# 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.

Figure R.1: Rowley Population Trend
Source: U.S. Census Bureau
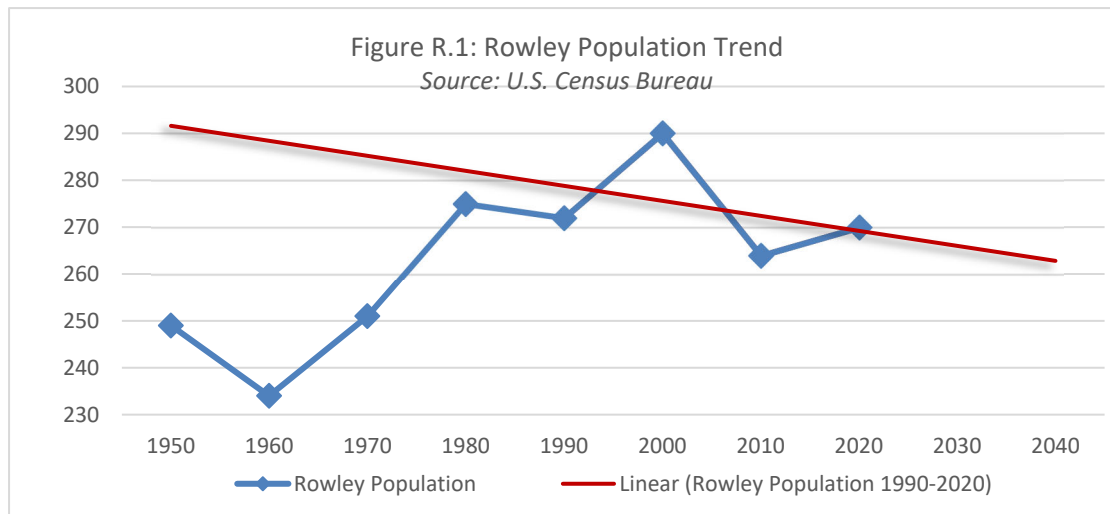
| Figure R.2: Population Projections			
Year	Census Population	# Change (Linear)	% Change (Geometric)
1950	249	-	-
1960	234	-15	-6.0%
1970	251	17	7.3%
1980	275	24	9.6%
1990	272	-3	-1.1%
2000	290	18	6.6%
2010	264	-26	-9.0%
2020	270	6	2.3%
Avg. (1950-2020)		3.0	1.4%
Avg. (1990-2020)		-0.7	-0.03%
Projected 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	
Population	
Total Population	270
Total Males	133
Total Females	137
Median Age	44
Race	
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
Households	
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
Source: 2020 US Census	

Figure R.4: Percent of Population by Age Group
Source: 2020 Census
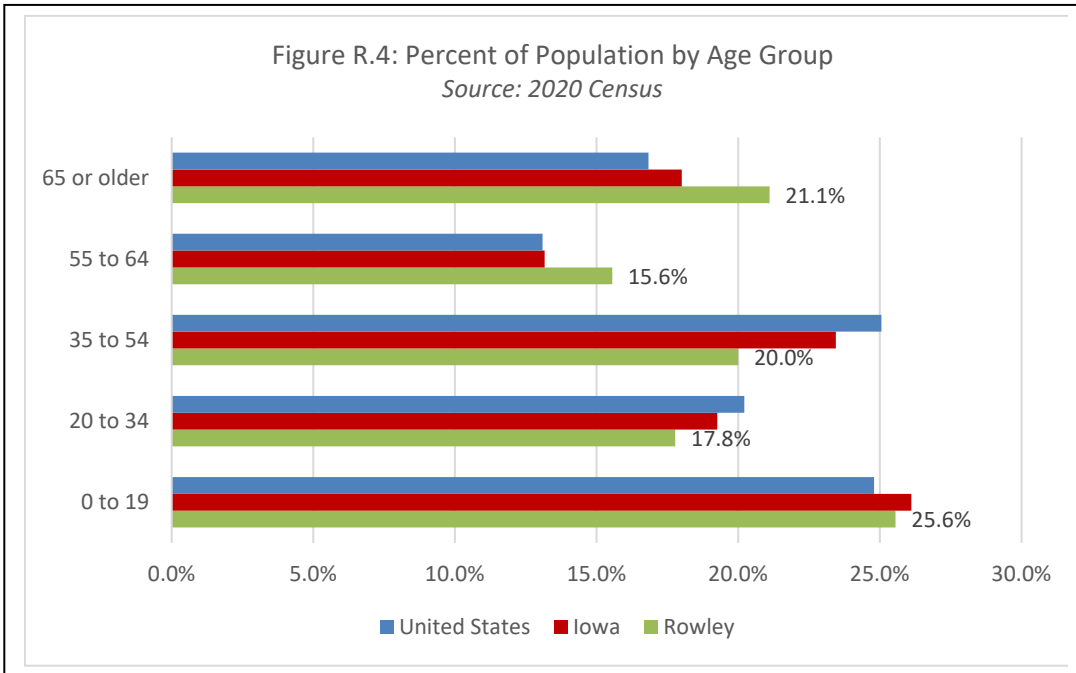
American Community Survey Housing Data

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 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)
Source: ACS, 2016-2020 5-Year Estimates				

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
Source: ACS, 2016-2020 5-Year Estimates				

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.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
Source: ACS, 2016-2020 5-Year Estimates				

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
Source: ACS, 2016-2020 5-Year Estimates				

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).

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.

Figure R.11: Age of Housing Stock in Rowley
Source: 2016-2020 ACS 5-year estimates
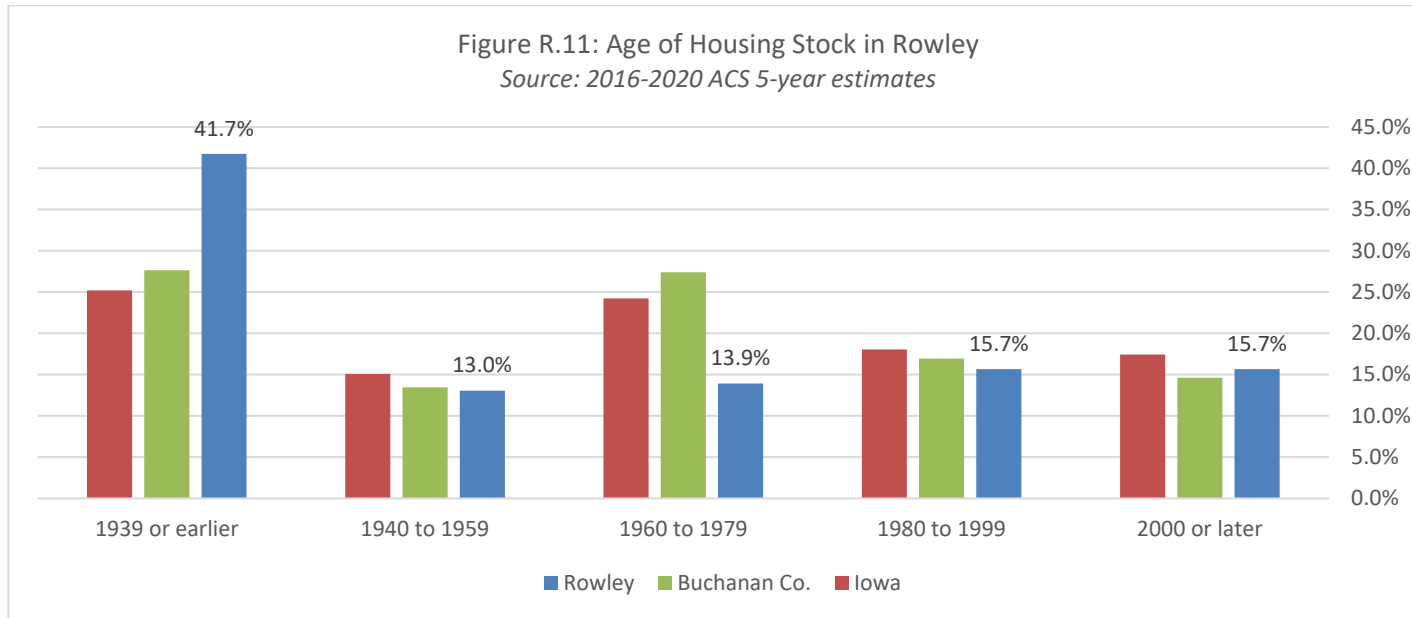
The city does have a disproportionately high rate of homes built in 1939 or earlier (41.7 percent). Overall, though, the city has maintained a balanced housing age portfolio.

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.

Figure R.12: Household and Family Size						
	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	• No visible repairs or needed updates are apparent. • Typically new construction, recently renovated, or extremely well-maintained structures.
Good	• Building appears structurally sound (foundation, building envelope, roof). • Unit appears well maintained – most siding, gutters, trim, windows, and doors are in good repair with good exterior paint condition. Minor problems such as small areas of peeling paint and/or other routine maintenance items may exist.
Fair	• Unit shows wear but appears structurally sound (foundation, building envelope, roof). • Need for some maintenance or repair - painting the house, fixing a broken door or window, putting on new shutters, replace or fix awnings, etc. • Roof shows age and likely will need to be replaced in coming years. • Issues are primarily cosmetic but cover a sufficient portion of the structure.
Poor	• One or more visible structural defects (foundation, building envelope, or roof) but still habitable. Building requires significant work, to address items such as uneven roof lines; shingles in need of immediate replacement; falling-in porch; major cracks or shifting of the foundation, etc. • Building requires significant repairs or updates, which would be difficult to correct through normal maintenance (multiple broken doors or windows, roof needing to be re-shingled, excessive paint peeling/missing, etc.)
Dilapidated	• Unit is suffering from excessive neglect; maintenance appears non-existent; Building appears structurally unsound. • Building not fit for habitation in current condition. Multiple windows and/or doors may be boarded up. The building may be considered for demolition or, at minimum, major rehabilitation will be required.
Other Categories	**Description**
Vacant	• Parcels within residential neighborhoods that are vacant and, based on neighborhood characteristics and lot size, appear to be positioned for residential development. This is not a comprehensive list of all vacant parcels within a city.
N/A	• Dwelling structure not located on parcel. For example, a dwelling structure may be on one parcel and the dwelling's garage on an adjacent parcel. Residential parcels that did not have a dwelling on them were marked as N/A.
Undetermined	• Structure was not visible from the road or data was not recorded for the parcel.

Results

Figure 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.

Figure R.14: Windshield Survey Results, City of Rowley		
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:
   o Explore Opportunities to annex land into the city for new residential development.

   o Establish new subdivision.

   o Contact and recruit developers to the City.

   o Maintain or expand tax incentives and rebates programs to incentivize developers to invest and build in the city.

   o 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
   - o 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).

   - o Review, update as needed, and enforce building codes.

   - o Establish program to encourage home improvements to facilitate "aging in place" so older residents can stay in their homes longer.

   - o 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.