# COUNTY Housing Study 2022

Fayette County Economic Development

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upper explorerland

Fayette County Economic Development

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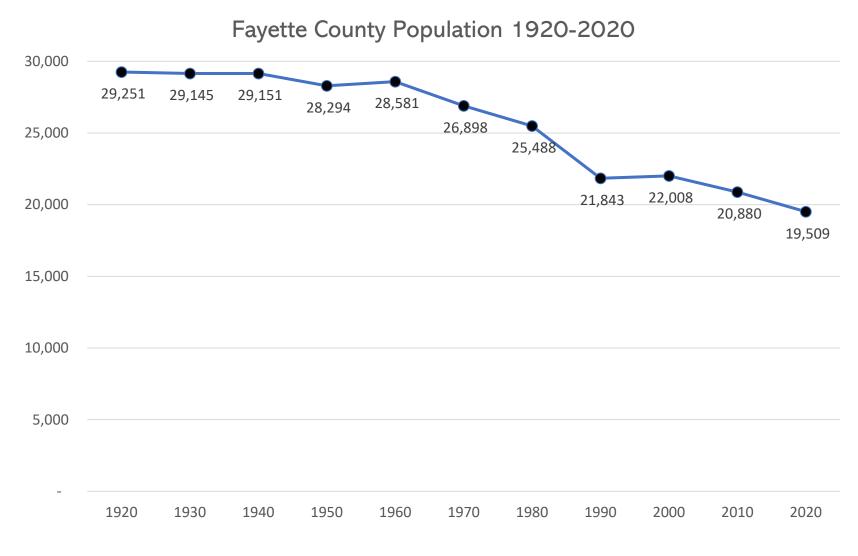
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# WELCOME TO FAMELTE COUNTY

Fayette County, Iowa, has a land area of 730.8 square miles, making it the 7th largest county in the state by total area. As of the 2020 census, Fayette County has a population of 19,509, a 6.6% decrease from 20,880 at the 2010 census, and down 10,336 from the height of its population at 29,845 in the year 1900. With a population density of about 27 people per square mile, the county is characterized by vast areas of farmland interspersed with woodlands, bluffs, and river valleys. There are 15 incorporated towns in Fayette County, ranging in size from Oelwein, the county's largest with a population at 5,920, to Randalia, the smallest incorporated town, with just 50 inhabitants.

Fayette County offers an abundance of natural resources, recreational opportunities, scenic views, and unique locally owned businesses. The County is a wonderful location to raise a family, network with young professionals, and find a place to retire. At the heart of northeast lowa, Fayette County offers easy access to multiple opportunities for employment and business development.



Data source: U.S. Census Bureau, 1920-2020 decennial censuses

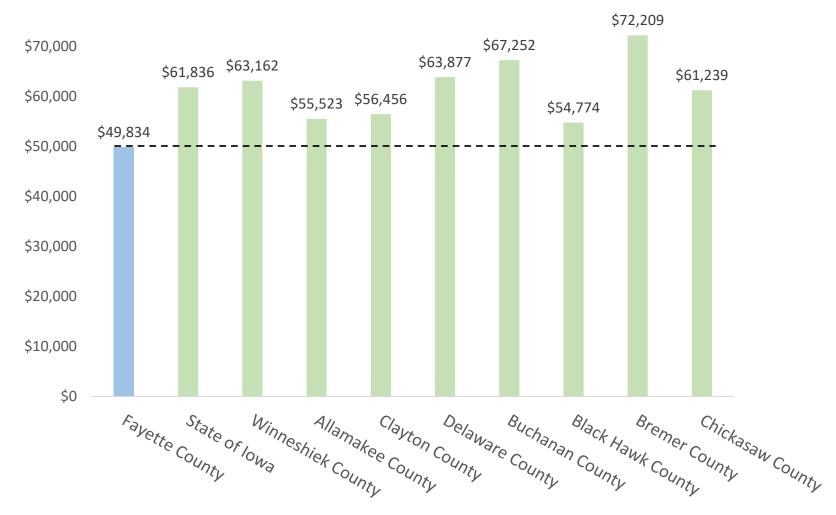
# Fayette County & Community Population Change 2010-2020

	2010	2020	Change	% Change
Arlington	429	419	-10	-2.33%
Clermont	632	586	-46	-7.28%
Elgin	683	685	2	0.29%
Fairbank*	1,113	1,111	-2	-0.18%
Fayette	1,338	1,256	-82	-6.13%
Hawkeye	449	438	-11	-2.45%
Maynard	518	476	-42	-8.11%
Oelwein	6,415	5,920	-495	-7.72%
Randalia	68	50	-18	-26.47%
St. Lucas	143	167	24	16.78%
Sumner*	2,028	2,030	2	0.10%
Wadena	262	209	-53	-20.23%
Waucoma	257	229	-28	-10.89%
Westgate	211	192	-19	-9.00%
West Union	2,486	2,490	4	0.16%
Balance of County	6,989	6,392	-597	-8.54%
County Total	20,880	19,509	-1371	-6.57%

Data source: U.S. Census Bureau, 2010 & 2020 decennial censuses

\*Partially outside of Fayette County

#### Fayette County Median Household Income Comparison



Data source: U.S. Census Bureau, 2020 ACS 5-year estimates

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#### 2019 Median Household Income

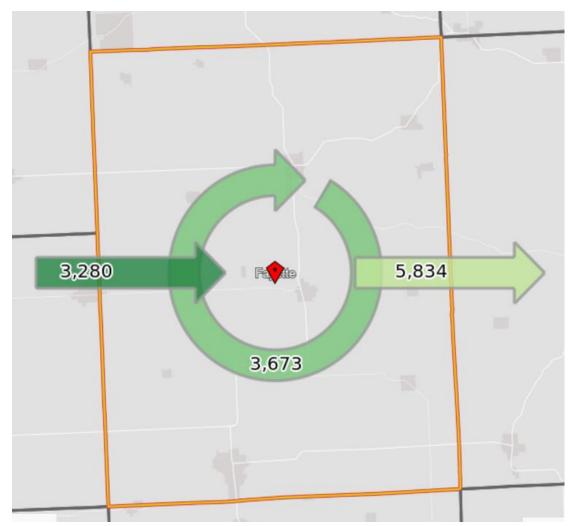


Data source: U.S. Census Bureau, 2020 ACS 5-year estimates

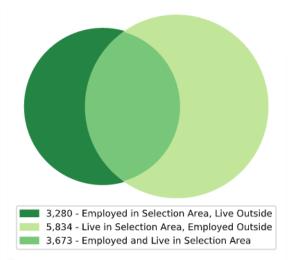
\*Partially outside of Fayette County

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Inflow/Outflow Job Counts 2019



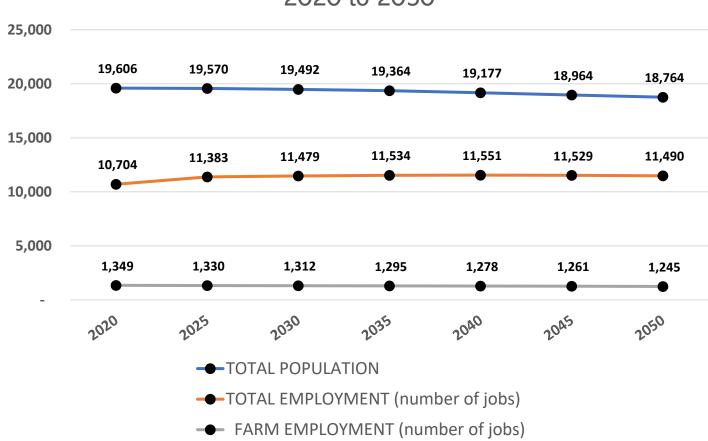
Source: U.S. Census Bureau, On The Map, 2019 ACS 5-year estimates



Inflow/Outflow Job Counts (All Jobs) 2019						
	Count	Share				
Employed in the Selection Area	6,953	100.0%				
Employed in the Selection Area but Living Outside	3,280	47.2%				
Employed and Living in the Selection Area	3,673	52.8%				
<u>Living in the Selection</u> <u>Area</u>	9,507	100.0%				
<u>Living in the Selection</u> Area but Employed <u>Outside</u>	5,834	61.4%				
<u>Living and Employed in</u> the Selection Area	3,673	38.6%				

# FAYEITE COUNTY DEMOGRAPHIC & ECONOMIC PROJECTIONS

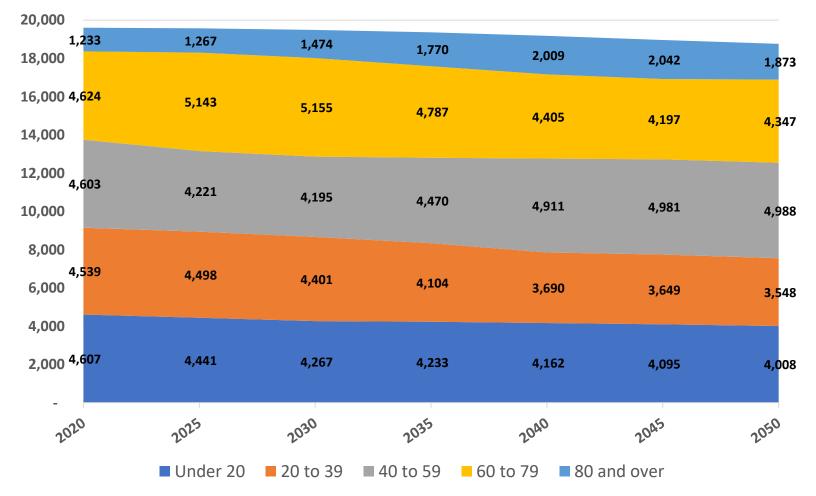
The following demographic and economic projections are prepared by Woods & Poole Economics, Inc., an independent firm headquartered in Washington, DC, that specializes in long-term demographic data projections at the county level. The projection data are made available through the State Data Center at the State Library of Iowa. They can be particularly useful to community leaders and decision makers in trying to understand and prepare for possible future demographic shifts and the ways in which these changes may affect housing supply and demand.



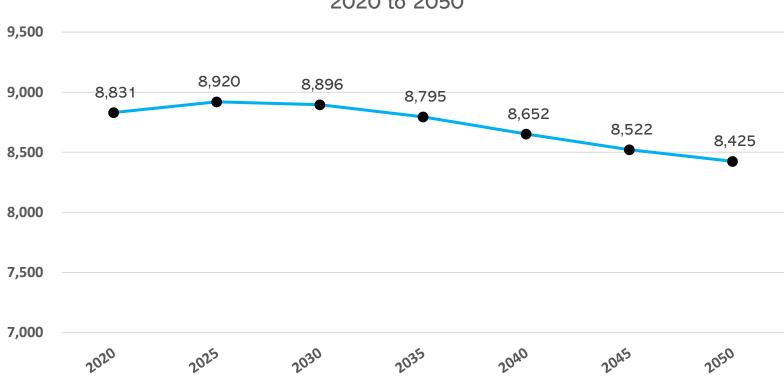
# Projected Population & Jobs in Fayette County 2020 to 2050

Data source: Woods & Poole Economics, Inc., 2021

#### Projected Population by Age Group 2020 to 2050



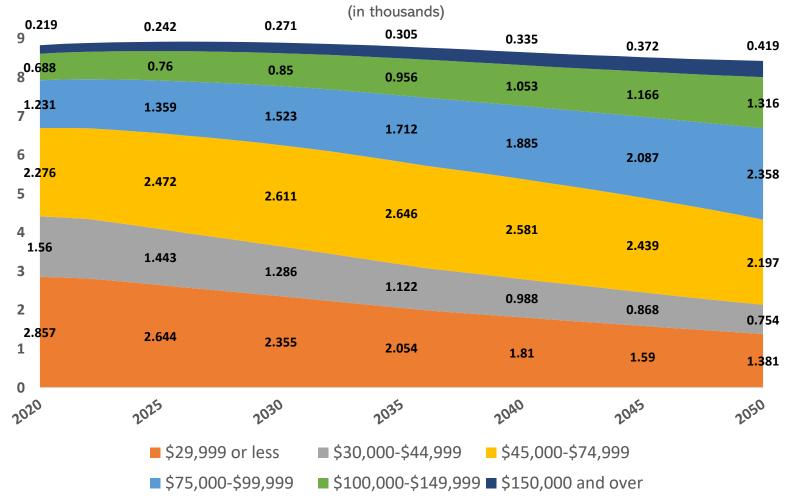
Data source: Woods & Poole Economics, Inc., 2021



Projected Households in Fayette County 2020 to 2050

Data source: Woods & Poole Economics, Inc., 2021

# Projected Households in Fayette County by Income 2020 to 2050



Data source: Woods & Poole Economics, Inc., 2021

# COUNTY & COMMUNITY HOUSING PROFILES

## How to interpret current and projected housing needs

This section contains demographic and survey data, as well as current and projected housing needs for the county as a whole; for each of the county's incorporated towns; and for the unincorporated, rural portion of the county. The demographic and survey data may be straight-forward enough, but the current and projected housing needs data requires a bit of context and guidance on how to interpret the data as presented.

In the following subsections—for the county as a whole, for each community, and for the unincorporated/rural area of the county—there are tables for <u>*Current Housing Needs & Gaps*</u> and for <u>*Projected Households & Housing Units*</u>. Below are examples of the two kinds of tables, including additional explanation and context to assist in understanding and interpreting the information.

The tables for <u>*Current Housing Needs & Gaps*</u> utilize U.S. Census data for households, income, and housing values/rents. This information is organized into two corresponding sections within the table: *Households & Income*, and *Households & Housing Value/Rent*. A comparison of households by income and housing value/rent allows us to see the potential "mismatch" of certain household income brackets vs. housing that would meet that demand. The "Housing Need" column on the right side of the table shows where the specific shortages are. See the example table below.

### CURRENT HOUSING NEEDS & GAPS (EXAMPLE)

Based on the number of households in the \$25,000 to \$49,999 annual income bracket, there is a surplus of 54 housing units in the corresponding affordability range.

Households & Income									
Househo Income Range	ld ,	% of Households	# of Households	Affordable Home Value Range	# of Owner occupied Units	Affordable Range of Renter Units	# of Renter- occupied Units	Total Affordable Units	Housing Need (negative = shortage)
\$24,999 ( less	or	14%	40	\$49,999 or less	40	\$399 or less	17	57	17
\$25,000- \$49,999	>	36%	104	\$50,000- \$99,999	123	\$400-\$799	35	158	54
\$50,000- \$74.999		20%	58	\$100,000- \$149.999	30	\$800-\$1,249	5	35	-23
\$75,000- \$99,999	$\mathbf{>}$	13%	38	\$150,000- \$199,999	11	\$1,250-\$1,499	0	11	-27
\$100,000 \$149,999		8%	23	\$200,000- \$299,999	17	\$ <b>1</b> ,500- \$199,999	0	17	-6
\$150,000 over	and	8%	22	\$300,000 and	7	\$2,000 and over	0	7	-15

Based on the number of households in the \$75,000 to \$99,999 annual income bracket, there is a shortage of 27 housing units in the corresponding affordability range.

In the <u>*Current Housing Needs & Gaps*</u> table example above, housing shortages and surpluses can be explained by many different phenomena and interpreted in different ways based on many factors, especially given the varying income levels and housing values/rents.

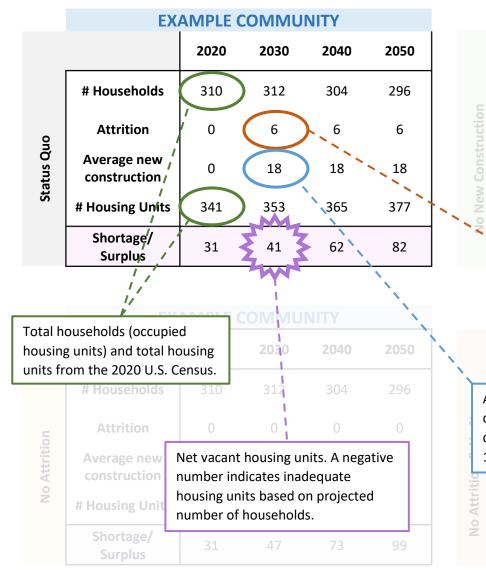
For example, people living in lower-income households tend to have the least housing choice based on supply and affordability; a shortage of affordable housing corresponding to these household incomes likely means that many lower-income households are living in unaffordable housing and devoting much larger portions of their income to housing costs. At the higher end of the household income spectrum, a shortage of corresponding housing could mean that higher-income households are, by necessity, "taking up" housing that would be affordable to households of relatively lower income. The housing affordability spectrum is interconnected and interdependent; increasing supply in one affordability level can have the effect of freeing up housing and increasing supply in other affordability levels.

The *Projected Households & Housing Units* tables for each subsection—for the county as a whole, for each community, and for the unincorporated/rural area of the county—feature a "status quo" scenario, showing projections based on current conditions. There are then three different scenarios representing increases or decreases in housing supply. These tables utilize U.S. Census data for total number of households and housing units, but they incorporate additional data to calculate and project future housing possibilities. With a baseline year of 2020, the tables take the total households from the 2020 census and apply the county-specific projected change/growth rate from Woods & Poole Economics, Inc. to produce projected household numbers for 2030, 2040, and 2050. The tables then take the total housing units from the 2020 census and apply data from the Clayton County Assessor for the average new home construction rate and an estimate of housing attrition ("natural loss") based on housing condition data, to estimate housing unit numbers for 2030, 2040, and

2050. The status quo projection simply shows the total households and housing units and the balance projected out to 2050 if construction and attrition stay roughly the same as they have been in recent years. Then, there are three additional scenarios offered (no attrition, no new construction, and none of either) that simply illustrate what the balance looks like under those hypothetical scenarios. See the example table below.

No one can predict the future, and these tables are more abstract than the *Current Housing Needs & Gaps* tables, which are comprised of hard census numbers. Something else to consider is the simple fact that there can never be more households than housing units because a household is defined as an occupied housing unit. Thus, these projections are somewhat limited in what they can tell us in terms of future housing demand. The tables for *Current Housing Needs & Gaps* are a much better tool for identifying existing demand for housing based on current residents. It is challenging if not impossible to quantify or otherwise incorporate an estimation for *outside* and *"invisible"* housing demand—that is, demand stemming from people who want to move to an area but simply can't because of a lack of suitable housing, as well as existing residents who have combined households due to a lack of suitable housing (i.e., roommates or people living with family out of necessity, who would otherwise live separately).

#### PROJECTED HOUSEHOLDS & HOUSING UNITS (EXAMPLE)

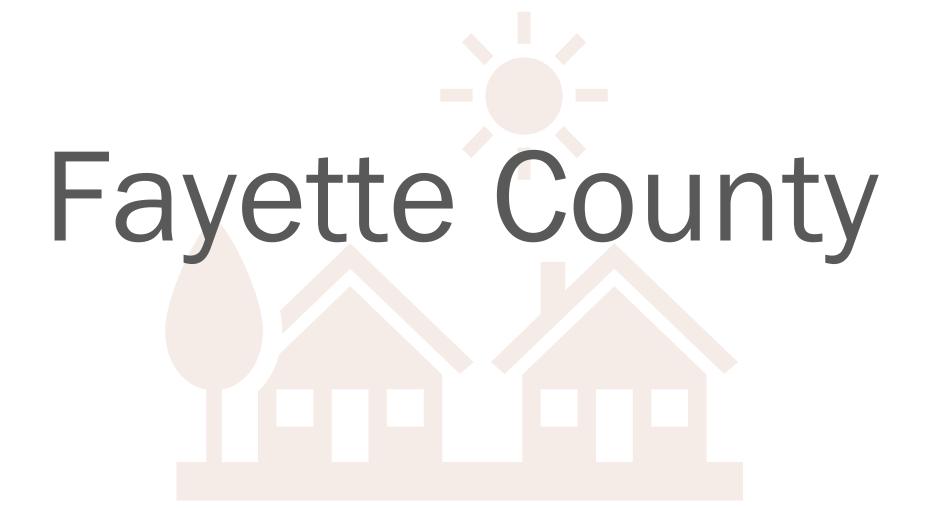


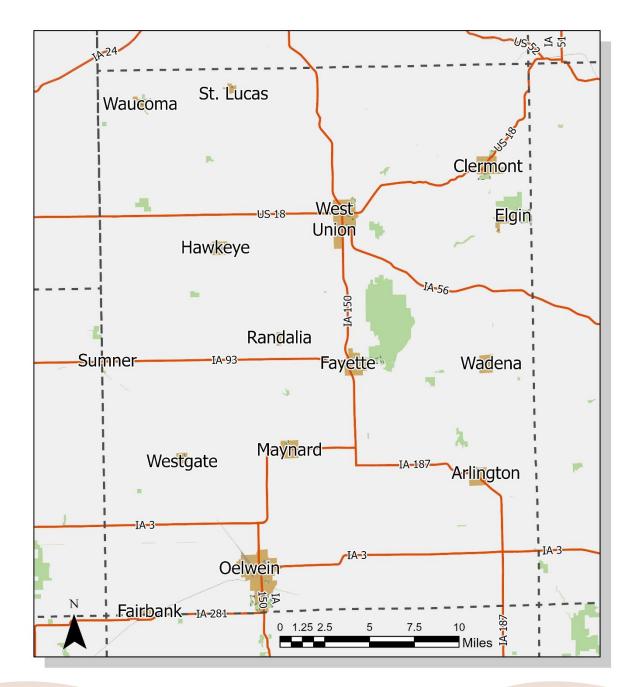
#### **EXAMPLE COMMUNITY**

	2020	2030	2040	2050			
NOTE: Since 2	020 is the l	oaseline ye	ar, Attritic	on			
and Average N	lew Constru	uction will	always be	zero			
for that year because the numbers from the							
previous deca	de are alrea	idy incorpo	prated into	the			
baseline numb	er of Housi	ng Units.					
construction	0	U	0	0			
Estimated hou	sing attriti	on (natu	ral loss/de	ecrease)			
which is half of t	he total ho:	using units	s rated "ve	ry poor"			
by the County A	ssessor. In	other wore	ds, the ass	umption			
is that each deca	ade, half of	the "very p	oor" hous	ing from			
the previous d	ecade will	be lost	to demol	ition or			
deterioration to	the point of	of being un	fit for habi	itation.			

EXAMPLE COMMUNITY

		2020	2030	2040	2050
Ave	erage annual new h	ousing uni	it <sup>12</sup>	304	296
	nstruction from Cou ta for 2016-2020, m	•	$\cap$	0	0
10 12	to reflect a decade		0	0	0
Cor	# Housing Units	341	341	341	341
Z	Shortage/ Surplus	31	29	37	45



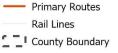




Location in State of Iowa



Legend



Parks & Public Conservation Lands



**DEMOGRAPHICS & HOUSING** 

2020 Population

**19,509** 2010 Population **20,880** 

2010-2020 Change

2020 Total Households **8,174** 2020 % House Burdened **14.2%**  2020 Median Household Income \$49,834

2020 Median Age 43.8 2020 Iowa Median Age 38.3

#### HOUSING ISSUES & CHALLENGES

#### Where did Fayette County housing survey respondents live?

<ul> <li>Rural Fayette County (outside of city limits and away from other housing)</li> </ul>	14.29%	27
<ul> <li>Arlington</li> </ul>	3.17%	6
<ul> <li>Clermont</li> </ul>	6.88%	13
- Eldorado	0.53%	1
✓ Elgin	14.29%	27
▼ Fairbank	1.06%	2
✓ Fayette	20.63%	39
<ul> <li>Hawkeye</li> </ul>	2.65%	5
<ul> <li>Maynard</li> </ul>	4.76%	9
- Oelwein	13.76%	26
▼ Randalia	0.53%	1
✓ St. Lucas	4.23%	8
- Sumner	0.00%	0
✓ Wadena	1.06%	2
- Waucoma	0.00%	0
✓ Westgate	0.00%	0
✓ West Union	12.17%	23
TOTAL		189

#### What were Fayette County housing survey respondents' living arrangements?

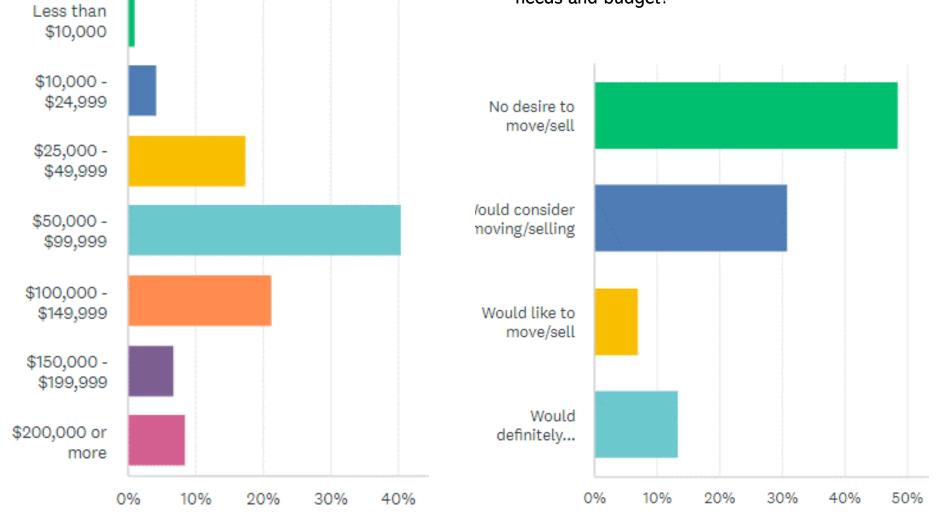
<ul> <li>I own a house, condo, etc. with a mortgage, purchase contract, or loan</li> </ul>	60.32%	114
<ul> <li>I own a house, condo, etc. that is fully paid for (no mortgage)</li> </ul>	32.80%	62
<ul> <li>I rent an apartment, house, condo, etc.</li> </ul>	4.76%	9
<ul> <li>I have a rent-free arrangement</li> </ul>	1.06%	2
<ul> <li>I do not currently have steady housing</li> </ul>	1.06%	2
TOTAL		189

#### Had Fayette County housing survey respondents experienced any housing difficulties?

<ul> <li>Shortage of affordable rental housing</li> </ul>	15.04%	17
<ul> <li>Shortage of larger, higher quality rental housing</li> </ul>	12.39%	14
<ul> <li>Limited numbers of affordable homes for sale</li> </ul>	41.59%	47
<ul> <li>Limited numbers of larger, high quality homes for sale</li> </ul>	33.63%	38
<ul> <li>Lack of newer (built after 1990) homes available</li> </ul>	43.36%	49
<ul> <li>Lack of new housing development</li> </ul>	25.66%	29
<ul> <li>Don't have enough money for required down payment on a home</li> </ul>	20.35%	23
<ul> <li>Can't afford/qualify for a mortgage at today's home prices and interest rates</li> </ul>	15.93%	18
<ul> <li>Trouble qualifying for home financing because of my credit rating</li> </ul>	8.85%	10
<ul> <li>Difficulty finding housing that is both accessible for my disability and affordable</li> </ul>	3.54%	4
Total Respondents: 113		



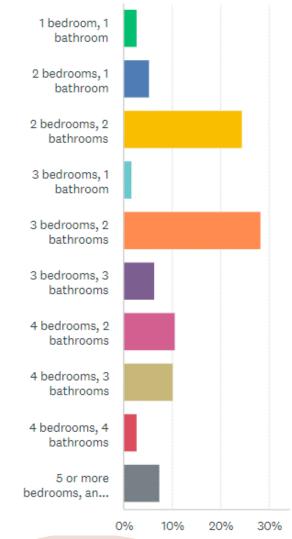
Would Fayette County housing survey respondents consider moving if housing were available that better suited their needs and budget?



What could Fayette County housing survey respondents afford for rent or a mortgage if they were to move to other housing?



How many bedrooms and bathrooms would Fayette County housing survey respondents prefer?



•	DEFINITELY .	PROBABLY -	NOT SURE	PROBABLY YES	DEFINITELY YES	TOTAL 🔻
<ul> <li>Buy a duplex and rent out 1/2</li> </ul>	59.66% 105	<b>25.57%</b> 45	<b>7.95%</b> 14	<b>5.68%</b> 10	1.14% 2	176
<ul> <li>Buy a single-family home</li> </ul>	<b>2.23%</b> 4	3.35% 6	<b>7.26%</b> 13	40.78% 73	46.37% 83	179
<ul> <li>Buy a townhouse or condominium</li> </ul>	44.63% 79	<b>27.12%</b> 48	14.12% 25	12.43% 22	1.69% 3	177
<ul> <li>Buy in a seniors-only development</li> </ul>	<b>49.44%</b> 88	18.54% 33	23.03% 41	<b>7.87%</b> 14	1.12% 2	178
<ul> <li>Rent a single-family home</li> </ul>	51.14% 90	<b>30.68%</b> 54	10.80% 19	6.25% 11	1.14% 2	176
<ul> <li>Rent in a duplex</li> </ul>	61.71% 108	29.14% 51	6.29% 11	2.86% 5	0.00% 0	175
<ul> <li>Rent in a tri- or four-plex</li> </ul>	70.45% 124	25.00% 44	3.41% 6	1.14% 2	0.00% 0	176
<ul> <li>Rent an apartment in building with 5+ units</li> </ul>	73.41% 127	21.39% 37	5.20% 9	0.00% 0	0.00% 0	173
<ul> <li>Rent in a seniors-only development</li> </ul>	61 <b>.24%</b> 109	16.85% 30	12.92% 23	8.43% 15	0.56% 1	178
<ul> <li>Assisted living facility</li> </ul>	60.00% 105	16.57% 29	21.14% 37	2.29% 4	0.00% 0	175
<ul> <li>Build a new home</li> </ul>	25.42% 45	18.64% 33	28.81% 51	19 <b>.77%</b> 35	<b>7.34%</b> 13	177

#### Would Fayette County housing survey respondents consider these housing options?

<ul> <li>Home closer to workplace (shorter commute)</li> </ul>	20.43%	38
<ul> <li>Handicap accessible</li> </ul>	34.41%	64
<ul> <li>Energy efficient</li> </ul>	84.41%	157
<ul> <li>Mixed-use neighborhood (mix of housing, retail, restaurants, offices, etc.)</li> </ul>	13.98%	26
<ul> <li>Low/no maintenance</li> </ul>	54.84%	102
<ul> <li>Attached Garage</li> </ul>	85.48%	159
<ul> <li>Detached Garage</li> </ul>	9.14%	17
<ul> <li>Universal design (housing suitable for all ages, abilities, etc.)</li> </ul>	30.11%	56
Large yard size	55.91%	104
Small yard size	14.52%	27
Home in the country	39.25%	73
Home in a city / town	29.03%	54
Walkable neighborhood (quality sidewalks, safe street crossings, near services and amenities)	46.24%	86
One-story home	53.76%	100
Two-story home	16.13%	30
Home less than 10 years old	41.40%	77
Home more than 10 years old	9.14%	17
"Character" home (older home with original or authentic features and aesthetic)	18.28%	34
Rental that allows pets	8.06%	15
Other features, characteristics, or amenities?     Respons	es 8.06%	15
otal Respondents: 186		

#### What features did Fayette County housing survey respondents value in making housing decisions?

#### CURRENT HOUSING NEEDS & GAPS

FAYETTE COUNTY								
Но	useholds & Inco	ome		Househo	ds & Housing Va	alue/Rent		
Household Income Range	% of Households	# of Households	Affordable Home Value Range	# of Owner- occupied Units	Affordable Range of Renter Units	# of Renter- occupied Units	Total Affordable Units	Housing Need (negative = shortage)
\$24,999 or less	24%	1966	\$49,999 or less	959	\$399 or less	415	1374	-592
\$25,000- \$49,999	26%	2156	\$50,000- \$99,999	1,892	\$400-\$799	1330	3222	1066
\$50,000- \$74,999	20%	1626	\$100,000- \$149,999	1,197	\$800-\$1,249	288	1485	-141
\$75,000- \$99,999	13%	1061	\$150,000- \$199,999	827	\$1,250-\$1,499	69	896	-165
\$100,000- \$149,999	12%	974	\$200,000- \$299,999	670	\$1,500- \$199,999	12	682	-292
\$150,000 and over	5%	432	\$300,000 and over	549	\$2,000 and over	7	556	124

#### PROJECTED HOUSEHOLDS & HOUSING UNITS

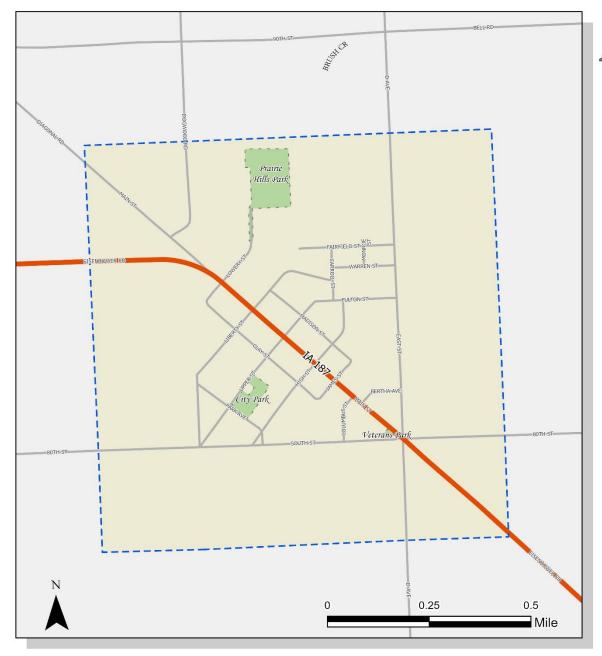
	FAYETTE COUNTY				
		2020	2030	2040	2050
	# Households	8174	8234	8009	7799
or	Attrition	0	113	113	113
Status Quo	Average new construction	0	310	310	310
	# Housing Units	9298	9496	9693	9891
	Shortage/ Surplus	1124	1261	1684	2091

	FAYETTE COUNTY				
		2020	2030	2040	2050
No New Construction	# Households	8174	8234	8009	7799
	Attrition	0	113	113	113
	Average new construction	0	0	0	0
	# Housing Units	9298	9186	9073	8961
z	Shortage/ Surplus	1124	951	1064	1161

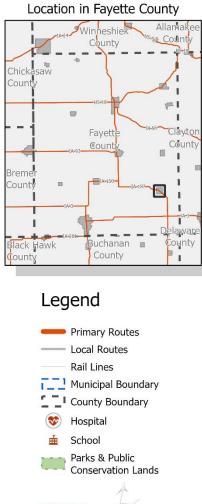
	FAYETTE COUNTY				
		2020	2030	2040	2050
No Attrition	# Households	8174	8234	8009	7799
	Attrition	0	0	0	0
	Average new construction	0	310	310	310
	# Housing Units	9298	9608	9918	10228
	Shortage/ Surplus	1124	1374	1909	2429

	FAYETTE COUNTY				
		2020	2030	2040	2050
No Attrition & No New Construction	# Households	8174	8234	8009	7799
	Attrition	0	0	0	0
	Average new construction	0	0	0	0
	# Housing Units	9298	9298	9298	9298
Ň	Shortage/ Surplus	1124	1064	1289	1499











Arlington

**DEMOGRAPHICS & HOUSING** 

2020 Population

**419** 2010 Population **429** 2010-2020 Change **-2.3%** 

2020 Total Households

**187** 2020 % House Burdened **15.6%** 



2020 Median Age 37.5 2020 Iowa Median Age 38.3

Arlington

## HOUSING ISSUES & CHALLENGES

#### What were Arlington housing survey respondents' living arrangements?

<ul> <li>I own a house, condo, etc. with a mortgage, purchase contract, or loan</li> </ul>	83.33%	5
<ul> <li>I own a house, condo, etc. that is fully paid for (no mortgage)</li> </ul>	16.67%	1
<ul> <li>I rent an apartment, house, condo, etc.</li> </ul>	0.00%	0
<ul> <li>I have a rent-free arrangement</li> </ul>	0.00%	0
<ul> <li>I do not currently have steady housing</li> </ul>	0.00%	0
TOTAL		6

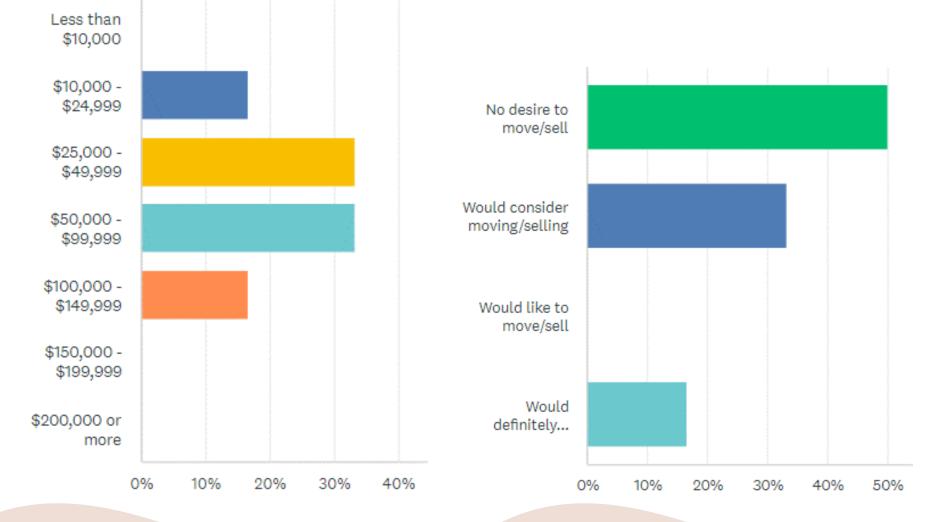
Had Arlington housing survey respondents experienced any housing difficulties?

## Inadequate Survey Data



What were Arlington housing survey respondents' household incomes?

Would Arlington housing survey respondents consider moving if housing were available that better suited their needs and budget?

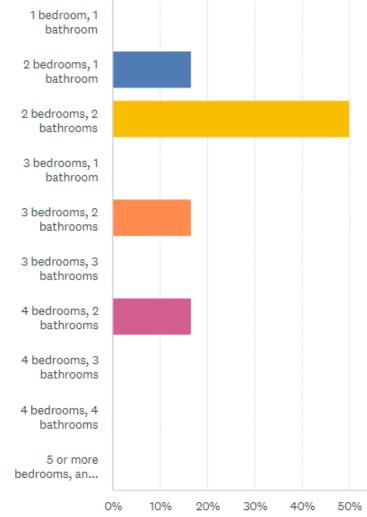


Arlington

What could Arlington housing survey respondents afford for rent or a mortgage if they were to move to other housing?



#### How many bedrooms and bathrooms would Arlington housing survey respondents prefer?



Arlington

•	DEFINITELY .	PROBABLY -	NOT SURE	PROBABLY YES	DEFINITELY YES	TOTAL 🔻
✓ Buy a duplex and rent out 1/2	66.67% 4	16.67% 1	16.67% 1	0.00% 0	0.00% 0	6
<ul> <li>Buy a single-family home</li> </ul>	16.67% 1	0.00% 0	0.00% 0	50.00% 3	33.33% 2	6
<ul> <li>Buy a townhouse or condominium</li> </ul>	50.00% 3	33.33% 2	16.67% 1	0.00% 0	0.00% 0	6
<ul> <li>Buy in a seniors-only development</li> </ul>	50.00% 3	50.00% 3	0.00% 0	0.00% 0	0.00% 0	6
<ul> <li>Rent a single-family home</li> </ul>	66.67% 4	33.33% 2	0.00% 0	0.00% 0	0.00% 0	6
✓ Rent in a duplex	83.33% 5	16.67% 1	0.00% 0	0.00% 0	0.00% 0	6
✓ Rent in a tri- or four-plex	83.33% 5	16.67% 1	0.00% 0	0.00% 0	0.00% 0	6
<ul> <li>Rent an apartment in building with 5+ units</li> </ul>	83.33% 5	16.67% 1	0.00% 0	0.00% 0	0.00% 0	6
<ul> <li>Rent in a seniors-only development</li> </ul>	66.67% 4	33.33% 2	0.00% 0	0.00% 0	0.00% 0	6
<ul> <li>Assisted living facility</li> </ul>	66.67% 4	33.33% 2	0.00% 0	0.00% 0	0.00% 0	6
✓ Build a new home	33.33% 2	33.33% 2	0.00% 0	33.33% 2	0.00% 0	6

#### Would Arlington housing survey respondents consider these housing options?

## CURRENT HOUSING NEEDS & GAPS

ARLINGTON								
Ηοι	useholds & Inco	ome		Househol	ds & Housing Va	alue/Rent		
Household Income Range	% of Households	# of Households	Affordable Home Value Range	# of Owner- occupied Units	Affordable Range of Renter Units	# of Renter- occupied Units	Total Affordable Units	Housing Need (negative = shortage)
\$24,999 or less	36%	76	\$49,999 or less	33	\$399 or less	12	45	-31
\$25,000- \$49,999	26%	54	\$50,000- \$99,999	82	\$400-\$799	20	102	48
\$50,000- \$74,999	19%	41	\$100,000- \$149,999	21	\$800-\$1,249	0	21	-20
\$75,000- \$99,999	12%	26	\$150,000- \$199,999	13	\$1,250-\$1,499	0	13	-13
\$100,000- \$149,999	4%	9	\$200,000- \$299,999	5	\$1,500- \$199,999	0	5	-4
\$150,000 and over	2%	5	\$300,000 and over	25	\$2,000 and over	0	25	20

## Arlington

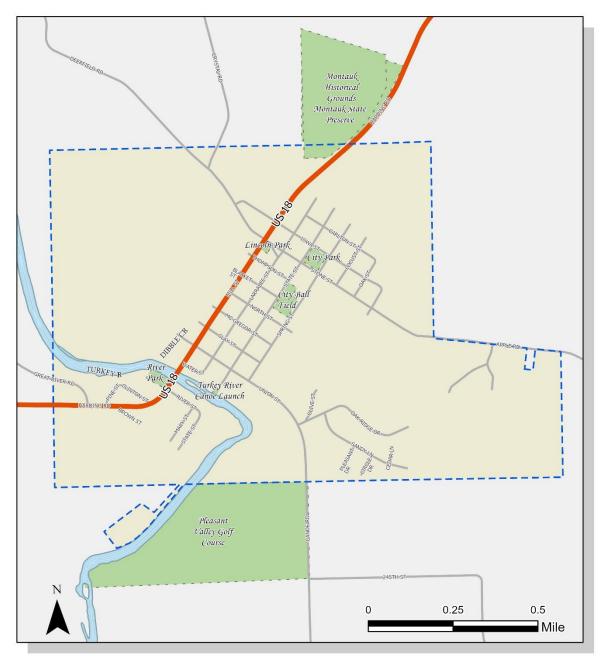
## PROJECTED HOUSEHOLDS & HOUSING UNITS

	ARLINGTON							
		2020	2030	2040	2050			
	# Households	187	188	183	178			
or	Attrition	0	5	5	5			
Status Quo	Average new construction	0	25	25	25			
St	# Housing Units	202	222	243	263			
	Shortage/ Surplus	15	34	59	84			

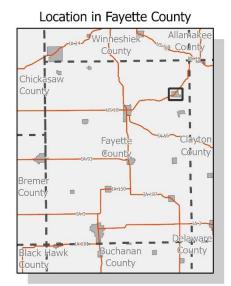
	ARLINGTON								
		2020	2030	2040	2050				
No New Construction	# Households	187	188	183	178				
	Attrition	0	5	5	5				
	Average new construction	0	0	0	0				
	# Housing Units	202	197	192	187				
z	Shortage/ Surplus	15	9	9	9				

	ARLINGTON							
		2020	2030	2040	2050			
No Attrition	# Households	187	188	183	178			
	Attrition	0	0	0	0			
	Average new construction	0	25	25	25			
	# Housing Units	202	227	252	278			
	Shortage/ Surplus	15	39	69	99			

	ARLINGTON								
		2020	2030	2040	2050				
rition & No New onstruction	# Households	187	188	183	178				
	Attrition	0	0	0	0				
	Average new construction	0	0	0	0				
	# Housing Units	202	202	202	202				
	Shortage/ Surplus	15	14	19	24				



## CLERMONT



#### Legend



**DEMOGRAPHICS & HOUSING** 

2020 Population

586 2010 Population 632 2010-2020 Change -7.3%

2020 Total Households

243

2020 % House Burdened 13.3%



2020 Median Age 53.5 2020 Iowa Median Age 38.3

#### HOUSING ISSUES & CHALLENGES

#### What were Clermont housing survey respondents' living arrangements?

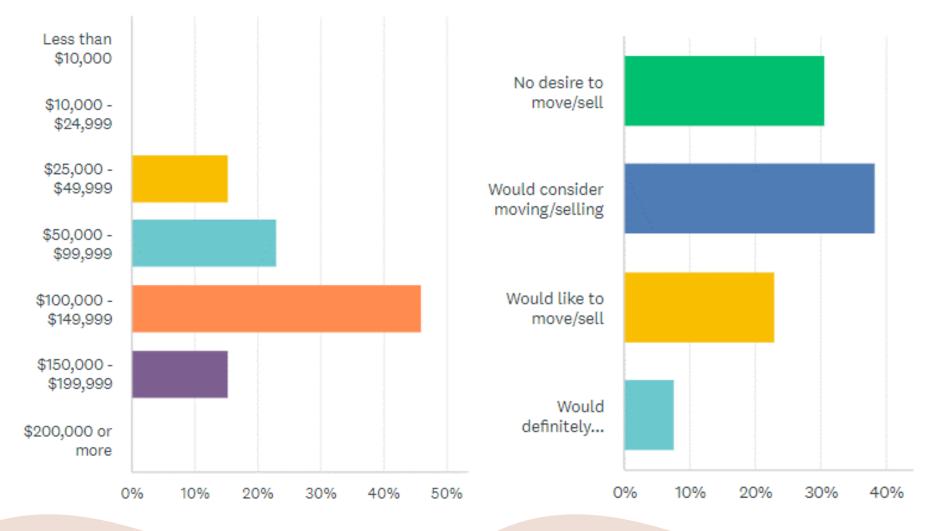
<ul> <li>I own a house, condo, etc. with a mortgage, purchase contract, or loan</li> </ul>	53.85%	7
<ul> <li>I own a house, condo, etc. that is fully paid for (no mortgage)</li> </ul>	30.77%	4
<ul> <li>I rent an apartment, house, condo, etc.</li> </ul>	0.00%	0
<ul> <li>I have a rent-free arrangement</li> </ul>	0.00%	0
<ul> <li>I do not currently have steady housing</li> </ul>	15.38%	2
TOTAL		13

#### Had Clermont housing survey respondents experienced any housing difficulties?

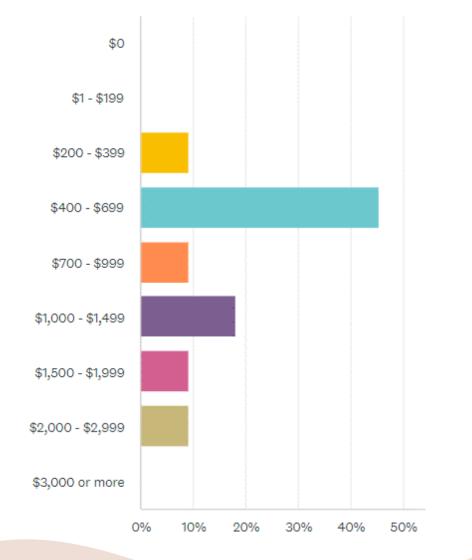
ANSWER CHOICES	RESPONSES	•
<ul> <li>Shortage of affordable rental housing</li> </ul>	20.00%	2
<ul> <li>Shortage of larger, higher quality rental housing</li> </ul>	20.00%	2
<ul> <li>Limited numbers of affordable homes for sale</li> </ul>	40.00%	4
<ul> <li>Limited numbers of larger, high quality homes for sale</li> </ul>	50.00%	5
<ul> <li>Lack of newer (built after 1990) homes available</li> </ul>	50.00%	5
<ul> <li>Lack of new housing development</li> </ul>	30.00%	3
<ul> <li>Don't have enough money for required down payment on a home</li> </ul>	40.00%	4
<ul> <li>Can't afford/qualify for a mortgage at today's home prices and interest rates</li> </ul>	30.00%	3
<ul> <li>Trouble qualifying for home financing because of my credit rating</li> </ul>	20.00%	2
<ul> <li>Difficulty finding housing that is both accessible for my disability and affordable</li> </ul>	0.00%	0
Total Respondents: 10		

What were Clermont housing survey respondents' household incomes?

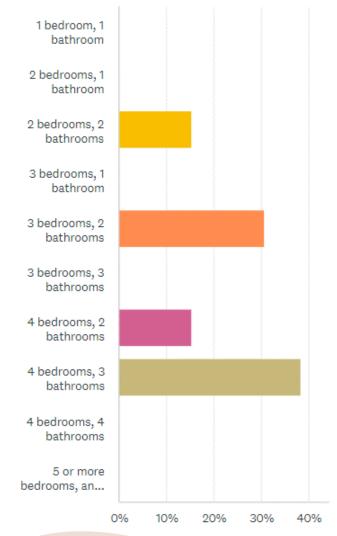
Would Clermont housing survey respondents consider moving if housing were available that better suited their needs and budget?



What could Clermont housing survey respondents afford for rent or a mortgage if they were to move to other housing?



How many bedrooms and bathrooms would Clermont housing survey respondents prefer?



•	DEFINITELY .	PROBABLY -	NOT SURE	PROBABLY YES	DEFINITELY YES	TOTAL 🔻
<ul> <li>Buy a duplex and rent out 1/2</li> </ul>	58.33% 7	<b>25.00%</b> 3	8.33% 1	8.33% 1	0.00% 0	12
<ul> <li>Buy a single-family home</li> </ul>	0.00% 0	8.33% 1	0.00% 0	33.33% 4	58.33% 7	12
<ul> <li>Buy a townhouse or condominium</li> </ul>	33.33% 4	58.33% 7	8.33% 1	0.00% 0	0.00% 0	12
<ul> <li>Buy in a seniors-only development</li> </ul>	66.67% 8	8.33% 1	16.67% 2	8.33% 1	0.00% 0	12
<ul> <li>Rent a single-family home</li> </ul>	50.00% 6	25.00% 3	25.00% 3	0.00% 0	0.00% 0	12
<ul> <li>Rent in a duplex</li> </ul>	50.00% 6	50.00% 6	0.00% 0	0.00% 0	0.00% 0	12
✓ Rent in a tri- or four-plex	50.00% 6	50.00% 6	0.00% 0	0.00% 0	0.00% 0	12
<ul> <li>Rent an apartment in building with 5+ units</li> </ul>	50.00% 6	41.67% 5	8.33% 1	0.00% 0	0.00% 0	12
<ul> <li>Rent in a seniors-only development</li> </ul>	66.67% 8	16.67% 2	8.33% 1	8.33% 1	0.00% 0	12
<ul> <li>Assisted living facility</li> </ul>	66.67% 8	16.67% 2	16.67% 2	0.00% 0	0.00% 0	12
<ul> <li>Build a new home</li> </ul>	33.33% 4	25.00% 3	33.33% 4	8.33% 1	0.00% 0	12

#### Would Clermont housing survey respondents consider these housing options?

<ul> <li>Home closer to workplace (shorter commute)</li> </ul>	30.77%	4
Handicap accessible	30.77%	4
Energy efficient	84.62%	11
<ul> <li>Mixed-use neighborhood (mix of housing, retail, restaurants, offices, etc.)</li> </ul>	30.77%	4
Low/no maintenance	53.85%	7
✓ Attached Garage	69.23%	9
✓ Detached Garage	15.38%	2
<ul> <li>Universal design (housing suitable for all ages, abilities, etc.)</li> </ul>	23.08%	3
✓ Large yard size	76.92%	10
✓ Small yard size	0.00%	0
✓ Home in the country	38.46%	5
✓ Home in a city / town	23.08%	3
<ul> <li>Walkable neighborhood (quality sidewalks, safe street crossings, near services and amenities)</li> </ul>	61.54%	8
One-story home	23.08%	3
✓ Two-story home	30.77%	4
✓ Home less than 10 years old	38.46%	5
✓ Home more than 10 years old	0.00%	0
<ul> <li>"Character" home (older home with original or authentic features and aesthetic)</li> </ul>	38.46%	5
✓ Rental that allows pets	0.00%	0
Other features, characteristics, or amenities?     Responses	7.69%	1
Total Respondents: 13		

#### What features did Clermont housing survey respondents value in making housing decisions?

## CURRENT HOUSING NEEDS & GAPS

CLERMONT								
Ηοι	useholds & Inco	ome		Househo	ds & Housing Va	alue/Rent		
Household Income Range	% of Households	# of Households	Affordable Home Value Range	# of Owner- occupied Units	Affordable Range of Renter Units	# of Renter- occupied Units	Total Affordable Units	Housing Need (negative = shortage)
\$24,999 or less	20%	46	\$49,999 or less	8	\$399 or less	11	19	-27
\$25,000- \$49,999	23%	53	\$50,000- \$99,999	67	\$400-\$799	25	92	39
\$50,000- \$74,999	24%	56	\$100,000- \$149,999	59	\$800-\$1,249	2	61	5
\$75,000- \$99,999	11%	26	\$150,000- \$199,999	30	\$1,250-\$1,499	0	30	4
\$100,000- \$149,999	20%	46	\$200,000- \$299,999	17	\$1,500- \$199,999	0	17	-29
\$150,000 and over	3%	6	\$300,000 and over	5	\$2,000 and over	0	5	-1

## PROJECTED HOUSEHOLDS & HOUSING UNITS

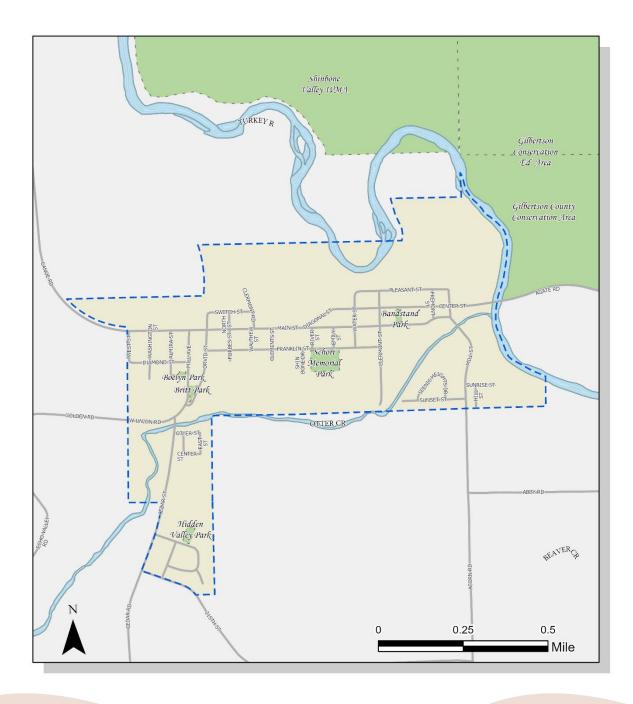
	CLERMONT							
		2020	2030	2040	2050			
	# Households	243	245	238	232			
or	Attrition	0	3	3	3			
Status Quo	Average new construction	0	11	11	11			
St	# Housing Units	291	299	306	314			
	Shortage/ Surplus	48	54	68	82			

	CLERMONT							
		2020	2030	2040	2050			
c	# Households	243	245	238	232			
ructio	Attrition	0	3	3	3			
No New Construction	Average new construction	0	0	0	0			
	# Housing Units	291	288	285	282			
z	Shortage/ Surplus	48	43	47	50			

	CLERMONT							
		2020	2030	2040	2050			
	# Households	243	245	238	232			
uo	Attrition	0	0	0	0			
No Attrition	Average new construction	0	11	11	11			
	# Housing Units	291	302	313	323			
	Shortage/ Surplus	48	57	75	92			

	CLERMONT								
		2020	2030	2040	2050				
3	# Households	243	245	238	232				
No Attrition & No New Construction	Attrition	0	0	0	0				
	Average new construction	0	0	0	0				
	# Housing Units	291	291	291	291				
	Shortage/ Surplus	48	46	53	59				





Elgin



**DEMOGRAPHICS & HOUSING** 

2020 Population

685 2010 Population 683 2010-2020 Change 0.3%

2020 Total Households

**310** 2020 % House Burdened **6.0%**  2020 Median Household Income \$49,659

2020 Median Age 46.6 2020 Iowa Median Age 38.3

## HOUSING ISSUES & CHALLENGES

#### What were Elgin housing survey respondents' living arrangements?

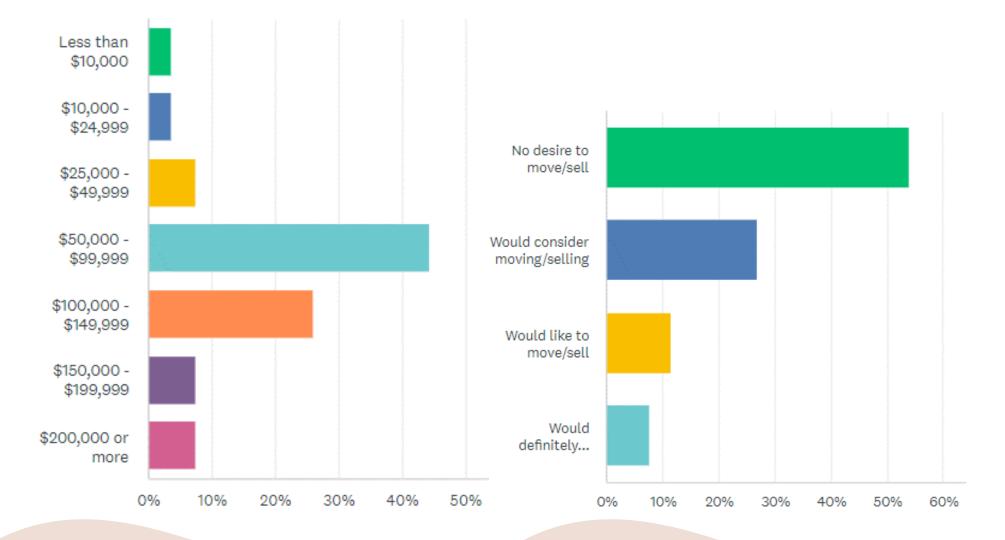
<ul> <li>I own a house, condo, etc. with a mortgage, purchase contract, or loan</li> </ul>	48.15%	13
<ul> <li>I own a house, condo, etc. that is fully paid for (no mortgage)</li> </ul>	48.15%	13
<ul> <li>I rent an apartment, house, condo, etc.</li> </ul>	3.70%	1
<ul> <li>I have a rent-free arrangement</li> </ul>	0.00%	0
<ul> <li>I do not currently have steady housing</li> </ul>	0.00%	0
TOTAL		27

#### Had Elgin housing survey respondents experienced any housing difficulties?

<ul> <li>Shortage of affordable rental housing</li> </ul>	0.00%	0
<ul> <li>Shortage of larger, higher quality rental housing</li> </ul>	8.33%	1
<ul> <li>Limited numbers of affordable homes for sale</li> </ul>	41.67%	5
<ul> <li>Limited numbers of larger, high quality homes for sale</li> </ul>	33.33%	4
<ul> <li>Lack of newer (built after 1990) homes available</li> </ul>	41.67%	5
<ul> <li>Lack of new housing development</li> </ul>	25.00%	3
<ul> <li>Don't have enough money for required down payment on a home</li> </ul>	16.67%	2
<ul> <li>Can't afford/qualify for a mortgage at today's home prices and interest rates</li> </ul>	25.00%	3
<ul> <li>Trouble qualifying for home financing because of my credit rating</li> </ul>	8.33%	1
<ul> <li>Difficulty finding housing that is both accessible for my disability and affordable</li> </ul>	0.00%	0
Total Respondents: 12		

What were Elgin housing survey respondents' household incomes?

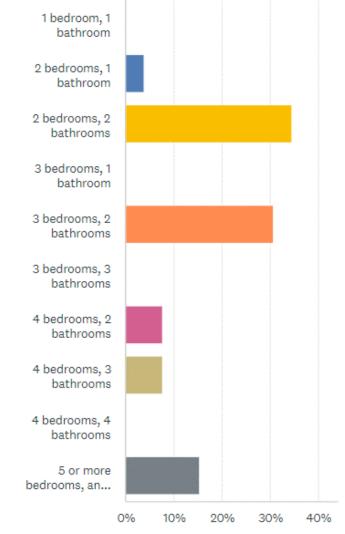
Would Elgin housing survey respondents consider moving if housing were available that better suited their needs and budget?



What could Elgin housing survey respondents afford for rent or a mortgage if they were to move to other housing?



#### How many bedrooms and bathrooms would Elgin housing survey respondents prefer?



Elgin

•	DEFINITELY .	PROBABLY -	NOT SURE	PROBABLY YES	DEFINITELY YES	TOTAL 🔻
<ul> <li>Buy a duplex and rent out 1/2</li> </ul>	50.00% 12	33.33% 8	8.33% 2	4.17% 1	4.17% 1	24
<ul> <li>Buy a single-family home</li> </ul>	0.00% 0	0.00% 0	0.00% 0	44.00% 11	56.00% 14	25
<ul> <li>Buy a townhouse or condominium</li> </ul>	58.33% 14	<b>20.83%</b> 5	12.50% 3	4.17% 1	4.17% 1	24
<ul> <li>Buy in a seniors-only development</li> </ul>	45.83% 11	25.00% 6	25.00% 6	0.00% 0	4.17% 1	24
<ul> <li>Rent a single-family home</li> </ul>	70.83% 17	<b>20.83%</b> 5	8.33% 2	0.00% 0	0.00% 0	24
<ul> <li>Rent in a duplex</li> </ul>	70.83% 17	20.83% 5	8.33% 2	0.00% 0	0.00% 0	24
<ul> <li>Rent in a tri- or four-plex</li> </ul>	<b>75.00%</b> 18	16.67% 4	8.33% 2	0.00% 0	0.00% 0	24
<ul> <li>Rent an apartment in building with 5+ units</li> </ul>	<b>75.00%</b> 18	12.50% 3	12.50% 3	0.00% 0	0.00% 0	24
<ul> <li>Rent in a seniors-only development</li> </ul>	68.00% 17	<mark>8.00%</mark> 2	16.00% 4	8.00% 2	0.00% 0	25
<ul> <li>Assisted living facility</li> </ul>	54.17% 13	12.50% 3	29.17% 7	4.17% 1	0.00% 0	24
<ul> <li>Build a new home</li> </ul>	20.83% 5	16.67% 4	25.00% 6	16.67% 4	20.83% 5	24

#### Would Elgin housing survey respondents consider these housing options?

<ul> <li>Home closer to workplace (shorter commute)</li> </ul>		15.38%	4
Handicap accessible		38.46%	10
Energy efficient		80.77%	21
<ul> <li>Mixed-use neighborhood (mix of housing, retail, restaurants, offices, etc.)</li> </ul>		7.69%	2
Low/no maintenance		42.31%	11
✓ Attached Garage		88.46%	23
✓ Detached Garage		7.69%	2
<ul> <li>Universal design (housing suitable for all ages, abilities, etc.)</li> </ul>		34.62%	9
✓ Large yard size		50.00%	13
✓ Small yard size		19.23%	5
Home in the country		38.46%	10
✓ Home in a city / town		26.92%	7
<ul> <li>Walkable neighborhood (quality sidewalks, safe street crossings, near services and amenities)</li> </ul>		57.69%	15
One-story home		61.54%	16
Two-story home		11.54%	3
<ul> <li>Home less than 10 years old</li> </ul>		50.00%	13
<ul> <li>Home more than 10 years old</li> </ul>		15.38%	4
<ul> <li>"Character" home (older home with original or authentic features and aesthetic)</li> </ul>		26.92%	7
<ul> <li>Rental that allows pets</li> </ul>		0.00%	0
<ul> <li>Other features, characteristics, or amenities?</li> </ul>	Responses	7.69%	2
Total Respondents: 26			

#### What features did Elgin housing survey respondents value in making housing decisions?

## CURRENT HOUSING NEEDS & GAPS

ELGIN								
Но	useholds & Inc	ome		Househo	lds & Housing V	alue/Rent		
Household Income Range	% of Households	# of Households	Affordable Home Value Range	# of Owner- occupied Units	Affordable Range of Renter Units	# of Renter- occupied Units	Total Affordable Units	Housing Need (negative = shortage)
\$24,999 or less	14%	40	\$49,999 or less	40	\$399 or less	17	57	17
\$25,000- \$49,999	36%	104	\$50,000- \$99,999	123	\$400-\$799	35	158	54
\$50,000- \$74,999	20%	58	\$100,000- \$149,999	30	\$800-\$1,249	5	35	-23
\$75,000- \$99,999	13%	38	\$150,000- \$199,999	11	\$1,250-\$1,499	0	11	-27
\$100,000- \$149,999	8%	23	\$200,000- \$299,999	17	\$1,500- \$199,999	0	17	-6
\$150,000 and over	8%	22	\$300,000 and over	7	\$2,000 and over	0	7	-15

## PROJECTED HOUSEHOLDS & HOUSING UNITS

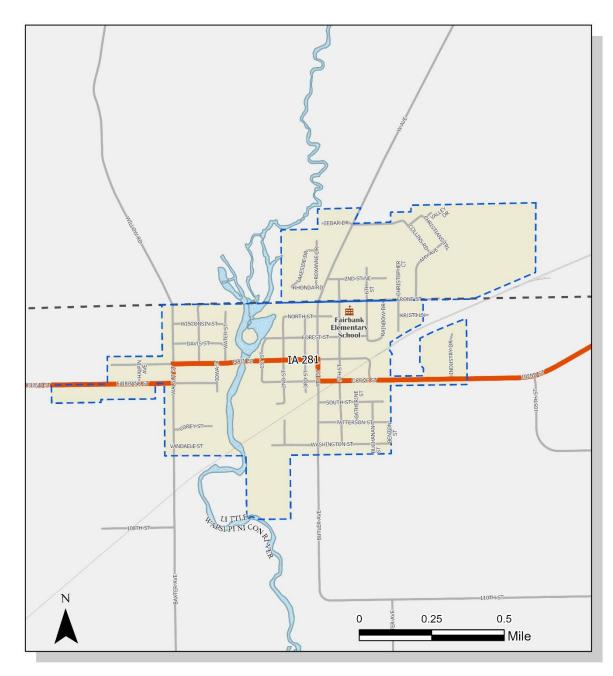
	ELGIN							
		2020	2030	2040	2050			
	# Households	310	312	304	296			
or	Attrition	0	6	6	6			
Status Quo	Average new construction	0	18	18	18			
St	# Housing Units	341	353	365	377			
	Shortage/ Surplus	31	41	62	82			

	ELGIN							
		2020	2030	2040	2050			
c	# Households	310	312	304	296			
ructio	Attrition	0	6	6	6			
No New Construction	Average new construction	0	0	0	0			
	# Housing Units	341	335	329	323			
z	Shortage/ Surplus	31	23	26	28			

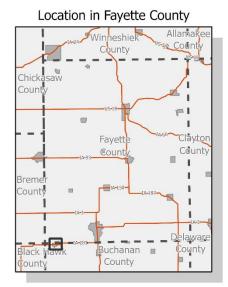
	ELGIN							
		2020	2030	2040	2050			
	# Households	310	312	304	296			
uo	Attrition	0	0	0	0			
No Attrition	Average new construction	0	18	18	18			
	# Housing Units	341	359	377	395			
	Shortage/ Surplus	31	47	73	99			

	ELGIN						
		2020	2030	2040	2050		
No Attrition & No New Construction	# Households	310	312	304	296		
	Attrition	0	0	0	0		
	Average new construction	0	0	0	0		
	# Housing Units	341	341	341	341		
Ň	Shortage/ Surplus	31	29	37	45		





# FAIRBANK



#### Legend



Fairbank

**DEMOGRAPHICS & HOUSING** 

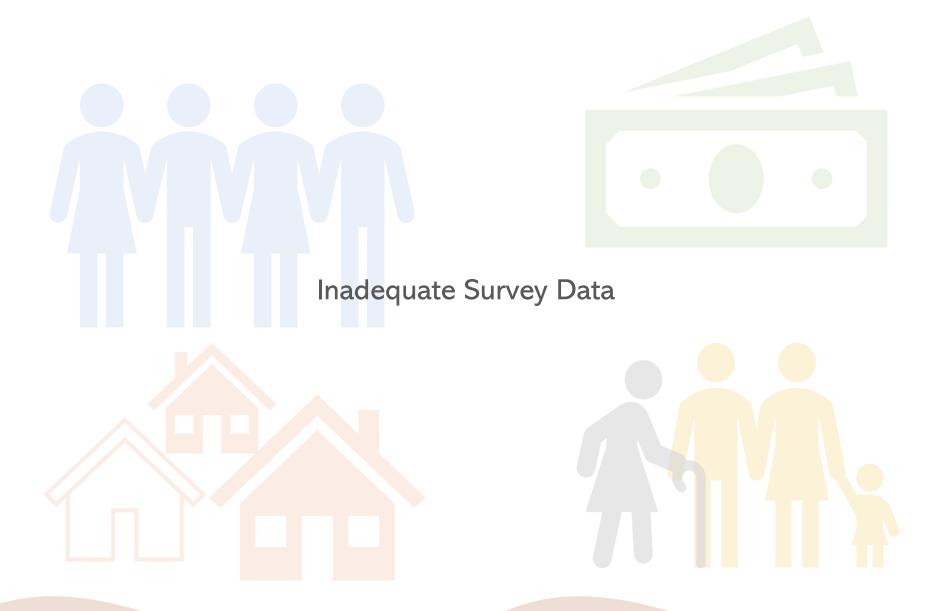
2020 Population 1,111 **2010** Population 1,113 2010-2020 Change -0.2% 2020 Total Households 451 2020 % House Burdened 7.2%



2020 Median Age 43.9 2020 Iowa Median Age 38.3

Fairbank







## CURRENT HOUSING NEEDS & GAPS

FAIRBANK								
Но	Households & Income Households & Housing Value/Rent							
Household Income Range	% of Households	# of Households	Affordable Home Value Range	# of Owner- occupied Units	Affordable Range of Renter Units	# of Renter- occupied Units	Total Affordable Units	Housing Need (negative = shortage)
\$24,999 or less	15%	82	\$49,999 or less	29	\$399 or less	21	50	-32
\$25,000- \$49,999	18%	99	\$50,000- \$99,999	125	\$400-\$799	27	152	53
\$50,000- \$74,999	19%	103	\$100,000- \$149,999	120	\$800-\$1,249	14	134	31
\$75,000- \$99,999	14%	77	\$150,000- \$199,999	90	\$1,250-\$1,499	0	90	13
\$100,000- \$149,999	21%	113	\$200,000- \$299,999	86	\$1,500- \$199,999	3	89	-24
\$150,000 and over	12%	64	\$300,000 and over	23	\$2,000 and over	0	23	-41

## PROJECTED HOUSEHOLDS & HOUSING UNITS

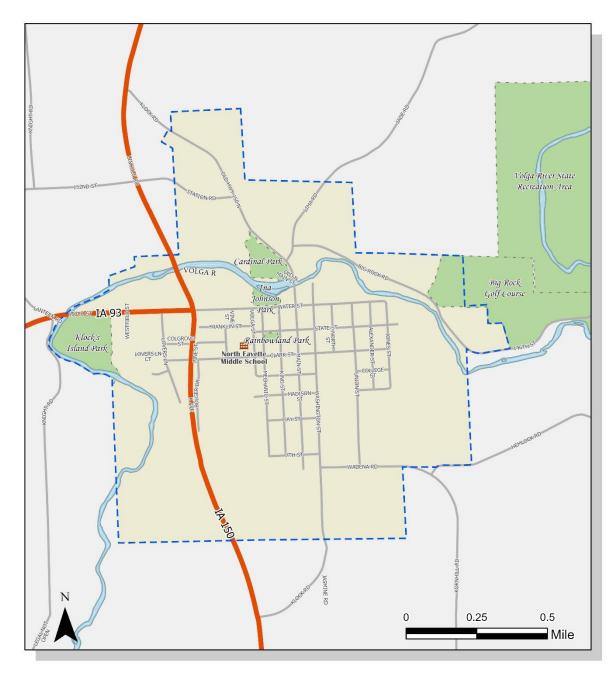
	FAIRBANK						
		2020	2030	2040	2050		
	# Households	451	454	442	430		
or	Attrition	0	2	2	2		
Status Quo	Average new construction	0	36	36	36		
St	# Housing Units	484	519	553	588		
	Shortage/ Surplus	33	64	111	157		

	FAIRBANK						
		2020	2030	2040	2050		
٦	# Households	451	454	442	430		
ructio	Attrition	0	2	2	2		
No New Construction	Average new construction	0	0	0	0		
	# Housing Units	484	483	481	480		
	Shortage/ Surplus	33	28	39	49		

	FAIRBANK						
		2020	2030	2040	2050		
	# Households	451	454	442	430		
uo	Attrition	0	0	0	0		
No Attrition	Average new construction	0	36	36	36		
	# Housing Units	484	520	556	592		
	Shortage/ Surplus	33	66	114	162		

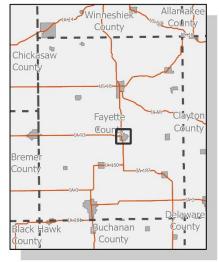
	FAIRBANK						
		2020	2030	2040	2050		
3	# Households	451	454	442	430		
No Attrition & No New Construction	Attrition	0	0	0	0		
	Average new construction	0	0	0	0		
	# Housing Units	484	484	484	484		
Ň	Shortage/ Surplus	33	30	42	54		







Location in Fayette County



#### Legend



Fayette

**DEMOGRAPHICS & HOUSING** 

2020 Population

1,256 2010 Population 1,338 2010-2020 Change -6.1%

2020 Total Households

**355** 2020 % House Burdened **29.0%** 

Favette

2020 Median Household Income\* \$34,706

2020 Median Age\* 25.4 2020 Iowa Median Age 38.3

\*The presence of Upper Iowa University in Fayette, with its large student population relative to the city's non-student population, likely explains Fayette's lower median age and median household income.

## HOUSING ISSUES & CHALLENGES

#### What were Fayette housing survey respondents' living arrangements?

<ul> <li>I own a house, condo, etc. with a mortgage, purchase contract, or loan</li> </ul>	58.97%	23
<ul> <li>I own a house, condo, etc. that is fully paid for (no mortgage)</li> </ul>	30.77%	12
<ul> <li>I rent an apartment, house, condo, etc.</li> </ul>	7.69%	3
<ul> <li>I have a rent-free arrangement</li> </ul>	2,56%	1
<ul> <li>I do not currently have steady housing</li> </ul>	0.00%	0
TOTAL		39

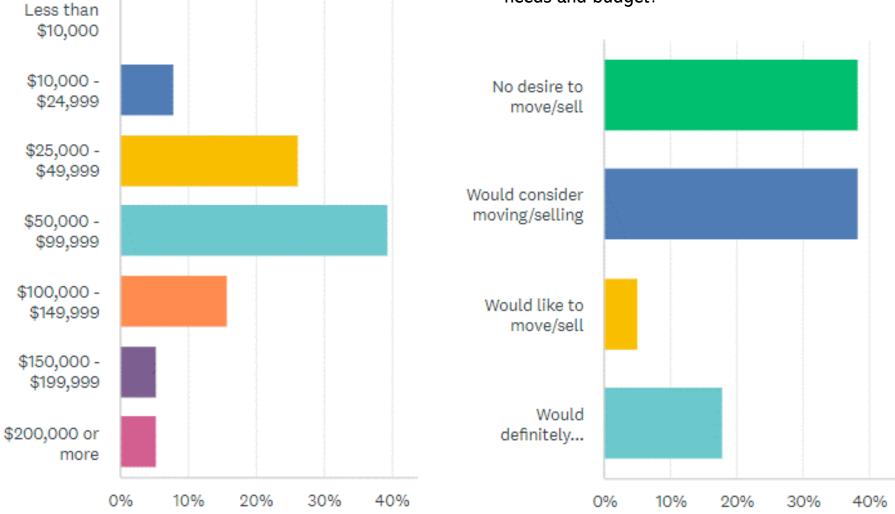
#### Had Fayette housing survey respondents experienced any housing difficulties?

<ul> <li>Shortage of affordable rental housing</li> </ul>	12.50%	3
<ul> <li>Shortage of larger, higher quality rental housing</li> </ul>	12.50%	3
<ul> <li>Limited numbers of affordable homes for sale</li> </ul>	41.67%	10
<ul> <li>Limited numbers of larger, high quality homes for sale</li> </ul>	29.17%	7
<ul> <li>Lack of newer (built after 1990) homes available</li> </ul>	50.00%	12
<ul> <li>Lack of new housing development</li> </ul>	25.00%	6
<ul> <li>Don't have enough money for required down payment on a home</li> </ul>	29.17%	7
<ul> <li>Can't afford/qualify for a mortgage at today's home prices and interest rates</li> </ul>	16.67%	4
<ul> <li>Trouble qualifying for home financing because of my credit rating</li> </ul>	8.33%	2
<ul> <li>Difficulty finding housing that is both accessible for my disability and affordable</li> </ul>	0.00%	0
Total Respondents: 24		

## Fayette

What were Fayette housing survey respondents' household incomes?

Would Fayette housing survey respondents consider moving if housing were available that better suited their needs and budget?



Fayette

What could Fayette housing survey respondents afford for rent or a mortgage if they were to move to other housing?



#### How many bedrooms and bathrooms would Fayette housing survey respondents prefer?



Fayette

### Would Fayette housing survey respondents consider these housing options?

-	DEFINITELY .	PROBABLY . NOT	NOT SURE	PROBABLY YES	DEFINITELY YES	TOTAL -
<ul> <li>Buy a duplex and rent out 1/2</li> </ul>	61.76% 21	26.47% 9	<b>5.88%</b> 2	5.88% 2	0.00% 0	34
<ul> <li>Buy a single-family home</li> </ul>	2.78% 1	2.78% 1	11.11% 4	41.67% 15	<b>41.67%</b> 15	36
<ul> <li>Buy a townhouse or condominium</li> </ul>	51.43% 18	25.71% 9	8.57% 3	14.29% 5	0.00% 0	35
<ul> <li>Buy in a seniors-only development</li> </ul>	51.43% 18	<b>11.43%</b> 4	14.29% 5	22.86% 8	0.00% 0	35
<ul> <li>Rent a single-family home</li> </ul>	44.12% 15	29.41% 10	8.82% 3	14.71% 5	<b>2.94%</b> 1	34
<ul> <li>Rent in a duplex</li> </ul>	54.29% 19	22.86% 8	11.43% 4	11.43% 4	0.00% 0	35
<ul> <li>Rent in a tri- or four-plex</li> </ul>	65.71% 23	22.86% 8	5.71% 2	5.71% 2	0.00% 0	35
<ul> <li>Rent an apartment in building with 5+ units</li> </ul>	73.53% 25	20 <b>.</b> 59% 7	<b>5.88%</b> 2	0.00% 0	0.00% 0	34
<ul> <li>Rent in a seniors-only development</li> </ul>	62.86% 22	<b>11.43%</b> 4	14.29% 5	11.43% 4	0.00% 0	35
<ul> <li>Assisted living facility</li> </ul>	67.65% 23	<b>14.71%</b> 5	11.76% 4	5.88% 2	0.00% 0	34
<ul> <li>Build a new home</li> </ul>	34.29% 12	14.29% 5	22.86% 8	14.29% 5	14.29% 5	35

<ul> <li>Home closer to workplace (shorter commute)</li> </ul>	15.38%	6
		Ŭ
✓ Handicap accessible	35.90%	14
Energy efficient	84.62%	33
<ul> <li>Mixed-use neighborhood (mix of housing, retail, restaurants, offices, etc.)</li> </ul>	17.95%	7
Low/no maintenance	61.54%	24
Attached Garage	82.05%	32
Detached Garage	17.95%	7
<ul> <li>Universal design (housing suitable for all ages, abilities, etc.)</li> </ul>	28.21%	11
Large yard size	51.28%	20
✓ Small yard size	20.51%	8
✓ Home in the country	33.33%	13
✓ Home in a city / town	38.46%	15
<ul> <li>Walkable neighborhood (quality sidewalks, safe street crossings, near services and amenities)</li> </ul>	64.10%	25
One-story home	46.15%	18
✓ Two-story home	23.08%	9
✓ Home less than 10 years old	33.33%	13
✓ Home more than 10 years old	12.82%	5
<ul> <li>"Character" home (older home with original or authentic features and aesthetic)</li> </ul>	12.82%	5
✓ Rental that allows pets	23.08%	9
<ul> <li>✓ Other features, characteristics, or amenities?</li> <li>Responses</li> </ul>	10.26%	4
Total Respondents: 39		

### What features did Fayette housing survey respondents value in making housing decisions?

Fayette

# CURRENT HOUSING NEEDS & GAPS

FAYETTE								
Но	useholds & Inco	ome		Househo	ds & Housing Va	alue/Rent		
Household Income Range	% of Households	# of Households	Affordable Home Value Range	# of Owner- occupied Units	Affordable Range of Renter Units	# of Renter- occupied Units	Total Affordable Units	Housing Need (negative = shortage)
\$24,999 or less	39%	166	\$49,999 or less	23	\$399 or less	27	50	-116
\$25,000- \$49,999	25%	108	\$50,000- \$99,999	120	\$400-\$799	99	219	111
\$50,000- \$74,999	13%	54	\$100,000- \$149,999	30	\$800-\$1,249	21	51	-3
\$75,000- \$99,999	12%	52	\$150,000- \$199,999	20	\$1,250-\$1,499	56	76	24
\$100,000- \$149,999	8%	34	\$200,000- \$299,999	32	\$1,500- \$199,999	0	32	-2
\$150,000 and over	3%	14	\$300,000 and over	0	\$2,000 and over	0	0	-14

### PROJECTED HOUSEHOLDS & HOUSING UNITS

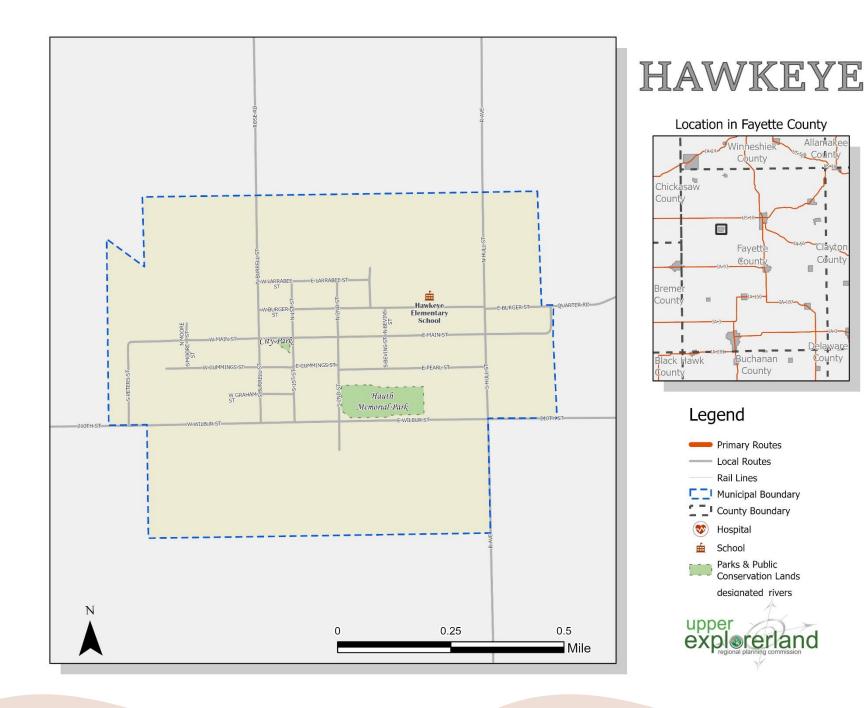
	FAYETTE								
		2020	2030	2040	2050				
	# Households	355	358	348	339				
or	Attrition	0	9	9	9				
Status Quo	Average new construction	0	20	20	20				
	# Housing Units	444	455	467	478				
	Shortage/ Surplus	89	98	119	139				

	FAYETTE								
		2020	2030	2040	2050				
No New Construction	# Households	355	358	348	339				
	Attrition	0	9	9	9				
	Average new construction	0	0	0	0				
	# Housing Units	444	435	427	418				
	Shortage/ Surplus	89	78	79	80				

	FAYETTE								
		2020	2030	2040	2050				
	# Households	355	358	348	339				
No Attrition	Attrition	0	0	0	0				
	Average new construction	0	20	20	20				
	# Housing Units	444	464	484	503				
	Shortage/ Surplus	89	106	136	165				

	FAYETTE								
		2020	2030	2040	2050				
3	# Households	355	358	348	339				
No Ne on	Attrition	0	0	0	0				
No Attrition & No New Construction	Average new construction	0	0	0	0				
	# Housing Units	444	444	444	444				
	Shortage/ Surplus	89	86	96	105				





**DEMOGRAPHICS & HOUSING** 

2020 Population

**438** 2010 Population **449** 2010-2020 Change **-2.4%** 

2020 Total Households 181 2020 % House Burdened

9.3%

2020 Median Household Income \$43,333

2020 Median Age 39.3 2020 Iowa Median Age 38.3

## HOUSING ISSUES & CHALLENGES

### What were Hawkeye housing survey respondents' living arrangements?

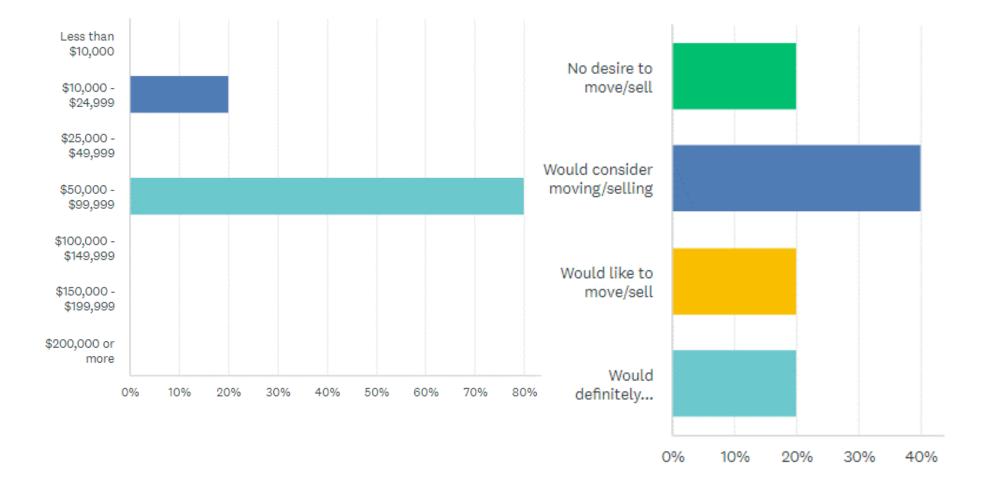
<ul> <li>I own a house, condo, etc. with a mortgage, purchase contract, or loan</li> </ul>	60.00%	3
<ul> <li>I own a house, condo, etc. that is fully paid for (no mortgage)</li> </ul>	20.00%	1
<ul> <li>I rent an apartment, house, condo, etc.</li> </ul>	20.00%	1
<ul> <li>I have a rent-free arrangement</li> </ul>	0.00%	0
<ul> <li>I do not currently have steady housing</li> </ul>	0.00%	0
TOTAL		5

### Had Hawkeye housing survey respondents experienced any housing difficulties?

<ul> <li>Shortage of affordable rental housing</li> </ul>	40.00%	2
<ul> <li>Shortage of larger, higher quality rental housing</li> </ul>	0.00%	0
<ul> <li>Limited numbers of affordable homes for sale</li> </ul>	60.00%	3
<ul> <li>Limited numbers of larger, high quality homes for sale</li> </ul>	20.00%	1
<ul> <li>Lack of newer (built after 1990) homes available</li> </ul>	0.00%	0
<ul> <li>Lack of new housing development</li> </ul>	0.00%	0
<ul> <li>Don't have enough money for required down payment on a home</li> </ul>	0.00%	0
<ul> <li>Can't afford/qualify for a mortgage at today's home prices and interest rates</li> </ul>	0.00%	0
<ul> <li>Trouble qualifying for home financing because of my credit rating</li> </ul>	0.00%	0
<ul> <li>Difficulty finding housing that is both accessible for my disability and affordable</li> </ul>	20.00%	1
Total Respondents: 5		

What were Hawkeye housing survey respondents' household incomes?

Would Hawkeye housing survey respondents consider moving if housing were available that better suited their needs and budget?



What could Hawkeye housing survey respondents afford for rent or a mortgage if they were to move to other housing?



How many bedrooms and bathrooms would Hawkeye housing survey respondents prefer?



•	DEFINITELY NOT	PROBABLY .	NOT SURE	PROBABLY YES	DEFINITELY YES	TOTAL 🔻
<ul> <li>Buy a duplex and rent out 1/2</li> </ul>	80.00% 4	0.00% 0	0.00% 0	20.00% 1	0.00% 0	5
<ul> <li>Buy a single-family home</li> </ul>	0.00% 0	0.00% 0	0.00% 0	60.00% 3	40.00% 2	5
<ul> <li>Buy a townhouse or condominium</li> </ul>	80.00% 4	0.00% 0	0.00% 0	20.00% 1	0.00% 0	5
<ul> <li>Buy in a seniors-only development</li> </ul>	80.00% 4	20.00% 1	0.00% 0	0.00% 0	0.00% 0	5
<ul> <li>Rent a single-family home</li> </ul>	20.00% 1	40.00% 2	0.00% 0	20.00% 1	20.00% 1	5
<ul> <li>Rent in a duplex</li> </ul>	60.00% 3	40.00% 2	0.00% 0	0.00% 0	0.00% 0	5
<ul> <li>Rent in a tri- or four-plex</li> </ul>	80.00% 4	20.00% 1	0.00% 0	0.00% 0	0.00% 0	5
<ul> <li>Rent an apartment in building with 5+ units</li> </ul>	100.00% 5	0.00% 0	0.00% 0	0.00% 0	0.00% 0	5
<ul> <li>Rent in a seniors-only development</li> </ul>	80.00% 4	0.00% 0	0.00% 0	20.00% 1	0.00% 0	5
<ul> <li>Assisted living facility</li> </ul>	60.00% 3	20.00% 1	20.00% 1	0.00% 0	0.00% 0	5
<ul> <li>Build a new home</li> </ul>	80.00% 4	20.00% 1	0.00% 0	0.00% 0	0.00% 0	5

### Would Hawkeye housing survey respondents consider these housing options?

<ul> <li>Home closer to workplace (shorter commute)</li> </ul>	20.00%	1
Handicap accessible	40.00%	2
Energy efficient	100.00%	5
<ul> <li>Mixed-use neighborhood (mix of housing, retail, restaurants, offices, etc.)</li> </ul>	0.00%	0
Low/no maintenance	40.00%	2
✓ Attached Garage	80.00%	4
✓ Detached Garage	0.00%	0
<ul> <li>Universal design (housing suitable for all ages, abilities, etc.)</li> </ul>	20.00%	1
<ul> <li>Large yard size</li> </ul>	80.00%	4
Small yard size	0.00%	0
Home in the country	80.00%	4
✓ Home in a city / town	20.00%	1
<ul> <li>Walkable neighborhood (quality sidewalks, safe street crossings, near services and amenities)</li> </ul>	40.00%	2
One-story home	60.00%	3
✓ Two-story home	0.00%	0
<ul> <li>Home less than 10 years old</li> </ul>	0.00%	0
<ul> <li>Home more than 10 years old</li> </ul>	0.00%	0
<ul> <li>"Character" home (older home with original or authentic features and aesthetic)</li> </ul>	0.00%	0
<ul> <li>Rental that allows pets</li> </ul>	20.00%	1
Other features, characteristics, or amenities?     Responses	20.00%	1
Total Respondents: 5		

### What features did Hawkeye housing survey respondents value in making housing decisions?

# CURRENT HOUSING NEEDS & GAPS

HAWKEYE								
Ηοι	useholds & Inco	ome		Househo	ds & Housing Va	alue/Rent		
Household Income Range	% of Households	# of Households	Affordable Home Value Range	# of Owner- occupied Units	Affordable Range of Renter Units	# of Renter- occupied Units	Total Affordable Units	Housing Need (negative = shortage)
\$24,999 or less	24%	48	\$49,999 or less	59	\$399 or less	15	74	26
\$25,000- \$49,999	31%	63	\$50,000- \$99,999	60	\$400-\$799	22	82	19
\$50,000- \$74,999	16%	33	\$100,000- \$149,999	18	\$800-\$1,249	2	20	-13
\$75,000- \$99,999	11%	22	\$150,000- \$199,999	10	\$1,250-\$1,499	0	10	-12
\$100,000- \$149,999	16%	33	\$200,000- \$299,999	0	\$1,500- \$199,999	6	6	-27
\$150,000 and over	2%	5	\$300,000 and over	6	\$2,000 and over	0	6	1

### PROJECTED HOUSEHOLDS & HOUSING UNITS

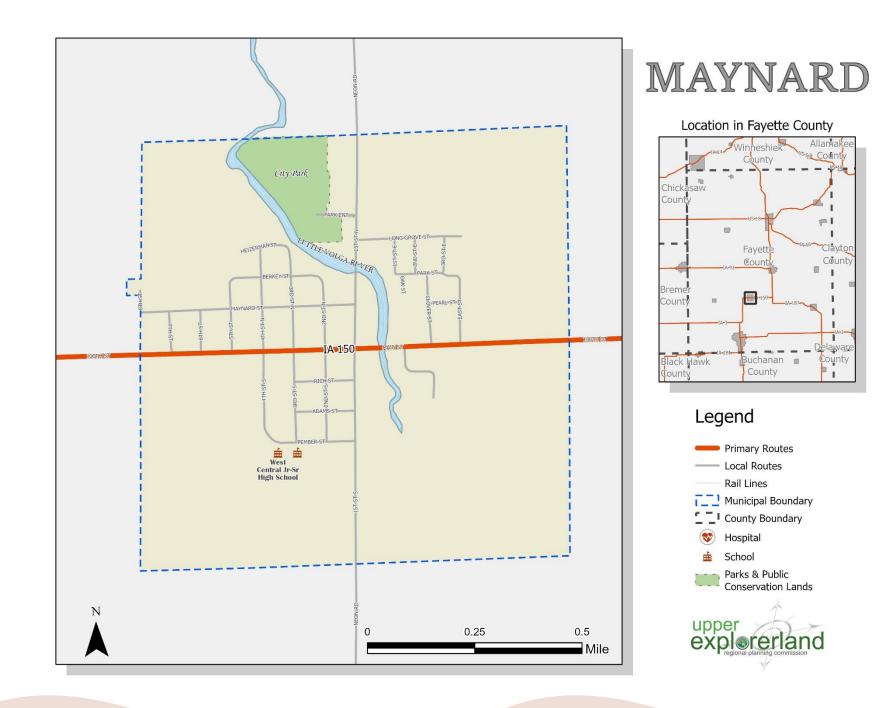
	HAWKEYE							
		2020	2030	2040	2050			
	# Households	181	182	177	173			
q	Attrition	0	6	6	6			
Status Quo	Average new construction	0	5	5	5			
	# Housing Units	220	219	218	217			
	Shortage/ Surplus	39	37	41	45			

	ΗΑ₩ΚΕΥΕ							
		2020	2030	2040	2050			
c	# Households	181	182	177	173			
No New Construction	Attrition	0	6	6	6			
	Average new construction	0	0	0	0			
	# Housing Units	220	214	207	201			
z	Shortage/ Surplus	39	31	30	28			

	ΗΑ₩ΚΕΥΕ							
		2020	2030	2040	2050			
	# Households	181	182	177	173			
uo	Attrition	0	0	0	0			
No Attrition	Average new construction	0	5	5	5			
	# Housing Units	220	225	231	236			
	Shortage/ Surplus	39	43	53	64			

	HAWKEYE								
		2020	2030	2040	2050				
3	# Households	181	182	177	173				
No Ne on	Attrition	0	0	0	0				
No Attrition & No New Construction	Average new construction	0	0	0	0				
	# Housing Units	220	220	220	220				
ž	Shortage/ Surplus	39	38	43	47				





**DEMOGRAPHICS & HOUSING** 

2020 Population

476 2010 Population 518 2010-2020 Change -8.1%

2020 Total Households

212 2020 % House Burdened 12.5% 2020 Median Household Income \$38,750

2020 Median Age 47.8 2020 Iowa Median Age 38.3

## HOUSING ISSUES & CHALLENGES

#### What were Maynard housing survey respondents' living arrangements?

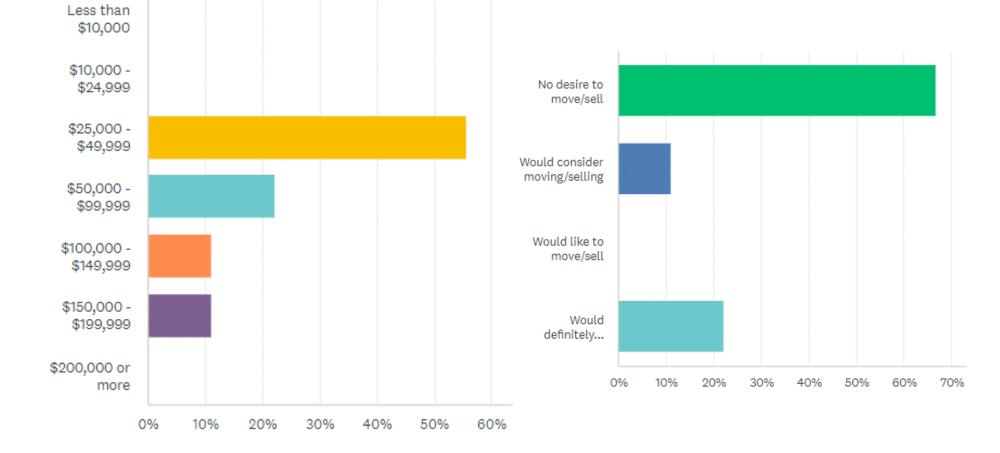
<ul> <li>I own a house, condo, etc. with a mortgage, purchase contract, or loan</li> </ul>	88.89%	8
<ul> <li>I own a house, condo, etc. that is fully paid for (no mortgage)</li> </ul>	11.11%	1
<ul> <li>I rent an apartment, house, condo, etc.</li> </ul>	0.00%	0
<ul> <li>I have a rent-free arrangement</li> </ul>	0.00%	0
<ul> <li>I do not currently have steady housing</li> </ul>	0.00%	0
TOTAL		9

#### Had Maynard housing survey respondents experienced any housing difficulties?

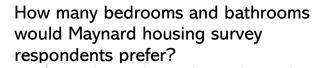
<ul> <li>Shortage of affordable rental housing</li> </ul>	0.00%	0
<ul> <li>Shortage of larger, higher quality rental housing</li> </ul>	0.00%	0
<ul> <li>Limited numbers of affordable homes for sale</li> </ul>	42.86%	3
<ul> <li>Limited numbers of larger, high quality homes for sale</li> </ul>	14.29%	1
<ul> <li>Lack of newer (built after 1990) homes available</li> </ul>	42.86%	3
<ul> <li>Lack of new housing development</li> </ul>	0.00%	0
<ul> <li>Don't have enough money for required down payment on a home</li> </ul>	0.00%	0
<ul> <li>Can't afford/qualify for a mortgage at today's home prices and interest rates</li> </ul>	0.00%	0
<ul> <li>Trouble qualifying for home financing because of my credit rating</li> </ul>	0.00%	0
<ul> <li>Difficulty finding housing that is both accessible for my disability and affordable</li> </ul>	14.29%	1
Total Respondents: 7		

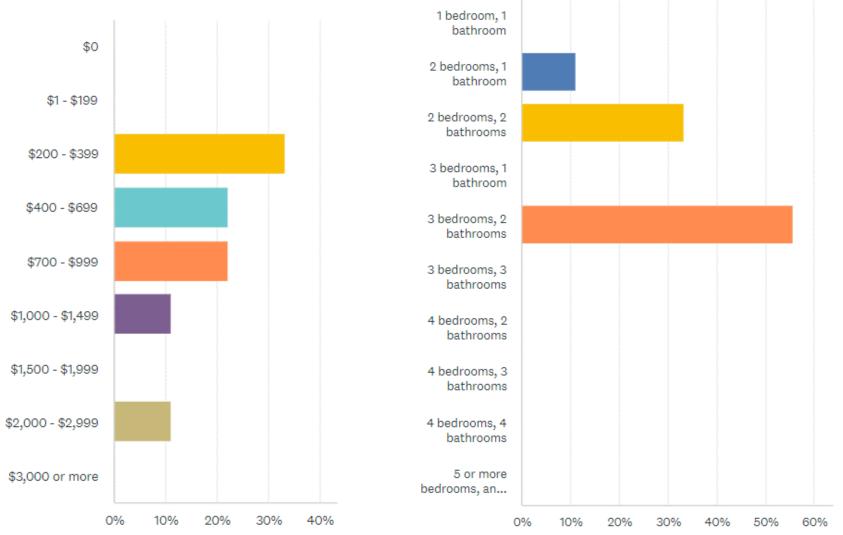
What were Maynard housing survey respondents' household incomes?

Would Maynard housing survey respondents consider moving if housing were available that better suited their needs and budget?



What could Maynard housing survey respondents afford for rent or a mortgage if they were to move to other housing?





•	DEFINITELY -	PROBABLY .	NOT SURE	PROBABLY YES	DEFINITELY YES	TOTAL 🔻
<ul> <li>Buy a duplex and rent out 1/2</li> </ul>	77.78% 7	22.22% 2	0.00% 0	0.00% 0	0.00% 0	9
<ul> <li>Buy a single-family home</li> </ul>	0.00% 0	11.11% 1	0.00% 0	55.56% 5	33.33% 3	9
<ul> <li>Buy a townhouse or condominium</li> </ul>	22.22% 2	<b>44.44%</b> 4	33.33% 3	0.00% 0	0.00% 0	9
<ul> <li>Buy in a seniors-only development</li> </ul>	11.11% 1	44.44% 4	33.33% 3	<mark>11.11%</mark> 1	0.00% 0	9
<ul> <li>Rent a single-family home</li> </ul>	<b>55.56%</b> 5	44.44% 4	0.00% 0	0.00% 0	0.00% 0	9
<ul> <li>Rent in a duplex</li> </ul>	<b>44.44%</b> 4	55.56% 5	0.00% 0	0.00% 0	0.00% 0	9
<ul> <li>Rent in a tri- or four-plex</li> </ul>	<b>66.67%</b> 6	33.33% 3	0.00% 0	0.00% 0	0.00% 0	9
<ul> <li>Rent an apartment in building with 5+ units</li> </ul>	66.67% 6	33.33% 3	0.00% 0	0.00% 0	0.00% 0	9
<ul> <li>Rent in a seniors-only development</li> </ul>	<b>44.44%</b> 4	44.44% 4	0.00% 0	<mark>11.11%</mark> 1	0.00% 0	9
<ul> <li>Assisted living facility</li> </ul>	55.56% 5	33.33% 3	0.00% 0	11.11% 1	0.00% 0	9
<ul> <li>Build a new home</li> </ul>	33.33% 3	22.22% 2	11.11% 1	22.22% 2	11.11% 1	9

### Would Maynard housing survey respondents consider these housing options?

NSWER CHOICES	<ul> <li>RESPONSE</li> </ul>	ES .
Home closer to workplace (shorter commute)	44.44%	
Handicap accessible	44.44%	
Energy efficient	77.78%	
Mixed-use neighborhood (mix of housing, retail, restaurants, offices, etc.)	11.11%	
Low/no maintenance	44.44%	
Attached Garage	77.78%	
Detached Garage	0.00%	
Universal design (housing suitable for all ages, abilities, etc.)	22.22%	
Large yard size	55.56%	
Small yard size	0.00%	
Home in the country	33.33%	
Home in a city / town	0.00%	
Walkable neighborhood (quality sidewalks, safe street crossings, near services and amenities)	22.22%	
One-story home	55.56%	
Two-story home	11.11%	
Home less than 10 years old	33.33%	
Home more than 10 years old	11.11%	
"Character" home (older home with original or authentic features and aesthetic)	0.00%	
Rental that allows pets	0.00%	
Other features, characteristics, or amenities? Respon	ises 0.00%	

### What features did Maynard housing survey respondents value in making housing decisions?

# CURRENT HOUSING NEEDS & GAPS

MAYNARD								
Ηοι	useholds & Inco	ome		Househo	ds & Housing Va	alue/Rent		
Household Income Range	% of Households	# of Households	Affordable Home Value Range	# of Owner- occupied Units	Affordable Range of Renter Units	# of Renter- occupied Units	Total Affordable Units	Housing Need (negative = shortage)
\$24,999 or less	28%	67	\$49,999 or less	35	\$399 or less	10	45	-22
\$25,000- \$49,999	28%	68	\$50,000- \$99,999	58	\$400-\$799	41	99	31
\$50,000- \$74,999	19%	45	\$100,000- \$149,999	55	\$800-\$1,249	6	61	16
\$75,000- \$99,999	11%	26	\$150,000- \$199,999	13	\$1,250-\$1,499	4	17	-9
\$100,000- \$149,999	12%	28	\$200,000- \$299,999	11	\$1,500- \$199,999	0	11	-17
\$150,000 and over	3%	6	\$300,000 and over	7	\$2,000 and over	0	7	1

### PROJECTED HOUSEHOLDS & HOUSING UNITS

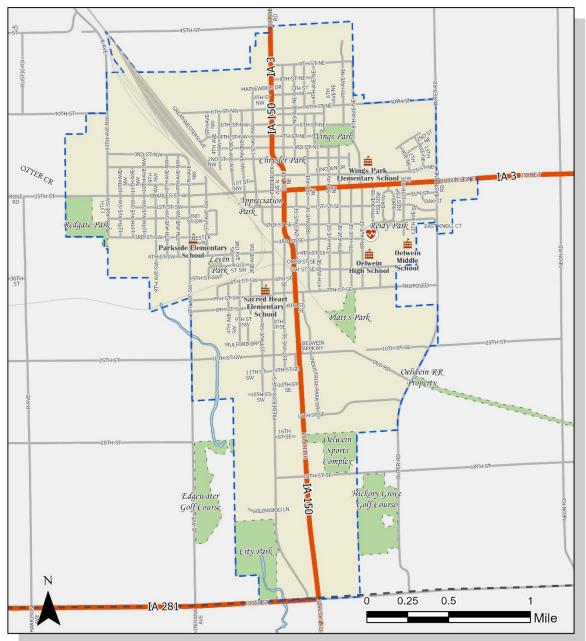
	MAYNARD						
		2020	2030	2040	2050		
	# Households	212	214	208	202		
or	Attrition	0	1	1	1		
Status Quo	Average new construction	0	9	9	9		
	# Housing Units	236	244	252	260		
	Shortage/ Surplus	24	31	44	58		

	MAYNARD							
		2020	2030	2040	2050			
c	# Households	212	214	208	202			
ructio	Attrition	0	1	1	1			
No New Construction	Average new construction	0	0	0	0			
	# Housing Units	236	235	234	233			
z	Shortage/ Surplus	24	22	26	31			

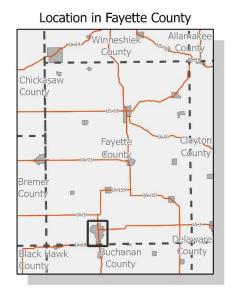
	MAYNARD							
		2020	2030	2040	2050			
	# Households	212	214	208	202			
No Attrition	Attrition	0	0	0	0			
	Average new construction	0	9	9	9			
	# Housing Units	236	245	254	263			
	Shortage/ Surplus	24	31	46	61			

	MAYNARD						
		2020	2030	2040	2050		
N	# Households	212	214	208	202		
No Attrition & No New Construction	Attrition	0	0	0	0		
	Average new construction	0	0	0	0		
	# Housing Units	236	236	236	236		
Ň	Shortage/ Surplus	24	22	28	34		





# OELWEIN



### Legend



**DEMOGRAPHICS & HOUSING** 

**2020** Population

5,920 2010 Population 6,415 2010-2020 Change -7.7%

2020 Total Households

2,550 2020 % House Burdened 21.5%



2020 Median Age 44.1 2020 Iowa Median Age 38.3

Oelwein

# HOUSING ISSUES & CHALLENGES

### What were Oelwein housing survey respondents' living arrangements?

ANSWER CHOICES	RESPONSES	•
<ul> <li>I own a house, condo, etc. with a mortgage, purchase contract, or loan</li> </ul>	50.00%	13
<ul> <li>I own a house, condo, etc. that is fully paid for (no mortgage)</li> </ul>	42.31%	11
<ul> <li>I rent an apartment, house, condo, etc.</li> </ul>	7.69%	2
✓ I have a rent-free arrangement	0.00%	0
<ul> <li>I do not currently have steady housing</li> </ul>	0.00%	0
TOTAL		26

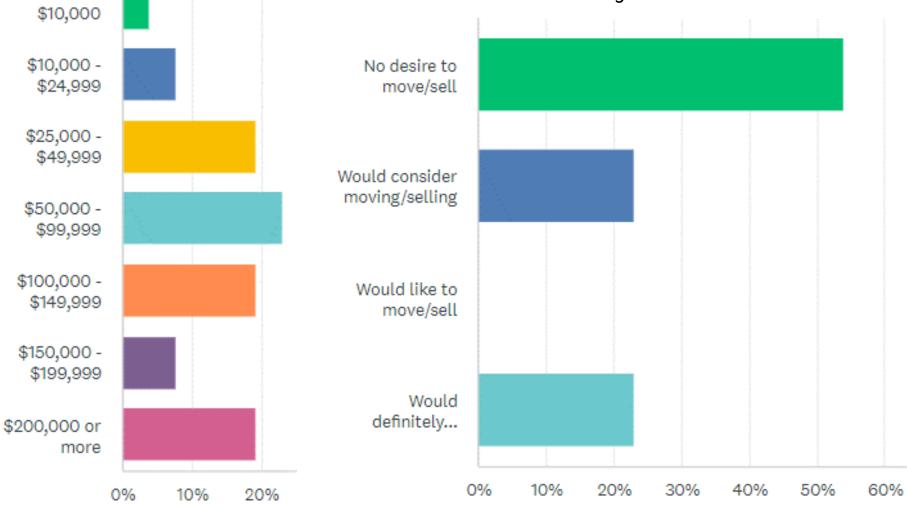
#### Had Oelwein housing survey respondents experienced any housing difficulties?

<ul> <li>Shortage of affordable rental housing</li> </ul>	26.67%	4
<ul> <li>Shortage of larger, higher quality rental housing</li> </ul>	13.33%	2
<ul> <li>Limited numbers of affordable homes for sale</li> </ul>	33.33%	5
<ul> <li>Limited numbers of larger, high quality homes for sale</li> </ul>	40.00%	6
<ul> <li>Lack of newer (built after 1990) homes available</li> </ul>	46.67%	7
<ul> <li>Lack of new housing development</li> </ul>	33.33%	5
<ul> <li>Don't have enough money for required down payment on a home</li> </ul>	6.67%	1
<ul> <li>Can't afford/qualify for a mortgage at today's home prices and interest rates</li> </ul>	13.33%	2
<ul> <li>Trouble qualifying for home financing because of my credit rating</li> </ul>	20.00%	3
<ul> <li>Difficulty finding housing that is both accessible for my disability and affordable</li> </ul>	6.67%	1
Total Respondents: 15		

# Oelwein

What were Oelwein housing survey respondents' household incomes?

Would Oelwein housing survey respondents consider moving if housing were available that better suited their needs and budget?



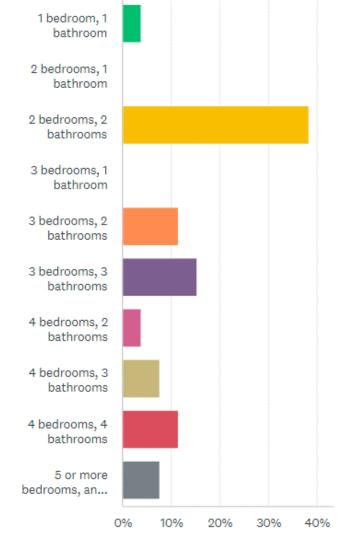
Oelwein

Less than

What could Oelwein housing survey respondents afford for rent or a mortgage if they were to move to other housing?



#### How many bedrooms and bathrooms would Oelwein housing survey respondents prefer?



**Oelwein** 

•	DEFINITELY .	PROBABLY -	NOT SURE	PROBABLY YES	DEFINITELY YES	TOTAL 🔻
<ul> <li>Buy a duplex and rent out 1/2</li> </ul>	<b>66.67%</b> 16	<b>20.83%</b> 5	8.33% 2	4.17% 1	0.00% 0	24
<ul> <li>Buy a single-family home</li> </ul>	4.17% 1	8.33% 2	16.67% 4	25.00% 6	45.83% 11	24
<ul> <li>Buy a townhouse or condominium</li> </ul>	37.50% 9	<b>20.83%</b> 5	12.50% 3	<b>20.83%</b> 5	8.33% 2	24
<ul> <li>Buy in a seniors-only development</li> </ul>	45.83% 11	16.67% 4	25.00% 6	8.33% 2	4.17% 1	24
<ul> <li>Rent a single-family home</li> </ul>	54.17% 13	29.17% 7	8.33% 2	8.33% 2	0.00% 0	24
<ul> <li>Rent in a duplex</li> </ul>	65.22% 15	<b>26.09%</b> 6	8.70% 2	0.00% 0	0.00% 0	23
<ul> <li>Rent in a tri- or four-plex</li> </ul>	<b>78.26%</b> 18	21.74% 5	0.00% 0	0.00% 0	0.00% 0	23
<ul> <li>Rent an apartment in building with 5+ units</li> </ul>	82.61% 19	13.04% 3	<b>4.35%</b> 1	0.00% 0	0.00% 0	23
<ul> <li>Rent in a seniors-only development</li> </ul>	48.00% 12	28.00% 7	8.00% 2	12.00% 3	4.00% 1	25
<ul> <li>Assisted living facility</li> </ul>	50.00% 12	25.00% 6	25.00% 6	0.00% 0	0.00% 0	24
<ul> <li>Build a new home</li> </ul>	34.78% 8	<b>26.09%</b> 6	34.78% 8	4.35% 1	0.00% 0	23

### Would Oelwein housing survey respondents consider these housing options?

✓ Home closer to workplace (shorter commute)	8.00%	2
✓ Handicap accessible	28.00%	7
✓ Energy efficient	84.00%	21
<ul> <li>Mixed-use neighborhood (mix of housing, retail, restaurants, offices, etc.)</li> </ul>	20.00%	5
✓ Low/no maintenance	68.00%	17
✓ Attached Garage	92.00%	23
✓ Detached Garage	12.00%	3
<ul> <li>Universal design (housing suitable for all ages, abilities, etc.)</li> </ul>	28.00%	7
✓ Large yard size	40.00%	10
✓ Small yard size	24.00%	6
✓ Home in the country	4.00%	1
✓ Home in a city / town	44.00%	11
<ul> <li>Walkable neighborhood (quality sidewalks, safe street crossings, near services and amenities)</li> </ul>	48.00%	12
✓ One-story home	60.00%	15
✓ Two-story home	4.00%	1
<ul> <li>Home less than 10 years old</li> </ul>	60.00%	15
<ul> <li>Home more than 10 years old</li> </ul>	4.00%	1
<ul> <li>"Character" home (older home with original or authentic features and aesthetic)</li> </ul>	8.00%	2
✓ Rental that allows pets	8.00%	2
Other features, characteristics, or amenities?     Responses	12.00%	3
Total Respondents: 25		

### What features did Oelwein housing survey respondents value in making housing decisions?

Oelwein

# CURRENT HOUSING NEEDS & GAPS

OELWEIN								
Households & Income Households & Housing Value/Rent								
Household Income Range	% of Households	# of Households	Affordable Home Value Range	# of Owner- occupied Units	Affordable Range of Renter Units	# of Renter- occupied Units	Total Affordable Units	Housing Need (negative = shortage)
\$24,999 or less	32%	799	\$49,999 or less	423	\$399 or less	110	533	-266
\$25,000- \$49,999	27%	674	\$50,000- \$99,999	556	\$400-\$799	545	1101	427
\$50,000- \$74,999	19%	467	\$100,000- \$149,999	388	\$800-\$1,249	125	513	46
\$75,000- \$99,999	11%	269	\$150,000- \$199,999	171	\$1,250-\$1,499	9	180	-89
\$100,000- \$149,999	8%	195	\$200,000- \$299,999	144	\$1,500- \$199,999	0	144	-51
\$150,000 and over	3%	74	\$300,000 and over	7	\$2,000 and over	0	7	-67

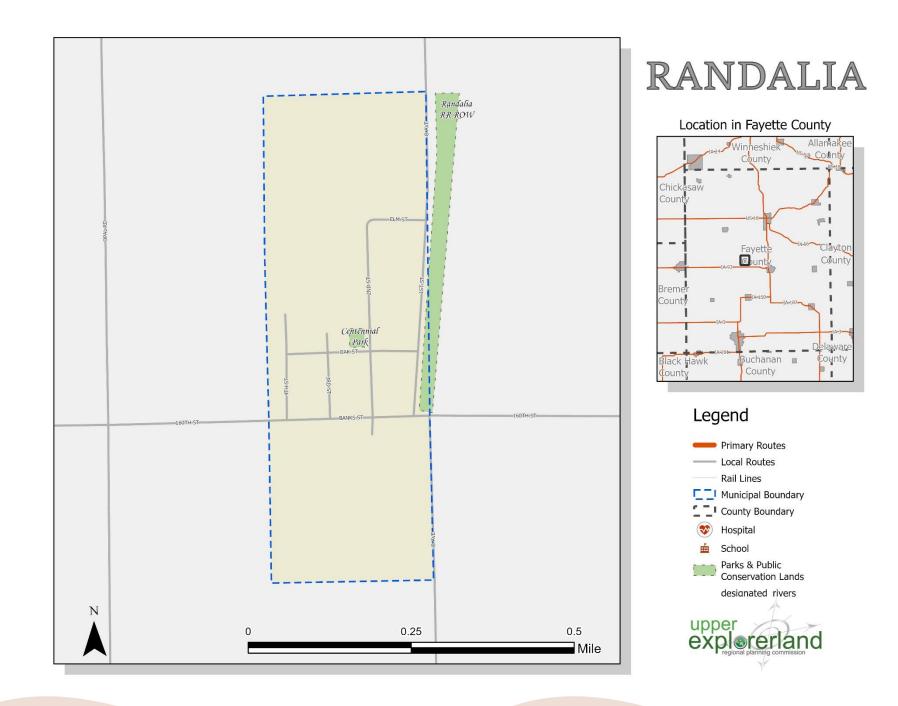
### PROJECTED HOUSEHOLDS & HOUSING UNITS

	OELWEIN						
		2020	2030	2040	2050		
	# Households	2550	2569	2498	2433		
or	Attrition	0	45	45	45		
Status Quo	Average new construction	0	59	59	59		
St	# Housing Units	2936	2950	2964	2978		
	Shortage/ Surplus	386	381	465	545		

	OELWEIN							
		2020	2030	2040	2050			
c	# Households	2550	2569	2498	2433			
No New Construction	Attrition	0	45	45	45			
	Average new construction	0	0	0	0			
	# Housing Units	2936	2891	2845	2800			
z	Shortage/ Surplus	386	322	347	367			

	OELWEIN						
		2020	2030	2040	2050		
	# Households	2550	2569	2498	2433		
uo	Attrition	0	0	0	0		
No Attrition	Average new construction	0	59	59	59		
	# Housing Units	2936	2995	3055	3114		
	Shortage/ Surplus	386	427	556	681		

	OELWEIN						
		2020	2030	2040	2050		
3	# Households	2550	2569	2498	2433		
No Attrition & No New Construction	Attrition	0	0	0	0		
	Average new construction	0	0	0	0		
	# Housing Units	2936	2936	2936	2936		
ž	Shortage/ Surplus	386	367	438	503		



**DEMOGRAPHICS & HOUSING** 

2020 Population

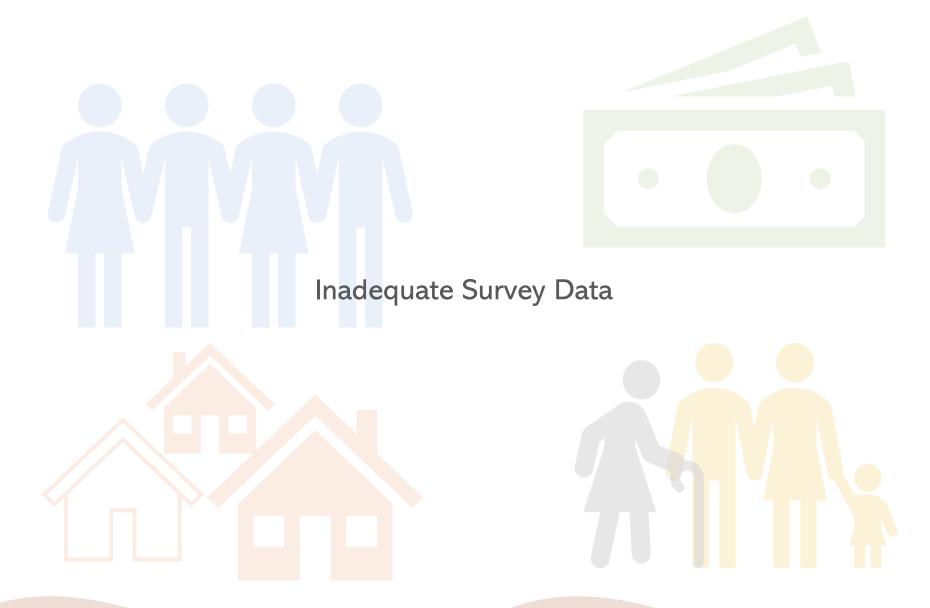
50 2010 Population 68 2010-2020 Change -26.5%

2020 Total Households

2020 % House Burdened 25.8% 2020 Median Household Income \$35,417

2020 Median Age 48.6 2020 Iowa Median Age 38.3





# CURRENT HOUSING NEEDS & GAPS

RANDALIA									
Ηοι	useholds & Inco	ome		Househo	ds & Housing Va	alue/Rent			
Household Income Range	% of Households	# of Households	Affordable Home Value Range	# of Owner- occupied Units	Affordable Range of Renter Units	# of Renter- occupied Units	Total Affordable Units	Housing Need (negative = shortage)	
\$24,999 or less	35%	11	\$49,999 or less	15	\$399 or less	0	15	4	
\$25,000- \$49,999	35%	11	\$50,000- \$99,999	9	\$400-\$799	0	9	-2	
\$50,000- \$74,999	16%	5	\$100,000- \$149,999	7	\$800-\$1,249	0	7	2	
\$75,000- \$99,999	13%	4	\$150,000- \$199,999	0	\$1,250-\$1,499	0	0	-4	
\$100,000- \$149,999	0%	0	\$200,000- \$299,999	0	\$1,500- \$199,999	0	0	0	
\$150,000 and over	0%	0	\$300,000 and over	0	\$2,000 and over	0	0	0	

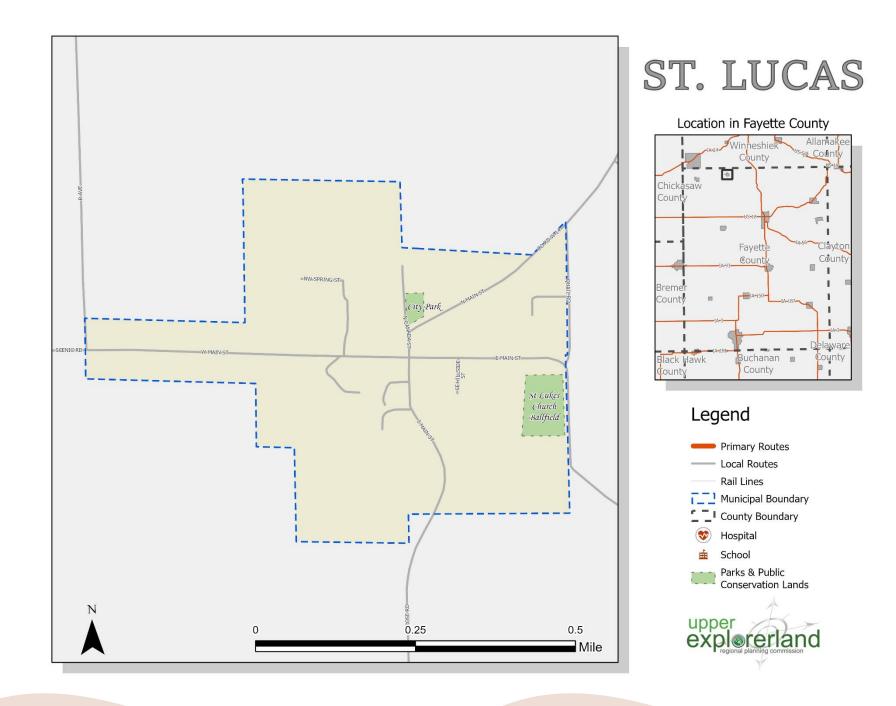
# PROJECTED HOUSEHOLDS & HOUSING UNITS

	RANDALIA								
		2020	2030	2040	2050				
	# Households	23	23	23	22				
q	Attrition	0	4	4	4				
Status Quo	Average new construction	0	5	5	5				
St	# Housing Units	29	31	33	34				
	Shortage/ Surplus	6	8	10	12				

	RANDALIA								
		2020	2030	2040	2050				
c	# Households	23	23	23	22				
No New Construction	Attrition	0	4	4	4				
	Average new construction	0	0	0	0				
	# Housing Units	29	25	22	18				
z	Shortage/ Surplus	6	2	-1	-4				

	RANDALIA							
		2020	2030	2040	2050			
	# Households	23	23	23	22			
uo	Attrition	0	0	0	0			
No Attrition	Average new construction	0	5	5	5			
	# Housing Units	29	34	40	45			
	Shortage/ Surplus	6	11	17	23			

	RANDALIA								
		2020	2030	2040	2050				
8	# Households	23	23	23	22				
No Attrition & No New Construction	Attrition	0	0	0	0				
	Average new construction	0	0	0	0				
	# Housing Units	29	29	29	29				
Ž	Shortage/ Surplus	6	6	6	7				



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**DEMOGRAPHICS & HOUSING** 

2020 Population

167

2010 Population 143 2010-2020 Change 16.8%

2020 Total Households

74 2020 % House Burdened 10.5% 2020 Median Household Income \$48,281

2020 Median Age 39.4 2020 Iowa Median Age 38.3

# HOUSING ISSUES & CHALLENGES

### What were St. Lucas housing survey respondents' living arrangements?

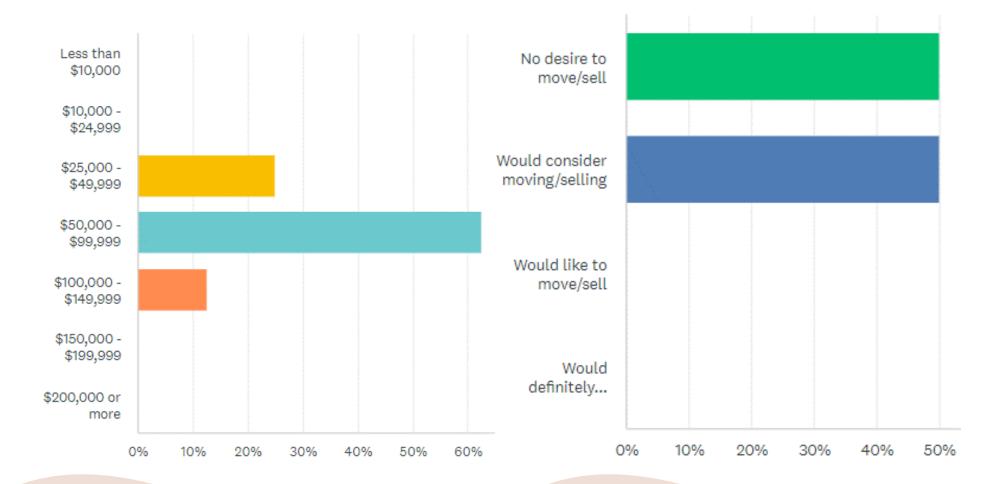
<ul> <li>I own a house, condo, etc. with a mortgage, purchase contract, or loan</li> </ul>	87.50%	7
<ul> <li>I own a house, condo, etc. that is fully paid for (no mortgage)</li> </ul>	12.50%	1
<ul> <li>I rent an apartment, house, condo, etc.</li> </ul>	0.00%	0
<ul> <li>I have a rent-free arrangement</li> </ul>	0.00%	0
<ul> <li>I do not currently have steady housing</li> </ul>	0.00%	0
TOTAL		8

### Had St. Lucas housing survey respondents experienced any housing difficulties?

•	Shortage of affordable rental housing	0.00%	0
-	Shortage of larger, higher quality rental housing	0.00%	0
•	Limited numbers of affordable homes for sale	33.33%	1
-	Limited numbers of larger, high quality homes for sale	33.33%	1
•	Lack of newer (built after 1990) homes available	33.33%	1
•	Lack of new housing development	33.33%	1
-	Don't have enough money for required down payment on a home	0.00%	0
•	Can't afford/qualify for a mortgage at today's home prices and interest rates	0.00%	0
•	Trouble qualifying for home financing because of my credit rating	0.00%	0
-	Difficulty finding housing that is both accessible for my disability and affordable	0.00%	0
Т	otal Respondents: 3		

What were St. Lucas housing survey respondents' household incomes?

Would St. Lucas housing survey respondents consider moving if housing were available that better suited their needs and budget?



**St. Lucas** 

117

What could St. Lucas housing survey respondents afford for rent or a mortgage if they were to move to other housing?



### How many bedrooms and bathrooms would St. Lucas housing survey respondents prefer?



-	DEFINITELY . NOT	PROBABLY .	NOT SURE	PROBABLY YES	DEFINITELY YES	TOTAL 🔻
<ul> <li>Buy a duplex and rent out 1/2</li> </ul>	71.43% 5	28.57% 2	0.00% 0	0.00% 0	0.00% 0	7
<ul> <li>Buy a single-family home</li> </ul>	0.00% 0	0.00% 0	12.50% 1	37.50% 3	50.00% 4	8
<ul> <li>Buy a townhouse or condominium</li> </ul>	50.00% 4	25.00% 2	12.50% 1	12.50% 1	0.00% 0	8
<ul> <li>Buy in a seniors-only development</li> </ul>	50.00% 4	12.50% 1	25.00% 2	12.50% 1	0.00% 0	8
<ul> <li>Rent a single-family home</li> </ul>	50.00% 4	12.50% 1	37.50% 3	0.00% 0	0.00% 0	8
<ul> <li>Rent in a duplex</li> </ul>	62.50% 5	3 <b>7.50%</b> 3	0.00% 0	0.00% 0	0.00% 0	8
<ul> <li>Rent in a tri- or four-plex</li> </ul>	75.00% 6	25.00% 2	0.00% 0	0.00% 0	0.00% 0	8
<ul> <li>Rent an apartment in building with 5+ units</li> </ul>	75.00% 6	25.00% 2	0.00% 0	0.00% 0	0.00% 0	8
<ul> <li>Rent in a seniors-only development</li> </ul>	62.50% 5	<b>25.00%</b> 2	12.50% 1	0.00% 0	0.00% 0	8
<ul> <li>Assisted living facility</li> </ul>	62.50% 5	12.50% 1	25.00% 2	0.00% 0	0.00% 0	8
<ul> <li>Build a new home</li> </ul>	25.00% 2	12.50% 1	37.50% 3	25.00% 2	0.00% 0	8

### Would St. Lucas housing survey respondents consider these housing options?

<ul> <li>Home closer to workplace (shorter commute)</li> </ul>		12.50%	1
✓ Handicap accessible		12.50%	1
✓ Energy efficient		87.50%	7
<ul> <li>Mixed-use neighborhood (mix of housing, retail, restaurants, offices, etc.)</li> </ul>		0.00%	0
✓ Low/no maintenance		25.00%	2
✓ Attached Garage		87.50%	7
✓ Detached Garage		0.00%	0
<ul> <li>Universal design (housing suitable for all ages, abilities, etc.)</li> </ul>		0.00%	0
✓ Large yard size		50.00%	4
✓ Small yard size		12.50%	1
✓ Home in the country		37.50%	3
✓ Home in a city / town		50.00%	4
Walkable neighborhood (quality sidewalks, safe street crossings, near services and amenities)		50.00%	4
One-story home		75.00%	6
Two-story home		25.00%	2
<ul> <li>Home less than 10 years old</li> </ul>		37.50%	3
✓ Home more than 10 years old		37.50%	3
<ul> <li>"Character" home (older home with original or authentic features and aesthetic)</li> </ul>		37.50%	3
<ul> <li>Rental that allows pets</li> </ul>		12.50%	1
Other features, characteristics, or amenities?	Responses	12.50%	1
Total Respondents: 8			

### What features did St. Lucas housing survey respondents value in making housing decisions?

# CURRENT HOUSING NEEDS & GAPS

ST. LUCAS								
Но	useholds & Inco	ome		Househo	ds & Housing Va	alue/Rent		
Household Income Range	% of Households	# of Households	Affordable Home Value Range	# of Owner- occupied Units	Affordable Range of Renter Units	# of Renter- occupied Units	Total Affordable Units	Housing Need (negative = shortage)
\$24,999 or less	23%	13	\$49,999 or less	11	\$399 or less	0	11	-2
\$25,000- \$49,999	37%	21	\$50,000- \$99,999	23	\$400-\$799	4	27	6
\$50,000- \$74,999	16%	9	\$100,000- \$149,999	8	\$800-\$1,249	0	8	-1
\$75,000- \$99,999	12%	7	\$150,000- \$199,999	5	\$1,250-\$1,499	0	5	-2
\$100,000- \$149,999	9%	5	\$200,000- \$299,999	6	\$1,500- \$199,999	0	6	1
\$150,000 and over	4%	2	\$300,000 and over	0	\$2,000 and over	0	0	-2

# PROJECTED HOUSEHOLDS & HOUSING UNITS

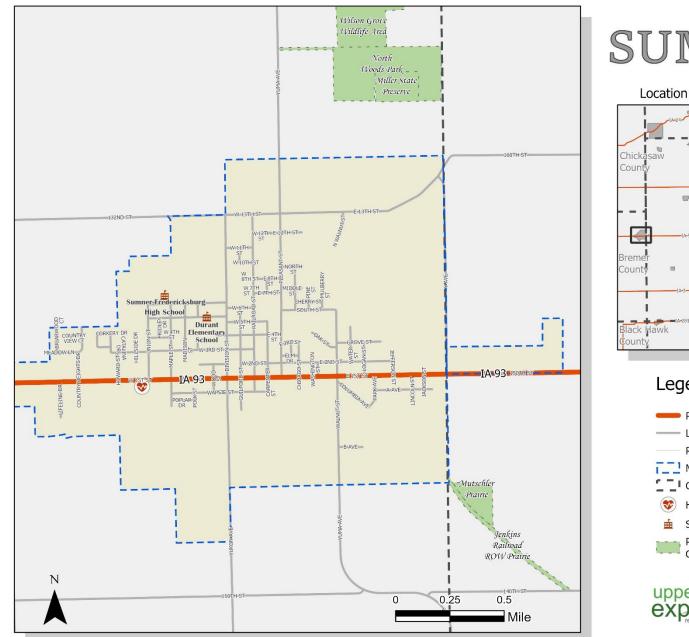
	ST. LUCAS								
		2020	2030	2040	2050				
	# Households	74	75	73	71				
or	Attrition	0	0	0	0				
Status Quo	Average new construction	0	5	5	5				
Sta	# Housing Units	84	89	94	99				
	Shortage/ Surplus	10	14	21	28				

	ST. LUCAS								
		2020	2030	2040	2050				
c	# Households	74	75	73	71				
No New Construction	Attrition	0	0	0	0				
	Average new construction	0	0	0	0				
	# Housing Units	84	84	83	83				
z	Shortage/ Surplus	10	9	11	12				

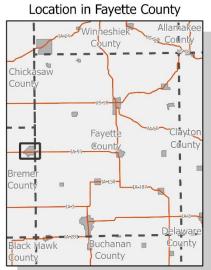
	ST. LUCAS							
		2020	2030	2040	2050			
	# Households	74	75	73	71			
uo	Attrition	0	0	0	0			
No Attrition	Average new construction	0	5	5	5			
NG	# Housing Units	84	89	94	99			
	Shortage/ Surplus	10	14	21	28			

	ST. LUCAS							
		2020	2030	2040	2050			
3	# Households	74	75	73	71			
No Ne	Attrition	0	0	0	0			
No Attrition & No New Construction	Average new construction	0	0	0	0			
o Attri Coi	# Housing Units	84	84	83	83			
Ň	Shortage/ Surplus	10	9	11	12			

# Sumner







### Legend



# Sumner

**DEMOGRAPHICS & HOUSING** 

2020 Population 2,021 2010 Population 2,028 2010-2020 Change -0.3%

2020 Total Households

853

2020 % House Burdened 7.6% 2020 Median Household Income \$54,063

2020 Median Age 47.1 2020 Iowa Median Age 38.3

Sumner





# CURRENT HOUSING NEEDS & GAPS

	SUMNER							
Ηοι	useholds & Inco	ome		Househo	ds & Housing Va	alue/Rent		
Household Income Range	% of Households	# of Households	Affordable Home Value Range	# of Owner- occupied Units	Affordable Range of Renter Units	# of Renter- occupied Units	Total Affordable Units	Housing Need (negative = shortage)
\$24,999 or less	15%	141	\$49,999 or less	66	\$399 or less	55	121	-20
\$25,000- \$49,999	30%	277	\$50,000- \$99,999	370	\$400-\$799	119	489	212
\$50,000- \$74,999	18%	160	\$100,000- \$149,999	152	\$800-\$1,249	18	170	10
\$75,000- \$99,999	12%	106	\$150,000- \$199,999	81	\$1,250-\$1,499	0	81	-25
\$100,000- \$149,999	17%	155	\$200,000- \$299,999	30	\$1,500- \$199,999	0	30	-125
\$150,000 and over	8%	72	\$300,000 and over	20	\$2,000 and over	0	20	-52

# PROJECTED HOUSEHOLDS & HOUSING UNITS

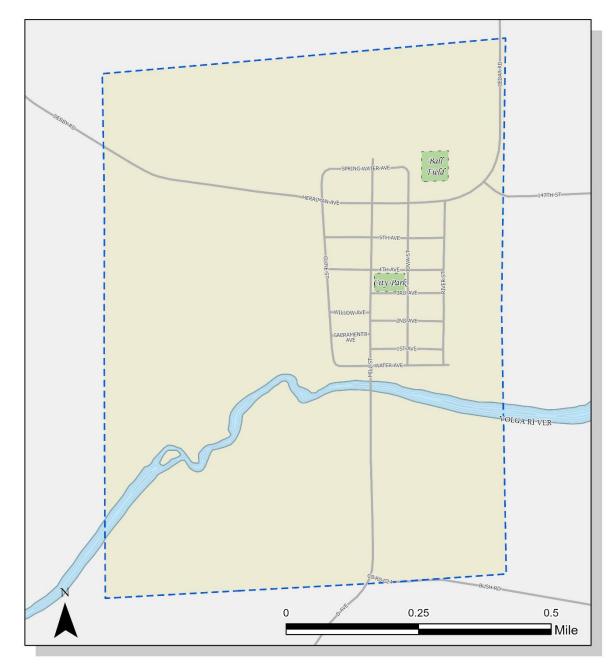
	SUMNER						
		2020	2030	2040	2050		
	# Households	853	859	836	814		
q	Attrition	0	9	9	9		
Status Quo	Average new construction	0	40	40	40		
St	# Housing Units	938	969	1000	1031		
	Shortage/ Surplus	85	110	164	217		

	SUMNER							
		2020	2030	2040	2050			
No New Construction	# Households	853	859	836	814			
	Attrition	0	9	9	9			
	Average new construction	0	0	0	0			
o Nev	# Housing Units	938	929	921	912			
z	Shortage/ Surplus	85	70	85	98			

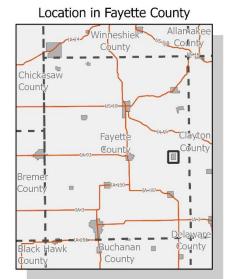
	SUMNER						
		2020	2030	2040	2050		
	# Households	853	859	836	814		
uo	Attrition	0	0	0	0		
No Attrition	Average new construction	0	40	40	40		
No	# Housing Units	938	978	1017	1057		
	Shortage/ Surplus	85	118	181	243		

	SUMNER							
		2020	2030	2040	2050			
No Attrition & No New Construction	# Households	853	859	836	814			
	Attrition	0	0	0	0			
	Average new construction	0	0	0	0			
o Attri Coi	# Housing Units	938	938	938	938			
ž	Shortage/ Surplus	85	79	102	124			





# WADENA



### Legend



**DEMOGRAPHICS & HOUSING** 

2020 Population

209 2010 Population 262 2010-2020 Change -20.2%

2020 Total Households 107 2020 % House Burdened 13.4% 2020 Median Household Income \$52,813

2020 Median Age 48.0 2020 Iowa Median Age 38.3

Wadena





Wadena

# CURRENT HOUSING NEEDS & GAPS

	WADENA							
Но	useholds & Inco	ome		Househo	ds & Housing Va	alue/Rent		
Household Income Range	% of Households	# of Households	Affordable Home Value Range	# of Owner- occupied Units	Affordable Range of Renter Units	# of Renter- occupied Units	Total Affordable Units	Housing Need (negative = shortage)
\$24,999 or less	25%	24	\$49,999 or less	21	\$399 or less	5	26	2
\$25,000- \$49,999	25%	24	\$50,000- \$99,999	35	\$400-\$799	18	53	29
\$50,000- \$74,999	19%	18	\$100,000- \$149,999	13	\$800-\$1,249	0	13	-5
\$75,000- \$99,999	10%	10	\$150,000- \$199,999	3	\$1,250-\$1,499	0	3	-7
\$100,000- \$149,999	11%	11	\$200,000- \$299,999	1	\$1,500- \$199,999	0	1	-10
\$150,000 and over	10%	10	\$300,000 and over	1	\$2,000 and over	0	1	-9

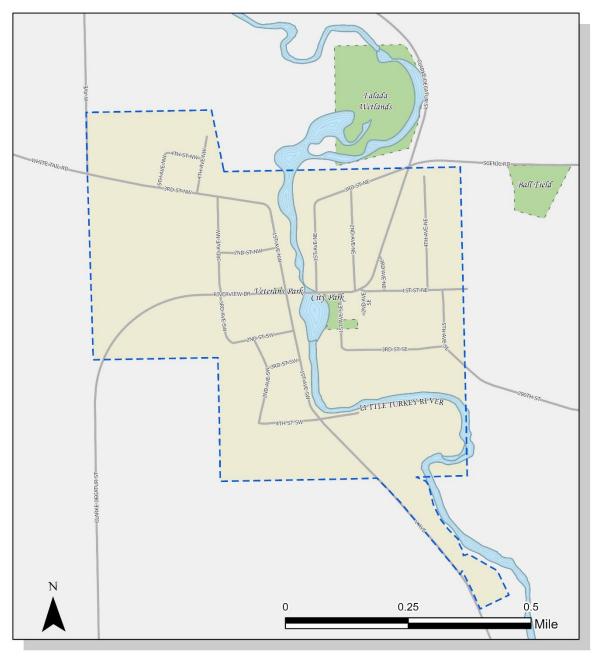
# PROJECTED HOUSEHOLDS & HOUSING UNITS

	WADENA						
		2020	2030	2040	2050		
	# Households	107	108	105	102		
Q	Attrition	0	2	2	2		
Status Quo	Average new construction	0	14	14	14		
St	# Housing Units	109	121	133	145		
	Shortage/ Surplus	2	13	28	43		

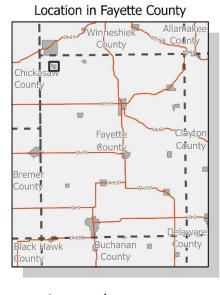
	WADENA							
		2020	2030	2040	2050			
No New Construction	# Households	107	108	105	102			
	Attrition	0	2	2	2			
	Average new construction	0	0	0	0			
o Nev	# Housing Units	109	107	105	102			
z	Shortage/ Surplus	2	-1	0	0			

	WADENA						
		2020	2030	2040	2050		
	# Households	107	108	105	102		
uo	Attrition	0	0	0	0		
No Attrition	Average new construction	0	14	14	14		
No	# Housing Units	109	123	138	152		
	Shortage/ Surplus	2	16	33	50		

	WADENA							
		2020	2030	2040	2050			
3	# Households	107	108	105	102			
No Ne on	Attrition	0	0	0	0			
No Attrition & No New Construction	Average new construction	0	0	0	0			
o Attri Co	# Housing Units	109	109	109	109			
Ň	Shortage/ Surplus	2	1	4	7			







### Legend



**DEMOGRAPHICS & HOUSING** 

2020 Population

229 2010 Population 257 2010-2020 Change -10.9%

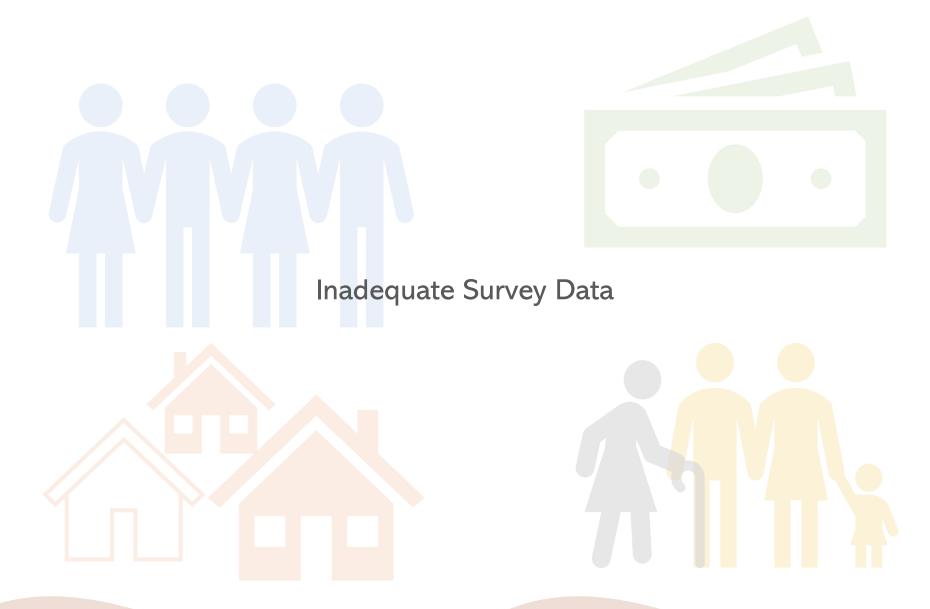
2020 Total Households 116 2020 % House Burdened

7.4%

2020 Median Household Income \$58,750

2020 Median Age 33.5 2020 Iowa Median Age 38.3





# CURRENT HOUSING NEEDS & GAPS

	WAUCOMA							
Households & Income Households & Housing Value/Rent								
Household Income Range	% of Households	# of Households	Affordable Home Value Range	# of Owner- occupied Units	Affordable Range of Renter Units	# of Renter- occupied Units	Total Affordable Units	Housing Need (negative = shortage)
\$24,999 or less	10%	11	\$49,999 or less	17	\$399 or less	3	20	9
\$25,000- \$49,999	30%	32	\$50,000- \$99,999	31	\$400-\$799	14	45	13
\$50,000- \$74,999	27%	29	\$100,000- \$149,999	8	\$800-\$1,249	3	11	-18
\$75,000- \$99,999	5%	5	\$150,000- \$199,999	11	\$1,250-\$1,499	0	11	6
\$100,000- \$149,999	28%	30	\$200,000- \$299,999	19	\$1,500- \$199,999	0	19	-11
\$150,000 and over	1%	1	\$300,000 and over	2	\$2,000 and over	0	2	1

## PROJECTED HOUSEHOLDS & HOUSING UNITS

	WAUCOMA					
		2020	2030	2040	2050	
	# Households	116	117	114	111	
Status Quo	Attrition	0	3	3	3	
	Average new construction	0	9	9	9	
	# Housing Units	123	129	136	142	
	Shortage/ Surplus	7	12	22	31	

	WAUCOMA						
		2020	2030	2040	2050		
c	# Households	116	117	114	111		
No New Construction	Attrition	0	3	3	3		
	Average new construction	0	0	0	0		
	# Housing Units	123	120	118	115		
z	Shortage/ Surplus	7	3	4	4		

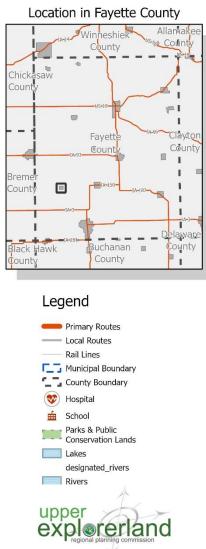
	WAUCOMA						
		2020	2030	2040	2050		
	# Households	116	117	114	111		
No Attrition	Attrition	0	0	0	0		
	Average new construction	0	9	9	9		
	# Housing Units	123	132	141	150		
	Shortage/ Surplus	7	15	27	39		

	WAUCOMA						
		2020	2030	2040	2050		
8	# Households	116	117	114	111		
No Attrition & No New Construction	Attrition	0	0	0	0		
	Average new construction	0	0	0	0		
	# Housing Units	123	123	123	123		
Ň	Shortage/ Surplus	7	6	9	12		





# WESTGATE



Westgate

**DEMOGRAPHICS & HOUSING** 

2020 Population

192 2010 Population 211 2010-2020 Change -9.0%

2020 Total Households

92 2020 % House Burdened 15.5%



2020 Median Age 48.6 2020 Iowa Median Age 38.3

Westgate





Westgate

#### CURRENT HOUSING NEEDS & GAPS

	WESTGATE							
Но	useholds & Inco	ome		Househo	ds & Housing Va	alue/Rent		
Household Income Range	% of Households	# of Households	Affordable Home Value Range	# of Owner- occupied Units	Affordable Range of Renter Units	# of Renter- occupied Units	Total Affordable Units	Housing Need (negative = shortage)
\$24,999 or less	21%	20	\$49,999 or less	27	\$399 or less	2	29	9
\$25,000- \$49,999	37%	36	\$50,000- \$99,999	45	\$400-\$799	7	52	16
\$50,000- \$74,999	18%	17	\$100,000- \$149,999	6	\$800-\$1,249	3	9	-8
\$75,000- \$99,999	13%	13	\$150,000- \$199,999	5	\$1,250-\$1,499	0	5	-8
\$100,000- \$149,999	9%	9	\$200,000- \$299,999	2	\$1,500- \$199,999	0	2	-7
\$150,000 and over	2%	2	\$300,000 and over	0	\$2,000 and over	0	0	-2

#### PROJECTED HOUSEHOLDS & HOUSING UNITS

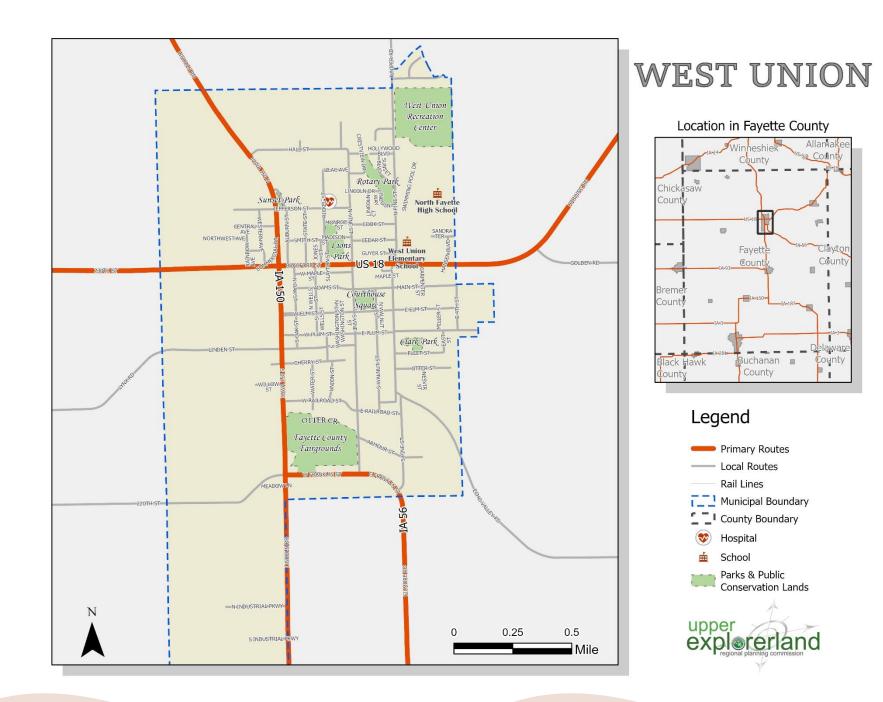
	WESTGATE							
		2020	2030	2040	2050			
	# Households	92	93	90	88			
q	Attrition	0	1	1	1			
Status Quo	Average new construction	0	7	7	7			
	# Housing Units	94	100	106	112			
	Shortage/ Surplus	2	7	16	24			

	WESTGATE							
		2020	2030	2040	2050			
c	# Households	92	93	90	88			
No New Construction	Attrition	0	1	1	1			
	Average new construction	0	0	0	0			
	# Housing Units	94	93	91	90			
Z	Shortage/ Surplus	2	0	1	2			

	WESTGATE							
		2020	2030	2040	2050			
	# Households	92	93	90	88			
No Attrition	Attrition	0	0	0	0			
	Average new construction	0	7	7	7			
	# Housing Units	94	101	108	116			
	Shortage/ Surplus	2	9	18	28			

	WESTGATE								
		2020	2030	2040	2050				
3	# Households	92	93	90	88				
No Ne	Attrition	0	0	0	0				
No Attrition & No New Construction	Average new construction	0	0	0	0				
	# Housing Units	94	94	94	94				
	Shortage/ Surplus	2	1	4	6				





**DEMOGRAPHICS & HOUSING** 

2020 Population

2,490 2010 Population 2,486 2010-2020 Change 0.2%

2020 Total Households **1,103** 2020 % House Burdened **16.2%** 



2020 Median Age 40.4 2020 Iowa Median Age 38.3

#### HOUSING ISSUES & CHALLENGES

#### What were West Union housing survey respondents' living arrangements?

<ul> <li>I own a house, condo, etc. with a mortgage, purchase contract, or loan</li> </ul>	56.52%	13
<ul> <li>I own a house, condo, etc. that is fully paid for (no mortgage)</li> </ul>	39.13%	9
<ul> <li>I rent an apartment, house, condo, etc.</li> </ul>	4.35%	1
<ul> <li>I have a rent-free arrangement</li> </ul>	0.00%	0
<ul> <li>I do not currently have steady housing</li> </ul>	0.00%	0
TOTAL		23

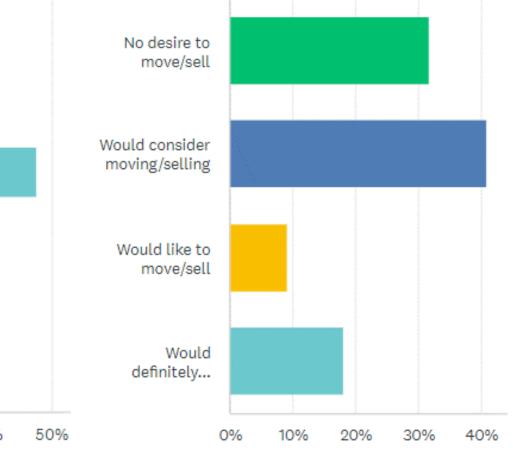
#### Had West Union housing survey respondents experienced any housing difficulties?

<ul> <li>Shortage of affordable rental housing</li> </ul>	21.05%	4
<ul> <li>Shortage of larger, higher quality rental housing</li> </ul>	15.79%	3
<ul> <li>Limited numbers of affordable homes for sale</li> </ul>	47.37%	9
<ul> <li>Limited numbers of larger, high quality homes for sale</li> </ul>	36.84%	7
<ul> <li>Lack of newer (built after 1990) homes available</li> </ul>	42.11%	8
<ul> <li>Lack of new housing development</li> </ul>	31.58%	6
<ul> <li>Don't have enough money for required down payment on a home</li> </ul>	26.32%	5
<ul> <li>Can't afford/qualify for a mortgage at today's home prices and interest rates</li> </ul>	15.79%	3
<ul> <li>Trouble qualifying for home financing because of my credit rating</li> </ul>	10.53%	2
<ul> <li>Difficulty finding housing that is both accessible for my disability and affordable</li> </ul>	5.26%	1
Total Respondents: 19		

What were West Union housing survey respondents' household incomes?



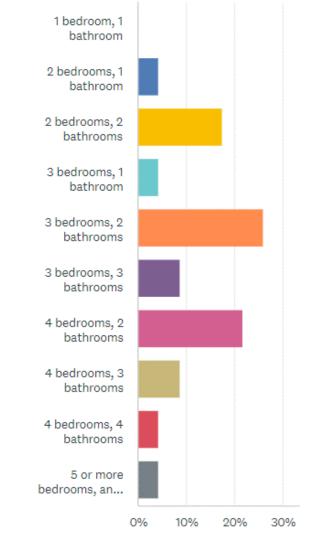
Would West Union housing survey respondents consider moving if housing were available that better suited their needs and budget?



What could West Union housing survey respondents afford for rent or a mortgage if they were to move to other housing?



#### How many bedrooms and bathrooms would West Union housing survey respondents prefer?



•	DEFINITELY .	PROBABLY •	NOT SURE	PROBABLY YES	DEFINITELY YES	TOTAL 🔻
<ul> <li>Buy a duplex and rent out 1/2</li> </ul>	<b>39.13%</b> 9	21.74% 5	17.39% 4	17.39% 4	4.35% 1	23
<ul> <li>Buy a single-family home</li> </ul>	4.35% 1	0.00% 0	<b>4.</b> 35% 1	34.78% 8	56.52% 13	23
<ul> <li>Buy a townhouse or condominium</li> </ul>	36.36% 8	22.73% 5	<b>22.73%</b> 5	18.18% 4	0.00% 0	22
<ul> <li>Buy in a seniors-only development</li> </ul>	47.83% 11	17.39% 4	30.43% 7	4.35% 1	0.00% 0	23
<ul> <li>Rent a single-family home</li> </ul>	52 <b>.17%</b> 12	30.43% 7	8.70% 2	8.70% 2	0.00% 0	23
<ul> <li>Rent in a duplex</li> </ul>	63.64% 14	2 <b>7.27%</b> 6	4.55% 1	4.55% 1	0.00% 0	22
<ul> <li>Rent in a tri- or four-plex</li> </ul>	<b>69.57%</b> 16	26.09% 6	<b>4.35%</b> 1	0.00% 0	0.00% 0	23
<ul> <li>Rent an apartment in building with 5+ units</li> </ul>	68.18% 15	22.73% 5	9.09% 2	0.00% 0	0.00% 0	22
<ul> <li>Rent in a seniors-only development</li> </ul>	<b>69.57%</b> 16	4.35% 1	17.39% 4	8.70% 2	0.00% 0	23
<ul> <li>Assisted living facility</li> </ul>	68.18% 15	9.09% 2	<b>22.73%</b> 5	0.00% 0	0.00% 0	22
<ul> <li>Build a new home</li> </ul>	17.39% 4	17.39% 4	30.43% 7	30.43% 7	4.35% 1	23

#### Would West Union housing survey respondents consider these housing options?

✓ Home closer to workplace (shorter commute)		30.43%	7
✓ Handicap accessible		34.78%	8
✓ Energy efficient		86.96%	20
<ul> <li>Mixed-use neighborhood (mix of housing, retail, restaurants, offices, etc.)</li> </ul>		17.39%	4
✓ Low/no maintenance		69.57%	16
✓ Attached Garage		91.30%	21
✓ Detached Garage		4.35%	1
<ul> <li>Universal design (housing suitable for all ages, abilities, etc.)</li> </ul>		56.52%	13
✓ Large yard size		69.57%	16
✓ Small yard size		13.04%	3
✓ Home in the country		34.78%	8
✓ Home in a city / town		43.48%	10
<ul> <li>Walkable neighborhood (quality sidewalks, safe street crossings, near services and amenities)</li> </ul>		52.17%	12
✓ One-story home		56.52%	13
✓ Two-story home		13.04%	3
✓ Home less than 10 years old		26.09%	6
✓ Home more than 10 years old		4.35%	1
<ul> <li>"Character" home (older home with original or authentic features and aesthetic)</li> </ul>		17.39%	4
✓ Rental that allows pets		8.70%	2
<ul> <li>Other features, characteristics, or amenities?</li> </ul>	Responses	4.35%	1
Total Respondents: 23			

#### What features did West Union housing survey respondents value in making housing decisions?

#### CURRENT HOUSING NEEDS & GAPS

	WEST UNION							
Ηοι	useholds & Inco	ome		Househol	ds & Housing Va	alue/Rent		
Household Income Range	% of Households	# of Households	Affordable Home Value Range	# of Owner- occupied Units	Affordable Range of Renter Units	# of Renter- occupied Units	Total Affordable Units	Housing Need (negative = shortage)
\$24,999 or less	28%	329	\$49,999 or less	81	\$399 or less	18	99	-230
\$25,000- \$49,999	26%	306	\$50,000- \$99,999	254	\$400-\$799	255	509	203
\$50,000- \$74,999	12%	144	\$100,000- \$149,999	138	\$800-\$1,249	77	215	71
\$75,000- \$99,999	13%	148	\$150,000- \$199,999	136	\$1,250-\$1,499	0	136	-12
\$100,000- \$149,999	13%	156	\$200,000- \$299,999	76	\$1,500- \$199,999	6	82	-74
\$150,000 and over	7%	76	\$300,000 and over	64	\$2,000 and over	7	71	-5

#### PROJECTED HOUSEHOLDS & HOUSING UNITS

	WEST UNION							
		2020	2030	2040	2050			
	# Households	1103	1111	1081	1052			
or	Attrition	0	10	10	10			
Status Quo	Average new construction	0	41	41	41			
St	# Housing Units	1232	1263	1294	1325			
	Shortage/ Surplus	129	152	213	273			

	WEST UNION							
		2020	2030	2040	2050			
No New Construction	# Households	1103	1111	1081	1052			
	Attrition	0	10	10	10			
	Average new construction	0	0	0	0			
	# Housing Units	1232	1222	1211	1201			
z	Shortage/ Surplus	129	110	131	149			

	WEST UNION				
		2020	2030	2040	2050
	# Households	1103	1111	1081	1052
uo	Attrition	0	0	0	0
No Attrition	Average new construction	0	41	41	41
Nc	# Housing Units	1232	1273	1315	1356
	Shortage/ Surplus	129	162	234	304

		WEST UNION				
		2020	2030	2040	2050	
3	# Households	1103	1111	1081	1052	
No Ne on	Attrition	0	0	0	0	
No Attrition & No New Construction	Average new construction	0	0	0	0	
o Attri Coi	# Housing Units	1232	1232	1232	1232	
Ň	Shortage/ Surplus	129	121	151	180	

**DEMOGRAPHICS & HOUSING** 



#### HOUSING ISSUES & CHALLENGES

#### What were Rural Fayette County housing survey respondents' living arrangements?

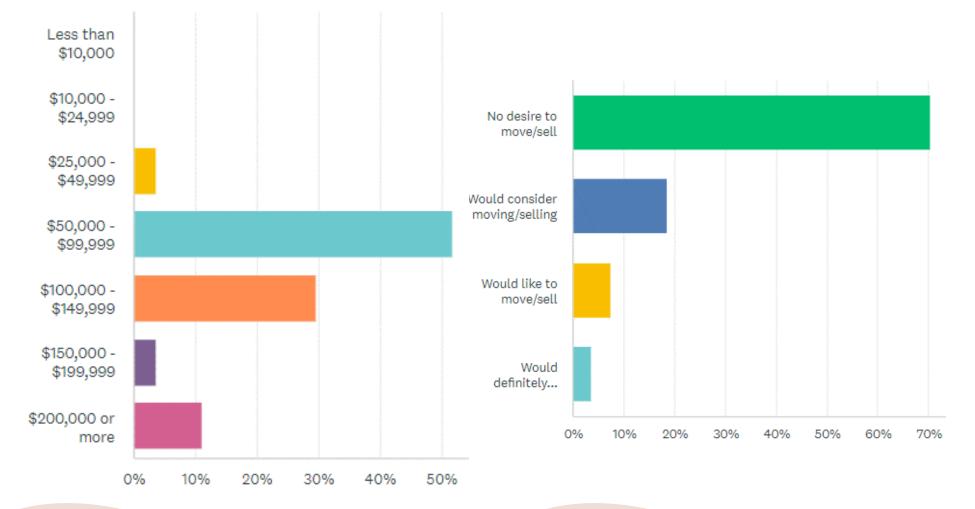
<ul> <li>I own a house, condo, etc. with a mortgage, purchase contract, or loan</li> </ul>	66.67%	18
<ul> <li>I own a house, condo, etc. that is fully paid for (no mortgage)</li> </ul>	29.63%	8
<ul> <li>I rent an apartment, house, condo, etc.</li> </ul>	0.00%	0
<ul> <li>I have a rent-free arrangement</li> </ul>	3.70%	1
<ul> <li>I do not currently have steady housing</li> </ul>	0.00%	0
TOTAL		27

#### Had Rural Fayette County housing survey respondents experienced any housing difficulties?

<ul> <li>Shortage of affordable rental housing</li> </ul>	13.33%	2
<ul> <li>Shortage of larger, higher quality rental housing</li> </ul>	20.00%	3
<ul> <li>Limited numbers of affordable homes for sale</li> </ul>	40.00%	6
<ul> <li>Limited numbers of larger, high quality homes for sale</li> </ul>	33.33%	5
<ul> <li>Lack of newer (built after 1990) homes available</li> </ul>	40.00%	6
<ul> <li>Lack of new housing development</li> </ul>	26.67%	4
<ul> <li>Don't have enough money for required down payment on a home</li> </ul>	20.00%	3
<ul> <li>Can't afford/qualify for a mortgage at today's home prices and interest rates</li> </ul>	13.33%	2
<ul> <li>Trouble qualifying for home financing because of my credit rating</li> </ul>	0.00%	0
<ul> <li>Difficulty finding housing that is both accessible for my disability and affordable</li> </ul>	0.00%	0
Total Respondents: 15		

What were Rural Fayette County housing survey respondents' household incomes?

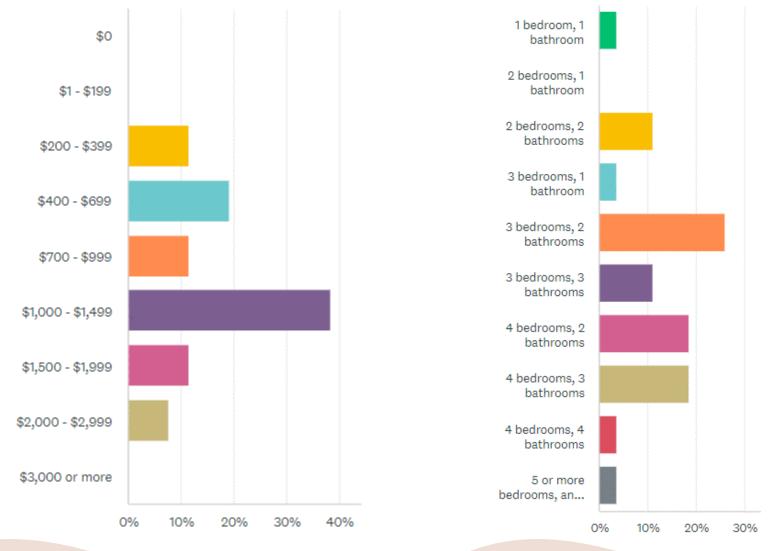
Would Rural Fayette County housing survey respondents consider moving if housing were available that better suited their needs and budget?



**Unincorporated & Rural Fayette County** 

160

What could Rural Fayette County housing survey respondents afford for rent or a mortgage if they were to move to other housing?



# **Unincorporated & Rural Fayette County**

How many bedrooms and bathrooms would Rural Fayette County housing survey respondents prefer?

•	DEFINITELY .	PROBABLY -	NOT SURE	PROBABLY YES	DEFINITELY YES	TOTAL 🔻
<ul> <li>Buy a duplex and rent out 1/2</li> </ul>	55.56% 15	3 <b>7.04%</b> 10	7.41% 2	0.00% 0	0.00% 0	27
<ul> <li>Buy a single-family home</li> </ul>	0.00% 0	3.85% 1	<b>7.69%</b> 2	46.15% 12	42.31% 11	26
<ul> <li>Buy a townhouse or condominium</li> </ul>	3 <b>7.04%</b> 10	25.93% 7	18.52% 5	18.52% 5	0.00% 0	27
<ul> <li>Buy in a seniors-only development</li> </ul>	48.15% 13	14.81% 4	3 <b>7.04%</b> 10	0.00% 0	0.00% 0	27
<ul> <li>Rent a single-family home</li> </ul>	38.46% 10	42.31% 11	15.38% 4	3.85% 1	0.00% 0	26
<ul> <li>Rent in a duplex</li> </ul>	61.54% 16	30.77% 8	<b>7.69%</b> 2	0.00% 0	0.00% 0	26
<ul> <li>Rent in a tri- or four-plex</li> </ul>	<b>69.23%</b> 18	26.92% 7	3.85% 1	0.00% 0	0.00% 0	26
<ul> <li>Rent an apartment in building with 5+ units</li> </ul>	<b>72.00%</b> 18	28.00% 7	0.00% 0	0.00% 0	0.00% 0	25
<ul> <li>Rent in a seniors-only development</li> </ul>	52.00% 13	20.00% 5	24.00% 6	4.00% 1	0.00% 0	25
<ul> <li>Assisted living facility</li> </ul>	50.00% 13	11.54% 3	38.46% 10	0.00% 0	0.00% 0	26
<ul> <li>Build a new home</li> </ul>	3.70% 1	18.52% 5	3 <b>7.04%</b> 10	37.04% 10	3.70% 1	27

#### Would Rural Fayette County housing survey respondents consider these housing options?

		0	<b>U</b>
<ul> <li>Home closer to workplace (shorter commute)</li> </ul>		29.63%	8
Handicap accessible		40.74%	11
Energy efficient		88.89%	24
<ul> <li>Mixed-use neighborhood (mix of housing, retail, restaurants, offices, etc.)</li> </ul>		7.41%	2
✓ Low/no maintenance		51.85%	14
Attached Garage		88.89%	24
✓ Detached Garage		0.00%	0
<ul> <li>Universal design (housing suitable for all ages, abilities, etc.)</li> </ul>		25.93%	7
✓ Large yard size		51.85%	14
✓ Small yard size		11.11%	3
Home in the country		70.37%	19
✓ Home in a city / town		3.70%	1
Walkable neighborhood (quality sidewalks, safe street crossings, near services and amenities)		14.81%	4
One-story home		51.85%	14
		18.52%	5
<ul> <li>Home less than 10 years old</li> </ul>		55.56%	15
<ul> <li>Home more than 10 years old</li> </ul>		3.70%	1
<ul> <li>"Character" home (older home with original or authentic features and aesthetic)</li> </ul>		18.52%	5
<ul> <li>Rental that allows pets</li> </ul>		0.00%	0
Other features, characteristics, or amenities?	Responses	7.41%	2
Total Respondents: 27			

#### What features did Rural Fayette County housing survey respondents value in making housing decisions?

#### CURRENT HOUSING NEEDS & GAPS

Unincorporated & Rural Fayette County								
Ηοι	useholds & Inco	ome		Househo	ds & Housing Va	alue/Rent		
Household Income Range	% of Households	# of Households	Affordable Home Value Range	# of Owner- occupied Units	Affordable Range of Renter Units	# of Renter- occupied Units	Total Affordable Units	Housing Need (negative = shortage)
\$24,999 or less	12%	316	\$49,999 or less	166	\$399 or less	129	295	-21
\$25,000- \$49,999	23%	602	\$50,000- \$99,999	429	\$400-\$799	239	668	66
\$50,000- \$74,999	25%	650	\$100,000- \$149,999	416	\$800-\$1,249	44	460	-190
\$75,000- \$99,999	16%	415	\$150,000- \$199,999	399	\$1,250-\$1,499	0	399	-16
\$100,000- \$149,999	15%	395	\$200,000- \$299,999	340	\$1,500- \$199,999	0	340	-55
\$150,000 and over	8%	209	\$300,000 and over	425	\$2,000 and over	0	425	216

#### PROJECTED HOUSEHOLDS & HOUSING UNITS

	<b>UNINC. &amp; RURAL FAYETTE COUNTY</b>				
		2020	2030	2040	2050
	# Households	2621	2640	2568	2501
q	Attrition	0	36	36	36
Status Quo	Average new construction	0	99	99	99
St	# Housing Units	2957	3020	3084	3147
	Shortage/ Surplus	336	380	516	646

	UNINC. & RURAL FAYETTE COUNTY				
		2020	2030	2040	2050
c	# Households	2621	2640	2568	2501
ructio	Attrition	0	36	36	36
No New Construction	Average new construction	0	0	0	0
o Nev	# Housing Units	2957	2921	2885	2849
Z	Shortage/ Surplus	336	281	317	348

LINING & DUDAL EAVETTE COUNTY

	UNINC. & RURAL FAYETTE COUNTY				
		2020	2030	2040	2050
	# Households	2621	2640	2568	2501
uo	Attrition	0	0	0	0
No Attrition	Average new construction	0	99	99	99
N	# Housing Units	2957	3056	3156	3255
	Shortage/ Surplus	336	416	588	754

	<b>UNINC. &amp; RURAL FAYETTE COUNTY</b>				
		2020	2030	2040	2050
3	# Households	2621	2640	2568	2501
on on	Attrition	0	0	0	0
NO ALTITUTI & NO NEW Construction	Average new construction	0	0	0	0
	# Housing Units	2957	2957	2957	2957
Ž	Shortage/ Surplus	336	317	389	456

# HOUSING RESOURCES

This section includes a list of some of the housing resources and incentives that are available to Fayette County residents and prospective residents, as well as prospective housing developers and builders.

## AFFORDABLE HOUSING & OWNER-OCCUPIED PROGRAMS

#### Available Countywide

Program	Contact Agency	Details
1st Time	Upper Explorerland	For projects that improve the condition of existing
Homebuyer	Regional	housing through rehabilitation and/or repair or to
Program	Planning Commission	help first-time homebuyers purchase housing
		through down payment assistance.
Landlord	Upper Explorerland	For projects that improve the condition of existing
Program	Regional	housing through rehabilitation and/or repair or
	Planning Commission	contribute to the development of affordable
		housing. Units must be rented to households with
		incomes not more than 80% of the statewide MFI.
		All dwelling units must rent at or below the
		County FY FMR as determined by HUD throughout
		the life of the loan.
Non-Profit	Upper Explorerland	For projects that improve the condition of existing
Program	Regional	housing through rehabilitation and/or repair or
	Planning Commission	contribute to the development of
		affordable housing.
Section 8	Upper Explorerland	Program designed to assist lower-income families.
Housing Program	Regional	The Section 8 programs use already existing rental
	Planning Commission	properties.
Homes for Iowa	Upper Explorerland	Homes for Iowa, Inc. is a 501(c)(3) organization
	Regional	which exists to address lowa's housing shortage,

Program	Contact Agency	Details
	Planning Commission	train offenders in skilled trades and reduce recidivism. Homes for Iowa plans to build 800+ moderately priced homes over the next 10 years in collaboration with Iowa Prison Industries. Beautiful 3-bedroom, 2-bath ranch style homes will be built for individuals and families and delivered all over Iowa.

### HOUSING INCENTIVES

# Available Countywide

Incentive	Contact Agency	Details
Free Green Iowa	Upper Explorerland	The Green Iowa AmeriCorps First-step Home
Home Energy	Regional	Energy Assessment and Bright Box programs have
Assessments	Planning Commission	helped over 1,000 homes in northeast lowa
		become more energy-efficient, saving the average homeowner over \$120 on utility bills annually. The efficiency program is made up of 2 parts. The first part is an install of high-efficiency LED bulbs and low-flow faucets. The second part is combustion
		safety testing on appliances and using a blower-
		door to test the air leakage of the home.
Housing Removal	Northeast Iowa	Use funds from RLF interest account to help cities,
Program	Regional Housing	counties, and housing-focused non-profit
	Trust Fund/Fayette	organizations within the NEIRHTF region with
	County	removal of dilapidated or nuisance residential
	Economic	housing. Property must be owned by the city,
	Development & Tourism	county or non-profit. Maximum funding: \$10,000 assistance/project.

# Available in Maynard

Incentive	Contact Agency	Details
Housing Property	City of Maynard	The City of Maynard will provide a full rebate of
Tax Rebate		the first year of property taxes to incentivize
		housing development.

#### Available in Oelwein

Incentive	Contact Agency	Details
Rental Inspection	City of Oelwein	The City of Oelwein created a Rental Inspection
Program		Program in March of 2019. This program has been
		instrumental in improving housing for the
		community. The City was aggressive in its first year
		by inspecting a third of the rental housing stock.
Community	City of Oelwein	The newly formed Community Development
Development		Department within the City of Oelwein works with
Department		landlords to ensure their repairs are up to code
		and that they are providing safe housing to
		community members. The Rental Inspection
		Program has been instrumental in repairing low-
		income housing for residents.

Incentive	Contact Agency	Details
Private Tear- Down Incentives	City of Oelwein	The City of Oelwein regularly provides Private Tear-Down Incentives each year, helping homeowners expand their lots and helping neighborhoods eliminate nuisance properties. This program has helped increase home values and allowed for expansion of existing structures.
Home Rehabilitation Program (RLF)	City of Oelwein	The City of Oelwein's Home Rehabilitation Revolving Loan Fund (RLF) Program is established to provide resources to improve residential neighborhoods and livability of single-family homes through providing low interest loans to low- and moderate-income residents to complete rehabilitation projects on their homes. Applicants meeting the eligibility criteria may apply for funds to finance property improvements that substantially improve the livability and/or protect the structural integrity of the home. The minimum loan amount is \$1,000 and the maximum amount is \$15,000. The program is open to low-income families and has recently been expanded for working families. The program is designed to help residents who want to make needed improvements on their owner-occupied homes.

Incentive	Contact Agency	Details
Fix and Flip	City of Oelwein	The City of Oelwein uses revolving loan funds through the USDA to support contractors who want to Fix and Flip a home. This program provides a low-interest loan to contractors who have purchased a home and want to do a quick flip. The program helps lower the risk for contractors and allows them to invest in a property, making the home ready for owner occupation.
Residential Tax Abatement	City of Oelwein	The City of Oelwein utilizes a Residential Tax Abatement that makes building and remodeling homes attractive in Oelwein. Residents that build a home have an abatement for five years and are also refunded their city property tax for five years. The tax abatement has helped new construction and several families on major remodels of homes in the community.
Workforce Housing Tax Credits	City of Oelwein	Oelwein works with local contractors on Workforce Housing Tax Credits. This program has allowed for local contractors to take advantage of a state program and pair it with local residential tax abatement.

# Available in Fayette

Incentive	Contact Agency	Details
Downtown &	City of Fayette	A Fayette property owner may apply for funds for
Neighborhood		the demolition of dilapidated residential houses or
Revitalization		business buildings. Funds, as available, may be
Program		awarded for demolition of qualified property.
New Single and	City of Fayette	Following completion and inspection of a new
Family Home		home or new business, the City of Fayette will
Builders		provide a funding incentive from \$10,000-
Construction		\$20,000 (depending upon the appraised value)
Incentive		and will provide up to \$150.00 for water/sewer
Program		connection fees.