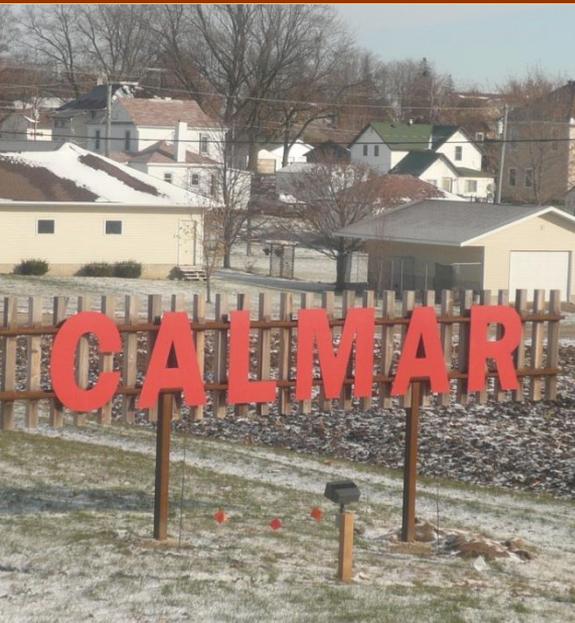




The Decorah-Winneshiek County CHAT Report



**A Community Housing Assessment
Team Study**

Martin H. Shukert, FAICP

January 8, 2014

Decorah/Winneshiek County, Population Change by Decade

	1960	1970	1980	1990	2000	2010	Change 1960-2010	% Change
Winneshiek County	21,651	21,758	21,876	20,874	21,310	21,056	-595	-2.7%
Decorah	6,435	7,237	8,068	8,063	8,172	8,127	1,692	26.3%
Calmar	954	1,008	1,053	1,026	1,058	978	24	2.5%
Ossian	827	847	829	810	853	845	18	2.2%
Rural Winneshiek County	13,435	12,666	11,926	10,975	11,227	11,106	-2,329	-17.3%
Rural County %	62.1%	58.2%	54.5%	52.6%	52.7%	52.7%		

Source: RDG Planning and Design, US Census



Over the past five decades, the rural population of Winneshiek County declined significantly, though in recent decades has remained stable as a percentage of total county population.

Decorah, Calmar, and Ossian have outpaced rural growth. These cities and towns are home to over 47% of the county population.

Regional Affordability, Winneshiek County Communities

City	Median HH Income	Median House Value	Value/Income Ratio
Decorah	\$45,660	\$146,400	3.21
Calmar	\$47,917	\$92,200	1.92
Ossian	\$59,318	\$116,400	1.96
Winneshiek County	\$52,827	\$154,300	2.92
Iowa	\$51,129	\$123,000	2.41

Source: American Community Survey 2012, RDG Planning and Design

•Typical ratio falls between 2.5 and 3.0.

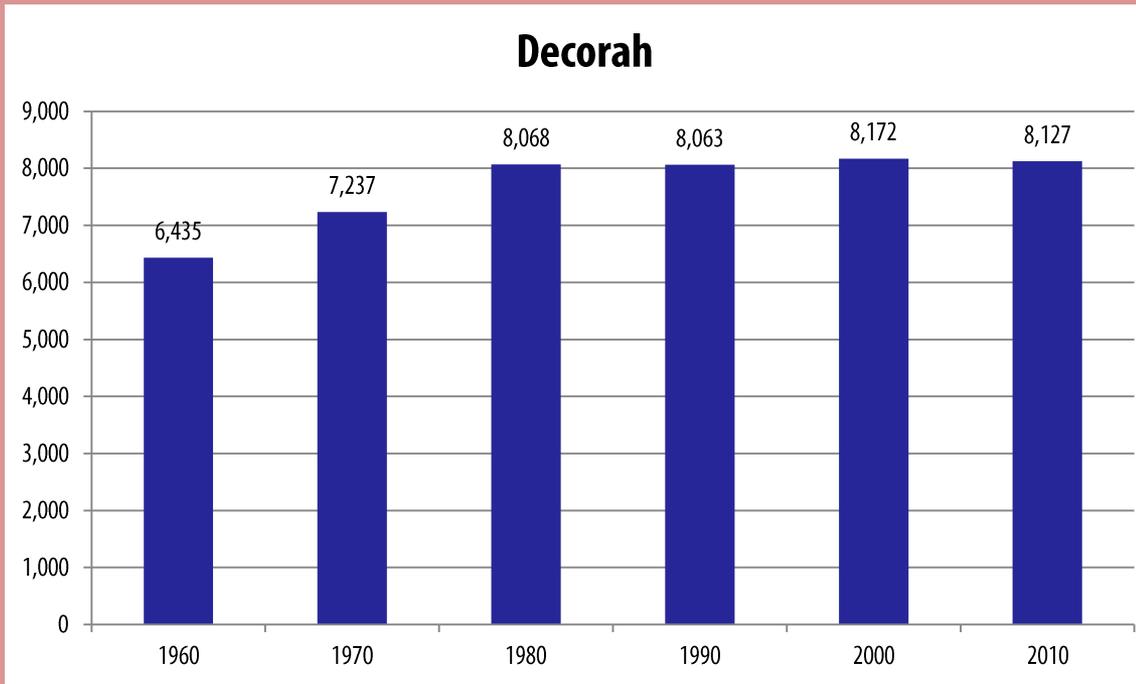
•The ratios found in Calmar and Ossian are below this range, indicating a gap between the market and the actual cost of construction and replacement.



Decorah

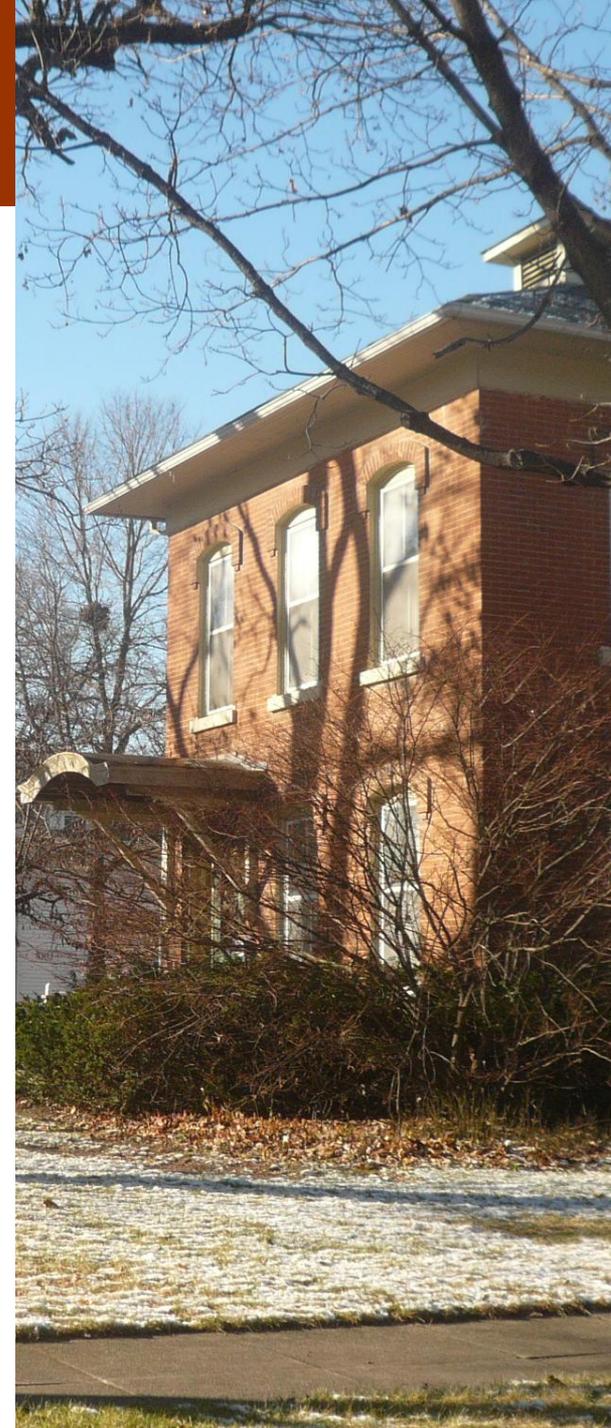
Population Change

Decorah, 1960-2010



Source: US Census, 2013

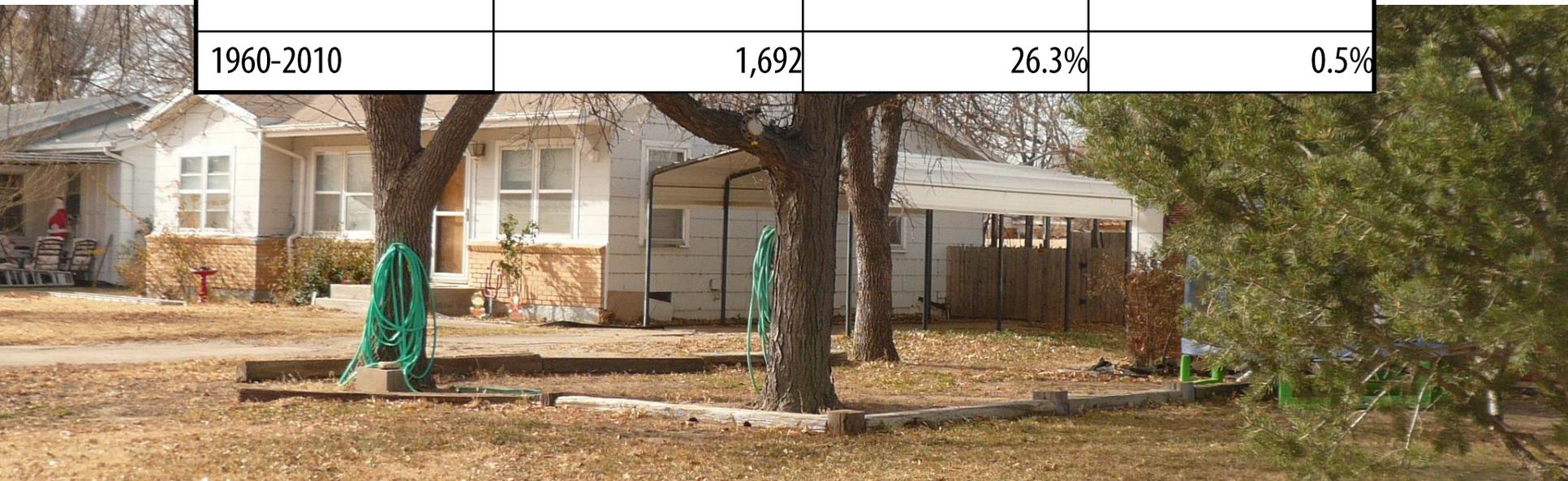
- Decorah's population has grown over 26% in the past 50 years.
- This growth has been supported by a significant and stable population of college students.



Population Change by Decade

Decorah, 1960-2010

	Decennial Population Change	% Growth During Decade	Annual Growth Rate
1960-1970	802	12.5%	1.2%
1970-1980	831	11.5%	1.1%
1980-1990	-5	-0.1%	0.0%
1990-2000	109	1.4%	0.1%
2000-2010	-45	0.6%	-0.1%
1960-2010	1,692	26.3%	0.5%



Population Change by Cohort

Decorah, 1960-2010

	2010 Predicted	2010 Actual	Variance	% Variance
Under 15	814	958	144	17.7%
15-19	297	267	-31	-10.3%
20-24	359	349	-10	-2.8%
25-34	652	632	-20	-3.1%
35-44	633	622	-11	-1.7%
45-54	795	765	-30	-3.8%
55-64	779	821	42	5.4%
65-74	475	585	110	23.1%
75-84	423	572	149	35.1%
85 and Over	343	366	23	6.7%
Total	5,571	5,936	365	6.6%

Source: RDG Planning and Design, US Census

NOTE: This analysis excludes the student population from Luther College, accounting for the difference between the official population and the 2010 population shown in the table. Because it uses birth rate projections and cohort survival techniques for the analysis, a large population in the college-age group produces invalid population comparisons and projections.

Home Construction, 2000-2010

	Buildings	Average Cost
2002	12	\$182,900
2003	10	\$224,300
2004	21	\$156,400
2005	19	\$185,400
2006	13	\$254,800
2007	11	\$265,900
2008	5	\$351,000
2009	5	\$284,000
2010	2	\$225,000
2011	6	\$284,000
2012	9	\$166,200
Total	113	\$215,105

Source: CityData



2020 Population Projection Decorah

	2010 Population	2015 Forecast	2020 Forecast
Natural Population Change	5,936	5,634	5,399
0.25% Annual Growth Rate	5,981	6,011	6,086
0.5% Annual Growth Rate	5,981	6,086	6,240
Natural Population Change, +6.5% Migration	5,936	5,817	5,756

Source: RDG Planning and Design, US Census

•These figures are for Decorah's 'permanent' population, which excludes for the student population at Luther College. That population group is then added back in to show the total "official" population.

•An Annual Growth Rate of 0.5% suggests a 2020 permanent population of 6,240.

•When the student population of Luther College is included, this would result in a population of 8,431.



Occupancy Changes, Decorah

	2000		2010	
	Number	% of Occupied Units	Number	% of Occupied Units
Owner-Occupied	1,791	63.5%	1,672	62.2%
Renter-Occupied	1,028	36.5%	1,016	37.8%
Total Vacant	149		220	
Vacancy rate	5.0%		7.6%	
Total	2,968		2,908	



Projecting Demand

Base Demand



Demand from New Jobs



Total Demand



**Affordability
Distribution**



Development Program

- Use population forecast, recent construction activity and assumptions about people per household to generate a ten-year overall housing demand.
- Add a factor for new jobs beyond normal expectations because of projected new industries or major growth
- Consider the distribution of household income in a community.
- Match income ranges with affordability price points, based on housing costs equal to 30% of adjusted gross income.
- Define price breakouts for new housing demand, based on the assumption that new construction should ideally be affordable to the existing household income distribution.

Base Development Projection, Decorah

	2013	2014-2018	2019-2023	Total
Population at End of Period	8,217	8,369	8,525	
HH Population at End of Period	6,023	6,135	6,249	
Average PPH	2.08	2.07	2.05	
HH Demand at End of Period	2,894	2,969	3,047	
Projected Vacancy Rate	7.57%	7.57%	7.57%	
Unit Needs at End of Period	3,131	3,212	3,296	
Replacement Need		25	25	50
Cumulative Need During Period		106	109	215
Average Annual Construction		21	22	21

Source: RDG Planning and Design, US Census

Housing demand calculation is based on:

- Household size slowly decreases and vacancy remains stable.
- Average annual loss of 5 existing units per year, or about 50 for the decade.

Income Distributions and Housing Affordability Ranges

Income Range	% of City HH* Median	% of HH's	HH's income range	Affordable Range for Owner Units	# of Owner Units	Affordable Range of Renter Units	# of Renter Units	Total Affordable Units	Balance
\$0-25,000	Under 57%	28.13%	803	\$0-50,000	47	\$0-400	256	303	-500
\$25,000-49,999	57-113%	26.44%	755	\$50,000-99,999	373	\$400-800	446	819	64
\$50,000-74,999	114-169%	20.07%	573	\$100,000-149,999	640	\$800-1250	144	784	211
\$75-99,999	170-225%	12.01%	343	\$150,000-200,000	351	\$1250-1500	80	431	88
\$100-150,000	226-338%	9.00%	257	\$200-\$300,000	350	\$1500-2000	40	390	133
\$150,000+	339.00%	4.34%	124	\$300,000+	98	\$2000+	0	98	-26
Median Income:	\$45,660								

•Households (HH);

•Source: U.S. Census, 2010; ACS 2011; RDG Planning & Design

Housing Development Program, Decorah

- This analysis assumes a split of 50%/50% between ownership and rental units.
- Most new construction will be likely cost more than \$130,000, causing demand for lower-cost units to be met by existing housing.



	2014-2018	2019-2023	Total
Total Need	106	109	215
Total Owner Occupied (60%)	53	54	107
Affordable Low: Under 100,000	9	9	19
Affordable Moderate: 100-150,000	10	11	21
Moderate Market: 150-200,000	15	15	30
High Market: Over \$200,000	19	19	38
Total Renter Occupied (40%)	53	54	107
Low: Less than 450	16	17	33
Affordable: 450-700	21	21	42
Market: Over \$700	16	17	33

Calmar

MARYVILLE PLAZA

The Bar

CALMAR

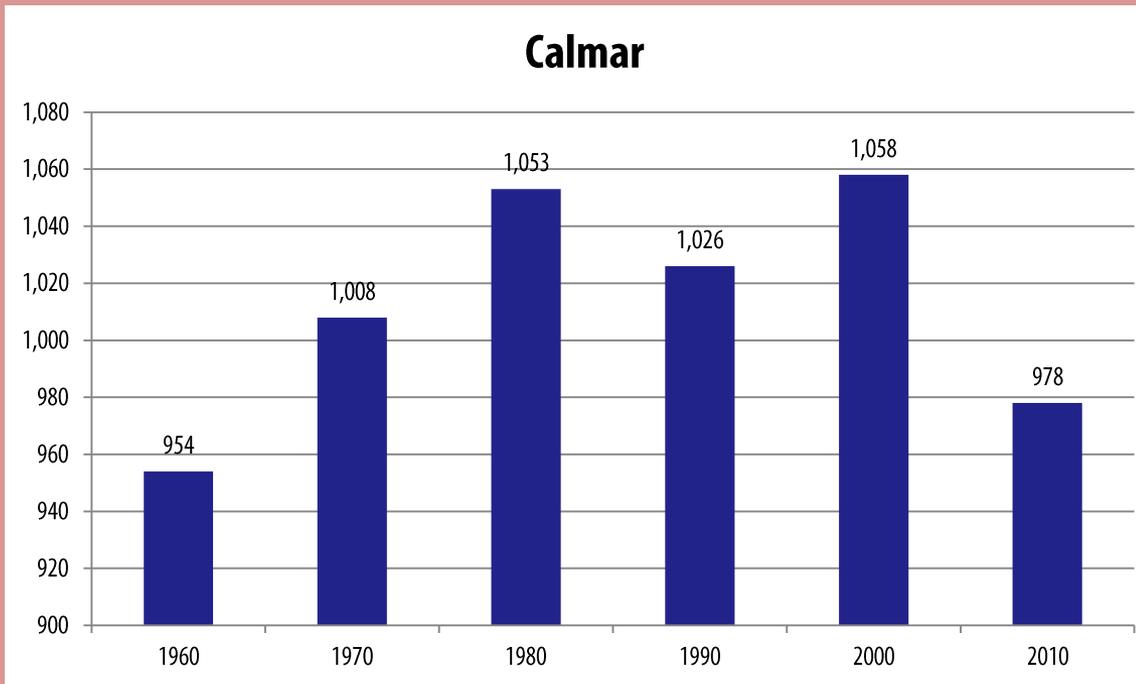
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Calmar Center



Population Change

Calmar, 1960-2010



Source: US Census, 2013

- The population of Calmar has fluctuated over the past 50 years.
- There has been a trend towards slow population growth over the period, with an increase of 2.5% between 1960 and 2010.

Population Change by Decade

Calmar, 1960-2010

	Decennial Population Change	% Growth During Decade	Annual Growth Rate
1960-1970	54	5.7%	0.6%
1970-1980	45	4.5	0.4%
1980-1990	-27	-2.6%	-0.3%
1990-2000	32	3.1%	0.3%
2000-2010	-80	-7.6%	-0.8%
1960-2010	24	2.5%	0.05%

Source: RDG Planning and Design, US Census

Population Change by Cohort

Calmar, 1960-2010

	2010 Predicted	2010 Actual	Variance	% Variance
Under 15	165	165	0	-0.2%
15-19	65	99	34	52.8%
20-24	80	80	0	0.6%
25-34	205	146	-59	-28.8%
35-44	118	88	-30	-25.2%
45-54	158	157	-1	-0.8%
55-64	117	114	-3	-2.5%
65-74	61	48	-13	-21.6%
75-84	59	59	0	0.4%
85 and Over	36	22	-14	-38.3%
Total	1,063	978	-85	-8.0%

Source: RDG Planning and Design, US Census

Calmar's population is about 8% smaller than would be expected by natural population change, reflecting significant outward migration. However, some of this change might be attributed to resident community college students who leave the town after finishing their program. This is reflected by the larger than expected group of people between ages 15 and 19.

Home Construction, 2000-2010

	Buildings	Average Cost
2002	6	\$116,300
2003	1	\$122,900
2004	2	\$110,000
2005	1	\$138,100
2006	0	--
2007	0	--
2008	0	--
2009	5	\$284,000
2010	1	\$100,000
2011	1	\$167,300
2012	1	\$145,000
Total	18	\$167,283

Source: CityData

2020 Population Projection

Calmar

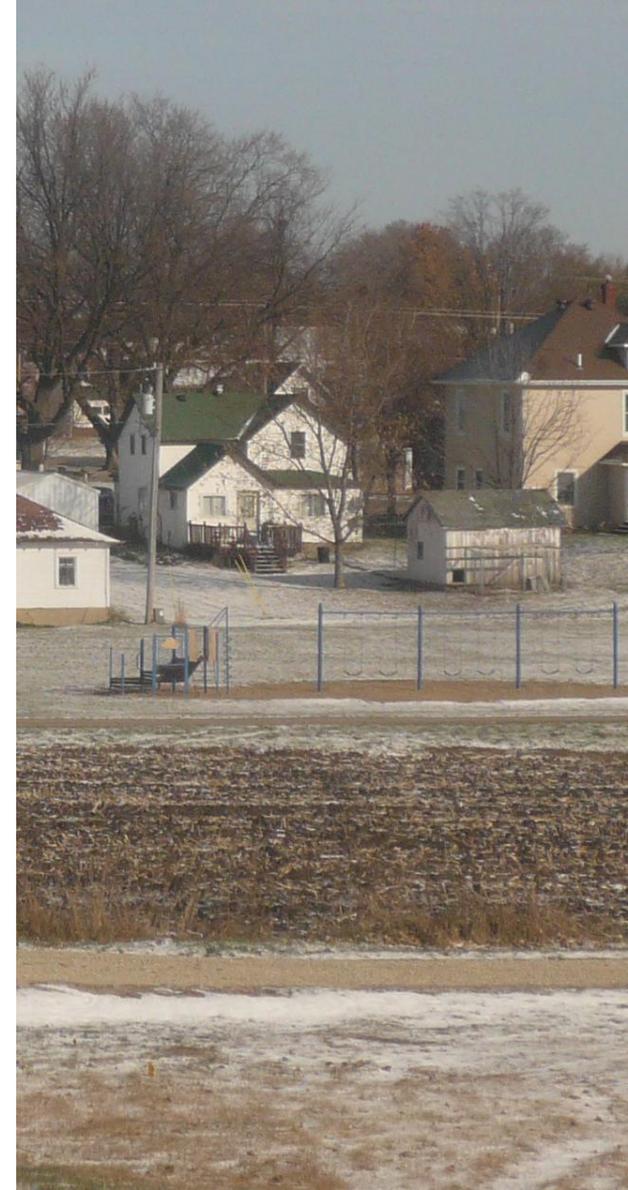
	2010 Population	2015 Forecast	2020 Forecast
Natural Population Change	978	985	994
Historic Growth Rate (0.05%)	978	980	983
Natural Population Change, -8% Migration	978	946	916

Source: RDG Planning and Design, US Census

•Several alternative growth scenarios are used to forecast 2020 population.

•Natural population change projects a 2020 population of 994.

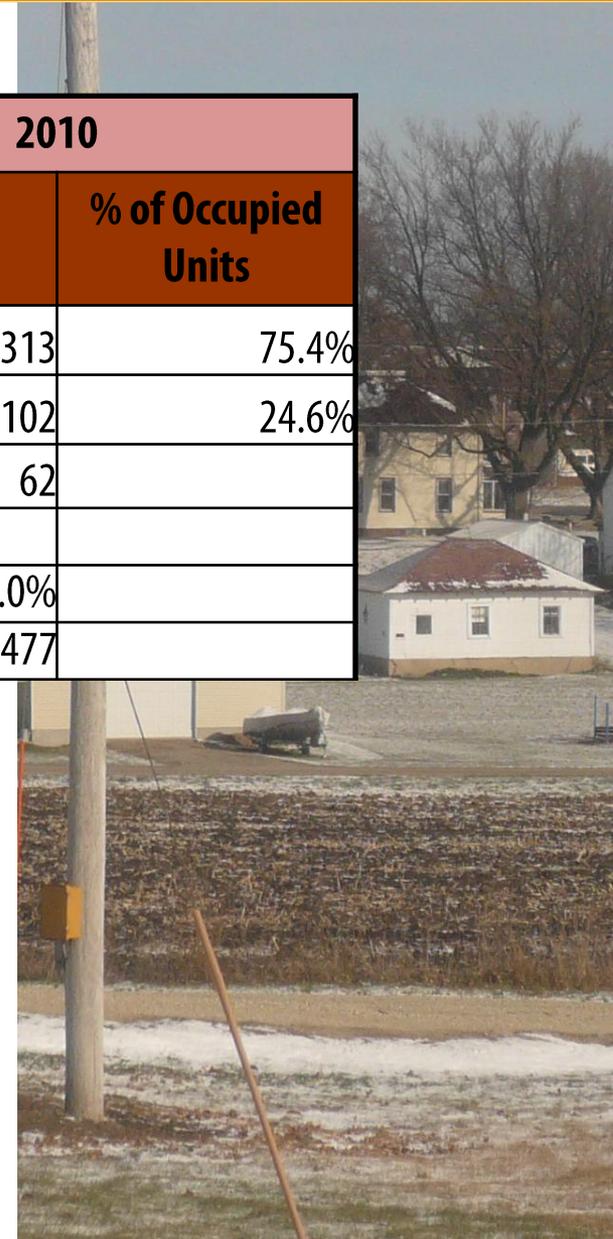
•Calmar's historic growth rate suggests a 2020 population of 983.



Occupancy Changes, Calmar

	2000		2010	
	Number	% of Occupied Units	Number	% of Occupied Units
Owner-Occupied	314	69.5%	313	75.4%
Renter-Occupied	138	30.5%	102	24.6%
Total Vacant	30		62	
Vacancy rate	6.2%		9.0%	
Total	482		477	

Source: U.S. Census; RDG Planning & Design



Projecting Demand

Base Demand



Demand from New Jobs



Total Demand



Affordability
Distribution



Development Program

- Use population forecast, recent construction activity and assumptions about people per household to generate a ten-year overall housing demand.
- Add a factor for new jobs to be created
- Consider the distribution of household income in a community.
- Match income ranges with affordability price points, based on housing costs equal to 30% of adjusted gross income.
- Define price breakouts for new housing demand, based on the assumption that new construction should ideally be affordable to the existing household income distribution.

Base Development Projection, Calmar

	2013	2014-2018	2019-2023	Total
Population at End of Period	979	982	984	
HH Population at End of Period	978	981	983	
Average PPH	2.17	2.16	2.15	
HH Demand at End of Period	451	454	457	
Projected Vacancy Rate	8.40%	7.40%	6.40%	
Unit Needs at End of Period	492	490	489	
Replacement Need		10	10	20
Cumulative Need During Period		8	8	16
Average Annual Construction		2	2	2

Source: RDG Planning and Design, US Census

Housing demand calculation is based on:

- Household size virtually stable and vacancy decreases slowly.
- Average annual loss of 1 existing units per year, or about 10 for the decade.

Income Distributions and Housing Affordability Ranges

Income Range	% of City HH* Median	% of HH's	HH's income range	Affordable Range for Owner Units	# of Owner Units	Affordable Range of Renter Units	# of Renter Units	Total Affordable Units	Balance
\$0-25,000	Under 61%	31.08%	138	\$0-50,000	22	\$0-400	35	57	-81
\$25,000-49,999	61-121%	26.80%	119	\$50,000-99,999	120	\$400-800	71	191	72
\$50,000-74,999	122-181%	32.88%	146	\$100,000-149,999	110	\$800-1250	21	131	-15
\$75-99,999	182-241%	7.66%	34	\$150,000-200,000	55	\$1250-1500	0	55	21
\$100-150,000	242-362%	0.90%	4	\$200-\$300,000	10	\$1500-2000	0	10	6
\$150,000+	Over 362%	0.68%	3	\$300,000+	0	\$2000+	0	0	-3
Median Income:	\$47,917								

Source: RDG Planning and Design, US Census

Housing Development Program, Decorah

- This analysis assumes a split of 50%/50% between ownership and rental units.
- Most new construction will be likely cost more than \$130,000, causing demand for lower-cost units to be met by existing housing.



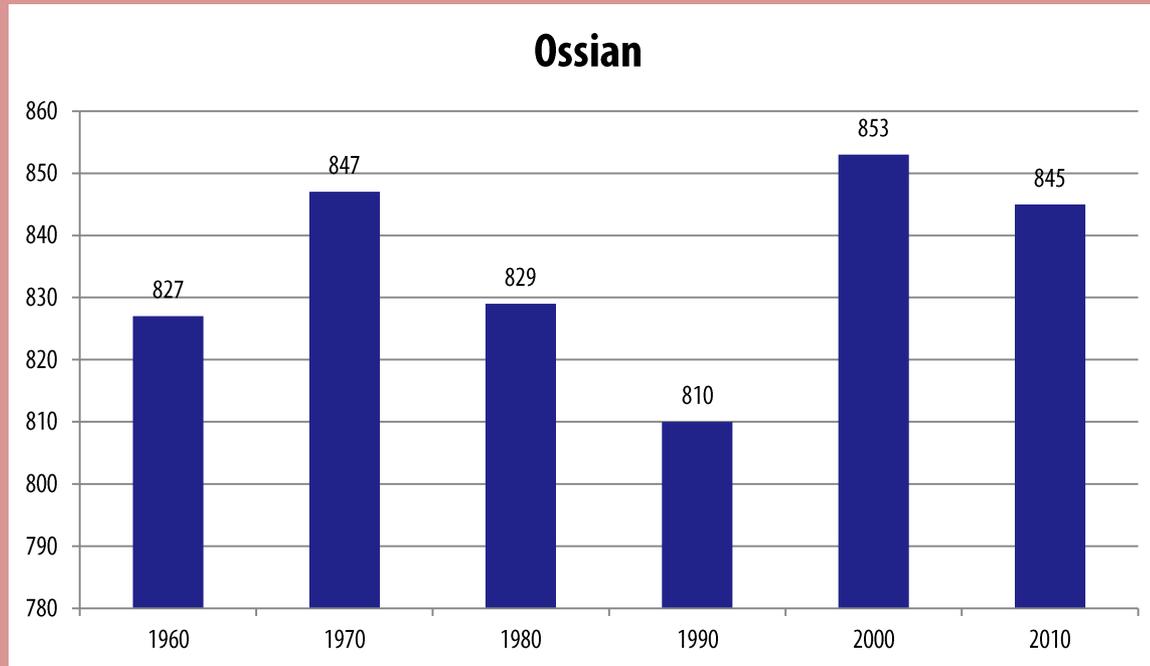
	2014-2018	2019-2023	Total
Total Need	8	8	16
Total Owner Occupied (60%)	5	5	10
Affordable Low: Under 100,000	1	1	2
Affordable Moderate: 100-150,000	1	1	2
Moderate Market: 150-200,000	2	2	5
High Market: Over \$200,000	1	1	1
Total Renter Occupied (40%)	3	3	7
Low: Less than 450	1	1	3
Affordable: 450-700	1	1	2
Market: Over \$700	1	1	2

Ossian



Population Change

Ossian, 1960-2010



Source: US Census, 2013

•Like Calmar, Ossian has seen a fluctuating population over the past 50 years.

•Although population has fluctuated, the trend over the period has been of slow growth.

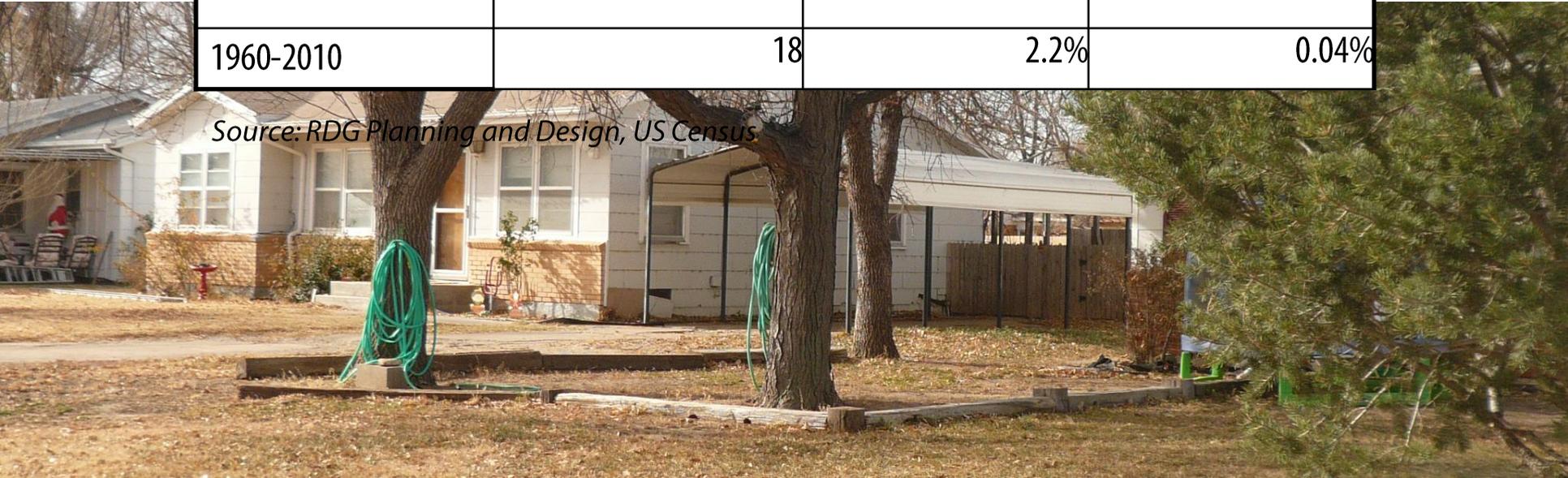


Population Change by Decade

Ossian, 1960-2010

	Decennial Population Change	% Growth During Decade	Annual Growth Rate
1960-1970	20	2.4%	0.2%
1970-1980	-18	-2.1%	-0.2%
1980-1990	-19	-2.3%	-0.2%
1990-2000	43	5.3%	0.5%
2000-2010	-8	-0.9%	-0.1%
1960-2010	18	2.2%	0.04%

Source: RDG Planning and Design, US Census



Population Change by Cohort

Ossian, 1960-2010



	2010 Predicted	2010 Actual	Variance	% Variance
Under 15	143	161	18	12.8%
15-19	61	51	-10	-16.1%
20-24	76	53	-23	-29.8%
25-34	82	81	-1	-1.6%
35-44	94	105	11	11.7%
45-54	124	116	-8	-6.4%
55-64	82	90	8	10.1%
65-74	61	71	10	15.6%
75-84	46	66	20	43.4%
85 and Over	46	51	5	10.2%
Total	815	845	30	3.7%

Home Construction, 2000-2010

	Buildings	Average Cost
2002	2	\$116,300
2003	0	--
2004	2	\$129,600
2005	0	--
2006	0	--
2007	4	\$152,800
2008	5	\$161,100
2009	0	\$284,000
2010	0	\$225,000
2011	1	\$167,300
2012	1	\$172,600
Total	15	\$149,893



Source: CityData

2020 Population Projection

Ossian

	2010 Population	2015 Forecast	2020 Forecast
Natural Population Change	845	815	794
Historic Growth Rate (0.04%)	845	847	848
Natural Population Change + 4% Migration	845	831	826

Source: RDG Planning and Design, US Census

• **Several alternative growth scenarios are used to forecast 2020 population.**

• **Natural population change projects a 2020 population of 994.**

• **Calmar's historic growth rate suggests a 2020 population of 983.**



Occupancy Changes, Ossian

	2000		2010	
	Number	% of Occupied Units	Number	% of Occupied Units
Owner-Occupied	264	80.0%	280	83.1%
Renter-Occupied	66	20.0%	57	16.9%
Total Vacant	20		8	
Vacancy rate	5.7%		2.3%	
Total	350		345	

Source: U.S. Census; RDG Planning & Design

Projecting Demand

Base Demand



Demand from New Jobs



Total Demand



Affordability
Distribution



Development Program

- Use population forecast, recent construction activity and assumptions about people per household to generate a ten-year overall housing demand.
- Add a factor for new jobs to be created
- Consider the distribution of household income in a community.
- Match income ranges with affordability price points, based on housing costs equal to 30% of adjusted gross income.
- Define price breakouts for new housing demand, based on the assumption that new construction should ideally be affordable to the existing household income distribution.

Development Projection, Ossian

	2013	2014-2018	2019-2023	Total
Population at End of Period	846	848	849	
HH Population at End of Period	801	803	804	
Average PPH	2.35	2.35	2.35	
HH Demand at End of Period	340	341	342	
Projected Vacancy Rate	3.07%	4.32%	5.57%	
Unit Needs at End of Period	351	356	362	
Replacement Need		5	5	10
Cumulative Need During Period		10	10	21
Average Annual Construction		2	2	2

Source: RDG Planning and Design, US Census

Housing demand calculation is based on:

- Household size stable and vacancy increases slowly.
- Average annual loss of 1 existing units per year, or about 10 for the decade.

Income Distributions and Housing Affordability Ranges

Income Range	% of City HH* Median	% of HH's	HH's income range	Affordable Range for Owner Units	# of Owner Units	Affordable Range of Renter Units	# of Renter Units	Total Affordable Units	Balance
\$0-25,000	Under 48%	24.19%	82	\$0-50,000	4	\$0-400	56	60	-22
\$25,000-49,999	68-93%	21.53%	73	\$50,000-99,999	123	\$400-800	9	132	59
\$50,000-74,999	94-140%	31.27%	106	\$100,000-149,999	82	\$800-1250	0	82	-24
\$75-99,999	141-186%	16.22%	55	\$150,000-200,000	43	\$1250-1500	0	43	-12
\$100-150,000	187-279%	4.13%	14	\$200-\$300,000	19	\$1500-2000	0	19	5
\$150,000+	Over 279%	2.65%	9	\$300,000+	3	\$2000+	0	3	-6
Median Income:	\$59,318								

Source: RDG Planning and Design, US Census

Housing Development Program, Ossian

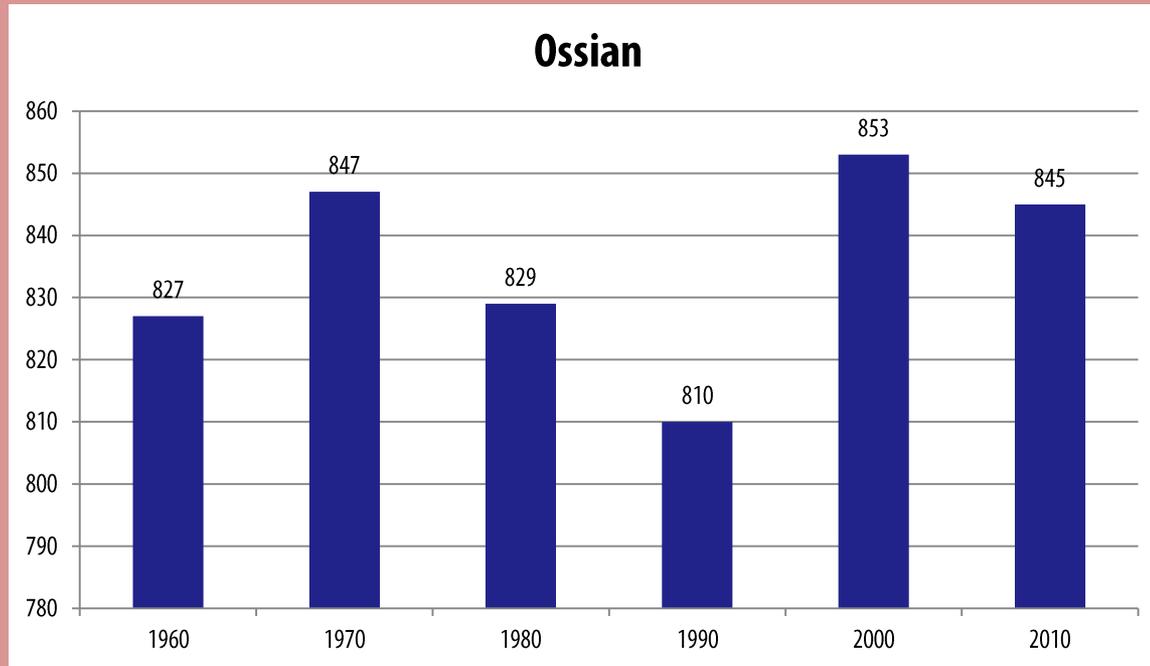
- This analysis assumes a split of 60%/40% between ownership and rental units.
- Most new construction will be likely cost more than \$130,000, causing demand for lower-cost units to be met by existing housing.



	2014-2018	2019-2023	Total
Total Need	10	10	21
Total Owner Occupied (60%)	6	6	12
Affordable Low: Under 100,000	0	0	1
Affordable Moderate: 100-150,000	1	1	3
Moderate Market: 150-200,000	3	3	5
High Market: Over \$200,000	2	2	4
Total Renter Occupied (40%)	4	4	8
Low: Less than 450	2	2	4
Affordable: 450-700	1	1	3
Market: Over \$700	1	1	2

Population Change

Ossian, 1960-2010



Source: US Census, 2013

•Like Calmar, Ossian has seen a fluctuating population over the past 50 years.

•Although population has fluctuated, the trend over the period has been of slow growth.

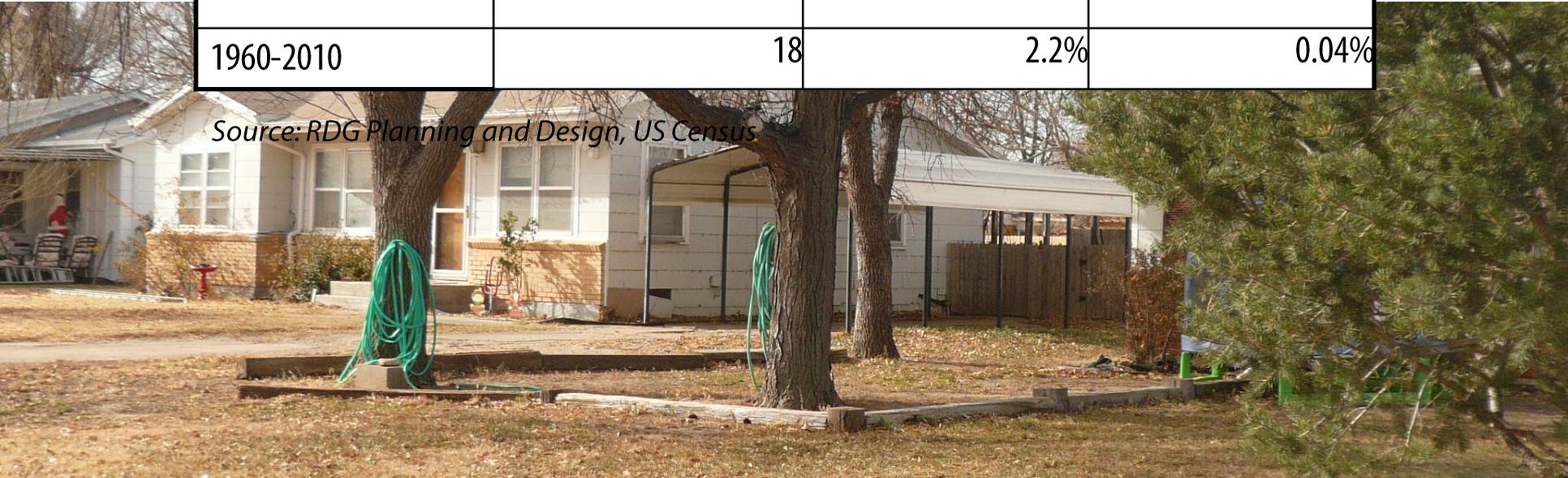


Population Change by Decade

Ossian, 1960-2010

	Decennial Population Change	% Growth During Decade	Annual Growth Rate
1960-1970	20	2.4%	0.2%
1970-1980	-18	-2.1%	-0.2%
1980-1990	-19	-2.3%	-0.2%
1990-2000	43	5.3%	0.5%
2000-2010	-8	-0.9%	-0.1%
1960-2010	18	2.2%	0.04%

Source: RDG Planning and Design, US Census



Population Change by Cohort

Ossian, 1960-2010

	2010 Predicted	2010 Actual	Variance	% Variance
Under 15	143	161	18	12.8%
15-19	61	51	-10	-16.1%
20-24	76	53	-23	-29.8%
25-34	82	81	-1	-1.6%
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55-64	82	90	8	10.1%
65-74	61	71	10	15.6%
75-84	46	66	20	43.4%
85 and Over	46	51	5	10.2%
Total	815	845	30	3.7%

Source: RDG Planning and Design, US Census

Home Construction, 2000-2010

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2007	4	\$152,800
2008	5	\$161,100
2009	0	\$284,000
2010	0	\$225,000
2011	1	\$167,300
2012	1	\$172,600
Total	15	\$149,893.33



Source: CityData

2020 Population Projection

Ossian

	2010 Population	2015 Forecast	2020 Forecast
Natural Population Change	845	815	794
Historic Growth Rate (0.04%)	845	847	848
Natural Population Change + 4% Migration	845	831	826

Source: RDG Planning and Design, US Census

• **Several alternative growth scenarios are used to forecast 2020 population.**

• **Natural population change projects a 2020 population of 994.**

• **Calmar's historic growth rate suggests a 2020 population of 983.**



Occupancy Changes, Calmar

	2000		2010	
	Number	% of Occupied Units	Number	% of Occupied Units
Owner-Occupied	3,318	80.3%	3,678	83.0%
Renter-Occupied	815	19.7%	751	17.0%
Total Vacant	275		521	
Vacancy rate	6.2%		10.7%	
Total	4,408		4,878	

Source: U.S. Census; RDG Planning & Design

Projecting Demand

Base Demand



Demand from New Jobs



Total Demand



Affordability
Distribution



Development Program

- Use population forecast, recent construction activity and assumptions about people per household to generate a ten-year overall housing demand.
- Add a factor for new jobs to be created
- Consider the distribution of household income in a community.
- Match income ranges with affordability price points, based on housing costs equal to 30% of adjusted gross income.
- Define price breakouts for new housing demand, based on the assumption that new construction should ideally be affordable to the existing household income distribution.

Development Projection, Ossian

	2013	2014-2018	2019-2023	Total
Population at End of Period	846	848	849	
HH Population at End of Period	801	803	804	
Average PPH	2.35	2.35	2.35	
HH Demand at End of Period	340	341	342	
Projected Vacancy Rate	3.07%	4.32%	5.57%	
Unit Needs at End of Period	351	356	362	
Replacement Need		5	5	10
Cumulative Need During Period		10	10	21
Average Annual Construction		2	2	2

Source: RDG Planning and Design, US Census

Housing demand calculation is based on:

- Household size stable and vacancy increases slowly.
- Average annual loss of 1 existing units per year, or about 10 for the decade.

Income Distributions and Housing Affordability Ranges

Income Range	% of City HH* Median	% of HH's	HH's income range	Affordable Range for Owner Units	# of Owner Units	Affordable Range of Renter Units	# of Renter Units	Total Affordable Units	Balance
\$0-25,000	Under 48%	24.19%	82	\$0-50,000	4	\$0-400	56	60	-22
\$25,000-49,999	68-93%	21.53%	73	\$50,000-99,999	123	\$400-800	9	132	59
\$50,000-74,999	94-140%	31.27%	106	\$100,000-149,999	82	\$800-1250	0	82	-24
\$75-99,999	141-186%	16.22%	55	\$150,000-200,000	43	\$1250-1500	0	43	-12
\$100-150,000	187-279%	4.13%	14	\$200-\$300,000	19	\$1500-2000	0	19	5
\$150,000+	Over 279%	2.65%	9	\$300,000+	3	\$2000+	0	3	-6
Median Income:	\$59,318								

Source: RDG Planning and Design, US Census

Housing Development Program, Ossian

- This analysis assumes a split of 60%/40% between ownership and rental units.
- Most new construction will be likely cost more than \$130,000, causing demand for lower-cost units to be met by existing housing.



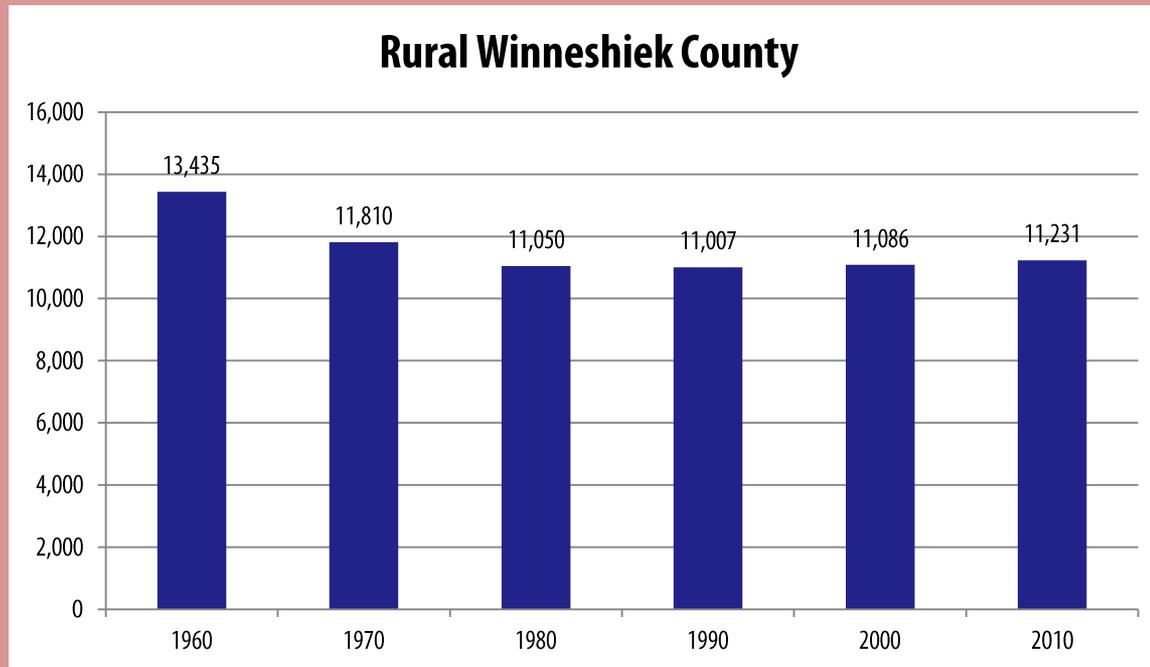
	2014-2018	2019-2023	Total
Total Need	10	10	20
Total Owner Occupied (60%)	6	6	12
Affordable Low: Under 100,000	0	0	1
Affordable Moderate: 100-150,000	1	1	3
Moderate Market: 150-200,000	3	3	5
High Market: Over \$200,000	2	2	4
Total Renter Occupied (40%)	4	4	8
Low: Less than 450	2	2	4
Affordable: 450-700	1	1	3
Market: Over \$700	1	1	2

Rural Winneshiek County



Population Change

Rural Winneshiek County, 1960-2010



Source: US Census, 2013

- Over the past 50 years, population in Rural Winneshiek County has declined steadily.
- This represents a loss of population of over 17% over this period.

Population Change by Decade

Rural Winneshiek County, 1960-2010

	Decennial Population Change	% Growth During Decade	Annual Growth Rate
1960-1970	-1,625	-12.1%	-1.2%
1970-1980	-760	-6.4%	-0.6%
1980-1990	-43	-0.4%	0.0%
1990-2000	79	0.7%	0.1%
2000-2010	145	1.3%	0.1%
1960-2010	-2,204	-16.4%	-0.3%

Source: US Census, 2013

Population Change by Cohort

Rural Winneshiek County, 1960-2010



	2010 Predicted	2010 Actual	Variance	% Variance
Under 15	1,723	2,187	464	27.0%
15-19	883	781	-102	-11.6%
20-24	988	480	-508	-51.4%
25-34	1,407	1,033	-374	-26.6%
35-44	1,138	1,304	166	14.6%
45-54	2,002	2,095	93	4.6%
55-64	1,402	1,519	117	8.4%
65-74	930	980	50	5.4%
75-84	541	540	-1	-0.1%
85 and Over	238	187	-51	-21.4%
Total	11,251	11,106	-145	-1.3%

Source: US Census, 2013

2020 Population Projection

Rural Winneshiek County

	2010 Population	2015 Forecast	2020 Forecast
Natural Population Change	11,106	10,939	10,812
Natural Population Change - 1% Migration	11,106	10,885	10,704
Historic Growth Rate (-0.03%)	11,106	10,940	10,777

Source: RDG Planning and Design, US Census

•Several alternative growth scenarios are used to forecast 2020 population.

•Natural population change projects a 2020 population of 10,812.

•Adding recent migration rates (-1%/decade) suggests a 2020 population of 10,704.



Occupancy Changes, Rural Winneshiek County

	2000		2010	
	Number	% of Occupied Units	Number	% of Occupied Units
Owner-Occupied	3,318	80.3%	3,678	83.0%
Renter-Occupied	815	19.7%	751	17.0%
Total Vacant	275		521	
Vacancy rate	6.2%		10.7%	
Total	4,408		4,878	

Source: U.S. Census; RDG Planning & Design

Projecting Demand

Base Demand



Demand from New Jobs



Total Demand



Affordability
Distribution



Development Program

- Use population forecast, recent construction activity and assumptions about people per household to generate a ten-year overall housing demand.
- Add a factor for new jobs to be created
- Consider the distribution of household income in a community.
- Match income ranges with affordability price points, based on housing costs equal to 30% of adjusted gross income.
- Define price breakouts for new housing demand, based on the assumption that new construction should ideally be affordable to the existing household income distribution.

Development Projection, Rural Winneshiek County

	2013	2014-2018	2019-2023	Total
Population at End of Period	10,973	10,776	10,618	
HH Population at End of Period	10,940	10,744	10,587	
Average PPH	2.52	2.46	2.40	
HH Demand at End of Period	4,339	4,370	4,418	
Projected Vacancy Rate	10.23%	9.48%	8.73%	
Unit Needs at End of Period	4,834	4,827	4,841	
Replacement Need		20	20	40
Cumulative Need During Period		14	33	47
Average Annual Construction		3	7	5

Housing demand calculation is based on:

- Household size and vacancy declining slowly.
- Average annual loss of 4 existing units per year, or about 40 for the decade.

Income Distributions and Housing Affordability Ranges

Income Range	% of City HH* Median	% of HH's	HH's income range	Affordable Range for Owner Units	# of Owner Units	Affordable Range of Renter Units	# of Renter Units	Total Affordable Units	Balance
\$0-25,000	Under 54%	17.32%	755	\$0-50,000	337	\$0-400	322	659	-96
\$25,000-49,999	54-107%	28.06%	1,223	\$50,000-99,999	661	\$400-800	353	1014	-209
\$50,000-74,999	108-160%	23.01%	1,003	\$100,000-149,999	100	\$800-1250	62	162	-841
\$75-99,999	161-213%	16.33%	712	\$150,000-200,000	678	\$1250-1500	3	681	-31
\$100-150,000	214-320%	10.74%	468	\$200-\$300,000	788	\$1500-2000	0	788	320
\$150,000+	Over 320%	4.54%	198	\$300,000+	573	\$2000+	11	584	386
Median Income:	\$42,827								

•Households (HH);

•Source: U.S. Census, 2010; ACS 2011; RDG Planning & Design

Housing Development Program, Rural Winneshiek County

- This analysis assumes a split of 70%/30% between ownership and rental units.
- Most new construction will be likely cost more than \$130,000, causing demand for lower-cost units to be met by existing housing.



	2014-2018	2019-2023	Total
Total Need	14	33	47
Total Owner Occupied (60%)	10	23	33
Affordable Low: Under 100,000	2	3	5
Affordable Moderate: 100-150,000	2	5	6
Moderate Market: 150-200,000	2	6	8
High Market: Over \$200,000	5	9	14
Total Renter Occupied (40%)	4	10	14
Low: Less than 450	2	3	5
Affordable: 450-700	0	3	3
Market: Over \$700	2	4	6

An aerial photograph of a town nestled in a valley. In the background, a large white wind turbine stands on a hill covered in trees with autumn foliage. The town below features various buildings, including a large industrial-style structure and a sports field with a red track. The foreground is filled with residential houses and trees. The sky is clear and blue.

Summary

Population Projections, Winneshiek County Communities

Aggregate Projection	<i>2010</i>	<i>2015</i>	<i>2020</i>
Decorah (Permanent) - 0.5% AGR	5,936	6,086	6,240
Decorah (Student) – Stable	2,191	2,191	2,191
Calmar - 0.05% AGR	978	980	983
Ossian - 0.04% AGR	845	847	848
Rural Population - Slow Decline @ 1% migration	11,106	10,885	10,704
Total	21,056	20,989	20,966

Source: RDG Planning & Design

Housing Demand, Winneshiek County Communities

	2014-2018	2019-2023	Total
Owner Occupied: Decorah	53	54	107
Owner Occupied: Calmar	5	5	10
Owner Occupied: Ossian	6	6	12
Owner Occupied: Rural Winneshiek Co.	10	23	33
Total Demand, Owner Occupied	74	89	163
Renter Occupied: Decorah	53	54	107
Renter Occupied: Calmar	3	3	7
Renter Occupied: Ossian	4	4	8
Renter Occupied: Rural Winneshiek Co.	4	10	14
Total Demand, Renter Occupied	65	72	136
Total Development Demand	138	161	299

Source: RDG Planning & Design

Housing Resources



- Community Quality and Identity
- Regional Position
- Natural Environment
- Attraction to Many Markets
- Diversified Economy
- Luther College
- Capable Builders and Developers
- Good Housing Inventory
- Senior Living Resources
- Trout Run Trail
- Strong Downtown
- Energy Innovation

Housing Resources

- **Community Quality and Identity**
- Regional Position
- Natural Environment
- Attraction to Many Markets
- Diversified Economy
- Luther College
- Capable Builders and Developers
- Good Housing Inventory
- Senior Living Resources
- Trout Run Trail and Active Transportation
- Strong Downtown
- Energy Innovation



Decorah's traditions, strong ethnic identity, overall community character, academic and cultural opportunities, built environment, economic strength, and civic life have produced a highly positive and well-deserved image of quality for the city. Residents consider it a privilege to live in the city.

Housing Resources

- Community Quality and Identity
- Regional Position**
- Natural Environment
- Attraction to Many Markets
- Diversified Economy
- Luther College
- Capable Builders and Developers
- Good Housing Inventory
- Senior Living Resources
- Trout Run Trail and Active Transportation
- Strong Downtown
- Energy Innovation



From a retail and service perspective, Decorah's central location in its trade area and relative distance from competitive communities, coupled with good demographics, has made it a significant regional center that further reinforces its marketability.

Housing Resources

- Community Quality and Identity
- Regional Position
- Natural Environment**
- Attraction to Many Markets
- Diversified Economy
- Luther College
- Capable Builders and Developers
- Good Housing Inventory
- Senior Living Resources
- Trout Run Trail and Active Transportation
- Strong Downtown
- Energy Innovation



Decorah and its surrounding natural environment, part of the Driftless Region, offer a variety of outdoor activities that reward an active lifestyle and produce benefits that redound to other parts of the county and region.

Housing Resources

- Community Quality and Identity
- Regional Position
- Natural Environment
- Attraction to Many Markets**
- Diversified Economy
- Luther College
- Capable Builders and Developers
- Good Housing Inventory
- Senior Living Resources
- Trout Run Trail and Active Transportation
- Strong Downtown
- Energy Innovation



The combination of community attributes attracts a number of demographics to Decorah: alumni from Luther College, other retirees and older adults, young households seeking an area of preeminent quality and good schools, entrepreneurs, and people seeking a synthesis of classic town and outdoor life.

Housing Resources

- Community Quality and Identity
- Regional Position
- Natural Environment
- Attraction to Many Markets
- Diversified Economy**
- Luther College
- Capable Builders and Developers
- Good Housing Inventory
- Senior Living Resources
- Trout Run Trail and Active Transportation
- Strong Downtown
- Energy Innovation



Decorah and the surrounding area enjoy a diversified employment base that includes a large and growing medical center; value-added industries (Deco, Bruening), technology (Rockwell Collins), food processing (Lang), Luther College, and others. This makes it an importer of employees from the surrounding region that also reinforces housing markets in surrounding towns.

Housing Resources

- Community Quality and Identity
- Regional Position
- Natural Environment
- Attraction to Many Markets
- Diversified Economy
- Luther College**
- Capable Builders and Developers
- Good Housing Inventory
- Senior Living Resources
- Trout Run Trail and Active Transportation
- Strong Downtown
- Energy Innovation



Luther College is undoubtedly the institution most highly associated with Decorah and adds immensely to the region's economic and qualitative life. Perhaps as important, it creates lifelong associations that bring alumni and staff back to the city even after they have moved elsewhere and creates philanthropic allegiances as well. Finally, Luther (and other colleges) can contribute significantly through land resources, markets, and incentives to the housing environments of the community.

Housing Resources

- Community Quality and Identity
- Regional Position
- Natural Environment
- Attraction to Many Markets
- Diversified Economy
- Luther College
- Capable Builders and Developers**
- Good Housing Inventory
- Senior Living Resources
- Trout Run Trail and Active Transportation
- Strong Downtown
- Energy Innovation



Decorah and the surrounding area have a cadre of high quality homebuilders and small developers. Most have succeeded recently through custom building for a limited number of clients, home enhancements, and similar projects that minimize risk. However, some are looking for more opportunity and voice frustration about the lack of ready-to-build sites and the cost of development.

Housing Resources

- Community Quality and Identity
- Regional Position
- Natural Environment
- Attraction to Many Markets
- Diversified Economy
- Luther College
- Capable Builders and Developers
- Good Housing Inventory**
- Senior Living Resources
- Trout Run Trail and Active Transportation
- Strong Downtown
- Energy Innovation



Decorah (and surrounding towns) have a solid supply of housing that tends to support housing values and provide an economic foundation for new development to meet demand. Many of the existing neighborhoods provide residents with classic environments that are extremely appealing.

Housing Resources

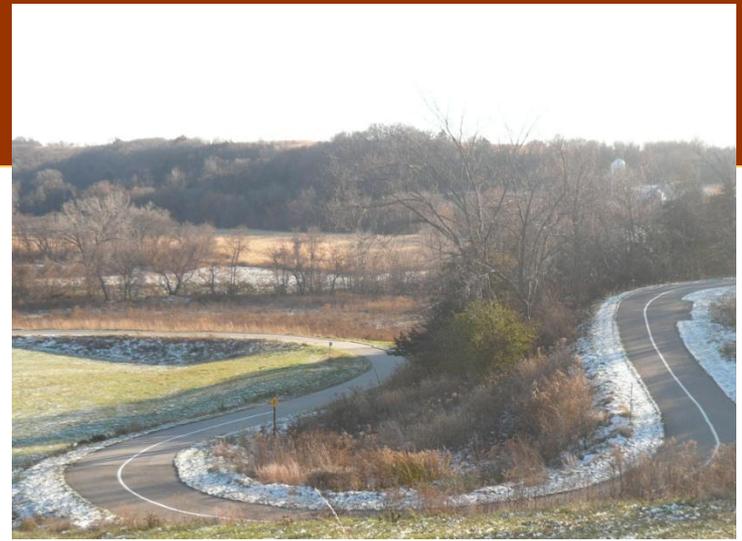
- Community Quality and Identity
- Regional Position
- Natural Environment
- Attraction to Many Markets
- Diversified Economy
- Luther College
- Capable Builders and Developers
- Good Housing Inventory
- Senior Living Resources**
- Trout Run Trail and Active Transportation
- Strong Downtown
- Energy Innovation



Decorah has a strong pull for older adults, particularly those with a strong attachment to the community or the geographic region. This is evidenced by the high in-migration exhibited by older adult cohorts. Decorah and Ossian both have settings that respond to this market with a range of levels of care. Examples are the Aase Haugen continuing care retirement center that includes the apartments at Vennehjem and assisted and skilled nursing facilities.

Housing Resources

- Community Quality and Identity
- Regional Position
- Natural Environment
- Attraction to Many Markets
- Diversified Economy
- Luther College
- Capable Builders and Developers
- Good Housing Inventory
- Senior Living Resources
- Trout Run Trail and Active Transportation**
- Strong Downtown
- Energy Innovation



The iconic (and recently completed) Trout River Trail as an enormous asset that has taken its place as one of the Midwest's great trail experiences. The overall pedestrian and bicycle friendliness of Decorah also contributes to the city's way of life. From a housing perspective, a number of potential development sites provide a rural character while remaining close to the center of the city and connected to it and other regional assets by the trail.

Housing Resources

- Community Quality and Identity
- Regional Position
- Natural Environment
- Attraction to Many Markets
- Diversified Economy
- Luther College
- Capable Builders and Developers
- Good Housing Inventory
- Senior Living Resources
- Trout Run Trail and Active Transportation
- Strong Downtowns**
- Energy Innovation



Downtown Decorah is the commercial and civic heart of the city and has a mix of businesses, restaurants, lodging, museums, and civic and cultural buildings that together create a town center full of life. The centers of each of the larger towns in Winneshiek County are also hubs of activity, providing focuses of community life with real growth potential.



Housing Resources

- Community Quality and Identity
- Regional Position
- Natural Environment
- Attraction to Many Markets
- Diversified Economy
- Luther College
- Capable Builders and Developers
- Good Housing Inventory
- Senior Living Resources
- Trout Run Trail and Active Transportation
- Strong Downtowns
- Energy Innovation**



The Decorah area has established itself as a center for development and experimentation of alternative energy, most notably solar and wind. While this may not directly affect the housing market, it reinforces the city's reputation for innovation, and may add a feature that should be considered in new development.

Housing Issues/Opportunities

- Land and Lot Availability
- Development Costs and Risks
- Housing Availability
- Affordability
- Rental Housing Shortage/Economics
- Development Capacity
- Urban and Rural Development
- Zoning Issues and Neighborhood Opposition
- Redevelopment Potential/Expectations



Housing Issues

- **Land and Lot Availability**
- Development Costs and Risks
- Housing Availability
- Affordability
- Rental Housing Shortage/ Economics
- Development Capacity
- Urban and Rural Development
- Zoning Issues and Neighborhood Opposition
- Redevelopment Potential/Expectations



Most observers consider the scarcity of available lots (and the cost of those that are available) to be the leading obstacle to housing development in Decorah and the surrounding area. Subdivision development in the traditional sense is rare, discouraged by the costs and risks associated with private financing of improvements. Also geography , primarily floodplain and topography, poses significant challenges in Decorah, Calmar, and Ossian.

Housing Issues

- Land and Lot Availability
- **Development Costs and Risks**
- Housing Availability
- Affordability
- Rental Housing Shortage/ Economics
- Development Capacity
- Urban and Rural Development
- Zoning Issues and Neighborhood Opposition
- Redevelopment Potential/Expectations



Public improvements in Dcorah and Winneshiek County communities are primarily privately financed. This increases risk, particularly in relatively slow absorption markets. Also, the cost of land plus improvements, fully financed through sale prices, takes much of what is produced out of the range of affordability for many potential consumers. All of these factors have the effect of pushing development outside of communities and into rural areas.

Housing Issues

- Land and Lot Availability
- Development Costs and Risks
- **Housing Availability**
- Affordability
- Rental Housing Shortage/ Economics
- Development Capacity
- Urban and Rural Development
- Zoning Issues and Neighborhood Opposition
- Redevelopment Potential/Expectations



New arrivals of all income groups report severe problems with finding available housing. Listings in Decorah are near record lows, with only about 30 properties available at the time of the site visit. Rentals in quality buildings also appear to be virtually non-existent. As a result, both public and private employers have difficulty recruiting necessary staff who love the area but can't find a place to live.

Housing Issues

- Land and Lot Availability
- Development Costs and Risks
- Housing Availability
- **Affordability**
- Rental Housing Shortage/ Economics
- Development Capacity
- Urban and Rural Development
- Zoning Issues and Neighborhood Opposition
- Redevelopment Potential/Expectations



Sheer availability of options is one half of the issue – affordability of quality environments is the other side. In Decorah, the ratio of housing price to median income exceeds 3 – the threshold that indicates an imbalance. Housing in smaller towns is somewhat more affordable but not necessarily available and entails other costs. This creates financial burdens for young households establishing themselves in the area.

Housing Issues

- Land and Lot Availability
- Development Costs and Risks
- Housing Availability
- Affordability
- **Rental Housing Shortage/ Economics**
- Development Capacity
- Urban and Rural Development
- Zoning Issues and Neighborhood Opposition
- Redevelopment Potential/Expectations



Ironically, both statistical and anecdotal information suggest that rental housing is relatively “affordable,” but that presents other issues. The apparent market cost of rental housing, in the \$450-600/month range, is too low to provide adequate cash flow for new development. The perceptions of attainable rents in the area are below the levels that many consumers can afford and are willing to pay for quality rental settings.

Housing Issues

- Land and Lot Availability
- Development Costs and Risks
- Housing Availability
- Affordability
- Rental Housing Shortage/ Economics
- Development Capacity**
- Urban and Rural Development
- Zoning Issues and Neighborhood Opposition
- Redevelopment Potential/Expectations



As in many peer communities, the Winneshiek County building and development community is aging, and younger entrepreneurs have generally not emerged. Many builders do well with businesses that provide adequate revenue and avoid speculation. The area also lacks a high-capacity nonprofit developer with the ability to assemble unusual project types that can meet such goals as housing conservation, transitional settings, and other needs.

Housing Issues

- Land and Lot Availability
- Development Costs and Risks
- Housing Availability
- Affordability
- Rental Housing Shortage/ Economics
- Development Capacity
- Urban and Rural Development**
- Zoning Issues and Neighborhood Opposition
- Redevelopment Potential/Expectations



Winneshiek County is unusual in that half its population is outside of incorporated municipalities. This tends to increase the cost of services and places demands on the county that it may not be equipped to provide. It also can affect the future economic viability of services and create conflicts between residents and farmers and agricultural interests. In response, the County enacted sharp limitations on rural development that have only recently been enforced. Urban infrastructure requirements tend to push development to areas with lower cost and standards.

Housing Issues

- Land and Lot Availability
- Development Costs and Risks
- Housing Availability
- Affordability
- Rental Housing Shortage/ Economics
- Development Capacity
- Urban and Rural Development
- Zoning Issues and Neighborhood Opposition**
- Redevelopment Potential/Expectations



Zoning and lot size requirements have tended to discourage reuse of vacant or underutilized sites and lots . For example, existing lots are nonconforming, even though higher density housing forms may well be more compatible with traditional development patterns than conventional zoning requirements. Additionally, a recent proposal to develop multifamily housing is facing substantial opposition because of possible scale and traffic incompatibilities with surrounding neighborhoods.

Housing Issues

- Land and Lot Availability
- Development Costs and Risks
- Housing Availability
- Affordability
- Rental Housing Shortage/ Economics
- Development Capacity
- Urban and Rural Development
- Zoning Issues and Neighborhood Opposition
- Redevelopment Potential/Expectations**



Urban land is at a premium because of development and environmental constraints. Yet there are significant sites in Decorah, Calmar, and Ossian that offer opportunities for redevelopment. Effective use of these sites will require rethinking of density, development form, land use, and impact of adjacent features such as railroads. Redevelopment sites like the Wapsie site, reimagined as urban housing, can provide a valuable resource to addressing the needs of specific housing markets.



Directions Forward

Strategic Objectives

Decorah and Winneshiek County and its smaller cities are highly desirable places to live and work, made so by their unusual combination of economic opportunities, academic and cultural life, beautiful natural environment, and great communities. A number of forces, however, limit their ability to provide places to live for people who are logically attracted to the region. If we can't provide available and affordable housing, other aspects of community life will be affected and we will be unable to attract the new residents who want to live in and contribute to the region.



Strategic Objectives



A

housing and community strategy that can help the city and county address this challenge by:

- Accommodating new households, including people drawn to the region by affinity, profession, or economic opportunity) with available and affordable housing to complement the many assets of Decorah and Winneshiek County.
- Providing a choice of housing environments by providing a supply of developable sites that help sustain their communities.
- Share risks to meet needs that the private market cannot satisfy alone.
- Increase the capacity of the city and county to meet continuing housing needs.
- Conserve and support the wellbeing of the existing housing supply while taking advantage of new opportunities.

Winneshiek County should create a public/private housing partnership to meet important community housing needs.

Components may include:

- A consortium of lenders to provide interim financing and other support to development efforts, and can encourage economies of scale.
- A city or countywide nonprofit or for-profit development corporation that may be an active developer, or work with private developers or builders.
- Involvement of the public sector in the development and financing of infrastructure and development of sites.

Housing Partnership: Possible Focuses

1



- Development of a critical mass of moderately-priced homes, probably within the context of a larger, more economically diverse development area or redevelopment site. This type of effort spreads the risk of developing housing in these affordable price ranges (\$120-180,000) to a community, rather than focusing it on homebuilders who are adverse to these risks. A reasonable scale can help reduce construction costs. One mechanism to accomplish this is by providing **construction financing** to the development entity, which then contracts with builders to build homes. Repayment occurs with the sale of homes.
- Market-rate rental or multi-family development, possibly within a rent-to-own regime. Rent-to-own (or CROWN programs) work effectively with single-family detached or attached development. A portion of the household's rent payment goes into an escrow that is devoted to the eventual purchase of their house, or another qualified home in the city or county.

Housing Partnership: Possible Focuses

1



- Purchase and rehabilitation of existing houses to provide completed houses at relatively low cost to new homebuyers or retained as rental units.
- Innovative approaches to senior housing development that also preserves the existing housing stock. This transitional housing concept, done in concert with an established senior housing provider like Aase Haugen or a new development corporation. In this concept, the senior housing provider purchases the new residents existing house, devoting proceeds to the purchase of a new unit (or entry fee into a CCRC). The development corporation then rehabilitates and resells the house to a new homeowner.

Housing Partnership: Examples

1



Moderately-priced housing through a community-based program. In **Sioux Center**, a growing community in northwest Iowa, a community land development corporation, capitalized by purchase of shares by citizens of the town, has developed a new moderately-priced development. This features a program to build five speculative homes at a time, maintaining an available inventory. The proceeds of sales are then used to build the next increment of houses. This town of about 5,000 has built out a 70 home subdivision in this way.

Concept: Establish an infrastructure financing partnership to share public improvement cost.

Housing development = economic development. Treat residential infrastructure as analogous to industrial park infrastructure

Public/private financing:

- Revenue bonds with special assessment payback (Many cities)
- Public infrastructure bank with deferred assessment and repayment at house sale.
- Public subdivision development with costs recovered at lot or home sale (Webster City) or through assessments or gradual repayments
- TIF or infrastructure bonds, assuming that added taxes will repay city (Spirit Lake model)
- Proceed with interceptor lines that open strategic areas for development.

Infrastructure Finance: Examples

1



Webster City developed and financed the Brewer Creek Estates subdivisions, and is planning for expansion into a future development phase.

Infrastructure Finance: Examples



Dodge City, KS has successfully used Rural Housing Incentive Districts (a form of tax increment financing) to develop infrastructure without relying entirely on private financing or special assessments, which in one way or another drive up the cost of housing.

Rethinking Density in New Development

2

Small cities are used to spaciousness and low densities. Yet, this adds significantly to the cost of housing and does not necessarily comply with the preferences of new, younger households. Approximately doubling the gross density decreases the cost of infrastructure per unit by almost half. These changed assumptions can also reduce housing costs. Older parts of town often reflect higher densities.

Higher density development becomes more palatable if the project includes distinctive features such as thematic lighting, gateways, and small common spaces.



Subdivisions: Site Focuses

2

In **Decorah**, consider the Trout Run Trail as a corridor that links new urban housing villages, combining the best attributes of country and community life.



Subdivisions: Site Focuses

2

In **Decorah**, investigate housing partnerships with Luther College to develop some excess property with compact, urban housing communities marketed to faculty, staff, and alumni. Form community/campus partnerships and incentive structures to capitalize on this market.



Subdivisions: Site Focuses

2



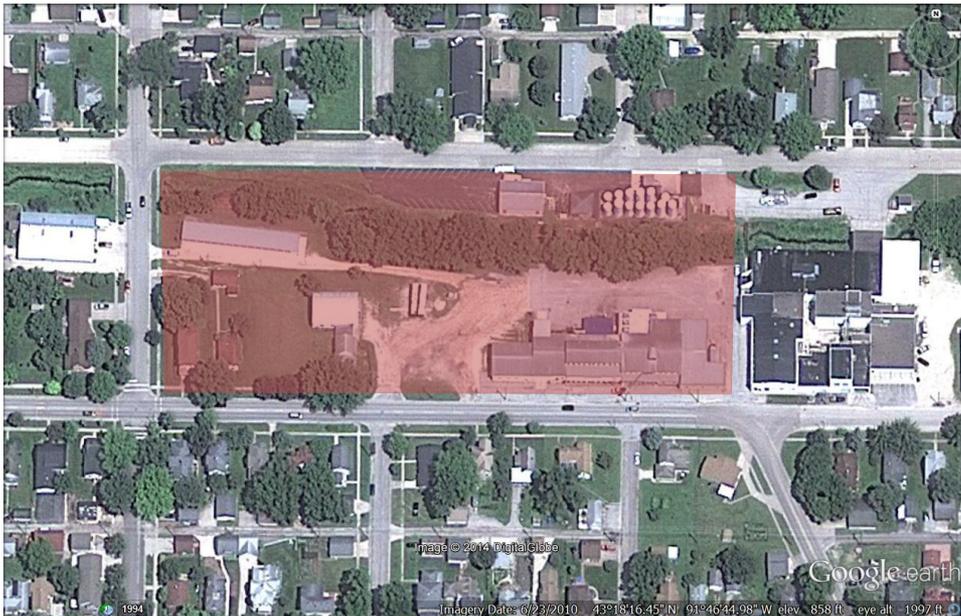
Urban housing development
around St. Louis University



Redevelopment: Site Focuses

2

In **Decorah**, take maximum advantage of existing redevelopment opportunities. The Wapsie site is a leading redevelopment candidate, and is an excellent site for high-density, single-family housing oriented to younger households. The Smith Building site presents another possibility.



Redevelopment: Site Focuses

2



**Towns at Little Italy
Omaha**



Redevelopment: Site Focuses

2



Excelsior Street
Excelsior Springs, MO



Subdivisions: Site Focuses

In **Calmar**, sites related to the Prairie Farmer Trail and the center of town provide good possibilities for innovative development. One of these sites was acquired for industrial development, but residential or even mixed use may be a more strategic land use.





Market rate rental is a critical need in the Decorah area. The market will sustain rents necessary to make rental housing feasible. However, a current problem is getting zoning approval on candidate sites. Solutions include:

- Design standards that require a gradation of densities when projects are built adjacent to single-family neighborhoods.
- Identification of sites and circulation patterns that avoid impact on existing neighborhoods.
- Integration of rental and multi-family housing into new development, avoiding “monocultures” of housing types.
- Use of hybrid concepts that combine aspects of rental and equity housing in order to get new residents invested in the community.

Rental Development

3



Lower-density development around the edges of a larger multi-family project can help address neighborhood concern about incompatibilities.

The Program: Application to Calmar, Ossian, Fort Atkinson

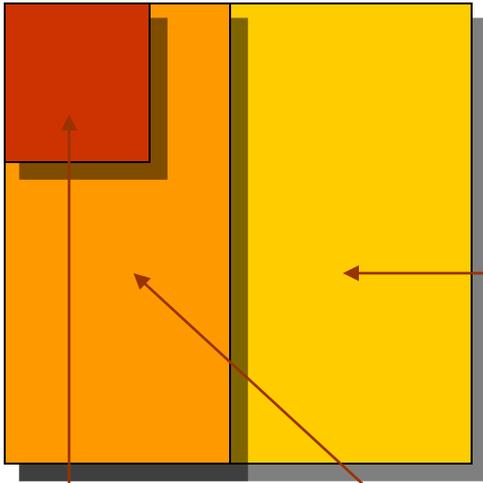
- Purchase of relatively low–priced houses in the sale market (preferable ceiling of \$50–70,000 for purchase)
- Full rehabilitation of purchased units.
- Resale as turnkey unit following rehabilitation, using local Realtors.
- Possible retention of some units as rentals or rent–to–own units
- Rent–to–own opens possibility of using low–income housing tax credits.



- **Review existing ordinances to eliminate or modify provisions that make existing lots nonconforming. Solutions include an in-city overlay or a new zoning category that maintains existing use regulations but changes required lot sizes and widths.**
- **Require density or scale gradients immediately adjacent to existing single-family neighborhoods.**
- **Use PUD's as an effective tool for mixed density development.**
- **Modify rural development regulations in specific areas to address, but still control, the demand for acreage housing.**

Zoning Directions

5



50% of site must be retained as a single, parcel that cannot be further subdivided.

In an “urban development area” this site may be master planned for future development, to be realized with extension of sewers.

50% of may be subdivided into lots, retaining a maximum yield equivalent to 5 acres per unit (example).

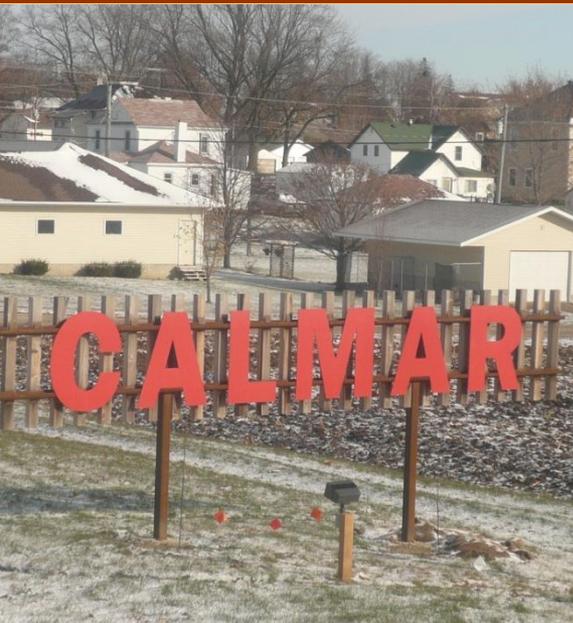
A bonus could be offered for lot clustering that keeps a large part of the site as permanent open space.



Rural Development Modifications



The Decorah-Winneshiek County CHAT Report



**A Community Housing Assessment
Team Study**

Martin H. Shukert, FAICP

January 8, 2014