

Reimagine MARSHALLTOWN

HOUSING STUDY

Committee Meeting #3



MARSHALLTOWN
MORE THAN EVER



AGENDA

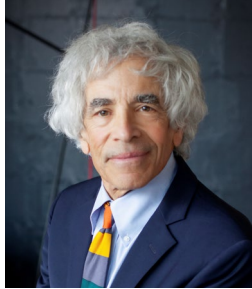
- Schedule and Survey Updates
- Future Land Use Plan Update
- Housing Goals and Opportunity Areas

Reimagine
MARSHALLTOWN

INTRODUCTIONS



Charlie Cowell, AICP
Project Manager +
Planner + Economist



Marty Shukert, FAICP
Lead Land Use + Mobility



Flavia Tourek
Urban Planner + GIS +
Communication



Cory Scott, AICP
Principal Author



Megan Schott
Urban Planner + Engagement



**Ben Curtis, Eocene
Environmental Group**
Project Manager + Planner



**Ben Schmidt, Eocene
Environmental Group**

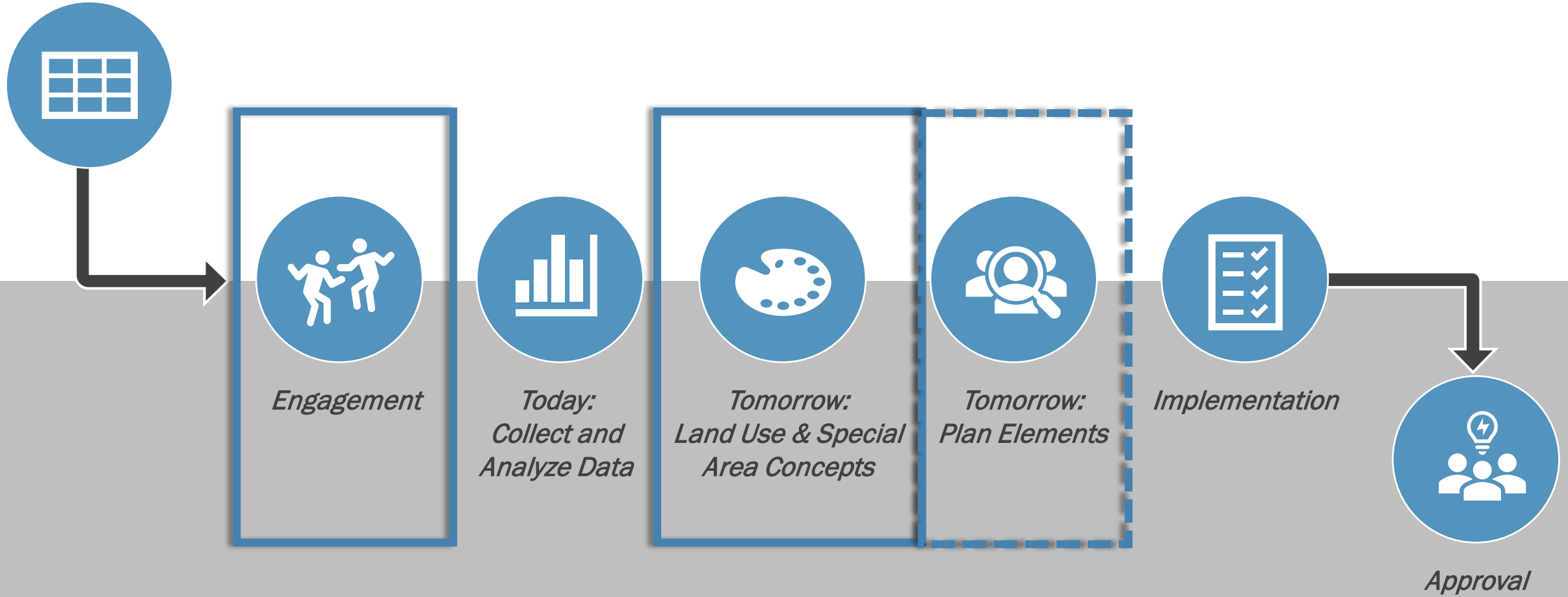
Committee members

- Kendra Sorenson – United Way Director
- Melisa Fonseca – Realtor & City Councilor
- Jim Johnson – Owner of JBI Properties
- John Hall – Chamber of Commerce
- Brad Comstock – JBS HR Director
- Jill Wellman – Emerson HR
- Andrea Jordan – Farmer's Savings Bank



SCHEDULE UPDATE

Project Launch



SCHEDULE UPDATE



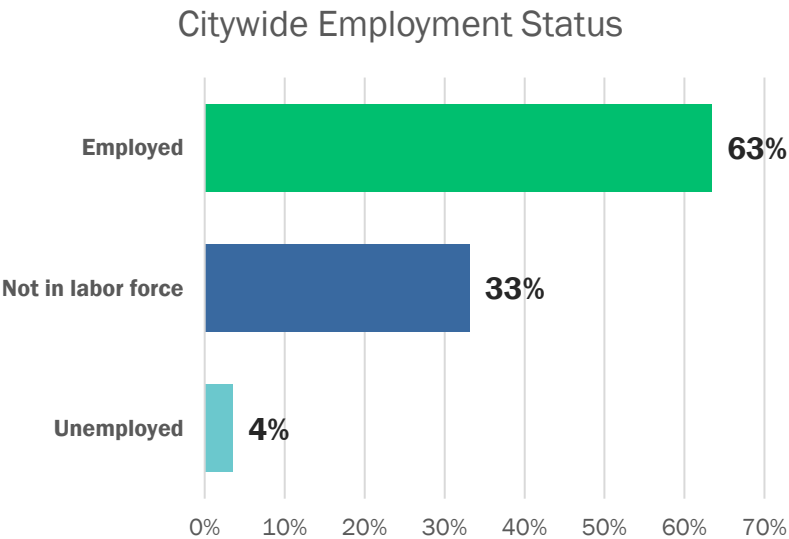
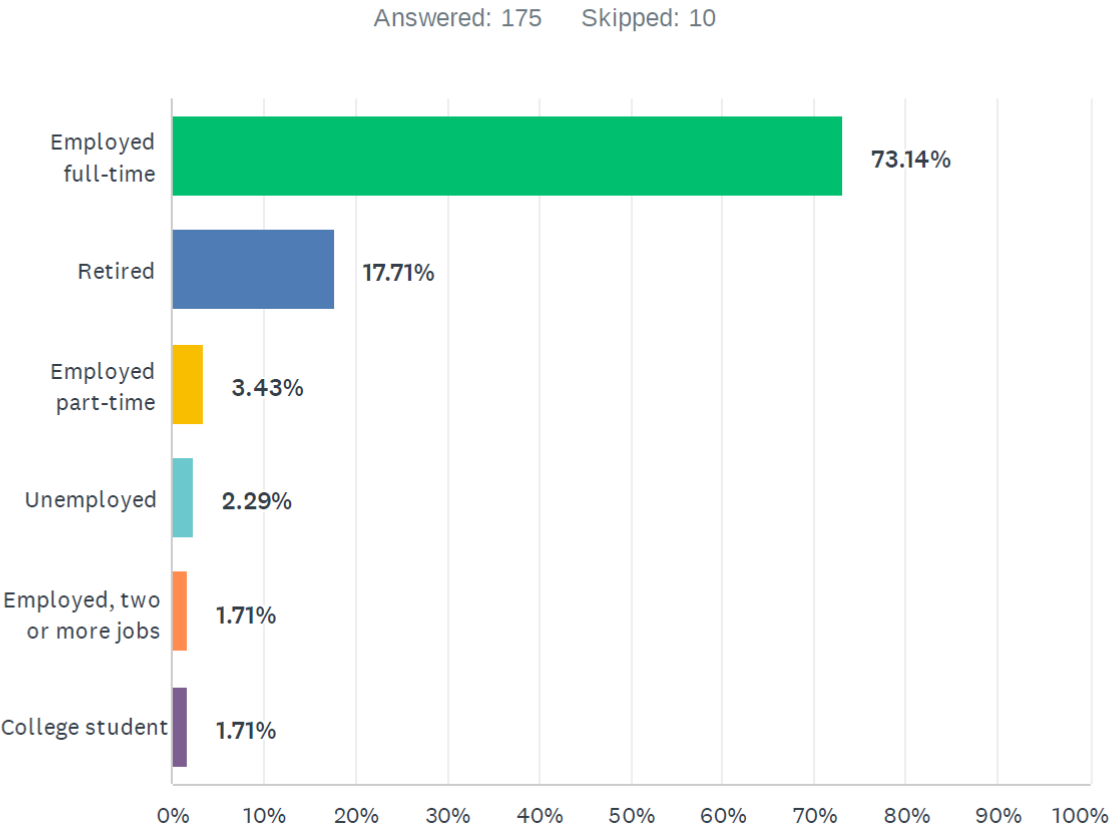
Future Committee Meeting Dates

- March 25 – Housing Committee #4 (virtual)
- May 27 – Housing Committee #5 (in-person)
 - *Have a separate Joint Council and Plan Commission meeting this visit for plan workshop or invite to Steering Committee meeting*
 - *Public Event/Open House during the visit*
- Make final plan/study refinements in June

HOUSING SURVEYS

Community Housing Survey

Q2 Which of the following best represents your employment status?

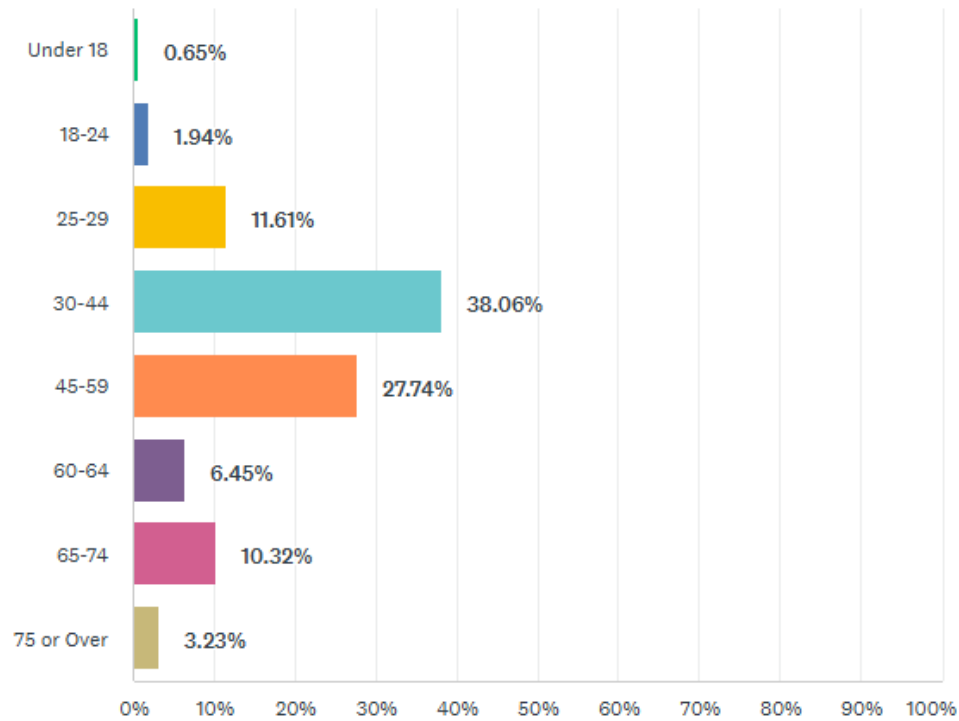


HOUSING SURVEYS

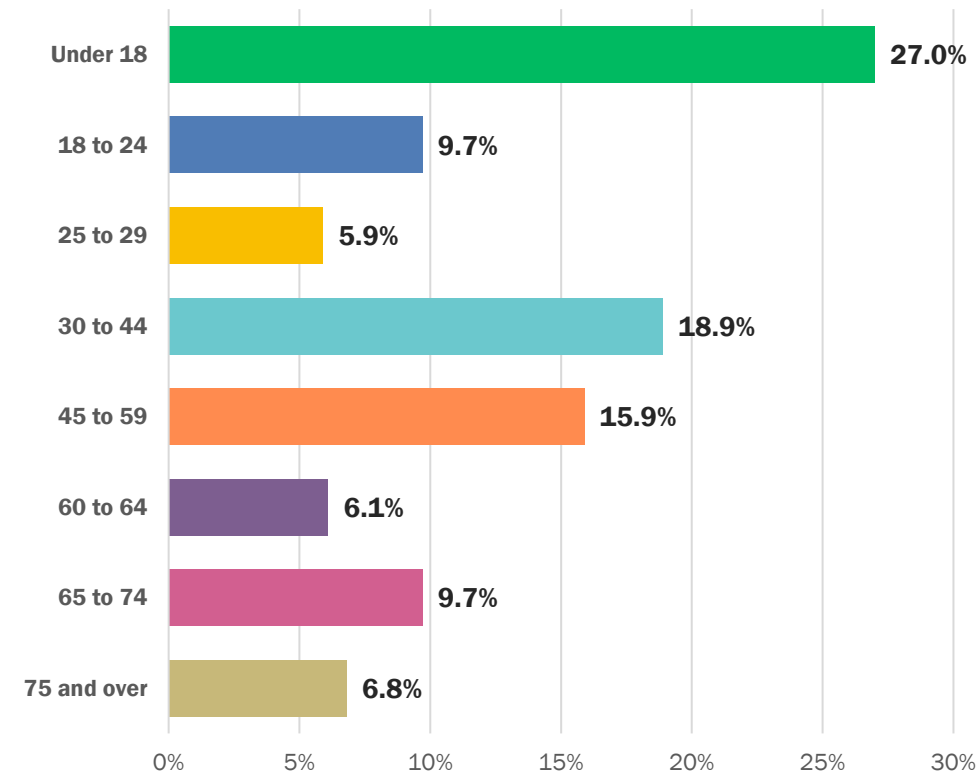
Community Housing Survey

Q24 What is your age?

Answered: 155 Skipped: 30



Citywide Age Makeup

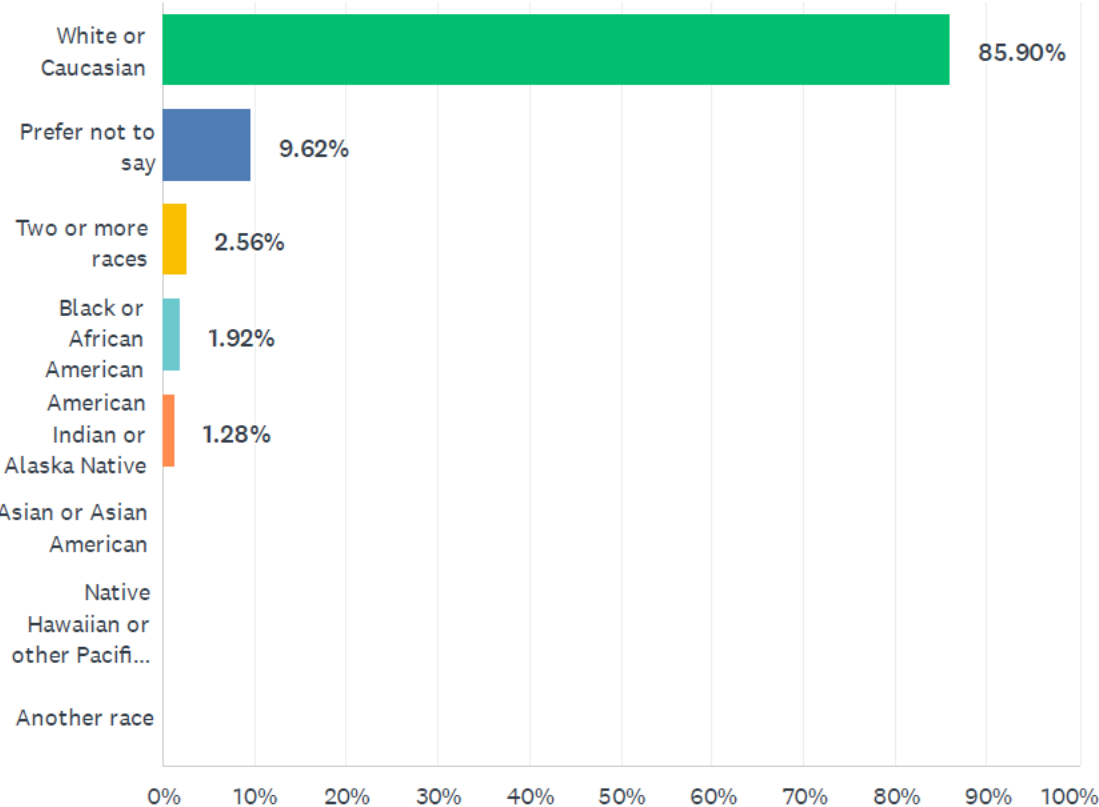


HOUSING SURVEYS

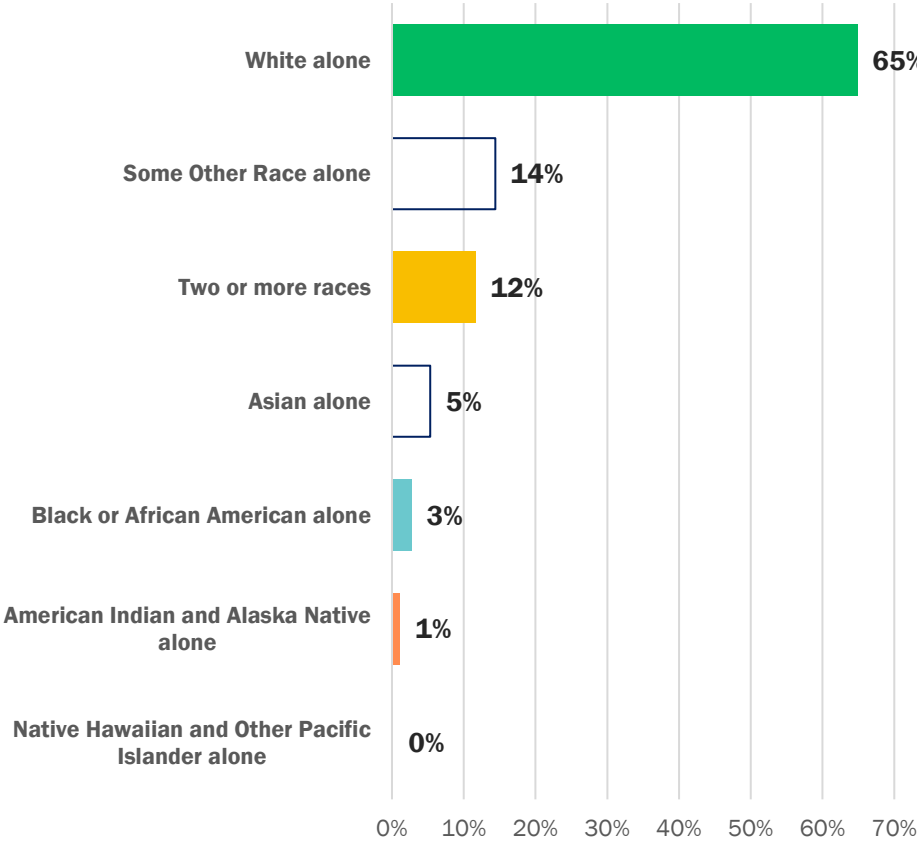
Community Housing Survey

Q26 What is your race?

Answered: 156 Skipped: 29



Citywide Racial Makeup

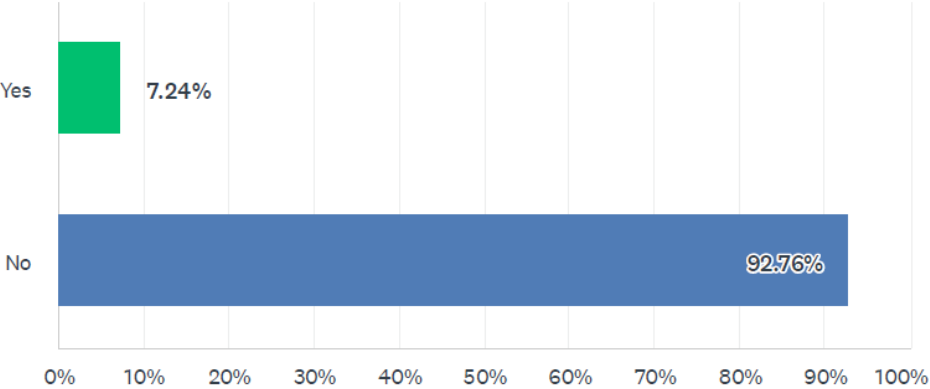


HOUSING SURVEYS

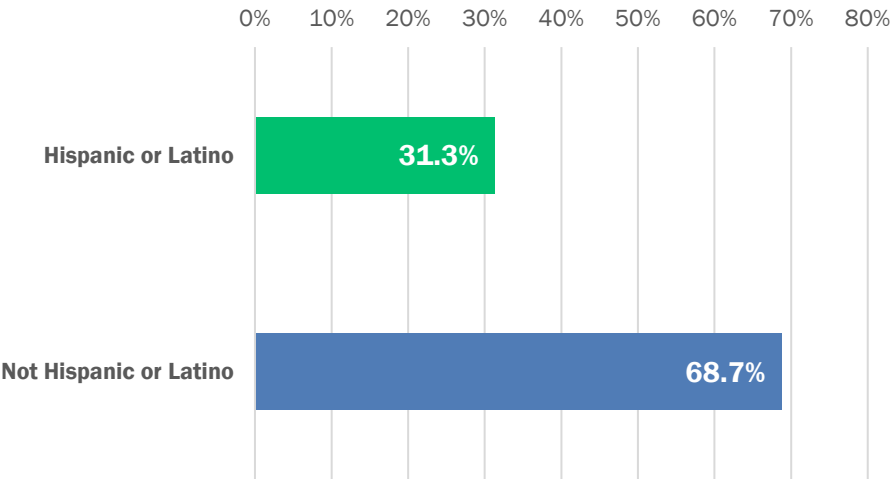
Community Housing Survey

Q27 Are you Hispanic or Latino

Answered: 152 Skipped: 33



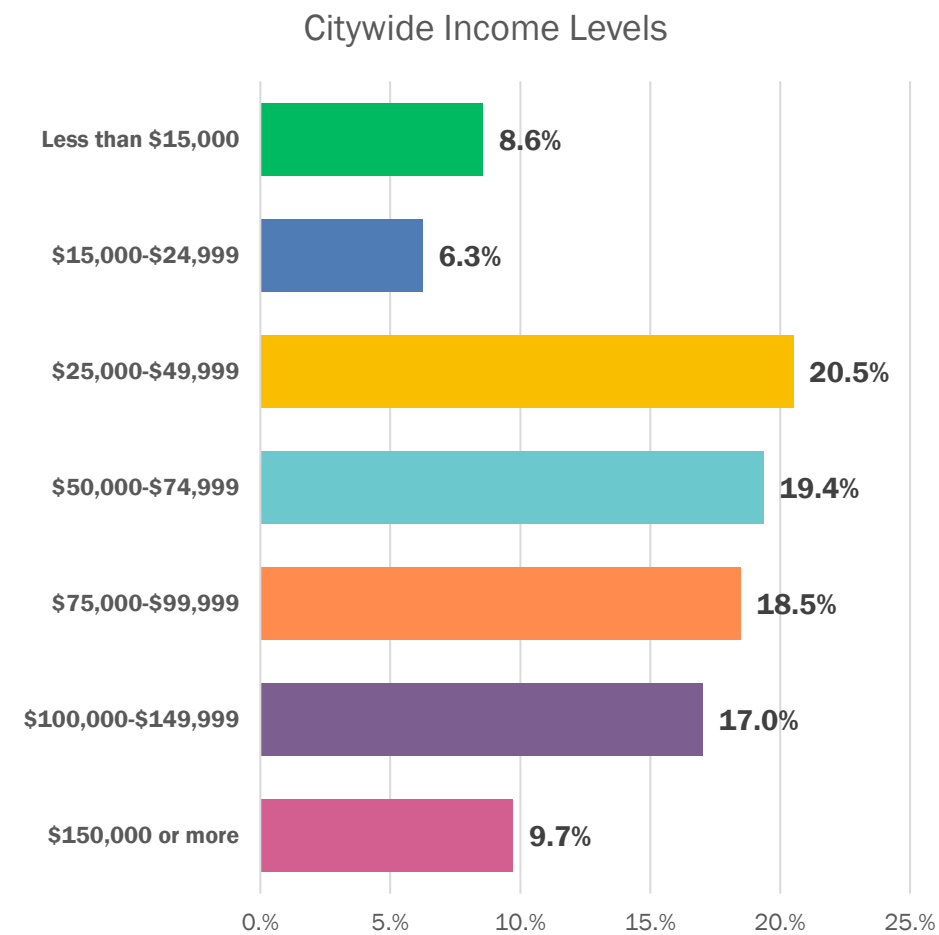
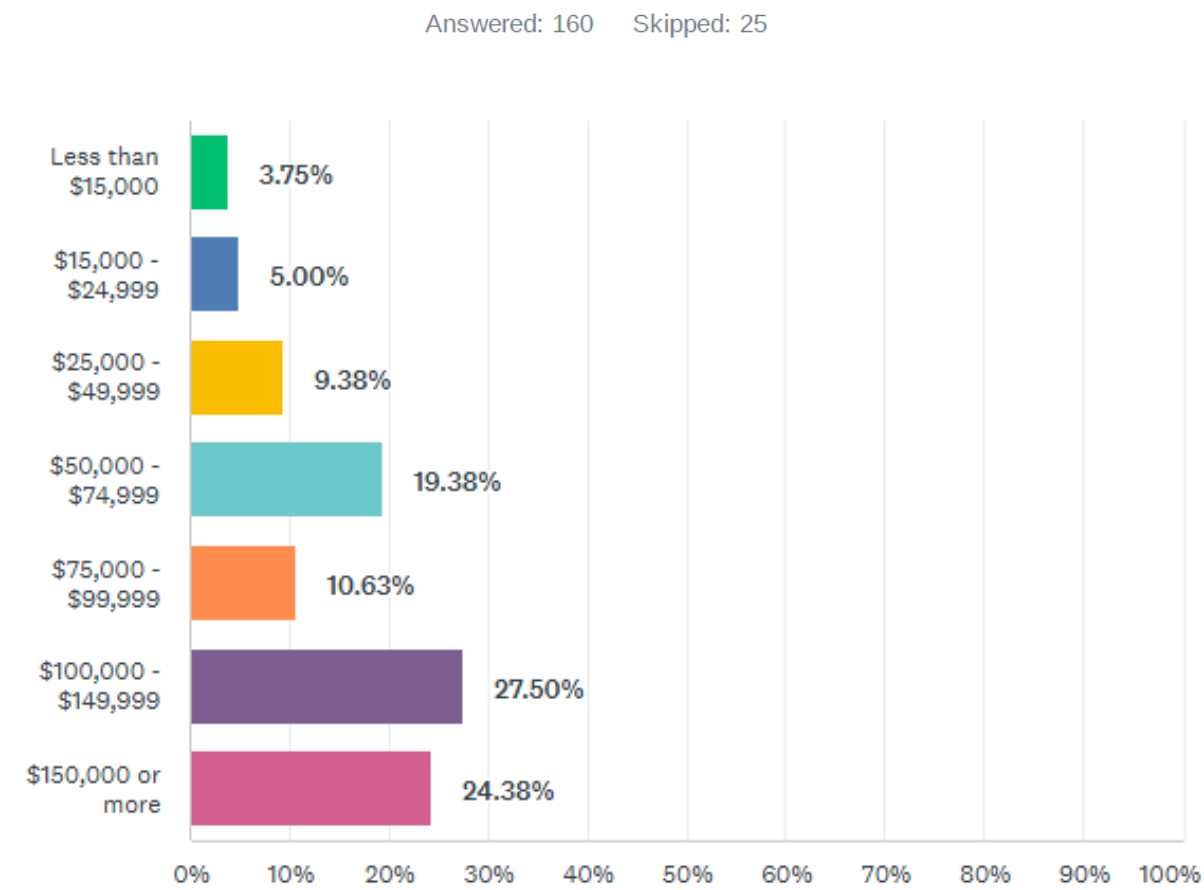
Citywide Hispanic or Latino Makeup



HOUSING SURVEYS

Community Housing Survey

Q21 What is your household's estimated annual income?

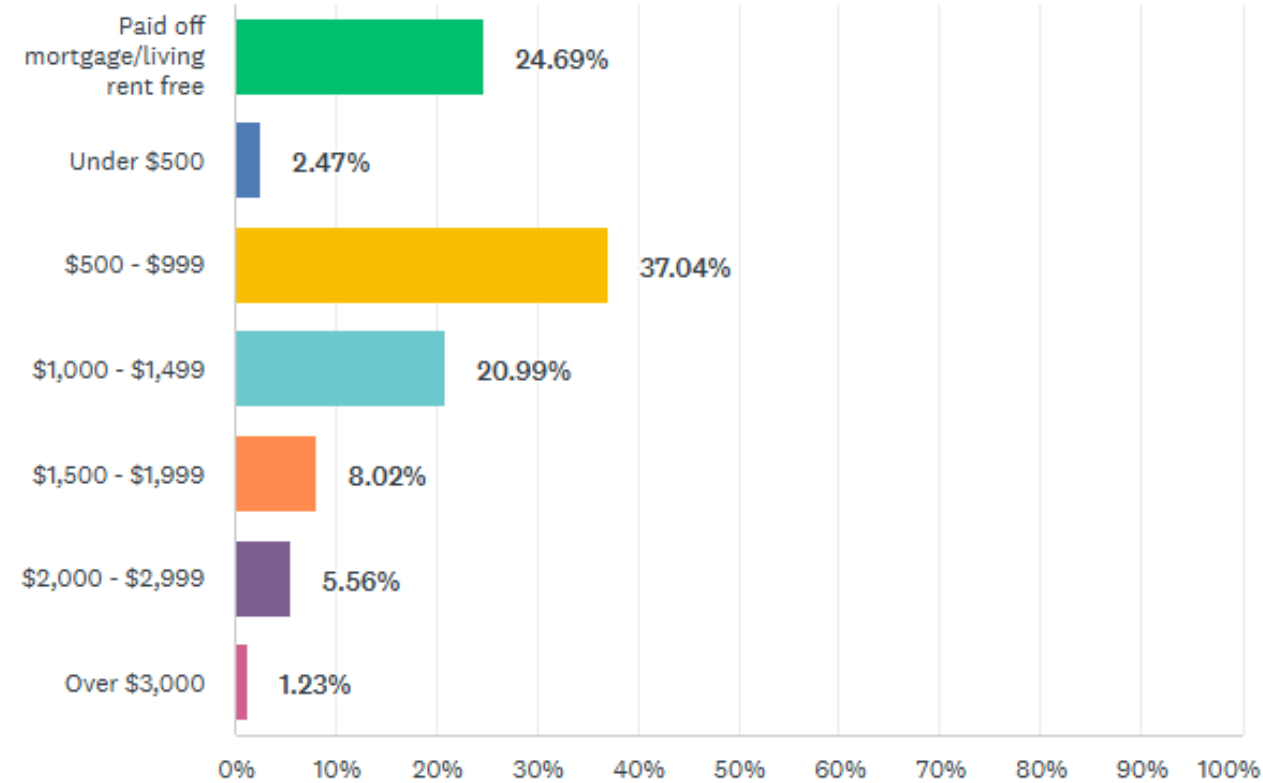


HOUSING SURVEYS

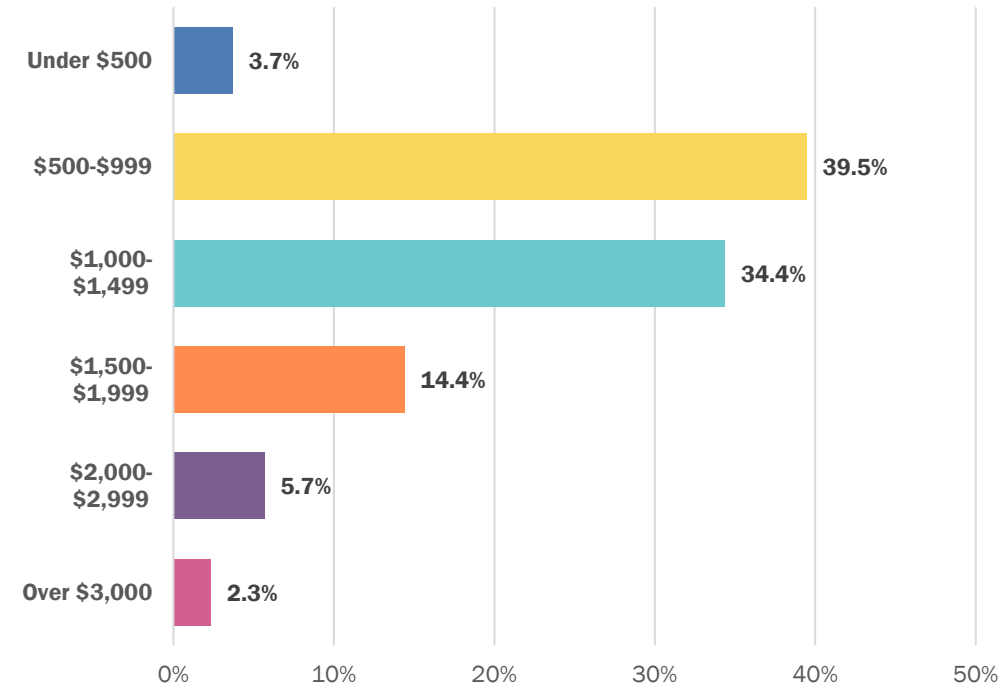
Community Housing Survey

Q22 How much is your monthly rent or mortgage payment?

Answered: 162 Skipped: 23



Citywide Monthly Housing Costs

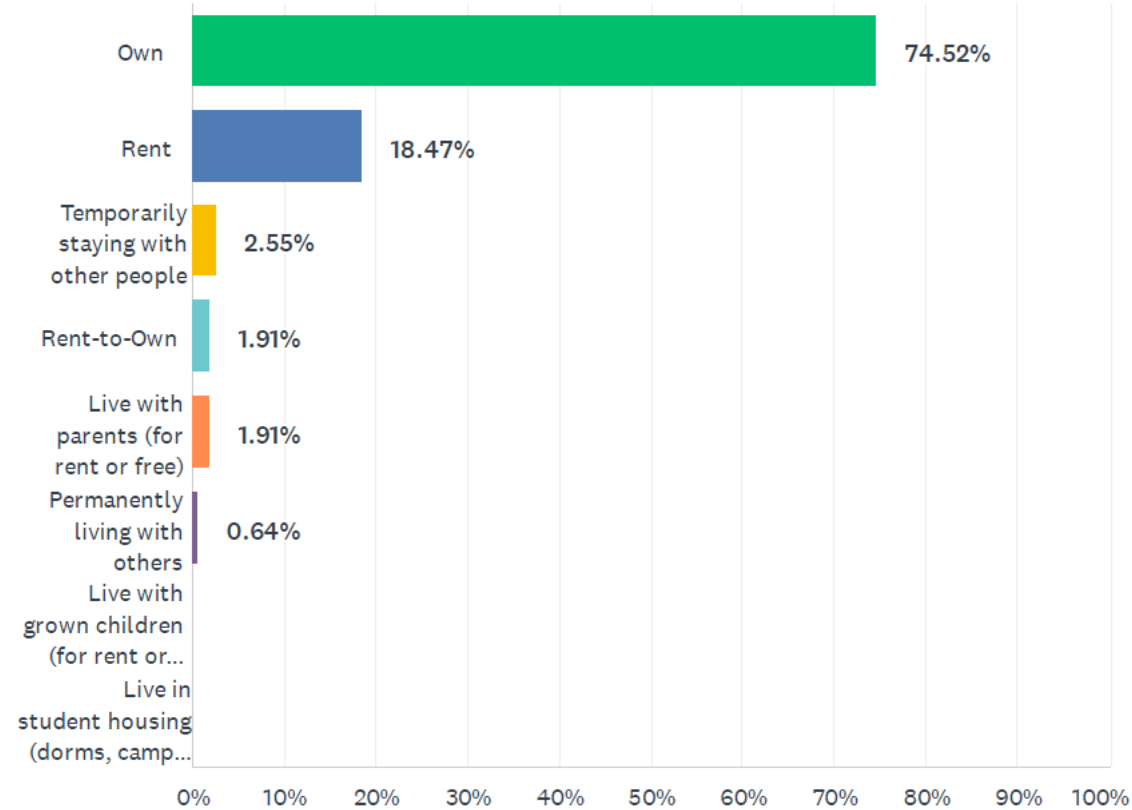


HOUSING SURVEYS

Community Housing Survey

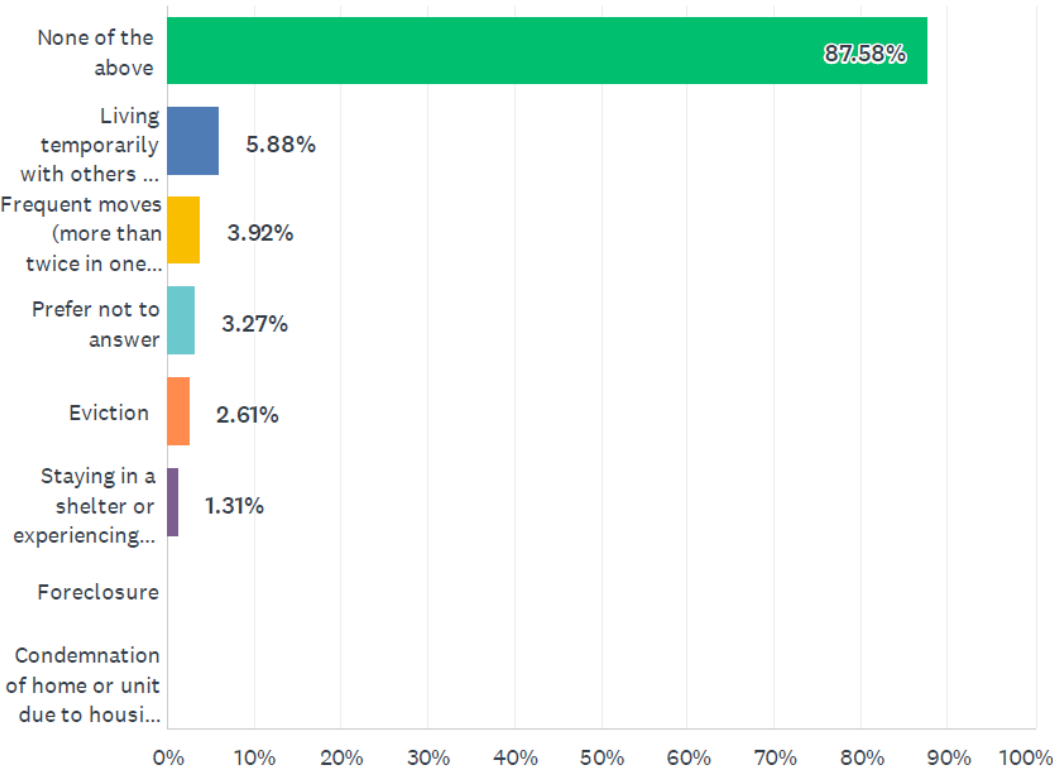
Q25 What best describes your living situation?

Answered: 157 Skipped: 28



Have you or someone in your household experienced any of the following in the past 5 years? (Select all that apply)

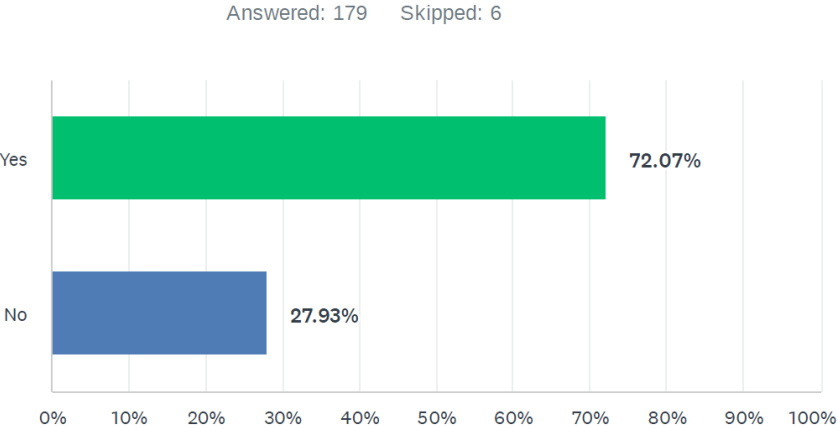
Answered: 153 Skipped: 32



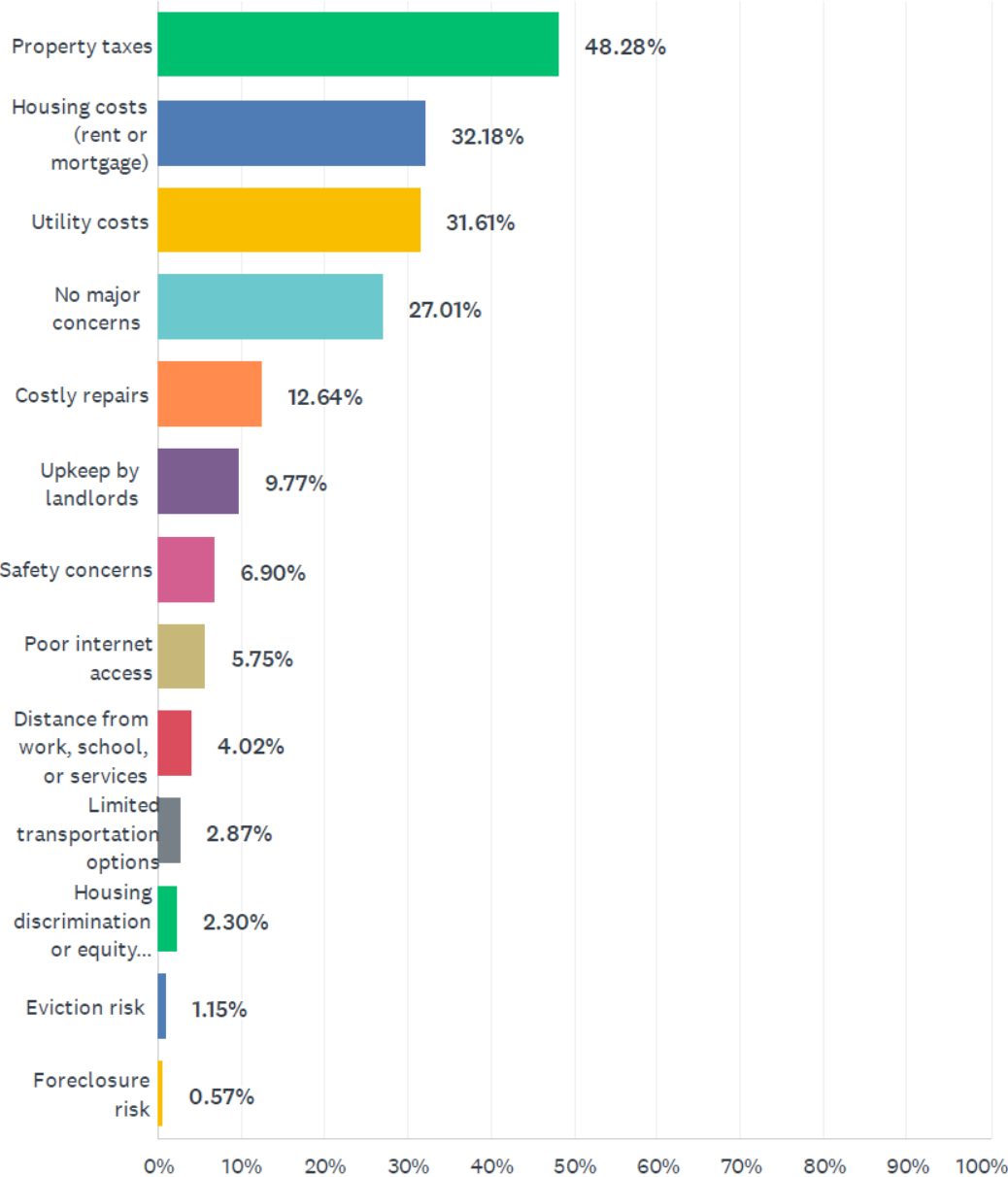
HOUSING SURVEYS

Community Housing Survey

Q6 Are you satisfied with your current housing situation?



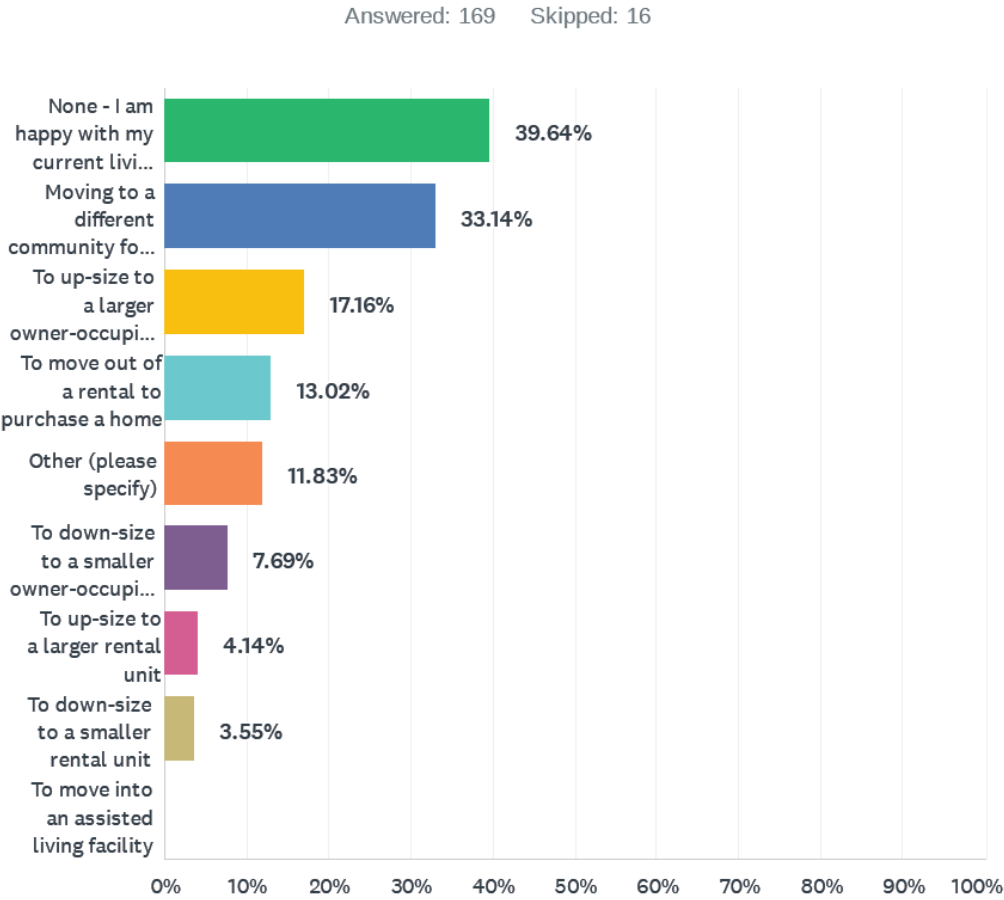
Q7 If not, what are the biggest concerns about your housing situation? (select top three)



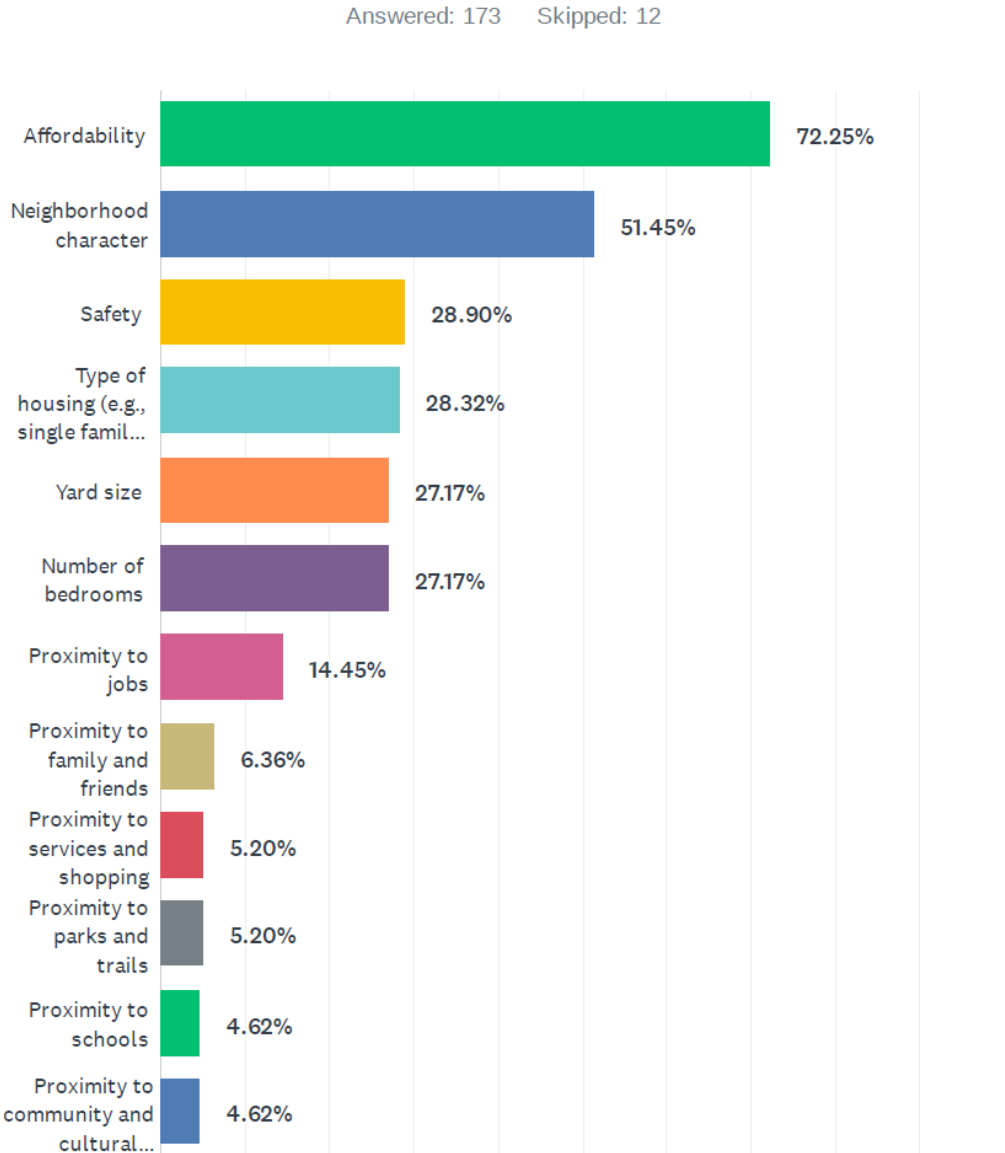
HOUSING SURVEYS

Community Housing Survey

Q8 When choosing a place to live, what factors are most important to you? (select top three)



Q9 Is there any reason you'd look for a new housing situation in the next three years? (select all that apply)



HOUSING SURVEYS

Community Housing Survey

Q8 Do you think the following housing products described below would be successful in your community?

"Successful" means if available, people would want to live in this product.

- Mid-size, three-bedroom house – 95%
- Small two- or three-bedroom house – 88%
- Apartment – 72%
- Townhouse or duplex – 70%
- Independent senior living – 70%
- Large home with four or more bedrooms – 63%
- Commercial/residential mixed-use – 62%
- Smaller multifamily (quadplex or triplex) – 48%
- Row housing – 55%
- ADU's – 55%

HOUSING NEEDS FORECAST – CONSERVATIVE SCENARIO

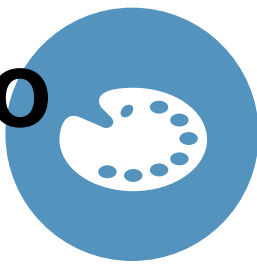


TABLE X.X: DEVELOPMENT PRICE POINT PROGRAM, 2035

Price Point Program End of Period	2030	2035	Total
Total Need	292	304	596
Total Owner-Occupied	175	182	357
Affordable Market: <\$200,000*	82	85	167
Moderate Market: \$200-\$250,000	38	40	78
Market: \$250-\$400,000	35	36	72
High Market: Over \$400,000	20	21	41
Total Renter-Occupied	117	121	238
Low: Less than \$500	24	25	48
Affordable: \$500-\$1,000	33	34	67
Market: \$1,000-\$1,500	31	32	63
High Market: \$1,500+	30	31	60

Source: RDG Planning & Design

**Most affordable range owner and renter options become available by adding units at higher price points. This move-up effect comes from residents who would move if something new was available that better meets their preference, then opening an existing home at a lower price point.*

***This does not mean all rentals are/should be apartment buildings – see housing type program on following pages*

Key Factors:

- 60%/40% owner/rental split
- Rental options beyond apartments as households turn to renting to meet affordability needs.
 - Increases in costs drives demand for higher market rate rentals.
- The private market does not produce the lowest-priced units
- Move-up housing to higher price points will satisfy some ownership demand at lower price points.

HOUSING NEEDS FORECAST – CONSERVATIVE SCENARIO

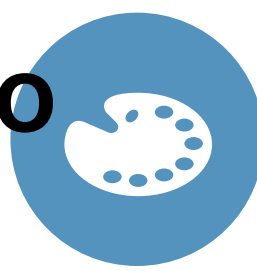


TABLE X.X: DEVELOPMENT HOUSING TYPE PROGRAM, 2035

Price Point Program	Detached Single-Family	Smaller Lot Single-Family Detached / Attached	Duplex, Mid-Density Townhomes, Rowhouses	High Density Townhomes, Multi-Family/ Mixed-use
Target Average Gross Density	<4	4-7	8-12	12+
Ownership				
Affordable/Moderate Market: <\$250,000	10%	35%	30%	25%
Market: \$250-\$400,000	60%	20%	10%	10%
High Market: Over \$400,000	80%	10%	10%	0%
Rental				
Low: Less than \$500	N/A	0%	30%	70%
Affordable: \$500-\$1,000	N/A	10%	40%	50%
Market: \$1,000-\$1,500	N/A	30%	40%	30%
High Market: \$1,500+	N/A	40%	30%	30%
Target Total	139 (23%)	142 (24%)	154 (26%)	161 (27%)
Acres	46	36	19	13

Key Factors:

- From 2015-2025, 15% of units built were for single-family units, 26% duplex units, and 57% multi-family units.
- Home production should focus on offering more options to own or multi-bedroom rentals that includes attainable variety.
- A large focus on infill areas, redevelopment, and renovating vacant units.
- The lowest price point owner options (well below \$200,000) are in the existing stock.

Source: RDG Planning & Design

*Any type could be in a mixed-use arrangement. Gross density is the number of housing units per acre, including Right of Way and public spaces.

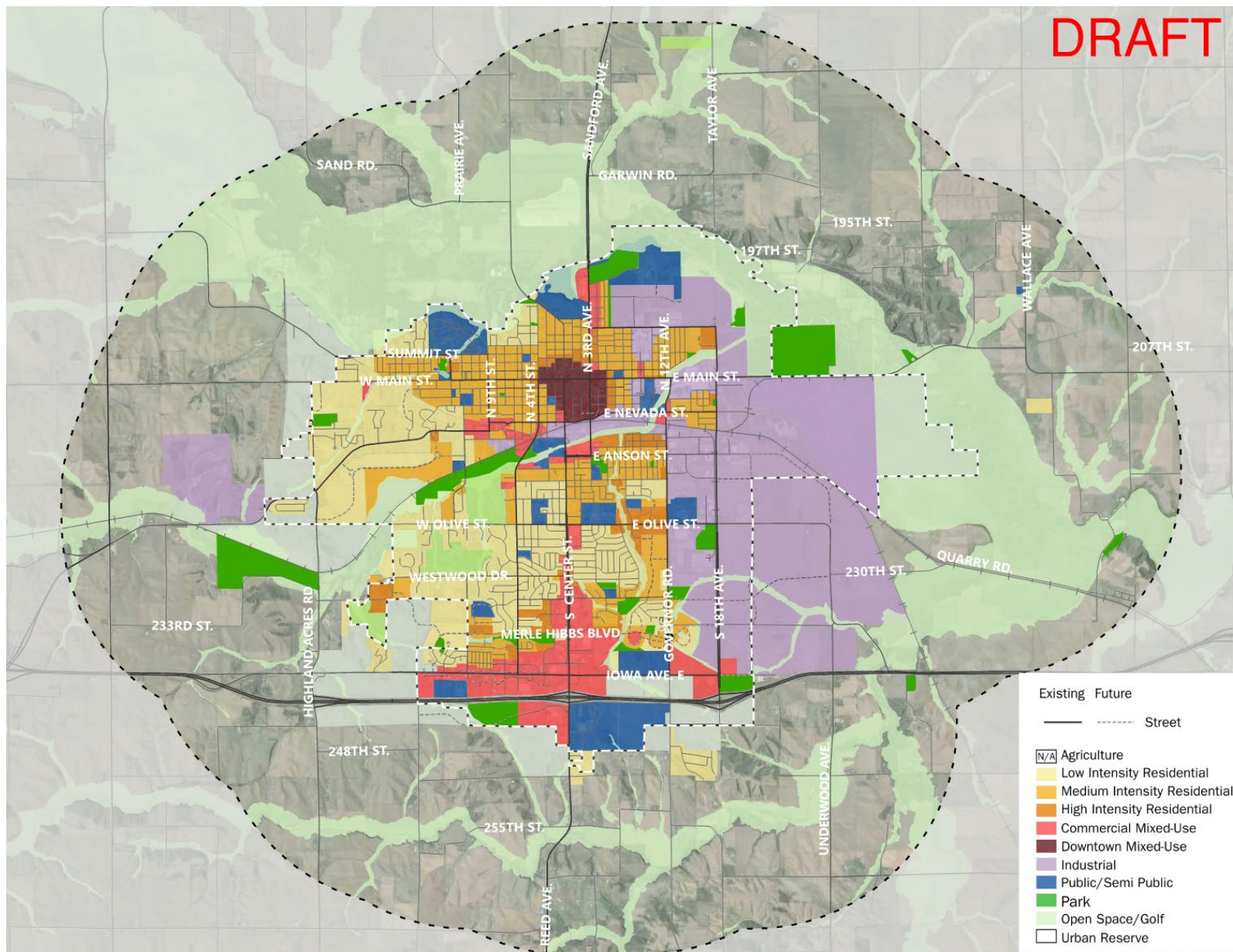
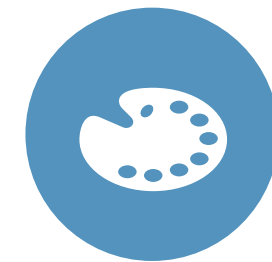
**In land planning would typically double to provide market flexibility, development options as land becomes available

AGENDA

- Schedule and Poll Updates
- Future Land Use Plan Update
- Housing Goals and Opportunity Areas

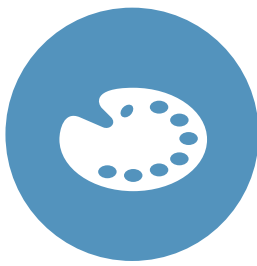
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FUTURE LAND USE PLAN UPDATE



- More than enough land designated to meet future needs

FUTURE LAND USE PLAN UPDATE



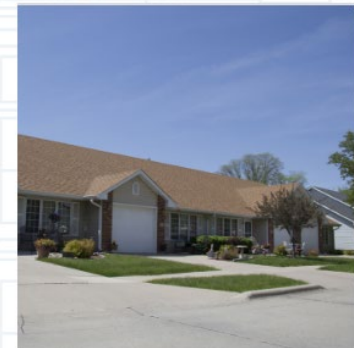
Land Use Type: Low-Intensity Area (LI)

Description:

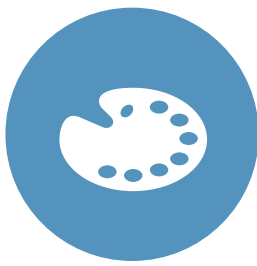
- An pattern of lower-density development. Compared to higher intensity areas, LI has more space and separation of uses, with farther distances between destinations and fewer shared amenities. Low-intensity areas can include a horizontal mix of primarily residential and limited non-residential uses at compatible lower densities and scales.

Form and Features

- **Residential.** Mostly single-family detached and attached developments. Attached housing projects may primarily be at transition areas between arterial or collector streets, small scale commercial uses, and higher intensity districts.



FUTURE LAND USE PLAN UPDATE



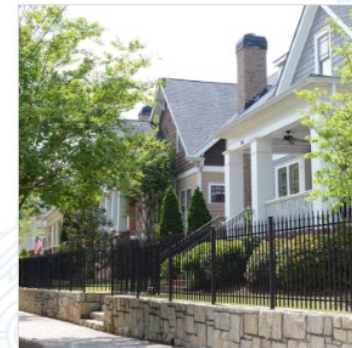
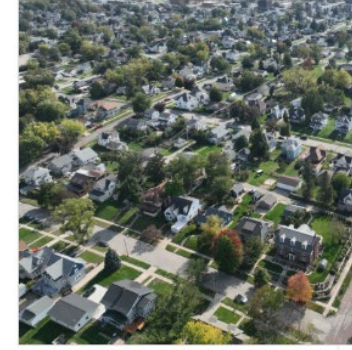
Land Use Type: Medium-Intensity Area (MI)

Description:

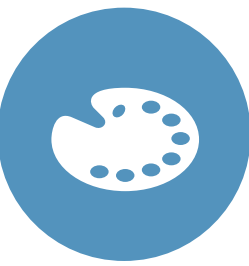
- More variety in housing arrangements and more allowance for areas with services or recreation. Higher intensity (compared to LI) increases opportunities for economic activity. Medium intensity areas include mostly a horizontal mix of residential and non-residential uses at compatible moderate densities and scale, although there may be opportunities for vertical mixed-use.

Form and Features

- **Residential.** Uses include a variety of housing types that may be on smaller lots. Housing mix can include single-family detached homes, duplexes, townhomes, and multifamily buildings to create integrated neighborhoods.



FUTURE LAND USE PLAN UPDATE



Land Use Type: High-Intensity Area (HI)

Description:

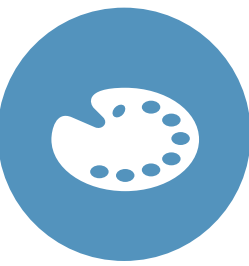
- Mixed-use areas with increased economic activity and a higher frequency of diverse and complementary uses. High-intensity areas include more urban services with a horizontal and vertical mix of high-density residential uses and community commercial uses of compatible densities and scales.

Form and Features

- **Residential.** Developments focus on residential buildings ranging from townhomes to apartments. Mixing residential with commercial uses on the same site is encouraged when feasible from a design and market capitalization standpoint.



FUTURE LAND USE PLAN UPDATE



Land Use Type: Commercial Mixed-Use (CMU)

Description:

- Areas that draw customers and employees from outside the immediate area. A mix of housing types allowed in High-Intensity area contexts, commercial uses, office, and service uses.

Form and Features

- **Residential.** Developments are mostly secluded to non-residential buildings. Multi-family residential uses can be mixed into non-residential buildings or on the same site, but the primary function of the site are non-residential uses.



AGENDA

- Schedule and Poll Updates
- Forecast Refinements
- Housing Goals and Opportunity Areas

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HOUSING GOALS AND STRATEGIES



Data and Engagement Key Themes

- Few ownership options for mid- to higher-income households
- Needs for move-up/move-out and senior living options
- Older neighborhood rehabilitation need – still possible for flippers, but need to cut costs
- Continual assistance for people on the borderline of housed versus unhoused

HOUSING GOALS AND STRATEGIES



Housing Goals

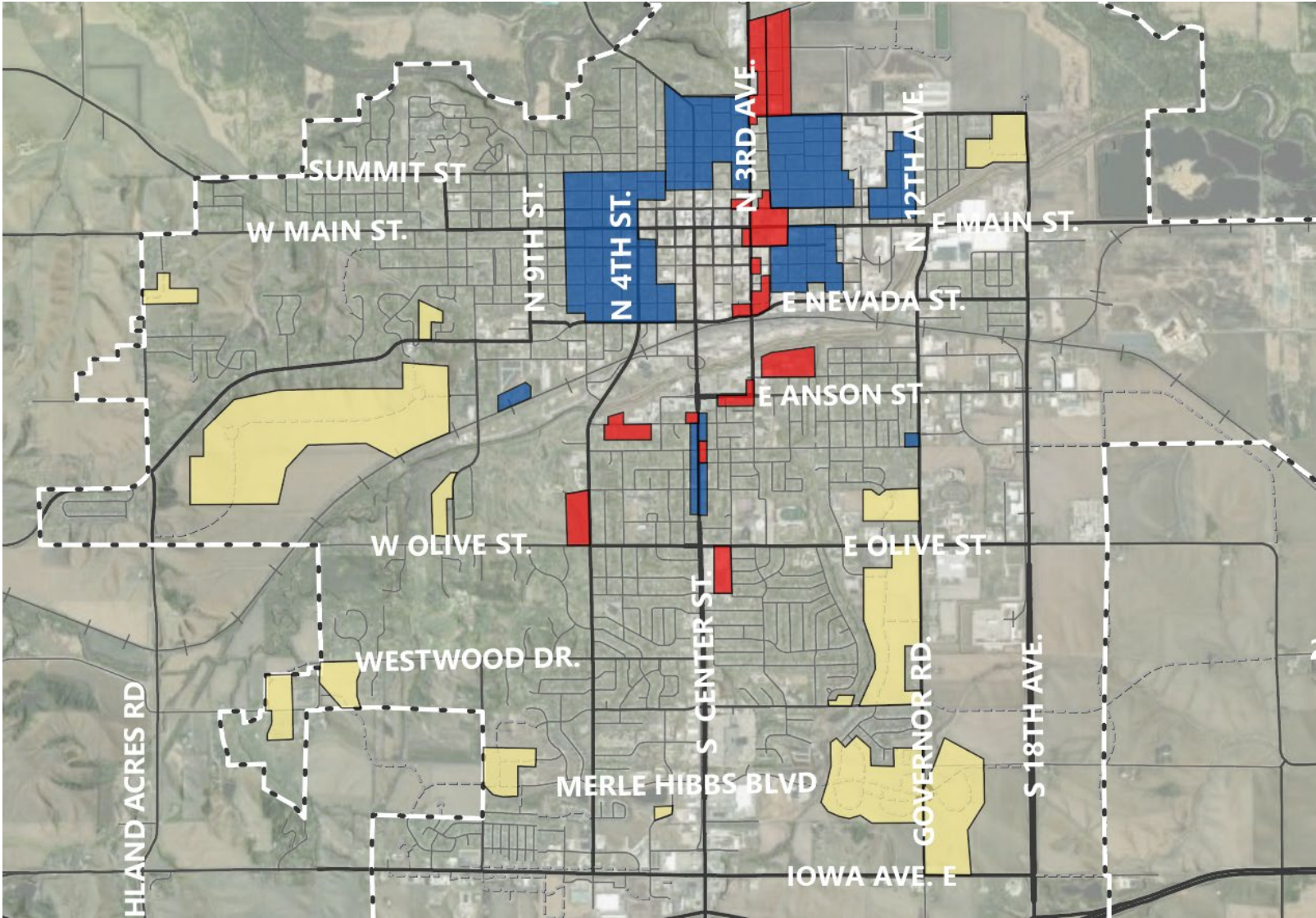
1. Preserve the existing housing stock and resident support
2. Create more housing variety to stimulate movement in the market
3. Increase available new lots for development and appeal of infill lots through policy and fiscally responsible investments
4. Attract new builders, rehabbers, and developers
5. Approve projects that align with housing goals through a housing friendly regulatory environment

HOUSING GOALS AND STRATEGIES



Strategic Opportunity Areas

- Infill and Rehabilitation
- Redevelopment
- New Lot Development



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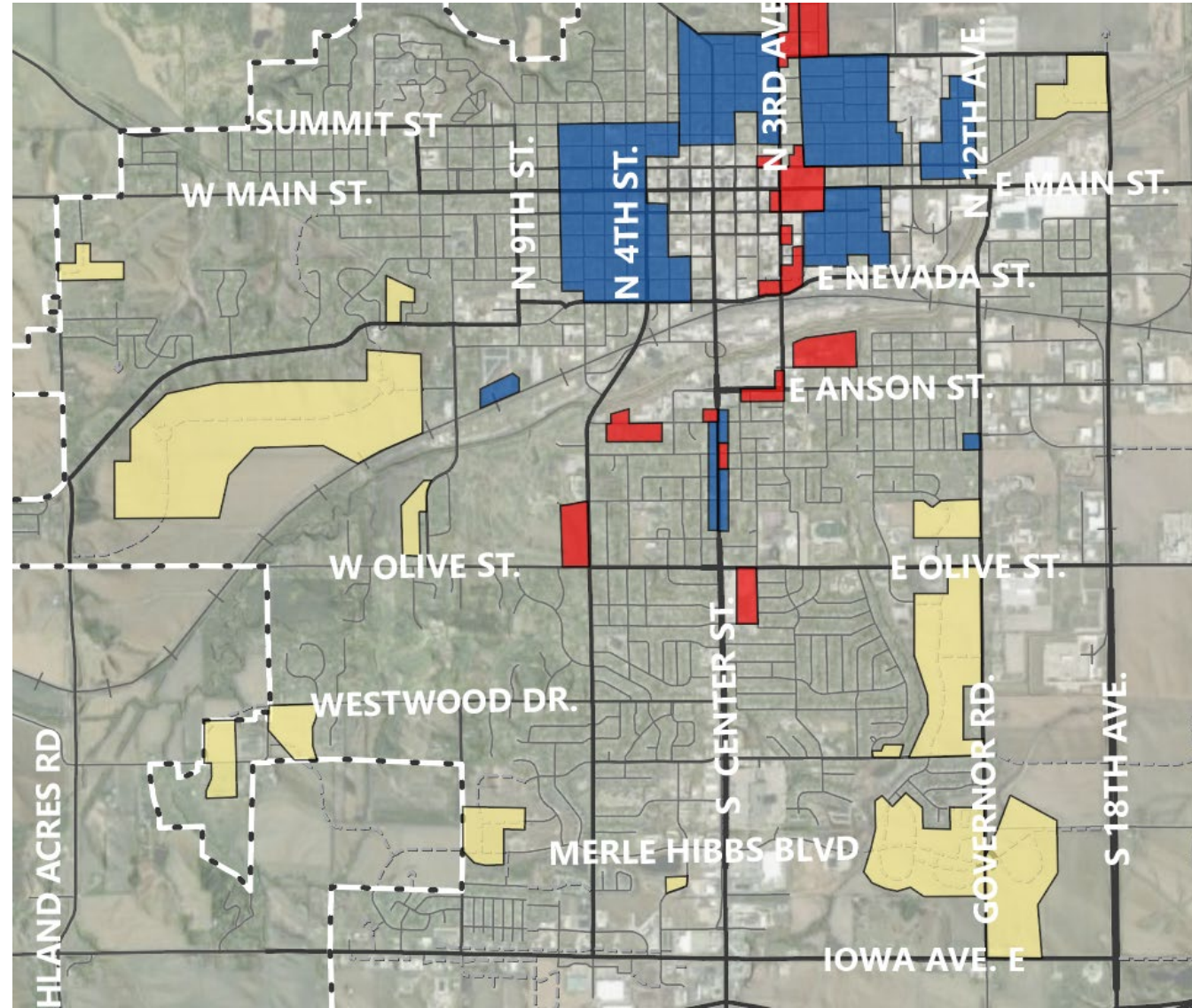
HOUSING GOALS AND STRATEGIES



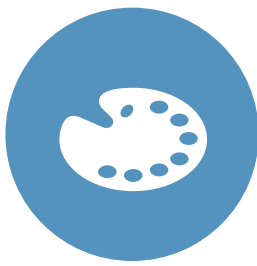
Opportunity Areas

New Development - most logical sites for new subdivisions that are generally free from major barriers, or these barriers could be overcome

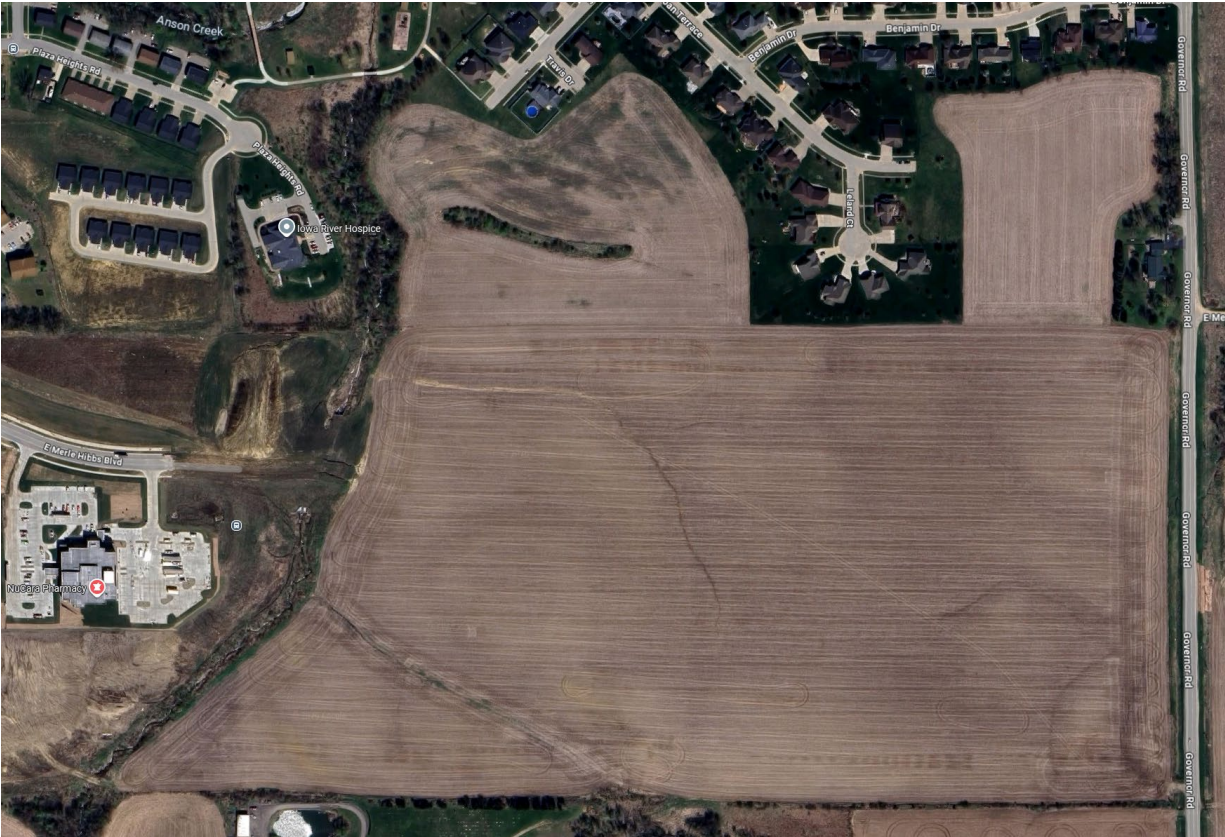
- Work with willing landowners on **proactive rezoning** to match future land use directions.
- Use the **Comprehensive Plan** as the guide for development and land use policy.



HOUSING GOALS AND STRATEGIES

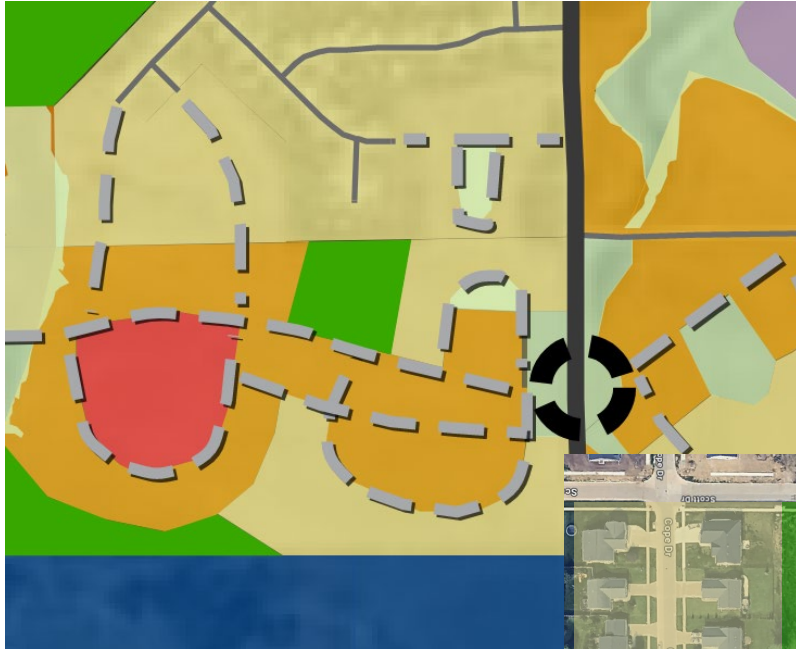
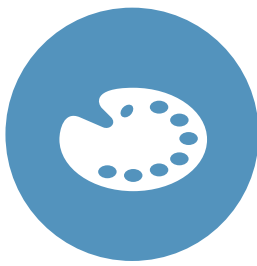


New Lot Development

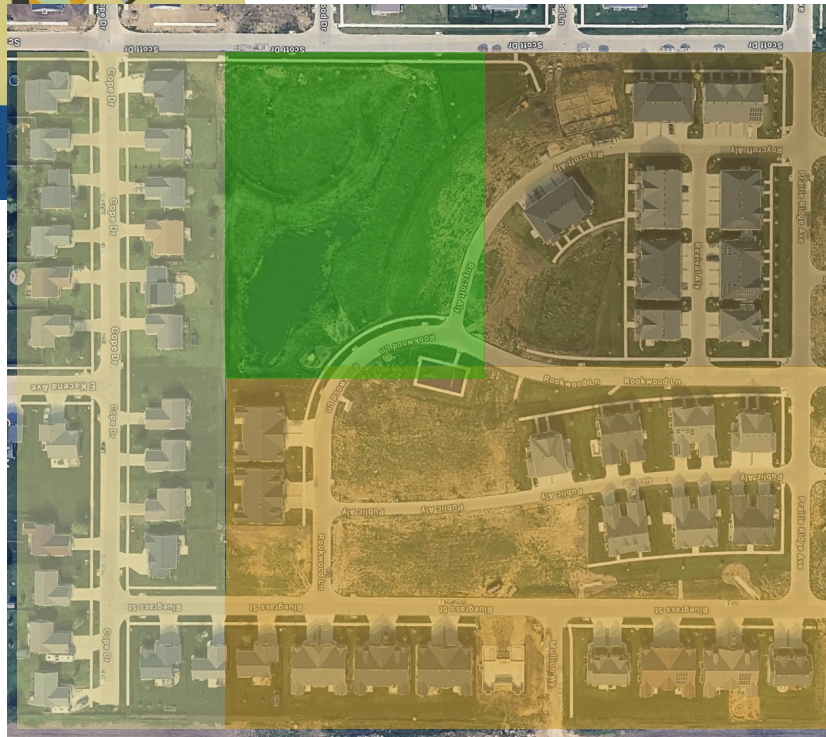


- **Opportunity** – Several areas suitable for development, and next to street extensions and services; high demand for lots
- **Challenge** – Land ownership; builder/developer capacity; lot development costs
- **Candidates:**
 - Areas where streets are ready to be extended
 - Areas already served, or can easily be served by utilities
 - Low environmental barriers
- **Future Land Use Areas** – Low, Medium and High Intensity
- **Housing Prototype:** All

HOUSING GOALS AND STRATEGIES



Mixed Housing Neighborhood



New Development Strategy

- **Incentives:**
 - Front end financing for contiguous projects
 - Moderate to smaller lot sizes
 - Not meant for large lot development
- **Zoning:**
 - Proactive rezoning
 - Administrative site plan approval once zoning is established
 - Allow housing variety in residential districts
- **Case Study**
 - Marion Rookwood Neighborhood

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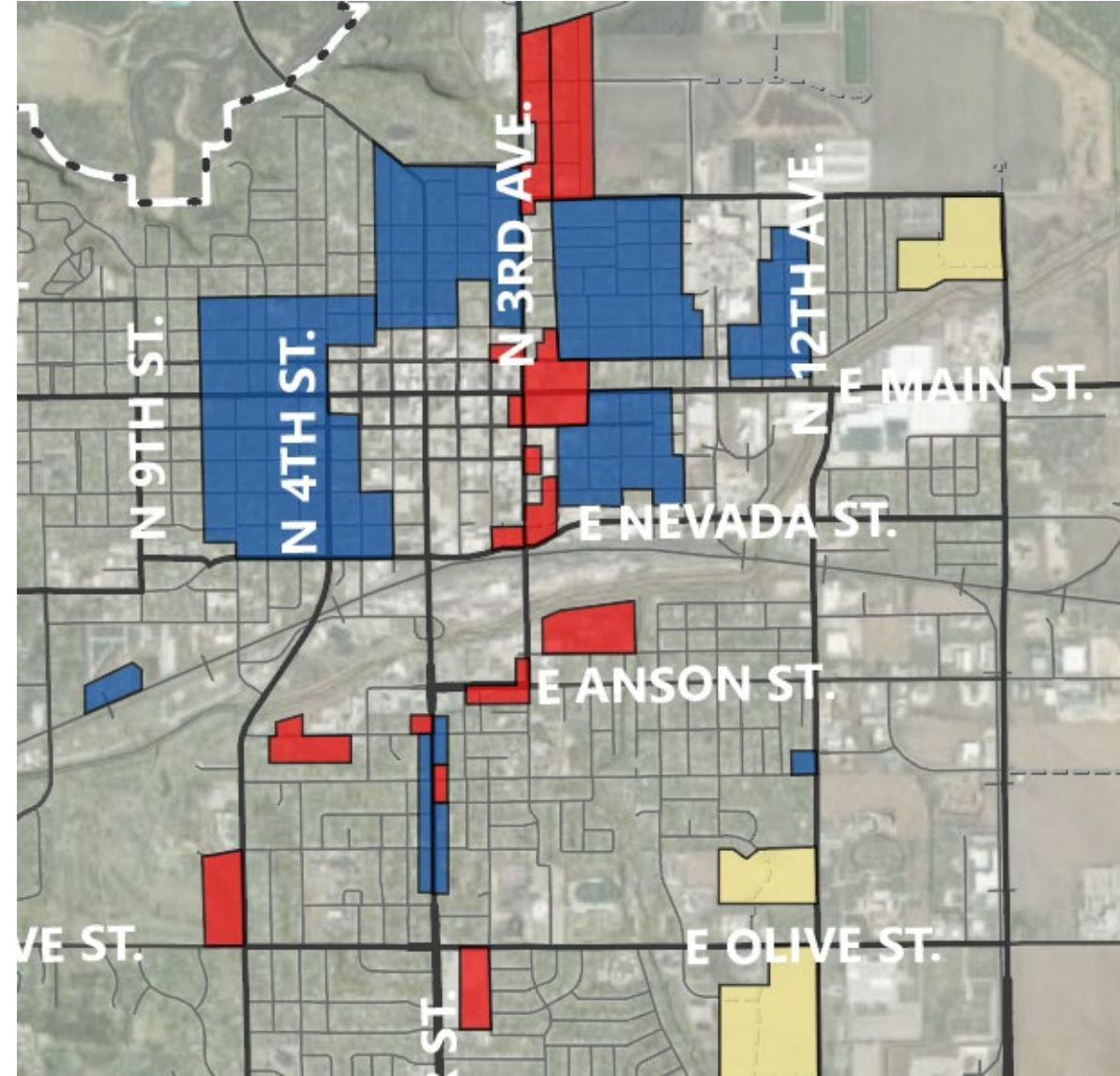
HOUSING GOALS AND STRATEGIES



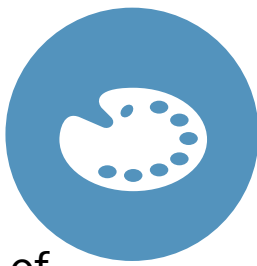
Opportunity Areas

Redevelopment - underused, low value, or vacant land that redevelopment could transform into an attractive and productive use.

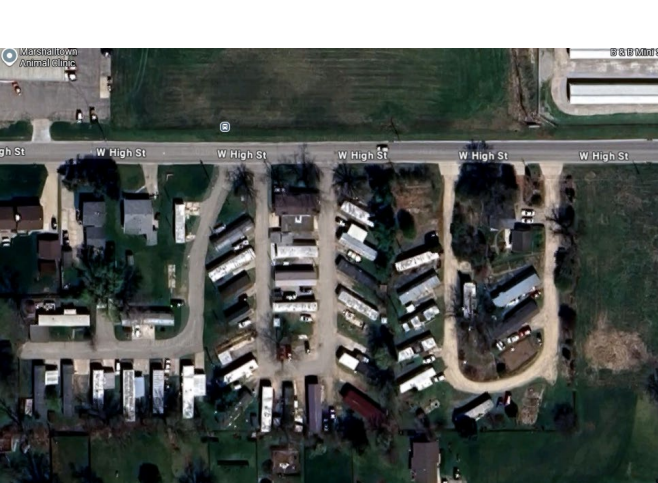
- Work with willing landowners on **proactively rezoning** sites to match future land use directions.
- Be **sensitive to displacement** from redevelopment by prioritizing outreach and offering alternative housing options for affected residents during and after construction.
- Invite competitive developer proposals for key redevelopment sites when ownership permits, using public or non-profit **land assembly** to **guide outcomes** and set conditions on use, design, and affordability of constructed units.
- Consider an **expedited review process** for redevelopment projects led by the private market.



HOUSING GOALS AND STRATEGIES



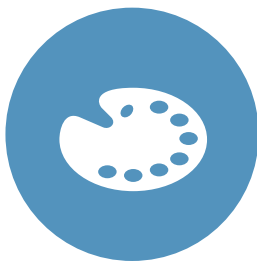
Redevelopment



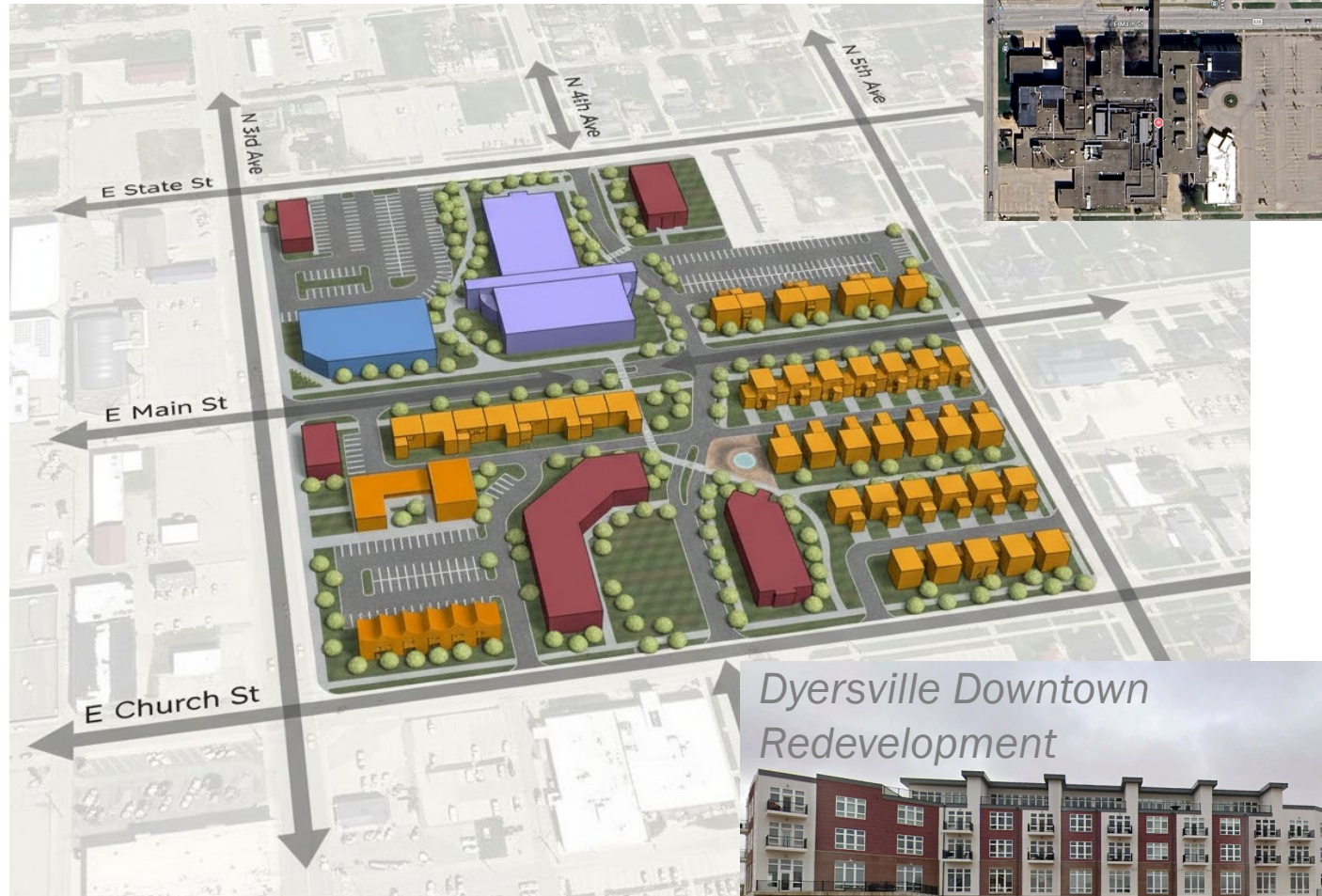
- **Opportunity** – Areas with a broader level of disinvestment, vacancy, or visibility in the community that are subject to change
- **Challenge** – Consolidating ownership, demolition and land prep costs, potential environmental obstacles, stimulating untested products, attracting developers
- **Candidates:**
 - Larger sites or areas, typically with lower valuation, that can be consolidated
 - Typically, along collector or arterial streets or transitions to industrial uses
- **Future Land Use Areas** – Medium and High Intensity, Downtown Mixed-Use, Commercial Mixed-Use
- **Housing Prototype:** Higher intensity townhomes, multi-family, mixed use

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HOUSING GOALS AND STRATEGIES



Hospital Site



*Dyersville Downtown
Redevelopment*



Redevelopment Strategy

- **Incentives:**
 - Gap and risk reduction financing
 - Lot acquisition
 - Partnerships
 - Brownfield and other Federal grant assistance targeted at higher intensity townhomes, multi-family, and mixed-use projects
- **Zoning:**
 - Mixed-use, master plan approvals
 - Proactive rezoning of some sites
- **Case Study**
 - Dyersville Downtown Mixed Use

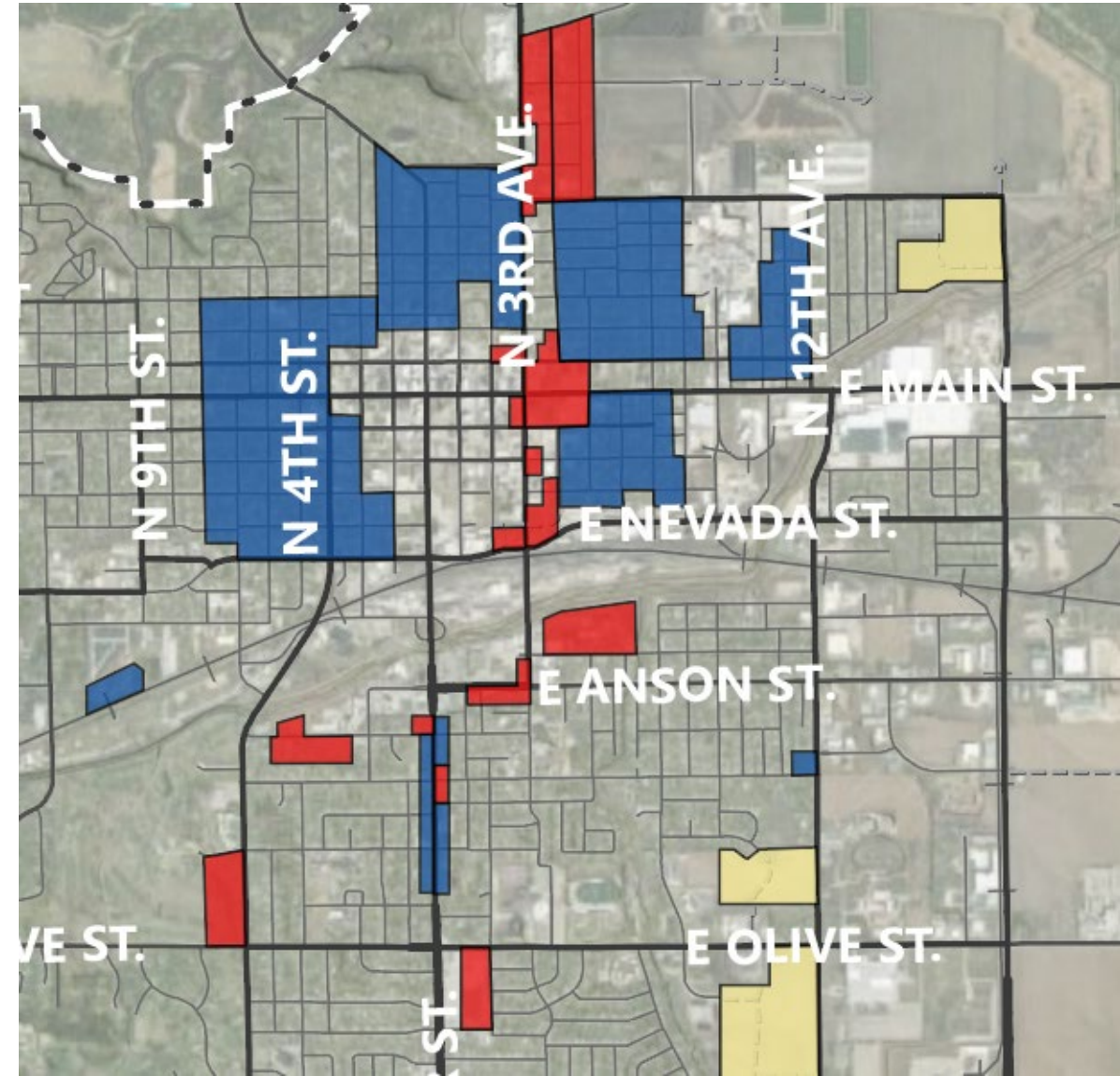
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HOUSING GOALS AND STRATEGIES

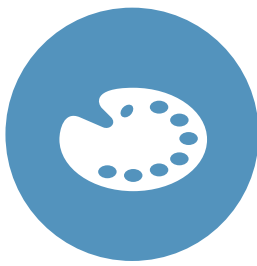


Opportunity Areas

-  Infill and Rehabilitation - More properties requiring attention than other areas. Mostly in the Downtown Fringe area.
 - Regularly assess and apply **code enforcement**.
 - Focus rehabilitation first on homes with structural issues, through **layering programs** for owner-occupied, rental, first-time home buyer, and exterior improvements.
 - Focus **maintenance efforts** on properties with minor infractions using clean-up events, trash collection, and non-profit support.
 - Consider an **expedited review process** for infill projects led by the private market.
 - Find ways to **assemble infill sites** under common ownership



HOUSING GOALS AND STRATEGIES



Infill and Rehabilitation

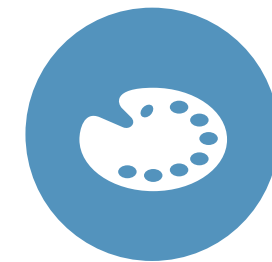


Half Block Examples

- **Opportunity** – Several vacant or partially vacant half block sites that could accommodate denser housing arrangements
- **Challenge** – Consolidating ownership; building/demolition costs versus market rents
- **Candidates:**
 - Full or most of half block is vacant, or candidate for redevelopment
 - Alley loaded to give more access flexibility
 - Deep lots for flexibility; >180' deep
- **Number of candidate sites in Marshalltown:** Multiple combined with redevelopment opportunities
- **Future Land Use Areas** – Medium and High Intensity, Downtown Mixed-Use
- **Housing Prototype:** Higher intensity townhomes or multi-family

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HOUSING GOALS AND STRATEGIES

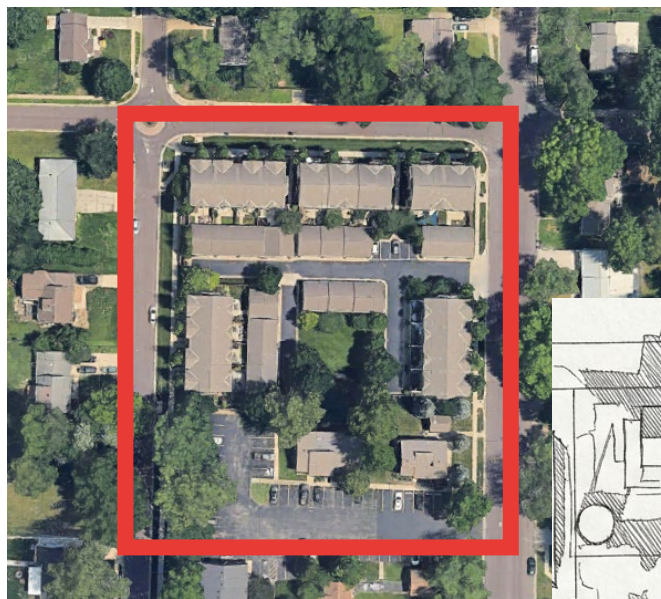
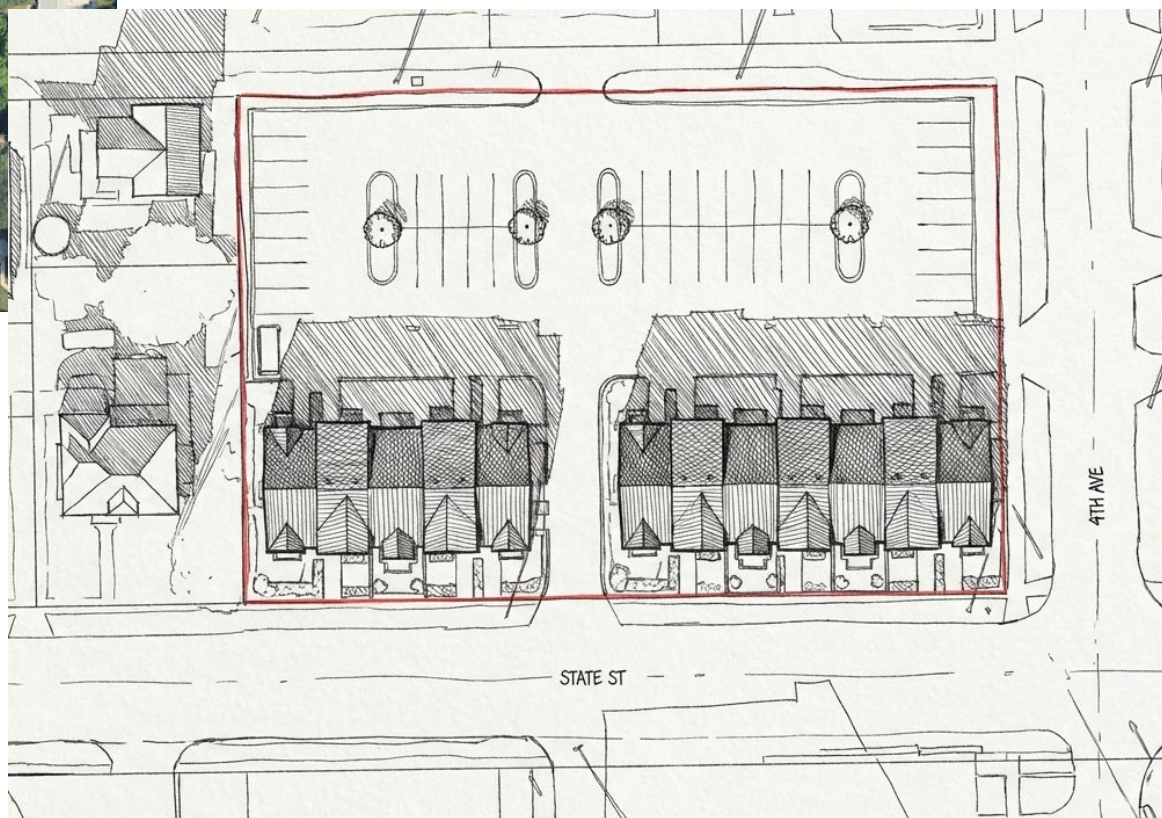


Infill Townhomes Prototype

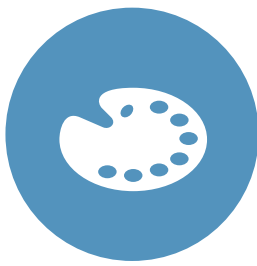
- 12-48 units possible
- Up to 42 parking stalls
- Alley and existing street accesses

Infill Example: Half Block Strategy

- Incentives:
 - Gap and risk reduction financing
 - Demo Funds and Lot acquisition (like 657A)
 - Partnerships
- Zoning:
 - Setback and lot size flexibility
 - Parking flexibility
 - Density in established neighborhoods
 - More administrative site plan approval opportunities



HOUSING GOALS AND STRATEGIES



Infill and Rehabilitation



Three Lot Examples

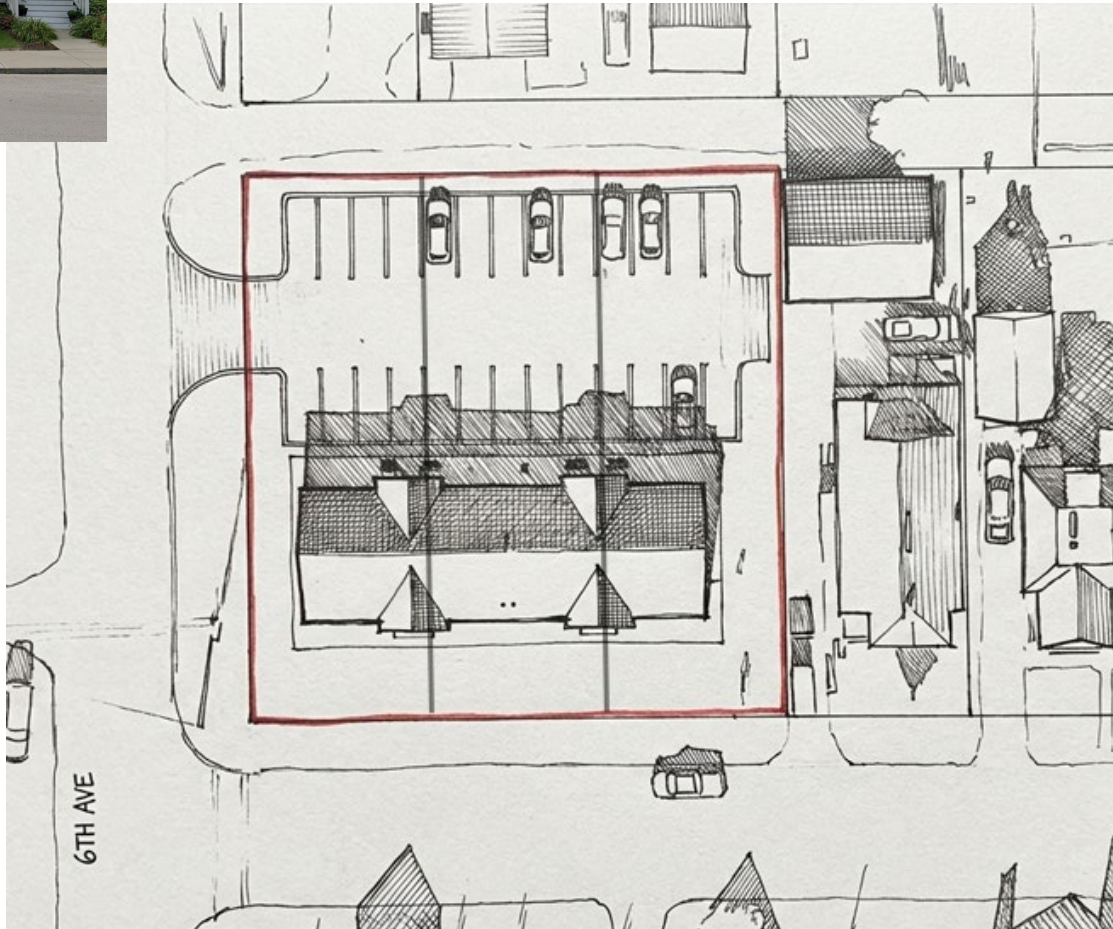
- **Opportunity** – A number of adjacent lots, many times under one or two owners, that offer space for multiple units.
- **Challenge** – Consolidating ownership; achieving economies of scale; adjacent neighborhood valuations/appraisal comps (ownership); few demonstrations
- **Candidate Sites:**
 - Three consecutive vacant lots
 - Deep with alley access ideal
 - Street corners ideal for gradual density
- **Number of opportunities/sites in Marshalltown:** 2 existing vacant, more under the redevelopment areas
- **Future Land Use Areas:** Medium or High Intensity
- **Housing Prototype:** Small multi-family or townhomes

HOUSING GOALS AND STRATEGIES



Narrow Lot Attached/Multi-plex Prototype

- 12 parking stalls, could do garages
- 3-6 units

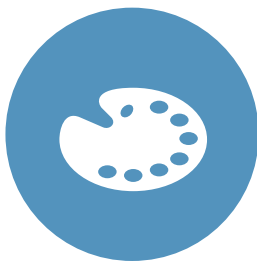


Infill Example: Three deep lot Strategy

- **Incentives:**
 - Continue momentum from tornado and derecho recovery with expanded incentives for new builds - Appraisal gap financing
 - Provide site plans that homebuilders might replicate with relatively minimal city assistance or permit review
 - Lot acquisition
- **Zoning:**
 - Setback, lot size, and parking flexibility
 - Density in established neighborhoods
 - More administrative site plan approval opportunities
 - Allow housing variety in residential districts

DRAFT

HOUSING NEEDS FORECAST



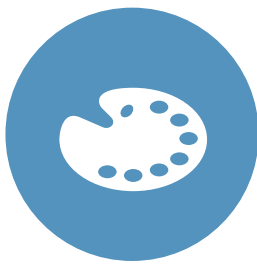
Infill and Rehabilitation



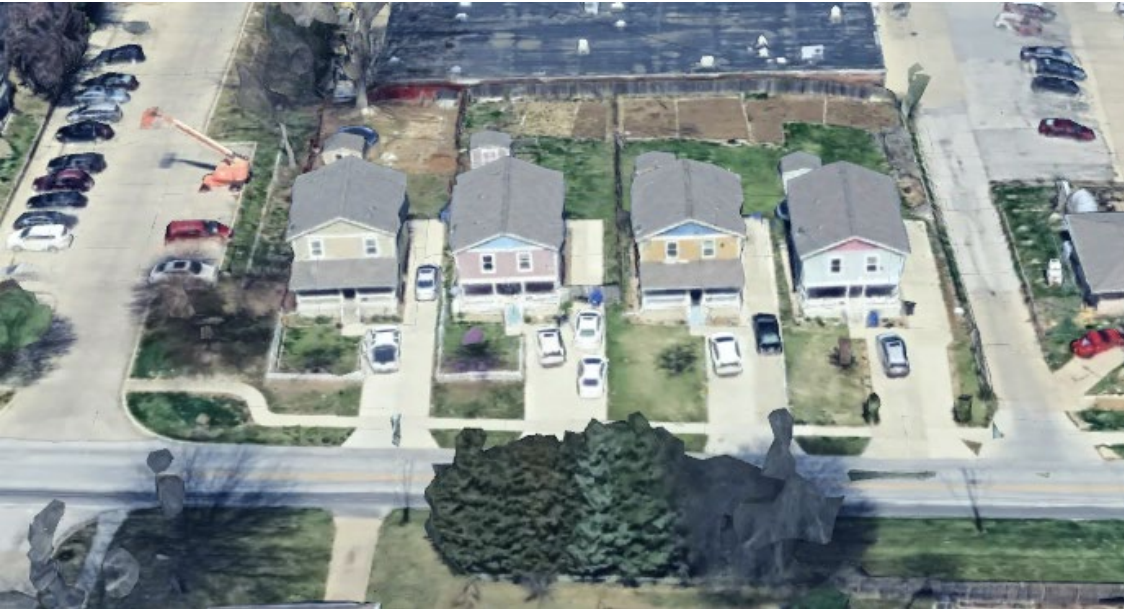
Two and one deep lot examples

- **Opportunity** – Lots scattered across existing neighborhoods
- **Challenge** – Neighborhood valuations/appraisal comps to support new construction (ownership); little incentive for a single owner to do anything; economies of scale for builders; few demonstrations
- **Candidate Sites:**
 - Two consecutive or one vacant lot
 - Alley access for more design flexibility
- **Number of opportunities/sites in Marshalltown:** 55+
- **Future Land Use Area** – Medium Intensity
- **Housing Prototype:** Small single-family detached, moderate single-family detached (double lot), attached units, duplexes, Adjacent lot owner consolidating/adding ADU or addition (single lot)

HOUSING GOALS AND STRATEGIES



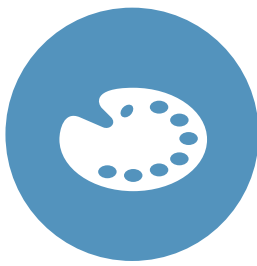
Single-Family and Front-Back Duplex on Narrow Lots



Infill Example: Two and one deep lot Strategy

- Incentives:
 - Continue momentum from tornado and derecho recovery with expanded incentives for new builds or additions into adjacent lots - Appraisal gap financing
 - Provide site plans that homebuilders might replicate with relatively minimal city assistance or permit review
 - Lot acquisition or consolidation incentives
- Zoning:
 - Setback, lot size, and parking flexibility
 - Shared zoning lots
 - More administrative site plan approval opportunities
- Case Study
 - Ottumwa Lot Consolidation Development Agreement

HOUSING GOALS AND STRATEGIES

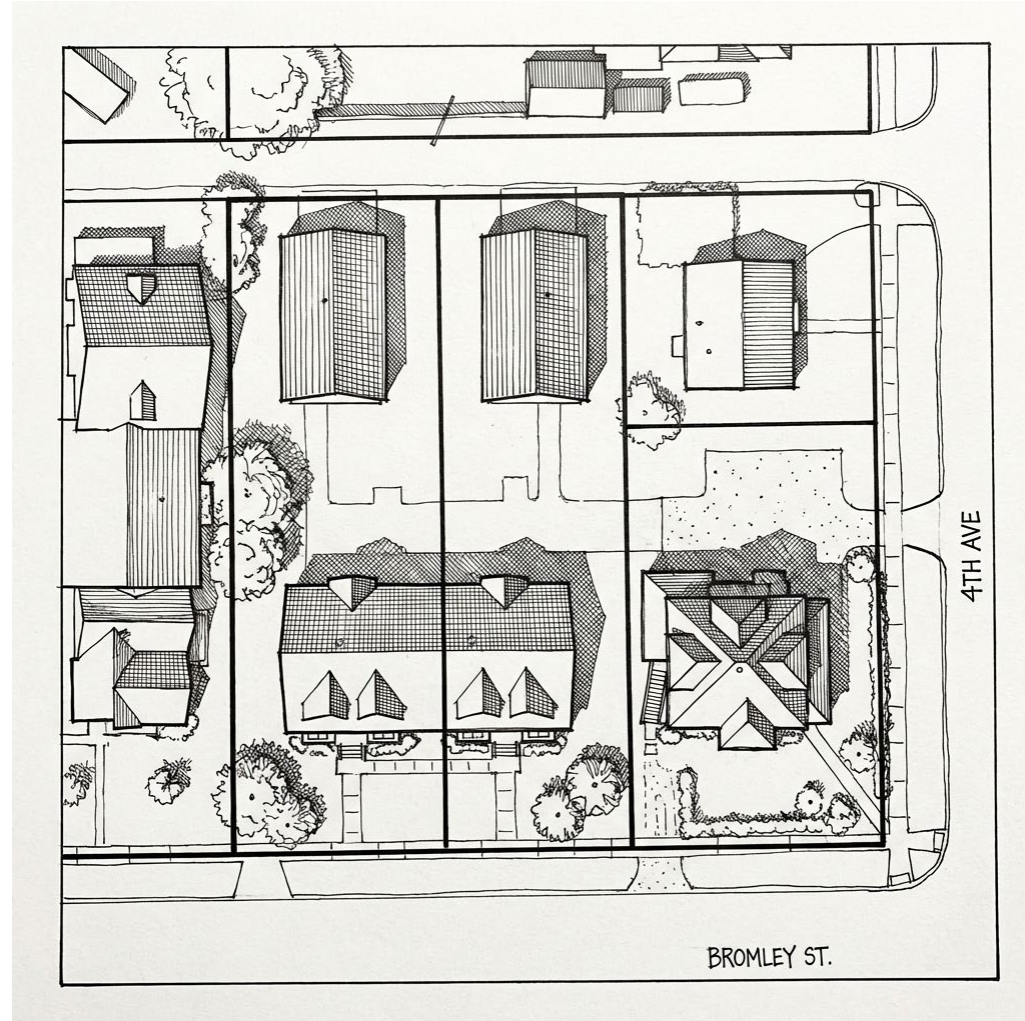
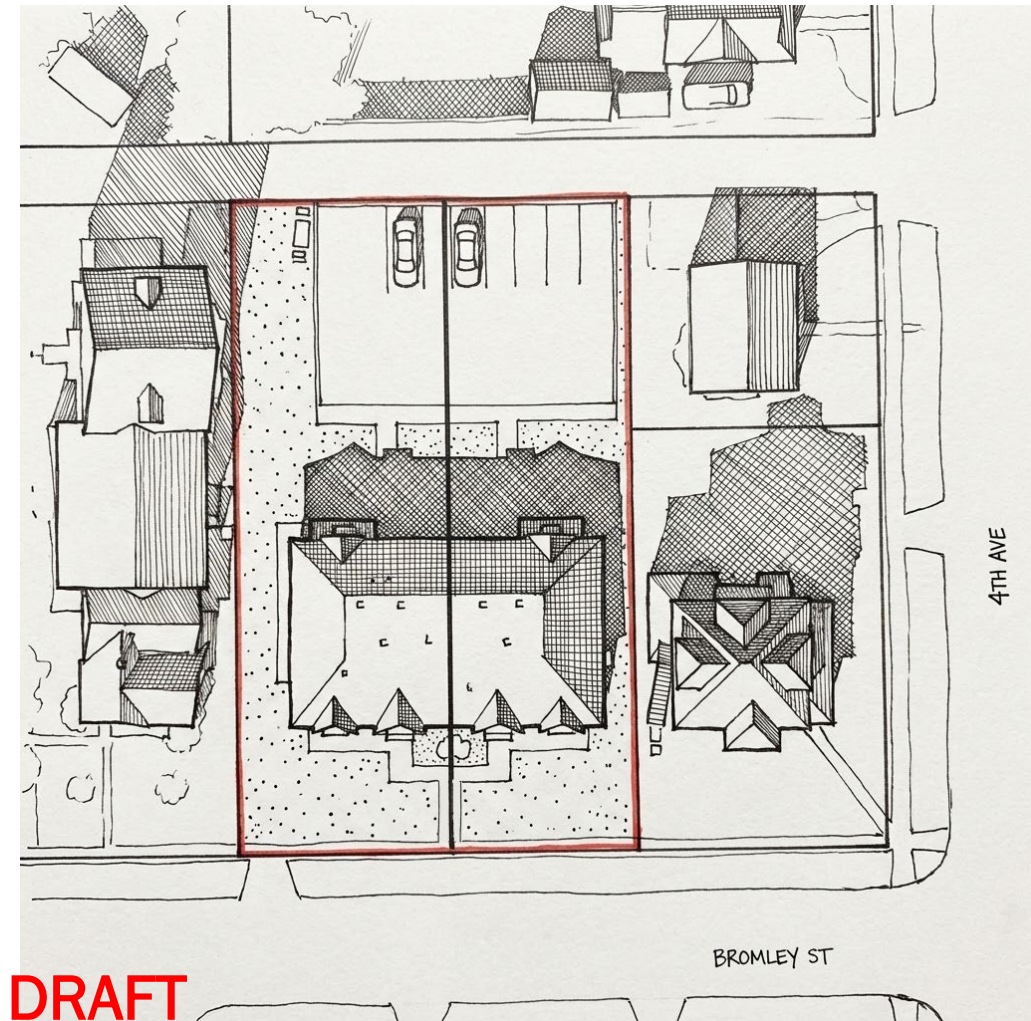


Four Units – Over/Under with surface alley parking

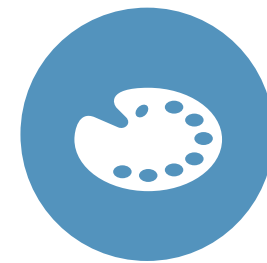
- ~1,000 s.f. per unit

Two Units - Attached with detached garages

- 1 level ~1,550 s.f. per unit

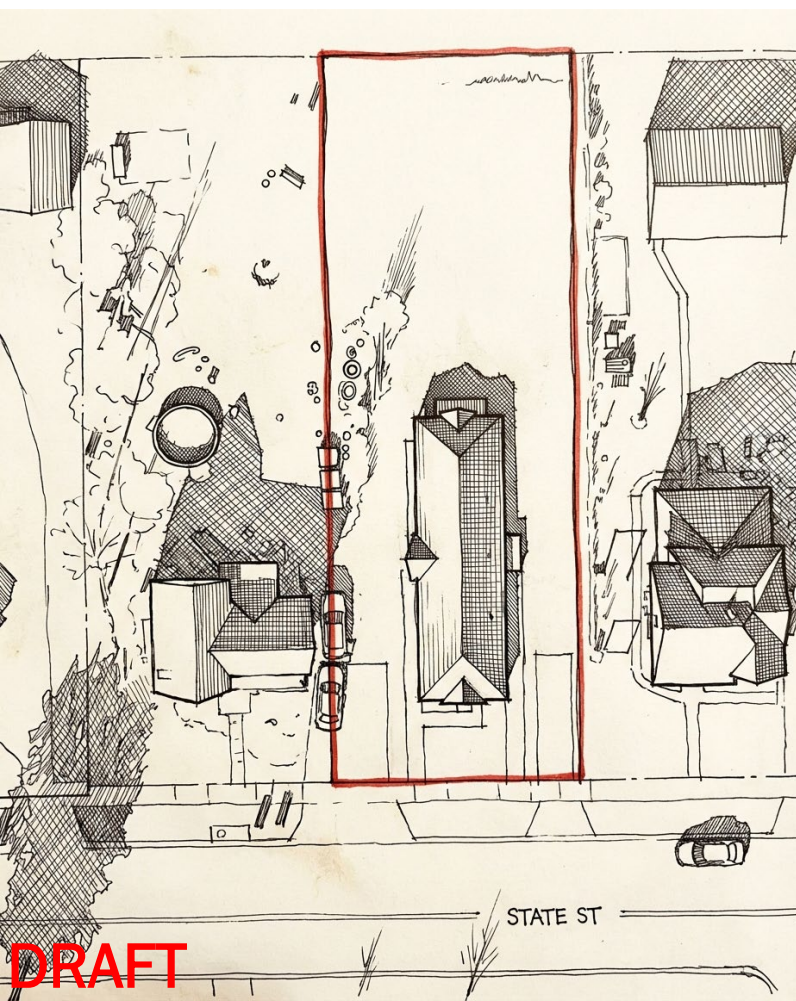


HOUSING GOALS AND STRATEGIES



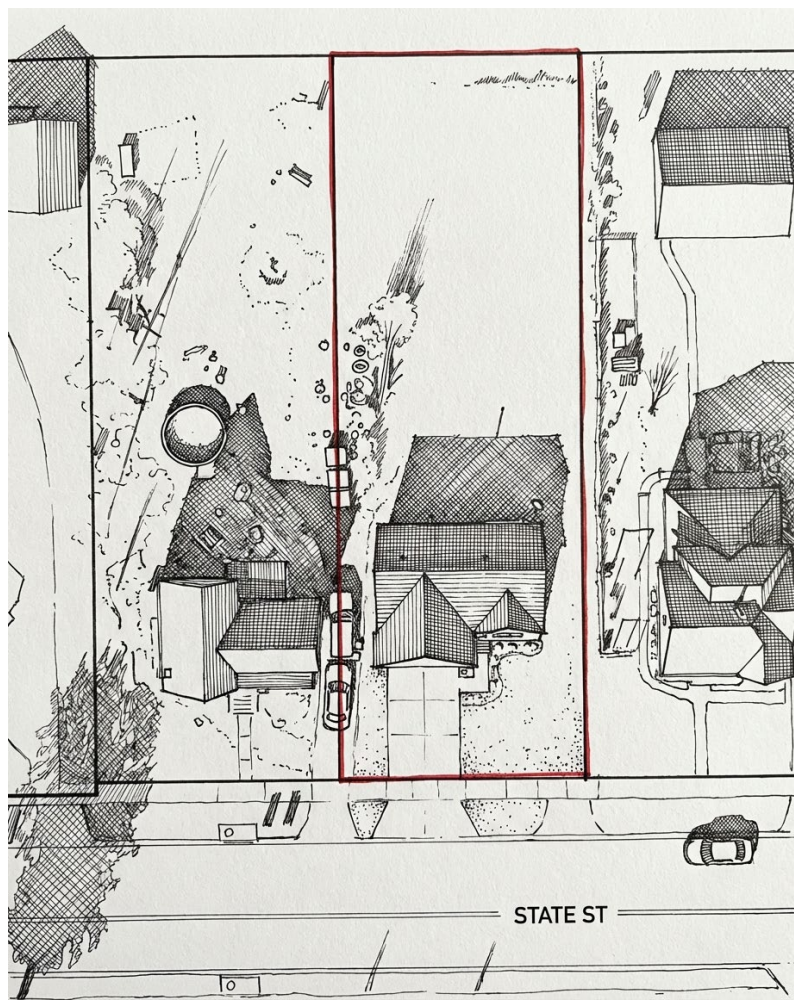
Front/Back Duplex with Parking pads

- 1 level ~725 s.f. per unit



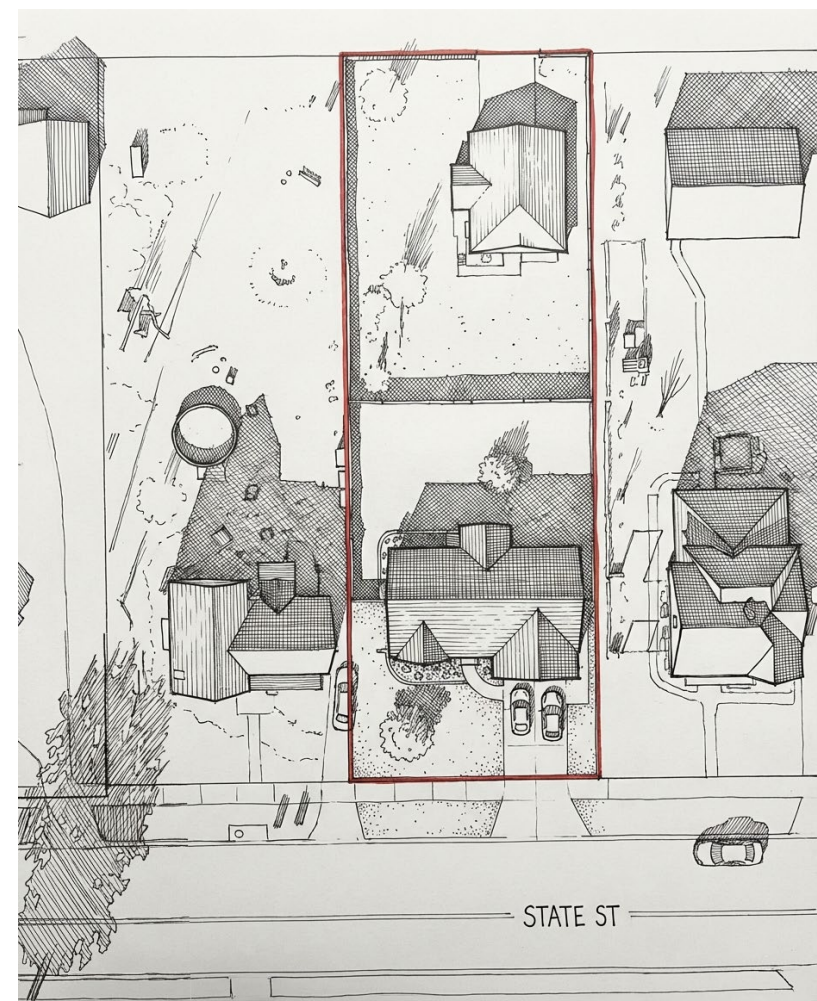
Traditional Small Single-Family

- 1 level with garage ~1,300 s.f.

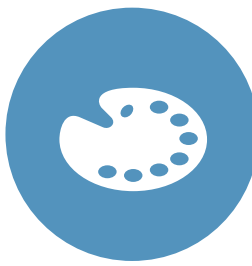


Small Single-Family with ADU

- 1 level with garage ~1,450 s.f.
- ADU alley access ~ 700 s.f.



HOUSING GOALS AND STRATEGIES



Next Steps –

1. Identify level of risk-sharing and financial gaps needed for new lot development, infill, redevelopment, and rehab.
2. Identify partners
3. Fill Gaps in Existing Housing Programs and Incentives
4. Determine regulatory amendments

Program	Description	Targets
HUD Lead Hazard Reduction Program	Assist in lead hazard remediation of owner-occupied and renter-occupied units. Eligible families must have a child in the home under the age of 6.	Low income; Home built before 1978
Owner Occupied Housing Improvement Program	For 2018 tornado affected area until funds are exhausted: provides up to \$24,999 in home improvement grants to qualified homeowners. The homeowner must reside at the house for additional five years after the housing improvements are completed.	Low income
Region 6 Housing Trust Fund	Financing assistance for new home buyers, existing homeowners, rental property owners, and other affordable housing projects.	Low income
Mid-Iowa Community Action Weatherization Program	Replace inefficient or dangerous appliances such as water heaters or furnaces, insulate your home, insulate pipes, and more.	Low income
Make Marshalltown Home Incentive	Homebuyers Cash Incentive Program which offers \$10,000 to homebuyers of newly constructed homes with a construction value of at least \$180,000 at the time of the closing.	Market rate ownership housing

NEXT STEPS

- Detail strategies
- Implementation approach
- March 25th - Housing Committee #4 (virtual)
 - Detailed Strategies Discussion