

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 being 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 basic reason for Rowley's existence providing basic needs remains at the heart of Rowley. People in Rowley know and care about each other. Need help, help is there. 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 264 at the time of the 2010 US Census. The city represented approximately one percent of the county's total 2010 population of 20,958. 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 1950-2010.

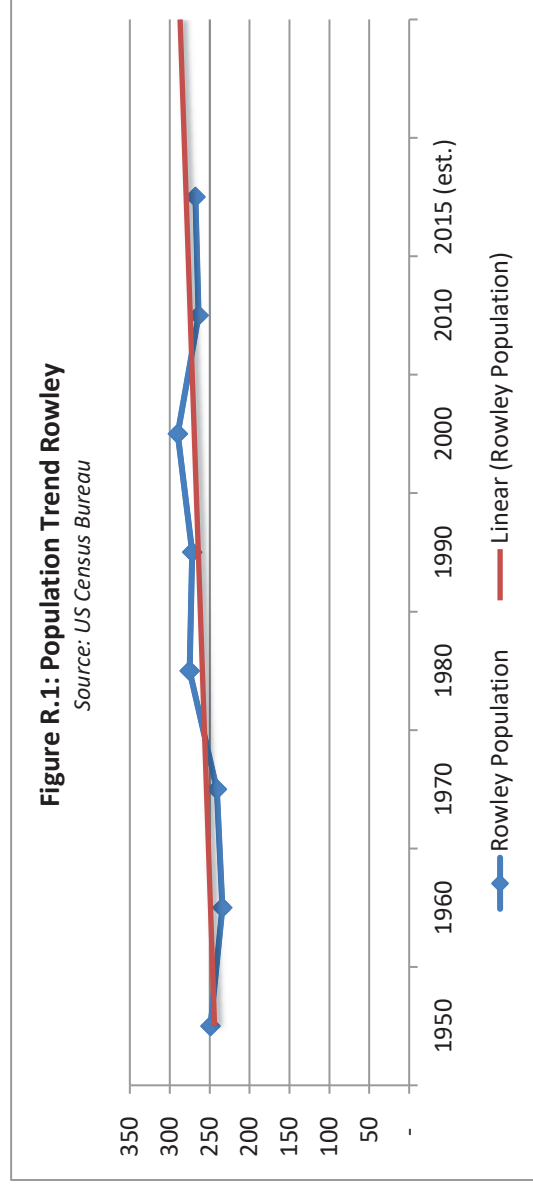


Figure R.2: Population Projections

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%
Avg. (1950-2010)		2.5	1.2%
Avg. (1990-2010)		-4.0	-1.5%
Projected 2020		263	263
Projected 2030		261	262
Projected 2040		259	261

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 2010, the city's population decreased by 2.9 percent (-8 persons). Between 2000 and 2010 the city population decreased by 9 percent (-26 persons) eliminating the gains experienced during the 1990s. In 2015, the population has estimate to be 268, representing a 1.5 percent increase from 2010.

Based on the historic trends and projections shown in Figure R.1, the city should anticipate that their population will hold steady but experience a slight decennial increase of 1 percent. Extrapolated from the city's 2010 population estimate of 264, the city should anticipate a population of approximately 267 by 2020 and a 2030 population of 270.

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

In 2010, the city's median age was 41.8- older than the state-wide (38.1) and national

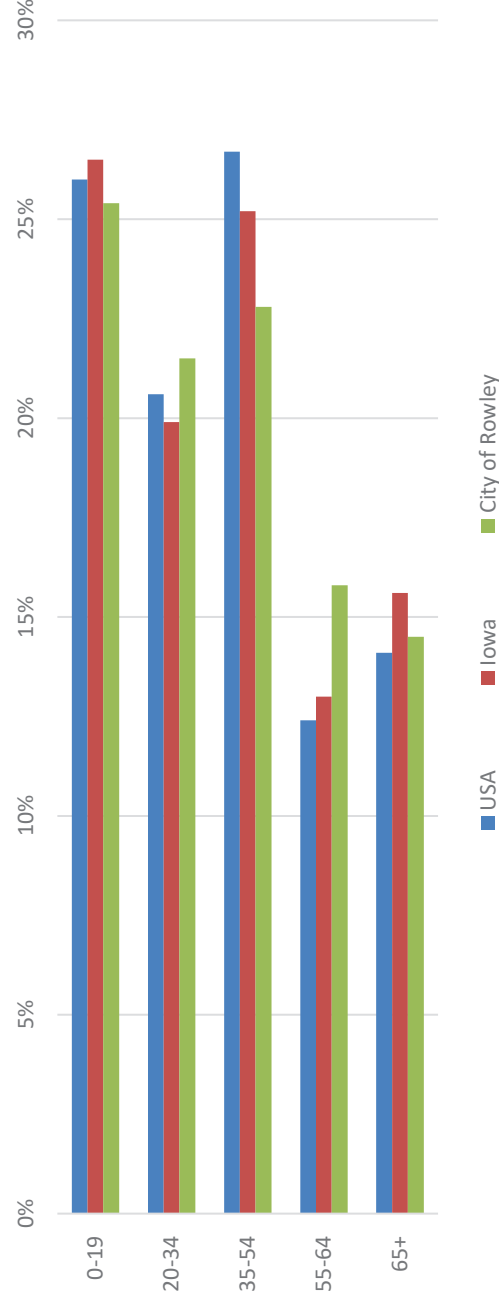
(37.2) median ages. The most recent American Community Survey Data also shows Rowley has an aging population as shown in Figure R.4, the city had a lower rate of children (ages 0-19) but greater number of persons age 55-64.

Figure R.3: Population Characteristics	
<i>Population</i>	
Total Population	264
Total Males	131
Total Females	133
Median Age	41.8
<i>Race</i>	
One Race-White	264
One Race-American Indian or Alaska Native	1
One Race-Asian	0
Two or More Races	0
Hispanic or Latino (of any race)	0
<i>Households</i>	
Total Population in Group Quarters	0
Total Family Households	82
Total Family Households with Children under 18	28
Households with individuals 65yrs and over	21

Source: 2010 US Census

Figure R.4: Percent of Population by Age Group

Source: 2010-2014 ACS



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 ongoing basis, with data updated annually, of randomly sampled addresses.

Figure R.5 shows the value of homes in the city. Figure R.6 displays the rental costs and characteristics within the city.

Figure R.5: Home Value Characteristics				
VALUE	Estimate	MOE	Percent	MOE
Owner-occupied units	104	+/-23	104	(X)
Less than \$50,000	2	+/-3	1.9%	+/-2.9
\$50,000 to \$99,999	60	+/-20	57.7%	+/-12.2
\$100,000 to \$149,999	34	+/-14	32.7%	+/-13.4
\$150,000 to \$199,999	5	+/-9	4.8%	+/-8.0
\$200,000 to \$299,999	3	+/-4	2.9%	+/-3.8
\$300,000 to \$499,999	0	+/-9	0.0%	+/-17.4
\$500,000 to \$999,999	0	+/-9	0.0%	+/-17.4
\$1,000,000 or more	0	+/-9	0.0%	+/-17.4
Median (dollars)	86,800	+/-4,634	(X)	(X)

Source: ACS, 2011-2015 5-Year Estimates, Selected Housing Characteristics

Figure R.6: Rental Characteristics				
	Estimate	MOE	Percent	MOE
GROSS RENT				
Occupied units paying rent	21	+/-15	21	(X)
Less than \$500	5	+/-8	23.8%	+/-33.9
\$500 to \$999	16	+/-12	76.2%	+/-33.9
\$1,000 to \$1,499	0	+/-9	0.0%	+/-50.8
\$1,500 to \$1,999	0	+/-9	0.0%	+/-50.8
\$2,000 to \$2,499	0	+/-9	0.0%	+/-50.8
\$2,500 to \$2,999	0	+/-9	0.0%	+/-50.8
\$3,000 or more	0	+/-9	0.0%	+/-50.8
Median (dollars)	581	+/-48	(X)	(X)
GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME				
Occupied units paying rent (excluding units where GRAPI cannot be computed)	21	+/-15	21	(X)
Less than 15.0 percent	9	+/-8	42.9%	+/-35.5
15.0 to 19.9 percent	0	+/-9	0.0%	+/-50.8
20.0 to 24.9 percent	6	+/-9	28.6%	+/-35.8
25.0 to 29.9 percent	0	+/-9	0.0%	+/-50.8
30.0 to 34.9 percent	5	+/-8	23.8%	+/-33.9
35.0 percent or more	1	+/-2	4.8%	+/-10.7

Source: ACS, 2011-2015 5-Year Estimates, Selected Housing Characteristics

Figures R.7 and R.8 display general housing characteristics and home ownership characteristics. As in most rural Iowa communities, the housing stock is predominantly owner-occupied (79.4%) and comprised of single-family detached units (91.6%).

Figure R.7: Housing Characteristics				
	Estimate	MOE	Percent	MOE
HOUSING OCCUPANCY				
Total housing units	131	+/-27	131	(X)
Occupied housing units	131	+/-27	100.0%	+/-14.1
Vacant housing units	0	+/-9	0.0%	+/-14.1
Homeowner vacancy rate	0.0	+/-17.4	(X)	(X)
Rental vacancy rate	0.0	+/-44.8	(X)	(X)
Total housing units				
1-unit, detached	131	+/-27	131	(X)
1-unit, attached	120	+/-25	91.6%	+/-6.9
2 units	0	+/-9	0.0%	+/-14.1
3 or 4 units	0	+/-9	0.0%	+/-14.1
5 to 9 units	5	+/-8	3.8%	+/-5.8
10 to 19 units	0	+/-9	0.0%	+/-14.1
20 or more units	0	+/-9	0.0%	+/-14.1
Mobile home	6	+/-5	4.6%	+/-3.9
BEDROOMS				
Total housing units	131	+/-27	131	(X)
No bedroom	0	+/-9	0.0%	+/-14.1
1 bedroom	5	+/-8	3.8%	+/-5.8
2 bedrooms	42	+/-19	32.1%	+/-12.2
3 bedrooms	54	+/-16	41.2%	+/-11.2
4 bedrooms	30	+/-14	22.9%	+/-9.6
5 or more bedrooms	0	+/-9	0.0%	+/-14.1
HOUSING TENURE				
Occupied housing units	131	+/-27	131	(X)
Owner-occupied	104	+/-23	79.4%	+/-10.7
Renter-occupied	27	+/-16	20.6%	+/-10.7
YEAR HOUSEHOLDER MOVED INTO UNIT				
Occupied housing units	131	+/-27	131	(X)
Moved in 2015 or later	7	+/-8	5.3%	+/-6.1
Moved in 2010 to 2014	30	+/-17	22.9%	+/-10.7
Moved in 2000 to 2009	39	+/-17	29.8%	+/-10.7
Moved in 1990 to 1999	21	+/-12	16.0%	+/-8.6
Moved in 1980 to 1989	11	+/-8	8.4%	+/-6.2
Moved in 1979 and earlier	23	+/-9	17.6%	+/-6.9

Source: ACS, 2011-2015 5-Year Estimates, Selected Housing Characteristics

Figure R.8: Home Ownership Characteristics				
	Estimate	MOE	Percent	MOE
MORTGAGE STATUS				
Owner-occupied units	104	+/-23	104	(X)
Housing units with a mortgage	53	+/-18	51.0%	+/-11.5
Housing units without a mortgage	51	+/-15	49.0%	+/-11.5
SELECTED MONTHLY OWNER COSTS (SMOC)				
Housing Units With a Mortgage	53	+/-18	53	(X)
Less than \$500	0	+/-9	0.0%	+/-30.4
\$500 to \$999	37	+/-16	69.8%	+/-18.1
\$1,000 to \$1,499	7	+/-7	13.2%	+/-14.0
\$1,500 to \$1,999	4	+/-6	7.5%	+/-11.8
\$2,000 to \$2,499	5	+/-8	9.4%	+/-14.1
\$2,500 to \$2,999	0	+/-9	0.0%	+/-30.4
\$3,000 or more	0	+/-9	0.0%	+/-30.4
Median (dollars)	865	+/-104	(X)	(X)
Housing Units Without a Mortgage	51	+/-15	51	(X)
Less than \$250	1	+/-3	2.0%	+/-5.1
\$250 to \$399	28	+/-14	54.9%	+/-21.5
\$400 to \$599	15	+/-8	29.4%	+/-16.8
\$600 to \$799	5	+/-9	9.8%	+/-15.9
\$800 to \$999	2	+/-3	3.9%	+/-6.0
\$1,000 or more	0	+/-9	0.0%	+/-31.3
Median (dollars)	381	+/-58	(X)	(X)
SELECTED MONTHLY OWNERS COST AS A PERCENTAGE OF HOUSEHOLD INCOME (excluding units unable to calculate)				
Housing Units With a Mortgage	53	+/-18	53	(X)
Less than 20.0 percent	35	+/-16	66.0%	+/-19.3
20.0 to 24.9 percent	5	+/-5	9.4%	+/-9.2
25.0 to 29.9 percent	3	+/-4	5.7%	+/-8.4
30.0 to 34.9 percent	4	+/-5	7.5%	+/-8.9
35.0 percent or more	6	+/-8	11.3%	+/-14.7
Housing Units Without a Mortgage	49	+/-15	49	(X)
Less than 10.0 percent	21	+/-10	42.9%	+/-19.9
10.0 to 14.9 percent	5	+/-6	10.2%	+/-11.1
15.0 to 19.9 percent	14	+/-13	28.6%	+/-19.9
20.0 to 24.9 percent	5	+/-5	10.2%	+/-10.2
25.0 to 29.9 percent	2	+/-3	4.1%	+/-6.9
30.0 to 34.9 percent	2	+/-3	4.1%	+/-6.2
35.0 percent or more	0	+/-9	0.0%	+/-32.2

Source: ACS, 2011-2015 5-Year Estimates, Selected Housing Characteristics

Selected Housing Characteristics

Historic Housing Trends

Table R.9: Historic Number of Housing Units

Community	1980	1990	2000	2010	Net Change 1980-2010	% Change 1980-2010
Rowley	101	111	114	116	15	14.9%
Buchanan Co. (Total)	8,222	8,272	8,697	8,968	746	9.1%
State of Iowa	1,121,314	1,143,669	1,232,511	1,336,417	215,103	19.2%

Source: US Census Bureau, calculated by INRCOG

From 1980 through 2010, the number of housing units in the city has increased by nearly 15 percent from 101 to 116. This greater housing growth than the county in total (9.1%) but below the state-wide growth rate (19.2%).

Vacancy Rate

Figure R.10, shows the city's housing vacancy rate for the city from 2010 through 2015. Note, this data is based on rolling five-year extrapolated estimates determined by the American Community Survey – which accounts for the varying number of estimated housing units per year. As of August 2017, the Task Force estimated there was only one vacant unit in the city.

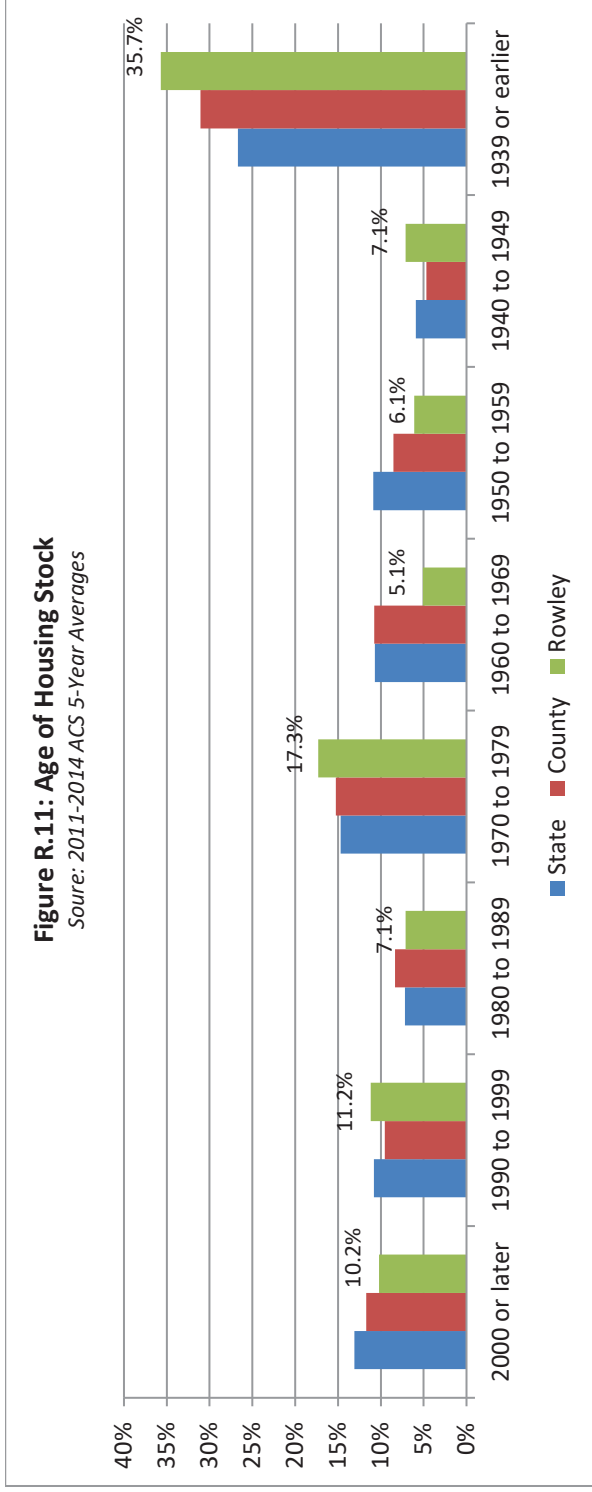
Figure R.10: Historic Housing Vacancy Rate Estimates, 2010-2015

Year	Occupied Housing Units	Vacant Housing Units	Est. Total Housing Units	Vacancy Rate	Vacancy Rate MOE
2015	131	0	131	0%	+/-14.1%
2014	98	0	98	0%	+/-18.4%
2013	105	0	105	0%	+/-19.2%
2012	104	0	104	0%	+/-19.3%
2011	106	0	106	0%	+/-19.0%
2010	109	6	115	5.2%	+/-9.0%
2010*	108	8	116	6.9%	(X)
2000*	111	3	114	2.6%	(X)

*Source: 2011-2015 ACS 5-Year Averages, Selected Housing Characteristics; 2000 & 2010 US Census;
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 that were built in 1939 or earlier. However overall, 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. Between 2000 and 2010 the average family size and household size decreased in all three jurisdictions. Following national and state trends, the city's average household size is projected to decline. Factors contributing to smaller households includes smaller families as well as more single and two-person households, and seniors living longer in their homes.

Figure F.12: Household and Family Size

	Average Household Size		Average Family Size	
	2000	2010	2000	2010
Rowley	2.61	2.44	3.06	2.82
Buchanan Co.	2.61	2.53	3.13	3.05
State of Iowa	2.46	2.41	3.00	2.97

Source: 2000 and 2010 US Census Bureau

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

As part of this study, a windshield survey was conducted 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.

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 valued and assigned on 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

Results

Figure R.14 displays the results city's windshield survey. Of structures evaluated, over 80 percent of the homes were either in great (21%) or good (62%) condition. Less than 5 percent of the city's residential structures were deemed to be in either Poor. None were determined to be dilapidated.

The mean (average) condition of the 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 3.98. (between Good and Great)

Overall, 124 parcels with dwelling structures were evaluated. No parcels were identified as vacant residential lots. A map of the windshield survey results is included at the back of this appendix. The Windshield Survey was conducted in June of 2017

Figure R.14: Windshield Survey Results, City of Rowley

Condition of Parcels Evaluated	Number Parcels	Percent of Parcels Evaluated
Great	23	20.5%
Good	69	61.6%
Fair	15	13.4%
Poor	5	4.5%
Dilapidated	0	0.0%
Total	112	100%

Status	Number Parcels	Percent
Parcels Evaluated	112	90.3%
Vacant	0	0.0%
N/A	10	8.1%
Undetermined	2	1.6%
Total	124	100%

Future Development Floodplain Considerations

Rowley’s Flood Insurance Rate Maps (FIRM) were last updated July 16, 2008. Using GIS spatial data from FIRM maps, in combination with property value data from the Buchanan Assessor’s office, estimates of value in the floodplain were calculated. Table D.14 shows the estimated value of land, buildings, and dwellings, within the city, in a floodplain.

Table R.15: Floodplain Data for Quasqueton						
	Number of Parcels	Land Value	Building Value	Dwelling Value	Total Value	Percent of City Affected
1.0% Annual Floodplain	0	\$0	\$0	\$0	\$0	0.0%
0.2% Annual Floodplain	0	\$0	\$0	\$0	\$0	0.0%
<i>Source: Buchanan County Assessor’s Office; Analysis conducted by INRCOG; Parcel values and FIRM maps as of 6/6/2016</i>						

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

In the past five years, 2012-2016, one new home has been constructed in Rowley. 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 that 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 that 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 about the city limits and potentially annex land into the city for future residential development.

The future housing projections of the city are shown in R.16 and R.17. It is expected that the city will increase the number of households in their city by 4-5 per decade. The lack of available vacant residential lots ready to be built upon places pressure on the city by essentially serving as a cap on new development. Demand, does not dictate that the city established a large new subdivision. Projected housing demands could be met by identifying a 5-8 parcel development that included a few duplex or triplexes. This would allow the city to increase density without disrupting its single-family home environment. Furthermore, the city could encourage redevelopment on existing lots as existing units age out and are removed.

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.16.

- **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; See Figures 4.15 and 5.3 for data and county projections
- **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.

The city’s projected population is expected to slowly decline in the coming decades. demand by households in the City is expected to increase by a rate of by approximately 3 to 4 percent in the coming decades. Based on data used in the projection, there is a reasonable estimated that the city could be home to 113 households in 2020, 117 in 2030 and 121 by 2040.

The city has historically had a low vacancy rate – recorded at 0 percent in the last five years of ACS data and at 5.2 percent at the time of the 2010 Census. This low vacancy rate is further indicator of housing need for the city.

Figure: R.16: Projected Housing Unit Demand

Year	2010	2020	2030	2040
Total Population	264	263	262	260
Population in Group Quarters	0	0	0	0
Population in Housing	264	263	262	260
Household Size	2.44	2.33	2.24	2.15
Total Projected Households	108	113	117	121
Assumed Vacancy Rate (6%)	6	7	7	7
Total Housing Units	115	120	124	128
Unit Change (from Previous yr.)	-	5	4	4
Percent Change (From Previous yr.)	-	4.3%	3.6%	3.4%
Unit Change (from 2010)	-	5	9	13
Percent Change (from 2010)	-	4.3%	8.1%	11.8%

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 are shown in Figure R.16, an explanation of the numbers used in the calculation are below. Based on the housing demolition/attrition rate

- **2010 Housing Unit Count** – Number of Housing Units as determined by the 2010 Census
- **Unit Loss (Housing Attrition)** – Projected rate of housing loss based on historic and projected County trends, see Figure 5.14. 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 2012 to 2016
- **Projected # of Units** – Projected number of units housing units in the community based on unit loss and unit added forecasts

Based on the considerations discussed, the city is constructing new units at a rate fast enough to replace projected units, but not quite enough to compensate for the expected loss in existing units, as identified in Figure R.16. The city has a moderately age housing stock – over 40 percent built prior to 1950. That said, the housing showed the city has a very good housing stock. The survey only found that 5 units (5%) were in poor condition. In the past five years, 2012-2016, one new home has been constructed in Rowley.

Figure: R.17: Projected Changes in Housing Units

Year	2020	2030	2040
2010 Housing Unit Count	116		
Unit Loss (Housing Attrition)	-1	-3	-6
Unit Added (New Construction)	2	4	6
Projected # of Units at Added/Loss Rate	117	117	116
Difference Between “Total Housing Units” in Figure R.16	-3	-7	-12

Based on the attrition and housing rates discussed, the city’s must increase its new housing unit rate 2 per decade to above 5 new units per decade will to provide for the anticipated demand.

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 (36%). However overall, 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.

Suspected Low Vacancy Rate: The city has, for the past number of years, had a very low vacancy rate. According to 2014 and 2015 ACS data there were no vacant housing units in the city. However, given the margin of error, these estimates could be off.

Limited Room for Infill Development: The city is limited space to build within existing development footprint and does not have any vacant residential lots. The city will likely need to continue growth by 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. The city's median age is 41.8 – higher than state (38.1) and national (37.2) median ages. Nearly 30 percent of the city's residents are age 55 or older.

Stagnant Population Growth: Between 1990 and 2010, the city's population decreased by 2.9.

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 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.

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.

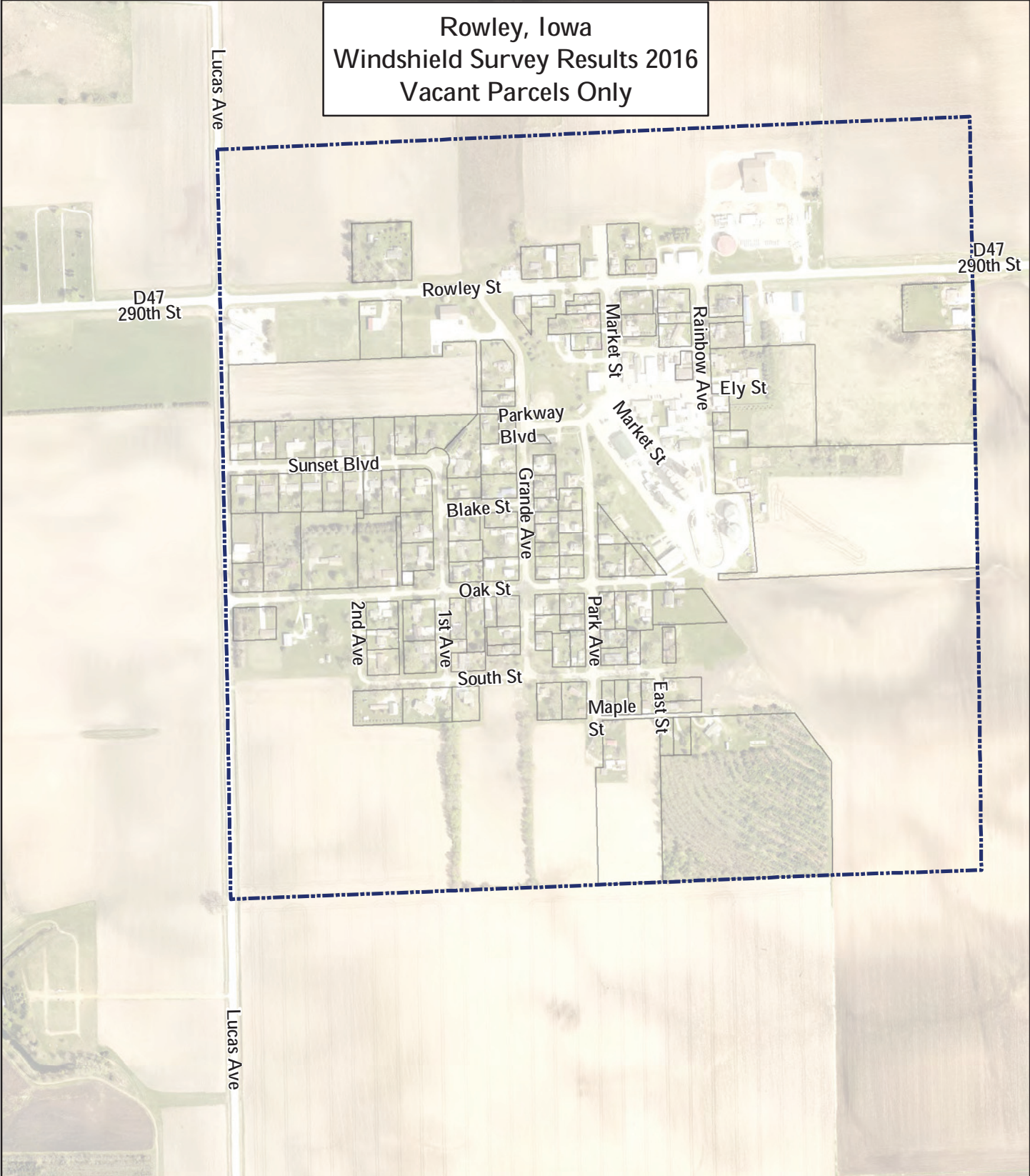
Implementation Strategies




- Pursue funding options to provide home rehabilitation assistance to low- and moderate-income homeowners (Community development Block Grant as administered by the Iowa Economic Development Authority).
- 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
- Due to data limitations, conduct survey or review local utility data to establish a more accurate vacancy rate

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. 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 Windshield Survey Results 2016 Vacant Parcels Only



LEGEND	
	City Limits
	Vacant Lot
	Other Residential Parcel
	Parcel Count within City Limits
	0
	124

Aerial Photography 2017

 © (October 2017) Iowa Northland Regional Council of Governments
Please call 319-235-0311 to obtain permission for use.
The map does not represent a survey, no liability is assumed for the accuracy of the data delineated herein, either expressed or implied by INRCOG.

