



# City of Muscatine Comprehensive Plan

*Chapter 9: Housing*





## **Synopsis**

This chapter gives a detailed overview of housing stock in the Muscatine area. The overview of the housing stock is intended to give a statistical to the current state of and trends in housing in the Muscatine area. It is useful in giving a quantitative way to examine the housing in the Muscatine area. The second component of this chapter contains the goals related housing . The goals were developed through a process of extensive input from the public and community stakeholders.

## **Housing Quality**

The 2010 census reported a total of 11,647 housing units in the planning area covered by this comprehensive plan. Of these housing units 84.4%, 9,380 housing units are located within the City of Muscatine (Table 1 on page 9-5). Both the City of Muscatine and the planning area as a whole experienced a growth in the number of housing units between 2000 and 2010 that far exceeded the rate of population growth over the same period of time. The City of Muscatine recorded a net gain of 455 housing units, while at the same time experienced a net population gain of 88 people. Similarly 738 housing units were added to the planning area, while the population grew by 615. This mismatch between the growth rates for housing units and population has led to a surge in the vacancy rate. Between 2000 and 2010 the vacancy rate in the City of Muscatine grew by 81.9% in the City of Muscatine and 73.4% in the planning area, with a little over 8% of housing units standing vacant in April of 2010 when the Census was conducted.

Over 97% of housing units constructed in the City of Muscatine between 2000 and 2012 were constructed in one of three planning districts, Mulberry, Western, and East Hill (Figure 2). The Mulberry Planning District accounted was site for over 55% of newly constructed housing units. Figures 4 through 10 on pages 9-9 through 9-15, depict the location of all newly constructed housing units. The large of majority of new housing units in the City of Muscatine are clustered in a few locations on the periphery of the City of Muscatine. There was also a significant number of housing units, constructed in the unincorporated portion of the North Crescent Planning District located directly north of the U.S. 61 bypass between Mulberry Road and Highway 38.

The River Center Planning District (loss of 103 housing units) and the South End Planning District (loss of 32 housing units) are the only two planning districts out of seven to see a decline in the number of housing units between 2000 and 2010. They along with Island Planning District which saw an increase of three housing units are the planning districts for which the population declined. The overall trend in Muscatine has been for growth in both population and housing units along the edge of the community and for a decline in population and number of housing units in the older core. Housing unit growth that far out paces population growth is both a major symptom of and cause of the decline of some existing neighborhoods. In a vibrant and healthy community there should not be areas where population and housing unit counts are simultaneously declining, particularly in areas where substantial investments in infrastructure and amenities have already been made.

The quality of housing stock is a major component of neighborhood vitality. Goal H.1 calls for a high-quality living environment in all neighborhoods, the preservation of stable residential neighborhoods, and where necessary, improvement of the condition of existing housing stock in Muscatine. There should be desirable housing stock available to all segments of the Muscatine workforce. Achieving the goal of all neighborhoods in Muscatine to contain high quality housing stock and being a desirable place to live will require:



- **Code enforcement**, the enforcement of applicable property maintenance, building, and zoning codes to minimize the physical deterioration of properties. (Goal H.2)
- **Revitalization**, the upkeep maintenance, and/or renovation of existing housing stock. (Goal H.3)
- **Infill development**, the development of new housing units that are in character with existing neighborhood on vacant, abandoned, passed over, or underutilized land within existing neighborhoods. (Goal H.4)

In the extensive public input process that this Comprehensive Plan is based on, one of the most frequent comments from members of the community was that a priority should be placed on enforcing property maintenance, building, and zoning codes to minimize the physical deterioration of properties and maintain a high-quality living environment in all neighborhoods. Goal H.2 is based on these comments and the following are specific actions that will be taken by the City of Muscatine to implement this goal:

- Continue to enforce applicable property maintenance, building, and zoning codes to minimize the physical deterioration of properties
- Work with neighborhood and community groups to educate residents about their responsibility under City Code.
- Promote and expand community-based neighborhood cleanup programs.
- Enhanced focus on code enforcement.

Maintaining and improving the quality of older existing housing stock is paramount to achieving the goal of high-quality living environment in all neighborhoods, as only 4.6% of housing units in the City of Muscatine were constructed since 2000. Goal H.3 calls for the revitalization of established neighborhoods, particularly blighted areas, by promoting development that conserves land, protects historic resources, promotes pedestrian accessibility, and integrates different uses of property. This goal also states that remediation and reuse of existing sites, structures, and infrastructure is preferred over new construction in undeveloped areas.

The community input process of preparing this Comprehensive Plan identified quality downtown housing as an important goal. Goal H.5 is for there to be a strong residential component to Downtown which provides residents an attractive lifestyle that includes the opportunity to bike or walk to meet their daily needs and carry out other activities. This lifestyle is attractive to people of all ages and incomes and facilitates a vibrant Downtown environment. The following are specific actions that will be taken by the City of Muscatine to achieve the high-quality living environment in all neighborhoods as called for in Goals H.3 and H.5:

- Promote upgrading and remodeling of residential structures, rather than demolition and new construction.
- Work to ensure that there is desirable housing stock available to all segments of the Muscatine workforce.
- Encourage rehabilitation and improvement programs to conserve and upgrade existing properties and buildings.



- Implement a tax abatement program to support the revitalization of established neighborhoods, particularly blighted areas, by incentivizing renovation of existing homes.
- Implement a tax abatement program to support the renovation in a manner that preserves their historic character of structures in designated historic districts.
- Promote the use of local, state and federal programs that are intended to foster reinvestment and redevelopment of polluted, blighted and abandoned properties.
- Land use regulations, including the Zoning Ordinance, will be revised to implement to more effectively promote revitalization.
- Perform, on a regular basis, an analysis of the existing housing stock in the Muscatine area to determine if there are gaps in the existing housing stock that is causing some of those working in Muscatine to choose to reside outside of Muscatine.
- The development of new housing units that are in character with existing neighborhood on vacant, abandoned, passed over, or underutilized land within existing neighborhoods.
- City policies and programs should be designed in a manner to ensure that there are attractive and available housing opportunities in Downtown serving all segments of the Downtown area workforce.
- Evaluate zoning and land use regulations to ensure policies to allow for and encourage Downtown housing through rehabilitation and preservation of existing buildings, infill development and new construction.
- Evaluate zoning and land use regulations to ensure that they are assisting in ensuring that all segments of the demand for Downtown housing are being met.

Infill development, the development of new housing units that are in character with existing neighborhood on vacant, abandoned, passed over, or underutilized land within existing neighborhoods can enhance the character, viability, and function of these neighborhoods. By mixing new development in with existing, the overall quality of housing in an area is raised. Infill also reduces growth pressure on productive farm land, provides for efficient use of land, maximizes the return on investment already made in public infrastructure, reduces costs associated with providing municipal services and amenities to new development, and can improve quality of life in older communities. For these reasons Goal H.4 was established, it calls for increased new residential development on vacant lots in portions of the City that are already served by public infrastructure. Specific actions that it will take to accomplish this goal include:

- Adoption of City policies, regulations, and projects that promote residential infill development.
- Ensure that residential infill projects are well-designed and compatible with surrounding uses and building types. Residential infill should be of a type, scale, orientation, and design that maintains or improves the character, aesthetic quality, and livability of the neighborhood.
- Recognize that residential infill development is not inherently “good” simply because it is infill or a higher density because it is higher density. Where increased density is recommended the benefits of infill must be balanced among many community and neighborhood goals.
- Take advantage of already existing investments in infrastructure extension and improvement, by implementing a tax abatement to promote development on vacant parcels in currently existing subdivisions which are not yet built out.



			City of Muscatine	River Center Planning District	East Hill Planning District	Western Planning District	Mulberry Planning District	South End Planning District	North Crescent Planning District	Island Planning District	Planning Area	Muscatine County	State of Iowa	United States
Housing Units	2010	#	9,830	2,246	1,986	2,329	1,906	1,194	1,501	485	11,647	17,910	1,336,417	131,704,730
		%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Change from 2000		#	455	-103	147	253	213	-32	257	3	738	1,124	103,906	15,800,089
		%	4.90%	-4.60%	7.50%	10.90%	11.20%	-2.70%	17.10%	0.60%	6.80%	6.70%	8.40%	13.60%
Vacant Housing Units	2010	#	822	279	133	126	172	96	102	32	940	1,498	114,841	14,988,438
		%	8.30%	12.40%	6.80%	5.40%	9.00%	8.00%	6.80%	6.60%	8.10%	5.60%	6.80%	11.40%
Change from 2000		#	370	89	41	56	116	51	37	8	398	559	31,606	4,563,898
		%	81.90%	-4.60%	30.80%	44.50%	67.60%	52.80%	369.30%	25.00%	73.40%	59.50%	38.00%	43.80%
Occupied Housing Units	2010	#	9,008	1,967	1,835	2,204	1,734	1,099	1,399	453	10,691	16,412	1,221,576	111,716,292
		%	91.00%	87.60%	93.20%	94.60%	91.00%	92.00%	93.20%	93.40%	91.80%	94.40%	93.20%	88.60%
Change from 2000		#	85	-192	106	195	98	-83	220	-5	339	565	72,300	11,236,191
		%	1.00%	1.50%	5.80%	8.80%	5.60%	-7.50%	15.70%	-1.10%	3.30%	3.60%	6.30%	10.70%
Owner Occupied Units	2010	#	6,173	952	1,259	1,637	1,402	777	1,288	395	7,710	12,258	880,635	75,986,074
		%	70.70%	48.40%	68.61%	74.27%	80.85%	70.70%	92.07%	87.20%	72.12%	74.69%	72.09%	65.10%
Change from 2000		#	-133	-102	-21	66	45	-87	212	-6	107	308	49,216	6,170,321
		%	-2.10%	-10.70%	-1.70%	4.00%	3.20%	-11.20%	16.50%	-1.50%	1.40%	2.60%	5.90%	8.80%
Renter Occupied Units	2010	#	2,835	1,015	570	567	332	321	11	58	2,874	4,154	340,941	40,730,218
		%	29.30%	51.60%	31.06%	25.73%	19.15%	29.21%	0.79%	12.80%	26.88%	25.31%	27.91%	34.90%
Change from 2000		#	218	-90	121	130	53	4	8	1	227	257	23,084	5,065,870
		%	8.30%	-8.90%	21.20%	22.90%	16.00%	1.40%	7.20%	1.70%	8.60%	6.60%	7.30%	14.20%

Table 1: Housing Unit Trends, 2000 to 2010

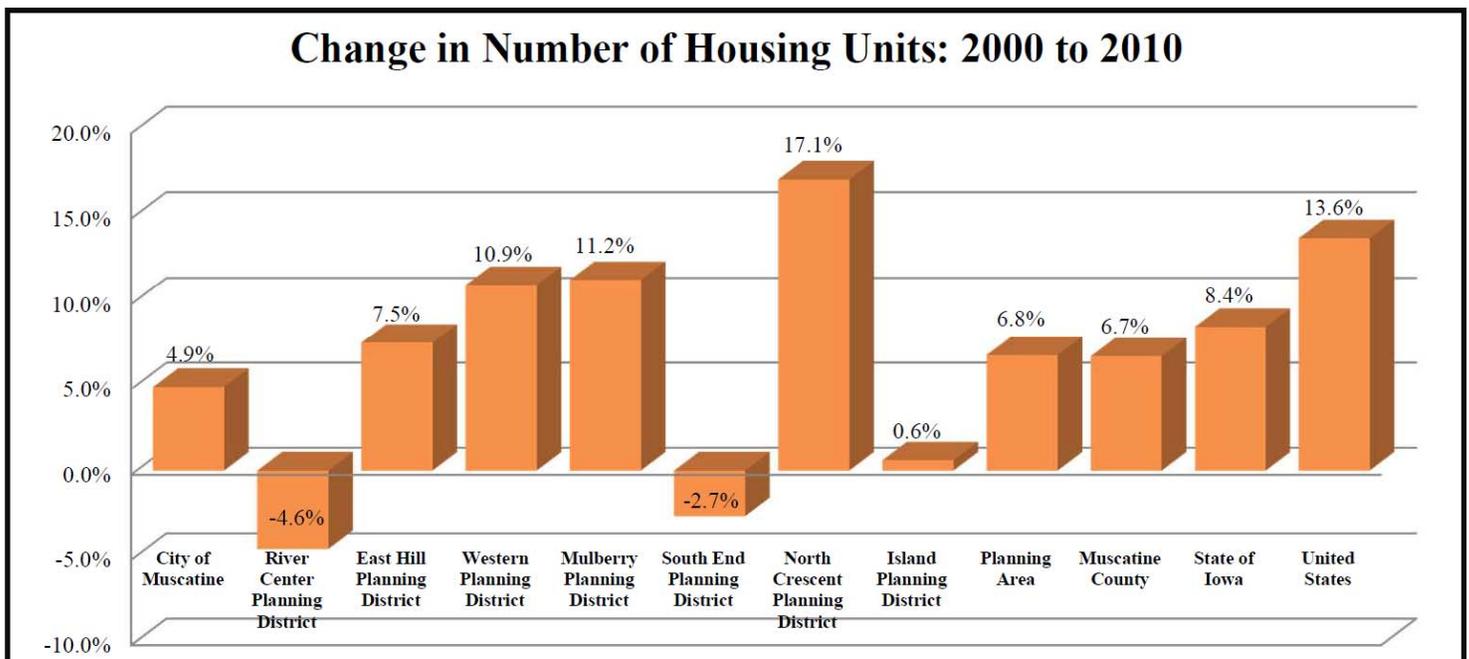


Figure 1: Change in Number of Housing Units, 2000 to 2010

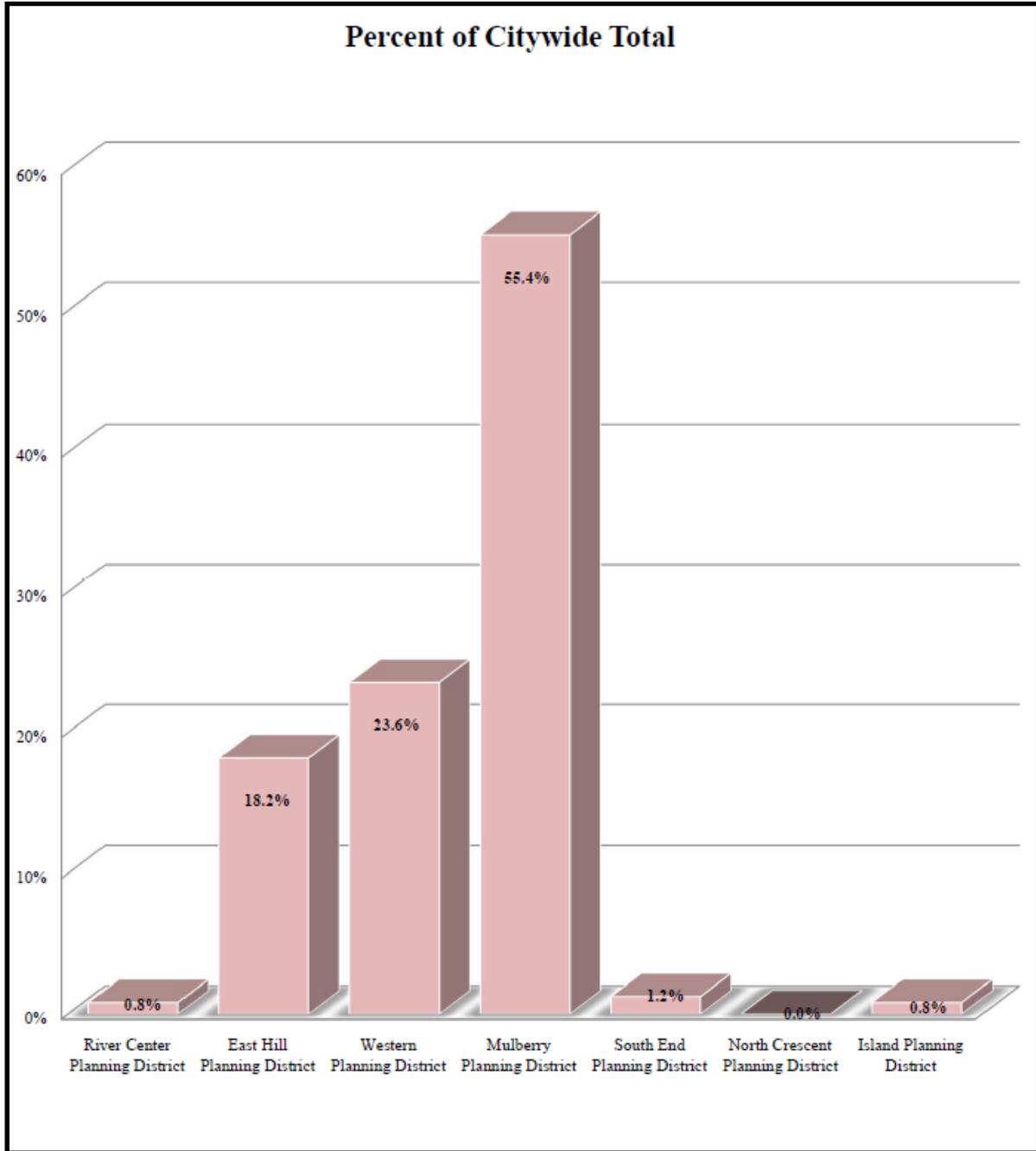


Figure 2: Location of Housing Units Constructed 2000 to 2012

	City of Muscatine	River Center Planning District	East Hill Planning District	Western Planning District	Mulberry Planning District	South End Planning District	North Crescent Planning District
New Single	193	4	12	88	79	6	0
New Housing Unit Within Multifamily Structures	291	0	76	26	189	0	0
<b>Total New Units</b>	<b>484</b>	<b>4</b>	<b>88</b>	<b>114</b>	<b>268</b>	<b>6</b>	<b>0</b>

Table 2: Location of Housing Units Constructed 2000 to 2012



## **Urban Revitalization Plan**

In May of 2013 the City of Muscatine took a major step toward achieving many of the housing related goals of the Comprehensive Plan by adopting a tax abatement program. This program is designed to address and stimulate new and expanding residential development in designated areas, promote infill opportunities, improve the quality of Muscatine’s housing stock by promoting the substantial renovation of existing homes in designated areas, and encourage historic preservation.

The Urban Revitalization Act, Chapter 404 of the Code of Iowa, is intended to encourage development, redevelopment and revitalization within designated areas of a city by authorizing property tax incentives to the private sector. Qualified real estate within a designated area may be eligible to receive a total or partial exemption from property taxes on improvement for a specified number of years, with the goal of providing communities with a long-term increase or stabilization in the local tax base by encouraging new construction which might not otherwise occur. To take advantage of the opportunities provided by this section of state code and improve the quality of housing in Muscatine and to spur economic development the City of Muscatine City Council passed an ordinance designating an area of Muscatine as the 2012 Muscatine Housing Urban Revitalization Area (Figure 3 on page 9-8), and an adopted a Urban Revitalization Plan which provides tax abatement incentives as follows:

- **Construction of a new home was an assessed valuation of at least \$200,000**
  - Exemption from the first \$75,000 of actual value added by the improvements for a period of five years.
- **Renovation or the construction of improvements within the Blighted Property Subdistrict that increases the assessable value of the property by 10%**
  - Exemption from taxation on the actual value added by the improvements for a period of three years.
  - If located in the West Hill Historic District such improvements must not increase residential development
- **Renovation or the construction of improvements within West Hill Historic District that increases the assessable value of the property by 10% on structures listed as a “contributing building” in the nomination papers for the West Hill Historic District**
  - Exemption from taxation on the actual value added by the improvements for a period of five years.
  - In order to be eligible for tax abatement, the Contributing Building Improvements must not increase the population density of the facilities being improved and must be found by the Muscatine Historic Preservation Commission to be historically sensitive based on established criteria.

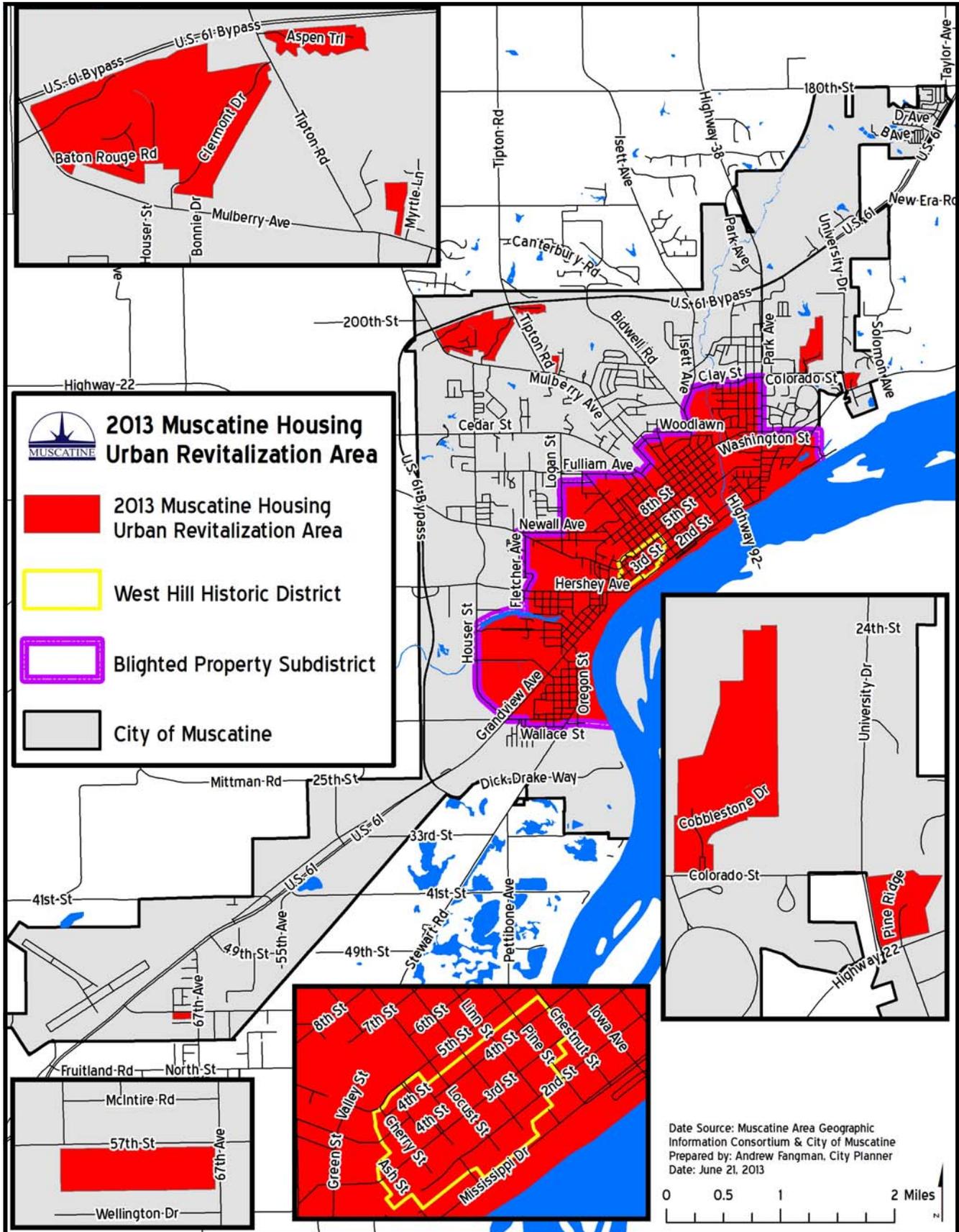


Figure 3: 2013 Muscatine Urban Revitalization Area

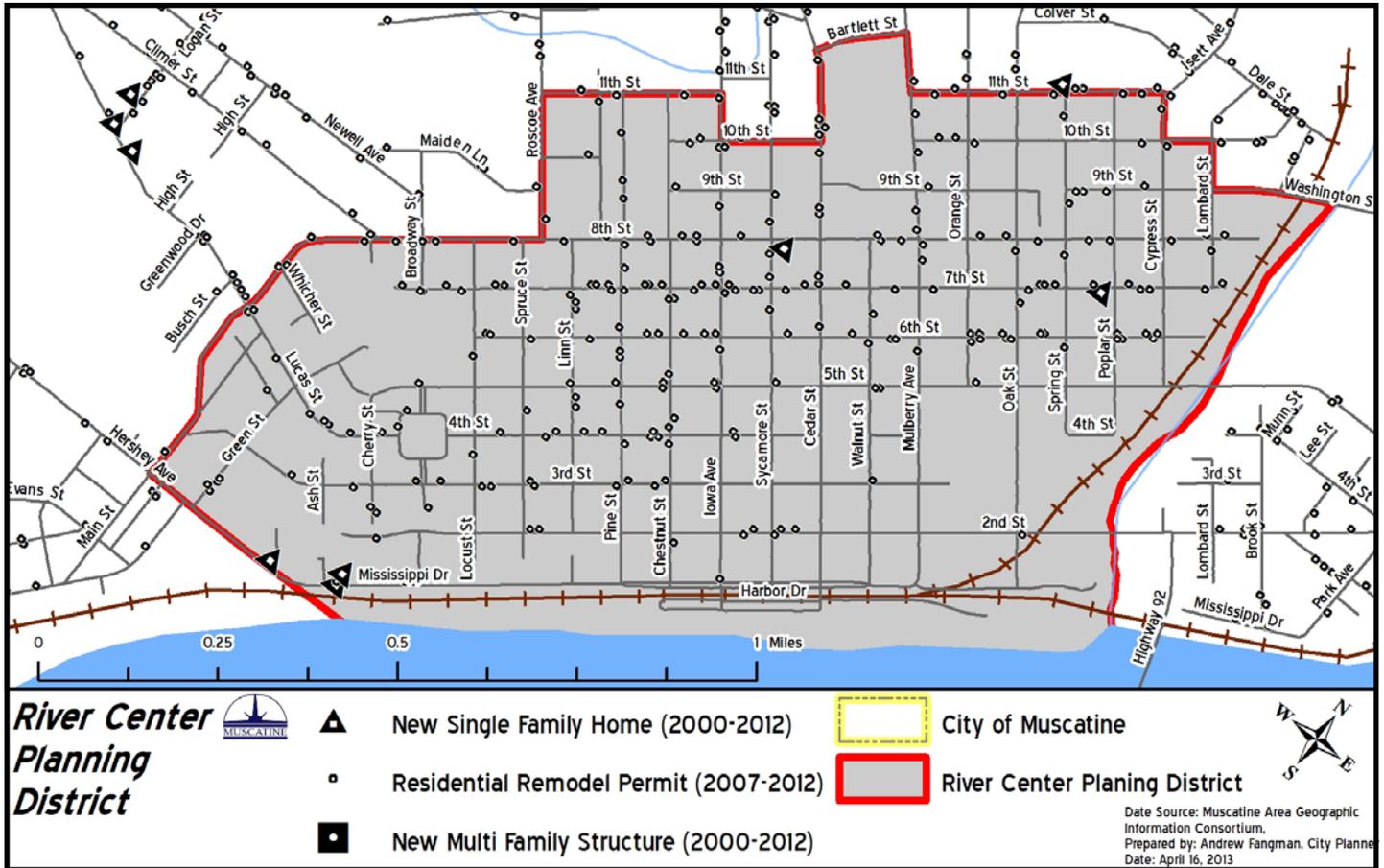


Figure 4: River Center Planning District & Location of Added Housing Units and Apartment Buildings

	2010		Change From 2000	
	#	%	#	%
Total Population	5,187	100%	-286	-5.2%
White	3,599	69.4%	-555	-13.4%
Hispanic	1,281	24.7%	177	16.0%
African-American	200	3.9%	91	83.5%
American Indian	18	0.3%	-10	-35.7%
Asian	23	0.4%	4	21.1%
Other	66	1.3%	7	11.9%

Table 3: River Center Population, Race, and Ethnicity

Age Group	2010		Change From 2000	
	#	%	#	%
0-9	837	16.1%	-18	-2.1%
10-19	816	15.7%	11	1.4%
20-29	782	15.1%	-154	-16.5%
30-39	719	13.9%	-84	-10.5%
40-49	612	11.8%	-200	-24.6%
50-59	631	12.2%	151	31.5%
60-69	389	7.5%	68	21.2%
Over 70	401	7.7%	-60	-13.0%

Table 4: River Center Age Cohorts

	2010		Change From 2000	
	#	%	#	%
Households	1,986	N.A.	-194	-8.9%
Average Household Size	2.52	N.A.	0.08	3.2%
Households Containing a Member Under 18	691	34.8%	-74	-9.7%
Households Containing a Member Over 65	451	22.7%	-50	-10.0%

Table 5: River Center Households

	2010	
	#	%
Housing Units	2,267	100.0%
Vacant	281	12.4%
Occupied	1,986	87.6%
Owner Occupied	969	48.8%
Renter Occupied	1,017	51.2%
Housing Units Added ('00-'12)	5	
Apartment Units Added ('00-'12)	0	
Residential Remodel Permit ('07-'12)	299	

Table 6: River Center Housing Units

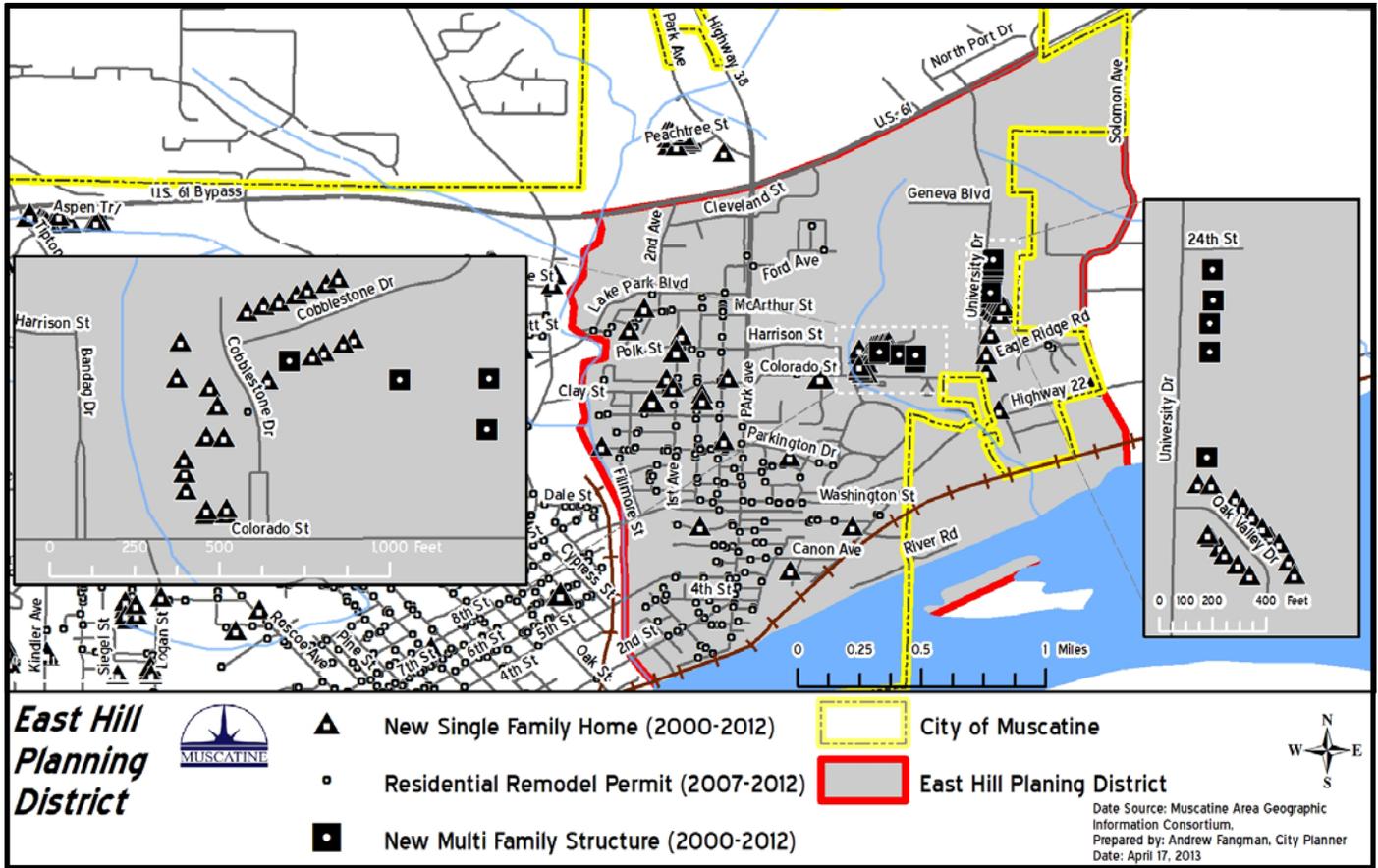


Figure 5: East Hill Planning District & Location of Added Housing Units and Apartment Buildings

	2010		Change From 2000	
	#	%	#	%
Total Population	4,462	100.0%	188	4.4%
White	3,553	79.6%	-105	-2.9%
Hispanic	757	17.0%	221	41.2%
African-American	49	1.1%	26	113.0%
American Indian	8	0.2%	6	300.0%
Asian	41	0.9%	8	24.2%
Other	54	1.2%	32	145.5%

Table 7: East Hill Population, Race, and Ethnicity

Age Group	2010		Change From 2000	
	#	%	#	%
0-9	640	14.3%	-4	-0.6%
10-19	608	13.6%	20	3.4%
20-29	670	15.0%	75	12.6%
30-39	572	12.8%	-79	-12.1%
40-49	595	13.3%	-26	-4.2%
50-59	606	13.6%	196	47.8%
60-69	375	8.4%	81	27.6%
Over 70	396	8.9%	-75	-15.9%

Table 8: East Hill Age Cohorts

	2010		Change From 2000	
	#	%	#	%
Households	1,835	N.A.	106	6.1%
Average Household Size	2.42	N.A.	-0.04	-1.7%
Households Containing a Member Under 18	602	32.8%	-4	-0.7%
Households Containing a Member Over 65	397	21.6%	-23	-5.5%

Table 9: East Hill Households

	2010	
	#	%
Housing Units	1,968	100.0%
Vacant	133	6.8%
Occupied	1,835	93.2%
Owner Occupied	1,259	68.6%
Renter Occupied	570	31.1%
Housing Units Added ('00-'12)	65	
Apartment Units Added ('00-'12)	12 Buildings, 176 Units	
Residential Remodel Permit ('07-'12)	227	

Table 10: East Hill Housing Units

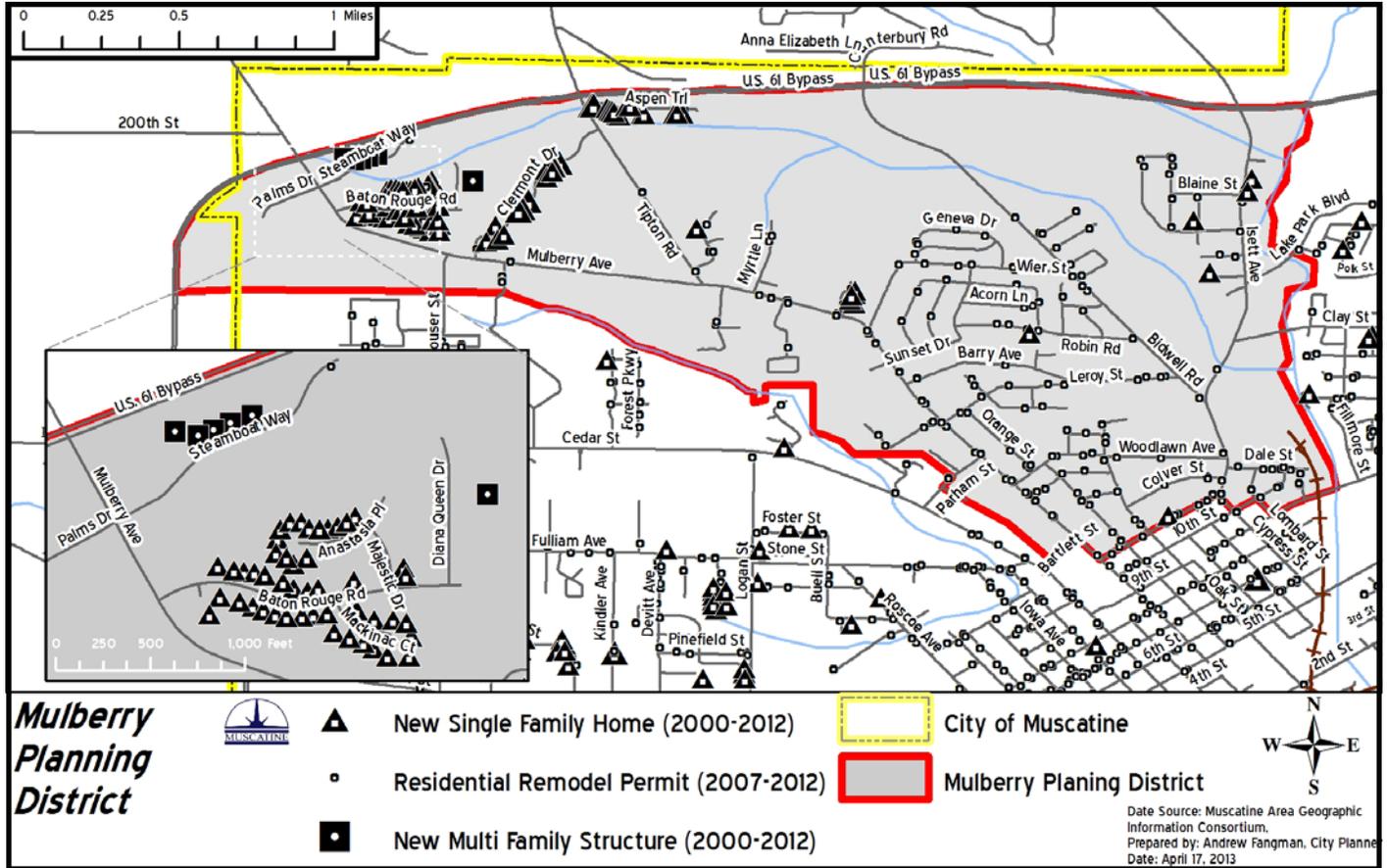


Figure 6: Mulberry Planning District & Location of Added Housing Units and Apartment Buildings

	2010		Change From 2000	
	#	%	#	%
Total Population	4,158	100%	139	3.4%
White	3,664	88.1%	-44	-1.2%
Hispanic	356	8.6%	147	70.6%
African-American	25	0.6%	8	47.1%
American Indian	6	0.1%	4	200.0%
Asian	63	1.5%	15	32.0%
Other	45	1.1%	8	23.1%

Table 11: Mulberry Population, Race, and Ethnicity

	2010		Change From 2000	
	#	%	#	%
Households	1,719	N.A.	83	5.1%
Average Household Size	2.40	N.A.	-0.01	-0.5%
Households Containing a Member Under 18	527	30.6%	26	5.2%
Households Containing a Member Over 65	521	30.3%	93	21.8%

Table 13: Mulberry Households

Age Group	2010		Change From 2000	
	#	%	#	%
0-9	520	12.5%	25	5.1%
10-19	568	13.7%	40	7.5%
20-29	403	9.7%	52	14.9%
30-39	451	10.8%	-45	-9.0%
40-49	532	12.8%	-125	-19.0%
50-59	632	15.2%	78	14.0%
60-69	510	12.3%	208	68.8%
Over 70	540	13.0%	-96	-15.1%

Table 12: Mulberry Age Cohorts

	2010	
	#	%
Housing Units	1,906	100.0%
Vacant	172	9.0%
Occupied	1,734	91.0%
Owner Occupied	1,402	80.9%
Renter Occupied	332	23.7%
Housing Units Added ('00-'12)	96	
Apartment Units Added ('00-'12)	11 Buildings, 186 Units	
Residential Remodel Permit ('07-'12)	207	

Table 14: Mulberry Housing Units

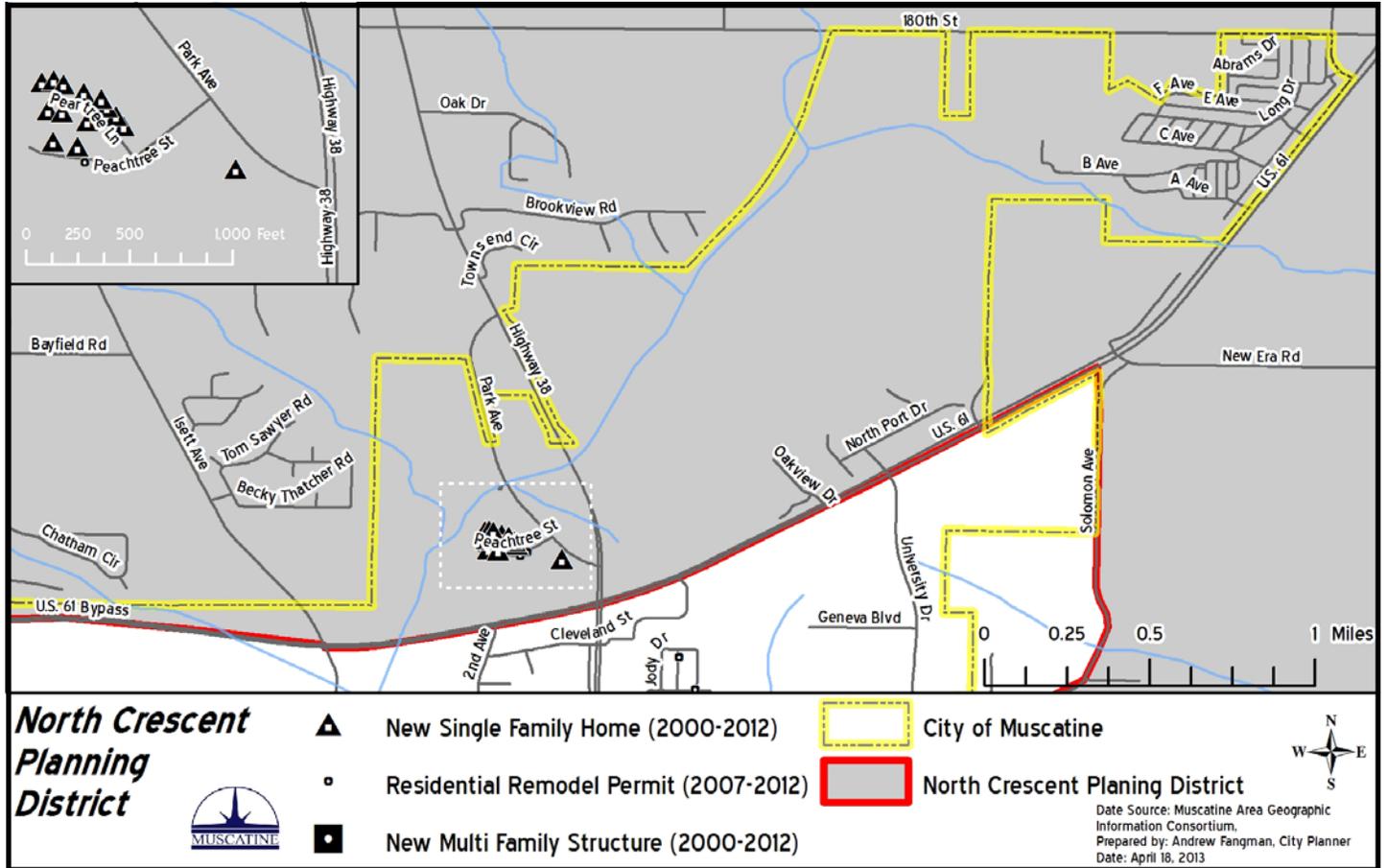


Figure 7: North Crescent Planning District & Location of Added Housing Units and Apartment Buildings

	2010		Change From 2000	
	#	%	#	%
Total Population	3,905	100%	444	12.8%
White	3,516	90.0%	294	9.1%
Hispanic	292	7.5%	117	66.9%
African-American	21	0.5%	13	162.5%
American Indian	7	0.2%	3	75.0%
Asian	32	0.8%	5	18.5%
Other	37	0.9%	12	48.0%

Table 15: North Crescent Population, Race, and Ethnicity

Age Group	2010		Change From 2000	
	#	%	#	%
0-9	551	12.8%	11	2.0%
10-19	569	13.2%	38	7.2%
20-29	293	6.8%	-84	-22.3%
30-39	404	9.4%	-63	-13.5%
40-49	625	14.5%	45	7.8%
50-59	610	14.1%	192	45.9%
60-69	428	9.9%	212	98.1%
Over 70	425	9.8%	93	28.0%

Table 16: North Crescent Age Cohorts

	2010		Change From 2000	
	#	%	#	%
Households	1,399	N.A.	220	18.7%
Average Household Size	2.69	N.A.	-0.12	-4.3%
Households Containing a Member Under 18	505	36.1%	-17	-3.3%
Households Containing a Member Over 65	328	23.4%	122	59.2%

Table 17: North Crescent Households

	2010	
	#	%
Housing Units	1,501	100.0%
Vacant	102	6.8%
Occupied	1,399	93.2%
Owner Occupied	1,288	92.1%
Renter Occupied	111	7.9%
Housing Units Added (City Only)	14	
Apartment Units Added(City Only)	0	
Residential Remodel Permit ('07-'12)	4	

9-12 Table 18: North Crescent Housing Units

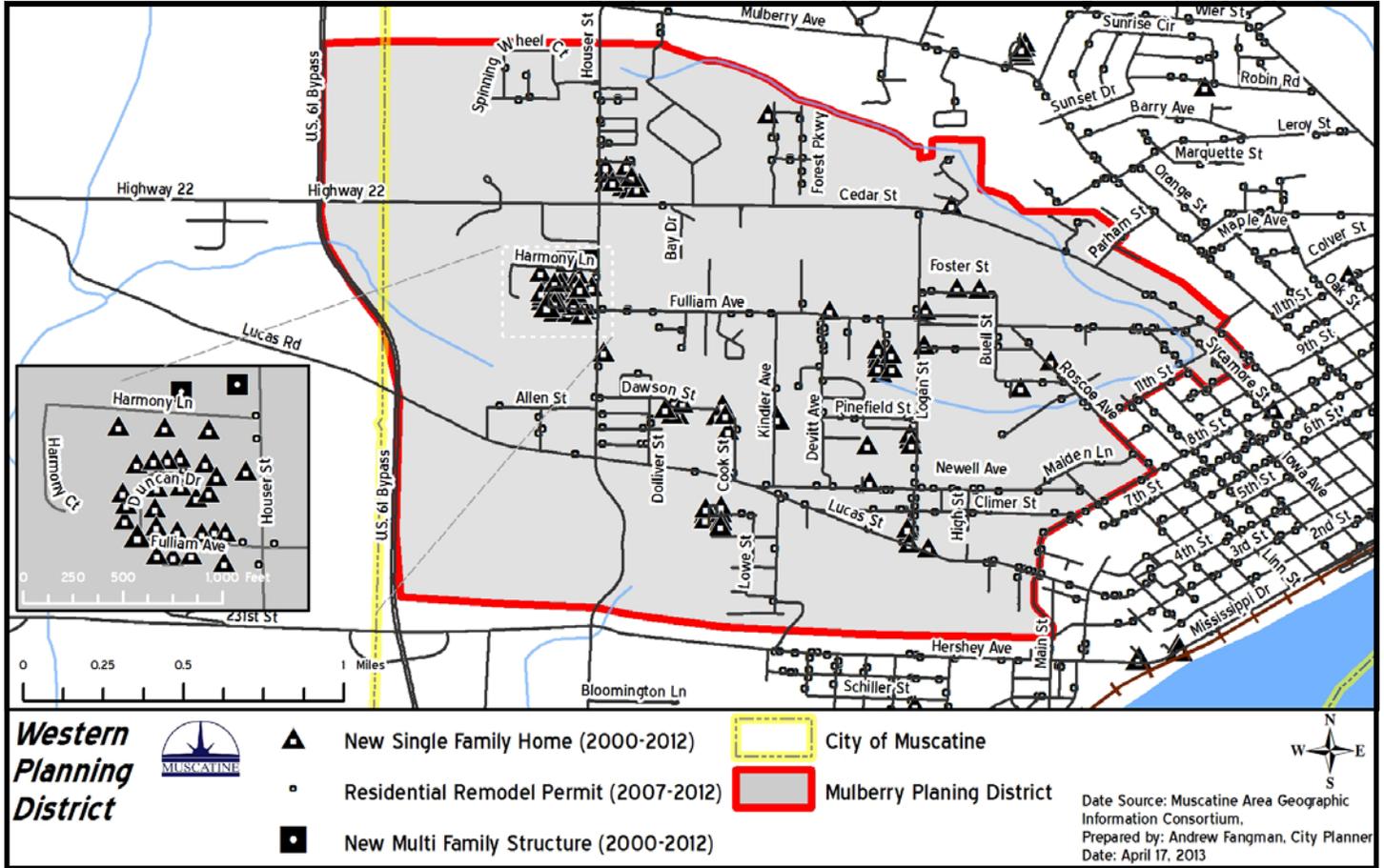


Figure 8: Western Planning District & Location of Added Housing Units and Apartment Buildings

	2010		Change From 2000	
	#	%	#	%
Total Population	5,494	100%	189	3.6%
White	4,532	82.5%	-305	-6.3%
Hispanic	673	12.2%	327	94.5%
African-American	164	3.0%	129	366.5%
American Indian	14	0.3%	6	83.6%
Asian	47	0.9%	8	19.7%
Other	64	1.2%	25	63.9%

Table 19: Western P.D. Population, Race, and Ethnicity

	2010		Change From 2000	
	#	%	#	%
Households	2,337	N.A.	328	16.3%
Average Household Size	2.35	N.A.	-0.19	-7.5%
Households Containing a Member Under 18	765	32.7%	-10	-1.3%
Households Containing a Member Over 65	615	26.3%	148	31.8%

Table 21: Western Planning District Households

Age Group	2010		Change From 2000	
	#	%	#	%
0-9	821	14.9%	36	4.6%
10-19	738	13.4%	-54	-6.9%
20-29	625	11.4%	18	3.0%
30-39	703	12.8%	15	2.1%
40-49	701	12.8%	-64	-8.4%
50-59	708	12.9%	51	7.8%
60-69	546	9.9%	132	31.9%
Over 70	650	11.8%	54	9.1%

Table 20: Western Planning District Age Cohorts

	2010	
	#	%
Housing Units	2,329	100.0%
Vacant	126	5.4%
Occupied	2,204	94.6%
Owner Occupied	1,637	74.3%
Renter Occupied	567	25.7%
Housing Units Added ('00-'12)	90	
Apartment Units Added ('00-'12)	2 Buildings, 26 Units	
Residential Remodel Permit ('07-'12)	269	

Table 22: Western Planning District Housing Units

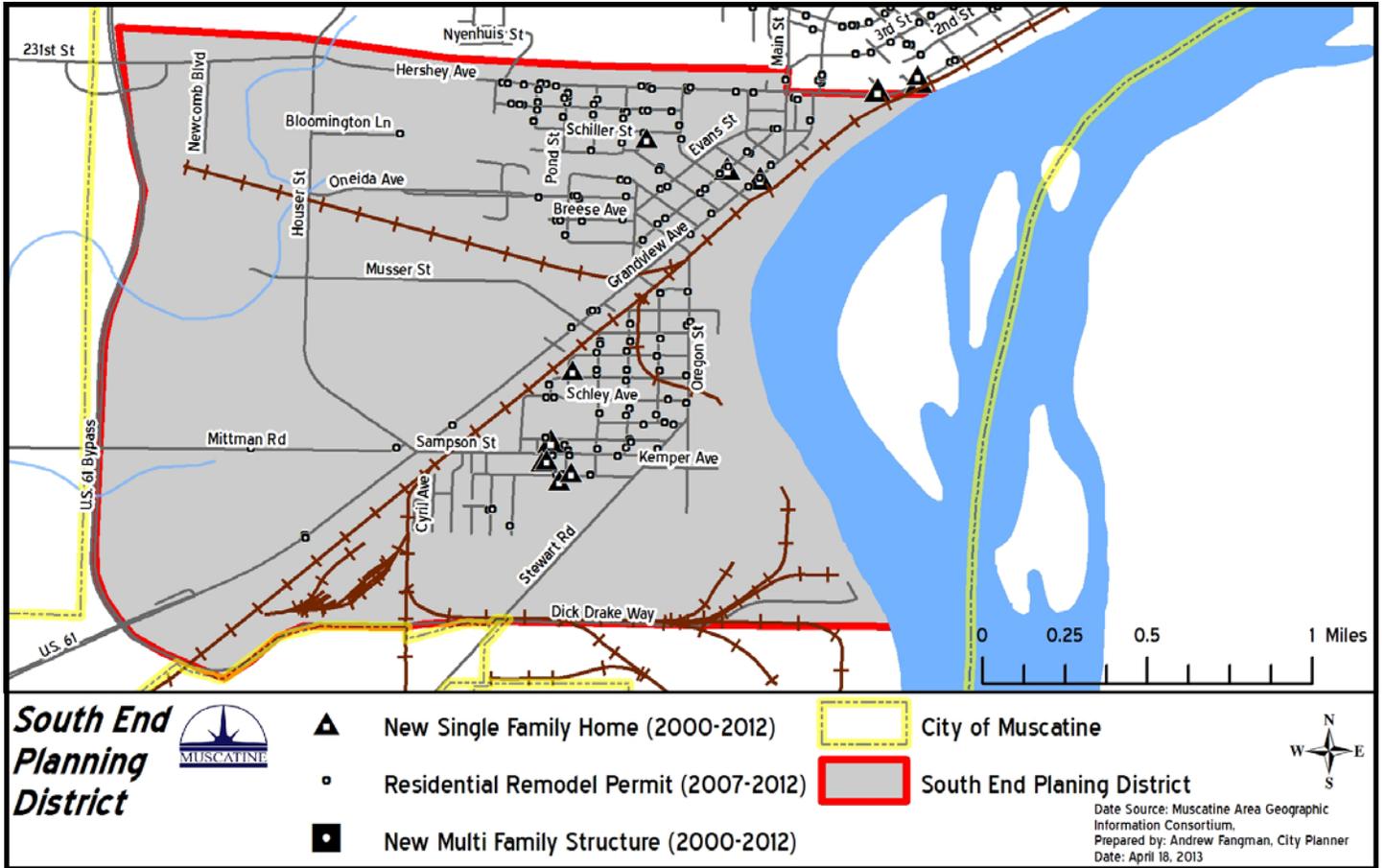


Figure 9: South End Planning District & Location of Added Housing Units and Apartment Buildings

	2010		Change From 2000	
	#	%	#	%
Total Population	2,949	100%	-131	-4.3%
White	2,165	73.4%	-254	-10.5%
Hispanic	668	22.7%	92	16.0%
African-American	42	1.4%	3	7.6%
American Indian	13	0.4%	2	14.3%
Asian	8	0.3%	6	300.0%
Other	53	1.8%	20	58.4%

Table 23: South End P.D .Population, Race, and Ethnicity

Age Group	2010		Change From 2000	
	#	%	#	%
0-9	529	17.2%	30	5.9%
10-19	513	16.7%	77	17.5%
20-29	429	13.9%	-48	-10.0%
30-39	418	13.6%	-32	-7.2%
40-49	383	12.4%	-67	-14.9%
50-59	380	12.3%	106	38.8%
60-69	211	6.9%	-29	-12.1%
Over 70	218	7.1%	-35	-13.8%

Table 24: South End Planning District Age Cohorts

	2010		Change From 2000	
	#	%	#	%
Households	1,099	N.A.	-83	-7.0%
Average Household Size	2.68	N.A.	0.09	3.3%
Households Containing a Member Under 18	429	39.0%	-26	-5.7%
Households Containing a Member Over 65	237	21.5%	-26	-9.8%

Table 25: South End Planning District Households

	2010	
	#	%
Housing Units	1,194	100.0%
Vacant	96	8.0%
Occupied	1,099	92.0%
Owner Occupied	777	70.7%
Renter Occupied	321	29.3%
Housing Units Added ('00-'12)	9	
Apartment Units Added ('00-'12)	0	
Residential Remodel Permit ('07-'12)	155	

Table 26: South End Planning District Housing Units

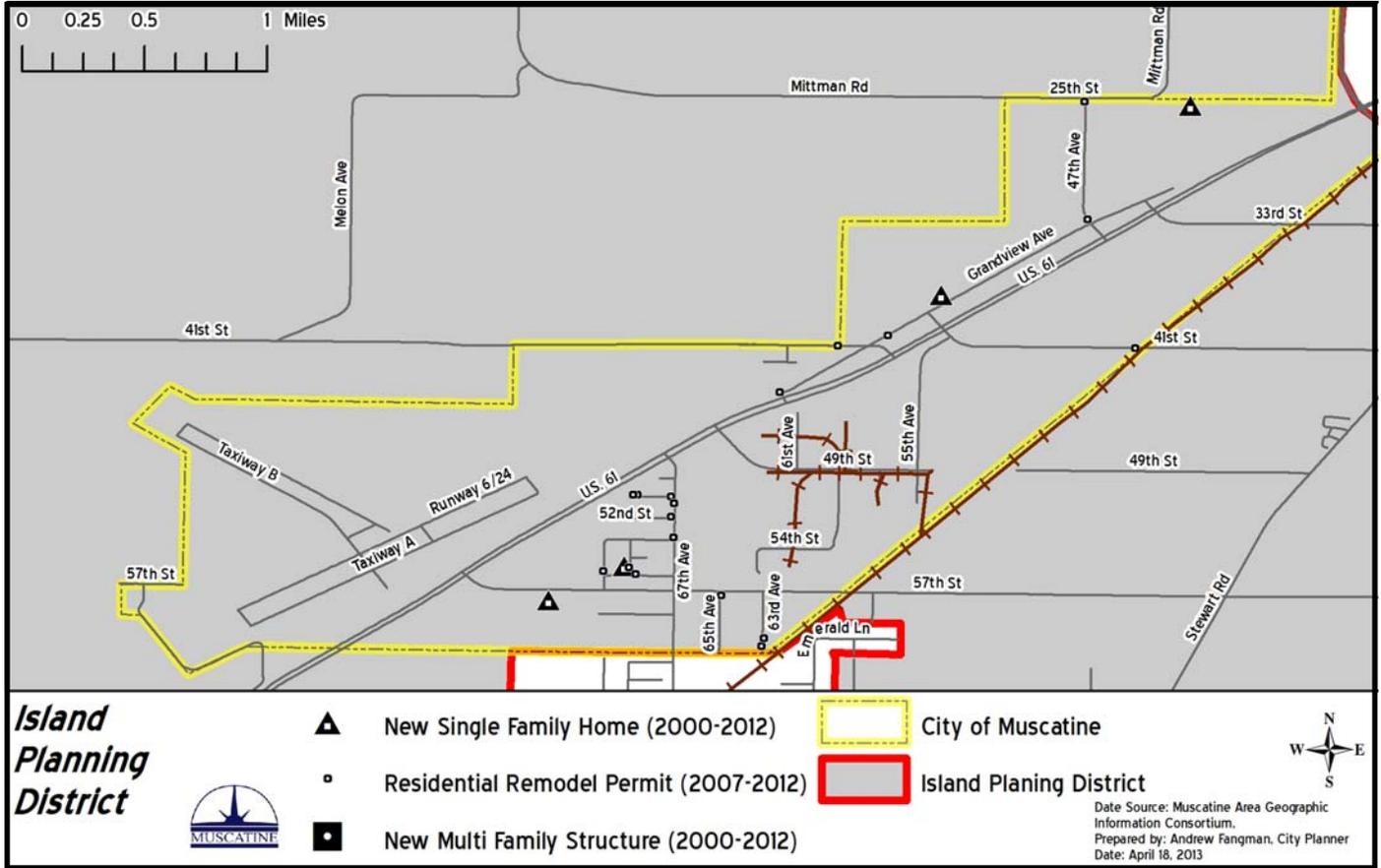


Figure 10: Island Planning District & Location of Added Housing Units and Apartment Buildings

	2010		Change From 2000	
	#	%	#	%
Total Population	1,201	100%	-41	-3.3%
White	1,071	89.2%	-92	-7.9%
Hispanic	113	9.4%	53	88.3%
African-American	1	0.1%	1	N.A.
American Indian	2	0.2%	0	0.0%
Asian	6	0.5%	-2	-25.0%
Other	8	0.7%	-1	-11.1%

Table 27: Island P.D. Population, Race, and Ethnicity

Age Group	2010		Change From 2000	
	#	%	#	%
0-9	133	3.0%	-40	-23.1%
10-19	185	4.1%	-34	-15.5%
20-29	126	2.8%	17	15.6%
30-39	132	2.9%	-81	-38.0%
40-49	204	4.6%	-59	-22.4%
50-59	240	5.4%	78	48.1%
60-69	140	3.1%	18	14.8%
Over 70	127	2.8%	54	74.0%

Table 28: Island Planning District Age Cohorts

	2010		Change From 2000	
	#	%	#	%
Households	453	N.A.	-5	-1.1%
Average Household Size	2.65	N.A.	-0.06	-2.2%
Households Containing a Member Under 18	159	35.1%	-22	-12.2%
Households Containing a Member Over 65	112	24.7%	36	47.4%

Table 29: Island Planning District Households

	2010	
	#	%
Housing Units	485	100.0%
Vacant	32	6.6%
Occupied	453	93.4%
Owner Occupied	395	87.2%
Renter Occupied	58	12.8%
Housing Units Added (City Only)	4	
Apartment Units Added (City Only)	0	
Residential Remodel Permit ('07-'12)	20	

Table 30: Island P.D. Housing Units



## Housing Affordability

The community member input process that this Comprehensive Plan is based on identified the need for more affordable housing as a vital issue that should be addressed in the plan. The generally accepted definition for affordable housing is for no more than 30 percent or more of income spent on housing costs by either homeowners or renters. The 30 percent threshold is a commonly accepted rule of thumb for the amount of income that a family could spend and still have enough left over for other nondiscretionary spending. Housing expenditures that exceed 30 percent of household income are an indicator of a housing affordability problem.

In addition to obvious benefits of affordable housing to individual households, affordable housing also has significant benefits to larger community. Affordable housing is a vital component in both the quality of life in Muscatine and in economic development. Increasing the amount of affordable housing increases spending and employment in the surrounding economy, acts as an important source of revenue for local governments, and reduces the likelihood of foreclosure and its associated costs. Without a sufficient supply of affordable housing, employers can be at a competitive disadvantage because of their subsequent difficulty attracting and retaining workers.

Goal H.7 is to increase housing affordability without sacrificing long-term quality of life. Affordable housing, defined as housing that costs no more than 30% of a household's annual income, should be available to as many Muscatine households, both renters and homeowners, as is possible.

Table 31 on page 9-18 details the percentage of households, both homeowners and renters, which are spending more than 30% of their income on housing. To illustrate trends and allow for comparisons this table gives data for both 2011 and 2007; and the City of Muscatine, Muscatine County, Iowa, and the United States. Between 2007 and 2011 the percentage of homeowners in the City of Muscatine declined from 26.8% to 21.4%. During the same period of time the percentage of renters spending more than 30% of their income on housing grew from 48.9% to 50.2%. This makes it clear that addressing the issue of affordable rental housing is going to be central to achieving the goal of improving housing affordability in Muscatine. To further illuminate the issue Figure 11 on page 9-17 details the 50<sup>th</sup> percentile rent by number of bedrooms for rental units in Muscatine County over the past 10 years. The 50<sup>th</sup> percentile rent for all size of rental units has been gradual, but steadily increasing over the past 10 years. There was a substantial jump between fiscal year 2012 and fiscal year 2013. It is unclear if this is simply an anomaly in the data or the start of new trend of more rapid growth in rental housing cost, which if the case would have significant impact on overall housing affordability.

The following are specific actions that will be taken by the City of Muscatine to achieve the goal of increased housing affordability:

- When addressing affordable housing issues both rental and owner occupied housing will be considered.
- Ensuring an adequate supply of affordable housing will be a consideration in City policies, actions, and projects.



- Disperse affordable housing opportunities throughout Muscatine
- Promote greater densities or use of land for housing in a manner that helps to reduce development and future operating costs for housing. Infill, redevelopment, cluster development, mixed-use buildings, and life-cycle cost analysis, and location efficient mortgage financing tend to efficiently provide opportunities to minimize the costs of housing.
- Promote the continued production and preservation of low-income housing through incentive zoning mechanisms.

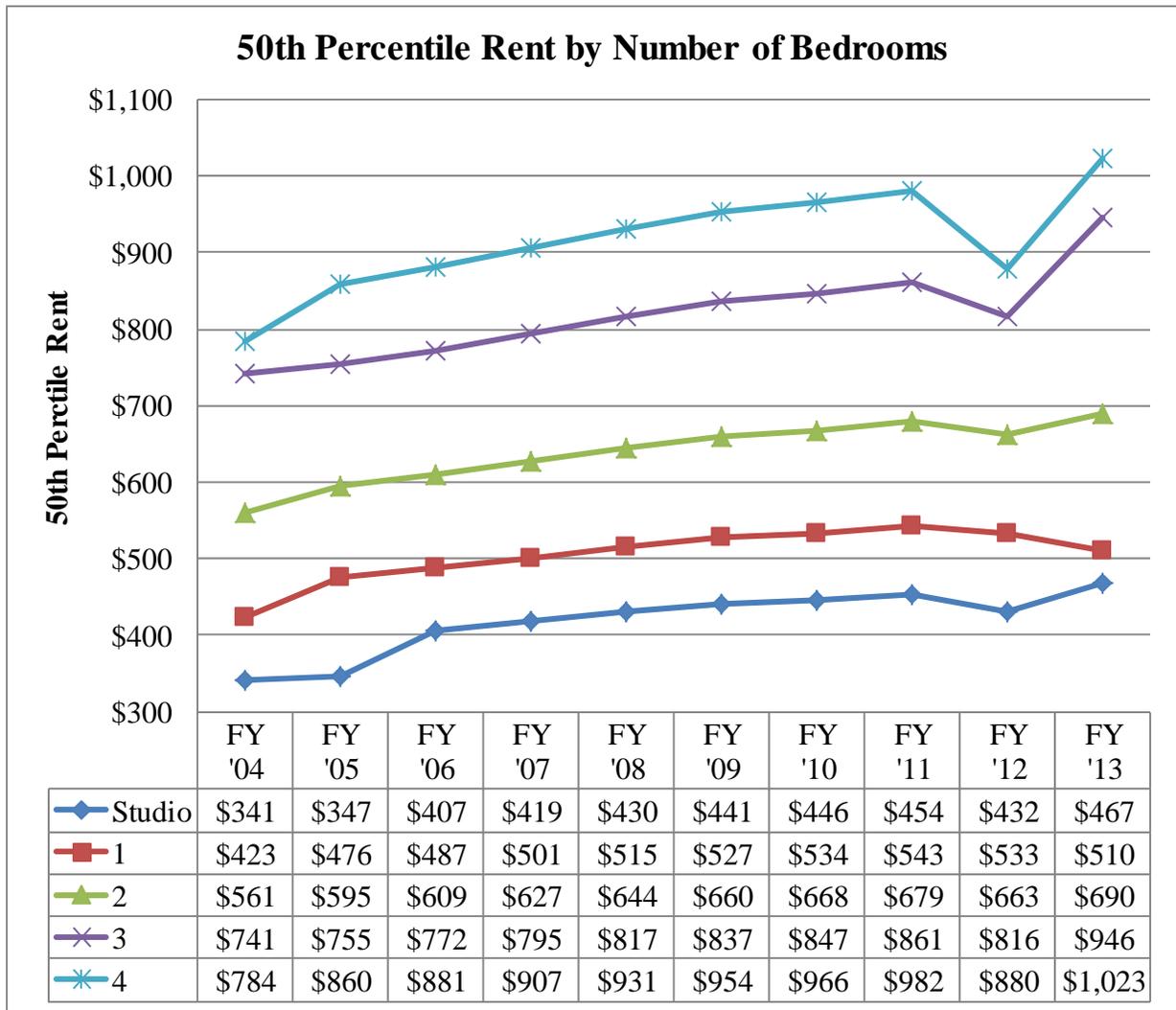


Figure 11: 50th Percentile Rent by Number of Bedrooms (Muscatine County)

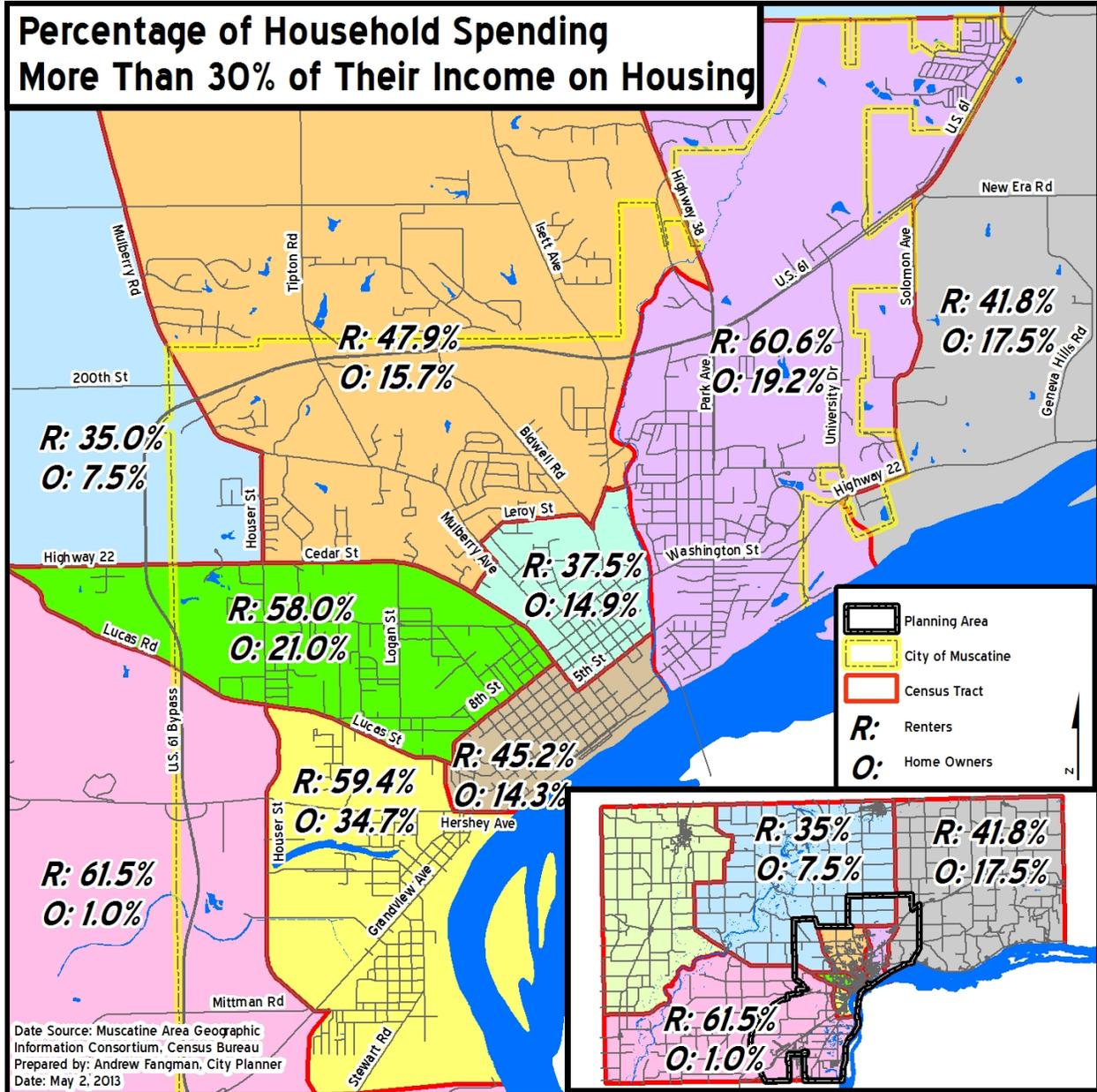


Figure 12: Percentage of Households Spending More Than 30% of Their Income on Housing by Census Tract

	2011		2007	
	Home Owners	Renters	Home Owners	Renters
City of Muscatine	21.4%	50.2%	26.8%	48.9%
Muscatine County	23.3%	48.7%	27.0%	47.3%
Iowa	23.8%	44.7%	24.8%	39.4%
United States	37.5%	52.7%	36.3%	45.6%

Table 31: Percentage of Households Spending More Than 30% of Their Income on Housing

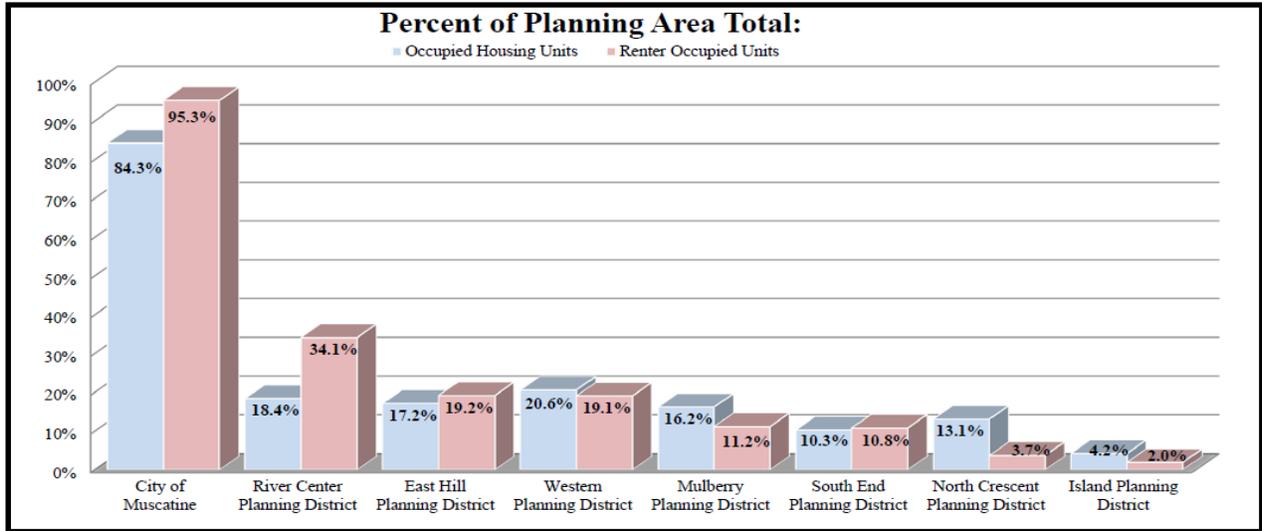


Figure 13: Percentage of Planning Area Total Housing Units or Renter Occupied Units

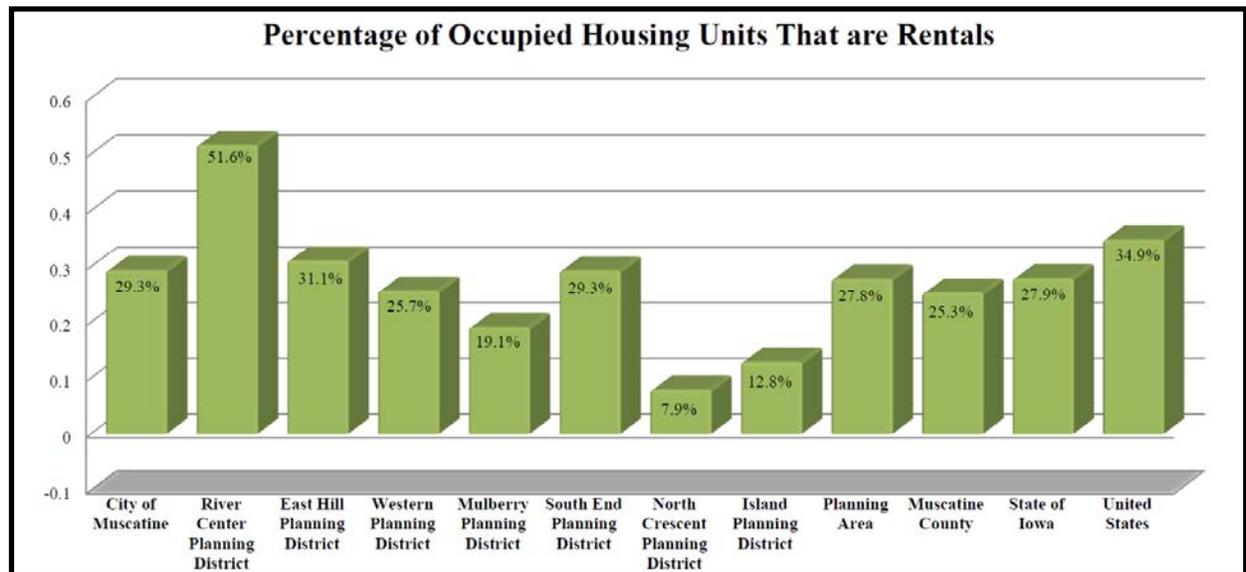


Figure 14: Percentage of Occupied Housing Units That are Rentals

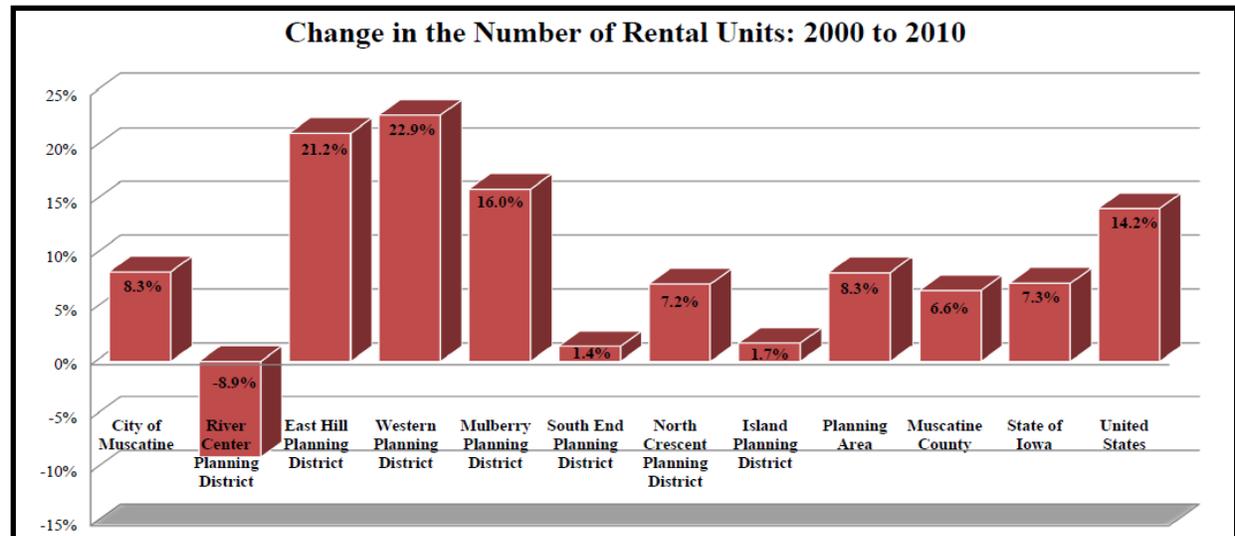


Figure 14: Change in the Number of Rental Units: 2000 to 2010

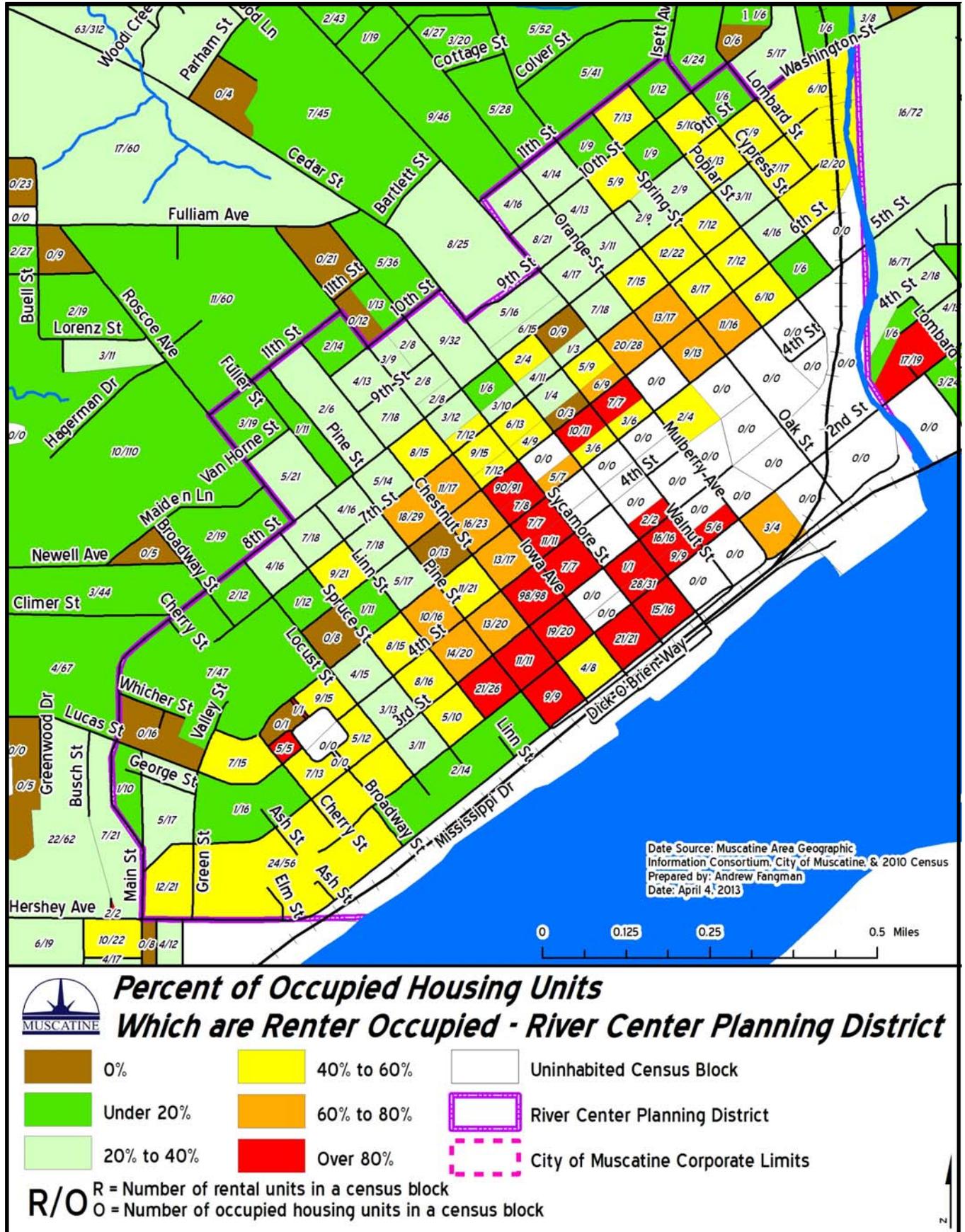
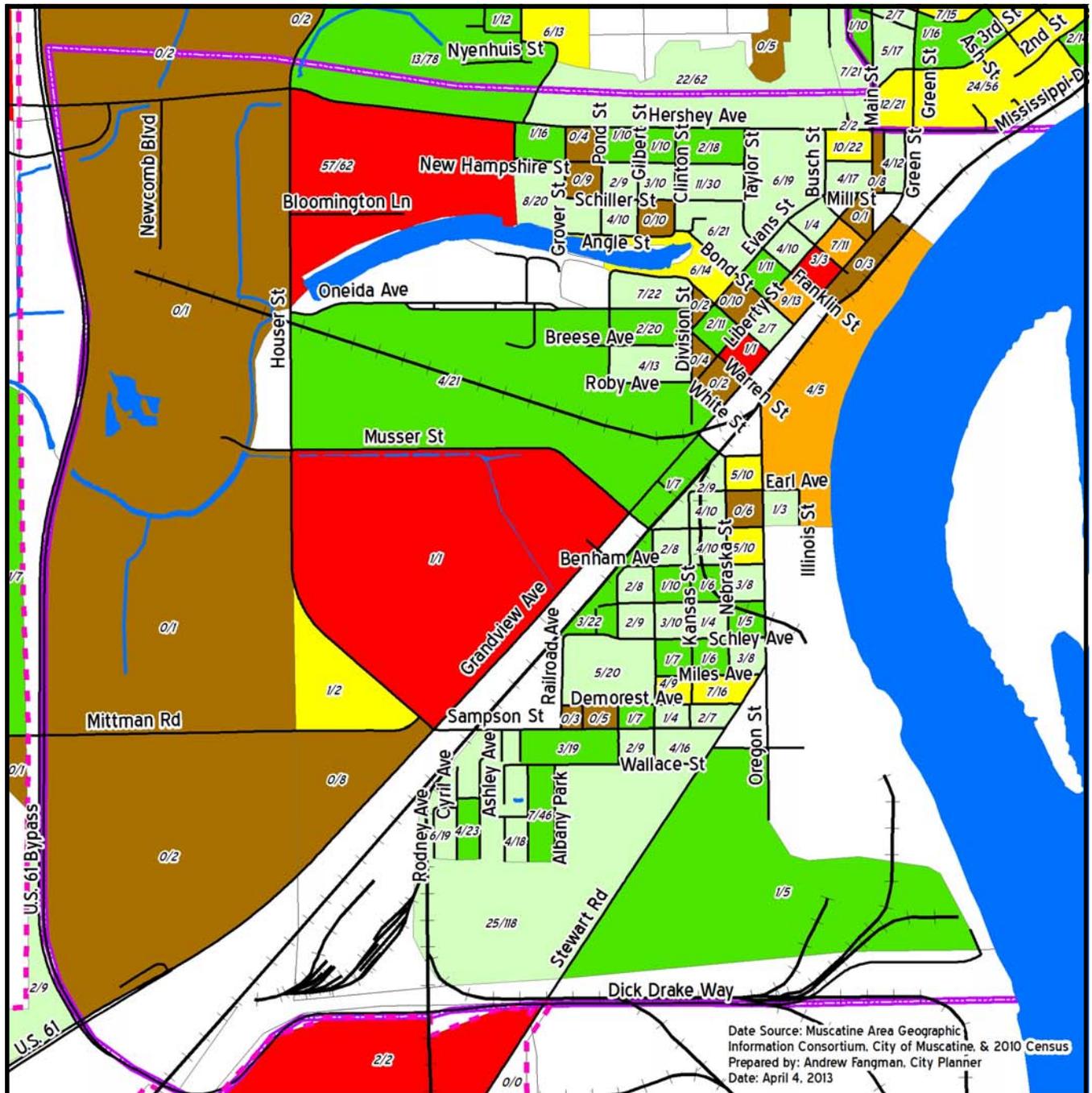


Figure 16: Percentage of Occupied Units Which are Renter Occupied— River Center Planning District



Date Source: Muscatine Area Geographic Information Consortium, City of Muscatine, & 2010 Census  
 Prepared by: Andrew Fangman, City Planner  
 Date: April 4, 2013

**Percent of Occupied Housing Units Which are Renter Occupied -South End Planning District**

0%	40% to 60%	Uninhabited Census Block
Under 20%	60% to 80%	South End Planning District
20% to 40%	Over 80%	City of Muscatine Corporate Limits

**R/O** R = Number of rental units in a census block  
 O = Number of occupied housing units in a census block

0 0.125 0.25 0.5 Miles

Figure 17: Percentage of Occupied Units Which are Renter Occupied— South End Planning District

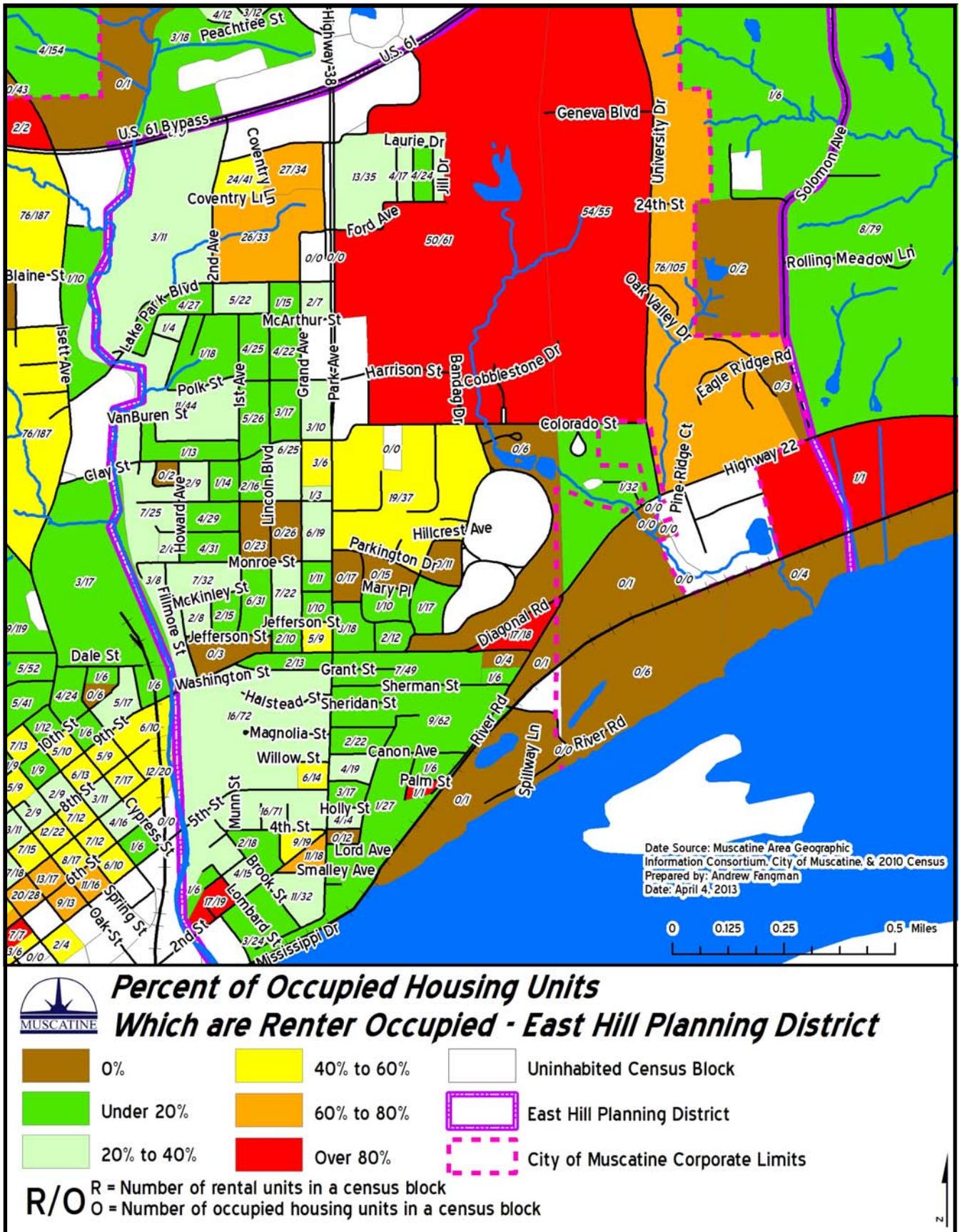


Figure 18: Percentage of Occupied Units Which are Renter Occupied— East Hill Planning District

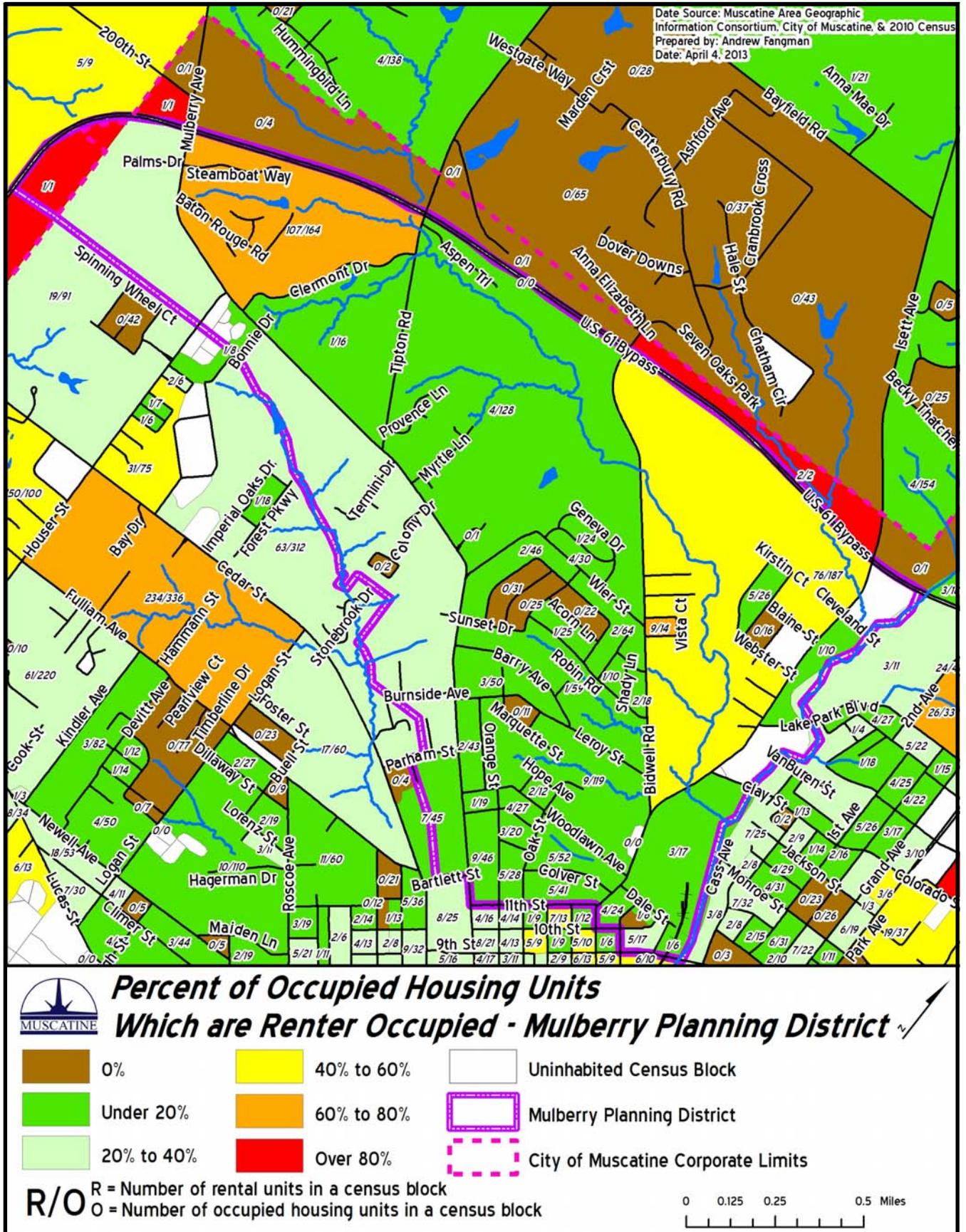
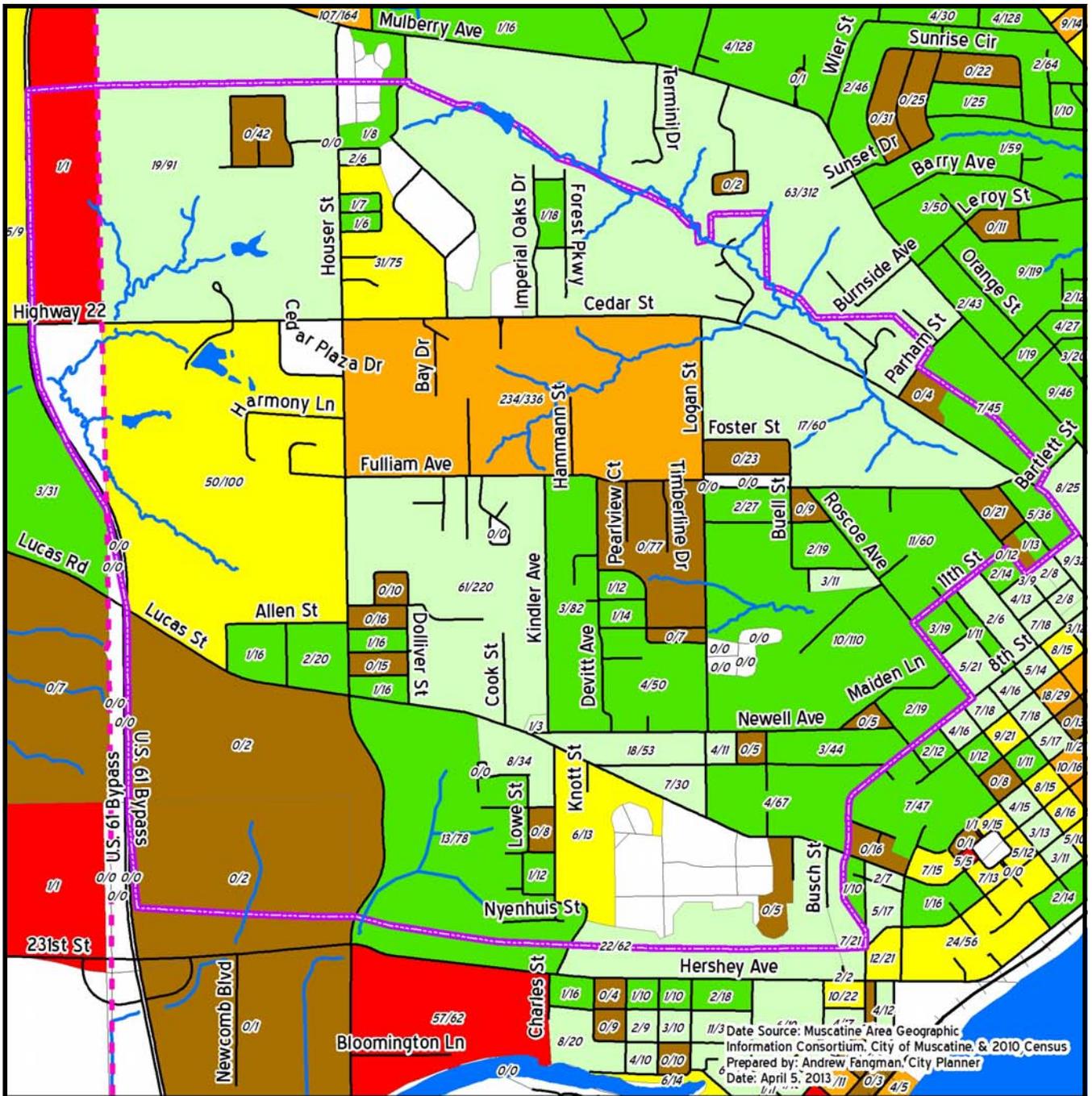


Figure 19: Percentage of Occupied Units Which are Renter Occupied— Mulberry Planning District



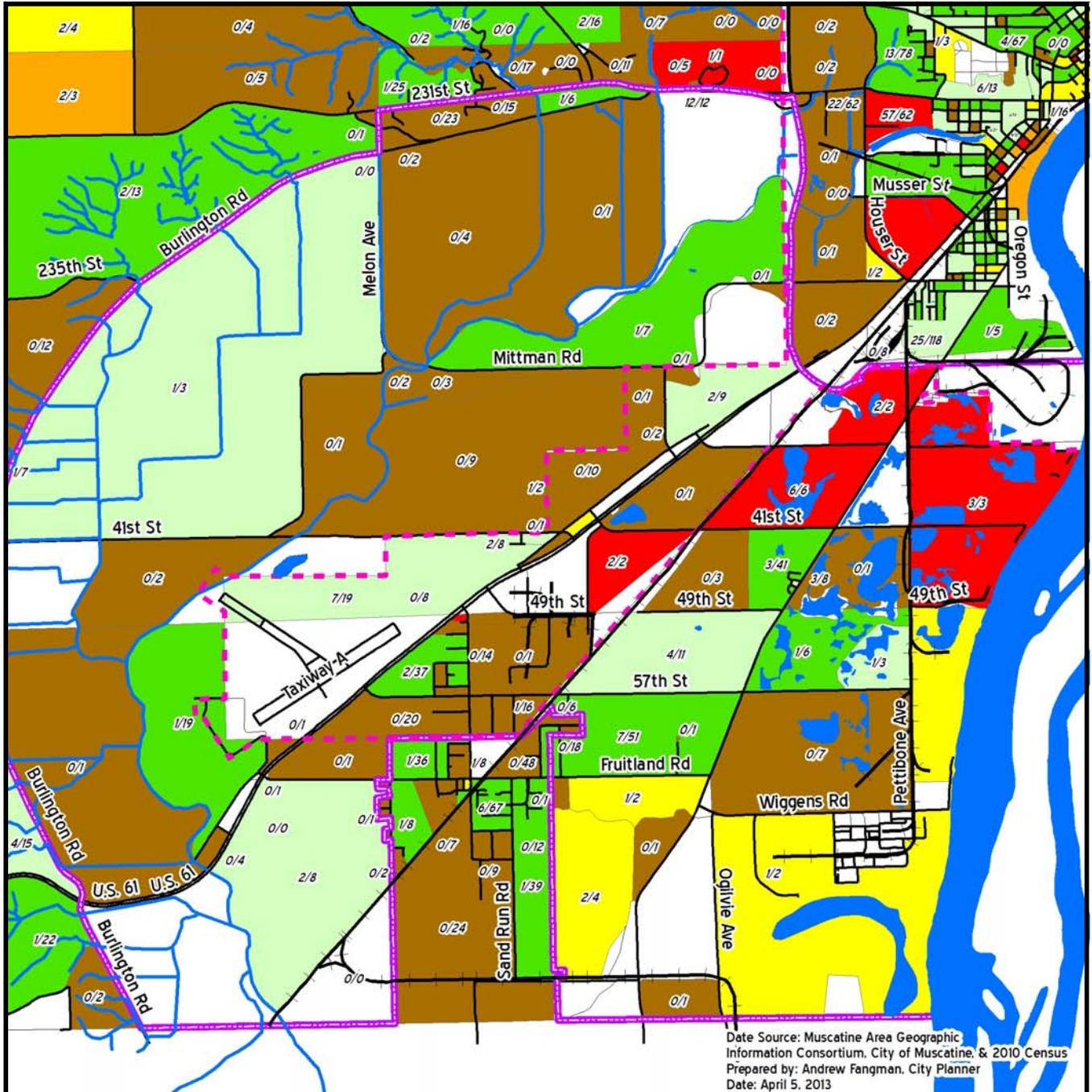
**Percent of Occupied Housing Units Which are Renter Occupied - Western Planning District**

- 0%
- 40% to 60%
- Uninhabited Census Block
- Under 20%
- 60% to 80%
- Western Planning District
- 20% to 40%
- Over 80%
- City of Muscatine Corporate Limits

**R/O** R = Number of rental units in a census block  
 O = Number of occupied housing units in a census block

0 0.125 0.25 0.5 Miles

Figure 20: Percentage of Occupied Units Which are Renter Occupied— Western Planning District



Date Source: Muscatine Area Geographic Information Consortium, City of Muscatine, & 2010 Census  
 Prepared by: Andrew Fangman, City Planner  
 Date: April 5, 2013



**Percent of Occupied Housing Units Which are Renter Occupied - Island Planning District**

- 0%
- Under 20%
- 20% to 40%
- 40% to 60%
- 60% to 80%
- Over 80%
- Uninhabited Census Block
- Island Planning District
- City of Muscatine Corporate Limits

**R/O** R = Number of rental units in a census block  
 O = Number of occupied housing units in a census block

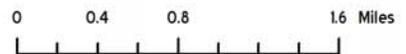


Figure 21: Percentage of Occupied Units Which are Renter Occupied— Island Planning District

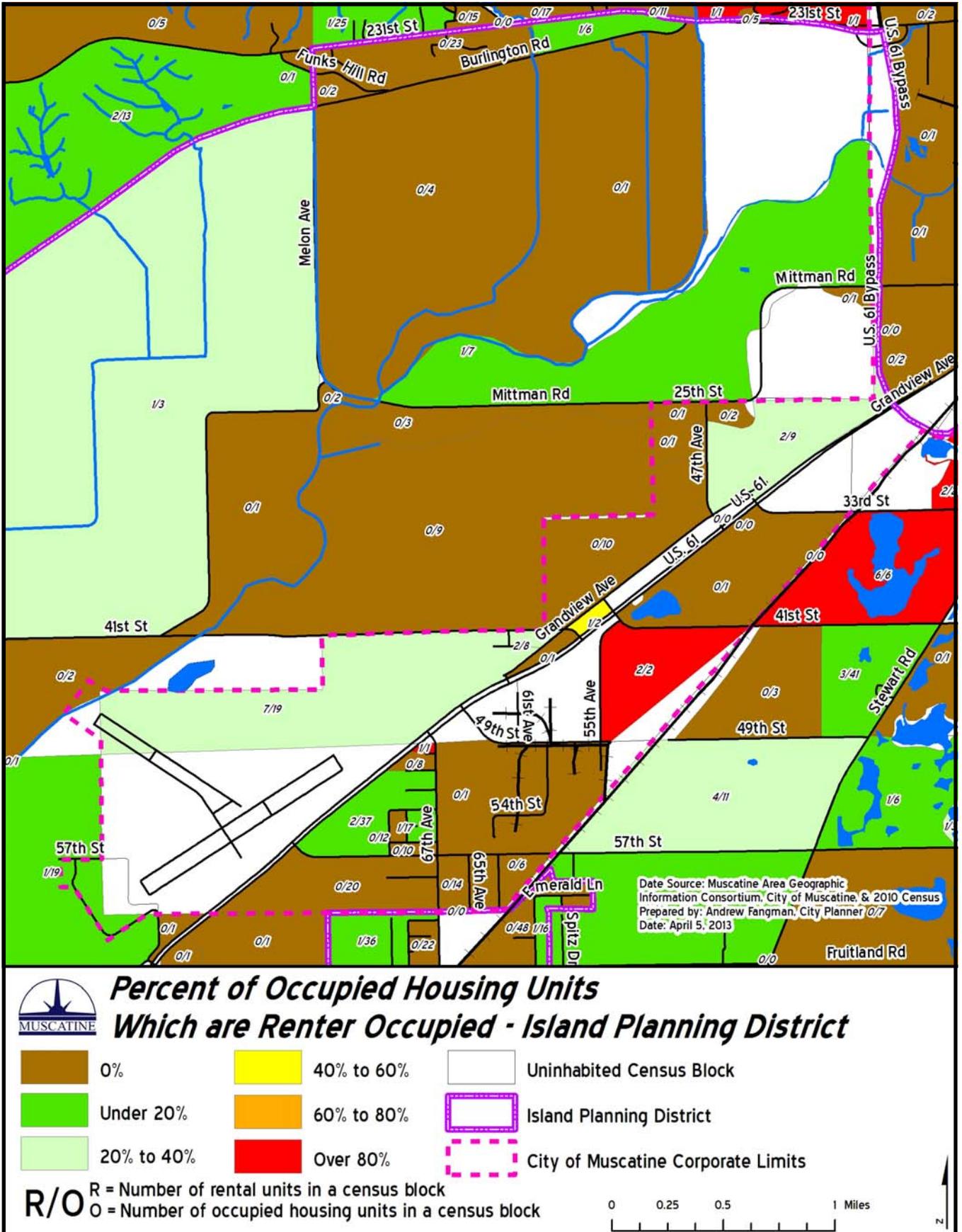
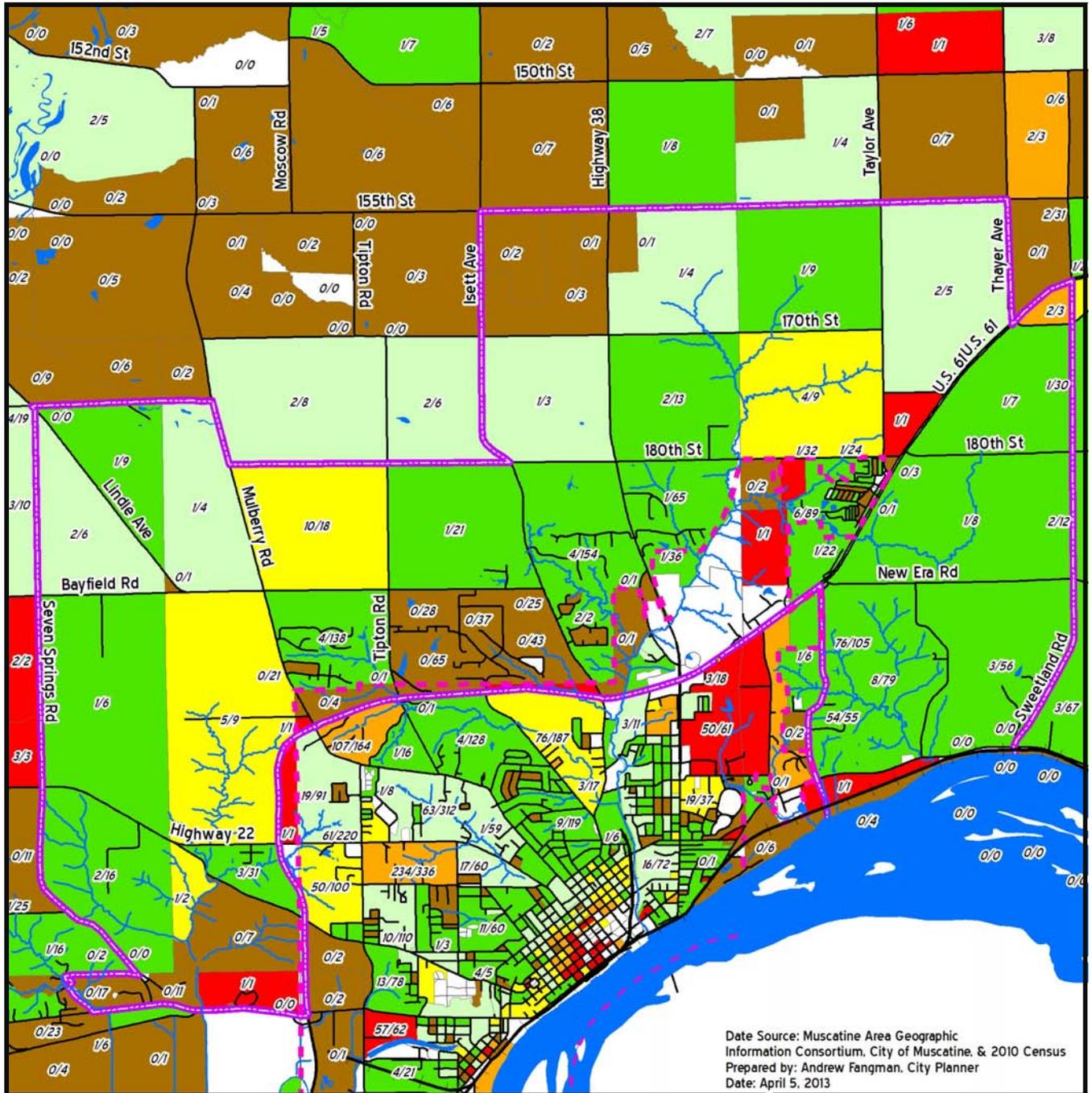
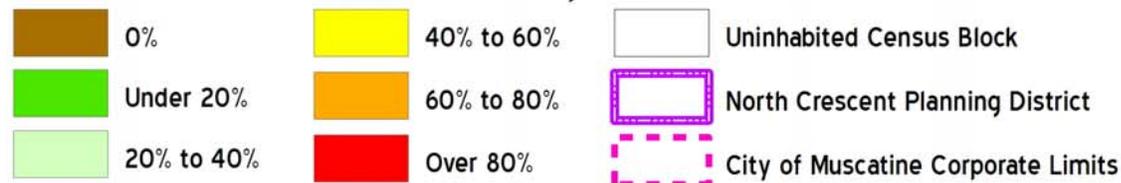


Figure 23: Percentage of Occupied Units Which are Renter Occupied— Island Crescent Planning District (Incorporated Portion)



**Percent of Occupied Housing Units Which are Renter Occupied - North Crescent Planning District**



**R/O** R = Number of rental units in a census block  
 O = Number of occupied housing units in a census block



Figure 23: Percentage of Occupied Units Which are Renter Occupied— North Crescent Planning District

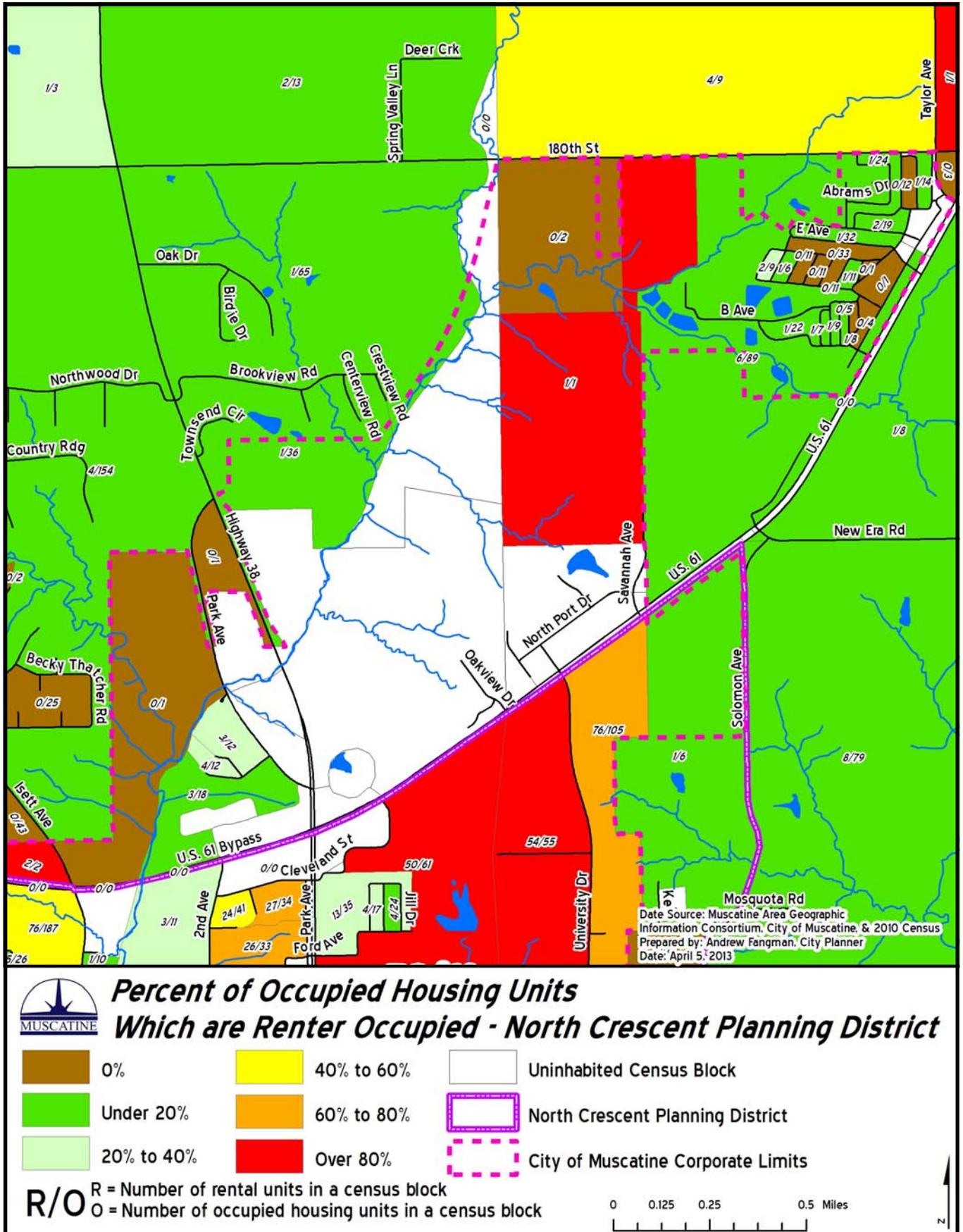


Figure 24: Percentage of Occupied Units Which are Renter Occupied— North Crescent Planning District (Incorporated Portion)



## *Housing Goals and Implementation Strategies*

In order for goals to be achieved there must be strategies to implement the vision of a better Muscatine that is laid out in the goals in the Comprehensive Plan. Each goal contained in the Plan is accompanied by specific implementation strategies necessary to make that goal a reality.

There are three types of implementation strategies: policies, actions, and projects. Policies contain the standard which, if followed in all City actions and activities subject to review by the City, will advance the goal that they support. Policies contained within the Comprehensive Plan are advisory and compliance is not mandatory, however when taking an action contrary to what is contained in the Plan this fact should be noted and an explanation given.

Actions detail the specific initiatives that the City can take to achieve a listed goal. Actions include such things as creating the necessary regulations to implement a goal, performing a study to be understand how a goal might be achieved or identifying funding to achieve a goal.

Projects are specific capital improvement projects that, if constructed, would advance a listed goal. When the City develops future capital improvement plans, strong consideration should be given to these specific projects listed in the Comprehensive Plan.

**Goal H.1: Housing Quality:** A high-quality living environment in all neighborhoods, the preservation of stable residential neighborhoods, and where necessary, improvement of the condition of existing housing stock in Muscatine.

**Policy H.1.A:** Promote upgrading and remodeling of residential structures, rather than demolition and new construction.

**Policy H.1.B:** The City of Muscatine will work to ensure that there is desirable housing stock available to all segments of the Muscatine workforce.

**Policy H.1.C:** Building code requirements for the rehabilitation of existing buildings should protect the safety of building occupants, while also recognizing the need for flexibility that comes with rehabilitating existing buildings

**Action H.1.D:** Encourage rehabilitation and improvement programs to conserve and upgrade existing properties and buildings.

**Action H.1.E:** Implement a tax abatement program to support the revitalization of established neighborhoods, particularly blighted areas, by incentivizing renovation of existing homes.

**Action H.1.F:** Implement a tax abatement program to support the renovation in a manner that preserves there historic character of structures in designated historic districts.

**Action H.1.G:** Promote the use of local, state and federal programs that are intended to foster reinvestment and redevelopment of polluted, blighted and abandoned properties.



**Action H.1.H:** Land use regulations, including the zoning ordinance, will be revised to more effectively implement Goal H.1.

**Action H.1.I:** Perform, on a regular basis, an analysis of the existing housing stock in the Muscatine area to determine if there are gaps in the existing housing stock that is causing some of those working in Muscatine to choose to reside outside of Muscatine.

## Goal H.2: Code Enforcement

A high-quality living environment and the implementation of the vision of the desired Muscatine contained within the Comprehensive Plan through effective code enforcement.

**Policy H.2.A:** The City will continue to enforce applicable property maintenance, building, and zoning codes to minimize the physical deterioration of properties.

**Action H.2.B:** The City will work with neighborhood and community groups to educate residents about their responsibility under City Code.

**Action H.2.C:** Promote and expand community-based neighborhood cleanup programs.

**Action H.2.D:** Enhanced focus on code enforcement.

## Goal H.3: Revitalization

The revitalization of established neighborhoods, particularly blighted areas by promoting development that conserves land, protects historic resources, promotes pedestrian accessibility, and integrates different uses of property. Remediation and reuse of existing sites, structures, and infrastructure is preferred over new construction in undeveloped areas

**Policy H.3.A:** Promote upgrading and remodeling of residential structures, rather than demolition and new construction.

**Policy H.3.B:** Building code requirements for the rehabilitation of existing buildings should protect the safety of building occupants, while also recognizing the need for flexibility that comes with rehabilitating existing buildings.

**Action H.3.C:** Encourage rehabilitation and improvement programs to conserve and upgrade existing properties and buildings.

**Action H.3.D:** Implement a tax abatement program to support the renovation in a manner that preserves their historic character of structures in designated historic districts.

**Action H.3.E:** Promote the use of local, state and federal programs that are intended to foster reinvestment and redevelopment of polluted, blighted and abandoned properties.



### Goal H.4: Infill

Increase new residential development on vacant lots in portions of the City already served by public infrastructure.

**Policy H.4.A** City policies, regulations, and projects should promote residential infill development.

**Policy H.4.B:** Ensure that residential infill projects are well-designed and compatible with surrounding uses and building types. Residential infill should be of a type, scale, orientation, and design that maintains or improves the character, aesthetic quality, and livability of the neighborhood.

**Policy H.4.C:** Recognize that residential infill development is not inherently “good” simply because it is infill, or a higher density because it is higher density. Where increased density is recommended the benefits of infill must be balance among many community and neighborhood goals.

**Action H.4.D:** Take advantage of already existing investments in infrastructure extension and improvement, by implementing a tax abatement to promote development on vacant parcels in currently existing subdivisions which are not yet built out.

### Goal H.5: Downtown Housing

A strong residential component to Downtown which provides residents an attractive lifestyle that includes the opportunity to bike or walk to meet their daily needs and carry out other activities. This lifestyle is attractive to people of all ages and incomes and facilitates a vibrant Downtown environment.

**Policy H.5.A:** City policies and programs should be designed in a manner to ensure that there are attractive and available housing opportunities in Downtown, serving all segments of the Downtown area workforce.

**Action H.5.B:** Evaluate zoning and land use regulations to ensure policies allow for and encourage Downtown housing through rehabilitation and preservation of existing buildings, infill development and new construction.

**Action H.5.C:** Evaluate zoning and land use regulations to ensure that they are assisting in ensuring that all segments of the demand for Downtown housing are being met.

### Goal H.6: Historic Districts

Increased investment and revitalization of housing within designated historic districts

**Policy H.6.A:** Maintain the historic character of housing in historic districts.

**Action H.6.B:** Implement a tax abatement program to support structural renovation in a manner that preserves their historic character of homes in designated historic districts.



**Goal H.7: Affordability**

Increase housing affordability without sacrificing long-term quality of life.

**Policy H.7.A:** Affordable housing, defined as housing that costs no more than 30% of a household’s annual income, should be available to as many Muscatine households as possible.

**Policy H.7.B:** When addressing affordable housing issues both rental and owner occupied housing will be considered.

**Policy H.7.C:** Ensuring an adequate supply of affordable housing will be a consideration in City policies, actions, and projects.

**Policy H.7.D:** Disperse affordable housing opportunities throughout Muscatine

**Policy H.7.E:** Promote greater densities or use of land for housing in a manner that helps to reduce development and future operating costs for housing. Infill, re-development, cluster development, mixed-use buildings, and life-cycle cost analysis, and location-efficient mortgage financing tend to efficiently provide opportunities to minimize the costs of housing.

**Action H.7.F:** Promote the continued production and preservation of low-income housing through incentive zoning mechanisms.

**Action H.7.G:** To the extent possible, promote a variety of ownership programs to reinforce stability of housing for some income groups.

**Action H.7.H:** Address the portion of housing costs that are comprised of energy usage, by fostering and promoting energy conservation programs and provide model prototypes and information through pilot programs or the City’s own modeling of long term savings.