Butler County, Iowa

2019 Housing Needs Assessment

Adopted by: _____

Draft 10/21/2019

Prepared By:

BUTLER GRUNDY DEVELOPMENT ALLIANCE

INRCOG Iowa Northland Regional Council of Governments

USDA United States Department of Agriculture Rural Development

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Executive Summary

Butler County is located in northeast Iowa, northwest of the Cedar Falls/Waterloo Metropolitan Area. With an estimated population of 14,822 in 2017, the county's population has slowly decreased since 1980. With limited population growth in the last few decades, employers in the county have struggled to meet their workforce demands. Once of the barriers limiting workforce availability is the lack of safe, affordable housing close to where persons work. Demand for housing has also increased as the county's aging housing stock becomes undesirable. To fully assess the housing needs of the county and how they relate to population, households and workforce, Butler County took the initiative to conduct a Housing Needs Assessment (HNA).

In July 2018, the Butler-Grundy Development Alliance contracted the Iowa Northland Regional Council of Governments (INRCOG) to develop a countywide Housing Needs Assessment (HNA). Funding for this study was provided by the Butler-Grundy Development Alliance along with grant funds awarded to the Butler-Grundy Development Alliance through the USDA Rural Business Development Grant (RBDG) program.

Over the course of a year, three planning meetings were held with participation from both Butler County and its communities. Figure 1 lists the date, topics and location of the meetings.

Figure 1: Butler County HNA Planning Task Force Meetings

	Date	Topic	Location
1	March 26, 2019	Reviewed existing housing conditions in each community; discussed recent/current housing and community development activities along with planning tools that could encourage residential development; identified areas in each community where housing units (infill or new development) could occur; shared strengths and weaknesses in regards to housing throughout each community.	Butler-Grundy Development Alliance 422 N Main St. Allison, IA 50602
2	May 22, 2019	Reviewed strengths and weaknesses in regards to housing; identified housing needs in each community; developed action steps to help solve or mitigate the housing issues identified in each community.	Butler-Grundy Development Alliance 422 N Main St. Allison, IA 50602

A total of 20 county and city representatives and a local real estate agent attended the meetings and comprised the Task Force. Figure 2 is a list of Task Force members.

Figure 2: Task Force Members				
Name	**Community**	**Title**	**Meeting #1**	**Meeting #2**
Glenda Miller	City of Allison	City Clerk	X	
Jim Blockhus	City of Allison	Mayor		X
Deb Prier	City of Aplington	City Clerk	X	X
Lori Peterson	City of Clarksville	City Clerk	X	X
Kayla Hinders	City of Clarksville	Deputy Clerk	X	X
Val Swinton	City of Clarksville	Mayor	X	
Rhonda Schmidt	City of Dumont	City Clerk	X	X
Jodi Angstman	City of Dumont	Deputy Clerk		X
Jayne Knapp	City of Greene	City Clerk	X	
Bill Christensen	City of Greene	Mayor		X
Shawna Hagen	City of New Hartford	City Clerk	X	X
John Anderson	City of New Hartford	Mayor	X	
Chris Luhring	City of Parkersburg	City Administrator	X	X
Marilyn Hardee	City of Shell Rock	City Clerk	X	X
Mike Tellinghuisen	City of Shell Rock	Public Works Director	X	X
Rusty Eddy	Butler County	County Supervisor	X	X
Greg Barnett	Butler County	County Supervisor	X	
Tom Heidenwirth	Butler County	County Supervisor	X	
Michele Shultz	Butler County	Assessor	X	
Chad Campbell	Campbell-Mellema Insurance & Real Estate	Real Estate Agent		X
Jeff Kolb	Butler-Grundy Development Alliance	Executive Director	X	X
Marcy Weinzetl	Community Planner	INRCOG	X	X
Brian Schoon	Director of Development	INRCOG	X	X

This study utilizes a collection of data from a variety of sources to illustrate historic and current housing conditions in Butler County. Based on this data, historical trends were identified and forecasts were developed in order to project the anticipated housing demand.

The projections in this document, especially those regarding housing, represent a best estimate of the future based on reasonable projections of current trends. It is important to remember that such trends can change and unforeseen circumstances can arise that affect the accuracy of the projections. Housing projections should be updated over time as projected data points are realized and to ensure that the most accurate information is used.

The sections in this assessment cover (1) Physical Attributes; (2) Population and Demographics; (3) Economic Considerations; (4) Housing Characteristics; and (5) Household and Housing Demands. Appendices A-J cover each city's individual profile while Appendix K covers an inventory of federal, state and local housing funding resources and program providers that can help address some of the housing issues identified in the assessment. This executive summary provides highlights of the findings from Sections 2-5 – where most of the background data and research was conducted. Additional details on each topic can be found in the respective sections.

Section 2: Population and Demographics

- Population Growth – Butler County's population decreased from 15,731 in 1990 to 14,867 in 2010, an average decline of 2.8% per decade. Based on an average of three projection methods, the county's population is projected to decline by an estimated 2.2 percent per decade from 2010 through 2040. The County's population is projected to be approximately 14,536 by 2020, 14,241 by 2030, and 13,908 by 2040.
- Aging Population – Following state and national trends, Butler County has an aging population. Between 2000 and 2010, the county's median age increased from 41.3 to 43.8. The County's median age in 2010 was older than the State of Iowa's median age of 38.1 and the nation's median age of 37.2.
- Racial and Ethnic Diversity – Butler County is becoming slightly more racial diverse. From 2000 to 2016, the county's white population decreased by 497 persons (-3.3 percent). During this same time, the county's non-white population increased from 160 to 285 (+78 percent). People of any race who identified as Hispanic or Latino increased from 89 to 177 (+99 percent) between 2000 and 2016, while the non-Hispanic or Latino population decreased by 3 percent. The County remains very homogeneous with 97 percent of the population identified as non-Hispanic white as of 2016. Future population increases are more likely to come from minority groups.

Section 3: Economic Considerations

- Rising Household Incomes–Between 2000 and 2016, the County's average household income increased by an average of 2.65 percent per year. In 2016, the County's median household income was $54,970 – 2.5 percent lower than the State-wide median.
- Workforce Commuting – Of the estimated 3,447 persons employed at a business in Butler County in 2015, 49 percent worked in but lived outside of the County. Functioning as a bedroom community – with the Waterloo/Cedar Falls metropolitan area immediately to the southeast – 73 percent of persons that live in Butler County and are employed, actually work outside of the county.
- Land Value – From 2002 to 2013, the average value of an acre of agricultural land in Butler County increased by 307 percent – from $2,434 to $9,904 per acre. Since 2013, the county's average price for land decreased by 21 percent to $7,806 in 2017.
- Poverty – Five (5) percent of Butler County families (9% of all persons) fell below the national poverty line in 2016. This is a lower poverty rate than for the State of Iowa overall (8% of families, 12% of persons).

- Owner vs Renter Poverty – Renting households face greater economic hardship. An estimated 14 percent of renter-occupied households in the county fell below the poverty line as opposed to only 4 percent of homeowners.

Section 4: Housing Characteristics

- Housing Hubs – Of the 6,735 estimated housing units in Butler County, 36 percent are located in unincorporated Butler County, 13 percent in Parkersburg, and 9 percent each in Shell Rock, Greene, and Clarksville. The other six cities are home to the remaining 24 percent.
- Historic Housing Development – According to US Census data, the number of housing units in Butler County decreased by 1.4 percent from 1980 (6,779) to 2010 (6,682). The greatest percent increases occurred in Aplington (14%), Parkersburg (9%), and Shell Rock (5%), while the greatest decrease occurred in Bristow (-14%).
- Aging Housing Stock – Butler County has a greater prevalence of older homes compared to the state and the nation. Forty-one (41) percent of the county's housing stock was built prior to 1939 – compared to 26 percent of the homes statewide and 13 percent nationally. The age of housing stock varies widely among different communities in Butler County.
- Vacancy Rate – In 2016, Butler County had a homeowner vacancy rate of 1 percent, lower than the statewide and national owner vacancy rates of 1.5 percent and 1.8 percent, respectively. The county's rental vacancy rate was 8.3 percent, higher than the statewide and national rental vacancy rates of 6.1 percent and 6.2 percent, respectively. The County's overall vacancy rate in 2016, including vacant units not available for year-round occupancy, was 6.7 percent. However, the overall vacancy rate varied greatly among communities, ranging from 4.2 percent in Clarksville to 27% in Aredale.
- High Rate of Homeownership – Seventy-nine (79) percent of Butler County households own their home – a higher percentage than in Iowa as a whole (71%) and the United States (64%).
- Housing Affordability – In Butler County, a relatively low but important share of households spends more than 30 percent of their incomes on housing costs, the maximum amount considered affordable. In 2016, 15 percent of owner households and 23 percent of renter households in the County were "cost burdened", or spending more than 30 percent of their incomes for housing. In Iowa overall, 17 percent of owner households and 40 percent of renter households were cost burdened during the same period.
- Recent Home Sales – Between January 2, 2015 and October 15, 2018, the Multiple Listing Service reported 414 home sales in Butler County, or 6.2 percent of the county's housing stock. The county-wide median sale price was $105,000, with city median sale prices ranging from $34,500 in Dumont to $130,000 in Shell Rock. All county listings spent a median of 63 days on the market, although local median days on market ranged from 37 in Bristow to 82 in the unincorporated areas.
- Realtor Survey- Results of a housing market survey, completed by local realty firms, are also presented in this assessment. The comments the survey offers represent a current housing viewpoint from professionals with a unique perspective on the county's market.

Section 5: Household and Housing Projections

Using historical data and projected trends, forecasts of Butler County's future housing demand were developed. These calculations are discussed in detail in Section 5.

Figure E.1 shows the number of projected households that will live in Butler County by 2020, 2030 and 2040. By 2030, it is projected that Butler County will have an estimated 213 fewer households than in 2010 – a 3.5 percent decrease.

Figure E.1: Projected Number of Households, Butler County

Year	2010	2020	2030	2040
Household Population	14,625	14,294	13,999	13,667
Household Size	2.39	2.38	2.37	2.36
Total	**6,119**	**6,006**	**5,907**	**5,791**
Change from 2010	-	-113	-213	-238
Percent Change from 2010	-	-1.8%	-3.5%	-5.4%
Change from Previous	-	-113	-99	-116
Percent Change from Previous	-	-1.8%	-1.7%	-2.0%

Figure E.2 shows the total projected number of housing units required in the coming decades to accommodate projected households and maintain the County's post-2000 average vacancy rate of seven (7) percent. By 2030, the County is projected to need 229 fewer units than in 2010. This decline is attributed to the county's projected population decrease and a decline in the number of households.

However, the projected housing demand in Figure E.2 does not account for the fact that some of the housing available in the county is either unaffordable or are older homes that are not in adequate condition. It also does not account for new housing construction. Therefore, caution must be exercised when relying entirely on the projections exhibited in Figure E.1.

Figure E.2: Projected Number of Housing Units

Year	2010	2020	2030	2040
# of Units to be Occupied by Households	6,119	6,006	5,907	5,791
Vacant Units at Given Time (7%)	461	452	445	436
Total	6,580	6,458	6,351	6,227
Change from 2010	-	-122	-229	-353
Percent Change from 2010	-	-1.8%	-3.5%	-5.4%
Change from Previous	-	-122	-107	-124
Percent Change from Previous	-	-1.8%	-1.7%	-2.0%

In any given year, a certain percentage of existing housing units can be expected to be lost due to a variety of reasons such as conversion to commercial use, units merged, damage or condemnation, demolition or disaster, or other causes. Forecasted losses for the county were developed using an average of historic demolition data and projected annual housing loss rate as determined by an Iowa State University study (See Figure 5.11). Additionally, recent data on new housing starts in Butler County indicate an average of 31.6 annual housing starts.

As illustrated in Figure E.3, by 2040, Butler County is projected to have a surplus of 117 units. However, these projections do not account for possible future changes such as the opening or expansion of a large employment facility, which may increase housing demand. Furthermore, future housing demand varies widely among cities and the unincorporated areas in Butler County, with some cities projected to have population growth.

An affordability analysis indicates that 68.6 percent of Butler County households can afford to buy a starter home at $100,000, assuming they pay no more than 30 percent of income for housing. Using the 30% of income affordability standard, 47.6 percent of County households can afford a move-up home at $175,000. However, if an affordability standard of 20% of income is used, only 47.8 percent and 24.7 percent of households can buy a starter or move-up home, respectively.

Figure E.3: Projected Housing Demand with Loss/New Construction Trends

Row		2020	2030	2040
A	**Projected Total Unit Demand** (Figure E.2)	**6,458**	**6,351**	**6,277**
B	**2010 Housing Unit Count** (Figure 4.7)		6,682	
C	**Projected # of Units Lost** (Figure 5.13)	-180	-582	-1,065
D	**Projected # of Remaining 2010 Units** (Rows B-C)	6,502	6,100	5,617
E	**Unit Shortage with Loss** (Rows A-D)	-44	251	610
F	**Projected # of New Const. Units** (Figure 5.10)	+95	+411	+727
G	**Projected # of Total Units** (Rows D+F)	6,597	6,511	6,344
H	**Unit Shortage w/ Projected New/Loss** (Rows A-G)	**-139**	**-160**	**-117**

Section 1: Physical Attributes

Location

Butler County is located in the northeast quadrant of Iowa covering an area of 582 square miles. State Highway 3 runs east/west through the center of the county while State Highway 14 runs north/south through center of the county. Figure 1.1 is a map of Butler County.

Topography

The terrain in Butler County is generally the undulating topography that characterizes the agricultural areas of northeast Iowa. There are a few areas of steeper than normal slope dispersed throughout the county adjacent to watercourses. The highest point in the county is located in the rural area northeast of Aredale and southwest of Greene and lies at approximately 1,152 feet above sea level. The lowest point in the county is located in the southeastern corner of the county along Beaver Creek directly east of New Hartford and lies at 870 feet above sea level.

Historical Development

Butler County was formed on January 15, 1851 from open land. It was named after Kentucky native William Orlando Butler, a general and hero of the Mexican-American War, who ran as Vice President of the United States in 1848. Until 1854, the county was governed by other counties. Only at this time did it have enough inhabitants to establish its own local government. The first court proceedings were conducted in a small log cabin of a settler. In 1858, the first courthouse was completed in Clarksville. After it was sold shortly thereafter to the local school district, it was used as a schoolhouse from 1863 until 1903.

Transportation Systems

Two major highways serve Butler County: State Highway 3, which is an east/west route, and State Highway 14, which is a north/west route. Other significant roadways serving Butler County include State Highway 57 and Highway 188 along with county roads C13, C23, C33, C45, C65, C67, T24, T25, T33, T47, T55, T63 and T70.

Two railroads pass through portions of Butler County. The Chicago Central and Pacific Railroad passes through the county on an east/west route and travels through the cities of Aplington, New Hartford and Parkersburg. The Chicago Central and Pacific Railroad operate a total of 558 miles of track in Iowa and employs 226 persons in Iowa. The main products transported on this railroad include coal, farm products, food products, chemicals, and miscellaneous mixed shipments. The Iowa Northern Railway Company, headquartered in Waterloo, Iowa, passes through the county on a northeastern route/southwestern route and travels through the cities of Clarksville, Greene and Shell Rock.

One small airport, the Allison Municipal Airport, is located in northwest Allison. The airport maintains a grass runway which is approximately 1,790 feet long and 175 feet wide. A total of 5 aircraft are based at the field, including 2 single engine airplanes and 3 ultralight airplanes.

The closest major airport is the Waterloo Municipal Airport, located approximately 24 miles southeast of Allison, the Butler County seat. According to the latest statistics, there are 97 aircraft based at the airport and 23,994 aircraft enplaned.

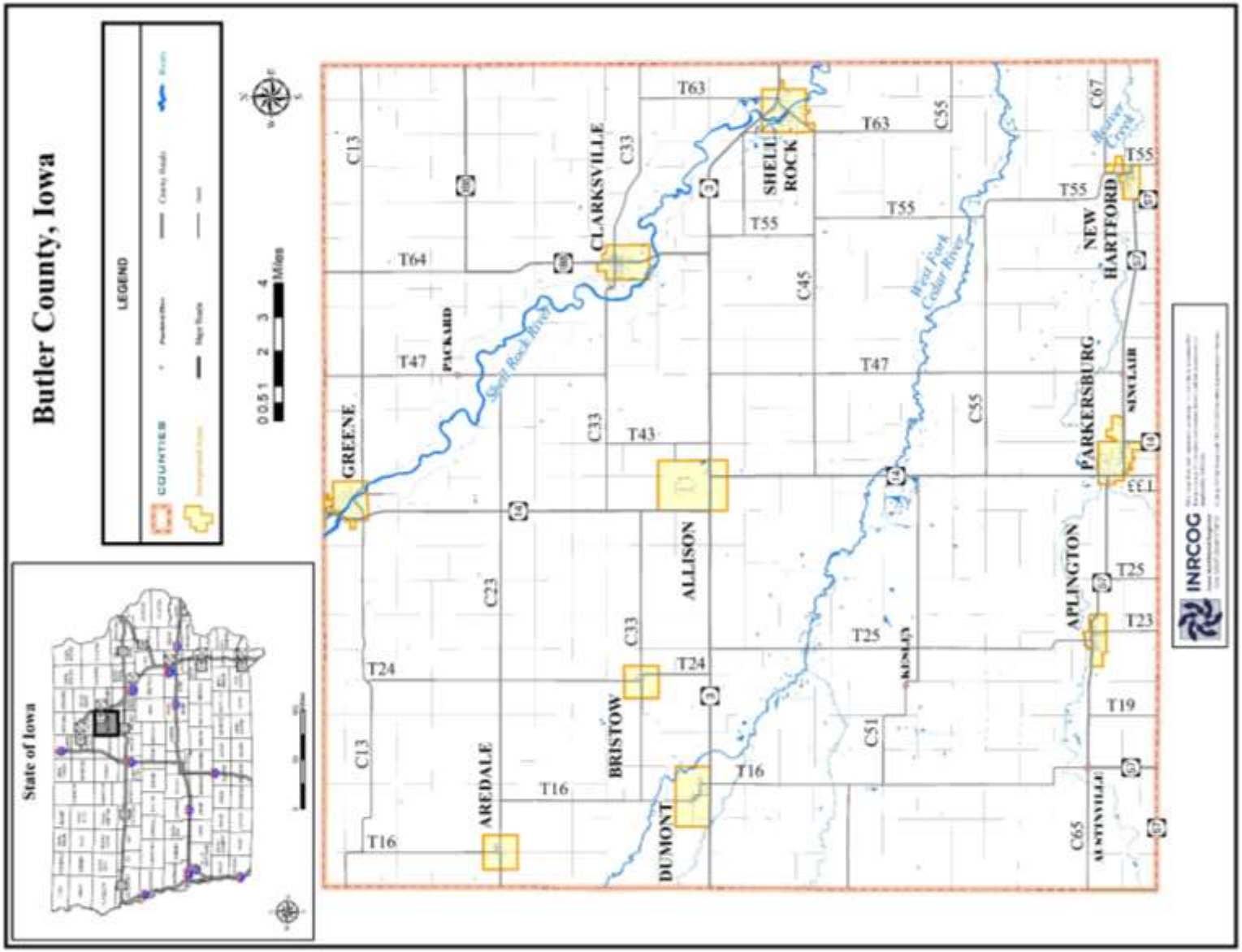


Figure 1.1: Map of Butler County

Section 2: Population and Demographics

Historic Population

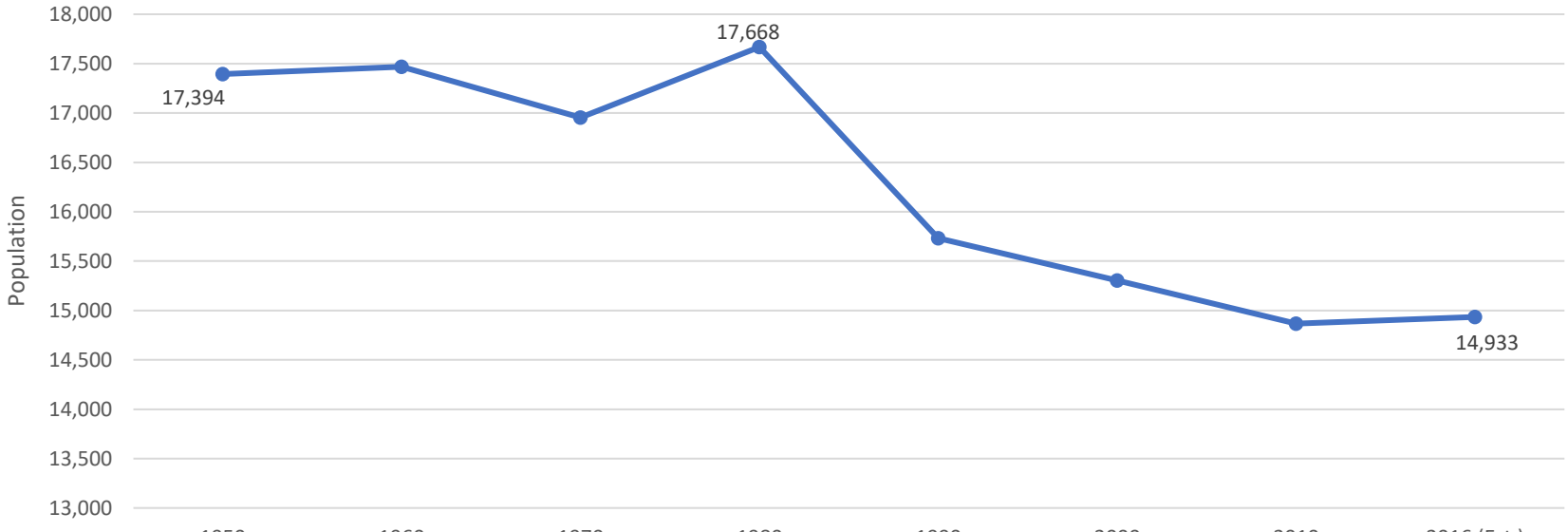
At the time of the 2010 US Census, Butler County's population was 14,867 persons. US Census Bureau estimated the county's 2016 population to be 14,933, representing a 0.4% increase since 2010.

Figure 2.1, shown below, displays the population change in the county from the 1950 through 2016. The average population over the past seven census compilations (1950-2010) is 16,484 persons. During this timeframe, the population peaked in 1980 at 17,668 and dipped to a low of 15,731 in 1990. The struggling farm economy throughout the Midwest is attributed as the primary reason for the 11% drop in population between 1980 and 1990. The most recent US Census, the population of Butler County had decreased by 2.9% between the years 2000 and 2010.

Despite its rural characteristic, Butler County ranks 53rd in total population out of Iowa's 99 counties in 2010. However, the county falls well below the state's mean county population of 29,559. This is due to the state's high concentration of population in urban areas. According to 2016 population estimates, 36.2% of the state's population (1,123,178 persons) live in the state's five largest counties (Polk, Linn, Scott, Johnson, and Black Hawk).

Figure 2.1: Historic Population of Butler County

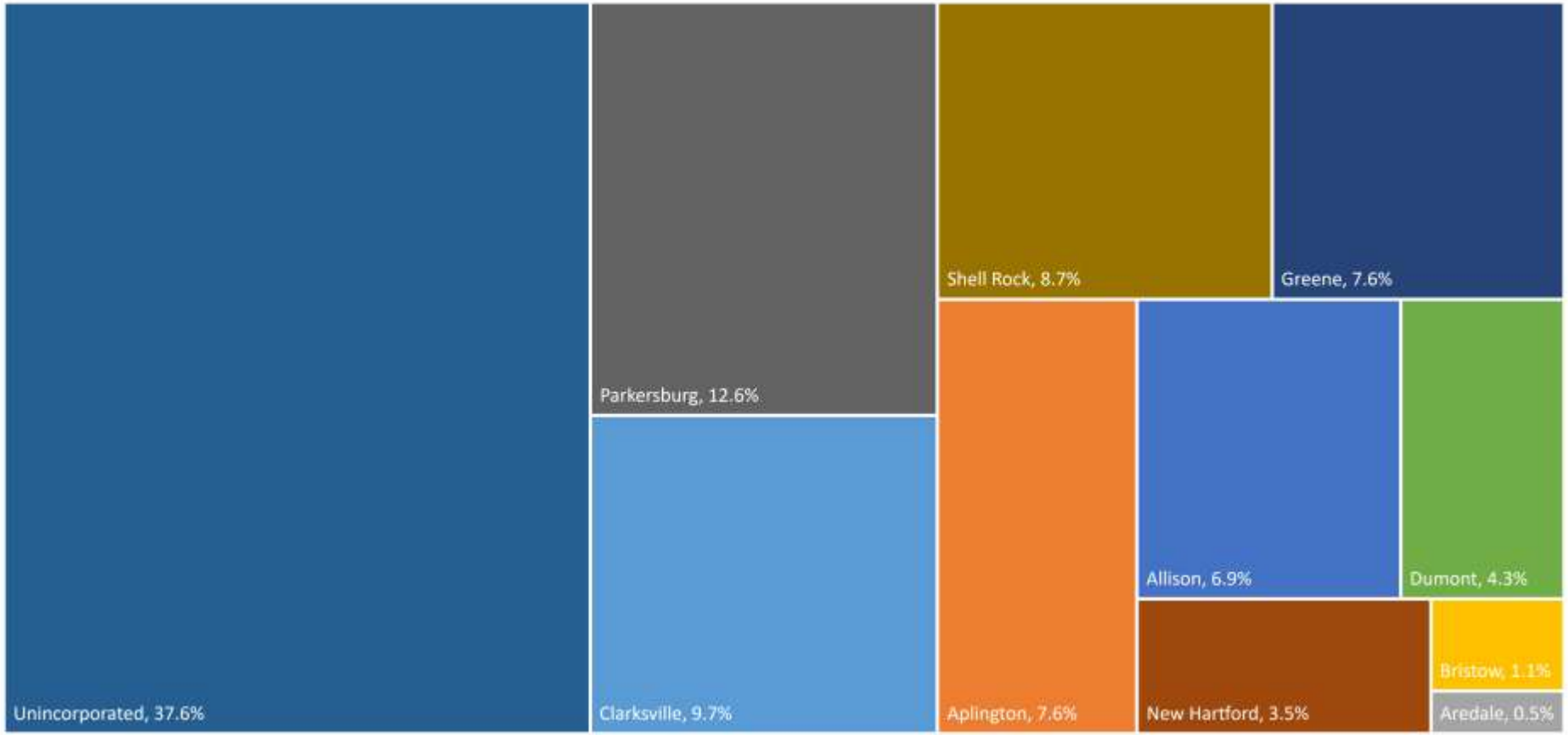
Source: US Census Bureau



The county's population is spread among the 10 incorporated cities and unincorporated Butler County; Figure 2.2 shows the make-up of the county's population by jurisdiction.

As is evident, the majority of the population lives in one of three jurisdictions: unincorporated Butler County, Parkersburg and Clarksville with the population percentages of 37.6%, 12.6% and 8.7%. The other eight cities, combined, represent 40.2% of the county population.

Figure 2.2: Pecentage of County Population by Jurisdiction



Population Projection

Population projections are generally based on the assumption that past trends will continue in the future and can be calculated using a mathematical formula.

Two models were used to estimate population projections, Linear and Geometric. Both models are straight-line or averaging methods to predicting population change. Figure 2.3 shows the linear (number) and geometric (percent) change in the population from 1950-2010.

The Linear method uses the actual change in the total number of persons over a predetermined period in the community. From 1950 to 2010 the county averaged a decrease of 421 persons every 10 years (between Census counts). From 1990 through 2010, the population decreased by an average of 432 persons every ten years.

The Geometric method utilizes the percent change in population over that same period. From 1950 to 2010, the county population, on average, decreased by 2.5% every ten years. From 1990 to 2010, the county population decreased by an average of 2.8% per decade.

Figure 2.3: Historic Population Trends, Butler County

Year	Census Population	# Change (Linear)	% Change (Geometric)
1950	17,394	-	-
1960	17,467	73	0.4%
1970	16,953	-514	-2.9%
1980	17,668	715	4.2%
1990	15,731	-1,937	-11.0%
2000	15,305	-426	-2.7%
2010	14,867	-438	-2.9%
Avg. Change (1950-2010)		**-421**	**-2.5%**
Avg. Change (1990-2010)		**-432**	**-2.8%**

Source: US Census Bureau

Woods and Poole Economics is a firm that specializes in long-term county economic and demographic projections for all US counties. Projections factor more than 900 variables.

Figure 2.4 shows the county's projected population of the county using the linear and geometric projections based on time periods of 1950-2010 and 1990-2010 and Woods and Poole data. The average of the projections in Figure 2.4 indicate that the county's population will be an estimated 14,536 persons in 2020 (-2.2% from 2010), 14,241 by 2030 (-4.2% from 2010), and 13,908 by 2040 (-6.5% from 2010).

Figure 2.4: Population Projections, Butler County				
Projection Type	**2010**	**2020**	**2030**	**2040**
Linear				
1950-2010	14,867	14,446	14,025	13,604
1990-2010	14,867	14,435	14,003	13,571
Geometric				
1950-2010	14,867	14,499	14,141	13,791
1990-2010	14,867	14,453	14,050	13,659
Woods & Poole Economics, Inc.				
-	14,906	14,849	14,985	14,915
Average of Three Projections				
-	-	14,536	14,241	13,908
Source: US Census Bureau; Woods and Poole Economics Inc. US, Iowa, and its Counties: 2010-2040, obtained from Iowa Data Center; Calculations by INRCOG				

Age

Following state and national trends, Butler County has an aging population. Figure 2.5 displays the percentage of the county population by age groups using 2000 and 2010 Census data. As the "baby boomer" generation continues to age, the share of the county's population of persons age 45 and over continues to increase.

Figure 2.5: County Population Distribution by Age, 2000-2010

Source: US Census Bureau

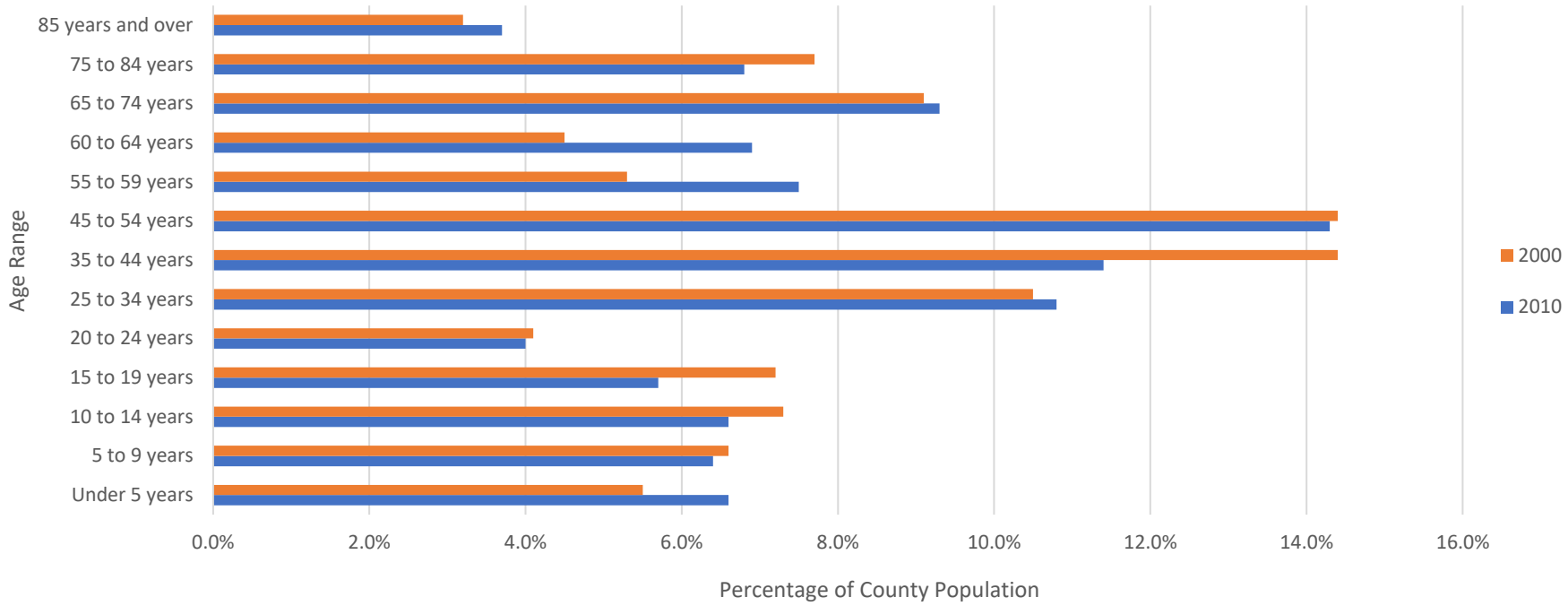


Figure 2.6 provides the breakdown of the population by age group between the years of 2000 and 2010. In terms of percent of population, increases were experienced in "baby boomer" age range of the county population, with the only increase among age groups being the 45-64 age range (+557).

The table also shows all other age groups experiencing a decrease in persons. The age cohorts that experienced decreases were mostly the county's younger population. Age groups with the largest decreases were 25-44 (-522), 15-24 (-275), 65+ (-133) and 0-14 (-65).

According to Census data, the County's 2010 median age was 43.8. This is older than the State of Iowa's 2010 median age (38.1) as well as the United States' median age (37.2). As the population continues to age, the county can expect to continue to see an increase of its elderly population.

Figure 2.7 illustrates Butler County's natural population change by comparing the number of live births and deaths. According to available data from 2000 through 2016, death have regularly outpaced live births in the county. In 2016, the county experienced approximately 9 live births and 13 deaths per 1,000 persons.

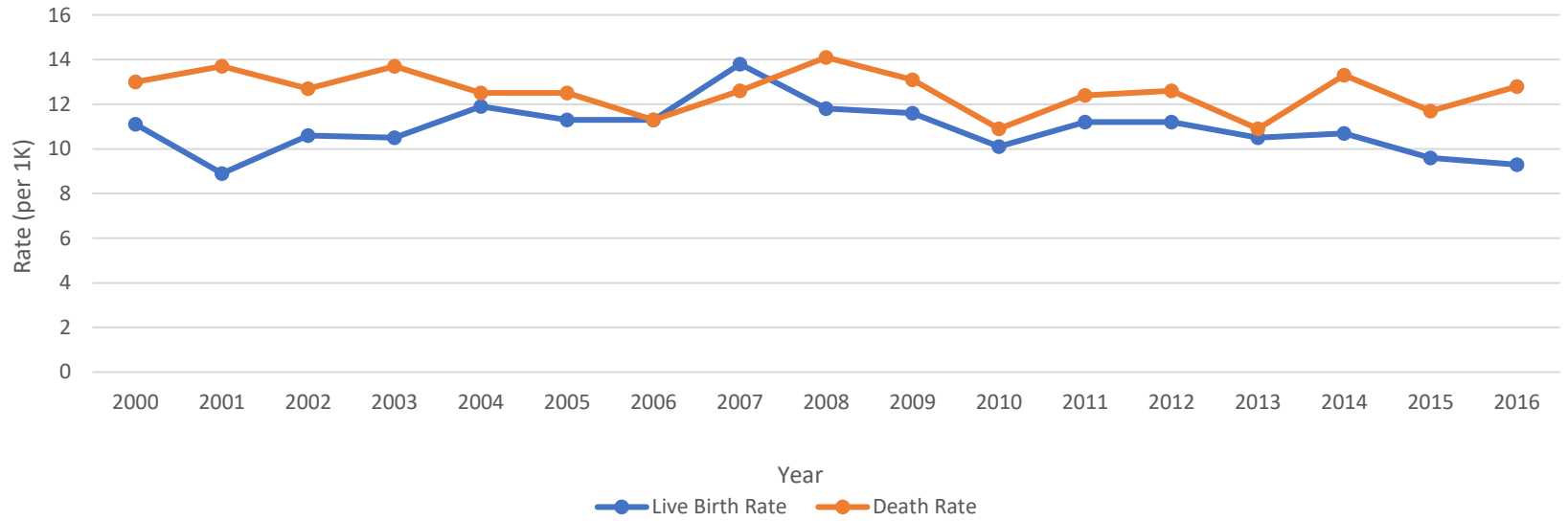
Figure 2.6: Age Cohorts of Butler County

Age Cohort (in years)	2000		2010		# Change, 2000-2010
	#	% of Total	#	% of Total	
0-14	2,985	19.5%	2,920	19.6%	-65
15-24	1,729	11.3%	1,454	9.8%	-275
25-44	3,812	24.9%	3,290	22.1%	-522
45-64	3,702	24.2%	4,259	28.7%	557
65+	3,077	20.1%	2,944	19.8%	-133
Total	**15,305**	**100.0%**	**14,867**	**100.0%**	**-438**
Median Age	**41.3**		**43.8**		**+2.5 years**

Source: US Census Bureau, calculations by INRCOG

Figure 2.7: Live Birth and Death Rates in Butler County, 2000-2016

Source: Iowa Department of Public Health



The world has seen a significant drop in the death rate, leading to an increased global population. In the United States, birth rates have dropped due to cultural and economic trends, while death rates have risen, slowing population growth. In Iowa, both figures have held relatively steady, and most population change can be attributed to migration.

Gender

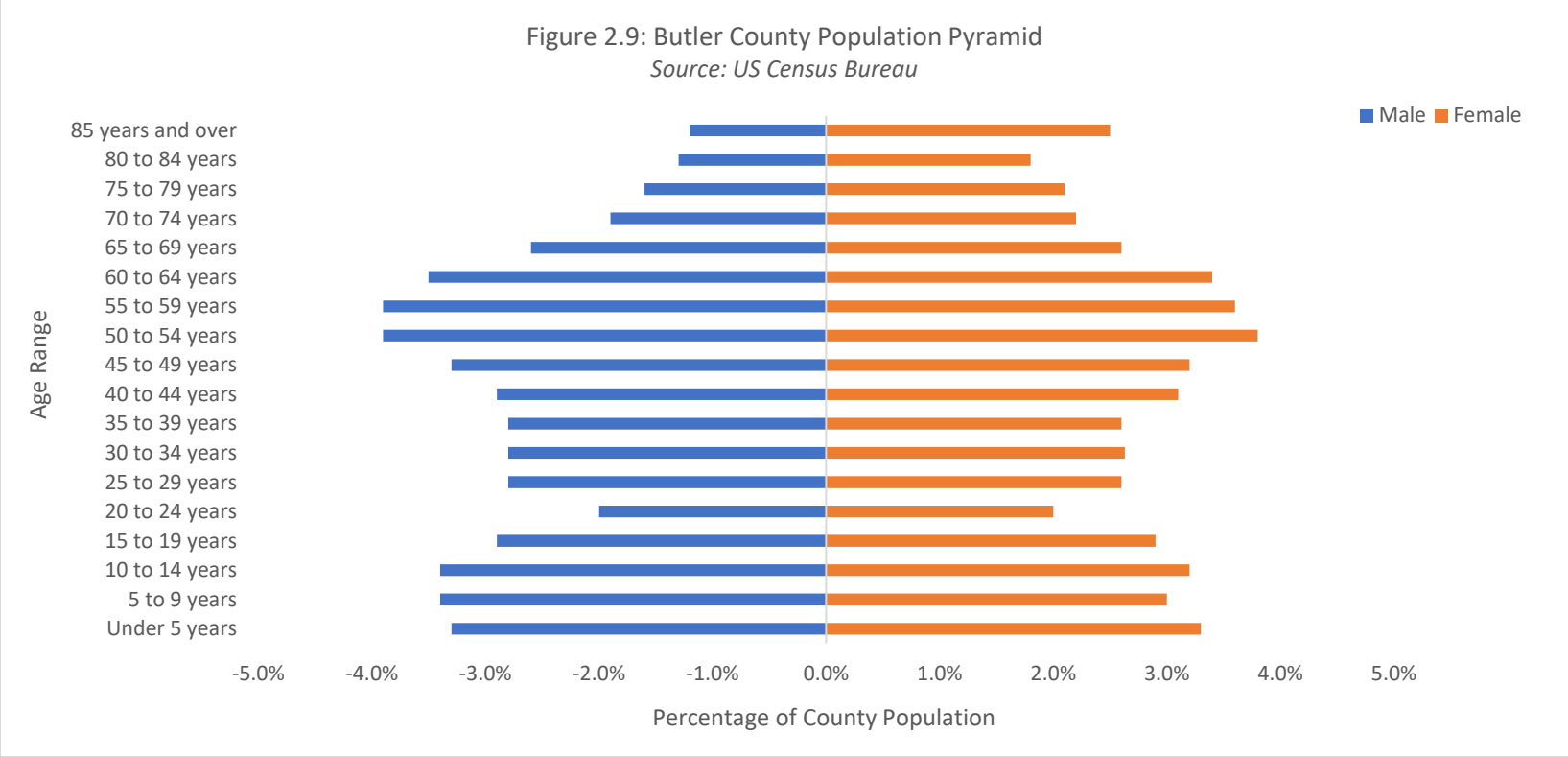
According to Census data, the county's population has slightly more women than men. Figure 2.8 details the gender of Butler County residents as reported in the 2000 and 2010 Census.

The small variance in sex can be attributed to women's longer life expectancy. Hence, women also make a larger portion of the county's elderly population (65 or greater) than men, as indicated in Figure 2.9.

Figure 2.8: Sex of County Residents

Gender	2000		2010	
	#	% of Total	#	% of Total
Female	7,800	51.0%	7,530	50.6%
Male	7,505	49.0%	7,337	49.4%
Total	**15,305**	**100%**	**14,867**	**100%**

Source: US Census Bureau



Race and Ethnicity

Figure 2.10 shows the breakdown of the county population by race in 2000, 2010 and the 2016 estimate. Overall, the table indicates that the county is becoming slightly more diverse. White or Caucasian was the predominant category with 98.4% of residents identifying as such in 2010. Also, while not recognized as a race category by the Census Bureau, persons of Hispanic origin numbered 133 persons in 2010 compared to 89 persons in 2000.

Census guidelines define Race as such[1]:

White: A person having origins in any of the original peoples of Europe, the Middle East, or North Africa. It includes people who indicate their race as "White" or report entries such as Irish, German, Italian, Lebanese, Arab, Moroccan, or Caucasian.

Black or African American: A person having origins in any of the Black racial groups of Africa. It includes people who indicate their race as "Black, African Am., or Negro"; or report entries such as African American, Kenyan, Nigerian, or Haitian.

American Indian and Alaska Native: A person having origins in any of the original peoples of North and South America (including Central America) and who maintains tribal affiliation or community attachment. This category includes people who indicate their race as "American Indian or Alaska Native" or report entries such as Navajo, Blackfeet, Inupiat, Yup'ik, or Central American Indian groups or South American Indian groups.

Asian: A person having origins in any of the original peoples of the Far East, Southeast Asia, or the Indian subcontinent including, for example, Cambodia, China, India, Japan, Korea, Malaysia, Pakistan, the Philippine Islands, Thailand, and Vietnam. It includes people who indicate their race as "Asian Indian," "Chinese," "Filipino," "Korean," "Japanese," "Vietnamese," and "Other Asian" or provide other detailed Asian responses.

Native Hawaiian and Other Pacific Islander: A person having origins in any of the original peoples of Hawaii, Guam, Samoa, or other Pacific Islands. It includes people who indicate their race as "Native Hawaiian," "Guamanian or Chamorro," "Samoan," and "Other Pacific Islander" or provide other detailed Pacific Islander responses.

Two or more races: People may have chosen to provide two or more races either by checking two or more race response check boxes, by providing multiple responses, or by some combination of check boxes and other responses.

[1] *Race Definitions, US Census Bureau, www.cnesus.gov/quickfacts/meta/long_RHI225215.htm*

Between 2000 and 2016 the county's white population decreased by 497 persons (-3.3%). The County's non-white population increased from 160 to 285 persons from 2000 to 2016. All minority groups, except for "Other Race", experienced positive population growth during this same period. While still remaining very homogeneous, Butler County is becoming more racially diverse which follows state and national trends.

Figure 2.10: Race of County Residents, 2000-2016

Race	2000		2010		2016		% Change, 2000-2016	Net Change, 2000-2016
	#	% of Total	#	% of Total	#	% of Total		
White	15,145	99.0%	14,636	98.4%	14,648	98.1%	**-3.3%**	**-497**
Black or African American	13	0.1%	26	0.2%	45	0.3%	**246.2%**	**+32**
American Indian & Alaskan Native	8	0.1%	21	0.1%	43	0.3%	**437.5%**	**+35**
Asian	31	0.2%	35	0.2%	84	0.6%	**171.0%**	**+53**
Native Hawaiian & Pacific Islander	3	0.0%	2	0.0%	11	0.1%	**266.7%**	**+8**
Other Race	24	0.2%	36	0.2%	11	0.1%	**-54.2%**	**-13**
Two or More Races	81	0.5%	111	0.7%	91	0.6%	**12.3%**	**+10**
Total	**15,305**	**100%**	**14,867**	**100%**	**14,933**	**100%**	**-2.4%**	**-372**

Source: 2000 and 2010 US Censuses; 2012-2016 ACS 5-Year Averages

The US Census Bureau collects data on race based on self-identification. The racial categories included in the census questionnaire generally reflect a social definition of race recognized in this country and not an attempt to define race biologically, anthropologically, or genetically. In addition, it is recognized that the category of race includes racial and national origin or sociocultural groups. People may choose to report more than one race to indicate their racial mixture, such as "American Indian" and "White." People who identify their origin as Hispanic, Latino, or Spanish may be of any race[2]. Figure 2.11 shows the ethnicity of county residents.

Figure 2.11: Hispanic and Latino Ethnicity of County Residents, 2000-2016

Race	2000		2010		2016		% Change, 2000-2016
	#	% of Total	#	% of Total	#	% of Total	
Hispanic or Latino	**89**	**0.6%**	**133**	**0.9%**	**177**	**1.2%**	**98.9%**
Mexican	53	0.3%	94	0.6%	158	1.1%	198.1%
Puerto Rican	1	0.0%	7	0.0%	19	0.1%	-
Cuban	0	0.0%	1	0.0%			-
Other Hispanic or Latino	35	0.2%	31	0.2%			-
Not Hispanic or Latino	**15,216**	**99.4%**	**14,734**	**99.1%**	**14,756**	**98.8%**	**-3.0%**
White alone	15,086	98.6%	14,552	97.9%	14,490	97.0%	-4.0%
Black or African American	130	1.4%	25	0.2%	45	0.3%	-
American Indian & Alaskan Native			14	0.1%	43	0.3%	-
Asian			35	0.2%	84	0.6%	-
Native Hawaiian & Pacific Islander			2	0.0%	11	0.1%	-
Other Race			0	0.0%	0	0.0%	-
Two or More Races			106	0.7%	83	0.6%	-
Total Population	**15,305**	**100%**	**14,867**	**100%**	**14,933**	**100%**	**-2.4%**

Source: 2000 and 2010 US Census; 2012-2016 ACS 5-Year Averages

[2] *Race Definitions, US Census Bureau, www.cenesus.gov/quickfacts/meta/long_RHI225215.htm*

Section 3: Economic Considerations

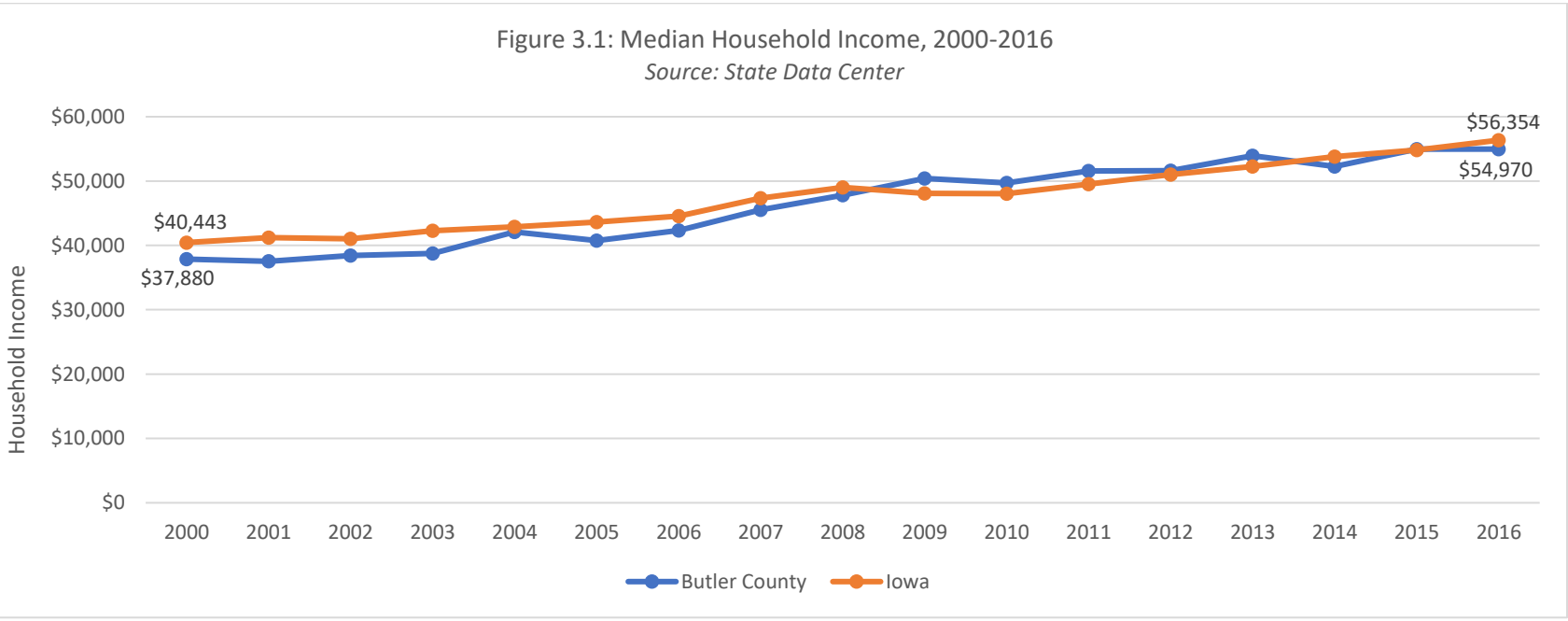
Household Income

Butler County has experienced strong household income growth throughout the county in the past several years, growing at an annual average rate of 2.65% between 2000 and 2016.

Figure 3.1 shows the median income of Butler County and the State of Iowa from 2000 to 2016. As shown in the chart below, the state's median income is slightly higher than Butler County's with the exception of years 2009 to 2013.

Figure 3.1: Median Household Income, 2000-2016

Source: State Data Center



In addition to overall median household income, household income of rental households and owner households for Butler County vary greatly from one another. According to the 2012-2016 ACS 5-Year Estimate, approximately 20.4% of occupied households in Butler County are rentals, with the median household income of renter-occupied units being $35,395 compared to owner-occupied units at $60,305. As is evident, renters have nearly half the annual income as owner-occupied households in Butler County. The same holds true for the state.

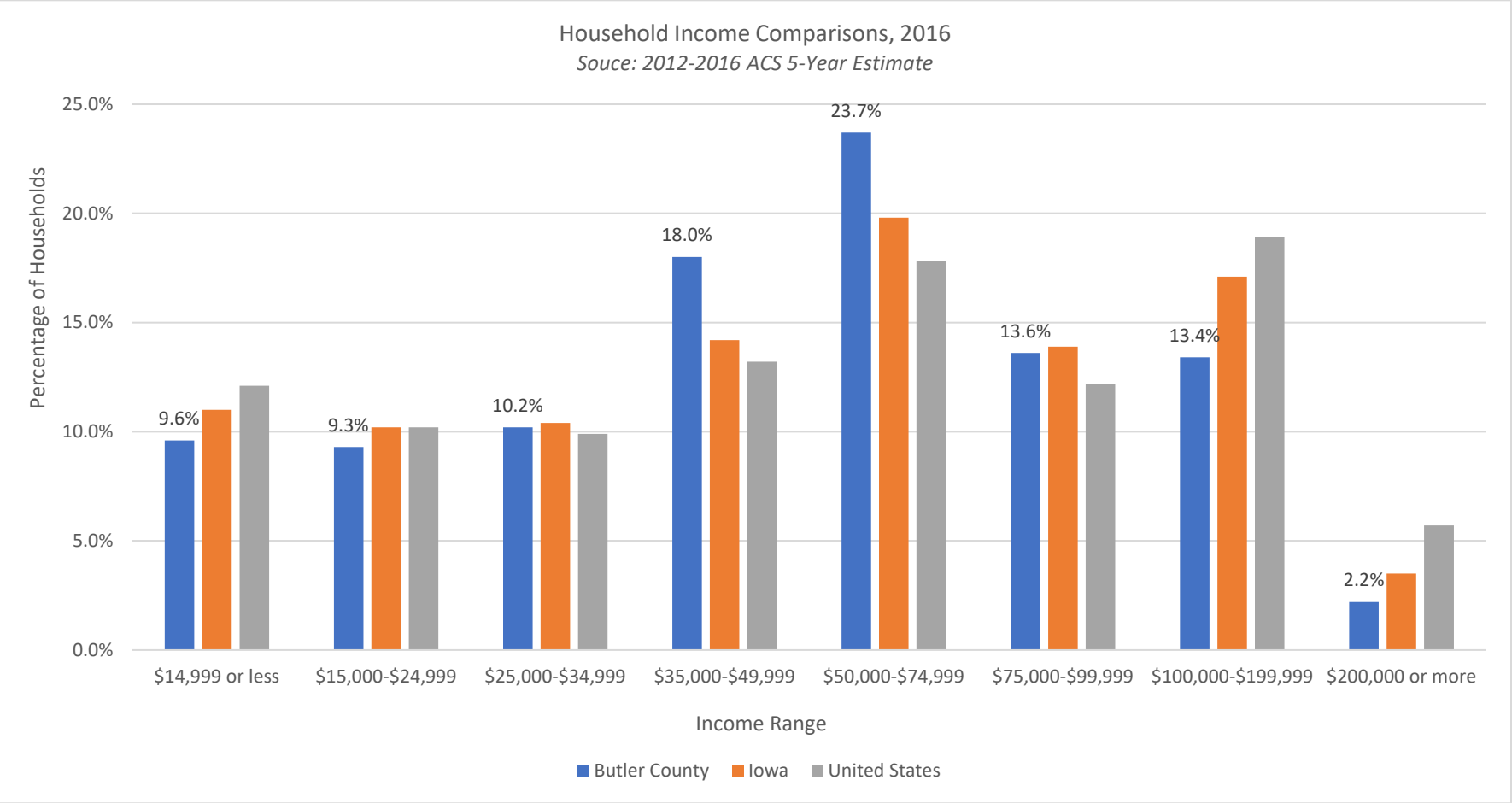
Figure 3.2: Historic Annual Household Median Income Growth Rate

Timeframe	Butler County	Iowa
2002-2016	2.9%	2.5%
2007-2016	2.1%	1.9%
2012-2016	1.3%	2.1%

Source: State Data Center, Median Household Income

Figure 3.2 compares the county and state median income growth in 5, 10, and 15-year segments. Based on historic income growth patterns from 2000 through 2016, the county can anticipate an annual median income growth of 2.65%. Based on this growth prediction, it is projected the county's median income will be $60,797 in 2020 and $68,080 by 2025.

Figure 3.3 shows the percentage of households in Butler County, the State of Iowa, and the United Sates by varying income ranges. Data labels are included for Butler County. The majority of Butler County (41.7%) make between $35,000-$74,000. About 29.1% of the county makes $34,999 or less while 29.2% make $75,000 or more.



Labor Force

Figure 3.4 shows the monthly historic unemployment rate of Butler County compared to the State of Iowa. Data shows that Butler County's historic unemployment followed the same trend as the state's but at a slightly higher level. With the exception of two months (January 2016 and January 2017), the county's unemployment rate has remained below 6% in the last 31 months. Starting in July of 2018, the county's unemployment rate began trending below the state average, with Butler County's unemployment rate at 2.3% compared to the state at 2.4%.

Figure 3.4: Historic Monthly Unemployment Rate, January 2016 - July 2018

Source: Iowa Workforce Development - Local Area Unemployment Statistics

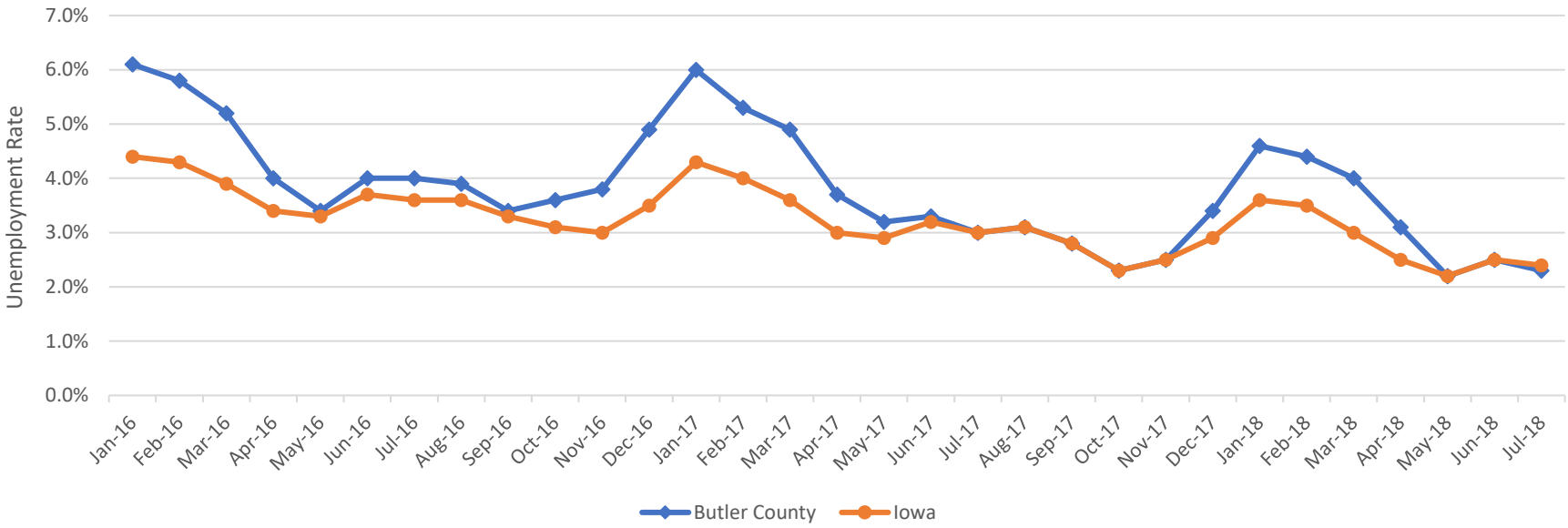


Figure 3.5: Employment Growth Trends and Projections in Butler County

		2006	2010	2017	2020 (Projection)	% Change, 2006-2017
Butler County	**Labor Force**	8,260	8,200	7,860	7,766	-4.8%
	Employment	7,920	7,700	7,580	7,535	-4.3%
	Unemployment Rate	4.1%	6.0%	3.6%	(X)	-0.5%
Iowa	**Labor Force**	1,657,600	1,678,300	1,678,500	(X)	1.3%
	Employment	1,596,500	1,577,400	1,626,000	(X)	1.8%
	Unemployment Rate	3.7%	6.0%	3.1%	(X)	-0.6%

Source: Iowa Department of Labor – Labor Force Summary Data Tools
Notes: labor force, employment, and unemployment rates are annual averages

Industry and Job Growth

Figure 3.6 shows the industry makeup of Butler County's population which participates in the workforce.

The most popular industry for employment in Butler County, as well as in the state, is Educational Services, Health Care and Social Assistance –accounting for 22.7% of the county's jobs.

Manufacturing is the second largest industry employer in Butler County, accounting for 19.4% of the county's jobs, which also holds true for the state.

Figure 3.6: Existing Butler County Civilian Employment by Industry

Industry	Butler County		Iowa	Difference of % between Butler County and Iowa
	# of Persons	% of Employed Population	% of Employed Population	
Educational services, and health care and social assistance	1,705	22.7%	24.4%	-1.7%
Manufacturing	1,453	19.4%	15.2%	4.2%
Retail trade	902	12.0%	11.7%	0.3%
Agriculture, forestry, fishing and hunting, and mining	512	6.8%	3.9%	2.9%
Professional, scientific, and management, and administrative and waste management services	475	6.3%	7.2%	-0.9%
Construction	468	6.2%	6.2%	0.0%
Other services, except public administration	428	5.7%	4.2%	1.5%
Finance and insurance, and real estate and rental and leasing	410	5.5%	7.6%	-2.1%
Transportation and warehousing, and utilities	396	5.3%	4.6%	0.7%
Arts, entertainment, and recreation, and accommodation and food services	276	3.7%	7.3%	-3.6%
Wholesale trade	210	2.8%	2.9%	-0.1%
Public administration	177	2.4%	3.1%	-0.7%
Information	90	1.2%	1.8%	-0.6%
Total # of civilians employed age 16 ≤	**7,502**	**100%**	**100%**	-

Source: 2012-2016 ACS 5-Year Estimates – Selected Economic Characteristics

Iowa Workforce Development (IWD) makes job and industry projections for defined regions within the state. Butler County is part of IWD Region 7, which also includes the counties of Black Hawk, Bremer, Buchanan and Grundy. In 2015, IWD published expected employment growth of each region throughout the state. Figure 3.7 and Figure 3.8 depict the expected jobs growth, by industry, for Region 7.

Figure 3.7 shows job categories organized by their designated North American Industry Classification (NAIC) code along with the total number of projected jobs, median salary, and the percent of new jobs that industry represents in the region. Figure 3.8 displays a scatter plot of the data from Figure 3.7.

Healthcare Practitioners and Technical Occupations (NAIC Code #29) is expected to see the greatest growth in number of jobs in over the next decade. IWD anticipates 830 new jobs in this sector, representing 9.7% of all projected growth. This job category also is expected to pay a median salary of $51,794.

In addition, Healthcare support occupations (NAIC #31) is expected to grow by 7.9%, equating to 670 new jobs. However, these jobs will be at a much lower wage than #29, with a 2016 median income of $26,204. Combined, Healthcare Practitioners and Technical Occupations (#29) and Healthcare Supportive Occupations (#31) will account for 18% of the region's job growth.

Figure 3.7: Anticipated New Jobs in IWD Region 7, 2014-2024

NAIC	Occupation	# of Jobs	Median Salary (2016)	% of Jobs
29	Healthcare Practitioners and Technical Occupations	830	$51,794	9.7%
41	Sales and Related Occupations	780	$23,816	9.1%
53	Transportation and Material Moving Occupations	775	$34,133	9.1%
25	Education, Training, and Library Occupations	695	$41,842	8.1%
31	Healthcare Support Occupations	670	$26,204	7.9%
35	Food Preparation and Serving Related Occupations	665	$18,514	7.8%
43	Office and Administrative Support Occupations	580	$31,493	6.8%
47	Construction and Extraction Occupations	545	$38,173	6.4%
39	Personal Care and Service Occupations	510	$20,667	6.0%
49	Installation, Maintenance, and Repair Occupations	460	$40,844	5.4%
13	Business and Financial Operations Occupations	425	$51,873	5.0%
11	Management Occupations	420	$74,775	4.9%
37	Building and Grounds Cleaning and Maintenance Occupations	355	$23,618	4.2%
21	Community and Social Service Occupations	235	$34,511	2.8%
15	Computer and Mathematical Occupations	230	$61,650	2.7%
33	Protective Service Occupations	80	$35,048	0.9%
51	Production Occupations	80	$34,133	0.9%
27	Arts, Design, Entertainment, Sports, and Media Occupations	75	$33,036	0.9%
19	Life, Physical, and Social Science Occupations	50	$49,437	0.6%
23	Legal Occupations	40	$54,014	0.5%
17	Architecture and Engineering Occupations	20	$67,008	0.2%
45	Farming, Fishing, and Forestry Occupations	10	$34,634	0.1%
	Total	**8,530**	**-**	**100%**

Source: Iowa Workforce Development

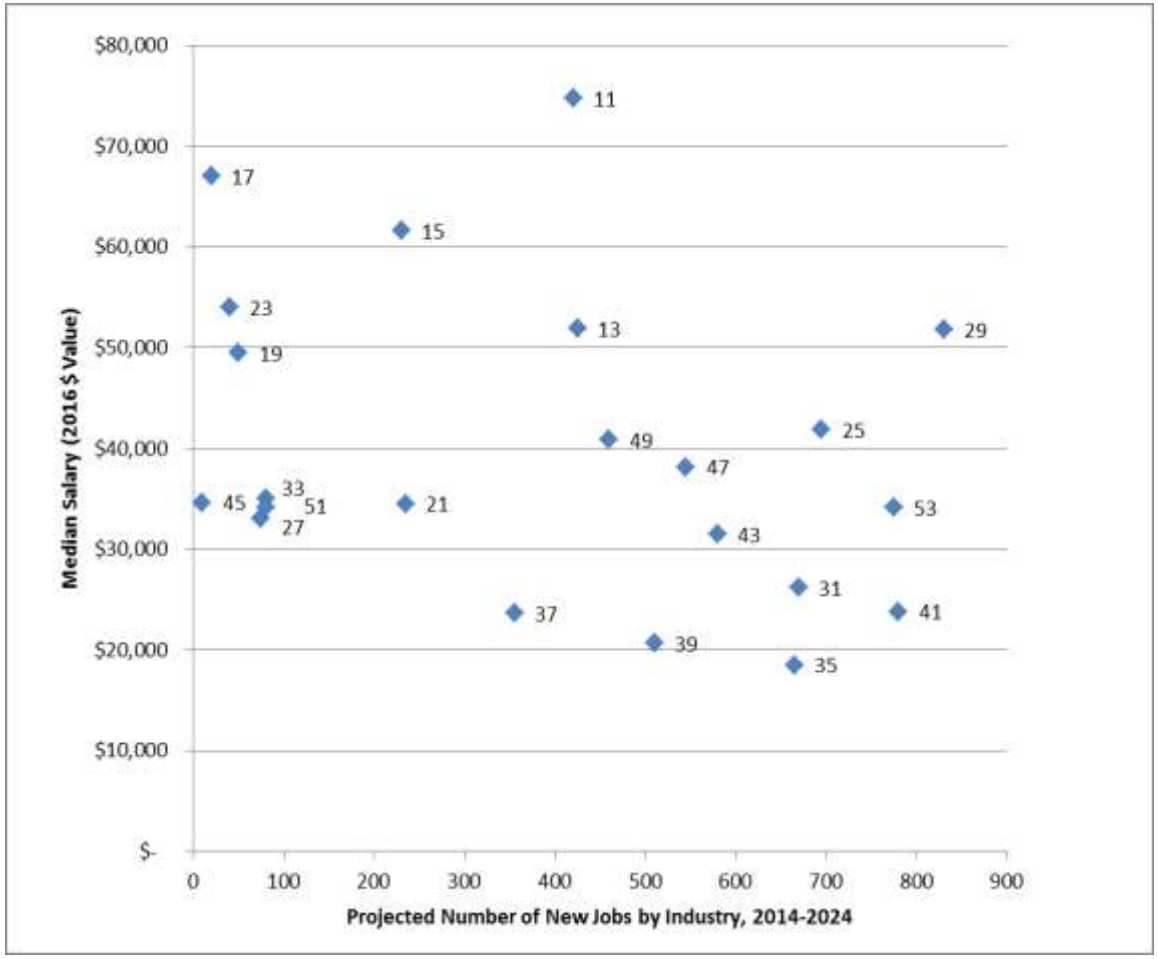
Other areas expected to see the largest growth include Sales and Related Occupations (+9.1%), Transportation and Material Moving Occupations (+9.1%), and Education, Training, and Library Occupations (+8.1%).

Combined, the top five job classifications will account for 44% of the region's job growth.

Overall, Region 7 employment is expected to grow by 7.3% from 2014 to 2024 – equating to 0.7% annual growth rate.

Service jobs (primarily healthcare) are, in general, expected to outperform goods-producing occupations (manufacturing).

Figure 3.8: Scatter Plot of Anticipated New Jobs in IWD Region 7, 2014-2024



Regional Workforce

Iowa Workforce Development (IWD) divides the state into 15 regions. Butler County is part of Region #7 which also includes the counties of Black Hawk, Bremer, Buchanan and Grundy. Figure 3.9 shows a map of the region outlined in red. As stated in Figure 3.9, the average annual weekly wage in the Butler County was $668 ($34,736 annually).

Figure 3.10 shows a map of the region in the State of Iowa as well as an excerpt from the region's 2017 annual profile. The average weekly wage for all industries was $823 for 2016 ($42,796 annually). According to the annual profile, the largest private industry was manufacturing, representing 18.5% of the region's total covered employment.

Figure 3.9: Average Weekly Wage for All Industries by County, Annual 2016

Source: Iowa Workforce Development 2017 Annual Profile

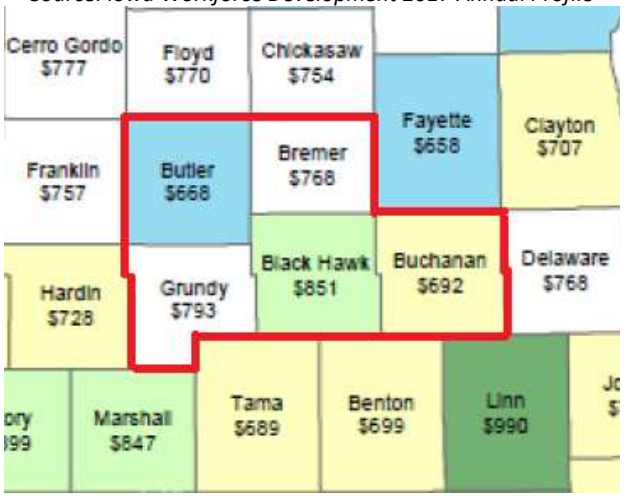
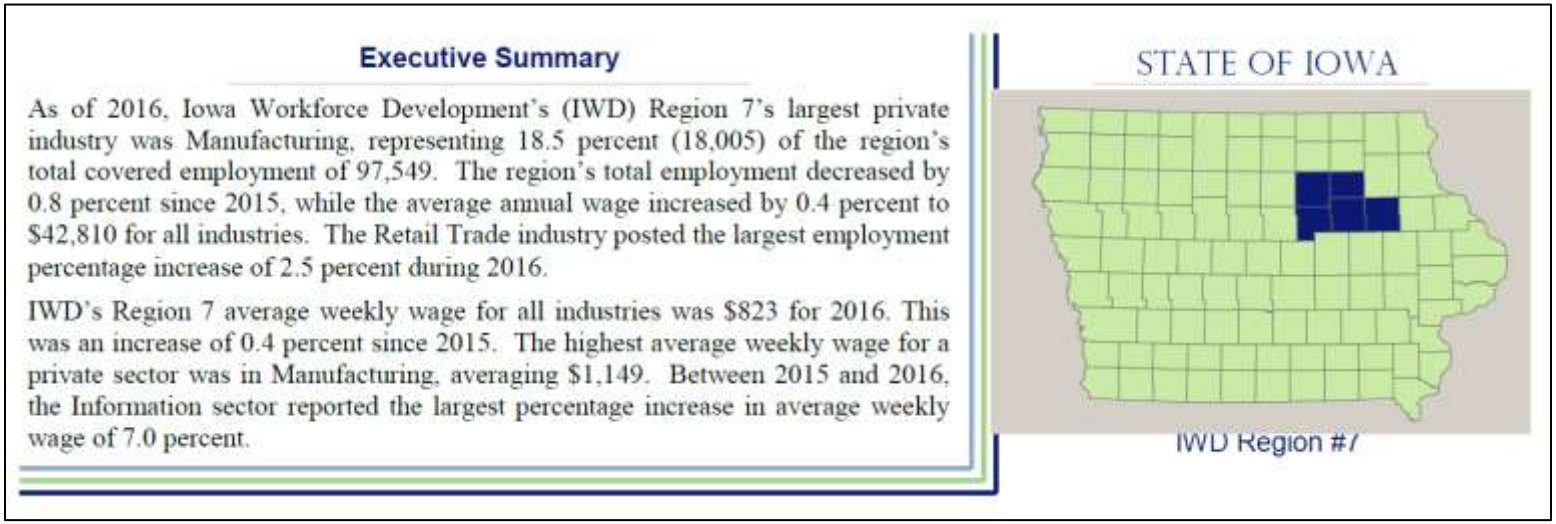


Figure 3.10: IWD Region #7, 2017 Annual Profile Executive Summary and Map



Executive Summary

As of 2016, Iowa Workforce Development's (IWD) Region 7's largest private industry was Manufacturing, representing 18.5 percent (18,005) of the region's total covered employment of 97,549. The region's total employment decreased by 0.8 percent since 2015, while the average annual wage increased by 0.4 percent to $42,810 for all industries. The Retail Trade industry posted the largest employment percentage increase of 2.5 percent during 2016.

IWD's Region 7 average weekly wage for all industries was $823 for 2016. This was an increase of 0.4 percent since 2015. The highest average weekly wage for a private sector was in Manufacturing, averaging $1,149. Between 2015 and 2016, the Information sector reported the largest percentage increase in average weekly wage of 7.0 percent.

Commuting Characteristics

Figure 3.12 shows the commuting patterns of employed persons in the county from 2013-2015. An average of the most recent three years of data shows that 1,697 of the county's population lived and worked in Butler County. An estimated 4,944 laborers live in Butler County but work outside of the county. For 1,740 persons, their primary place of work is in Butler County but they live outside of the county. This is an ideal group of potential new residents.

Figure 3.11: County Commuter Patterns

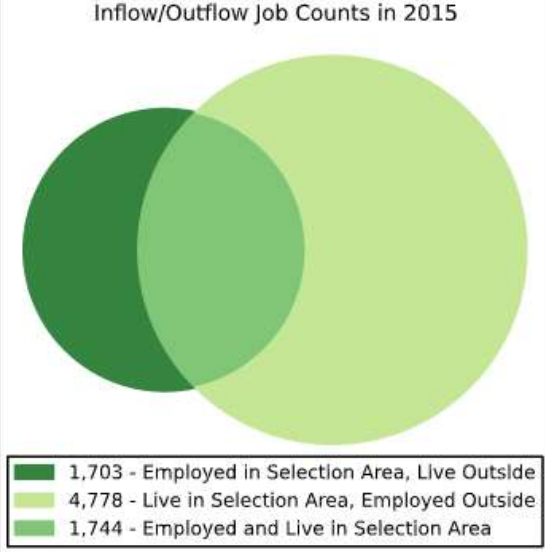


Figure 3.12: Inflow/Outflow Job Counts of Primary Jobs in Butler County, 2013-2015

	2013		2014		2015		3-Year Average	
	Count	Percent	Count	Percent	Count	Percent	Count	Percent
Employed in Butler County	3,402	100%	3,462	100%	3,447	100%	3,437	100%
Employed & Living *in* Butler County	1,662	48.9%	1,686	48.7%	1,744	50.6%	1,697	49.4%
Employed in Butler County but Living *outside* of county	1,740	51.1%	1,776	51.3%	1,703	49.4%	1,740	50.6%
Living in Butler County	6,735	100%	6,668	100%	6,522	100%	6,642	100%
Living & Employed *in* Butler County	1,662	24.7%	1,686	25.3%	1,744	26.7%	1,697	25.6%
Living in Butler County but Employed *outside* of county	5,073	75.3%	4,982	74.7%	4,778	73.3%	4,944	74.4%

Source: US Census Bureau – https://onthemap.ces.census.gov
Note: Primary Jobs are public and private sector jobs, one job per worker. A primary job is the highest paying job of an individual.

Figure 3.13 shows the location (by county) of jobs of members of the workforce that live in Butler County. Approximately 50.5% of workers living in Butler County also work in Butler County. The other 49.5% commute outside of the county for work. The most popular destinations are Black Hawk County (8.9%), Bremer County (8.5%) and Grundy County (4.4%). An additional 27.7% work in other nearby counties such as Floyd, Chickasaw, Franklin, Cerro Gordo, Hardin and Marshall counties.

Figure 3.13: Location of Jobs of Workeres Living in Butler County, 2015

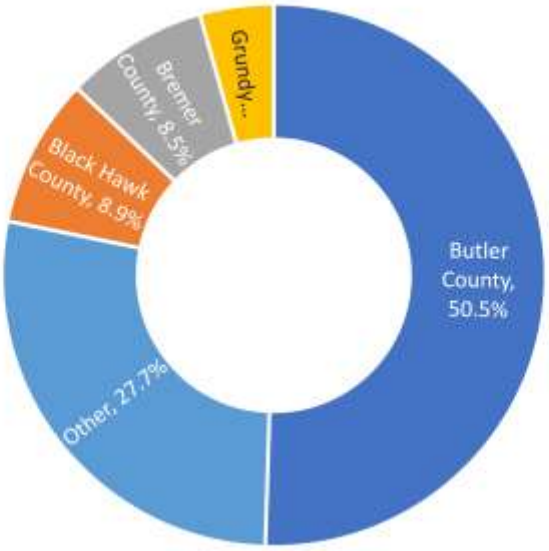
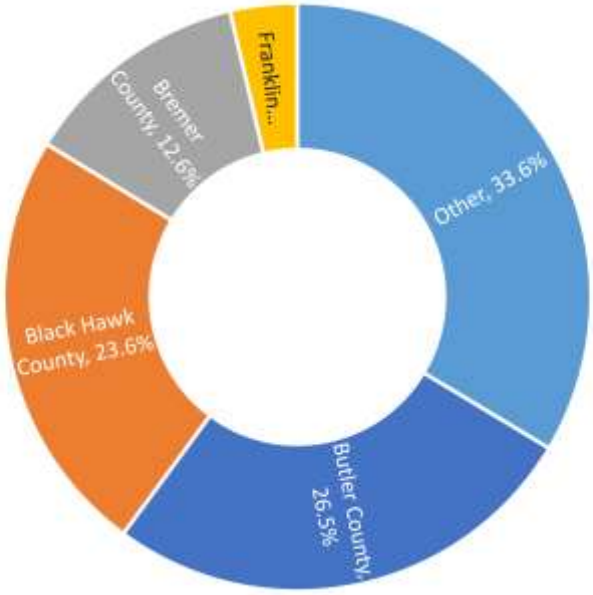


Figure 3.14 displays the county of residence of persons with places of employment inside Butler County. Of the estimated number of workers that work inside the county on a given day, less than one third (26.5%) reside in Butler County. Data shows that 23.6% of workers employed in Butler County live in Black Hawk County (home of the Cedar Falls/Waterloo metropolitan area). Other popular counties to live in are Bremer County (12.6%) and Franklin County (3.7%). An additional 33.6% live in other nearby counties such as Floyd, Grundy, Cerro Gordo, Hardin, Polk and Linn counties.

Figure 3.14: Location of Where Workers Employed in Butler County Live, 2015



Land Value

Figure 3.15 displays the historic value of an acre of land in Butler County as well as the state from 1997 through 2017. In the 1990s land prices remained relatively steady. However, beginning in 2002, land prices in Iowa began to increase dramatically. Record commodity prices (primarily corn and soybeans) contributed to the increased land value given the high-quality soil Iowa possess for crop production. Furthermore, Butler County is home to some of the richest farmland within the state. In the twelve-year period between 2002 and 2013 the average cost of an acre of land in Butler County increased by 307% - from $2,434 per acre in 2002 to $9,904 per acre in 2013.

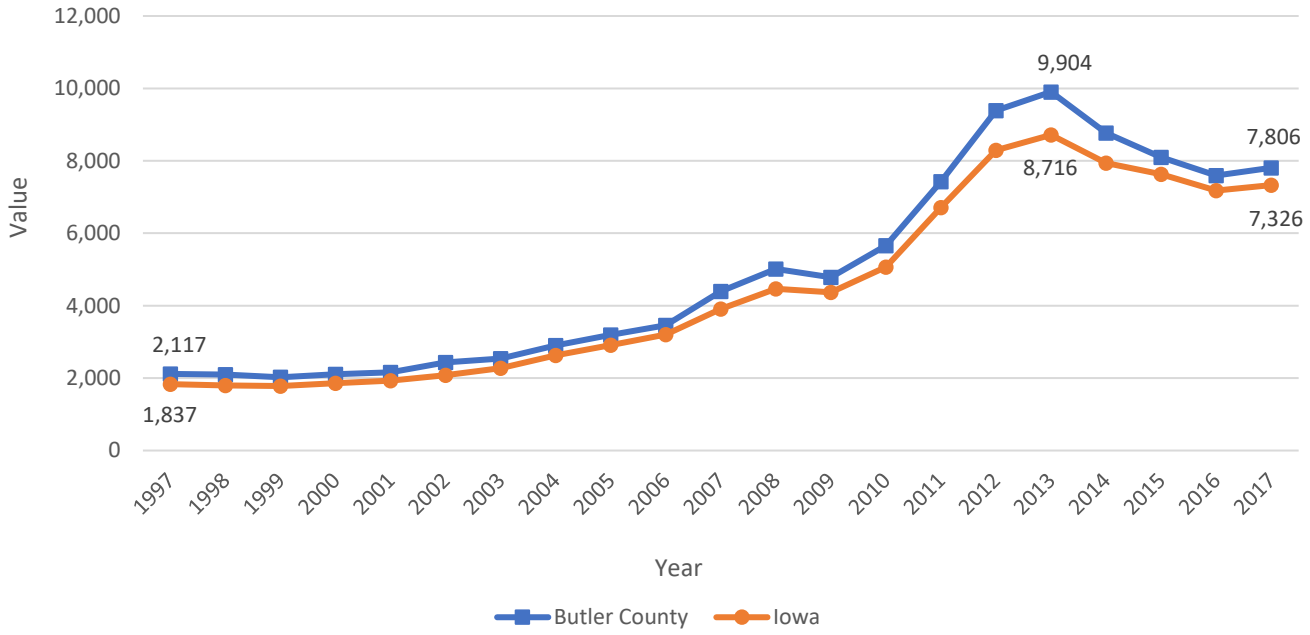
Since 2013, land prices in Butler County and the state have begun to decline. In 2017, the average price for an acre of land in Butler County was $7,806. Overall, county land prices have decreased by 21.2% since the county's all-time high in 2013.

The accelerated cost of land over the past 15 years likely deterred green field development as developers must absorb higher up-front costs to acquire land. In addition, it has been observed that many landowners were not interested in selling land because of the increasing value, record farming incomes (though this is not the case in the past couple of years), and ability to charge higher rent. Several communities are landlocked and cannot grow initiating new housing developments.

The dramatically increasing land prices place greater value on maintaining and redeveloping existing housing stock with developed areas of communities as opposed to acquiring land for a new development.

Figure 3.15: Historic Value of an Acre of Farmland, 1997-2017

Source: Iowa State University, Center for Agriculture & Rural Development - Iowa Land Value Survey



Poverty

The US Census Bureau determines the poverty status of non-institutionalized population based on family size and income level. If a family's total annual income is below the threshold level appropriate for that family size, every member of the family is considered to be in poverty. The US Department of Health and Human Services annually determines poverty guidelines by family size based on US Census poverty thresholds[3].

Figure 3.16 shows poverty statics for Butler County and the state. According to the data, it is estimated that 8.8% of the county's population was below the poverty line in 2016. In the county, persons under the age of 18 had a highest rate of poverty among the age groups examined, at 12.6%.

Figure 3.17 shows poverty rates of Butler County families by Housing Tenure (i.e. renter or owner). Renter households are more than 3 times more likely to be in poverty than owner-occupied homes.

Figure 3.16: Individuals and Families Living in Poverty, 2016

	Butler County		State of Iowa	
	Estimate	**MOE**	**Estimate**	**MOE**
All families	5.4%	+/-1.3%	7.9%	+/-0.2%
With related children under 18 years	10.4%	+/-2.7%	13.3%	+/-0.4%
With female householder, no husband present	37.3%	+/-12.4%	38.0%	+/-1.0%
All people	8.8%	+/- 1.4%	12.3%	+/-0.2%
Under 18	12.6%	+/-3.6%	15.3%	+/-0.5%
18 to 64 years	7.6%	+/-1.3%	12.4%	+/-0.2%
65 years and over	7.7%	+/-1.8%	7.5%	+/-0.2%

Source: American Community Survey, 2012-2016 5-Year Estimates, Poverty Status in Past 12 Months

Figure 3.17: Butler County Families in Poverty by Housing Tenure, 2016

Tenure	Count	% of Households
Owner-Occupied	3,736	4.2%
Renter Occupied	546	13.7%

Source: American Community Survey, 2012-2016 5-Year Estimates, Poverty Status in Past 12 Months

[3] *Federal Register Annual Update of the HHS Poverty Guidelines, www.federalregister.gov/documents/2016/01/25/2016-01450/annual-update-of-the-hhs-poverty-guidelines*

Section 4: Housing Characteristics

Quantity and Type of Housing

As of the 2010 US Census, there were an estimated 6,682 homes in the unincorporated areas of Butler County and its 10 incorporated cities. Figure 4.1 displays the distribution of the county's housing units by jurisdiction.

Figure 4.1: Distribution of County Housing Units

Source: US Census Bureau, 2010

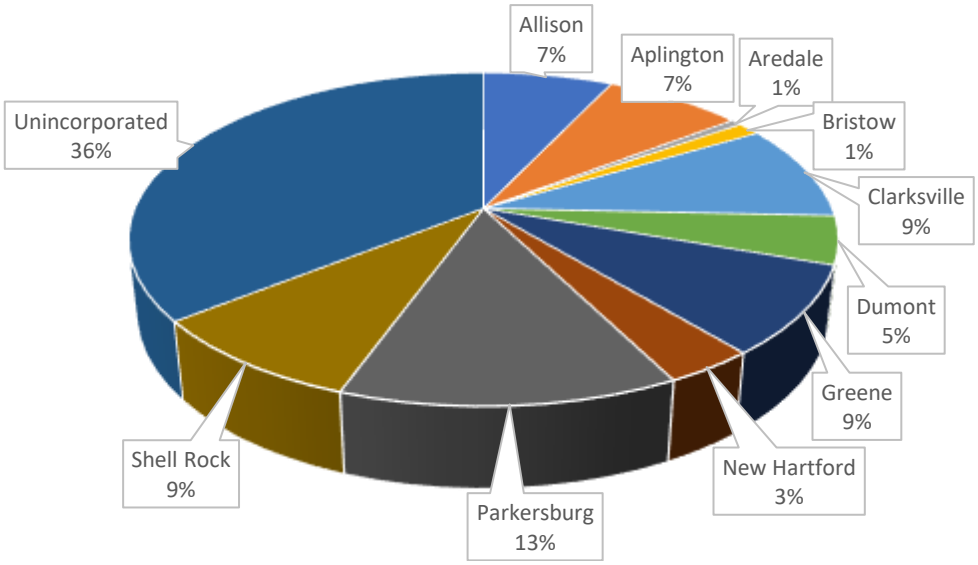


Figure 4.2: Housing Units by Structure, 2016				
	Butler County		Iowa	US
	Number	Percent	Percent	Percent
1-unit, detached	5,962	88.5%	73.6%	61.6%
1-unit, attached	30	0.4%	3.8%	5.8%
2 units	77	1.1%	2.3%	3.7%
3 or 4 units	210	3.1%	3.4%	4.4%
5 to 9 units	139	2.1%	3.8%	4.8%
10 to 19 units	123	1.8%	3.9%	4.5%
20 or more units	50	0.7%	5.4%	8.7%
Mobile Homes	144	2.1%	3.7%	6.3%
Boat, RV, van, etc.	0	0.0%	0.0%	0.1%
Total	**6,735**	**100%**	**100%**	**100%**

Source: American Community Survey, 2012-2016 5-Year Estimates, Selected Housing Characteristics

Figure 4.2 compares the type of housing construction, by number of units, in Butler County, the State of Iowa, and the United States. As is evident, the overwhelming majority (88.5%) of the county's housing units are single detached units. This is a much a higher rate than state and national averages. Providing the more rural nature of the county and its communities to the nation at large, the higher rate of single unit homes is not surprising. The wide availability of traditional single-family homes is an attractive aspect of the county's housing stock especially as members of the millennial generation become older, start families, and seek single dwelling units.

On the following pages, Figures 4.3 through 4.6 provide a statistical overview of Butler County's housing stock as determined by the US Census Bureau's most recent American Community Survey (ACS) data. The ACS is a survey conducted by the US Census Bureau. Unlike the 10-year census survey, the ACS is conducted on ongoing basis, with data updated annually, using randomly sampled addresses.

American Community Survey Housing Data Summary

Figure 4.3 shows an overview of county rental statistics. Figure 4.4 provides a general overview of housing, including occupancy, type and tenure.

Figure 4.3: Rental Characteristics, Butler County

	Estimate	MOE	Percent	MOE
GROSS RENT				
Occupied units paying rent	**1,149**	**+/-114**	**100%**	**(X)**
Less than $500	407	+/-70	35.4%	+/-5.3
$500 to $999	626	+/-101	54.5%	+/-6.0
$1,000 to $1,499	68	+/-36	5.9%	+/-3.1
$1,500 to $1,999	21	+/-18	1.8%	+/-1.6
$2,000 to $2,499	17	+/-12	1.5%	+/-1.1
$2,500 to $2,999	0	+/-15	0.0%	+/-1.7
$3,000 or more	10	+/-15	0.9%	+/-1.3
Median (dollars)	571	+/-44	(X)	(X)
No rent paid	133	+/-36	(X)	(X)
GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME				
Occupied units paying rent (excluding units where GRAPI cannot be computed)	**1,138**	**+/-116**	**100%**	**(X)**
Less than 15.0 percent	319	+/-74	28.0%	+/-6.1
15.0 to 19.9 percent	232	+/-61	20.4%	+/-4.6
20.0 to 24.9 percent	160	+/-40	14.1%	+/-3.4
25.0 to 29.9 percent	131	+/-47	11.5%	+/-3.9
30.0 to 34.9 percent	56	+/-30	4.9%	+/-2.6
35.0 percent or more	240	+/-66	21.1%	+/-5.5
Not computed	144	+/-38	(X)	(X)

Figure 4.4: Housing Characteristics, Butler County

	Estimate	MOE	Percent	MOE
HOUSING OCCUPANCY				
Total housing units	**6,735**	**+/-69**	**100%**	(X)
Occupied housing units	6,282	+/-114	93.3%	+/-1.4
Vacant housing units	453	+/-92	6.7%	+/-1.4
Homeowner vacancy rate	1.0%	+/-0.7%	(X)	(X)
Rental vacancy rate	8.3%	+/-3.3%	(X)	(X)
UNITS IN STRUCTURE				
Total housing units	**6,735**	**+/-69**	**100%**	**(X)**
1-unit, detached	5,962	+/-106	88.5%	+/-1.4
1-unit, attached	30	+/-15	0.4%	+/-0.2
2 units	77	+/-31	1.1%	+/-0.5
3 or 4 units	210	+/-51	3.1%	+/-0.8
5 to 9 units	139	+/-49	2.1%	+/-0.7
10 to 19 units	123	+/-45	1.8%	+/-0.7
20 or more units	50	+/-22	0.7%	+/-0.3
Mobile home	144	+/-42	2.1%	+/-0.6
BEDROOMS				
Total housing units	**6,735**	**+/-69**	**100%**	**(X)**
No bedroom	56	+/-35	0.8%	+/-0.5
1 bedroom	512	+/-72	7.6%	+/-1.1
2 bedrooms	1,753	+/-117	26.0%	+/-1.7
3 bedrooms	2,700	+/-143	40.1%	+/-2.0
4 bedrooms	1,355	+/-135	20.1%	+/-2.0
5 or more bedrooms	359	+/-77	5.3%	+/-1.1
HOUSING TENURE				
Occupied housing units	**6,282**	**+/-114**	**100%**	**(X)**
Owner-occupied	5,000	+/-133	79.6%	+/-1.9
Renter-occupied	1,282	+/-124	20.4%	+/-1.9
YEAR HOUSEHOLDER MOVED INTO UNIT				
Occupied housing units	**6,282**	**+/-144**	**100%**	**(X)**
Moved in 2015 or later	157	+/-46	2.5%	+/-0.7
Moved in 2010 to 2014	1,435	+/-147	22.8%	+/-2.2
Moved in 2000 to 2009	2,023	+/-142	32.2%	+/-2.2
Moved in 1990 to 1999	1,030	+/-114	16.4%	+/-1.8
Moved in 1980 to 1989	627	+/-92	10.0%	+/-1.5
Moved in 1979 and earlier	1,010	+/-96	16.1%	+/-1.6

Figure 4.5 displays data by value of owner-occupied homes. Figure 4.6 provides information about the financial characteristics of homeowners. The data shown in Figures 4.3- 4.6 is discussed in greater detail on the following pages.

Figure 4.5: Home Value Characteristics, Butler County				
	Estimate	MOE	Percent	MOE
VALUE				
Owner-occupied units	**5,000**	**+/-133**	**100%**	**(X)**
Less than $50,000	494	+/-81	9.9%	+/-1.6
$50,000 to $99,999	1,714	+/-121	34.3%	+/-2.2
$100,000 to $149,999	1,188	+/-119	23.8%	+/-2.4
$150,000 to $199,999	655	+/-87	13.1%	+/-1.7
$200,000 to $299,999	556	+/-91	11.1%	+/-1.8
$300,000 to $499,999	294	+/-69	5.9%	+/-1.4
$500,000 to $999,999	72	+/-45	1.4%	+/-0.9
$1,000,000 or more	27	+/-17	0.5%	+/-0.3
Median (dollars)	110,500	+/-4,326	(X)	(X)

Figure 4.6: Home Ownership Characteristics, Butler County				
	Estimate	MOE	Percent	MOE
MORTGAGE STATUS				
Owner-occupied units	**5,000**	**+/-133**	**100%**	**(X)**
Housing units with a mortgage	2,611	+/-126	52.2%	+/-2.3
Housing units without a mortgage	2,389	+/-138	47.8%	+/-2.3
SELECTED MONTHLY OWNER COSTS (SMOC)				
Housing Units with a Mortgage	**2,611**	**+/-126**	**100%**	**(X)**
Less than $500	116	+/-34	4.4%	+/-1.3
$500 to $999	1,227	+/-109	47.0%	+/-3.5
$1,000 to $1,499	831	+/-111	31.8%	+/-3.9
$1,500 to $1,999	284	+/-68	10.9%	+/-2.6
$2,000 to $2,499	96	+/-31	3.7%	+/-1.2
$2,500 to $2,999	37	+/-20	1.4%	+/-0.8
$3,000 or more	20	+/-19	0.8%	+/-0.7
Median (dollars)	$989	+/-30	(X)	(X)
Housing Units without a Mortgage	**2,389**	**+/-138**	**100%**	**(X)**
Less than $250	334	+/-84	14.0%	+/-3.4
$250 to $399	810	+/-94	33.9%	+/-3.8
$400 to $599	841	+/-111	35.2%	+/-3.8
$600 to $799	223	+/-50	9.3%	+/-2.0
$800 to $999	77	+/-35	3.2%	+/-1.5
$1,000 or more	104	+/-49	4.4%	+/-2.0
Median (dollars)	$410	+/-19	(X)	(X)
SELECTED MONTHLY OWNERS COST AS A PERCENTAGE OF HOUSHOLD INCOME (excluding units unable to calculate)				
Housing Units with a Mortgage	**2,605**	**+/-126**	**100%**	**(X)**
Less than 20.0 percent	1,559	+/-118	59.8%	+/-3.6
20.0 to 24.9 percent	353	+/-75	13.6%	+/-2.7
25.0 to 29.9 percent	234	+/-50	9.0%	+/-1.9
30.0 to 34.9 percent	105	+/-37	4.0%	+/-1.5
35.0 percent or more	354	+/-67	13.6%	+/-2.4
Housing Units without a Mortgage	**2,375**	**+-/138**	**100%**	**(X)**
Less than 10.0 percent	1,008	+/-99	42.4%	+/-3.5
10.0 to 14.9 percent	485	+/-79	20.4%	+/-3.0
15.0 to 19.9 percent	287	+/-57	12.1%	+/-2.3
20.0 to 24.9 percent	175	+/-52	7.4%	+/-2.1
25.0 to 29.9 percent	128	+/-51	5.4%	+/-2.1
30.0 to 34.9 percent	68	+/-40	2.9%	+/-1.6
35.0 percent or more	224	+/-57	9.4%	+/-2.4

Historic Housing Trends

Figure 4.7 shows the number and change in housing units by jurisdiction from 1980 to 2010. Communities with the highest rate of housing growth in the past 30 years are the cities of Aplington (13.5%) and Parkersburg (9.0%). Other cities that saw growth among housing units include Shell Rock (5.4%) and Clarksville (5.1%).

All other communities in Butler County have experienced a decrease in the total number of housing units. Communities that saw a major decrease in housing units were Bristow (-14.3%) and New Hartford (-11.7%).

In terms of the total number of units added from 1980 to 2010, the communities of Parkersburg (72 units) and Aplington (60 units) added the largest amount of housing units in terms of quantity. Clarksville and Shell Rock also added 30 housing units each from 1980 to 2010. These communities are also the highest populated jurisdictions in Butler County.

However, when compared to the rest of the state, the county has experienced a much slower growth rate. Between 1980 and 2010, the number of housing units in the state increased by 19.2%. The county and all of the cities experienced housing growth rates below the state average.

Over the 30-year period, the number of housing units in the county decreased by 1.4%.

Figure 4.7: Historic Number of Housing Units in Communities

Community	1980	1990	2000	2010	Net Change	% Change
Allison	471	448	454	470	-1	-0.2%
Aplington	445	439	470	505	60	13.5%
Aredale	-	44	42	40	-4	-9.1%
Bristow	-	98	89	84	-14	-14.3%
Clarksville	589	571	611	619	30	5.1%
Dumont	-	330	316	312	-18	-5.5%
Greene	591	558	562	575	-16	-2.7%
New Hartford	-	265	275	234	-31	-11.7%
Parkersburg	798	808	850	870	72	9.0%
Shell Rock	558	542	556	588	30	5.4%
Butler County	**6,779**	**6,483**	**6,578**	**6,682**	**-97**	**-1.4%**
State of Iowa	1,121,314	1,143,669	1,232,511	1,336,417	215,103	19.2%

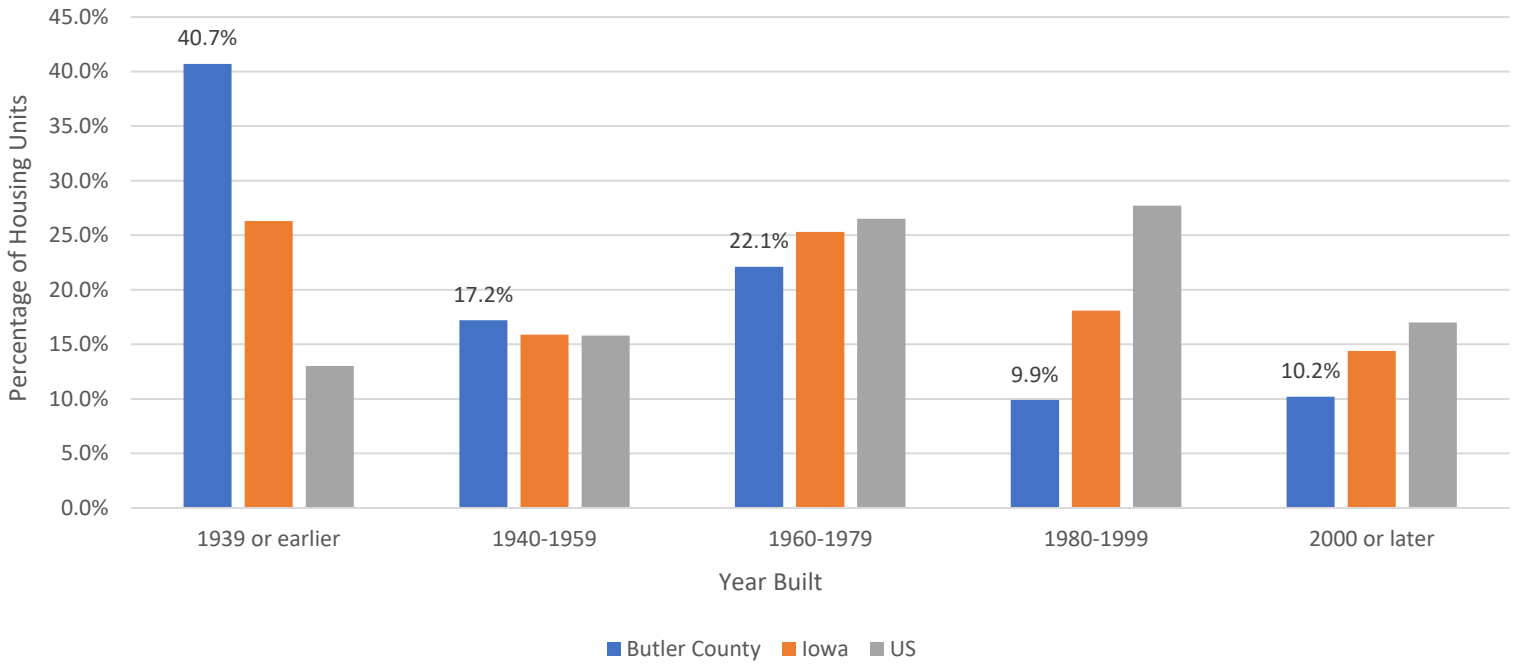
Source: US Census Bureau, calculated by INRCOG

Age of Housing Stock

Figure 4.8 compares the age of the county's housing stock (cities and unincorporated area) by era built. The age distribution of the county's houses is older than the state and national stocks. According to ACS data of occupied housing units, 40.7% of Butler County homes were built before 1940 compared to 26.3% of the homes statewide and 13% nationally. An estimated 80% of Butler County homes were built prior to 1980 – this is slightly greater than Iowa's housing stock (67.5%) and much greater than nation's overall housing stock (55.3%).

Figure 4.8: County, State and National Housing Units by Year Built

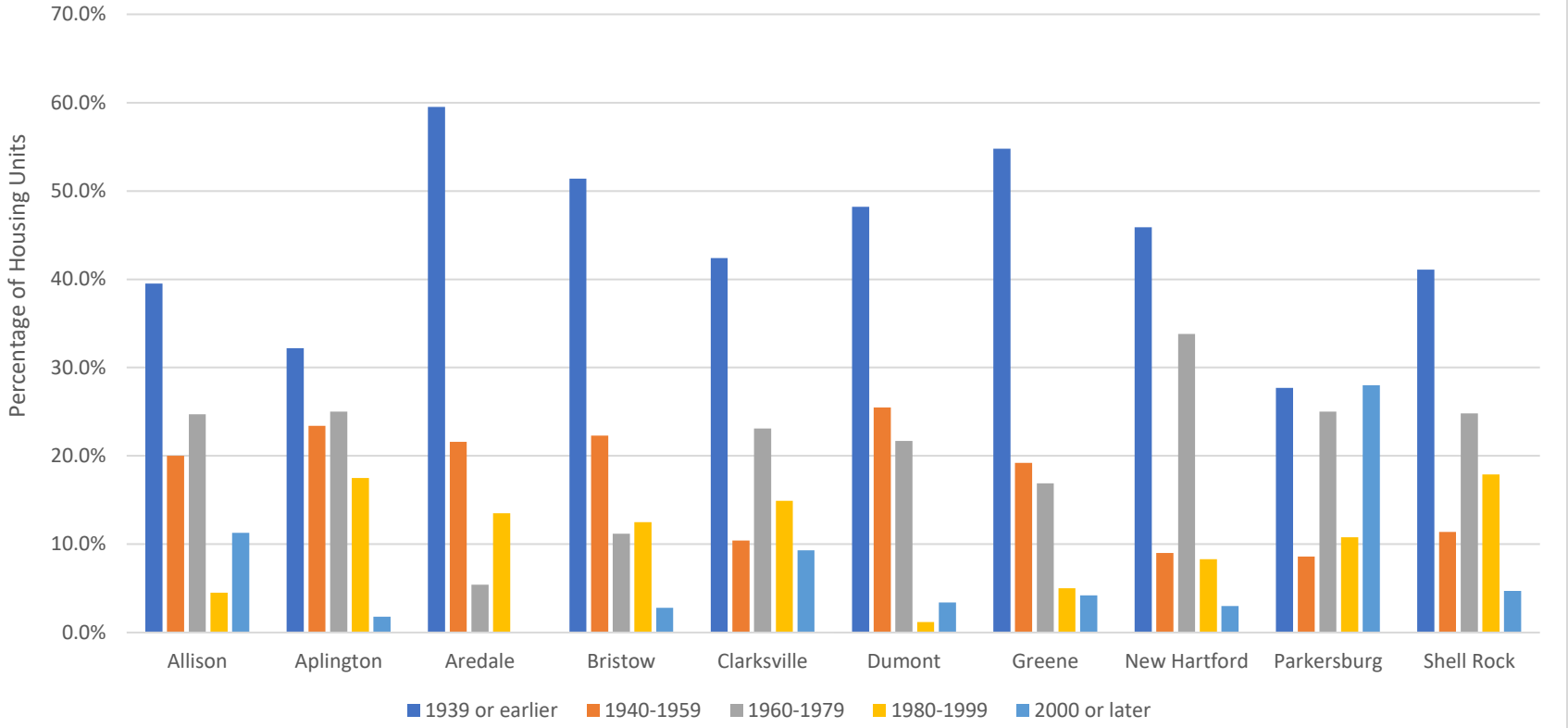
Source: 2012-2016 ACS 5-Year Estimates, Selected Housing Characteristics



However, the age of housing stock among some Butler County cities varies tremendously. Figure 4.9 shows the age of housing units by city.

Figure 4.9: City Housing Units by Year Built

Source: 2012-2016 ACS 5-Year Estimates, Selected Housing Characteristics



Aredale, Bristow and Greene have the oldest housing stock of Butler County communities. In each, more than half of the housing units were built in 1939 or earlier.

Communities with a largest portion of newer homes (units built 2000 or later) are the cities of Parkersburg (28%), Allison (11.3%), and Clarksville (9.3%). Parkersburg's much higher percentage of new homes is likely the result of the EF-5 tornado that hit the town in May 2008. Nearly 270 homes were rebuilt following the devasting tornado.

Vacancy

"The vacancy rate in housing is similar to the unemployment rate in labor markets. Why isn't 0% unemployment for labor optimal? Some unemployment is optimal because it allows people to change jobs and allows new entrants to enter the labor market without a "double coincidence of wants." Without vacancies, to change jobs you would need to find someone who has the job you want and wants the job you have, and then trade. Those entering the labor market would have to find someone who is leaving the labor market and has an acceptable job, and they in turn must be acceptable to the employer. The matching costs are high with such an arrangement. With some unemployment, costs fall since finding an offsetting match is unnecessary. Housing is no different. Without vacancies, to move from New York to Los Angeles would require finding someone moving in the other direction who has a house you are willing to buy and is also willing to buy your house, a difficult task (rentals would be similar). But with vacancies, the task is much easier[4]." Five percent housing vacancy is often use as a standard of the housing market equilibrium – where the quantity of demand and quantity of supply are equal.

Figure 4.10: Housing Vacancy Rates, 2016

	# of Units	Occupied Units	Vacant Units	Vacancy Rate
Allison	531	477	54	10.2%
Aplington	487	433	54	11.1%
Aredale	37	27	10	27.0%
Bristow	72	67	5	6.9%
Clarksville	571	547	24	4.2%
Dumont	326	285	41	12.6%
Greene	569	516	53	9.3%
New Hartford	266	242	24	9.0%
Parkersburg	931	852	79	8.5%
Shell Rock	576	548	28	4.9%
Butler County	6,735	6,282	453	6.7%
State of Iowa	-	-	-	8.8%
United States	-	-	-	12.2%

Source: 2012-2016 ACS 5-Year Estimates

A low vacancy rate can be an indicator of less affordable housing as the limited supply drives up the price. Too low of a vacancy also can discourage persons from relocating to a community because of lack of housing options. Furthermore, low vacancy may prevent an owner of a middle-valued home from upgrading to a higher-value home in town – which would have opened a more-affordable home to the market. Too high of a vacancy rate can flatten home values as supply outweighs demand. Vacant homes with absent property owners may fall into disrepair or lead to building code maintenance issues.

Figure 4.10 shows the estimated housing vacancy rate for each community as determined by the 2012-2016 American Community Survey. As the table shows, the cities of Clarksville, Shell Rock, and Bristow had the lowest vacancy rates in the county in 2016 (4.2%, 4.9%, and 6.9%, respectively). Communities with the highest vacancy rate (homeowner and renter combined) are Aredale (27%), Dumont (12.6%), and Aplington (11.1%).

[4] *The Natural Vacancy Rate of Housing, Economics View, http://economistsview.typepad.com/economistsview/2005/11/the_natural_vac.html*

In 2000, the county's housing vacancy rate was 6.1%. Figure 4.11 shows the county's 2010 Census statistics. Overall, Butler County's vacancy rate was 8.4%, just slightly lower than the state (8.6%) and even lower than the national rate (11.4%).

When not considering units that are not available for full-time occupation (seasonal, recreational or occasionally used homes), the vacancy rate is reduced to 7.7%.

There are two types of vacancy – homeowner vacancies and rental vacancies. The homeowner vacancy rate is the proportion of the homeowner housing inventory which is vacant for sale. It is computed by dividing only the number of vacant units for sale by the sum of owner-occupied units and vacant units that are for sale. Rental vacancies are the proportion of the rental inventory which is vacant for rent. It is computed by dividing the number of vacant units for rent by the sum of the renter-occupied units and the number of vacant units for rent.

Figure 4.12 compares the historic owner and rental vacancy rates from 2000 through 2016 of Butler County, Iowa and the United States. In 2016, only 1% of homeowner housing was vacant, which is lower than the rate of the State of Iowa (1.5%) and well under the national rate (1.8%). Note that this is not a percentage of all homes for sale – only those which are for sale and vacant. However, it is another indicator that there is limited availability of homeowner properties.

Figure 4.11: Housing Occupancy and Vacancy Comparisons, 2010

	Butler County		Iowa	US
	Number	Percent	Percent	Percent
Occupied Housing Units	6,120	91.6%	91.4%	88.6%
Vacant Housing Units	562	8.4%	8.6%	11.4%
For rent	117	20.8%	27.7%	27.6%
Rented, not occupied	7	1.2%	1.6%	1.4%
For sale only	82	14.6%	16.0%	12.7%
Sold, not occupied	34	6.0%	4.8%	2.8%
For seasonal, rec. or occasional use	49	8.7%	18.3%	31.0%
All other vacancies	273	48.6%	31.5%	24.4%

Source: 2010 US Census Bureau, General Housing Characteristics

Figure 4.12: Vacancy Rate by Type, 2016

	Year	Vacancy Rate		
		Butler County	Iowa	US
Homeowner	**2000**	1.5%	1.7%	1.7%
	2010	1.6%	2.0%	2.4%
	2016	1.0%	1.5%	1.8%
Renter	**2000**	5.2%	6.8%	6.8%
	2010	9.4%	6.5%	7.8%
	2016	8.3%	6.1%	6.2%

Source: US Census Bureau – 2010 Census, 2012-2016 ACS 5-Year Estimates

Tenure

Butler County has as much higher rate of ownership than Iowa and the US in general. Figure 4.13 compares the homeownership and rental rates of the county, state, and nation based on the 2012-2016 American Community Survey data. Nearly 80% of Butler County residences are owner occupied compared to 71.1% and 63.6% percent at the state and national level, respectively.

Butler County residents are also more likely to have lived in their home longer than the state and country in general. Figure 4.14 illustrates how long residents have lived in their current dwelling. According to the data, 26.1% of Butler County households have lived in their home since 1989 or earlier.

In Butler County, 42.5% of households moved into their home in 1999 or earlier. This is a greater portion of households than the state (32.5%) and nation (30.4%). The county's older, less transient population is likely an attributing factor to the higher rate of homeownership in the county.

Figure 4.13: Housing Tenure Statistics, 2016

	Butler County		Iowa	US
	Number	Percentage		
Owner Occupied	5,000	79.3%	71.1%	63.6%
Renter Occupied	1,282	20.4%	28.9%	36.4%
Avg. Household Size of Owner-Occupied Units	2.43	(X)	2.51	2.70
Avg. Household Size of Renter-Occupied Units	1.98	(X)	2.19	2.53

Source: American Community Survey, 2012-2016 5-Year Estimates, Selected Housing Characteristics

Figure 4.14: Year Household Moved into Unit, 2016

	Butler County		Iowa	US
	Number	Percent	Percent	Percent
2015 or later	157	2.5%	5.0%	5.1%
2010-2014	1,435	22.8%	30.9%	32.5%
2000-2009	2,023	32.2%	31.5%	32.0%
1990-1999	1,030	16.4%	14.7%	14.9%
1980-1989	627	10.0%	7.5%	7.2%
1979 or earlier	1,010	16.1%	10.3%	8.3%

Source: American Community Survey, 2012-2016 5-Year Estimates, Selected Housing Characteristics

Household and Family Size

In recent decades, Butler County's average household size and average family size have been declining. This follows national and state-wide trends. Figure 4.15 shows the average household and family size in Butler County and the state from 1980 to 2010. The state typically has a slightly higher average household and family size than Butler County. However, Butler County and the State of Iowa are both experiencing a declining family and household size trend.

In 1980, the county's average household size was 2.73 persons and the average family size at 3.18 persons. In each Census since, these numbers have declined. At the 2010 Census, the county's average household size was 2.39 persons and the average family size at 2.85 persons.

From 1980 to 2010, the county's average household size decreased at a decennial rate of 4% per decade. This trend is expected to continue down, but at a less aggressive rate. See Figure 5.2 for the county's projected household size.

Reasons for the decline in household size can be attributed to more single and two-person households as well as smaller family sizes.

Figure 4.15: Historic Household & Family Size, 1980-2010

Source: US Census Bureau

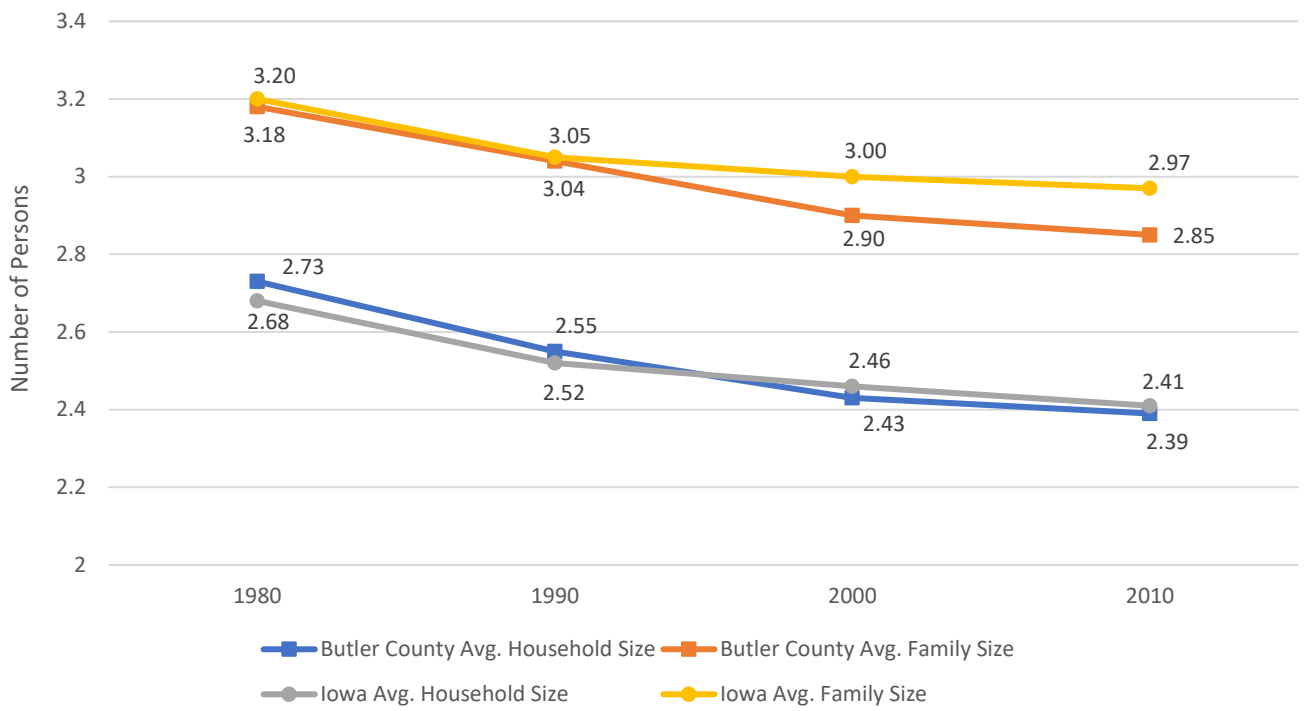


Figure 4.16 shows the average household and family size among the county's jurisdictions in comparison to state and national data. The communities with the smallest household size were Aredale (2.11) and Dumont (2.15). Communities with the largest household size were Clarksville (2.43), New Hartford and Parkersburg (both with 2.40).

Overall, Butler County's average household size (2.39) and family size (2.85) is lower than the state and national averages.

Figure 4.16: Household & Family Size, 2010

Community	Average Household Size	Average Family Size
Allison	2.22	2.77
Aplington	2.36	2.91
Aredale	2.11	2.62
Bristow	2.19	2.97
Clarksville	2.43	2.86
Dumont	2.15	2.77
Greene	2.16	2.72
New Hartford	2.40	2.83
Parkersburg	2.40	2.96
Shell Rock	2.26	2.81
Butler County	**2.39**	**2.85**
State of Iowa	**2.41**	**2.97**
United States	**2.58**	**3.14**

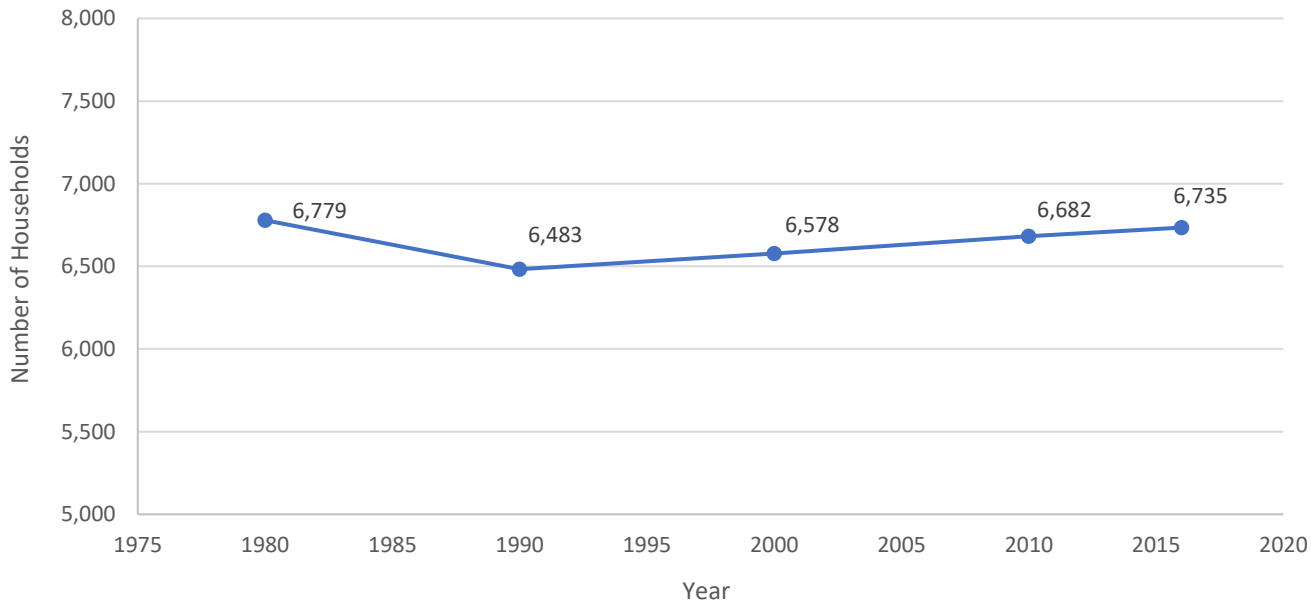
Source: US Census Bureau – 2010 Census

Since 1980, Butler County has seen a slight decrease in the number of households. With a decreasing household size, the actual number of households in the county has increased at a much higher rate than the county's population change.

Figure 4.17 shows the historic number of households in the county from 1980 through 2016. The number of Butler County households increased by 1.5% (from 6,483 to 6,578) between 1990 and 2000 and 1.6% between 2000 and 2010. In 2016, the estimated number of households in the County was 6,735 – a 0.8% increase since 2010.

Figure 4.17: Historic Number of Households in Butler County, 1980-2016

Source: US Census Bureau, 2012-2015 ACS 5-Year Estimates



Affordability

Owner-Occupied

Nearly 80% of Butler County households own their home. Of those homeowners, 52.2% have a mortgage. Butler County has a lower percentage of owner-occupied units with a mortgage than Iowa and the United States, as illustrated in Figure 4.18.

Of those homes with a mortgage 82.4% spend less than 30% of their household income on housing as shown in Figure 4.19. Statewide, 20.8% of mortgaged households spend more than 30% of their household income on housing. The median housing expense for homeowners with mortgages in Butler County was $989, about $191 lower than the state's median housing expense at $1,180.

Figure 4.18: Mortgage Status of Owner-Occupied Units, 2016

	Butler County		Iowa	US
	Number	Percent	Percent	Percent
With a Mortgage	2,611	52.2%	60.9%	64.1%
Without a Mortgage	2,389	47.8%	39.1%	35.9%
Total	**5,000**	**100%**	**100%**	**100%**

Source: American Community Survey, 2012-2016 5-Year Estimates – Selected Housing Characteristics

Figure 4.19: Monthly Owner Costs as Percentage of Household Income in Butler County, 2016

	Butler County		Iowa
	Number	Percent	Percent
Housing Units *with* a Mortgage			
< 20%	1,559	59.8%	53.6%
20-30%	587	22.6%	25.6%
> 30%	459	17.6%	20.8%
<$999	1,343	51.4%	35.2%
$1,000-$1,499	831	31.8%	35.9%
> $1,500	437	16.8%	28.8%
Median	$989	-	$1,180
Housing Units *without* a Mortgage			
< 20%	1,780	74.9%	77.4%
20-30%	303	12.8%	11.5%
> 30%	292	12.3%	11.1%
<$399	1,144	47.9%	40.9%
$400-799	1,064	44.5%	51.3%
> $800	181	7.6%	7.7%
Median	$410	-	$441

Source: American Community Survey, 2012-2016 5-Year Estimates

Renter-Occupied

According to the 2012-2016 American Community Survey, 20.4% (1,282) of Butler County housing units are occupied by renters.

Rental households spend a higher percentage of their income on housing expenses. As shown in Figure 4.21, 45% of renting households earn less than $35,000 annually compared to 23.6% of homeowners.

Figure 4.20: Rental Housing Statistics of Occupied Units, 2016

	Butler County		Iowa
Monthly Rent ($)	**Number**	**Percent**	**Percent**
<20%	551	48.4%	32.1%
20%-29.9%	291	25.6%	23.7%
>30%	296	26.0%	44.1%
<$500	407	35.4%	19.9%
$500-$999	626	54.5%	61.1%
$1,000-$1,499	68	5.9%	14.4%
> $1,500	48	4.2%	4.6%
Median Rent	-	$571d	$715

Source: American Community Survey, 2012-2016 5-Year Estimate – Selected Housing Characteristics

Figure 4.21: Monthly Owner & Renter-Occupied Housing Costs in Butler County

	Owner-Occupied	Renter Occupied	Difference (Owner - Renter Occupied)
Less than $20,000	**11.0%**	**20.4%**	**-9.4%**
Less than 20 percent	1.4%	0.7%	0.7%
20 to 29 percent	2.8%	5.2%	-2.4%
30 percent or more	6.8%	14.5%	-7.7%
$20,000 to $34,999	**12.6%**	**24.6%**	**-12.0%**
Less than 20 percent	5.8%	8.9%	-3.1%
20 to 29 percent	3.3%	10.1%	-6.8%
30 percent or more	3.5%	5.7%	-2.2%
$35,000 to $49,999	**16.8%**	**20.4%**	**-3.6%**
Less than 20 percent	10.9%	12.8%	-1.9%
20 to 29 percent	3.0%	5.6%	-2.6%
30 percent or more	2.9%	2.0%	0.9%
$50,000 to $74,999	**25.0%**	**15.6%**	**9.4%**
Less than 20 percent	18.1%	13.1%	5.0%
20 to 29 percent	5.6%	1.6%	4.0%
30 percent or more	1.3%	0.9%	0.4%
$75,000 or more	**34.1%**	**7.6%**	**26.5%**
Less than 20 percent	30.6%	7.5%	23.1%
20 to 29 percent	3.1%	0.2%	2.9%
30 percent or more	0.5%	0.0%	0.5%
Zero/Negative Income	0.4%	0.9%	**-0.5%**
No Cash Rent	(X)	10.4%	**(X)**
Total % Spending 30% or more	15.0%	23.1%	**-8.1%**

Source: 2012-2016 ACS 5-year Average – Housing: Financial Characteristics

Lower income rental households (making less $20,000 per year) feel the largest impact in regard to the scarcity of affordable housing. Lower income households are less likely to own their home. A majority of owner-occupied units (59.1%) make more than $50,000 while only 23.2% of renters make more than $50,000 per year. Overall, 23.1% of renters spend more than 30% of their household income on housing. Data also shows that 13.7% (546 households) of renting households fell below the poverty line as opposed to 4.2% (3,736 households) of owner-occupied units (refer to Figure 3.17).

Affordability Comparisons

Figure 4.22 compares the difference in income and housing costs in Butler County with two nearby counties (Bremer and Grundy) as well as Iowa and the United States. In Butler County, renter-occupied homes have a median household income 41.3% lower than the owner-occupied median income of $60,305. However, renters spend only 15.7% less on housing than homeowners.

Figure 4.22: Owner and Renter-Occupied Housing Cost Comparisons

		Butler County	Bremer County	Grundy County	Iowa	US
Owner-Occupied	Median Income	$60,305	$72,246	$65,998	$66,527	$70,586
	Median Housing Costs	$677	$863	$707	$847	$1,077
	MI/MHC*	89.1	83.7	93.3	78.5	65.5
	Share of Housing Units	79.6% (5,000)	80.7% (7,536)	80.0% (4,131)	71.1%	63.6%
Renter-Occupied	Median Income	$35,395	$32,470	$37,781	$30,828	$35,192
	Median Housing Costs	$571	$588	$638	$715	$949
	MI/MHC*	62.0	55.2	59.2	43.1	37.1
	Share of Housing Units	20.4% (1,282)	19.3% (1,807)	20.0% (1,031)	28.9%	36.4%
Difference (Owner-Rental)	Median Income	-24,910 (-41.3%)	-$39,776 (-55.1%)	-$28,217 (-42.8%)	-$35,699 (-53.7%)	-$35,394 (-50.1%)
	Median Housing Costs	-$106 (-15.7%)	-$275 (-31.9%)	-$69 (-9.8%)	-$132 (-15.6%)	-$128 (-11.9%)
All Units	Median Income	$52,204	$64,264	$61,606	$54,570	$55,322
	Median Housing Costs	$640	$751	$679	$785	$1,012
	MI/MHC*	81.6	85.6	90.7	69.5	54.7

Source: 2012-2016 ACS 5-year Average – Housing: Financial Characteristics

Note: *Ratio of Median Household Income divided by Median Monthly Housing Costs

According to 2016 ACS data, 20.4% of occupied housing units are rentals in Butler County. This is lower than the state (28.9%) and national (36.4%) rates but very similar to the nearby counties of Bremer (19.3%) and Grundy County (20%). Butler County has a greater difference between owner-occupied and renter-occupied median monthly housing costs (15.7%) than the state (15.6%) and national (11.9%) rates.

The ratio of the income to housing costs (*Median income ÷ Median Housing Costs) (MI/MHI) was calculated for owner-occupied, renter-occupied, as well as all occupied units. A ratio with a lower number indicates a higher cost burden (less affordable) and vice versa (higher number means more affordable). For example, Butler County's higher ratio of MI/MHI for All Units (81.6) compared to the US ratio (54.7), signals that the cost burden of housing in Butler County is lower than the national average.

"Talk of housing affordability is plentiful, but a precise definition of housing affordability is, at best, ambiguous. The conventional public policy indicator of housing affordability in the United States is the percent of income spent on housing. Housing expenditures that exceed 30 percent of household income have historically been viewed as an indicator of a housing affordability problem. The conventional 30 percent of household income that a household can devote to housing costs before the household is said to be 'burdened' evolved from the United States National Housing Act of 1937…for those households at the bottom rungs of the income ladder, the use of housing costs in excess of 30 percent of their limited incomes as an indicator of a housing affordability problem is as relevant today as it was four decades ago."[5]

The 30% standard for housing affordability accounts for all housing costs, including the principal, interest, tax, and insurance payment (PITI) as well as utilities.

Figure 4.23 shows the percentage of household income spent on housing. In all, it is estimated that 16.6% of households in the county spend 30% or more of their income on housing expenses. As expected, the data shows that lower income households spend a higher percentage of their income on housing compared to those with higher incomes.

Of those Butler County households spending 30% or greater, the single largest group (8.4% of all households county-wide) make less than $20,000 per year. Except for those households making less than $20,000, a majority of households in the remaining income brackets spent less than 30% on housing. Of households making between $20,000 to $34,999, 3.9% spend more than 30% of their household income on housing. Across all income brackets, 61.9% of Butler County households spend less than 20% of their income on housing. About 19% spend between 20-29% of household income.

Figure 4.23: Monthly Housing Costs as Percentage of Household Income in Past 12 Months, 2016

	Butler County	Iowa	USA
	% of Households	% of Households	% of Households
Less than $20,000	**12.9%**	**14.4%**	**15.1%**
Less than 20 percent	1.2%	0.9%	1.0%
20 to 29 percent	3.3%	2.0%	1.6%
30 percent or more	8.4%	11.6%	12.5%
$20,000 to $34,999	**15.1%**	**15.3%**	**14.7%**
Less than 20 percent	6.4%	4.0%	2.9%
20 to 29 percent	4.7%	4.6%	2.9%
30 percent or more	3.9%	6.8%	8.9%
$35,000 to $49,999	**17.5%**	**13.9%**	**13.0%**
Less than 20 percent	11.3%	6.4%	4.1%
20 to 29 percent	3.5%	4.6%	3.9%
30 percent or more	2.7%	2.9%	4.9%
$50,000 to $74,999	**23.1%**	**19.5%**	**17.5%**
Less than 20 percent	17.1%	12.7%	8.1%
20 to 29 percent	4.8%	5.1%	5.5%
30 percent or more	1.2%	1.8%	3.9%
$75,000 or more	**28.7%**	**34.1%**	**36.5%**
Less than 20 percent	25.9%	29.0%	25.9%
20 to 29 percent	2.5%	4.4%	7.8%
30 percent or more	0.4%	0.8%	2.7%

Source: 2012-2016 ACS 5-Year Averages – Housing: Financial Characteristics

[5] *Schwartz & Black. "Who Can Afford To Live in a Home?" www.census.gov/housing/census/publications/who-can-afford-pdf.*

Figure 4.24 is a breakdown of the range of percent of income spent on renter and occupied housing for Butler County, Iowa and the United States. Renter households in the county are more likely to be spending more than 30% of their income on housing as opposed to owners. Compared to state and national data, Butler County residents pay a lower portion of their income towards housing.

Figure 4.24: Percent of Household Income Spent on Housing in Past 12 Months

	Butler County		Iowa		United States	
	Renter-Occupied	Owner-Occupied	Renter-Occupied	Owner-Occupied	Renter-Occupied	Owner-Occupied
Less than 20 percent	43.0%	66.8%	29.5%	62.5%	22.9%	53.2%
20 to 29 percent	22.7%	17.8%	21.8%	20.0%	22.4%	21.4%
30 percent or more	23.1%	15.0%	40.4%	17.0%	47.3%	24.7%
No Cash Rent	10.4%	-	6.5%	-	5.2%	-

Source: 2012-2016 American Community Survey – Housing: Financial Characteristics

Ownership by Age

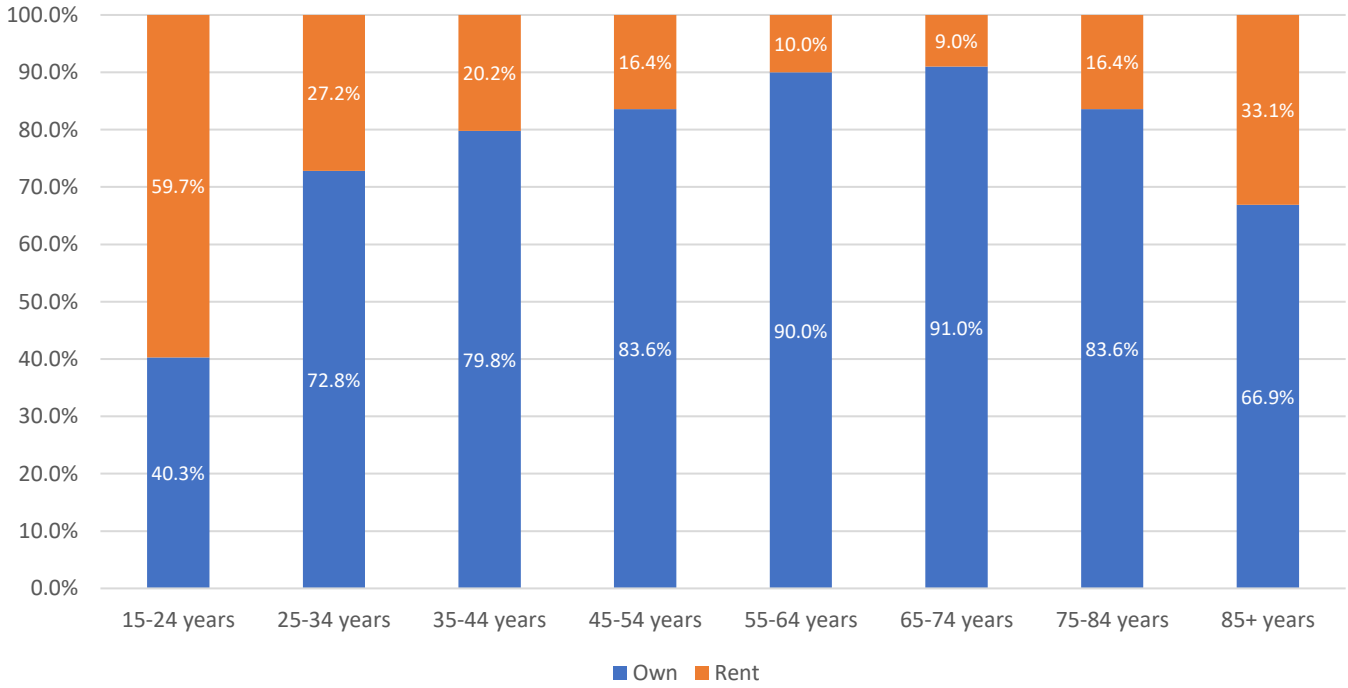
As a particular household ages, the housing demands of that household also change. Typically, younger households are the most likely to rent. As a household progresses to middle-age, the likelihood of owning dramatically increases. Finally, once a household reaches its senior years, renting may become a more popular option for those looking to down-size and reduce the maintenance responsibilities as well as the financial commitment of home ownership.

For purposes of this discussion, the US Census Bureau defines a Householder (often referred to as Head of Household) as the person (or one of the people) whose name the housing unit is owned or rented in. If the house is owned or rented jointly by a married couple, the householder may be either the husband or the wife.

Figure 4.25 is a graphic representation of the rental/ownership rates by age groups. In Butler County in 2010, the age group of householders most likely to rent were aged 15-24 (59.7%) followed by ages 85+ (33.1%). For all other age groups, the majority of householders were homeowners rather than renters. The county's statistics follow the rental arc of householder age described above.

Figure 4.25: Home Tenure by Age of Householder in Butler County, 2010

Source: US Census, 2010



Since 2000, the percentage of occupied units in the county that are renter occupied has hovered from 19.6% to 20.4%. Figure 4.26 shows the recent historic occupancy rates of the county and the state.

Figure 4.26: Historic Rental Tenure, 2000-2016

	Percentage of Rental Housing Units		
	2000	**2010**	**2016**
Butler County	19.6%	18.4%	20.4%
Iowa	27.7%	27.9%	28.9%

Source: 2000 & 2010 Census; 2012-2016 ACS 5-Year Estimates

In recent years, the housing units the county has added have been primarily renter-occupied. Figure 4.27 shows the number and change in owned and rented units in the county from 2000 to 2016. Between 2000 and 2016, the total number of occupied rental units in Butler County increased from 1,211 to 1,282 units (5.9%). During this same time, the number of owner-occupied units also increased (4,964 to 5,000 units), but at a much slower rate of 0.7%.

Figure 4.27: Count of Rental Households in Butler County, 2000-2016

Year	2000	2010	2016	% Change, 2000-2016
Number of Renter-Occupied Units	1,211	1,126	1,282	5.9%
Number of Owner-Occupied Units	4,964	4,994	5,000	0.7%

Source: 2000 & 2010 US Census; 2012-2016 ACS 5-Year Estimates

On the following page, Figure 4.28 provides greater detail on the owner/renter statistics in the county by age group, the number and percentage of households that rent or own in both 2000 and 2010.

The changes experienced between 2000 and 2010 suggest there is an increasing demand for rental housing units among the county's middle-aged to senior age groups. The data suggest that this increasing demand from the 45+ age groups with a traditionally higher rate of home ownership is putting pressure on the availability of rental properties for younger households.

From 2000 to 2010, the following age groups experienced an increase in the proportion of their households living in rental units: 45-54 (3.2%); 55-64 (2.8%); 65-74 (0.2%); 75-84 (0.1%); and 85+ (5.5%).

Age groups which experienced a decrease in the proportion of their group renting included ages 15-24 (-2.0%); 25-34 (-4.4%); and 35-44 (-5.2%). Butler County's overall rental rate decreased by -1.2%.

From 2000 to 2010, the number of renting households for age groups 15-44 decreased by 180 households – this was especially evident in the 35-44 age category which experienced a drop of 77 rental units (-29.8%). The number of rental households of those age 45-64 increased by 49 households and 85+ with 58 households.

As the county's population ages, it is anticipated that the demand for rental properties will increase. However, since 2000, the county's number of occupied units has slightly decreased. The combined decrease in rental units and increasing demand from older households places pressure on the county's rental supply.

There could be a number of effects under the circumstances where more financially secure, older household occupants are seeking rental properties. Including:

- Increasing demand and decreasing supply could drive up the cost of rental housing putting pressure on a group (renters) that already pay a higher percentage of their incomes towards housing.
- Younger Households – especially those under 34 – are the most likely to live in rental properties. An increase in older household occupants could limit availability of rental options and discourage younger households from relocating or staying in the county.
- However, with older homeowners moving to rentals, this should increase the availability of homes for sale in the county.

Figure 4.28: Housing Tenure by Age Group, 2000-2010

Age	Tenure	2000			2010			# Change (2010-2000)
		#	% of Age Group	% of Total	#	% of Age Group	% of Total	
15-24	Own	73	34.8%	1.5%	71	40.3%	1.4%	-2
	Rent	137	65.2%	11.3%	105	59.7%	9.3%	-32
	Total	**210**	**100%**	**3.4%**	**176**	**100%**	**2.9%**	**-34**
25-34	Own	504	62.8%	10.2%	607	72.8%	12.2%	103
	Rent	298	37.2%	24.6%	227	27.2%	20.2%	-71
	Total	**802**	**100%**	**13.0%**	**834**	**100%**	**13.6%**	**32**
35-44	Own	932	78.3%	18.8%	715	79.8%	14.3%	-217
	Rent	258	21.7%	21.3%	181	20.2%	16.1%	-77
	Total	**1,190**	**100%**	**19.3%**	**896**	**100%**	**14.6%**	**-294**
45-54	Own	1,021	85.9%	20.6%	981	83.6%	19.6%	-40
	Rent	168	14.1%	13.9%	192	16.4%	17.1%	24
	Total	**1,189**	**100%**	**19.3%**	**1,173**	**100%**	**19.2%**	**-16**
55-64	Own	745	88.9%	15.0%	1,066	90.0%	21.3%	321
	Rent	93	11.1%	7.7%	118	10.0%	10.5%	25
	Total	**838**	**100%**	**13.6%**	**1,184**	**100%**	**19.3%**	**346**
65-74	Own	775	90.7%	15.6%	757	91.0%	15.2%	-18
	Rent	79	9.3%	6.5%	75	9.0%	6.7%	-4
	Total	**854**	**100%**	**13.8%**	**832**	**100%**	**13.6%**	**-22**
75-84	Own	688	85.4%	13.9%	559	83.6%	11.2%	-129
	Rent	118	14.6%	9.7%	110	16.4%	9.8%	-8
	Total	**806**	**100%**	**13.1%**	**669**	**100%**	**10.9%**	**-137**
85+	Own	226	79.0%	4.6%	238	66.9%	4.8%	12
	Rent	60	21.0%	5.0%	118	33.1%	10.5%	58
	Total	**286**	**100%**	**4.6%**	**356**	**100%**	**5.8%**	**70**
Total	Own	4,964	80.4%	80.4%	4,994	81.6%	81.6%	30
	Rent	1,211	19.6%	19.6%	1,126	18.4%	18.4%	-85
	Total	**6,175**	**100%**	**100%**	**6,120**	**100%**	**100%**	**-55**

Source 2000 and 2010 US Census – Tenure, Household Size, and Age of Householder

Senior Housing

As discussed earlier, Butler County has an aging population. This is not dissimilar to the country and state in general as the Baby Boomer generation ages. However, as evident in Figure 4.29, Butler County does have a higher percentage of its population over the age of 65 than the state or national population. At 31.5%, the county also has a higher rate of number of households with an individual age 65 or older. As the Baby Boomer generation enters retirement and further ages, demand for senior focused housing options is anticipated to increase.

Figure 4.29: Senior Citizen Statistics

	Butler County		Iowa	US
	Number	Percent	Percent	Percent
Population of persons 65 years and over (2016 ACS)	3,162	21.2%	15.8%	14.5%
Households with individuals 65 years and over (2010 Census)	1,925	31.5%	25.5%	24.9%
Households living alone, 65 years and over (2010 Census)	818	51.8%	38.9%	35.2%
Population in Group Quarters (2010 Census)	242	1.6%	3.2%	2.6%

Source: 2010 US Census; 2012-2016 ACS 5-Year Estimates

There are three primary types of senior housing (typically age 62 and over). These are restricted housing communities, assisted living and nursing homes. Figure 4.30 is inventory of these types of facilities in Butler County.

In order to accommodate their aging populations, communities may find value in pursuing programs that promote the ability for residents to age-in-place. This can be accomplished through accessibility improvements to existing homes – such as front-door ramp, at-grade showers, and other like improvements. Often these programs are managed by a community action group or an area nonprofit focused on housing.

Another option for communities is to encourage the use of universal design elements (inclusive design) new-construction homes. Universal design considers all the various stages of life an occupant may experience and is designed to maintain functionality even for those persons with limited mobility or function. Some examples of universally designed home considerations include at-grade entrances, bathrooms and bedrooms on the main floor, wide doorways, and strategic placement of light switches and outlets.

Figure 4.30: Butler County Age Restricted and Assisted Living Facilities				
Facility Name	**Location**	**Number of Units/Beds Occupied**	**Number of Units/Beds Total**	**Occupancy Rate**
Age Restricted Housing Facilities (Apartments)				
Clarksville Community Retirement Village	Clarksville	28	28	100%
Dumont Community Housing	Dumont	17	22	77%
Greene Housing	Greene	11	14	79%
Valley View Apartments	Greene	7	9	78%
Parkersburg Housing	Parkersburg	8	8	100%
	Total	**71**	**81**	**88%**
Assisted Living				
Elm Springs Independent & Assisted Living	Allison	14	18	78%
Maple Manor Village Independent & Assisted Living	Aplington	15	18	83%
Westside Assisted Living Suites	Clarksville	8	12	67%
Dutchman's Oaks Independent & Assisted Living	Dumont	4	6	67%
The Meadows Assisted Living	Shell Rock	24	30	80%
	Total	**65**	**84**	**77%**
Nursing Homes/Rehabilitation Centers				
Rehabilitation Center of Allison	Allison	24	60	40%
Maple Manor Village	Aplington	25	50	50%
Clarksville Skilled Nursing and Rehabilitation Center	Clarksville	30	42	71%
Dumont Wellness Center	Dumont	30	38	79%
Valley View Care Center	Greene	25	31	81%
Shell Rock Health Care Center	Shell Rock	38	52	73%
	Total	**172**	**273**	**63%**
Source: Interviews with Facilities; Units and Occupancy as of October 2018				

As shown in Figure 4.30, the occupancy rate of age restricted housing facilities had a total occupancy rate of 88%. This high occupancy rate is an indicator of demand for this type of living. Age restricted apartments had a higher occupancy rate than assisted living facilities (77%) and nursing homes/rehabilitation centers (63%). Furthermore, as discussed in the Ownership by Age Group section, the demand for rental units by the county's aging households is expected to increase. It can be concluded that age restricted housing facilities that are elderly-friendly are in the highest demand regarding all forms of senior housing.

Recent Home Sales

For the home sale market, Multiple Listing Service (MLS) data was used to analyze home sales in the county over the past nearly four years; specifically, home sales that took place between January 2, 2015 and October 15, 2018. A summary of the MLS data for each jurisdiction is shown in Figure 4.31.

Overall MLS data on home sales shows that Butler County's median home sale price in the data frame available was $105,000 and the median number of days a home was on the market was 63. However, sale price, days on market, and volume of home sales vary greatly by city.

Figure 4.31: Historic Home Sales in Butler County, 2015-2018

Jurisdiction	Sale Price		Days on Market		Sale Volume			
	Median	Mean	Median	Mean	# of Homes Sales	% of Jurisdiction's Homes*	% of Total County Home Sales	% of Total County Housing Stock**
Allison	$82,500	$93,164	48	111	49	11.1%	11.8%	0.7%
Aplington	$104,750	$106,833	61	100	38	8.5%	9.2%	0.6%
Aredale	-	-	-	-	0	0%	0%	0%
Bristow	$128,000	$140,800	37	67	3	4.6%	0.7%	0.04%
Clarksville	$78,000	$103,688	77	113	77	16.2%	18.6%	1.2%
Dumont	$34,500	$30,375	68	100	8	2.6%	1.9%	0.1%
Greene	$85,500	$96,683	69	137	62	11.8%	15.0%	0.9%
New Hartford	$125,000	$141,416	63	71	25	11.7%	6.0%	0.4%
Parkersburg	$118,250	$131,524	64	139	60	8.1%	14.5%	0.9%
Shell Rock	$130,000	$141,439	62	93	87	17.5%	21.0%	1.3%
Unincorporated	$126,000	$207,817	82	124	15	-	3.6%	0.2%
Butler County	$105,000	$118,202	63	112	414	6.15%	100%	6.2%

Source: Multiple Listing Service, January 2, 2015 to October 15, 2018
**Of 1-unit, detached; 1-unit, attached; and 2-unit structures from 2012-2016 ACS; **of 2010 US Census*

Homes sold in unincorporated Butler County drew higher prices, however this may be skewed by the fact that many of these homes were purchased with an acreage with the homeowner having much more land than a typical city lot. Another noteworthy observation is the lack of number of homes sales in the unincorporated area. As shown in Figure 4.1, 36% of the county's homes are in unincorporated Butler County – however, the unincorporated area accounted for only 3.6% of home sales.

The City of Shell Rock has had the most active market, accounting for 21% of total home sales despite only possessing 9% of the county's total housing units. Within the city, 17.5% of homes were sold in the past three years which is by far the highest of any community in the county.

No homes were sold in Aredale between January 2015 and October 2018. Only 3 homes were sold in Bristow during the same time frame, representing only 4.6% of homes in the city. The median number of days on market of home sales for Bristow was 37 days which indicates a high demand for homes. Allison had the next lowest median of days on the market at 48 followed by Aplington (61), Shell Rock (62), New Hartford (63), Parkersburg (64), Dumont (68), Greene (69), Clarksville (77), and the unincorporated area (82).

Realtor Survey

Due to the nature of their work, home realtors have detailed and unique insight and experience with an area's housing. In order to gather a sample of input, an online survey was emailed to a list of realtors with offices or acting listings in Butler County. The survey consisted of eight questions. In total, seven (7) realtors responded. The survey's results are below.

1. What are the strengths of the housing climate in Butler County?
    - Respondent #1: Lower prices compared to larger cities; small town living is still desirable for many families; local schools are a draw in certain circumstances.
    - Respondent #2: Affordability, school communities.
    - Respondent #3: [skipped this question]
    - Respondent #4: Lower prices than larger communities in the area. Close to Hwy 3 for easy commute.
    - Respondent #5: Prices on property, relatively lower than surrounding communities.
    - Respondent #6: Lower prices except for newer homes than Cedar Falls.
    - Respondent #7: Moderately priced homes.

2. What are the weaknesses of the housing climate in Butler County?
    - Respondent #1: Availability of houses in buyer's price range; lack of inventory to choose from; distance to work.
    - Respondent #2: Type of housing; there are a lot of older housing and lack of services or businesses in some communities.
    - Respondent #3: Decreasing population. Low paying jobs.
    - Respondent #4: Lack of amenities and large employers.
    - Respondent #5: Not enough houses on the market.
    - Respondent #6: Lack of new development and higher rent and South Butler has lack of $175-250k homes.
    - Respondent #7: Shared schools, long distance to travel for supplies, entertainment, healthcare, etc.

3. Is there an adequate supply of housing in the desired price ranges that clients are seeking in Butler County? Are there any communities that are particularly notable? Please explain.
    - Respondent #1: Typically not for a typical ranch house; there may be one house but 3-5 buyers interested.
    - Respondent #2: No. There is not enough single story, handicap accessible housing available. There are also not enough houses for those retired folks that want low or no maintenance.
    - Respondent #3: No. Wages in the area are not sufficient to acquire a home.
    - Respondent #4: Dumont lacks a selection of houses. Few on the market. In general, there is a low supply of houses available in Butler County.
    - Respondent #5: There isn't enough right now for people looking for family homes. Bremer [sic] County is a very aggressive market.
    - Respondent #6: Yes, as mentioned above.
    - Respondent #7: It certainly depends on the time of year and other economic factors.

4. Is there an adequate supply of the types of housing that clients are seeking in Butler County? If not, what type does the demand exceed the supply? Are there any communities that are particularly notable? Please explain.
    - Respondent #1: Across the board there is a need; there is a lack of inventory for houses of all categories, highest being in the $100,000-$200,000 range.
    - Respondent #2: [skipped this question]
    - Respondent #3: No, low income housing, either rentals or homes for purchase are in short supply.
    - Respondent #4: There is a lack of 1-story homes available. The demand exceeds the supply for this type of homes in all of Butler County.
    - Respondent #5: Not enough homes available right now.
    - Respondent #6: Lower priced houses and $175-250k.
    - Respondent #7: Normally yes.

5. What price range are the majority of home buyers looking at for housing? Please assign a percentage to each price range.

Average of Percent Assigned by Respondents	
Less than $49,999	21% (Responses ranged from 5% to 50%)
$50,000-$99,999	36% (Responses ranged from 10% to 70%)
$100,000-$149,999	22% (Responses ranged from 10% to 40%)
$150,000-$199,999	14% (Responses ranged from 4% to 40%)
$200,000 or greater	7% (Responses ranged from 1% to 25%)

6. What are the reasons that clients are searching for homes in Butler County? [Factors are weighted by importance so that 10 = most important, and 1 = least important]

Count and Mean of Answers				
Reason	**Primary Factor (weight = 10)**	**Secondary Factor (weight = 5)**	**Not a Motivating Factor (weight = 1)**	**Weighted Average**
A larger home is desired	2	1	3	4.67
A smaller home is desired	1	2	3	3.83
A client is currently renting, wanting to own	6			10
A client is relocated due to employment	2	4		6.67
Other	Respondent #7: Lower Taxes			

7. What are the primary factors that prevent would-be home buyers from purchasing a home in Butler County? [Factors are weighted by importance so that 10 = most important, and 1 = least important]

Count and Mean of Answers				
Factor	**Major Factor in Limiting Home-Buying (weight = 10)**	**Minor Factor in Limiting Home-Buying (weight = 5)**	**Negligible/Not a Factor in Limiting Home-Buying (weight = 1)**	**Weighted Average**
Low credit score	1	5	1	5.14
Lack of homes in desired price the range	6	1		9.29
Lack of savings for a down payment	3	3	1	6.57
Lack of access to credit/no credit score	2	4	1	5.86
Lack of homes on the market with modern amenities	1	6		5.71
Too much existing debt	3	3	1	6.57
Lack of stable employment	2	4	1	5.86
Lack of understanding of the home buying process		4	3	3.29
High property taxes		5	2	3.86
Distance from larger cities	5	2		8.57

8. Do you have any recommendations on how Butler County or the cities within the county could better its housing conditions and the housing market?
   - Respondent #1: Possibly tax incentive or deferment for new construction that meets certain criteria or different levels of incentive based on primary residence/investment. Attracting businesses to small towns will improve housing market as more people would build and free up their existing houses if the jobs were closer to their communities.
   - Respondent #2: Keep the property taxes low.
   - Respondent #3: [skipped this question]
   - Respondent #4: There is a definite need for more 1-story homes. Many prospective buyers are moving from the country/2-story homes and want everything on one level. New construction would be a definite benefit if cost could be contained/reasonable.
   - Respondent #5: Look for investors to build spec homes for moderate pricing.
   - Respondent #6: [skipped this question]
   - Respondent #7: Not at this time.

Section 5: Household and Housing Projections

This section of the plan discussed the projected housing demand for all of Butler County. Projections of specific cities can be found in their respective City Profile in Section 6. Note, these projections represent a best estimate based on the historic and projected trends discussed in this study. If variables are adjusted, the projections will adjust. As projected rates and quantities are realized, the projections should be updated. These forecasts should not be strictly interpreted, but rather serve as a reasonably expected guidepost of future needs.

Household Projections

In order to establish future housing projections, a number of factors must be considered. The first is population. As explained in Section 2: Population Projections, a forecast of Butler County's future population was calculated using an average of three different population projections. Figure 5.1 shows these projections. A small portion of the county's population will live in Group Quarters, such as group homes, skilled nursing facilities, treatment facilities, correction facilities, or similar institutions. The projected group quarters population increase is weighted higher than the county's overall population rate increases due to the expected increase in persons living in group nursing facilities as the population continue to live longer and the "Baby Boomer" generation ages. The projected population living in group quarters was determined using the historic number of persons living in group quarters in the county from the 1980-2000 Censuses. Subtracting the number of persons living in group quarters from the county's estimated population results in the population of the county's residents requiring housing.

Figure 5.1: Projected Population to be Housed, Butler County

Year	2010	2020	2030	2040
Total Population	14,867	14,536	14,241	13,908
Population in Group Quarters	242	242	242	241
Total Population in Housing	**14,625**	**14,294**	**13,999**	**13,667**

At the time of the 2010 Census, 14,625 of county residents did not live in group quarters. In the coming decades, this number is expected to decrease to 14,294 in 2020, 13,999 in 2030 and 13,667 in 2040. This is mainly because the county population as a whole is expected to decrease.

Another important consideration is average household size. Following national trends, Butler County's average household size and family size have consistently declined over the past several decades, as shown in Figure 4.15 in Section 4. From 1980 to 2010, the county's household size declined at an average rate of -0.4% per decade. Figure 5.2 shows the county's projected household size. The projections are conservative estimates given the rate change trend experienced in the county from 1980 to 2010.

Figure 5.2: Projected Household Size, Butler County

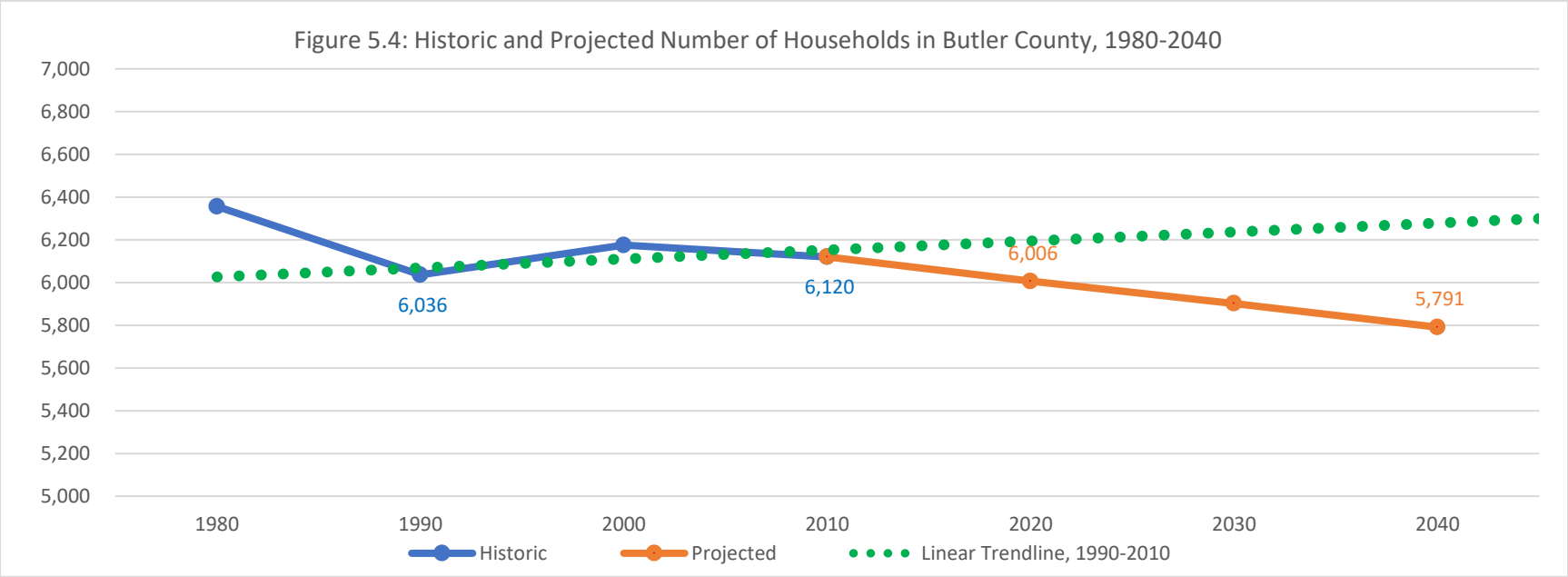
Year	2010	2020	2030	2040
Average Household Size	2.39	2.38	2.37	2.36

Based on the forecasted assumptions in Figures 5.1 and 5.2, Butler County will decline by an estimated 213 households by 2030 from their 2010 count. The decrease in this forecast scenario is attributed to the county's projected population decrease. However, the decrease in average household size prevents the decrease in total households from being even larger. If household size remained unchanged from 2010, the county would lose 262 households by 2030. Figure 5.3 shows the projected number of households through 2040.

Figure 5.3: Projected Number of Households, Butler County

Year	2010	2020	2030	2040
Household Population	14,625	14,294	13,999	13,667
Household Size	2.39	2.38	2.37	2.36
Total	**6,119**	**6,006**	**5,907**	**5,791**
Change from 2010	-	-113	-213	-238
Percent Change from 2010	-	-1.8%	-3.5%	-5.4%
Change from Previous	-	-113	-99	-116
Percent Change from Previous	-	-1.8%	-1.7%	-2.0%

Figure 5.4 displays the historic number of households (solid blue line) in the county since 1980 as well as a linear projection (dotted green line) based on changes from 1980 to 2010 (same data as shown in Figure 4.7). In orange, is the projected number of households as determined by forecasts in Figure 5.3. The dashed green line is the linear trendline based on the rate of change experienced from 1990 to 2010. As is evident, the projections in Figure 5.3 are not consistent with this trend, with the projected number of households considerably lower than the linear trend.



Housing Unit Projections

To maintain a healthy housing market, a percentage of housing units must turn over and become vacant to provide a ready housing supply. Typically, a five (5) percent housing vacancy rate is considered a standard of the housing market equilibrium – where the quantity of demand and quantity of supply are equal.

A low vacancy rate can be an indicator of less affordable housing as the limited supply drives up the price. Too low of a vacancy also can discourage persons from relocating to a community because of the lack of housing options. It can also prevent a homeowner with a middle-value home from moving up to a higher-value home in town and thus opening up a more-affordable home on the market. Too high of a vacancy rate can flatten home values as supply outweighs demand. Vacant homes with absent property owners may fall into disrepair or lead to building code maintenance issues.

Figure 5.5 shows the historic vacancy rates in Butler County, Iowa and the United States as determined by US Census data. The average vacancy rate in Butler County in 2000, 2010, and 2016 was 7.1%. Figure 5.6 shows the projected number of housing units that will be needed to house the forecasted number of households (Figure 5.3) and maintain a housing vacancy rate of 7%. According to the projections, it is estimated the county will need 6,351 housing units by 2030. This is a decrease of 229 housing units since 2010. This is likely due to the projected decrease in population in the county. While Figure 5.6 shows that the county will need less housing by 2040, it does not account for the fact that some of the housing available in the county is either unaffordable or are older homes that are not in adequate condition.

Figure 5.5: Historic Vacancy Rate

Year	2000	2010	2016
Butler County	6.1%	8.4%	6.7%
Iowa	6.8%	8.6%	8.8%
United States	9.0%	11.4%	12.2%

Figure 5.6: Projected Number of Housing Units				
Year	**2010**	**2020**	**2030**	**2040**
# of Units to be Occupied by Households	6,119	6,006	5,907	5,791
Vacant Units at Given Time (7%)	461	452	445	436
Total	6,580	6,458	6,351	6,227
Change from 2010	-	-122	-229	-353
Percent Change from 2010	-	-1.8%	-3.5%	-5.4%
Change from Previous	-	-122	-107	-124
Percent Change from Previous	-	-1.8%	-1.7%	-2.0%

Figure 5.7 shows the historic number of housing units in the county and the projected number of units based on the data in Figure 5.6. The Figure below illustrates that the county's historic rate (linear trend shown in green) is expected to marginally decrease. The projected number of housing units, however, shows that the number will decrease at a slightly higher rate over the course from 2010 to 2040, compared to the historic trend.

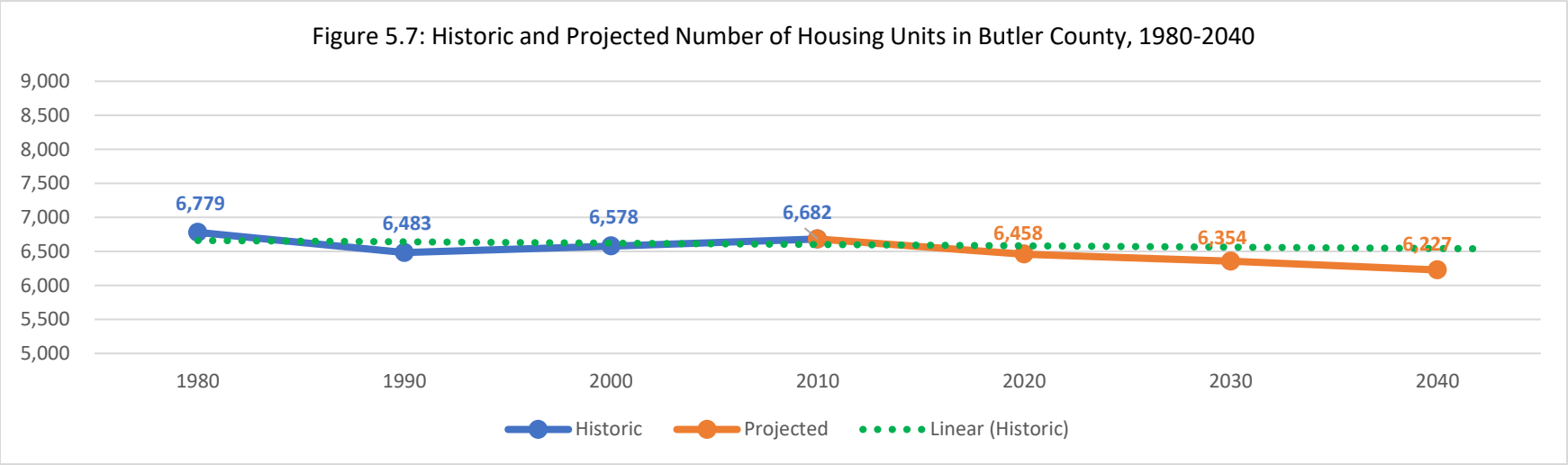


Figure 5.8 shows the historic number of housing units in the county from 1980 to 2010. The county's housing stock decreased by 1.4% during this 30-year period. The average percent of the per decade unit increase between 1990 and 2010 is 1.55%. As shown in Figure 5.7, the county's projected growth rate lags compared to the county's historic rate.

Over the 30-year period, from 1980-2010, the number of housing units in the county decreased at an average rate of 3 homes per year. As shown in Figure 5.7, the supply will slightly outweigh the demand of housing units in the county if the population continues to decrease. However, Figure 5.7 does not take into consideration that while the county currently has enough housing units to supply the projected population's demand, not all housing units are in adequate condition. As shown in Figure 4.8, nearly half of the county's housing stock (40.7%) was built in 1939 or earlier. Older homes are, for the most part, less desirable from both a maintenance standpoint along with outdated layouts and features. This is especially true for younger persons and families looking for homes in the county.

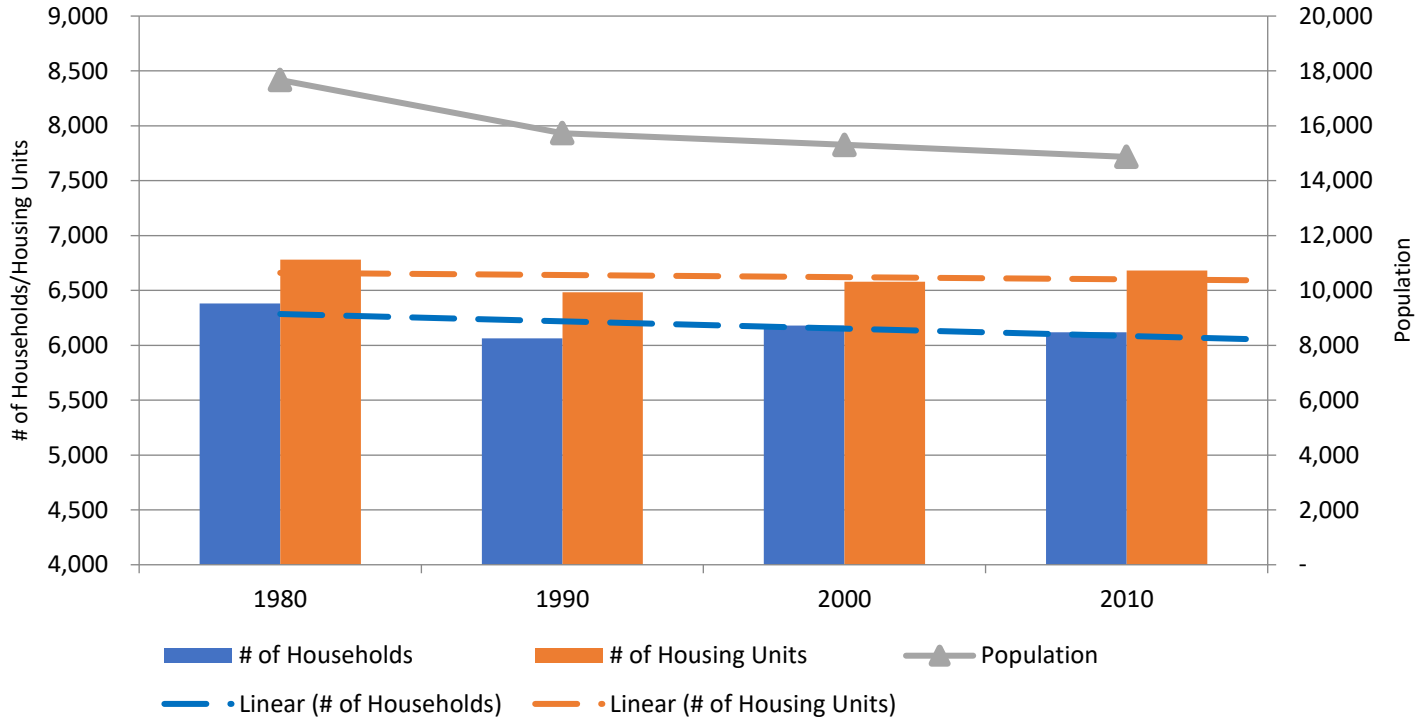
Figure 5.8: Historic Number of Housing Units in Butler County, 1980-2010

	1980	1990	2000	2010
Butler County	6,779	6,483	6,578	6,682
% Change from Previous	-	-4.4%	1.5%	1.6%
% Change from 1980	-	-4.4%	-3.0%	-1.4%

An alternative way to show the historic trends discussed in the projections above is shown in Figure 5.9, which displays population, housing unit and household data of Butler County from 1980 through 2010. Figure 5.9 illustrates how despite the decline of population, housing units and households over the past 30 years, the housing demand will remain relatively consistent. What will not remain consistent, however, is the condition of the county's current housing stock. Homes will continue to age, and homes that are not well-kept will continue to dilapidate. Older homes and homes in inadequate condition create an unappealing housing stock and can discourage both locals and newcomers from renting or buying homes in the county.

Figure 5.9: Historic Population, Housing Units, and Households in Butler County, 1980-2010

Source: US Census Bureau, 2010



New Construction Trends

Construction of new housing units will be necessary to replace annual losses but to also provide for new demand.

Figure 5.10 shows the number of new unit construction build starts from 2013 through 2017. During the past five years, Butler County has experienced an annual average of 31.6 new housing units. This is primarily made-up of single-family homes as well as some multi-unit structures.

From 2013 to 2017, unincorporated Butler County generated the highest number of housing units starts, accounting for 48.7% percent of new units. This is fairly representative as the unincorporated area makes up 34.3% of the county's total population.

Parkersburg had the next highest number of housing unit starts (24.7%) followed by Shell Rock (10.1%) and Clarksville (9.5%). Nearly half of Butler County communities had an annual average of 0 housing unit starts; these communities are Aplington, Aredale, Bristow and Dumont. This is also a fair representation as the higher populated cities saw a higher number of housing unit starts than lower populated cities.

Figure 5.10: New Housing Unit Starts in Butler County, 2013-2017

Jurisdiction	2013	2014	2015	2016	2017	5-Year Totals	Annual Average	10-Year Average
Allison	1	1	0	0	0	**2**	**0.4**	**4**
Aplington	0	0	0	0	0	**0**	**0**	**0**
Aredale	0	0	0	0	0	**0**	**0**	**0**
Bristow	0	0	0	0	0	**0**	**0**	**0**
Clarksville	7	0	3	2	3	**15**	**3**	**30**
Dumont	0	0	0	0	0	**0**	**0**	**0**
Greene	3	2	1	1	0	**7**	**1.4**	**14**
New Hartford	0	1	1	0	0	**2**	**0.4**	**4**
Parkersburg	7	5	3	14	10	**39**	**7.8**	**78**
Shell Rock	5	4	2	1	4	**16**	**3.2**	**32**
Butler County	21	19	18	10	9	**77**	**15.4**	**154**
Total	**44**	**32**	**28**	**28**	**26**	**158**	**31.6**	**316**

Source: Butler County Assessor's Office, 2019

Housing Loss Trends

Over time, some existing housing units will also be lost due to demolition, deterioration, or otherwise being removed from the housing market by their owners. The 2010 Iowa Housing Needs Assessment by Iowa State University estimates an annual loss rate of 1 percent of units for areas like Butler County ("All Other" Category). The Projected Annual percentage loss of housing stock by county projected by the study are shown in Figure 5.11. As stated in the study,

"[Figure 5.11] contains Iowa-specific annual loss factors by tenure and occupancy status, type of structure and major urbanization level….

"The loss factors represent the expected percentage loss during any given year due to conversion, merger, commercial use, damage or condemnation, demolition or disaster, and other causes. The estimates were derived from national rates of loss, with adjustments to reflect the relative age of Iowa's housing stock. The differences in values across the county types primarily reflect the differing age composition of housing stock in the state's metropolitan, micropolitan, and all other regions."

Using the Iowa Housing Needs Assessment projection of an annual housing unit loss of 1 percent of counties like Butler, it is estimated that Butler County will lose an estimated 782 units between 2016 and 2030, as shown Figure 5.14 on the following page.

Figure 5.11: Projected Annual Percentage of Iowa Housing Stock by County Type

Tenure and Occupancy Status	Estimated Percentage of Total Units Lost Per Year			
	Iowa	Metropolitan	Micropolitan	All Other
Owner Occupied	**0.83**	**0.81**	**0.86**	**0.85**
Single Family	0.70	0.67	0.72	0.74
2 to 4 multi-family	1.61	1.56	1.74	1.65
5+ multi-family	0.77	0.79	0.78	0.68
Mobile home	2.88	2.84	2.91	2.92
Renter Occupied	**1.02**	**0.99**	**1.10**	**1.06**
Single family	0.76	0.73	0.76	0.78
2 to 4 multi-family	1.57	1.55	1.62	1.56
5+ multi-family	0.83	0.82	0.92	0.79
Mobile home	3.01	2.94	3.09	3.03
Vacant	**1.86**	**1.53**	**2.04**	**2.07**
Grand Total:	**0.95**	**0.90**	**1.02**	**1.00**

Source: Annual Percentage loss factors for the 2010 Iowa housing stock by county type, estimated by Iowa State University Department of Economics, as prepared for the Iowa Housing Needs Assessment: Key Issues and Indicators, www.extension.iastate.edu

Butler County's housing demolition records from 2013 through 2017 (Figure 5.12) show a demolition rate of 21.2 units per year. Based on 2016 housing unit estimates (6,735 units), this 21.2-unit loss equates to approximately 0.3% per year. Based on this most recent 5-year demolition rate, the county will lose an estimated 382 housing units between 2016 and 2030.

Figure 5.13 shows the projected county housing unit losses based on an average of the data in Figures 5.11 and 5.12. According to the average loss of housing units (annual attrition and the historic demolition rate), Butler County is expected to lose approximately 582 housing units between 2016 and 2030. Readers should note that the historic demolition rate and 1% annual attrition rate were based off the estimated number of housing units from the 2012-2016 American Community Survey.

Figure 5.12: Homes Demolished in Butler County, 2013-2017

Jurisdiction	2013	2014	2015	2016	2017	5-Year Totals	Annual Average	10-Year Average
Allison	0	0	0	0	0	**0**	**0**	**0**
Aplington	-2	0	0	0	-1	**-3**	**-0.6**	**-6**
Aredale	-2	0	0	-1	0	**-3**	**-0.6**	**-6**
Bristow	-2	-1	-1	-1	0	**-5**	**-1**	**-10**
Clarksville	0	-1	0	0	-1	**-2**	**-0.4**	**-4**
Dumont	-3	-2	-2	-2	-2	**-11**	**-2.2**	**-22**
Greene	0	0	-1	0	0	**-1**	**-0.2**	**-2**
New Hartford	-1	0	0	-1	0	**-2**	**-0.4**	**-4**
Parkersburg	0	0	0	0	0	**0**	**0**	**0**
Shell Rock	0	0	-1	0	0	**-1**	**-0.2**	**-2**
Butler County	-13	-15	-14	-20	-16	**-78**	**-15.6**	**-156**
Total	**-23**	**-19**	**-19**	**-25**	**-20**	**-106**	**-21.2**	**-212**
21.2/6,735* = 0.3%								

Source: Butler County Assessor's Office, 2019
**Estimated number of homes from the 2012-2016 American Community Survey*

Figure 5.13: Housing Unit Loss Projections			
	1% Annual Attrition*	Historic Demo Rate**	Average
Year	Net Units Lost	Net Units Lost	
2020	274	85	**180**
2030	782	382	**582**
2040	1,239	891	**1,065**

*Note: *Assumes loss rate by housing type (Figure 5.11); Projections from 2012-2016 American Community Survey housing unit estimate of 6,735*
***Assuming 47.2 annual average of units lost due to demolition from 2015 ACS Housing unit count; Projections from 2016 ACS Housing unit count estimate of 6,735*

Housing Demand Based on New Construction and Loss Rates

Based on projected demolition, attrition, and new construction rates discussed, Butler County is will have an adequate housing supply through 2040. Figure 5.14 shows the projected number of housing units necessary for the county to meet demand while factoring in the projected housing loss and new construction rates described above.

By 2030, the projected housing unit demand in Butler County is estimated to be 6,351 units (Row A). Using the projected housing loss attrition rates, it is estimated that by 2030, the county will lose 582 housing units that existed in 2010 (Row C) – resulting in only 6,100 remaining units of the county's 6,682 2010 housing count (Row D).

Based on the recent new unit construction trends (Figure 5.10), Row F shows the projected number of new housing units that will be built. Row H shows the total surplus or shortage of housing units that is expected at the loss and new construction rates discussed. It is estimated that, at the current rate, by 2030 Butler County have an abundance of housing units, with 160 housing units above the projected demand. By 2040, the surplus will have shrunk to 117 units.

Two caveats should be considered when interpreting these projections. First, unforeseen circumstances may result in higher or lower future housing demand. For example, if a large employer opens or expands a facility, future housing demand may increase. New housing production may also allow increase housing demand if it expands housing options for families who would otherwise live elsewhere. As responses to the realtor survey indicated, Butler County has unmet demand for moderately sized and priced homes, particularly those with modern amenities.

Second, countywide housing projections include both incorporated and unincorporated areas. As Appendices A-J will show, several cities are projected to increase in population by 2040, and some have a projected housing deficit.

Figure 5.14: Projected Housing Demand with Loss/New Construction Trends

Row		2020	2030	2040
A	**Projected Total Unit Demand** (Figure 5.6)	**6,458**	**6,351**	**6,277**
B	**2010 Housing Unit Count** (Figure 4.7)		6,682	
C	**Projected # of Units Lost** (Figure 5.13)	-180	-582	-1,065
D	**Projected # of Remaining 2010 Units** (Rows B-C)	6,502	6,100	5,617
E	**Unit Shortage with Loss** (Rows A-D)	-44	251	610
F	**Projected # of New Const. Units** (Figure 5.10)	+95	+411	+727
G	**Projected # of Total Units** (Rows D+F)	6,597	6,511	6,344
H	**Unit Shortage w/ Projected New/Loss** (Rows A-G)	**-139**	**-160**	**-117**

Owner and Renter-Occupied Housing

Since 2000, the percent of renters of the county's occupied households has averaged 20%. See Figure 4.26 for additional information on historic rental rates in the county.

Figure 5.15 displays the anticipated number of households in the county by expected housing tenure (i.e. rent or own). Assuming the county's rental household rate maintains at 20%, by 2030 there will be a surplus of both rental (43) and ownership units (170) from the 2010 count, before accounting for attrition of housing stock.

Figure 5.15: Projected Number Households by Housing Tenure

	2010	2020	2030	2040
Total Number of Households (Figure 5.3)	**6,119**	**6,006**	**5,907**	**5,791**
Owner-Occupied (80%)	**4,895**	**4,805**	**4,725**	**4,633**
Change from 2010	-	-91	-170	-263
Percent Change from 2010	-	-1.8%	-3.5%	-5.4%
Renter-Occupied (20%)	**1,224**	**1,201**	**1,181**	**1,158**
Change from 2010	-	-23	-43	-66
Percent Change from 2010	-	-1.8%	-3.5%	-5.4%

Figure 5.16 is the structure make-up of the county's housing units as of 2016, according to the American Community Survey. See Figure 4.2 for additional information, as well as state and national rates, of housing units by structure. The vast majority (88.5%) of the county's housing units are 1-unit, detached structures (i.e. traditional single-family homes). It is anticipated that the county will maintain this character. Reference Figure 4.2 to see how the county's unit by structure compares to state and national averages.

Figure 5.16: Housing Units by Structure in Butler County, 2016

	Number	Percent
1-unit, detached	5,962	88.5%
1-unit, attached	30	0.4%
2 units	77	1.1%
3 or 4 units	210	3.1%
5 to 9 units	139	2.1%
10 to 19 units	123	1.8%
20 or more units	50	0.7%
Mobile Homes	144	2.1%
Total	**6,735**	**100%**

Source: American Community Survey, 2012-2016

Appendix B: City of Aplington

Community Background

The City of Aplington became incorporated on November 9, 1877 and was named after Zenas Aplington, a resident of Illinois who never visited the area but owned much of the land. Aplington is located in Monroe township and covers approximately 531 acres of land. The city is located on the route of State Highway 57 and along the line of the Canadian National railroad.

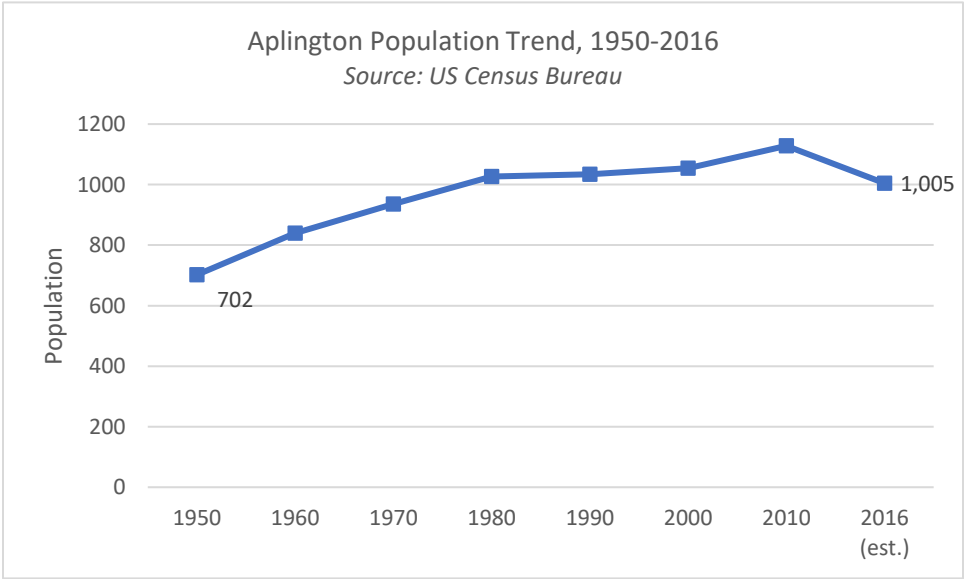
The topography of Aplington is characterized as undulating. Much of the community is relatively flat, while other areas, primarily along established waterways, have more extreme slope. The highest point in the community is located in southwest part of the City and has an elevation of approximately 1,024 ft. above sea level. The lowest elevation, which is approximately 962 ft. above sea level, is found in the northern part of the community along Beaver Creek. Aplington is located in the southwest quadrant of the county and has a Mayor-City Council form of government.

Demographic and Social Characteristics

Aplington had a population of 1,128 at the time of the 2010 US Census. The city represented 7.6% of the county's total 2010 population of 14,867. Figure B.1 shows the historic and projected population trends of the city.

Figure B.1: Population Projections

Year	Census Population	# Change (Linear)	% Change (Geometric)
1950	702	-	-
1960	840	138	19.7%
1970	936	96	11.4%
1980	1,027	91	9.7%
1990	1,034	7	0.7%
2000	1,054	20	1.9%
2010	1,128	74	7.0%
Avg. (1950-2010)		**71**	**8.4%**
Projected 2020		1,199	1,223
Projected 2030		1,270	1,318
Projected 2040		1,341	1,413



According to US Census data, the city's population peaked in 2010 with 1,128 residents. In 2016, the US Census Bureau estimated the city's population to be 1,005 persons. Aplington's population has increased every decennial census since 1950, uncommon for most small cities in Iowa. Based on population changes from 1950 through 2016, the city should expect to continue an upward population trend.

Figures B.2 and B.3 provide an overview of the population characteristics of the city.

In 2010, the city's median age was 43.3, greater than the state-wide (38.1) and national (37.2) median ages. However, based on the more recent 2012-2016 American Community Survey (ACS) data, the city did have a higher than average rate of younger persons in the community. Shown in Figure B.3, nearly one third of the city's population is estimated to be 19 years old or under.

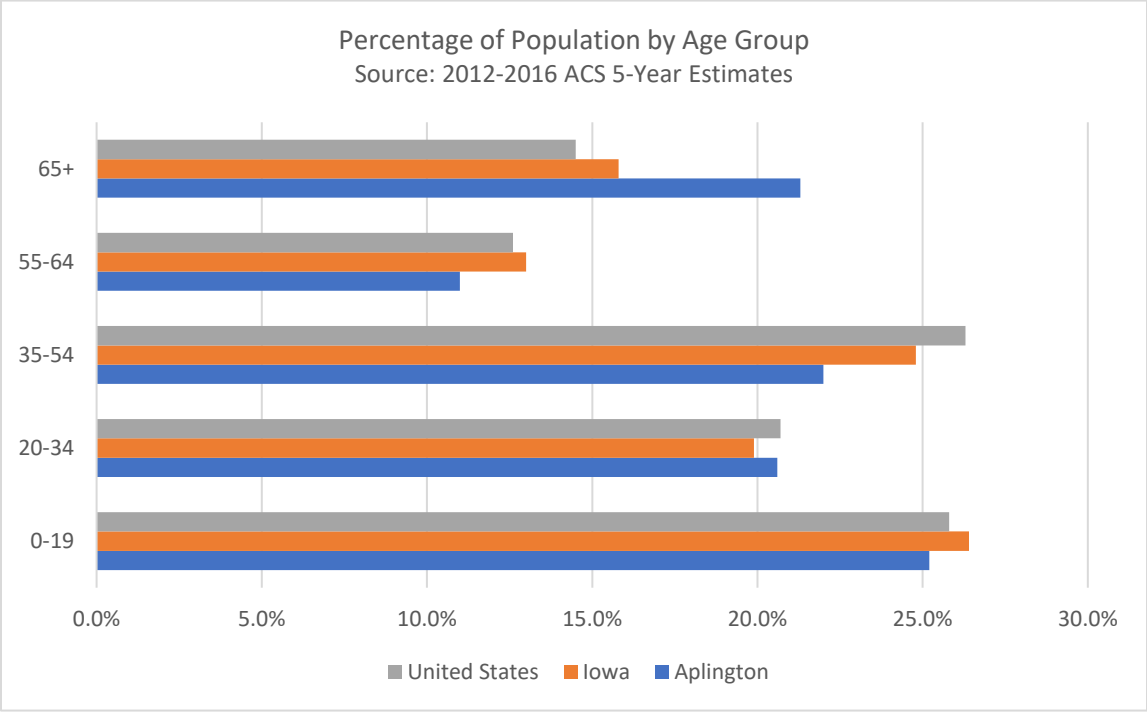


Figure B.2: Population Characteristics	
Population	
Total Population	1,128
Total Males	519
Total Females	609
Median Age	43.3
Race	
One Race-White	1,119
One Race-Black or African American	1
Two or More Races	5
Hispanic or Latino (of any race)	3
Households	
Total Population in Group Quarters	42
Total Family Households	308
Total Family Households with Children under 18	137
Households with individuals 65 years and over	184
Average household size	2.36
Average family size	2.91
Source: 2010 US Census	

Housing Data

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

Figure B.4 shows the value of homes in the city. Figure B.5 displays the rental costs and characteristics within the city.

Figure B.4: Home Value Characteristics, City of Aplington

	Estimate	MOE	Percent	MOE
VALUE				
Owner-occupied units	351	+/-42	100%	(X)
Less than $50,000	26	+/-18	7.4%	+/-5.0
$50,000 to $99,999	164	+/-33	46.7%	+/-7.7
$100,000 to $149,999	93	+/-24	26.5%	+/-6.7
$150,000 to $199,999	47	+/-22	13.4%	+/-5.9
$200,000 to $299,999	18	+/-11	5.1%	+/-3.2
$300,000 to $499,999	0	+/-9	0.0%	+/-5.5
$500,000 to $999,999	3	+/-4	0.9%	+/-1.2
$1,000,000 or more	0	+/-9	0.0%	+/-5.5
Median (dollars)	$96,000	+/-7,690	(X)	(X)

Source: 2012-2016 ACS 5-Year Estimates – Selected Housing Characteristics

Figure B.5: Rental Characteristics, City of Aplington

	Estimate	MOE	Percent	MOE
GROSS RENT				
Occupied units paying rent	**67**	**+/-29**	**100%**	**(X)**
Less than $500	15	+/-11	22.4%	+/-17.2
$500 to $999	43	+/-30	64.2%	+/-27.1
$1,000 to $1,499	5	+/-5	7.5%	+/-9.0
$1,500 to $1,999	0	+/-9	0.0%	+/-25.4
$2,000 to $2,499	4	+/-6	6.0%	+/-9.5
$2,500 to $2,999	0	+/-9	0.0%	+/-25.4
$3,000 or more	0	+/-9	0.0%	+/-25.4
Median (dollars)	$613	+/-61	(X)	(X)
No rent paid	15	+/-12	(X)	(X)
GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME				
Occupied units paying rent (excluding units where GRAPI cannot be computed)	67	+/-29	100%	(X)
Less than 15.0 percent	26	+/-27	38.8%	+/-28.3
15.0 to 19.9 percent	0	+/-9	0.0%	+/-25.4
20.0 to 24.9 percent	13	+/-11	19.4%	+/-16.2
25.0 to 29.9 percent	2	+/-4	3.0%	+/-6.1
30.0 to 34.9 percent	3	+/-4	4.5%	+/-7.2
35.0 percent or more	23	+/-16	34.3%	+/-22.5

Source: 2012-2016 ACS 5-Year Estimates – Selected Housing Characteristics

Figures B.6 and B.7 display general housing characteristics and home ownership characteristic. Figure B.6 indicates that there are 54 vacant housing units. In Aplington, as in most rural Iowa communities, the housing stock is predominantly owner-occupied (81.1%) and comprised of single-family detached units (88.3%). An overwhelming majority of the occupied houses (351 of 433) are owner-occupied. In general, the city offers relatively affordable housing options. According to Figure B.5, gross rent does not exceed 30% of the percentage of household income for 61.2% of renters. For the other 38.8%, however, gross rent exceeds at least 30% or home of the household income. Of those households with a mortgage, an estimated 13.1% have monthly costs greater than 30% of household income. In general, housing costs under 33% of a household's income is considered to be "affordable".

Figure B.6: Housing Characteristics, City of Aplington				
	Estimate	MOE	Percent	MOE
HOUSING OCCUPANCY				
Total housing units	**487**	**+/-60**	**100%**	**(X)**
Occupied housing units	433	+/-57	88.9%	+/-5.1
Vacant housing units	54	+/-26	11.1%	+/-5.1
Homeowner vacancy rate	2.2%	+/-3.4	(X)	(X)
Rental vacancy rate	18.8%	+/-18.2	(X)	(X)
UNITS IN STRUCTURES				
Total housing units	**487**	**+/-60**	**100%**	**(X)**
1-unit, detached	430	+/-48	88.3%	+/-5.4
1-unit, attached	0	+/-9	0.0%	+/-4.0
2 units	16	+/-17	3.3%	+/-3.4
3 or 4 units	2	+/-4	0.4%	+/-0.9
5 to 9 units	17	+/-24	3.5%	+/-4.6
10 to 19 units	19	+/-16	3.9%	+/-3.2
20 or more units	0	+/-9	0.0%	+/-4.0
Mobile home	3	+/-4	0.6%	+/-0.9
BEDROOMS				
Total housing units	**487**	**+/-60**	**100%**	**(X)**
No bedroom	2	+/-3	0.4%	+/-0.6
1 bedroom	26	+/-18	5.3%	+/-3.7
2 bedrooms	131	+/-41	26.9%	+/-7.1
3 bedrooms	213	+/-46	43.7%	+/-8.5
4 bedrooms	98	+/-33	20.1%	+/-6.3
5 or more bedrooms	17	+/-13	3.5%	+/-2.6
HOUSING TENURE				
Occupied housing units	**433**	**+/-57**	**100%**	**(X)**
Owner-occupied	351	+/-42	81.1%	+/-6.1
Renter-occupied	82	+/-33	18.9%	+/-6.1
YEAR HOUSEHOLDER MOVED INTO UNIT				
Occupied housing units	**433**	**+/-57**	**100%**	**(X)**
Moved in 2015 or later	5	+/-5	1.2%	+/-1.2
Moved in 2010 to 2014	132	+/-48	30.5%	+/-8.6
Moved in 2000 to 2009	123	+/-31	28.4%	+/-6.8
Moved in 1990 to 1999	64	+/-24	14.8%	+/-5.9
Moved in 1980 to 1989	42	+/-15	9.7%	+/-3.5
Moved in 1979 and earlier	67	+/-24	15.5%	+/-5.4
Source: 2012-2016 ACS 5-Year Estimates – Selected Housing Characteristics				

Figure B.7: Home Ownership Characteristics, City of Aplington				
	Estimate	MOE	Percent	MOE
MORTGAGE STATUS				
Owner-occupied units	**351**	**+/-42**	**100%**	**(X)**
Housing units with a mortgage	207	+/-37	59.0%	+/-7.1
Housing units without a mortgage	144	+/-29	41.0%	+/-7.1
SELECTED MONTHLY OWNER COSTS (SMOC)				
Housing Units with a Mortgage	**207**	**+/-37**	**59.0%**	**(X)**
Less than $500	4	+/-6	1.9%	+/-2.7
$500 to $999	111	+/-31	53.6%	+/-10.0
$1,000 to $1,499	70	+/-23	33.8%	+/-10.0
$1,500 to $1,999	15	+/-11	7.2%	+/-5.2
$2,000 to $2,499	7	+/-8	3.4%	+/-3.7
$2,500 to $2,999	0	+/-9	0.0%	+/-9.2
$3,000 or more	0	+/-9	0.0%	+/-9.2
Median (dollars)	$894	+/-139	(X)	(X)
Housing Units without a Mortgage	**144**	**+/-29**	**41.0%**	**(X)**
Less than $250	14	+/-10	9.7%	+/-6.5
$250 to $399	67	+/-21	46.5%	+/-12.7
$400 to $599	56	+/-23	38.9%	+/-13.8
$600 to $799	7	+/-7	4.9%	+/-5.0
$800 to $999	0	+/-9	0.0%	+/-12.9
$1,000 or more	0	+/-9	0.0%	+/-12.9
Median (dollars)	$383	+/-36	(X)	(X)
SELECTED MONTHLY OWNERS COST AS A PERCENTAGE OF HOUSHOLD INCOME (excluding units unable to calculate)				
Housing Units with a Mortgage	**207**	**+/-37**	**59.0%**	**(X)**
Less than 20.0 percent	150	+/-36	72.5%	+/-8.8
20.0 to 24.9 percent	11	+/-10	5.3%	+/-4.9
25.0 to 29.9 percent	19	+/-11	9.2%	+/-5.3
30.0 to 34.9 percent	13	+/-11	6.3%	+/-5.4
35.0 percent or more	14	+/-14	6.8%	+/-7.2
Housing Units without a Mortgage	**144**	**+/-29**	**41.0%**	**(X)**
Less than 10.0 percent	54	+/-18	37.5%	+/-11.4
10.0 to 14.9 percent	29	+/-13	20.1%	+/-8.4
15.0 to 19.9 percent	15	+/-10	10.4%	+/-6.9
20.0 to 24.9 percent	9	+/-7	6.3%	+/-5.0
25.0 to 29.9 percent	8	+/-7	5.6%	+/-4.9
30.0 to 34.9 percent	3	+/-4	2.1%	+/-3.0
35.0 percent or more	26	+/-20	18.1%	+/-12.7
Source: 2012-2016 ACS 5-Year Estimates – Selected Housing Characteristics				

Selected Housing Characteristics

Historic Housing Trends

From 1980 through 2010, the number of housing units in the city has increased by 13.5%. Of the ten cities in Butler County, Aplington is one of four cities which experienced a net gain in housing units between 1980 and 2010. This upward trend coincides with the housing growth experienced in the state (increase of 19.2%) during the same time period.

Table B.8: Historic Number of Housing Units in Aplington

Community	1980	1990	2000	2010	Net Change 1980-2010	% Change 1980-2010
Aplington	445	439	470	505	60	13.5%
Butler County	6,779	6,483	6,578	6,682	-97	-1.4%
State of Iowa	1,121,314	1,143,669	1,232,511	1,336,417	215,103	19.2%

Source: US Census Bureau, calculated by INRCOG

Vacancy Rate

Figure B.9 shows the city's housing vacancy rate from 2010 through 2016. Note, this data is based on rolling five-year extrapolated estimates determined by the American Community Survey – which accounts for the varying number of estimated housing units per year.

Vacancy rate measures the percentage of unoccupied housing units. From 2000 to 2016, the city's vacancy rate is fluctuated anywhere between 4.4% and 11.1%. Typically, 5% is considered a healthy vacancy rate.

Figure B.9: Historic Housing Vacancy Rate Estimates, 2010-2016

Year	Occupied Housing Units	Vacant Housing Units	Est. Total Housing Units	Vacancy Rate
2016	433	54	487	11.1%
2015	454	47	501	9.4%
2014	433	45	478	9.4%
2013	441	34	475	7.2%
2012	436	45	481	9.4%
2011	481	22	503	4.4%
2010*	461	44	505	8.7%

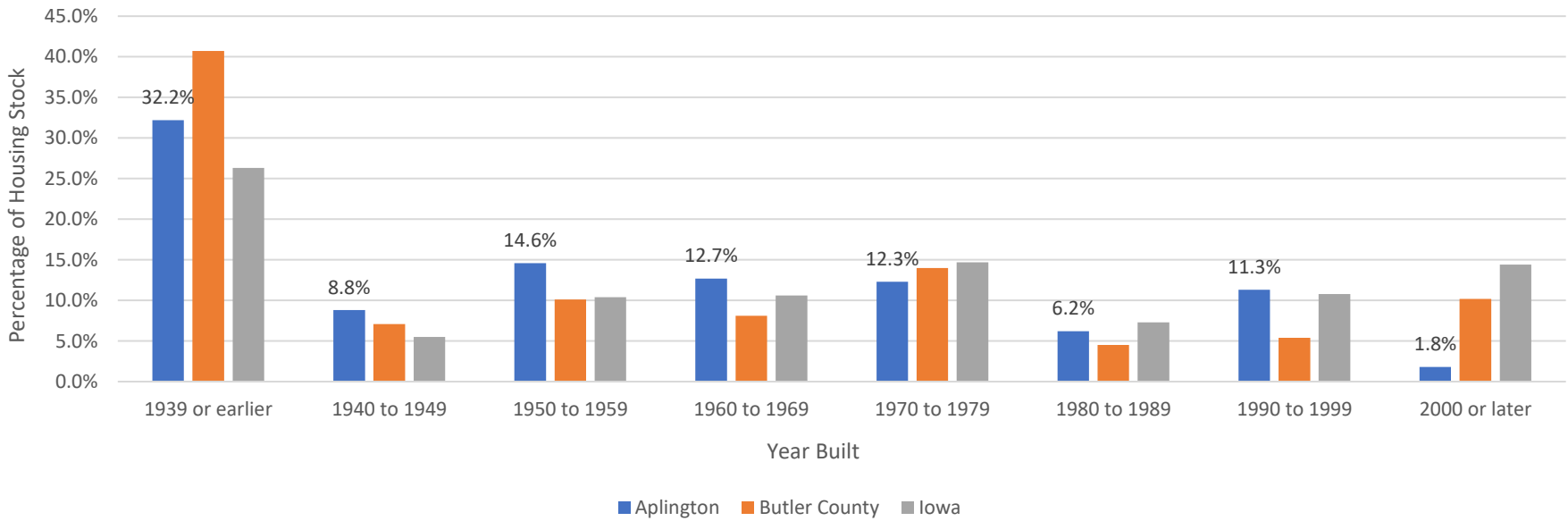
Source: 2011-2016 ACS 5-Year Averages – Selected Housing Characteristics;
**Source: 2010 US Census*

Age of Housing Stock

Figure B.10 below displays the percentage of Aplington's housing stock by era when the unit was built.

Figure B.10: Age of Housing Stock

Source: 2012-2016 ACS 5-Year Estimates



Aplington has a relatively older housing stock, with 32.2% of housing units built in 1939 or earlier. These pre-World War II homes, however, represent a smaller portion of the city's housing compared to Butler County as a whole (40.7%), and a higher portion compared to the State of Iowa (26.3%).

Household Size

Aplington also has a below average household size compared to the rest of the county and the state. Aplington does, however, have a higher average family size the county but lower than the state.

Table B.11: Household Size

Community	Average Household Size	Average Family Size
Aplington	2.36	2.91
Butler County	2.39	2.85
State of Iowa	2.41	2.97
Source: 2010 US Census Bureau		

Windshield Survey

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

Methodology

As part of this study, a windshield survey was conducted in the incorporated Butler County cities. A windshield survey is an assessment of the external conditions of a building. A residential parcel map for each city was created by only selecting parcels which had a residential "dwelling" value associated with the parcel. The windshield survey assessed residential structures – not dwelling units. For example, a single-family detached house on one parcel and a four-unit apartment building on one parcel would each be evaluated as one structure.

The primary considerations for evaluation are the apparent structural soundness of the unit as well as appearance and unit's functional use as a residential structure. Parcels were valuated and assigned on the designations shown in Figure B.12.

Figure B.12: Windshield Survey Category Condition Criteria

Condition Categories	Description
Good	• Unit appears well maintained and structurally sound. • The foundation and porch structure appear structurally sound and roof lines are straight. Most siding, gutters, trim, windows and doors should be in good repair with good exterior paint condition. • Minor problems such as small areas of peeling paint and/or other routine maintenance items are allowable under this category. • A moderate amount of moss or mildew on siding or roofs is allowed under this category, if the components with moss and mildew are otherwise sound.
Fair	• Unit appears structurally sound, but needs some maintenance and repair. • One or two major components needs replacement or major maintenance. For example, the roof may need replacement, or the foundation may be structurally sound but have cracks or settling. • If a home has siding that is worn and unsightly, it can fall in the "fair" category even if it doesn't obviously have heavy damage. • Extensive window/door maintenance needs (e.g. repainting and repairing frames, glazing) can put a home in a "fair" category.
Moderately Deteriorated	• Unit appears to have been neglected for a long period of time with one or more visible structural defects, such as uneven roof lines, a broken porch, broken windows/doors, or major cracks in the foundation. • The unit is still habitable, but requires major repairs which would be difficult to correct through normal maintenance.
Seriously Deteriorated or Dilapidated	• A unit suffering from excessive neglect, where the building appears structurally unsound and maintenance is non-existent. • The building is not fit for human habitation in its current condition. • Multiple windows and/or doors may be boarded up. • The building may be considered for demolition or, at minimum, major rehabilitation will be required.

Results

Figure B.13 displays the results of Aplington's windshield survey. Of the structures evaluated, more than half (69%) of residential structures were in good condition. Nearly a third (26%) of the residential structures were in fair condition. Approximately 4% of homes were moderately deteriorated while only 1% of homes in Aplington were considered to be seriously deteriorated or dilapidated.

Figure B.13: Windshield Survey Results, City of Aplington

Condition of Parcels Evaluated	Number Parcels	Percent of Parcels Evaluated
Good	312	69%
Fair	115	26%
Moderately Deteriorated	19	4%
Seriously Deteriorated or Dilapidated	3	1%
Total	**449**	**100%**

The mean (average) condition of Aplington's housing units was calculated by assigning the following values to the condition categories: Good – 1; Fair – 2; Moderately Deteriorated – 3; and Seriously Deteriorated or Dilapidated – 4. Based on these weights, the mean score of condition units in Aplington is 1.4, meaning that the average condition of homes in Aplington is between good and fair condition. The survey was conducted in January and February of 2019.

Current Trends

Recent Development

In recent years, the City of Aplington has experienced new development in the form of market rate housing, planned development (subdivisions), and mixed-use housing along with new and/or expanded development of commercial units. Additionally, the City of Aplington has participated in the rehabilitation of residential units. The City has not, however, experienced any development of affordable housing or new/expanded industrial units.

Current Housing Stock

At the first meeting, attendees were asked of their perceived need of housing in their community. A variety of housing types were given, and attendees indicated whether or not the community had a shortage of, sufficient amount, or excess of each type of housing. The results showed that the City of Aplington has a shortage of single-family homes for homeowners but an excess amount of single-family homes for renters. Aplington has a sufficient amount of multi-family units (apartments, condos, etc.), senior housing, low income/subsidized housing, and upper-story housing.

Housing Strengths and Weaknesses

At the first meeting, attendees were asked what their community's strengths and weaknesses were in regards to housing. According to the attendees' input, the City of Aplington has a variety of both strengths and weaknesses. Aplington's strengths and weaknesses are shown in the lists below.

Strengths: Well-kept streets and utilities, low property taxes and cost of utilities, Aplington-Parkersburg Schools, downtown store fronts are full.

Weaknesses: Landlocked, higher-priced homes.

Future Development

Floodplain Considerations

Aplington's Flood Insurance Rate Maps (FIRM) were last updated September 16, 2011. Using GIS spatial data from FIRM maps, in combination with property value data from the Butler County Assessor's office, estimates of value in the floodplain were calculated. Figure B.14 shows the estimated value of land, buildings, and dwellings, within the city, in a floodplain.

Figure B.14: Floodplain Data for Aplington

	Number of Parcels	Land Value	Building Value	Dwelling Value	Total Value	Percent of City Affected
1.0% Annual Floodplain	21	$123,865	$144,375	$251,069	$519,309	3.6%
0.2% Annual Floodplain	0	$0	$0	$0	$0	0.0%

Source: Butler County Assessor's Office, 2011;
FEMA Flood Insurance Rate Maps, 2011

As is evident, only 3.6% of the city is within a floodplain. The area in the floodplain consists of both developed and undeveloped land and is located in the northernmost part of town along Beaver Creek. Residential development in and around the floodplain should be avoided. A map showing the parcels affected by the floodplain is included in the back of this appendix.

It should be noted that the current Flood Insurance Rate Maps (FIRMs) are anticipated to be updated within the life of this plan (next 5 years). These updated maps can affect the percentage of parcels and value of property in the floodplain.

Areas for Development

In the past five years, 2013-2017, no new homes were built within Aplington. This equates to a rate of zero homes per decade.

Infill

The City should encourage new residential developments on vacant residential lots. Construction of "infill" costs less than new developments as the new houses can connect to existing streets and utility services (water/sewer). No lots for infill development were identified by the City.

New Development

In general, the developed portions of the city are surrounded by farm land that extends within the city limits. Because of this, the city would not need to annex land for a new residential development. The City has one area in the southwestern corner of town that would be a candidate for new development.

The following map shows areas for housing development by either infill or new development. It should be noted that some areas may need to be annexed by cities or bought from private owners.

Development Areas

Green: New Development. This area could potentially be available for new development in regards to housing. As shown, there is one area in the southwest corner of town for new development. The City may need to purchase the land from private owners.

Pink: New Development by Annexation. This area could potentially be available for new housing development if annexed by the City of Aplington. This area is directly south of Aplington.

Development Areas in Aplington

Projected Housing Demand

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

- ***Total Population:*** *See city population projections in Figure B.1.*
- ***Population in Group Quarters:*** Group Quarters include residences such as group homes, skilled nursing facilities, treatment facilities, correction facilities, or similar institutions. The projected population of those living in Group Quarters was calculated using the growth rate from the historic population in the 1980-2000 Censuses.
- ***Population in Housing:*** The projected total population range minus population in Group Quarters.
- ***Household Size:*** The projected household size was calculated based on the growth rate from the average household size from the 2000 and 2010 Censuses.
- ***Total Projected Households:*** The estimated number of households that will require a housing unit. This was calculated by taking the population in housing divided by the average household size.
- ***Assumed Vacancy Rate:*** The assumed vacancy rate was averaged among the historic vacancy rates from the 2000 and 2010 Censuses along with the 2012-2016 American Community Survey.
- ***Total Housing Units:*** Total housing needed when considering both projected household demand and vacancy rate. This is the number of projected households plus the number of housing units assumed vacant.

The projected number of households in Aplington is expected to increase while the average household size is expected to remain the same. Based on projection, it is estimated that the city will be home to 493 households in 2020, 526 in 2030 and 559 by 2040. After accounting for the assumed vacancy rate, Aplington will need an estimated 609 housing units by 2040.

Figure B.15: Projected Housing Unit Demand, Aplington

Year	2010	2020	2030	2040
Total Population	1,128	1,199-1,223	1,270-1,318	1,341-1,413
Population in Group Quarters	42	42	42	42
Population in Housing	1,086	1,169	1,252	1,335
Household Size	2.36	2.37	2.38	2.39
Total Projected Households	460	493	526	559
Assumed Vacancy Rate (9%)	41	44	47	50
Total Housing Units	**501**	**537**	**573**	**609**

Now that the expected demand of number of housing units has been established, the next analysis considers recent home building and home loss trends. The forecasted change in units are shown in Figure B.16 and an explanation of the numbers used in the calculation are below. Based on the housing demolition/attrition rate:

- ***2010 Housing Unit Count*** – Number of Housing Units as determined by the 2010 Census.
- ***Unit Loss (Housing Attrition) –*** Projected units lost from demolition, based on the city's demolition rates from 2013 to 2017 (Figure 5.12).
- ***Unit Added (new Construction)*** – Projected units added from new construction, based on the city's new housing unit construction start rates from 2013 to 2017 (Figure 5.10).
- ***Projected # of Units –*** Projected number of units housing units in the community based on unit loss and unit added forecasts.

Based on the considerations discussed, Aplington is not constructing new units at a rate fast enough to replace units lost to meet the housing demand identified in Figure B.15. The City will need to build 6 new housing units each year to break even with the attrition rate (6 units per year). However, Aplington will need to build more than 6 units per year to meet the expected housing demand shown in Figure B.15. By 2030, Allison is expected to have 497 housing units compared to the projected demand of 573 housing units (Figure B.16). This is a difference of 76 housing units.

The city's future demand will be on maintaining its existing units and constructing enough housing to replace lost units. The City can likely focus on infill building of new homes as deteriorated homes are removed or on the vacant lots identified in the windshield survey.

Figure B.16: Projected Housing Unit Losses and New Construction

Year	2020	2030	2040
2010 Housing Unit Count	505		
Unit Loss (Housing Attrition)	-2	-8	-14
Unit Added (New Construction)	0	0	0
Projected # of Units	503	497	491

City Housing Priorities

Key Issues

Like many Iowan communities, Aplington faces a variety of key issues in regards to housing, including an aging housing stock, an aging population, shortage of lots for housing developments, and a shortage of commercial buildings.

- **Aging housing stock:** Approximately 32.2% of Aplington's housing stock was built in 1939 or earlier. These pre-World War II homes represent the largest portion of the housing stock in Aplington. Many of these older homes continue to deteriorate with an absence of property maintenance due to either the inability of the homeowner or a lack of financial resources to do so.
- **Aging population:** Aplington's baby-boomer population is aging, which will result in a change of demand in housing. The elderly population will be looking for housing suitable for them, including independent/assisted living options and smaller, single-family homes that are handicapped accessible for older residents who are looking to downsize.
- **Shortage of lots for housing developments.** There is a shortage of lots available for new or infill development. Because of this, Aplington is unable to build new housing units to accommodate for their community's housing needs.
- **Shortage of commercial buildings.**

Housing Needs

At the second meeting, communities were asked to review a variety of housing needs (types of housing, housing programs, education on housing, etc.) and determine whether each specific item was of high, medium, low or no need for the community. The City's results are as follows:

High: Improvements for handicapped accessibility, construction of new housing for rental units, housing development on a greenfield site.

Medium: Repairs to apartments, single-family homes (renter and owner occupied), exterior property maintenance and code enforcement, housing suitable for elderly population, emergency shelters for the homeless.

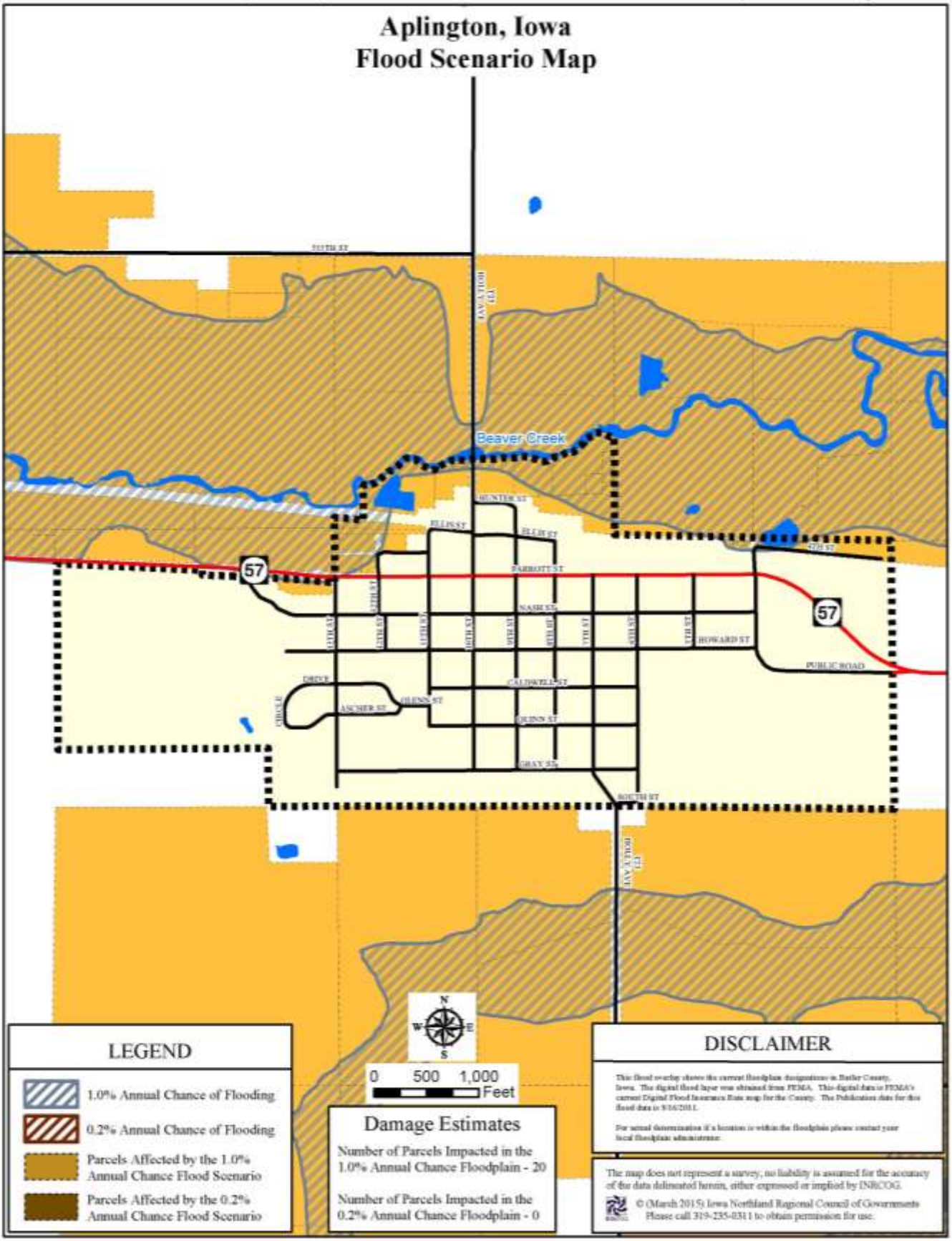
Low: Repairs to the dilapidated housing stock, construction of new housing for sale, housing development on a grayfield/brownfield site, preservation of historic homes, construction of upper-story units in existing downtown commercial two-story buildings, housing suitable for special needs (veterans, mental illness, disabilities, domestic violence shelters, substance abuse), housing for the homeless (transitional housing, support services), lead paint testing and abatement, landlord/tenant counseling, rental assistance.

No Need: Nothing was identified as no need.

Housing Goals and Implementation Strategies

After key issues and housing needs of each community were identified, communities were asked to develop housing goals and implementation strategies in order to address the housing issues at stake. Aplington's housing goals and implementation strategies are shown below.

1. **Locate funding for an exterior repairs program.** The City will explore options to fund exterior repairs to the appropriate housing stock, such as the Iowa Economic Development Authority's (IEDA) Community Development Block Grant (CDBG) housing rehabilitation programs.
2. **Offer tax exemptions to homeowners.** The City will offer tax exemptions (partial and/or total) to homeowners in an effort to encourage homeowners to invest and upgrade their home without facing increased property taxes that would typically follow.
3. **Acquire lots that have large tax liens.** The City will work towards acquiring lots that have large tax liens.
4. **Entice developers to build in the community.** The City will get in touch with *aggressive* developers and explore a variety of incentives to entice said developers to build new housing developments in the community.
5. **Promote adaptive reuse of vacant property for other commercial use.**
6. **Construct homes on infill lots.** The City will make housing developments on infill lots a priority as it is more cost-effective than new development as existing infrastructure and utilities are already present. The City can make infill lots available through the demolition of dilapidated homes.
7. **Annexation of land adjacent to city limits.** The City will consider annexing land adjacent to city limits for new housing developments if infill lots are unavailable or there are not enough to supply the community's housing demand. It is important to note that funding would be an obstacle.


Aplington, Iowa
Flood Scenario Map
Beaver Creek
57
57
HUNTER ST
ELLIS ST
PARROTT ST
NASH ST
HOWARD ST
PUBLIC ROAD
CALDWELL ST
QUINN ST
GRAY ST
SOUTH ST
ASCHER ST
GLENN ST
DRIVE
LEGEND
1.0% Annual Chance of Flooding
0.2% Annual Chance of Flooding
Parcels Affected by the 1.0% Annual Chance Flood Scenario
Parcels Affected by the 0.2% Annual Chance Flood Scenario
N
W
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0 500 1,000
Feet
Damage Estimates
Number of Parcels Impacted in the 1.0% Annual Chance Floodplain - 20
Number of Parcels Impacted in the 0.2% Annual Chance Floodplain - 0
DISCLAIMER
This flood overlay shows the current floodplain designations in Butler County, Iowa. The digital flood layer was obtained from FEMA. This digital data is FEMA's current Digital Flood Insurance Rate map for the County. The Publication date for this flood data is 9/16/2011.
For actual determination if a location is within the floodplain please contact your local floodplain administrator.
The map does not represent a survey, no liability is assumed for the accuracy of the data delineated herein, either expressed or implied by INRCOG.
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