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.

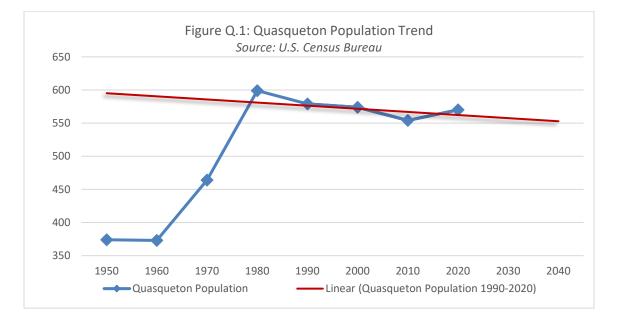


Fig	ure Q.2: Pop	ulation Proj	ections
Year	Census Population	# Change (Linear)	% Change (Geometric)
1950	374	-	-
1960	373	-1	-0.3%
1970	464	91	24.4%
1980	599	135	29.1%
1990	579	-20	-3.3%
2000	574	-5	-0.9%
2010	554	-20	-3.5%
2020	570	16	2.9%
Avg. (1950)-2020)	28	6.9%
Avg. (1990)-2020)	-3	-0.5%
Projected	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).

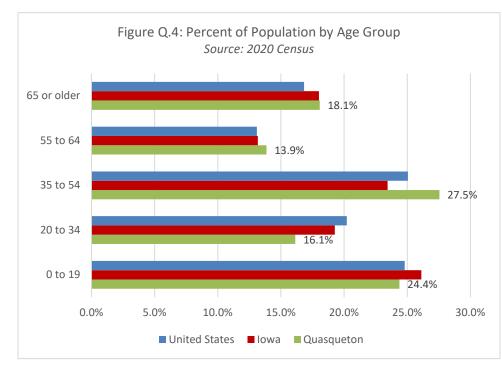


Figure Q.3: Population Characteris	tics
Population	
Total Population	570
Total Males	286
Total Females	284
Median Age	44.1
Race	
One Race-White	548
One Race-Black or African American	0
One Race-Asian	0
Two or More Races	20
Hispanic or Latino (of any race)	5
Households	
Total Population in Group Quarters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

American Community Survey Housing Data

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

Figure 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)							
Source: ACS, 2016-202	0 5-Year Estin	nates					

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 PERCENTA	GE OF HOU	SEHOLD I	NCOME (G	RAPI)			
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			
Source: ACS, 2016-2020 5-Ye	ear Estimates	5					

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			
Source: ACS, 2016-202	0 5-Year Estir	mates					

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 lowa

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	S (SMOC)						
Housing units with a mortgage							
Median (dollars)	\$1,089	±147	(X)	(X)			
Housing units without a mortgage	e						
Median (dollars)	\$455	±110	(X)	(X)			
SELECTED MONTHLY OWNER COSTS INCOME (excluding units unable to		ENTAGE C	OF HOUSEH	OLD			
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			
Source: ACS, 2016-2020 5-Year Estir	nates						

communities, the housing stock is predominantly owner-occupied (81 percent) and comprised of single-family detached units (72.2 percent).

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	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 Bure	Source: US Census Bureau, calculated by INRCOG								

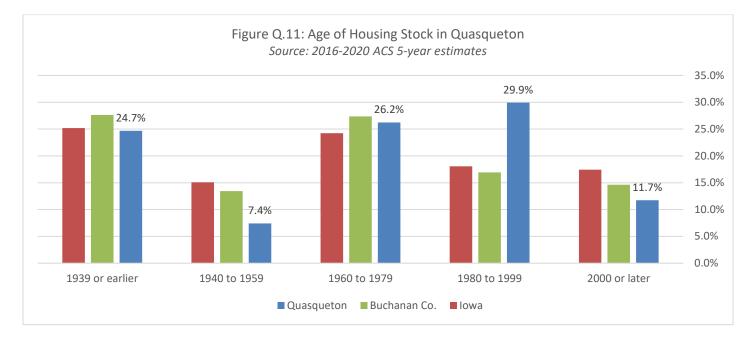
From 1980 through 2020, the number of housing units in the city experienced a 16.2 percent net increase, from 228 to 265. However, from 2010 to 2020, the city saw a net loss of 4 units.

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: Dec	ennial Census, *201	1-2015 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

Figure Q.12: Household and Family Size								
	Average Household Size Average Family Size							
	2000 2010 2020 2000 2010 2020 ³							
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	s, *2016-2	020 ACS 5	-Year Estir	nates				

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	 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. 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
Poor	 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 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							
	uasqueton						
Condition of Parcels	Number	Percent of Parcels					
Evaluated	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

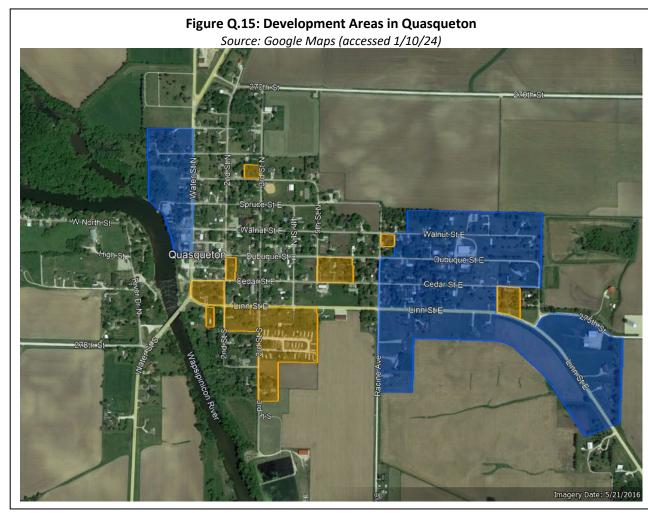
Floodplain Considerations

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								
1.0% Annual Floodplain	112	\$682,415	\$342,080	\$3,133,045	\$4,157,540	19.9%		
0.2% Annual Floodplain	-	-	-	-	-	-		
Source: Buchanan County	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 developed the city's 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 hosing 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.

Figure: Q.16: Projected Housing Unit Demand				
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

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.					

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.

City Housing Priorities

Housing Goals and Action Steps

1. Increase Senior (age 62+) Housing Options

<u>Rationale:</u> 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

<u>Rationale</u>: 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.
- o 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

<u>Rationale</u>: 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

<u>Rationale:</u> 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.

