/22/2017; 2016-2020 ACS. 2019-2022 MLS data excludes acreages, triplexes, and 4-plexes, as well as all duplexes but two (known to be single family homes with apartments). *Home sale stock consists of 1-unit detached, 1-unit attached, and 2-unit structures from ACS. 2-unit structures were included because some condos may be in such structures, but the vast majority of units in each community are 1-unit detached.*

Overall MLS data on home sales shows that the County's median home sale price from 2019 to 2022 was \$142,000, a 27 percent increase from the median sale price from 2014 through 2017 in the previous Housing Needs Assessment (HNA). Homes sold from 2019 through 2022 spent a median of 15 days on the market. However, sale price, days on market, and volume of home sales vary greatly by city.

Homes sold in unincorporated Buchanan County drew the highest median price at \$241,500, a 46 percent increase from the last HNA (percent changes not shown in Figure 4.27). Another noteworthy observation is the limited number of homes sales in the unincorporated area. Although 33 percent of the county’s potential home sale stock (1-unit detached, 1-unit attached, and 2-unit structures) is in the unincorporated areas, these areas accounted for only 34 sales, or 5 percent of countywide home sales. These 34 sales comprised only 1 percent of the potential sale stock in the unincorporated areas.

The City of Independence has had the most active market with 373 sales, accounting for 55 percent of countywide home sales despite only possessing 30 percent of the county’s potential home sale stock. Within the city, 16 percent of homes in the potential sale stock were sold in the past four years, the highest rate for any community in the county. The median sale price in Independence is \$144,000, a 33 percent increase from the last HNA, exceeded only by median sale prices in Jesup and the unincorporated areas. Moreover, home sale listings in independence spend a median of 12 days on the market, higher only than the median days on market in the unincorporated areas. Real estate professionals generally consider 30 days on the market to be a healthy rate for listings to sell, so a median of 12 days indicates a relatively tight market.

Figure 4.29: Days on Market for Buchanan County Sales by Price Range, 2019 to 2022

Sale Price	Median Days on Market
Less than \$50,000	23
\$50,000 to \$99,999	19
\$100,000 to \$149,999	14
\$150,000 to \$199,999	8
\$200,000 to \$249,999	15
\$250,000 to \$299,999	30
\$300,000 or more	15

Jesup is overrepresented in the county’s home sale market, though to a lesser extent than Independence. Jesup accounts for 18 percent of home sales but only 12 percent of the potential home sale stock in the county. Home sales in Jesup accounted for 13 percent of the city’s potential home sale stock. The city’s median sale price is \$163,000, a 10 percent increase from the last HNA, exceeded only by the median sale price in the unincorporated areas. Listings in Jesup, as in Independence, spend a median of 12 days on the market.

In communities with fewer home sales, median prices and days on market are more variable over time, depending on which homes happen to be listed for sale. In Brandon, Hazleton, and Winthrop, for example, median days on market ranged from 15 to 25, while median sale prices ranged from \$77,000 to \$100,500. Stanley’s home sales had the lowest median price (\$28,500) and the longest median time on market (97 days). Aurora had the lowest sale volume of any city, with sales accounting for only 3 percent of its potential home sale stock.

Figure 4.29 summarizes median days on market by price range for countywide sales. Homes priced between \$150,000 and \$199,999 sell fastest at a median of 8 days on market. The price ranges with the next fastest sales are \$100,000 to \$149,999 (14 days), \$200,000 to \$249,999 (15 days), and \$300,000 or more (15 days). Homes priced between \$250,000 and \$299,999 have the longest time to sale (median 30 days).

Realtor Survey

Due to the nature of their work, home realtors have detailed and unique insight and experience with an area's housing. In order to gather a sample of input, an online survey was emailed to a list of realtors with offices or acting listings in Buchanan County. The survey received 3 responses, which are summarized below.

1. In your opinion, what are the strengths of the housing climate in Buchanan County?

- Lots available
- A few good builders

2. In your opinion, what are the weaknesses of the housing climate in Buchanan County?

- Severe lack of inventory, especially single-family homes under \$250,000
- Shortage of affordable lots for new construction
- Rising interest rate
- Shortage of homes for rent

3. In your opinion, is there an adequate supply of housing in the desired price ranges that clients are seeking in Buchanan County? Are there any communities particularly noteworthy? Please explain.

- No, there is a severe lack of inventory in all the Cedar Valley in all price ranges except \$300k and more.
- No, there is not an adequate supply of single-family homes currently for sale in Buchanan County.
- No, not enough houses on the market for sale.

4. In your opinion, is there an adequate supply of the types of housing clients are seeking in Buchanan County? If not, what type does demand exceed supply? Are there any communities particularly noteworthy? Please explain.

- No, we are at an all-time low for inventory and with home prices rising there are virtually very little homes under \$100k.
- Entry level housing is in short supply, i.e.: single family homes in the \$150,000 - \$250,000 price point.

- Need more houses for new families that are affordable.

5. What price range are most residents looking for housing (assign percentage to each range)?

Average of Percent Assigned by Respondents	
Less than \$49,999	0.33%
\$50,000-\$99,999	4%
\$100,000-\$149,999	23%
\$150,000-\$199,999	38%
\$200,000-\$249,999	28%
\$250,000 or more	6%

6. Approximately what percentage of houses are sold as investment properties in Buchanan County? (e.g. to flip or rent)

Average response = 7 percent

7. What are the reasons clients are searching for homes in Buchanan County?

Count and Mean of Answers				
Reason	Primary Factor (5)	Secondary Factor (3)	Not a Motivating Factor (1)	Mean
Employment Relocation	2	-	-	5
Currently Renting, Want to Own	1	-	-	5
Smaller Home Desired	-	1	2	1.67
Larger Home Desired	-	-	-	-

8. In your experience, what are the primary factors that prevent would-be homebuyers from purchasing a home in Buchanan County?

Count of Answers				
Factor	Major Factor Limiting Home-Buying (5)	Minor Factor Limiting Home-Buying (3)	Negligible/Not a Factor in Limiting Home-Buying (1)	Mean
Low Credit Score	-	-	-	-
Lack of homes in desired price range	2	1	-	4.33
Lack of Savings for down-payment	-	-	-	-
Lack of Access to Credit/No Credit Score	-	-	-	-
Lack of Houses on the market with Modern amenities	1	1	-	4
Too much existing debt	-	-	-	-
Lack of Stable Employment	-	1	1	2
Not understanding of Homebuying Process	-	-	-	-
Property Taxes	-	-	1	1

8. Do you have any recommendations to better housing conditions and the housing market in Buchanan County in general or in any specific jurisdictions?

- The housing market is a mess all over Iowa.
- Incentivize remodelers/builders to remodel some of the older stock in town. It's too expensive to build new.

Section 5

Household & Housing Projections

This section of the plan discusses the projected housing demand for all of Buchanan County. Projections of specific cities can be found in their respective City Profile in Section 6. Note, these projections represent a best estimate based on the historic and projected trends discussed in this study. If variables are adjusted, the projections will adjust. As projected rates and quantities are realized, the projections should be updated. These forecasts should not be strictly interpreted, but rather serve as a reasonably expected guidepost of future needs.

Household Projections

In order to establish future housing projections, a number of factors must be considered, including population. As explained in Section 2: Population Projections (page 16), a forecast of Buchanan County’s future population was calculated using an average of five different population projections. Figure 5.1 shows these projections. A small portion of the county’s population will live in Group Quarters, such as group homes, skilled nursing facilities, treatment facilities, correction facilities, or similar institutions. The county’s group quarters population declined from 1.64 percent of the total population in 2010 to 0.67 percent of the total population in 2020. The decrease is primarily due to a substantial drop in the population in nursing facilities and skilled nursing facilities, likely due to the COVID-19 pandemic, staff shortages, and seniors increasingly seeking less costly or less restrictive long-term care alternatives. Despite these trends, a partial rebound of the county’s group quarters population can be expected as the senior population increases, and some enter nursing facilities out of necessity. The projections in this document assume the share of the county’s population in group quarters will increase by 0.3 percentage points per decade. Subtracting the number of persons living in group quarters from the county’s estimated population results in the population of the county’s residents requiring housing.

At the time of the 2020 Census, 20,427 of the county residents did not live in group quarters. This number is expected to decrease to 20,365 in 2030 and 20,243 in 2040.

Figure 5.1: Projected Population to be Housed, Buchanan County

Year	2020	2030	2040
Total Population	20,565	20,565	20,503
Population in Group Quarters	138	200	261
Total Population in Housing	20,427	20,365	20,243

Another important consideration is average household size. Following national trends, Buchanan County’s average household size has declined over the past several decades, as shown in Figure 4.12 in Section 4. From 1980 to 2020, the county’s household size declined at an average rate of 0.1 per decade. For these household projections, the more conservative rate of decrease from 2010 to 2020 is used (0.038 per decade). Figure 5.2 shows projected average household size.

Figure 5.2: Projected Household Size, Buchanan County			
Year	2020	2030	2040
Average Household Size	2.49	2.45	2.42

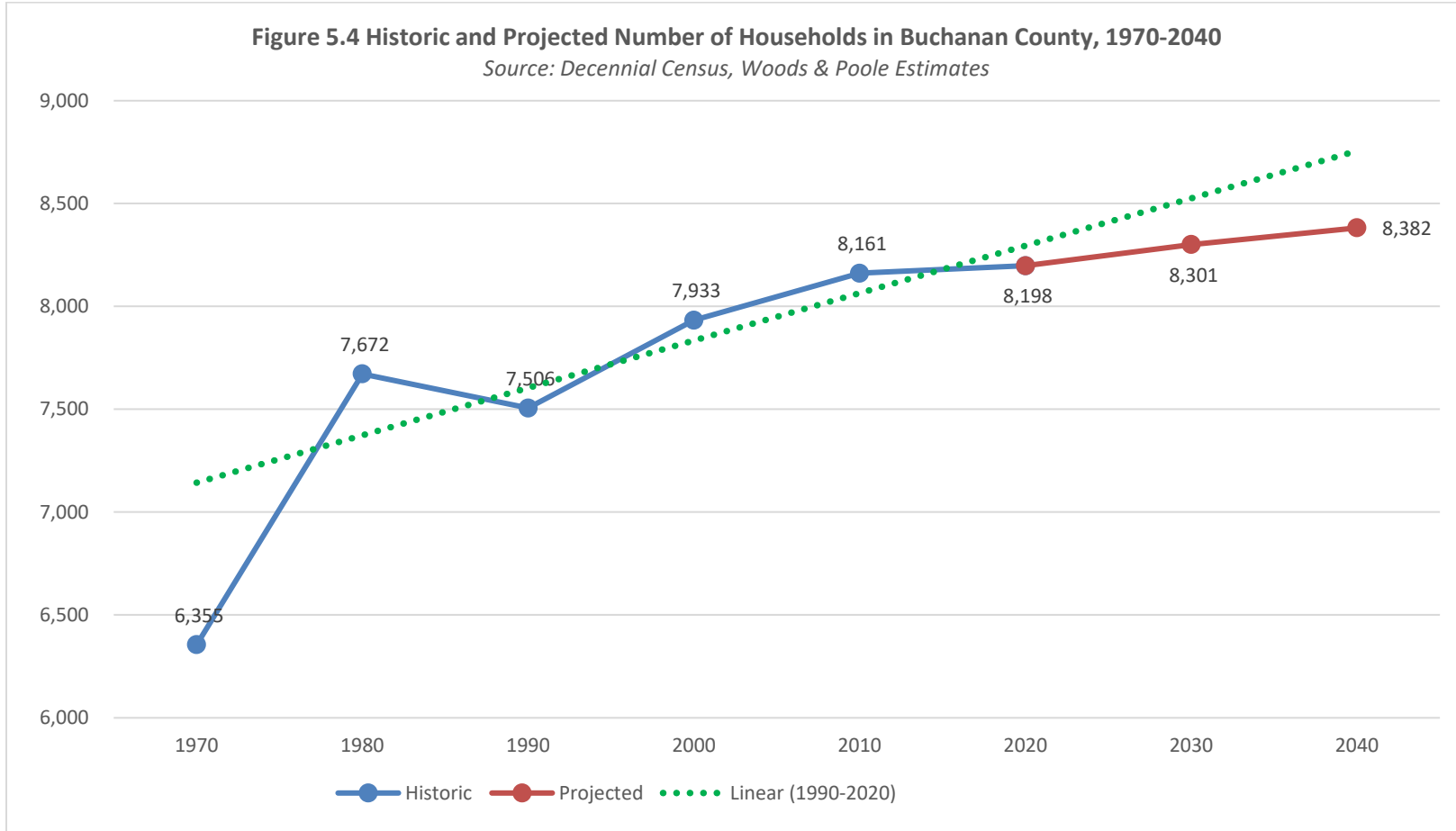
Based on the forecasted assumptions in Figures 5.1 and 5.2, Buchanan County will grow by an estimated 184 new households by 2040 from their 2020 count. Since total population in households is expected to decline during this period, household growth in this forecast scenario is attributed to the county’s projected decline in average household size. Figure 5.3 shows the projected number of households through 2040.

Figure 5.3: Projected Number of Households, Buchanan County			
Year	2020	2030	2040
Population in Households	20,427	20,365	20,243
Household Size	2.49	2.45	2.42
Total	8,198	8,301	8,382
Change from 2020	-	103	184
Percent Change from 2020	-	1.3%	2.2%
Change from Previous	-	103	81
Percent Change from Previous	-	1.3%	1.0%

Figure 5.4 displays the historic number of households (solid blue line) in the County since 1970 as well as a linear projection (dotted green line) based on changes from 1990 to 2020. While the number of households grew more slowly from 2010 to 2020 than in previous decades, it still increased from 8,161 to 8,198. In red is the projected number of households as determined by forecasts in Figure 5.3. While the County’s population is projected to decline slightly by 2040, the number of households is projected to increase to 8,382.

Figure 5.4 Historic and Projected Number of Households in Buchanan County, 1970-2040

Source: Decennial Census, Woods & Poole Estimates



Housing Unit Projections

As Section 4 explained, for a community to maintain a healthy housing market, a percentage of housing units must turn over and become vacant to provide a ready housing supply. Buchanan County’s current vacancy rate of 7.7 percent is within the range of the county, state, and national housing vacancy rates since 2000 (Figure 5.5).

Figure 5.5: Historic Vacancy Rate			
Year	2000	2010	2020
Buchanan County	8.8%	9.0%	7.7%
Iowa	6.8%	8.6%	8.8%
United States	9.0%	11.4%	9.7%

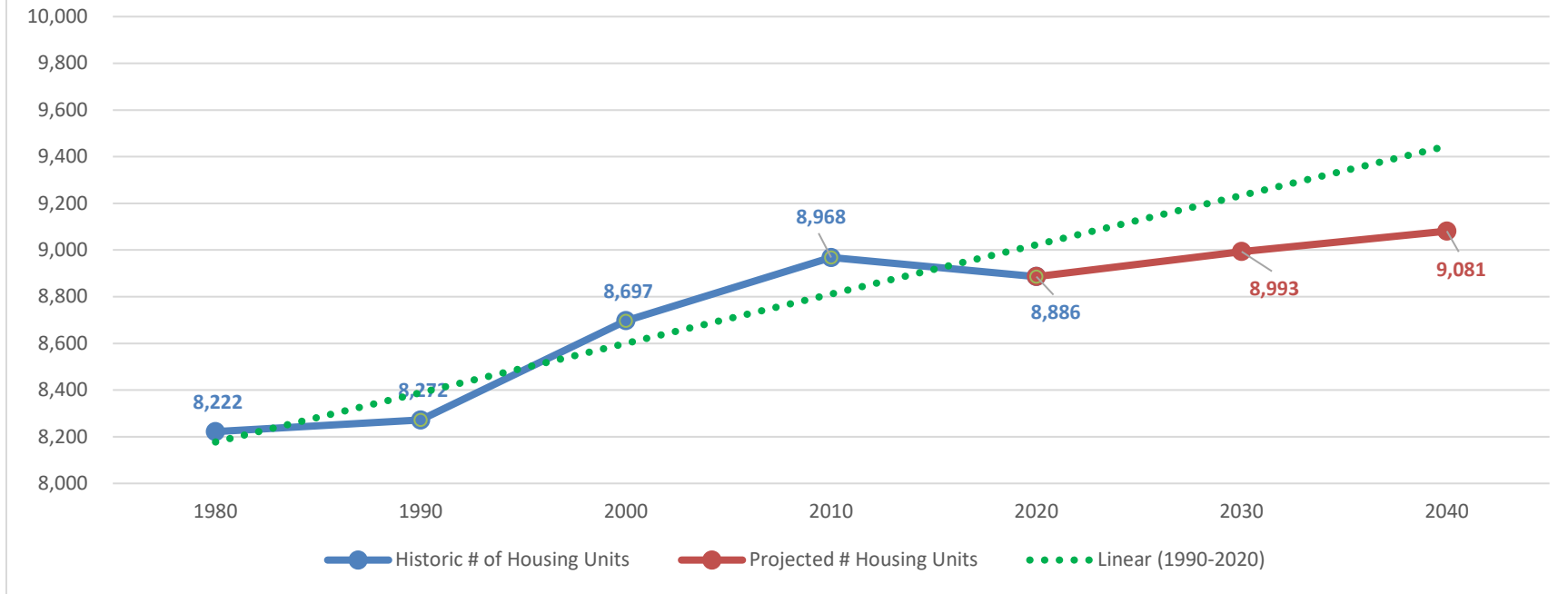
Figure 5.6 shows the projected number of housing units that will be needed to house the forecasted number of households (Figure 5.3) and maintain a housing vacancy rate of 7.7 percent. According to the projections, by 2040, it is estimated that there will be demand for an additional 195 housing units.

Figure 5.6: Projected Need for Housing Units			
Year	2020	2030	2040
# of Units to be Occupied by Households	8,198	8,301	8,382
Vacant Units at Given Time (7.7%)	688	692	699
Total	8,886	8,993	9,081
Change from 2020	-	107	195
Percent Change from 2020	-	1.2%	2.2%
Change from Previous	-	107	88
Percent Change from Previous	-	1.2%	1.0%

Figure 5.7 shows the historic number of housing units in the County and the projected need for units based on the data in Figure 5.6. The Figure below suggests that the County's historic rate (linear trend shown in green) of increasing its total housing units would be adequate to provide for the projected 2040 demand.

Figure 5.7: Historic and Projected Number of Housing Units in Buchanan County, 1980-2040

Source: Decennial Census, Woods & Poole Estimates

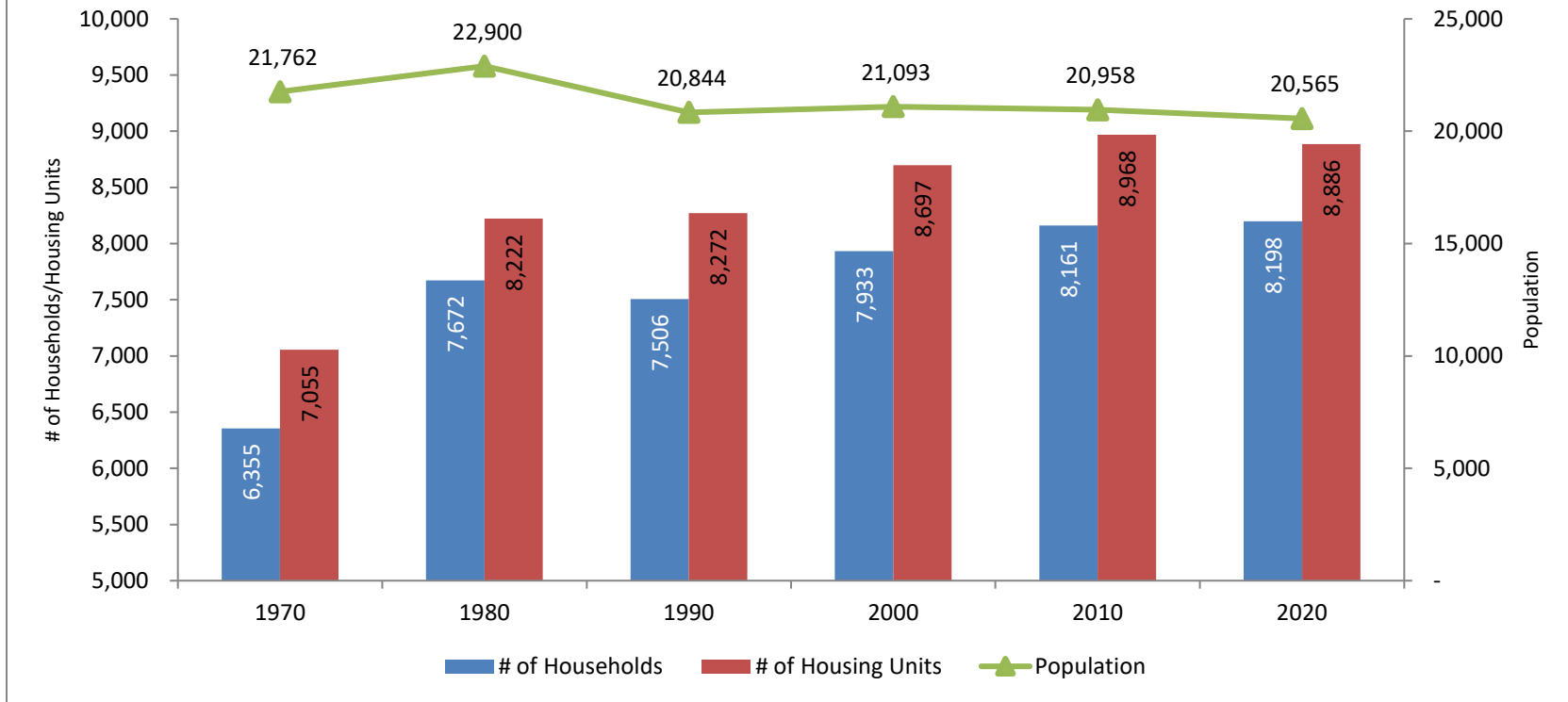


An alternative way to show the historic trends discussed in the projections above, is shown as Figure 5.8, which displays Population, Housing Unit, and Household data of Buchanan County from 1970 through 2020. Figure 5.8 illustrates how, despite population decline, housing demand has and is expected to continue to increase as the number of households in the county increases. Consider, that from 1970 to 2010, in Buchanan County:

- The population decreased by 5.5 percent (-1,197) from 21,762 to 20,565.
- The number of Housing Units increased by 26.0 percent (+1,831) from 7,055 to 8,886.
- The number of Households increased by 29.0 percent (+1,843) from 6,355 to 8,198.

Figure 5.8: Historic Population, Housing Units, and Households in Buchanan County, 1970-2020

Source: US Census Bureau



New Construction Trends

Construction of new housing units will be necessary to replace annual losses but to also provide for new demand.

Figure 5.9 shows the number of new unit construction build starts from 2017 through 2021. During the past five years, the County has experienced an annual average of 37.2 new housing units, comprised almost entirely of single-family structures.

From 2017 to 2021, Independence generated the single highest number of housing units starts – accounting for 47.7 percent of new units in Buchanan County. With its population comprising 29.5 percent of the County’s total, Independence is overrepresented in new housing starts.

Figure 5.9: New Housing Unit Starts in Buchanan County, 2017-2021

Jurisdiction	2017	2018	2019	2020	2021	5-Year Totals 2017-2021	Annual Average 2017-2021	Annual Average 2012-2016
Aurora	0	0	0	0	0	0	0	0.6
Brandon	1	0	1	1	0	3	0.6	0.4
Fairbank*	4	3	4	5	4	20	4	0.2
Hazleton	1	1	0	1	0	3	0.6	0.8
Independence	22	19	16	17	18	92	18.4	13.6
Jesup**	3	3	4	7	2	19	3.8	6.0
Lamont	0	0	0	1	1	2	0.4	0.4
Quasqueton	1	1	0	0	2	4	0.8	1.6
Rowley	0	0	0	0	0	0	0	0.2
Stanley	0	0	0	0	0	0	0	0
Winthrop	1	0	0	0	0	1	0.2	1.0
Unincorporated	20	12	8	5	22	67	13.4	16.0
Buchanan Co. Total	48	36	29	34	46	193	38.6	40.8

*Source: Buchanan County Assessor, *also Fayette County Assessor (no housing starts in Stanley during this period)
**also Black Hawk County Assessor*

At 34.7 percent of the new housing units, unincorporated Buchanan County (36.4 percent of county population) had the next highest number of starts followed by Jesup (12.2 percent of population), which accounted for 8.3 percent of the Buchanan County’s housing starts. (During this period, Jesup also had 3 housing starts in Black Hawk County). The other eight cities, which represent 21.9 percent of the County population, were responsible for 9.8 percent of new unit starts.

For comparison, Figure 5.9 includes the annual average housing starts from 2012 to 2016. Between this period and the 2017-2022 period, average annual housing starts dropped from 40.8 to 38.6, equivalent to 22 fewer housing starts per decade. The distribution of housing starts also became more concentrated in Independence, with fewer housing starts in Jesup’s Buchanan County territory, unincorporated areas, or other cities in Buchanan County.

Housing Loss Trends

Over time, some existing housing units will also be lost due to demolition, deterioration, or otherwise being removed from the housing market by their owners. The 2009 *Iowa Housing Needs Assessment* by Iowa State University estimates an annual loss rate of 1 percent of units for areas like Buchanan County (“All Other” Category). The Projected Annual percentage loss of housing stock by county projected by the study are shown in Figure 5.10.

Figure 5.10: Projected Annual Percentage of Iowa Housing Stock by County Type

Tenure and Occupancy Status	Estimated Percentage of Total Units Lost Per Year			
	Iowa	Metropolitan	Micropolitan	All Other
Owner Occupied	0.83	0.81	0.86	0.85
Single Family	0.70	0.67	0.72	0.74
2 to 4 multi-family	1.61	1.56	1.74	1.65
5+ multi-family	0.77	0.79	0.78	0.68
Mobile home	2.88	2.84	2.91	2.92
Renter Occupied	1.02	0.99	1.10	1.06
Single family	0.76	0.73	0.76	0.78
2 to 4 multi-family	1.57	1.55	1.62	1.56
5+ multi-family	0.83	0.82	0.92	0.79
Mobile home	3.01	2.94	3.09	3.03
Vacant	1.86	1.53	2.04	2.07
Grand Total:	0.95	0.90	1.02	1.00

Source: Annual Percentage loss factors for the 2009 Iowa housing stock by county type, estimated by Iowa State University Department of Economics, as prepared for the Iowa Housing Needs Assessment: Key Issues and Indicators, www.extension.iastate.edu

As stated in the study,

“[Figure 5.10] contains Iowa-specific annual loss factors by tenure and occupancy status, type of structure and major urbanization level....

“The loss factors represent the expected percentage loss during any given year due to conversion, merger, commercial use, damage or condemnation, demolition or disaster, and other causes. The estimates were derived from national rates of loss, with adjustments to

reflect the relative age of Iowa’s housing stock. The differences in values across the county types primarily reflect the differing age composition of housing stock in the state’s metropolitan, micropolitan, and all other regions.”

Using the Iowa Housing Needs Assessment projection of an annual housing unit loss of 1 percent of counties like Buchanan, it is estimated that Buchanan County would lose an estimated 1,618 units between 2020 and 2040, as shown Figure 5.12 on the following page.

Buchanan County’s housing demolition records from 2017 through 2021 (Figure 5.11) show a demolition rate of 38.8 units per year. Based on the 2020 Census count of 8,886 housing units, this 38.8-unit loss equates to approximately 0.44 percent per year. Based on this most recent 5-year demolition rate, the county will lose an estimated 776 housing units between 2020 and 2040. Notably, the demolition rate from 2017 to 2021 (38.8 units/year) is marginally higher than the rate of housing unit starts during the same period (38.6 units/year), indicating that the County is losing homes faster than they are being replaced. This is borne out in Figure 5.8, which shows a net loss of 82 units from 2010 to 2020.

Figure 5.11: Homes Demolished in Buchanan County, 2017-2021	
Year	# of Homes Demolished
2017	50
2018	31
2019	39
2020	34
2021	40
Annual Average	38.8
38.8 / 8,886	0.44%

Source: Buchanan County Assessor’s Office; estimated # of housing units in County per 2020 Census

Figure 5.12 compares cumulative projected housing unit losses from 2020 based on the attrition rate in Figure 5.10 and the demolition rate in Figure 5.11. For each decade, the two estimates of unit losses are averaged.

Figure 5.12: Cumulative Housing Unit Loss Projections from 2020			
	1% Annual Attrition	Historic Demo Rate	Average
Year	Units Lost	Units Lost	
2030	850	388	619
2040	1,618	776	1,197

Source: U.S. Census Bureau 2020 (total housing units), Iowa State University 2010 (attrition rate from Housing Needs Assessment), Buchanan County Assessor (demolition rate).

Housing Demand Based on New Construction and Loss Rates

Based on projected demolition, attrition, and new construction rates discussed, the County is not producing an adequate supply of housing to meet the projected demand. Below, Figure 5.13 shows the projected number of housing units necessary for the county to meet demand while factoring in the projected housing loss and new construction rates described above.

By 2030, the projected housing unit demand in the County is estimated to be 8,993 (Row A). Using the projected housing loss rate from Figure 5.12 (average of attrition and demolition rates), it is estimated that by 2030, the County will lose 619 housing units that existed in 2020 (Row C) – resulting in only 8,267 remaining units of the city’s 8,886 2020 housing count (Row D). By 2040, the County will have a cumulative estimated unit loss of 1,197 units, leaving only 7,689 of the units that existed in 2020.

Row		2030	2040
A	Projected Total Unit Demand (Figure 5.6)	8,993	9,081
B	2020 Housing Unit Count (Figure 4.5)	8,886	
C	Projected # of Units Lost (Figure 5.12)	-619	-1,197
D	Projected # of Remaining 2020 Units (Rows B-C)	8,267	7,689
E	Unit Shortage with Loss (Rows A-D)	726	1,392
F	Projected # of New Const. Units (Figure 5.10)	386	772
G	Projected # of Total Units (Rows D+F)	8,653	8,461
H	Unit Shortage with Proj. New/Loss (Rows A-G)	340	620

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 at the loss and new construction rates discussed. It is estimated that, at the current rate, by 2030 the County’s housing supply will fall short of projected demand by 340 units. By 2040, the cumulative projected shortfall will be 620 units.

	2020	2030	2040
Total Number of Households (Figure 5.3)	8,198	8,301	8,382
Owner-Occupied (80%)	6,562	6,641	6,705
Change from 2020	-	79	143
Percent Change from 2020	-	1.2%	2.2%
Renter-Occupied (20%)	1,636	1,660	1,676
Change from 2020	-	24	40
Percent Change from 2020	-	1.5%	2.5%

Owner and Renter-Occupied Housing

In 2020, renters comprised 20 percent of the county’s occupied households, a share that has been fairly consistent since 2000. Figure 5.14 displays the anticipated number of households in the county by expected housing tenure (i.e. rent or own). Assuming the county’s rental household rate maintains at 20 percent, by 2040 there is reasonably expected demand for an additional 143 owner-occupied and 40 renter-occupied households from 2020 count.

Figure 5.15 below, as well as Figure 4.2 in the previous section, provide a breakdown of the County’s housing units by units per structure, according to the 2016-2020 American Community Survey. At 83.4 percent, a notably high percentage of the county’s housing units are 1-unit, detached structures (i.e. traditional single-family homes). While it is anticipated the county will maintain this character, as the number of households and demand for developable land increases, so may demand for multifamily housing for workforce, young families, and seniors.

Figure 5.15 provides an example of how the housing demand for the county could be achieved balancing the units by structure type. The projected new housing construction includes both the units needed to replace those lost through attrition, and units needed to meet new household demand (see Figure 5.13, Row E). The data assumes an adjustment towards a higher rate of multi-family construction.

Figure 5.15: Housing Type Scenario of Projected Unit Demand															
2020						2030					2040 (cumulative from 2020)				
Projected Unit Need with Losses (Figure 5.13, Row E)						726					1,392 (cumulative from 2020)				
	# of Structures	# of Units	% of Units	Owner Occupied	Renter Occupied	# of New Structures	# of New Units	% of New Units	New Owner Units	New Renter Units	# of New Structures	# of New Units	% of New Units	New Owner Units	New Renter Units
1-Unit detached	7,600	7,600	83.4%	6,042	864	572	572	78.8%	511	61	1,097	1,097	78.8%	981	116
1-Unit attached*	173	173	1.9%	110	59	28	28	3.9%	22	6	54	54	3.9%	42	12
2 Units	102	204	2.2%	15	130	15	30	4.1%	21	9	29	58	4.2%	41	17
3 or 4 Units	-	355	3.9%	13	258	8	26	3.6%	4	22	15	50	3.6%	8	42
5 to 9 Units	-	101	1.1%	4	82	5	32	4.4%	4	28	9	59	4.2%	8	54
10 to 19 Units	-	39	0.4%	0	39	1	10	1.4%	0	10	2	290	1.4%	0	20
20+ Units	-	159	1.7%	23	62	0	0	0%	0	0	0	0	0%	0	0
Mobile Homes	482	482	5.3%	215	111	28	28	3.9	18	10	54	54	3.9%	35	19
Totals	-	9,113	100%	6,422	1,605	657	726	100%	581	145	1,260	1,392	100%	1,115	277

Source: 2016-2020 ACS Estimates. *Each attached unit is counted as 1 structure.

Homeownership Affordability Analysis

Estimates of housing affordability for sample price ranges for owner-occupied units were developed based on current household income. As previously discussed, spending 30 percent of household income on housing is the standard threshold used to determine if housing is affordable. A household that spends more than 30 percent of their household income on housing costs is considered “cost burdened.”

Figure 5.16 shows the number of households in Buchanan County by income range. This data is used for projecting the number and percent of County households which could afford one of the homes in the scenario under the “Affordability of Buchanan County Households” in Figure 5.17. For the purposes of calculations, it was assumed that the count within a given income range would be evenly balanced throughout the range. For example, of the 254 households with an income between \$10,000 to \$14,999, an estimated 51 households have incomes under \$11,000 and 203 households have incomes between \$11,000 and \$14,999.

Figure 5.17 is a homeowner affordability analysis of Buchanan County, estimating the percentage of households that would be able to purchase the house at an affordable rate – spending either 30 percent or 20 percent on housing costs. Three home scenarios are used, with values of \$100,000, \$175,000, and \$250,000. The scenario assumes good credit, a 30-year mortgage at a 6.00 percent annual interest rate, and a 10 percent down payment. The monthly expense analysis includes estimated mortgage payment as well as property tax, homeowner’s insurance, and monthly utilities.

Variations in total household income and percent of income spent on housing by any given household results in an array of housing types that households are able to afford. The typical Buchanan County homeowner spends less than 30 percent on housing. Of Buchanan County households with a mortgage, 60.1 percent spend less than 20 percent, 19.7 percent spend between 20 and 30 percent, and 20.2 percent spend more than 30 percent on their household income on housing (see Figure 4.16).

Using 30 percent of their annual income, an estimated 53 percent of households in Buchanan County can afford a \$175,000 house. However, as noted, the majority of households spend less than 30 percent of income on housing. Therefore, the number of households able to afford paying 20 percent of income to housing was also calculated. Under this scenario, 30 percent of households could still afford a \$175,000 house. A majority of county households could afford a home valued at \$100,000 or less at both 20 percent and 30 percent rates.

Figure 5.16: Buchanan County Household Income, 2020

Annual Income	# of Households	% of Households
Less than \$10,000	242	3.0%
\$10,000 to \$14,999	254	3.2%
\$15,000 to \$24,999	868	10.8%
\$25,000 to \$34,999	695	8.7%
\$35,000 to \$49,999	970	12.1%
\$50,000 to \$74,999	1,389	17.3%
\$75,000 to \$99,999	1,476	18.4%
\$100,000 to \$149,999	1,381	17.2%
\$150,000 or more	752	9.4%
Total	8,027	100%
Median Household Income	\$67,252	

Source: 2016-2020 ACS Estimates

Figure 5.17: Buchanan County Housing Affordability based on Household Income

Home Value and Financing Assumptions			
	<u>Starter Home</u>	<u>Move-Up</u>	<u>Executive</u>
Home Value	\$ 100,000	\$175,000	\$250,000
Down Payment (10%)	\$10,000	\$17,500	\$25,000
Loan Principal	\$90,000	\$157,500	\$225,000
Interest Rate	6.00%	6.00%	6.00%
Monthly Payments (30 year)	360	360	360
Monthly Expenses			
Mortgage Payment	\$539.60	\$944.29	\$1,348.99
Homeowners Insurance	\$83.33	\$145.83	\$208.33
Property Tax	\$137.49	\$252.40	\$367.30
Utilities	\$250.00	\$250.00	\$250.00
Total Monthly Expense	\$1,010.42	\$1,592.52	\$2,174.62
Annual Expense	\$12,125.04	\$19,110.24	\$26,095.45
Affordability to Buchanan County Households			
Housing Cost as % of Household Income	<u>30%</u>	<u>30%</u>	<u>30%</u>
Minimum Monthly Household Income	\$3,074.18	\$4,493.97	\$6,415.42
Minimum Annual Household Income	\$36,890.21	\$53,927.59	\$76,985.04
% of County Households able to Afford	70%	53%	36%
Housing Cost as % of Household Income	<u>20%</u>	<u>20%</u>	<u>20%</u>
Minimum Monthly Household Income	\$3,802.07	\$6,712.58	\$9,623.13
Minimum Annual Household Income	\$45,624.83	\$80,551.00	\$115,477.52
% of County Households able to Afford	55%	30%	16%

Section 6

City Profiles

City of Aurora

Community Background

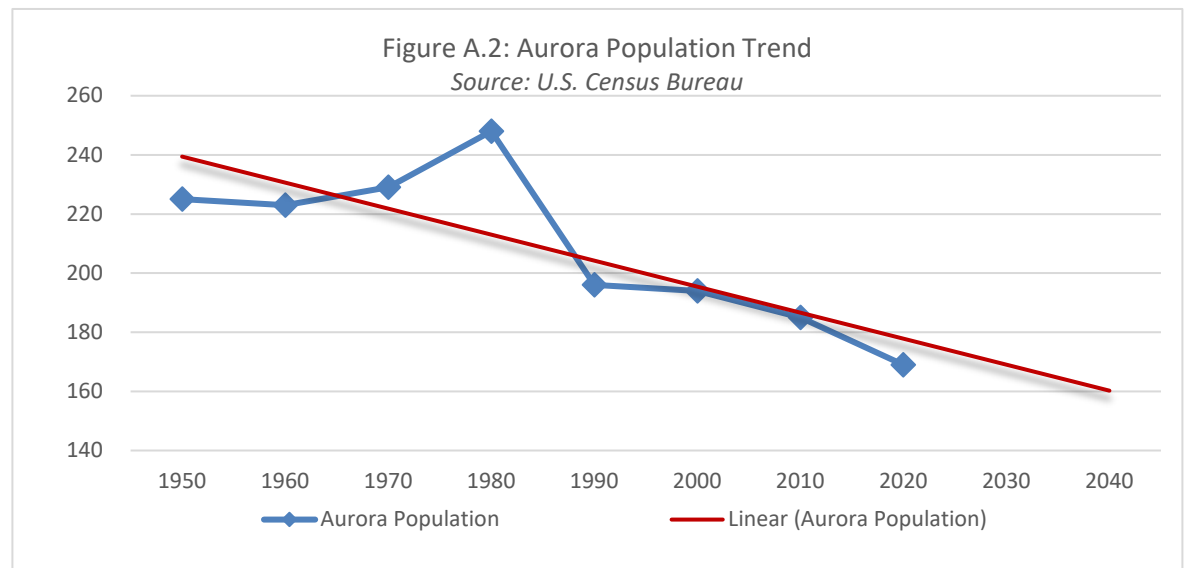
The City of Aurora was incorporated on May 25, 1899, with 240 acres of the community located in Buffalo Township and 60 acres located in Madison Township. George Jakway originally acquired the land for the City from the United States.

The topography of Aurora is characterized as undulating. Much of the community is relatively flat, while other areas, primarily along established waterways, have more extreme slope. The highest point in the community is located in the northern reaches of the City and has an elevation of approximately 1,150 feet above mean sea level. The lowest elevation, which is approximately 1,110 feet above mean sea level, is found in the southwestern part of the community. Aurora is located in the northeast quadrant of the county and has a Mayor-City Council form of government.

Demographic and Social Characteristics

Aurora had a population of 169 at the time of the 2020 US Census. The city represented 0.8 percent of the county’s total 2020 population of 20,565. Figures A.1 and A.2 provide an overview of the city’s historic population change and future projections.

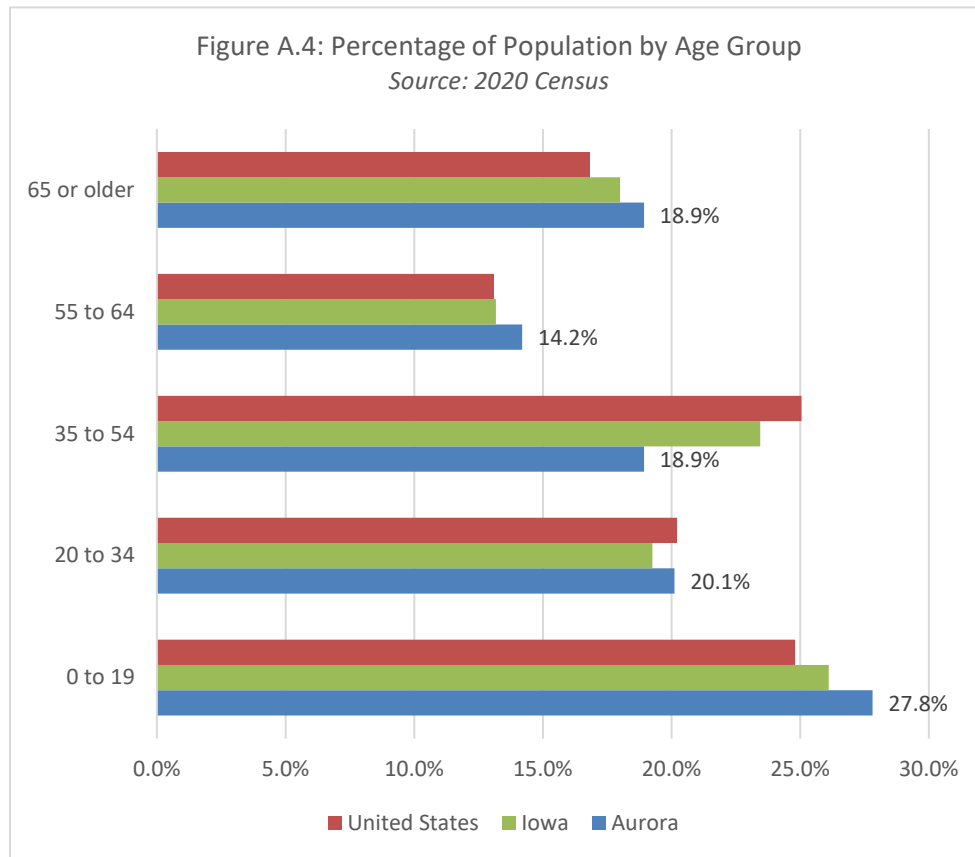
Figure A.1: Population Projections			
Year	Census Population	# Change (Linear)	% Change (Geometric)
1950	225	-	-
1960	223	-2	-0.9%
1970	229	6	2.7%
1980	248	19	8.3%
1990	196	-52	-21.0%
2000	194	-2	-1.0%
2010	185	-9	-4.6%
2020	169	-16	-8.6%
Avg. (1950-2010)		-8	-3.6%
Projected 2030		161	163
Projected 2040		153	157



According to US Census data, the city’s population peaked in 1980 with 248 residents. By 2020, the city’s population had declined to 169 persons. Based on population changes from 1950 through 2020, the city should expect to continue a downward population trend.

Figures A.3 and A.4 provide an overview of the population characteristics of the city. In 2020, the city’s median age was 38.5, lower than the statewide (38.6) and national (38.8) median ages. Residents aged 19 or younger account for 27.8 percent of Aurora’s population, a higher share than statewide (26.1 percent) or nationwide (24.8 percent).

Figure A.3: Population Characteristics		
<i>Population</i>		
Total Population		169
Total Males		83
Total Females		86
Median Age		38.5
<i>Race</i>		
One Race-White		160
One Race-Black or African American		0
Two or More Races		2
Hispanic or Latino (of any race)		9
<i>Households</i>		
Total Population in Group Quarters		0
Total Family Households		52
Total Family Households with Children under 18		22
Households with individuals aged 65 or older		27
Average Household Size		2.28
Average Family Size*		3.19
<i>Source: 2020 US Census, *2016-2020 ACS</i>		



Housing Data

The following section consists of data primarily 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 A.5: Home Value Characteristics, City of Aurora				
	Estimate	MOE	Percent	MOE
VALUE				
Owner-occupied units	59	±21	100%	(X)
Less than \$50,000	15	±10	25.4%	±15.0
\$50,000 to \$99,999	21	±10	35.6%	±15.3
\$100,000 to \$149,999	18	±17	30.5%	±20.1
\$150,000 to \$199,999	1	±3	1.7%	±4.5
\$200,000 to \$299,999	4	±6	6.8%	±10.2
\$300,000 to \$499,999	0	±10	0%	±30.7
\$500,000 to \$999,999	0	±10	0%	±30.7
\$1,000,000 or more	0	±10	0%	±30.7
Median value (dollars)	\$90,700	±16,351	(X)	(X)
<i>Source: ACS, 2016-2020 5-Year Estimates</i>				

Figure A.5 shows the value of owner-occupied homes in the city. The median value is \$90,700, with about 2 in 3 homes valued between \$50,000 and \$149,999, and none valued over \$299,999. Figure A.6 displays the rental costs and characteristics within the city. The median gross rent (including rent and tenant-paid utilities) is \$625, and 3 in 4 rentals are priced between \$500 and \$999. An estimated 75 percent of Aurora renters are cost burdened, or paying more than 30 percent of income on housing costs.

Figure A.6: Rental Characteristics, City of Aurora				
	Estimate	MOE	Percent	MOE
GROSS RENT				
Occupied units paying rent	8	±9	100%	(X)
Less than \$500	2	±5	25.0%	±50.8
\$500 to \$999	6	±7	75.0%	±50.8
\$1,000 to \$1,499	0	±10	0%	±87.2
\$1,500 to \$1,999	0	±10	0%	±87.2
\$2,000 to \$2,499	0	±10	0%	±87.2
\$2,500 to \$2,999	0	±10	0%	±87.2
\$3,000 or more	0	±10	0%	±87.2
Median (dollars)	\$625	±144	(X)	(X)
No rent paid	0	±10	(X)	(X)
GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME (GRPI)				
Occupied units paying rent (excluding units where GRPI cannot be computed)	8	±9	100%	(X)
Less than 15.0 percent	1	±3	12.5%	±38.7
15.0 to 19.9 percent	1	±2	12.5%	±24.3
20.0 to 24.9 percent	0	±10	0%	±87.2
25.0 to 29.9 percent	0	±10	0%	±87.2
30.0 to 34.9 percent	2	±3	25.0%	±36.1
35.0 percent or more	4	±7	50.0%	±50.0
<i>Source: ACS, 2016-2020 5-Year Estimates</i>				

Figures A.7 and A.8 display general housing characteristics and homeownership characteristics. Figure A.6 indicates that there are 14 vacant housing units, although the 2020 decennial Census indicated that 6 units are vacant, which task force members considered to be more accurate.

Figure A.7: Housing Characteristics, City of Aurora				
	Estimate	MOE	Percent	MOE
HOUSING OCCUPANCY				
Total housing units	81	±27	100%	(X)
Occupied housing units	67	±23	82.7%	±13.0
Vacant housing units	14	±12	17.3%	±13.0
Homeowner vacancy rate	0	±30.7	(X)	(X)
Rental vacancy rate	0	±87.2	(X)	(X)
UNITS IN STRUCTURE				
Total housing units	81	±27	100%	(X)
1-unit, detached	78	±27	96.3%	±4.4
1-unit, attached	0	±10	0%	±23.9
2 units	0	±10	0%	±23.9
3 or 4 units	0	±10	0%	±23.9
5 to 9 units	0	±10	0%	±23.9
10 to 19 units	0	±10	0%	±23.9
20 or more units	0	±10	0%	±23.9
Mobile home	3	±4	3.7%	±4.4
Boat, RV, van, etc.	0	±10	0%	±23.9
HOUSING TENURE				
Occupied housing units	67	±23	100%	(X)
Owner-occupied	59	±21	88.1%	±11.3
Renter-occupied	8	±9	11.9%	±11.3
<i>Source: ACS, 2016-2020 5-Year Estimates</i>				

In Aurora, as in most rural Iowa communities, the housing stock is predominantly owner-occupied (88.1 percent) and comprised of single-family detached units (96.3 percent). Of the city’s owner-occupied units, 42.4 percent have a mortgage. Median monthly owner costs, including mortgage payments, taxes, insurance, and utilities, are \$1,125 for owners with mortgages and \$418 for owners without mortgages. An estimated 24 percent of owners with mortgages, and 23.5 percent of owners without

Figure A.8: Homeownership Characteristics, City of Aurora				
	Estimate	MOE	Percent	MOE
MORTGAGE STATUS				
Owner-occupied units	59	±21	100%	(X)
Housing units with a mortgage	25	±16	42.4%	±17.6
Housing units without a	34	±13	57.6%	±17.6
SELECTED MONTHLY OWNER COSTS (SMOC)				
Housing units with a mortgage				
Median (dollars)	\$1,125	±211	(X)	(X)
Housing units without a mortgage				
Median (dollars)	\$418	±36	(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	14	±12	56.0%	±32.4
20.0 to 24.9 percent	2	±4	8.0%	±14.8
25.0 to 29.9 percent	3	±4	12.0%	±15.3
30.0 to 34.9 percent	0	±10	0%	±49.4
35.0 percent or more	6	±10	24.0%	±31.0
Housing unit without a mortgage				
Less than 10.0 percent	16	±8	47.1%	±20.9
10.0 to 14.9 percent	8	±10	23.5%	±24.5
15.0 to 19.9 percent	0	±10	0%	±42.3
20.0 to 24.9 percent	0	±10	0%	±42.3
25.0 to 29.9 percent	2	±3	5.9%	±8.3
30.0 to 34.9 percent	2	±3	5.9%	±8.4
35.0 percent or more	6	±7	17.6%	±17.8
<i>Source: ACS, 2016-2020 5-Year Estimates</i>				

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

Figure A.9: Historic Number of Housing Units in Aurora							
Community	1980	1990	2000	2010	2020	Net Change 1980-2020	% Change 1980-2020
Aurora	98	86	88	89	80	-18	-18.4%
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%

Source: US Census Bureau, calculated by INRCOG

From 1980 through 2020, the number of housing units in the city has decreased by 18.4 percent (Figure A.9). Of the eleven cities in Buchanan County, Aurora is one of two cities that are known to have a net loss in housing units between 1980 and 2010. (Stanley has lost housing units since 2000, but data on its housing units prior to 2000 is unavailable.) This downward trend is opposite of the housing growth experienced in the county (increase of 8.1 percent) and the state (increase of 26 percent) during this same time period.

Vacancy Rate

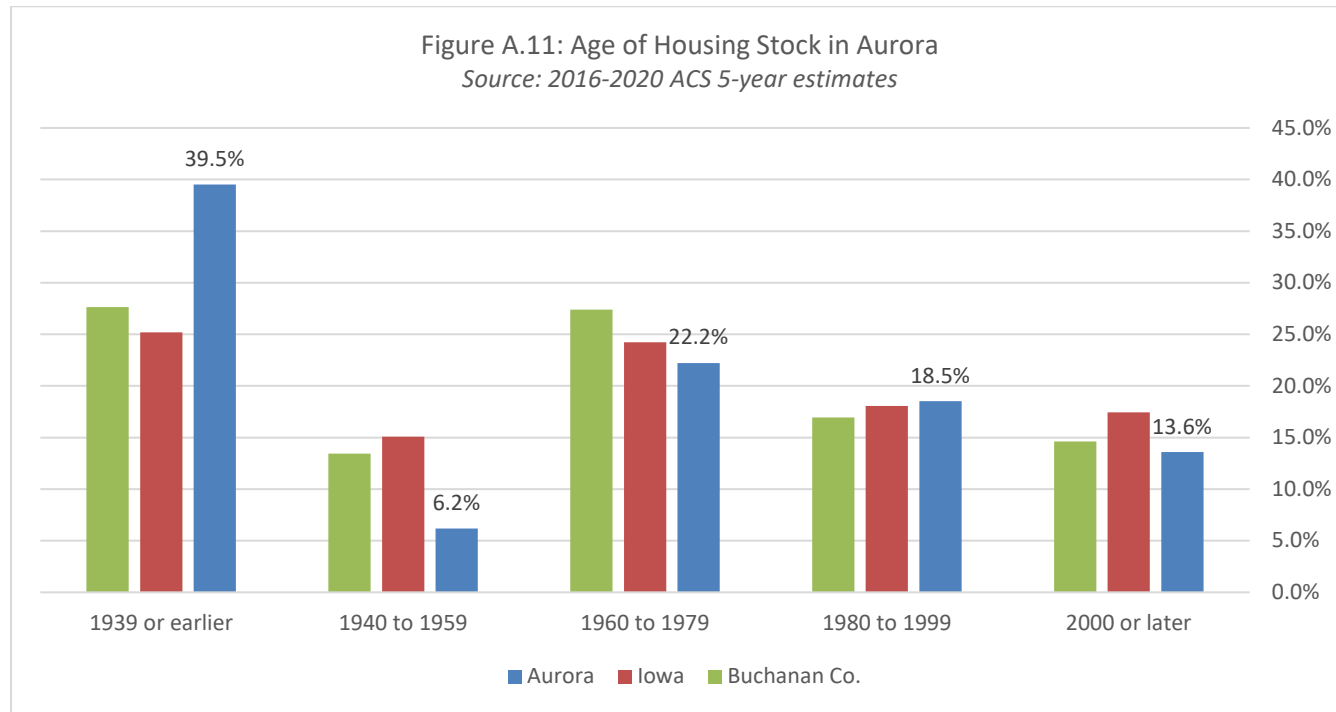
Figure A.10 shows the city’s housing vacancy rate for the city from 2010, 2015, and 2020. Note that decennial Census data is used for 2010 and 2020, while the American Community Survey 5-year estimate is used for 2015. The 2020 vacancy rate was 7.5 percent, considerably lower than the 11.2 percent vacancy rate in 2010 and the estimated rate of 16.2 percent in 2015. Aurora Task Force members indicated that none of the vacant units are available for sale or rent.

Figure A.10: Historic Housing Vacancy Rates, 2010-2020				
Year	Occupied Housing Units	Vacant Housing Units	Total Housing Units	Vacancy Rate
2020	74	6	80	7.5%
2015*	83	16	99	16.2%
2010	79	10	89	11.2%

*Source: Decennial Census, *2011-2015 ACS 5-Year Estimates*

Age of Housing Stock

Figure A.11 below displays the percent of Aurora’s housing stock by era when the unit was built.



As a city, Aurora has one of the oldest housing stocks in the county. Nearly 2 in 5 of the city’s housing units (39.5 percent) were built in 1939 or earlier. These pre-World War II homes represent a much larger portion of the city’s housing compared to Buchanan County as a whole (27.6 percent) and the State of Iowa (25.2 percent).

Household Size

As Figure A.12 shows, Aurora has a below average household size (2.28) compared to the rest of the county as well as the state (2.49 and 2.40, respectively). However, Aurora’s average family size of 3.19 is higher than the countywide and statewide averages (3.11 and 2.98, respectively).

Figure A.12: Household and Family Size		
Community	Average Household Size	Average Family Size*
Aurora	2.28	3.19
Buchanan Co. (Total)	2.49	3.11
State of Iowa	2.40	2.98
<i>Source: 2020 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 City of Aurora reported no changes since the windshield survey conducted in 2017.

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 A.13.

Figure A.13: Windshield Survey Category Condition Criteria

Condition Categories	Description
Great	<ul style="list-style-type: none"> No visible repairs or needed updates are apparent. Typically new construction, recently renovated, or extremely well-maintained structures.
Good	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> Structure was not visible from the road or data was not recorded for the parcel.

Results

Figure A.14 displays the results of the city’s windshield survey. Of structures evaluated, over half of the homes were either in great (1.3%) or good (59.5%) condition. Fourteen (14) percent of the city’s residential structures were deemed to be in either Poor (12.7%) or Dilapidated (1.3%) conditions.

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 3.47. (between Good and Fair)

Overall, 79 parcels with residential structures were evaluated. Ten (10) parcels were identified as vacant residential lots.

Figure A.14: Windshield Survey Results, City of Aurora

Condition of Parcels Evaluated	Number Parcels	Percent of Parcels Evaluated
Great	1	1.3%
Good	47	59.5%
Fair	20	25.3%
Poor	10	12.7%
Dilapidated	1	1.3%
Total	79	100%

Status	Number Parcels	Percent
Parcels Evaluated	79	81.4%
Vacant Lots	10	10.3%
N/A	4	4.1%
Undetermined	4	4.1%
Total	97	100%

Future Development

Floodplain Considerations

Aurora’s Flood Insurance Rate Map (FIRM) was last updated on 12/30/2020. The only portion of Aurora in the 1 percent annual chance (100 year) floodplain is a small patch of farmland on the northeast side. No dwellings are located in the floodplain, and future residential development in and around the floodplain should be avoided.

Areas for Development

From 2017 through 2021, no new homes were built within Aurora, according to the Buchanan County Assessor.

Infill

Based on the windshield survey, 10 lots were identified as areas for potential residential developments within existing neighborhoods. The city should encourage new residential developments on vacant residential lots. Construction of “infill” costs less than new developments as the new houses can connect to existing streets and utility services (water/sewer).

New Development

In general, the developed portions of the city are surrounded by farmland that extends well within the city limits. Because of this, the city would not need to annex land for a new residential development. Based on current land use, the best opportunity for new construction appears to be in the northwest corner of the city – north of C57/York Street. There is an estimated 850 linear feet of land abutting on the north side of York Street.

Projected Housing Demand

Using the information, data, and observed trends 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 A.15.

- **Total Population:** See city population projections in Figure A.1.
- **Population in Group Quarters** – Group Quarters include residences such as group homes, skilled nursing facilities, treatment facilities, correction facilities, or similar institutions. The city does not have any group quarters.
- **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, based on historic city and county averages.
- **Total Housing Units** – Total housing needed when considering both projected household demand and vacancy rate.

The projected number of households in the City is expected to decline slightly from 74 in 2020 to 71 in 2040, while average household size is expected to decline from 2.28 to 2.17. Based on projection, the city will need slightly fewer housing units in future – 77 by 2040.

Now that the expected housing demand has been established, the next analysis considers recent home building and home loss trends. The forecasted Change in units is shown in Figure A.16, and an explanation of the numbers used in the calculation is below.

Figure A.15: Projected Housing Unit Demand, Aurora

Year	2020	2030	2040
Total Population	169	161-163	153-157
Population in Group Quarters	0	0	0
Population in Housing	169	162	155
Household Size	2.28	2.23	2.17
Total Households	74	73	71
Assumed Vacancy Rate (7.5%)	6	6	6
Total Housing Units	80	79	77

- **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. Note, the city’s rate is expected to be higher than the county rate due to the city’s large percentage of older homes.
- **Unit Added (New Construction)** – Projected units added from new construction, based on the city’s new housing unit construction start rates from 2017 to 2021 (zero homes per decade).
- **Projected # of Units** – Projected number of units housing units in the community based on forecasts of units added and lost.

Figure A.16: Projected Changes in Housing Units		
Year	2030	2040
2020 Housing Unit Count	80	
Unit Loss (Housing Attrition)	-8	-15
Unit Added (New Construction)	0	0
Projected # of Units	72	65
Difference Between “Total Housing units” in Figure A.15	-6	-12

With no new construction to replace lost housing units, the city is projected to lose housing stock slightly faster than it loses households. As a result, Aurora will have a projected shortfall of 12 units by 2040. Rather than constructing new units, the city may be able to meet future housing demand by preventing the loss of existing units to the extent possible.

City Housing Priorities

Key Issues

- **Aging Housing Stock:** Aurora has one of the oldest housing stocks among cities in the county. Nearly 2 in 5 of the city’s housing units (39.5 percent) were built in 1939 or earlier. These pre-World War II homes represent a much larger portion of the city’s housing compared to Buchanan County as a whole (27.6 percent) and the State of Iowa (25.2 percent).
- **Loss of Housing Units:** From 1980 through 2020, the number of housing units in the city has decreased by 18.4 percent. Aurora is one of two cities (of the eleven in Buchanan County) which are known to have a net loss in housing units between 1980 and 2020. Removal of housing units is not necessarily a negative sign if they are older, blighted structures. However, the net loss (lack of new development to replace) is concerning.
- **Aging Population:** The city’s population is aging, and so the type of housing demanded (age-restricted facilities, assisted living, universally designed to age in place, or downsizing) may change.

- Declining Population: The city’s population has dropped in each US Census since 1990. Since 1950, the city population has declined at a decennial (10-year) rate of 3.6 percent.
- Housing Cost Burden: An estimated 75 percent of Aurora renters are cost burdened, or paying more than 30 percent of income on housing costs. Furthermore, nearly 1 in 4 homeowners (with or without mortgages) pay 30 percent or more of income on housing costs.

As a “bedroom community” Aurora benefits from the employment and economic drivers from the cities of Oelwein (approximately 7.5-mile drive northwest) and Independence (approximately 18-mile drive south). The city’s proximity to both communities offers potential residents the opportunity for small-town living and short commute times. Community amenities include the city park, community center, and historical society. The city is part of the rural water system and has lots available for building.

Housing Goals and Implementation Strategies

1. Upgrade Conditions of Existing Housing Stock

Rationale: As discussed, the city’s housing stock is quite aged. Many older dwellings require moderate to substantial rehabilitation to make them attractive, energy efficient, and in compliance with local building codes. The Windshield survey found that 14 percent of the homes were in either poor or dilapidated condition.

Implementation Strategies

- Explore housing rehabilitation programs. Options to consider include establishing a city grant program to fund improvements, tax rebates/incentives/exemptions on the value of improvements, and housing rehabilitation funds from the Iowa Finance Authority (IFA), U.S. Department of Agriculture (USDA), or the Federal Home Loan Bank of Des Moines (FHLB).
- Consider program to encourage “age in place” improvements to maintain residents and promote quality of life.

2. Promote Construction of New Homes

Rationale: The number of housing units in the city continues to decline with no new residential construction. When possible, the city should encourage infill development. However, with few lots to choose from within the city’s limit footprint, it might also be appropriate to develop a small subdivision. Incentives could be offered to home builders as well as buyers of new homes. Communities have guaranteed the sale of homes, waived building permit fees, and offered services to builders. Likewise, many communities have offered tax abatements and free city services to home buyers.

Implementation Strategies:

- Contact and recruit developers to the City.
- Explore and establish tax incentives and rebates programs to incentivize developers to invest and build in the city.
- Explore down-payment assistance program to improve attractiveness of buying a home in the city.

3. Remove Blighted and Abandoned Buildings

Rationale: The city should continue its efforts to remove abandoned or dilapidated homes. This would provide new vacant lots where infill housing could be constructed.

Implementation Strategies:

- Identify and remove dilapidated homes and buildings.
- Explore potential funding sources (IEDA CDBG Nuisance Property & Abandoned Building Remediation Loan Program).

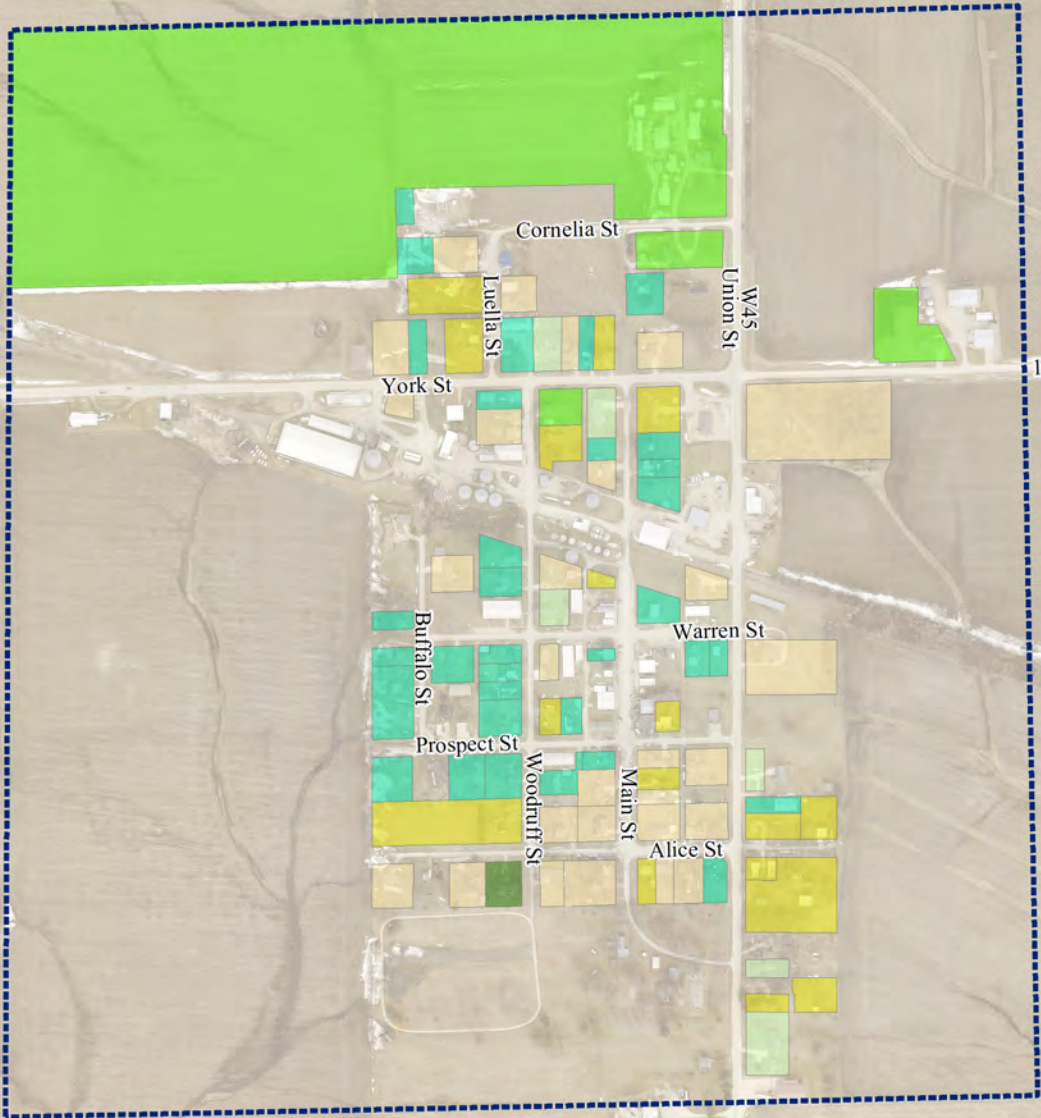
4. Establish a City Housing Task Force

Rationale: The City Council should appoint a "housing committee" that will be responsible for investigating housing issues. The Committee can take the lead in identifying and recruiting developers to the city.

Implementation Strategies:

The City, or its appointed committee, should prioritize the housing needs and make the necessary contacts with other communities that have successfully met those needs. The committee would also be responsible for investigating funding sources and potential project partners. The committee may determine that it should utilize the planning grants offered by the State that will assist the community in following through with their housing action plan.

Aurora, Iowa Home Value Map 2024



LEGEND



City Limits

Home Value

Home Value	Parcel Count within City Limits
\$0 - \$49,999	34 Parcels
\$50,000 - \$74,999	17 Parcels
\$75,000 - \$124,999	28 Parcels
\$125,000 - \$174,999	6 Parcels
\$175,000 - \$249,999	4 Parcels
\$250,000 - Over	1 Parcels

DISCLAIMER

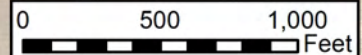
The home value displayed is based on parcel data obtained from Buchanan County on January 4th, 2024. The value displayed represents the total value of the property. This includes land + building + dwelling values. Parcels that didn't include dwelling information are not displayed.

For actual determination of a home value please contact the Buchanan County Assessor. In addition you can visit their real estate value website at: <http://buchanan.iowaassessors.com>

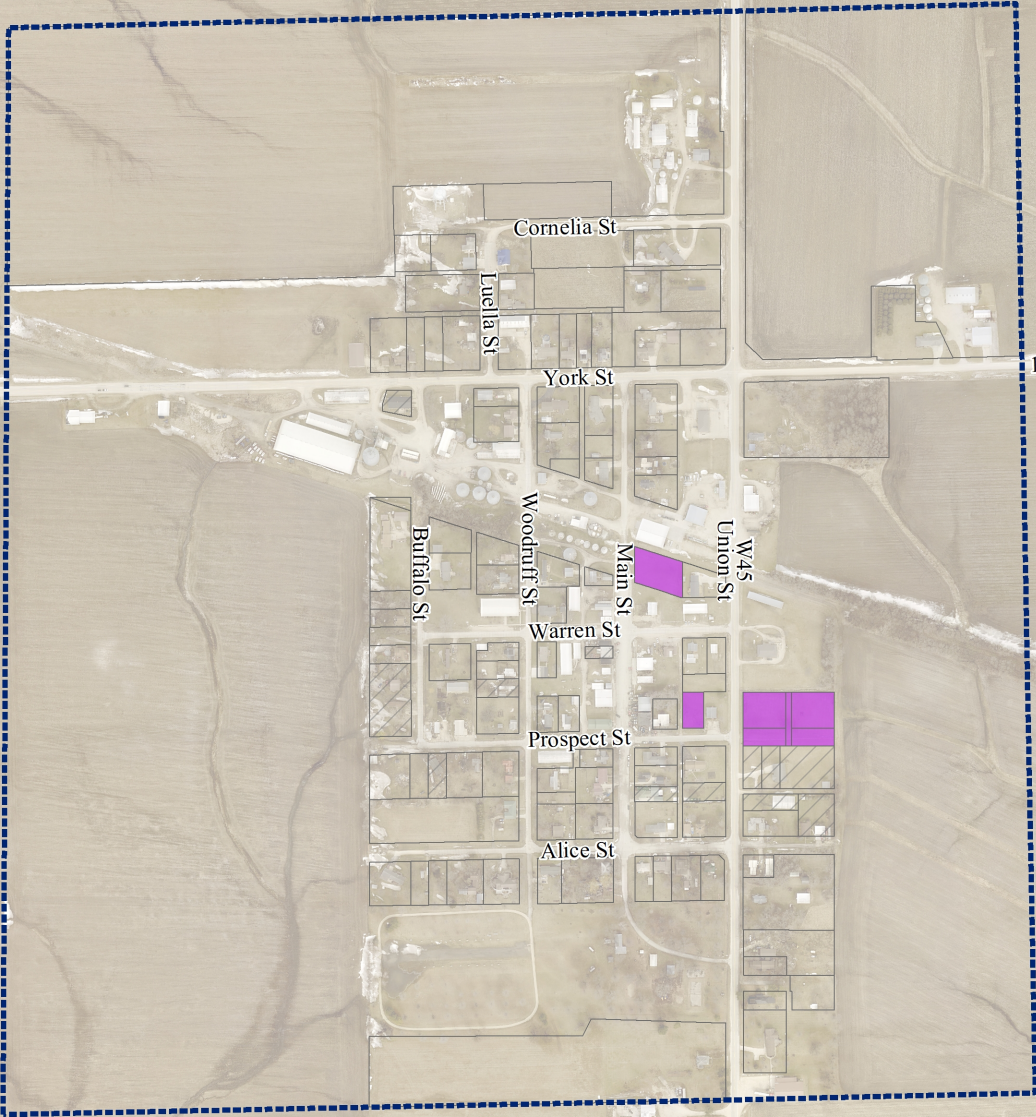






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Aerial Photography 2023



Aurora, Iowa Windshield Survey Results 2024 Vacant Parcels Only

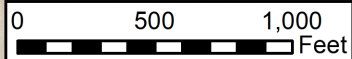


LEGEND	
	City Limits
Condition of Housing	
	Vacant Lot
	Other Residential Parcel
	No Data
	Parcel Count within City Limits
	7
	100
	12

Aerial Photography 2023



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City of Brandon

Community Background

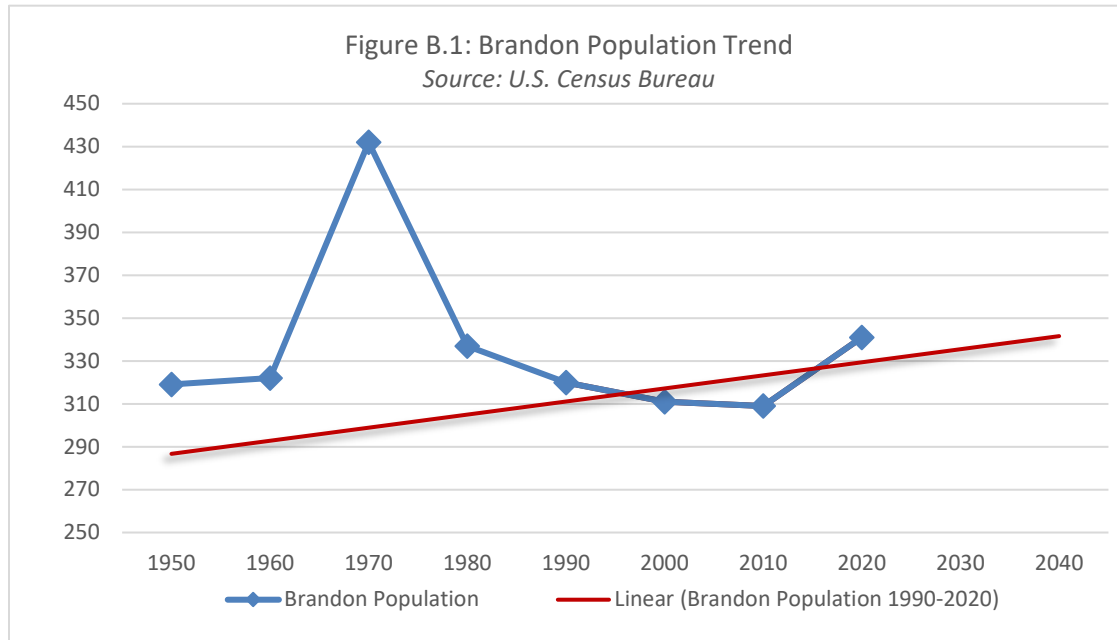
The City of Brandon is located on 0.3 square miles in southwest Buchanan County, less than a mile from Interstate 380 on County Road V71.

The town was incorporated in 1905 and received city sewer and water in 1923. At one time, an inter-urban electric railroad connecting Cedar Rapids and Waterloo ran 40 trains per day through the community. In the early 1970s the railroad discontinued operation and the tracks were removed. The Cedar Valley Nature Trail now uses the old railroad line as a biking and hiking trail from Cedar Rapids to Waterloo.

Brandon is located on relatively flat ground or gently sloping ground amid some of the most fertile farm ground in the world. The soils are well drained and were formed by glacial till and thousands of years of succession ending in the broad expanse of prairie that once covered Iowa. The town is in the Lime Creek Watershed.

Demographic and Social Characteristics

Figure B.1 shows the city’s population trend from 1950 through 2020. Figure B.2 shows the numeric and percent change in the city’s population since 1950 and projects 2030 and 2040 population estimates based on these previous changes.

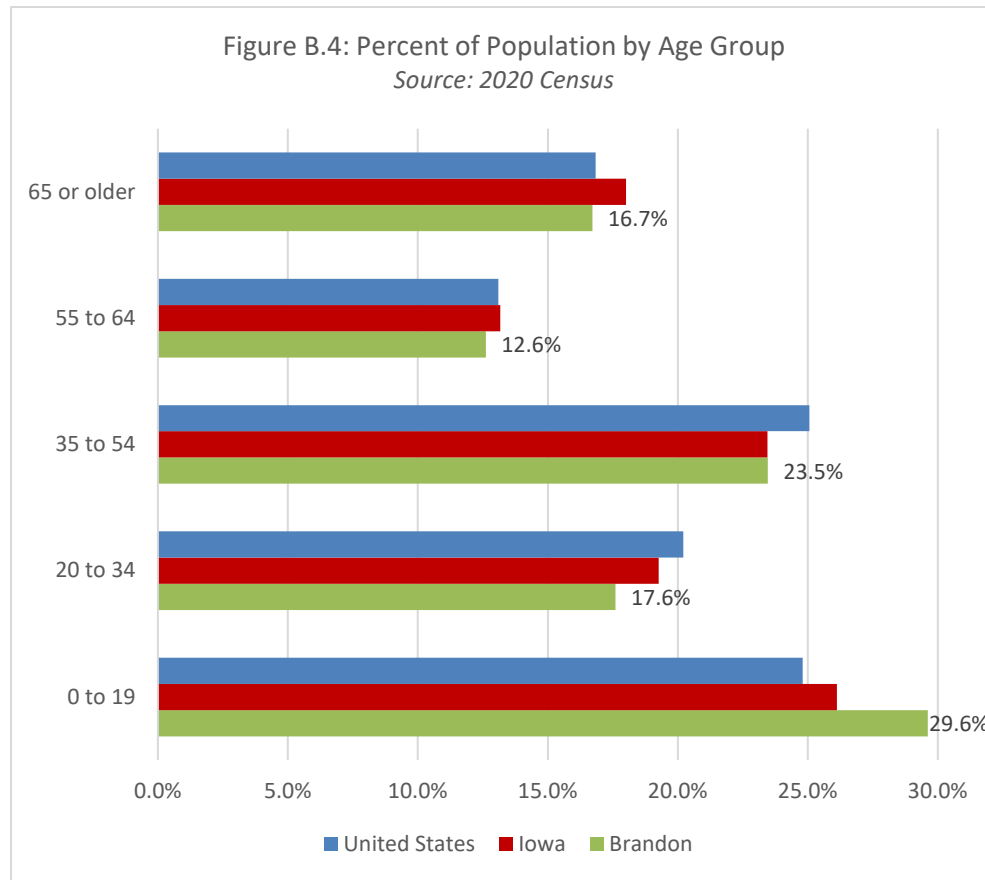


Year	Census Population	# Change (Linear)	% Change (Geometric)
1950	319	-	-
1960	322	+3	+0.9%
1970	432	+110	+34.2%
1980	337	-95	-22.0%
1990	320	-17	-5.0%
2000	311	-9	-2.8%
2010	309	-2	-0.6%
2020	341	32	10.4%
Avg. (1950-2020)		3.1	2.1%
Projected 2030		344	348
Projected 2040		347	356

At the time of the 2020 US Census, the city had a population of 341 – representing 1.7 percent of the county’s 2020 population of 20,565. The city’s population was relatively stable from 1990 through 2010, ranging from 309 to 320 persons. From 2010 to 2020, the city experienced a substantial population increase of 32 persons.

Figures B.3 and B.4 provide an overview of the population characteristics of the city. In 2020, the city’s median age was 36.6 – younger the statewide (38.6) and national (38.8) median ages. Residents aged 19 or younger account for 29.6 percent of Brandon’s population, a higher share than statewide (26.1 percent) or nationwide (24.8 percent). In 2010, only 23.4 percent of Brandon’s residents were under age 20 (data not shown).

Figure B.3: Population Characteristics		
<i>Population</i>		
Total Population		341
Total Males		178
Total Females		163
Median Age		36.6
<i>Race</i>		
One Race-White		328
One Race-Black or African American		0
One Race-American Indian or Alaskan Native		0
Two or More Races		12
Hispanic or Latino (of any race)		14
<i>Households</i>		
Total Population in Group Quarters		0
Total Family Households		75
Total Family Households with Children under 18		38
Households with individuals 65 yrs and over		44
Average Household Size		2.42
Average Family Size*		3.75
<i>Source: 2020 US Census, *2016-2020 ACS</i>		



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 B.5: Home Value Characteristics, City of Brandon				
	Estimate	MOE	Percent	MOE
VALUE				
Owner-occupied units	82	±29	100%	(X)
Less than \$50,000	18	±14	22.0%	±14.3
\$50,000 to \$99,999	33	±14	40.2%	±13.8
\$100,000 to \$149,999	23	±15	28.0%	±13.7
\$150,000 to \$199,999	6	±8	7.3%	±10.5
\$200,000 to \$299,999	2	±3	2.4%	±3.8
\$300,000 to \$499,999	0	±10	0%	±23.7
\$500,000 to \$999,999	0	±10	0%	±23.7
\$1,000,000 or more	0	±10	0%	±23.7
Median (dollars)	\$84,200	±10,160	(X)	(X)
<i>Source: ACS, 2016-2020 5-Year Estimates</i>				

Figure B.5 shows the value of owner-occupied homes in the city. The median value is \$84,200, with about 2 in 3 homes valued between \$50,000 and \$149,999, and none valued over \$299,999. Figure B.6 displays the rental costs and characteristics within the city. The median gross rent (including rent and tenant-paid utilities) is \$825, with most rentals (86.7 percent) priced between \$500 and \$999. More than 2 in 5 Brandon renters (42.2 percent) are cost burdened, or paying more than 30 percent of income on housing costs.

Figures B.7 and B.8 display general housing characteristics and homeownership characteristics. Figure B.7 indicates that there are 16 vacant housing units, although the 2020 Census indicated that 11 units are

Figure B.6: Rental Characteristics, City of Brandon				
	Estimate	MOE	Percent	MOE
GROSS RENT				
Occupied units paying rent	45	±22	100	(X)
Less than \$500	3	±6	6.7%	±12.0
\$500 to \$999	39	±20	86.7%	±14.2
\$1,000 to \$1,499	3	±4	6.7%	±8.5
\$1,500 to \$1,999	0	±10	0%	±36.7
\$2,000 to \$2,499	0	±10	0%	±36.7
\$2,500 to \$2,999	0	±10	0%	±36.7
\$3,000 or more	0	±10	0%	±36.7
Median (dollars)	\$825	±54	(X)	(X)
No rent paid	2	±3	(X)	(X)
GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME (GRAPI)				
Occupied units paying rent (excluding units where GRAPI cannot be computed)	45	±22	100%	(X)
Less than 15.0 percent	12	±10	26.7%	±23.2
15.0 to 19.9 percent	8	±11	17.8%	±21.8
20.0 to 24.9 percent	6	±7	13.3%	±13.6
25.0 to 29.9 percent	0	±10	0%	±36.7
30.0 to 34.9 percent	2	±3	4.4%	±7.8
35.0 percent or more	17	±17	37.8%	±27.2
<i>Source: ACS, 2016-2020 5-Year Estimates</i>				

vacant. In Brandon, as in most rural Iowa communities, the housing stock consists primarily of single-family detached units (75.2 percent). Brandon’s homeownership rate of 63.6 percent is marginally lower than the nationwide homeownership rate (64.4 percent), and is considerably lower than both the countywide and statewide homeownership rates (80 percent and 71.2 percent, respectively).

Figure B.7: Housing Characteristics, City of Brandon				
	Estimate	MOE	Percent	MOE
HOUSING OCCUPANCY				
Total housing units	145	±30	100%	(X)
Occupied housing units	129	±30	89.0%	±9.0
Vacant housing units	16	±13	11.0%	±9.0
Homeowner vacancy rate	4.4	±7.1	(X)	(X)
Rental vacancy rate	0	±34.4	(X)	(X)
UNITS IN STRUCTURE				
Total housing units	145	±30	100%	(X)
1-unit, detached	109	±28	75.2%	±10.5
1-unit, attached	0	±10	0%	±14.3
2 units	1	±2	0.7%	±1.4
3 or 4 units	8	±6	5.5%	±4.1
5 to 9 units	10	±10	6.9%	±6.8
10 to 19 units	0	±10	0%	±14.3
20 or more units	0	±10	0%	±14.3
Mobile home	16	±13	11.0%	±8.6
Boat, RV, van, etc.	1	±2	0.7%	±1.7
HOUSING TENURE				
Occupied housing units	129	±30	100%	(X)
Owner-occupied	82	±29	63.6%	±16.4
Renter-occupied	47	±22	36.4%	±16.4
<i>Source: ACS, 2016-2020 5-Year Estimates</i>				

Figure B.8: Homeownership Characteristics, City of Brandon				
	Estimate	MOE	Percent	MOE
MORTGAGE STATUS				
Owner-occupied units	82	±29	100%	(X)
Housing units with a mortgage	40	±16	48.8%	±16.5
Housing units without a mortgage	42	±22	51.2%	±16.5
SELECTED MONTHLY OWNER COSTS (SMOC)				
Housing units with a mortgage				
Median (dollars)	\$1,071	±295	(X)	(X)
Housing units without a mortgage				
Median (dollars)	\$500	±76	(X)	(X)
SELECTED MONTHLY OWNER COSTS AS A PERCENTAGE OF HOUSEHOLD				
Housing units with a mortgage				
Less than 20.0 percent	22	±13	56.4%	±25.0
20.0 to 24.9 percent	6	±8	15.4%	±18.9
25.0 to 29.9 percent	6	±8	15.4%	±18.0
30.0 to 34.9 percent	0	±10	0%	±39.5
35.0 percent or more	5	±5	12.8%	±14.6
Housing unit without a mortgage				
Less than 10.0 percent	20	±13	47.6%	±19.8
10.0 to 14.9 percent	9	±9	21.4%	±19.1
15.0 to 19.9 percent	11	±10	26.2%	±18.7
20.0 to 24.9 percent	1	±2	2.4%	±7.1
25.0 to 29.9 percent	1	±3	2.4%	±8.1
30.0 to 34.9 percent	0	±10	0%	±38.1
35.0 percent or more	0	±10	0%	±38.1
<i>Source: ACS, 2016-2020 5-Year Estimates</i>				

Of the city’s owner-occupied units, 48.8 percent have a mortgage.

Median monthly owner costs, including mortgage payments, taxes, insurance, and utilities, are \$1,071 for owners with mortgages and \$500 for owners without mortgages. An estimated 12.8 percent of owners with mortgages, and zero 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

Figure B.9: Historic Number of Housing Units in Brandon							
Community	1980	1990	2000	2010	2020	Net Change 1980-2020	% Change 1980-2020
Brandon	143	138	146	152	152	9	6.3%
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%

Source: US Census Bureau, calculated by INRCOG

From 1980 through 2020, the number of housing units in the city has increased by 6.3 percent (Figure B.9). However, there was no net change in housing units from 2010 to 2020 (152 units).

Vacancy Rate

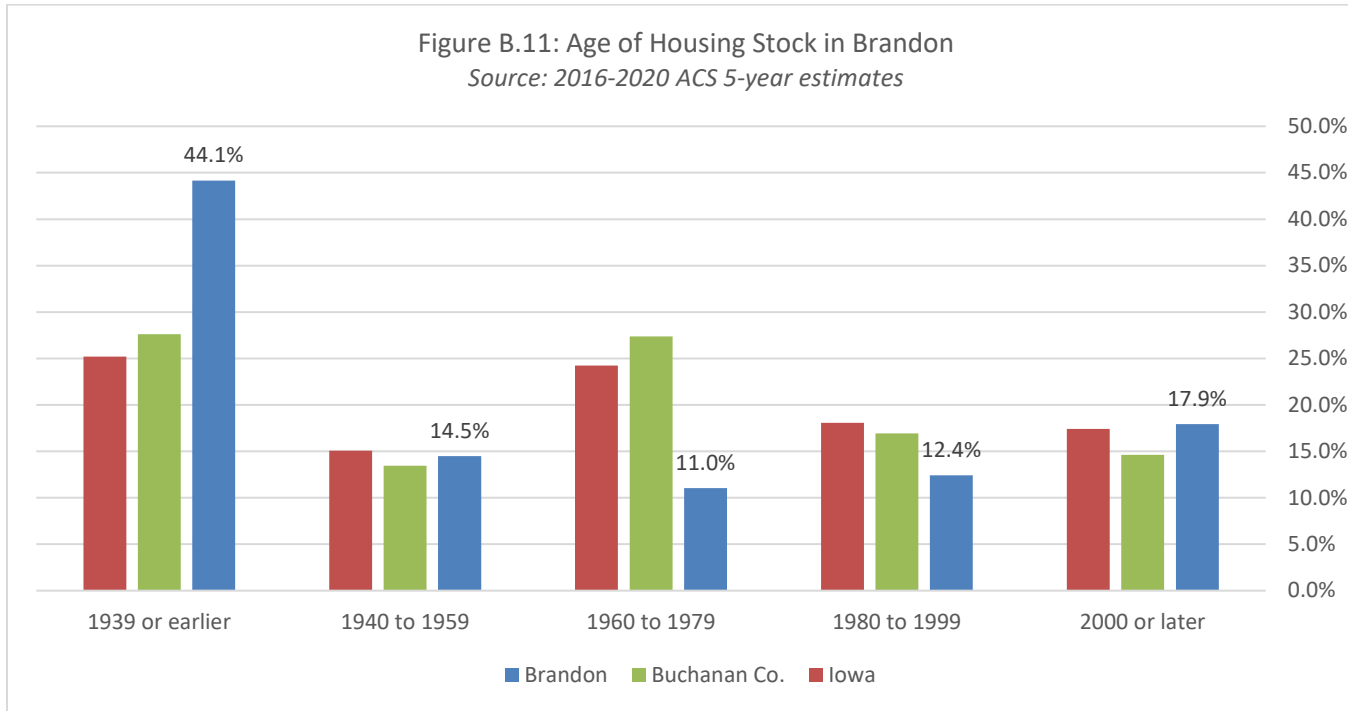
Figure B.10 shows the city’s housing vacancy rate for the city from 2000 through 2020. Note that decennial Census data is used for 2000, 2010 and 2020, while the American Community Survey 5-year estimate is used for 2015. The 2020 vacancy rate was 7.2 percent, a substantial decrease from the 2010 Census and an apparent increase from 2015. Brandon’s vacancy rate is lower than the countywide vacancy rate of 7.7 percent in 2020.

Figure B.10: Historic Housing Vacancy Rates, 2000-2020				
Year	Occupied Housing Units	Vacant Housing Units	Total Housing Units	Vacancy Rate
2020	141	11	152	7.2%
2015*	139	4	143	2.8%
2010	130	22	152	14.5%
2000	137	9	147	6.2%

*Source: Decennial Census, *2011-2015 ACS 5-Year Estimates*

Age of Housing Stock

Figure B.11 below displays the percent of Brandon’s housing stock by era when the unit was built.



As a city, Brandon has one of the oldest housing stocks in the county. Nearly half (44.1 percent) of the city’s housing units were built in 1939 or earlier. These pre-World War II homes represent a much larger portion of the city’s housing compared to Buchanan County as a whole (27.6 percent) and the State of Iowa (25.2 percent). However, the city has a higher share of housing built since 2000 (17.9 percent) than the county as a whole (14.6 percent).

Household Size

Brandon has a smaller average household size (2.42) compared to the county and state averages (2.51 and 2.48, respectively), as shown in Figure B.12. However, the city’s estimated family size in

Figure B.12: Household and Family Size

	City			Buchanan County			Iowa		
	2000	2010	2020*	2000	2010	2020*	2000	2010	2020*
Average Household Size	2.27	2.38	2.42	2.61	2.53	2.51	2.46	2.41	2.48
Average Family Size*	2.79	2.95	3.75	3.13	3.05	3.11	3.00	2.97	2.98

*Source: US Census, *2016-2020 ACS 5-year estimates*

2020 was 3.75, which exceeds the countywide and statewide estimates (3.11 and 2.98, respectively), and is an increase from the city’s 2010

average family size of 2.95. As discussed above, the percentage of residents under age 20 increased in Brandon from 2010 to 2020. Taken together, the increase in youth population and average family size during this period suggests that Brandon’s population increase was partly driven by births among Brandon families, in-migration of families with children, or both. The expansion of the city’s housing stock in the preceding two decades (see Figure B.8) ensured that housing was available for new families.

The City’s average household size has increased since 2000, although the rate of increase was slower from 2010 to 2020 compared to the previous decade. The city’s increase in average household size is not expected to continue in the next two decades, considering state and national trends of smaller families and more one and two-person households. See Figure 4.12 for additional household and family size data.

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 and assigned on the designations shown in Figure B.13.

Figure B.13: Windshield Survey Category Condition Criteria

Condition Categories	Description
Great	<ul style="list-style-type: none"> No visible repairs or needed updates are apparent. Typically new construction, recently renovated, or extremely well-maintained structures.
Good	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> Structure was not visible from the road or data was not recorded for the parcel.

Results

Figure B.14 displays the results of the city’s windshield survey. Of structures evaluated, over half of the homes were either in great (18.7%) or good (36.6%) condition. Approximately 14 percent of the city’s residential structures were deemed to be in either Poor (7.5%) or Dilapidated (6.7%) conditions.

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 3.53. (between Good and Fair).

Overall, 134 parcels with dwelling structures were evaluated. Two vacant, potentially buildable residential lots were identified.

Future Development

Floodplain Considerations

Brandon’s Flood Insurance Rate Maps (FIRMs) were last updated on 12/30/2020. The source of flooding is Lime Creek, which flows from northeast to southwest across southern Brandon. Some residential parcels have portions in the 1 percent annual chance (100 year) floodplain, the 0.2 percent annual chance (500 year) floodplain, or both. However, no dwellings are located in either floodplain.

Areas for Development

According to the Buchanan County Assessor’s office and city staff, three (3) new homes were built between 2017 and 2021, including one in the new subdivision on the western edge of the city, and two on infill lots. This equates to a new housing construction rate of 6 units per decade. The one (1) remaining vacant lot is an infill lot.

Two potential areas for new residential developments within the city boundaries are in the northwest and northeastern corners of the city. The current land use of these areas is agriculture (row-crop production). However, city task force members commented that Brandon is landlocked, indicating that the current owners of these tracts are unwilling to sell to residential developers.

Figure B.14: Windshield Survey Results, City of Brandon		
Condition of Parcels Evaluated	Number Parcels	Percent of Parcels Evaluated
Great	25	18.7%
Good	49	36.6%
Fair	41	30.6%
Poor	10	7.5%
Dilapidated	9	6.7%
Total	134	100%
Status	Number Parcels	Percent
Parcels Evaluated	134	92.4%
Vacant	2	1.4%
N/A	6	4.1%
Undetermined	3	2.1%
Total	145	100%

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 B.15.

- **Total Population:** See city population projections in Figure B.2.
- **Population in Group Quarters** – Group Quarters include residences such as group homes, skilled nursing facilities, treatment facilities, correction facilities, or similar institutions. The city does not have any group quarters.
- **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, 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.

The projected number of households in the City is expected to increase slightly from 141 in 2020 to 146 in 2040. Taking state and national trends toward an aging population and declining household sizes into consideration, Brandon’s average household size is expected to stay constant through 2040 rather than continuing to increase. Based on these trends, Brandon’s total housing demand is projected to increase from 152 to 157 units.

Now that the expected housing demand has been established, the next analysis considers recent home building and home loss trends. The forecasted Change in units is shown in Figure B.16, and an explanation of the numbers used in the calculation are below.

Figure: B.15: Projected Housing Unit Demand, Brandon			
Year	2020	2030	2040
Total Population	341	344-348	347-356
Population in Group Quarters	0	0	0
Population in Housing	341	346	352
Household Size	2.42	2.42	2.42
Total Households	141	143	146
Assumed Vacancy Rate (7.2%)	11	11	12
Total Housing Units	152	154	157
Percent Change from 2020	-	1.8%	3.2%

- **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 one (1) residential demolition from 2017 to 2021, or a rate of 2 demolitions per decade.

- **Unit Added (New Construction)** – Projected units added from new construction, based on the city’s new housing unit construction 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.

Figure: B.16: Projected Changes in Housing Units		
Year	2030	2040
2020 Housing Unit Count	152	
Unit Loss from 2020 (Average of Housing Attrition and Demolition Rates)	-8	-15
Units Added Since 2020 (New Construction)	6	12
Projected # of Units	150	149
Difference Between “Total Housing Units” in Figure B.15	-4	-8

Based on the considerations discussed, the city is not constructing new units at a rate fast enough to replace units lost to meet the Housing demand identified in Figure B.15. Brandon is expected to lose 15 units between 2020 and 2040 to demolition and other types of attrition. During the same period, 12 new units will be built if the current rate of home construction continues. At the same time, demand for housing is expected to increase by 5 units over the city’s 2020 housing stock of 152. The net result of these trends

will be a demand for 157 units by 2040 but a supply of only 149 units, or a shortage of 8 units. In other words, the city must increase its home construction rate from 6 units to 10 units per decade to replace lost units and meet increased housing demand.

City Housing Priorities

Key Issues

- **Aging Housing Stock:** The city has one of the oldest housing stocks among cities in the county. Nearly half (44.1 percent) of the city’s housing units were built in 1939 or earlier. These pre-World War II homes represent a much larger portion of the city’s housing compared to Buchanan County as a whole (27.6 percent) and the State of Iowa (25.2 percent).
- **Moderate Population Growth:** The city’s population was relatively stable from 1990 through 2010, but increased by 32 persons from 2010 to 2020. ranging from 309 to 320 persons. From 2010 to 2020, the city experienced a substantial population increase of 32 persons. The population growth appears to be due in part to births among existing Brandon families, in-migration of new families with children, or both. The expansion of the city’s housing stock from 1990 to 2010 ensured that housing was available for new families.
- **Stagnant Housing Stock:** From 2017 through 2021, Brandon added 3 new homes, for a new construction rate of 6 homes per decade. However, with demolition and attrition of other housing units from 2010 to 2020, the city’s total housing stock did not change.

- Low to Moderate Vacancy Rates: The city’s total vacancy rate in 2020 was 7.2 percent. While this vacancy rate is higher than in the preceding decade, it is slightly lower than the countywide vacancy rate of 7.7 percent. This indicates that demand persists for housing in Brandon. Task Force members also underlined the lack of available housing as an issue for the city.
- Limited Room for Housing Growth: The city has limited space to build within existing development footprint. The City may need to establish a new subdivision, and possibly annex land, to make room for new residential construction.

Housing Goals and Action Steps

1. Upgrade Conditions of Existing Housing Stock

Rationale: As discussed, the city’s housing stock is quite aged. Many older dwellings require moderate to substantial rehabilitation to make them attractive, energy efficient, and in compliance with local building codes. The windshield determined that, of homes surveyed, about 14 percent were in either Poor or Dilapidated condition.

Implementation Strategies:

- Explore housing rehabilitation programs. Options to consider include establishing a city grant program to fund improvements, tax rebates/incentives/exemptions on the value of improvements, and housing rehabilitation funds from the Iowa Finance Authority (IFA), U.S. Department of Agriculture (USDA), or the Federal Home Loan Bank of Des Moines (FHLB).
- Consider program to encourage “age in place” improvements to maintain residents and promote quality of life.

2. Promote Construction of New Homes

Rationale: Demand for additional housing was identified as a need during the planning process. The city may consider reinstating incentive programs to encourage new home builds, and should encourage infill development when possible. However, with few lots to choose from with the city’s limit footprint, it might also be appropriate to work with a developer to identify new subdivision opportunity. Incentives could be offered to home builders as well as buyers of new homes. Communities have guaranteed the sale of homes, waived building permit fees, and offered services to builders. Likewise, many communities have offered tax abatements and free city services to home buyers.

Implementation Strategies:

- Explore opportunities to annex land into the city for new residential development.
- Contact and recruit developers to the City.

- Consider reinstating or expanding tax incentives or rebate programs to encourage developers to invest and build in the city.
- Explore use of Tax Incremental Financing (TIF) to help finance infrastructure costs (streets, storm sewer, sanitary sewer, water, etc.) in new residential subdivisions.

3. Remove Blighted and Abandoned Buildings

Rationale: The city should continue its efforts to remove abandoned or dilapidated homes. This would provide new vacant lots where infill housing could be constructed.

Implementation Strategies:

- Identify and remove dilapidated homes and buildings.
- Review, update as necessary, and enforce building codes to prevent properties from deteriorating.

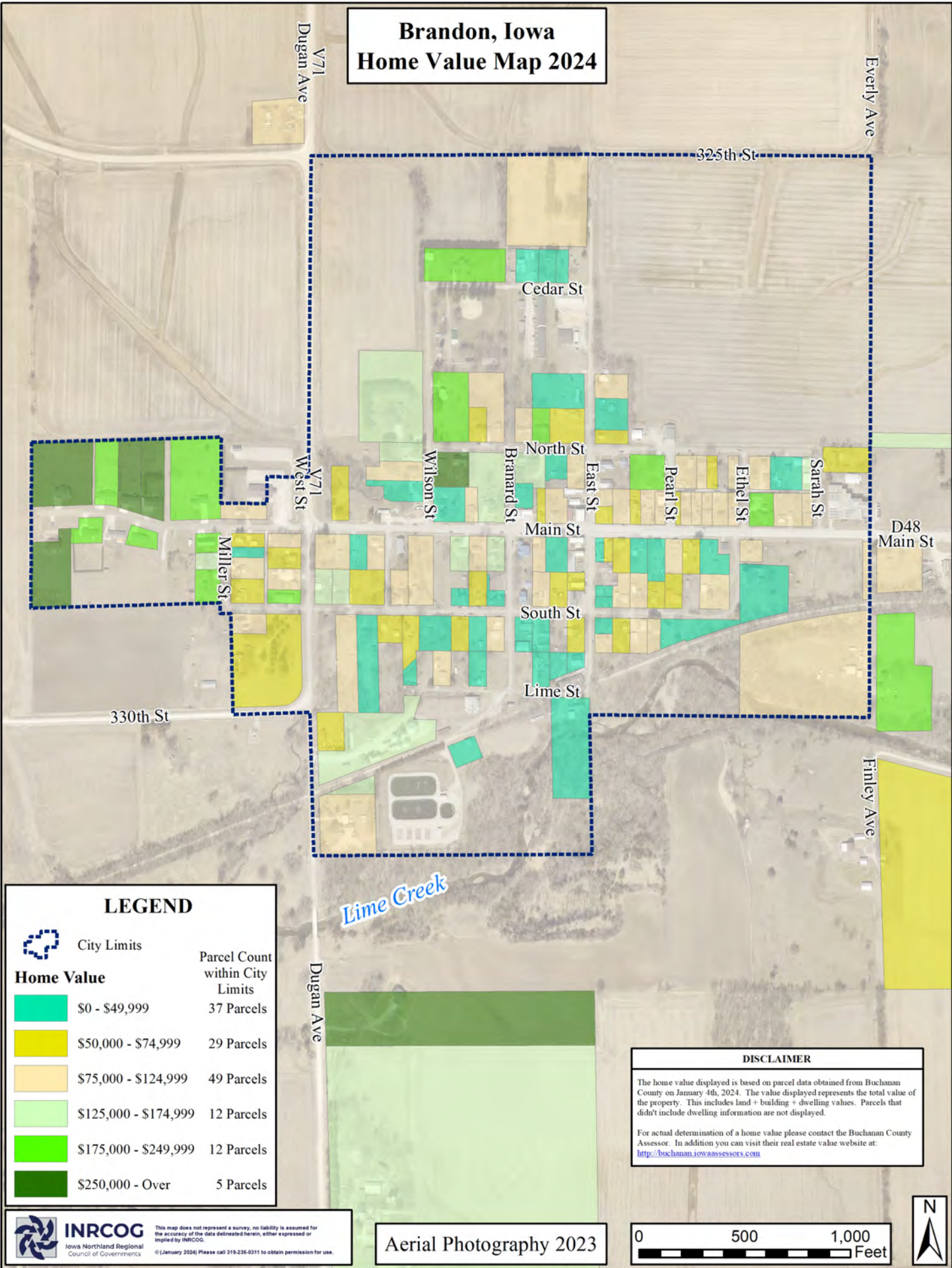
4. Establish a City Housing Task Force

Rationale: The City Council should appoint a "housing committee" that will be responsible for investigating housing issues. The Committee can take the lead in identifying and recruiting developers to the city.

Implementation Strategies:

The City, or its appointed committee, should prioritize the housing needs and make the necessary contacts with other communities that have successfully met those needs. The committee would also be responsible for investigating funding sources and potential project partners. The committee may determine that it should utilize the planning grants offered by the State that will assist the community in following through with their housing action plan.

Brandon, Iowa Home Value Map 2024



LEGEND



City Limits

Home Value

Home Value Range	Parcel Count within City Limits
\$0 - \$49,999	37 Parcels
\$50,000 - \$74,999	29 Parcels
\$75,000 - \$124,999	49 Parcels
\$125,000 - \$174,999	12 Parcels
\$175,000 - \$249,999	12 Parcels
\$250,000 - Over	5 Parcels

DISCLAIMER

The home value displayed is based on parcel data obtained from Buchanan County on January 4th, 2024. The value displayed represents the total value of the property. This includes land + building + dwelling values. Parcels that didn't include dwelling information are not displayed.

For actual determination of a home value please contact the Buchanan County Assessor. In addition you can visit their real estate value website at: <http://buchanan.iowaassessors.com>

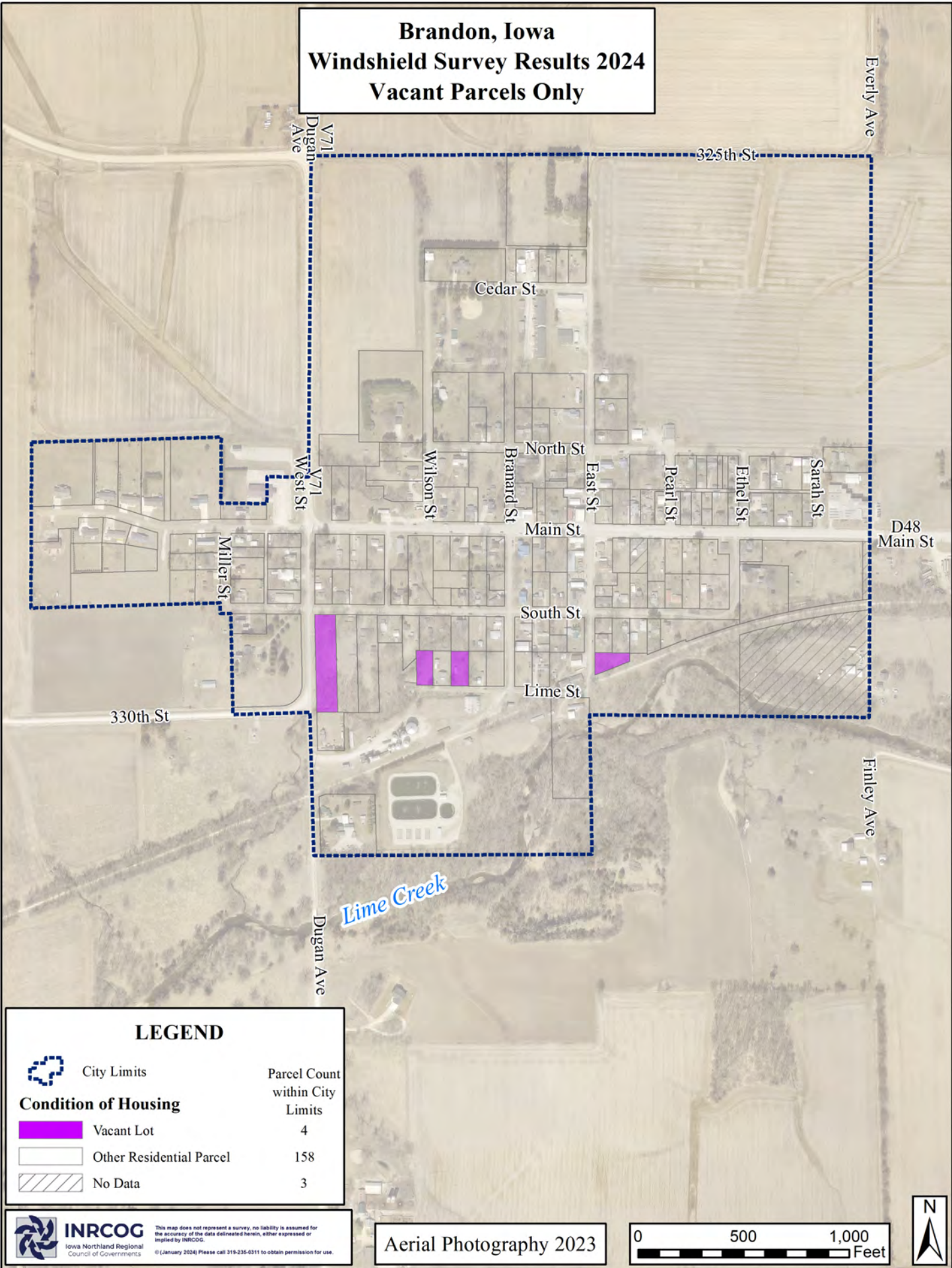


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Aerial Photography 2023



Brandon, Iowa Windshield Survey Results 2024 Vacant Parcels Only



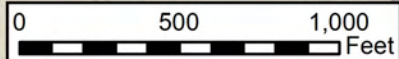
LEGEND

	City Limits	Parcel Count within City Limits
	Vacant Lot	4
	Other Residential Parcel	158
	No Data	3



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Aerial Photography 2023



City of Fairbank

Community Background

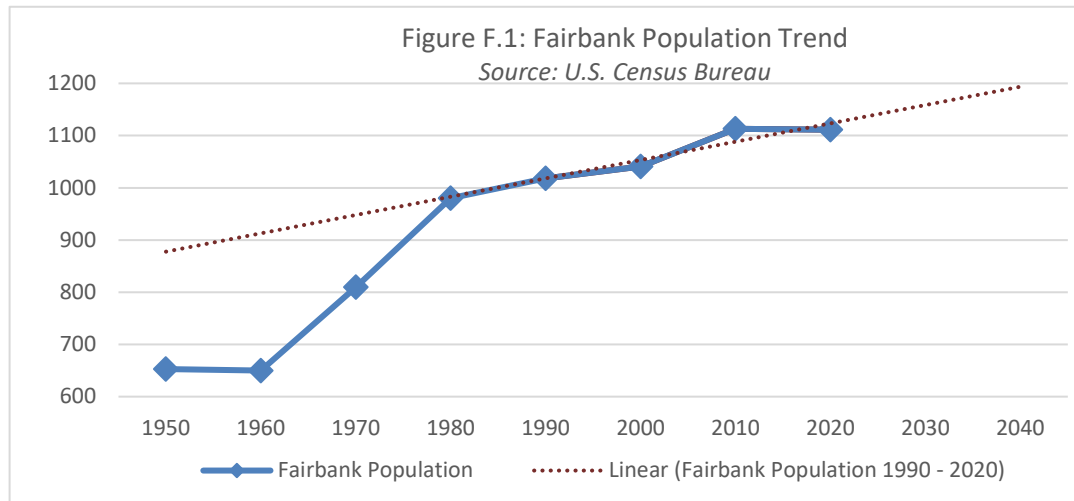
Fairbank was platted in 1854. The first store was built shortly thereafter in 1855 and a German language Lutheran Church was established in the community in 1868. The City was incorporated in 1891, 37 years after its platting.

Fairbank is located on the northern border of an old-order Amish settlement that spans the Fairbank, Hazleton, and Independence area. The first Amish family settled in the area in 1914. There are approximately 145 families in the area that still follow the traditional way of life, foregoing conveniences such as electricity and modern machinery.

Today the City of Fairbank has become a “craft community boasting several craft and gift shops.” The City offers a well-equipped fire department and ambulance crew, medical clinic, pharmacy, municipal library, and swimming pool. Recreational opportunities for the area include a park system with picnic shelters, athletic facilities, boating, kayak portage, fishing, and golfing. The community has a beautiful Island park located on the Little Wapsipinicon River as it passes through the City.

Demographic and Social Characteristics

The city had a population of 1,111 at the time of the 2020 US Census. The city represented 5.4 percent of the county’s total 2020 population of 20,565. Figures F.1 and F.2 provide an overview of the city’s historic population change and future projections. Fairbank’s projected population is based on the trends from 1990 to 2020.



Year	Census Population	# Change (Linear)	% Change (Geometric)
1950	653	-	-
1960	650	-3	-0.5%
1970	810	160	24.6%
1980	980	170	21.0%
1990	1,018	38	3.9%
2000	1,041	23	2.3%
2010	1,113	72	6.9%
2020	1,111	-2	-0.2%
Avg. (1950-2020)		65.4	8.3%
Avg. (1990-2020)		31	3.0%
Projected 2030		1,142	1,144
Projected 2040		1,173	1,179

According to US Census data, the city’s population steadily increased from 1,018 in 1990 to 1,113 in 2010. Fairbank’s population in 2020 was 1,111, essentially flat since 2010. Based on population changes since 1990, the city has a projected decennial growth rate of 3 percent. Extrapolated from the city’s 2020 population, the city can anticipate a population of 1,173 to 1,179 by 2040.

Figures F.3 and F.4 provide an overview of the population characteristics of the city. In 2010, the city’s median age was 40.7 – older than the statewide (38.6) and national (38.8) median ages. The age composition of the city mirrors national and statewide trends as shown in Figure F.4.

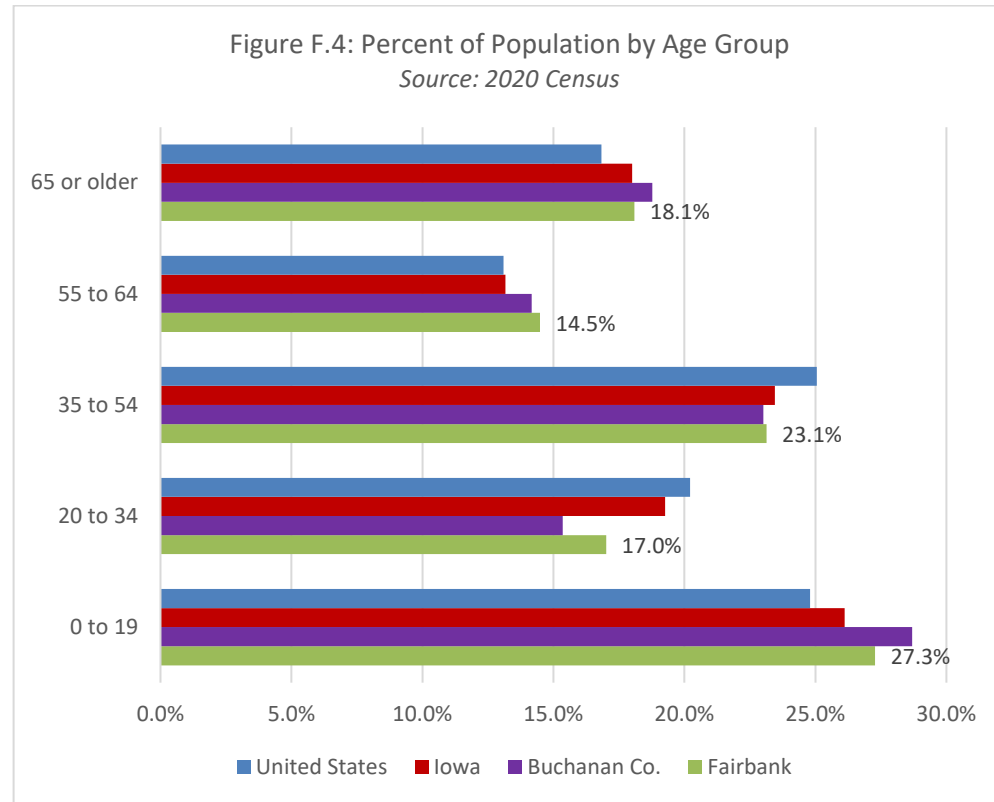


Figure F.3: Population Characteristics	
<i>Population</i>	
Total Population	1,111
Total Males	558
Total Females	553
Median Age	40.7
<i>Race</i>	
One Race-White	1,070
One Race-Black or African American	0
Two or More Races	34
Hispanic or Latino (of any race)	17
<i>Households</i>	
Total Population in Group Quarters	2
Total Family Households	315
Total Family Households with Children under 18	134
Households with individuals 65 yrs and over	145
Average household size	2.46
Average family size*	3.02
<i>Source: 2020 US Census, *2016-2020 ACS</i>	

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 F.5: Home Value Characteristics, City of Fairbank				
	Estimate	MOE	Percent	MOE
VALUE				
Owner-occupied units	473	±86	100%	(X)
Less than \$50,000	29	±19	6.1%	±3.9
\$50,000 to \$99,999	125	±51	26.4%	±8.7
\$100,000 to \$149,999	120	±42	25.4%	±7.4
\$150,000 to \$199,999	90	±37	19.0%	±7.1
\$200,000 to \$299,999	86	±35	18.2%	±7.3
\$300,000 to \$499,999	16	±10	3.4%	±2.0
\$500,000 to \$999,999	1	±3	0.2%	±0.7
\$1,000,000 or more	6	±10	1.3%	±2.0
Median (dollars)	\$138,800	±13,071	(X)	(X)
<i>Source: ACS, 2016-2020 5-Year Estimates</i>				

Figure F.5 shows the value of owner-occupied homes in the city. The median value is \$138,800, with over half of homes valued between \$50,000 and \$149,999, and nearly 2 in 5 homes valued between \$150,000 and \$299,999. Figure F.6 displays the rental costs and characteristics within the city. The median gross rent (including rent and tenant-paid utilities) is \$571, with most rentals (86.1 percent) priced under \$1,000. Nonetheless, about 1 in 3 Fairbank renters (33.8 percent) are cost burdened, or paying more than 30 percent of income on housing costs.

Figure F.6: Rental Characteristics, City of Fairbank				
	Estimate	MOE	Percent	MOE
GROSS RENT				
Occupied units paying rent	65	±38	100%	(X)
Less than \$500	21	±10	32.3%	±26.3
\$500 to \$999	35	±37	53.8%	±34.1
\$1,000 to \$1,499	6	±9	9.2%	±13.9
\$1,500 to \$1,999	3	±5	4.6%	±8.5
\$2,000 to \$2,499	0	±10	0%	±28.5
\$2,500 to \$2,999	0	±10	0%	±28.5
\$3,000 or more	0	±10	0%	±28.5
Median (dollars)	\$571	±125	(X)	(X)
GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME (GRAPI)				
Occupied units paying rent (excluding units where GRAPI cannot be computed)	65	±38	100%	(X)
Less than 15.0 percent	9	±7	13.8%	±14.5
15.0 to 19.9 percent	22	±34	33.8%	±40.2
20.0 to 24.9 percent	6	±9	9.2%	±13.9
25.0 to 29.9 percent	6	±7	9.2%	±13.2
30.0 to 34.9 percent	0	±10	0%	±28.5
35.0 percent or more	22	±16	33.8%	±28.0
<i>Source: ACS, 2016-2020 5-Year Estimates</i>				

Figure F.7: Housing Characteristics, City of Fairbank				
	Estimate	MOE	Percent	MOE
HOUSING OCCUPANCY				
Total housing units	562	±93	100%	(X)
Occupied housing units	538	±91	95.7%	±4.4
Vacant housing units	24	±25	4.3%	±4.4
Homeowner vacancy rate	1.7	±2.6	(X)	(X)
Rental vacancy rate	19.8	±20.0	(X)	(X)
UNITS IN STRUCTURE				
Total housing units	562	±93	100%	(X)
1-unit, detached	463	±83	82.4%	±6.4
1-unit, attached	5	±6	0.9%	±1.0
2 units	2	±4	0.4%	±0.7
3 or 4 units	19	±15	3.4%	±2.6
5 to 9 units	25	±34	4.4%	±6.0
10 to 19 units	10	±8	1.8%	±1.5
20 or more units	5	±7	0.9%	±1.3
Mobile home	33	±21	5.9%	±3.6
HOUSING TENURE				
Occupied housing units	538	±91	100%	(X)
Owner-occupied	473	±86	87.9%	±6.6
Renter-occupied	65	±38	12.1%	±6.6
<i>Source: ACS, 2016-2020 5-Year Estimates</i>				

Figures F.7 and F.8 display general housing characteristics and homeownership characteristics. Figure F.7 indicates that there are 24 vacant housing units, although the 2020 Census identified 33 vacant units. In Fairbank, as in most rural Iowa communities, the housing stock consists primarily of single-family detached units (82.4 percent). Fairbank's homeownership rate of 87.9 percent is higher than the countywide, state, and national homeownership rates of 80 percent, 71.2 percent, and 64.4 percent, respectively.

Figure F.8: Homeownership Characteristics, City of Fairbank				
	Estimate	MOE	Percent	MOE
MORTGAGE STATUS				
Owner-occupied units	473	±86	100%	(X)
Housing units with a mortgage	313	±74	66.2%	±8.8
Housing units without a mortgage	160	±48	33.8%	±8.8
SELECTED MONTHLY OWNER COSTS (SMOC)				
Housing units with a mortgage				
Median (dollars)	\$1,238	±161	(X)	(X)
Housing units without a mortgage				
Median (dollars)	\$429	±72	(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	167	±48	53.4%	±13.6
20.0 to 24.9 percent	90	±45	28.8%	±11.5
25.0 to 29.9 percent	10	±8	3.2%	±2.7
30.0 to 34.9 percent	15	±22	4.8%	±6.8
35.0 percent or more	31	±21	9.9%	±6.4
Housing units without a mortgage				
Less than 10.0 percent	94	±42	58.8%	±14.2
10.0 to 14.9 percent	20	±15	12.5%	±8.7
15.0 to 19.9 percent	10	±8	6.3%	±5.6
20.0 to 24.9 percent	6	±6	3.8%	±3.7
25.0 to 29.9 percent	10	±12	6.3%	±7.3
30.0 to 34.9 percent	0	±10	0%	±13.1
35.0 percent or more	20	±15	12.5%	±9.6
<i>Source: ACS, 2016-2020 5-Year Estimates</i>				

Of the city’s owner-occupied units, 66.2 percent have a mortgage. Median monthly owner costs, including mortgage payments, taxes, insurance, and utilities, are \$1,238 for owners with mortgages and \$429 for owners without mortgages. An estimated 14.7 percent of owners with mortgages, and 12.5 percent of those 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

Figure F.9: Historic Number of Housing Units							
Community	1980	1990	2000	2010	2020	Net Change 1980-2020	% Change 1980-2010
Fairbank	362	408	436	498	484	122	33.7%
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%

Source: US Census Bureau, calculated by INRCOG

From 1980 through 2020, the number of housing units in the city increased by 33.7 percent, exceeding both the countywide and statewide growth rates.

Vacancy Rate

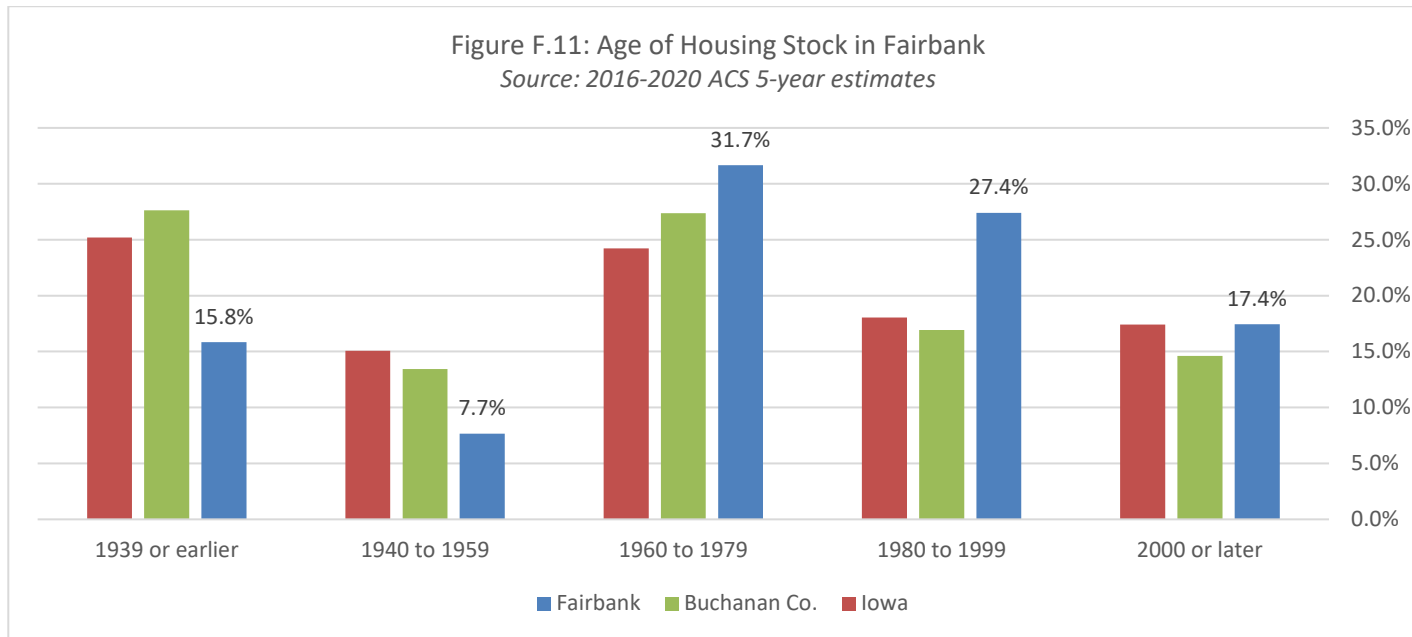
Figure F.10 shows the city’s housing vacancy rate for the city from 2000 through 2020. Note that decennial Census data is used for 2000, 2010 and 2020, while the American Community Survey 5-year estimate is used for 2015. The 2020 vacancy rate was 6.8%, lower than in 2010 but apparently higher than in 2015. Fairbank’s vacancy rate is lower than the countywide vacancy rate of 7.7 percent in 2020.

Figure F.10: Historic Housing Vacancy Rate Estimates, 2000-2020				
Year	Occupied Housing Units	Vacant Housing Units	Total Housing Units	Vacancy Rate
2020	451	33	484	6.8%
2015*	453	19	472	4.0%
2010	461	37	498	7.4%
2000	418	18	436	4.1%

*Source: Decennial Census, *2011-2015 ACS 5-Year Estimates*

Age of Housing Stock

Figure F.11 below displays the percent of the city’s housing stock by era when the unit was built. A majority of the city’s housing stock (76.5%) has been built since 1960. Fairbank’s housing stock tends to be newer than that of the county and the state.



Household Size

Fairbank has a below average household size compared to the rest of the county as well as the state. The city’s household size dropped from 2.49 in 2000 to 2.41 in 2010, and partially rebounded to 2.46 in 2020, while the countywide household size continued to decline. The city’s average family size of 3.02 in 2020 is lower than the countywide average family size but higher than the state’s average family size. Fairbank’s average family size increased slightly from 2010.

Figure F.12: Household and Family Size						
	Average Household Size			Average Family Size		
	2000	2010	2020	2000	2010	2020*
Fairbank	2.49	2.41	2.46	3.03	2.98	3.02
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

*Source: Decennial Census, *2016-2020 ACS 5-Year Estimates*

The city’s increase in average household and family size since 2010 is not expected to continue in the next two decades, considering state and national trends of smaller families and more one and two-person households. See Figure 4.12 for additional household and family size data.

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 City of Fairbank reported no changes since the windshield survey conducted in 2017.

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 and assigned on the designations shown in Figure F.13.

Figure F.13: Windshield Survey Category Condition Criteria

Condition Categories	Description
Great	<ul style="list-style-type: none"> No visible repairs or needed updates are apparent. Typically new construction, recently renovated, or extremely well-maintained structures.
Good	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> Structure was not visible from the road or data was not recorded for the parcel.

Results

Figure F.14 displays the results of the city’s windshield survey. The 2017 data was updated based on records of new construction and demolition from City staff and the Buchanan and Fayette County Assessors’ offices. Of structures evaluated, 87.8 percent of the homes were either in great (34.9%) or good (52.8%) condition. Only 2 percent of the city’s residential structures were deemed to be in poor 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 4.2 (between Good and Great).

Overall, 439 parcels with dwelling structures were evaluated. Twenty-nine (29) parcels were identified as vacant residential lots, of which most are in the new residential development areas in the northeast corner of the city.

Condition of Parcels Evaluated	Number Parcels	Percent of Parcels Evaluated
Great	154	34.9%
Good	233	52.8%
Fair	45	10.7%
Poor or Dilapidated	9	2.0%
Total	441	100%
Status	Number Parcels	Percent
Parcels Evaluated	441	89.5%
Vacant	29	5.9%
N/A	7	1.4%
Undetermined	16	3.2%
Total	493	100%

Future Development

Floodplain Considerations

Fairbank’s Flood Insurance Rate Maps (FIRMs) were last updated on 12/30/2020. The source of flooding is the Little Wapsipinicon River. Some residential parcels have portions in the 1 percent annual chance (100 year) floodplain, the 0.2 percent annual chance (500 year) floodplain, or both. During the 1990s, many dwellings were bought-out with a combination of federal, state, and local funds following major flood events. Today, no dwellings are located in the floodplain. Residential development in and around the floodplain should be avoided and investment in redevelopment should be focused on areas outside the floodplain as well.

Areas for Development

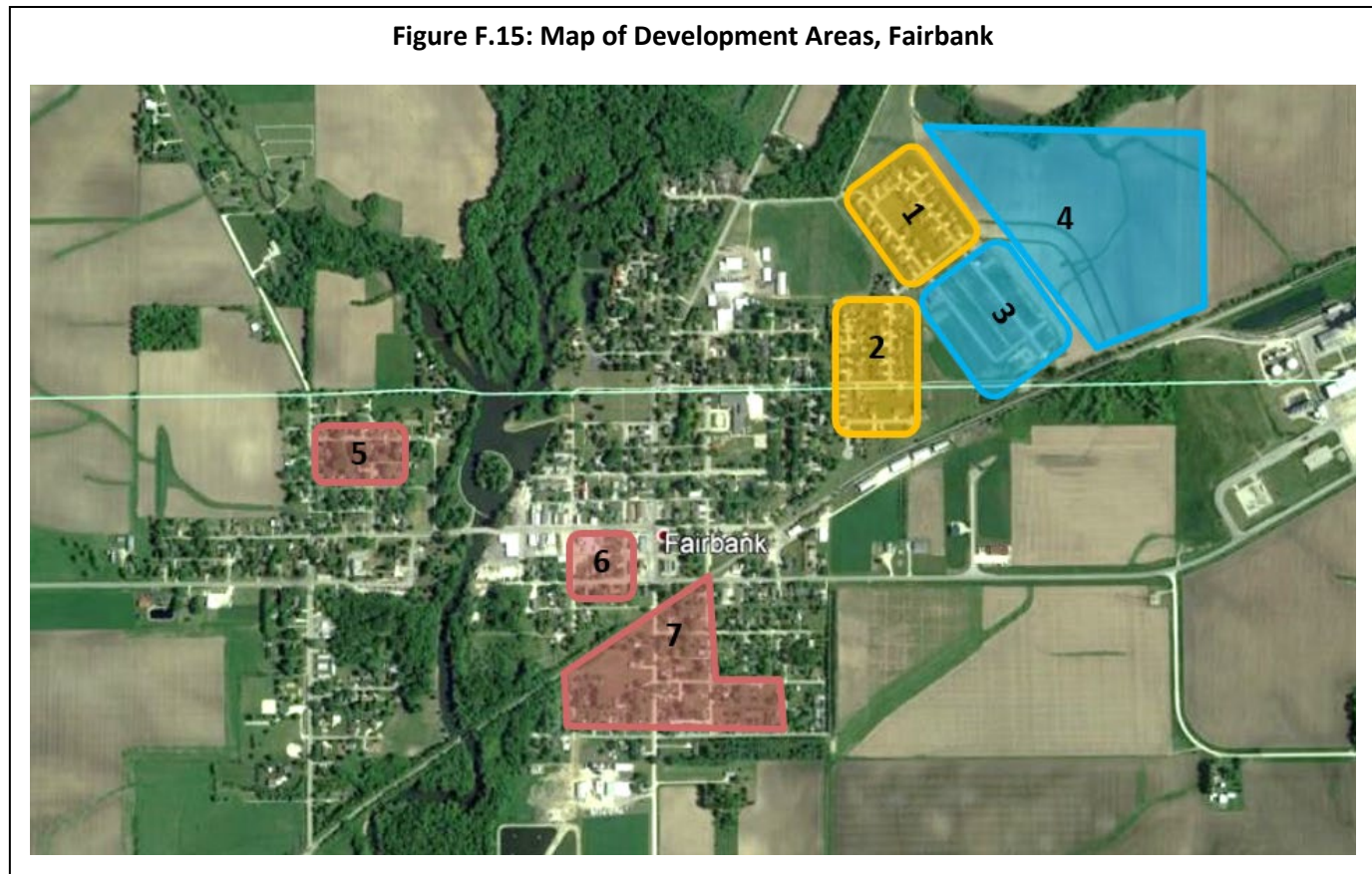
The city has developed most of the area within the city limits. A new residential single-family home development is underway in the northeast corner of the city (northeast of Amy Avenue), in Fayette County, and accounted for 14 of the city's 19 housing starts from 2017 through 2021. As of this writing, 21 of the city's estimated 29 vacant lots are located in this subdivision. Figure F.15 shows potential development areas in Fairbank.

Areas 1 & 2: These areas represent the location of recent residential development in the city. This is also the location of the more valuable residential properties in the city. The Windshield Survey identified two vacant lots in Area 1 and four vacant lots in Area 2.

Area 3: This zone is ready for residential development. The parcels have been platted and city streets and utilities have been constructed. Fayette County Assessor records indicate that 19 lots are still vacant.

Area 4: Infrastructure has not been installed but, based on proximity, would be a natural extension of Area 3 development.

Area 5: Older part of town that, based on the windshield survey, was identified as a potential area for residential rehabilitation efforts; specifically, east of Walnut Street, between Wisconsin Street and Main Street.



Area 6: Older part of town that, based on the windshield survey, was identified as a potential area for residential rehabilitation efforts; specifically, the residential properties in the area south of Main Street and north of the railroad, between 2nd Street and 5th Street.

Area 7: Older part of town that, based on the windshield survey, was identified as a potential area for residential rehabilitation efforts; specifically, south of the railroad tracks to north of Washington Street, from 2nd Street to Catherine Street.

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 F.15.

- **Total Population:** See city population projections in Figure F.2.
- **Population in Group Quarters** –Group Quarters include residences such as group homes, skilled nursing facilities, treatment facilities, correction facilities, or similar institutions. Fairbank’s Group Quarters population is assumed to remain constant at its 2020 level.
- **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.

Year	2020	2030	2040
Total Population	1,111	1,142-1,144	1,173-1,179
Population in Group Quarters	2	2	2
Population in Housing	1,109	1,141	1,174
Household Size	2.46	2.43	2.40
Total Households	451	470	489
Vacancy Rate (6.8%)	33	34	36
Total Housing Units	484	504	525
Percent Change from 2020	-	4.1%	8.5%
Unit Change from 2020	-	20	41

The city’s population is projected to grow modestly in the coming decades, reaching up to 1,179 in 2040.

This will lead to an estimated 489 households by 2040. Assuming Fairbank’s vacancy rate remains constant at its 2020 level of 6.8 percent, the city will have a demand for 525 housing units by 2040.

Now that the expected demand of number of housing units has been established, the next analysis considers recent home building and home loss trends. The forecasted Change in units is shown in Figure F.17, and an explanation of the numbers used in the calculation are below.

- **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 four (4) residential demolitions from 2017 to 2021, or a rate of 8 demolitions per decade.
- **Unit 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 records from the Buchanan and Fayette County Assessors’ offices, Fairbank had 19 housing starts between 2017 and 2021, of which 5 were in Buchanan County. Considering projected attrition, the city’s current housing production rate is high enough to replace lost units, but not quite high enough to meet new housing demand. By 2040, the city is projected to have a shortage of 14 units.

Figure: F.17: Projected Changes in Housing Units		
Year	2030	2040
2020 Housing Unit Count	484	
Unit Loss (Housing Attrition)	-26	-49
Units Added (New Construction)	38	76
Projected # of Units	496	511
Difference Between “Total Housing Units” in Figure F.16	-8	-14

City Housing Priorities

Key Considerations

The largest economic hub in the region is the Waterloo/Cedar Falls metropolitan area (population 169,461) which is 16 miles southwest of Fairbank. The City of Oelwein (2020 population of 5,920), in Fayette County, is six miles northeast. The city is in a position to offer small-town style living – along with its other quality of life and recreational amenities – to both these areas. In 2018, after completion of the last Housing Needs Assessment, East Penn Manufacturing opened a battery manufacturing and distribution facility in Oelwein, creating about 350 jobs.

- **Balanced Housing Stock:** The age of the city’s housing stock well-balanced. In fact, it is slightly younger than the state and national rates. An estimated 76.5 percent of the units have been built since 1960. Only 15.8 percent of the city’s housing stock was built prior to 1940.
- **Positive New Developments Trend:** From 1980 through 2020, the number of housing units in the city increased by 33.7 percent according to U.S. Census data, exceeding both the countywide and statewide growth rates.
- **Limited Affordable Rental Housing:** Among rental households, 33.8 percent of household income on housing.

Housing Goals and Action Steps

1. Increase Availability of Affordable/Workplace Housing Options

Rationale: Demand for affordable housing, particularly starter homes for regional workforce, was identified in the planning process. Demand exists for both affordable homeownership and rental opportunities. The city should continue to encourage new homes builds in addition to exploring the development of duplex, triplex, other multi-unit facilities -owner or renter occupied. These efforts will reduce construction costs and increase affordable housing options.

Implementation Strategies:

- Explore affordable housing tax programs, including Iowa’s Workforce Housing Tax Credit program to develop affordable rental properties.
- Identify and establish tax incentives to encourage more affluent existing residents to “upgrade” to a new home, allowing older, more-affordable homes to filter down to new buyers.
- Encourage new residential construction on identified infill lots.
- Increase number of multi-unit rental properties; Establish incentives or prioritize in development agreements.

2. Maintain and Improve the Quality, Value, and Appearance of the City’s Existing Housing Stock

Rationale: While overall the city has a healthy housing stock, the city must continue its efforts to remove abandoned or dilapidated homes.

Implementation Strategies:

- Continue efforts working with homeowners to improve properties and establish timelines for improvements.
- Identify and remove dilapidated homes and buildings.
- Explore housing rehabilitation programs. Options to consider include establishing a city grant program to fund improvements, tax rebates/incentives/exemptions on the value of improvements, and housing rehabilitation funds from the Iowa Finance Authority (IFA), U.S. Department of Agriculture (USDA), or the Federal Home Loan Bank of Des Moines (FHLB).
- Consider program to encourage “age in place” improvements to maintain residents and promote quality of life.

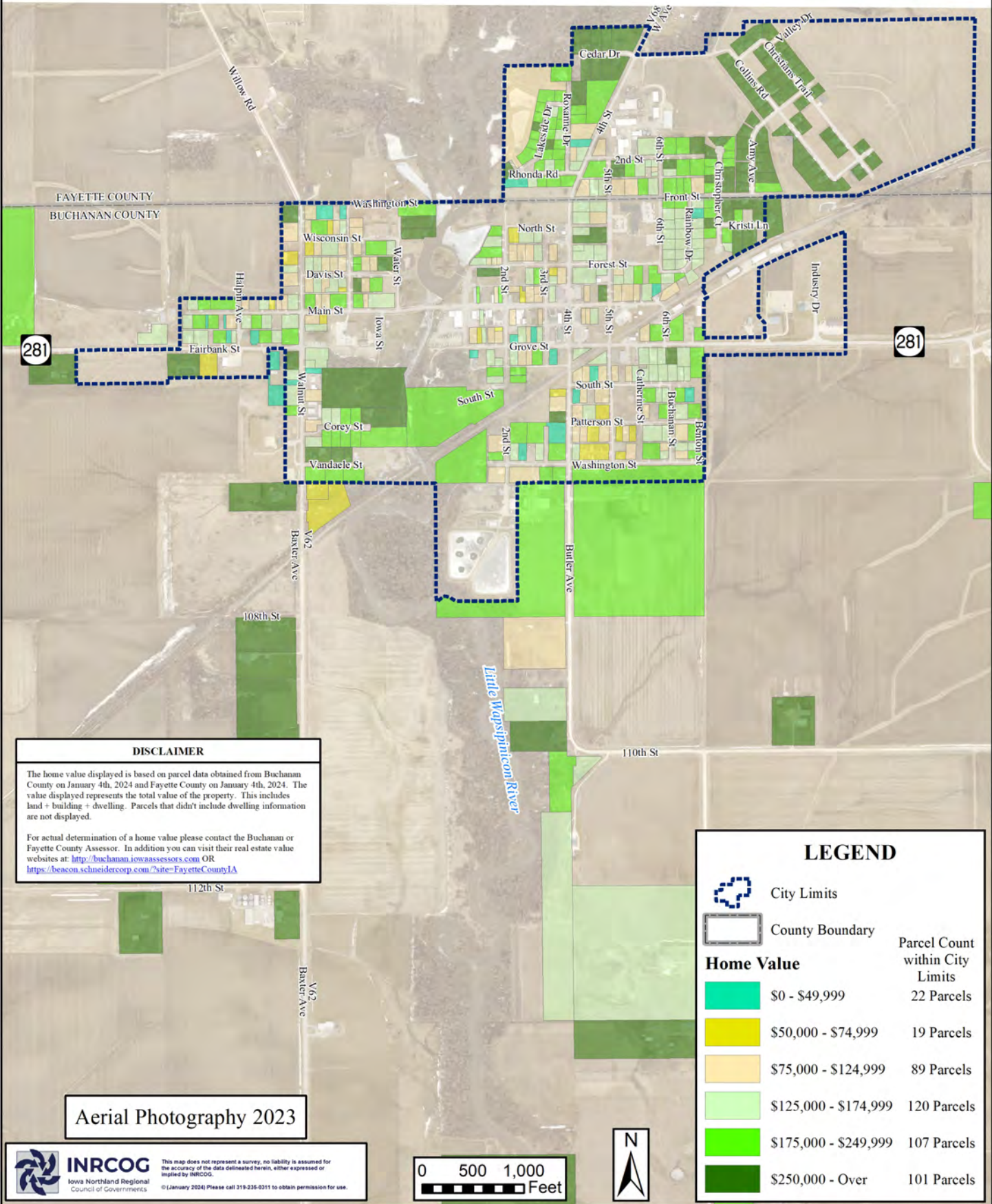
3. Establish a City Housing Task Force

Rationale: The City Council should appoint a "housing committee" that will be responsible for investigating the housing issues. The Committee can take the lead in identifying and recruiting developers to the city.

Implementation Strategies:

The City, or its appointed committee, should prioritize the housing needs and make the necessary contacts with other communities that have successfully met those needs. The committee would also be responsible for investigating funding sources and potential project partners.

Fairbank, Iowa Home Value Map 2024



DISCLAIMER

The home value displayed is based on parcel data obtained from Buchanan County on January 4th, 2024 and Fayette County on January 4th, 2024. The value displayed represents the total value of the property. This includes land + building + dwelling. Parcels that didn't include dwelling information are not displayed.

For actual determination of a home value please contact the Buchanan or Fayette County Assessor. In addition you can visit their real estate value websites at: <http://buchanan.iowaassessors.com> OR <https://beacon.schneidercorp.com/?site=FayetteCountyIA>

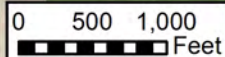
LEGEND

	City Limits	
	County Boundary	
Home Value		Parcel Count within City Limits
	\$0 - \$49,999	22 Parcels
	\$50,000 - \$74,999	19 Parcels
	\$75,000 - \$124,999	89 Parcels
	\$125,000 - \$174,999	120 Parcels
	\$175,000 - \$249,999	107 Parcels
	\$250,000 - Over	101 Parcels

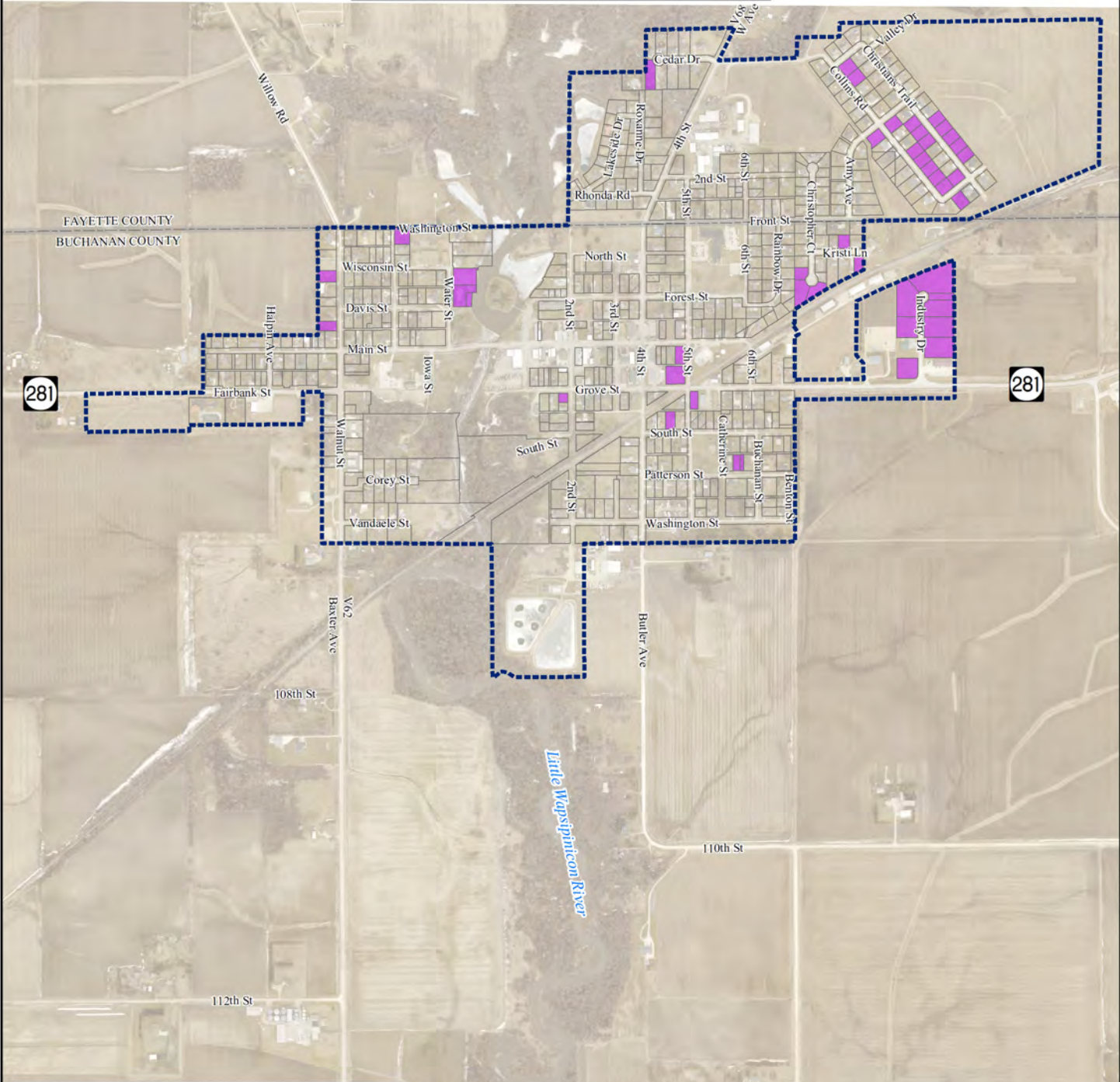
Aerial Photography 2023



This map does not represent a survey, no liability is assumed for the accuracy of the data delineated herein, either expressed or implied by INRCOG.
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Fairbank, Iowa Windshield Survey Results 2024 Vacant Parcels Only



LEGEND	
	City Limits
	County Boundary
Condition of Housing	
	Vacant Lot
	Other Residential Parcel
	No Data
	Parcel Count within City Limits
	Vacant Lot: 46
	Other Residential Parcel: 497
	No Data: 8


Aerial Photography 2023



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0 500 1,000 Feet



City of Hazleton

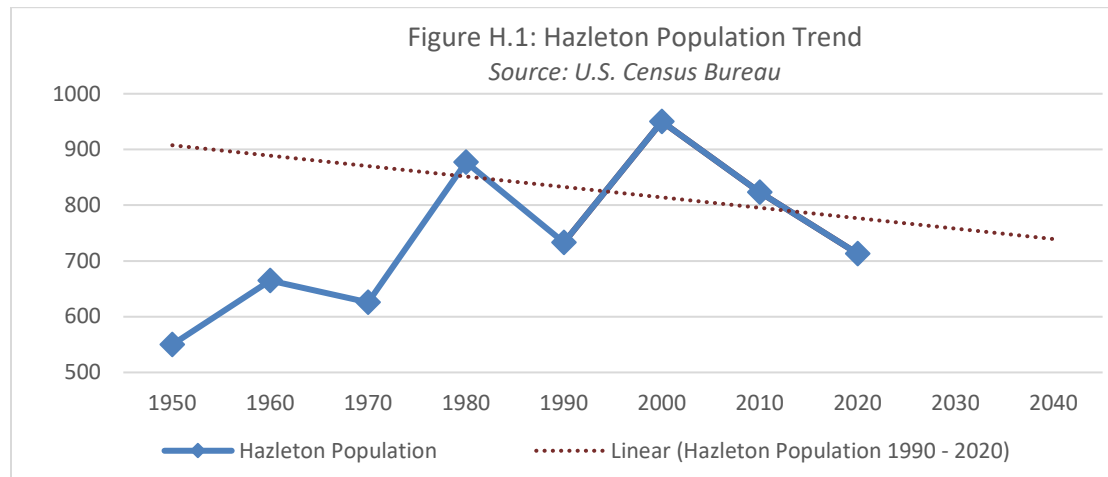
Community Background

The City of Hazleton is located in north central Buchanan County. The city is located approximately 4 miles south of Oelwein and about 11 miles north of the City of Independence. Hazleton is located on Highway 150, which connects Hazleton to U.S. Highway 20 and Interstate 380 to the south and Highway 3 to the north.

Hazleton has been literally a city on the move. In 1852, Allen Coy built a store at what was called Coytown. The next year, two stores and a post office were built two miles south and were called Greeley’s Grove (later named Hazleton). Then, in 1873, the Burlington, Cedar Rapids and Northern Railroad was built one mile west of Greeley’s Grove. The entire community of shops, stores and dwellings were moved to the railroad and became the Hazleton of today. Hazleton incorporated in 1892 and had grown to a population of 500 by the census of 1900. By 1980, Hazleton’s population had grown to 877, a 40 percent increase since the 1970 census and 75 percent since 1900.

Demographic and Social Characteristics

The city had a population of 713 at the time of the 2020 US Census. The city represented approximately 3.5 percent of the county’s total 2020 population of 20,565. Figure H.1 shows the population trend of the city since 1950. Figure H.2 shows population projections based on previous population trends. Hazleton’s projected population is based on the trends from 1990 to 2020.



Year	Census Population	# Change (Linear)	% Change (Geometric)
1950	550	-	-
1960	665	115	21.0%
1970	626	-39	-5.9%
1980	877	251	40.1%
1990	733	-144	-16.4%
2000	950	217	29.6%
2010	823	-127	-13.4%
2020	713	-110	-13.4%
Avg. (1950-2010)		23.3	5.9%
Avg. (1990-2010)		-7	1.0%
Projected 2030		706	720
Projected 2040		700	727

Over the decades, the city has experienced ebbs and flows in population. The overall linear trend since 1990 has been negative, with population declines over the last two decades. However, the average percent increase per decade has been positive since 1990. This section contains housing demand projections based on both the linear and geometric population projections.

Figures H.3 provides an overview of the population characteristics of the city. In 2020, the city’s median age was 41.3 – older than the statewide (38.6) and national (38.8) median ages. Hazleton has an aging population, with higher shares of middle-aged and senior residents, and lower shares of children and young adults, than Iowa and the nation.

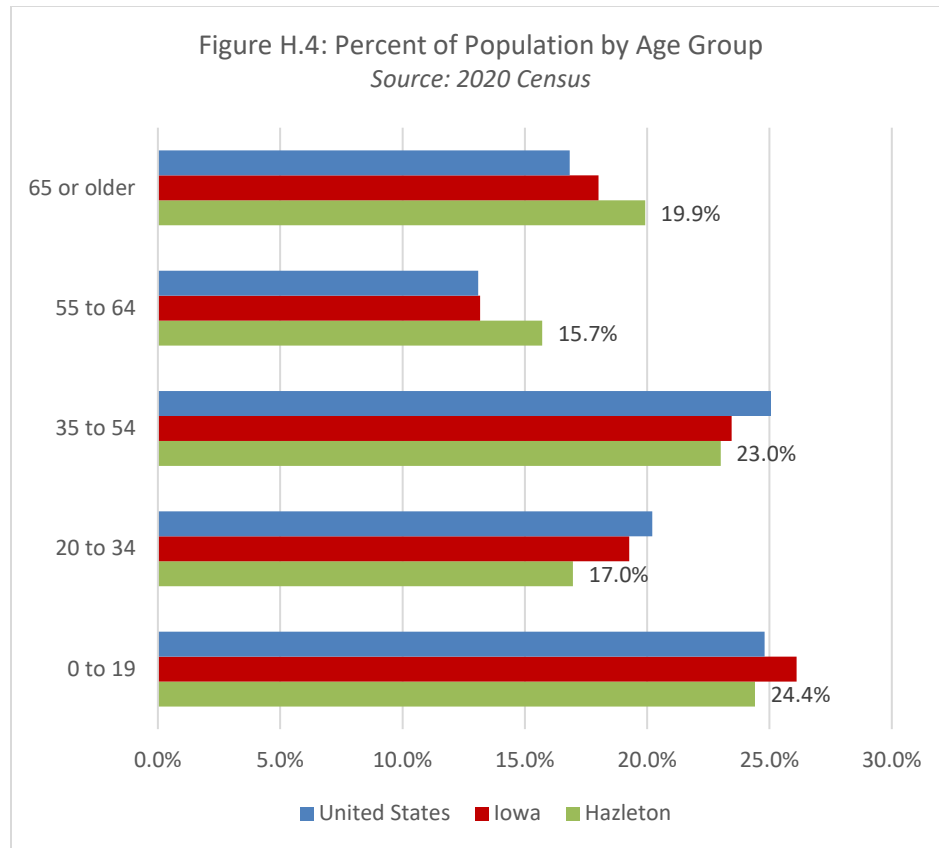


Figure H.3: Population Characteristics	
<i>Population</i>	
Total Population	713
Total Males	363
Total Females	350
Median Age	41.3
<i>Race</i>	
One Race-White	666
One Race-Black or African American	4
One Race-American Indian or Alaskan Native	1
Two or More Races	35
Hispanic or Latino (of any race)	21
<i>Households</i>	
Total Population in Group Quarters	0
Total Family Households	174
Total Family Households with Children under 18	70
Households with individuals 65yrs and over	111
<i>Source: 2020 US Census</i>	

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 H.5: Home Value Characteristics, City of Hazleton				
	Estimate	MOE	Percent	MOE
VALUE				
Owner-occupied units	249	±49	100%	(X)
Less than \$50,000	54	±25	21.7%	±9.4
\$50,000 to \$99,999	126	±39	50.6%	±9.5
\$100,000 to \$149,999	56	±23	22.5%	±9.0
\$150,000 to \$199,999	11	±9	4.4%	±3.5
\$200,000 to \$299,999	2	±3	0.8%	±1.3
\$300,000 to \$499,999	0	±10	0%	±8.6
\$500,000 to \$999,999	0	±10	0%	±8.6
\$1,000,000 or more	0	±10	0%	±8.6
Median (dollars)	\$74,300	±11,713	(X)	(X)

Source: ACS, 2016-2020 5-Year Estimates

Figure H.5 shows the value of homes in the city. The median value is \$74,300, with nearly 3 in 4 homes valued under \$100,000. Figure H.6 displays the rental costs and characteristics within the city. The median gross rent (including rent and tenant-paid utilities) is \$586, with most rentals priced under \$1,000. Nonetheless, over half (61.9 percent) of Hazleton renters 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 H.6: Rental Characteristics, City of Hazleton				
	Estimate	MOE	Percent	MOE
GROSS RENT				
Occupied units paying rent	63	±27	100%	(X)
Less than \$500	18	±11	28.6%	±17.1
\$500 to \$999	43	±25	68.3%	±17.6
\$1,000 to \$1,499	2	±3	3.2%	±4.5
\$1,500 to \$1,999	0	±10	0%	±29.2
\$2,000 to \$2,499	0	±10	0%	±29.2
\$2,500 to \$2,999	0	±10	0%	±29.2
\$3,000 or more	0	±10	0%	±29.2
Median (dollars)	\$586	±44	(X)	(X)
No rent paid	6	±10	(X)	(X)
GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME (GRPI)				
Occupied units paying rent (excluding units where GRPI cannot be computed)	63	±27	100%	(X)
Less than 15.0 percent	13	±11	20.6%	±15.8
15.0 to 19.9 percent	0	±10	0%	±29.2
20.0 to 24.9 percent	11	±10	17.5%	±15.6
25.0 to 29.9 percent	0	±10	0%	±29.2
30.0 to 34.9 percent	6	±7	9.5%	±10.6
35.0 percent or more	33	±21	52.4%	±22.3

Source: ACS, 2016-2020 5-Year Estimates

Figure H.7: Housing Characteristics, City of Hazleton				
	Estimate	MOE	Percent	MOE
HOUSING OCCUPANCY				
Total housing units	406	±91	100%	(X)
Occupied housing units	318	±58	78.3%	±11.8
Vacant housing units	88	±63	21.7%	±11.8
Homeowner vacancy rate	9.9	±13.9	(X)	(X)
Rental vacancy rate	10.4	±13.1	(X)	(X)
UNITS IN STRUCTURE				
Total housing units	406	±91	100%	(X)
1-unit, detached	293	±74	72.2%	±10.8
1-unit, attached	0	±10	0%	±5.4
2 units	8	±12	2.0%	±2.9
3 or 4 units	17	±13	4.2%	±3.2
5 to 9 units	0	±10	0%	±5.4
10 to 19 units	0	±10	0%	±5.4
20 or more units	0	±10	0%	±5.4
Mobile home	88	±53	21.7%	±10.7
Boat, RV, van, etc.	0	±10	0%	±5.4
HOUSING TENURE				
Occupied housing units	318	±58	100%	(X)
Owner-occupied	249	±49	78.3%	±7.5
Renter-occupied	69	±28	21.7%	±7.5
<i>Source: ACS, 2016-2020 5-Year Estimates</i>				

Figure H.8: Homeownership Characteristics, City of Fairbank				
	Estimate	MOE	Percent	MOE
MORTGAGE STATUS				
Owner-occupied units	249	±49	100%	(X)
Housing units with a mortgage	110	±29	44.2%	±9.5
Housing units without a mortgage	139	±39	55.8%	±9.5
SELECTED MONTHLY OWNER COSTS (SMOC)				
Housing units with a mortgage				
Median (dollars)	\$900	±133	(X)	(X)
Housing units without a mortgage				
Median (dollars)	\$403	±59	(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	65	±24	59.1%	±14.1
20.0 to 24.9 percent	13	±10	11.8%	±8.5
25.0 to 29.9 percent	5	±6	4.5%	±5.8
30.0 to 34.9 percent	3	±4	2.7%	±3.7
35.0 percent or more	24	±16	21.8%	±12.6
Housing units without a mortgage				
Less than 10.0 percent	40	±15	28.8%	±12.1
10.0 to 14.9 percent	55	±29	39.6%	±16.0
15.0 to 19.9 percent	18	±15	12.9%	±9.8
20.0 to 24.9 percent	7	±7	5.0%	±5.0
25.0 to 29.9 percent	15	±18	10.8%	±11.1
30.0 to 34.9 percent	0	±10	0%	±14.9
35.0 percent or more	4	±5	2.9%	±3.6
<i>Source: ACS, 2016-2020 5-Year Estimates</i>				

Figures H.7 and H.8 display general housing characteristics and homeownership characteristics. Figure F.7 indicates that there are 88 vacant housing units, although the 2020 Census identified only 46 vacant units. In Hazleton, as in most rural Iowa communities, the housing stock consists primarily of single-family detached units (72.2 percent). Hazleton’s homeownership rate of 78.3 percent is slightly lower than the countywide homeownership rate of 80 percent, but higher than the statewide and national homeownership rates of 71.2 percent and 64.4 percent, respectively.

Of the city’s owner-occupied units, 44.2 percent have a mortgage. Median monthly owner costs, including mortgage payments, taxes, insurance, and utilities, are \$900 for owners with mortgages and \$403 for owners without mortgages. Nearly 1 in 4 owners with mortgages, and an estimated 2.9 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

Figure H.9: Historic Number of Housing Units							
Community	1980	1990	2000	2010	2020	Net Change 1980-2020	% Change 1980-2020
Hazleton	332	349	409	402	357	25	7.5%
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 experienced a net 7.5 percent increase, from 332 to 357. However, the number of housing units in the city decreased by 45 units between 2010 and 2020.

Vacancy Rate

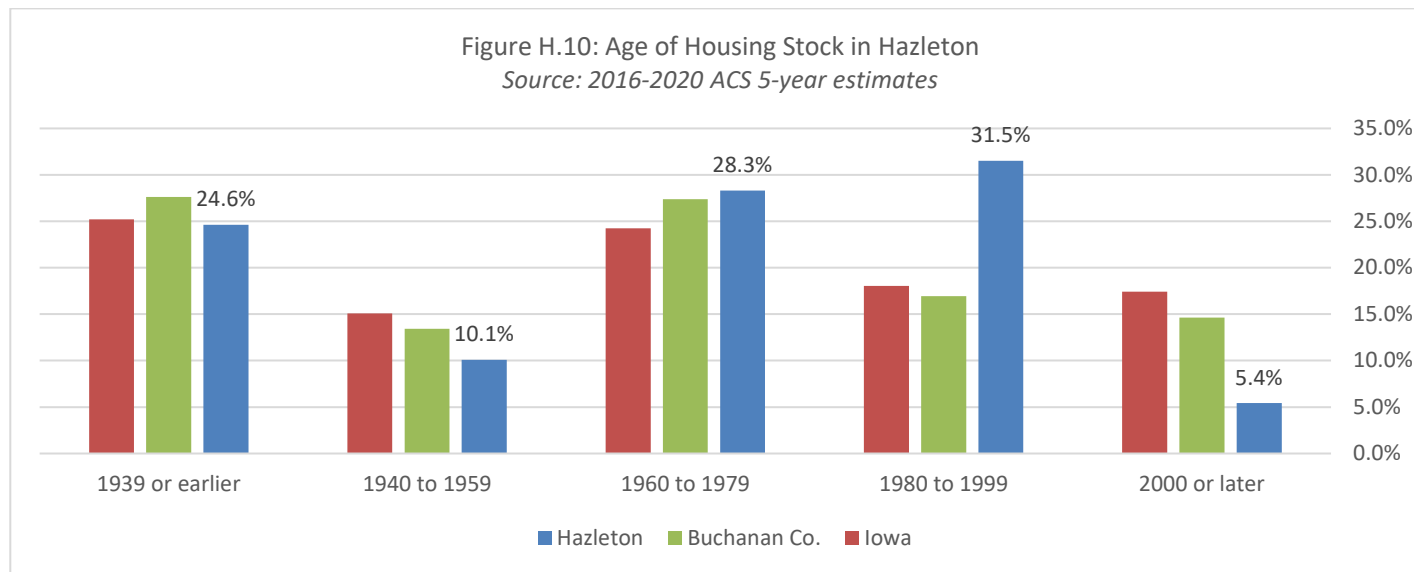
Figure H.10 shows the city’s housing vacancy rate for the city from 2010 through 2020. Note that decennial Census data is used for 2010 and 2020, while the American Community Survey 5-year estimate is used for 2015. At 12.9 percent, Hazleton’s vacancy rate was slightly higher in the 2020 Census than in 2010.

Figure H.10: Historic Housing Vacancy Rate Estimates, 2010-2020				
Year	Occupied Housing Units	Vacant Housing Units	Total Housing Units	Vacancy Rate
2020	311	46	357	12.9%
2015*	351	63	414	15.2%
2010	354	48	402	11.9%

Source: Decennial Census, *2011-2015 ACS 5-Year Estimates

Age of Housing Stock

Figure H.11 below displays the percent of the city’s housing stock by era when the unit was built.



Nearly 1 in 4 housing units in the city were built before 1940. Hazleton has a notably higher percentage of units built between 1980 and 1990 (31.5 percent) compared to the county (16.9 percent) and the state (18.1 percent). However, Hazleton has a much lower percentage of units built in 2000 or later (5.4) than the county (14.6 percent) or the state (17.4 percent).

Household Size

Hazleton has a considerably smaller average household size compared to the county and state, though its average family size is larger. The city’s average household size has declined since 2000 and will likely continue to decline, following national and state trends. Factors contributing to smaller households include more single and two-person households, and seniors living longer in their homes.

	Average Household Size			Average Family Size		
	2000	2010	2020	2000	2010	2020*
Hazleton	2.49	2.32	2.29	3.03	3.00	3.13
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

*Source: Decennial Census, *2016-2020 ACS 5-Year Estimates*

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 City of Hazleton reported no changes since the windshield survey conducted in 2017.

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 H.13.

Figure H.13: Windshield Survey Category Condition Criteria

Condition Categories	Description
Great	<ul style="list-style-type: none"> No visible repairs or needed updates are apparent. Typically new construction, recently renovated, or extremely well-maintained structures.
Good	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> Structure was not visible from the road or data was not recorded for the parcel.

Results

Figure H.14 displays the results of the city’s windshield survey, with updates based on Buchanan County Assessor data on the two (2) housing starts between 2017 and 2021. Of structures evaluated, 70.2 percent of the homes were either in great (7.1%) or good (63.1%) condition. An estimated 8.8 percent were deemed to be in Poor condition, while 1.7 percent were Dilapidated. Note, the Hazleton Mobile Home Park in the western portion of the city was evaluated as one lot – not as individual units.

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 3.65 (between Fair and Good)

Overall, 295 parcels with dwelling structures were evaluated. Twelve (12) parcels were identified as vacant residential lots.

Figure H.14 : Windshield Survey Results, City of Hazleton		
Condition of Parcels Evaluated	Number Parcels	Percent of Parcels Evaluated
Great	21	7.1%
Good	186	63.1%
Fair	57	19.3%
Poor	26	8.8%
Dilapidated	5	1.7%
Total	295	100%
Status	Number Parcels	Percent
Parcels Evaluated	295	89.7%
Vacant	12	3.6%
N/A	18	5.5%
Undetermined	4	1.2%
Total	329	100%

Future Development

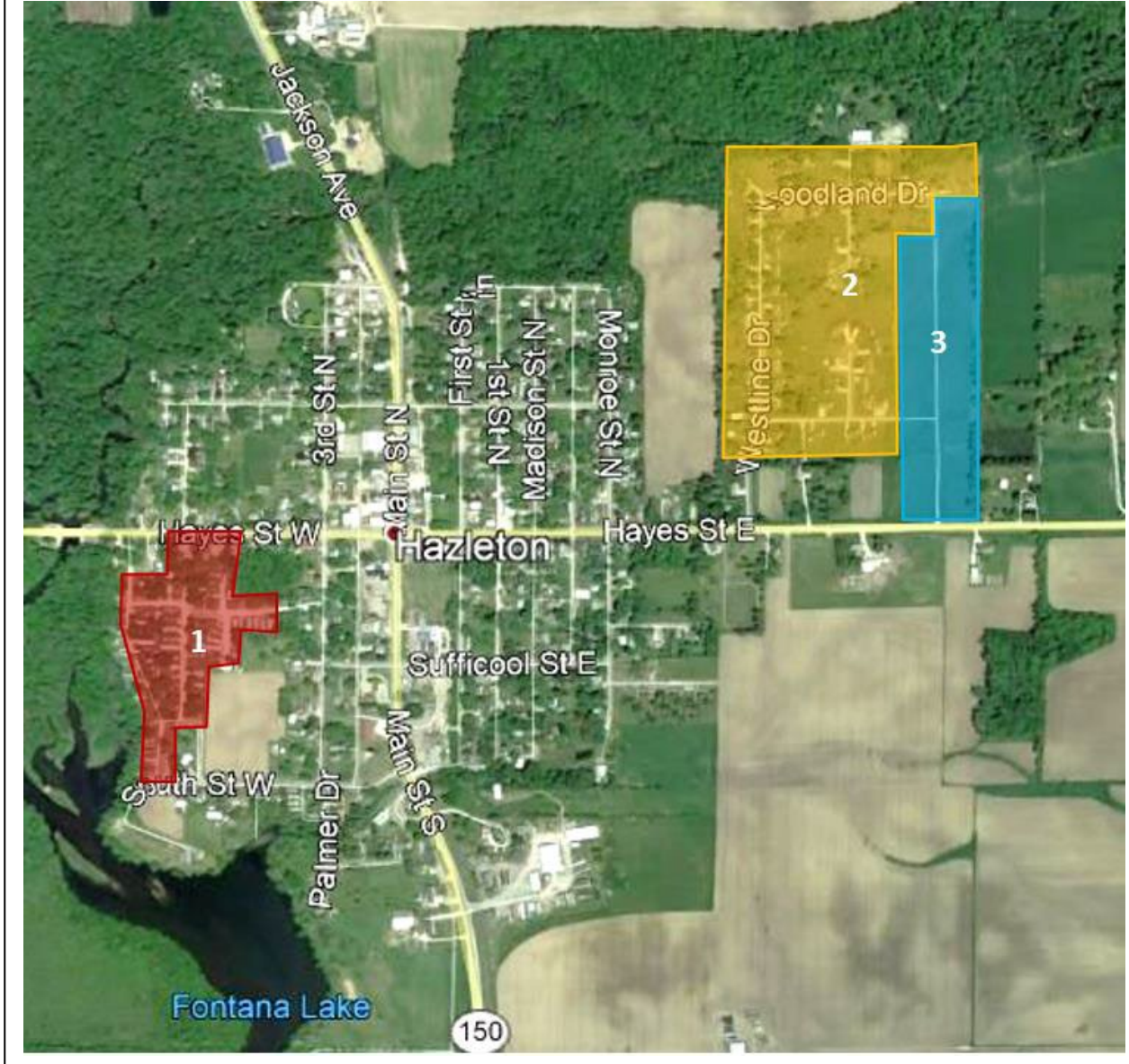
Floodplain Considerations

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 H.15: Floodplain Data for Hazleton						
	Number of Parcels	Land Value	Building Value	Dwelling Value	Total Value	Percent of City Affected
1.0% Annual Floodplain	63	\$623,429	\$189,210	\$1,193,870	\$2,006,539	9.51%
0.2% Annual Floodplain	-	-	-	-	-	-

Source: Buchanan County Assessor’s Office; Analysis conducted by INRCOG; Parcel values and FIRM maps as of 6/6/2016

Figure H.16: Development Areas



Areas for Future Development

There are three open residential parcels in the city’s most recent housing development in the northeast corner. The other vacant lots are scattered across town and are shown on the map at the back of this section. On the eastern edge of the northeast housing development, there is enough room for approximately 30 residential parcels – however the one parcel has not yet been subdivided. If 20 percent (6) of these potential parcels are built as multi-unit lots (mix duplex, triplex units surrounded by single-family neighborhood) the northeast section of town could facilitate up to 38 new housing units – this would facilitate residential development for the next 10 to 15 years.

Area 1: Shown on Figure H.16, this area in the southwest portion of the city is the location of the city’s mobile home park. Many of the homes in the park were in poor condition and many of the units appeared potentially vacant.

Area 2: This section of town has been the area of the most significant recent housing developments in the city.

Area 3: In terms of building new homes, Area 3 represents the area best positioned for future development. This area has enough space for approximately to develop approximately 28-32 single family home sized lots. This area possesses enough room for growth for city’s foreseeable future.

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 H.17.

- **Total Population:** See city population projections in Figure H.2.
- **Population in Group Quarters** –Group Quarters include residences such as group homes, skilled nursing facilities, treatment facilities, correction facilities, or similar institutions. The city does not have any group quarters.
- **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.

Figure H.17: Projected Housing Unit Demand					
Year	2020	2030		2040	
Total Population	713	706	720	700	727
Population in Group Quarters	0	0		0	
Population in Housing	713	706	720	700	727
Household Size	2.29	2.27		2.24	
Total Households	311	312	318	313	325
Vacant Units (8% in projections)	46	27	28	27	28
Total Housing Units*	347	339	345	340	353
Unit Change (from 2020)	-	-8	-2	-7	6
Percent Change (from 2020)	-	-2.4%	-0.4%	-2.0%	1.8%

*10 of the 357 housing units are assumed uninhabitable and removed from the count.

As discussed above, the city’s linear population trend since 1990 has been negative, while the average geometric (percent) change per decade has been positive. The projections below model both the linear and geometric trends, allowing housing demand to be estimated for scenarios of either modest population loss or increase.

The city has historically had a higher vacancy rate than many other communities in Buchanan County. For the purposes of projecting needed housing supply, the future vacancy rate is assumed to be 8 percent, closer to the countywide vacancy rate. It is assumed that 10 of Hazleton’s 20 units classified as “other vacant” in the 2020 Census (data not shown) are uninhabitable or will be soon, and would not be used to meet any future housing demand. With these assumptions, Hazleton will have a demand for 340 housing units by 2040 in the population loss projection, and 353 units in the population growth projection.

Now that the expected demand of number of housing units has been established, the next analysis considers recent home building and home loss trends. The forecasted Change in units is shown in Figure H.18, an explanation of the numbers used in the calculation are below.

- **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 a 1 percent annual attrition rate from Iowa State University’s 2009 Iowa Housing Needs Assessment, see Figure 5.12.
- **Unit 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 records from the Buchanan County Assessor’s office, between 2017 and 2021 there were 3 new housing unit starts in the city, or 6 new units per decade. This construction rate would meet the net new housing demand of 6 units by 2040 under the population growth scenario. However, it is not sufficient to replace units lost to demolition and other forms of attrition. By 2040, the projected housing unit shortage ranges from 38 under the population loss scenario to 51 under the population growth scenario.

Figure: H.18: Projected Changes in Housing Units				
Year	2030		2040	
2020 Housing Unit Count*	347			
Unit Loss (Housing Attrition)	-30		-57	
Unit Added (New Construction)	6		12	
Projected # of Units	317		290	
Difference Between “Total Housing Units” in Figure H.17	-16	-22	-38	-51
*10 of the 357 housing units are assumed uninhabitable and removed from the count.				

City Housing Priorities

Housing Goals and Action Steps

1. Increase Senior (age 62+) Housing Options

Rationale: With an aging population, the type of housing demands change. The city identified a need to increase the availability of housing options for older persons during the planning process. As the baby boomer generation continues to age, there will be an increasing demand for senior housing options. Housing interest of aging population may include: apartments, condos, townhomes and smaller affordable homes, assisted living/congregate housing. Communities should invest in these types of housing options now before market shortages are fully realized and the price of these types of homes increase undermining their affordability. Nearly 20 percent of city residents are age 65 or older.

Implementation Strategies:

- Conduct survey of interest in types of housing options older members of the community wish to see.
- Encourage “aging in place” design and development.
- Contact and recruit developer for senior housing.

2. Increase Availability of Housing Options

Rationale: Demand for affordable housing was identified in the planning process. Demand exists both for both affordable homeownership and rental opportunities. The city should continue to encourage new homes builds in addition to exploring and placing higher priority on development of duplex, triplex, other multi-unit facilities – owner- or renter-occupied. These efforts will reduce construction costs and increase affordable housing options.

Implementation Strategies:

- Identify and establish tax incentives to encourage more affluent existing residents to “upgrade” to a new home, allowing older, more-affordable homes to filter down to new buyers.
- Explore affordable housing tax programs, including Iowa’s Workforce Housing Tax Credit program to develop affordable rental properties.
- Encourage new residential development on identified infill lots.
- Identify and begin to prepare for new housing development locations for when after the northeastern corner of recent and expected development is at capacity.

- Identify area and recruit developer to construct multi-unit rental properties.

3. Maintain and Improve the Quality, Value, and Appearance of the City's Existing Housing Stock

Rationale: While overall the city has a healthy housing stock, the city must continue its efforts to remove abandoned or dilapidated homes.

Implementation Strategies:

- Identify and remove dilapidated homes and buildings.
- Explore housing rehabilitation programs. Options to consider include establishing a city grant program to fund improvements, tax rebates/incentives/exemptions on the value of improvements, and housing rehabilitation funds from the Iowa Finance Authority (IFA), U.S. Department of Agriculture (USDA), or the Federal Home Loan Bank of Des Moines (FHLB).
- Consider program to encourage "age in place" improvements to maintain residents and promote quality of life.
- Develop incentives or programs to make improvement to existing housing to prevent future unit loss as demand rises.

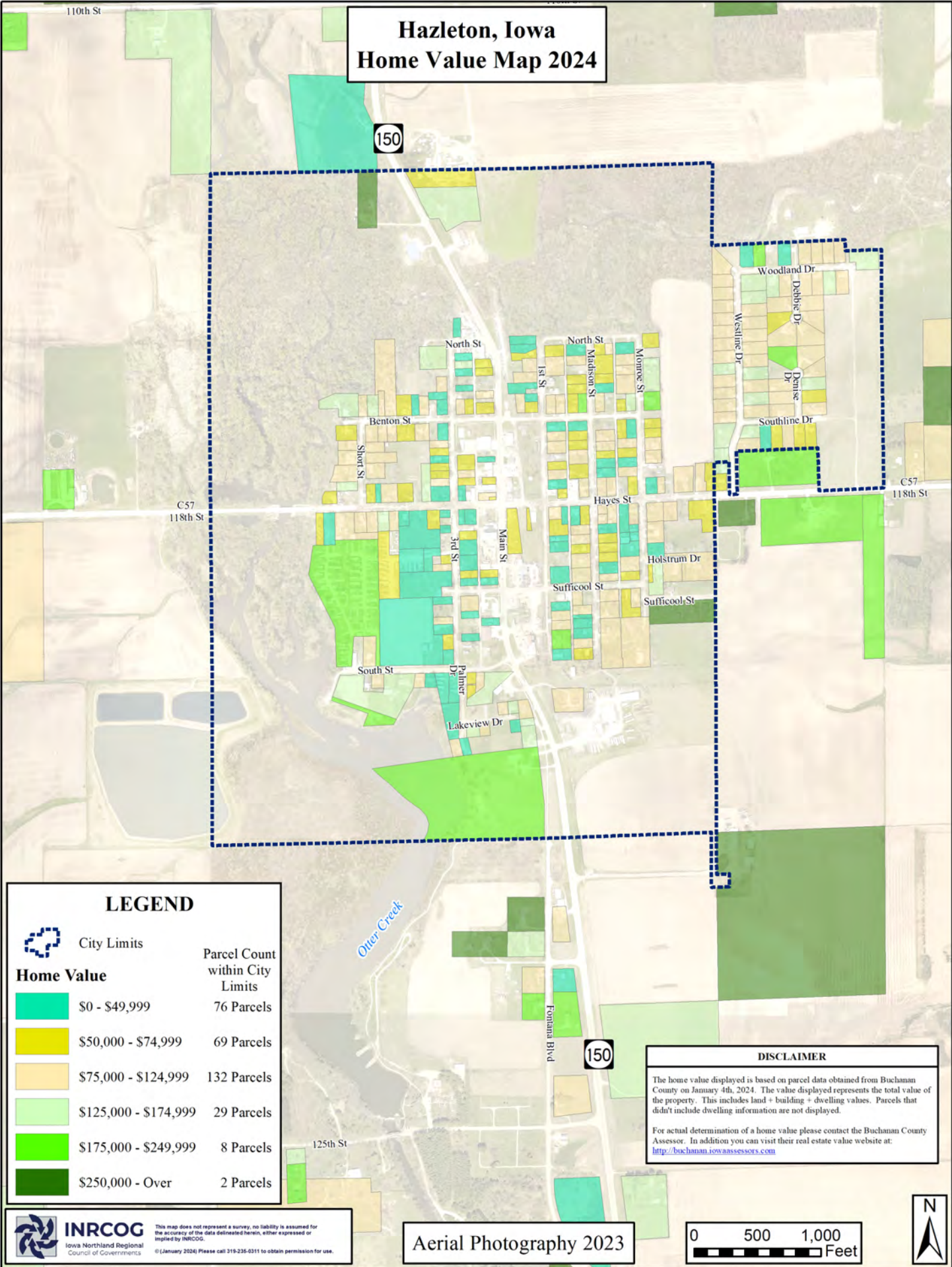
4. Establish a City Housing Task Force

Rationale: The City Council should appoint a "housing committee" that will be responsible for investigating the housing issues. The Committee can take the lead in identifying and recruiting developers to the city.

Implementation Strategies:

The City, or its appointed committee, should prioritize the housing needs and make the necessary contacts with other communities that have successfully met those needs. The committee would also be responsible for investigating funding sources and potential project partners.

Hazleton, Iowa Home Value Map 2024



LEGEND



City Limits

Parcel Count
within City
Limits

Home Value

	\$0 - \$49,999	76 Parcels
	\$50,000 - \$74,999	69 Parcels
	\$75,000 - \$124,999	132 Parcels
	\$125,000 - \$174,999	29 Parcels
	\$175,000 - \$249,999	8 Parcels
	\$250,000 - Over	2 Parcels

DISCLAIMER

The home value displayed is based on parcel data obtained from Buchanan County on January 4th, 2024. The value displayed represents the total value of the property. This includes land + building + dwelling values. Parcels that didn't include dwelling information are not displayed.

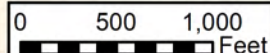
For actual determination of a home value please contact the Buchanan County Assessor. In addition you can visit their real estate value website at: <http://buchanan.iowassessors.com>



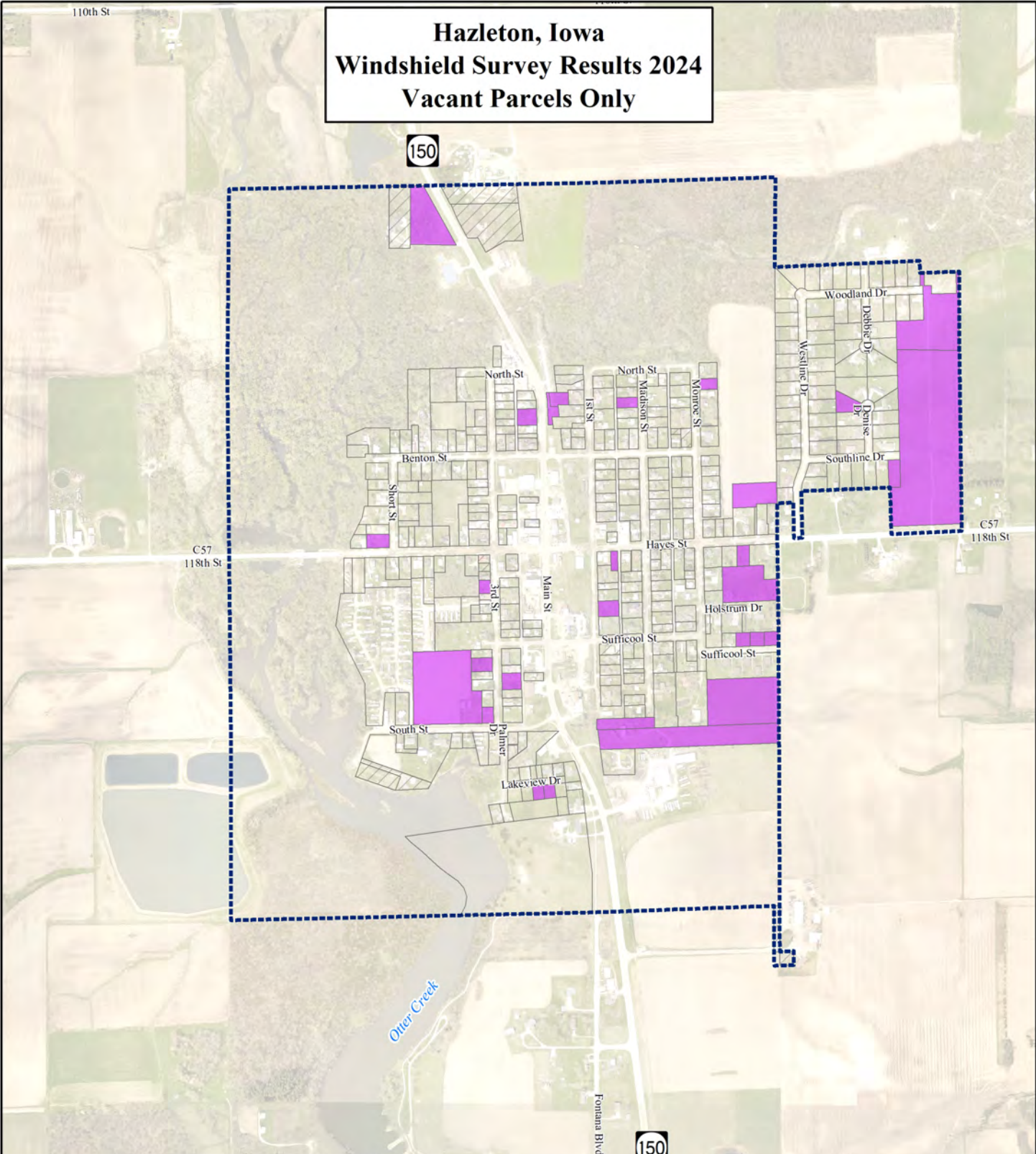
INRCOG
Iowa Northland Regional
Council of Governments





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Aerial Photography 2023




Hazleton, Iowa Windshield Survey Results 2024 Vacant Parcels Only




LEGEND	
	City Limits
Condition of Housing	
	Vacant Lot
	Other Residential Parcel
	No Data
	Parcel Count within City Limits
	Vacant Lot: 29
	Other Residential Parcel: 333
	No Data: 12

Aerial Photography 2023



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0 500 1,000
Feet

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.

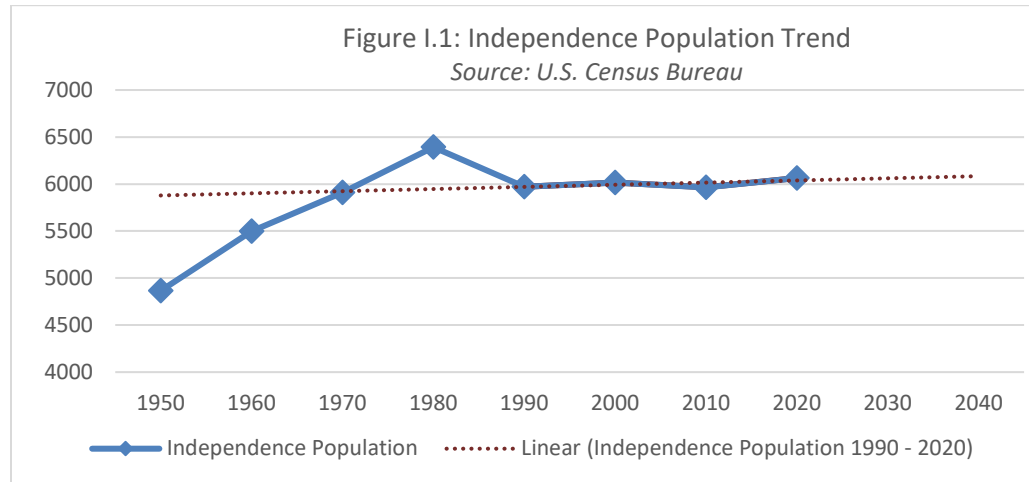


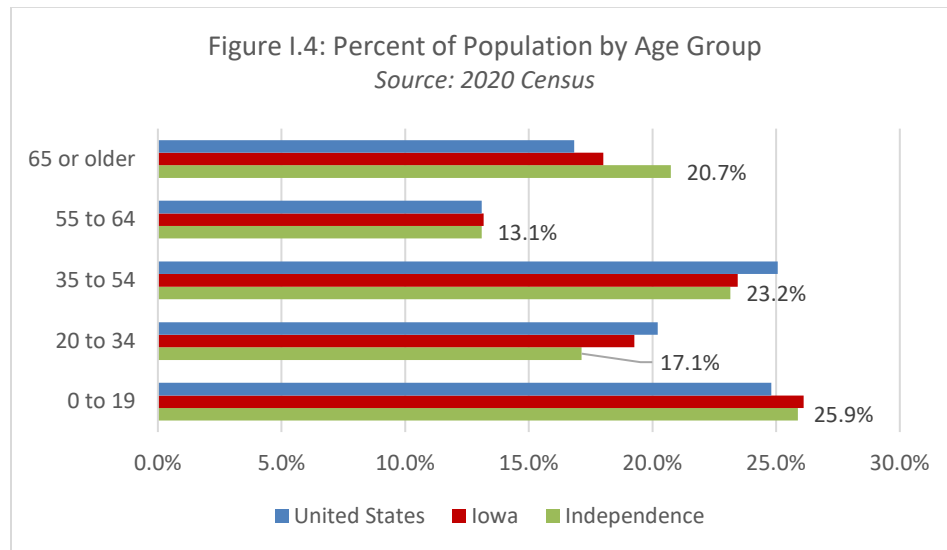
Figure I.2: Population Projections			
Year	Census Population	# Change (Linear)	% Change (Geometric)
1950	4,865	--	--
1960	5,498	+633	+13.0%
1970	5,910	+412	+7.5%
1980	6,392	+482	+8.2%
1990	5,972	-420	-6.6%
2000	6,014	+42	+0.7%
2010	5,966	-48	-0.8%
2020	6,064	98	1.6%
Avg. (1950-2010)		+171.3	+3.4%
Avg. (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
<i>Source: 2020 US Census</i>		



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

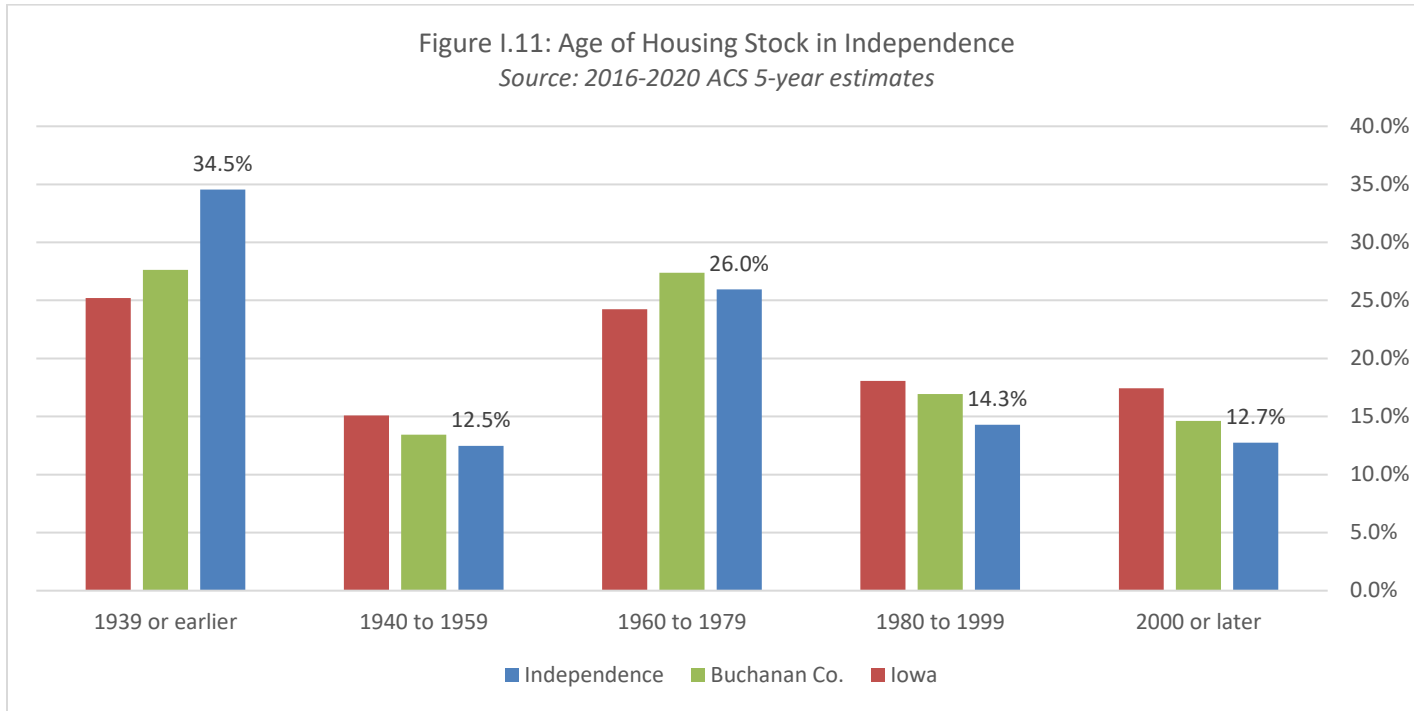
Figure I.10 shows the city’s housing vacancy rate for the city from 2000 through 2020. Note that decennial Census data is used for 2000, 2010 and 2020, while the American Community Survey 5-year estimate is used for 2015. The 2020 vacancy rate of 7.4 percent is lower than the 2010 vacancy rate.

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

*Source: Decennial Census, *2016-2020 ACS 5-Year Estimates*

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	<ul style="list-style-type: none"> No visible repairs or needed updates are apparent. Typically new construction, recently renovated, or extremely well-maintained structures.
Good	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> 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, polices, 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.

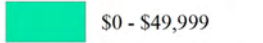

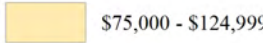

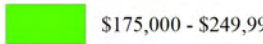
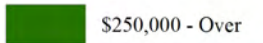
Action 4.1: Consider updating the zoning ordinance and subdivision regulations to allow for a mix of housing types within new developments, within mixed-use areas, and within Downtown. Provide incentives to developers that include a mix of housing types within a single development.

Independence, Iowa Home Value Map 2024

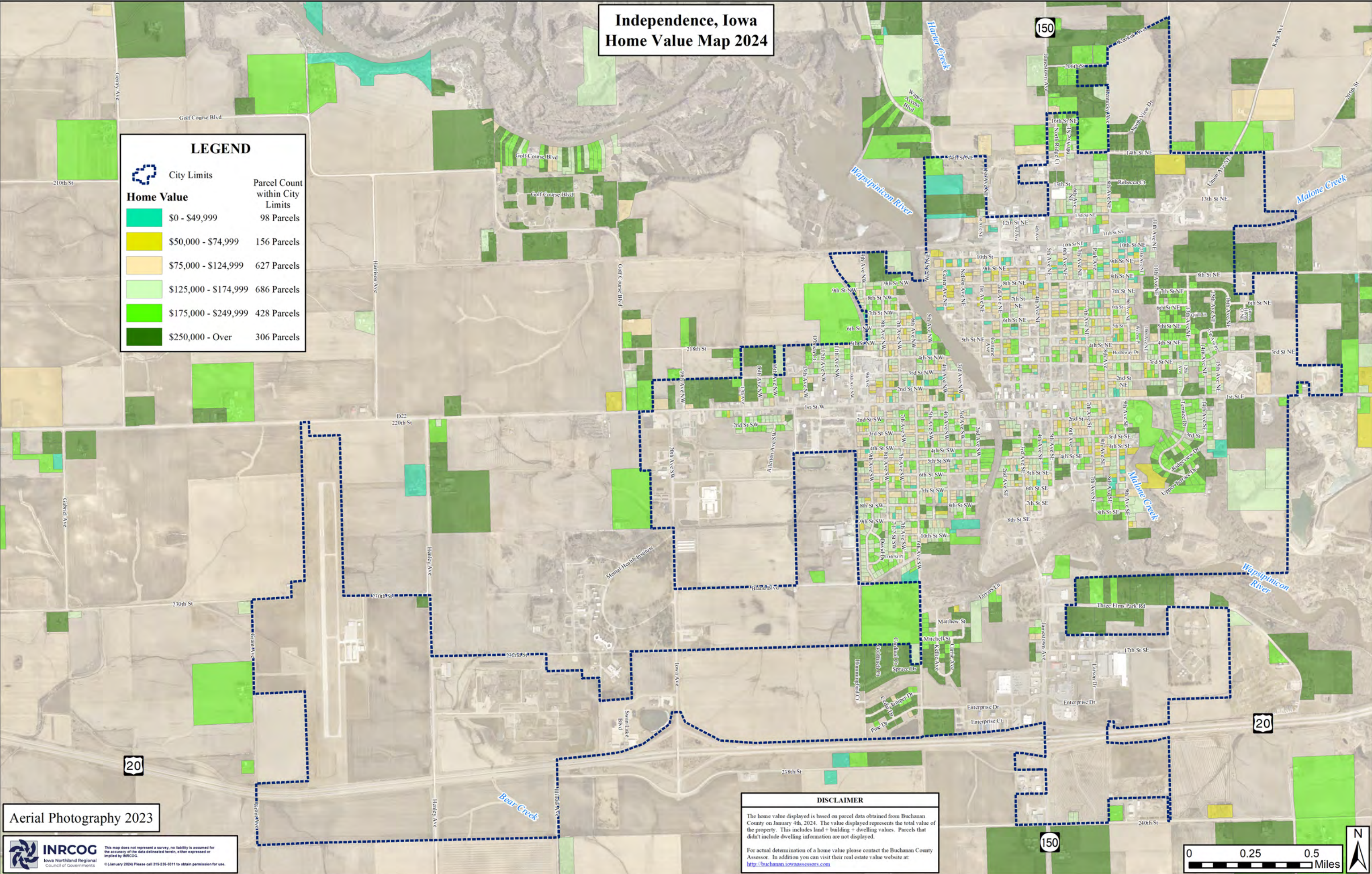
LEGEND

 City Limits

Home Value

	\$0 - \$49,999	98 Parcels
	\$50,000 - \$74,999	156 Parcels
	\$75,000 - \$124,999	627 Parcels
	\$125,000 - \$174,999	686 Parcels
	\$175,000 - \$249,999	428 Parcels
	\$250,000 - Over	306 Parcels

Parcel Count within City Limits

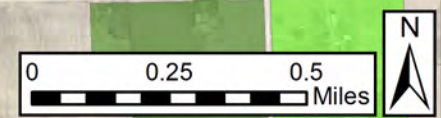


Aerial Photography 2023

DISCLAIMER

The home value displayed is based on parcel data obtained from Buchanan County on January 4th, 2024. The value displayed represents the total value of the property. This includes land + building + dwelling values. Parcels that didn't include dwelling information are not displayed.

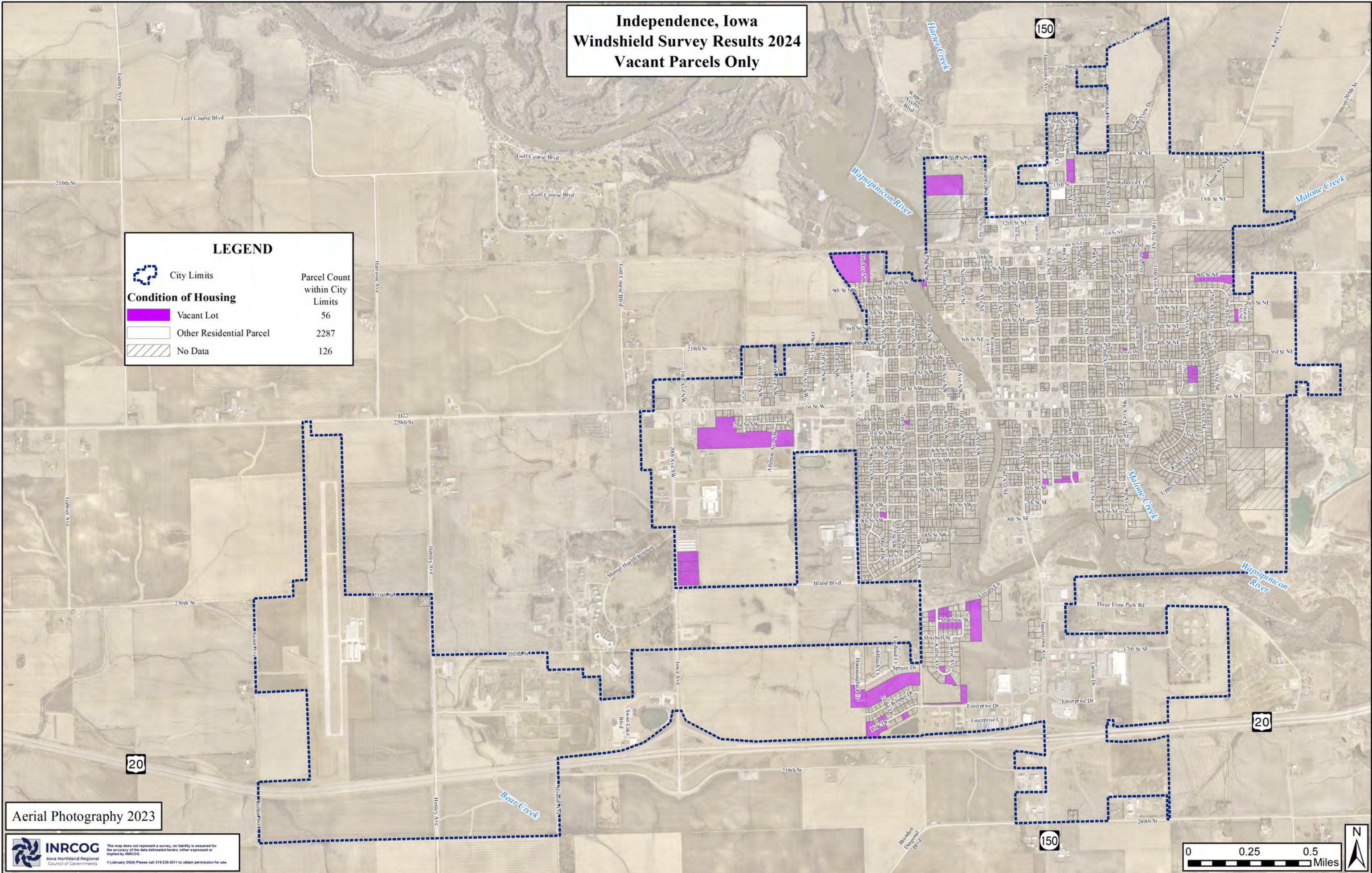
For actual determination of a home value please contact the Buchanan County Assessor. In addition you can visit their real estate value website at: <http://buchanan.iowaassessors.com>



Independence, Iowa Windshield Survey Results 2024 Vacant Parcels Only

LEGEND

City Limits	
Condition of Housing	
Vacant Lot	Parcel Count within City Limits
Other Residential Parcel	56
No Data	2287
	126



Aerial Photography 2023

City of Jesup

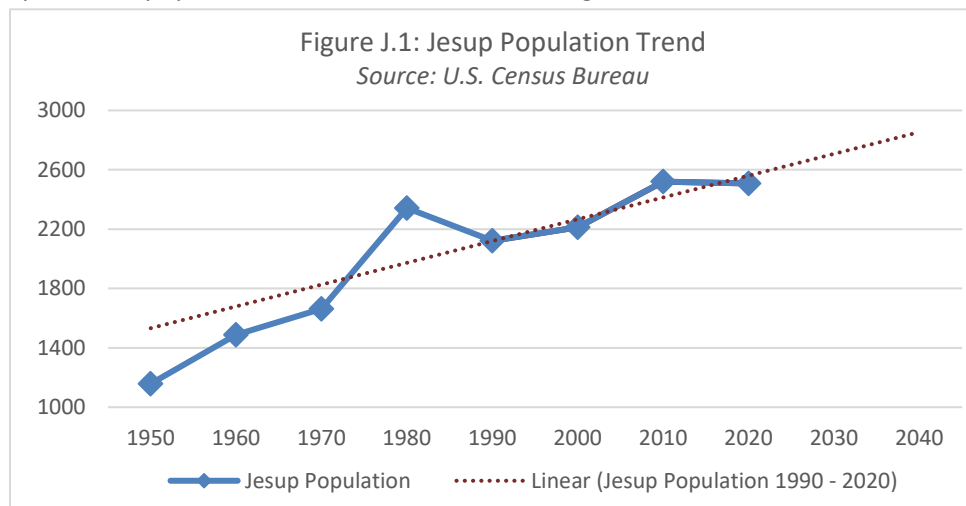
Community Background

The City of Jesup is located in part of 17,780 acres of central Iowa territory that was purchased from the Sac and Fox Indians in 1842. The founding of Jesup was directly tied to the history of the Illinois Central Railroad. The new community was platted by two trustees of the rail company and named for Morris K. Jesup of New York City. For the brief period that Jesup served as the railhead, it was a shipping point for much freight and produce from the surrounding area. After the railroad pushed westward, Jesup remained as a convenient stop. Development had been spurred by the railroad, and several stores, a hotel, and a blacksmith shop opened up in town. Jesup developed in to an active town, and was incorporated on March 18, 1876.

As the City grew, the needs of the community became greater. The first water works plant and system was constructed in 1902. The town’s 11 fire hydrants took the place of the “bucket brigade” and a two-wheeled fire cart. The first motorized piece of fire equipment was purchased in 1930. The present fire department was built in 1953.

Demographic and Social Characteristics

The city had a population of 2,508 at the time of the 2020 US Census. The city represented approximately 12 percent of the county’s total 2020 population of 20,565. Figure J.1 shows the city’s population trend since 1950. Figure J.2 projects the city’s future population based on the linear and geometric trends from 1990 to 2020.



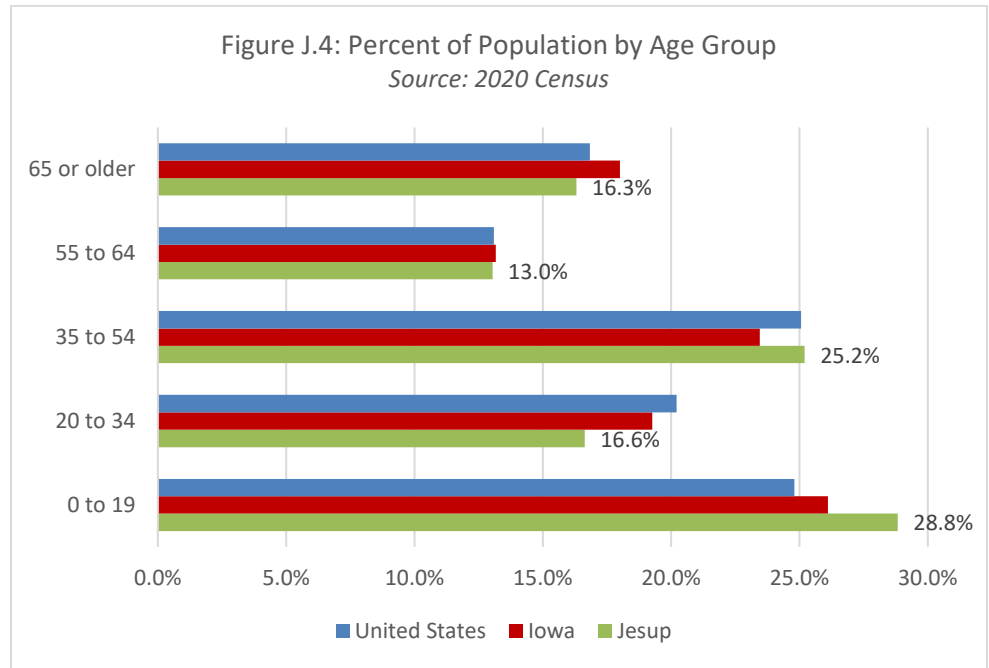
Year	Census Population	# Change (Linear)	% Change (Geometric)
1950	1,158	-	-
1960	1,488	330	28.5%
1970	1,662	174	11.7%
1980	2,343	681	41.0%
1990	2,121	-222	-5.5%
2000	2,212	91	4.3%
2010	2,520	308	14.0%
2020	2,508	-12	-0.5%
Avg. (1950-2010)		192.9	12.8%
Avg. (1990-2010)		129	5.9%
Projected 2030		2,637	2,656
Projected 2040		2,766	2,813

Since its founding, the City has generally experienced strong population growth. While the population decreased marginally from 2010 to 2020, City leaders suspect the 2020 Census was an undercount, considering the brisk rate of housing starts and sales in the last decade. Figure J.2 shows projected population ranges the city should expect in 2030 and 2040 based on average of the growth rates experienced from 1990-2020. By 2040, the city is expected to have a population between 2,766 and 2,813 based on these trends.

Figure J.3 provides an overview of the population characteristics of the city.

In 2020, the city’s median age was 37.8 - younger than the statewide (38.6) and national (38.8) median ages. Children and youth ages 0 to 19 account for a higher percentage in Jesup (28.8 percent) than in Iowa or the United States. This is an indicator that the city should expect to continue to see strong population growth.

Figure J.3: Population Characteristics		
<i>Population</i>		
Total Population		2,508
Total Males		1,211
Total Females		1,297
Median Age		37.8
<i>Race</i>		
One Race-White		2,403
One Race-Black or African American		9
One Race-Asian		4
Two or More Races		79
Hispanic or Latino (of any race)		41
<i>Households</i>		
Total Population in Group Quarters		0
Total Family Households		680
Total Family Households with Children under 18		324
Households with individuals 65yrs and over		320
<i>Source: 2020 US Census</i>		



American Community Survey Housing Data

The following section features housing data as 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 J.5: Home Value Characteristics, City of Jesup				
	Estimate	MOE	Percent	MOE
VALUE				
Owner-occupied units	778	±115	100%	(X)
Less than \$50,000	31	±25	4.0%	±3.1
\$50,000 to \$99,999	77	±35	9.9%	±4.2
\$100,000 to \$149,999	241	±66	31.0%	±6.6
\$150,000 to \$199,999	233	±59	29.9%	±6.6
\$200,000 to \$299,999	120	±41	15.4%	±4.9
\$300,000 to \$499,999	70	±32	9.0%	±4.2
\$500,000 to \$999,999	6	±9	0.8%	±1.1
\$1,000,000 or more	0	±10	0%	±2.8
Median (dollars)	\$156,400	±8,326	(X)	(X)
<i>Source: ACS, 2016-2020 5-Year Estimates</i>				

Figure J.5 shows the value of homes in the city. The median home value is \$156,400, with homes in a wide range of prices. Over 55 percent of owner-occupied units are worth \$150,000 or more. Figure J.6 displays the rental costs and characteristics within the city. The median gross rent (including rent and tenant-paid utilities) is \$688, with over two-thirds of units priced between \$500 and \$999. Over 30 percent of Jesup renters 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 J.6: Rental Characteristics, City of Jesup				
	Estimate	MOE	Percent	MOE
GROSS RENT				
Occupied units paying rent	164	±69	100%	(X)
Less than \$500	49	±30	29.9%	±16.9
\$500 to \$999	113	±63	68.9%	±17.3
\$1,000 to \$1,499	2	±4	1.2%	±2.6
\$1,500 to \$1,999	0	±10	0%	±12.8
\$2,000 to \$2,499	0	±10	0%	±12.8
\$2,500 to \$2,999	0	±10	0%	±12.8
\$3,000 or more	0	±10	0%	±12.8
Median (dollars)	\$688	±168	(X)	(X)
No rent paid	15	±13	(X)	(X)
GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME (GRAPI)				
Occupied units paying rent (excluding units where GRAPI cannot be computed)	164	±69	100%	(X)
Less than 15.0 percent	73	±53	44.5%	±22.9
15.0 to 19.9 percent	23	±24	14.0%	±13.4
20.0 to 24.9 percent	15	±21	9.1%	±13.0
25.0 to 29.9 percent	3	±6	1.8%	±3.6
30.0 to 34.9 percent	4	±7	2.4%	±4.7
35.0 percent or more	46	±35	28.0%	±17.8
<i>Source: ACS, 2016-2020 5-Year Estimates</i>				

Figure J.7: Housing Characteristics, City of Jesup				
	Estimate	MOE	Percent	MOE
HOUSING OCCUPANCY				
Total housing units	1,103	±123	100%	(X)
Occupied housing units	957	±112	86.8%	±5.8
Vacant housing units	146	±69	13.2%	±5.8
Homeowner vacancy rate	0	±2.7	(X)	(X)
Rental vacancy rate	7.7	±12.1	(X)	(X)
UNITS IN STRUCTURE				
Total housing units	1,103	±123	100%	(X)
1-unit, detached	881	±109	79.9%	±5.9
1-unit, attached	17	±16	1.5%	±1.5
2 units	66	±56	6.0%	±5.0
3 or 4 units	30	±27	2.7%	±2.4
5 to 9 units	33	±30	3.0%	±2.7
10 to 19 units	18	±21	1.6%	±1.9
20 or more units	9	±8	0.8%	±0.7
Mobile home	49	±36	4.4%	±3.1
HOUSING TENURE				
Occupied housing units	957	±112	100%	(X)
Owner-occupied	778	±115	81.3%	±7.0
Renter-occupied	179	±70	18.7%	±7.0
<i>Source: ACS, 2016-2020 5-Year Estimates</i>				

Figures I.7 and I.8 display general housing characteristics and homeownership characteristics. Figure F.7 indicates that there are 146 vacant housing units, although the 2020 Census identified only 77 vacant units. Jesup’s housing stock, as in most rural Iowa communities, is predominantly single-family detached units (79.9 percent), though the prevalence of multifamily units is higher than in other cities in Buchanan County. A large majority of the occupied houses (778 of 957) are

Figure J.8: Homeownership Characteristics, City of Jesup				
	Estimate	MOE	Percent	MOE
MORTGAGE STATUS				
Owner-occupied units	778	±115	100%	(X)
Housing units with a mortgage	499	±86	64.1%	±7.8
Housing units without a mortgage	279	±80	35.9%	±7.8
SELECTED MONTHLY OWNER COSTS (SMOC)				
Housing units with a mortgage				
Median (dollars)	\$1,218	±105	(X)	(X)
Housing units without a mortgage				
Median (dollars)	\$479	±58	(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	301	±67	60.3%	±8.8
20.0 to 24.9 percent	80	±45	16.0%	±8.2
25.0 to 29.9 percent	32	±20	6.4%	±3.8
30.0 to 34.9 percent	21	±15	4.2%	±3.0
35.0 percent or more	65	±40	13.0%	±7.4
Housing units without a mortgage				
Less than 10.0 percent	152	±55	54.5%	±11.2
10.0 to 14.9 percent	56	±27	20.1%	±9.2
15.0 to 19.9 percent	39	±25	14.0%	±7.9
20.0 to 24.9 percent	28	±25	10.0%	±8.5
25.0 to 29.9 percent	0	±10	0%	±7.7
30.0 to 34.9 percent	4	±8	1.4%	±2.8
35.0 percent or more	0	±10	0%	±7.7
<i>Source: ACS, 2016-2020 5-Year Estimates</i>				

owner-occupied (81.3 percent), slightly higher than the countywide homeownership rate of 80 percent, and higher than the state and national homeownership rates of 71.1 percent and 64.4 percent, respectively.

Of the city’s owner-occupied units, 64.1 percent have a mortgage. Median monthly owner costs, including mortgage payments, taxes, insurance, and utilities, are \$1,218 for owners with mortgages and \$479 for owners without mortgages. About 1 in 6 owners with mortgages (17.2 percent) have monthly costs at or above 30 percent of household income, while only 1.4 percent of owners without mortgages have monthly housing costs in this range. Housing costs of 30 percent of monthly income or less are generally considered affordable.

Selected Housing Characteristics

Historic Housing Trends

Table J.9: Historic Number of Housing Units							
Community	1980	1990	2000	2010	2020	Net Change 1980-2020	% Change 1980-2020
City of Jesup	876	827	911	980	1,085	209	23.9%
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 nearly 24 percent from 876 to 1,085 – a higher rate than the county average (8.1 percent) and nearly as high as the statewide average (26 percent).

Vacancy Rate

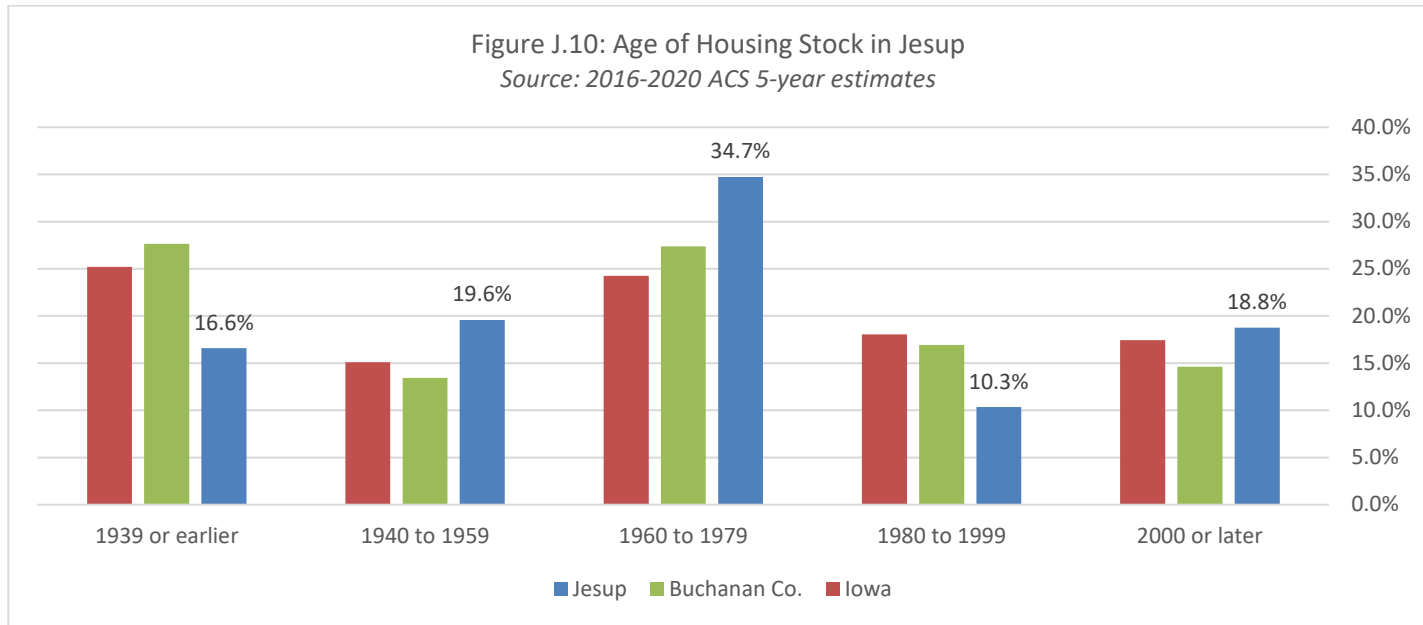
Figure J.10 shows the city’s housing vacancy rate for the city from 2010 through 2020. Note that decennial Census data is used for 2010 and 2020, while the American Community Survey 5-year estimate is used for 2015. While the 2020 vacancy rate of 7.1 percent is higher than the 2010 and estimated 2015 vacancy rates, it is lower than the countywide vacancy rate of 7.7 percent.

Figure J.10: Historic Housing Vacancy Rate Estimates, 2010-2015					
Year	Occupied Housing Units	Vacant Housing Units	Total Housing Units	Vacancy Rate	Vacancy Rate MOE
2020	1,008	77	1,085	7.1%	(X)
2015*	1,094	64	1,158	5.5%	+/-3.8%
2010	982	35	1,015	3.4%	(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. Jesup has much younger housing stock than other communities in the county.



Household Size

Jesup’s average household size declined from 2.57 in 2010 to 2.49 in 2020, slightly lower than the countywide average household size of 2.51. During the same period, Jesup’s average family size was estimated to increase. At 3.20, the city’s average family size is higher than that of the county (3.11). Following national and state trends, the city’s average household size is projected to decline in the coming decades. Factors contributing to smaller households include more single and two-person households, and seniors living longer in their homes.

Figure J.12: Household and Family Size						
	Average Household Size			Average Family Size		
	2000	2010	2020	2000	2010	2020*
Jesup	2.57	2.57	2.49	3.06	2.99	3.20
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

*Source: Decennial Census, *2016-2020 ACS 5-Year Estimates*

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 J.13.

Figure J.13: Windshield Survey Category Condition Criteria

Condition Categories	Description
Great	<ul style="list-style-type: none"> No visible repairs or needed updates are apparent. Typically new construction, recently renovated, or extremely well-maintained structures.
Good	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> Structure was not visible from the road or data was not recorded for the parcel.

Results

Figure J.14 displays the results of the city’s windshield survey. Of structures evaluated, over 80 percent of the homes were either in great (27.9%) or good (60.2%) condition. Less than 3 percent of the city’s residential structures were deemed to be in Poor (2.6%) of condition. The mobile home park (approximately 40-50 mobile homes) south of D20 was evaluated as one lot – not as individual units.

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 4.13. (between Good and Great)

Overall, 909 parcels with dwelling structures were evaluated. Seventy-two (72) parcels were identified as vacant residential lots, including 32 available lots in the new Prairie Winds, West Echo, Marks, and Benson Ridge subdivisions.

Condition of Parcels Evaluated	Number Parcels	Percent of Parcels Evaluated
Great	254	27.9%
Good	547	60.2%
Fair	84	9.2%
Poor	24	2.6%
Dilapidated	0	0.0%
Total	909	100%
Status	Number Parcels	Percent
Parcels Evaluated	909	90.1%
Vacant	72	7.1%
N/A	18	1.8%
Undetermined	10	1.0%
Total	1,009	100%

Future Development

Floodplain Considerations

Jesup’s Flood Insurance Rate Maps (FIRMs) were last updated on 12/30/2020. The sources of flooding include Spring Creek to the west of the city limits, and a natural surface drainage network that extends partly into east Jesup. Some residential parcels have portions in the 1 percent annual chance (100 year) floodplain, the 0.2 percent annual chance (500 year) floodplain, or both. However, no dwellings are located in the floodplain. Residential development in and around the floodplain should be avoided.

Areas for Development

According to data from the city and the Buchanan County Assessor, Jesup had 19 housing starts from 2018 through 2022, averaging 3.8 units per year. The city has vacant lots in several subdivisions and scattered throughout the older neighborhoods. Figure J.15 shows potential development areas in Jesup.

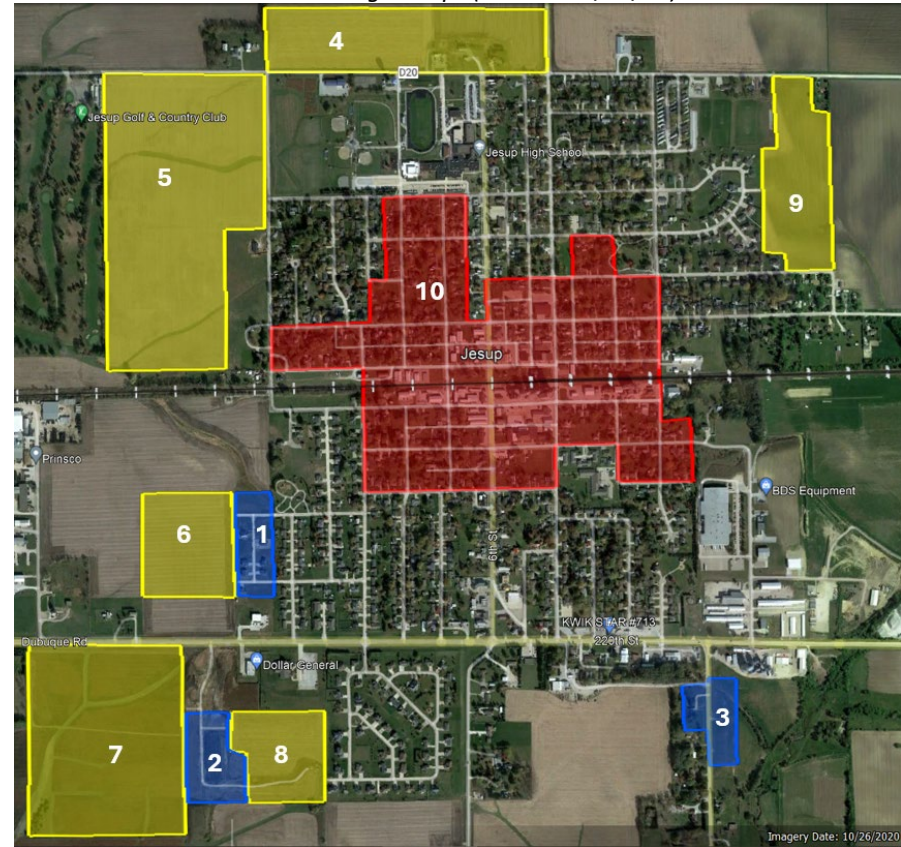
Areas 1-3: These represent the areas of the general areas of city's most recent housing developments.

Areas 4-7: Based on input from Task Force Members and the future land use plan, these are the areas most likely poised for new residential development.

Area 8: Based on the windshield survey, this zone represents the older part of town the city should focus redevelopment and housing rehabilitation efforts.

Figure J.15: Development Areas in Jesup

Source: Google Maps (accessed 1/10/24)



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 J.16.

- **Total Population:** See city population projections in Figure J.2.

- **Population in Group Quarters** –Group Quarters include residences such as group homes, skilled nursing facilities, treatment facilities, correction facilities, or similar institutions. The city does not have any group quarters.
- **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.

Figure J.16: Projected Housing Unit Demand						
Year	2020		2030		2040	
Total Population	2,508	2,637	2,656	2,766	2,813	
Population in Group Quarters	0	0		0		
Population in Housing	2,508	2,637	2,656	2,766	2,813	
Household Size	2.49	2.44		2.39		
Total Projected Households	1,008	1,082	1,089	1,158	1,178	
Vacant Units (7.1%)	77	83	83	89	90	
Total Housing Units	1,085	1,164	1,173	1,247	1,268	
Unit Change (from 2020)	-	79	88	162	183	
Percent Change (from 2020)	-	7.5%	7.5%	14.9%	15.7%	

The projections in Figure J.16 indicate that by 2040, there could be between 1,158 and 1,178 households in the city. When considering the number of units required to house all households as well as a constant vacancy rate of 7.1 percent, there will be a projected demand for 1,247 to 1,268 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 J.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** – Projected rate of housing loss based on City records of housing demolitions from 2017 through 2021.
- **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 city staff and the Buchanan County Assessor’s Office, from 2017 to 2021, there were 19 new housing starts in the city – which equates to a rate of 38 new units every 10 years. In addition to meeting demand from new households, new housing construction is needed to replace units lost to demolition. Since Jesup’s housing stock is relatively young, the housing supply projections assume housing is lost only to demolition. The housing loss rate is not adjusted upward using the statewide annual housing attrition rate of 1 percent for non-metropolitan areas.

Figure: J.17: Projected Changes in Housing Units

Year	2030		2040	
2020 Housing Unit Count	1,085			
Unit Loss (Demolition)	-4		-8	
Unit Added (New Construction)	38		76	
Projected # of Units	1,119		1,153	
Difference Between “Total Housing Units” in Figure J.16	-45	-54	-94	-115

City Housing Priorities

Key Considerations

Below are some interesting characteristics of the city’s housing profile.

Strong Housing Stock: The age of the city’s housing stock is well-balanced. In fact, it is slightly younger than the state and national housing stock. Nearly two-thirds (63.8 percent) of the units have been built since 1960, with only 16.6 percent of homes built prior to 1940. Less than 3 percent of the homes evaluated in the Windshield survey were deemed to be in poor condition.

Positive New Development Trend: US Census and City data shows the number of city housing units has increased by nearly 24 percent between 1980 and 2020 – greater than the county’s overall 8.1 percent increase.

Limited Affordable Rental Housing: Over 30 percent of Jesup renters spend 30 percent of their income or more on housing costs.

Historically Low Vacancy Rates: Since 2010, the city’s housing vacancy rate has generally fluctuated between 3 and 7 percent. The current vacancy rate of 7.1 percent is lower than the countywide vacancy rate of 7.7 percent, indicating continued housing demand in Jesup.

Generally Positive Population Trend: The city’s population has grown almost continuously since 1950 – unlike many smaller Iowa communities. Between 1990 and 2020, the city’s population increased by 18.2 percent (+387). Based on population trends, the city should anticipate a healthy decennial population increase.

Housing Goals and Action Steps

1. Identify Areas for Future Housing Development

Rationale: The city has new subdivisions in both the northern and southern portions of the city. However, their developments are nearing capacity. Future subdivisions will need to be built upon existing agricultural ground in the city or through possible annexation.

Implementation Strategies:

- Work with landowners and developers to establish new subdivisions.
- Explore areas for possible annexation.
- Review and update subdivision ordinances to ensure they strike a balance between ensuring the safety and efficacy of public infrastructure and minimizing development costs.
- In areas of new development, encourage adjacent growth to avoid urban sprawl and the expensive cost of “leapfrog” development. In existing areas, the city should ensure new development will be compatible with surrounding land uses.

2. Increase Availability of Housing Options

Rationale: City should encourage the development of a variety of housing options, including those focused toward elderly residents, affordable/workforce housing, and higher end new construction. Demand for affordable housing was identified in the planning process. Demand exists for both affordable homeownership and rental opportunities. The city should continue to encourage new home builds in addition to placing higher priority on development of duplex, triplex, other multi-unit facilities – owner or renter occupied – in order to limit sprawl as the city opens new subdivisions. Compact residential development patterns can reduce construction costs and increase affordable housing options, as well as reducing long-term taxpayer costs for infrastructure maintenance.

Implementation Strategies:

- Continue and increase rate of new construction of market-rate homes.
- Increase number of multi-unit rental properties; Establish incentives or set-asides in development agreements for units affordable to low- and moderate-income households.

- Encourage senior housing developments that allow senior homeowners to downsize, allowing their existing units to filter down to new homebuyers.
- Explore affordable housing tax programs, including Iowa’s Workforce Housing Tax Credit program to incentivize the development of affordable rental properties.

3. Maintain and Improve the Quality, Value, and Functionality of the City’s Existing Housing Stock

Rationale: While overall the city has a healthy housing stock, the city must continue its efforts to remove abandoned or dilapidated homes.

Implementation Strategies:

- Identify and remove dilapidated homes and buildings. This will increase the number of available lots for new construction.
- Explore housing rehabilitation programs. Options to consider include establishing a city grant program to fund improvements, tax rebates/incentives/exemptions on the value of improvements, and housing rehabilitation funds from the Iowa Finance Authority (IFA), U.S. Department of Agriculture (USDA), or the Federal Home Loan Bank of Des Moines (FHLB).
- Identify ways to encourage improvements to allow residents to “age in place”, allowing residents to remain in their homes for longer.

4. Establish a City Housing Task Force

Rationale: The City Council should appoint a "housing committee" that will be responsible for investigating the housing issues. The Committee can take the lead in identifying and recruiting developers to the city.

Implementation Strategies:

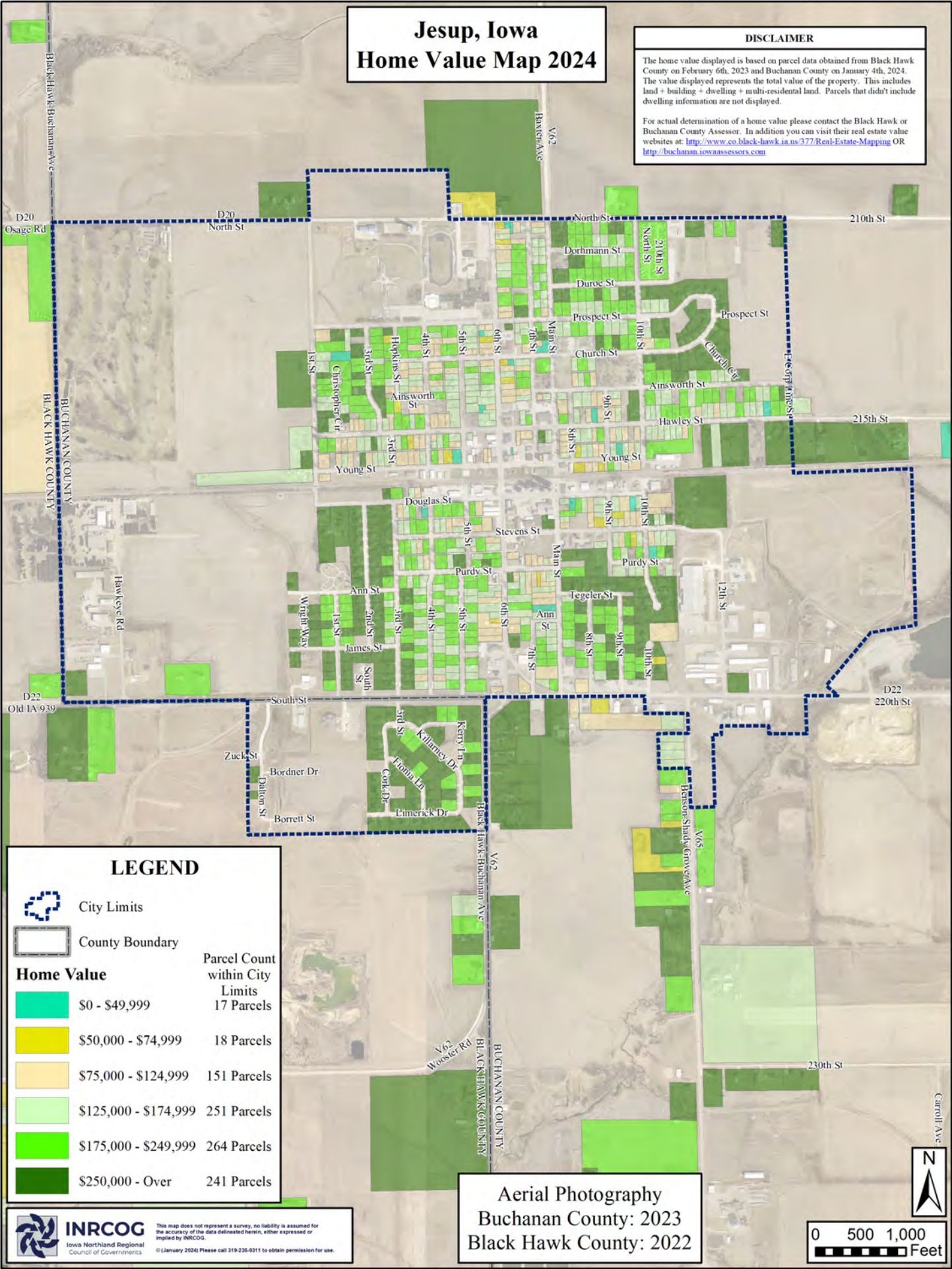
The City, or its appointed committee, should prioritize the housing needs and make the necessary contacts with other communities that have successfully met those needs. The committee would also be responsible for investigating funding sources and potential project partners.

Jesup, Iowa Home Value Map 2024

DISCLAIMER

The home value displayed is based on parcel data obtained from Black Hawk County on February 6th, 2023 and Buchanan County on January 4th, 2024. The value displayed represents the total value of the property. This includes land + building + dwelling + multi-residential land. Parcels that didn't include dwelling information are not displayed.

For actual determination of a home value please contact the Black Hawk or Buchanan County Assessor. In addition you can visit their real estate value websites at: <http://www.co.black-hawk.ia.us/377/Real-Estate-Mapping> OR <http://buchanan.iowaassessors.com>



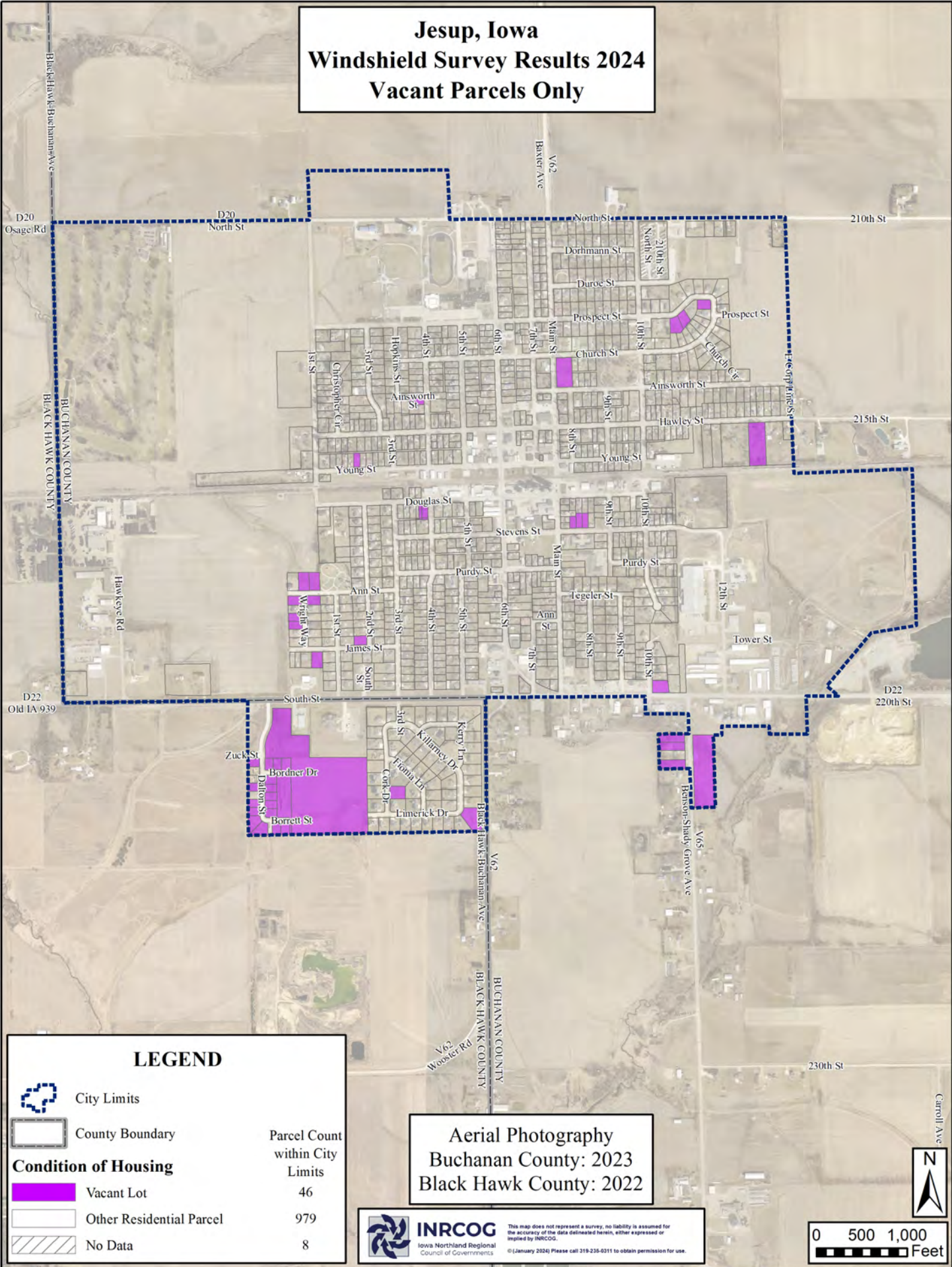
LEGEND

- City Limits
- County Boundary



Home Value	Parcel Count within City Limits
\$0 - \$49,999	17 Parcels
\$50,000 - \$74,999	18 Parcels
\$75,000 - \$124,999	151 Parcels
\$125,000 - \$174,999	251 Parcels
\$175,000 - \$249,999	264 Parcels
\$250,000 - Over	241 Parcels

Aerial Photography
Buchanan County: 2023
Black Hawk County: 2022




Jesup, Iowa Windshield Survey Results 2024 Vacant Parcels Only



LEGEND

-  City Limits
-  County Boundary

Condition of Housing

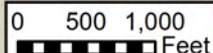
-  Vacant Lot
-  Other Residential Parcel
-  No Data

Parcel Count within City Limits
46
979
8

Aerial Photography
Buchanan County: 2023
Black Hawk County: 2022



This map does not represent a survey; no liability is assumed for the accuracy of the data delineated herein, either expressed or implied by INRCOG.
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City of Lamont

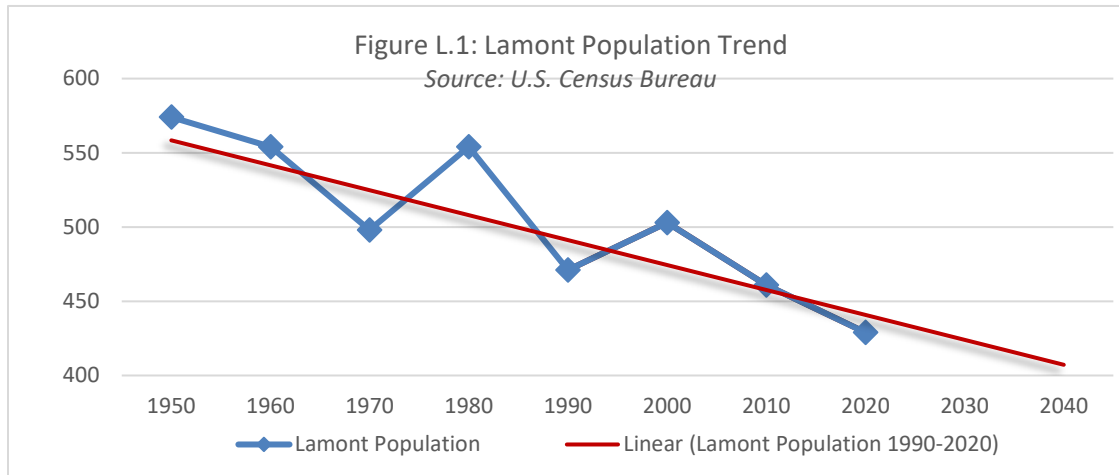
Community Background

The first non-native settlers to settle at the present site of Lamont arrived in 1853. Seymour Whitney was the first to begin construction of a log cabin, followed shortly thereafter by Mark Whitney and the Reverend J.B. Ward and their families. Within a short period of time a number of settlers had arrived in the area and began to stake claim to different tracts of land throughout the countryside. In the 1880s, it was announced that a railroad would be built and would run from Dubuque, Iowa to St. Paul, Minnesota. The people of Lamont worked successfully to secure a depot location, an act that would eventually spur much growth in the community. The town was officially incorporated in 1894.

Of local significance, but outside the city limits of Lamont, was the creation of Iowa’s first state park; Backbone State Park. Prior to being named a state park, the area had historically been referred to as the Devil’s Backbone region. Assuming the name would not be politically acceptable, when named a state park in 1919, the name was changed to Backbone State Park. Lamont was then given the designation as “The Official Gateway to Backbone State Park” (from “History of Lamont, Iowa, Bicentennial Edition, 1853-1976”).

Demographic and Social Characteristics

The city had a population of 429 at the time of the 2020 US Census. The city represented 2.1 percent of the county’s total 2020 population of 20,565. Figure L.1 shows the city’s population trend since 1950. Figure L.2 is the city’s projected population based on trends from 1990 through 2020.



Year	Census Population	# Change (Linear)	% Change (Geometric)
1950	574	-	-
1960	554	-20	-3.5%
1970	498	-56	-10.1%
1980	554	56	11.2%
1990	471	-83	-15.0%
2000	503	32	6.8%
2010	461	-42	-8.3%
2020	429	-32	-6.9%
Avg. (1950-2010)		-20.7	-3.7%
Avg. (1990-2010)		-14	-2.8%
Projected 2030		415	417
Projected 2040		401	405

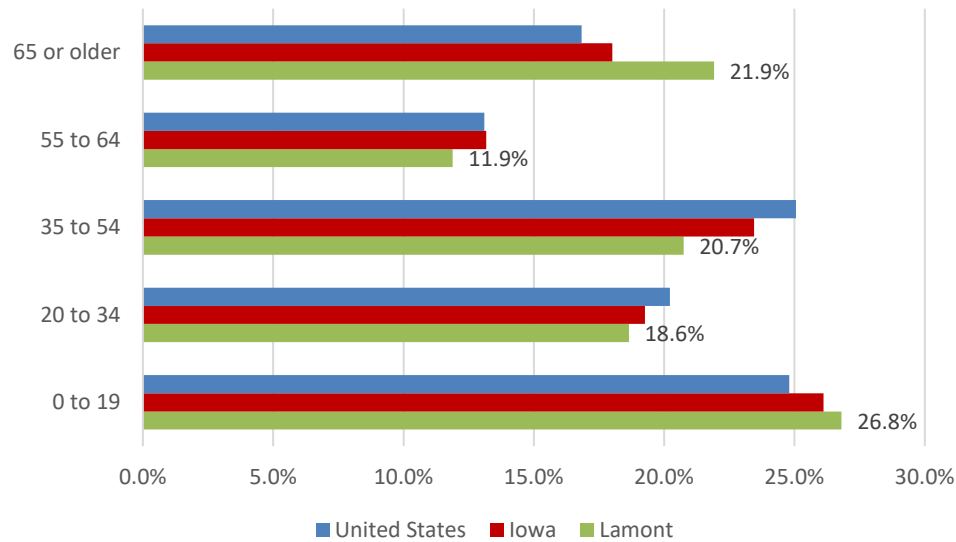
According to US Census data, the city’s population peaked in 1900 with 636 residents. Since 1990, the city’s population has decreased by an average of 2.8 percent per decade. Figure L.2 shows the historic population trends from 1950 to 2020 and 1990 to 2020. Based on the average rate of change from 1990 to 2020, the city’s 2040 population is projected to be between 401 and 405 persons.

Figures L.3 provides an overview of the population characteristics of the city.

In 2020, the city’s median age was 39.5 – older than the statewide (38.6) and national (38.8) median ages. Children and youth up to age 19 comprise a slightly higher percentage of Lamont’s population (26.8 percent) than the statewide or nationwide population. However, seniors aged 65 or older account for a larger share of the city’s population (21.9 percent) than the statewide or nationwide population.

Figure L.3: Population Characteristics		
<i>Population</i>		
Total Population		429
Total Males		218
Total Females		211
Median Age		39.5
<i>Race</i>		
One Race-White		413
One Race-Black or African American		0
One Race-American Indian an Alaskan Native		1
One Race-Asian		0
Two or More Races		13
Hispanic or Latino (of any race)		8
<i>Households</i>		
Total Population in Group Quarters		0
Total Family Households		109
Total Family Households with Children under 18		45
Households with individuals 65yrs and over		76
<i>Source: 2020 US Census</i>		

Figure L.4: Percent of Population by Age Group
Source: 2020 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 L.5: Home Value Characteristics, City of Lamont				
	Estimate	MOE	Percent	MOE
VALUE				
Owner-occupied units	153	±28	100%	(X)
Less than \$50,000	51	±17	33.3%	±9.7
\$50,000 to \$99,999	74	±21	48.4%	±10.3
\$100,000 to \$149,999	18	±8	11.8%	±5.6
\$150,000 to \$199,999	8	±6	5.2%	±3.9
\$200,000 to \$299,999	1	±2	0.7%	±1.6
\$300,000 to \$499,999	0	±10	0%	±13.6
\$500,000 to \$999,999	1	±4	0.7%	±2.4
\$1,000,000 or more	0	±10	0%	±13.6
Median value (dollars)	\$71,200	±12,387	(X)	(X)
<i>Source: ACS, 2016-2020 5-Year Estimates</i>				

Figure L.5 shows the value of owner-occupied homes in the city. The median value is \$71,200, with more than 4 in 5 homes valued under \$100,000. Figure L.6 displays the rental costs and characteristics within the city. The median gross rent (including rent and tenant-paid utilities) is \$668, with 85.4 percent of units renting between \$500 and \$999. Nearly 1 in 5 renters (19.4 percent) are paying 30 percent of income or more on housing costs. Households paying more than 30 percent of income on housing costs are considered “cost burdened.”

Figure L.6: Rental Characteristics, City of Lamont				
	Estimate	MOE	Percent	MOE
GROSS RENT				
Occupied units paying rent	41	±18	100%	(X)
Less than \$500	2	±3	4.9%	±6.4
\$500 to \$999	35	±17	85.4%	±17.4
\$1,000 to \$1,499	4	±7	9.8%	±16.5
\$1,500 to \$1,999	0	±10	0%	±38.5
\$2,000 to \$2,499	0	±10	0%	±38.5
\$2,500 to \$2,999	0	±10	0%	±38.5
\$3,000 or more	0	±10	0%	±38.5
Median (dollars)	\$668	±53	(X)	(X)
No rent paid	8	±11	(X)	(X)
GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME (GRAPI)				
Occupied units paying rent (excluding units where GRAPI cannot be computed)	36	±15	100%	(X)
Less than 15.0 percent	9	±7	25.0%	±18.4
15.0 to 19.9 percent	11	±11	30.6%	±26.6
20.0 to 24.9 percent	2	±3	5.6%	±8.0
25.0 to 29.9 percent	7	±7	19.4%	±18.8
30.0 to 34.9 percent	4	±7	11.1%	±18.4
35.0 percent or more	3	±4	8.3%	±11.4
<i>Source: ACS, 2016-2020 5-Year Estimates</i>				

Figure L.7: Housing Characteristics, City of Lamont				
	Estimate	MOE	Percent	MOE
HOUSING OCCUPANCY				
Total housing units	218	±35	100%	(X)
Occupied housing units	202	±33	92.7%	±5.7
Vacant housing units	16	±13	7.3%	±5.7
Homeowner vacancy rate	0	±13.6	(X)	(X)
Rental vacancy rate	9.3	±12.6	(X)	(X)
UNITS IN STRUCTURE				
Total housing units	218	±35	100%	(X)
1-unit, detached	204	±35	93.6%	±4.6
1-unit, attached	1	±2	0.5%	±1.1
2 units	1	±2	0.5%	±0.9
3 or 4 units	2	±2	0.9%	±1.2
5 to 9 units	0	±10	0%	±9.8
10 to 19 units	0	±10	0%	±9.8
20 or more units	0	±10	0%	±9.8
Mobile home	10	±10	4.6%	±4.7
HOUSING TENURE				
Occupied housing units	202	±33	100%	(X)
Owner-occupied	153	±28	75.7%	±9.2
Renter-occupied	49	±22	24.3%	±9.2
<i>Source: ACS, 2016-2020 5-Year Estimates</i>				

Figure L.8: Homeownership Characteristics, City of Lamont				
	Estimate	MOE	Percent	MOE
MORTGAGE STATUS				
Owner-occupied units	153	±28	100%	(X)
Housing units with a mortgage	80	±20	52.3%	±8.4
Housing units without a mortgage	73	±17	47.7%	±8.4
SELECTED MONTHLY OWNER COSTS (SMOC)				
Housing units with a mortgage				
Median (dollars)	\$774	±43	(X)	(X)
Housing units without a mortgage				
Median (dollars)	\$327	±36	(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	41	±16	51.3%	±15.7
20.0 to 24.9 percent	13	±11	16.3%	±13.6
25.0 to 29.9 percent	15	±13	18.8%	±14.9
30.0 to 34.9 percent	4	±5	5.0%	±5.8
35.0 percent or more	7	±7	8.8%	±9.5
Housing unit without a mortgage				
Less than 10.0 percent	42	±16	57.5%	±14.8
10.0 to 14.9 percent	9	±8	12.3%	±10.2
15.0 to 19.9 percent	5	±5	6.8%	±6.9
20.0 to 24.9 percent	8	±7	11.0%	±9.1
25.0 to 29.9 percent	6	±5	8.2%	±7.8
30.0 to 34.9 percent	0	±10	0%	±26.0
35.0 percent or more	3	±5	4.1%	±6.2
<i>Source: ACS, 2016-2020 5-Year Estimates</i>				

Figures L.7 and L.8 display general housing characteristics and homeownership characteristics. Figure B.7 indicates that there are 16 vacant housing units in Lamont, similar to the 2020 Census count of 18 vacant units. In Lamont, as in most rural Iowa communities, the housing stock is predominantly comprised of single-family detached units (93.6 percent). The homeownership rate is 75.7 percent, lower than for Buchanan County but higher than for Iowa as a whole (80 percent and 71.2 percent, respectively).

Of the city’s owner-occupied units, 52.3 percent have a mortgage. Median monthly owner costs, including mortgage payments, taxes, insurance, and utilities, are \$774 for owners with mortgages and \$327 for owners without mortgages. An estimated 13.8 percent of owners with mortgages, and 4.1 percent of those 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 L.9: Historic Number of Housing Units in Lamont							
Community	1980	1990	2000	2010	2020	Net Change 1980-2020	% Change 1980-2020
Lamont	240	219	227	212	206	-34	-14.2%
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%

Source: US Census Bureau, calculated by INRCOG

From 1980 through 2020, the number of housing units in the city has decreased by 14.2 percent. Lamont is one of two cities that are known to have a net loss in housing units between 1980 and 2010. (Stanley lost has lost housing units since 2000, but data on its housing units prior to 2000 is unavailable.) This downward trend is opposite of the housing growth experienced in the county (increase of 8.1 percent) and the state (increase of 26 percent) during this same time period.

Vacancy Rate

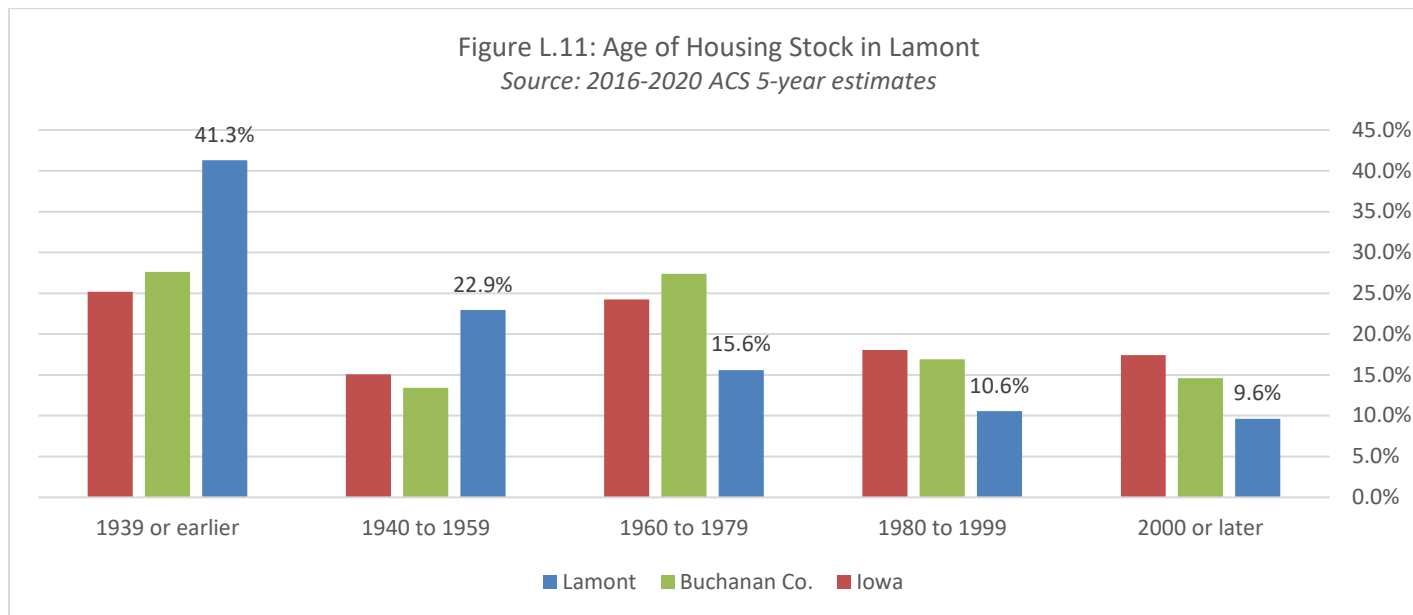
Figure L.10 shows the city’s housing vacancy rate for the city from 2000 through 2020. Note that decennial Census data is used for 2000, 2010 and 2020, while the American Community Survey 5-year estimate is used for 2015. The 2020 vacancy rate was 8.7 percent, which is a decrease from the city’s 2010 vacancy rate of 9 percent, but still higher than the countywide vacancy rate of 7.7 percent.

Figure L.10: Historic Housing Vacancy Rate Estimates, 2000-2020					
Year	Occupied Housing Units	Vacant Housing Units	Total Housing Units	Vacancy Rate	Vacancy Rate MOE
2020	188	18	206	8.7%	(X)
2015*	169	21	190	11.1%	+/-7.0%
2010	193	19	212	9.0%	(X)
2000	213	14	227	6.2%	(X)

Source: Decennial Census, *2011-2015 ACS 5-Year Estimates; MOE=Margin or Error

Age of Housing Stock

The graph below displays the percent of Lamont’s housing stock by era when the unit was built.



Lamont has one of the oldest housing stocks in the county. More than 2 in 5 of the city’s housing units (41.3 percent) were built in 1939 or earlier. These pre-World War II homes represent a much larger portion of the city’s housing compared to Buchanan County as a whole (27.6 percent) and the State of Iowa (25.2 percent).

Household Size

Lamont has a below average household size compared to the rest of the county as well as the state, though its family size is similar to the county's. Overall average household size decreased, although average family size increased, following countywide trends. In accordance with national and state trends, the city's average household size is projected to decline in the coming decades. Factors contributing to smaller households include more single and two-person households, and seniors living longer in their homes.

Figure L.12: Household and Family Size						
	Average Household Size			Average Family Size		
	2000	2010	2020	2000	2010	2020*
Lamont	2.36	2.39	2.28	2.94	3.06	3.12
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

*Source: Decennial Census, *2016-2020 ACS 5-Year Estimates*

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 and assigned on the designations shown in Figure L.13.

Figure L.13: Windshield Survey Category Condition Criteria

Condition Categories	Description
Great	<ul style="list-style-type: none"> No visible repairs or needed updates are apparent. Typically new construction, recently renovated, or extremely well-maintained structures.
Good	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> Structure was not visible from the road or data was not recorded for the parcel.

Results

Figure L.14 displays the results of the city’s windshield survey. Of structures evaluated, nearly two-thirds of homes were either in great (2%) or good (62.8%) condition. Approximately 14 percent of the city’s residential structures were deemed to be in either Poor (13.6%) or Dilapidated (0.5%) conditions.

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 3.52. (between Good and Fair)

Overall, 199 parcels with dwelling structures were evaluated. Nine (9) parcels were identified as vacant residential lots.

Figure L.14: Windshield Survey Results, City of Lamont		
Condition of Parcels Evaluated	Number Parcels	Percent of Parcels Evaluated
Great	4	2.0%
Good	125	62.8%
Fair	42	21.1%
Poor	27	13.6%
Dilapidated	1	0.5%
Total	199	100%
Status	Number Parcels	Percent
Parcels Evaluated	199	86.5%
Vacant	9	3.9%
N/A	14	6.1%
Undetermined	8	3.5%
Total	230	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 L.15: Floodplain Data						
	Number of Parcels	Land Value	Building Value	Dwelling Value	Total Value	Percent of City Affected
1.0% Annual Floodplain	117	\$529,935	\$198,200	\$1,987,440	\$2,715,575	21.88%
0.2% Annual Floodplain	-	-	-	-	-	-

Source: Buchanan County Assessor’s Office; Analysis conducted by INRCOG; Parcel values and FIRM maps as of 6/6/2016

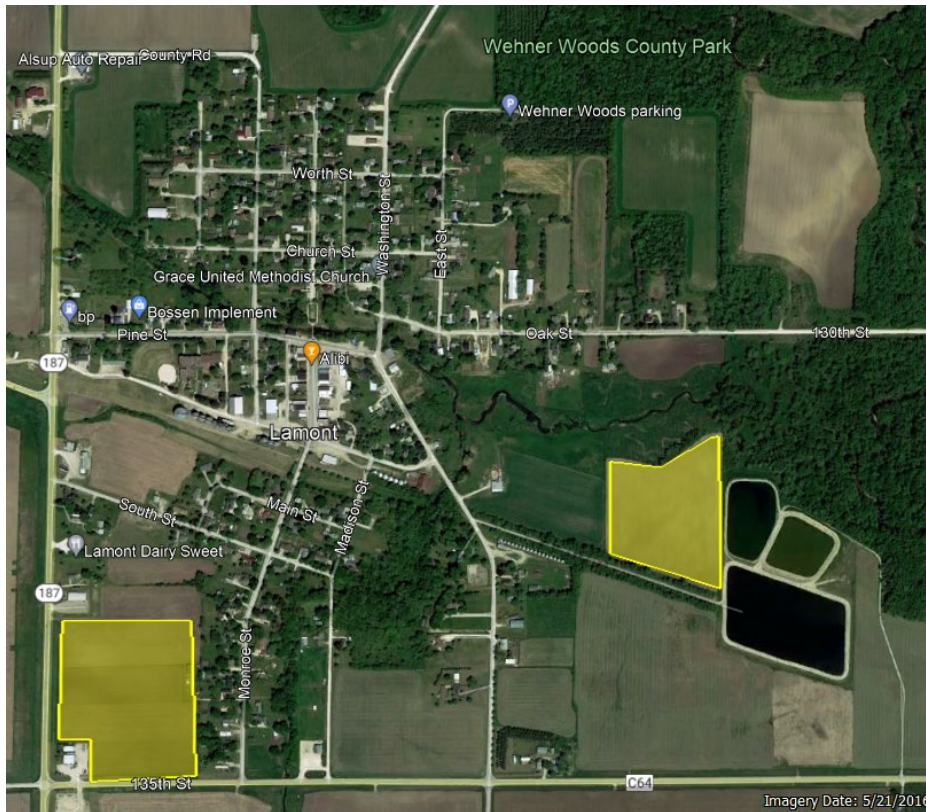
Lamont Creek bisects the community into northern and southern sections. Residential development in and around the floodplain should be avoided.

Areas for Development

From 2017 to 2021, two new housing units were started in Lamont. This equates to a rate of 4 units per decade.

Figure L.16: Development Areas in Lamont

Source: Google Maps (accessed 1/11/24)



As noted above, 8 vacant, potentially buildable residential units were identified in the windshield survey. As vacant homes are removed in the future, those lots are candidates for infill development. Infill can be a more affordable home building option as infrastructure and utility services are already connected to the property.

Figure L.16 shows potential locations for residential growth (highlighted in yellow) that the city has identified.

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 L.17.

- **Total Population:** See city population projections in Figure L.2.
- **Population in Group Quarters** –Group Quarters include residences such as group homes, skilled nursing facilities, treatment facilities, correction facilities, or similar institutions. The city does not have any group quarters.
- **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.

Figure: L.17: Projected Housing Unit Demand

Year	2020	2030	2040
Total Population	429	415-417	401-405
Population in Group Quarters	0	0	0
Population in Housing	429	416	403
Household Size	2.28	2.23	2.18
Total Households	188	186	185
Vacant Units (8% in projections)	18	16	16
Total Housing Units*	202	203	201
Unit Change (from 2020)	-	1	-1
Percent Change (from 2020)	-	0.3%	-0.6%
*4 of the 206 housing units are assumed uninhabitable and removed from the count.			

As shown in Figures L.1 and L.2, Lamont’s population has declined overall since 1990, a trend that is projected to continue. The city’s household size is expected to continue to decline, following a national trend. The total number of households is projected to decrease slightly as well, from 188 in 2020 to 185 in 2040.

Lamont’s vacancy rate of 8.7 percent is higher than the countywide vacancy rate of 7.7. For the purposes of projecting needed housing supply, the future vacancy rate is assumed to be 8 percent. It is assumed that Lamont’s 4 units classified as “other vacant” in the 2020 Census (data not shown) are uninhabitable or will be soon, and would not be used to meet any future housing demand. With these assumptions, Lamont will have a demand for 201 units by 2040, which is one (1) less unit than in 2020.

Now that the expected demand of number of housing units has been established, the next analysis considers recent home building and home loss trends. The forecasted change in units is shown in Figure L.18, and an explanation of the numbers used in the calculation is below.

- **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 a 1 percent annual attrition rate from Iowa State University’s 2009 Iowa Housing Needs Assessment, see Figure 5.12. Note, the city’s rate is expected to be higher than the county rate due to the city’s large percentage of older homes.
- **Unit 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 records from the Buchanan County Assessor’s office, between 2017 and 2021 there were 2 new housing unit starts in the city, or 4 new units per decade. Although total housing demand is expected to decrease by 1 unit by 2040 (Figure L.17), new housing construction is needed to replace units lost to demolition and other forms of attrition. At the current construction rate and an assumed housing attrition rate of 1 percent annually, Lamont may have a shortage of 15 housing units by 2030, increasing to 25 units by 2040.

Figure: L.18: Projected Changes in Housing Units		
Year	2030	2040
2020 Housing Unit Count*	202	
Unit Loss (Housing Attrition)	-18	-34
Unit Added (New Construction)	4	8
Projected # of Units	188	176
Difference Between “Total Housing Units” in Figure L.17	15	25
*4 of the 206 housing units are assumed uninhabitable and removed from the count.		

City Housing Priorities

Key Issues

Aging Housing Stock: Lamont has one of the oldest housing stocks among cities in the county. More than 2 in 5 of the city's housing units (41.3 percent) were built in 1939 or earlier. In all, 64.2 percent of the housing stock was built before 1960.

Decrease in Housing Units: US Census and City data shows the number of city housing units has decreased from 240 in 1980 to 206 in 2020. Removal of vacant and bighted structures is beneficial to the city. However, the rate of new construction may be insufficient to replace the removed units in the coming decades.

Lack of Population Growth: Based on historic population trends from 1990-2020, the city's population is expected to continue to decrease at rate of approximately 2.8 percent between each Census.

Aging Population: The city has an aging population. People aged 65 or older account for 21.9 percent of the city's population.

Housing Goals and Action Steps

1. Upgrade Conditions of Existing Housing Stock

Rationale: As discussed, the city's housing stock is quite aged. Many older dwellings require moderate to substantial rehabilitation to make them attractive, energy efficient, and in compliance with local building codes. These efforts are important to slow the city's housing loss rate.

Action Steps:

- Explore housing rehabilitation programs. Options to consider include establishing a city grant program to fund improvements, tax rebates/incentives/exemptions on the value of improvements, and housing rehabilitation funds from the Iowa Finance Authority (IFA), U.S. Department of Agriculture (USDA), or the Federal Home Loan Bank of Des Moines (FHLB).
- Consider program to encourage "age in place" improvements to maintain residents and promote quality of life.
- Maintain building code compliance enforcement program.

2. Promote Construction of New Homes

Rationale: The number of housing units in the city continues to decline with no new residential construction and no platted or planned subdivisions. Where possible, the city should encourage infill development. Incentives could be offered to home builders as well as buyers of new homes. Communities have guaranteed the sale of homes, waived building permit fees, and offered services to builders. Likewise, many communities have offered tax abatements and free city services to home buyers.

Action Steps:

- Contact and recruit developers to the City.
- Explore and establish tax incentive and rebate programs to incentivize developers to invest and build in the city.
- Encourage development on infill lots to reduce infrastructure costs and sprawl.
- Contact and work with local nonprofits – like Habitat for Humanity – to construct new homes on infill lots.

3. Remove Blighted and Abandoned Buildings

Rationale: The city should continue its efforts to remove abandoned or dilapidated homes. This would provide new vacant lots where infill housing could be constructed.

Action Steps:

- Identify and remove dilapidated homes and buildings.

4. Increase Number of Multi-Unit and Rental Properties

Rationale: There are a very limited number of rental properties. Over 90 percent of the city’s dwellings are single family homes. The City should explore duplex, triplex, other multi-unit facilities to reduce construction costs of rental properties.

Action Steps:

- Identify area for and recruit developer to construct multi-unit rental properties.

5. Establish a City Housing Task Force

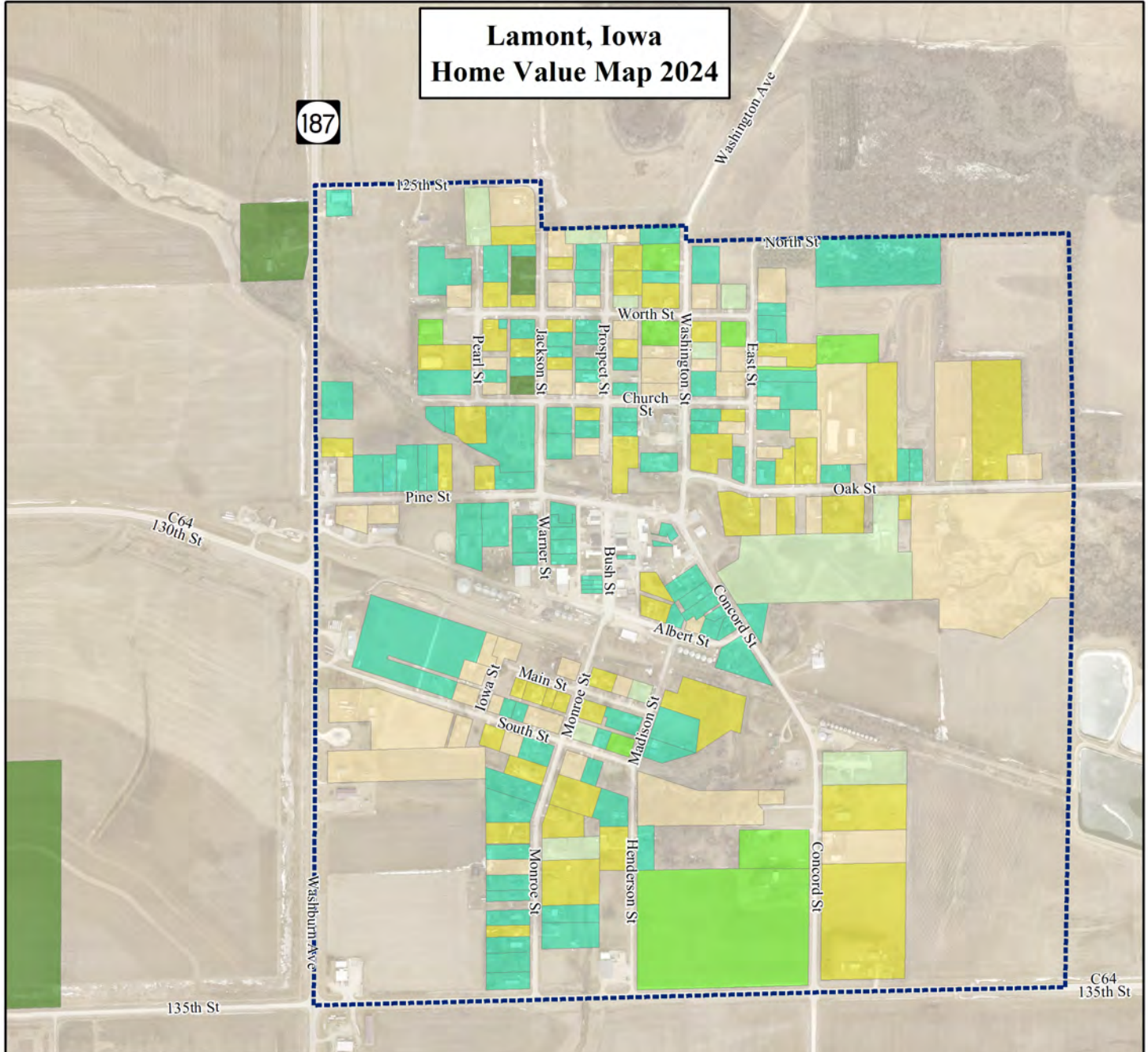
Rationale: The City Council should appoint a "housing committee" that will be responsible for investigating the housing issues. The Committee can take the lead in identifying and recruiting developers to the city.

Implementation Strategies:








The City, or its appointed committee, should prioritize the housing needs and make the necessary contacts with other communities that have successfully met those needs. The committee would also be responsible for investigating funding sources and potential project partners. The committee may determine that it should utilize the planning grants offered by the State that will assist the community in following through with their housing action plan.

Lamont, Iowa Home Value Map 2024

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LEGEND

	City Limits	
Home Value		Parcel Count within City Limits
	\$0 - \$49,999	102 Parcels
	\$50,000 - \$74,999	50 Parcels
	\$75,000 - \$124,999	52 Parcels
	\$125,000 - \$174,999	10 Parcels
	\$175,000 - \$249,999	9 Parcels
	\$250,000 - Over	2 Parcels

DISCLAIMER

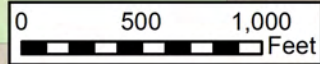
The home value displayed is based on parcel data obtained from Buchanan County on January 4th, 2024. The value displayed represents the total value of the property. This includes land + building + dwelling values. Parcels that didn't include dwelling information are not displayed.

For actual determination of a home value please contact the Buchanan County Assessor. In addition you can visit their real estate value website at: <http://buchanan.iowaassessors.com>



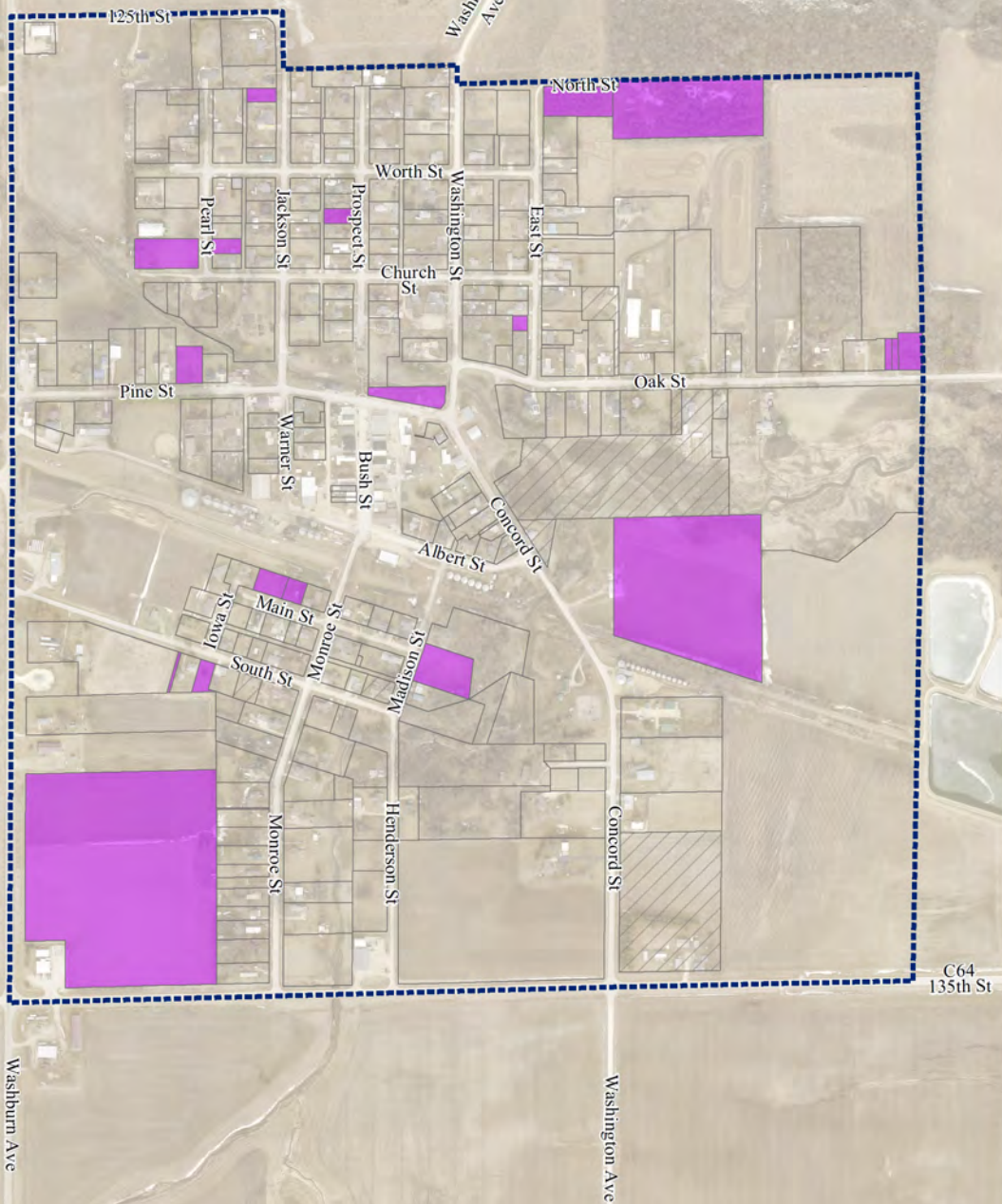
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Aerial Photography 2023



Lamont, Iowa Windshield Survey Results 2024 Vacant Parcels Only

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LEGEND



City Limits

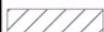
Condition of Housing



Vacant Lot



Other Residential Parcel



No Data

Parcel Count
within City
Limits

16

237

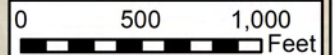
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Aerial Photography 2023



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City of Quasqueton

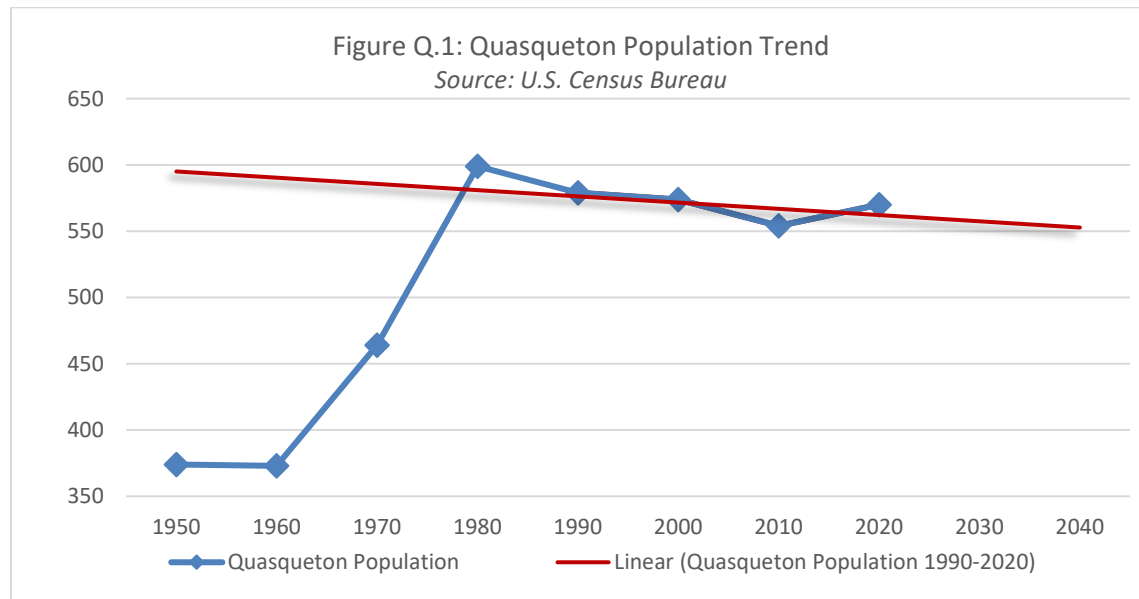
Community Background

The City of Quasqueton is located south of Highway 20, in the southeast quadrant of the county along the Wapsipinicon River. The community’s highest elevation is 883 feet and covers 1.13 square miles of land and 0.03 square miles of water.

Quasqueton, the oldest town in Buchanan County, was first settled in 1842. The name was originally Quasqueton named by the Indians that lived on the west side of the river. It means “swift running water”. At this point on the river is where several Indian trails converged to ford the river.

Demographic and Social Characteristics

The city had a population of 570 at the time of the 2020 US Census, representing 2.8 percent of the county’s total 2020 population of 20,565. Figure Q.1 shows the historic population trend of the city. Figure Q.2 shows the city’s projected population based on historic trends.



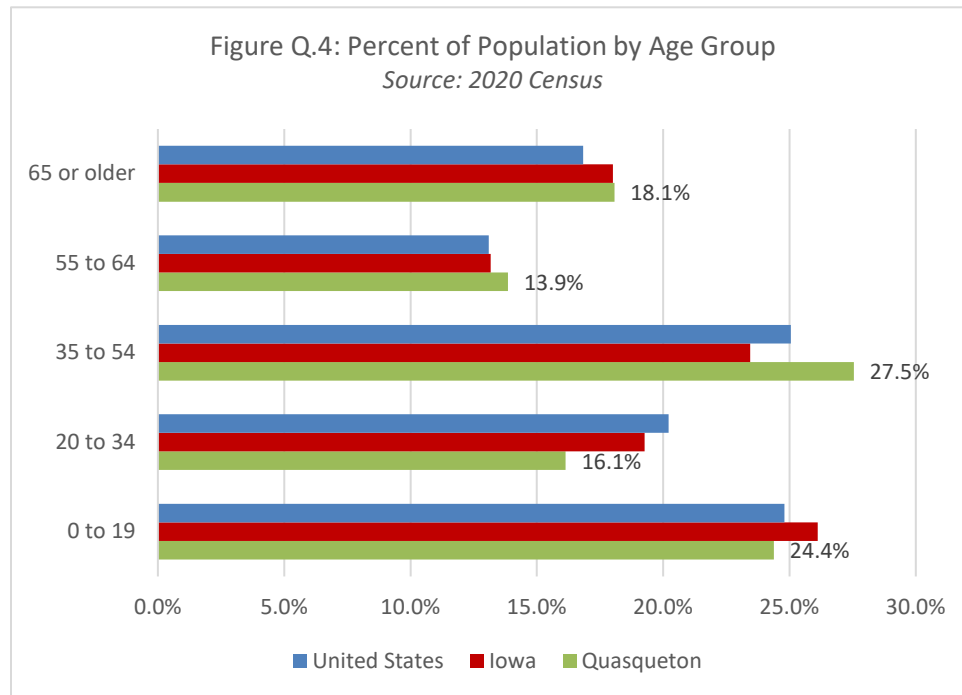
Year	Census Population	# Change (Linear)	% Change (Geometric)
1950	374	-	-
1960	373	-1	-0.3%
1970	464	91	24.4%
1980	599	135	29.1%
1990	579	-20	-3.3%
2000	574	-5	-0.9%
2010	554	-20	-3.5%
2020	570	16	2.9%
Avg. (1950-2020)		28	6.9%
Avg. (1990-2020)		-3	-0.5%
Projected 2030		567	567
Projected 2040		564	564

In the modern era, the city’s population peaked in 1980 at 599. However, like many communities in Iowa, Quasqueton shrank in population during the farm crisis. From 1990 through 2020, the city’s population decreased by 0.5 percent (-3 persons). According to both linear (number of people) and geometric (percent change) projections of the 1990-2020 population trends, the city’s population will continue to decline slightly, reaching 564 by 2040.

Figures Q.3 provide an overview of the population characteristics of the city.

In 2010, the city’s median age was 44.1 – older than the statewide (38.6) and national (38.8) median ages. Compared to the state and the nation, the most pronounced difference in Quasqueton’s age distribution is a lower share of young adults (aged 20 to 34; 16.1 percent) and a higher share of adults approaching middle age (aged 35 to 54; 27.5 percent).

Figure Q.3: Population Characteristics		
<i>Population</i>		
Total Population		570
Total Males		286
Total Females		284
Median Age		44.1
<i>Race</i>		
One Race-White		548
One Race-Black or African American		0
One Race-Asian		0
Two or More Races		20
Hispanic or Latino (of any race)		5
<i>Households</i>		
Total Population in Group Quarters		0
Total Family Households		160
Total Family Households with Children under 18		57
Households with individuals 65yrs and over		77
<i>Source: 2020 US Census</i>		



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 Q.5: Home Value Characteristics, City of Quasqueton				
	Estimate	MOE	Percent	MOE
VALUE				
Owner-occupied units	213	±49	100%	(X)
Less than \$50,000	26	±18	12.2%	±8.1
\$50,000 to \$99,999	69	±26	32.4%	±11.8
\$100,000 to \$149,999	57	±34	26.8%	±13.0
\$150,000 to \$199,999	19	±11	8.9%	±5.4
\$200,000 to \$299,999	42	±31	19.7%	±12.9
\$300,000 to \$499,999	0	±10	0%	±10.0
\$500,000 to \$999,999	0	±10	0%	±10.0
\$1,000,000 or more	0	±10	0%	±10.0
Median value (dollars)	\$108,500	±20,707	(X)	(X)
<i>Source: ACS, 2016-2020 5-Year Estimates</i>				

Figure Q.5 shows the value of owner-occupied homes in the city. The median value is \$108,500, with 71.4 percent of homes valued under \$150,000. Figure Q.6 displays the rental costs and characteristics within the city. The median gross rent (including rent and tenant-paid utilities) is \$692, with 80.4 percent of rental units priced below \$1,000. Nonetheless, 45.7 percent of renters – nearly half - are paying 30 percent of income or more on housing costs. Households paying more than 30 percent of income on housing costs are considered “cost burdened.”

Figure Q.6: Rental Characteristics, City of Quasqueton				
	Estimate	MOE	Percent	MOE
GROSS RENT				
Occupied units paying rent	46	±26	100%	(X)
Less than \$500	2	±3	4.3%	±6.6
\$500 to \$999	35	±23	76.1%	±21.5
\$1,000 to \$1,499	9	±10	19.6%	±20.2
\$1,500 to \$1,999	0	±10	0%	±36.2
\$2,000 to \$2,499	0	±10	0%	±36.2
\$2,500 to \$2,999	0	±10	0%	±36.2
\$3,000 or more	0	±10	0%	±36.2
Median (dollars)	\$692	±443	(X)	(X)
No rent paid	4	±5	(X)	(X)
GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME (GRAPI)				
Occupied units paying rent (excluding units where GRAPI cannot be computed)	46	±26	100%	(X)
Less than 15.0 percent	18	±17	39.1%	±26.4
15.0 to 19.9 percent	0	±10	0%	±36.2
20.0 to 24.9 percent	7	±9	15.2%	±18.0
25.0 to 29.9 percent	0	±10	0%	±36.2
30.0 to 34.9 percent	5	±10	10.9%	±18.6
35.0 percent or more	16	±13	34.8%	±25.6
<i>Source: ACS, 2016-2020 5-Year Estimates</i>				

Figure Q.7: Housing Characteristics, City of Quasqueton				
	Estimate	MOE	Percent	MOE
HOUSING OCCUPANCY				
Total housing units	324	±69	100%	(X)
Occupied housing units	263	±58	81.2%	±9.5
Vacant housing units	61	±36	18.8%	±9.5
Homeowner vacancy rate	0	±10.0	(X)	(X)
Rental vacancy rate	9.8	±14.2	(X)	(X)
UNITS IN STRUCTURE				
Total housing units	324	±69	100%	(X)
1-unit, detached	234	±51	72.2%	±9.6
1-unit, attached	0	±10	0%	±6.7
2 units	5	±8	1.5%	±2.4
3 or 4 units	0	±10	0%	±6.7
5 to 9 units	5	±10	1.5%	±2.9
10 to 19 units	0	±10	0%	±6.7
20 or more units	0	±10	0%	±6.7
Mobile home	80	±38	24.7%	±8.9
HOUSING TENURE				
Occupied housing units	263	±58	100%	(X)
Owner-occupied	213	±49	81.0%	±8.5
Renter-occupied	50	±26	19.0%	±8.5
<i>Source: ACS, 2016-2020 5-Year Estimates</i>				

Figures Q.7 and Q.8 display general housing characteristics and homeownership characteristics. Figure Q.7 indicates that there are 61 vacant housing units in Quasqueton, although the 2020 Census identified only 26 vacant units. In Quasqueton, as in most rural Iowa communities, the housing stock is predominantly owner-occupied (81 percent) and comprised of single-family detached units (72.2 percent).

Figure Q.8: Homeownership Characteristics, City of Quasqueton				
	Estimate	MOE	Percent	MOE
MORTGAGE STATUS				
Owner-occupied units	213	±49	100%	(X)
Housing units with a mortgage	154	±48	72.3%	±9.9
Housing units without a mortgage	59	±20	27.7%	±9.9
SELECTED MONTHLY OWNER COSTS (SMOC)				
Housing units with a mortgage				
Median (dollars)	\$1,089	±147	(X)	(X)
Housing units without a mortgage				
Median (dollars)	\$455	±110	(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	113	±42	73.4%	±14.1
20.0 to 24.9 percent	14	±12	9.1%	±8.0
25.0 to 29.9 percent	5	±6	3.2%	±3.8
30.0 to 34.9 percent	13	±20	8.4%	±12.1
35.0 percent or more	9	±7	5.8%	±5.0
Housing unit without a mortgage				
Less than 10.0 percent	12	±9	20.3%	±13.8
10.0 to 14.9 percent	24	±14	40.7%	±19.6
15.0 to 19.9 percent	10	±9	16.9%	±14.6
20.0 to 24.9 percent	8	±9	13.6%	±13.1
25.0 to 29.9 percent	2	±3	3.4%	±5.6
30.0 to 34.9 percent	3	±4	5.1%	±7.0
35.0 percent or more	0	±10	0%	±30.7
<i>Source: ACS, 2016-2020 5-Year Estimates</i>				

Of the city’s owner-occupied units, 72.3 percent have a mortgage. Median monthly owner costs, including mortgage payments, taxes, insurance, and utilities, are \$1,089 for owners with mortgages and \$455 for owners without mortgages. An estimated 14.2 percent of owners with mortgages, and only 5.1 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

Figure Q.9: Historic Number of Housing Units							
Community	1980	1990	2000	2010	2020	Net Change 1980-2020	% Change 1980-2020
Quasqueton	228	245	254	269	265	37	16.2%
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%

Source: US Census Bureau, calculated by INRCOG

From 1980 through 2020, the number of housing units in the city experienced a 16.2 percent net increase, from 228 to 265. However, from 2010 to 2020, the city saw a net loss of 4 units.

Vacancy Rate

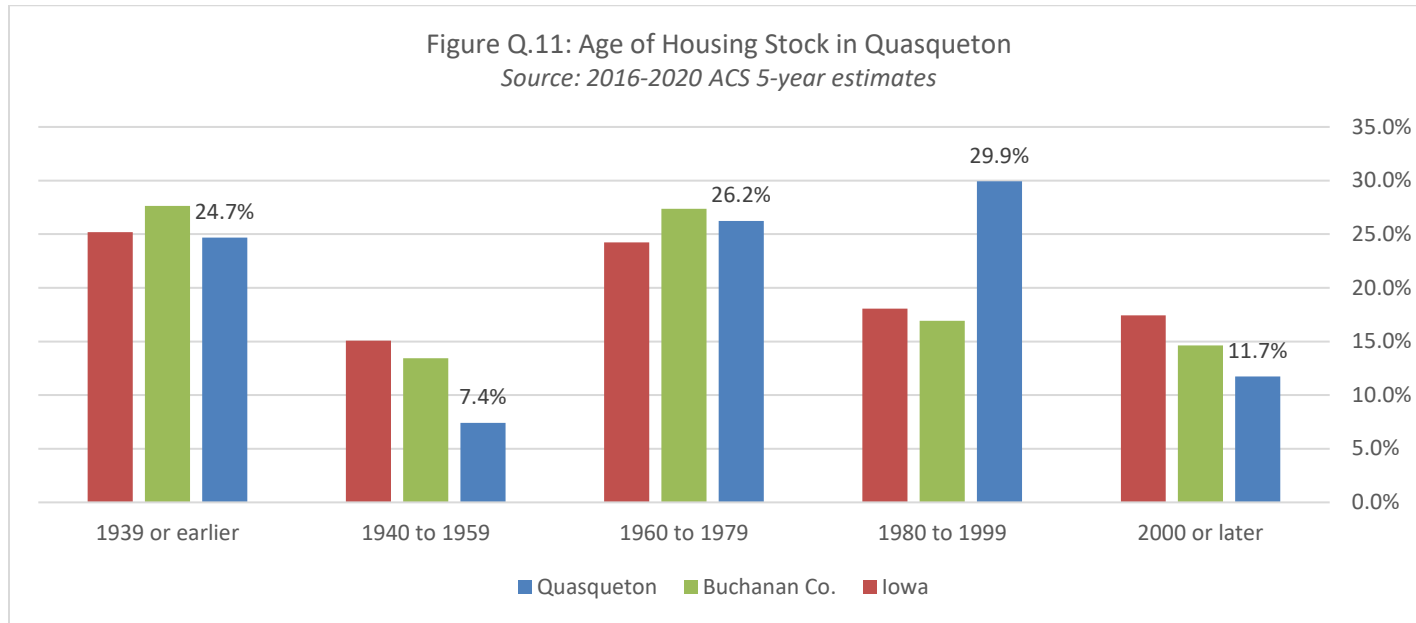
Figure Q.9 shows the city’s housing vacancy rate for the city from 2000 through 2020. Note that decennial Census data is used for 2000, 2010 and 2020, while the American Community Survey 5-year estimate is used for 2015. The 2020 vacancy rate was 9.8 percent, a decrease from prior years and decades.

Figure Q.10: Historic Housing Vacancy Rate Estimates, 2000-2020					
Year	Occupied Housing Units	Vacant Housing Units	Total Housing Units	Vacancy Rate	Vacancy Rate MOE
2020	239	26	265	9.8%	(X)
2015*	243	30	273	11.0%	+/-8.4%
2010	232	37	269	13.8%	(X)
2000	227	27	254	10.6%	(X)

*Source: Decennial Census, *2011-2015 ACS 5-Year Estimates; MOE=Margin or Error*

Age of Housing Stock

The graph below displays the percent of the city’s housing stock by era when the unit was built.



Compared to Buchanan County and the State of Iowa as a whole, a larger share of Quasqueton’s housing stock (nearly 30 percent) was built between 1980 and 1999. The city has a marginally lower share of housing built before 1940 (24.7 percent), but also has a lower share of housing built in 2000 or later (11.7 percent).

Household Size

Quasqueton’s average household size in 2020 was 2.38, lower than both the countywide and statewide average household size. Between 2000 and 2020, the average household size decreased in both Quasqueton and Buchanan County, while the average family size increased. Following national and state trends, the city’s average household size is projected to

	Average Household Size			Average Family Size		
	2000	2010	2020	2000	2010	2020*
Quasqueton	2.53	2.39	2.38	2.92	2.80	3.19
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

*Source: Decennial Census, *2016-2020 ACS 5-Year Estimates*

continue declining in the coming decades. Factors contributing to smaller households include more single and two-person households, and seniors living longer in their homes.

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 and assigned on the designations shown in Figure Q.13.

Figure Q.13: Windshield Survey Category Condition Criteria

Condition Categories	Description
Great	<ul style="list-style-type: none"> No visible repairs or needed updates are apparent. Typically new construction, recently renovated, or extremely well-maintained structures.
Good	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> Structure was not visible from the road or data was not recorded for the parcel.

Results

Figure Q.14 displays the results of the city’s windshield survey with updates from Buchanan County Assessor and City data. Of structures evaluated, well over half were determined to be in either great (11.4%) or good (61%) condition. Approximately 13 percent of the city’s residential structures were deemed to be in either Poor (10.1%) or Dilapidated (2.6%) conditions. Note, the city’s mobile home park, which has approximately 40 mobile homes were not counted individually as they are located on one parcel. The Windshield survey indicated a number of the mobile homes were in poor 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 3.68. (between Good and Fair)

Overall, 224 parcels with dwelling structures were evaluated. Sixty-six (66) parcels were identified as vacant residential lots.

Figure Q.14: Windshield Survey Results, City of Quasqueton		
Condition of Parcels Evaluated	Number Parcels	Percent of Parcels Evaluated
Great	26	11.4%
Good	139	61.0%
Fair	34	14.9%
Poor	23	10.1%
Dilapidated	6	2.6%
Total	224	100%
Status	Number Parcels	Percent
Parcels Evaluated	228	71.7%
Vacant	66	20.8%
N/A	17	5.3%
Undetermined	7	2.2%
Total	318	100%

Future Development

Floodplain Considerations

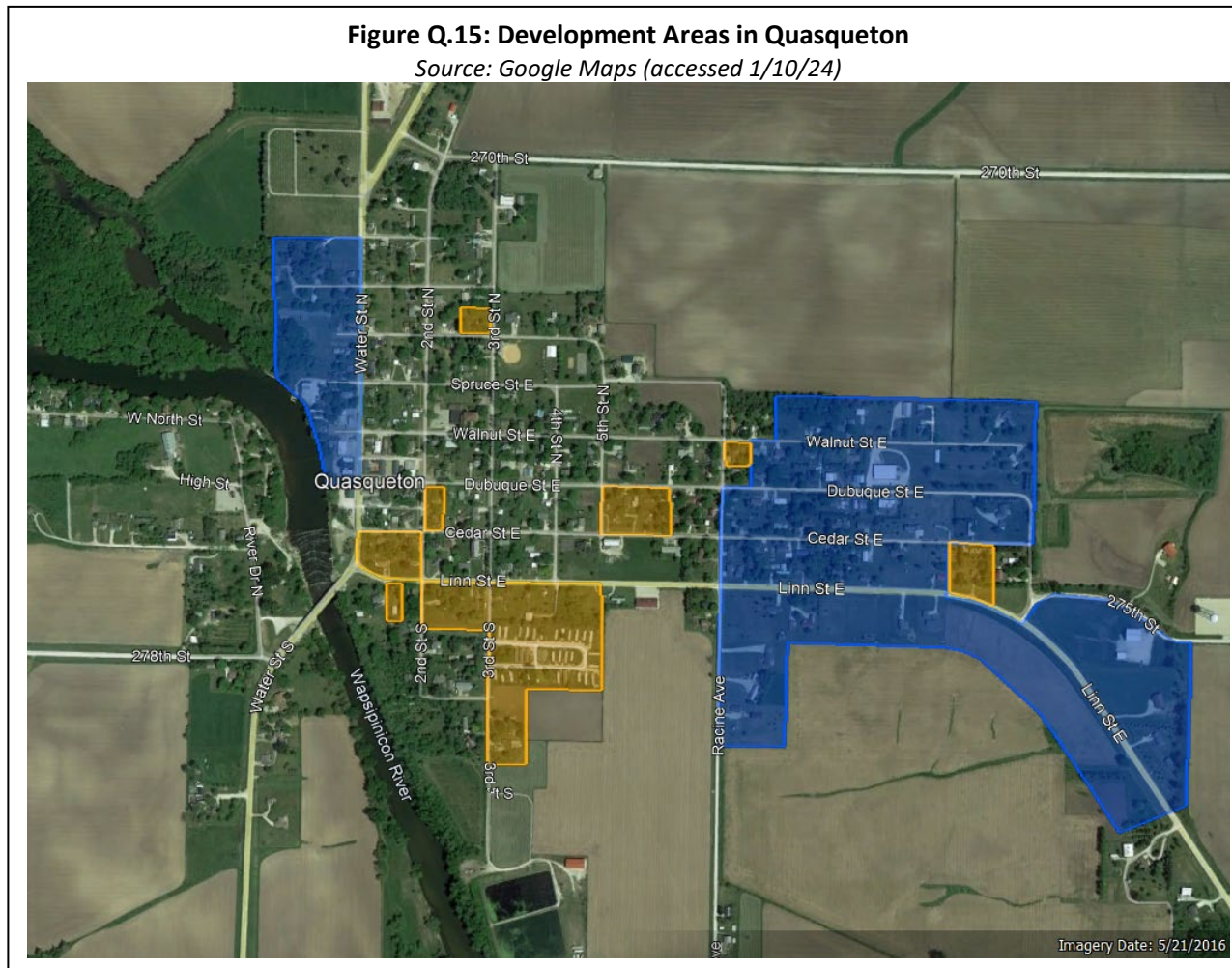
Buchanan County’s Multi-Jurisdictional Hazard Mitigation Plan (HMP) provides data on property in the regulatory floodway and floodplains identified on Flood Insurance Rate Maps (FIRMs) prepared by the Federal Emergency Management Agency (FEMA). The figure below shows the estimated value of land, buildings,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

Figure Q.15: Floodplain Data for Quasqueton						
	Number of Parcels	Land Value	Building Value	Dwelling Value	Total Value	Percent of City Affected
1.0% Annual Floodplain	112	\$682,415	\$342,080	\$3,133,045	\$4,157,540	19.9%
0.2% Annual Floodplain	-	-	-	-	-	-

Source: Buchanan County Assessor’s Office; Analysis conducted by INRCOG; Parcel values and FIRM maps as of 6/6/2016

The properties in the floodplain are on either side of the north/south flowing Wapsipinicon River which bisects the city. New residential development should be avoided in the floodplain.

Areas of Future Development



The city has identified 66 vacant, buildable residential lots, including 25 new lots east of 10th Street (outside the 100-year and 500-year floodplains), 18 vacant lots west of the river, and several infill lots scattered throughout the city's developed neighborhoods. The typical benefits of infill development include concentration of population and reduction of sprawl and reduced development costs as the homes are able to utilize existing infrastructure.

An aerial photograph of the city is shown in Figure Q.15. There has been some new residential development along 7th Street S and E. Linn Street in the eastern portion of the city, although these developments have been on the perimeter of a farm field. To facilitate a new housing

subdivision, the city or a developer would likely need to construct new infrastructure (roads, water, sewer, etc.) in one of the undeveloped areas.

Orange shaded areas in Figure Q.15 represent areas of town that city staff believe would benefit most from improvements to the housing stock. Areas shaded in blue represent portions of the town with more recent residential 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 Q.16.

- **Total Population:** See city population projections in Figure Q.2.
- **Population in Group Quarters** – Group Quarters include residences such as group homes, skilled nursing facilities, treatment facilities, correction facilities, or similar institutions. The city does not have any group quarters.
- **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.

Year	2020	2030	2040
Total Population	570	567	564
Population in Group Quarters	0	0	0
Population in Housing	570	567	564
Household Size	2.38	2.33	2.28
Total Households	239	243	247
Vacant Units (8% in projections)	26	21	21
Total Housing Units*	260	264	268
Unit Change (from 2020)	-	4	8
Percent Change (from 2020)	-	1.5%	3.2%
*5 of the 265 housing units are assumed uninhabitable and removed from the count.			

As shown in Figures Q.1 and Q.2, Quasqueton’s population has declined overall since 1990, a trend that is projected to continue. The city’s household size is expected to continue to decline, following a national trend. Because of declining household size, the total number of households is projected to increase slightly, reaching 247 by 2040.

Quasqueton’s vacancy rate of 9.8 percent is higher than the countywide vacancy rate of 7.7. For the purposes of projecting needed housing supply, the future vacancy rate is assumed to be 8 percent. It is assumed that Quasqueton’s 5 units classified as “other vacant” in the 2020 Census (data not shown) are uninhabitable or will be soon, and would not be used to meet any future housing demand. With these assumptions, Quasqueton’s housing demand will increase from 260 units in 2020 to 268 units by 2040.

Now that the expected demand of number of housing units has been established, the next analysis considers recent home building and home loss trends. The forecasted Change in units is shown in Figure Q.17, an explanation of the numbers used in the calculation is below.

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

According to records from the Buchanan County Assessor’s office, between 2017 and 2021 there were 4 new housing unit starts in the city, or 8 new units per decade. The city reports 2 demolitions during the same period, equating to 4 demolitions per decade. When this reported demolition rate is averaged with the average non-metropolitan attrition rate of 1 percent from Figure 5.12, the projected attrition rate is 13 units per decade. New construction is needed not only to meet new housing demand in Quasqueton in the coming decades, but also to replace units lost to demolition and other forms of attrition. At the current housing construction and attrition rates, Quasqueton is projected to have a shortage of 18 units by 2040.

Figure: Q.17: Projected Changes in Housing Units		
Year	2030	2040
2020 Housing Unit Count*	260	
Unit Loss (Housing Attrition)	-16	-32
Unit Added (New Construction)	13	26
Projected # of Units	255	250
Difference Between “Total Housing Units” in Figure Q.16	9	18
*5 of the 265 housing units are assumed uninhabitable and removed from the count.		

City Housing Priorities

Housing Goals and Action Steps

1. Increase Senior (age 62+) Housing Options

Rationale: An estimated 32 percent of city residents are 55 or older. With an aging population, the type of housing demands change. The city identified a need to increase the availability of housing options for older persons during the planning process. As the baby boomer generation continues to age, there will be an increasing demand for senior housing options. Housing needs of an aging population may include: apartments, condos, townhomes and smaller affordable homes, or assisted living/congregate housing. Communities should invest in these types of housing options now before market shortages are fully realized and the prices of these types of homes increase.

Implementation Strategies:

- Conduct survey of interest in types of housing options older members of the community wish to see.
- Encourage “aging in place” design and development.
- Contact and recruit developer for senior housing.
- Establish grant rehabilitation/repair program to make improvements to allow residents to better “age-in-place” and stay in their homes.

2. Increase Availability of New Construction and Affordable/Workplace Housing Options

Rationale: Demand for affordable housing was identified in the planning process. Demand exists both for affordable homes to purchase as well as rental properties. The city should continue to encourage new homes builds in addition to exploring and placing higher priority on development of duplex, triplex, and other multi-unit facilities, both owner and renter occupied. These efforts will reduce construction costs and increase affordable housing options.

Implementation Strategies:

- Identify and establish tax incentives to encourage more affluent existing residents to “upgrade” to a new home and opening older, more-affordable homes to the market.
- Increase number of multi-unit rental properties; Establish incentives or prioritize in development agreements.
- Explore affordable housing tax programs, including Iowa’s Workforce Housing Tax Credit program to develop affordable rental properties.
- Encourage new residential development on identified infill lots outside the floodplain.

3. Maintain and Improve the Quality, Value, and Appearance of the City’s Existing Housing Stock

Rationale: While overall the city has a healthy housing stock, the city must continue its efforts to remove abandoned or dilapidated homes. Efforts should focus on flood-prone and habitually vacant properties.

Implementation Strategies

- Identify and remove dilapidated homes and buildings.
- Explore housing rehabilitation programs. Options to consider include establishing a city grant program to fund improvements, tax rebates/incentives/exemptions on the value of improvements, and housing rehabilitation funds from the Iowa Finance Authority (IFA), U.S. Department of Agriculture (USDA), or the Federal Home Loan Bank of Des Moines (FHLB).
- Prioritize demolition of homes in the floodplain.

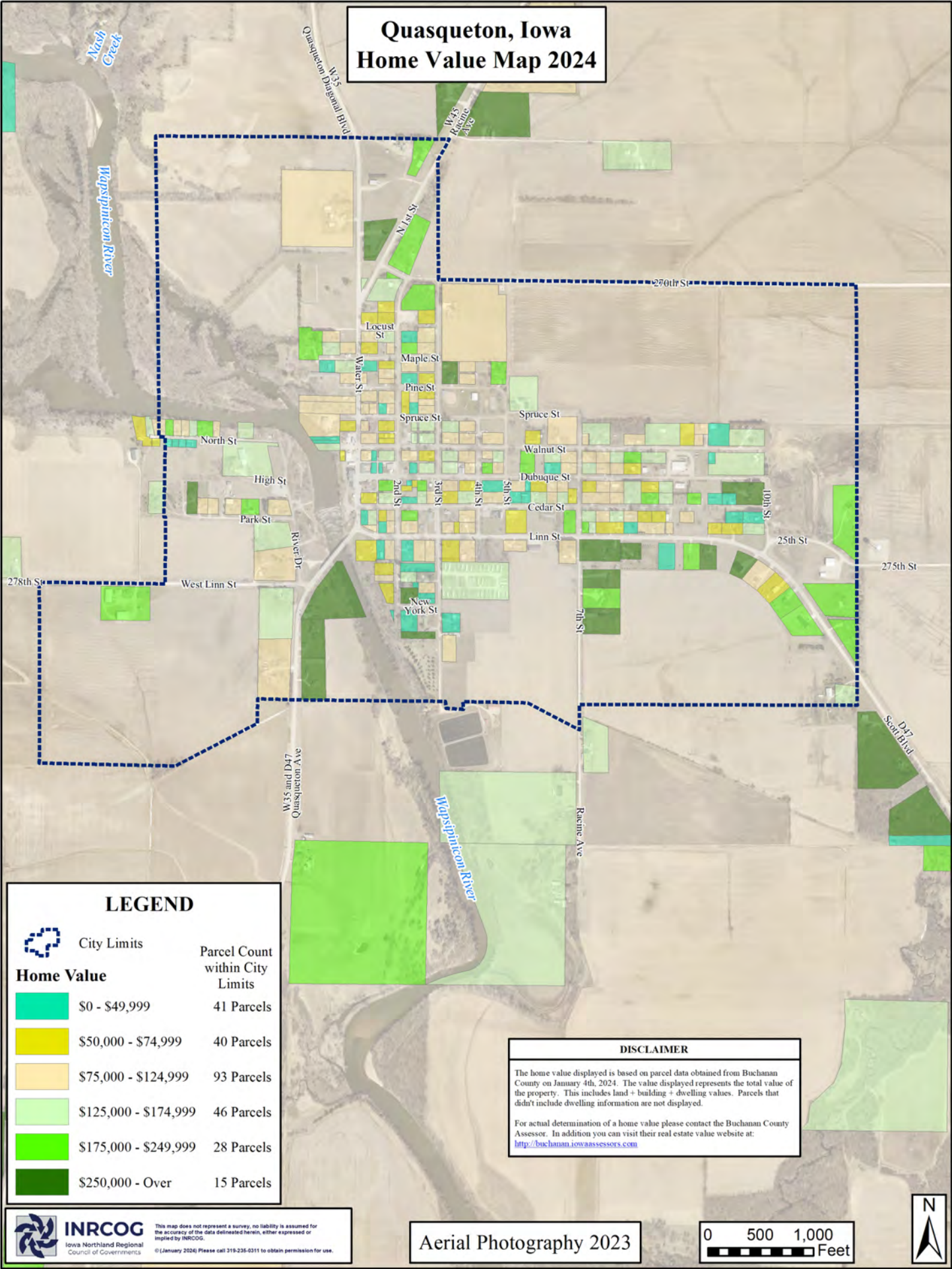
4. Establish a City Housing Task Force

Rationale: The City Council should appoint a "housing committee" that will be responsible for investigating the housing issues. The Committee can take the lead in identifying and recruiting developers to the city.








Implementation Strategies:

The City, or its appointed committee, should prioritize the housing needs and make the necessary contacts with other communities that have successfully met those needs. The committee would also be responsible for investigating funding sources and potential project partners. The committee may determine that it should utilize the planning grants offered by the State that will assist the community in following through with their housing action plan.

Quasqueton, Iowa Home Value Map 2024



LEGEND

	City Limits	
Home Value		Parcel Count within City Limits
	\$0 - \$49,999	41 Parcels
	\$50,000 - \$74,999	40 Parcels
	\$75,000 - \$124,999	93 Parcels
	\$125,000 - \$174,999	46 Parcels
	\$175,000 - \$249,999	28 Parcels
	\$250,000 - Over	15 Parcels

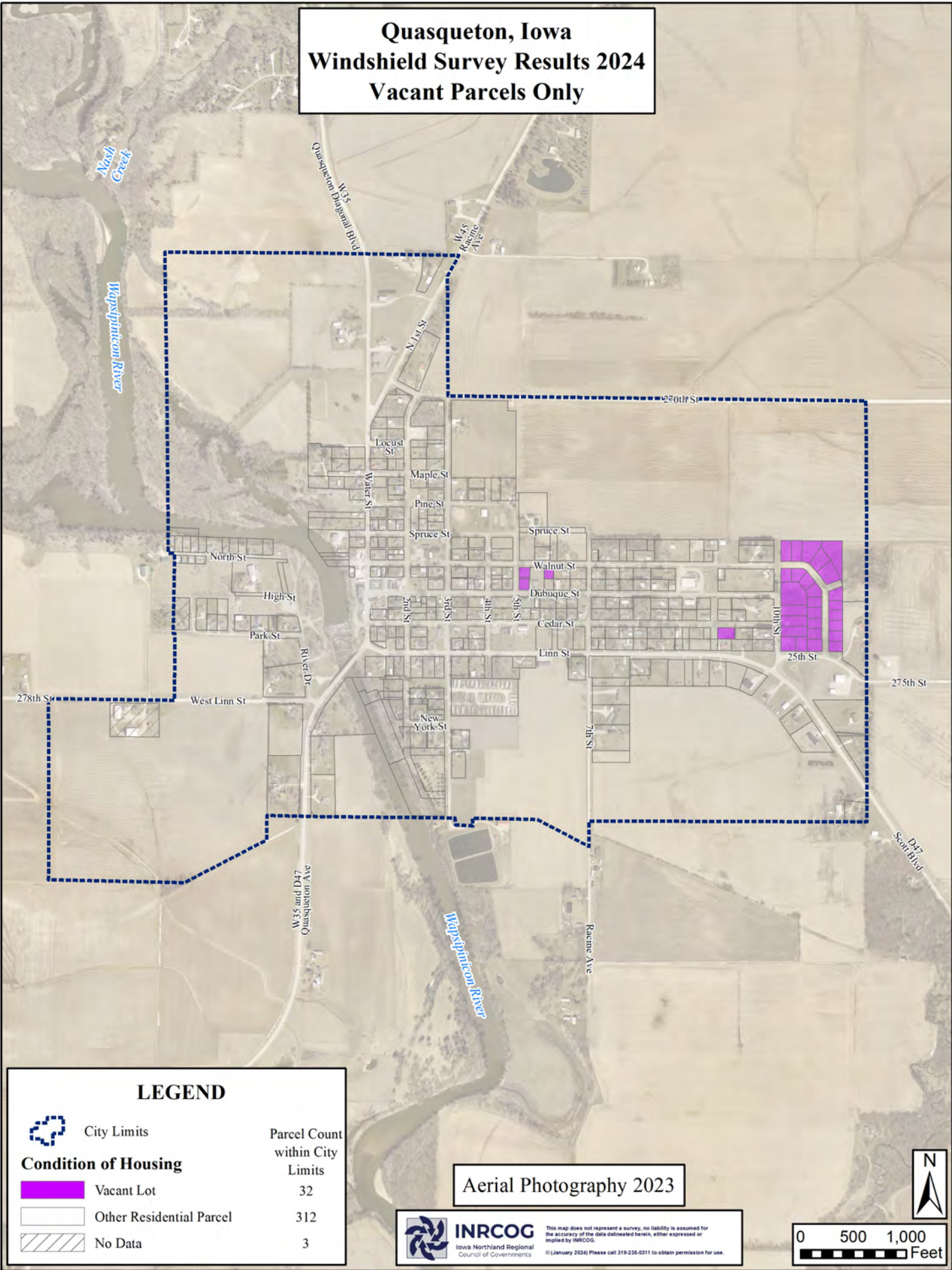
DISCLAIMER

The home value displayed is based on parcel data obtained from Buchanan County on January 4th, 2024. The value displayed represents the total value of the property. This includes land + building + dwelling values. Parcels that didn't include dwelling information are not displayed.

For actual determination of a home value please contact the Buchanan County Assessor. In addition you can visit their real estate value website at: <http://buchanan.iowaassessors.com>



Quasqueton, Iowa Windshield Survey Results 2024 Vacant Parcels Only



LEGEND



City Limits

Condition of Housing



Vacant Lot



Other Residential Parcel



No Data

Parcel Count
within City
Limits

32

312

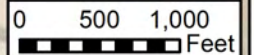
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Aerial Photography 2023



INRCOG
Iowa Northland Regional
Council of Governments

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City of Rowley

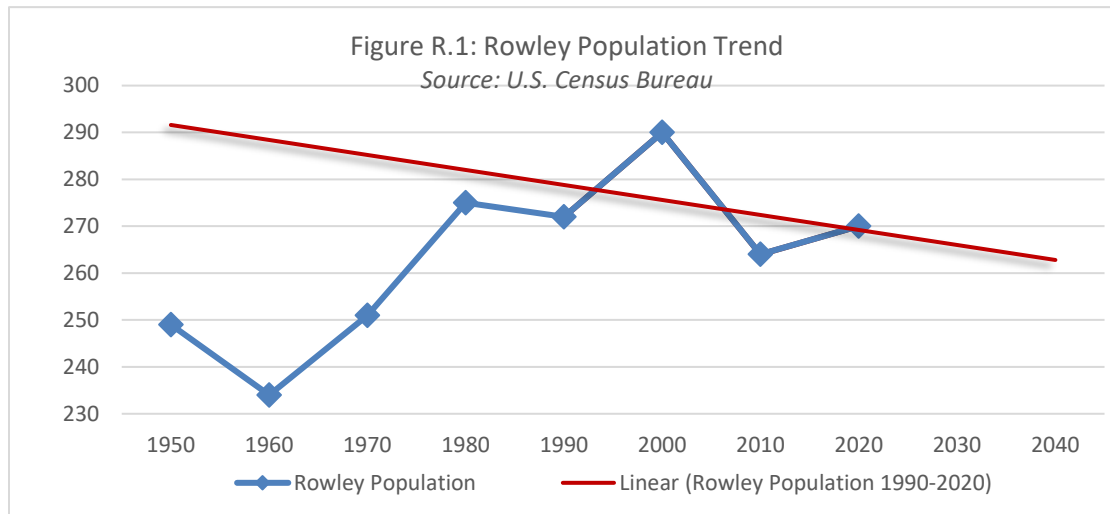
Community Background

Rowley is located in south central Buchanan County approximately seven miles south of U.S. Highway 20 and five miles north of the Benton County line. Rowley is on County Road D-47, two miles east of Highway 150. The county seat, Independence, is only a nine-mile drive north of Rowley. Rowley is in close proximity to two of Iowa’s major metro areas – a 35-minute drive to Waterloo/Cedar Falls and a 40-minute drive to Cedar Rapids. The city has a total area of 0.4 square miles, all of which is land.

Rowley was founded in 1873 as a community prepared to provide its citizens with basic needs. During the first half of the twentieth century, Rowley had it all: a railroad, grocery stores, a lumber yard, a hotel, a hardware store, implement dealers, service stations, a creamery, a bank, a public school, a dentist, and churches. Changing times have affected all small Iowa communities, and Rowley is no exception. Many businesses closed or migrated to larger markets after the railroad removed its tracks through town. Yet the city's heartbeat continues and can be found in the following: a post office, a meat locker, an elevator, and a volunteer fire department.

Demographic and Social Characteristics

The city had a population of 270 at the time of the 2020 US Census. The city represented 1.3 percent of the county’s total 2020 population of 20,565. Figure R.1 shows a trend line of the city’s population since 1950. Figure R.2 projects the city’s future population based on historic trends from 1950-2020.



Year	Census Population	# Change (Linear)	% Change (Geometric)
1950	249	-	-
1960	234	-15	-6.0%
1970	251	17	7.3%
1980	275	24	9.6%
1990	272	-3	-1.1%
2000	290	18	6.6%
2010	264	-26	-9.0%
2020	270	6	2.3%
Avg. (1950-2020)		3.0	1.4%
Avg. (1990-2020)		-0.7	-0.03%
Projected 2030		269	270
Projected 2040		269	270

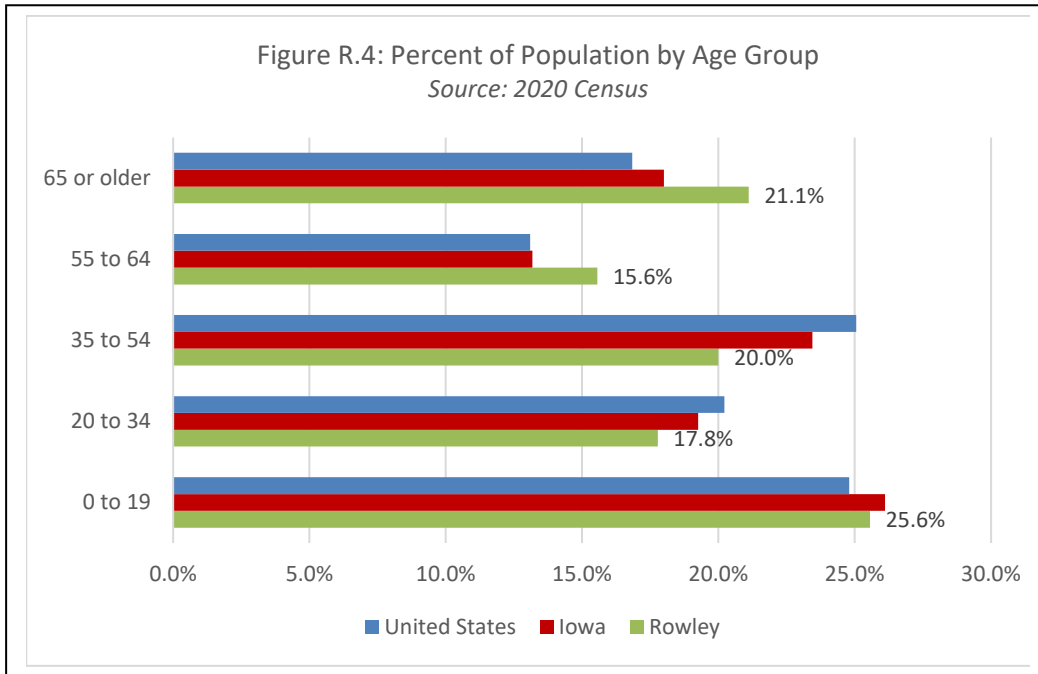
Over the past several decades, the city’s population has remained relatively constant. In the modern era, the city’s population peaked in 2000 at 290. From 1990 through 2020, the city’s population decreased by 0.03 percent (-0.7 persons). Between 2000 and 2010 the city population decreased by 9 percent (-26 persons) eliminating the gains experienced during the 1990s.

Based on the historic trends and projections shown in Figure R.1, the city should anticipate that their population will be virtually unchanged through 2040, with an estimated total of 269 to 270 persons.

Figures R.3 provides an overview of the population characteristics of the city.

In 2020, the city’s median age was 44 – older than the statewide (38.6) and national (38.8) median ages. Rowley has a higher share of residents aged 55 or older (36.7 percent) than the state or the nation.

Figure R.3: Population Characteristics		
<i>Population</i>		
Total Population		270
Total Males		133
Total Females		137
Median Age		44
<i>Race</i>		
One Race-White		262
One Race-American Indian or Alaska Native		0
One Race-Asian		0
Two or More Races		7
Hispanic or Latino (of any race)		3
<i>Households</i>		
Total Population in Group Quarters		0
Total Family Households		81
Total Family Households with Children under 18		28
Households with individuals 65yrs and over		38
<i>Source: 2020 US Census</i>		



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 R.5: Home Value Characteristics, City of Rowley				
	Estimate	MOE	Percent	MOE
VALUE				
Owner-occupied units	99	±25	100%	(X)
Less than \$50,000	3	±6	3.0%	±6.2
\$50,000 to \$99,999	39	±16	39.4%	±12.4
\$100,000 to \$149,999	26	±13	26.3%	±12.2
\$150,000 to \$199,999	19	±11	19.2%	±10.9
\$200,000 to \$299,999	9	±12	9.1%	±10.6
\$300,000 to \$499,999	3	±4	3.0%	±4.3
\$500,000 to \$999,999	0	±10	0%	±20.2
\$1,000,000 or more	0	±10	0%	±20.2
Median value (dollars)	\$109,900	±18,762	(X)	(X)
<i>Source: ACS, 2016-2020 5-Year Estimates</i>				

Figure R.5 shows the value of owner-occupied homes in the city. The median value is \$109,900, with nearly two-thirds (65.7 percent) of homes valued between \$50,000 and \$149,999. Figure R.6 displays the rental costs and characteristics within the city. The median gross rent (including rent and tenant-paid utilities) is \$921, though it is estimated that all rental units are priced below \$1,000. The 2016-2020 ACS did not identify any renters paying 25 percent or more of income for housing, although higher rental costs as a percentage of income have high margins of error. Households paying more than 30 percent of income on housing costs are considered “cost burdened.”

Figure R.6: Rental Characteristics, City of Rowley				
	Estimate	MOE	Percent	MOE
GROSS RENT				
Occupied units paying rent	11	±11	100%	(X)
Less than \$500	1	±3	9.1%	±31.4
\$500 to \$999	10	±11	90.9%	±31.4
Median (dollars)	\$921	±146	(X)	(X)
No rent paid	4	±4	(X)	(X)
GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME (GRAPI)				
Occupied units paying rent (excluding units where GRAPI cannot be computed)	11	±11	100%	(X)
Less than 15.0 percent	2	±4	18.2%	±36.5
15.0 to 19.9 percent	1	±2	9.1%	±23.8
20.0 to 24.9 percent	8	±10	72.7%	±46.2
25.0 to 29.9 percent	0	±10	0.0%	±74.4
30.0 to 34.9 percent	0	±10	0.0%	±74.4
35.0 percent or more	0	±10	0.0%	±74.4
<i>Source: ACS, 2016-2020 5-Year Estimates</i>				

Figure R.7: Housing Characteristics, City of Rowley				
	Estimate	MOE	Percent	MOE
HOUSING OCCUPANCY				
Total housing units	115	±28	100%	(X)
Occupied housing units	114	±28	99.1%	±2.4
Vacant housing units	1	±3	0.9%	±2.4
Homeowner vacancy rate	0	±20.2	(X)	(X)
Rental vacancy rate	0	±63.7	(X)	(X)
UNITS IN STRUCTURE				
Total housing units	115	±28	100%	(X)
1-unit, detached	111	±27	96.5%	±4.2
1-unit, attached	0	±10	0%	±17.7
2 units	0	±10	0%	±17.7
3 or 4 units	0	±10	0%	±17.7
5 to 9 units	1	±3	1%	±2.6
10 to 19 units	0	±10	0%	±17.7
20 or more units	0	±10	0%	±17.7
Mobile home	3	±4	2.6%	±3.2
HOUSING TENURE				
Occupied housing units	114	±28	100%	(X)
Owner-occupied	99	±25	86.8%	±9.5
Renter-occupied	15	±12	13.2%	±9.5
<i>Source: ACS, 2016-2020 5-Year Estimates</i>				

Figures R.7 and R.8 display general housing characteristics and homeownership characteristics. Figure R.7 indicates that only 1 housing unit is vacant, and the 2020 Census count of vacant units was not much higher (4 units). As in most rural Iowa communities, the housing stock is predominantly owner-occupied (86.8 percent) and comprised of single-family detached units (96.5 percent).

Figure R.8: Homeownership Characteristics, City of Rowley				
	Estimate	MOE	Percent	MOE
MORTGAGE STATUS				
Owner-occupied units	99	±25	100%	(X)
Housing units with a mortgage	66	±23	66.7%	±12.9
Housing units without a mortgage	33	±14	33.3%	±12.9
SELECTED MONTHLY OWNER COSTS (SMOC)				
Housing units with a mortgage				
Median (dollars)	\$980	±286	(X)	(X)
Housing units without a mortgage				
Median (dollars)	\$383	±42	(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	44	±18	67.7%	±16.9
20.0 to 24.9 percent	6	±5	9.2%	±7.5
25.0 to 29.9 percent	1	±2	1.5%	±3.9
30.0 to 34.9 percent	5	±5	7.7%	±8.6
35.0 percent or more	9	±12	13.8%	±15.9
Housing unit without a mortgage				
Less than 10.0 percent	20	±12	60.6%	±17.5
10.0 to 14.9 percent	12	±6	36.4%	±17.3
15.0 to 19.9 percent	1	±2	3.0%	±6.9
20.0 to 24.9 percent	0	±10	0%	±43.0
25.0 to 29.9 percent	0	±10	0%	±43.0
30.0 to 34.9 percent	0	±10	0%	±43.0
35.0 percent or more	0	±10	0%	±43.0
<i>Source: ACS, 2016-2020 5-Year Estimates</i>				

Of the city’s owner-occupied units, 66.7 percent have a mortgage. Median monthly owner costs, including mortgage payments, taxes, insurance, and utilities, are \$980 for owners with mortgages and \$383 for owners without mortgages. Over 1 in 5 owners with mortgages (21.5 percent) pay 30 percent or more of their incomes for housing costs, while all owners without mortgages are estimated to pay less than 20 percent of their incomes for housing costs. 30 percent of monthly income is generally considered the maximum affordable amount for housing costs.

Selected Housing Characteristics

Historic Housing Trends

Table R.9: Historic Number of Housing Units							
Community	1980	1990	2000	2010	2020	Net Change 1980-2020	% Change 1980-2020
Rowley	101	111	114	116	116	15	14.9%
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%

Source: US Census Bureau, calculated by INRCOG

From 1980 through 2020, the number of housing units in the city has increased by nearly 15 percent from 101 to 116. This is a greater housing growth rate than the county in total (8.1 percent) but below the statewide growth rate (26.0 percent).

Vacancy Rate

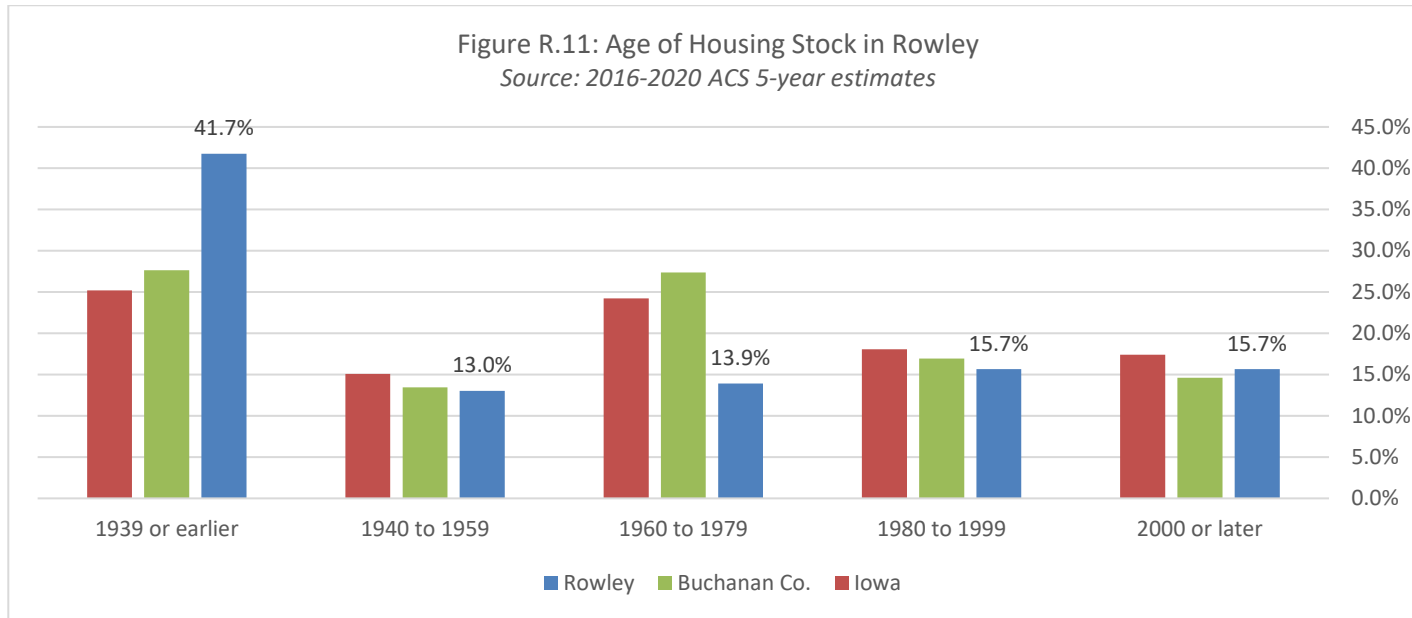
Figure R.10 shows the city’s housing vacancy rate for the city from 2000 through 2020. Note that decennial Census data is used for 2000, 2010 and 2020, while the American Community Survey 5-year estimate is used for 2015. The vacancy rate experienced a net decline from 6.9 percent in 2010 to 3.4 percent, or only 4 units, in 2020.

Figure R.10: Historic Housing Vacancy Rate Estimates, 2000-2020					
Year	Occupied Housing Units	Vacant Housing Units	Total Housing Units	Vacancy Rate	Vacancy Rate MOE
2020	112	4	116	3.4%	(X)
2015*	131	0	131	0%	+/-14.1%
2010	108	8	116	6.9%	(X)
2000	111	3	114	2.6%	(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.



The city does have a disproportionately high rate of homes built in 1939 or earlier (41.7 percent). Overall, though, the city has maintained a balanced housing age portfolio.

Household Size

Rowley has a below-average household size and family size compared to the rest of the county as well as the state, and a lower average family size than the State of Iowa. The city’s average household size has decreased from 2.61 in 2000 to 2.41 in 2020. Following national and state trends, the city’s average household size is projected to decline in the coming decades. Factors contributing to smaller households include more single and two-person households, and seniors living longer in their homes.

	Average Household Size			Average Family Size		
	2000	2010	2020	2000	2010	2020*
Rowley	2.61	2.44	2.41	3.06	2.82	3.06
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

*Source: Decennial Census, *2016-2020 ACS 5-Year Estimates*

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 R.12.

Figure R.13: Windshield Survey Category Condition Criteria

Condition Categories	Description
Great	<ul style="list-style-type: none"> No visible repairs or needed updates are apparent. Typically new construction, recently renovated, or extremely well-maintained structures.
Good	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> Structure was not visible from the road or data was not recorded for the parcel.

Results

Figure R.14 displays the results of the city’s windshield survey. Of structures evaluated, over 84 percent of the homes were either in great (21.8%) or good (62.7%) condition. Less than 5 percent of the city’s residential structures were deemed to be in Poor condition, and none were determined to be dilapidated.

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 4.04. (between Good and Great)

Overall, 110 parcels with dwelling structures were evaluated. No parcels were identified as vacant residential lots.

Condition of Parcels Evaluated	Number Parcels	Percent of Parcels Evaluated
Great	24	21.8%
Good	69	62.7%
Fair	14	12.7%
Poor	3	2.7%
Dilapidated	0	0.0%
Total	110	100%

Status	Number Parcels	Percent
Parcels Evaluated	110	90.2%
Vacant	0	0.0%
N/A	10	8.2%
Undetermined	2	1.6%
Total	122	100%

Future Development

Floodplain Considerations

Rowley’s Flood Insurance Rate Maps (FIRMs) were last updated on 12/30/2020. No portion of the City of Rowley is in a 1.0 percent annual chance (100-year flood) or 0.2 percent annual chance (500-year flood) floodplain.

Areas for Development

From 2017 to 2021, one (1) new housing unit was constructed in Rowley according to City staff. This averages to a rate of 2 new homes per decade.

Based on the windshield survey, no vacant lots within the developed part of the city’s boundaries appear to be candidates for infill development. Therefore, the city should identify ways to make lots available for potential development. There is ample undeveloped land within the city limits with agriculture land use (row-crop production). However, no areas are obvious natural expansions of existing neighborhoods that could tie in

with existing services. The city could work with landowners with undeveloped property within the city limits. Another option would be for the city to work with owners of property that abut the city limits and potentially annex land into the city for future residential 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 R.15.

- **Total Population:** See city population projections in Figure R.2.
- **Population in Group Quarters** – Group Quarters include residences such as group homes, skilled nursing facilities, treatment facilities, correction facilities, or similar institutions. The city does not have any group quarters.
- **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 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.

The city’s projected population is expected to stay constant in the coming decades, though the number of households is expected to increase slightly due to a decrease in household size. Based on data used in the projection, there is a reasonable estimate that the city could be home to 117 households by 2040.

The city has historically had a low vacancy rate – 3.4 percent at the time of the 2020 Census. For the purposes of projecting needed housing supply, the future vacancy rate is assumed to be 7 percent, which would provide more options for prospective homebuyers and renters in a healthy housing market. With the assumptions regarding future households and optimal vacancy rate, Rowley’s projected housing demand will grow from 116 units in 2020 to 126 units by 2040.

Figure: R.15: Projected Housing Unit Demand			
Year	2020	2030	2040
Total Population	270	270	270
Population in Group Quarters	0	0	0
Population in Housing	270	270	270
Household Size	2.41	2.36	2.31
Total Households	112	114	117
Vacant units (7% in projections)	4	9	9
Total Housing Units	116	123	126
Unit Change (from 2020)	-	7	10
Percent Change (from 2020)	-	6.0%	8.3%

Now that the expected demand of number of housing units has been established, the next analysis considers recent home building and home loss trends. The forecasted Change in units is shown in Figure R.17, and an explanation of the numbers used in the calculation is below.

- **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 a 1 percent annual attrition rate from Iowa State University’s 2009 Iowa Housing Needs Assessment, see Figure 5.12.
- **Unit 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.

New housing construction will be needed to not only meet new housing demand, but also to replace housing lost to demolition and other forms of attrition. However, as Figure R.16 shows, the current construction rate is insufficient to replace the projected 20 units that may be lost by 2040. Additionally, with projected demand for 10 new units by that year, the city may have a shortfall of 26 units.

Figure: R.16: Projected Changes in Housing Units		
Year	2030	2040
2020 Housing Unit Count	116	
Unit Loss (Housing Attrition)	11	20
Unit Added (New Construction)	2	4
Projected # of Units at Added/Loss Rate	107	100
Difference Between “Total Housing Units” in Figure R.15	-16	-26

City Housing Priorities

Key Findings

Strong Housing Stock: The city does have a slightly disproportionately high rate of homes that were built in 1939 or earlier (41.7 percent). Overall, though, the city has maintained a balanced housing age portfolio. The windshield survey determined that less than 5 percent of the city’s houses were in poor condition and none were determined to be dilapidated.

Low Vacancy Rate: The city has, for the past two decades at least, had a very low vacancy rate. The 2020 Census identified only 4 vacant units, for a vacancy rate of 3.4 percent.

Limited Room for Infill Development: The city has limited space to build within existing development footprint and does not have any vacant residential lots. The city may need to establish a small new subdivision, and possibly annexing land, to make room for new residential construction.

Aging Population: Following state and regional trends, the city has an aging population. In 2020, the city’s median age was 44 – older than the state-wide (38.6) and national (38.8) median ages. Rowley has a higher share of residents aged 55 or older (36.7 percent) than the state or the nation.

Stagnant Population Growth: Between 1990 and 2020, the city’s population decreased by 2 people.

Housing Goals and Action Steps

1. Promote Construction of New Homes

Rationale: Demand for additional housing was identified as a need during the planning process. This is supported by the city’s historically low vacancy rates. Given the lack of vacant lots for infill development, the city should work with a developer to identify new subdivision opportunities. Incentives could be offered to home builders as well as buyers of new homes. Communities have guaranteed the sale of homes, waived building permit fees, and offered services to builders. Likewise, many communities have offered tax abatements and free city services to home buyers.

Actions:

- Explore Opportunities to annex land into the city for new residential development.
- Establish new subdivision.
- Contact and recruit developers to the City.
- Maintain or expand tax incentives and rebates programs to incentivize developers to invest and build in the city.
- Explore use of Tax Incremental Financing (TIF) to help finance infrastructure costs (streets, storm sewer, sanitary sewer, water, etc.) in new residential subdivision.

2. Maintain and Improve the Quality, Value, and Function of the City’s Existing Housing Stock

Rationale: While overall the city has a healthy housing stock, the city must continue its efforts to maintain the conditions of properties.

Implementation Strategies

- Explore housing rehabilitation programs. Options to consider include establishing a city grant program to fund improvements, tax rebates/incentives/exemptions on the value of improvements, and housing rehabilitation funds from the Iowa Finance Authority (IFA), U.S. Department of Agriculture (USDA), or the Federal Home Loan Bank of Des Moines (FHLB).
- Review, update as needed, and enforce building codes.
- Establish program to encourage home improvements to facilitate “aging in place” so older residents can stay in their homes longer.
- Conduct a survey of senior residents (62+) of types of interest in types of housing options.

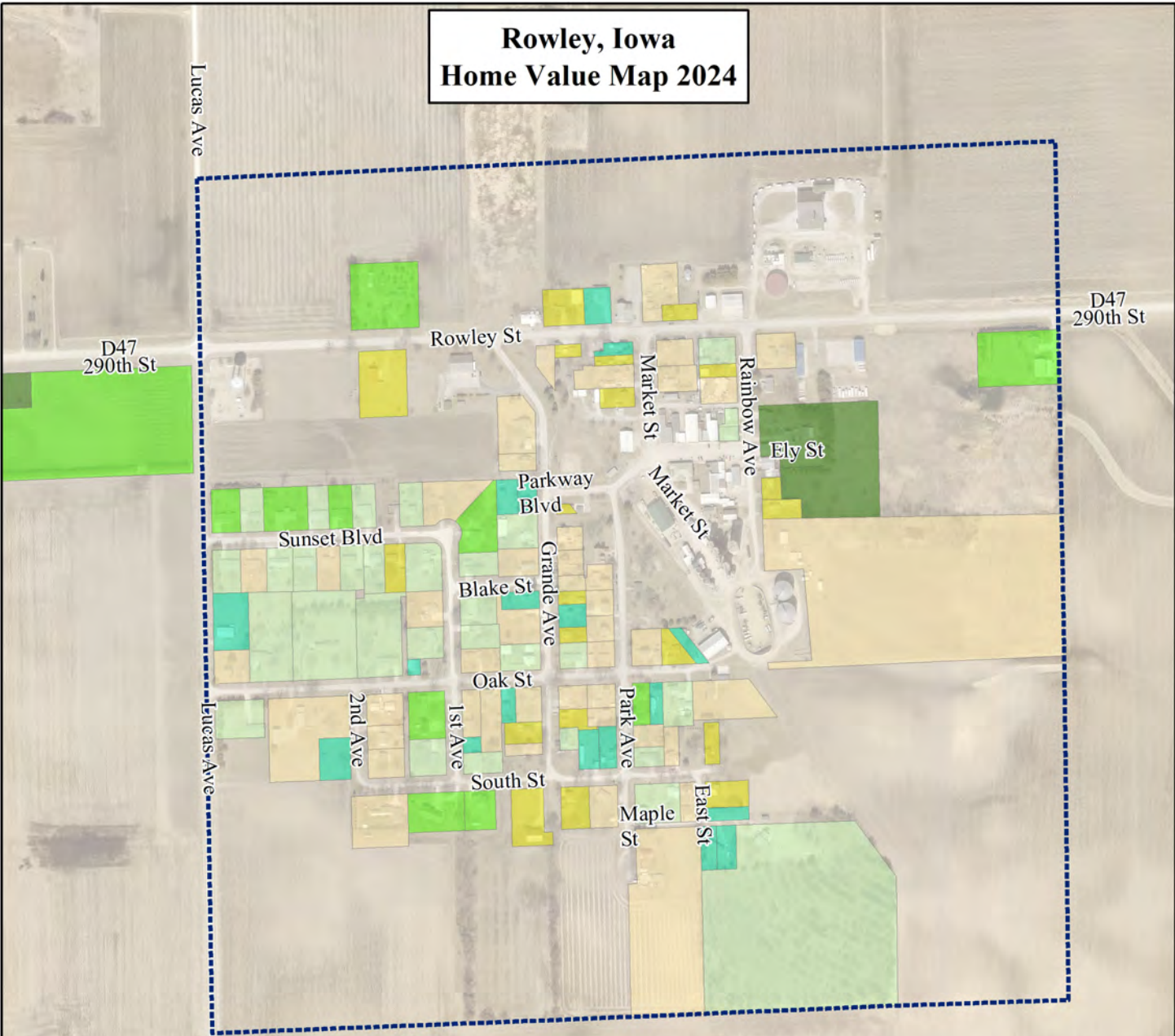
3. Establish a City Housing Task Force

Rationale: The City Council should appoint a "housing committee" that will be responsible for investigating housing issues. The Committee can take the lead in identifying and recruiting developers to the city.

Implementation Strategies:

The City, or its appointed committee, should prioritize the housing needs and make the necessary contacts with other communities that have successfully met those needs. The committee would also be responsible for investigating funding sources and potential project partners. The committee may determine that it should utilize the planning grants offered by the State that will assist the community in following through with their housing action plan.

Rowley, Iowa Home Value Map 2024



LEGEND



City Limits

Home Value

Home Value Range	Parcel Count within City Limits
\$0 - \$49,999	18 Parcels
\$50,000 - \$74,999	20 Parcels
\$75,000 - \$124,999	44 Parcels
\$125,000 - \$174,999	30 Parcels
\$175,000 - \$249,999	10 Parcels
\$250,000 - Over	1 Parcels

DISCLAIMER

The home value displayed is based on parcel data obtained from Buchanan County on January 4th, 2024. The value displayed represents the total value of the property. This includes land + building + dwelling values. Parcels that didn't include dwelling information are not displayed.

For actual determination of a home value please contact the Buchanan County Assessor. In addition you can visit their real estate value website at: <http://buchanan.iowaassessors.com>



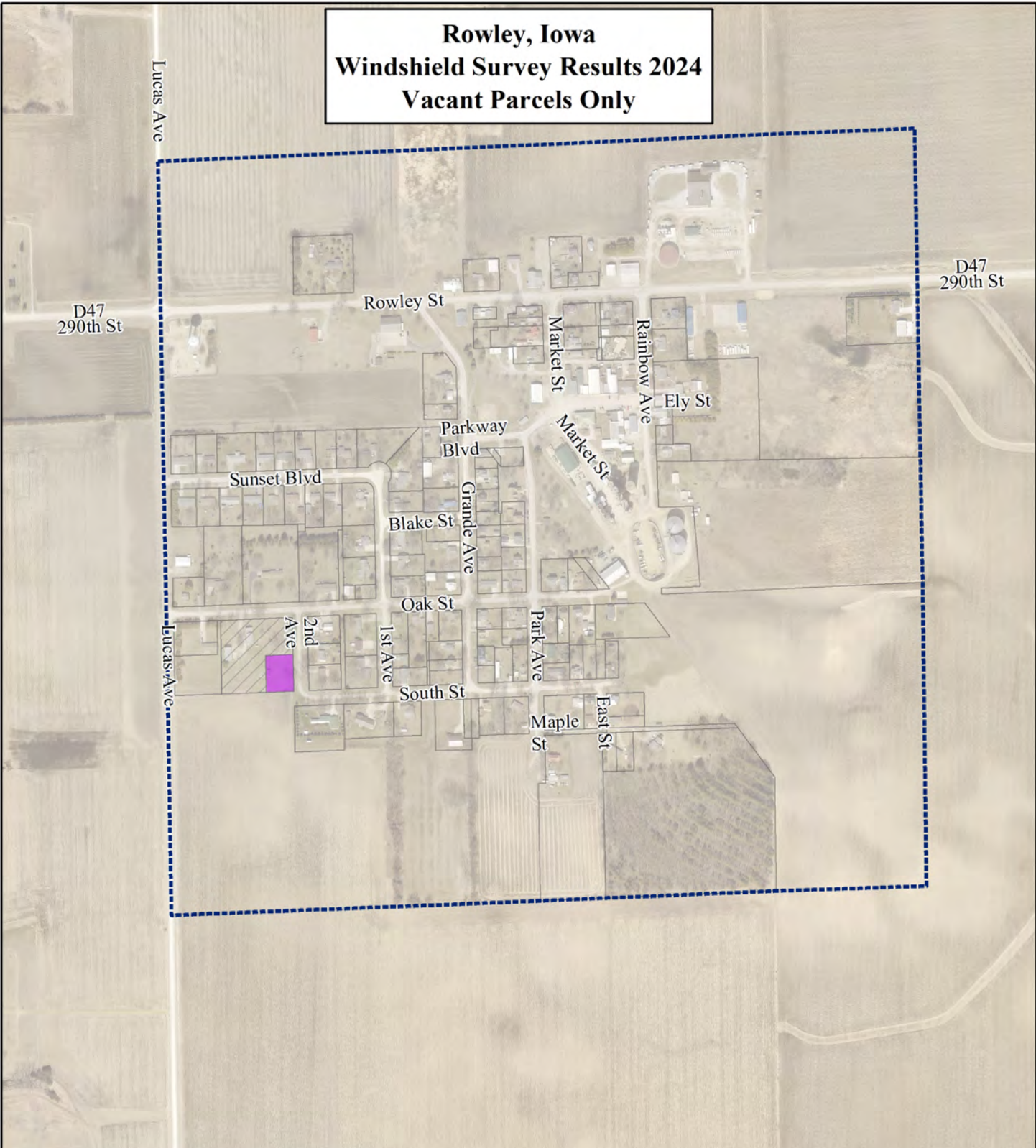
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Aerial Photography 2023



Rowley, Iowa Windshield Survey Results 2024 Vacant Parcels Only



LEGEND		Parcel Count within City Limits
	City Limits	
Condition of Housing		
	Vacant Lot	1
	Other Residential Parcel	135
	No Data	1


Aerial Photography 2023




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Feet



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City of Stanley

Community Background

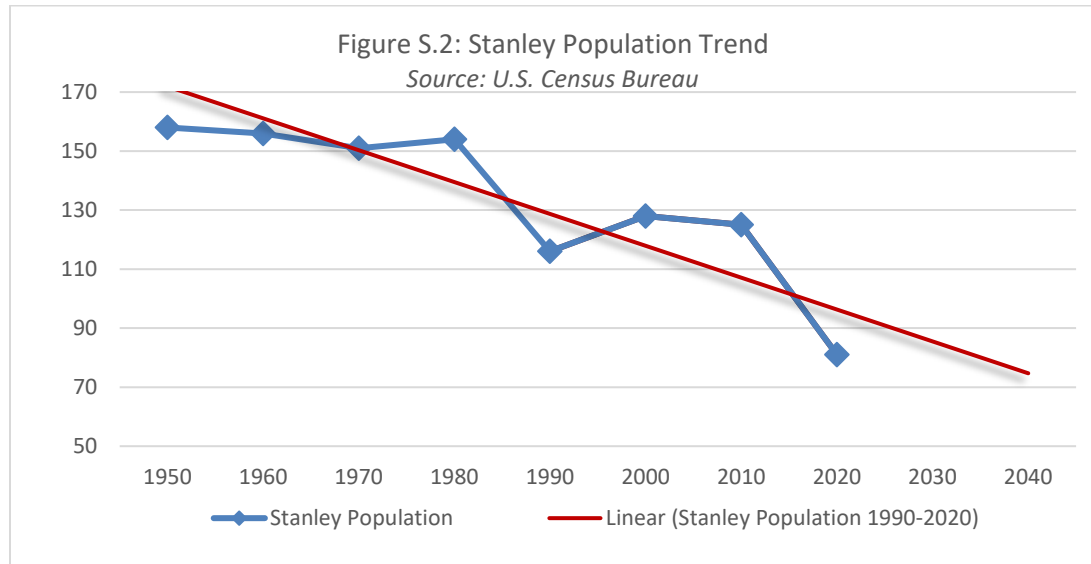
The City of Stanley is located along the northern border of Buchanan County, with a small portion of the city in Fayette County. County Road W-33 runs north-south. The City of Stanley has a total area of 0.2 square miles, all of which is land.

The West Branch of Buffalo Creek runs along the western portion of the community, with a tributary running down the eastern half of the community. The city is relatively flat with rolling hills. County Road W-33 provides primary access to Stanley.

Demographic and Social Characteristics

The city had a population of 81 at the time of the 2020 US Census. The city represented only 0.39 percent of the county’s total 2020 population of 20,565. Figure S.1 provides a general overview of the city’s population change since 1950, as well as projected population changes based on trends from 1990 to 2020. Figure S.2 is a trend line of the city’s population since 1950.

Figure S.1: Population Projections			
Year	Census Population	# Change (Linear)	% Change (Geometric)
1950	158	-	-
1960	156	-2	-1.3%
1970	151	-5	-3.2%
1980	154	+3	+2.0%
1990	116	-38	-24.7%
2000	128	+12	+10.3%
2010	125	-3	-2.3%
2020	81	-44	-35.2%
Avg. (1950-2020)		-11.0	-7.8%
Avg (1990-2020)		-11.7	-9.1%
Projected 2030		69	74
Projected 2040		58	67

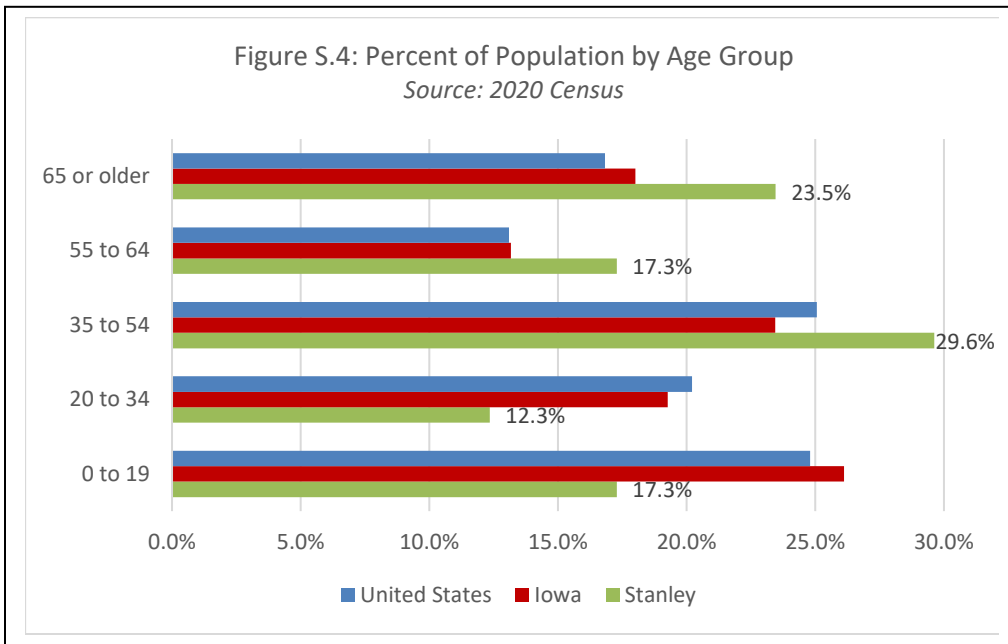


According to US Census data, the city’s population peaked in 1940 with 185 residents (data not shown). In 2020, the US Census Bureau estimated the city’s population to be 81 persons, resulting in an average decline of 11.7 persons per decade (9.1 percentage points) since 1990. Based on long-term trends and task force input, the city should anticipate a continued reduction, with a population of 58 to 67 by 2040.

Figures S.3 provide an overview of the population characteristics of the city.

In 2020, the city’s median age was 50.8 – much older than the statewide (38.6) and national (38.8) median ages. The Stanley has a lower share of children and young adults (age 0 to 34) than the state or the nation, while the share of adults aged 35 or older is much higher (Figure S.4). Seniors aged 65 or older account for 23.5 percent of Stanley’s population.

Figure S.3: Population Characteristics		
<i>Population</i>		
Total Population		81
Total Males		40
Total Females		41
Median Age		50.8
<i>Race</i>		
One Race-White		75
One Race-Black or African American		0
One Race-American Indian an Alaskan Native		0
Two or More Races		6
Hispanic or Latino (of any race)		3
<i>Households</i>		
Total Population in Group Quarters		0
Total Family Households		30
Total Family Households with Children under 18		11
Households with individuals 65yrs and over		16
<i>Source: 2020 US Census</i>		



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 S.5: Home Value Characteristics, City of Stanley				
	Estimate	MOE	Percent	MOE
VALUE				
Owner-occupied units	39	±15	100%	(X)
Less than \$50,000	20	±12	51.3%	±26.6
\$50,000 to \$99,999	13	±11	33.3%	±23.6
\$100,000 to \$149,999	3	±7	7.7%	±15.4
\$150,000 to \$199,999	2	±3	5.1%	±7.4
\$200,000 to \$299,999	0	±10	0%	±39.5
\$300,000 to \$499,999	0	±10	0%	±39.5
\$500,000 to \$999,999	1	±2	2.6%	±5.4
\$1,000,000 or more	0	±10	0%	±39.5
Median value (dollars)	\$48,300	±36,316	(X)	(X)
<i>Source: ACS, 2016-2020 5-Year Estimates</i>				

Figure S.5 shows the value of owner-occupied homes in the city. The median value is \$48,300, the lowest of any community in Buchanan County. Figure S.6 displays rental characteristics within the city. It is estimated that Stanley has 7 rental units, of which only 4 units have monthly rent charged to tenants. The median gross rent (including rent and tenant-paid utilities) is not calculated, but all units are estimated to have gross rent between \$500 and \$999.

Figure S.6: Rental Characteristics, City of Stanley				
	Estimate	MOE	Percent	MOE
GROSS RENT				
Occupied units paying rent	4	±8	100%	(X)
Less than \$500	0	±10	0%	±100.0
\$500 to \$999	4	±8	100%	±100.0
\$1,000 to \$1,499	0	±10	0%	±100.0
\$1,500 to \$1,999	0	±10	0%	±100.0
\$2,000 to \$2,499	0	±10	0%	±100.0
\$2,500 to \$2,999	0	±10	0%	±100.0
\$3,000 or more	0	±10	0%	±100.0
Median (dollars)	-	**	(X)	(X)
No rent paid	3	±4	(X)	(X)
GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME (GRAPI)				
Occupied units paying rent (excluding units where GRAPI cannot be computed)	4	±8	100%	(X)
Less than 15.0 percent	0	±10	0%	±100.0
15.0 to 19.9 percent	0	±10	0%	±100.0
20.0 to 24.9 percent	4	±8	100%	±100.0
25.0 to 29.9 percent	0	±10	0%	±100.0
30.0 to 34.9 percent	0	±10	0%	±100.0
35.0 percent or more	0	±10	0%	±100.0
<i>Source: ACS, 2016-2020 5-Year Estimates</i>				

Figure S.7: Housing Characteristics, City of Stanley				
	Estimate	MOE	Percent	MOE
HOUSING OCCUPANCY				
Total housing units	59	±18	100%	(X)
Occupied housing units	46	±17	78.0%	±18.7
Vacant housing units	13	±12	22.0%	±18.7
Homeowner vacancy rate	20.4	±20.2	(X)	(X)
Rental vacancy rate	0	±93.3	(X)	(X)
UNITS IN STRUCTURE				
Total housing units	59	±18	100%	(X)
1-unit, detached	59	±18	100%	±30.7
1-unit, attached	0	±10	0%	±30.7
2 units	0	±10	0%	±30.7
3 or 4 units	0	±10	0%	±30.7
5 to 9 units	0	±10	0%	±30.7
10 to 19 units	0	±10	0%	±30.7
20 or more units	0	±10	0%	±30.7
Mobile home	0	±10	0%	±30.7
HOUSING TENURE				
Occupied housing units	46	±17	100%	(X)
Owner-occupied	39	±15	84.8%	±16.4
Renter-occupied	7	±8	15.2%	±16.4
<i>Source: ACS, 2016-2020 5-Year Estimates</i>				

Figures S.7 and S.8 display general housing characteristics and homeownership characteristics. Figure S.7 indicates that 13 housing units are vacant, although the 2020 Census identified only 6 vacant units. The city’s housing stock consists solely of single-family detached structures, of which 84.8 percent are owner-occupied.

Of the city’s owner-occupied units, only an estimated 28.2 percent have a mortgage. Median monthly owner costs, including mortgage payments, taxes, insurance, and utilities, are \$783 for owners with mortgages and \$400 for

Figure S.8: Homeownership Characteristics, City of Stanley				
	Estimate	MOE	Percent	MOE
MORTGAGE STATUS				
Owner-occupied units	39	±15	100%	(X)
Housing units with a mortgage	11	±8	28.2%	±17.2
Housing units without a mortgage	28	±12	71.8%	±17.2
SELECTED MONTHLY OWNER COSTS (SMOC)				
Housing units with a mortgage				
Median (dollars)	\$783	±356	(X)	(X)
Housing units without a mortgage				
Median (dollars)	\$400	±144	(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	7	±8	63.6%	±34.4
20.0 to 24.9 percent	0	±10	0%	±74.4
25.0 to 29.9 percent	0	±10	0%	±74.4
30.0 to 34.9 percent	2	±3	18.2%	±26.3
35.0 percent or more	2	±3	18.2%	±30.4
Not computed	0	±10	(X)	(X)
Housing unit without a mortgage				
Less than 10.0 percent	18	±11	64.3%	±23.0
10.0 to 14.9 percent	5	±5	17.9%	±17.6
15.0 to 19.9 percent	0	±10	0%	±46.6
20.0 to 24.9 percent	0	±10	0%	±46.6
25.0 to 29.9 percent	2	±3	7.1%	±13.0
30.0 to 34.9 percent	0	±10	0%	±46.6
35.0 percent or more	3	±4	10.7%	±13.8
<i>Source: ACS, 2016-2020 5-Year Estimates</i>				

owners without mortgages. About 1 in 3 owners with mortgages (36.4 percent) are estimated to pay 30 percent or more of their incomes for housing costs, while only 10.7 percent of owners without mortgages pay this amount for housing. 30 percent of monthly income is generally considered the maximum affordable amount for housing costs.

Selected Housing Characteristics

Historic Housing Unit Counts

Community	1980	1990	2000	2010	2020	Net Change 2000-2020	% Change 2000-2020
Stanley	NA	NA	50	49	41	-9	-18%
Buchanan Co. (Total)	8,222	8,272	8,697	8,968	8,886	189	2.2%
State of Iowa	1,121,314	1,143,669	1,232,511	1,336,417	1,412,789	103,906	14.6%

Source: US Census Bureau

Between 2000 and 2020, the number of housing units in the city has decreased by 18 percent. During the same time period, both the county and statewide housing stock increased.

Vacancy Rate

Figure S.9 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. Stanley had a vacancy rate of 14.6 percent in 2020, higher than the 2010 vacancy rate but lower than the 2000 vacancy rate.

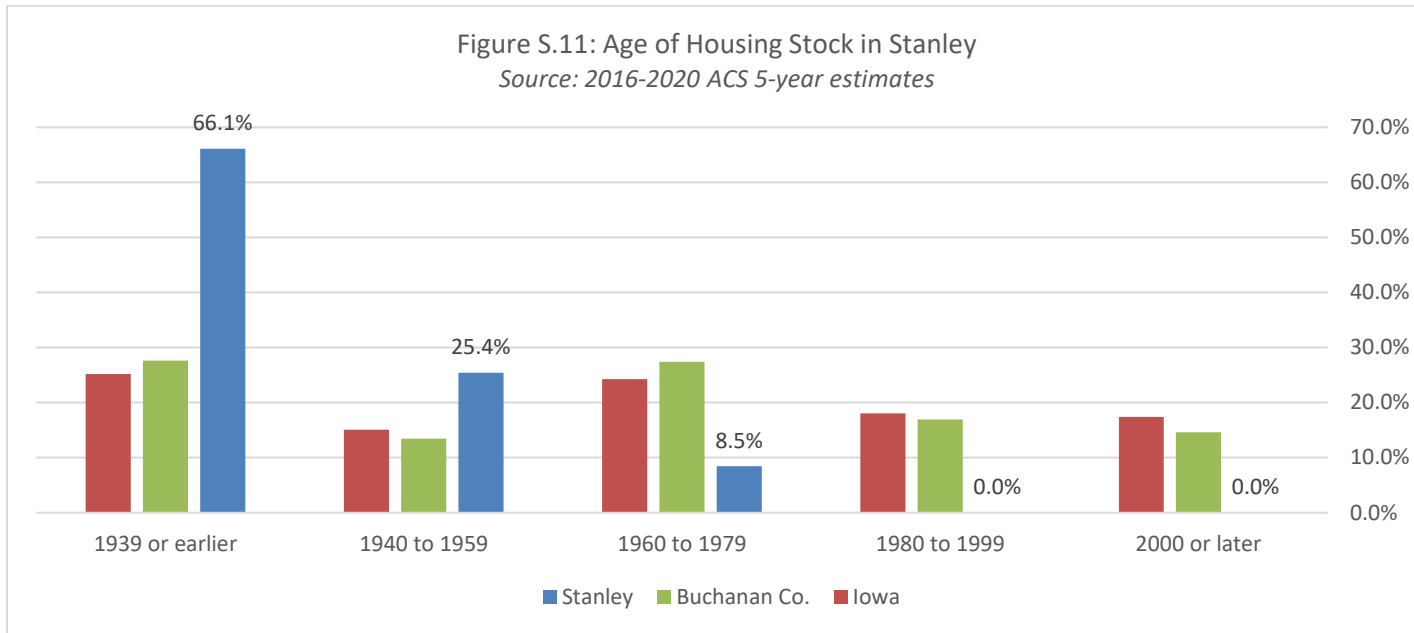
Year	Occupied Housing Units	Vacant Housing Units	Total Housing Units	Vacancy Rate	Vacancy Rate MOE
2020	35	6	41	14.6%	
2015*	43	0	43	0%	+/-35.1%
2010	43	6	49	12.2%	(X)
2000	42	8	50	16.0%	(X)

*Source: Decennial Census, *2011-2015 ACS 5-Year Estimates; MOE=Margin of Error*

Age of Housing Stock

The graph below displays the percent of Stanley’s housing stock by the time period when the unit was built. Stanley has the oldest housing stock in the county. About 2 in 3 units (66.1 percent) were built in 1939 or earlier. These pre-World War II homes represent a much larger portion of the city’s housing

compared to Buchanan County as a whole (27.6 percent) and the State of Iowa (25.2 percent). According to ACS data, no new homes have been built within the city since 1980.



Household Size

Stanley’s average household size has decreased considerably since 2010 and, at 2.31, is now lower than that of the county and the state. The city’s average family size has consistently been higher than the county and state, and increased to 3.61 by 2020. Following national and state trends, the city’s average household size is projected to decline. Factors contributing to smaller households include more single and two-person households, and seniors living longer in their homes.

Figure S.12: Household and Family Size						
	Average Household Size			Average Family Size		
	2000	2010	2020	2000	2010	2020*
Stanley	3.05	2.94	2.31	3.41	3.29	3.61
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

*Source: Decennial Census, *2016-2020 ACS 5-Year Estimates*

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 S.12.

Figure S.13: Windshield Survey Category Condition Criteria

Condition Categories	Description
Great	<ul style="list-style-type: none"> No visible repairs or needed updates are apparent. Typically new construction, recently renovated, or extremely well-maintained structures.
Good	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> Structure was not visible from the road or data was not recorded for the parcel.

Results

Figure S.14 displays the results of city’s windshield survey, with updates provided by city staff and County Assessor data. Of structures evaluated, 3 in 4 homes were either in great (2%) or good (54%) condition. However, 7.3 percent of the city’s residential structures were deemed to be in either Poor 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 3.66. (between Good and Fair)

Overall, 41 parcels with dwelling structures were evaluated. Six (6) parcels were identified as vacant residential lots.

Future Development

Floodplain Considerations

Stanley’s Flood Insurance Rate Maps (FIRMs) were last updated on 12/30/2020. While the 1 percent annual chance (100-year) and 0.2 percent annual chance (500-year) floodplains traverse some residential parcels, no dwellings are located in the floodplain. The city should avoid development within the floodplain, or should establish and enforce a floodplain ordinance to ensure new developments are designed and built to adequately handle flooding.

Areas for Development

Between 2017 and 2021, no new homes were built in Stanley. According to Task Force members, the last new residential construction in the city occurred in the 1970s.

There are four vacant residential lots identified within the developed portion of the city that could be built upon. Benefits of infill development include reduced infrastructure costs with the new property on an established street and able to tie into existing water and sewer lines.

In general, the developed portions of the city are surrounded by farmland that extends well within the city limits. Because of this, the city would not need to annex land for a new residential development. Based on current land use, the best opportunity for new construction appears to be in the northeast corner of the city – in Buchanan County south of W-33/100th Street.

Figure S.14: Windshield Survey Results, City of Stanley

Condition of Parcels Evaluated	Number Parcels	Percent of Parcels Evaluated
Great	1	2.4%
Good	30	73.2%
Fair	7	17.1%
Poor	1	2.4%
Dilapidated	2	4.9%
Total	41	100%

Status	Number Parcels	Percent
Parcels Evaluated	41	74.5%
Vacant	6	10.9%
N/A	3	5.5%
Undetermined	5	9.1%
Total	55	100%

Considering the city’s decreasing population trend, lack of new construction, aged housing stock, and relatively low home values, the city should prioritize redevelopment and rehabilitation followed by new construction vacant infill lots.

Housing Projections

Using the information, data, and observed trends 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 S.15.

- **Total Population:** See city population projections in Figure S.1.
- **Population in Group Quarters** – Group Quarters include residences such as group homes, skilled nursing facilities, treatment facilities, correction facilities, or similar institutions. The city does not have any group quarters.
- **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, based on historic city and county averages.
- **Total Housing Units** – Total housing needed when considering both projected household demand and vacancy rate.

Year	2020	2030	2040
Total Population	81	69-74	58-67
Population in Group Quarters	0	0	0
Population in Housing	81	72	63
Household Size	2.31	2.26	2.21
Total Households	35	32	28
Vacant Units (10% in projections)	2	4	3
Total Housing Units*	37	35	31
Unit Change (from 2020)	-	-2	-6
Percent Change (from 2020)	-	-5.2%	-15.2%

*4 of the 41 housing units are excluded from the count.

Both population and the number of households are projected to decline in the coming decades. By 2040, Stanley is projected to have 28 households.

Stanley’s vacancy rate of 14.6 percent is much higher than the countywide vacancy rate of 7.7. For the purposes of projecting needed housing supply, the future vacancy rate is assumed to be 10 percent. Of the city’s 6 vacant units in 2020, 4 units classified for occasional use or as “other vacant” (data not shown) are excluded from the total housing unit count, since it is assumed they cannot be used to meet any future housing demand. With these assumptions, Stanley’s housing demand will drop to 31 units by 2040.

Now that the expected demand of number of housing units has been established, the next analysis considers recent home building and home loss trends. The forecasted Change in units is shown in Figure S.16, and an explanation of the numbers used in the calculation is below.

- **2020 Housing Unit Count** – Number of Housing Units as determined by the 2020 Census.
- **Unit Loss (Housing Attrition)** – Projected number of housing unit loss based on historic and projected County trends, see Figure 5.12. The loss of 6 units from 2010 to 2020 was confirmed by satellite imagery, and this loss rate is averaged with statewide non-metropolitan attrition rates.
- **Unit Added (new Construction)** – Projected units added from new construction, based on the city’s new housing unit construction start rates from 2017 to 2021. The City has not had a new home constructed within it for several decades.
- **Projected # of Units** – Projected number of units housing units in the community based on forecasts of units added and lost.

Figure S.16: Projected Housing Unit Changes		
Year	2030	2040
2020 Housing Unit Count*	37	
Unit Loss (Housing Attrition)	-5	-9
Unit Added (New Construction)	0	0
Projected # of Units	32	28
Difference Between “Total Housing units” in Figure S.15	-3	-4
*4 of the 41 housing units are excluded from the count.		

With no new construction to replace lost housing units, the city is projected to lose housing stock slightly faster than it loses households. As a result, Stanley will have a projected shortage of 3 units by 2030 and 4 units by 2040. Rather than constructing new units, the city may be able to meet future housing demand by preventing the loss of existing units to the extent possible.

City Housing Priorities

Key Issues

Ageing Housing Stock: Stanley has the oldest housing stock among cities in the county. About 2 in 3 units (66.1 percent) were built in 1939 or earlier, and 91.5 percent of the housing stock was built before 1960.

Decrease in Housing Units: US Census and City data shows the number of city housing units has decreased from 50 in 2000 to 41 in 2020. Removal/loss of vacant and blighted structures is beneficial to the city. However, lack of new construction to replace the removed units is concerning.

Lack of Population Growth: Stanley’s population dropped from 125 in 2010 to 81 in 2020. Based on historic population trends from 1950-2020, the city’s population is expected to continue to decrease by approximately 9 percent between each Census.

As a “bedroom community” Stanley benefits from the employment and economic drivers from the cities of Oelwein (approximately 7.5-mile drive northwest) and Independence (approximately 18-mile drive south). The city’s proximity to both of these communities offers potential residents the opportunity for small-town living and short commute times. Community amenities include the city park and community center. The city has several infill lots available for building.

Housing Goals and Action Steps

1. Upgrade Conditions of Existing Housing Stock

Rationale: As discussed, the city’s housing stock is quite aged and is the oldest of any city in the county. Many older dwellings require moderate to substantial rehabilitation to make them attractive, energy efficient, and in compliance with local building codes.

Action Steps:

- Explore housing rehabilitation programs. Options to consider include establishing a city grant program to fund improvements, tax rebates/incentives/exemptions on the value of improvements, and housing rehabilitation funds from the Iowa Finance Authority (IFA), U.S. Department of Agriculture (USDA), or the Federal Home Loan Bank of Des Moines (FHLB).

2. Promote Construction of New Homes

Rationale: The number of housing units in the city continues to decline with no new residential construction. When possible, the city should encourage infill development. Another possibility would be to work with a developer to identify new subdivision opportunities. With a small and shrinking population, the city should carefully evaluate whether it can afford to offer tax incentives to developers or homebuyers for new construction.

Action Steps:

- Contact and recruit developers to the City.

3. Remove Blighted and Abandoned Buildings

Rationale: The city should continue its efforts to remove abandoned or dilapidated homes.

Action Steps:

- Continue to identify and remove dilapidated homes and buildings.

4. Increase Number of Multi-Unit and Rental Properties

Rationale: According to city officials, there are no rental units in the city. In addition, all the city's dwellings are single family homes. Demand for rental properties in the city was identified during the planning process. The City should explore duplex or triplex facilities to reduce to reduce construction costs.

Action Steps:

- Identify area for and recruit developer to construct multi-unit rental properties.

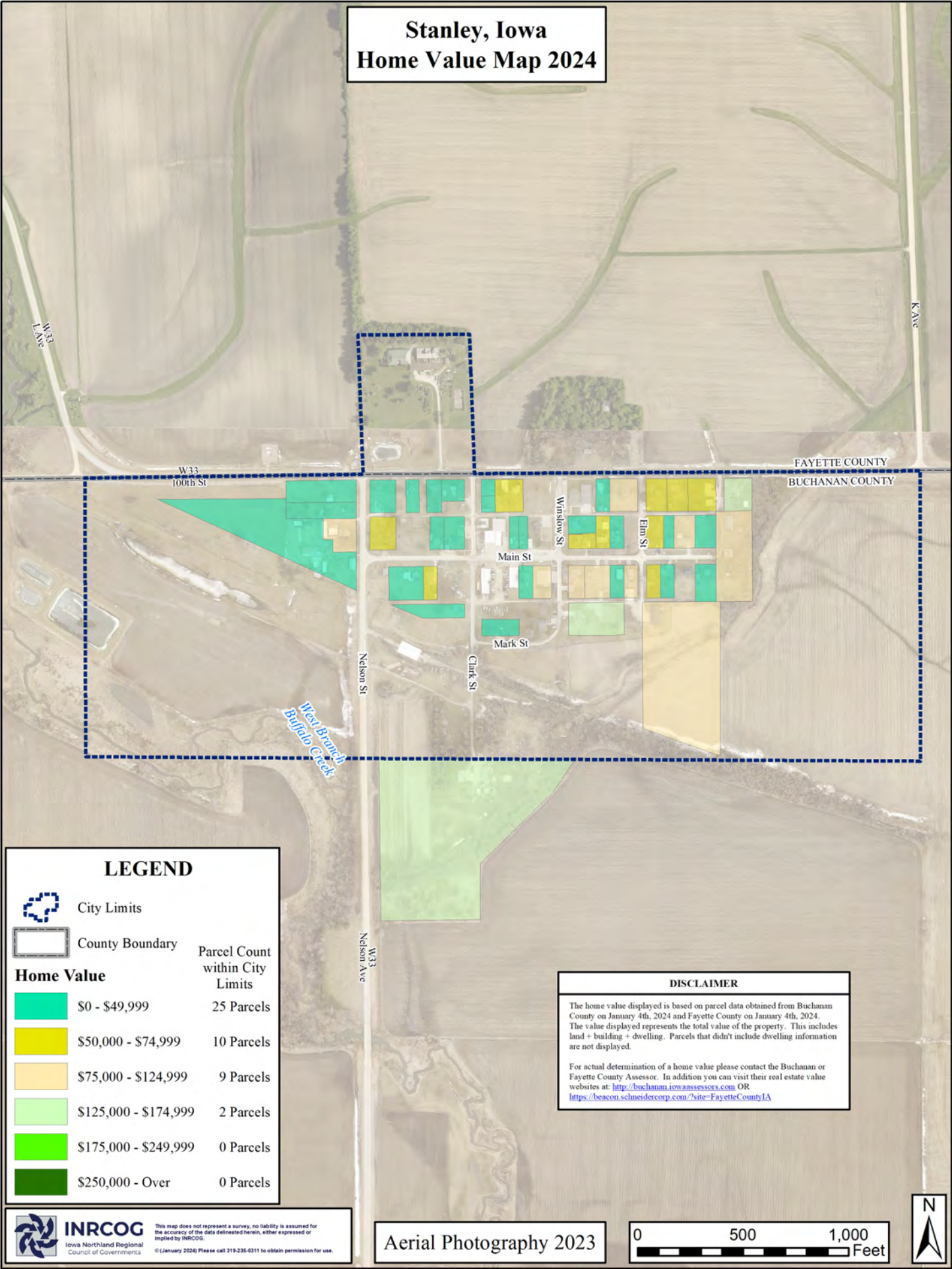
5. Establish a City Housing Task Force

Rationale: The City Council should appoint a "housing committee" that will be responsible for investigating the housing issues. The Committee can take the lead in identifying and recruiting developers to the city.

Implementation Strategies:

The City, or its appointed committee, should prioritize the housing needs and make the necessary contacts with other communities that have successfully met those needs. The committee would also be responsible for investigating funding sources and potential project partners. The committee may determine that it should utilize the planning grants offered by the State that will assist the community in following through with their housing action plan.

Stanley, Iowa Home Value Map 2024



LEGEND



City Limits



County Boundary

Home Value

Home Value Range	Parcel Count within City Limits
\$0 - \$49,999	25 Parcels
\$50,000 - \$74,999	10 Parcels
\$75,000 - \$124,999	9 Parcels
\$125,000 - \$174,999	2 Parcels
\$175,000 - \$249,999	0 Parcels
\$250,000 - Over	0 Parcels

DISCLAIMER

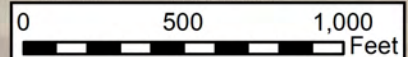
The home value displayed is based on parcel data obtained from Buchanan County on January 4th, 2024 and Fayette County on January 4th, 2024. The value displayed represents the total value of the property. This includes land + building + dwelling. Parcels that didn't include dwelling information are not displayed.

For actual determination of a home value please contact the Buchanan or Fayette County Assessor. In addition you can visit their real estate value websites at: <http://buchanan.iowaassessors.com> OR <https://beacon.schneidercorp.com/?site=FayetteCountyIA>

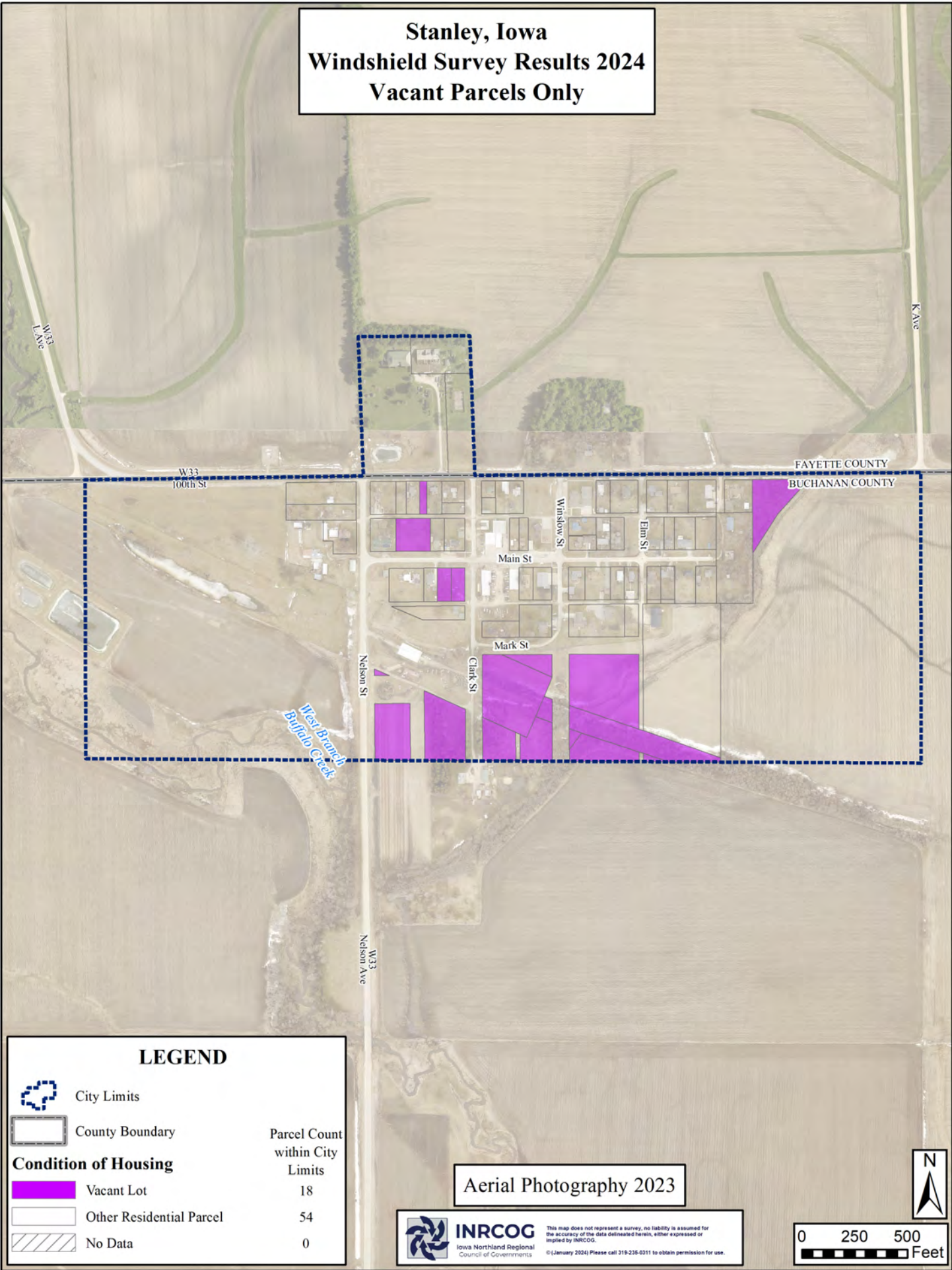


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Aerial Photography 2023



Stanley, Iowa Windshield Survey Results 2024 Vacant Parcels Only



LEGEND	
	City Limits
	County Boundary
Condition of Housing	
	Vacant Lot
	Other Residential Parcel
	No Data
	Parcel Count within City Limits
	18
	54
	0

Aerial Photography 2023

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City of Winthrop

Community Background

The City of Winthrop is located in the northeastern quadrant of the State of Iowa. More specifically, Winthrop is situated in east central Buchanan County, approximately eight miles east of Independence.

Winthrop is a relatively flat community with very little relief. The terrain is somewhat influenced by the city’s location relative to Buffalo Creek, which flows north to south just east of the city. Another small creek is present just west of the community; therefore, the city itself is located on the high ground. Deciduous timber is common along much of the area surrounding Buffalo Creek. There are also a number of established soft and hardwood trees interspersed throughout the residential and public areas in the city. The community is surrounded in large part by row crops that are common to the area, such as corn and soybeans.

Demographic and Social Characteristics

Winthrop had a population of 823 at the time of the 2020 US Census. The city represented 4 percent of the county’s total 2020 population of 20,565. Figure W.1 shows the historic trend of the city’s population. Figure W.2 shows future population projections based on 1990-2020 population trends.

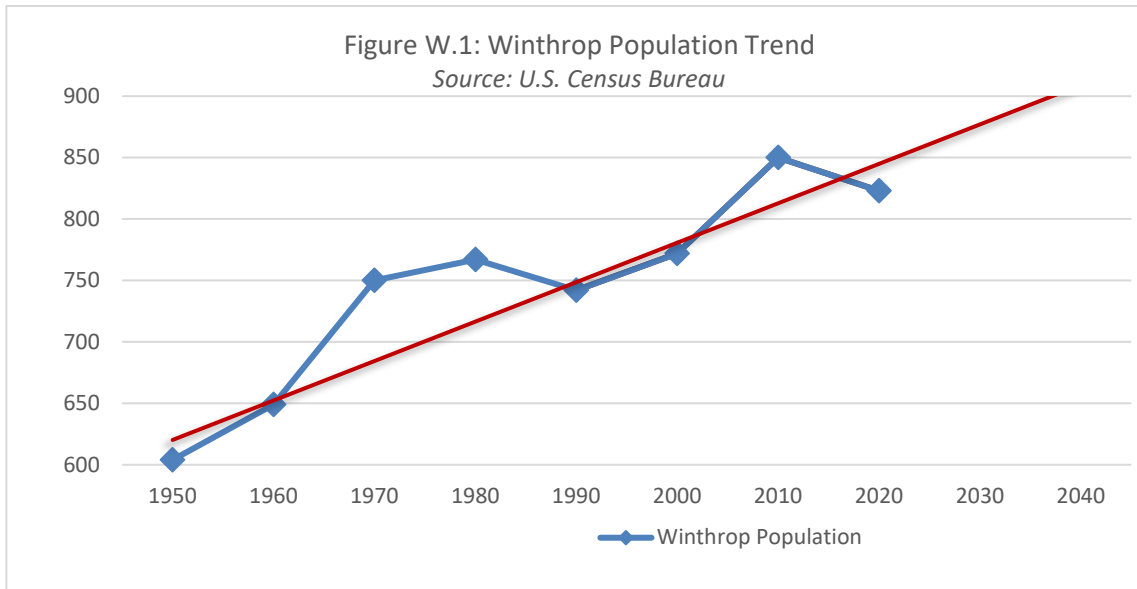


Figure W.2: Population Projections			
Year	Census Population	# Change (Linear)	% Change (Geometric)
1950	604	-	-
1960	649	45	7.5%
1970	750	101	15.6%
1980	767	17	2.3%
1990	742	-15	-3.3%
2000	772	30	4.0%
2010	850	78	10.1%
2020	823	-27	-3.2%
Avg. (1950-2010)		31.3	4.7%
Avg. (1990-2010)		27.0	3.7%
Projected 2030		850	853
Projected 2040		877	884

Since its founding, the City has experienced strong population growth more often than not. Winthrop’s population dropped from 850 in 2010 to 823 in 2020, but remains higher than its post-Farm Crisis level of 742 in 1990. Based on the overall trend from 1990 to 2020, the city’s population is projected to be 877 to 884 persons by 2040.

Figures W.3 and W.4 provide an overview of the population characteristics of the city. In 2020, the city’s median age was 38.2 – slightly younger than the statewide (38.6) and national (38.8) median ages. Seniors aged 65 or older comprise a slightly higher share of Winthrop’s population (19 percent) than the state or national populations, while young adults aged 20 to 34 comprise a lower share (14.6 percent). However, children and youth under age 20 comprise a higher share of the population (30.5 percent) than in Iowa or the nation, or in

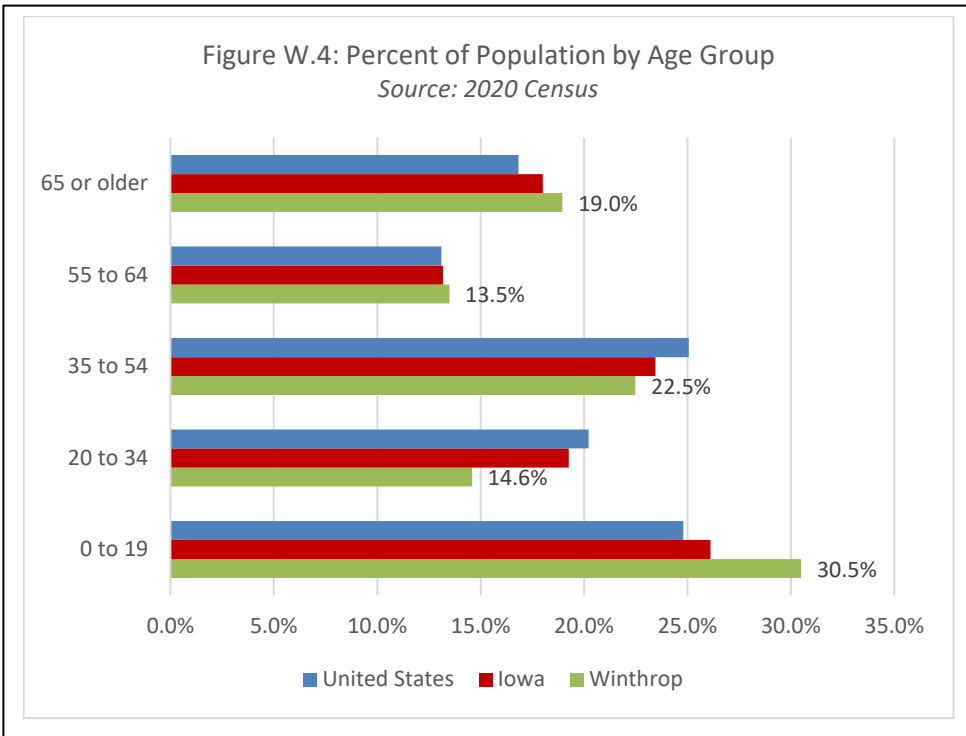


Figure W.3: Population Characteristics		
<i>Population</i>		
Total Population		823
Total Males		396
Total Females		427
Median Age		38.2
<i>Race</i>		
One Race-White		789
One Race-American Indian and Alaska Native		1
One Race-Asian		0
Two or More Races		32
Hispanic or Latino (of any race)		10
<i>Households</i>		
Total Population in Group Quarters		0
Total Family Households		237
Total Family Households with Children under 18		93
Households with individuals 65yrs and over		117
<i>Source: 2020 US Census</i>		

any other city in Buchanan County.

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 W.5: Home Value Characteristics, City of Winthrop				
	Estimate	MOE	Percent	MOE
VALUE				
Owner-occupied units	348	±58	100%	(X)
Less than \$50,000	19	±11	5.5%	±3.4
\$50,000 to \$99,999	102	±26	29.3%	±8.4
\$100,000 to \$149,999	121	±49	34.8%	±10.2
\$150,000 to \$199,999	62	±29	17.8%	±7.5
\$200,000 to \$299,999	38	±15	10.9%	±4.3
\$300,000 to \$499,999	6	±9	1.7%	±2.7
\$500,000 to \$999,999	0	±10	0%	±6.3
\$1,000,000 or more	0	±10	0%	±6.3
Median value (dollars)	\$119,800	±15,002	(X)	(X)
<i>Source: ACS, 2016-2020 5-Year Estimates</i>				

Figure W.5 shows the value of owner-occupied homes in the city. The median value is \$119,800, with nearly 2 in 3 homes (64.1 percent) valued between \$50,000 and \$149,999. Figure W.6 displays the rental costs and characteristics within the city. The median gross rent (including rent and tenant-paid utilities) is \$720, with most units (89.3 percent) priced from \$500 to \$999. An estimated 4.1 percent of renters are housing cost burdened, meaning that they spend over 30 percent of income on housing costs.

Figure W.6: Rental Characteristics, City of Winthrop				
	Estimate	MOE	Percent	MOE
GROSS RENT				
Occupied units paying rent	56	±25	100%	(X)
Less than \$500	2	±3	3.6%	±6.5
\$500 to \$999	50	±25	89.3%	±12.4
\$1,000 to \$1,499	4	±5	7.1%	±9.5
\$1,500 to \$1,999	0	±10	0%	±31.8
\$2,000 to \$2,499	0	±10	0%	±31.8
\$2,500 to \$2,999	0	±10	0%	±31.8
\$3,000 or more	0	±10	0%	±31.8
Median (dollars)	\$720	±49	(X)	(X)
No rent paid	2	±3	(X)	(X)
GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME (GRAPI)				
Occupied units paying rent (excluding units where GRAPI cannot be computed)	49	±24	100%	(X)
Less than 15.0 percent	9	±7	18.4%	±14.2
15.0 to 19.9 percent	17	±21	34.7%	±30.8
20.0 to 24.9 percent	17	±14	34.7%	±26.9
25.0 to 29.9 percent	4	±4	8.2%	±9.7
30.0 to 34.9 percent	0	±10	0%	±34.8
35.0 percent or more	2	±3	4.1%	±5.4
<i>Source: ACS, 2016-2020 5-Year Estimates</i>				

Figure W.7: Housing Characteristics, City of Winthrop				
	Estimate	MOE	Percent	MOE
HOUSING OCCUPANCY				
Total housing units	430	±53	100%	(X)
Occupied housing units	406	±52	94.4%	±4.7
Vacant housing units	24	±21	5.6%	±4.7
Homeowner vacancy rate	0	±6.1	(X)	(X)
Rental vacancy rate	0	±31.0	(X)	(X)
UNITS IN STRUCTURE				
Total housing units	430	±53	100%	(X)
1-unit, detached	392	±55	91.2%	±4.0
1-unit, attached	6	±8	1.4%	±1.8
2 units	0	±10	0%	±5.1
3 or 4 units	14	±10	3.3%	±2.3
5 to 9 units	4	±8	0.9%	±1.8
10 to 19 units	0	±10	0%	±5.1
20 or more units	0	±10	0%	±5.1
Mobile home	14	±12	3.3%	±2.7
HOUSING TENURE				
Occupied housing units	406	±52	100%	(X)
Owner-occupied	348	±58	85.7%	±6.4
Renter-occupied	58	±25	14.3%	±6.4
<i>Source: ACS, 2016-2020 5-Year Estimates</i>				

Figures W.7 and W.8 display general housing characteristics and homeownership characteristics. Figure W.7 indicates that there are 24 vacant housing units, although the 2020 Census identified only 15 vacant units. In Winthrop, as in most rural Iowa communities, the housing stock is mainly owner-occupied (85.7 percent) and consists primarily of single-family detached units (91.2 percent).

Figure W.8: Homeownership Characteristics, City of Winthrop				
	Estimate	MOE	Percent	MOE
MORTGAGE STATUS				
Owner-occupied units	348	±58	100%	(X)
Housing units with a mortgage	179	±36	51.4%	±10.8
Housing units without a mortgage	169	±56	48.6%	±10.8
SELECTED MONTHLY OWNER COSTS (SMOC)				
Housing units with a mortgage				
Median (dollars)	\$1,020	±97	(X)	(X)
Housing units without a mortgage				
Median (dollars)	\$480	±108	(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	116	±31	64.8%	±11.4
20.0 to 24.9 percent	22	±16	12.3%	±8.4
25.0 to 29.9 percent	13	±10	7.3%	±5.8
30.0 to 34.9 percent	12	±12	6.7%	±6.7
35.0 percent or more	16	±13	8.9%	±6.8
Housing unit without a mortgage				
Less than 10.0 percent	68	±21	40.2%	±15.4
10.0 to 14.9 percent	24	±14	14.2%	±7.2
15.0 to 19.9 percent	47	±46	27.8%	±19.5
20.0 to 24.9 percent	14	±16	8.3%	±9.6
25.0 to 29.9 percent	9	±8	5.3%	±5.0
30.0 to 34.9 percent	0	±10	0%	±12.4
35.0 percent or more	7	±6	4.1%	±3.6
<i>Source: ACS, 2016-2020 5-Year Estimates</i>				

Of the city’s owner-occupied units, 51.4 percent have a mortgage. Median monthly owner costs, including mortgage payments, taxes, insurance, and utilities, are \$1,020 for owners with mortgages and \$480 for owners without mortgages. An estimated 15.6 percent of owners with mortgages, and only 4.1 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 W.9: Historic Number of Housing Units							
Community	1980	1990	2000	2010	2020	Net Change 1980-2020	% Change 1980-2020
City of Winthrop	312	314	341	357	344	32	10.3%
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%

Source: US Census Bureau, calculated by INRCOG

From 1980 through 2020, the number of housing units in the city has increased by 10.3 percent from 312 to 344 – a higher rate than the county average (8.1 percent). However, the city lost 13 units between 2010 and 2020.

Vacancy Rate

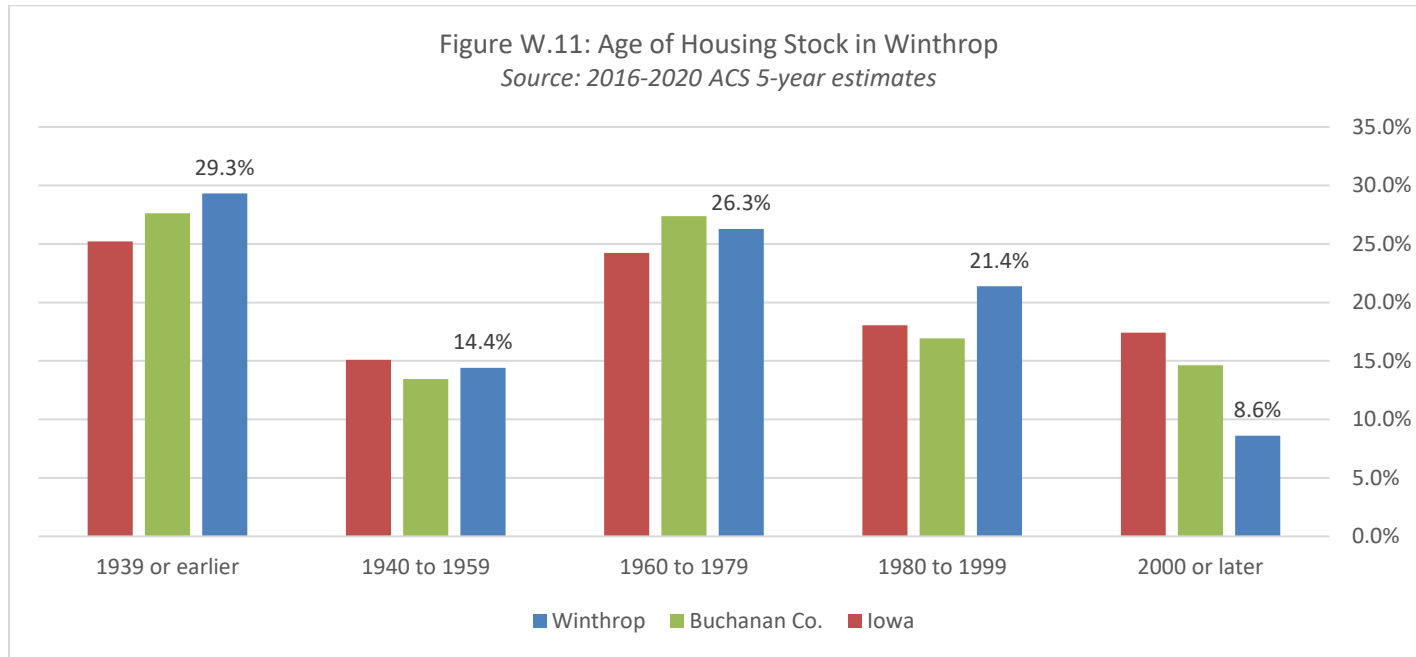
Figure W.10 shows the city’s housing vacancy rate for the city from 2000 through 2020. Note that decennial Census data is used for 2000, 2010 and 2020, while the American Community Survey 5-year estimate is used for 2015. The city has consistently experienced a very low vacancy rate – below 5 percent – since 2000. Typically, low vacancy indicates a demand for greater housing.

Figure W.10: Historic Housing Vacancy Rate Estimates, 2000-2020					
Year	Occupied Housing Units	Vacant Housing Units	Total Housing Units	Vacancy Rate	Vacancy Rate MOE
2020	329	15	344	4.4%	(X)
2015*	367	2	369	0.5%	+/-0.7%
2010	346	11	357	3.1%	(X)
2000	327	14	341	4.1%	(X)

*Source: Decennial Census, *2011-2015 ACS 5-Year Estimates*

Age of Housing Stock

The graph below displays the percent of the city’s housing stock by era when the unit was built.



Winthrop’s distribution of housing stock by age is broadly similar to that of the county and the state. However, the city has a somewhat higher share of units built before 1940 (29.3 percent) and a lower share of units built since 2000 (8.6 percent).

Household Size

Winthrop’s average household and family sizes are comparable to those of the county. The city’s average household size increased slightly from 2.46 in 2010 to 2.50 in 2020. However, the average household size has experienced a net decrease from 2000. Following national and state trends, the city’s average household size is projected to decline following state and national trends. Factors

Figure R.12: Household and Family Size						
	Average Household Size			Average Family Size		
	2000	2010	2020	2000	2010	2020*
Winthrop	2.57	2.46	2.50	3.06	3.00	3.13
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

*Source: Decennial Census, *2016-2020 ACS 5-Year Estimates*

contributing to smaller households include more single and two-person households, and seniors living longer in their homes.

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 and assigned on the designations shown in Figure W.13.

Figure W.13: Windshield Survey Category Condition Criteria

Condition Categories	Description
Great	<ul style="list-style-type: none"> No visible repairs or needed updates are apparent. Typically new construction, recently renovated, or extremely well-maintained structures.
Good	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> Structure was not visible from the road or data was not recorded for the parcel.

Results

Figure W.14 displays the results of the city’s windshield survey. Of structures evaluated, more than three-fourths of the homes were either in great (17.4%) or good (64.3%) condition. Only 5.3 percent of the city’s residential structures were deemed to be in Poor (5) condition, and none were dilapidated.

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 3.94 (closer to Good than Fair).

Overall, 322 parcels with dwelling structures were evaluated. Fifteen (15) parcels were identified as vacant residential lots.

Figure W.14: Windshield Survey Results, City of Winthrop		
Condition of Parcels Evaluated	Number Parcels	Percent of Parcels Evaluated
Great	56	17.4%
Good	207	64.3%
Fair	42	13.0%
Poor	17	5.3%
Dilapidated	0	0%
Total	322	100%
Status	Number Parcels	Percent
Parcels Evaluated	322	92.3%
Vacant	15	4.3%
N/A	6	1.7%
Undetermined	6	1.7%
Total	349	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. New residential development in the floodplain should be avoided.

Table W.15: Floodplain Data for Winthrop						
	Number of Parcels	Land Value	Building Value	Dwelling Value	Total Value	Percent of City Affected
1.0% Annual Floodplain	14	\$389,170	\$1,819,200	\$302,800	\$2,511,170	6.44%
0.2% Annual Floodplain	-	-	-	-	-	-

Source: Buchanan County Assessor’s Office; Analysis conducted by INRCOG; Parcel values and FIRM maps as of 6/6/2016

Areas for Development

Based on the windshield survey, there were 15 residential parcels of land within the developed part of the city's boundaries that appear to be candidates for infill development. Benefits of infill development include reduced infrastructure costs with the new property on an established street and able to tie into existing water and sewer lines. Infill development can also help revitalize older neighborhoods. However, the number of lots available is far below the number of lots needed for the forecasted housing demand. Therefore, the city should explore areas to establish a new subdivision. In recent years, areas of new residential development have been in the northeast and southwestern corners of the city. Figure W.16, on the following page, shows potential areas for future development.

Area 1: Located in the northeast portion of the city, there is space for approximately three (3) new residential lots.

Area 2: Area is immediately south of the city's most recent subdivision and would serve as a natural extension for new residential construction.

Area 3: Water and Sewer line infrastructure already run through the area which would limit need to extend infrastructure to undeveloped areas for new residential construction.

Area 4: This area is undeveloped farmland land, within the city limits. However, given the proximity to Highway 20 and existing industrial plant (north of 220th St) it may make more sense to reserve this area for future commercial/industrial development.

Area 5: Based on the windshield survey, this older part of town would likely benefit the most from residential rehabilitation programs.

Figure W.16: Areas for Development in Winthrop



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 W.17.

- **Total Population:** See city population projections in Figure W.1.
- **Population in Group Quarters** – Group Quarters include residences such as group homes, skilled nursing facilities, treatment facilities, correction facilities, or similar institutions. The city does not have any group quarters.
- **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.

Figure W.17 provides housing demand projections for two population scenarios: static population, and a population increase reflecting the average of the linear and geometric trends from 1990 through 2020 (see Figure W.2). Since the overall trend in average household size in Winthrop is a decrease since 2000, average household size is projected to continue to decrease.

Historically, Winthrop has had a low housing vacancy rate – 4.4 percent in the 2020 Census. For the purposes of projecting needed housing supply, the future vacancy rate is assumed to be 7 percent, which would provide more options for prospective homebuyers and renters in a healthy housing market.

Figure W.17: Projected Housing Unit Demand					
Year	2020	2030		2040	
Total Population	823	823	852	823	881
Population in Group Quarters	0	0		0	
Population in Housing	823	823	852	823	881
Household Size	2.50	2.45		2.40	
Total Projected Households	329	336	347	343	367
Vacant Units (7% in projections)	15	25	26	26	28
Total Housing Units	344	361	373	368	394
Unit Change (from 2020)	-	17	29	24	50
Percent Change (from 2020)	-	4.9%	8.2%	7.1%	13.9%

With the assumptions regarding future households and optimal vacancy rate, Winthrop’s projected housing demand will increase from 329 in 2020 to 368 by 2040 in the static population scenario, and will increase to 394 by 2040 in the population growth scenario.

With the expected demand of number of housing units established, the next analysis considers recent home building and home loss trends. The forecasted Change in units is shown in Figure W.18, and an explanation of the numbers used in the calculation is below.

- **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.
- **Unit 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.

From 2017 to 2021, Winthrop had one (1) new housing start, equating to a construction rate of 2 units per decade. This rate will be insufficient to meet demand from new households even in a static population scenario. Moreover, new construction is needed to replace units that will be lost to demolition and other forms of attrition. At the current rates of new construction and attrition, Winthrop will have a shortfall of 54 units by 2040 in the static population scenario, and a shortfall of 80 units in the population growth scenario.

Figure: W.18: Projected Changes in Housing Units

Year	2030	2040
2020 Housing Unit Count	344	
Unit Loss (Housing Attrition)	-18	-34
Unit Added (New Construction)	2	4
Projected # of Units	328	314
Difference Between “Total Housing Units” in Figure W.17	-33	-80

City Housing Priorities

Key Findings

Strong Housing Stock: The city has a balanced housing stock in terms of when its units were constructed. Housing conditions overall are good, with only 5.3 percent of homes in poor condition.

Low Vacancy Rate: The city has, for the past number of years, had a low vacancy rate. The 2020 Census reported a 4.4 percent vacancy rate.

Limited Room for Infill Development: The city is limited space to build within existing development footprint. The City will likely need to continue its growth in existing subdivisions, establish a new subdivision(s), and possibly annex land, to make room for new residential construction.

Housing Goals and Action Steps

During the planning process, Task Force members identified the following Housing Goals and Implementation Strategies. The order of numbered goals and strategies indicate their priority.

5. Increase Availability of Housing Options

Rationale: Demand for affordable housing was identified in the planning process. Demand exists for both affordable owner-occupied and rental properties. The city should continue to encourage new homes builds in addition to exploring and placing higher priority on development of duplex, triplex, other multi-unit facilities – owner or renter occupied. These efforts construction costs and increase affordable housing options. However, with a low vacancy rate and consistent demand, the city should also continue to expand higher end new construction.

Implementation Strategies:

- Establish a new subdivision to keep-up with housing demand.
- Consider modifying existing tax incentives to encourage more affluent existing residents to “upgrade” to a new home and opening older, more-affordable homes to the market.
- Explore annexation for residential development.
- Encourage new residential development on identified infill lots.
- Explore affordable housing tax programs, including Iowa’s Workforce Housing Tax Credit program to develop affordable rental properties.
- Increase number of multi-unit, especially rental properties; Establish incentives or prioritize in development agreements to meet unit demand.

6. Maintain and Improve the Quality, Value, and Appearance of the City’s Existing Housing Stock

Rationale: While overall the city has a healthy housing stock, the city must maintain this condition and remove homes as they become abandoned or dilapidated.

Implementation Strategies

- Identify and remove dilapidated homes and buildings as needed.
- Develop programs and incentives to encourage property owners to maintain and improve the appearance of their properties.
- Explore housing rehabilitation programs. Options to consider include establishing a city grant program to fund improvements, tax rebates/incentives/exemptions on the value of improvements, and housing rehabilitation funds from the Iowa Finance Authority (IFA), U.S. Department of Agriculture (USDA), or the Federal Home Loan Bank of Des Moines (FHLB).
- Prioritize demolition/removal of homes in the floodplain.

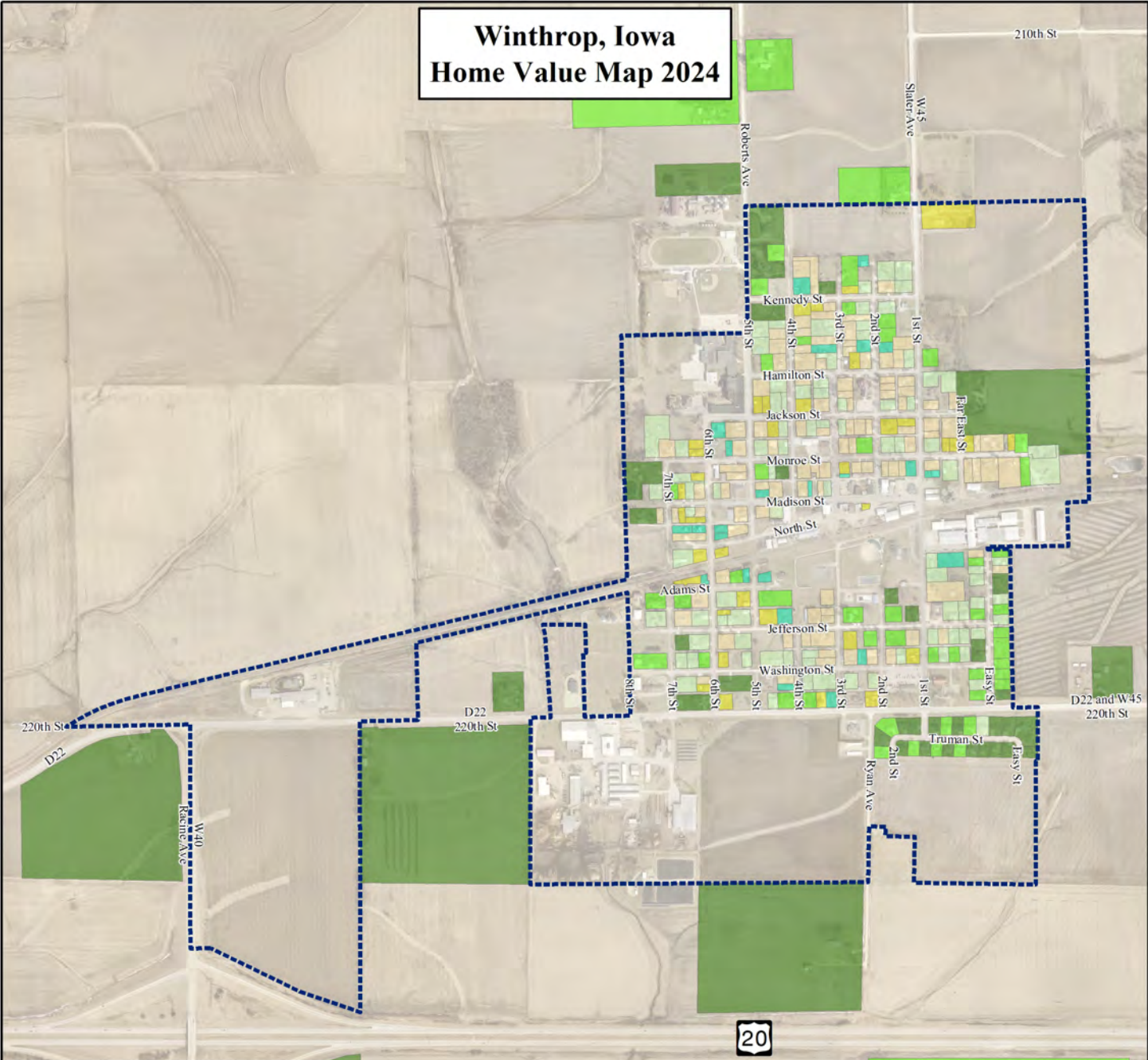
7. Establish a City Housing Task Force








Rationale: The City Council should appoint a "housing committee" that will be responsible for investigating the housing issues. The Committee can take the lead in identifying and recruiting developers to the city.

Implementation Strategies

The City, or its appointed committee, should prioritize the housing needs and make the necessary contacts with other communities that have successfully met those needs. The committee would also be responsible for investigating funding sources and potential project partners. The committee should facilitate promotion of homeowner education programs.

Winthrop, Iowa Home Value Map 2024



LEGEND	
	City Limits
Home Value	Parcel Count within City Limits
	\$0 - \$49,999 24 Parcels
	\$50,000 - \$74,999 36 Parcels
	\$75,000 - \$124,999 107 Parcels
	\$125,000 - \$174,999 87 Parcels
	\$175,000 - \$249,999 46 Parcels
	\$250,000 - Over 34 Parcels

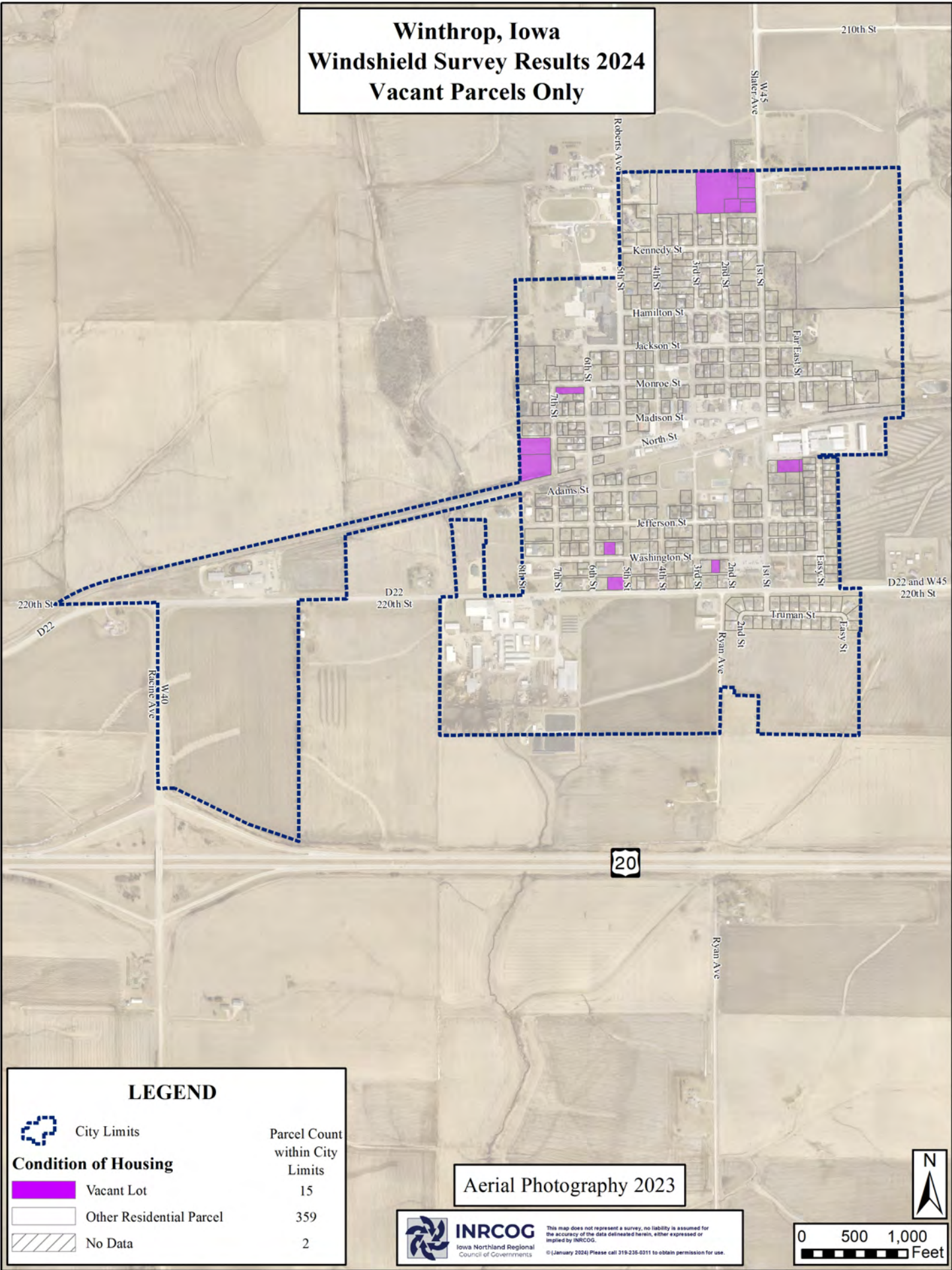
DISCLAIMER





The home value displayed is based on parcel data obtained from Buchanan County on January 4th, 2024. The value displayed represents the total value of the property. This includes land + building + dwelling values. Parcels that didn't include dwelling information are not displayed.

For actual determination of a home value please contact the Buchanan County Assessor. In addition you can visit their real estate value website at: <http://buchanan.iowaassessors.com>



Winthrop, Iowa Windshield Survey Results 2024 Vacant Parcels Only




LEGEND	
	City Limits
Condition of Housing	
	Vacant Lot
	Other Residential Parcel
	No Data
	Parcel Count within City Limits
	15
	359
	2

Aerial Photography 2023



INRCOG
Iowa Northland Regional
Council of Governments

This map does not represent a survey, no liability is assumed for the accuracy of the data delineated herein, either expressed or implied by INRCOG.
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0 500 1,000
Feet

Appendix A

Program and Funding Resources

FEDERAL PROGRAMS

Community Development Block Grant (CDBG)

The Iowa Economic Development Authority (IEDA) administers the federal Community Development Block Grant (CDBG) program in all of Iowa's incorporated cities and counties, except those designated as HUD (US Department of Housing and Urban Development) entitlement areas. Authorized under the Housing and Community Development Act of 1974, the main goal of the program is to “develop viable communities by providing decent housing and suitable living environments and expanding economic opportunities, principally for persons of low and moderate incomes [LMI].”

In Iowa, the CDBG program can be used to fund eligible activities, including public facilities such as water and sewer facilities and community buildings; housing rehabilitation; and economic development and job training. Several different categories of CDBG assistance are listed on IEDA's website at <https://www.iowaeda.com/cdbg/>. CDBG programs that may be used for housing activities are listed below.

CDBG Upper Story Conversion

The Upper Story housing conversion program assists cities with conversion of existing downtown building space into new residential units. Eligible projects may create up to seven (7) new rental units, and at least 51% of new units created must be affordable to low- and moderate-income (LMI) households (up to 80% of Area Median Income adjusted for household size). Income-restricted units must remain affordable for at least 5 years.

The maximum award under this program is \$550,000, or \$600,000 if Green Streets environmental criteria are met. CDBG funds must be used to pay costs associated with developing the income-restricted units. Proposed projects that leverage more non-CDBG funds are more competitive. The applicant city must have an agreement with a for-profit developer that will own and manage the building. (<https://www.iowaeda.com/cdbg/housing-rehabilitation/>)

CDBG Neighborhood Revitalization

IEDA introduced this program in 2022. Grants in Fiscal Year 2022 will be made to communities for development of Neighborhood Revitalization plans, and communities with approved plans will be eligible to apply for Neighborhood Revitalization grants for Fiscal Year 2023.

According to IEDA's preliminary guidelines, eligible Neighborhood Revitalization projects will target distressed neighborhoods for at least three (3) revitalization activities that are not eligible under other CDBG programs offered by IEDA, such as Water/Sewer or Downtown Revitalization. Potential revitalization activities include:

- Owner or tenant occupied single family housing rehabilitation

- Commercial building facades
- Parks and open space
- Sidewalks and trails
- Storm water and drainage improvements
- Community facilities
- Water and sewer upgrades
- Curb and gutter/street repair
- Demolition and clearance
- Streetscape improvements

The anticipated maximum grant award is \$1,750,000, with an expected local match requirement of 15%. This program is expected to be highly competitive, with only 2 to 3 projects funded annually. (<https://www.iowaeda.com/cdbg/revitalization-planning-fund/>)

CDBG Opportunities and Imminent Threats Program

A portion of Community Development Block Grant (CDBG) funds are reserved for communities facing an imminent threat to the public requiring immediate assistance. These funds may also be used by communities seeing an opportunity to demonstrate sustainable community activities. This program is not specifically targeted to housing development but may be used for housing projects.

Applications are accepted at any time during the year, as funds are available. Interested communities should contact IEDA to determine if funding is available and if the proposed project is eligible. (<https://www.iowaeda.com/cdbg/opportunities-threats/>)

HOME Program

The HOME Investment Partnerships Program (HOME) is offered by HUD to states and local entitlement communities to provide affordable housing opportunities for LMI households. It constitutes the largest federal block grant to state and local governments for providing affordable housing. The Iowa Finance Authority (IFA) administers the State of Iowa's HOME allocation for non-entitlement communities in Iowa, and awards funds through a competitive annual application process to assist communities with a wide range of affordable housing initiatives, including:

Homebuyer Assistance

Allows nonprofit entities to give an extra boost to homebuyers through down payment and rehabilitation assistance. May include down payment or closing cost assistance, or acquisition and rehabilitation assistance for a home after it has been purchased.

Tenant-Based Rental Assistance (TBRA)

Allows nonprofit and local government entities to assist many Iowa families to afford their rental home. Assistance types include monthly rental assistance payments as well as security and utility deposit assistance. All funds are paid directly to the landlord or utility provider on behalf of the tenants.

Rental Assistance

Provides property owners and developers with funds to develop and preserve affordable rental housing for Iowans. The length of affordability restrictions depends on the subsidy amount per unit, and ranges from 5 to 20 years.

More information about IFA's HOME program is available at: <https://www.iowafinance.com/programs-for-property-developers/home-program/>.

Low Income Housing Tax Credit (LIHTC)

The Low Income Housing Tax Credit program was created within the federal tax code by the Tax Reform Act of 1986, and is the largest source of new affordable rental housing in the nation for LMI households. LIHTC may also be used for rehabilitation and preservation of rental developments. The housing tax credit provides a dollar-for-dollar reduction (or credit) to offset an owner's federal tax liability on ordinary income for a 10-year period. In most cases, developers sell tax credits to investors through intermediary entities known as syndicators. The proceeds from selling tax credits provide equity for the project, thereby subsidizing construction costs and allowing the owner to offer reduced rents for the units. In Iowa, LIHTC is administered by the Iowa Finance Authority. LIHTC developments must remain affordable for an extended period, typically 30 years.

Rental developments constructed, rehabilitated, or refinanced with tax credits must meet one of the income targeting requirements listed below. In practice, though, many projects are 100% targeted to LMI renters to maximize the equity raised for the project.

- 20% or more of the units in the project will be occupied by individuals or families whose income is 50% or less than the area median gross income (AMI) and the unit is rent-restricted.
- 40% or more of the units in the project will be occupied by individuals or families whose income is 60% or less than the area median gross income (AMI) and the unit is rent-restricted.
- 40% or more of the units in the project will be occupied by individuals or families whose income is 80% or less than the area median gross income (AMI) and the units are rent-restricted, as long as the average income/rent limit in the project is 60% or less AMI.

Two types of tax credits are available under the LIHTC program:

- **9% Credits** equal about nine percent of qualified development costs every year over 10 years, or at least 70% of qualified development costs overall. The Internal Revenue Service (IRS) allocates 9% credits to state housing finance agencies annually based on population, and states then award the credits to developers on a competitive basis according to a Qualified Allocation Plan (QAP). Applications for 9% credits are complex and intensely competitive, and are primarily (though not exclusively) used for large rental developments.
- **4% Credits** equal about four percent of qualified development costs every year over 10 years, or 30% of qualified development costs overall. Developers of eligible affordable rental housing using tax-exempt bonds are automatically eligible for 4% tax credits, which are not subject to any statewide cap. To be eligible for 4% credits, proposed developments must meet the requirements outlined in IFA's 4% credit Qualified Allocation Plan (QAP).

<https://www.iowafinance.com/programs-for-property-developers/housing-tax-credit-program/>

<https://www.iowafinance.com/private-activity-bond-program/> – information on tax-exempt bonds offered in conjunction with 4% credits

National Housing Trust Fund (NHTF)

The National Housing Trust Fund is administered by HUD, which makes annual awards to states on a formula basis. The NHTF was authorized by the Housing and Economic Recovery Act of 2008 (HERA), and was first funded in 2016. Funds are used to develop and preserve affordable housing for low-income households (up to 50% AMI), especially those with extremely low incomes. At least 80% of a state's annual allocation must be used for rental development or preservation. In fiscal years when the NHTF allocation is less than \$1 billion, grantees must use all funds to benefit households that are extremely low-income (ELI; at or below 30% AMI) or below the poverty line, whichever is greater. When the annual allocation is \$1 billion or more, at least 75% of funds must benefit households that are ELI or below the poverty line.

The Iowa Finance Authority (IFA) administers Iowa's NHTF allocation. Applications are accepted annually from owners and developers of affordable housing on a competitive basis. <https://www.iowafinance.com/programs-for-property-developers/national-housing-trust-fund/>

HUD Deep Subsidy Rental Programs

The U.S. Department of Housing and Urban Development maintains several programs that subsidize the difference between affordable rents for LMI tenants (generally 30% of income) and a fair rent for the units. Most “project-based” deep subsidy programs (those that fund housing developments rather than Housing Choice Vouchers) have not consistently funded new housing construction for years or decades, focusing instead on preservation of existing subsidized units.

Section 202 and Section 811 Supportive Housing

Section 202 provides deep subsidies to nonprofits to develop and operate housing with supportive services for low-income seniors (age 62 or older, up to 50% AMI). The program provides a rental development with both a construction subsidy, and ongoing operating subsidies that pay the difference between market rents and an affordable rent for each tenant. Congress does not provide funding for new Section 202 developments on a consistent basis every year.

Section 811 is similar to Section 202, except that it targets non-elderly people with disabilities. Congress does not provide funding for new Section 811 developments on a consistent basis every year. However, the Section 811 Project Rental Assistance (PRA) program, initiated in 2012, is awarded competitively to state housing agencies that set aside units in affordable housing projects whose capital costs are funded through LIHTC, HOME, or other state, federal and local funding sources. State housing agency grantees are required to partner with state Medicaid and health and human services agencies that have developed methods for the identification, outreach, and referral of extremely low-income people with disabilities to PRA units. To ensure that people with disabilities are integrated in the broader community rather than isolated, no more than 25% of the unit in a development receiving PRA funds may be targeted specifically for people with disabilities.

Housing Choice Voucher (Section 8)

A tenant-based voucher program that subsidizes rents for units that LMI tenant households choose in the private rental market. Seventy-five percent of HCV holders have extremely low incomes (below 30% AMI or the federal poverty level, whichever is higher). The HCV program is HUD’s largest rental assistance program. Eligible rental units must pass an inspection, and their rents must not exceed a “payment standard” generally equal to 90% to 110% of HUD Fair Market Rents for the area. HCV programs are administered by local Public Housing Authorities (PHAs) using HUD funds. The PHA makes payments directly to the landlord to cover the difference between the unit’s rent and an affordable rent for the tenant household. PHAs have the authority to establish payment standards within HUD’s approved range.

Annual appropriations from Congress for the HCV program are largely used to maintain existing vouchers. In some cases, PHAs are able to convert existing Housing Choice Vouchers into project-based vouchers tied to specific rental developments. Since 2008, Congress has funded some new vouchers for certain special needs populations, including HUD-VA Supportive Housing (HUD-VASH) vouchers for homeless veterans.

Project Based Section 8

Between 1974 and 1983, the Section 8 New Construction and Substantial Rehabilitation (NC/SR) program provided rental subsidies to private developers of new rental housing and owners of existing housing. Now called Project Based Section 8 (PBS8), this program continues to subsidize property owners through Housing Assistance Payment (HAP) contracts that range from 1 to 20 years and may be renewed repeatedly. HAP contracts provide deep subsidies to cover the gap between affordable rents for tenants and fair market rents for the units. At least 40% of new tenants admitted to PBS8 developments must be $\leq 30\%$ AMI. In addition to subsidizing properties built under the Section 8 NC/SR program, PBS8 provides subsidies to some former public housing and privately owned properties that were built with subsidies from other federal programs that are no longer active.

When HAP contracts or other affordability restrictions for PBS8 contracts expire, these properties are at risk of being converted to market-rate rental developments, meaning they would be lost permanently from a community's affordable housing stock.

Public Housing

Public housing rental complexes for LMI tenants are owned by local Public Housing Authorities, and rents are subsidized by HUD so that each tenant generally pays no more than 30% of their income for rent. At least 40% of new tenants admitted to public housing developments must be $\leq 30\%$ AMI. Public housing developments range widely in terms of style and number of rental units, with many public housing developments across the nation consisting of garden apartments and townhomes. Most public housing was built before 1990, and most federal funding for public housing is used to preserve existing developments. Some PHAs have used HUD's Rental Assistance Demonstration (RAD) program to finance renovations of public housing developments and convert them to Project Based Section 8 developments.

While PHAs across the nation struggle to maintain their public housing stock with limited funding from Congress, most public housing developments are in adequate condition. One advantage of public housing over privately owned housing with federal subsidies is that income and affordability restrictions do not expire. Private owners of subsidized housing, especially for-profit owners, have an incentive to sell their properties or convert them to market-rate units when affordability restrictions expire.

United States Department of Agriculture – Rural Development (USDA-RD)

The Rural Development Department within the United States Department of agriculture (USDA) offers a variety of single family and multi-family housing programs to give families and individuals the opportunity to finance, buy, build, repair, or own safe and affordable homes located in USDA-designated rural areas. Visit www.rd.usda.gov for additional information on USDA Rural Development programs.

Single Family Housing Programs

USDA Rural Development offers qualifying individuals and families the opportunity to purchase or build a new single-family home with no money down, to repair their existing home, or to refinance their current mortgage under certain qualifying circumstances. There are also programs to assist non-profit entities in their efforts to provide new homes or home repair to qualifying individuals and families. (<https://www.rd.usda.gov/programs-services/single-family-housing-programs>)

USDA Rural Development also offers competitive grants to public and private non-profit Self-Help Housing organizations and Federally Recognized Tribes to help families build their own homes.

Single Family Housing Direct Home Loans

Also known as Section 502 Direct Loan Program, this program helps LMI applicants¹ obtain decent, safe and sanitary housing in eligible rural areas by providing payment assistance to increase an applicant's repayment ability. Payment assistance is a type of subsidy that reduces the mortgage payment for a short time. Funds can be used to build, repair, renovate or relocate a home, or to purchase and prepare sites, including providing water and sewage facilities.

Single Family Housing Repair Loans and Grants

Also known as the Section 504 Home Repair program, this provides loans to very low-income homeowners (up to 50% AMI) to repair, improve or modernize their homes, as well as grants to elderly very-low-income homeowners to remove health and safety hazards.

Single Family Housing Home Loan Guarantees

Assists approved lenders in providing households up to 115% AMI the opportunity to own adequate, modest, decent, safe and sanitary dwellings as their primary residence in eligible rural areas. The program provides a 90% loan note guarantee to approved lenders in order to

¹ The terminology used by USDA-RD differs from the terms used by this Housing Needs Assessment (see Appendix D). USDA's "Low-income" and "very low-income" limits are benchmarked to 80% AMI and 50% AMI limits, respectively. See USDA-RD's current income limits at <https://www.rd.usda.gov/files/RD-DirectLimitMap.pdf>.

reduce the risk of extending 100% loans to eligible rural homebuyers. Eligible households may obtain financing from approved lenders to build, rehabilitate, improve or relocate a dwelling in an eligible rural area.

Mutual Self-Help Housing Technical Assistance Grants

Provides grants to qualified organizations to help them carry out local self-help housing construction projects. Grant recipients supervise groups of LMI individuals and families as they construct their own homes in rural areas. The group members provide most of the construction labor on each other’s homes, with technical assistance from the organization overseeing the project. Funds may be used give technical and supervisory assistants, provide self-help technical and supervisory assistance, and to recruit families into the program.

Rural Housing Site Loans

This program provides two types of loans to private or public non-profit organizations: 1) Section 523 loans are used to acquire and develop sites only for housing to be constructed by the Self-Help method; 2) Section 524 loans are made to acquire and develop sites for LMI families, with no restriction as to the method of construction. Site Loans are made to provide financing for the purchase and development of housing sites for LMI families.

Multi-Family Housing Programs

USDA-RD provides affordable multi-family rental housing in rural areas by financing projects geared for low-income, elderly and disabled individuals and families as well as domestic farm laborers. USDA extends its reach by guaranteeing loans for affordable rental housing designed for LMI residents in rural areas and towns. (www.rd.usda.gov/programs-services/all-programs/multi-family-housing-programs)

Multi-Family Housing Direct Loans

Also known as Section 515, this program provides competitive financing for affordable multi-family rental housing for elderly, and disabled individuals and families in eligible rural areas. A tenant household’s maximum income under Section 515 may not exceed \$5,500 above the 80% AMI limit for their household size, unless the unit or tenant receives another subsidy with a lower income limit. Funds may be used for construction, infrastructure, improvements, and purchase of multi-family rental housing. *USDA has not provided funds for new Section 515 rental development loans since Fiscal Year 2012. USDA is currently using all of its Section 515 funds to preserve existing Section 515 developments.*

Farm Labor Direct Loans & Grants

Also known as Section 514/516, this program provides affordable financing to develop housing for year-round and migrant or seasonal domestic farm labor. The program assists qualified applicants that cannot obtain commercial credit on terms to allow them to charge rents

that are affordable to low-income tenants. Funds may be used for construction, improvement, repair, and purchase of housing for domestic farm laborers.

Multi-Family Housing Rental Assistance (RA)

Also known as Section 521, this program provides payments to owners of USDA-financed Rural Rental Housing or Farm Labor Housing projects on behalf of low-income tenants unable to pay their full rent. Only available to new or existing USDA-RD funded Rural Rental Housing and Farm Labor Housing financed properties. About 70% of Section 515 developments also receive RA subsidies.

Multifamily Housing Preservation & Revitalization (MPR) Demonstration Loans & Grants

Restructures loans for existing USDA-RD funded Rural Rental Housing (Section 515) and off-Farm Labor Housing projects (Section 514/516) to help improve and preserve availability of safe affordable rental housing for low-income residents.

Multi-Family Housing Loan Guarantees

Also known as Section 538, this program works with qualified private-sector lenders to provide financing to qualified borrowers to increase the supply of affordable rental housing for individuals or families up to 115% AMI.

Housing Preservation Grants

This program provides grants to sponsoring organizations for the repair or rehabilitation of housing owned or rented by LIM rural citizens. Eligible applicants include state and local governments, nonprofit organizations, and Federally Recognized Tribes. Funds are awarded competitively by state USDA offices. This program is highly competitive, and Iowa’s annual allocation is only about \$150,000 to \$300,000. <https://www.rd.usda.gov/programs-services/single-family-housing-programs/housing-preservation-grants>

Federal Historic Preservation Tax Incentives Program

This program encourages private sector investment in the rehabilitation and repurposing of historic buildings. The amount of credit available under this program equals 20% of the qualifying rehabilitation expenses for eligible substantial rehabilitation projects. The federal tax incentives program for Iowa properties is administered by the National Park Service (NPS) and the Internal Revenue Service (IRS) in partnership with the State Historic Preservation Office of Iowa.

After rehabilitation, the historic building must be used for an income-producing purpose for at least five years. Rental properties are eligible but owner-occupied residences are generally ineligible. (<https://culture.iowaeda.com/federal-tax-credit/>)

STATE OF IOWA PROGRAMS

Iowa Economic Development Authority (IEDA)

Workforce Housing Tax Credits

This program provides tax benefits to developers to provide housing in Iowa communities, focusing especially on those projects using abandoned, empty or dilapidated properties. A Small Cities set aside for this program is available to eligible projects within the 88- least populous counties in the state.

IEDA accepts applications when Workforce Housing Tax Credits are available. The most current application information may be found at <https://www.iowaeda.com/workforce-housing-tax-credit/>.

- Total program benefits limited to \$1 million per project.
- The tax incentives include a refund of sales, service or use taxes paid during construction.
- Developers may receive a state investment tax credit of up to 10% of the investment directly related to the construction or rehabilitation of the housing. Developers qualifying under the Small Cities set aside of this program may receive an investment tax credit of up to 20% of the investment directly related to the construction or rehabilitation of the housing. The state investment tax credit is fully transferable.
 - Federal, state or local grants, tax credits, forgivable loans or other assistance not requiring repayment cannot be included for the purposes of calculating new investment.
- The tax credit is based on the new investment used for the first \$150,000 of value for each home or unit.
- This tax credit is earned when the home or unit is certified for occupancy and can be carried forward for up to five additional years or until depleted, whichever occurs first.
- Projects must meet one of four criteria:
 - Housing development located on a grayfield or brownfield site
 - Repair or rehabilitation of dilapidated housing stock
 - Upper story housing development

- New construction in a greenfield (Small Cities only)
- Developer must build or rehabilitate at least four single-family homes (2 if Small City), at least one multi-family building containing three or more units, or at least two upper story units.
- Maximum per-unit project costs will be set by IEDA on an annual basis. Previously, costs could not exceed \$200,000 per unit for new construction or \$250,000 per unit for historic rehabilitation.
- The housing project must be completed within three years from award date.
- A local match of at least \$1,000 per unit is required.

General Resources for Slum/Blight Clearance, Redevelopment, and Disaster Response

The following state-funded resources are not specifically targeted to housing development, but may potentially be used for residential projects.

Nuisance Property and Abandoned Building Remediation Loan Program

This program provides low-interest or zero-interest loans to help communities demolish or remediate buildings and structures that are hazards to public health and safety. Applicants must describe how demolition activities are tied to a community redevelopment effort. Applications are accepted on an ongoing basis as funds are available, and all Iowa communities are eligible to apply.

[\(https://www.iowaeda.com/nuisance-property/\)](https://www.iowaeda.com/nuisance-property/)

Redevelopment Tax Credits Programs for Brownfield and Grayfield Sites

Developers in Iowa can receive tax credits for redeveloping properties known as brownfield and grayfield sites. The applicant may be an individual, limited liability company, S corporation, non-profit, estate or trust. Applications are accepted on an annual basis. The program is capped at \$15 million per fiscal year with a maximum award per project of \$1.5 million.

[\(https://www.iowaeda.com/redevelopment-tax-credits/\)](https://www.iowaeda.com/redevelopment-tax-credits/)

State Historic Preservation Tax Credit Program

This state program offers tax credits to developers who sensitively rehabilitate historic buildings to offer them new life. The program provides an income tax credit of up to 25% of qualified rehabilitation expenditures (QREs) for substantial rehabilitation projects. Applications for large

projects (those with QREs of \$750,000 or more) are typically accepted twice per year, while those for small projects (QREs <\$750,000) are accepted on an ongoing basis.

The applicant must be an “eligible taxpayer,” defined as the fee simple owner of the property or someone having a long-term lease. The applicant may be a nonprofit but may not be a governmental body. Applications are typically held on an annual basis.

[\(https://www.iowaeda.com/historic-preservation-tax-credit/\)](https://www.iowaeda.com/historic-preservation-tax-credit/)

Iowa Finance Authority (IFA)

The Iowa Finance Authority (IFA) offers a wide variety of state housing initiatives, including programs focused on single family, development of affordable rentals, as well as homeless programs. Detailed program information as well as specifics on eligibility and criteria, visit the IFA website at: <https://www.iowafinance.com/>.

Homebuyer Programs

[\(https://www.iowafinance.com/homeownership/\)](https://www.iowafinance.com/homeownership/)

FirstHome Program

Offers qualified first-time homebuyers affordable mortgage financing in partnership with participating lenders. Interest rates are typically below market rates and have fewer fees. Income limits vary by county and range from \$86,900-\$109,000 for a household (as of 2022). Some military members, and households purchasing homes in targeted areas, are not required to be first-time homebuyers. Homes are subject to purchase price limits.

FirstHome Down Payment Assistance

This program is generally combined with FirstHome financing. Participants receive a \$2,500 grant to assist with down payment and closing costs, or a 2nd loan of up to \$5,000 or 5% of the home’s sale price, which is repayable at the time of sale, refinance, or full repayment of the first mortgage. This program has the same eligibility requirements as the FirstHome program.

Homes for Iowans Program

Offers affordable mortgage financing to qualified homebuyers with household incomes up to \$152,600 (as of 2022), in partnership with local lenders. Qualified homebuyers are not required to be first-time homebuyers. Interest rates are generally higher than those for the FirstHome program but have fewer fees. Homes are subject to purchase price limits, which are higher than for the FirstHome program.

Homes for lowans Down Payment Assistance

This program is generally combined with Homes for lowans financing. Participants receive a \$2,500 grant to assist with down payment and closing costs, or a 2nd loan of up to 5,000 or 5% of the home’s sale price, which is repayable at the time of sale, refinance, or full repayment of the first mortgage. This program has the same eligibility requirements as the Homes for lowans program.

Military Homeownership Assistance Program

The program provides a \$5,000 grant to service members and veterans for down payments and closing costs on qualifying homes. The funds may be used in conjunction with the FirstHome and Homes for lowans programs. This program is limited to funding availability.

Mortgage Credit Certificate (MCC) Program

There is currently no funding for this program. When funded, the program assisted eligible first-time home buyers by reducing their household's federal tax liability every year for the life of their mortgage. A percentage of the homeowners' mortgage interest becomes a tax credit that can be deducted dollar-for-dollar from federal income tax liability, up to a maximum of \$2,000 annually. Income eligibility limits are in the middle-income range and vary by county. Information about eligibility and funding availability may be found at:

<https://www.iowafinance.com/homeownership/mortgage-credit-certificate-program/>

Rental Programs

[\(https://www.iowafinance.com/renter-programs/\)](https://www.iowafinance.com/renter-programs/) – Programs that assist renters directly

[\(https://www.iowafinance.com/programs-for-property-developers/\)](https://www.iowafinance.com/programs-for-property-developers/) – Programs for rental developers

Aftercare Rent Subsidy Program

The Aftercare Rent Subsidy program provides rental assistance for youth who are aging out of the foster care system and are participants in the Aftercare Services Program. To be eligible for the Aftercare Rent Subsidy, an applicant must be ineligible or waitlisted for other sources of rental assistance.

Home- and Community-Based Services Rent Subsidy Program

Provides temporary rental assistance for people who receive medically necessary services through Medicaid waivers, until they become eligible for other local, state or federal rent assistance. The program helps an average of 330 lowans each month to stay in their home and to remain a part of their community.

Community-Based Housing Revolving Loan Fund

Provides low-interest loans for rental developments serving a target population of Medicaid members enrolled in or eligible for Home- and Community-Based Intellectual Disability and/or Brain Injury Waivers. Loans range from \$50,000 to \$500,000 with interest rates from zero to 1%. Funding is not competitive for eligible projects, although awards depend on fund availability.

Multifamily Housing Loan Program

The Multifamily Loan Program provides financing options to multifamily property owners and developers to assist in the preservation of existing affordable rental units and to foster the production of new affordable units in Iowa. Eligible projects must have five or more units. Funding is available year-round, with application requirements and financing terms depending on the project type.

Other Programs

The list below is not exhaustive. The most current list of programs can be viewed here: (<https://www.iowafinance.com/find-a-program/>).

Main Street Loan Program

A partnership between Main Street Iowa and IFA, the Main Street Loan Program provides funds to Main Street communities in Iowa for community development projects, including rehabilitation of upper floor housing. Loans range from \$50,000 to \$250,000.

(<https://www.iowafinance.com/main-street-loan-program/>)

Project-Based Housing Program

This program, funded by the State Housing Trust Fund, assists locally supported affordable housing projects that are not eligible to receive funding under a Local Housing Trust Fund’s Housing Assistance Plan. This program supports a wide range of housing construction, rehabilitation, and counseling projects for LMI households. Awards may provide up to 75% to 90% of the project budget, depending on the incomes of intended beneficiaries. Funds are available to a wide range of applicants, including local governments, for-profit and nonprofit housing developers, homeless service providers, economic development organizations, and neighborhood associations. IFA begins accepting applications on July 1 of each fiscal year, and applications are accepted on an open-window basis until funds are exhausted.

(<https://www.iowafinance.com/state-housing-trust-fund/project-based-housing-program/>)

Rural Lot Purchase Program

This program provides loans to for-profit and non-profit developers to assist in the purchase of lots for building speculative homes in rural communities, excluding the ten most populous counties in Iowa (Black Hawk, Dallas, Dubuque, Johnson, Linn, Polk, Pottawattamie, Scott, Story and Woodbury). Lots must be purchased in arm's length transactions (refinances not eligible), and no more than three Rural Lot Purchase Loans shall be provided in a community at the same time. The home sale price cannot exceed \$250,000. Applications are accepted on an ongoing basis. (<https://www.iowafinance.com/programs-for-property-developers/rural-lot-purchase-program/>)

REGIONAL AND LOCAL PROGRAMS

Operation Threshold

Operation Threshold is a Community Action Agency (CAA) serving a 3-county region including Buchanan County. Community Action Agencies are nonprofit organizations that meet the requirements to deliver federally funded Community Action Programs (CAPS) under the Economic Opportunity Act of 1964, passed as part of the national War on Poverty initiative.

Housing Assistance

Provides assistance including security deposits, eviction prevention, and pest eradication to low-income households. Also operates a rental development in Independence.

Low Income Home Energy Assistance Program (LIHEAP)

LIHEAP is a federal program that assists LMI households with winter utility payments related to heating costs, as well as weatherization and energy-related home repairs. Households with income levels at or below 175% of the poverty level are eligible for benefits.

Weatherization Assistance Program (WAP)

WAP is a federal program that provides energy efficiency related home maintenance assistance to LMI homeowners and renters. The program makes applicants' homes more comfortable while reducing their energy usage and utility bills. Services include a cost effectiveness energy audit, air leakage checks, insulation, and all combustion appliances inspection for repair or replacement.

Iowa Northland Regional Housing Council (INRHC)

The Iowa Northland Regional Housing Council was established in 1997 as a 28E organization serving Bremer, Butler, Chickasaw, Buchanan, Grundy, and Black Hawk Counties, excluding Waterloo and Cedar Falls. INRHC is certified by the Iowa Finance Authority as a Local Housing Trust Fund (LHTF) under Iowa's State Housing Trust Fund (SHTF) program established in 2003. On an annual basis, the Iowa Legislature appropriates designated funds from the Rebuild Iowa Infrastructure Fund (RIIF) and Real Estate Transfer Tax (RETT) revenue to the SHTF program. At least 60% of annual SHTF appropriations are allocated to LHTFs around the state based on the population of their service areas. An LHTF must provide a 25% local match for all funds received from IFA. IFA allows LHTFs to spend their allocations on a wide range of affordable housing activities benefiting LMI households.

Activities funded by INRHC have included owner-occupied repair, development of new subdivisions, rental rehabilitation, and capital projects for group homes, among other projects. As of this writing, INRHC does not use a competitive application process to allocate its LHTF funds throughout the region. LHTF funds support an ongoing Rural Repair program that provides direct assistance to LMI homeowners, and the Council's Board of Directors selects other agencies in the region, such as USDA rental complexes and disability service providers, to receive LHTF awards. INRHC also established a Revolving Loan Fund in 2001 and periodically requests competitive proposals for projects.

INRHC is staffed by the Iowa Northland Regional Council of Governments (INRCOG). More information may be found at <http://www.inrcog.org/housing.htm>.

Northeast Iowa Area Agency on Aging (NEI3A)

The Northeast Iowa Area Agency on Aging serves a multi-county region including Buchanan County, offering independent living services and referrals to seniors, people with disabilities, and their caregivers. NEI3A assists LMI households with home accessibility modifications including ramps, door widening, and bathroom remodeling. In emergency situations, such as a client fleeing an abusive household, NEI3A may be able to provide financial assistance for the first month's rent in a new unit. <http://www.nei3a.org/>.

Homes for Iowa

Homes for Iowa, a 501(c)3 nonprofit organization established in 2019, is a partnership among the Iowa Association of Councils of Government (ICOG), Iowa Prison Industries, and local communities, lenders, and real estate professionals to provide affordable homes for buyers with

household incomes up to \$113,000. Modeled on South Dakota's successful Governor's House program, Homes for Iowa contracts with Iowa Prison Industries to construct starter homes at a manufacturing location near the Newton Correctional Facility, using labor from low-risk offenders. A completed home is transported to a residential lot provided by a city or county, local contractors complete installation and utility hookups, and the home is ultimately purchased by an eligible household. By using inmate labor, Homes for Iowa is able to offer affordable homes for Iowa's workforce while providing offenders with the opportunity to learn skilled trades such as plumbing, electrical work, and carpentry. Iowa's Councils of Government (COGs) and Regional Planning Commissions (RPCs) serve as the primary point of contact for interested homebuyers, developers, and communities. <https://www.homesforia.com/>