# City of Stanley

Community Background

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

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

Demographic and Social Characteristics

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

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

Figure S.2: Stanley Population Trend
Source: U.S. Census Bureau
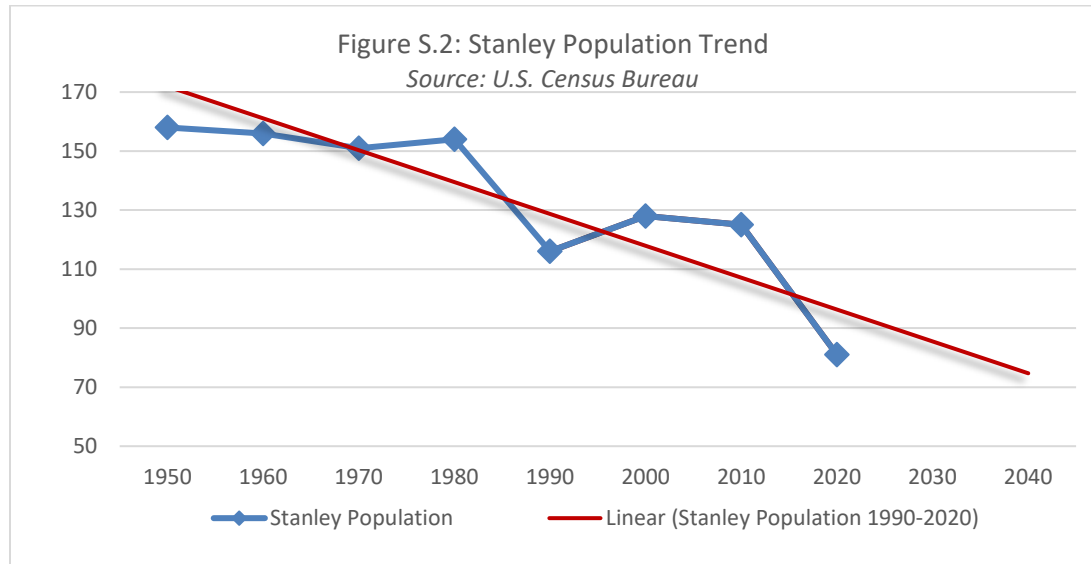
According to US Census data, the city's population peaked in 1940 with 185 residents (data not shown). In 2020, the US Census Bureau estimated the city's population to be 81 persons, resulting in an average decline of 11.7 persons per decade (9.1 percentage points) since 1990. Based on long-term trends and task force input, the city should anticipate a continued reduction, with a population of 58 to 67 by 2040.

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

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

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

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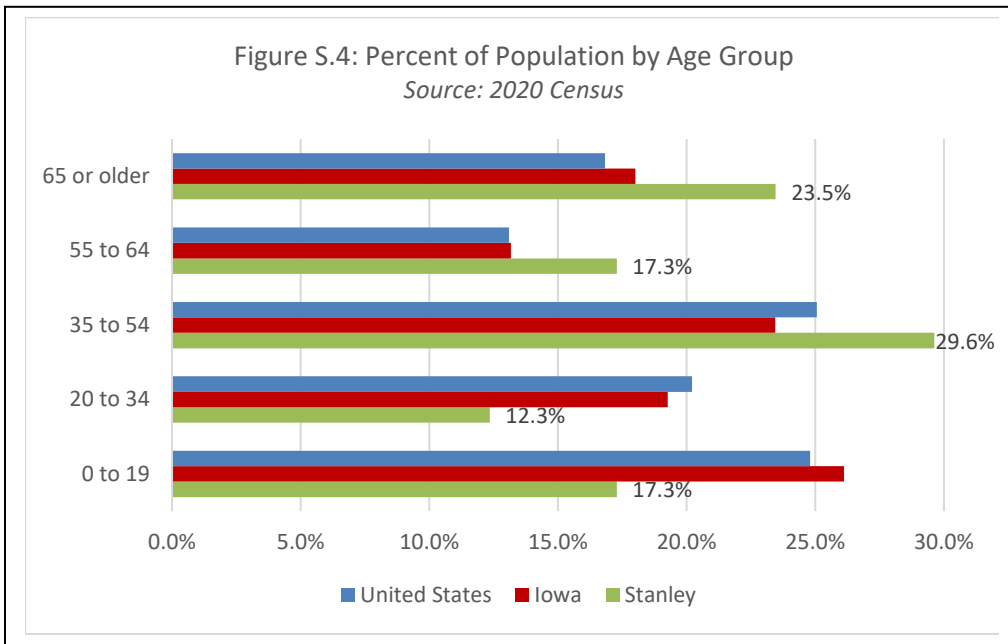
American Community Survey Housing Data

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

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

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

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

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

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

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

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

Selected Housing Characteristics

Historic Housing Unit Counts

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

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

Vacancy Rate

Figure S.9 shows the city's housing vacancy rate for the city from 2000 through 2020. Note that decennial Census data is used for 2000, 2010 and 2020, while the American Community Survey 5-year estimate is used for 2015. Stanley had a vacancy rate of 14.6 percent in 2020, higher than the 2010 vacancy rate but lower than the 2000 vacancy rate.

Figure S.10: Historic Housing Vacancy Rate Estimates, 2000-2020					
Year	Occupied Housing Units	Vacant Housing Units	Total Housing Units	Vacancy Rate	Vacancy Rate MOE
2020	35	6	41	14.6%	
2015*	43	0	43	0%	+/-35.1%
2010	43	6	49	12.2%	(X)
2000	42	8	50	16.0%	(X)
*Source: Decennial Census, *2011-2015 ACS 5-Year Estimates; MOE=Margin of Error*					

Age of Housing Stock

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

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

Figure S.11: Age of Housing Stock in Stanley
Source: 2016-2020 ACS 5-year estimates
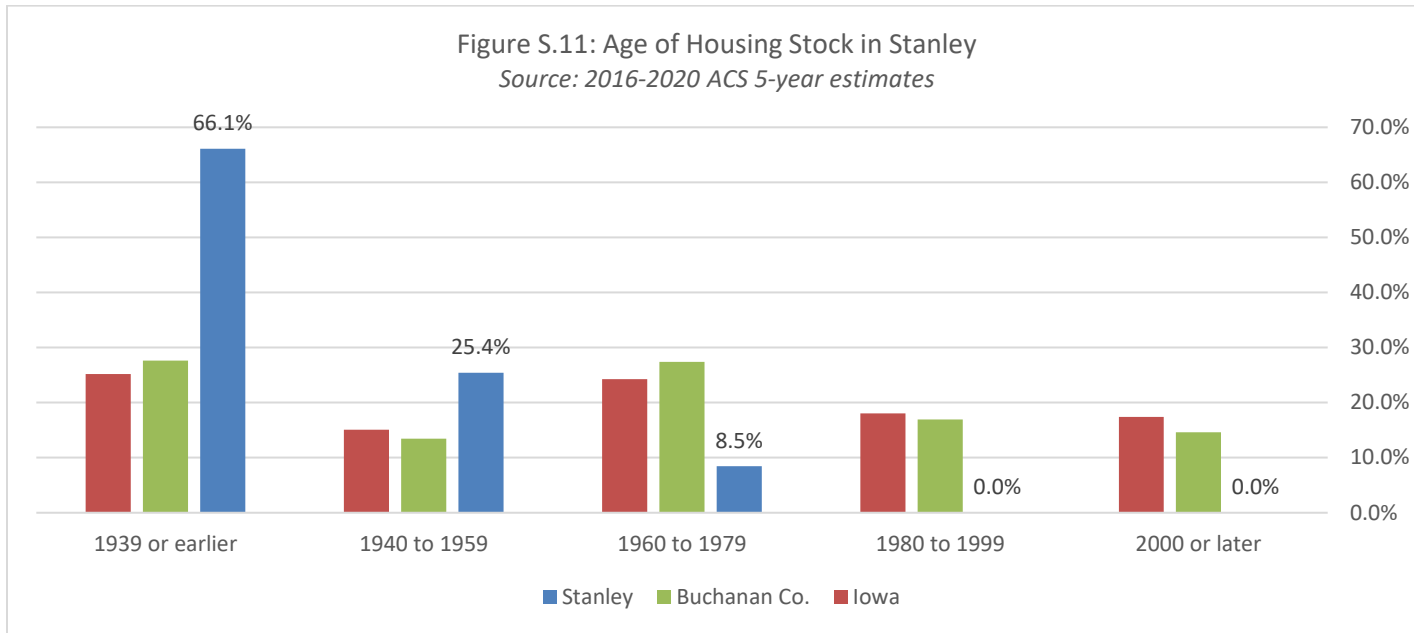
Household Size

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

	Figure S.12: Household and Family Size					
	Average Household Size			Average Family Size		
	2000	2010	2020	2000	2010	2020*
Stanley	**3.05**	**2.94**	**2.31**	**3.41**	**3.29**	**3.61**
Buchanan Co.	2.61	2.53	2.51	3.13	3.05	3.11
State of Iowa	2.46	2.41	2.48	3.00	2.97	2.98
Source: Decennial Census, *2016-2020 ACS 5-Year Estimates						

Windshield Survey

The quality of a community's housing stock is an important component in understanding its housing needs. If poor-quality housing is widespread in a community, many low- and moderate-income households may have housing-related hardships even if they are not cost burdened. A prevalence of housing with maintenance needs may also indicate an opportunity to meet existing and future demand by rehabilitating vacant units.

Methodology

A windshield survey was conducted in 2017 in the incorporated Buchanan County cities. A windshield survey is an assessment of the external conditions of a building. A residential parcel map for each city was created by only selecting parcels which had a residential "dwelling" value associated with the parcel. The windshield survey assessed residential structures – not dwelling units. For example, a single-family detached house on one parcel and a four-unit apartment building on one parcel would each be evaluated as one structure. For this update to the Housing Needs Assessment adopted in 2018, each city provided information on changes to parcel conditions since the windshield survey was conducted.

The primary considerations for evaluation are the apparent structural soundness of the unit as well as appearance and unit's functional use as a residential structure. Parcels were evaluated according to the designations shown in Figure S.12.

Figure S.13: Windshield Survey Category Condition Criteria	
Condition Categories	**Description**
Great	• 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 S.14 displays the results of city's windshield survey, with updates provided by city staff and County Assessor data. Of structures evaluated, 3 in 4 homes were either in great (2%) or good (54%) condition. However, 7.3 percent of the city's residential structures were deemed to be in either Poor condition.

The mean (average) condition of the city's housing units was calculated by assigning the following values to the condition categories: Great=5; Good=4; Fair=3; Poor=2; Dilapidated=1. Based on these weights, the mean score of condition units in the city is 3.66. (between Good and Fair)

Overall, 41 parcels with dwelling structures were evaluated. Six (6) parcels were identified as vacant residential lots.

Future Development

Floodplain Considerations

Stanley's Flood Insurance Rate Maps (FIRMs) were last updated on 12/30/2020. While the 1 percent annual chance (100-year) and 0.2 percent annual chance (500-year) floodplains traverse some residential parcels, no dwellings are located in the floodplain. The city should avoid development within the floodplain, or should establish and enforce a floodplain ordinance to ensure new developments are designed and built to adequately handle flooding.

Areas for Development

Between 2017 and 2021, no new homes were built in Stanley. According to Task Force members, the last new residential construction in the city occurred in the 1970s.

There are four vacant residential lots identified within the developed portion of the city that could be built upon. Benefits of infill development include reduced infrastructure costs with the new property on an established street and able to tie into existing water and sewer lines.

In general, the developed portions of the city are surrounded by farmland that extends well within the city limits. Because of this, the city would not need to annex land for a new residential development. Based on current land use, the best opportunity for new construction appears to be in the northeast corner of the city – in Buchanan County south of W-33/100th Street.

Figure S.14: Windshield Survey Results, City of Stanley		
Condition of Parcels Evaluated	**Number Parcels**	**Percent of Parcels Evaluated**
Great	1	2.4%
Good	30	73.2%
Fair	7	17.1%
Poor	1	2.4%
Dilapidated	2	4.9%
Total	**41**	**100%**
Status	**Number Parcels**	**Percent**
Parcels Evaluated	41	74.5%
Vacant	6	10.9%
N/A	3	5.5%
Undetermined	5	9.1%
Total	**55**	**100%**

Considering the city's decreasing population trend, lack of new construction, aged housing stock, and relatively low home values, the city should prioritize redevelopment and rehabilitation followed by new construction vacant infill lots.

Housing Projections

Using the information, data, and observed trends in the city's profile and throughout the plan, projections for future housing demands were generated. Below is an explanation of the numbers used for the calculations followed by the city's projected housing needs in Figure S.15.

- **Total Population:** *See city population projections in Figure S.1.*
- **Population in Group Quarters** – Group Quarters include residences such as group homes, skilled nursing facilities, treatment facilities, correction facilities, or similar institutions. The city does not have any group quarters.
- **Population in Housing** – An average of the Projected Total Population range minus Population in Group Quarters.
- **Household Size** – Projected Household size based on a combination of county and city trends.
- **Total Projected Households** – The estimated number of households that will require a housing unit.
- **Assumed Vacancy Rate** – City's vacancy rate, based on historic city and county averages.
- **Total Housing Units** – Total housing needed when considering both projected household demand and vacancy rate.

Figure S.15: Projected Housing Unit Demand			
Year	2020	2030	2040
Total Population	81	69-74	58-67
Population in Group Quarters	0	0	0
Population in Housing	81	72	63
Household Size	2.31	2.26	2.21
Total Households	35	32	28
Vacant Units (10% in projections)	2	4	3
Total Housing Units*	37	35	31
Unit Change (from 2020)	-	-2	-6
Percent Change (from 2020)	-	-5.2%	-15.2%
*4 of the 41 housing units are excluded from the count.			

Both population and the number of households are projected to decline in the coming decades. By 2040, Stanley is projected to have 28 households.

Stanley's vacancy rate of 14.6 percent is much higher than the countywide vacancy rate of 7.7. For the purposes of projecting needed housing supply, the future vacancy rate is assumed to be 10 percent. Of the city's 6 vacant units in 2020, 4 units classified for occasional use or as "other vacant" (data not shown) are excluded from the total housing unit count, since it is assumed they cannot be used to meet any future housing demand. With these assumptions, Stanley's housing demand will drop to 31 units by 2040.

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

- ***2020 Housing Unit Count*** – Number of Housing Units as determined by the 2020 Census.
- ***Unit Loss (Housing Attrition)*** – Projected number of housing unit loss based on historic and projected County trends, see Figure 5.12. The loss of 6 units from 2010 to 2020 was confirmed by satellite imagery, and this loss rate is averaged with statewide non-metropolitan attrition rates.
- ***Unit Added (new Construction)*** – Projected units added from new construction, based on the city's new housing unit construction start rates from 2017 to 2021. The City has not had a new home constructed within it for several decades.
- ***Projected # of Units*** – Projected number of units housing units in the community based on forecasts of units added and lost.

Figure S.16: Projected Housing Unit Changes		
Year	2030	2040
2020 Housing Unit Count*	37	
Unit Loss (Housing Attrition)	-5	-9
Unit Added (New Construction)	0	0
Projected # of Units	**32**	**28**
Difference Between "Total Housing units" in Figure S.15	**-3**	**-4**
*4 of the 41 housing units are excluded from the count.		

With no new construction to replace lost housing units, the city is projected to lose housing stock slightly faster than it loses households. As a result, Stanley will have a projected shortage of 3 units by 2030 and 4 units by 2040. Rather than constructing new units, the city may be able to meet future housing demand by preventing the loss of existing units to the extent possible.

City Housing Priorities

Key Issues

Aging Housing Stock: Stanley has the oldest housing stock among cities in the county. About 2 in 3 units (66.1 percent) were built in 1939 or earlier, and 91.5 percent of the housing stock was built before 1960.

Decrease in Housing Units: US Census and City data shows the number of city housing units has decreased from 50 in 2000 to 41 in 2020. Removal/loss of vacant and blighted structures is beneficial to the city. However, lack of new construction to replace the removed units is concerning.

Lack of Population Growth: Stanley's population dropped from 125 in 2010 to 81 in 2020. Based on historic population trends from 1950-2020, the city's population is expected to continue to decrease by approximately 9 percent between each Census.

As a "bedroom community" Stanley benefits from the employment and economic drivers from the cities of Oelwein (approximately 7.5-mile drive northwest) and Independence (approximately 18-mile drive south). The city's proximity to both of these communities offers potential residents the opportunity for small-town living and short commute times. Community amenities include the city park and community center. The city has several infill lots available for building.

Housing Goals and Action Steps

1. **Upgrade Conditions of Existing Housing Stock**

   Rationale: As discussed, the city's housing stock is quite aged and is the oldest of any city in the county. Many older dwellings require moderate to substantial rehabilitation to make them attractive, energy efficient, and in compliance with local building codes.

   Action Steps:
   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).

2. **Promote Construction of New Homes**

   Rationale: The number of housing units in the city continues to decline with no new residential construction. When possible, the city should encourage infill development. Another possibility would be to work with a developer to identify new subdivision opportunities. With a small and shrinking population, the city should carefully evaluate whether it can afford to offer tax incentives to developers or homebuyers for new construction.

   Action Steps:
   o Contact and recruit developers to the City.

3. **Remove Blighted and Abandoned Buildings**

Rationale: The city should continue its efforts to remove abandoned or dilapidated homes.

Action Steps:
o Continue to identify and remove dilapidated homes and buildings.

4. **Increase Number of Multi-Unit and Rental Properties**

Rationale: According to city officials, there are no rental units in the city. In addition, all the city's dwellings are single family homes. Demand for rental properties in the city was identified during the planning process. The City should explore duplex or triplex facilities to reduce to reduce construction costs.

Action Steps:
o Identify area for and recruit developer to construct multi-unit rental properties.

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

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

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

Stanley, Iowa
Home Value Map 2024

W33 L Ave

K Ave

FAYETTE COUNTY
BUCHANAN COUNTY

W33 100th St

Winslow St

Elm St

Main St

Mark St

Nelson St

Clark St

West Branch Buffalo Creek

W33 Nelson Ave
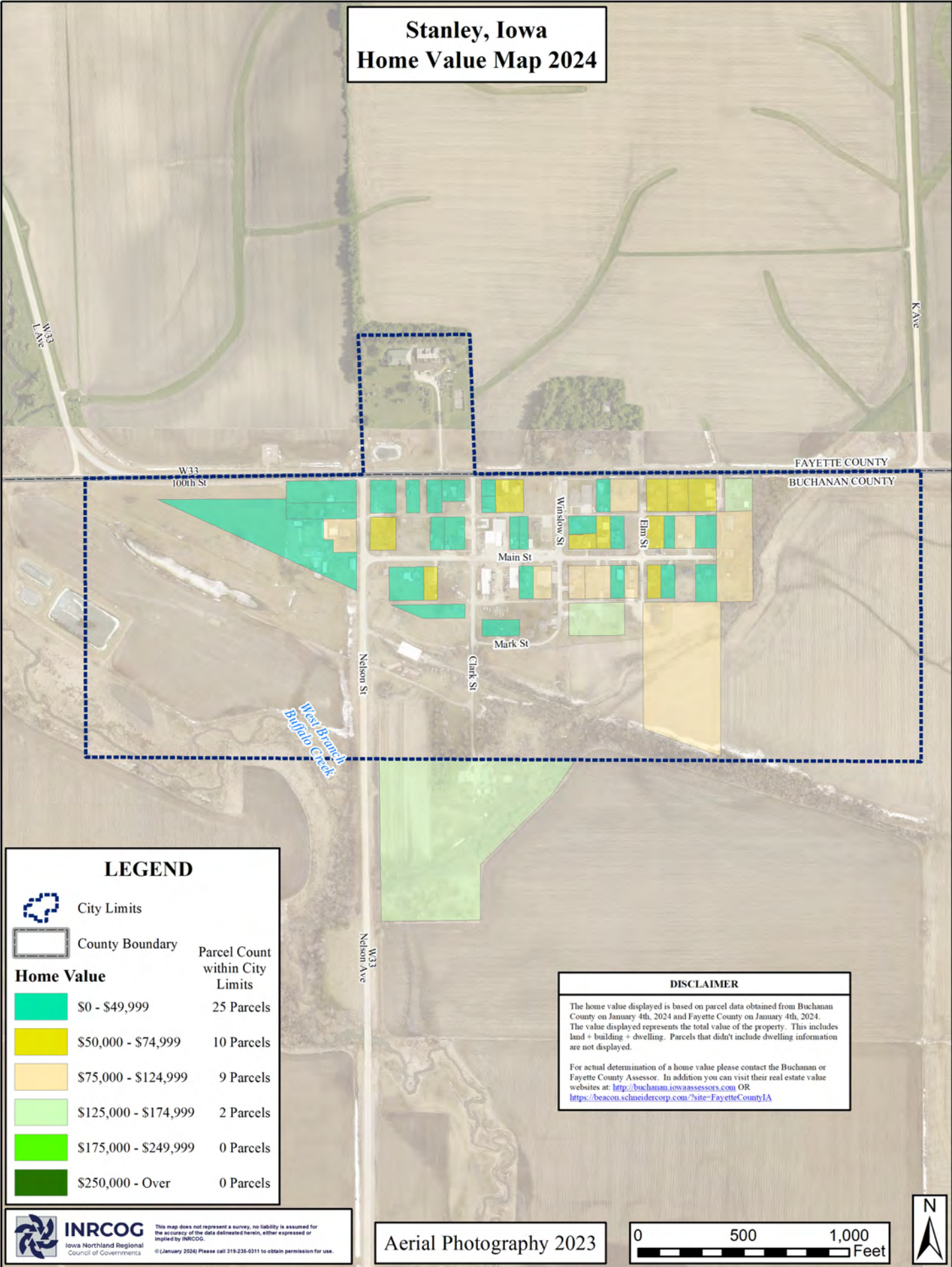
LEGEND

⬚ City Limits

▭ County Boundary

Home Value	Parcel Count within City Limits
$0 - $49,999	25 Parcels
$50,000 - $74,999	10 Parcels
$75,000 - $124,999	9 Parcels
$125,000 - $174,999	2 Parcels
$175,000 - $249,999	0 Parcels
$250,000 - Over	0 Parcels

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Aerial Photography 2023

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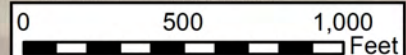
Stanley, Iowa
Windshield Survey Results 2024
Vacant Parcels Only

W33 L Ave

K Ave

FAYETTE COUNTY
BUCHANAN COUNTY

W33 100th St

Winslow St

Elm St

Main St

Nelson St

Clark St

Mark St

West Branch Buffalo Creek

W33 Nelson Ave

Aerial Photography 2023

LEGEND

City Limits
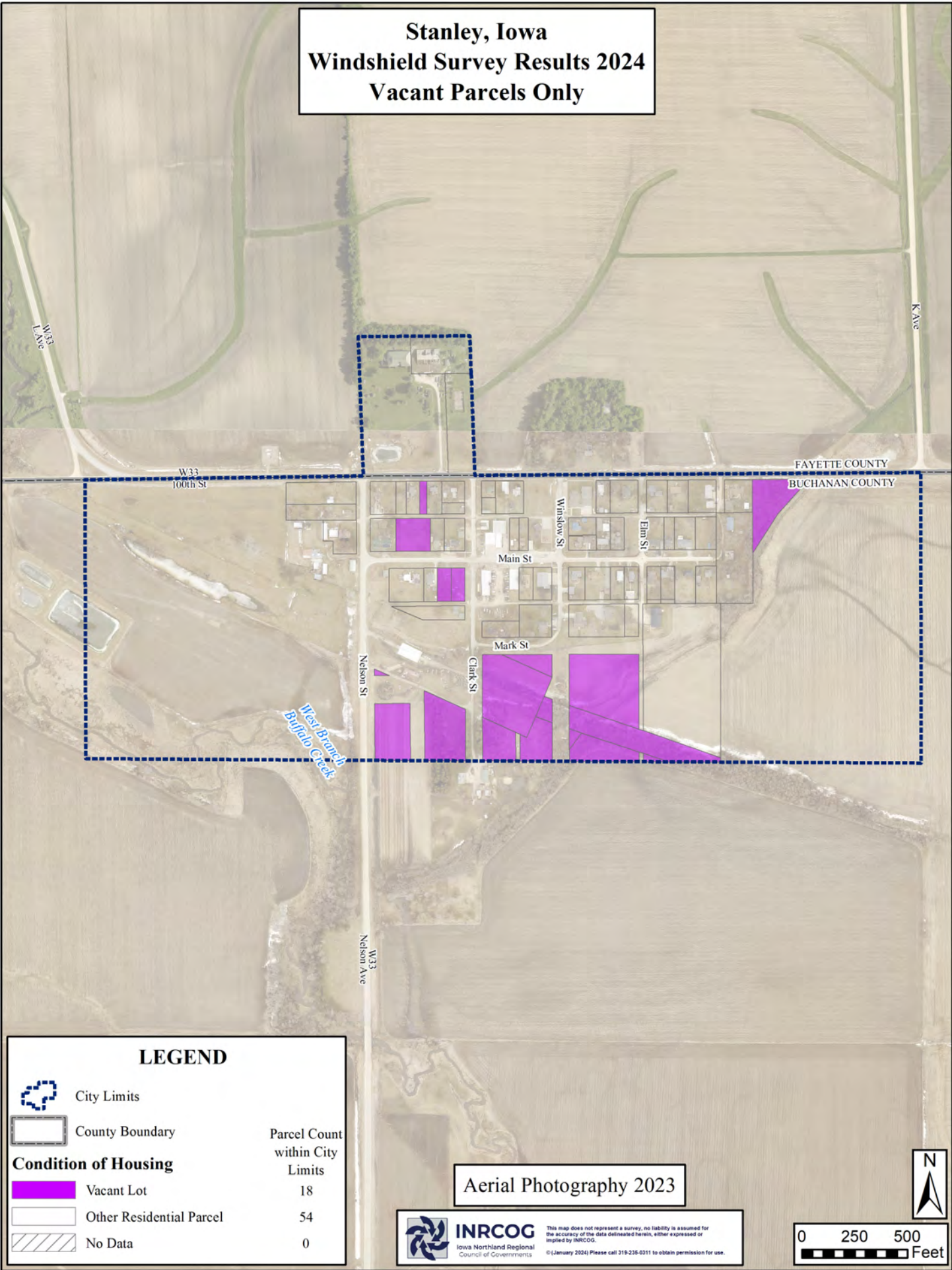
County Boundary

	Parcel Count within City Limits
Condition of Housing	
Vacant Lot	18
Other Residential Parcel	54
No Data	0

N

0   250   500
Feet