

# 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.

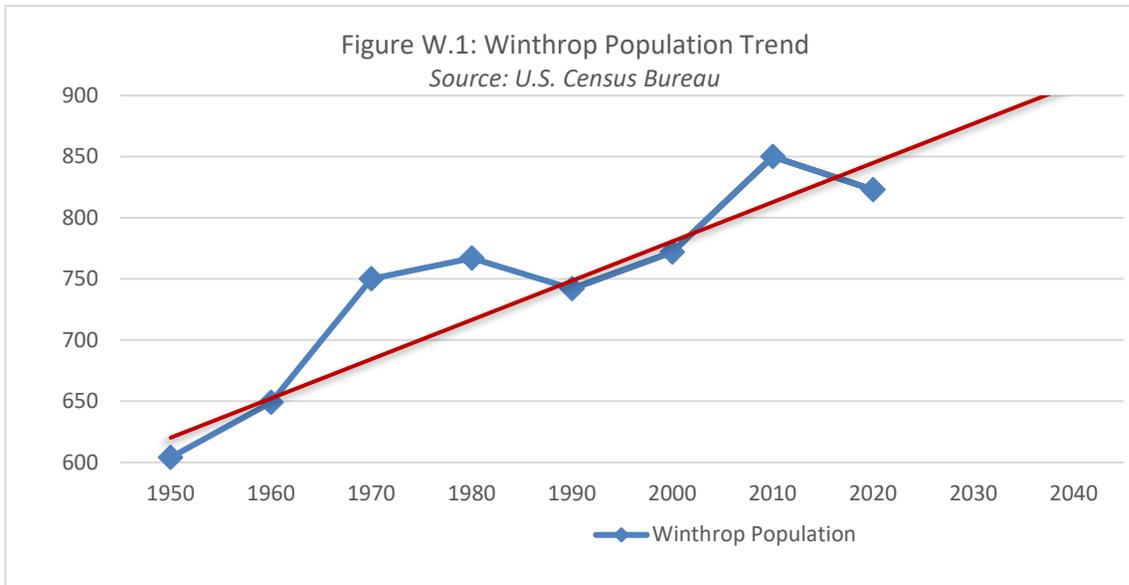
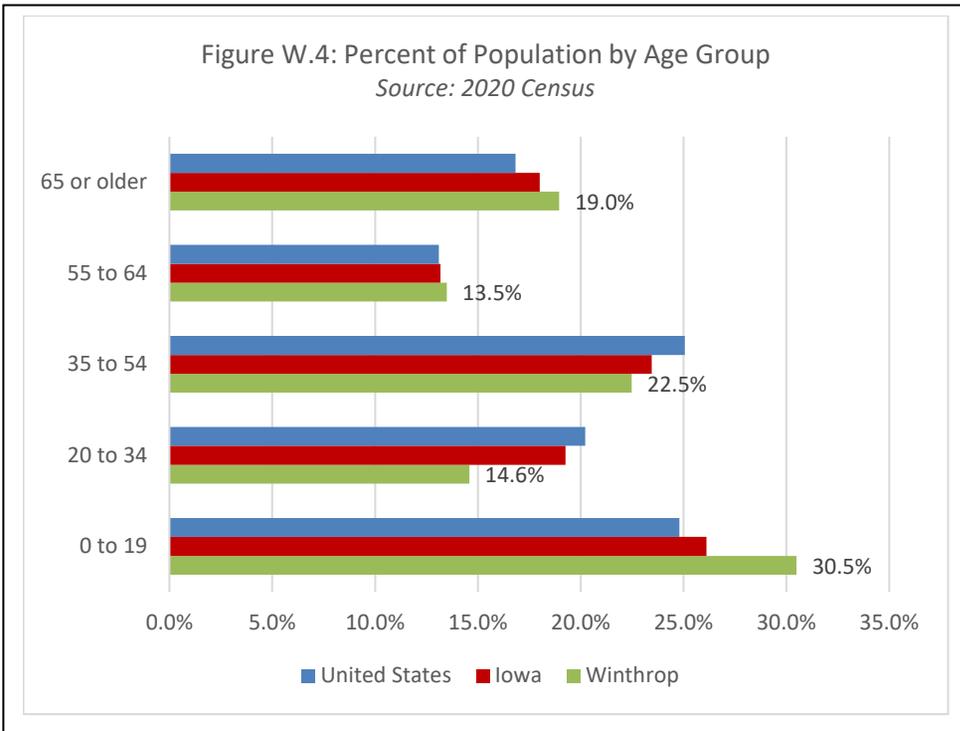


Figure W.2: Population Projections			
Year	Census Population	# Change (Linear)	% Change (Geometric)
1950	604	-	-
1960	649	45	7.5%
1970	750	101	15.6%
1980	767	17	2.3%
1990	742	-15	-3.3%
2000	772	30	4.0%
2010	850	78	10.1%
2020	823	-27	-3.2%
<b>Avg. (1950-2010)</b>		<b>31.3</b>	<b>4.7%</b>
<b>Avg. (1990-2010)</b>		<b>27.0</b>	<b>3.7%</b>
<b>Projected 2030</b>		850	853
<b>Projected 2040</b>		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



<b>Figure W.3: Population Characteristics</b>		
<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
<b>VALUE</b>				
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
<b>GROSS RENT</b>				
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)
<b>GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME (GRAPI)</b>				
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>				

<b>Figure W.7: Housing Characteristics, City of Winthrop</b>				
	Estimate	MOE	Percent	MOE
<b>HOUSING OCCUPANCY</b>				
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)
<b>UNITS IN STRUCTURE</b>				
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
<b>HOUSING TENURE</b>				
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).

<b>Figure W.8: Homeownership Characteristics, City of Winthrop</b>				
	Estimate	MOE	Percent	MOE
<b>MORTGAGE STATUS</b>				
<b>Owner-occupied units</b>	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
<b>SELECTED MONTHLY OWNER COSTS (SMOC)</b>				
<b>Housing units with a mortgage</b>				
Median (dollars)	\$1,020	±97	(X)	(X)
<b>Housing units without a mortgage</b>				
Median (dollars)	\$480	±108	(X)	(X)
<b>SELECTED MONTHLY OWNER COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME (excluding units unable to calculate)</b>				
<b>Housing units with a mortgage</b>				
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
<b>Housing unit without a mortgage</b>				
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

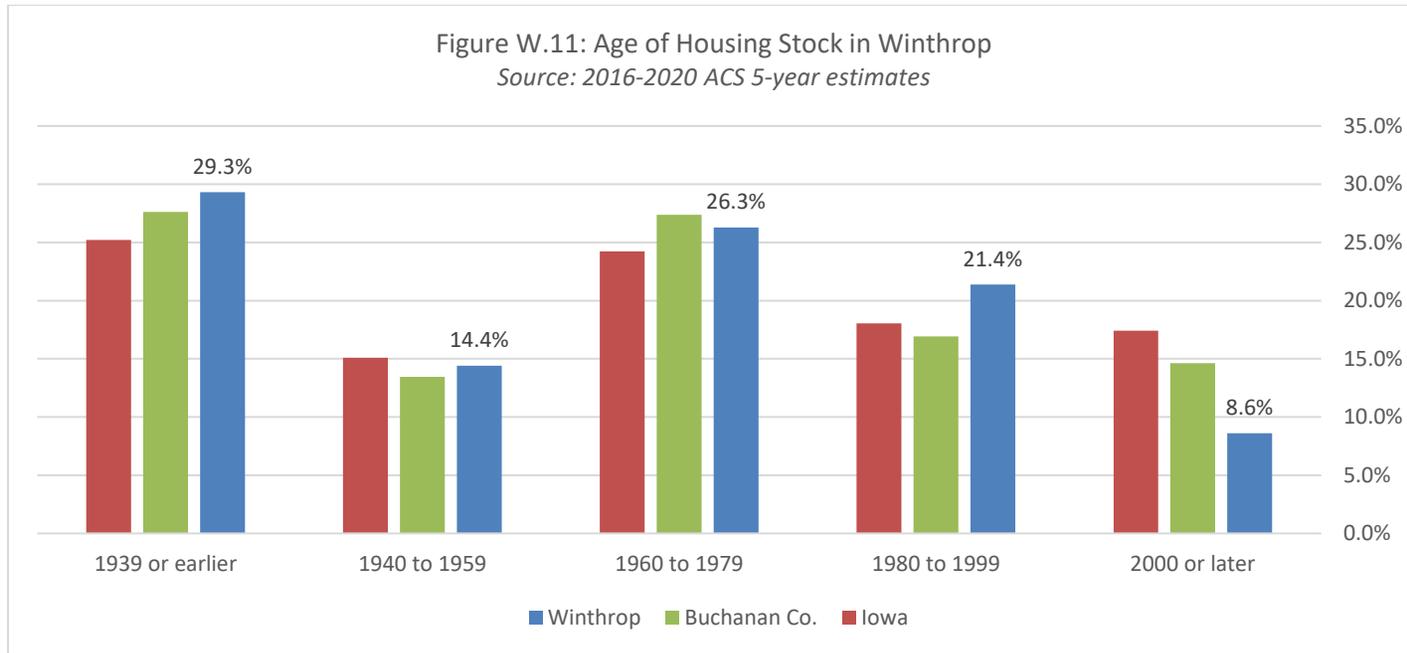
Figure W.10 shows the city’s housing vacancy rate for the city from 2000 through 2020. Note that decennial Census data is used for 2000, 2010 and 2020, while the American Community Survey 5-year estimate is used for 2015. The city has consistently experienced a very low vacancy rate – below 5 percent – 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*
<b>Winthrop</b>	<b>2.57</b>	<b>2.46</b>	<b>2.50</b>	<b>3.06</b>	<b>3.00</b>	<b>3.13</b>
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
<b>Great</b>	<ul style="list-style-type: none"> <li>No visible repairs or needed updates are apparent.</li> <li>Typically new construction, recently renovated, or extremely well-maintained structures.</li> </ul>
<b>Good</b>	<ul style="list-style-type: none"> <li>Building appears structurally sound (foundation, building envelope, roof).</li> <li>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.</li> </ul>
<b>Fair</b>	<ul style="list-style-type: none"> <li>Unit shows wear but appears structurally sound (foundation, building envelope, roof).</li> <li>Need for some maintenance or repair - painting the house, fixing a broken door or window, putting on new shutters, replace or fix awnings, etc.</li> <li>Roof shows age and likely will need to be replaced in coming years.</li> <li>Issues are primarily cosmetic but cover a sufficient portion of the structure.</li> </ul>
<b>Poor</b>	<ul style="list-style-type: none"> <li>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.</li> <li>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.)</li> </ul>
<b>Dilapidated</b>	<ul style="list-style-type: none"> <li>Unit is suffering from excessive neglect; maintenance appears non-existent; Building appears structurally unsound.</li> <li>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.</li> </ul>
Other Categories	Description
<b>Vacant</b>	<ul style="list-style-type: none"> <li>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.</li> </ul>
<b>N/A</b>	<ul style="list-style-type: none"> <li>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.</li> </ul>
<b>Undetermined</b>	<ul style="list-style-type: none"> <li>Structure was not visible from the road or data was not recorded for the parcel.</li> </ul>

**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%
<b>Total</b>	<b>322</b>	<b>100%</b>
Status	Number Parcels	Percent
Parcels Evaluated	322	92.3%
Vacant	15	4.3%
N/A	6	1.7%
Undetermined	6	1.7%
<b>Total</b>	<b>349</b>	<b>100%</b>

**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 220<sup>th</sup> 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	
<b>2020 Housing Unit Count</b>	344			
<b>Unit Loss (Housing Attrition)</b>	-18		-34	
<b>Unit Added (New Construction)</b>	2		4	
<b>Projected # of Units</b>	328		314	
<b>Difference Between “Total Housing Units” in Figure W.17</b>	-33	-45	-54	-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.

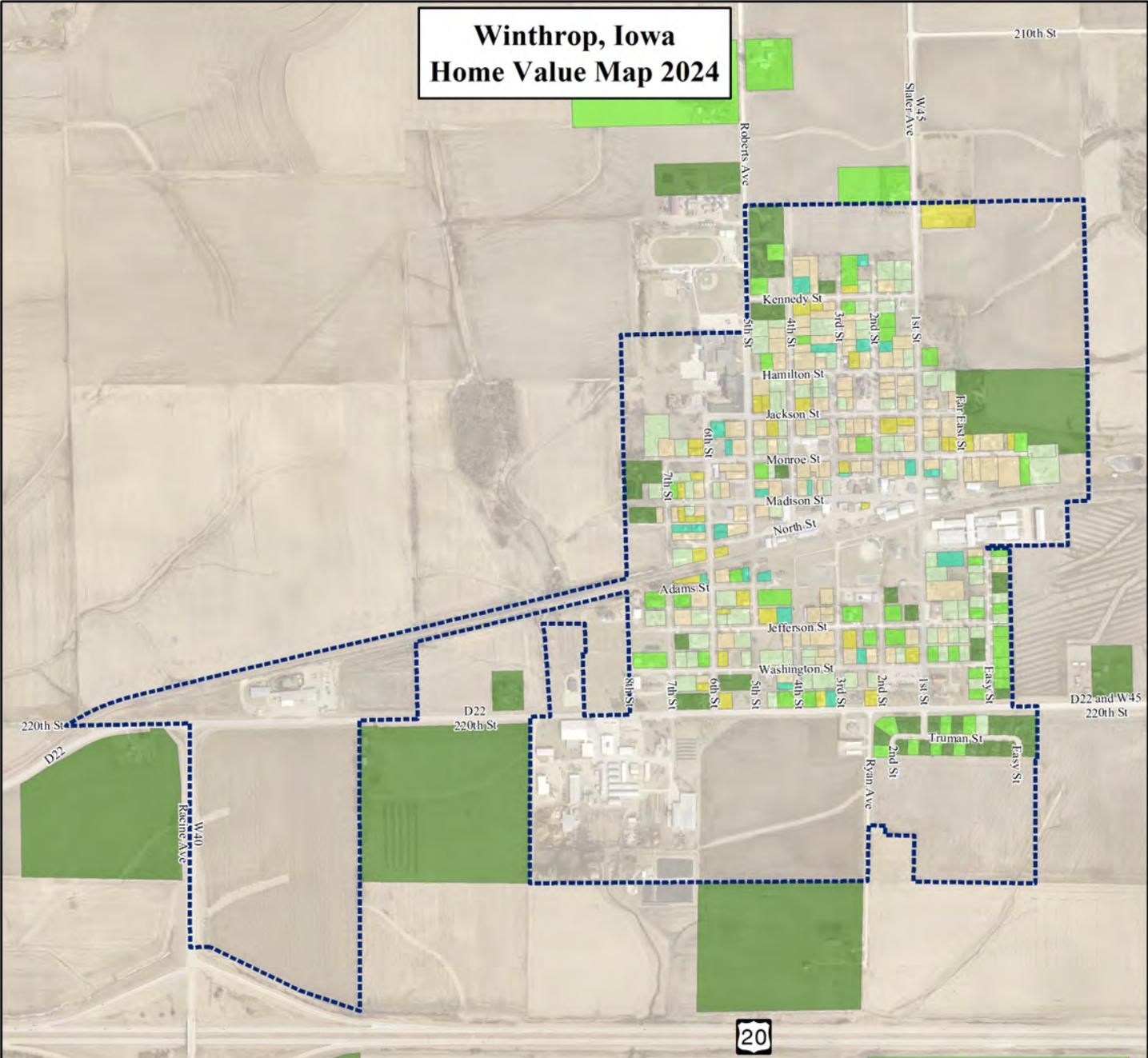
**7. Establish a City Housing Task Force**

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

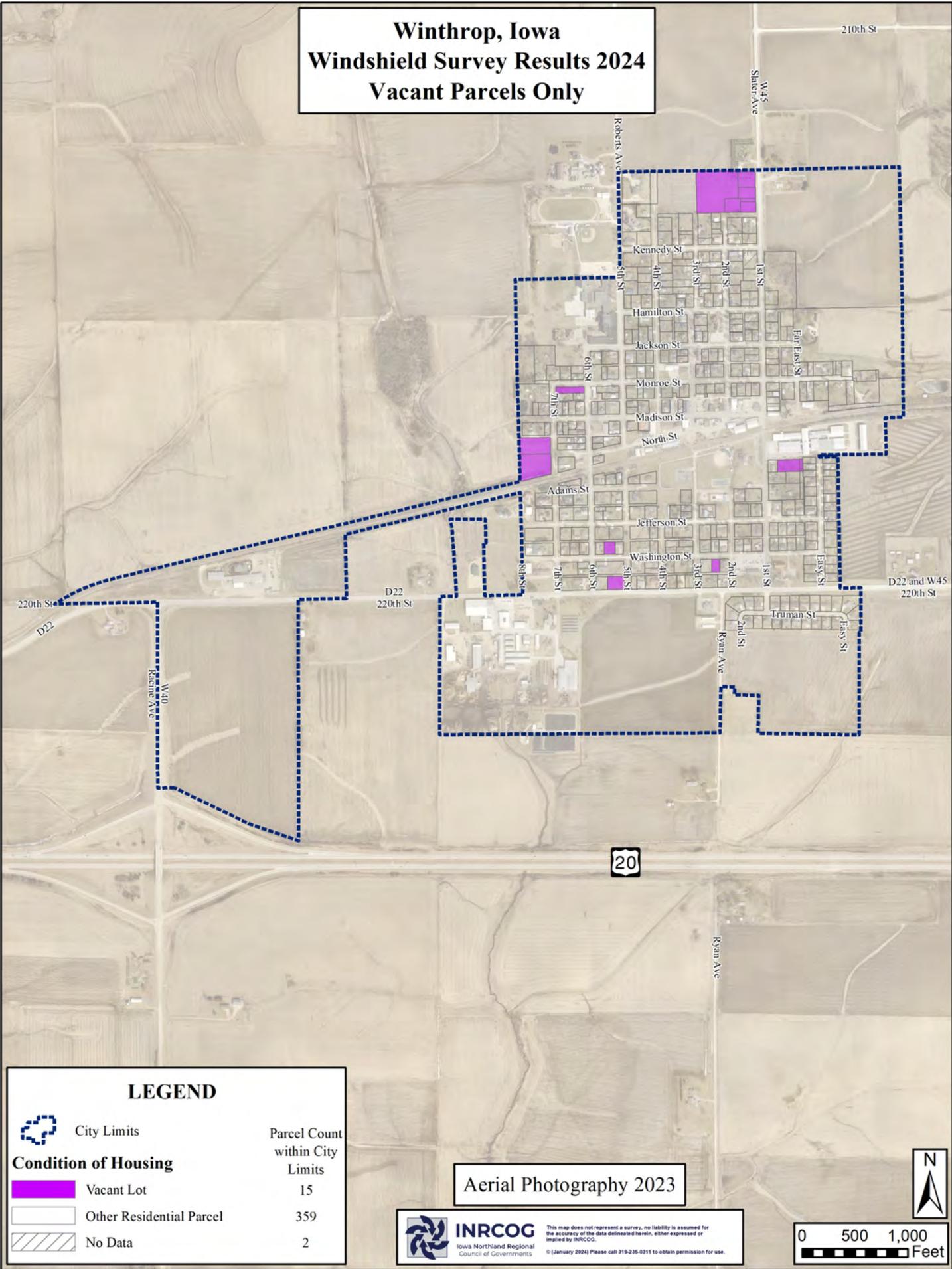
**DISCLAIMER**

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		Parcel Count within City Limits
	City Limits	
<b>Condition of Housing</b>		
	Vacant Lot	15
	Other Residential Parcel	359
	No Data	2

Aerial Photography 2023



**INRCOG**  
Iowa Northland Regional  
Council of Governments

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0    500    1,000  
Feet