



**City of Stuart  
Housing Needs Assessment  
2017**

# Table of Contents

- Housing Needs Assessment Strategy Committee.....3
  
- Executive Summary.....5
  
- Background.....9
  - Population.....10
  - Race.....11
  - Educational Attainment.....11
  - Laborforce.....12
  - Household Size.....15
  - Housing Unit Features.....16
  - Household Income.....17
  - Household Type.....19
  - Housing Occupancy Status.....20
  - Monthly Rent.....20
  - Ownership Status.....21
  - Housing Conditions.....22
  - Housing Assessed Values.....23
  - Structural Age.....23
  - Future Housing Demand.....24
  
- SWOT Analysis.....25
  
- Available Programs.....29
  
- Action Plan.....33
  
- Appendix.....39

# Housing Needs Assessment Strategy Committee

Kristen Renslow SEED Liaison  
Warren Varley SEED  
Matt Funk Stuart City Council  
Margaret Tiernan Stuart Realty  
Eric Tiernan SEED  
Kevin Sargent SEED  
Terri Hommer  
Alan Bovee

Prepared by:  
Region XII Council of Governments  
1009 East Anthony Street  
P.O. Box 768  
Carroll, IA 51401  
(712) 792-9914

This page left intentionally blank.

# Executive Summary



As the City of Stuart looks toward the future and the changes that will be necessary for the city to grow, the need for a housing needs assessment has been realized. Region XII Council of Governments was chosen to assist in the completion of this assessment. This assessment takes a deeper look into the demographic make-up of the city as well as analyzing changes which would benefit or inhibit the city's efforts.

Stuart's population is constantly changing and the city's housing stock will need to grow and change to accommodate the different housing types the city's population demands. Being located 25 miles from the Des Moines metro, Stuart offers the small town Iowa living opportunity to those who want to work in the Metro. Being able to further expand Stuart's entertainment, dining, and retail options could potentially lead to a larger increase in population creating a higher demand for quality housing.

Meetings, research, public input surveys, and public participation have all contributed to the development of this indepth analysis of Stuart's housing stock and the challenges facing the city in regards to housing. This assessment includes the recommendations from Region XII and a list of programs which may be most beneficial to the city for addressing their housing needs.

The population of Stuart has decreased from 1,648 in 2010 to 1,593 in 2015. The city's population is currently made up of 96% white, 1.7% Black or African American, 0.7% two or more races, 0.3% Mexican and 0.3% other Hispanic or Latino.



The City of Stuart has a higher percentage of residents who's educational attainment stopped prior to graduating high school and receiving a diploma than both Adair and Guthrie Counties as well as the State of Iowa. The city's large amount of construction and food service occupations rely more on dependability and work ethic rather than educational attainment. The city's unemployment rate continues to decline. In 2015, the city's average unemployment rate for the year was 8.6%, this number decreased to 3.7% in December of 2016. In 2014, 93.9% of Stuart's population was employed outside the city limits, while 6.1% of the population lived and worked within Stuart's city limits.

The city's housing stock is made up of 786 housing units located within 625 structures. The city's median housing value is \$82,500 with values ranging from \$5,000 up to \$400,000. Adair County has a median housing value of \$89,600, Guthrie County has a median of \$103,700 and the State of Iowa has a median of \$129,200. Since 2010, Stuart has experienced a 17.02% increase in

Population	1,593
Housing Units	786
Median Household Income	\$38,250
Median Housing Value	\$82,500
Unemployment Rate	3.70%

homeownership. This increase in homeownership has led to the same percent decrease in renter occupied housing.

Stuart's median household income in 2015 was \$38,250. In 2010, the median household income was \$49,786. This decrease of \$11,536 has happened during the same time that the average renter occupied household size within the city increased by 1.04 people and the owner-occupied average household size decreased by 0.02 people. These numbers become important when evaluating how many of the city's residents live in poverty. In 2012, 14.7% of the city's population lived in poverty and in 2015, that number grew to 21.2%.

A strengths, weaknesses, opportunities, and threats analysis was completed with the results showing that although there is room for improvement within the city's housing stock, as well as other areas, the city is doing well in other areas. The city has a large number of owner-occupied units available throughout the city and these units are priced at all levels. The subdivision on the east side of town has recently become a hot spot for housing development creating 17 new homes to date. Although there are a wide variety of owner-occupied housing options, the city's current rental units are filled, which leads renters to look elsewhere to live. The filled rental housing as well as limited retail, dining, and entertainment options limit the number of people Stuart attracts. The city has numerous opportunities for housing options. Scattered throughout the city are a number of infill lots which, if built upon, would impact the neighborhoods in which they would be located. There are also lots available for businesses to locate, which would attract new families to Stuart. The city is threatened by the number of dilapidated homes, the amount of rental properties, and its location to Des Moines, among other things. A more indepth look at the city's SWOT analysis can be found later in this assessment.



The goals set forth in this document will help Stuart as it further develops and enhances its housing stock. The goals which were developed through meetings with community members and other stakeholders are:

- Improve the owner-occupied housing stock
- Increase homeownership
- Improve the renter-occupied housing stock
- Promote Stuart
- Explore/develop economic opportunities

The action plan for these goals on page 33 describes these goals as well as potential partners, funding sources and the intended results of each action.

This document strives to provide a strategy to address the weaknesses and build on the city's strengths to improve the housing stock.

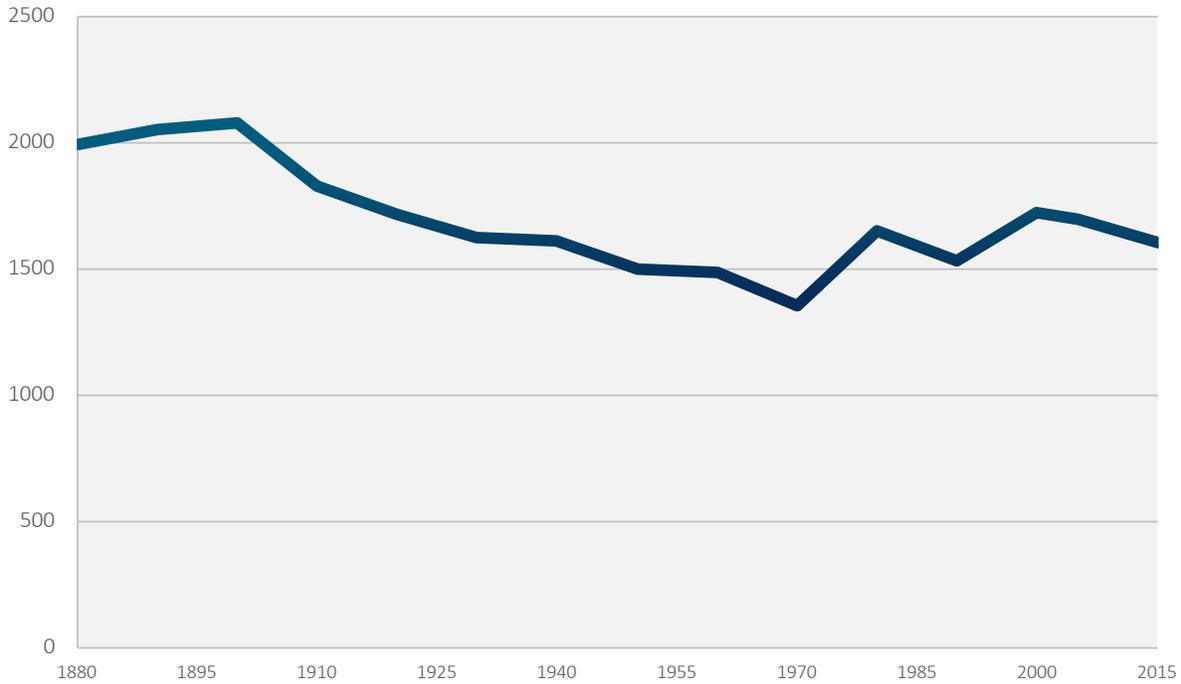


This page left intentionally blank.

# Background Information



Figure 1: City of Stuart's Population, 1880-2015



Source: US Census Bureau

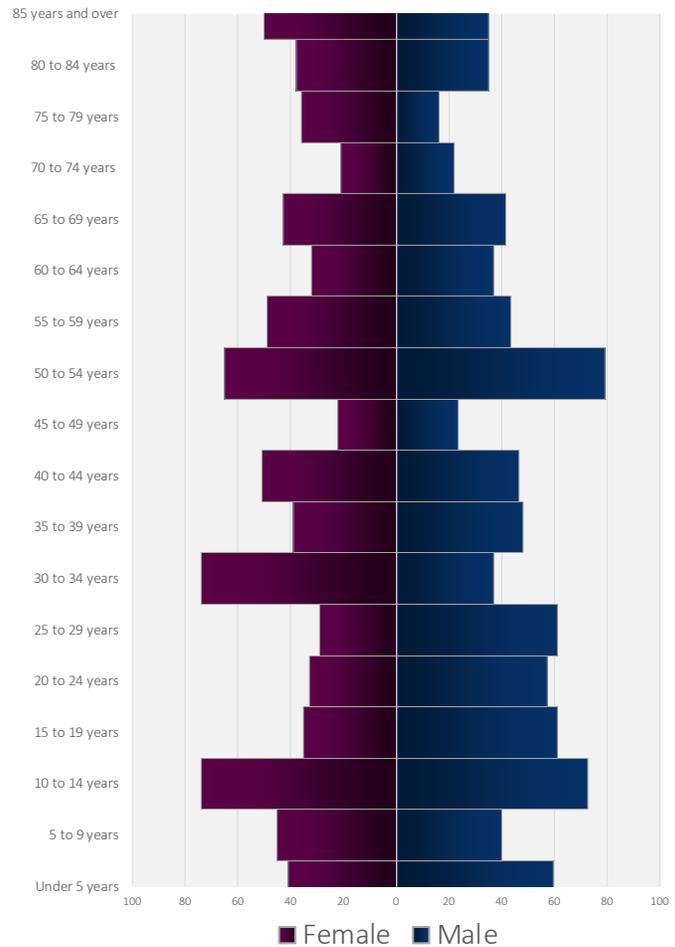
### Population

Since 1895, the City of Stuart's population has been generally in a decline. The exceptions to this would be from 1880 to 1900, 1970 to 1980 and 1990 to 2000. Although there are only three periods of time where the population grew, the city's population has only decreased from 1,994 people in 1880 to 1,593 in 2015. The City of Stuart accounts for 14.91% of Guthrie County's total population and 22.16% of Adair County's total population. Figure 1 above shows the city's population trend since 1880.

Stuart, located just outside the Des Moines metro, is not unlike a large number of smaller Iowa cities when it comes to population. These cities are finding that their population is largely made up of the population aged 40 and over with a spike in that population at the 50-54 age range. The population aged 15-29 is largely made up of males. A complete breakdown of Stuart's population by age and gender can be found on the right in figure 2.

Different genders and age groups have different desires when it comes to housing, and it is important to keep these things in mind when it comes to development or rehabilitation of the city's housing stock.

Figure 2: City of Stuart Population Pyramid, 2015

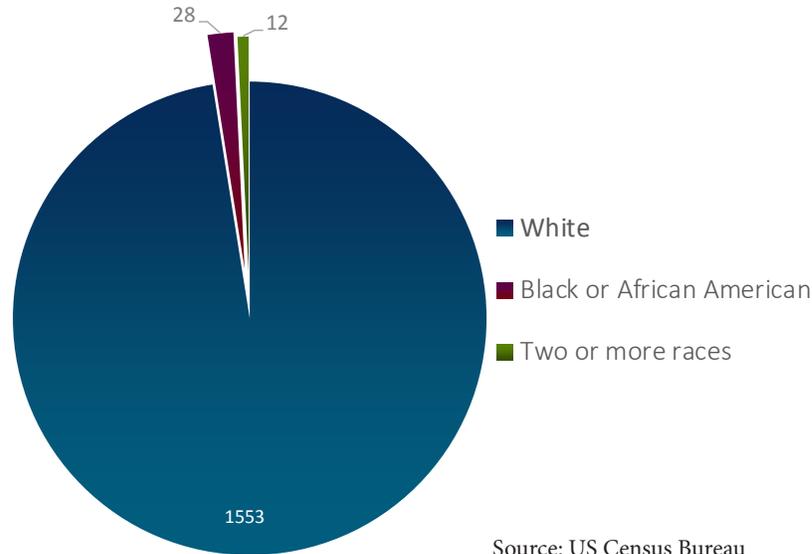


Source: US Census Bureau

## Race

The 2015 American Community Survey found that 97.49% of Stuart’s population is white, 1.76% is Black or African American, and 0.75% is two or more races. Of the population, 0.75% of Stuart’s population is Hispanic or Latino of any race. These numbers are not significantly different than those from the 2010 census. When comparing these numbers to both Adair and Guthrie County, there are not a large amount of difference. Adair County is 97.19% white and Guthrie County is 96.08% white.

**Figure 3: Racial Breakdown of Stuart’s Population, 2015**

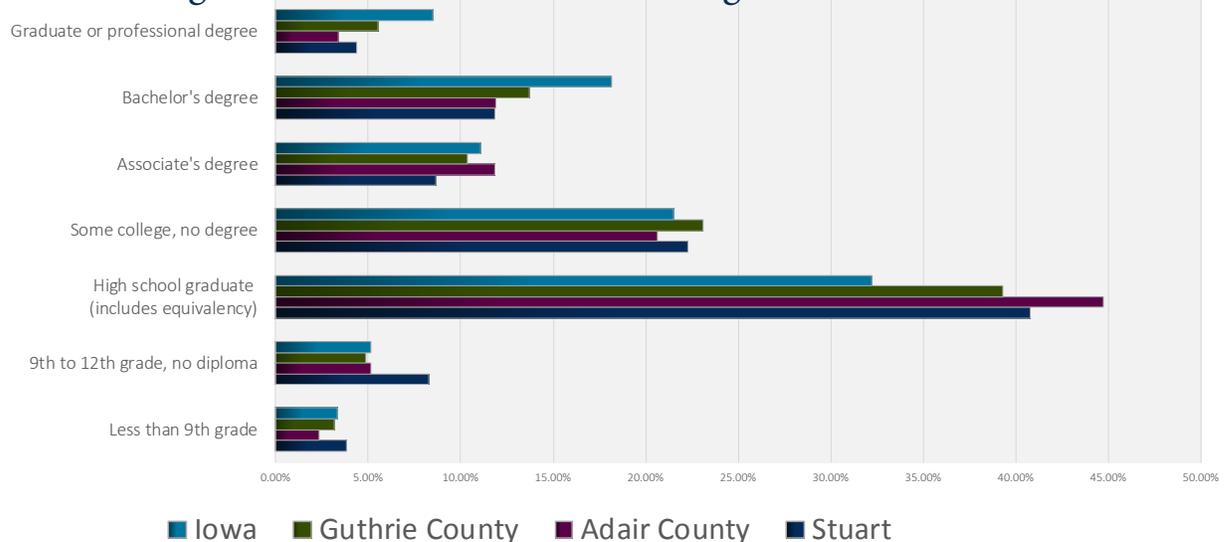


## Educational Attainment

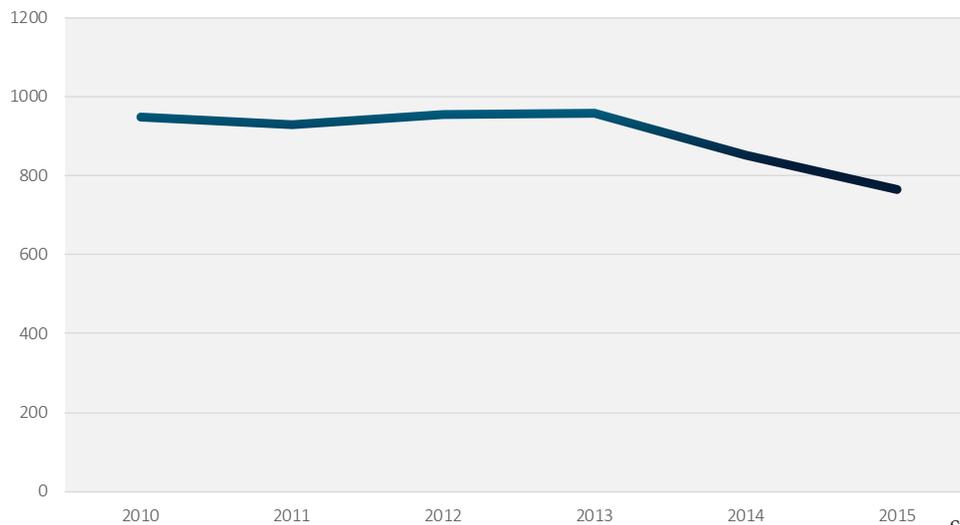
The educational attainment of the city’s workforce is an increasingly important item of consideration. Figure 4 compares the highest level of educational attainment for the population above the age of 25 in Stuart with Adair and Guthrie Counties as well as the state of Iowa from the 2015 American Community Survey.

Over 40% of the city’s population has a highest educational attainment level of high school graduate and its equivalency. This number is slightly lower than Adair county at 44%, but higher than both Guthrie County (39%) and the State of Iowa (32%). This is supported by the number of manufacturing, food processing, and service positions located in and around the city which are often more reliant on reliability and work ethic than educational experiences.

**Figure 4: Educational Attainment, age 25 and over, 2015**



**Figure 5: Laborforce Participants, 2010-2015**



Source: US Census Bureau

**Table 1: Unemployment Rate, age 16 and over**

	2009	2010	2011	2012	2013	2014	2015
Stuart	9.0%	6.1%	10.7%	6.7%	7.2%	6.5%	8.2%
Adair County	4.6%	4.5%	4.4%	4.0%	3.9%	3.4%	3.2%
Guthrie County	3.8%	3.6%	5.6%	5.0%	5.3%	4.5%	5.4%
Iowa	4.9%	5.3%	5.5%	5.6%	5.8%	5.4%	4.9%

Source: US Census Bureau

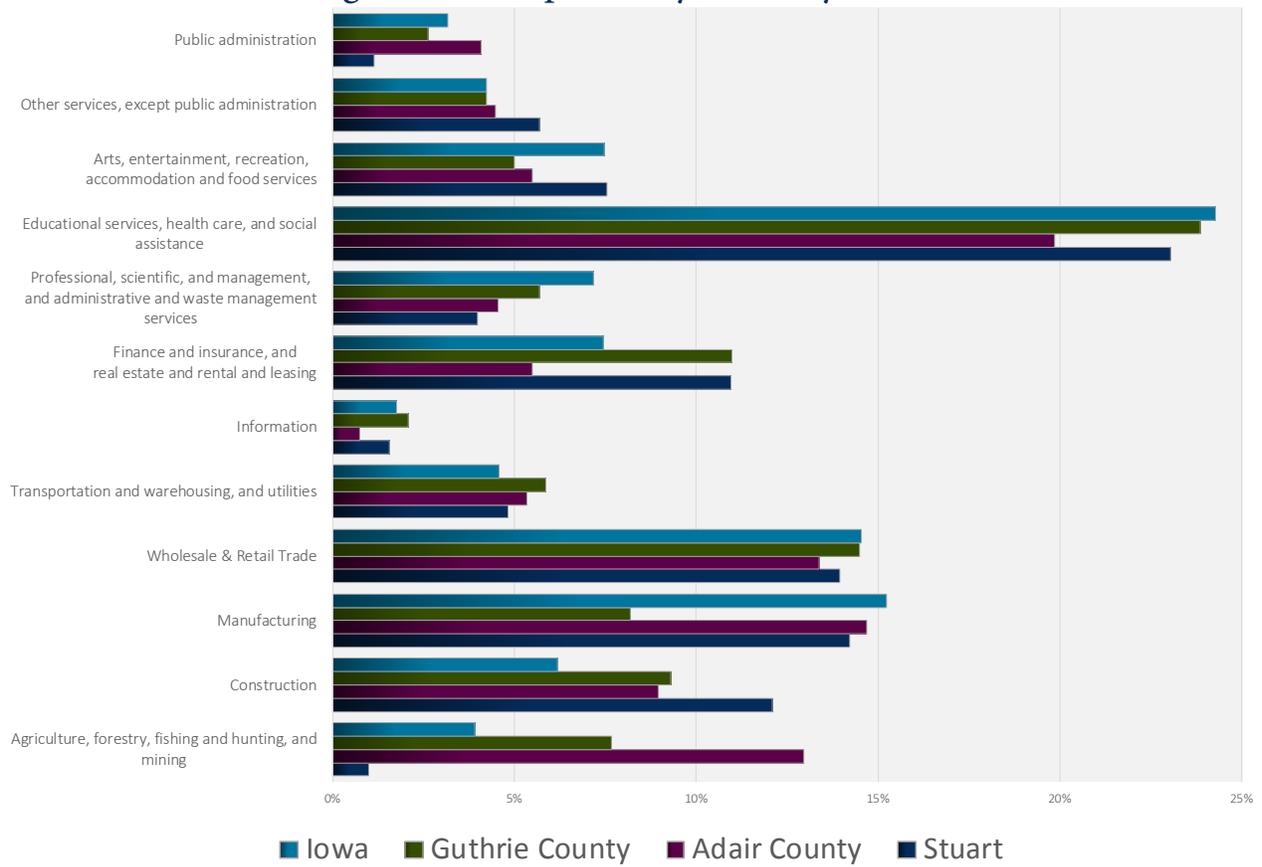
## Laborforce

Since 2013, the number of participants in the city’s laborforce has been declining. In 2013, there were 959 residents of Stuart in the laborforce, in 2015, that number was 766, a decrease of 20%. The number of people in the city’s laborforce since 2010 can be found in figure 5 above. Although the size of the city’s laborforce is decreasing, the city’s rate of unemployment is rising. Table 1 above shows Stuart’s unemployment rate compared to both Adair and Guthrie Counties, as well as the State of Iowa. From 2014-2015, the unemployment rate for the City of Stuart increased by 1.7%. During this same time, Guthrie county saw an increase in their unemployment while Adair County and the State of Iowa both had decreases.

Just over 23% of Stuart’s laborforce works in the educational services, health care, and social assistance industry. This percentage is similar to both Adair and Guthrie Counties as well as the state. Public administration and agriculture, forestry, fishing and hunting, and mining industries individually employ less than 2% of the City’s laborforce which is considerably lower than both counties. Figure 6 on the right graphically compares the industry of Stuart’s laborforce to those of Adair and Guthrie Counties as well as the State.

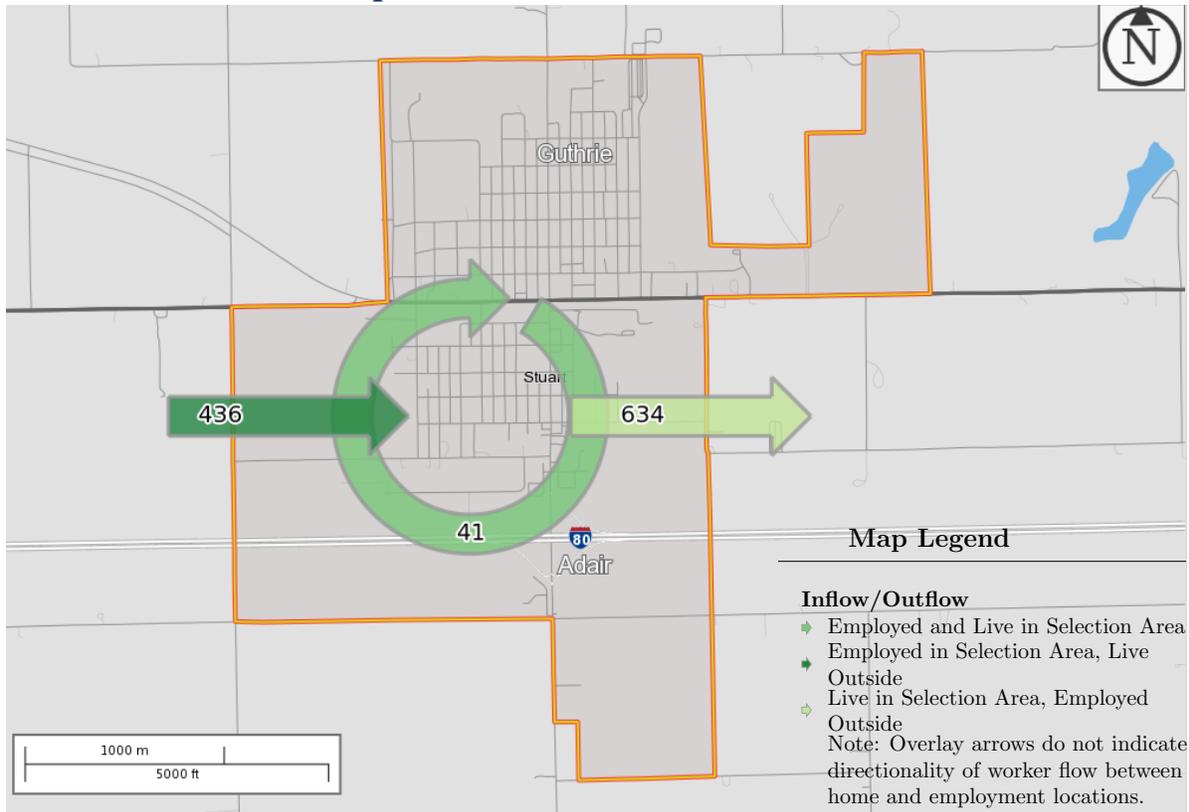
A survey completed by the United States Census Bureau in 2014 found that only 8.6% of those employed within the city also live there, this number is down from 9.24% in 2010. Those who work within the City of Stuart work at diverse employers. Roseacres, Wausau, Rolling Hills Bank & Trust, First State Bank and Kriegers Chevrolet are some of the city’s largest employers. Of those who reside within the City of Stuart, 93.93% work outside of the city, an increase of 2.61% from 2010. This means of the 675 people who live in Stuart and are employed, 634 travel outside of the city for work.

Figure 6: Occupation by Industry, 2015



Source: US Census Bureau

Map 1: Inflow/Outflow of Laborforce



Source: US Census Bureau, On the Map Application, Origin-Destination Employment Statistics, 2014

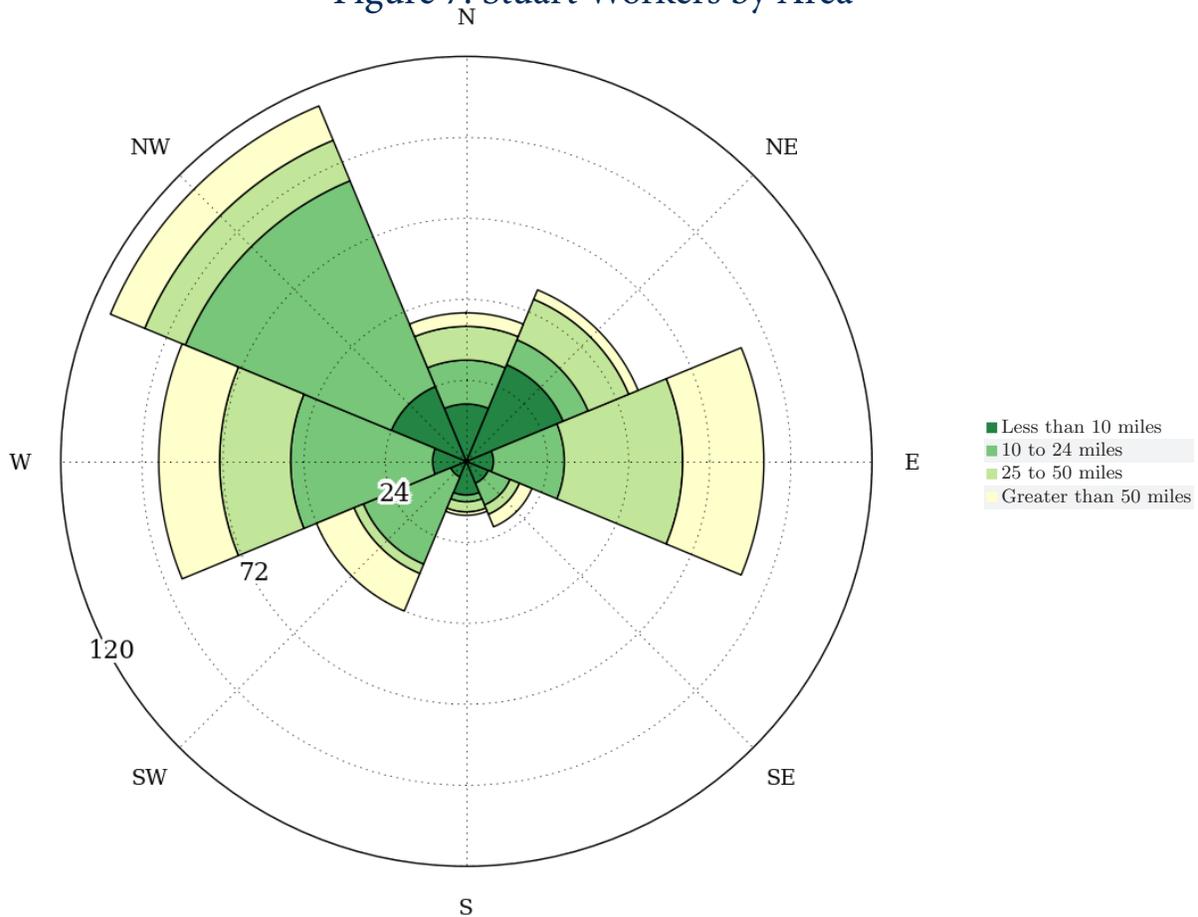
**Table 2: Stuart Workers by Area**

	# Work in Stuart	% Work in Stuart	# Work Outside Stuart	% Work Outside Stuart
Live in Stuart	41	8.60%	634	93.93%
Live Outside Stuart	436	91.40%		
Total Workers in Stuart	477	100.00%		

Source: US Census Bureau, On the Map Application, Origin-Destination Employment Statistics, 2014

The workers who travel outside of Stuart for employment, travel mostly to the northwest, west and east. The largest number of workers travel to the north west towards Guthrie Center and some even travel further towards Carroll County. The next largest cohort travels west towards Casey or further. Approximately 70 of Stuart’s residents travel east towards the Des Moines Metro for work. A complete breakdown of the distance and direction workers travel is located below in figure 7. This information is based from home census block to the census block where the individual is primarily employed.

**Figure 7: Stuart Workers by Area**



**Primary Jobs for All Workers in 2014**

Distance from Work Census Block to Home Census Block, Employed in Selection Area

Distance	2014	
	Count	Share
Total Primary Jobs	477	100.0
Less than 10 miles	112	23.5
10 to 24 miles	187	39.2
25 to 50 miles	101	21.2
Greater than 50 miles	77	16.1

Source: US Census Bureau, On the Map Application, Origin-Destination Employment Statistics, 2014

## Household Size

Of the four household sizes in which the Census Bureau surveyed, 2-person households is the largest cohort at 40.7%. The next largest is 1-person households at 31.6%, 3-person households at 13.9% and finally by 4-or-more person households at 13.8%. Renter-occupied housing notices different patterns among its household sizes. The largest cohort is the 1-person households at 40.8% followed by 4-or-more person households at 25.7%, then 2-person households at 17.3% and lastly by 3-person households at 16.2%. So while 4-or-more person households are the smallest portions of the owner-occupied households, they are the second largest portion of the renter-occupied households. A complete breakdown is shown in table 3 below.

**Table 3: Household Size by Occupancy Status, 2015**

	Owner-Occupied Housing Units	Renter-Occupied Housing Units
1-person household	31.6%	40.8%
2-person household	40.7%	17.3%
3-person household	13.9%	16.2%
4-or-more person household	13.8%	25.7%

Source: US Census Bureau

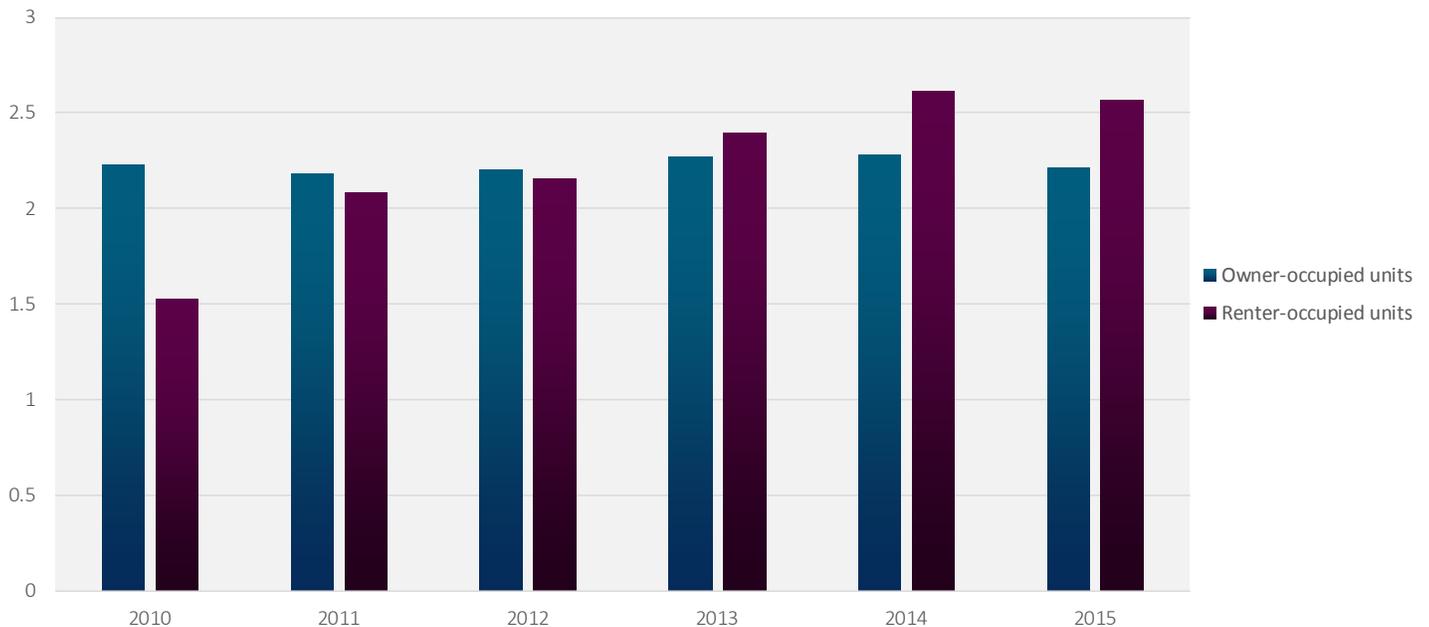
Since 2010, there has been a steady increase in the average size of the renter-occupied housing units. In 2010, the average size of a renter-occupied unit was 1.53 people. In 2015, this number rose to 2.57, which was higher than both Adair and Guthrie Counties as well as the State of Iowa. Owner-occupied units within Stuart have noticed very little change in the average household size. In 2010, the average household size of the owner-occupied units was 2.23 and in 2015 the average was 2.21, which is the smallest average compared to Adair and Guthrie Counties and the State.

**Table 4: Average Household Size, 2015**

	Stuart	Adair County	Guthrie County	Iowa
Average household size of owner-occupied units	2.21	2.24	2.35	2.51
Average household size of renter-occupied units	2.57	2.27	2.29	2.19

Source: US Census Bureau

**Figure 8: Average Household Size, 2010-2015**

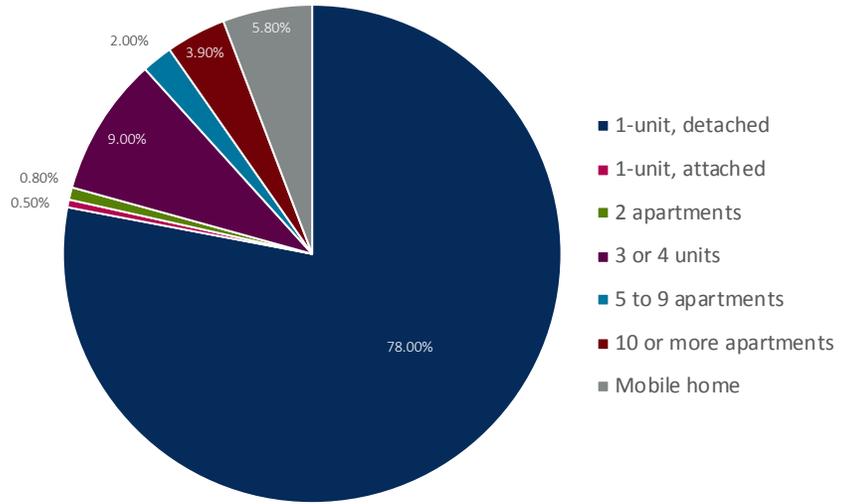


Source: US Census Bureau

## Housing Unit Features

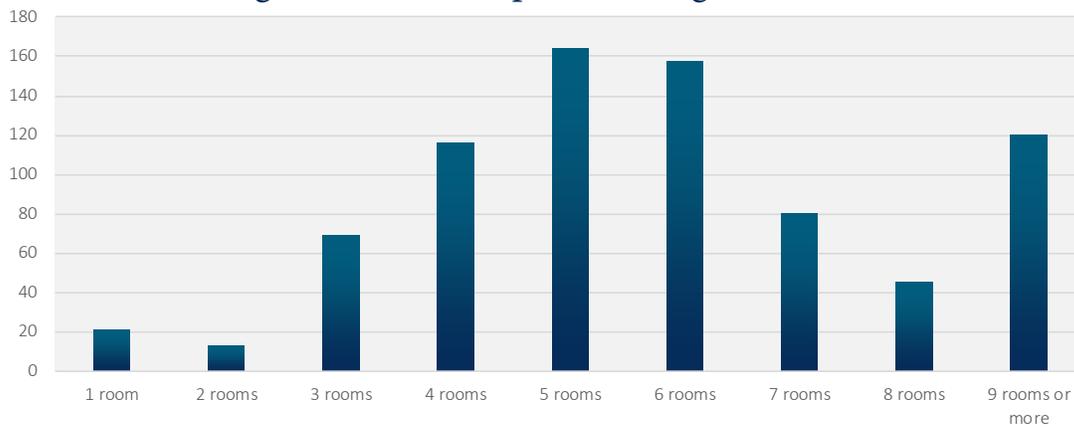
The majority (78%) of the homes within Stuart are 1-unit detached units, otherwise known as single family homes. Structures which have 3 or 4 housing units are the second-most represented type of housing, but these structures represent a much smaller portion (9%) of the total housing stock. When taking a further look into the makeup of these individual units, the total number of bedrooms and the number of bedrooms helps to further understand the makeup of the city's housing stock. Within Stuart, there are 164 units which have 5 room, 158 units which have 6 rooms, 120 units which have 9 rooms or more, and 116 units which have 4 rooms. These numbers make up the large majority of the housing units within the city. There are 21 units within the city which have 1 room and no bedroom. These units would be studio apartments where there are no room divisions. When taking a look at the number of bedrooms per unit, over 71% of the city's units have two or three bedrooms. A complete breakdown of the number of units per structure, according to the 2105 American Community Survey is shown to the right in figure 9. The number of rooms per unit and number of bedrooms per unit, according to the 2015 American Community Survey is shown below in figures 10 and 11. .

Figure 9: Units per Structure, 2015



Source: US Census Bureau

Figure 10: Rooms per Housing Unit, 2015



Source: US Census Bureau

Figure 11: Bedrooms per Housing Unit, 2015



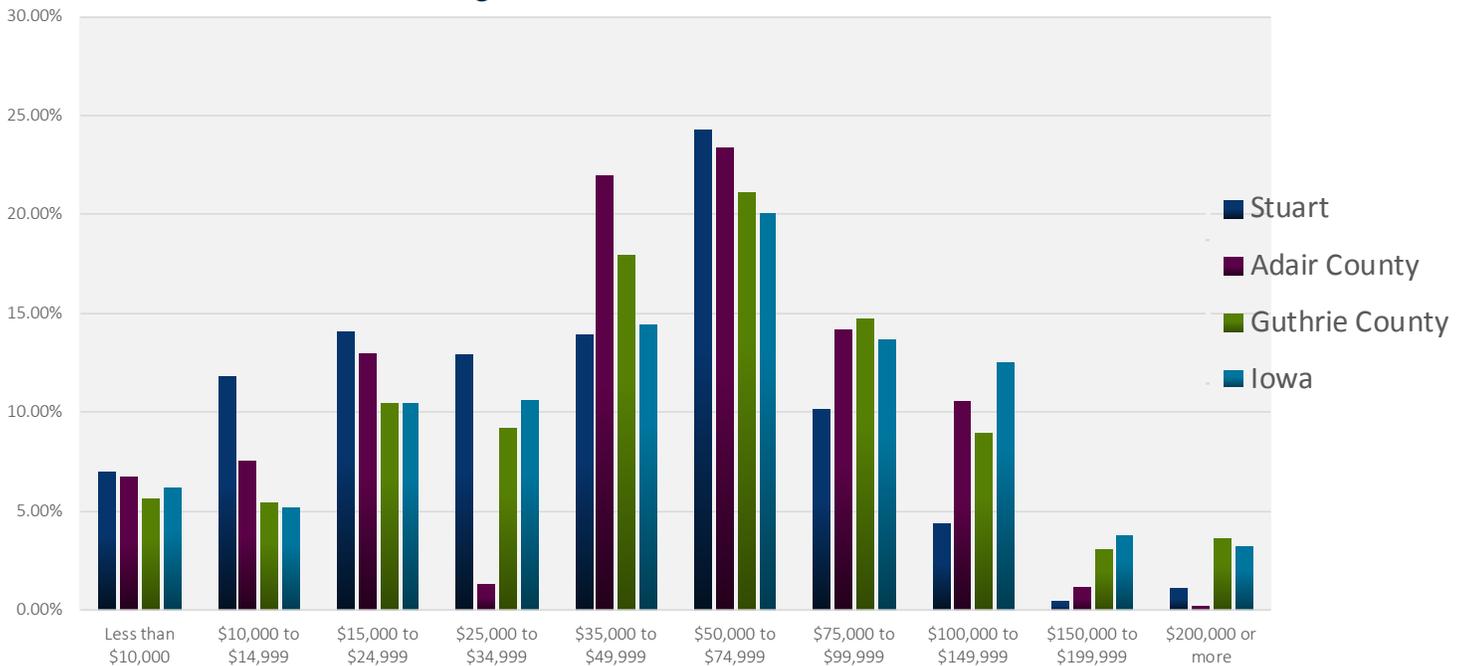
Source: US Census Bureau

## Household Income

According to the 2015 American Community Survey, Stuart has a median household income of \$38,250. The city's median household income is \$8,276 less than Adair County's median (\$46,526), and \$12,763 less than Guthrie County's median (\$51,013).

In 2015, 124 households within Stuart made less than \$15,000. Of those 124 households 46, 6.97% of the city's total housing stock, made less than \$10,000. Almost a quarter (24.24%) of the city's households made \$50,000-\$74,000. Figure 12 below, compares Stuart's household income to those in Adair and Guthrie Counties as well as Iowa's.

Figure 12: Household Income, 2015



Source: US Census Bureau

The United States Census Bureau determines poverty based on household size and income level. Shown below are the federal guidelines for 2016 by household size. The poverty level for a household of 1 is \$11,880 and increases by \$4,140 for each additional person in the household, until the seventh and eighth members of the household are added. For the seventh person, the total goes up by \$4,150 and for the eighth person, the total goes up \$4,160.

Table 5: Federal Poverty Guidelines, 2016

Household Size	Poverty Guideline
1	\$11,880
2	\$16,020
3	\$20,160
4	\$24,300
5	\$28,440
6	\$32,580
7	\$36,730
8	\$40,890

Source: US Department of Health and Human Services

**Table 6: Supplemental Income, 2015**

	Stuart	Adair County	Guthrie County	Iowa
Social Security Income	35.15%	37.94%	37.57%	30.38%
Retirement Income	15.76%	13.60%	17.35%	16.61%
Supplemental Security Income	4.09%	5.17%	4.45%	4.19%
Cash Public Assistance	3.33%	2.48%	1.48%	2.43%
Food Stamps/SNAP Benefits	24.55%	11.12%	9.86%	11.73%

Source: US Census Bureau

In 2015, an estimated 21% of Stuart’s population lived at or below the poverty level. Of the city’s 786 housing units, 35.15% received social security income, 15.76% received retirement income and 24.55% used food stamps/SNAP benefits. Compared to both counties and the state, Stuart has a much higher percentage of residents using food stamps/Snap benefits. When looking at retirement incomes and supplemental security incomes, Stuart is the second lowest, next to Adair County. Although the City is lower in those categories, it has the highest percentage of those receiving cash public assistance at 3.33%. Table 6 above shows the complete breakdown of the supplemental incomes of residents in Stuart, Adair and Guthrie Counties, and the State of Iowa.

Compared to Adair and Guthrie Counties, Stuart has a high poverty rate. The City has approximately 10% more people living in poverty than Guthrie County and double the percentage of those below the poverty level in Adair County. In Stuart, over 30% of the children under 18 live in poverty, this number is over double both counties. There were 23 residents of Stuart who were working full-time jobs, and still living in poverty. This number is higher than both Adair and Guthrie Counties and although it cannot be determined for sure, these people may be the sole provider in families with children.

For those who are living in poverty, access to safe, quality, and affordable housing is a major problem. If the amount of residents living in poverty continues to rise, the need for affordable housing will also rise.

**Table 7: Poverty Status, 2105**

	Stuart		Adair County		Guthrie County	
	Number Below Poverty	Percent Below Poverty	Number Below Poverty	Percent Below Poverty	Number Below Poverty	Percent Below Poverty
Total People in Poverty	318	21.22%	764	10.61%	1199	11.37%
Children (under 18)	115	30.10%	210	13.86%	346	14.81%
Elderly (over 65)	53	19.56%	191	12.37%	208	9.63%
African American	4	19.56%	9	33.33%	24	42.86%
Latinos	6	50.00%	21	18.58%	66	28.95%
White Alone, not Hispanic	304	20.68%	716	10.24%	1092	10.75%
Working full-time	23	4.75%	52	1.91%	111	2.91%
Working part-time	65	22.73%	196	13.74%	243	11.67%

Source: US Census Bureau

## Household Type

The majority of both the owner-occupied and renter-occupied units within Stuart are occupied by family households. These families are different types of families, but still families. Married-couple families make up 50.1% of the family households. Of the married family households, 27.1% are where the householder is 35-64 years old. The other owner-occupied family households are made up of patriarchal households (2.8%) and matriarchal households (8.7%). Owner-occupied nonfamily households make up 38.4% of the city's owner-occupied households. Of that 38.4%, 31.6% are single person households.

The city's renter-occupied household has 55.5% family households and 44.5% nonfamily households. The family households within these renter-occupied units are 24.1% married-couple families, 11.5% patriarchal families and 19.9% matriarchal households. The nonfamily renter-occupied households are made up of 40.8% of single person households. This is a large percentage compared to 3.7% of nonfamily households made up of more than one person. Each household type desire different services and goods from the community and it is important to keep these desires in mind when discussing development both economically and within housing.

**Table 8: City of Stuart Household Type, 2015**

	Owner-Occupied Units	Renter-Occupied Units
Family Households	60.6%	55.5%
Married-couple family	50.1%	24.1%
Householder 15 to 34 years	7.9%	7.9%
Householder 35 to 64 years	27.1%	16.2%
Householder 65 years and over	15.1%	0.0%
Other family	11.5%	31.4%
Male householder, no wife present	2.8%	11.5%
Householder 15 to 34 years	1.9%	9.4%
Householder 35 to 64 years	0.9%	0.0%
Householder 65 years and over	0.0%	2.1%
Female householder, no husband present	8.7%	19.9%
Householder 15 to 34 years	0.0%	14.1%
Householder 35 to 64 years	6.0%	3.7%
Householder 65 years and over	2.8%	2.1%
Nonfamily households	38.4%	44.5%
Householder living alone	31.6%	40.8%
Householder 15 to 34 years	3.8%	14.1%
Householder 35 to 64 years	13.4%	13.1%
Householder 65 years and over	14.3%	13.6%
Householder not living alone	6.8%	3.7%
Householder 15 to 34 years	2.1%	1.6%
Householder 35 to 64 years	4.3%	0.0%
Householder 65 years and over	0.4%	2.1%

Source: US Census Bureau

## Housing Occupancy Status

Although there was an increase in the number of housing units throughout the city, the number of occupied units decreased from 2010 to 2015. Table 9 below shows the numbers from the 2010 census for occupied and vacant housing units, and compares it to the 2015 American Community Survey Estimates. Table 10 shows the breakdown of the city’s vacant units. Of the vacant homes, 1.02% are for rent, 1.14% are rented properties sitting empty, 2.29% are for sale, 1.91% are vacation/seasonal homes, and other vacants make up 6.35%.

**Table 9: City of Stuart Housing Occupancy Status, 2015**

	2010 Census	2015 Estimate
Total Housing Units	746	786
Occupied Housing Units	667	660
Vacant Housing Units	79	126

Source: US Census Bureau

**Table 10: Vacant Property Status, 2015**

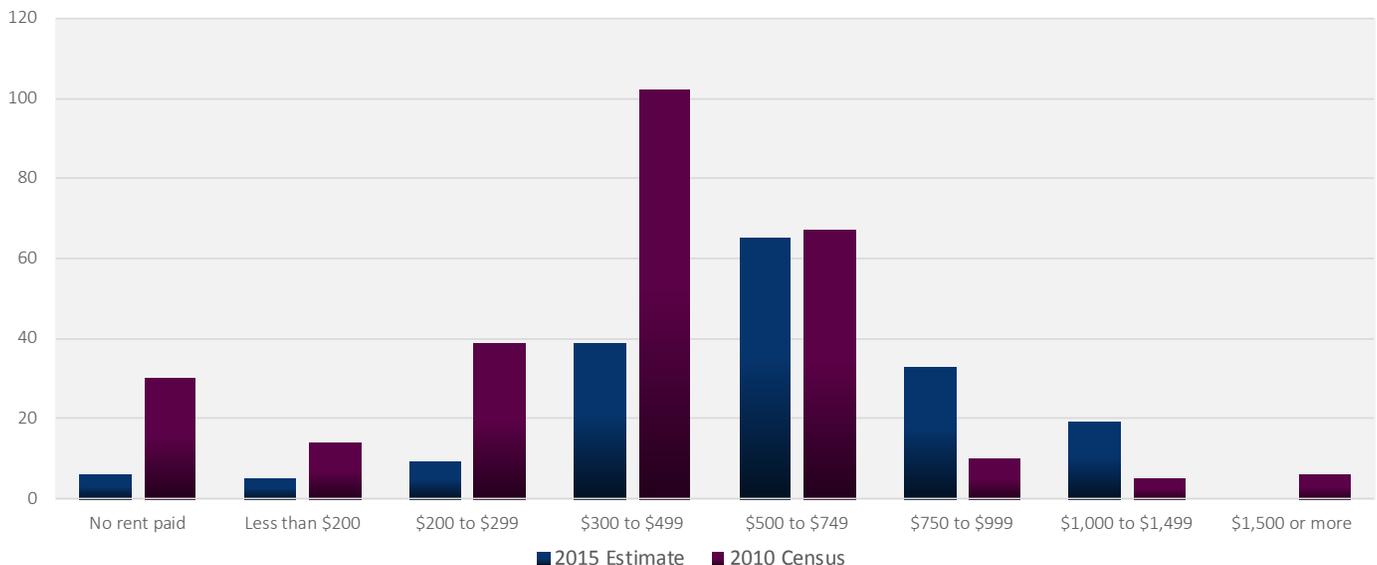
	2015 Estimate
Vacant for Rent	1.02%
Vacant Rented	1.14%
Vacant for Sale	2.29%
Vacant Sold	0.00%
Vacant Vacation	1.91%
Vacant Other	6.35%

Source: US Census Bureau

## Monthly Rent

From the 2010 Census to the 2015 American Community Survey estimates, there have been a large number of changes within the amount of rent paid within Stuart. In the 5 year period, the largest difference is noticed in the number of units that are paying \$300-\$499. Over 60 units fewer in 2015 than in 2010 now pay this monthly rent. There has been an increase in the number of units which are paying more for rent. The number units who were paying \$750-\$999 and \$1,000-\$1,499 have doubled in the past 5 years. Comparing Stuart’s rent to both Adair and Guthrie Counties and the State of Iowa shows that Stuart has a higher median rent.

**Figure 13: Monthly Rent 2010, 2015**



Source: US Census Bureau

Table 11: Monthly Rent, 2015

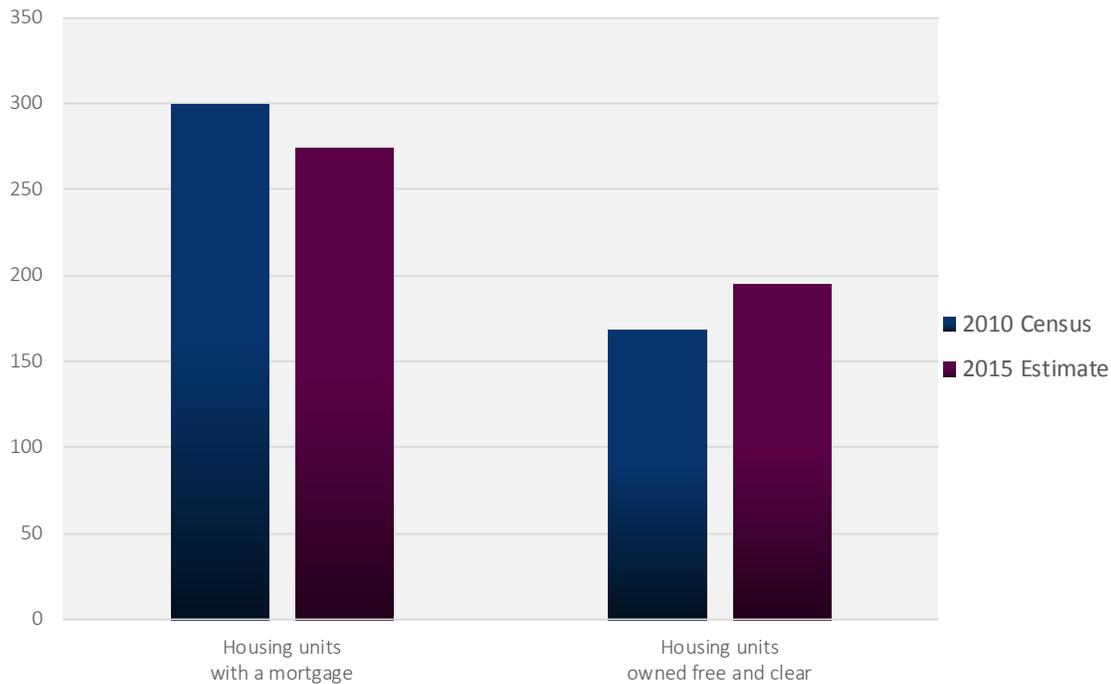
	Stuart	Adair County	Guthrie County	Iowa
Occupied units paying rent	170	659	705	324469
Less than \$200	2.94%	0.91%	2.55%	1.67%
\$200 to \$299	5.29%	10.93%	3.40%	4.14%
\$300 to \$499	22.94%	31.11%	24.54%	16.06%
\$500 to \$749	38.24%	38.24%	46.38%	37.50%
\$750 to \$999	19.41%	15.33%	15.46%	23.90%
\$1,000 to \$1,499	11.18%	1.52%	7.38%	12.90%
\$1,500 or more	0.00%	1.97%	0.28%	3.83%
Median	\$711	\$552	\$591	\$689

Source: US Census Bureau

### Ownership Status

Since 2010 there has been a slight increase in the number of housing units which are owned free and clear. The increase in this has led to a slight decrease in the number of units which have mortgages. Of the owner-occupied units in Stuart, 58.42% have a mortgage. This number is slightly higher than both Adair (49.48%) and Guthrie (52.93%) Counties, but lower than the State of Iowa (61.23%). In all but Adair County, the percentage of owner-occupied units is higher than the percentage of those owned free and clear.

Figure 14: Ownership Status 2010, 2015



Source: US Census Bureau

Table 12: Ownership Status, 2015

	Stuart	Adair County	Guthrie County	Iowa
Owner-Occupied Units	469	2,484	3,634	883,808
Housing units with a mortgage	58.42%	49.48%	52.39%	61.23%
Housing units owned free and clear	41.58%	50.52%	47.61%	38.77%

Source: US Census Bureau

## Housing Conditions

A windshield survey was conducted in November 2016. This survey evaluated each housing property within the city limits of Stuart based on predetermined criteria which can be found in the appendix. The windshield survey evaluated 613 residential structures within the city limits. Only 2.45% of the homes within Stuart were surveyed to be new or in excellent condition (rank 1). Rank 5 houses were considered deteriorated or dilapidated and there were only two properties within the city which met this criteria. The majority of the city's homes (59.87% or 367 structures) were surveyed to be fair (rank 3). These homes need mostly cosmetic repairs or modernization, but the main structure of the home is sound. The map below shows the average housing condition by census block.

Map 1: Housing Condition By Census Block, 2016

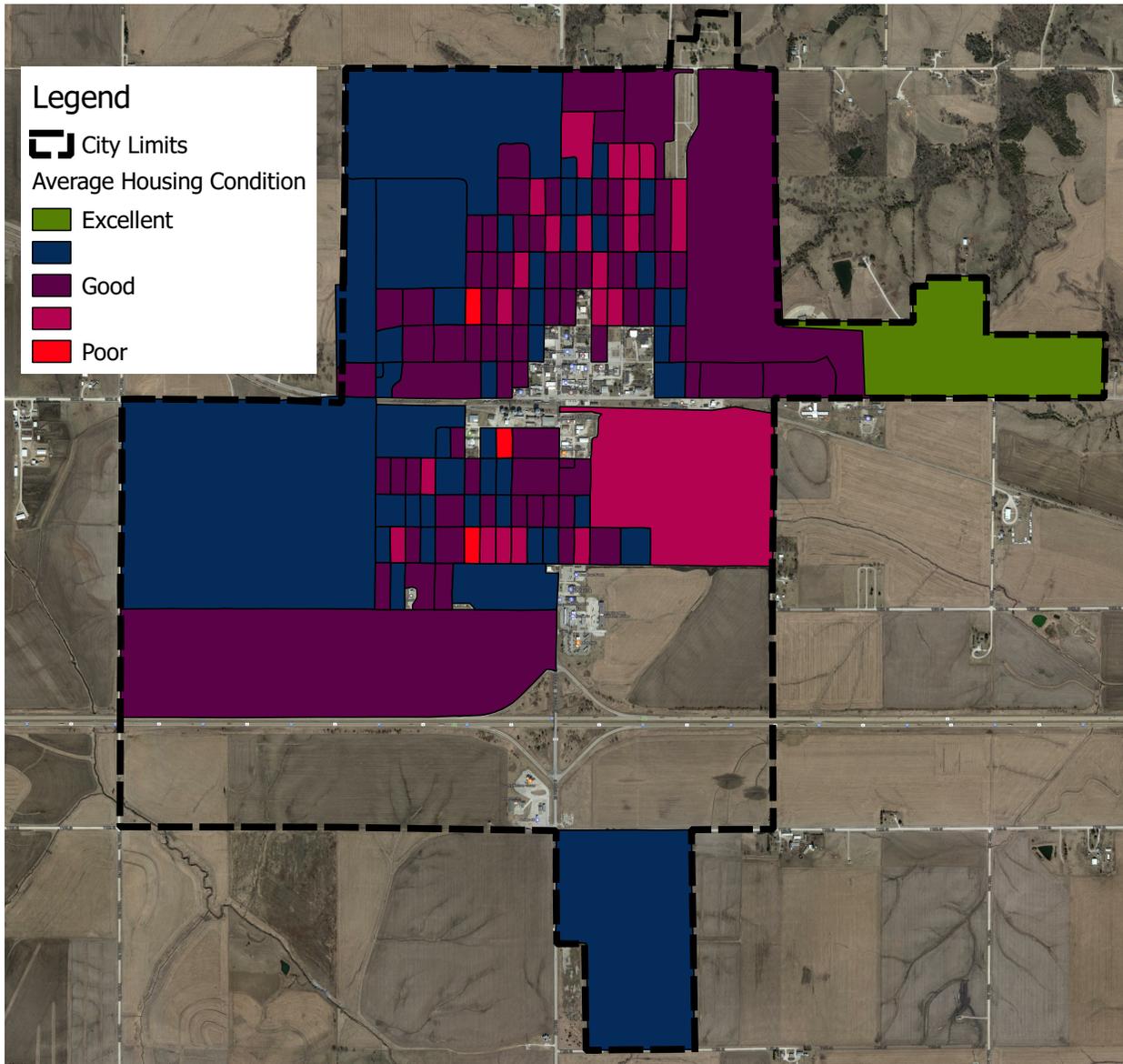


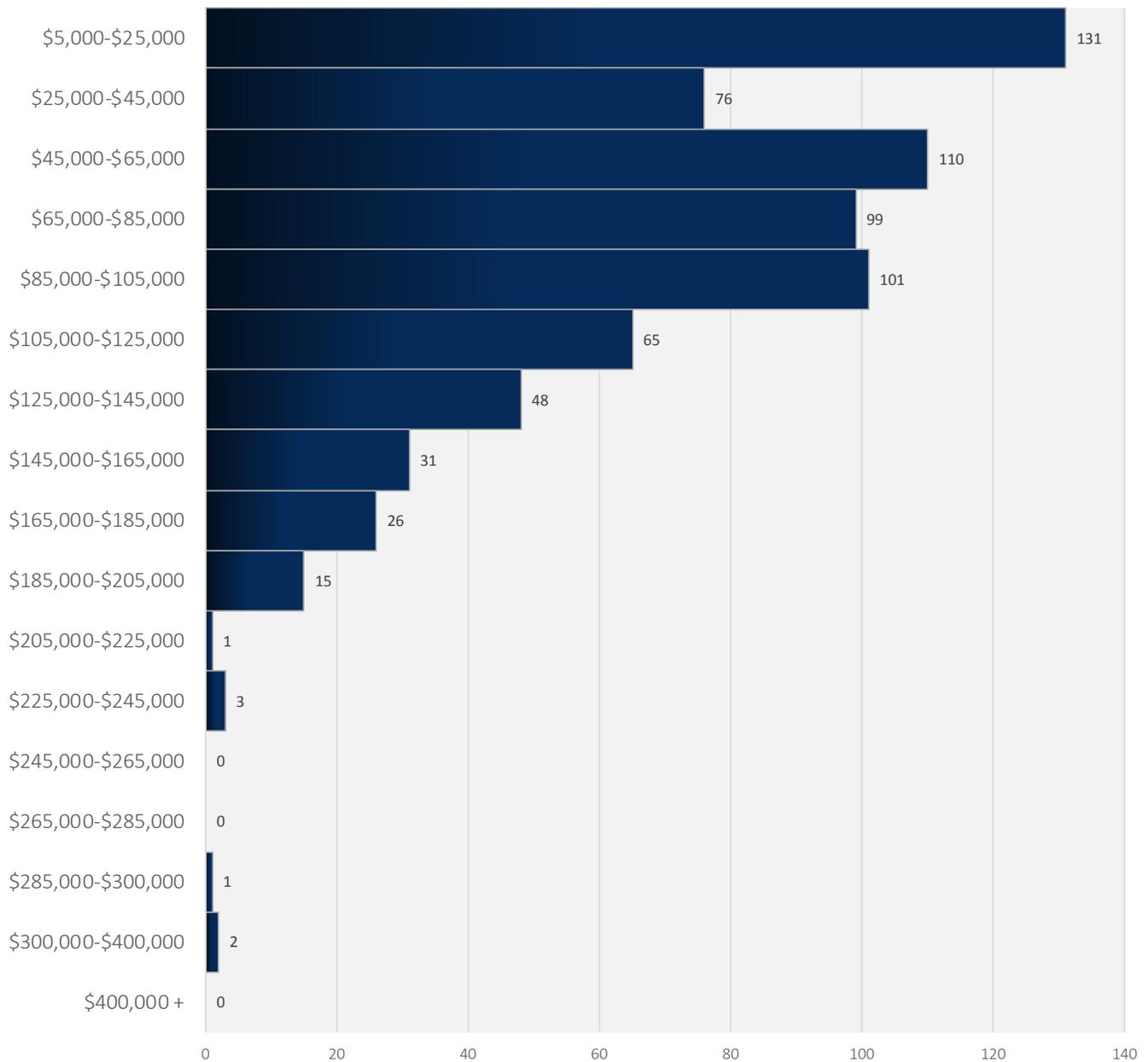
Table 13: Housing Conditions, 2016

Rank	Number of Properties	Percentage
1	27	4.32%
2	179	28.64%
3	367	58.72%
4	50	8.00%
5	2	0.32%

## Housing Values

There are 709 housing units within 613 residential structures within Stuart. The assessed values for these units range from \$5,000 to over \$354,000. Nearly 18.5% of the residential units within Stuart are assessed between \$5,000-\$25,000, 15.5% are assessed between \$45,000-\$65,000, and approximately 28% of the homes are valued between \$65,000-\$105,000. The complete breakdown of the assessed value of housing units in Stuart is shown below.

Figure 15: Assessed Values of Housing Inventory, 2015



Source: Adair County Assessor,  
Guthrie County Assessor

## Structural Age

There have been new builds within Stuart within the past three years, but these are not recognized in the American Community Survey estimates. Of the homes that were recognized in the 2015 American Community Survey, 37.4% of Stuart's residential structures are 78 years or older. Older homes do not necessarily mean a poor quality home, but modern homes used updated construction techniques as well as more energy efficient materials. Potentially hazardous materials can be found in both new and old homes, but older homes are more likely to have asbestos and outdated electrical systems which pose some of the largest threats.

**Table 14: Year Residential Structure was Built, 2015**

	Stuart	Adair County	Guthrie County	Iowa
Built 2014 or later	0.00%	0.00%	0.17%	0.13%
Built 2010 to 2013	0.51%	0.90%	0.59%	1.69%
Built 2000 to 2009	7.63%	7.73%	10.82%	11.83%
Built 1990 to 1999	8.52%	6.84%	10.71%	10.87%
Built 1980 to 1989	7.38%	6.07%	11.01%	7.19%
Built 1970 to 1979	23.28%	15.28%	14.98%	14.79%
Built 1960 to 1969	5.73%	8.12%	6.78%	10.62%
Built 1950 to 1959	4.96%	9.40%	5.66%	10.60%
Built 1940 to 1949	4.58%	7.65%	5.49%	5.75%
Built 1939 or earlier	37.40%	38.02%	33.79%	26.54%

Source: US Census Bureau

### Future Housing Demand

The projection of future housing units must be based on the expected rate of growth and the conditions of existing housing and other population characteristics. The following table calculated the potential future populations out to 2030 by different percentages.

**Table 15: City of Stuart Future Housing Demand Forecast**

Approximate Yearly Assumed Growth Rates	No Growth	1%	2%	3%	4%	5%
2030 Population Projection	1,602	1,823	2,072	2,352	2,667	3,020
Minus People Living in Group Quarters (1.9% of city population)	30	35	39	45	51	57
Equals Population to be Housing 2030	1,572	1,788	2,033	2,307	2,616	2,963
Divided by Persons Per Household (2.21)	1,572/2.21	1,788/2.21	2,033/2.21	2,307/2.21	2,616/2.21	2,936/2.21
Equals Total Housing Units Needed	711	809	920	1,044	1,184	1,341
Plus Desired Vacancy Rate of 5%	36	40	46	52	59	67
Plus Replacement Housing	52	52	52	52	52	52
Equals Required Number of Housing Units	799	902	1,018	1,148	1,295	1,460
Minus Available Number of Housing Units (2010 Census figure)	746	746	746	746	746	746
Equals Total Number of New Housing Units Needed in City for the Year 2030	53	156	272	402	549	714
Minus Total Number of New Housing Units Built in Stuart 2010-2016	4	4	4	4	4	4
Equals Total Number of Housing Units Needed in the City for the Year 2030	49	152	268	398	545	710
Number of New Units Required Per Year from 2017 to 2030 to meet Demand	4	12	21	31	42	55

Population estimates are very difficult to project and often cannot account for social and/or economic changes that are presently occurring which leads estimates to be just that, estimates. The following table illustrates the number of new housing units by type needed in 2030. The following table illustrates the number of new housing units by type needed in 2030 using the no growth population of 1,602. If the population of Stuart is 1,602 in 2030, 49 new housing units will need to be added to accommodate the population growth.

**Table 16: New Housing Unit Demand by Type in 2030**

Type of Housing Unit	Number of New Housing Units
Single Family Owner-Occupied Units	35
Multi-Family Renter-Occupied Units	14

# SWOT Analysis



## Strengths

Stuart's city council has been and continues to be progressive. Their choices for projects to enhance the city's housing stock as well as economic enhancements are starting to change the way Stuart works on a day-to-day basis.

Stuart's downtown is taking steps towards renovation which can be important when looking to attract new businesses to the community. The facades and sidewalks of many downtown businesses have been updated and repair which has led downtown Stuart to become more walkable and inviting to those visiting. The streets downtown have also been redone to improve the overall appearance of the area and improve the experience for those who utilize the area.

There are a number of options for those looking to locate in Stuart or relocate within the city. There are homes which showcase the city's historical character as well as undeveloped lots for homeowners to build a home from their own image.

There is a large number of owner-occupied units throughout the city. These homes are sized and valued for all income levels. Some of these homes are "fixer-uppers" which allow for the homeowner to make changes to the interior of the home but keep the main structural work intact, while other homes within the city are "move-in ready".

There is land available in the new subdivision located on the northeast side of available for new construction. This subdivision has recently become home to 17 single family households, and there is room for more to be built. Aside from the new subdivision, there are a number of infill lots scattered throughout the city which could be developed into new single family or multi-family homes. Further diversifying the city's housing stock could be completed through developing these lots.

Stuart's proximity to Des Moines allows those who want to live in a small town and work in the metro the option to choose Stuart. There are positions for those who want to live and work within the city.

The new West Central Valley High School as well as the newly renovated elementary and middle schools allow

for the city to offer updated educational facilities for the students who attend them. Updated facilities are a vital part of the educational system as teaching styles and requirements are constantly evolving.

## Weaknesses

Many individuals and families, when looking to move, want to move near or within the same town where they are going to work. Stuart currently does not have a large employer, or an employer looking to immensely expand their operation within the city to attract new residents. This lack of large employer could potentially be the result of a lack of or limited workforce.

The City wants to attract young talent and new residents. The city's lack of diverse retail, dining, and entertainment options make attracting the targeted demographics more challenging. More and more, families who work and have children require child care options. Stuart currently has in-home day cares, but these are all full. This creates additional hurdles for families with children to choose Stuart.

Recreational options are increasingly becoming more important to individuals when looking to relocate to a new city. Stuart's lack of walking trails and bike paths as well as the condition of many of the city's sidewalks is not necessarily a huge item for every individual, but can be an item which may sway potential residents one way or another.

Many people, while they like the small town atmosphere, find that there are limitations to what can be offered within and to these towns. There seems to be a lack of county support from either county to the City. A senior center within the city would be beneficial for the seniors to have a place to go and socialize, but being a smaller town, the amount of extra funds as well as number of people which the center would serve are limited.

## Opportunities

The City of Stuart has many opportunities to offer both residents and businesses which may be looking to locate within the city.

For homeowners who value being involved within their community, there are a wide variety of options

available to those who reside in Stuart. For those looking to build not only relationships, but a home within Stuart, there are lots and options available to assist those who want to build an affordable home.

The housing stock within Stuart has a large variety of options to offer those who are looking to moving to the city. There are homes available which would be considered “move in ready” as well as some which may need major rehabilitation, along with every step in between.

Stuart has a wide variety of buildings and land available for entrepreneurs to purchase or lease while getting their business up and running. For companies which already have a base and are looking to expand or relocate within Stuart, there is a workforce available if they can pay a decent wage.

The City is open to bringing new businesses into Stuart to diversify the options available retail, dining, and entertainment. Being able to bring new businesses into town for these outings would allow for more Stuart residents to spend their money within the City.

As recreation becomes an increasingly important item, there are a few opportunities that Stuart could capitalize on to improve the city’s recreation options. The city’s aquatic center could be expanded to provide new options for families and children to play with or on while visiting the pool. The city’s rec center’s skating rink also has room for expansion/improvement. It is important for the city to have a variety of recreational activities to allow everyone the chance to get out and stay active.

## Threats

The amount of dilapidated homes within the city is seen as one of the biggest threats Stuart is facing. These dilapidated homes lower the overall quality of the city’s housing stock. These dilapidated properties limit what the city can do with the surrounding properties. Many people will not build a new home next to a poor looking house. Some of the available infill lots are located next to dilapidated homes, and will most likely sit empty until action is taken to either demolish or rehabilitate the dilapidated home.

To fix up these dilapidated properties would cost homeowners a large amount of money. Fixing them though, would save the occupants a substantial amount on their utility bills because the city has higher utility rates than a number of comparable cities.

While a number of rental units within the community can be seen as a positive, too many rentals pose threats to not only the housing stock, but the community in general. Rental properties can be owned by individuals who do not live within the city. This can cause properties to receive little to no maintenance which leads to the units deteriorating at a faster rate than they would if they receive regular maintenance. Another issue with too many rental units is that renters have nothing major, like a mortgage, holding them to the community. They can up and leave with very little notice.

The City’s location to the Des Moines metro is viewed to be a strength and a threat. The location allows for Stuart’s residents to have easy access to the amenities which can only be found in a larger city, but also is close enough that people may decide to travel to the metro for their retail, dining, and entertainment outings. The decrease in gas prices has made traveling to the metro even more financially feasible.

City officials and community residents have ideas for projects which would help rehabilitate the community. These projects sometimes require outside funding which may be available from the county, but the competition for the funds the county is steadily growing, limiting the amount of funds Stuart receives.

This page left intentionally blank.

# Available Programs



## **Habitat for Humanity Homeownership Program**

Habitat for Humanity partners with qualified families and individuals to help them purchase new construction and previously-owned homes. The program lends aid to families who meet income requirements as well as a need for housing.

### **Rock the Block**

Rock the Block is provided by Habitat for Humanity and is an initiative which provides the opportunity for homeowners, organizations, volunteers and Habitat for Humanity to work together in assisting low-income residents with minor repairs to their homes. Qualifying homes may receive critical home repairs (interior or exterior work performed to help with critical health, life and safety issues, or code violations), weatherization (interior or exterior work to an existing home based on a comprehensive energy audit and a resulting defined scope of work) and home preservation (exterior work including replacement of materials to maintain good or sound conditions).

For more information contact: Heart of Iowa Habitat for Humanity at 515-432-1168 or [director@hfhbg.org](mailto:director@hfhbg.org). The Habitat for Humanity which serves Stuart is located at 720 Story Street, Boone, IA 50036.

## **Section 8 Housing**

Region XII Housing Authority is the administrative body for the Section 8 Housing Choice Voucher Program for the City of Stuart. This program helps provide rental assistance for low income families. The program requires renters to pay between 30 and 40 percent of the rent, and the housing authority forms a contract with the landlord to pay the difference directly to the landlord on behalf of the family. To be eligible for this program, rental units must meet HUD's standards safe and sanitary living conditions. Aside from the Section 8 program, the housing authority offers low income housing programs for those who meet program guidelines.

For more information contact: Region XII Housing Authority at 712-792-5560 or [rgnxiha@qwestoffice.net](mailto:rgnxiha@qwestoffice.net). Region XII Housing Authority is located at 320 East 7<sup>th</sup> Street, Carroll, IA 51401.

## **Community Development Block Grant**

The Community Development Block Grant Program (CDBG) through the Iowa Economic Development Authority (IEDA) provides rehabilitation assistance for owner-occupied housing units. This program aims to assist households that meet the income requirements. The CDBG program is designed to rehabilitate homes to ensure the unit meets IEDA Quality Standards. The city applies and can potentially have 6 projects funded with \$24,999 available for each project. The applications for this grant program are due in January annually and require city and other local match.

For more information contact: Karla Janning, Housing Programs Coordinator at Region XII COG at 712-792-9914 or [kjanning@region12cog.org](mailto:kjanning@region12cog.org).

## **New Opportunities**

### **Weatherization**

The Weatherization Program aims to reduce energy costs for low-income families by improving the efficiency of their homes at no cost to the family. This program provides energy efficiency through insulating attics and sidewalls, air sealing, furnace and water heater replacements, minor repairs, as well as health and safety measures.

### **Energy Assistance**

The Low-Income Home Energy Assistance Program (LIHEAP) is a federally-funded program that has been established to help qualifying low-income Iowa homeowners and renters pay for a portion of their primary heating costs for the winter heating season. By doing so, you can reduce the risk of health and safety problems (such as illness, fire or eviction). The assistance is based on household income, household size, type of fuel, and type of housing. Your application for energy assistance is also an application for weatherization of your home.

For more information contact: Rhonda Huggins, Guthrie County Family Development Center Coordinator at 641-747-3845 or [rhuggins@newopp.org](mailto:rhuggins@newopp.org). The Guthrie Center Family Development Center is located at 2002 State Street, Suite 2, Guthrie Center, IA 50115.

## HOME Down Payment Assistance

The HOME Down Payment Assistance program aims to provide decent, affordable housing to lower-income households, strengthen the ability of state and local governments to provide housing, and leverage private sector participation. This program helps potential home buyers. The City of Stuart currently has funds available to assist with new construction down payment assistance for qualified households.

For more information contact: Karla Janning, Housing Programs Coordinator at Region XII COG at 712-792-9914 or [kjanning@region12cog.org](mailto:kjanning@region12cog.org).

## Region XII Revolving Loan Funds

Loans are available to income-qualified homeowners in any of Region XII's member communities (which Stuart is a member community) for down payment assistance and/or home repairs to eliminate health and safety hazards including windows, doors, roofs, furnaces, etc.

For more information contact: Karla Janning, Housing Programs Coordinator at Region XII COG at 712-792-9914 or [kjanning@region12cog.org](mailto:kjanning@region12cog.org).

## Housing Trust Fund

### COG Housing Trust Fund

The COG Housing Trust Fund can assist potential homeowners located within Stuart on the Guthrie County side with down payment assistance and/or rehabilitation. This assistance can be in the form of a loan, grant, or a half grant half loan. The form of assistance is income based and participants of this program can receive up to \$10,000.

For more information about the COG Housing Trust Fund contact: Karla Janning, Housing Programs Coordinator at Region XII COG at 712-792-9914 or [kjanning@region12cog.org](mailto:kjanning@region12cog.org).

### Southern Iowa COG Housing Trust Fund

The Southern Iowa COG Housing Trust Fund, Inc. (SICOGHTF) serves the part of Stuart which is located within Adair County. The trust fund can assist the City of Stuart with CDBG match, Homebased Iowan grants, infrastructure for new housing developments, lot clearance for construction, and teacher housing. The SICOGHTF can assist homeowners within Stuart/Adair County as well. The trust fund can assist

homeowners with weatherization, down payment assistance, new construction down payment assistance, purchasing housing for the mentally disabled, emergency repair program, and small repairs for the elderly.

Other miscellaneous things the trust fund can do are senior living complex renovations and refinancing. And general relief programs for the counties which it serves.

For more information about the SICOGHTF contact: Timothy Ostroski, Executive Director at Southern Iowa COG at 641-782-8491 or [ostroski@sicog.com](mailto:ostroski@sicog.com). Southern Iowa Council of Governments is located at 101 East Montgomery Street, Creston, Iowa 50801.

## IFA Workforce Housing Loan

The Iowa Finance Authority (IFA) will provide financial assistance in the form of a repayable loan to cities and counties that demonstrate a need for additional workforce rental housing for Iowans as a result of employment growth within the local unit of government's jurisdictional boundaries. Only cities and counties in Iowa are eligible applicants for Workforce Housing Loan Program assistance.

For more information contact Carolann Jense, Chief Programs Officer at IFA at 515-725-4955 or [carolann.jensen@iowa.gov](mailto:carolann.jensen@iowa.gov).

## IEDA Workforce Housing Tax Credit Program

This program provides tax benefits to developers to provide housing in Iowa communities, focusing especially on those projects using abandoned, empty or dilapidated properties. The tax incentives include a refund of sales, service or use taxes paid during construction. Developers may receive a state investment tax credit of up to 10% of the investment directly related to the construction or rehabilitation of the housing. The tax credit is based on the new investment used for the first \$150,000 of value for each home or unit. This tax credit is earned when the home or unit is certified for occupancy and can be carried forward for up to five additional years or until depleted, whichever occurs first.

For more information contact Steven Benne, IEDA Project Manager at 515-725-3066 or [whtip@iowaeda.com](mailto:whtip@iowaeda.com).

## Federal Home Loan Bank (FHLB)

### **Competitive Affordable Housing Program**

The Competitive Affordable Housing Program encourages partnerships between member financial institutions and local housing providers to secure funds for the purchase, construction or rehabilitation of affordable homeownership or rental housing units. Grants are available to sponsors including nonprofits, governments, housing authorities and other qualifying organizations.

### **Down Payment Programs**

This program aims to help families achieve homeownership by providing down payment and closing cost assistance to eligible home buyers.

For more information contact the Des Moines FHLB at 800-544-3452.

## USDA

### **Single Family Housing Guaranteed Loan Program**

This program assists approved households the opportunity to own dwellings as their primary residence in eligible areas. Applicants may build, rehabilitate, improve or relocate a dwelling. Funds may be used towards reasonable closing costs as well as repairs and rehabilitation.

For more information contact Mary Beth Juergens, Iowa Housing Programs Director for the USDA at 515-284-4667 or rd-grhia@ia.usda.gov.

# Action Plan



The intent of this housing needs assessment is to evaluate the city's housing stock and focus on areas which require attention. Through the process of this assessment, some areas have become focal points through discussions, community surveys, and analyzing data. After discussions with members of the steering committee about the issues the data presented and taking community input into consideration, the goals on the following pages were determined. The next few pages include the city's action plan for its housing stock, as well as the tasks which should be implemented towards completing these goals. Each action has a more specific intended goal which is included as well.

### **Funding/Potential Partners Acronyms:**

CDBG- Community Development Block Grant Program  
COGHTF- COG Housing Trust Fund  
FHLB- Federal Home Loan Bank  
Habitat- Habitat for Humanity  
HUD- U.S. Department of Housing and Urban Development  
IEDA-Iowa Economic Development Authority  
IFA- Iowa Finance Authority  
MWP- Midwest Partnership Development Corporation  
REAP- Resource Enhancement and Protection (Iowa DNR)  
Region XII- Region XII Council of Governments  
Region XII RLF- Region XII COG Revolving Loan Funds  
Region XII HA- Region XII Housing Authority  
RISE- Revitalize Iowa's Sound Economy Local Development Grant Program  
SICOG- Southern Iowa Council of Governments  
SICOGHTF- Southern Iowa COG Housing Trust Fund  
USDA RD- United States Department of Agriculture Rural Development  
USDA CC- USDA Community Connect Program

# Goal #1: Improve the owner-occupied housing stock

	<b>Partners</b>	<b>Funding Sources</b>	<b>Results</b>
Encourage homeowners to take initiative towards rehabilitating their homes.	Habitat, Region XII	SICOGHTF, CDBG, COGHTF, Habitat, IFA, IEDA, USDA RD	-Financially assist homeowners with rehabilitation -A rejuvenated housing stock with more quality housing options
Verse city officials, bankers and realtors of the available programs, who is eligible, who to contact for more information, and how to assist potentially eligible clients with applications.	Local Banks, Region XII	Participants, City of Stuart	-Bankers and realtors could assist with the filling of program spots -More spots utilized increases the overall condition of Stuart's housing stock
Continually seek and apply for grants to assist with upgrading/rehabilitating the city's housing stock	Region XII	IEDA, IFA, USDA RD, SICOGHTF, COGHTF, Region XII RLF	-Assistance is primarily given to LMI families who otherwise may not be able to afford the renovations
Hold informational sessions on the programs which are available to the public	Region XII, Habitat	Participants, City of Stuart	-Increased participation in the available programs increases the overall quality of Stuart's housing stock

## Goal #2: Increase homeownership

	Partners	Funding Sources	Results
Utilize the city's new construction DPA program (Assist those who may not be financially able to put a down-payment towards a home)	Region XII COG	Iowa Finance Authority, City of Stuart (Program Match)	The program can assist up to 5 first-time homebuyers with assistance purchasing a new-build home
Hold homeownership seminars to educate potential homebuyers of the responsibilities of owning a home	Local bankers, Habitat, Realtors, Region XII	Participants	-Educate first-time homebuyers with the knowledge necessary to understand how to purchase a home -Create educated homebuyers who understand what it takes to own and maintain a home (ex- property taxes, homeowners insurance)
Increase the city's available housing stock	Local developers	Private funds, IEDA, IFA	-New homes attract new families to the area -As households move into new homes, their previous home becomes available to a different household, potentially a previous rental household
Continually seek and apply for grants which would assist with increased homeownership city-wide	Region XII COG	SICOGHTF, IFA, Habitat, Region XII RLF	-Homeownership creates a more stable population and living situation for those within the community

## Goal #3: Improve the renter-occupied housing stock

	Partners	Funding Sources	Results
Encourage landlords to rehabilitate outdated/dangerous properties with incentives.	Local landlords	Property tax incentives, Region XII RLF	-Updated/rehabilitated properties would be able to charge a higher rent since the property is more energy efficient and poses to threats to the tenants' safety -Rehabilitated units would increase the property's value, increasing the taxes collected from it
Support Section 8 Housing Choice Voucher Program to benefit lower-income families seeking affordable rental housing.	Region XII HA, Local landlords	Region XII HA	-Units which participate in Section 8 are required to meet certain housing standards, potentially increasing the quality of the unit -Providing housing for these families could attract the workforce the city is looking for
Increase the city's available rental stock.	Local developers, local landlords, local banks	Private funds, IEDA tax credits, IFA Workforce Housing Loan	-Filling the shortage of rental properties could be the attraction people need to move to Stuart

## Goal #4: Promote Stuart

	Partners	Funding Sources	Results
Improve Stuart's overall curb appeal.	Habitat, City of Stuart	Habitat, code enforcement	-Increased curb appeal improves visitors' first impressions, increasing the chances of them deciding to live in Stuart
Evaluate and determine targeted demographics the city wants to attract and then market the city to those individuals.	Realtors	Tax incentives	-Targeting the right locations and demographics would potentially attract more people to Stuart

## Goal #5: Explore/develop economic opportunities

	Partners	Funding Sources	Results
Attract a commercial day care.	MWP	Private funds	-Attracting a new day care would open more spots for childcare within the City, allowing for more families to utilize childcare within Stuart
Seek out improvements to make Stuart more attractive to potential businesses.	MWP	RISE, USDA CC, TIF	-Being able to diversify the city's economy would make the economy more stable
Provide incentives to businesses who move to Stuart.	MWP	Property tax incentives, RDC Loan	-Incentivizing businesses when they move to the area makes it an easier transition -The incentives make Stuart more attractive than cities that do not provide incentives for moving to their city
Improve/diversify the amenities the city has to offer.	DOT, Region XII	DOT, REAP, Region XII Transportation Alternatives Fund	-Improving the amenities the city has to offer could attract new demographics to the community -Developing a bike trail that could connect to a more major trail system would allow for Stuart to become a destination for day trips on bicycle

# Appendix



# Table of Contents

Windshield Survey Ranking Criteria.....41

Housing Survey Results.....42

Workforce Housing Tax Credit Information.....57

*Adair County Laborshed*.....58

*Guthrie County Laborshed*.....62

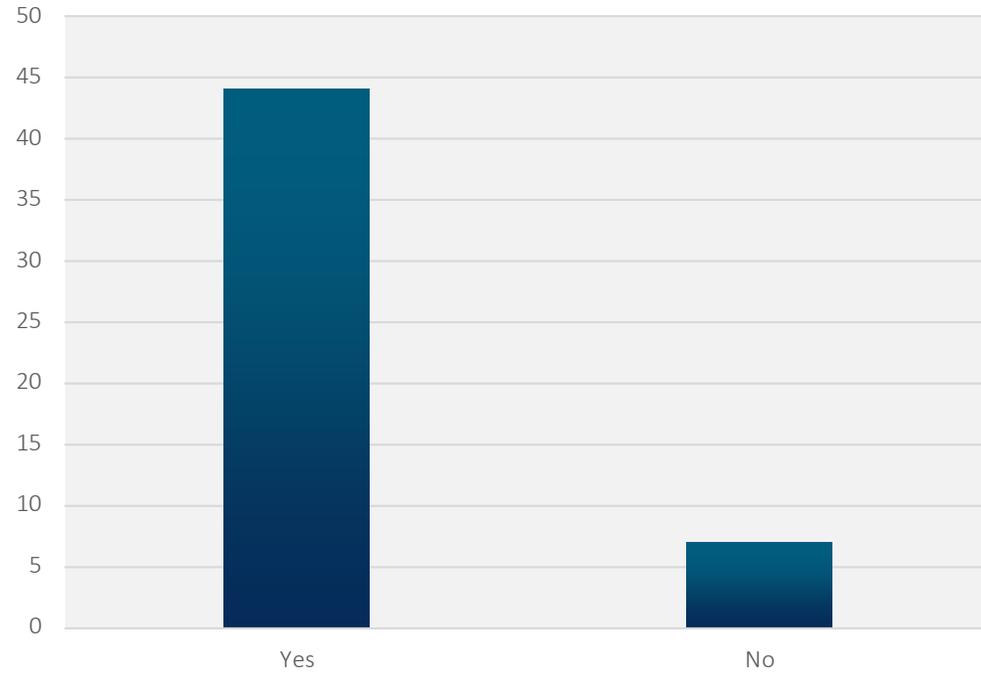
# Region XII Council of Governments

## Housing Windshield Survey Ranking Criteria

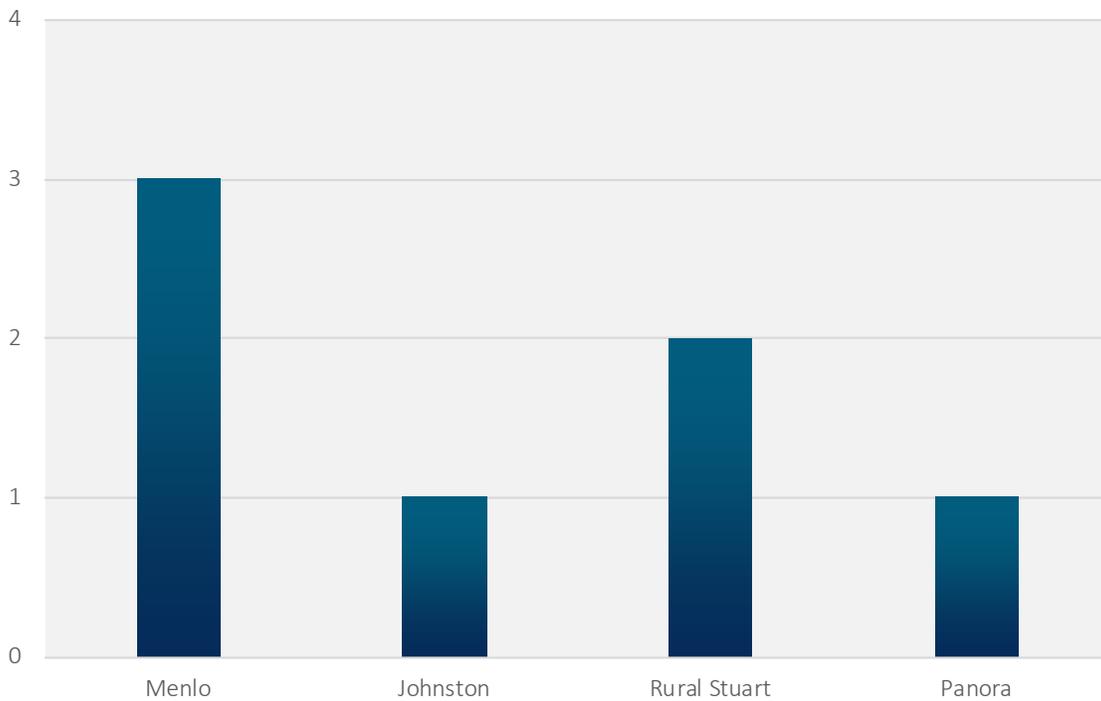
1. Excellent/New. A structure that is under construction, recently completed, or if older, has been completely renovated so that effectively, it is a new home. “Completely” renovated means new windows, siding, roof, landscaping, doors, and other modern improvements. Most of the homes in this category will be almost brand new or less than ten years old.
2. Good. A structure which although somewhat older, has been carefully maintained. The structure is sound, and improvements have been made in the past ten years. Home may show some minor signs of wear, although none that would necessarily need to be addressed right now. An example would be an older, remodeled home with the original windows, although they have been maintained (painted regularly, newer storm windows).
3. Fair. On these homes, mostly cosmetic repairs and modernization improvements are necessary, but the main structure of the home is sound. Homes may need new shingles, paint, windows, landscaping, etc. The foundation of the home is sound, as well as the general structure, which shows no signs of rotting supports, joists, etc. These homes would be considered good “fixer-uppers” for most people.
4. Poor. These structures, although currently occupied, are in need of major attention. In addition to the need for cosmetic repairs (like those of the #3 homes), homes in this category need major foundation and other structural repairs. Structures are not level or plumb and exhibit signs of sagging, settling, etc. Because these homes are usually occupied and have been somewhat fixed up, they are not yet to the point of needing demolition. However, rehabilitation may cost more than that which is economically feasible.
5. Dilapidated. These homes are often abandoned and rehabilitation is not feasible. Homes are unsightly and a general nuisance. Demolition is necessary.

# City of Stuart Housing Survey Results

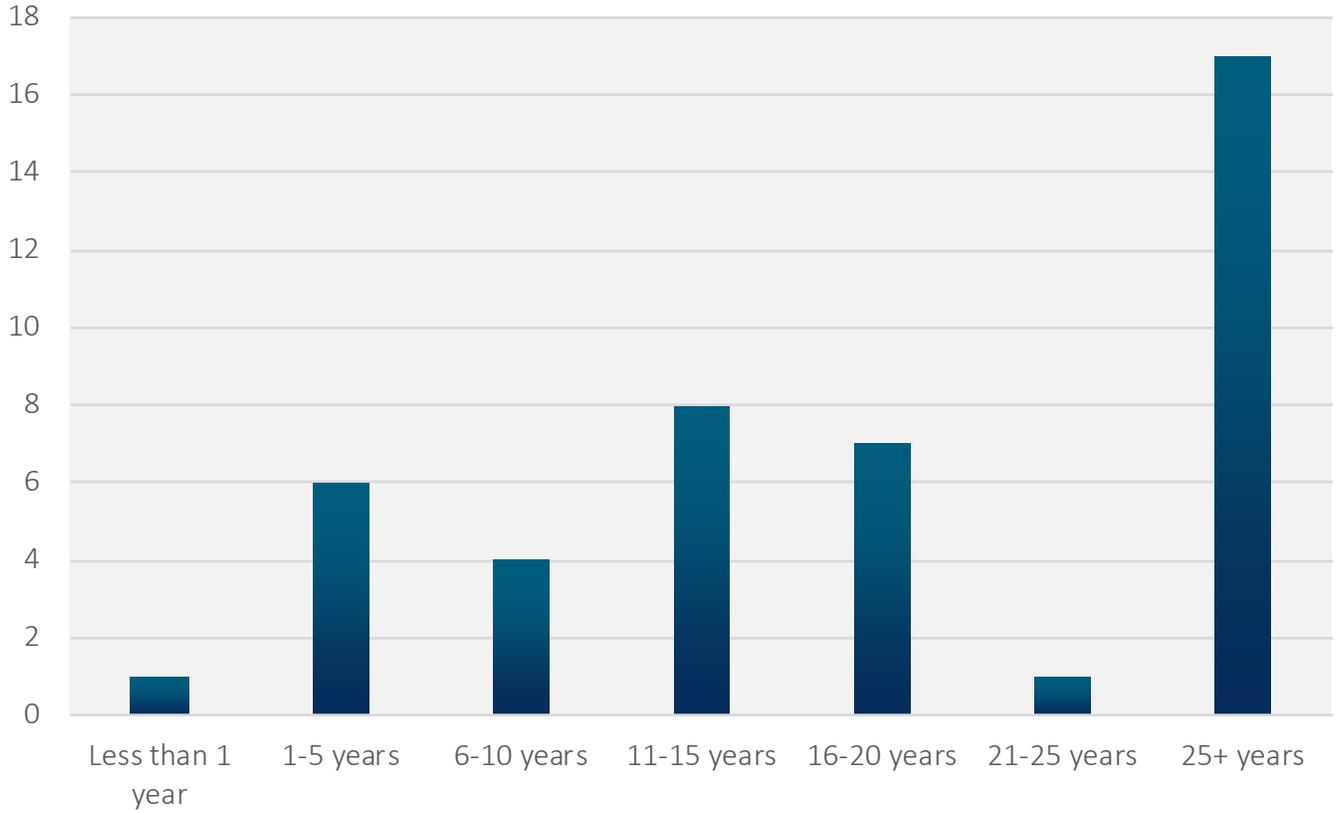
## 1. Do you live in the City of Stuart?



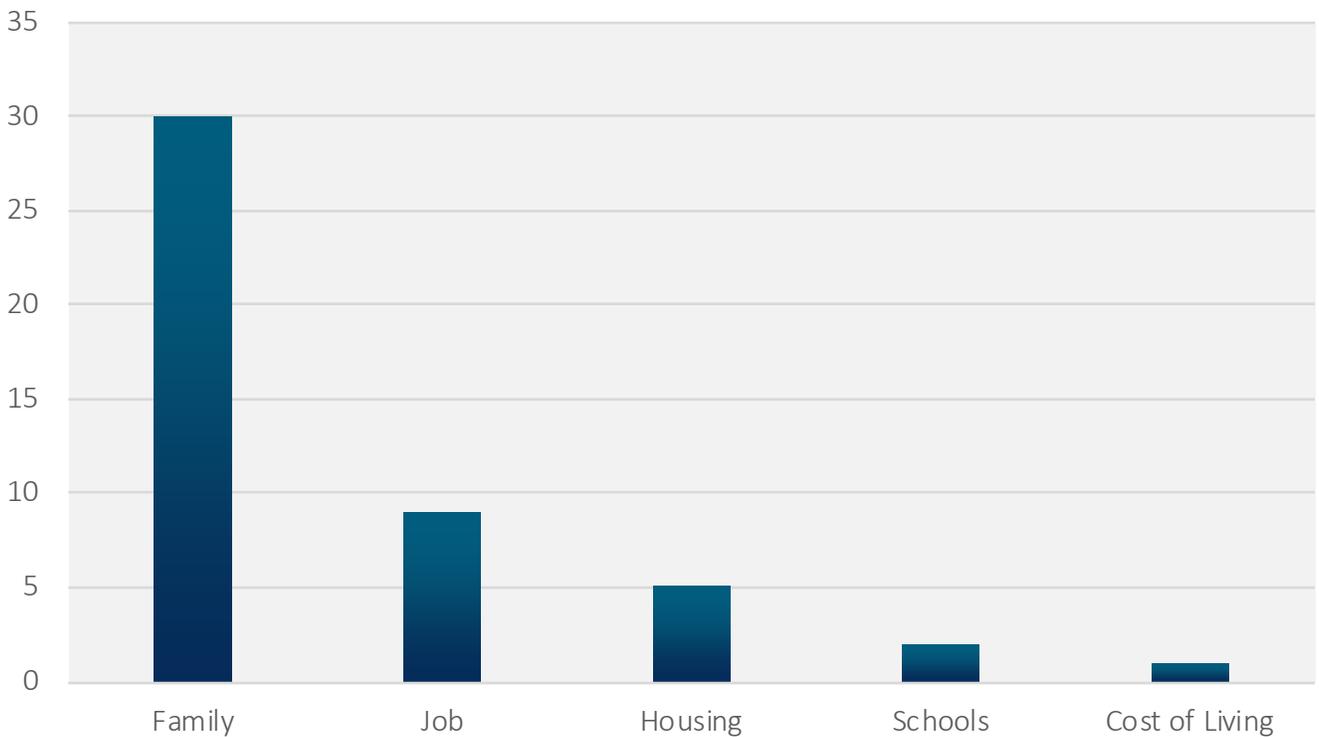
## 2. If you answered “no”, in which city do you reside?



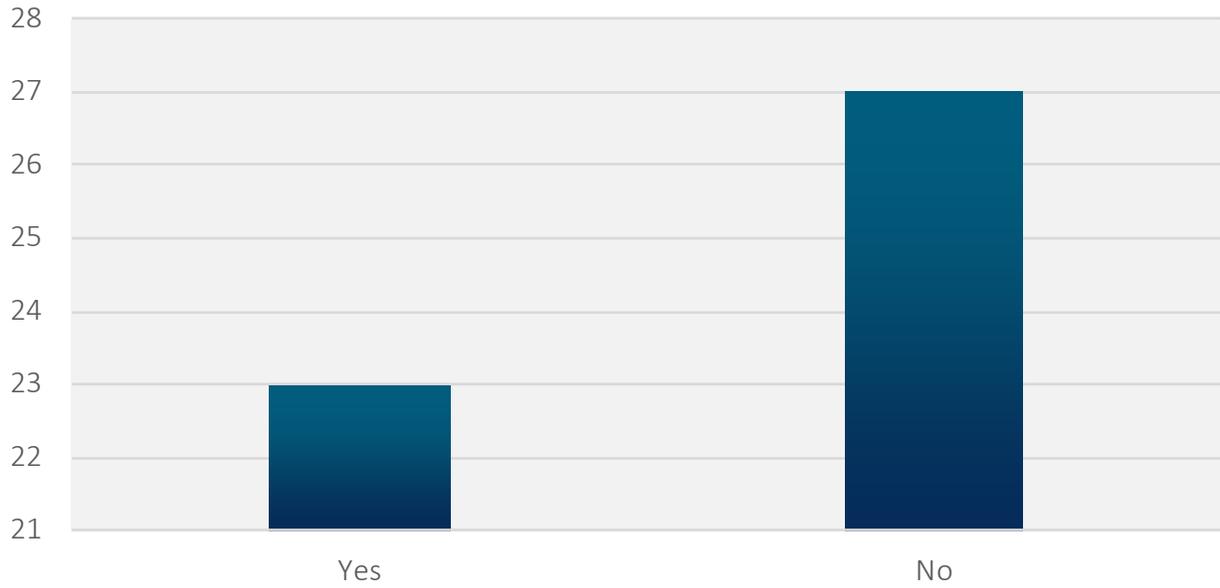
### 3. If you answered “yes” to 1, how long have you lived in Stuart?



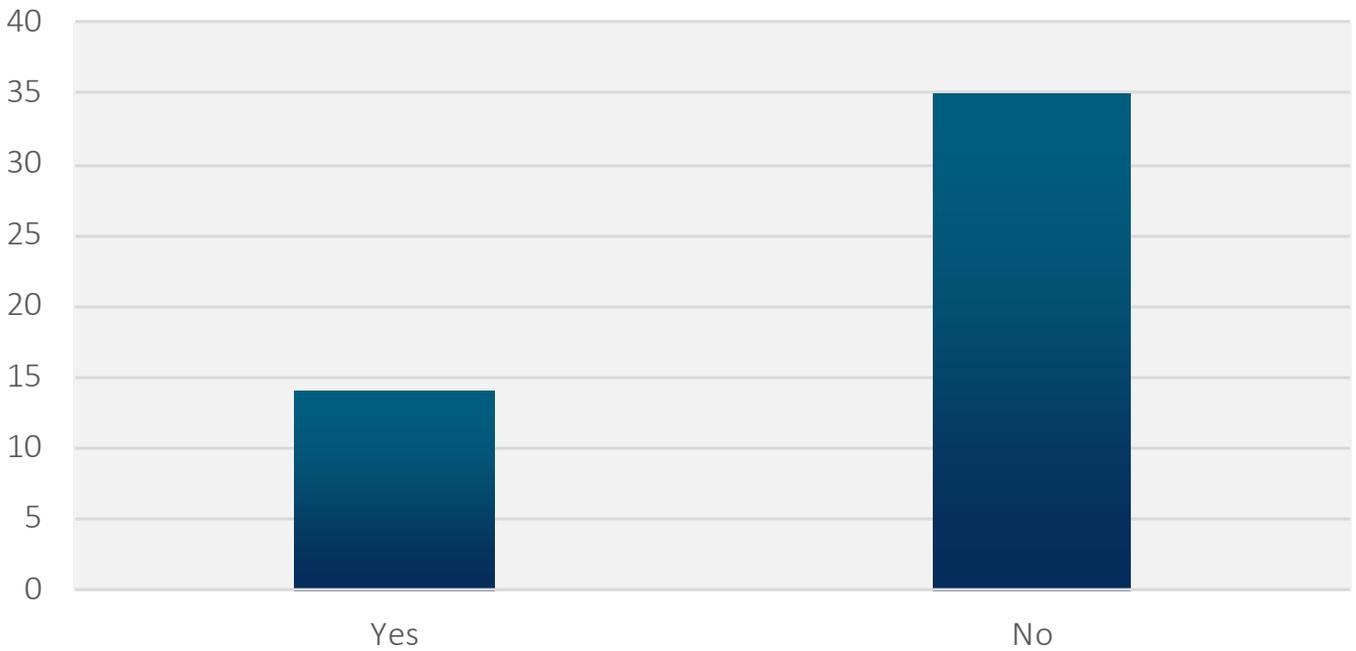
### 4. What attracted you to Stuart?



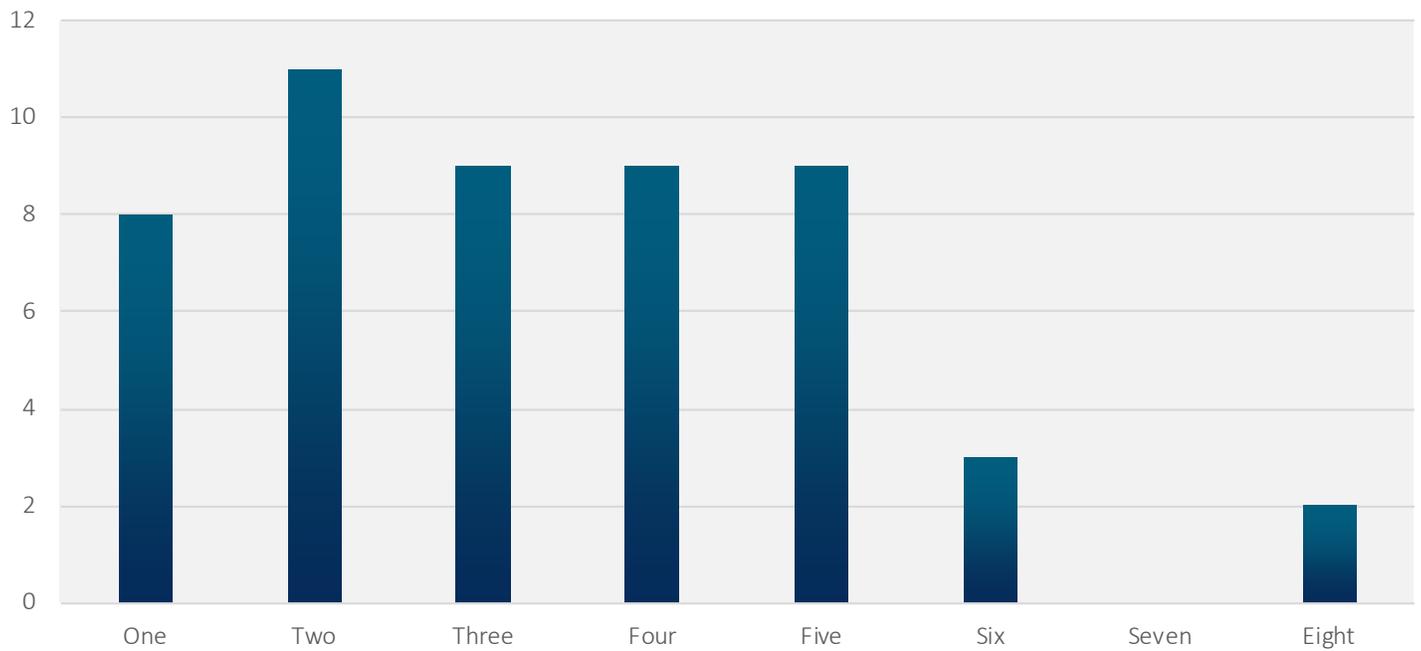
### 5. Do you work in Stuart?



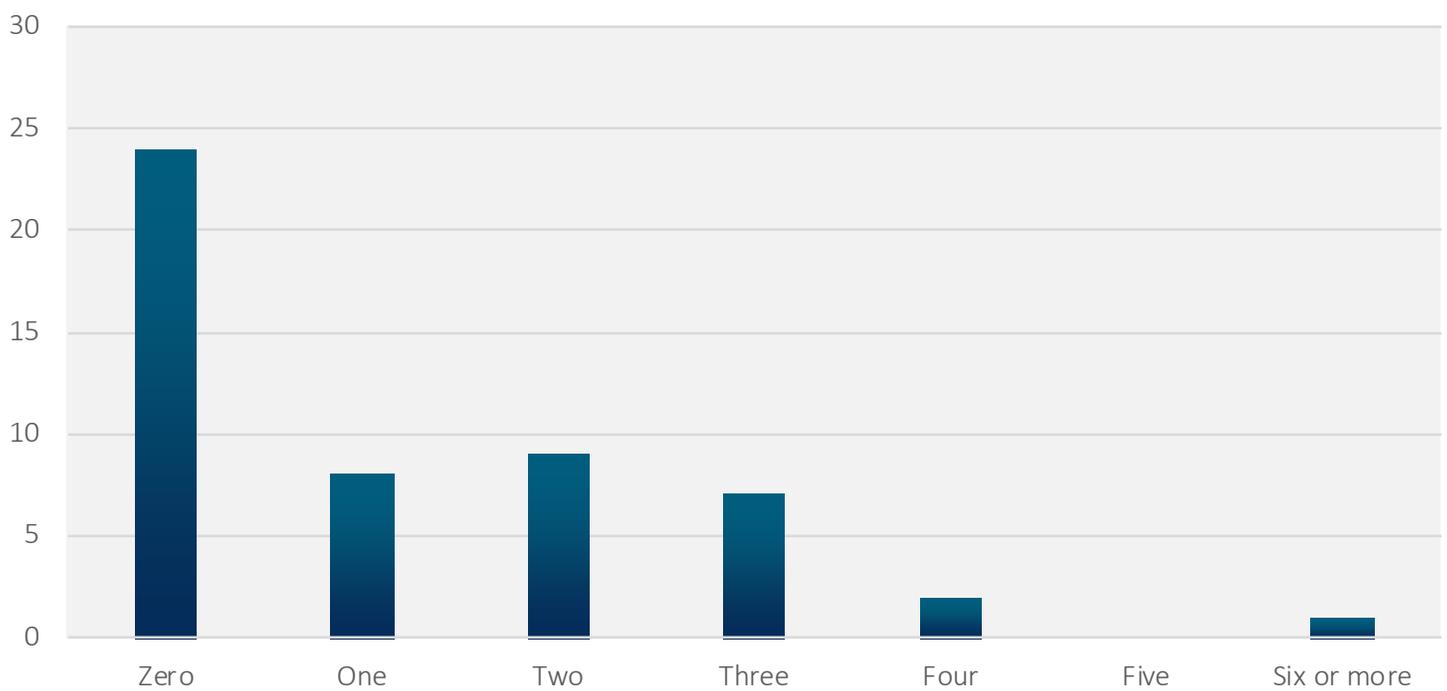
### 6. Do you have the option to work from home?



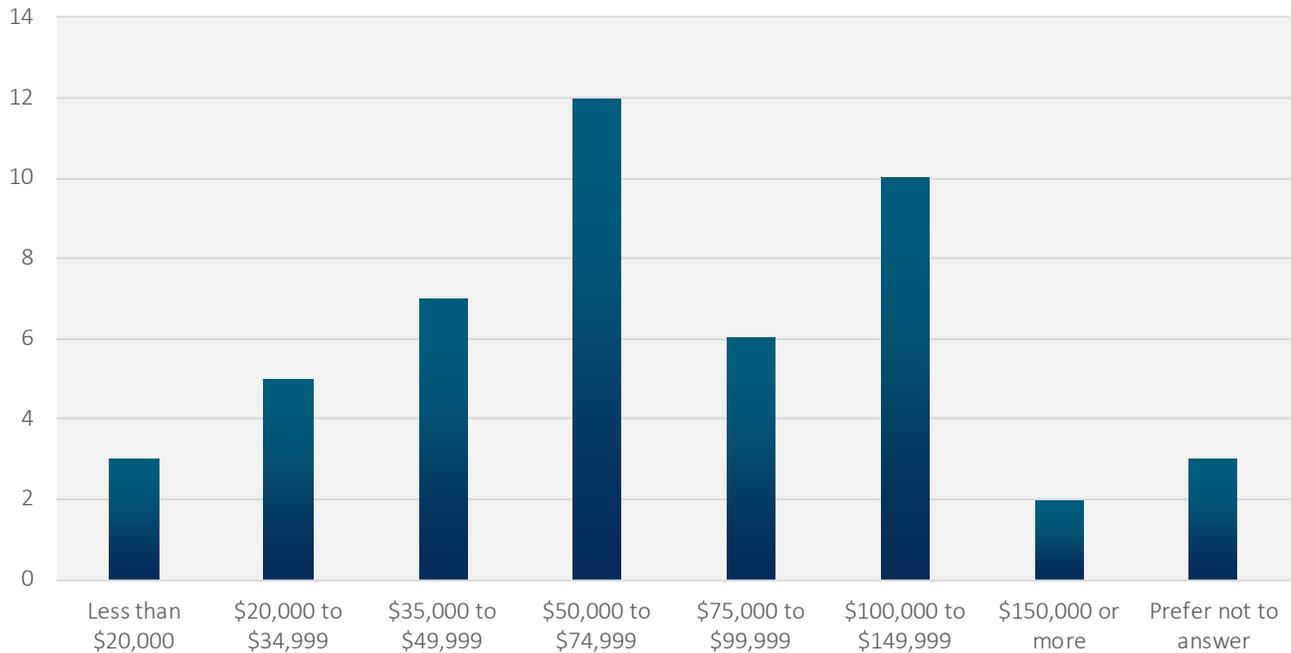
## 7. How many people are in your household?



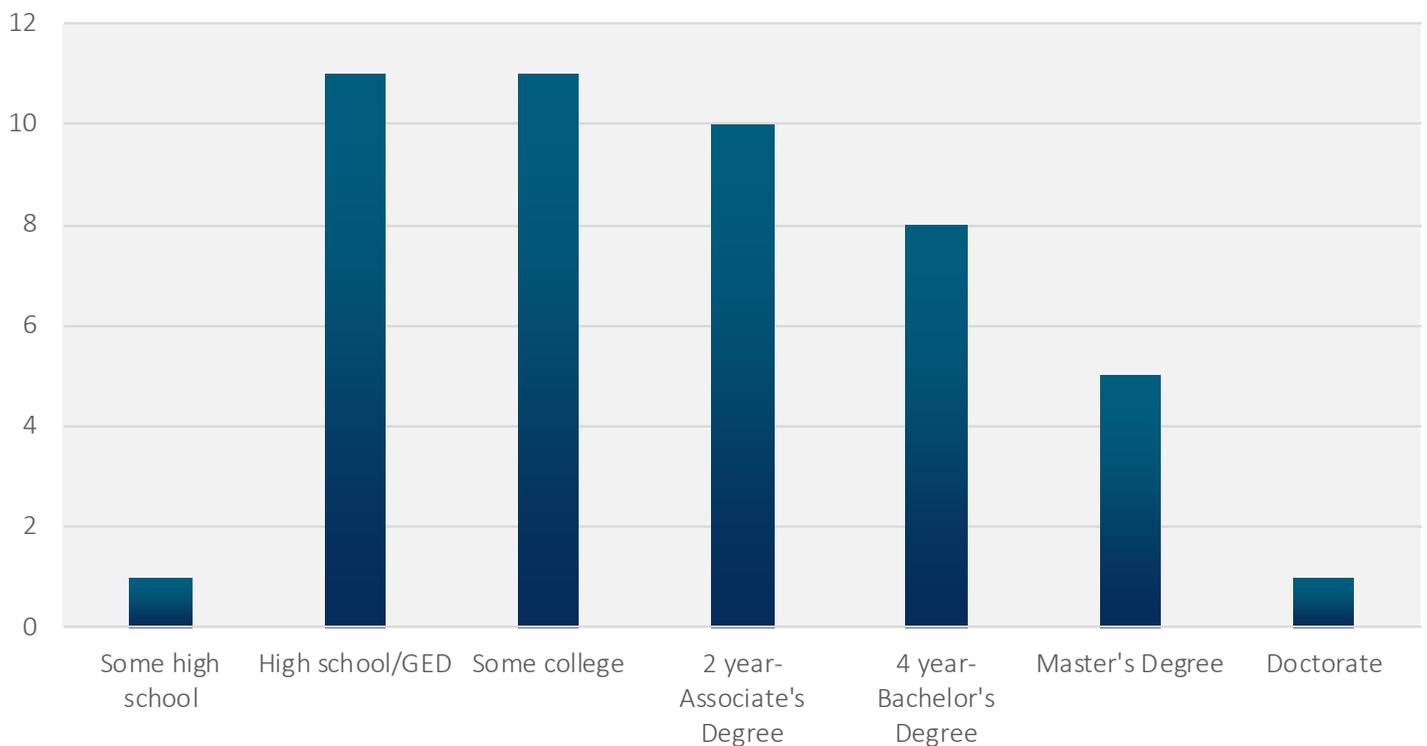
## 8. How many children 17 or younger live in your household?



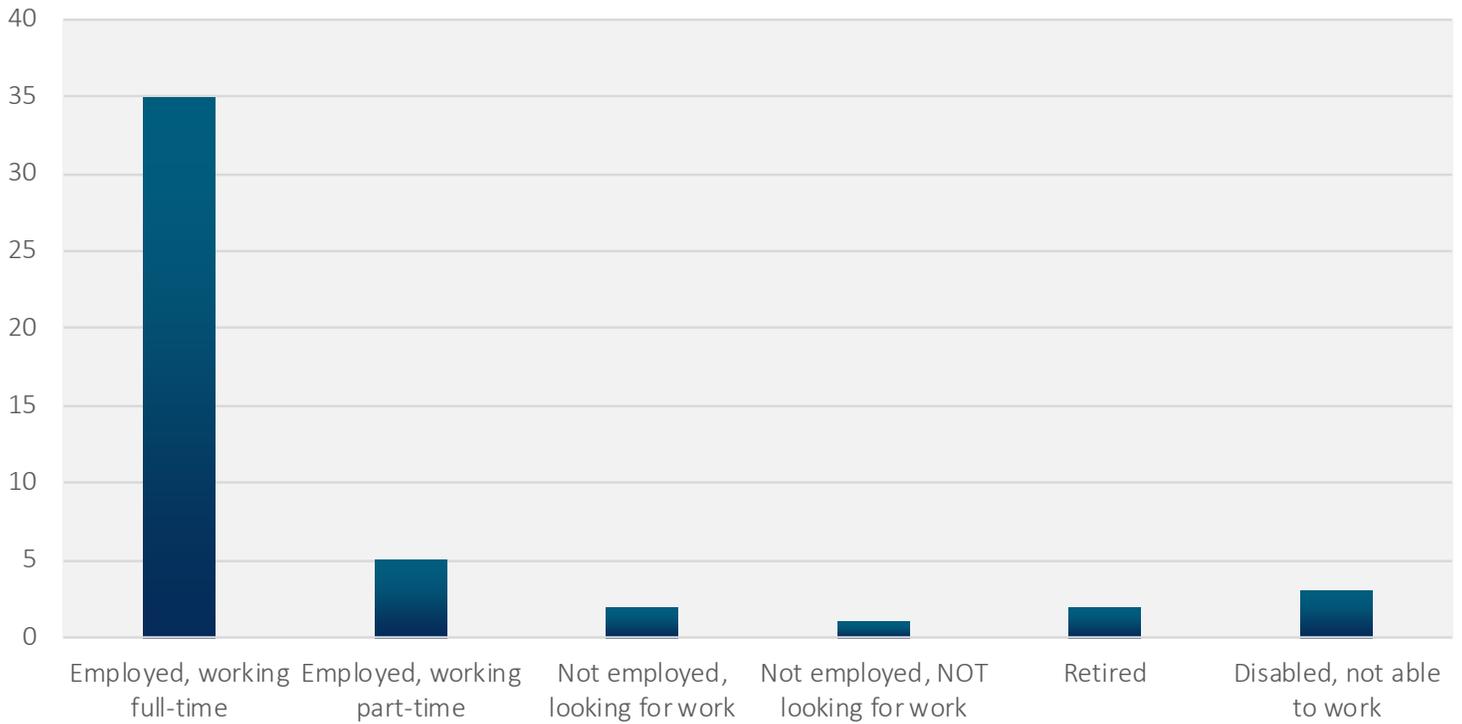
9. Please estimate how much total combined income did all members of your household earn in 2015? This includes money from jobs; net income from businesses, farm, or rent; pensions; dividends; interest; social security payments.



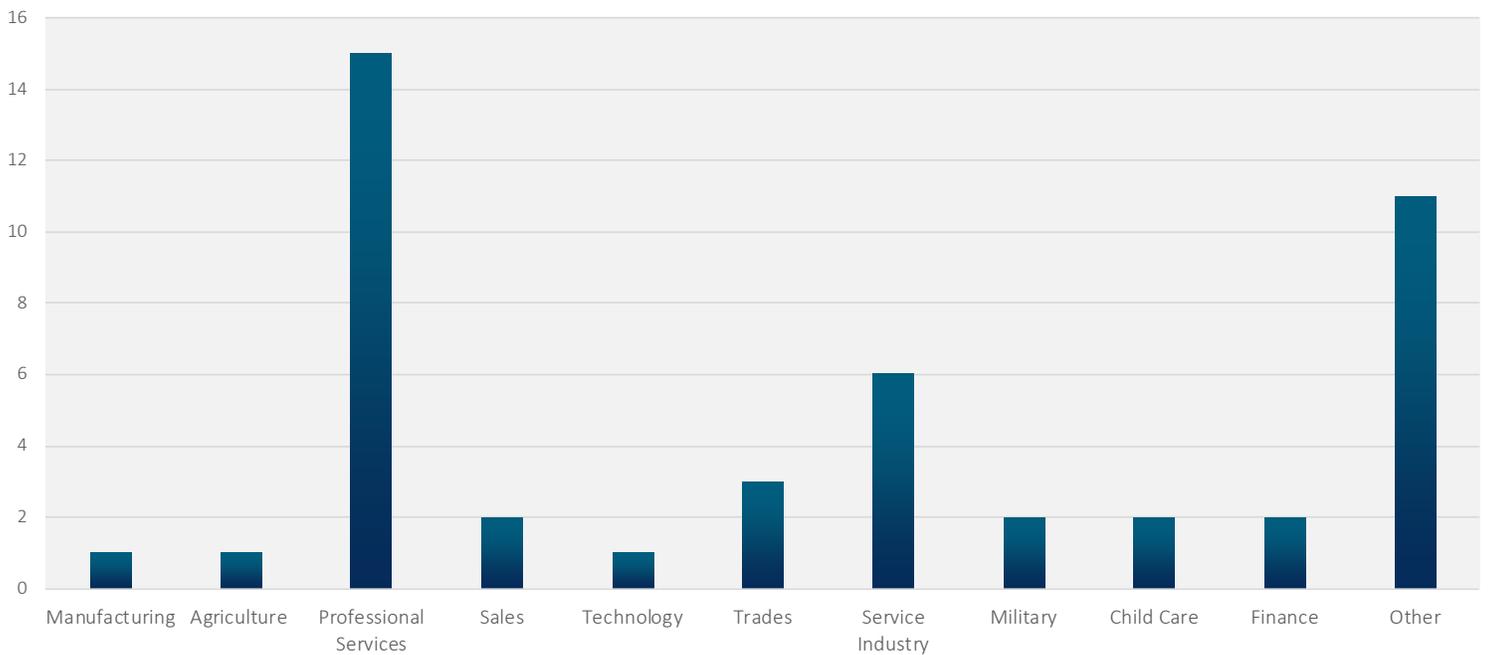
10. What is your level of education?



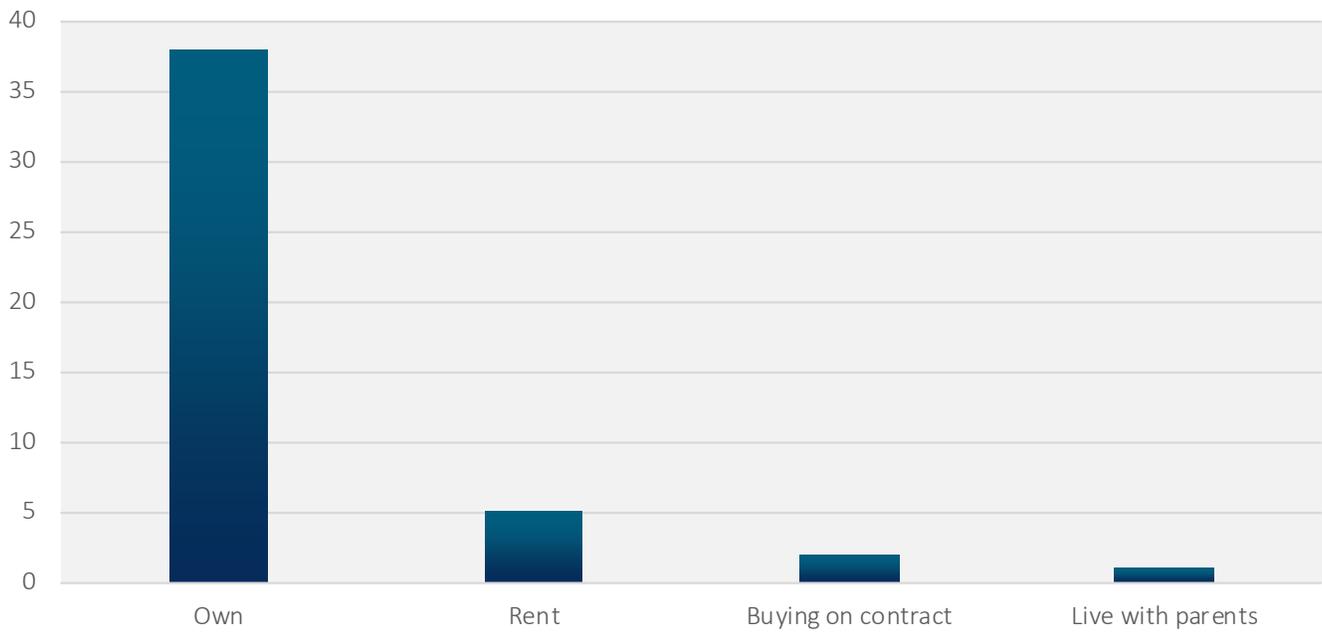
## 11. Which of the following categories best describes your employment status?



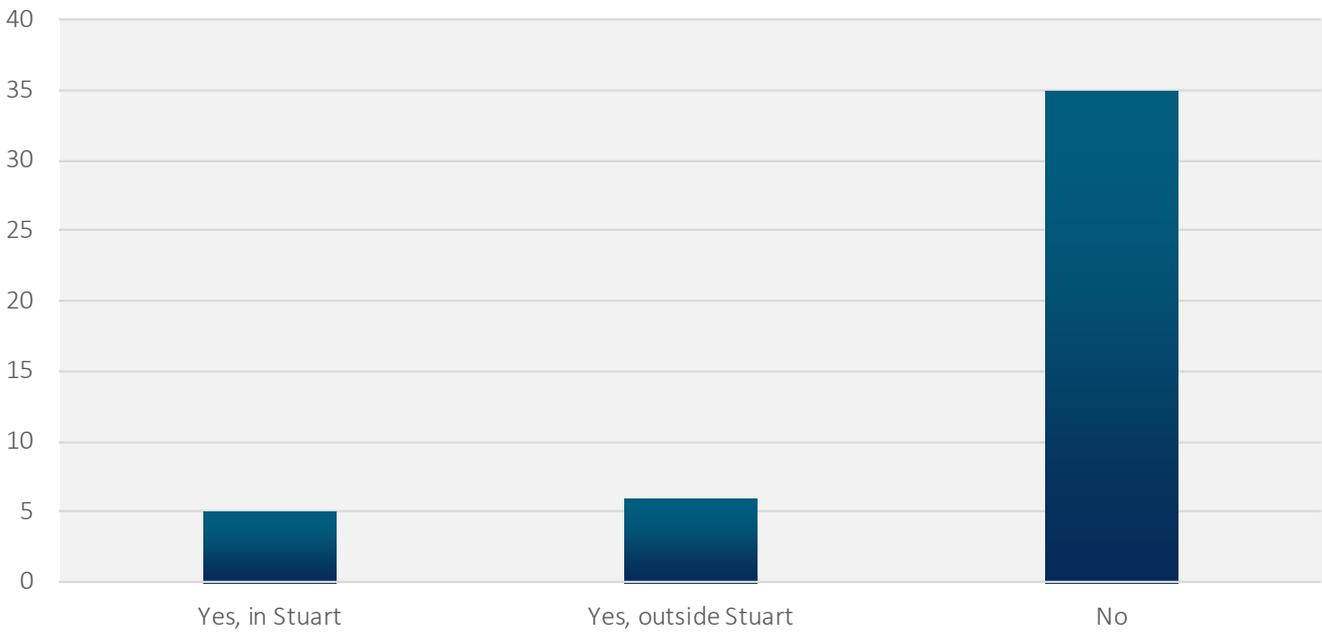
## 12. What field of work are you employed in?



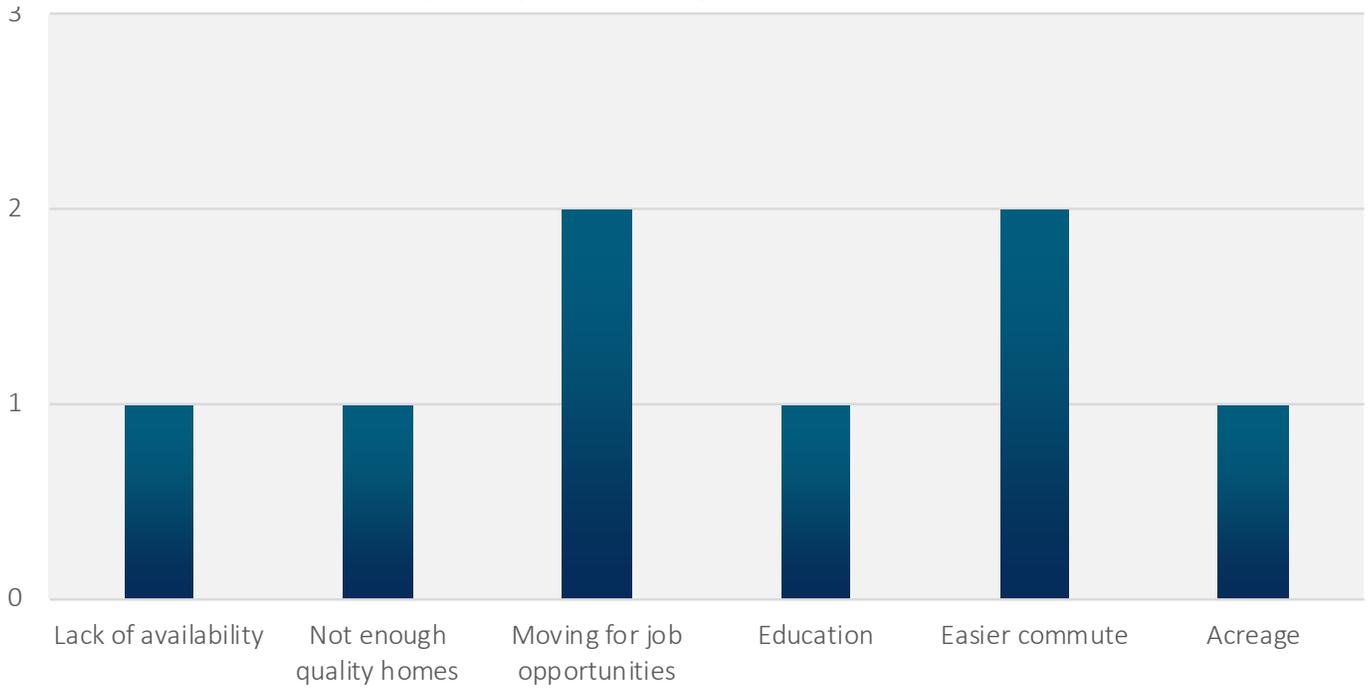
### 13. What is your housing ownership status?



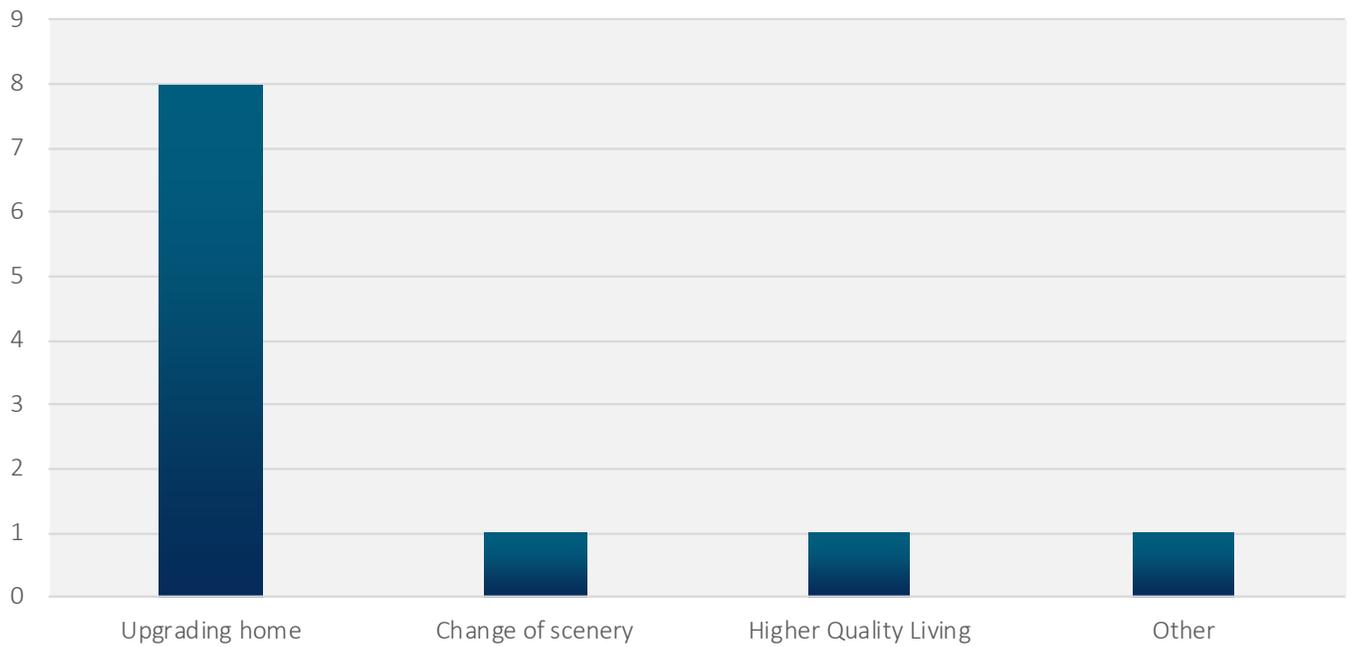
### 14. Are you currently looking for a new residence?



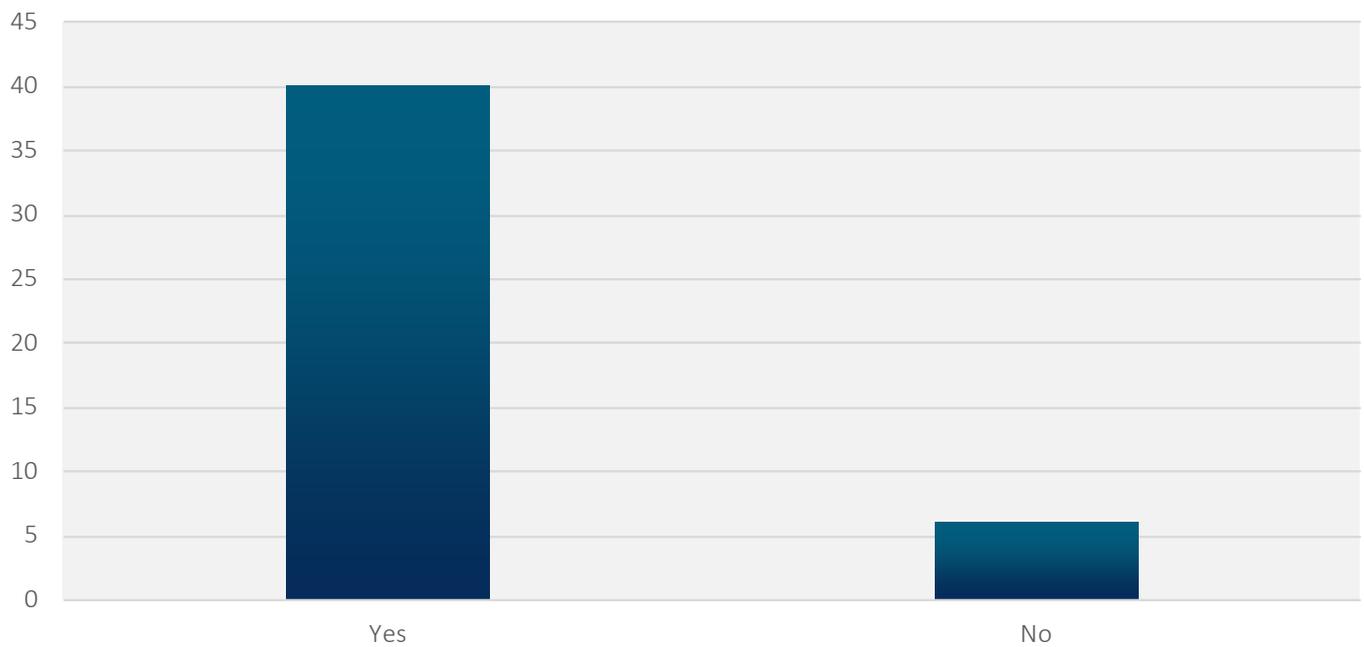
15. If you answered “yes, outside Stuart” in 14, why are you looking outside Stuart?



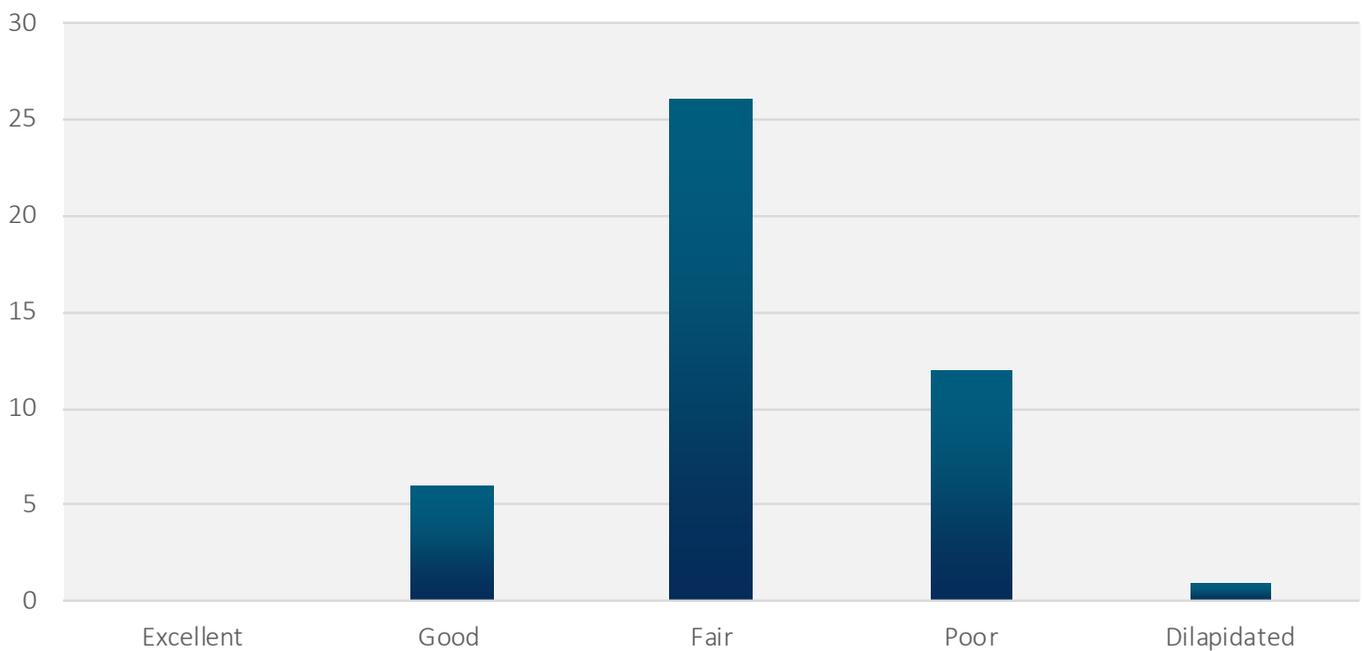
16. If you said you are looking for a new residence, what are you looking for?



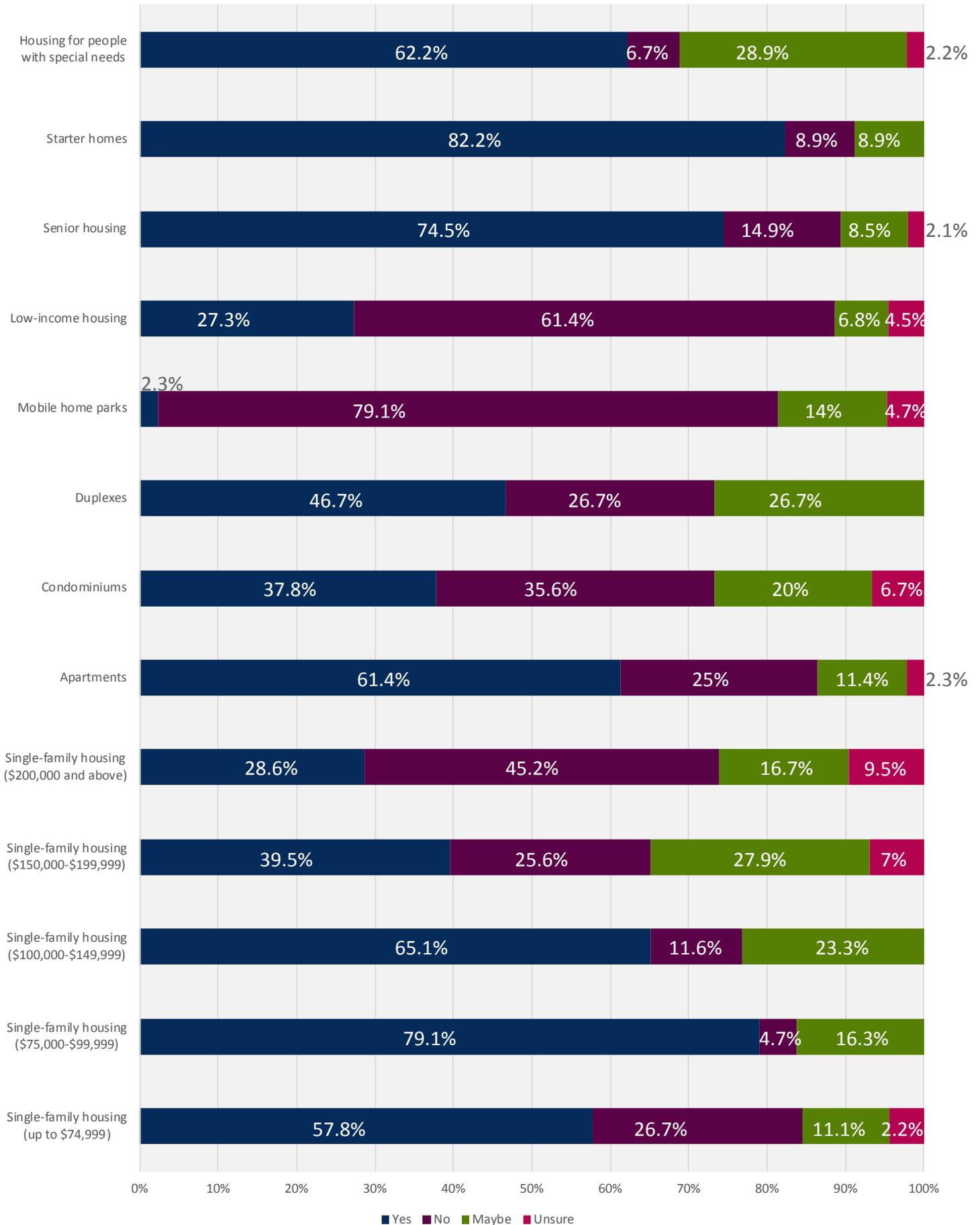
### 17. Do you have the resources to upkeep your current home?



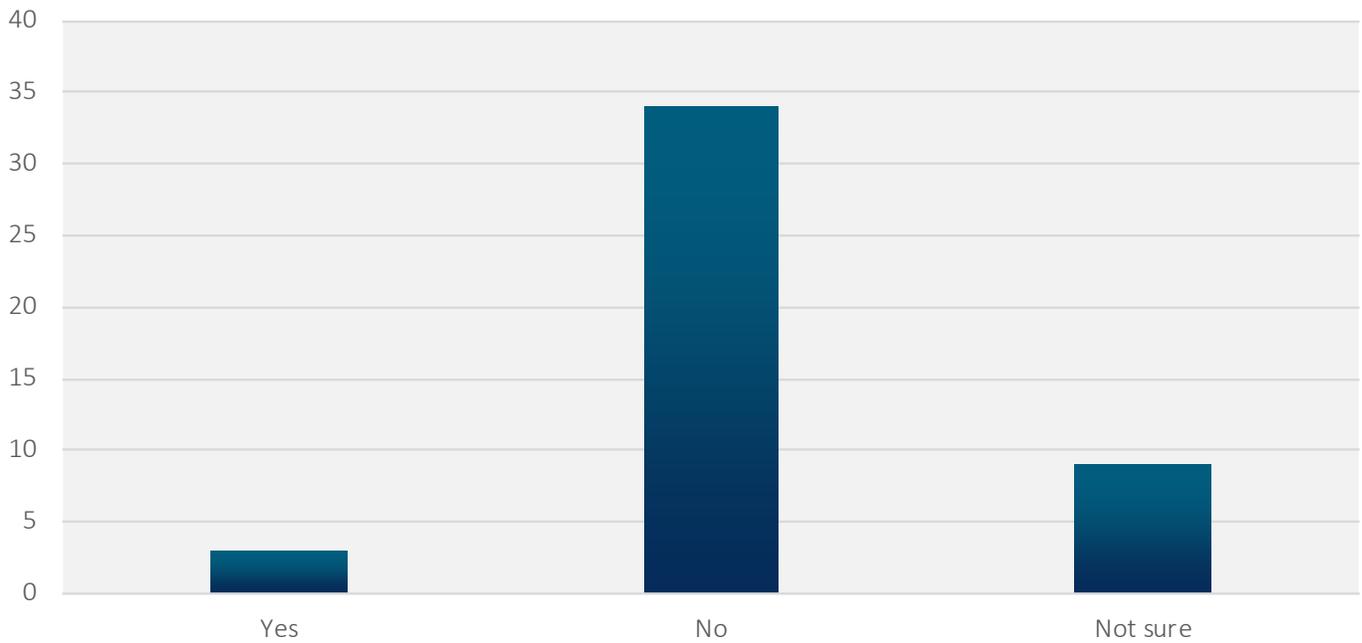
### 18. Overall, how would you rate the condition of Stuart's housing stock?



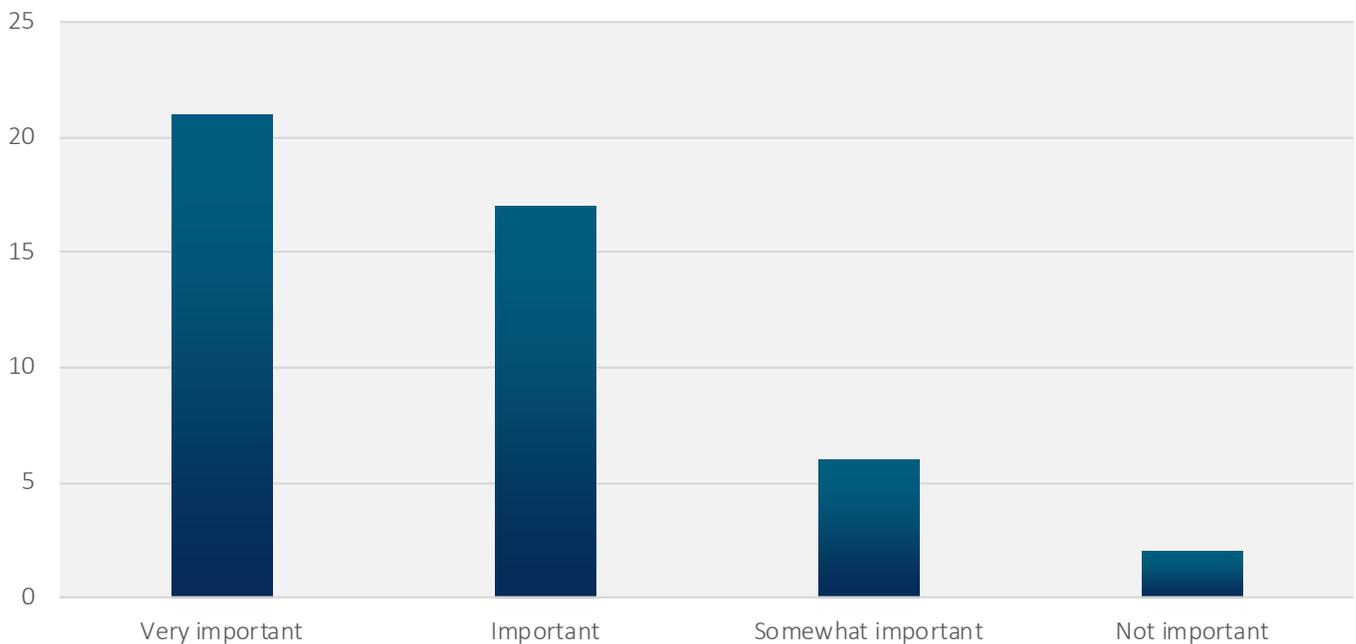
## 19. Should the following types of housing be expanded in Stuart?



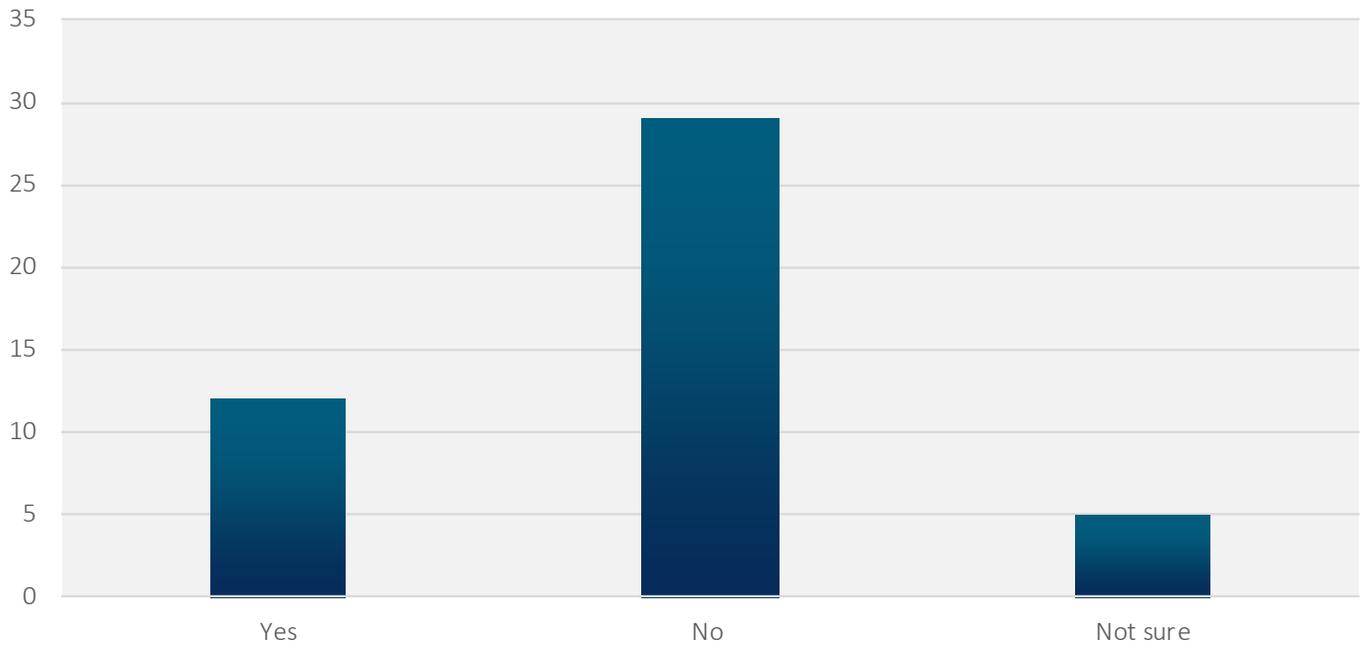
## 20. Do you think there is an adequate supply of housing choices (type, cost, condition) in Stuart?



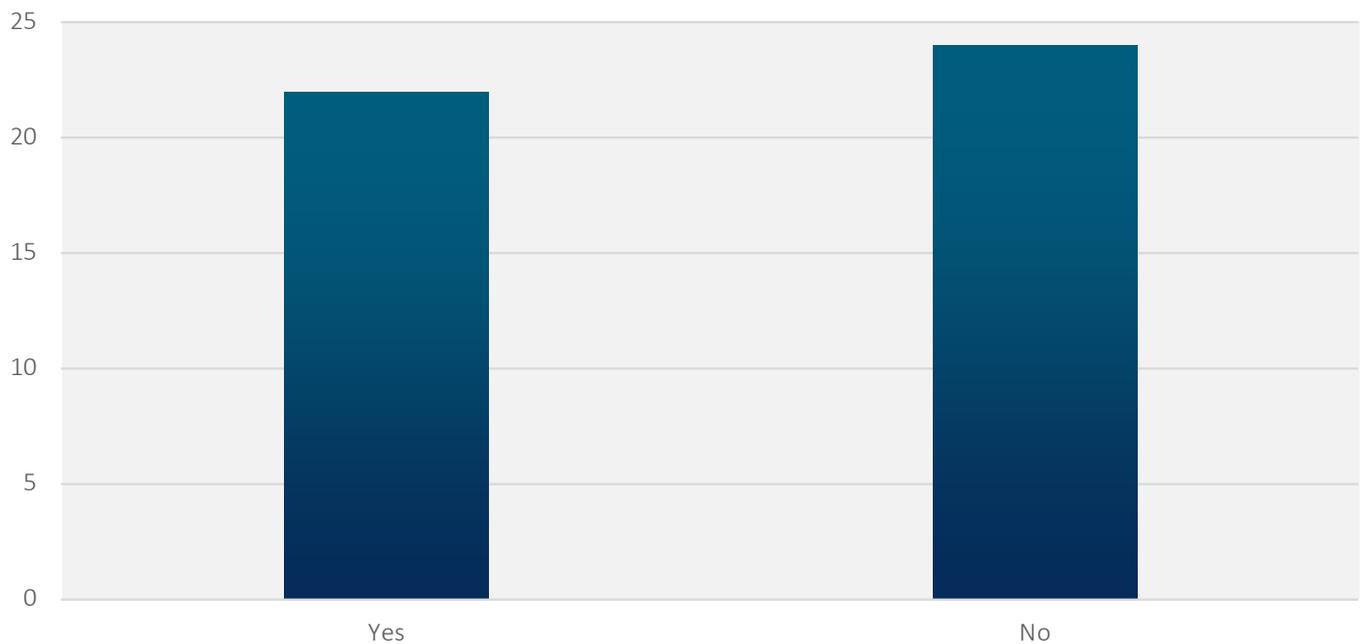
## 21. How important are recreational facilities to you and your family?



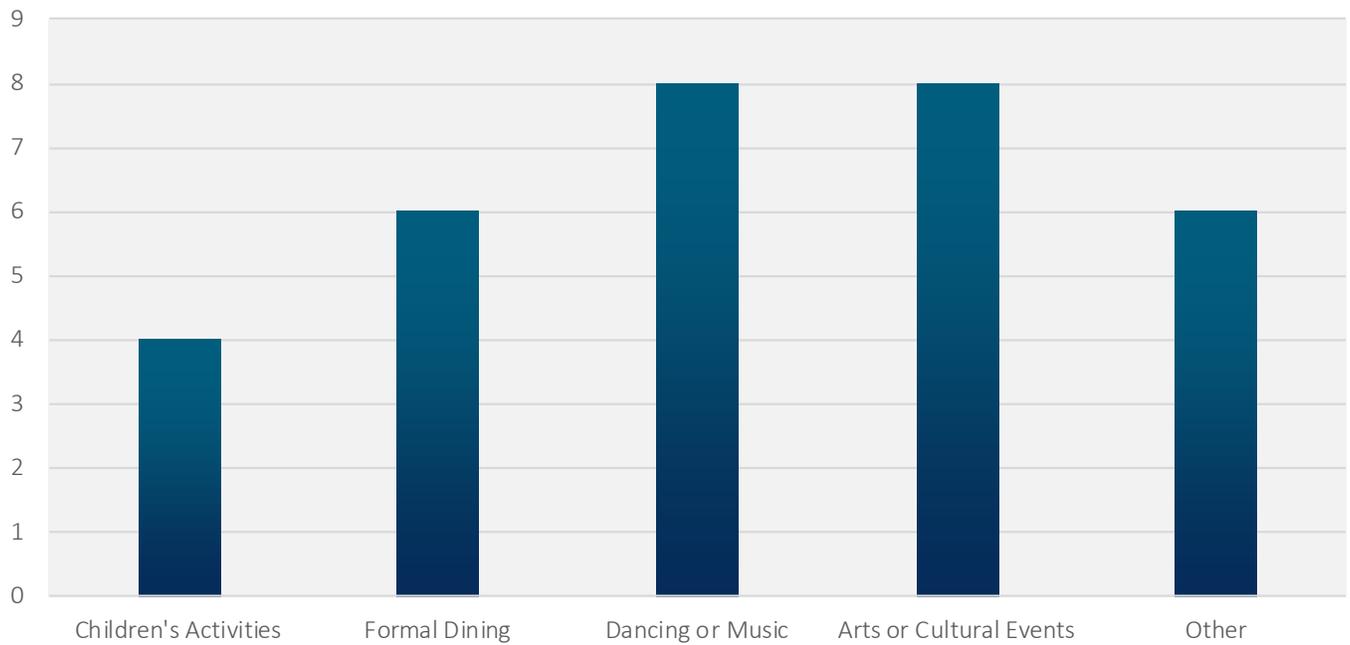
## 22. Do you feel that there are adequate recreational opportunities in Stuart?



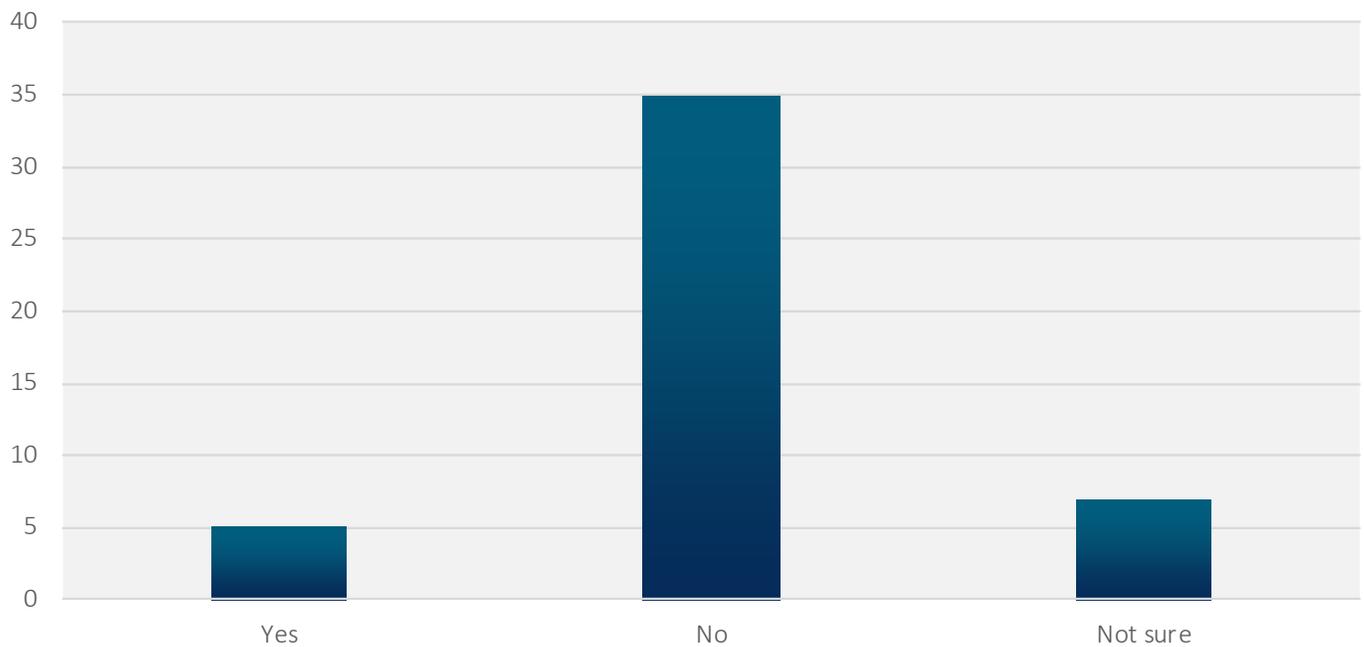
## 23. Do you feel there are adequate entertainment options in Stuart?



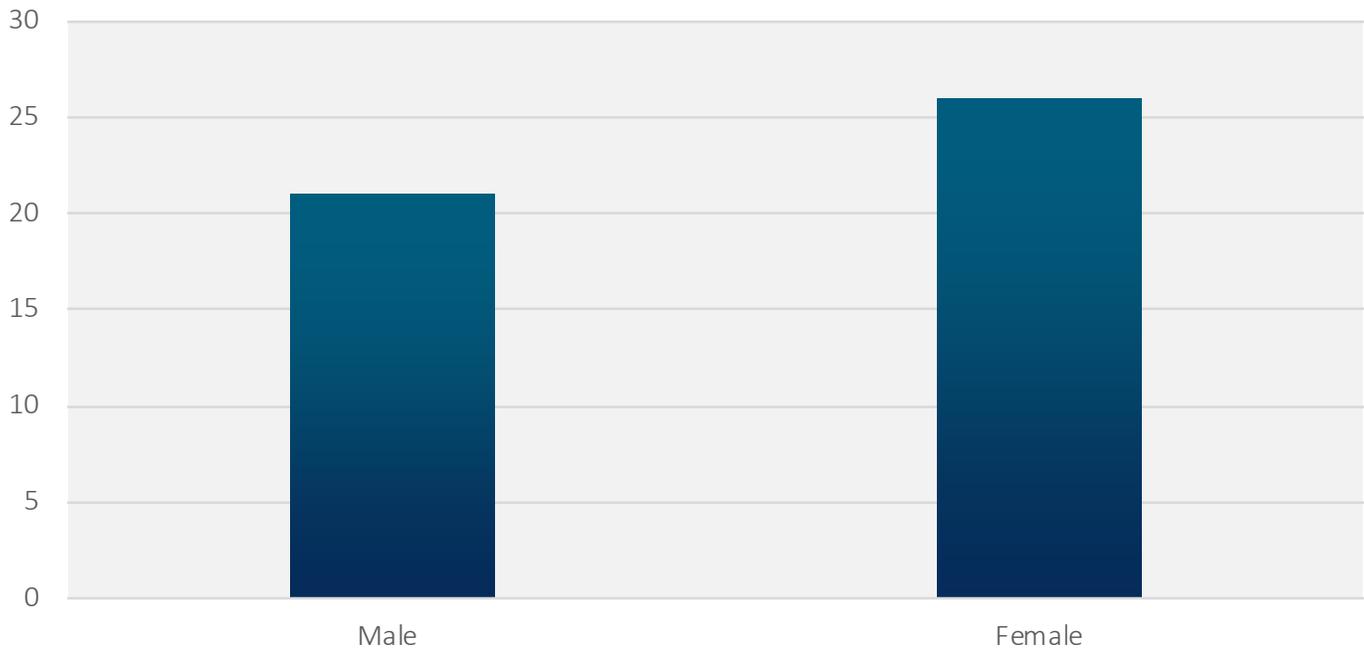
## 24. If no, what would you like to see?



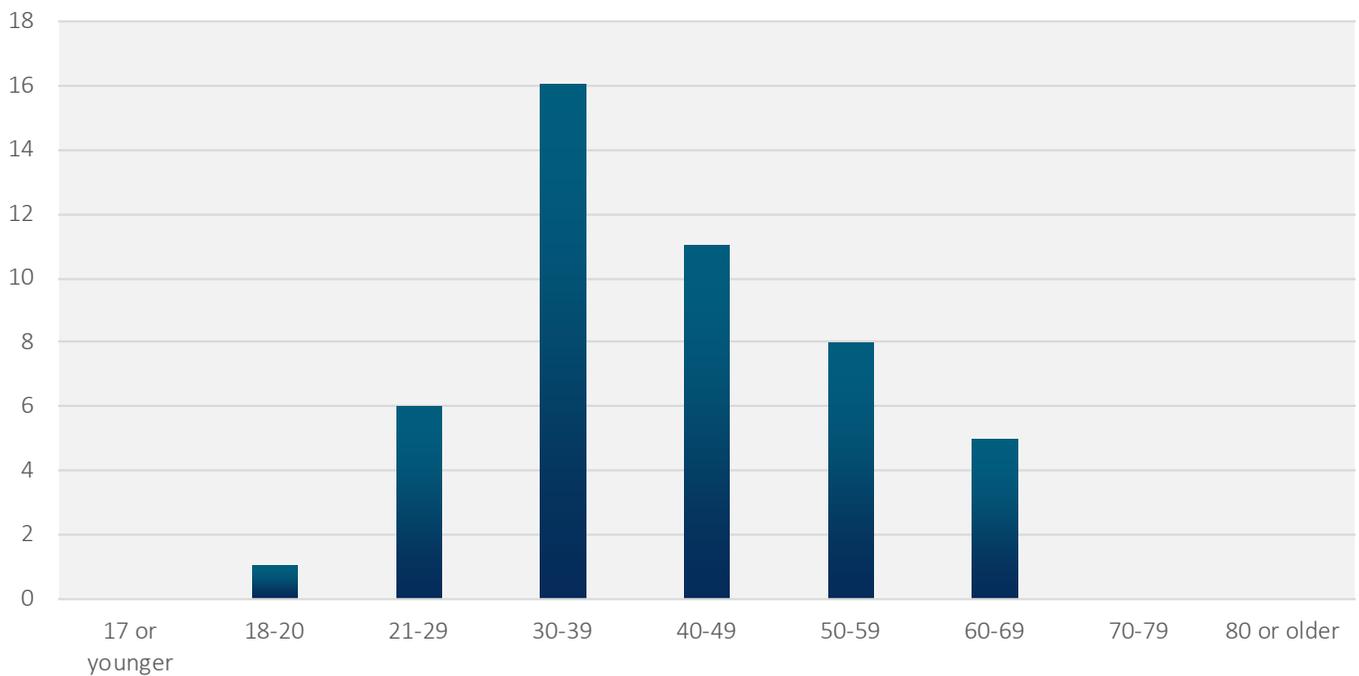
## 25. Are there adequate employment opportunities available in Stuart?



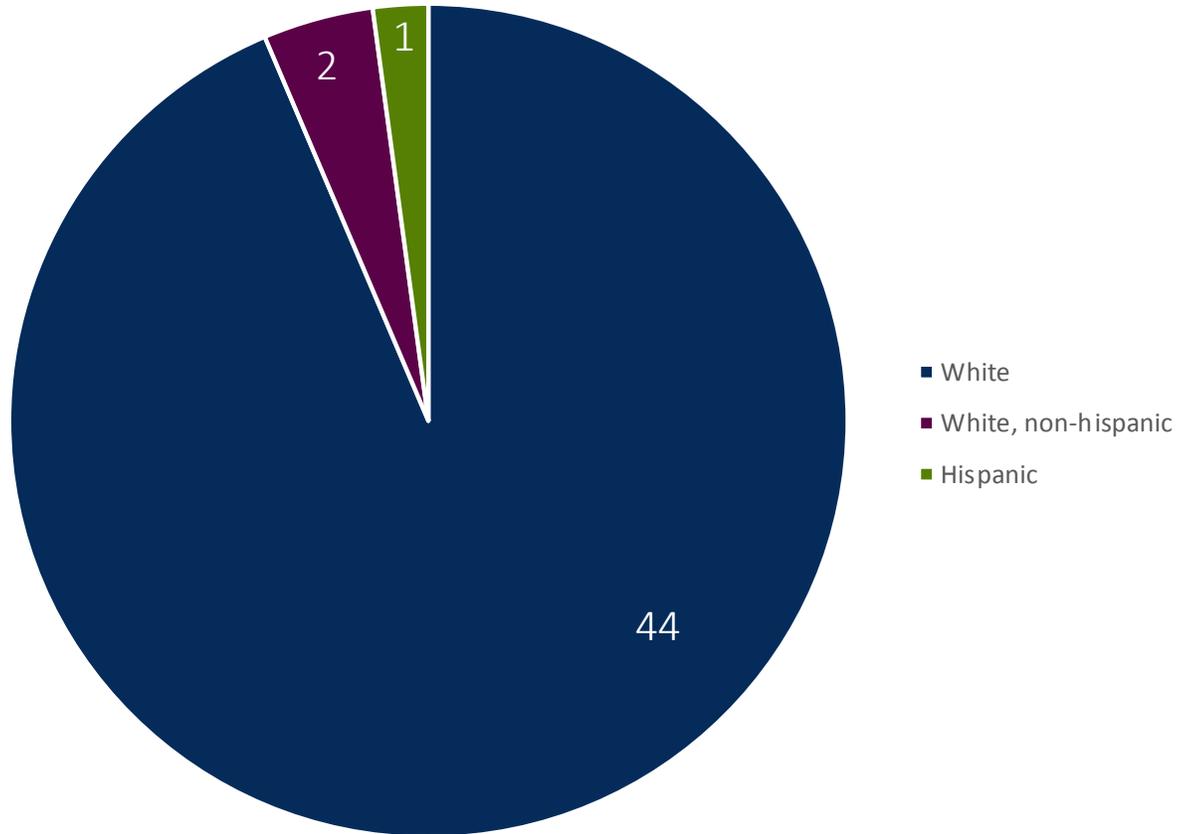
## 26. Are you male or female?



## 27. Which category below includes your age?



## 28. What is your race?



Thank you for taking time to complete this survey. Please feel free to make any additional comments below.

City water/sewer needs expanded to NW sector of town as growth is/will happen there. Also water recreation/source in that area would make the community much more attractive and water could be used for industrial/sewer plant use.

City council and mayor are doing whatever they damn well please and it's time to stop all of them. City admin must live WITHIN city limits and he doesn't and this has been going on for YEARS and has to be stopped-NOW

Need more starter homes or homes under 100k in good condition. More loans for homes to buy and go with conventional loan.

Region XII is an excellent program and would be available to so many families needing the assistance in Stuart.

I feel that the low income housing development on the south side of town has been nothing but a burden on our community. And most of the rental properties in town are owned by people that don't care about our community, they only care about getting their money every month!

There's not enough housing available.

Stuart is a great town with a lot of potential. The city needs to think about the future of the town, by strengthening the past (outdated) infrastructure to accommodate the new growth.

# IEDA Workforce Housing Tax Credit Information

1. Housing Needs Assessment completed by Region XII Council of Governments.
2. Number of Building Permits
  - Homeowner- 2014- 6
  - 2015- 7
  - 2016- 7
  
  - Multi-family- 2014- 0
  - 2015- 0
  - 2016- 21
3. Homeowner Vacancy Rate
  - Over the past three years, the city's homeowner vacancy rate averaged 3.63%.
4. Volume of Homeowner Unit Sales
  - 2014- 14
  - 2015- 10
  - 2016- 15
5. Average annual length of time it takes to sell homeowner units. 90 days or less means high demand.
  - The average time it takes to sell a homeowner unit is approximately six months.
6. Average annual rental vacancy rate. 5 percent or less is low.
  - From a survey of Stuart's landlords, the average rental vacancy rate is less than 1%.
7. Average annual length of time it takes to lease rental units. Less than 30 days indicates high demand.
  - Rental units have waiting lists, so as soon as one household moves out, the apartment is cleaned, and the next household moves in. Some tenants prefer to clean the unit themselves so they can move in sooner.
8. Average housing cost from the industry standard housing affordability index.
  - The average housing cost during the three year period was \$105,081.33.
9. Average unemployment rate. From the community and laborshed.
  - The average unemployment rate for the City of Stuart is 4.1%.
10. Laborshed wage. From the Iowa department of workforce development.
  - The average laborshed wage for Guthrie County is \$15.15 and the average for Adair County is \$13.25.

2016



# ADAIR COUNTY, IOWA

# LABORSHED ANALYSIS

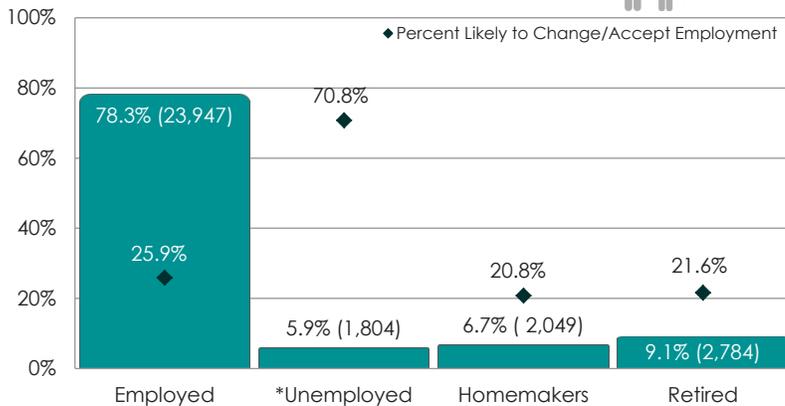
A STUDY OF WORKFORCE CHARACTERISTICS



# ADAIR COUNTY LABORSHED ANALYSIS

A Laborshed is the area or region from which an employment center draws its commuting workers. To determine the approximate boundaries of a Laborshed area, local employers supply the residential ZIP codes of each of their employees. This Laborshed analysis addresses the workforce characteristics of the Adair County Laborshed area.

## EMPLOYMENT STATUS (ESTIMATED TOTAL)\*



\*Employment status is self-identified by the survey respondent. The unemployment percentage above does not reflect the unemployment rate published by the U.S. Bureau of Labor Statistics, which applies a stricter definition.

Estimated Population 18-64: 30,584 (entire Laborshed area)

Estimated Number of Individuals Very Likely or Somewhat Likely to Change or Accept Employment in Greenfield (7,250):

- 6,149 Employed
- 361 Unemployed
- 396 Homemakers
- 344 Retired

## UNDEREMPLOYMENT



	Underemployment	
	% Underemployed	Estimated Underemployed
Inadequate Hours	2.2%	135
Mismatch of Skills	2.5%	154
Low Income	1.7%	105
†Total Underemployment	5.9%	363

† Individuals may be underemployed for more than one reason, but are counted only once for total estimated underemployment.

## EMPLOYMENT LEVELS AND STATUS BY INDUSTRY



Industry	Industry % of Employed	Estimated # of Employed	% Employed within the Industry	% Likely to Change Employment	% Unemployed* within the Industry
Manufacturing	16.1%	3,855	82.0%	28.6%	4.9%
Healthcare & Social Services	15.1%	3,616	74.6%	29.8%	4.8%
Agriculture, Forestry & Mining	11.3%	2,706	94.6%	14.7%	0.0%
Wholesale & Retail Trade	11.3%	2,706	79.5%	37.1%	9.1%
Education	9.6%	2,299	68.2%	25.0%	4.5%
Personal Services	7.1%	1,700	81.5%	27.3%	7.4%
Professional Services	7.1%	1,700	95.7%	28.6%	0.0%
Finance, Insurance & Real Estate	6.8%	1,628	84.0%	30.0%	4.0%
Public Administration & Government	6.1%	1,461	70.4%	22.2%	3.7%
Transportation, Communication & Utilities	4.2%	1,006	81.3%	23.1%	0.0%
Construction	3.9%	934	63.2%	8.3%	31.6%
Entertainment & Recreation	1.2%	287	**	**	**
Active Military Duty	0.2%	49	**	**	**

\*\* Insufficient survey data/refused

## EMPLOYED - LIKELY TO CHANGE EMPLOYMENT

- Median wages: \$13.25/hr & 45,000/yr
- 22.4% are actively seeking new employment
- 21.2% are working multiple jobs
- Currently working an average of 42 hrs/week
- 29.7% currently working within the professional, paraprofessional & technical occupational category followed by 21.6% within each of the production, construction & material handling and service occupational categories
- Most frequently identified job search resources:

www.indeed.com  
www.iowajobs.org

Internet,  
69.4%

Newspapers,  
33.3%

The Des Moines Register

IowaWORKS  
Centers,  
31.9%

Networking,  
8.3%



The underemployed are individuals who are working fewer than 35 hours per week but desire more hours; are working in positions that do not meet their skill or education level, or have worked for higher wages at previous employment; or are working at wages equal to or less than the national poverty level and work 35 or more hours per week.

Survey respondents from the Adair County Laborshed area were asked to identify the industry in which they are currently working. The largest concentration of workers are employed in the manufacturing industry.

## COMMUTING STATISTICS



The map at the right represents the concentration of those who are likely to commute into Greenfield from their home ZIP for an employment opportunity.

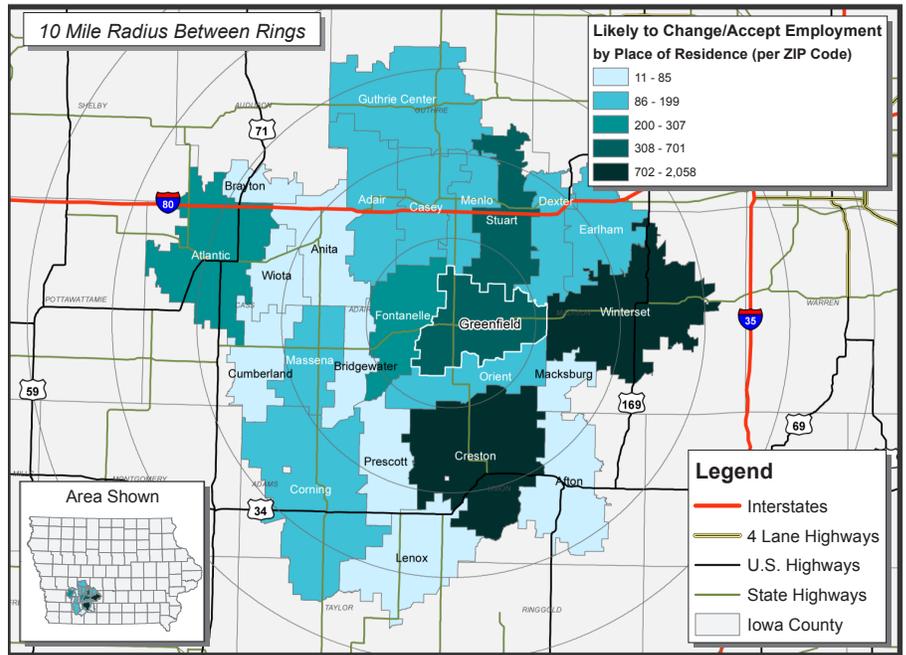
Those who are likely to change/accept employment in the Adair County Laborshed area are willing to commute an average of 25 miles one-way for employment opportunities.

The out commute for Greenfield is estimated at 42.6 percent—approximately 482 people living in Greenfield work in other communities.

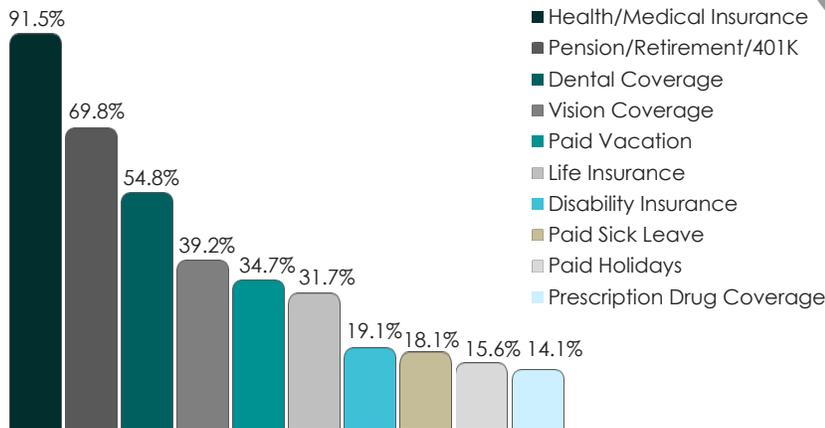
Most of those who are out commuting are working in Creston, Fontanelle, Des Moines or Johnston.

Over one-third (34.6%) of out commuters are likely to change employment (approximately 167 people).

## CONCENTRATION OF THOSE LIKELY TO CHANGE/ACCEPT EMPLOYMENT IN GREENFIELD



## TOP CURRENT BENEFITS OF THE FULL-TIME EMPLOYED



The survey provides the respondents an opportunity to identify employment benefits they currently are offered. The chart at left provides the percentage of responses from those that are currently employed full-time.

The majority (72.7%) of these respondents state they are currently sharing the cost of health/medical insurance premiums with their employer. However, 18.7 percent indicate their employer pays the entire cost of insurance premiums.

## EDUCATION LEVELS AND MEDIAN WAGES BY INDUSTRY

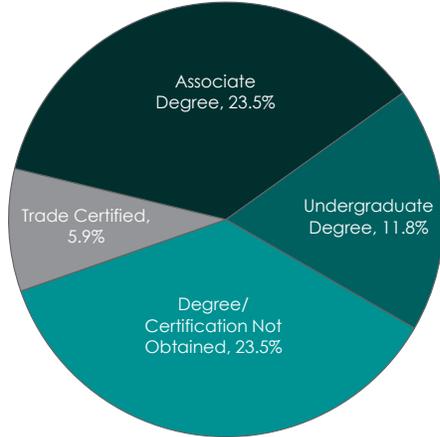


	Education			Median Wages	
	Some Level Beyond High School	Associate Degree	Undergraduate Degree or Higher	Annual Salary	Hourly Wage
<b>All Employed</b>	<b>73.5%</b>	<b>15.1%</b>	<b>32.5%</b>	<b>\$54,000</b>	<b>\$15.00</b>
Agriculture, Forestry & Mining	70.3%	18.9%	29.7%	\$40,000	\$15.00
Construction	47.4%	10.5%	10.5%	\$52,000	\$15.25
Education	95.5%	9.1%	70.4%	\$50,000	\$13.40
Entertainment & Recreation	**	**	**	**	**
Finance, Insurance & Real Estate	84.0%	32.0%	36.0%	\$58,500	\$19.25
Healthcare & Social Services	80.9%	23.8%	31.7%	\$62,500	\$15.00
Manufacturing	57.4%	14.8%	16.4%	\$62,500	\$16.00
Personal Services	55.6%	11.1%	14.8%	\$49,000	\$8.75
Professional Services	65.2%	4.3%	43.5%	\$40,000	\$13.90
Public Administration & Government	74.1%	11.1%	25.9%	\$62,000	\$18.00
Transportation, Communication & Utilities	68.7%	12.5%	18.8%	\$75,000	\$14.84
Wholesale & Retail Trade	77.3%	13.6%	34.1%	\$60,000	\$10.50

The education and wage data by industry within the above table includes all respondents without consideration of employment status or willingness to change/enter employment.  
 \*\*Insufficient survey data/refused

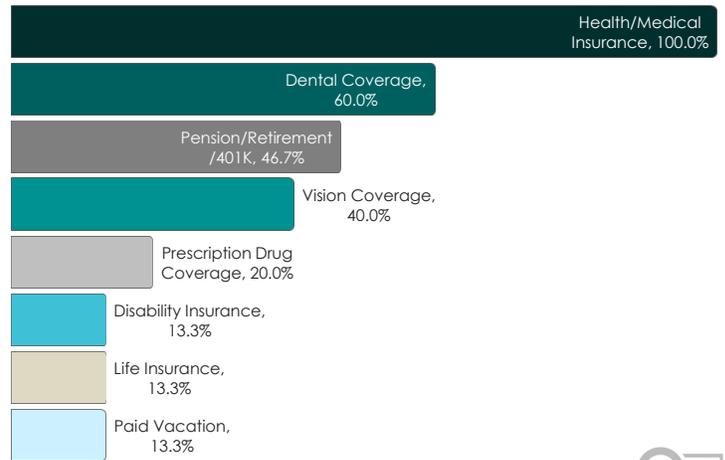
## UNEMPLOYED - LIKELY TO ACCEPT EMPLOYMENT

- 64.7% are actively seeking employment
- An estimated 361 unemployed individuals are likely to accept employment in Greenfield.
- Average age is 38 years old
- 52.9% are male; 47.1% are female
- **Education:**
  - 64.7% are educated beyond high school

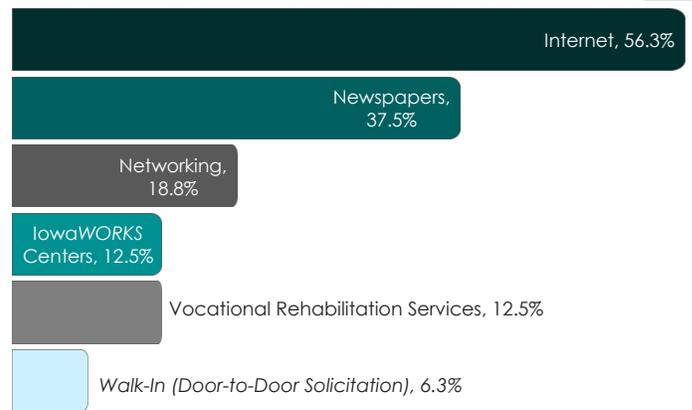


- **Wages:**
  - \$13.45/hr - to attract 66% of applicants
  - \$14.25/hr - to attract 75% of applicants
  - \$10.75/hr - lowest median wage willing to accept
- Willing to commute an average of 29 miles one way for the right opportunity
- 58.8% expressed interest in both seasonal and temporary employment opportunities
- 50.0% expressed interest in working varied shifts

## DESIRED BENEFITS



## TOP UNEMPLOYED JOB SEARCH RESOURCES



## SPONSORED IN PARTNERSHIP WITH:



## FOR MORE INFORMATION REGARDING THE ADAIR COUNTY LABORSHED ANALYSIS, CONTACT:

**Midwest Partnership EDC**  
 Adair, Audubon, Greene, & Guthrie Counties  
 P.O. Box 537; 615 S Division St.  
 Stuart, Iowa 50250  
 Phone: 515-523-1262  
 Fax: 515-523-1397  
 Email: [info@midwestpartnership.com](mailto:info@midwestpartnership.com)  
[www.midwestpartnership.com](http://www.midwestpartnership.com)



Data compiled and analyzed by:  
 Iowa Workforce Development  
 Labor Market Information Division  
 1000 E. Grand Avenue, Des Moines, Iowa 50319  
 Phone: (515) 281-7505 | Email: [laborshed.studies@iwd.iowa.gov](mailto:laborshed.studies@iwd.iowa.gov)  
[www.iowalmi.gov](http://www.iowalmi.gov)

# Guthrie County Iowa 2016

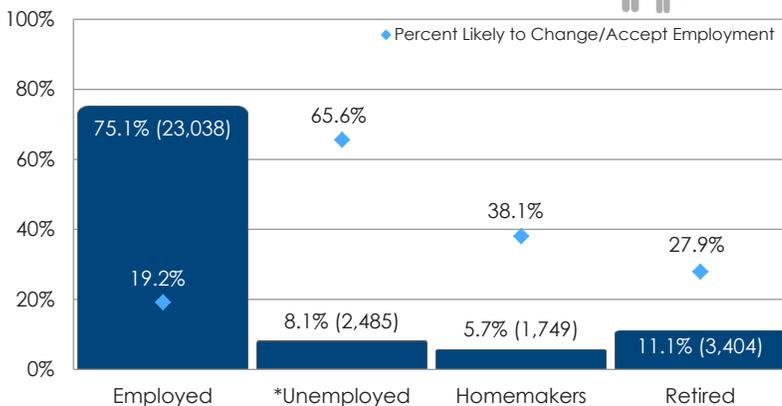


Laborshed Analysis  
A Study of Workforce Characteristics

# GUTHRIE COUNTY LABORSHED ANALYSIS

A Laborshed is the area or region from which an employment center draws its commuting workers. To determine the approximate boundaries of a Laborshed area, local employers supply the residential ZIP codes of each of their employees. This Laborshed analysis addresses the workforce characteristics of the Guthrie County Laborshed area.

## EMPLOYMENT STATUS (ESTIMATED TOTAL)\*



\*Employment status is self-identified by the survey respondent. The unemployment percentage above does not reflect the unemployment rate published by the U.S. Bureau of Labor Statistics, which applies a stricter definition.

Estimated Population 18-64: 30,676 (entire Laborshed area)

Estimated Number of Individuals Very Likely or Somewhat Likely to Change or Accept Employment in Guthrie Center (8,368):

- 7,051 Employed
- 478 Unemployed
- 466 Homemakers
- 373 Retired

## EMPLOYED - LIKELY TO CHANGE EMPLOYMENT

- Median wages: \$15.15/hr & \$78,000/yr
- 19.2% are actively seeking new employment
- 15.8% are working multiple jobs
- Currently working an average of 42 hrs/week
- 30.2% currently working within the production, construction & material handling occupational category followed by 24.5% within the professional, paraprofessional & technical occupational category
- Most frequently identified job search resources:

www.indeed.com  
www.careerbuilder.com  
www.iowajobs.org

Internet,  
72.2%

Newspapers,  
31.5%

The Des Moines Register  
Daily Times Herald - Carroll  
Guthrie Center Times

IowaWORKS  
Centers,  
11.1%

Networking,  
7.4%



## UNDEREMPLOYMENT

	Underemployment	
	% Underemployed	Estimated Underemployed
Inadequate Hours	0.2%	14
Mismatch of Skills	2.0%	141
Low Income	0.5%	35
†Total Underemployment	2.5%	176

† Individuals may be underemployed for more than one reason, but are counted only once for total estimated underemployment.

The underemployed are individuals who are working fewer than 35 hours per week but desire more hours; are working in positions that do not meet their skill or education level, or have worked for higher wages at previous employment; or are working at wages equal to or less than the national poverty level and work 35 or more hours per week.

## EMPLOYMENT LEVELS AND STATUS BY INDUSTRY

Industry	Industry % of Employed	Estimated # of Employed	% Employed within the Industry	% Likely to Change Employment	% Unemployed* within the Industry
Healthcare & Social Services	15.8%	3,640	77.0%	23.9%	4.9%
Agriculture, Forestry & Mining	13.4%	3,087	93.0%	10.3%	0.0%
Finance, Insurance & Real Estate	11.1%	2,557	86.8%	21.2%	5.3%
Manufacturing	11.1%	2,557	80.5%	27.3%	9.8%
Public Administration & Government	10.4%	2,396	83.8%	13.8%	2.7%
Wholesale & Retail Trade	9.0%	2,073	73.0%	36.0%	5.4%
Education	8.1%	1,866	61.5%	13.0%	7.7%
Professional Services	6.0%	1,382	81.8%	11.1%	13.6%
Construction	5.8%	1,337	63.0%	5.9%	14.8%
Personal Services	5.0%	1,152	60.0%	13.3%	20.0%
Transportation, Communication & Utilities	4.0%	922	63.2%	16.7%	5.3%
Entertainment & Recreation	0.3%	69	**	**	**

\*\*Insufficient survey data/refused

Survey respondents from the Guthrie County Laborshed area were asked to identify the industry in which they are currently working. The largest concentration of workers are employed in the healthcare & social services industry.

## COMMUTING STATISTICS



The map at the right represents the concentration of those who are likely to commute into Guthrie Center from their home ZIP for an employment opportunity.

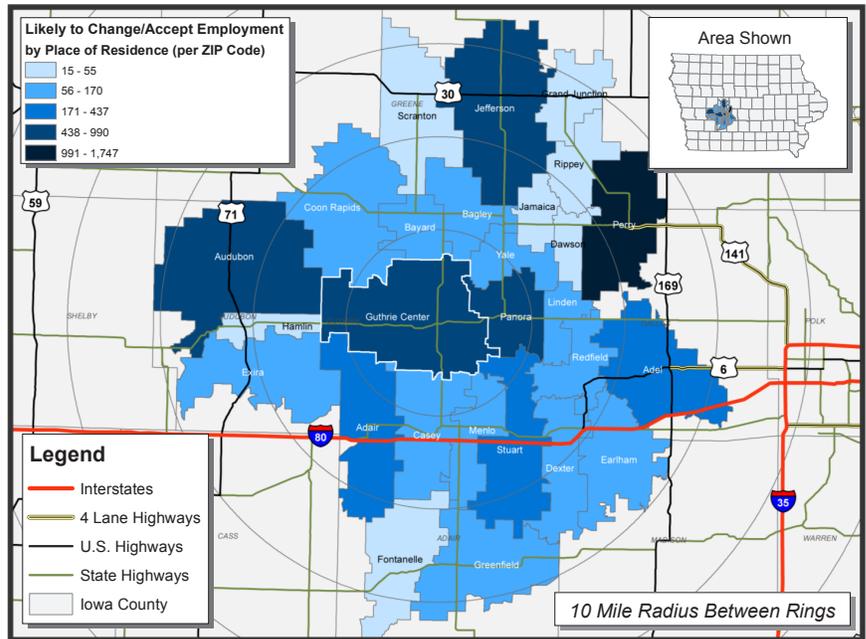
Those who are likely to change/accept employment in the Guthrie County Laborshed area are willing to commute an average of 27 miles one-way for employment opportunities.

The out commute for Guthrie Center is estimated at 31.7 percent—approximately 354 people living in Guthrie Center work in other communities.

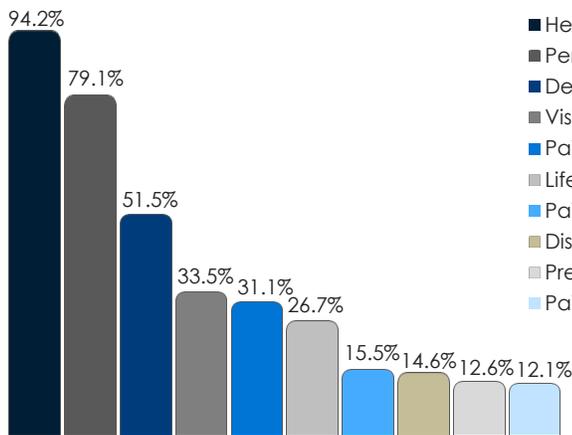
Most of those who are out commuting are working in Panora, Audubon, Des Moines, Dexter or West Des Moines.

Over one-fourth (26.3%) of out commuters are likely to change employment (approximately 93 people).

## CONCENTRATION OF THOSE LIKELY TO CHANGE/ACCEPT EMPLOYMENT IN GUTHRIE CENTER



## TOP CURRENT BENEFITS OF THE FULL-TIME EMPLOYED



- Health/Medical Insurance
- Pension/Retirement/401K
- Dental Coverage
- Vision Coverage
- Paid Vacation
- Life Insurance
- Paid Sick Leave
- Disability Insurance
- Prescription Drug Coverage
- Paid Holidays



The survey provides the respondents an opportunity to identify employment benefits they currently are offered. The chart at left provides the percentage of responses from those that are currently employed full-time.

The majority (75.2%) of these respondents state they are currently sharing the cost of health/medical insurance premiums with their employer. However, 17.0 percent indicate their employer pays the entire cost of insurance premiums.

## EDUCATION LEVELS AND MEDIAN WAGES BY INDUSTRY

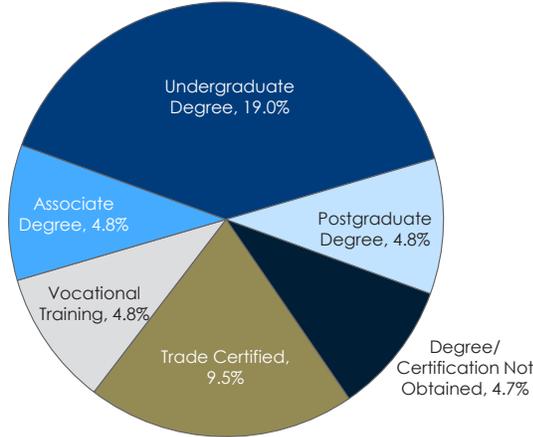


	Education			Median Wages	
	Some Level Beyond High School	Associate Degree	Undergraduate Degree or Higher	Annual Salary	Hourly Wage
<b>All Employed</b>	<b>76.2%</b>	<b>20.8%</b>	<b>30.1%</b>	<b>\$55,000</b>	<b>\$17.00</b>
Agriculture, Forestry & Mining	72.1%	23.3%	18.6%	\$42,000	\$14.63
Construction	51.9%	14.8%	7.4%	\$47,500	\$20.00
Education	94.9%	0.0%	79.5%	\$51,500	\$13.43
Entertainment & Recreation	**	**	**	**	**
Finance, Insurance & Real Estate	86.8%	44.7%	34.2%	\$59,000	\$18.60
Healthcare & Social Services	86.9%	27.9%	22.9%	\$72,500	\$15.40
Manufacturing	48.8%	12.2%	7.3%	\$93,500	\$16.42
Personal Services	60.0%	0.0%	36.0%	\$48,000	\$11.50
Professional Services	81.8%	18.2%	59.1%	\$67,500	\$21.83
Public Administration & Government	75.0%	19.4%	22.2%	\$52,000	\$23.00
Transportation, Communication & Utilities	78.9%	26.3%	10.6%	**	\$15.62
Wholesale & Retail Trade	64.9%	21.6%	18.9%	\$55,000	\$10.63

The education and wage data by industry within the above table includes all respondents without consideration of employment status or willingness to change/enter employment.  
\*\*Insufficient survey data/refused

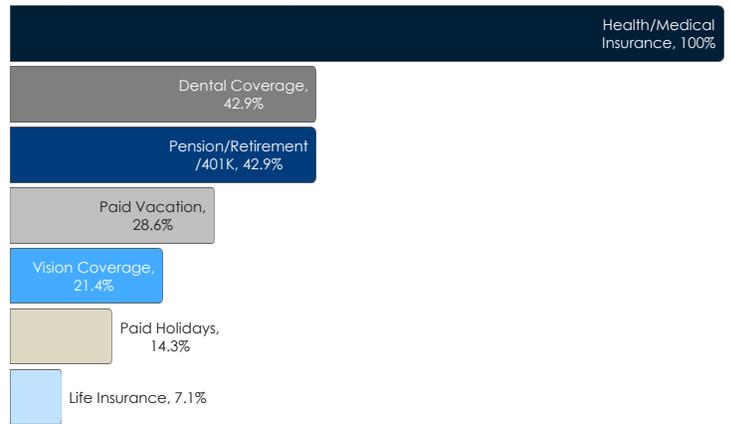
## UNEMPLOYED - LIKELY TO ACCEPT EMPLOYMENT

- 55.6% are actively seeking employment
- An estimated 478 unemployed individuals are likely to accept employment in Guthrie Center.
- Average age is 44 years old
- 52.4% are male; 47.6% are female
- **Education:**
  - 47.6% are educated beyond high school

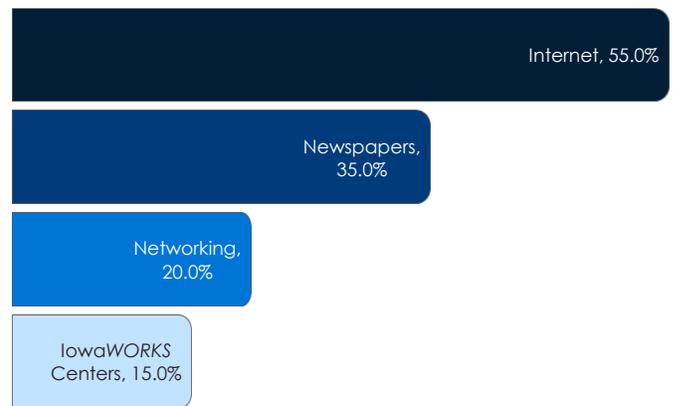


- **Wages:**
  - \$14.00/hr - to attract 66% of applicants
  - \$14.75/hr - to attract 75% of applicants
  - \$10.25/hr - lowest median wage willing to accept
- Willing to commute an average of 28 miles one way for the right opportunity
- 78.9% expressed interest in seasonal and 63.2% in temporary employment opportunities
- 52.6% expressed interest in working varied shifts

## DESIRED BENEFITS



## TOP UNEMPLOYED JOB SEARCH RESOURCES



## SPONSORED IN PARTNERSHIP WITH:



FOR MORE INFORMATION REGARDING THE GUTHRIE COUNTY LABORSHED ANALYSIS, CONTACT:

### Midwest Partnership EDC

Adair, Audubon, Greene, & Guthrie Counties  
 P.O. Box 537; 615 S Division St.  
 Stuart, Iowa 50250  
 Phone: 515-523-1262  
 Fax: 515-523-1397  
 Email: info@midwestpartnership.com  
 www.midwestpartnership.com



Data compiled and analyzed by:  
 Iowa Workforce Development  
 Labor Market Information Division  
 1000 E. Grand Avenue, Des Moines, Iowa 50319  
 Phone: (515) 281-7505 | Email: laborshed.studies@iwd.iowa.gov  
 www.iowalmi.gov