

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 the county seat, located in the City of Independence.

Winthrop is a relatively flat community with very little relief. The terrain is somewhat influenced by the cities relative location 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

The city had a population of 850 at the time of the 2010 US Census. The city represented approximately four percent of the county's total 2010 population of 20,958. Figure W.1 shows the historic trend of the city's population. Figure W.2 shows future population projects based on historic population trends.

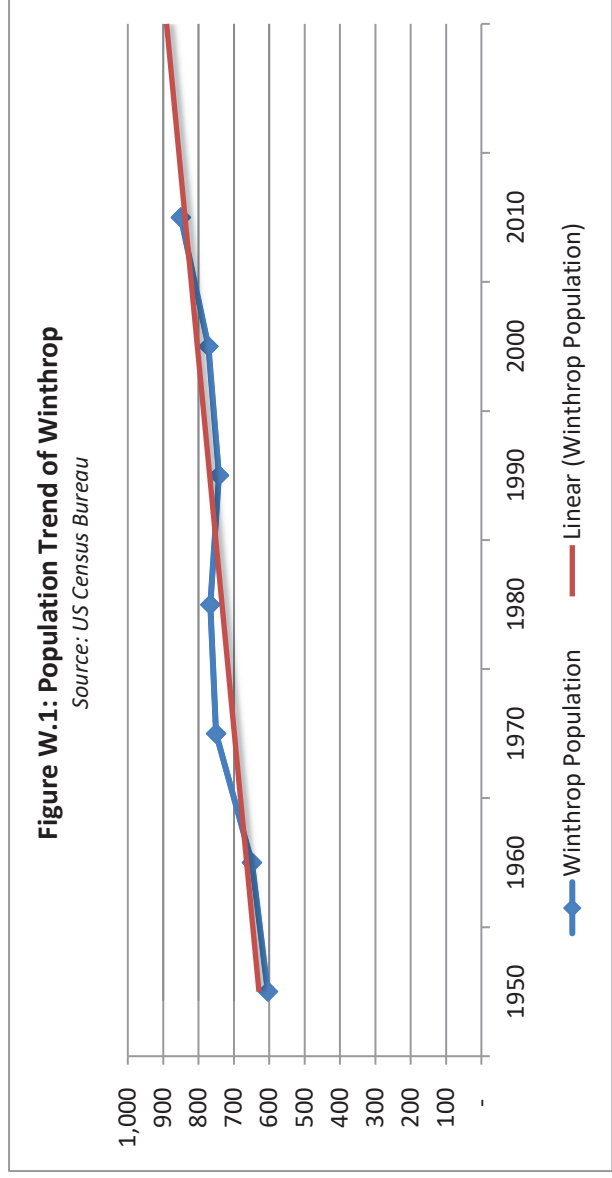


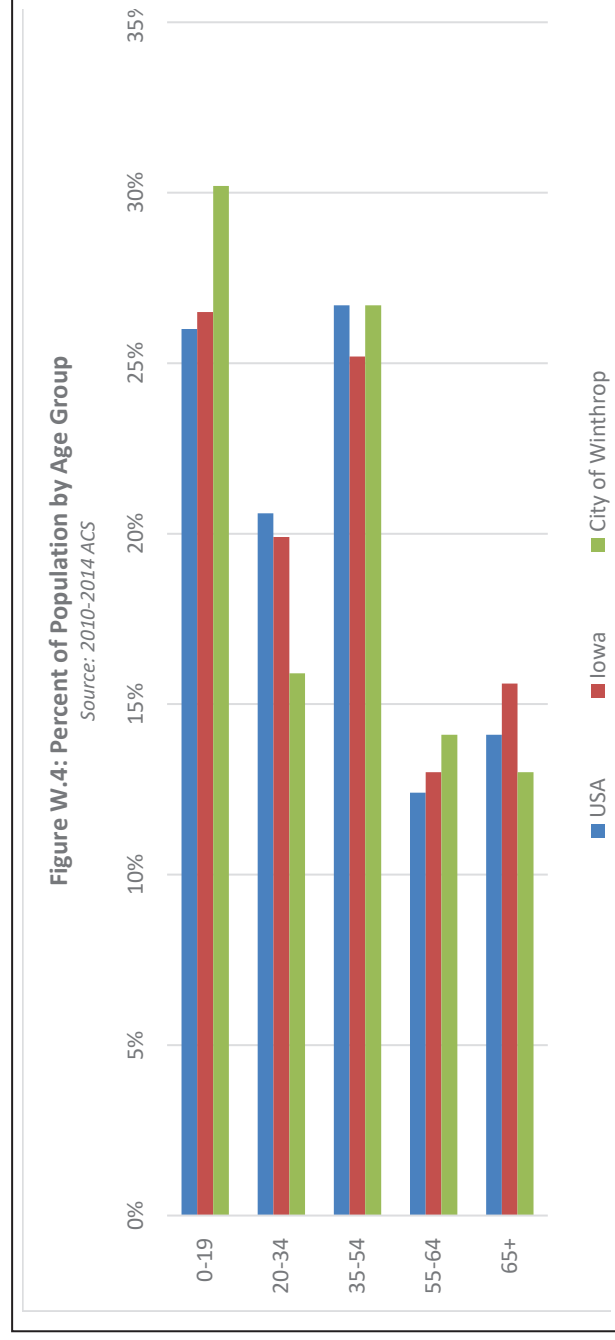
Figure W.2: Population Projections				
Year	Census Population	# Change (Linear)	% Change (Geometric)	
1950	604	-	-	-
1960	649	45	7.5%	
1970	750	101	15.6%	
1980	767	17	2.3%	
1990	742	-15	-3.3%	
2000	772	30	4.0%	
2010	850	78	10.1%	
Avg. (1950-2010)		42.7	6.0%	
Avg. (1990-2010)		31.0	3.6%	
Projected 2020		887	891	
Projected 2030		924	934	
Projected 2040		961	979	

Since it's founding, the City has experienced consistently strong population growth. Between 2000 and 2010, the city's population grew by 10.1 percent from 772 to 850. From 1990 through 2010, the city's population increased by 14.5 percent (+108) for an average decennial growth rate of 7.3 percent. Combined, these two growth rates (1990-2010 and 2000-2010) average a decennial growth of 12.3 percent (1.2% annual growth). Extrapolated from 2010, the city can anticipate a 2020 population of 955 (+105) and 2030 population of 1,072 (+222 from 2010). However, based on data from 1950 through 2010, as shown in Figure W.2, the city should anticipate a 2020 population between 893-901 and a 2030 population between 935-952.

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

In 2010, the city's median age was 38.5 – slightly older than the state-wide (38.1) and national (37.2) median ages. According to the most recent American Community Survey Data, shown in Figure W.4, the city had a higher rate of children (ages 0-19) but a lower than expected rate of young adults (ages 20-34) than Iowa and the United States.

Figure W.3: Population Characteristics		
Population		
Total Population	850	
Total Males	425	
Total Females	425	
Median Age	38.5	
Race		
One Race-White	839	
One Race-American Indian and Alaska Native	1	
One Race-Asian	2	
Two or More Races	7	
Hispanic or Latino (of any race)	3	
Households		
Total Population in Group Quarters	0	
Total Family Households	228	
Total Family Households with Children under 18	102	
Households with individuals 65yrs and over	104	
Source: 2010 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 ongoing basis, with data updated annually, of randomly sampled addresses.

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

Figure W.5: Home Value Characteristics				
VALUE	Estimate	MOE	Percent	MOE
GROSS RENT				
Owner-occupied units	304	+/-37	304	(X)
Less than \$50,000	34	+/-17	11.2%	+/-5.5
\$50,000 to \$99,999	132	+/-29	43.4%	+/-7.6
\$100,000 to \$149,999	87	+/-23	28.6%	+/-6.9
\$150,000 to \$199,999	39	+/-16	12.8%	+/-5.2
\$200,000 to \$299,999	10	+/-6	3.3%	+/-2.1
\$300,000 to \$499,999	2	+/-3	0.7%	+/-1.0
\$500,000 to \$999,999	0	+/-9	0.0%	+/-6.4
\$1,000,000 or more	0	+/-9	0.0%	+/-6.4
Median (dollars)	95,300	+/-7,280	(X)	(X)

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

Figure W.6: Rental Characteristics				
	Estimate	MOE	Percent	MOE
GROSS RENT				
Occupied units paying rent	56	+/-24	56	(X)
Less than \$500	23	+/-13	41.1%	+/-19.4
\$500 to \$999	33	+/-20	58.9%	+/-19.4
\$1,000 to \$1,499	0	+/-9	0.0%	+/-29.2
\$1,500 to \$1,999	0	+/-9	0.0%	+/-29.2
\$2,000 to \$2,499	0	+/-9	0.0%	+/-29.2
\$2,500 to \$2,999	0	+/-9	0.0%	+/-29.2
\$3,000 or more	0	+/-9	0.0%	+/-29.2
Median (dollars)	581	+/-107	(X)	(X)
GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME				
Occupied units paying rent	56	+/-24	56	(X)
Less than 15.0 percent	19	+/-16	33.9%	+/-21.8
15.0 to 19.9 percent	6	+/-10	10.7%	+/-15.5
20.0 to 24.9 percent	4	+/-5	7.1%	+/-7.8
25.0 to 29.9 percent	2	+/-3	3.6%	+/-4.7
30.0 to 34.9 percent	8	+/-6	14.3%	+/-12.6
35.0 percent or more	17	+/-14	30.4%	+/-20.5

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

Figures W.7 and W.8 display general housing characteristics and home ownership characteristics.

The city's housing stock, as in most Iowa communities, is predominantly single-family detached units (85.9%). An overwhelming majority of the occupied houses (304 of 367) are owner-occupied (82.8%). As one of the larger cities in the county, Winthrop does have a greater number of multi-family units and apartment buildings.

Figure W.7: Housing Characteristics				
	Estimate	MOE	Percent	MOE
HOUSING OCCUPANCY				
Total housing units	369	+/-36	369	(X)
Occupied housing units	367	+/-36	99.5%	+/-0.7
Vacant housing units	2	+/-3	0.5%	+/-0.7
Homeowner vacancy rate	0.0	+/-6.4	(X)	(X)
Rental vacancy rate	0.0	+/-26.7	(X)	(X)
Total housing units				
1-unit, detached	317	+/-39	85.9%	+/-5.1
1-unit, attached	4	+/-5	1.1%	+/-1.3
2 units	12	+/-9	3.3%	+/-2.5
3 or 4 units	18	+/-13	4.9%	+/-3.5
5 to 9 units	4	+/-3	1.1%	+/-0.8
10 to 19 units	0	+/-9	0.0%	+/-5.3
20 or more units	0	+/-9	0.0%	+/-5.3
Mobile home	14	+/-7	3.8%	+/-1.9
BEDROOMS				
Total housing units	369	+/-36	369	(X)
No bedroom	0	+/-9	0.0%	+/-5.3
1 bedroom	12	+/-11	3.3%	+/-2.9
2 bedrooms	102	+/-26	27.6%	+/-6.6
3 bedrooms	176	+/-28	47.7%	+/-6.8
4 bedrooms	71	+/-24	19.2%	+/-6.0
5 or more bedrooms	8	+/-6	2.2%	+/-1.6
HOUSING TENURE				
Occupied housing units	367	+/-36	367	(X)
Owner-occupied	304	+/-37	82.8%	+/-6.1
Renter-occupied	63	+/-23	17.2%	+/-6.1
YEAR HOUSEHOLDER MOVED INTO UNIT				
Occupied housing units	367	+/-36	367	(X)
Moved in 2015 or later	4	+/-5	1.1%	+/-1.2
Moved in 2010 to 2014	64	+/-22	17.4%	+/-5.7
Moved in 2000 to 2009	147	+/-33	40.1%	+/-6.9
Moved in 1990 to 1999	59	+/-14	16.1%	+/-4.1
Moved in 1980 to 1989	50	+/-15	13.6%	+/-3.9
Moved in 1979 and earlier	43	+/-17	11.7%	+/-4.6

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

Figure W.8: Home Ownership Characteristics				
	Estimate	MOE	Percent	MOE
MORTGAGE STATUS				
Owner-occupied units	304	+/-37	304	(X)
Housing units with a mortgage	186	+/-34	61.2%	+/-7.4
Housing units without a mortgage	118	+/-25	38.8%	+/-7.4
SELECTED MONTHLY OWNER COSTS (SMOC)				
Housing Units With a Mortgage	186	+/-34	186	(X)
Less than \$500	4	+/-5	2.2%	+/-3.0
\$500 to \$999	133	+/-31	71.5%	+/-9.8
\$1,000 to \$1,499	38	+/-19	20.4%	+/-9.5
\$1,500 to \$1,999	9	+/-8	4.8%	+/-4.3
\$2,000 to \$2,499	2	+/-3	1.1%	+/-1.6
\$2,500 to \$2,999	0	+/-9	0.0%	+/-10.2
\$3,000 or more	0	+/-9	0.0%	+/-10.2
Median (dollars)	819	+/-94	(X)	(X)
Housing Units Without a Mortgage	118	+/-25	118	(X)
Less than \$250	18	+/-10	15.3%	+/-8.0
\$250 to \$399	63	+/-21	53.4%	+/-15.1
\$400 to \$599	27	+/-14	22.9%	+/-10.6
\$600 to \$799	8	+/-6	6.8%	+/-5.0
\$800 to \$999	2	+/-3	1.7%	+/-2.5
\$1,000 or more	0	+/-9	0.0%	+/-15.5
Median (dollars)	336	+/-13	(X)	(X)
SELECTED MONTHLY OWNERS COST AS A PERCENTAGE OF HOUSEHOLD INCOME (excluding units unable to calculate)				
Housing Units With a Mortgage	59	+/-21	50.0%	+/-12.4
Less than 20.0 percent	30	+/-16	25.4%	+/-11.5
20.0 to 24.9 percent	13	+/-7	11.0%	+/-6.8
25.0 to 29.9 percent	6	+/-5	5.1%	+/-4.9
30.0 to 34.9 percent	4	+/-4	3.4%	+/-3.6
35.0 percent or more	2	+/-3	1.7%	+/-2.6
Housing Units Without a Mortgage	59	+/-21	50.0%	+/-12.4
Less than 10.0 percent	30	+/-16	25.4%	+/-11.5
10.0 to 14.9 percent	13	+/-7	11.0%	+/-6.8
15.0 to 19.9 percent	6	+/-5	5.1%	+/-4.9
20.0 to 24.9 percent	4	+/-4	3.4%	+/-3.6
25.0 to 29.9 percent	2	+/-3	1.7%	+/-2.6
30.0 to 34.9 percent	4	+/-4	3.4%	+/-3.5
35.0 percent or more	59	+/-21	50.0%	+/-12.4

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

Selected Housing Characteristics

Historic Housing Trends

Table W.9: Historic Number of Housing Units						
Community	1980	1990	2000	2010	Net Change 1980-2010	% Change 1980-2010
City of Winthrop	312	314	341	357	45	14.4%
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 14.4 percent from 312 to 357 - a higher rate than the county average (9.1%). Between 2000 and 2010 the city's number of housing units grew by 4.7 percent, more than doubling the rate of growth in Buchanan County (3.1%) and just under the rate of the State (8.4%).

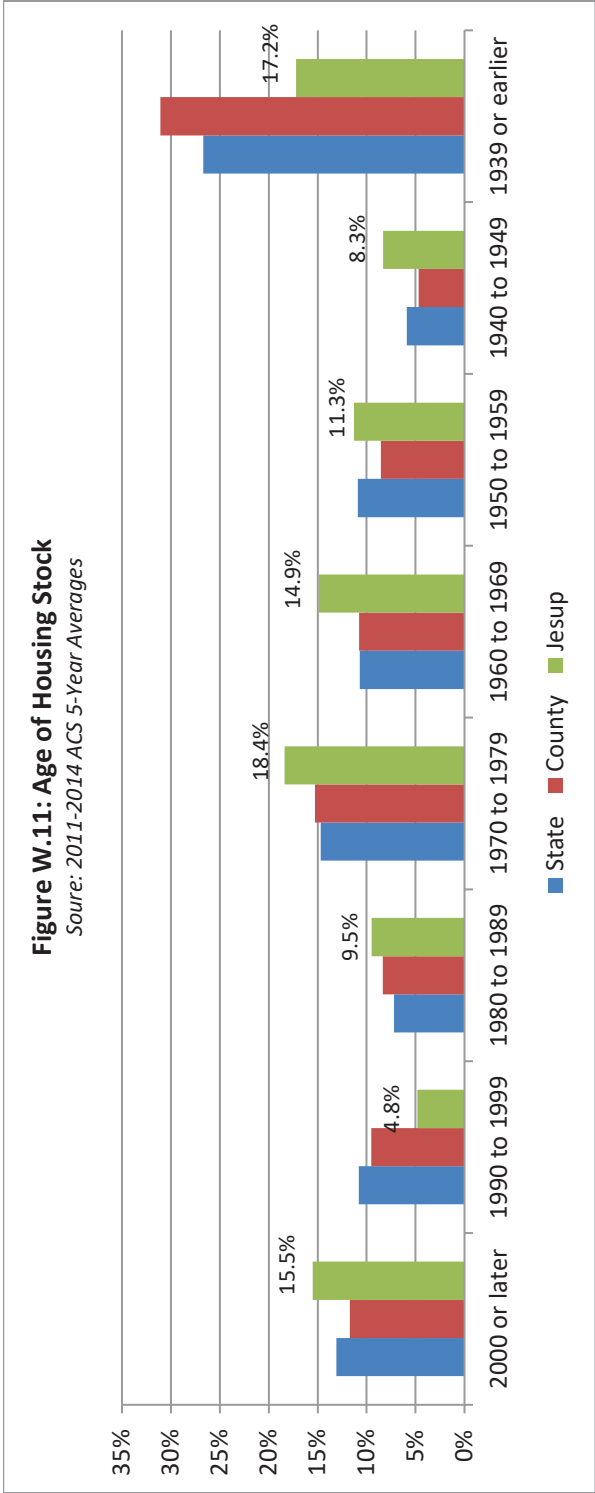
Vacancy Rate

Figure W.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. The city has consistently experienced a very low vacancy rate – below 5 percent – since 2000. Task Force members also corroborated the low vacancy statistics. Typically, low vacancy indicates a demand for greater housing.

Figure W.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	367	2	369	0.5%	+/-0.7%	
2014	388	2	390	0.5%	+/-0.8%	
2013	397	5	402	1.2%	+/-1.5%	
2012	351	5	356	1.4%	+/-1.4%	
2011	359	3	362	0.8%	+/-1.4%	
2010	355	7	362	1.9%	+/-1.9%	
2010*	346	11	357	3.1%	(X)	
2000*	327	14	341	4.1%	(X)	
Source: 2010-2015 ACS 5-Year Averages, Selected Housing Characteristics; *Source: 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.



Winthrop has relatively young housing stock. An estimated 16 percent of the city’s housing units have been built since 2000 – the highest rate of the eleven cities in the county and a higher rate than the state and national averages.

Household Size

Winthrop has slightly lower than average household and family sizes compared to the county and 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 following state and national trends. 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
Winthrop	2.57	2.46	3.06
Buchanan Co.	2.61	2.53	3.13
State of Iowa	2.46	2.41	3.00
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 W.13.

Figure W.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

Results

Figure W.14 displays the results city's windshield survey. Of structures evaluated, nearly three-fourths of the homes were either in great (17%) or good (58%) condition. Only six (6) percent of the city's residential structures were deemed to be in either Poor (5) of Dilapidated (1%) conditions.

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 3.91. (between Good and Great)

Overall, 344 parcels with dwelling structures were evaluated. Nine (9) parcels were identified has 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 W.14: Windshield Survey Results, City of Winthrop			
Condition of Parcels Evaluated	Number Parcels	Percent Evaluated	
Great	55	17.0%	
Good	207	64.1%	
Fair	42	13.0%	
Poor	16	5.0%	
Dilapidated	3	0.9%	
Total	323	100%	
Status	Number Parcels	Percent	
Parcels Evaluated	323	93.9%	
Vacant	9	2.6%	
N/A	6	1.7%	
Undetermined	6	1.7%	
Total	344	100%	

Future Development

Floodplain Considerations

The city'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 W.15 shows the estimated value of land, buildings, and dwellings, within the city, in a floodplain. A floodplain map is included at the back of this appendix. 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

According to data from the Buchanan County Assessor, in the past five years, 2012-2016, five new homes were built in Winthrop. This averages to one home per year. Based on the city's average household size (2.46), the city increases their population capacity by 2.5 persons per year (25 persons decennial). Based on population projections (Figure W.2), the city should anticipate a decennial population growth of approximately 42 persons. Based on these recent trends, the lack of availability of housing units will likely limit the city's population growth.

Based on the windshield survey, there were 9 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. Infill should be the first focus, the number of lots available is far below the number of lots needed for the forecasted housing demand. The housing projections shown in Figures W.17 suggests demand potential of approximately 30 additional housing units in the next 10 years. The city will need to dramatically increase the number of housing units in the city to facilitate the demand potential. Based on the availability of lots, there are likely only enough vacant residential parcels to facilitate only the next couple of years. New subdivision/housing development should be established to accommodate new growth.

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. In the city's most recent subdivision – in southeast corner of the city south of 220th ST/D22 – only one (1) of the 25 parcels has not been developed. Figure W.16, on the following page, shows potential areas for future development.

Figure W.16: Areas for Development in Winthrop



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 220th 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.

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; 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.

At the time of the 2010 Census there was only one person recorded as living in “group quarters”.

In 2010, Winthrop had a slightly smaller average household size than the county. The projected household size expected to continue downward, following state and national trends.

Historically, Winthrop has had a very low housing vacancy and high demand – less than 2 percent. The forecasts include assumptions that they city will produce enough units to increase their vacancy rate of 6 percent.

The projections in Figure W.17 indicates that by 2030, there is projected to be between 405 to 410 households in the city. When considering the number of units

Figure W.17: Projected Housing Unit Demand

Year	2010	2020		2030		2040	
Total Population	850	887	891	924	934	961	979
Population in Group Quarters	0		0		0		0
Population in Housing	850	887	891	924	934	961	979
Household Size	2.46		2.38		2.28		2.20
Total Projected Households	346	373	374	405	410	437	445
Vacant Units (6%)	21	22	22	24	25	26	27
Total Housing Units	366	395	397	430	434	463	472
Unit Change (from Previous yr.)	-	29	31	35	37	33	37
Percent Change (From Previous yr.)	-	7.9%	8.3%	8.7%	9.4%	7.8%	8.6%
Unit Change (from 2010)	-	29	31	63	68	97	105
Percent Change (from 2010)	-	7.9%	8.3%	17.3%	18.6%	26.4%	28.8%

required to house all households as well as a healthy vacancy rate, there will be a projected demand for 430 to 434 housing units in the city. By 2030, the number of homes in the city will need to increase between 17 to 19 percent increase in the number of units from the city's 2010 housing count.

From 2012 to 2016, there were 5 new construction housing unit starts in the city – which equates to a rate of 10 new units per decade. The city has a strong housing stock as identified in the windshield survey. At the time of the 2010 Census, only one-quarter of the homes were built pre-1950 (Figure W.11). To provide the city is projected to increase its number of housing units by approximately 8 percent per decade in the coming years – approximately 30-35 units per decade. The city needs to more than triple the average number of new unit starts per year from 1 to 3.5 to cover the project population and household growth. The city will need to build units at even a faster rate than for just those new households when considering for housing stock that existed as of 2010 that will, over time, be lost as discussed below.

With 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 W.18, an explanation of the numbers used in the calculation are below. See Section 5 for the county's overall projections and additional information on the factors considered.

- **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.
- **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

Provided the city's positive windshield surveys and relatively young housing stock (Figure W.11), the housing attrition rate is expected to be lower than the county rate as discussed in Section 5. At the time of the 2010 Census, only one-quarter of the homes were built pre-1950.

However, when considering for forecasted losses, the city is producing an adequate number of units to replace those lost as well as provide for potential demand of the projections. Note, as actual attrition is realized, these numbers will change the projection rates modified.

Based on the attrition and housing rates discussed (see Section 5), the city must increase the number of housing units in the city in order facilitate projected demand. Using the projected demand in

Figure W.17, the city would need to construct an additional 35 to 37 new housing units to meet 2030 demand. However, based on the projected loss/new construction rates discussed, the city faces a shortage of 83 to 87 units to meet 2030 potential demands indicated in W.18.

Figure: W.18: Projected Changes in Housing Units				
	Year			
	2020	2030	2040	
2010 Housing Unit Count	357			
Unit Loss (Housing Attrition)	-14	-30		-45
Unit Added (New Construction)	10	20		30
Projected # of Units	353	347		342
Difference Between "Total Housing Units" in Figure W.16	-42	-83	-87	-121
				-130

City Housing Priorities

Key Findings

Strong Housing Stock: The city has a relatively young housing stock. Less than one quarter of homes were built pre-1950. As one would expect, with a young housing stock, the city's housing conditions overall are good. Only 6 percent of homes assessed in the Windshield Survey were determined to be in either poor or dilapidated conditions.

Low Vacancy Rate: The city has, for the past number of years, had a very low vacancy rate. 2014 and 2015 ACS data estimates there were only 2 (0.5%) vacant housing units in the city.

Limited Room for Infill Development: The city is limited space to build within existing development footprint. 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.

Aging Population: Following state and regional trends, the city has an aging population. The population's median age is 38.5 – slightly higher than state (38.1) and national (37.2) median ages. Nearly 30 percent of the city's residents are age 55 or older.

Steady Population Growth: Between 1990 and 2010, the city's population increased by 14.5 percent (+108) for an average decennial growth rate of 7.3 percent.

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.

1. Increase Availability of Housing Options

Rationale: Demand for affordable housing was identified in the planning process. Demand exists both in affordable homes-to-own 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, other multi-unit facilities -owner or renter occupied. These efforts will increase density, reduce construction costs, and increase affordable housing options. However, with a low vacancy rate and consistent demand, the city should continue to expand higher end new construction.

Implementation Strategies:

- 1) Establish new sub-division to keep-up with housing demand
- 2) 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.
- 3) Explore annexation for residential development
- 4) Encourage new residential development on identified infill lots to
- 5) Explore affordable housing tax programs, including Iowa’s Workforce Housing Tax Credit program to develop affordable rental properties
- 6) Increase number of multi-unit – especially rental- properties; Establish incentives or prioritize in development agreements to meet unit demand and increase density.

2. 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 abandoned or dilapidated homes. Less than 1 percent of the city’s homes were considered to be in “dilapidated” condition according to the Windshield Survey.

Implementation Strategies

- 1) Identify and remove dilapidated homes and buildings as needed
- 2) Develop programs and incentive to encourage property owners to maintain and improve the appearance of their properties
- 3) 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).
- 4) Prioritize demolition/removal of homes in the floodplain

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.

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.

4. Increase Senior (age 62+) Housing Options

Rationale: 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 interest of aging population may include: apartments, condos, townhomes and smaller affordable homes, assisted living/congregate housing. Communities should invest in these types of housing options now before market shortages are fully realized and the price of these types of homes increase undermining their affordability. Nearly 30 percent of city residents are age 55 or older.

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

Winthrop, Iowa Windshield Survey Results 2016 Vacant Parcels Only

