

Clinton, Iowa

Housing Needs Analysis & Housing Strategies Report

2023



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Executive Summary

The Clinton Housing Needs & Strategies plan was developed to provide equitable guidelines for meeting residents' current and future housing needs. This document is organized into three sections covering: Clinton's current housing conditions, market trends and affordability analyses across all income levels, and actionable policy solutions.

A wide variety of quantitative, qualitative, and geospatial analysis methods were used to detail Clinton's unique demographic and economic profile. Quantitative methods include demographic data analysis, population projections, economic trends, extensive housing characteristics analysis including quality, vacancy, and affordability for various income levels, market supply and demand trends, and construction/demolition trends. Qualitative methods include stakeholder identification and analysis, community engagement through a focus group and one-on-one interviews, review of housing studies in peer communities, and a multi-framework evaluation process for this plan's goals and objectives using **Iowa's Smart Planning Principles** and the **Sustainable Development Goals**. Geospatial methods include mapping analyses of housing affordability, housing quality, demographics, vacant residential lots, zoning, and racial and ethnic homeownership disparities. Each part of this plan's methodology comes together to provide a comprehensive analysis of Clinton's housing market.

Clinton's **average home is 68 years old**. Older housing stock requires more frequent repair and rehabilitation which can be costly or even unavailable to homeowners. The **median home value of \$100,800 is lower than the neighboring communities** of Camanche and Dewitt. For renters, **Clinton has the lowest contract rent and one of the lowest gross median rents among its peer communities** of Burlington, Camanche, Davenport, Dewitt, Dubuque, Muscatine, and Ottumwa. The homeowner vacancy rate is 2%, while **the renter vacancy rate of 11% sits significantly above all other peer communities.**

When a resident spends more than 30% of their income on housing costs, that resident is considered housing cost-burdened (HCB). In Clinton, **55% of renters and 18% of homeowners are HCB**. From 2010 to 2020 there was a slight decrease in the percentage of HCB homeowners but an increase in the percentage of HCB renters. Clinton has 1,817 HCB renter households and 1,317 HCB homeowner households. For renter households making less than \$20,000 annually, Clinton only has 525 affordable units for all 1,160 HCB renters in that income bracket. 635 additional units are needed to provide affordable housing to these renters. For homeowners, **Clinton has a mismatch between the number of households and the number of housing units available to residents in each income bracket**. Despite having 2,040 units for 643 owner-occupied households making less than \$20,000, 471 of those households are still HCB. This indicates that higher-income residents are occupying housing units below their budget.



On average, Clinton grants approximately 12 construction permits per year. This volume of construction permits is not enough to provide housing for workers commuting into Clinton who wish to live in the community. To adjust to predicted job growth and turnover, **the City will need to construct 54 housing units annually from 2023 to 2029.** To meet increasing senior housing demand due to the aging population, the City will need to construct an **additional 22 senior housing units annually from 2023 to 2029.** Additional units could enter the market via rehabilitation; however, infill development presents challenges for Clinton due to the gap between high construction costs and low home values. **Shortage, affordability, and quality are the three main housing challenges** identified. To address the housing shortage, the team recommends Clinton pursue *zoning category simplification, appraisal gap financing, and accessory dwelling unit development.* To address housing affordability, the team recommends *selling City-owned lots for \$1, a home improvement tax exemption, a construction incentive loan program, new resident workforce housing incentives, and a community land trust.* To address housing quality, the team recommends *development of an emergency loan repair program, a healthy homes program, modify vacant property receivership and land banking protocol, an interest-free home rehabilitation program, and a holistic neighborhood revitalization initiative.*

While there are many housing challenges to be addressed, there are even more solutions to consider. The team has incorporated Clinton's strengths into these policy recommendations, ensuring a sustainable path towards affordable housing. With relevant housing challenges identified, the City can start taking direct action to improve the quality and quantity of housing available in Clinton.



Definitions

Accessory Dwelling Unit (ADU): Small secondary housing units on residential properties.

Area Median Income (AMI): The midpoint of income distribution in a geographic area.

Building Electrification: The process of transitioning away from using fossil fuel energy to power home heating and cooking appliances, and instead utilizing clean electricity sources for heating and cooking.

Days on Market (DOM): The number of days a home listing spends on a local broker's Multiple Listing Service (MLS) before the sale is finalized.

Fair Market Rent (FMR): Annual U.S. Department of Housing and Urban Development (HUD) estimates of the 40th percentile gross rent for standard quality units within a metropolitan area or nonmetropolitan county.

Filter-Down Effect: Explains how lower-income groups come to buy homes previously occupied by higher-income groups. As new, higher-value homes are built, the vacated homes "filter down" to lower-income groups.

Housing Cost-Burdened: Spending over 30% of a household's gross income on housing costs.

Housing Energy Cost-Burdened: Spending over 6% of a household's gross income on home energy costs. "Severe" housing energy cost-burdened households spend over 10% of household income on home energy costs.

Housing Repair Plan of Action: A plan of action is an outline and schedule for repairs, required by a judge or court when a property does not meet city property maintenance code.

Infill Development: The process of developing vacant or under-utilized lots within existing urban developed areas.

Legacy Housing Needs: Existing housing demand that has not been met by market forces or policy.

Peer Communities: Cities that share similar population size, regional population density, level of retail activity, proximity to trade centers, or other community characteristics.¹ Peer communities' demographic, economic, and housing data can be compared to one another to determine each city's strengths and weaknesses. The peer communities included in this analysis were Burlington, Camanche, Davenport, DeWitt, Dubuque, Muscatine, and Ottumwa.



Introduction

Housing is both a substantial store of wealth and a crucial component of a strong and healthy economy. For those who purchase a home, their house will likely be the most significant purchase they make throughout their life. For those who lease, rental costs usually represent their largest monthly expense. Housing is a critical aspect of quality of life and community prosperity. It is considered by many to be an essential human right.

Diverse sets of challenges factor into both an individual's housing choices *and* a community's housing plan. No community has ever found the perfect housing formula, with each having their own unique housing challenges. The aim of this study is to work toward the dynamic goal of sufficiently available, affordable, and quality housing. The Clinton Housing Needs and Strategies Plan considers the strengths and opportunities of the current state of housing in Clinton, and charts potential paths forward to create a more vibrant, equitable, and abundant housing stock in the community.

This study's sections cover the history of Clinton, recent population and demographic trends, current housing conditions, and projections that form the basis for strategies moving forward. The plan starts with guiding principles and definitions for terms and concepts mentioned throughout the document to create a common language that clearly communicates the story of housing in Clinton. This plan was informed by existing documents such as the Comp plan and 2016 HNA, which detail the existing housing demand and planning conditions in Clinton. Furthermore, the sections covering affordability, supply and demand, [infill development](#) opportunities, and general economic conditions outline the broader market surrounding housing.

This plan was created with key housing stakeholders in mind – planners, policymakers, business professionals, non-profits, developers, and more. This plan updates and expands upon relevant data seen in other Iowa-focused housing needs assessments and provides an analytical perspective of development needs and potential strategies to meet housing demand.



Objectives

The Clinton Housing Needs and Strategies Plan is developed around a set of guiding objectives that inform the emphasis and direction of recommended housing efforts in Clinton.

Each guiding objective represents an element essential to fostering a thriving housing market. The objectives were chosen with consideration for the Iowa Smart Planning Principles, Sustainable Development Goals, and community input.

1. Affordability

Cultivate a housing market affordable for all residents that includes safe and healthy housing at a range of price points to meet a variety of needs.

2. Housing For All Phases of Life

Ensure a diverse array of housing options are available for all ages and family types. This includes a variety of home sizes and structure types to meet the wide range of community housing needs, from housing options for young families with children to older adults or seniors, and everyone in between.

3. Strong Neighborhoods

Foster community vibrancy by facilitating revitalization, reuse, and redevelopment of housing in established neighborhoods and town centers.

4. Housing to Support Economic Development

Bolster economic well-being by meeting the housing needs of the local workforce. Ensuring housing is available and abundant for workers promotes business and employment opportunities within Clinton.



5. Paths Towards Home Ownership

Pursue paths to homeownership as a vehicle to support housing affordability and quality throughout Clinton. Emphasize homeownership as a mechanism for wealth building and promoting equity.

6. Sustainable Development Opportunities

Promote sustainable housing development opportunities which focus on resilience in the face of changing environmental, economic, and social conditions. Emphasize energy efficiency, responsible land use practices, and development that promotes community well-being in a changing world.

7. Existing Infrastructure Optimization

Optimize infrastructure investments by utilizing existing infrastructure to its full potential. Encourage strategies such as infill housing development in the core neighborhoods and downtowns, mixed land use, and dense development to make the most of existing infrastructure and bring foot traffic to local businesses.



Iowa Smart Planning Principles

The guiding objectives for this project are heavily influenced by the Iowa Smart Planning Principles, an essential portion of the Iowa Smart Planning Act of April 2010. This act requires that municipalities consider Smart Planning Principles during their planning process and provides a framework for a variety of elements that a plan should consider.² The following section details each Iowa Smart Planning Principle and highlights connections to the objectives and frameworks guiding this plan.

1. Collaboration

Collaboration between governmental agencies, community organizations, and stakeholders is encouraged in the planning process. Public engagement sessions and stakeholder focus groups are two approaches in this plan guided by this principle. Clinton should pursue further engagement and collaboration opportunities during the implementation phase of this plan. Furthermore, there may be many opportunities for future collaboration between the City, community organizations, developers, and other stakeholders in the process of developing housing and improving housing stock conditions.

2. Efficiency, Transparency, and Consistency

Providing efficient, transparent, and consistent outcomes during the planning process and implementation stages is critical to this principle. The planning team remained in close contact with City of Clinton partners and staff to ensure clear communication throughout the planning process.

3. Clean, Renewable, and Efficient Energy

This principle states that planning processes should strive to “promote clean and renewable energy use and increased energy efficiency.” This principle is directly tied to Objective 6, *Sustainable Development Opportunities*, which especially encourages energy efficiency. As such, this principle guides the Energy Efficiency section. Additionally, this principle reflects Goals 7 and 11 from the Sustainable Development Goals.³

4. Occupational Diversity

Planning processes should expand access to and diversity of education and career opportunities, increase entrepreneurial opportunities and programs, and promote the establishment of businesses in existing neighborhoods. This principle ties into Objective 4, *Housing to Support Economic Development*, to improve economic development efforts through the provision of adequate workforce housing. This will help meet the needs of current and future workers and ensure employers can retain their workforce.



5. Revitalization

Revitalization encompasses land conservation, historic preservation, pedestrian accessibility and walkability, and mixed-use development. Planning processes should encourage rehabilitation efforts before new construction, when possible. The revitalization principle guided the development of Objective 3, *Strong Neighborhoods*, with an emphasis on the revitalization of housing options and improvement of housing quality in Clinton’s older neighborhoods.

6. Housing Diversity

Housing diversity includes a variety of housing options, tools to rehabilitate the existing housing stock, and the promotion of development around existing infrastructure and employment areas. This principle guides Objectives 2 and 3, *Housing for All Phases of Life* and *Strong Neighborhoods*. Housing for all phases of life directly ties to a variety of options for housing, with an emphasis on housing that can adapt to meet changing needs, such as aging-friendly housing options. Having adequate and accessible tools to rehabilitate existing housing stock can improve neighborhood conditions and retain neighborhood character.

7. Community Character

Planning processes should encourage development practices and activities consistent with the existing character and architectural styles in an area. Additionally, community input should be a major focus of the plan to ensure community character is being maintained. This principle has multiple intersections with the objectives of this plan, including Objectives 3 and 7, *Strong Neighborhoods* and *Existing Infrastructure Utilization*. Development practices that revitalize current neighborhoods, improve existing housing options, and retain Clinton’s historic character will help preserve the rich character of the community and connect residents to their neighborhoods. Improvements to existing neighborhoods will also increase the use of existing infrastructure and reduce costs associated with sprawl when increasing available and safe housing options.

8. Natural Resources and Agricultural Protection

This principle focuses on natural resource “protection, preservation, and restoration,” for agricultural, natural and historic areas of land. This principle also encourages the presence of open spaces and recreational areas for residents and the community. While there is limited connection to this plan, the preservation of open space and nature for resident enjoyment and agricultural uses is critical when considering new development opportunities and the possibility of utilizing existing infrastructure networks.



9. Sustainable Design

This principle promotes design and construction standards that protect and limit negative human interactions with nature. This principle is also focused on reducing pollution, and is directly related to Objective 6, *Sustainable Development Opportunities*, which guides this plan through recommendations considering energy efficiency, land use patterns, and resilience against climate change. Additionally, this principle is connected to Objective 7, *Existing Infrastructure Optimization*, with an emphasis on future land use and infrastructure development patterns that reduce the need for new construction.

10. Transportation Diversity

Multiple accessible transportation options should be available for residents. This will reduce traffic and congestion while contributing to the environmental goals of sustainable design. This principle does not have a direct connection to the objectives of this plan, but transportation access is an important factor for many in their housing choice.

Transportation is a critical consideration for both new development locations and sustainable practices.

Smart Planning Principles Relevance

The principles most relevant to this plan are **Housing Diversity; Revitalization; Clean, Renewable, and Efficient Energy; Community Character;** and **Sustainable Design**. Each of these principles has a direct connection to residents' housing needs and will promote sustainable development efforts for Clinton's future.



History

On July 4, 1855, the Iowa Land Company purchased and named the land that became present-day Clinton. The land was named after former governor of New York, DeWitt Clinton, before it was platted and sold.⁴ The promise of a Galena & Chicago Union Railroad crossing at Little Rock Island brought the first residents to Clinton. The railroad soon made its way to Clinton and continued westward.⁵ By June 1859, the railroad had reached Cedar Rapids with Clinton emerging as a key division point in the continued expansion.^{4,5}

The lumber industry propelled Clinton's growth from 1860 to the 1890s, with 13 lumber mills employing thousands of workers between Clinton and the neighboring towns of Camanche and Fulton. Expansion and development efforts on Clinton's south side were especially motivated by the relocation of the Clinton County Courthouse from DeWitt to Clinton.^{4,5}

By 1870, Clinton was surrounded by several smaller towns. The growth of Clinton led to three annexations starting with Ringwood in 1878, followed by Chancy in 1892, and Lyons in 1895.⁶ While the towns merged, the four downtowns remained distinct and are still present in Clinton, adding to the unique character of the community. Each area is mostly residential but Chancy contains Liberty Square, Ringwood includes retail businesses around 2nd Street, and Lyons has a historic retail district along 25th Avenue North. Clinton itself contains a large historic retail district with twelve properties on the National Register for Historic Places.⁵

By the 1900s, the lumber industry was slowing down, with the last lumber mill closing its doors in 1905. However, Clinton Corn's (present-day ADM) opening in 1907 created new jobs for residents.⁴ U.S. Bridgeworks (present-day Allied Steel) also created additional jobs. Furthermore, Clinton experienced strong retail growth from 1900 to 1940. The Lafayette Hotel opened in 1906, and several other hotels including the Wilson, Van Allen, and Howes buildings also opened during that time. The combination of industrial and retail expansion bolstered Clinton's population.⁵

After the end of World War II, in the Fall of 1945, Clinton experienced a second surge in retail and industrial growth. Companies such as Dupont, Chemplex, International Paper, A.C. Nielson, and several others caused the population to increase once again. The population peaked at nearly 35,000 in 1970. This growth led to modern subdivision expansion in residential Clinton in the 60s and 70s. Around the same time, Clinton Park Board and the Clinton Recreation Commission merged to create the Parks & Recreation Department. This led the city to develop several parks including Riverview, Eagle Point, and Emma Young.⁵

When the Vietnam War ended in 1975, Clinton faced a downturn in population and employment opportunities. The Clinton Corn Strike did not help matters. Allegations of coercion and backroom dealing at the Clinton Corn Processing company led to the strike, which



started in July of 1979. Families were divided, crime increased, and union workers were replaced by non-union workers. After 11 long months, the strike ended with the decertification of the union. Former union members left town and wages stagnated.⁷ This decline continued into the Farm Crisis of the 80s.⁵ Despite the downturn in population, the town has seen present-day improvements. In 2022, \$2.7 million was invested in housing, over 280 jobs were created from investments at the Rail Park, Nestle Purina and Big River Packaging completed facility expansions, Clinton Community College completed its new technical center, and Clinton High School neared completion of its \$65 million improvement project.⁸ Furthermore, in the recent past, ADM completed an expansion and offered additional employment opportunities.⁹ The City continues to plan for the future with projects already outlined for the 2023 calendar year, including plans for several apartment buildings and new housing subdivisions along with the addition of new job opportunities such as Atlas Roofing Corporation.



Demographic Trends

Population

From 2010 to 2020, Clinton saw a nine percent decline in its total population, going from 26,885 to 24,469 residents. This is the sharpest decline since 1990 (11%) and follows the general downward trend in the region from peak population in 1970, when Clinton had 34,719 residents (Figure 1). Despite the decline, Clinton remains the largest city in the County, accounting for 53% of Clinton County's population. The County's population also fell over the same period, though at a slower rate of only 5.4%, and most residents still live in cities (83%), as opposed to unincorporated residential areas (17%). Table 1 breaks down each city's decennial change, as well as the county-level change.

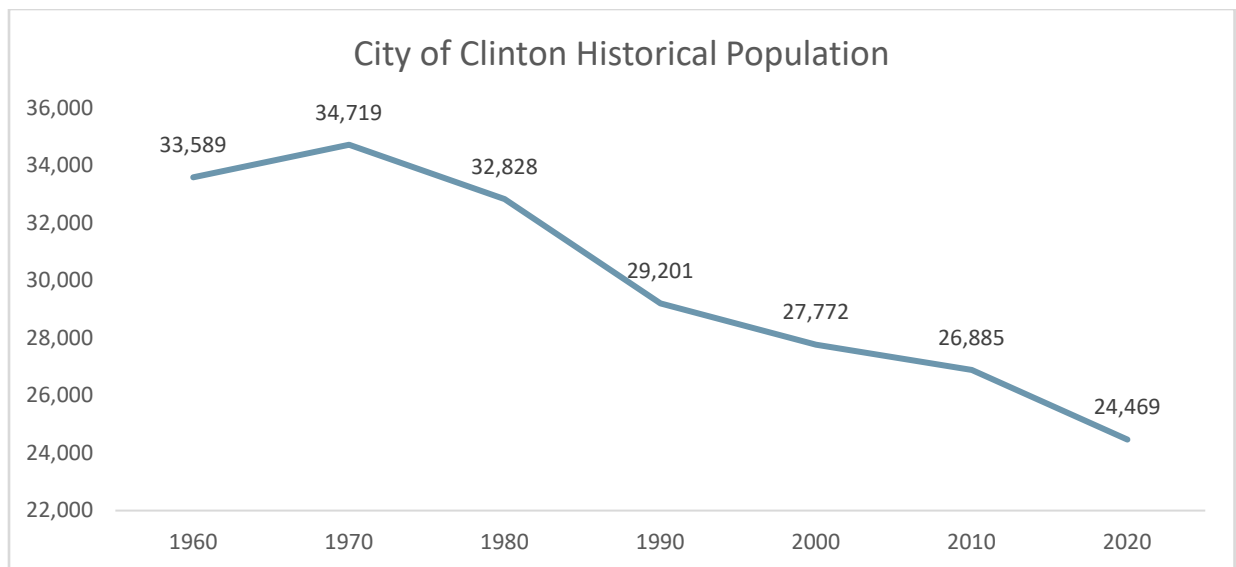


Figure 1: Total Population Trend, Source: US Census Bureau, 1960-2020 Decennial Census



City	2010	2020	Change	% change
Andover	103	109	6	5.8%
Calamus	439	356	-83	-18.9%
Camanche	4,448	4,570	122	2.7%
Charlotte	394	389	-5	-1.3%
Clinton	26,885	24,469	-2,416	-9.0%
Delmar	525	542	17	3.2%
DeWitt	5,322	5,514	192	3.6%
Goose Lake	240	239	-1	-0.4%
Grand Mound	642	615	-27	-4.2%
Lost Nation	446	434	-12	-2.7%
Low Moor	288	250	-38	-13.2%
Toronto	124	102	-22	-17.7%
Welton	165	121	-44	-26.7%
Wheatland	764	775	11	1.4%
Unincorporated Residents	8,331	7,975	-356	-4.3%
Clinton County	49,116	46,460	-2,656	-5.4%

Table 1: County Population by City, US Census Bureau, 2010 & 2020 Decennial Census

Gender and Age Cohorts

Clinton's population continues to mature as median ages across the country increase due to longer lifespans, lower birth rates, and the aging baby boomer generation. In 2010, Clinton's median age was 40.4, which increased to 43.3 by 2020. Specifically, the share of community members over fifty years old grew from 36.3% to 42.6% from 2010 to 2020.

From a binary gender perspective, the City's population is split evenly between male and female populations. Figure 2 and Figure 3 show the percentage of age groups by sex for Clinton's total population. Seven of the eight age groups over fifty years old increased in population, while seven of the ten groups below fifty decreased in population over the same period. Groups between ages twenty-five and thirty-nine were the only groups under fifty to increase (Figure 4).



The 2016 ECIA housing needs assessment predicted this trend would continue into the foreseeable future, and the 2020 Decennial Census update supports this prediction. This trend affects housing in meaningful ways and is important to bear in mind. For instance, aging residents who want to stay in their homes may require maintenance and renovations to accommodate their accessibility needs as they age, reducing the turnover of single-family housing stock. Conversely, some may want to downsize to reduce costs or to gain access to the equity they have in their homes.

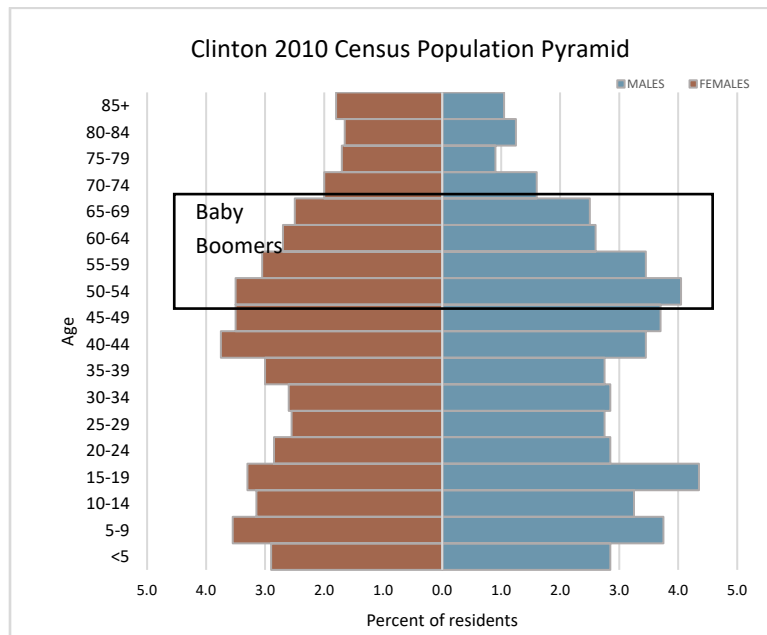


Figure 2: Census Pop. Pyramids, US Census Bureau, 2010 Decennial Census

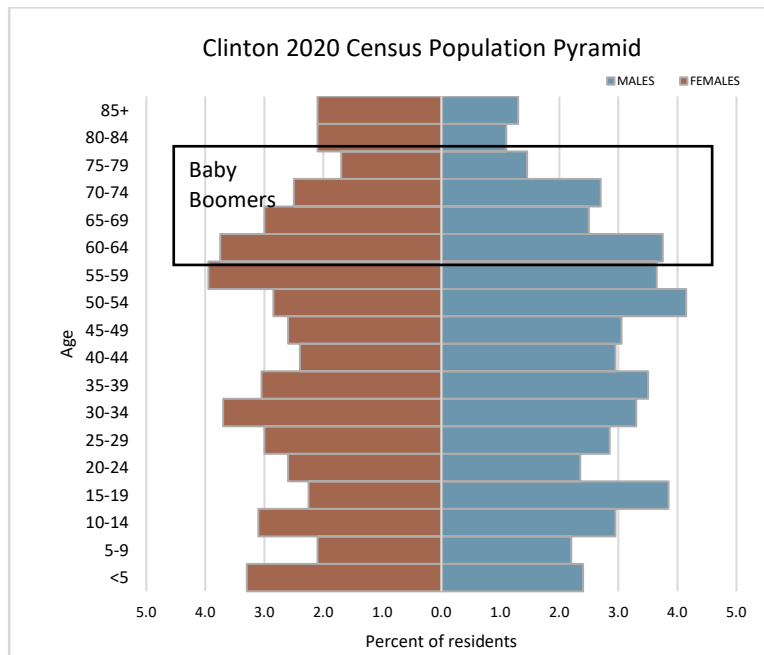


Figure 3: Census Pop. Pyramids, US Census Bureau, 2020 Decennial Census



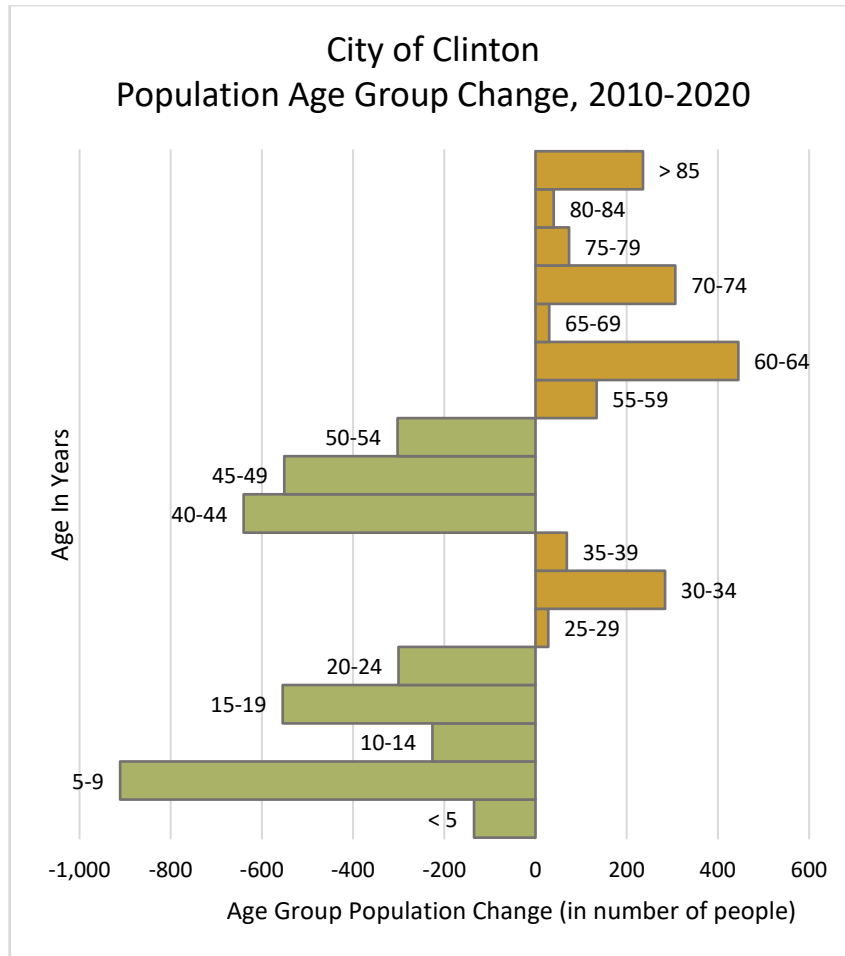


Figure 4: Population Age Group Change, US Census Bureau, 2010 & 2020 Decennial Census & 2016-2020 ACS 5-Year Estimates

Households

The Census defines a household as *the occupants of a single housing unit*, meaning everyone living in the same unit, regardless of their relationship to one another, will be counted. The number of total households' trend over the past fifty years has been similar to Clinton's population trend, with the peak in households in 1980 instead of 1970, indicating that total households could be a lagging measure compared to population change. Figure 5 and Figure 6 detail population changes from 1970 to 2020 alongside the total households' changes from 1980 to 2020, respectively.

Between 1970 and 1980, Clinton's population switched from growing at a rate of 3.4% to declining at a rate of 5.4%. As of 1980, the number of households in Clinton was still increasing despite the overall number of residents decreasing. Since 1990, both the number of households and the total population of Clinton has been decreasing. If this pattern holds true between



2020 and 2030, there will be a decrease in households this decade, but it will be a smaller decrease than the nine percent population decrease seen in the 2020 Decennial Census.

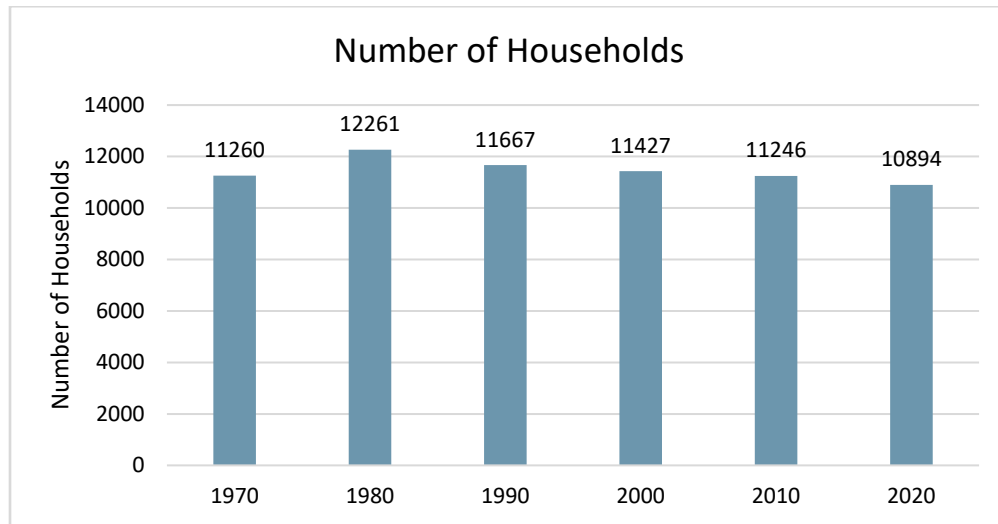


Figure 5: Total Households in Clinton, US Census Bureau, 1970 to 2010 Decennial Census & 2016-2020 ACS 5-Year Estimates

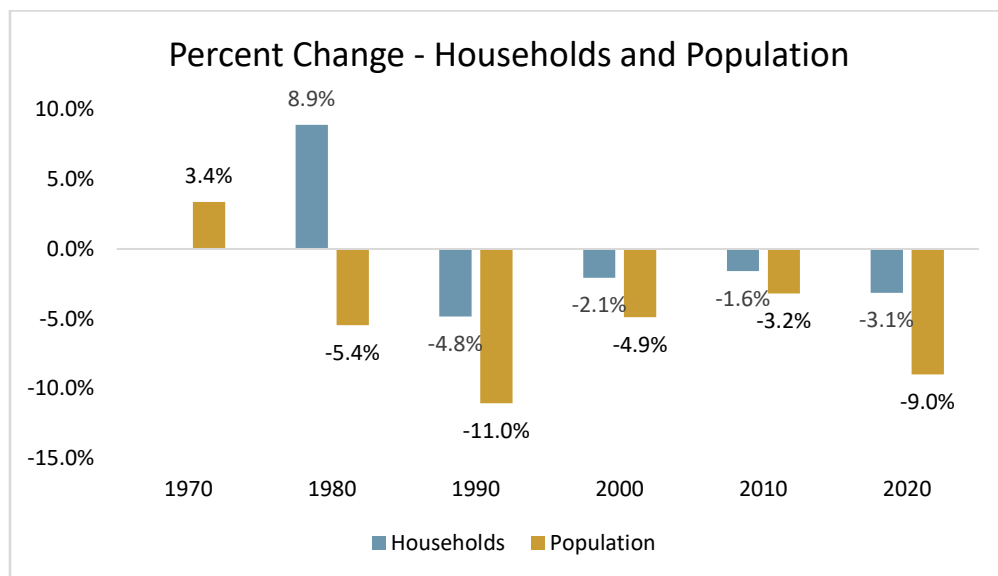


Figure 6: Decennial Percent Change by Decade—Households and Population, US Census Bureau, Decennial and ACS Data

As populations age and communities shrink, persons per household is generally expected to drop, which is the case in Clinton. There has been a steady decline in the person per household rate from 1970 to 2020, with the latest rate dipping to 2.26 persons per household (Figure 7). Regarding the composition of households and families, the overall trend during the last few decades has been towards fewer families with children under 18 and more families with persons over 65, as well as more nonfamily households—those with single residents or one or more coresident who is not a family member (Figure 8).



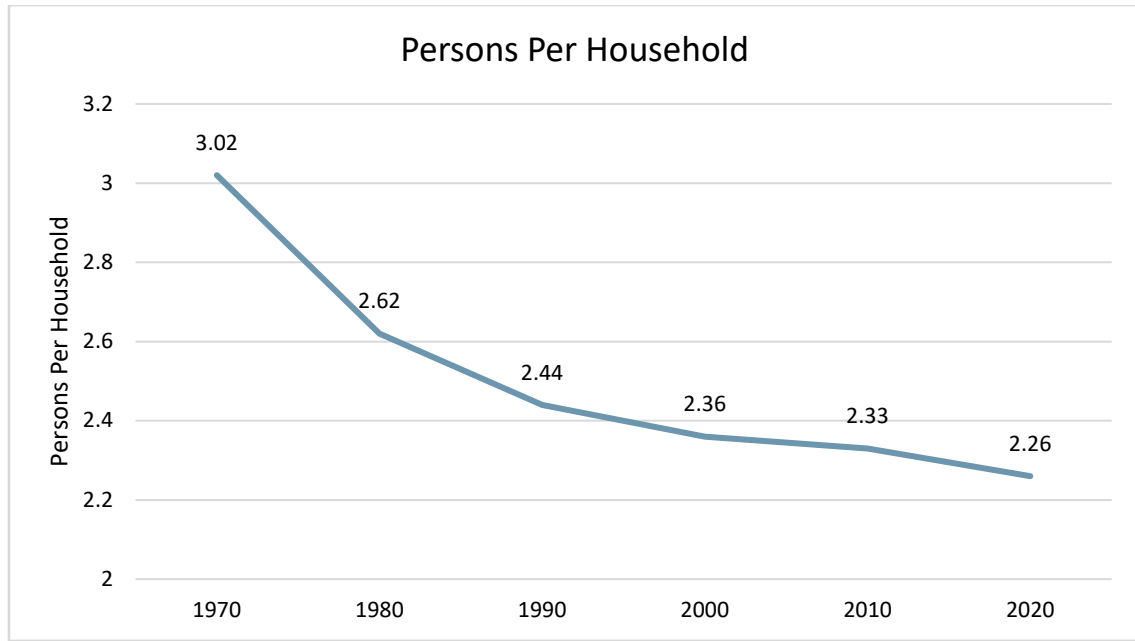


Figure 7: Persons Per Household Trend, US Census Bureau, 1970 to 2010 Decennial Census, 2016-2020 ACS 5-Year Estimates

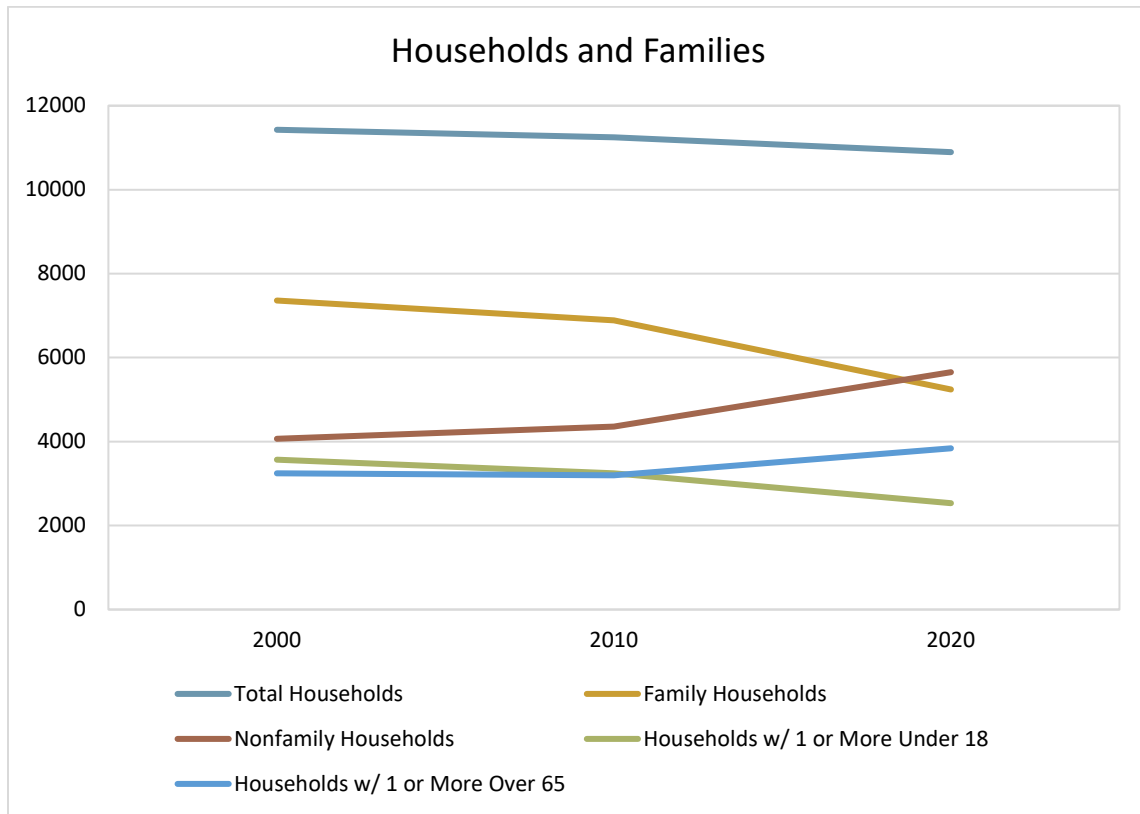


Figure 8: Households and Families, US Census Bureau, 2000 & 2010 Decennial Census & 2016-2020 ACS 5-Year Estimates



When household size decreases, the demand for space decreases, so couples without children or single working adults may opt for smaller homes, or to rent and live closer to amenities and services. Age is also a factor, with empty nesters or widow(er)s potentially staying in a large house out of sentiment, or alternatively, seeking to downsize or remodel.

Race and Ethnicity

Clinton has a very similar racial and ethnic demographic makeup as the State of Iowa as a whole, with a majority white population percentage of 86% and the next highest group being around 5% (Figure 9). Though the state (and Clinton) has a clear racial majority, diversity has been increasing overall in the last few decades (Figure 10). From 1970 to 2020, other racial and ethnic groups have grown tenfold, from 1.5% of the state’s population to now over 15%.

Clinton is also overwhelmingly made up of native-born citizens, with 98.28% (24,228) US-born and 1.72% (423) foreign-born residents. Just over half of the foreign-born residents are from Latin America, a third are from Asia, and about 15.5% are from either Europe or Africa. By year of entry, roughly two-thirds of foreign-born residents came to the U.S. before the year 2000 (Figure 11).

Further analysis of Clinton’s racial and ethnic demographics is below in the [Race, Ethnicity, and Housing](#) section. The [Homelessness](#) section also discusses the overrepresentation of minority racial and ethnic groups among the homelessness population in Clinton and Clinton County.

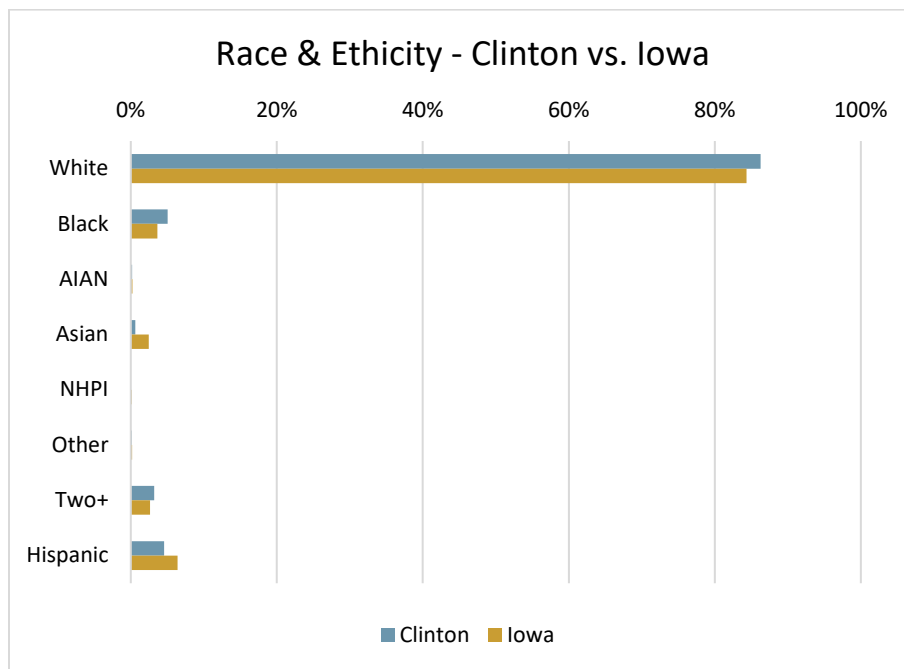


Figure 9: Race and Ethnicity – Clinton versus Iowa, US Census Bureau, 2017-2021 ACS 5-Year Estimates



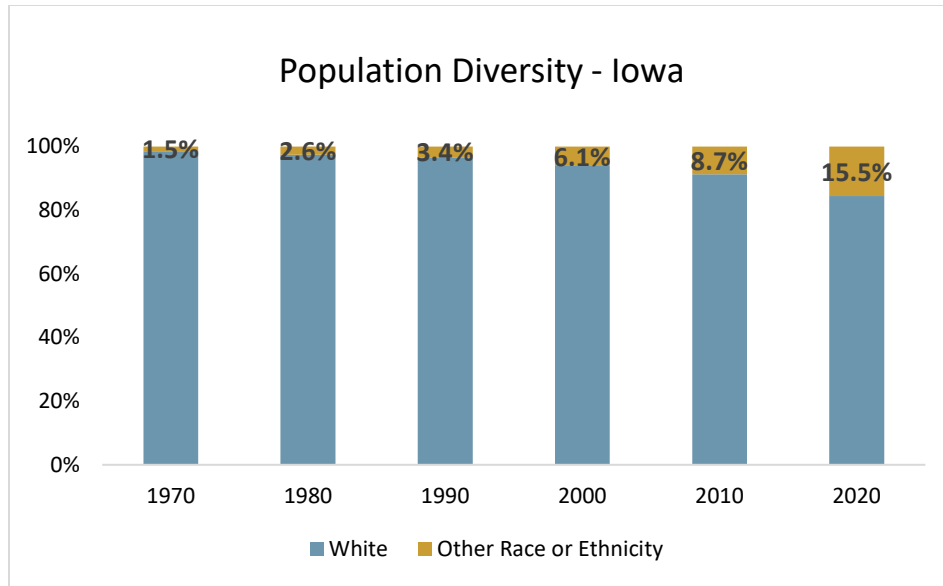


Figure 10: Population Diversity in Iowa, US Census Bureau, 1970 to 2020 Decennial Censuses

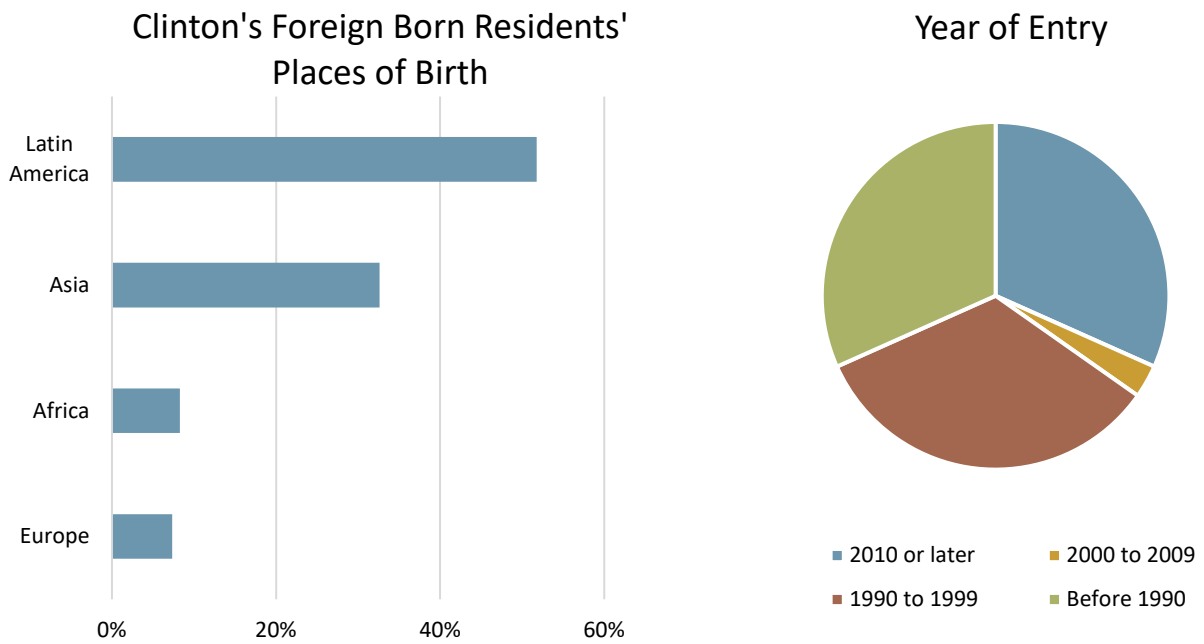


Figure 11: Place of Birth and Year of Entry for Foreign-Born Residents of Clinton, US Census Bureau, 2017-2021 ACS 5-Year Estimates



Methodology

Needs Assessment Data Analysis

The methodology for this study is comprised of a variety of quantitative, qualitative, and spatial analysis techniques. Quantitative data sources include Bureau of Labor Statistics, U.S. Census Bureau, American Community Survey, and Clinton County Assessor. Subjects considered in this method of analysis include population and demographic trends, housing characteristics such as housing quality, vacancy rates, affordability, and market supply and demand patterns, and economic conditions. Additionally, population projections were calculated to understand how the population may change in the coming years. This data was used to guide recommendations for Clinton's future development and housing policies to meet residents' needs.

Objectives Frameworks

Iowa's Smart Planning Principles offered a guiding framework of central goals and focuses. The plan connects the Iowa Principles to the plan-specific objectives and strategies.

The United Nations Sustainable Development Goals (SDGs) were also used as a regulatory and exploratory framework during the study process. The project team identified SDGs applicable to housing through a sustainability literature review. As local market data is increasingly assimilated into the SDG data collection process, it is critical to analyze housing trends within the context of larger-scale patterns. The planning team identified two organizations Clinton should consider joining to bolster its sustainable development network and train personnel on sustainability practices.

Community Engagement

Qualitative methods were used in this analysis to understand residents' experiences, assess opinions and attitudes toward housing conditions, and integrate community engagement and feedback into the project. Some of these methods include the identification of critical stakeholders, a focus group with stakeholder representatives, in-depth interviews with stakeholders, and reviews of case studies and previous needs assessments in [peer communities](#).

Stakeholder identification was completed using the Stakeholder Power Analysis Matrix (Figure 12) to rank their influence in the policymaking process and quantify the level to which they are impacted by the City's housing policies. The planning team used this matrix to identify and connect with stakeholders to gather feedback on strategies and increase community engagement efforts. Stakeholders contacted for this event included representatives of different groups in the housing market such as local developers, local landlords, real estate agents, banking and finance workers, large employers, and organizations providing housing services.



While some stakeholder groups, such as City officials or developers, may be more accessible for these engagement efforts, it is critical to ensure that this project’s engagement and community participation is aimed at a wide variety of residents and stakeholder groups.

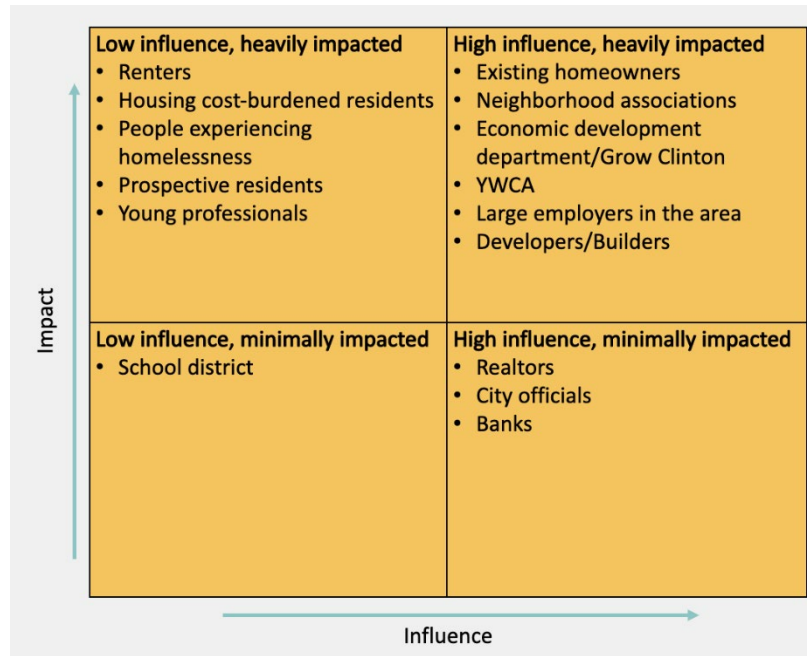


Figure 12: Stakeholder power matrix for the Clinton Housing Scenario

Geographic Information Systems Analysis

In addition to quantitative analysis, spatiotemporal analysis using GIS software was conducted to quantify the spatial variabilities within the City at both a census block group level and individual parcel level.

The composition of population, housing affordability, housing-relevant socio-economic factors, vacancy rates, future market investment possibilities, and more, were mapped. Select spatial analysis findings were disseminated to participants throughout the planning team’s community engagement events and activities.



Influential Plans

This plan is inspired and guided by existing planning documents and reports. It aims to bolster, update, elaborate on, and intersect with Clinton’s ongoing community planning efforts. It used Clinton’s 2016 Housing Needs Assessment as a foundation to start various quantitative analyses. Planning goals and visioning outlined in the [City of Clinton 2032 Comprehensive Plan](#) inform the planning vision. Furthermore, existing housing plans inspired the plan development. These include the [Waterloo, IA Housing Needs Assessment](#), the [2021 Ottumwa Housing Plan](#), and the [City of Roseville Housing Needs Assessment. Filling the Gap](#), a study of vacant parcels and missing housing options in Fairfield, Iowa, was used as a model for elements of the housing affordability analysis. The housing demand model pulled from several other plans including [Housing Needs Assessment for Calhoun County](#), [Clarinda CHAT Report](#), and [Comprehensive Housing Needs Analysis for Henry County, IA](#). The [Comprehensive Housing Needs Analysis for Henry, County, IA](#) was used as a model for analyzing both the for-sale and for-rent market snapshot.



Community Engagement

Project Kickoff Banquet

On September 9th, the planning team met with City of Clinton staff to tour Clinton and learn about the goals for the Housing Needs and Strategies Plan. In the evening, the planning team hosted a banquet in partnership with the City of Clinton and the Iowa Initiative for Sustainable Communities to meet and converse with community members and conduct initial engagement for the Housing Needs and Strategies Plan. The planning team heard from community members about their housing concerns and learned about the community's strengths (Figures 13 and 14).



Figure 13: Members of the planning team converse with Clinton residents during the Kickoff Event



Figure 14: Members of the planning team survey Clinton residents during the Kickoff Event



Focus Group

On December 1st, 2022, the planning team and the City of Clinton held a focus group with key community representatives and stakeholders. Participants included local representatives from construction and development agencies, real estate firms, banks, faith organizations, and non-profits.

Participants discussed what they perceive to be strengths and challenges related to housing in Clinton, including affordability, quality, construction, the possibility of a looming recession, and more.

The event offered deeper insight on the specific conditions related to housing in Clinton and guided subsequent engagement efforts. This event informed the planning process by providing an opportunity to understand residents' priorities, the housing challenges the community encounters, and possible housing solutions and policies the community may be open to pursuing.

The focus group emphasized that there is a shortage of certain housing types including larger homes with three or more bedrooms and affordable or low-priced units. Low-income residents reportedly struggle to save up enough for either a down payment or a rental deposit. Affording monthly rent was also cited as a concern. Additionally, there are housing challenges related to the older homes in Clinton. Focus group members reported that these units often require repairs; foundation or structural maintenance were cited as common issues.

Adjacent to housing needs, focus group members discussed related issues that are contributing to the housing need scenario in Clinton. Members discussed a decline in local public-school enrollment, citing that families' choice to attend schools outside of Clinton may also lead to residents leaving Clinton. Between the 2016-2017 and 2022-2023 school years, certified enrollment in the Clinton Community School District decreased by 5% and open enrollment of Clinton residents to other public-school districts increased by 11%.¹⁰ The Ashford University Clinton Campus closed in 2016, which focus group participants believed may contribute to more young people exiting Clinton to pursue higher education.

Focus group respondents perceived that an increasing portion of residents seek healthcare outside of Clinton, which may also mean fewer healthcare workers are residing in Clinton and more community members are looking to live in other areas, closer to their healthcare providers. These related issues indicate that housing needs cannot be examined in a vacuum, and a larger conversation on livability, amenities, and services in Clinton are relevant to addressing housing needs.



Clinton's Reported Housing and Community Strengths

- Riverfront attractions
- Optimistic, positive community members
- Emerging amenities - restaurants, a brewery, downtown apartments, and storefront revitalization
- Abundance of job opportunities
- High-quality bus system
- Caring community organizations

Clinton's Reported Housing and Community Challenges

- High number of older homes in need of repairs
- Lack of affordable housing options for low-income residents
- Strain on nonprofits and support institutions
- Lack of information networks between the City, developers, affordable housing resources, and residents
- High upfront costs and risks associated with affordable funding grant proposals
- Available housing options do not meet prospective residents' needs
- Current high interest rates for mortgages prevent residents from owning a home

Housing Strategies Proposed by the Focus Group

Information Liaison: The City of Clinton could serve as a resource to connect developers, residents, realtors, and others with information on housing funding and support services.

Homebuyer Education: Nonprofits, financial institutions, the real estate sector, and the City of Clinton could expand efforts to educate prospective and future homebuyers on the home buying process and best practices.

Housing with Supportive Services: The City and nonprofits could continue to expand efforts to create housing communities with wrap-around supportive social services for individuals and families seeking to break cycles of poverty, housing instability, and other challenges.

Innovative Homeownership Opportunities: The City and nonprofits could assist with home ownership initiatives through strategies such as down payment assistance, reduced lot-size requirements, and funding for housing remodeling. The City should place an emphasis on supporting populations who have historically been disenfranchised and discriminated against.

Affordable Housing Partnership: In order to increase the number of affordable housing projects occurring in the community, the City of Clinton could offer advising and funding for initial costs associated with affordable housing development. For example, the City could provide financial support for pre-development costs during the LIHTC application process to reduce risk and improve outcomes of applications and proposals





Figure 13: planning team members after facilitating the Focus Group Event

“Certainly affordability [is a challenge], especially for lower-income people. I think there are a lot of things that go around this, like the childcare issues, the fact that people are working part time jobs, the transportation issues.”

-Focus group participant

“The people who would qualify for [affordable homeownership programming] usually aren’t contacting realtors. They are talking to landlords. There is a disconnect there. Even if I feel like I could find a client who would fit into those homes, they’re not talking to me. They’re not reaching out. They don’t know.”

-Focus group participant (Clinton area realtor)

“We have such huge inequalities - because of all the policies where [people of color] couldn’t own homes...if we could figure out a way to give support services so people could get in these small homes then work their way up, they would have some equity in it.”

-Focus group participant



Stakeholder Interviews

Throughout April 2023, the planning team conducted interviews with key stakeholders to discuss and enhance strategy recommendations. Interviewees included developers, non-profit leaders, economic development leaders, and more. The interviews were conducted via Zoom and lasted 30 minutes to an hour. Feedback from the stakeholders was incorporated in the housing strategy recommendations.

A semi-structured interview protocol was used to ensure consistency across the interviews, allowing for flexibility and follow-up questions. The interview questions were designed to elicit information on the current state of the housing market, the challenges facing different groups of residents, and potential solutions and strategies that could be implemented in Clinton. The interviews were recorded and transcribed for analysis.



Existing Documents

Clinton's efforts to address housing issues are underway, as documented in City reports and plans. The *Clinton Comprehensive Plan* and the prior *Housing Needs Assessment* are two key documents offering a foundation of past information and conditions informing the planning process for this plan. Key takeaways from each are outlined below.

2032 Clinton Comprehensive Plan

*Housing Findings*¹¹

As part of the 2032 Clinton Comprehensive Plan, which was adopted in 2014, the City hosted community input sessions. Community members expressed that the issues of highest importance included:

A need for increased property maintenance: The City anticipated its housing stock would require frequent repairs, maintenance, and upgrades given the age of housing in the community, where nearly 90% of the total units were constructed before 1980.

The lack of owner-occupied housing options: Few homes were available for sale, and relatively few new home construction projects occurred in Clinton, according to U.S. Department of Housing and Urban Development (HUD) standards. Given Clinton's size and share of owner-occupied homes at the time, HUD standards indicate that Clinton should have expected 409 housing units available for sale. At the time, Clinton only had 177 units for sale, which meant Clinton had 57% fewer homes for sale than HUD standards.

The lack of newer or good quality rental units: While community members cited a perceived lack of newer units available to rent, based on HUD standards, Clinton had 50% more rental units than expected. However, these concerns may have reflected a lack of good quality rental units in Clinton based on City staff perception.

*Housing Priorities*¹¹

A Community of Well-Maintained Housing: Given the older housing stock in Clinton, addressing deteriorating housing and property maintenance is a goal for the City. The plan recommends property maintenance standards to address neighborhood deterioration issues such as abandoned vehicles, peeling paint, and junk storage.

TODAY: City staff reports that they pivoted to a proactive code enforcement approach. In 2020, Clinton adopted the International Property Maintenance Code, which allows the City to appropriately address health, safety, and welfare concerns related to housing. One additional



full time code enforcement officer position and one additional half time position were added to meet staffing needs.

Between 2018 and 2022 Clinton addressed 207 nuisance and out-of-code properties; this is a substantial increase from prior code enforcement efforts. The actions included:

- 66 property demolitions carried out by the City
- 7 major rehabilitation projects funded through City of Clinton and Iowa Economic Development Authority
- 20 properties sold to developers
- 21 judge ordered property demolitions
- 46 properties with a judge ordered [housing repair plan of action](#)
- 47 properties addressed by existing homeowner

Housing Development that Respects the Natural Environment: The Comprehensive Plan calls for environmental protection for sensitive areas including slopes and floodplains. The design of housing development should preserve and protect natural features, while also retaining existing agricultural land.

TODAY: City staff reports that there have not been specific or significant challenges pertaining to environmentally degrading development since the comprehensive plan was enacted.

Improvement of Linkages between Housing and Employment and the Provision of Services to Residents: Clinton possesses strong west and south transportation corridors including Highway 30 and U.S. Highway 67. A portion of residents traveled out of the City to reach retail goods and services. The plan calls for improving housing and employment connections and proximity within the City.

TODAY: City staff report access to retail goods and services have slightly improved. Access to basic food staples has increased as multiple Dollar General stores opened in Clinton. The City of Clinton is working with Grow Clinton to identify, recruit, and encourage new retailers and businesses to open storefronts in Clinton. However, staff report that the need for additional dining, grocery, and retail options remains.



2016 Housing Needs Assessment Future Goals¹²

Market housing to United States Penitentiary (USP) Thomson workers: The penitentiary was projected to employ 1,100 workers, plus support an additional 646 jobs. A 2010 economic impact study conducted by Iowa State University estimated that 35% or 611 of these workers would locate in Clinton. The Housing Needs Assessment called for marketing efforts to inform prospective residents of Clinton's high-quality schools, available childcare options, and a wide variety of amenities.

TODAY: USP Thompson is operational, but one out of every six jobs at the facility remains unfilled, and the City of Clinton's population did not grow as predicted but continued to fall.¹³ In February 2023, the facility announced that a significant portion of the penitentiary, the Special Management Unit, was closing.¹⁴ No layoffs were expected as a result of the unit closure, but vacant positions would not be refilled.¹⁴ At the time of publication, USP Thompson had not responded to requests for additional information on how many employees reside in Clinton.

Housing Affordability: Maintaining a supply of affordable housing was a priority outlined in the Assessment. The community expected an increased demand for housing and higher housing costs due to an influx of workers.

TODAY: The share of Clinton County residents paying unaffordable prices for housing increased slightly over the last several years. In 2015, 43% of Clinton County renters spent more than 30% of their income on gross rent and 22% spent 50% or more of their income.¹⁵ By 2020, 45% of Clinton County renters spent more than 30% of their income on gross rent, and 22% of Clinton County renters spent 50% or more.¹⁶

Fewer USP Thompson workers than expected located in Clinton. Additional rental and apartment units have been developed in recent years, with an emphasis on remodeling existing downtown buildings to include housing. Projects include low-to-moderate income restricted complexes such as the Van Allen Building, Former Roosevelt School Building, Howes Building, and Armstrong Building. Several more multi-use and market rate complexes were developed include the Lafayette Building (52 market rate units), YMCA building (16 market rate units), and Wilson Lofts (33 market rate units). Wilson Lofts reportedly has a wait list of 91 renter applicants, demonstrating that, while this development is a step in the right direction, additional rental and apartment units are needed, both income restricted and market rate.

Age Friendly Housing and Community: Given Clinton's aging population, the Assessment recommended addressing the needs of older residents. AARP reported that older adults frequently prefer remaining in their existing homes with aging in place modifications when possible. While home modifications historically fall on private property owners, accessible



transportation and community resources for older adults are often managed by the City and were therefore outlined as a City priority.

TODAY: A new apartment building for renters 55 years and older, with low-to-moderate incomes, opened in the former Washington Middle School. Developers are planning to develop a second 55+ low-to-moderate income apartment complex soon. The MTA bus system continues to provide transit access throughout the City, offering an additional transit option for older residents. However, City staff report that a high percentage of elderly residents continue to drive.

Workforce Housing: The City anticipated workforce turnover. With new jobs at USP Thompson expected to open for a younger demographic at the time, Clinton aimed to attract new young workers. The Assessment called for increased availability of quality rentals to attract young workers.

TODAY: At the time of publication, there are not any new policies or programs specifically addressing workforce housing needs.

Housing Stock Quality: Clinton aimed to maintain high-quality housing through code enforcement to address nuisance or code issues through a rental inspection ordinance, which was enacted in 2020.

Partnerships between the City and nonprofits were recommended to assist residents with rehabilitation and make homeownership feasible. The plan recommended utilizing external grants and funding sources to support housing programs as household size continued to decline.

Clinton planned to support small and single-person households by modifying zoning codes to accommodate housing types such as townhouses, small single-family homes, [accessory dwelling units](#), or multi-unit conversions in former single-family homes. The Assessment focused on reinvestment in downtown upper story apartments as another way to increase the supply of small units, with the added bonus of nearby shopping and activities that appeal to younger residents while boosting the local economy.

TODAY: Since 2016, the City of Clinton pledged \$500,000 to the YWCA Supportive Housing program to offer social services and assistance to residents who are housing insecure. The City also provides \$30,000 in funding to support low-to-moderate income women and children in need of rental support.

City code accommodates some compact development options, but currently does not allow “tiny homes”. The City is currently looking into permitting 750-900 square foot homes. Many



upper story apartments in the downtown have been redeveloped, and building owners reportedly are interested in additional projects.

Since the creation of the 2032 Comprehensive Plan and the prior Housing Needs Assessment, Clinton made meaningful progress towards achieving goals identified in these plans. Specific achievements include improvements to property maintenance standards and enforcement and the pursuit of innovative tactics to meet housing demand, specifically adaptive reuse of existing structures. A major deviation from the prior housing needs assessment is that fewer USP Thompson workers chose to reside in Clinton than expected.



Sustainable Development

Sustainable Development Goals

The United Nations Sustainable Development Goals (SDGs) are a framework for sustainable development created to help tackle the world's most challenging issues. Each goal consists of a series of targets and indicators, focusing on the interdependence of social, ecological, and economic systems across a global scale. There are seventeen goals in total. Each goal's targets represent the individual aims of the goals, while indicators provide a tangible metric from which stakeholders can track global progress toward the targets. Many of the SDGs are in some way related to housing, either conceptually or directly, through their targets and indicators. Habitat for Humanity created a booklet—*Housing and the Sustainable Development Goals: The Transformational Impact of Housing*—that details the SDGs that most directly relate to housing challenges. These include:

- SDG 1: No Poverty
- SDG 3: Good Health and Well-being
- SDG 5: Gender Equality
- SDG 6: Clean Water and Sanitation
- SDG 7: Affordable and Clean Energy
- SDG 11: Sustainable Cities and Communities
- SDG 13: Climate Action



Sustainable Development Affiliations

Clinton should consider joining one or both of these organizations in pursuit of sustainable development efforts: Urban Sustainability Directors Network (USDN) and/or – Local Governments for Sustainability (ICLEI). USDN is a networking group for local government sustainability practitioners with the stated mission: to create equitable, resilient, and sustainable communities by advancing the field of local government sustainability and equipping practitioners to be catalysts of transformative change. Through their Partner Network Program, as of 2023, they have fourteen affiliate networks throughout the U.S. and Canada, including the Heartland Network covering many Midwestern and Plains states. This would be an excellent opportunity to expand Clinton’s sustainable development network and train its personnel in sustainability practices.

ICLEI is similar to USDN but on a larger scale, boasting more than 2,500 local and regional governments listed in its global network, spanning over 125 countries. Their most recent guiding vision is outlined in their document *ICLEI in the Urban Era: Our Vision for a Sustainable Urban World*, which identifies five critical, strategic, and interlinked pathways that are the basis of sustainable urban development: 1) low emission development; 2) nature-based development; 3) circular development; 4) resilient development; and, 5) equitable and people-centered development. The Cities of Cedar Rapids, Des Moines, West Des Moines, and Linn County are Iowan members of ICLEI.



Housing Needs Assessment

Population Projections

Population forecasting was completed using the ratio method of population projection. The cohort component method of population projection going out to 2030 was also used. The ratio method compares the share of the population in the local area to the state of Iowa to predict future population change rates, assuming the share of the population will remain the same as previous years. The cohort component method considers birth and death rates, fertility rate, and survival rates among age groups, as well as in-and-out migration trends, to forecast the expected future population.

The cohort component method of population projections displays the expected population changes at a granular level by calculating the changes for specified age groups in the population projection model. The model provided projections for each five-year interval age group from the Census. Datasets used for this analysis included the Decennial Census, the American Community Survey, and the Center for Disease Control (CDC). **The cohort component method projected that Clinton's population would decline to 23,325 residents by 2030.**

The ratio method assumes that Clinton's recent population trends will continue, and that Clinton's future population will retain the same percent of Iowa's overall population share as the total population of the state changes. The data used in the ratio method analysis came from the CDC. **The ratio method shows that, by 2030, Clinton's population will decrease to 22,665 residents.** Clinton's peer communities, as well as neighboring Camanche, are expected to decline in population as well. This decline will be a regional trend that other cities will need to address, and Clinton has the opportunity to institute smart development strategies and emerge as a leader among these peer communities.

These population projections are important to consider for a multitude of reasons. The projections for Clinton's future population size can indicate how future demand for housing and infrastructure in the area may trend and signal the level and character of development necessary to meet both present and future needs. While these projections predict that Clinton will continue to lose population, this provides the opportunity for City officials to focus on improving housing stock quality and meeting residents' needs without the challenge of growth compounding the difficulty of meeting these needs. Additionally, this reflects the current population trends and the expected population changes for the City, but a decline in population does not directly coincide with a decline in housing units needed. If Clinton's household size continues to decline as senior residents age, there may be shifts in the style of housing needed, providing opportunities for development. These projections are also important for developers



to consider to ensure their projects are viable and do not oversaturate the market, causing losses and disincentivizing future development projects.

If Clinton's population continues to decline, as projected, officials may want to consider the framework of "Shrinking Smart," which emphasizes the value of increasing the quality of life for the existing population, rather than focusing on growth efforts.¹⁷ The quality-of-life portion of this framework is critical, as it recognizes that a city may lose population, but retain many of its benefits, amenities, and core social and community networks that make it a livable and enjoyable place for the remaining residents. Additionally, the focus on improving quality-of-life will help ensure that current residents feel their needs are being responded to and met by City officials, and the improvements may induce future growth. While Clinton may experience a decline in population, there are many opportunities to meet current residents' needs and improve housing conditions and quality of life through sustainable development and continued investment in community resources and housing stock.



Economic Conditions

Employment Sectors

In Clinton, over 11,400 people over the age of 16 are working. Manufacturing and educational services are the two largest employment sectors. Nearly 45% of all jobs in Clinton are in these two industries, which is higher than the average in the State of Iowa (Table 2).

Since the 1850s, Clinton has been well-known as an economic hub in the Midwest. Clinton has a strong manufacturing sector producing paper, plastics, and chemicals. The City is also a center for renewable energy and agriculture, with corn-based products being a major focus. In recent years, the City has focused on attracting new businesses and industries, particularly in high-tech manufacturing and innovation. Clinton remains an important center for manufacturing and transportation in the Midwest.

According to Table 2, a greater percentage of the employed residents in Clinton are working in the manufacturing industry compared to the State of Iowa (21.6%). In Clinton County, the percentage of employment in the manufacturing sector is recorded as 18.9%. In addition, compared to the entire Iowa workforce, fewer Clinton residents work in the industries of agriculture, forestry, fishing, wholesale and retail trade, finance and insurance, real estate, and rental and leasing.

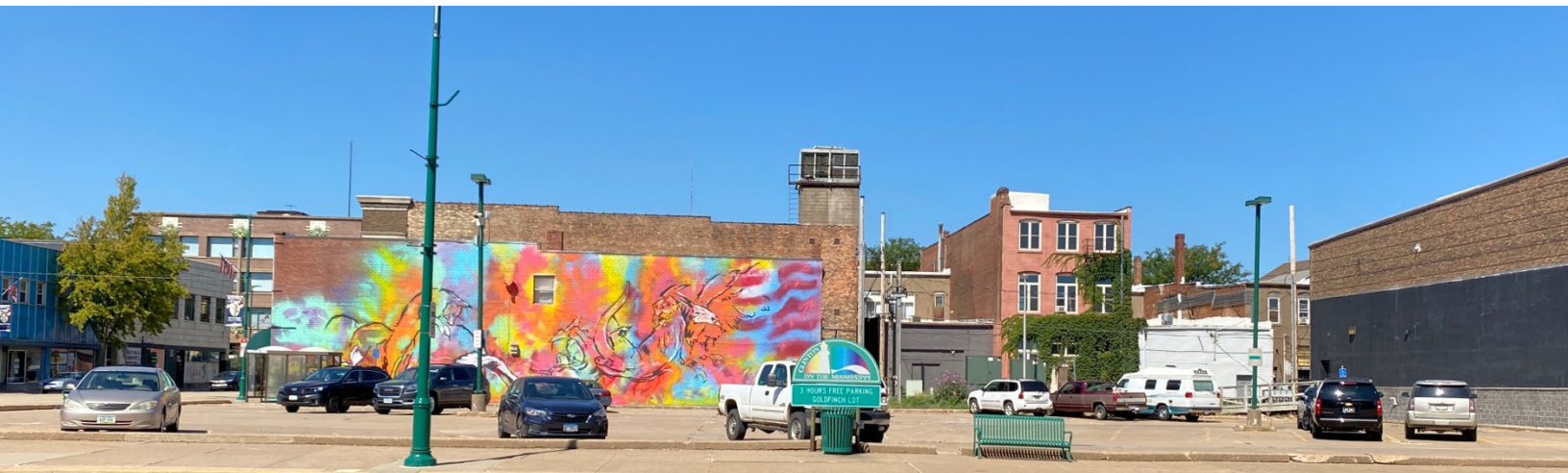


Table 2: Major employment sectors in Clinton, 2016-2020 ACS 5-Year Estimates

Employment sectors	Total employment, Clinton	% of total employment in Clinton	% of total employment in Iowa	Significant difference
Educational services, health care, and social assistance	2,789	24.3%	24.4%	No significant difference
Manufacturing	2,475	21.6%	14.9%	Higher than Iowa
Retail trade	1,561	13.6%	11.6%	Lower than Iowa
Professional, scientific, management, administrative, and waste management services	1,042	9.1%	7.3%	Higher than Iowa
Arts, entertainment, recreation, accommodation, and food services	983	8.6%	7.4%	No significant difference
Construction	743	6.5%	6.4%	No significant difference
Transportation and warehousing, and utilities	649	5.7%	4.9%	No significant difference
Other services, except public administration	349	3.1%	4.2%	No significant difference
Finance and insurance, real estate, rental and leasing	301	2.6%	7.7%	Lower than Iowa
Public administration	220	1.9%	3.1%	Lower than Iowa
Information	196	1.7%	1.6%	No significant difference
Agriculture, forestry, fishing and hunting, and mining	79	0.7%	3.7%	Lower than Iowa
Wholesale trade	70	0.6%	2.8%	Lower than Iowa



Employment Statistics

Local employment prospects affect not only a community's economic stability but also its housing market stability. Consistent job opportunities can provide a foundation for attracting and retaining residents, furthering the need for an ample, diverse housing stock. Figure 14 shows Clinton County's total number of jobs from 2010 to 2020. The County's employment over this decade has seen a slight decrease yet has remained stable overall. The approximate dip of 2000 jobs from 2019 to 2020 can be explained by the COVID-19 pandemic.

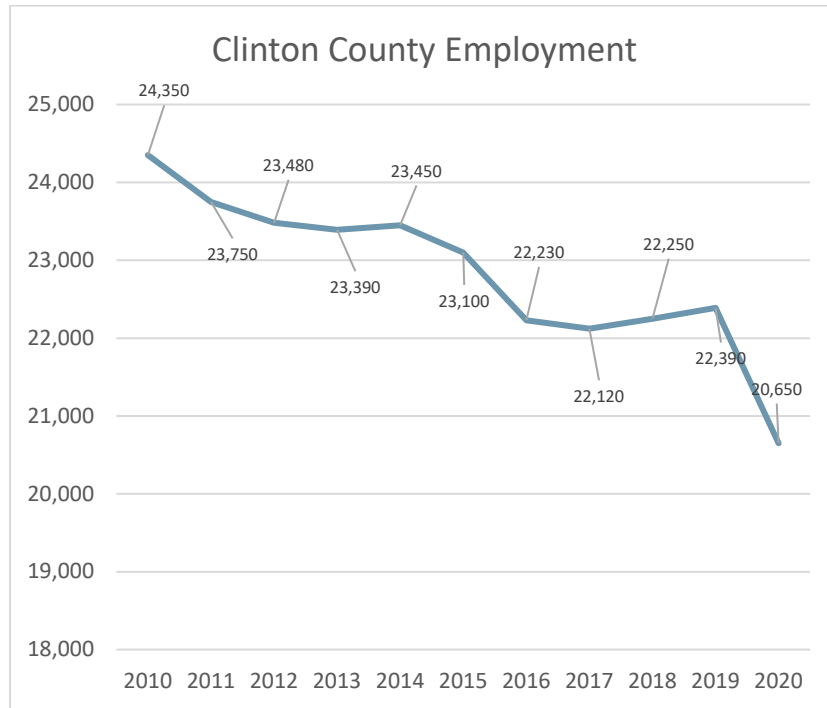
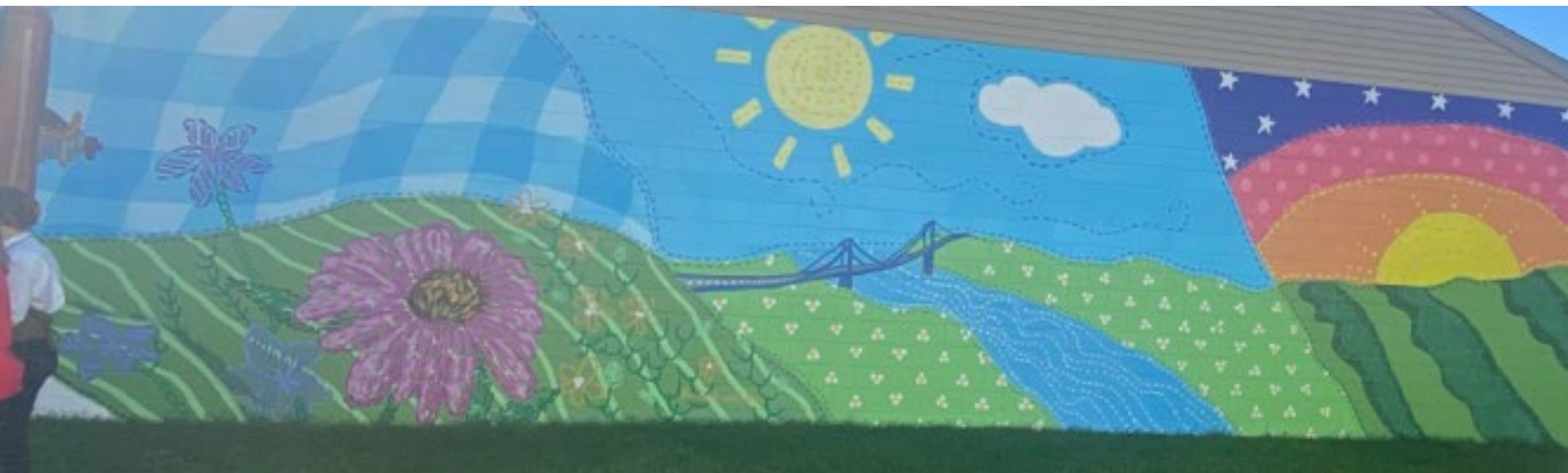


Figure 14: Clinton County Employment, Iowa Workforce Development 2010-2020 Local Area Unemployment Statistic



Clinton’s unemployment rate has steadily declined since 2011, mirroring the Bureau of Labor Statistics’ national trends in that same period. The lasting effects of the 2008 recession were still felt into 2010; Clinton’s peak unemployment rate of 7.2% was lower than the national rate of 9.6%, indicating the Clinton job market has some insulation from nationwide trends. Figure 15 shows a trend of decreasing unemployment in Clinton County from 2010 to 2017, followed by a slight increase in 2019, and then a decrease in the following years.

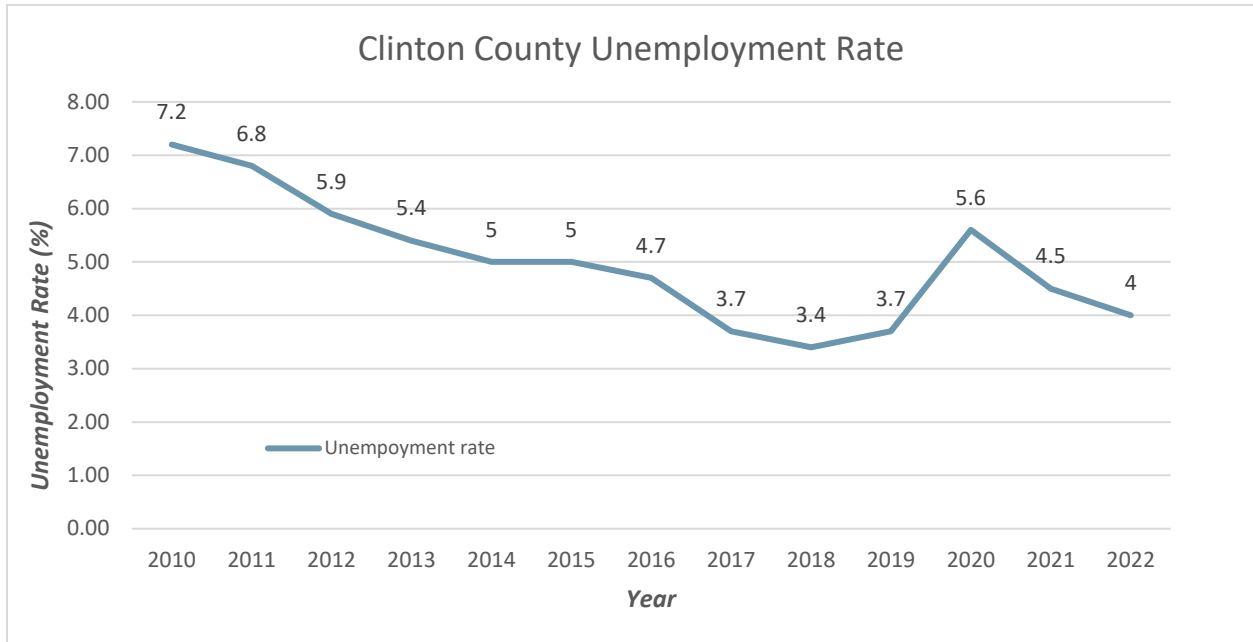


Figure 15: Clinton County Unemployment Rate, Iowa Workforce Development 2010-2022 Local Area Unemployment Statistics



Household Income

Clinton’s median household income has not increased when adjusted for inflation over the last decade. Measured at \$40,352 in 2010, the median income rose to \$46,066 in 2020 but did not keep pace with inflation. (Figure 16). Clinton County has a higher median household income than Clinton itself. Compared to peer communities, Clinton’s income is the second lowest, only higher than Ottumwa’s. It is important to

note that the margins displayed in Figure 16 are more a function of the size of the city rather than the confidence in the measurements themselves. Smaller communities will tend to have larger margins of error compared to more populous areas. The State of Iowa’s margin of error, for example, is much lower than Clinton’s due to its much larger sample size.

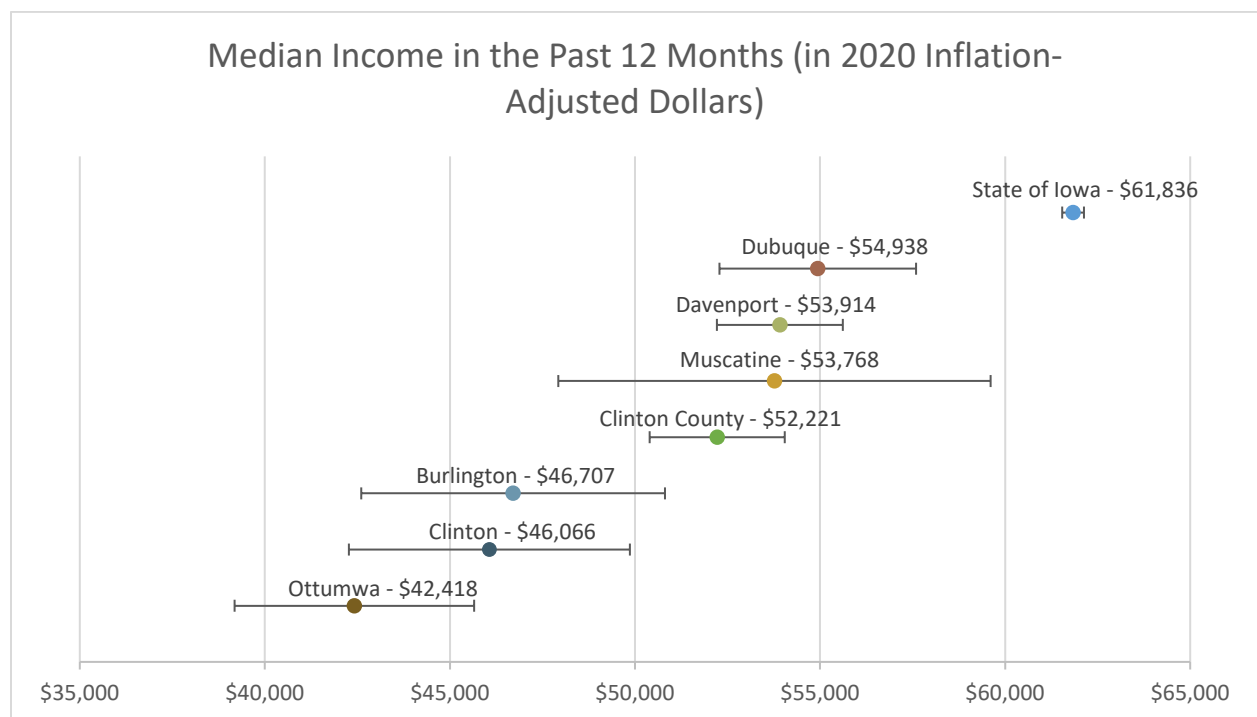


Figure 16: Median Household Income (and Margins of Error) in the Past 12 Months in 2020 Inflation-Adjusted Dollars for Clinton and Comparison Cities, 2016-2020 ACS 5-Year Estimates



Cost of Living

Cost of living information is an important component in a housing needs assessment. It provides valuable information about the affordability of housing in a particular area, which can inform decisions about the types of housing that are most needed and suitable for the population. Cost of living data typically includes information on the average prices of goods and services, such as food, housing, transportation, and healthcare, as well as the overall cost of living index.

In March 2022, the eighth edition of The Cost of Living in Iowa was published by [Common Good Iowa](#). Analysis here relies on data from the American Community Survey. The report reflects a budget to meet basic standard of living needs. Inflation averaged just 1.5% from 2018 to 2020, according to the Bureau of Labor Statistics. However, it rose to 3.0% entering April of 2021. The rate continued to increase throughout 2022, sitting at 6.5% in December. Table 3's basic family budgets are based on the state's average costs for food, housing, transportation, childcare, healthcare, and household expenses. Savings, loan payments, education expenses, entertainment, vacation, social or recreational travel, or meals away from home are not included in the primary budget. Each basic family budget is tailored to a specific family type, considering the number of family members, the ages of the children, and the employment status and ages of the adults. This report focuses on non-senior Iowa households that have at least one full-time working adult.



Table 3: Cost of living in Clinton County (Source: Common Good Iowa, 2022)

Monthly Expenses	Single Individual	Single Parent		Married Couple, One Working		Two Working Parents			Two Parents, One Working	
		One child	Two children	Young child	Two children	Young child	Two children	Three children	One child	Two children
Rent and Utilities	\$544	\$797	\$797	\$611	\$611	\$797	\$797	\$994	\$797	\$797
Food	\$294	\$429	\$720	\$539	\$516	\$667	\$859	\$1,136	\$667	\$859
Healthcare	\$177	\$323	\$424	\$397	\$591	\$546	\$576	\$559	\$478	\$588
Childcare	\$0	\$739	\$884	\$0	\$0	\$739	\$1,167	\$442	\$0	\$0
Clothing and Household	\$326	\$407	\$482	\$405	\$405	\$481	\$568	\$650	\$481	\$568
Transportation	\$621	\$599	\$685	\$1,261	\$1,261	\$1,278	\$1,278	\$1,298	\$1,089	\$1,089
Monthly total	\$1,962	\$3,294	\$3,992	\$3,213	\$3,384	\$4,508	\$5,245	\$5,079	\$3,512	\$3,901
Annual total expenses, Clinton County	\$23,544	\$39,528	\$47,904	\$38,556	\$40,608	\$54,096	\$62,940	\$60,948	\$42,144	\$46,812
Self-sufficiency hourly wage, Clinton County	\$13.63	\$19.23	\$23.14	\$21.34	\$21.15	\$14.23	\$15.75	\$14.68	No data	No data
Jackson County	\$23,412	\$37,377	\$44,849	\$38,032	\$40,075	\$51,913	\$59,449	\$60,609	\$41,355	\$46,065
Scott County	\$22,683	\$40,889	\$49,120	\$37,524	\$39,556	\$54,586	\$63,624	\$61,329	\$40,896	\$45,610
Dubuque County	\$22,926	\$40,726	\$49,023	\$37,318	\$39,347	\$54,422	\$63,842	\$61,733	\$41,268	\$45,978
Cedar County	\$24,156	\$39,945	\$47,192	\$38,699	\$40,753	\$54,512	\$62,379	\$61,012	\$42,437	\$47,085
Clinton's rank among these five counties	2nd	4th	3rd	2nd	2nd	4th	3rd	4th	2nd	2nd
			Highest cost				Lowest cost			



Table 3 also illustrates that the cost of living is higher in Clinton County for single individuals, households with two parents where one is working, and married couples with no children, compared to surrounding counties. In fact, the cost of living is cheaper for big families with two or three children, if both parents are working. A large portion of their income is spent on healthcare.

Self-sufficiency annual earnings by household type (Figure 17) refers to how much money a household has to earn in order to fulfill its basic costs without relying on government aid or subsidies. This metric considers the cost of living in a certain geographic location, including housing, food, transportation, healthcare, and other necessities. In order to represent the various expenditures associated with each kind of home, the self-sufficiency level is often computed for several household types, such as single adult, single parent with children, or two adults with children. Figure 17 depicts the correlation between household cost and self-sufficiency in Clinton County among different household types in the year 2022. It can be observed that the cost of living for single parents and one-working individual is higher than their median household income (\$34,309) in respective categories. However, married couples with both individuals working typically have a median income (\$64,424) that exceeds their associated household cost.

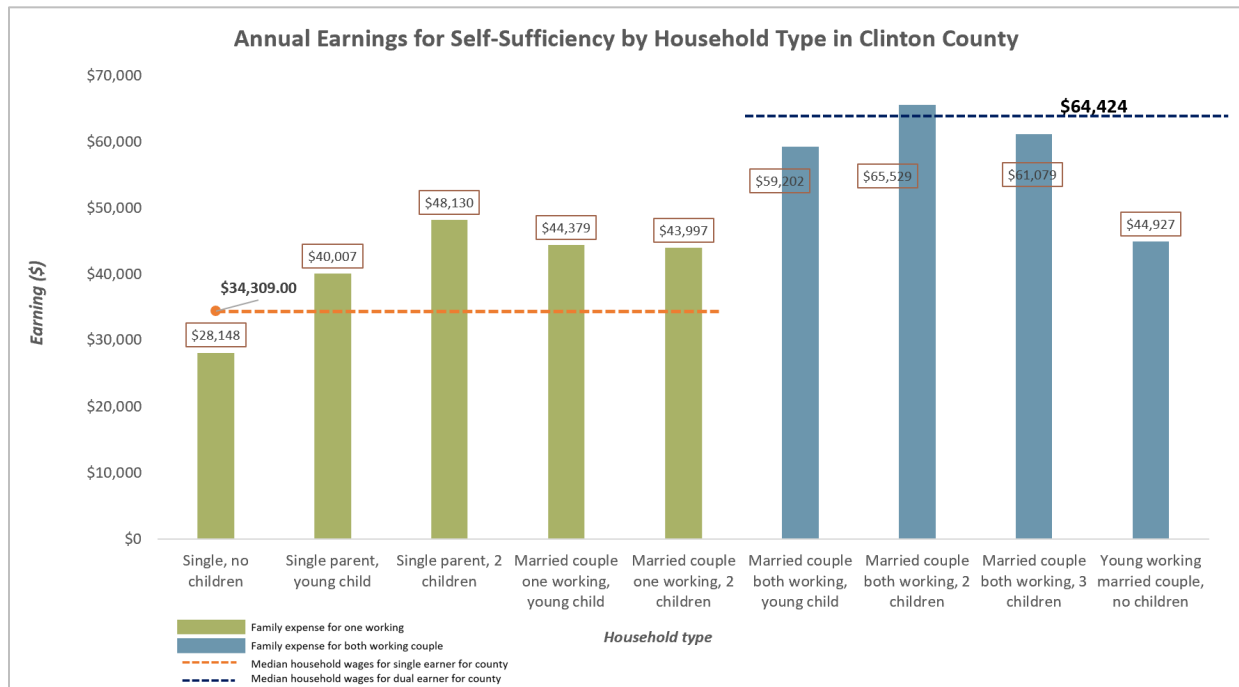


Figure 17: Self-Sufficiency Annual Earnings by Household Type (Source: Common Good Iowa, 2022).



Labor Shed

The Clinton labor shed, defined by the workforce’s commuting patterns of its reference city, constitutes all the communities that employees live in and commute from. The Labor Market Information Department of Iowa Workforce Development (IWD) created a labor shed analysis for Clinton in 2021. IWD has determined the communities that make up Clinton’s labor shed including: Camanche, IA; DeWitt, IA; Bettendorf, IA; Fulton, IL; and Morrison, IL. Figure 18 shows the overall geographic boundary of the Clinton labor shed. The darker colors in the figure represent higher shares of employees working in Clinton, whose labor shed reaches as far north as Bellevue, IA and as far south as the Moline, IL area. Average one-way commute times of 16 minutes are well below the national average of 28 minutes.

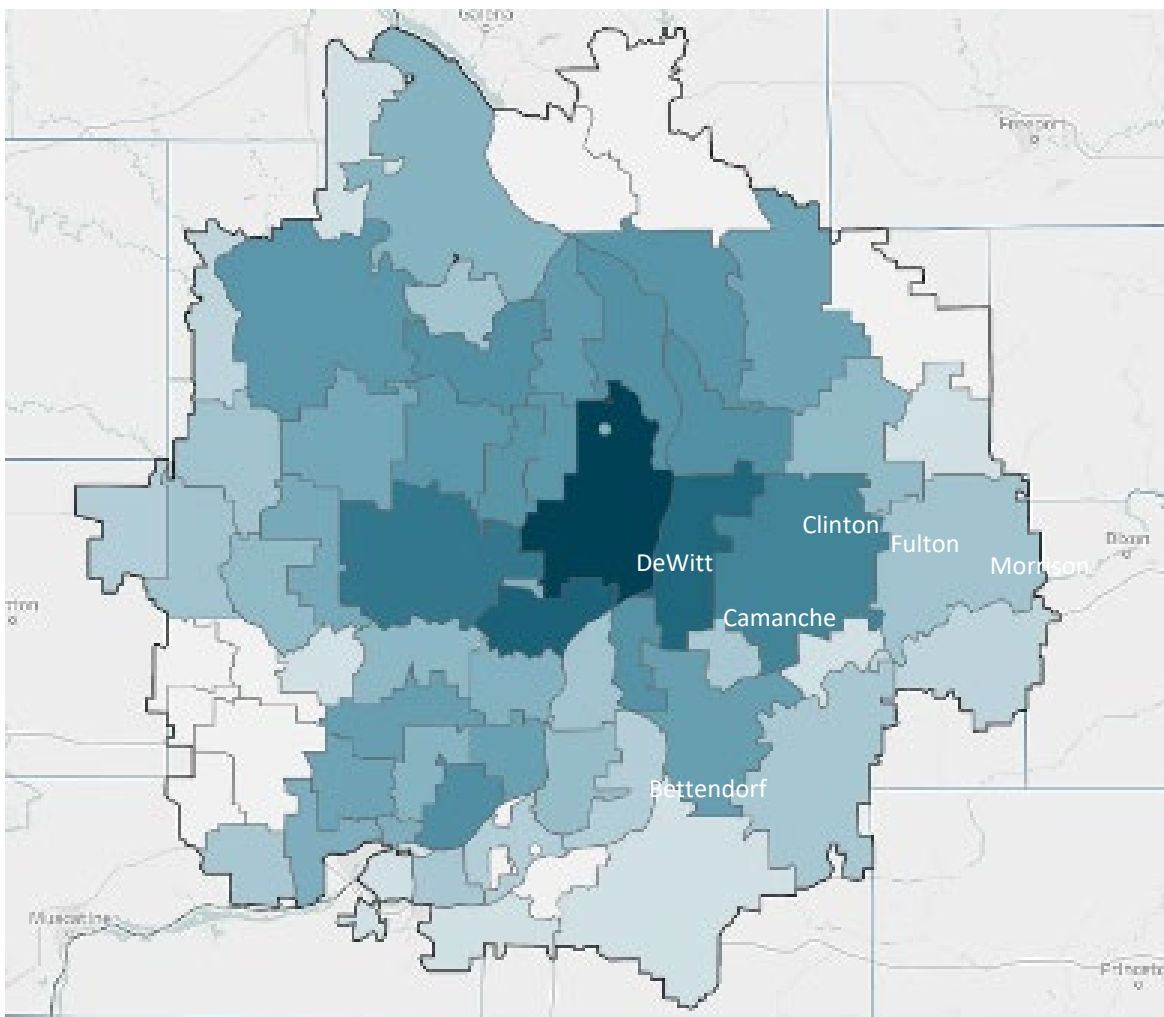


Figure 18: Clinton Labor Shed Geographical Boundary with High-rate Communities Labelled, Iowa Workforce Development 2021



Housing Conditions

Data from the 2020 ACS five-year estimates (2016-2020) show that Clinton had 12,827 total housing units, 68% of which were owner-occupied (Figure 19). Clinton's percentage of renter-occupied units is slightly higher than Clinton County and the State of Iowa but is consistent with other peer communities, including Burlington, Davenport, and Dubuque. Nearby Camanche has the lowest percentage of renter-occupied units of the peer communities at just 19%.

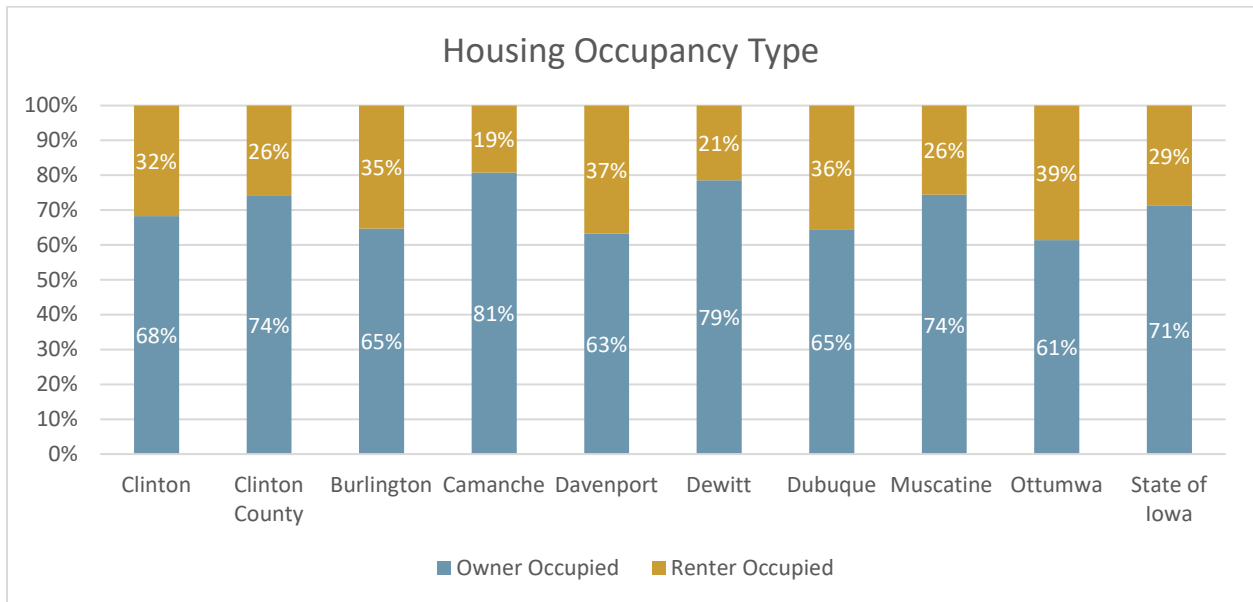


Figure 19: Occupancy Type, 2016-2020 ACS 5-Year Estimate



Data from 2014 ACS five-year estimates (2010-2014) indicate that Clinton had 12,378 total housing units with a 9.2% vacancy rate (1,125 vacant units). This vacancy rate exceeded many comparison areas, including Clinton County and the State of Iowa (Figure 20). The 2020 ACS five-year estimates (2016-2020) indicate the vacancy rate increased to 15.1% (1,937 vacant units), far exceeding any peer communities. One likely cause for the increased vacancy rate is an increase in housing units with a decreasing population. Clinton added 449 housing units from 2014 to the 2020 ACS estimates but saw a decrease of 2,142 residents.

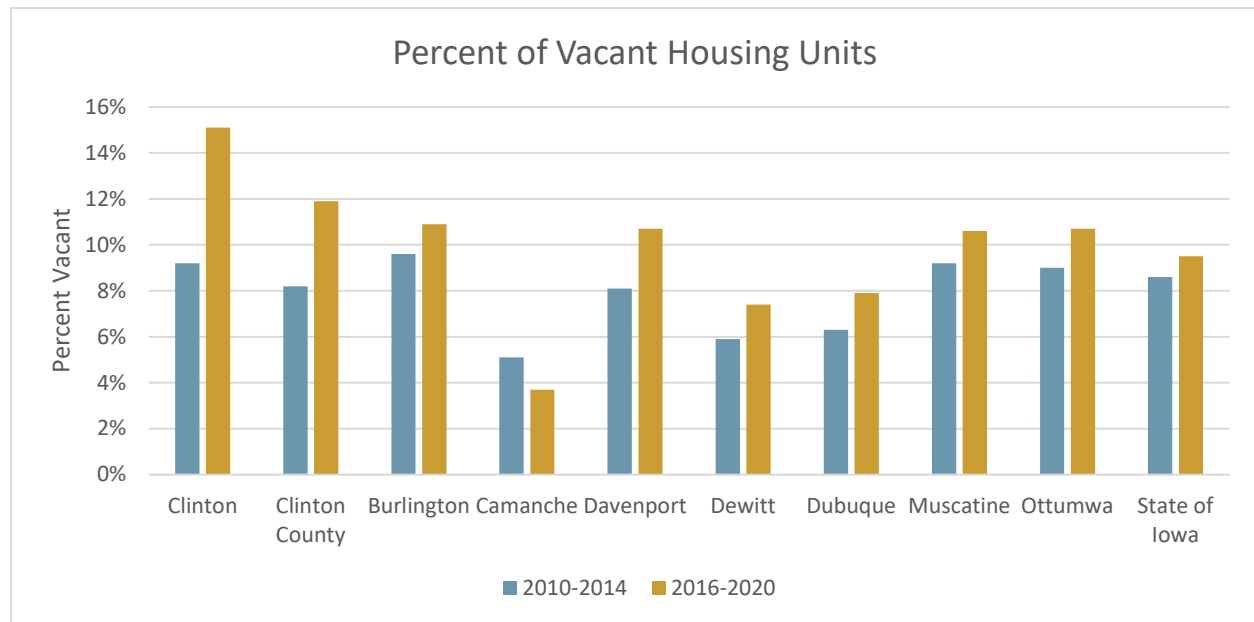


Figure 20: Vacant Housing Units, 2010-2014 & 2016-2020 ACS 5-Year Estimate

Further breakdown of the vacancy rate shows that owner and renter vacancy rates flipped between the 2014 and 2020 five-year estimates (Figure 21). Owner vacancy rates decreased significantly to just over two percent, while renter vacancy rates increased to eleven percent. The Iowa Economic Development Authority considers five percent a healthy vacancy rate, indicating that Clinton's renter vacancy rate is higher than that of an optimal rental market.¹⁸ An additional supply of rental units could contribute to the higher vacancy rate. Further discussion with local landlords will be necessary to substantiate the ACS data, as preliminary conversations suggested that the ACS vacancy estimates may be higher than market vacancy rates.



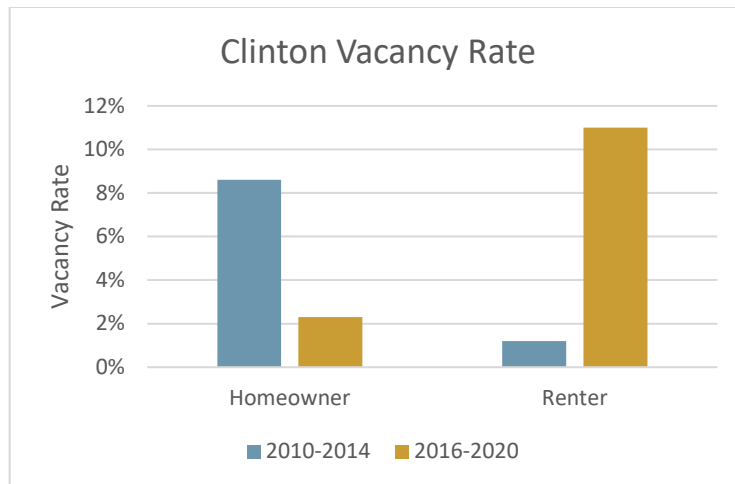


Figure 21: Clinton City Vacancy Rate, 2010-2014 & 2016-2020 ACS 5-Year Estimates

An aging housing stock may not be unique to Clinton, but it does present challenges for the community. The median year built for Clinton's housing is 1954, making the average house 68 years old (Figure 22; see [Appendix D](#) for peer community comparison). However, 40% of Clinton's housing was built during or before 1939. Burlington, another Mississippi River community, has the oldest housing stock of the peer communities, with a median year built of 1948. Ottumwa and Muscatine have similarly aged housing stocks to Clinton. An aging housing stock comes with a need for significant repairs and the cost associated with those repairs. Furthermore, lead-based paint was banned in 1978. Nearly 88% of homes in Clinton were built before 1978, leaving a great need for rehabilitation with only a few Clinton-area businesses certified to remove lead paint.

Clinton's median home value is just over \$100,000 (Figure 22; see [Appendix D](#) for peer community comparison). This is higher than Burlington and Ottumwa's median home values, but significantly lower than Camanche and Dewitt's median home values. These home values correlate with the age of each community's housing stock. In general, an older housing stock will have a lower home value. Low home values can make development, particularly infill development, quite challenging, which is discussed in the [Infill Development](#) section.



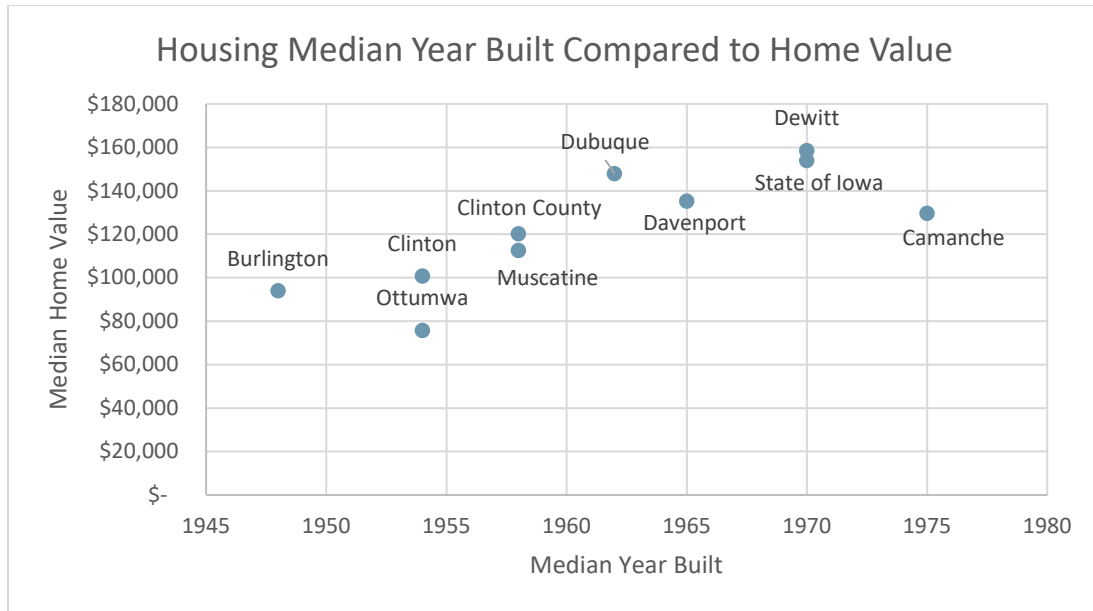


Figure 22: Housing Median Year Built Compared to Home Value

The Iowa Association of Realtors (IAR) creates statewide housing summaries and local market updates for most Iowa counties approximately every month. Total listings and sales counts are provided in addition to the median and average sales price. According to Table 4, Clinton County saw a 6.5% increase in new single-family home listings from September 2021 to September 2022. The median [days on the market](#) (DOM) for these listings have decreased by 31.1% in one year, sliding from 45 to 31 days. For reference, the National Association of Realtors (NAR) found that the national median DOM was 29 days in April 2017. This is the shortest period recorded since NAR began tracking the metric in 2011. A high DOM period can cause hesitancy for other buyers, while a low DOM indicates a seller’s market overall. This is displayed by the jump in median and average single-family home sales prices of 18.7% and 19.1%, respectively. The number of closed sales has remained steady this one year.



Table 4: Single-Family Detached Home Listings Report for Clinton County, September 2022 Iowa Association of Realtors

Year to Date (9-2021 to 9-2022) Single-Family Detached Report	Through Sept. 2021	Through Sept. 2022
New Listings	511	544
Pending Sales	461	458
Closed Sales	443	446
Days on Market Until Sale	45	31
Median Sales Price*	\$120,000	\$142,000
Average Sales Price*	\$132,212	\$157,519
Percent of List Price Received	97.3%	97.5%

*Does not include seller's concession

Table 5: Townhouse-Condo Home Listings Report for Clinton County, September 2022 Iowa Association of Realtors

Year to Date (9-2021 to 9-2022) Townhouse-Condo Report	Through Sept. 2021	Through Sept. 2022
New Listings	20	25
Pending Sales	27	20
Closed Sales	25	20
Days on Market Until Sale	109	32
Median Sales Price*	\$154,500	\$197,450
Average Sales Price*	\$147,840	\$201,915
Percent of List Price Received	101.0%	99.2%

*Does not include seller's concession



IAR creates an additional monthly report for townhouse and condo listings, lumping the two categories together. Table 5 details IAR's Townhouse-Condo report for September 2022. The number of single-family listings far outweighs the number of townhouse-condo listings, meaning the percent changes from year-to-year are more volatile and less meaningful for the townhouse-condo category. Of note, however, is the rapid decline in median DOM, decreasing from 109 to 32 days in one year (Table 5). While the small sample size explains some of the variability, more in-depth analysis is needed to uncover the factors affecting this change.

According to Figure 34 in the Housing Affordability section, 1,160 out of the 1,817 (64%) total cost-burdened renters in Clinton make less than \$20,000. The 2020 [Fair Market Rent](#) (FMR) for a two-bedroom apartment in Clinton County is \$741. To avoid being cost-burdened, the average Clinton renter must spend less than 30% of their income on rental costs. Considering a monthly *net* income of \$1,355 (\$20,000 annual salary after Iowa/Federal taxes, which is HUD's Extremely Low-Income threshold and where 31.8% of Clinton renters lie), 30% of the renter's monthly income would be \$407. Clinton County's 2020 FMR is 82% higher than what Clinton's extremely low-income renters can afford. Figure 23 shows only 218 total units priced at \$400/month and below, indicating a need for more affordable rental units, especially in the context of Clinton's 1,110 extremely low-income renters.



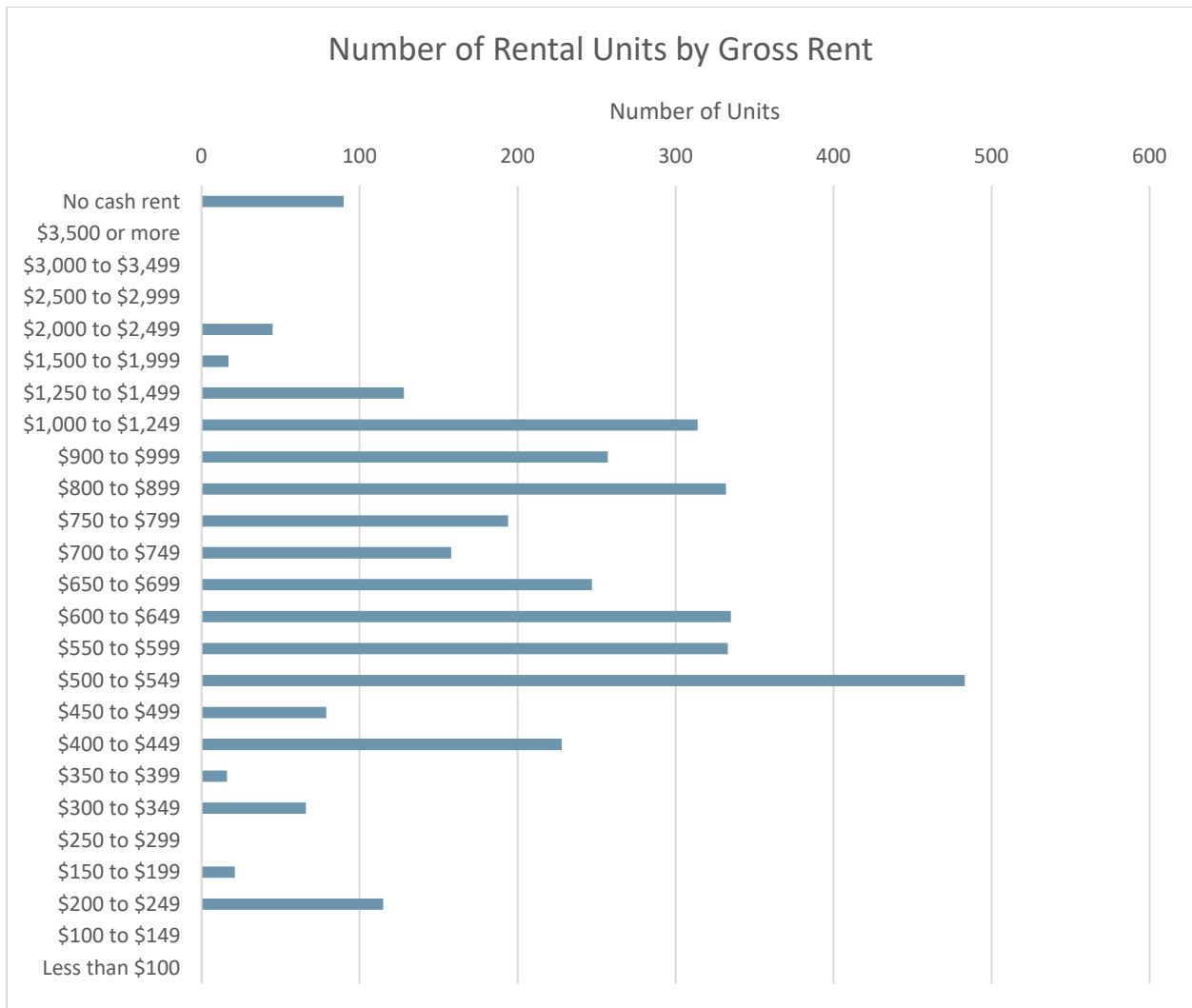


Figure 23: Number of Rental Units by Gross Rent for Clinton, 2016-2020 ACS 5-Year Estimates

Of all the peer communities, Clinton has the lowest median rent per the signed contract or lease (Figure 24). For median gross rent, which factors in utility costs (if the renter pays them), Clinton comes in just behind Camanche at \$652. The contract and gross rent are nearly identical to rents in Clinton County. The other peer communities have rents that are significantly higher than Clinton's. The contract and gross rent for the State of Iowa are nearly \$150 higher than Clinton's. As expected, rent estimates increased from the 2015 fiscal year to the 2023 fiscal year (Figure 25). In Clinton County, studio apartments are expected to increase most significantly, with one-, two-, and three-bedroom apartments seeing similar, smaller increases. These rent increases could influence housing affordability if workers' wages do not keep pace.



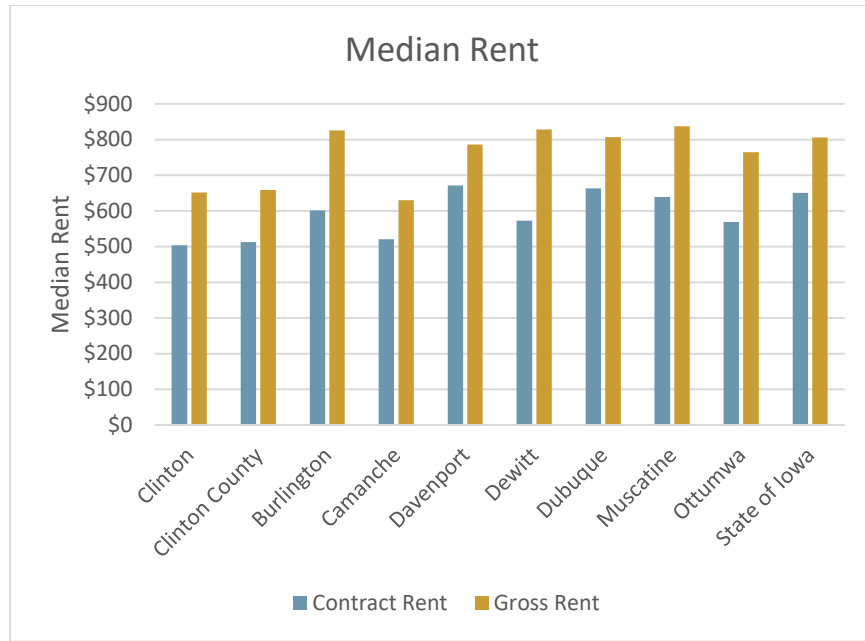


Figure 24: Median Rent, 2016-2020 ACS 5-Year Estimates

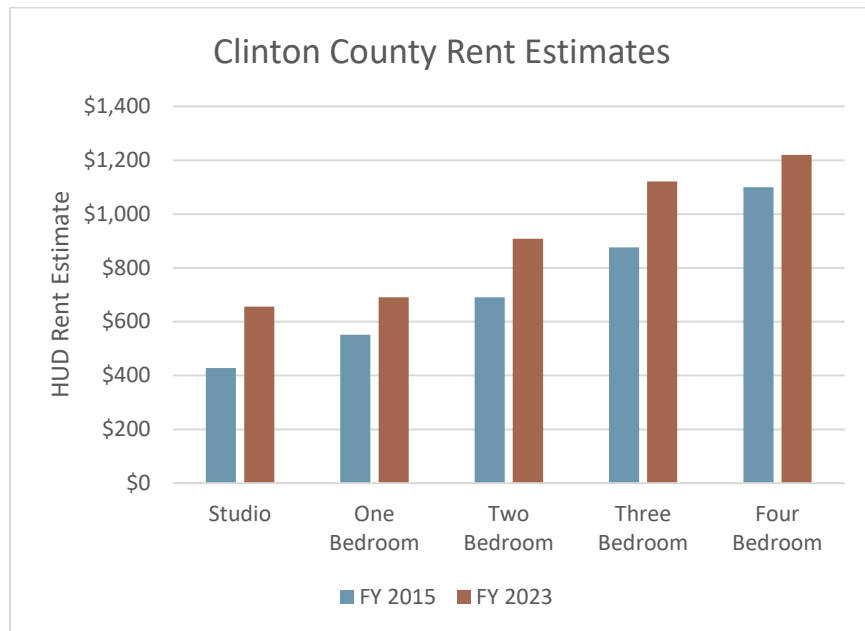


Figure 25: Clinton County Rent Estimates, HUD 50th Percentile Rent Estimates



Housing Market Analysis Snapshot

For-Sale Market

The planning team analyzed for-sale single-family home listings on Zillow.com, an online real estate marketplace and property viewer, to understand the current housing market in Clinton.¹⁹ Table 6 illustrates that as of December 2022, there were 71 single family homes available to purchase within Clinton. The average list price of Clinton homes was \$128,323 and the median list price was \$85,000. The median list price is typically a more accurate indicator of listing price because the average can be skewed by a small number of outliers. However, because there are major repair costs associated with low value homes available in Clinton, the median list price may be less accurate than the average price. This plan includes strategies to make repairs financially feasible for homeowners and potential buyers.

Of the 71 homes available to purchase, 26 require significant repairs based on observations from Zillow. All the homes in need of significant repairs are listed at or below \$82,500. Of the homes available at or below the median listing price of \$85,000, 72% would require significant repairs. This indicates that although there are low-cost homes available in Clinton, the true cost of owning and maintaining such a home is still cost prohibitive to many prospective buyers due to repair costs.

Table 6: Single Family Listings For-Sale Prices, December 2022, Source: Zillow Clinton IA Real Estate and Homes for Sale

Price Range	Number	Percent
Under \$25,000	3	4%
\$25,000 to \$49,999	11	15%
\$50,000 to \$99,999	28	39%
\$100,000 to \$149,999	9	13%
\$150,000 to \$199,999	6	8%
\$200,000 to \$249,999	4	6%
\$250,000 and Over	10	14%
Total	71	100%
Overall Average List Price	\$ 128,232	
Overall Median Listing Price	\$ 85,000	
Minimum Listing Price	\$ 10,000	
Maximum Listing Price	\$ 458,000	



The price grouping with the largest number of homes on the market was homes priced between \$50,000 to \$99,999. There were fewer mid-price homes available; 8% of options were listed between \$150,000 to \$199,999 and 6% were listed between \$200,000 to \$249,999. On the high end of the price spectrum, 14% of homes were listed at or above \$250,000, with a maximum listing price of \$458,000. The current maximum listing price demonstrates that there are few high-end luxury homes available in Clinton.

Based on the average list price of \$128,323, an annual income of approximately \$36,119 or higher would be required to afford such a home, assuming a 20% down payment and a 6.25% interest rate.²⁰ Given that the median annual income for Clinton is \$46,066, residents making an income of 80% [AMI](#) or higher could afford the average listing price home.

Table 7 and Figure 26 illustrate that in general, homes with more bedrooms are listed at higher prices. However, four-bedroom homes are listed at a lower average listing price than three-bedroom homes.

Table 7: Single Family Listings by Home Size, December 2022, Source: Zillow Clinton IA Real Estate and Homes for Sale

Active Single-Family Listings by House Size			Avg. List Price	Avg. Sq. Ft.	Avg List Price Per Sq. Ft.
1BR	2	3%	\$ 59,250	888	\$ 66.72
2BR	12	17%	\$ 86,633	1171	\$ 73.98
3BR	28	39%	\$ 138,482	1765	\$ 78.46
4BR	21	30%	\$ 129,957	2037	\$ 63.80
5+BR	8	11%	\$ 167,475	2167	\$ 77.28
Total	71	100%	\$ 128,232	1765	\$ 72.65



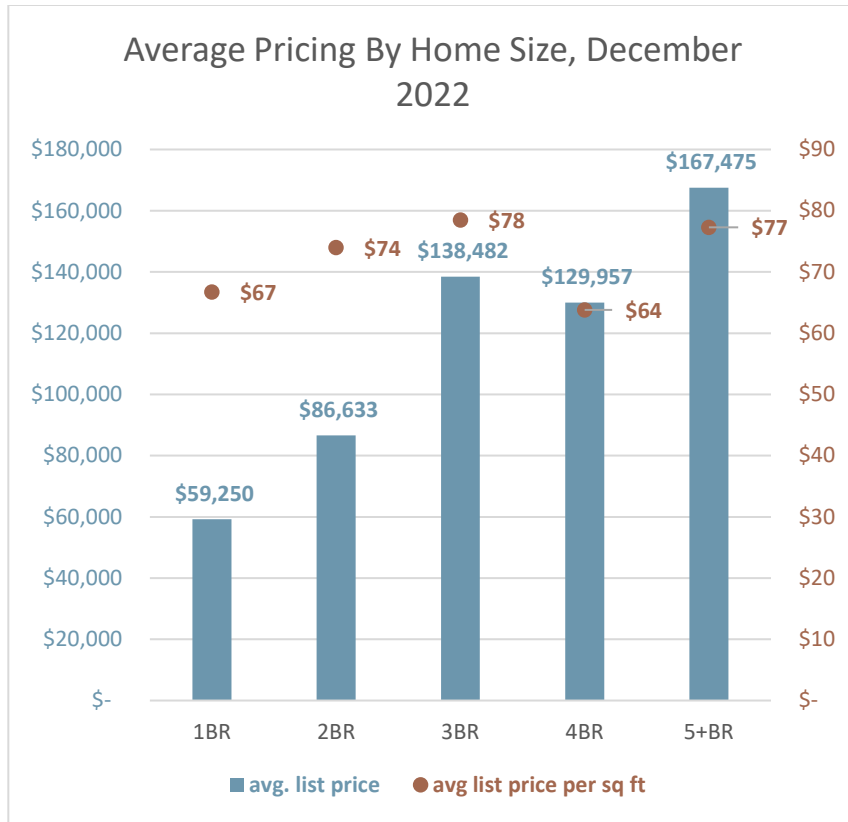


Figure 26: Average Pricing by Home Size, Source: Zillow Clinton IA Real Estate and Homes for Sale



For-Rent Market

For-rent listings on Facebook Marketplace were additionally analyzed to capture the full range of housing availability in Clinton (Table 8, Table 9, and Figure 27).

Out of 20 total rental listings, the average monthly rent was \$754. The ranges with the highest number of units available are those priced within \$600 to \$699 and \$800 to \$899. The highest monthly rent observed was \$1,200, indicating that the average (and median) monthly rents are accurate representations of what community members might find while looking for rental housing.

Based on the average monthly rent of \$754, a monthly net income (income after local/state/federal taxes are applied) of \$2,513 or higher would be required to afford such a unit, while spending less than 30% of that income on rent. This corresponds to an annual salary of \$38,470 for the average Clinton community member.²¹

Table 8: Rental Listings by Unit Size on December 11, 2022, Source: Facebook Marketplace – Within 10 Miles of Clinton, IA

Active Rental Listings by Unit Size			Avg. Monthly Rent	Avg. Sq. Ft.	Avg. Monthly Cost per Sq. Ft.
1BR	7	35%	\$624.14	8,18	\$ 0.76
2BR	10	50%	\$800.50	1,176	\$ 0.68
3BR	2	10%	\$750.00	N/A	N/A
4BR+	1	5%	\$1,200.00	1,840	\$ 0.65
Total	20	100%	\$754	1,171	\$ 0.64



Table 9: Rental Listings on December 11, 2022, Source: Facebook Marketplace – Within 10 Miles of Clinton, IA

Monthly Rent Range	Number	Percent
Under \$600	2	10%
\$600 to \$699	6	30%
\$700 to \$799	3	15%
\$800 to \$899	6	30%
\$900 to \$999	1	5%
\$1,000 and Over	2	10%
Total	20	100%
Summary Statistics		
Overall Average Monthly Rent	\$ 754	
Overall Median Monthly Rent	\$ 738	
Minimum Monthly Rent	\$ 550	
Maximum Monthly Rent	\$ 1,200	

Figure 27: Average Monthly Rent by Unit Size, Source: Facebook Marketplace – Within 10 Miles of Clinton, IA

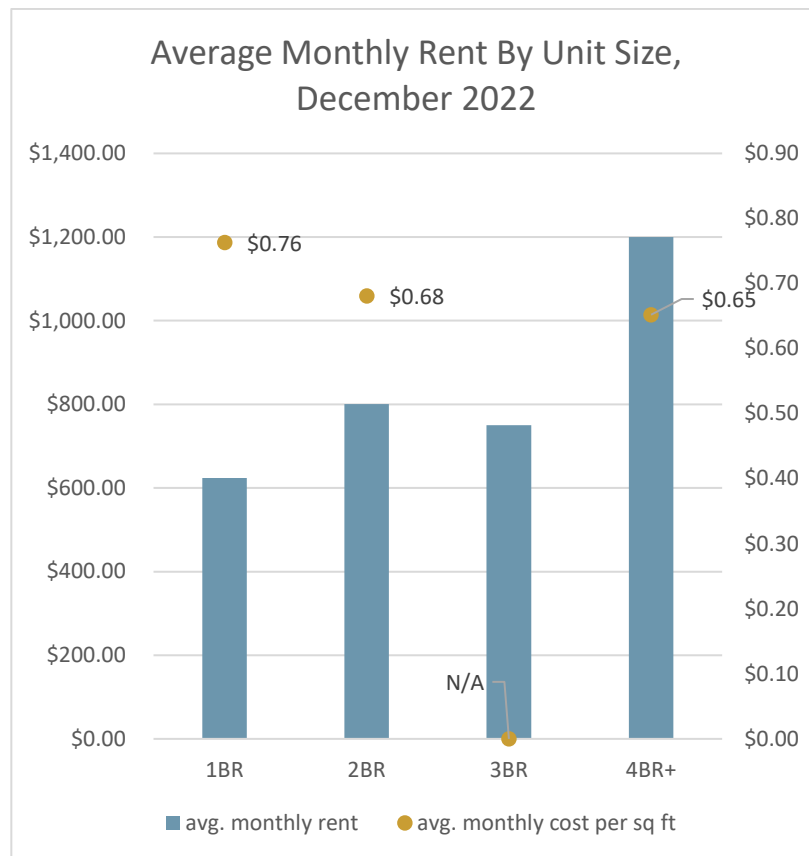


Figure 27 shows that units with more bedrooms tend to be listed at higher prices. The average monthly cost per square foot goes down as the number of bedrooms increases (barring 3-bedroom units; no listings in this category provided square footage numbers), which might lead one to believe that larger units are more affordable. However, this is more of a function of the increased square footage of units with more bedrooms than any true indicator of affordability.



Housing Affordability

HUD defines a [housing cost-burdened](#) household as one that spends more than 30 percent of its income on housing.²² This standard measure is frequently used to assess housing affordability within a community.

Figure 28 and Figure 29 show how much Clinton renters and homeowners are spending on their housing. The data show nearly opposite trends, with 54.6% of Clinton renters being cost-burdened while only 17.9% of homeowners are cost-burdened. Focus group participants indicated that rent prices in Clinton have been increasing quickly which may be causing the larger share of cost-burdened renters. On the flip side, 60.0% of homeowners spend less than 20 percent of their income on housing compared to 23.5% of renters.

Figure 30 and Figure 31 show the spatial extent of income spent on housing costs. Block groups along the Mississippi River tend to have more cost-burdened renters. However, block groups often did not register as having cost-burdened owners due to averaging the range of percentage of income spent on housing. As previously mentioned, 17.9% of homeowners are cost-burdened, but the higher percentage of non-cost-burdened homeowners obscures trend details when averaging across an entire block group.

Figure 32 shows the cost-burdened households over time in Clinton along with the peer communities. All the communities saw a decrease in the percentage of housing cost-burdened owners and the majority saw an increase in cost-burdened renters. Clinton followed those same trends.



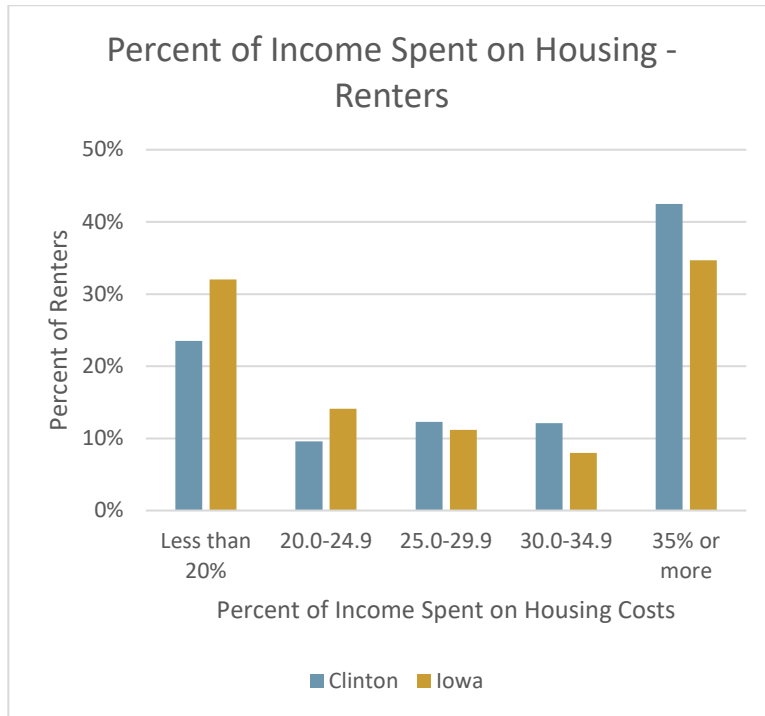


Figure 28: Percent of Income Spent on Housing - Renters, 2016-2020 ACS 5-Year Estimates

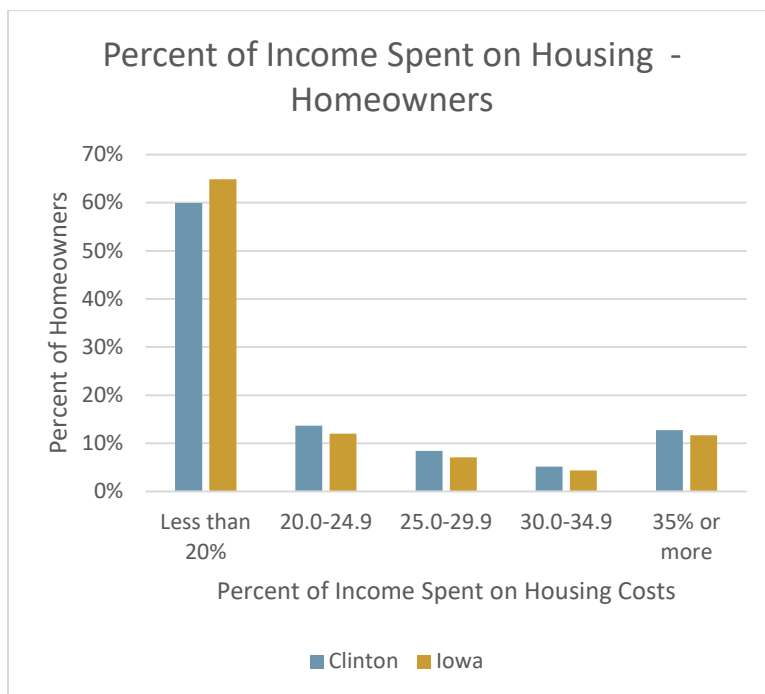


Figure 29: Percent of Income Spent on Housing - Homeowners, 2016-2020 ACS 5-Year Estimates



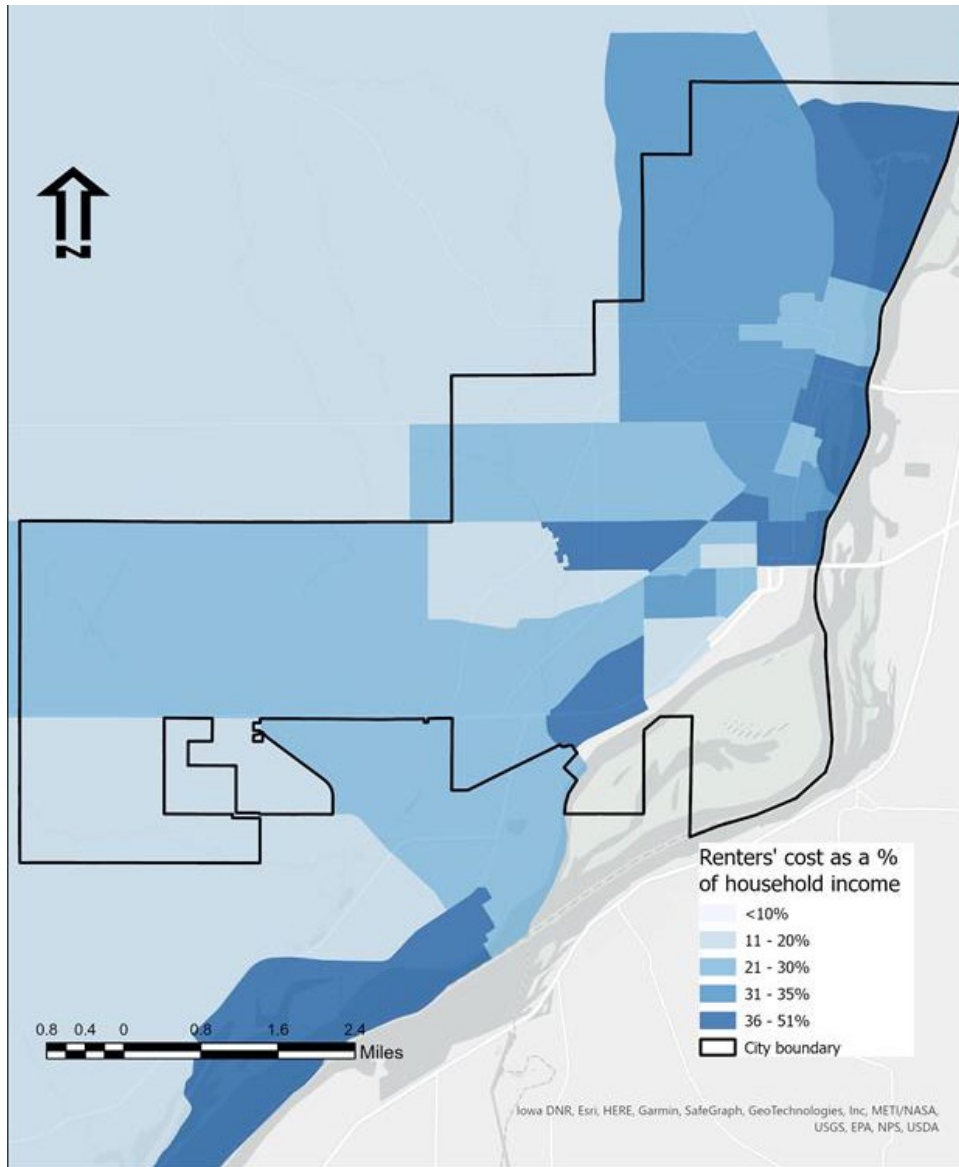


Figure 30: Percent of Income Spent on Housing - Renters, 2016-2020 ACS 5-Year Estimates



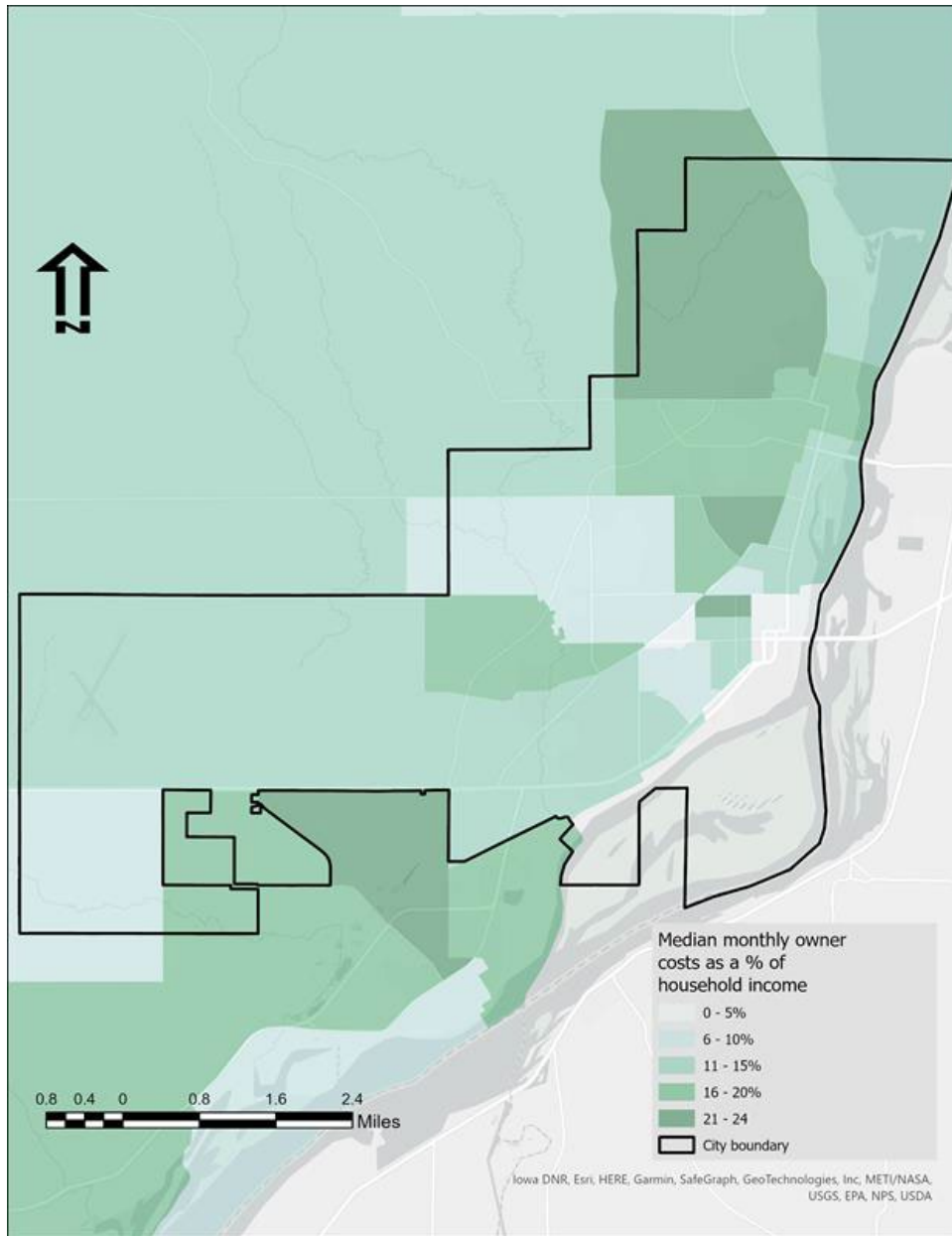


Figure 31: Percent of Income Spent on Housing - Homeowners, 2016-2020 ACS 5-Year Estimates



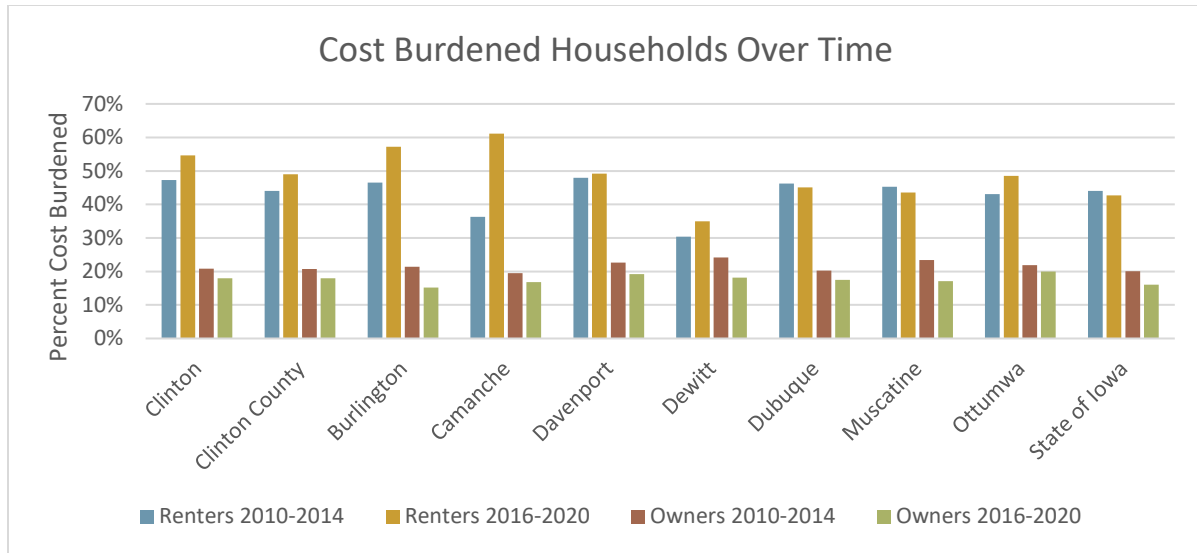


Figure 32: Cost-Burdened Households Over Time, 2010-2014 & 2016-2020 ACS 5-Year Estimates

From an income perspective, Figure 33 shows that Clinton homeowners tend to have a higher income than renters. The number of homeowners far exceeds the number of renters in the middle- to upper-income bracket while the number of renters is over double the number of homeowners in the extremely low-income bracket. This has significant impacts. Figure 34 shows the number of cost-burdened households by income and tenure. Over 1,000 renters making less than \$20,000 are cost-burdened.

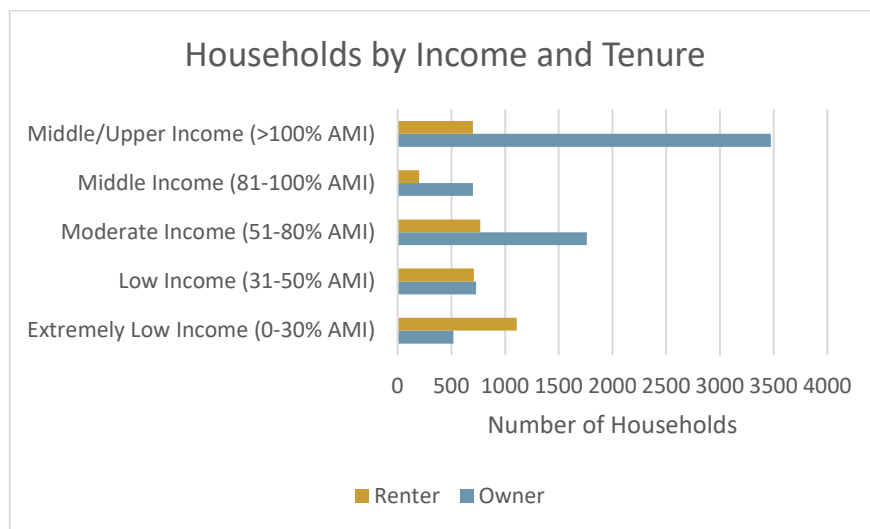


Figure 33: Households by Income and Tenure, HUD 2015-2019 CHAS



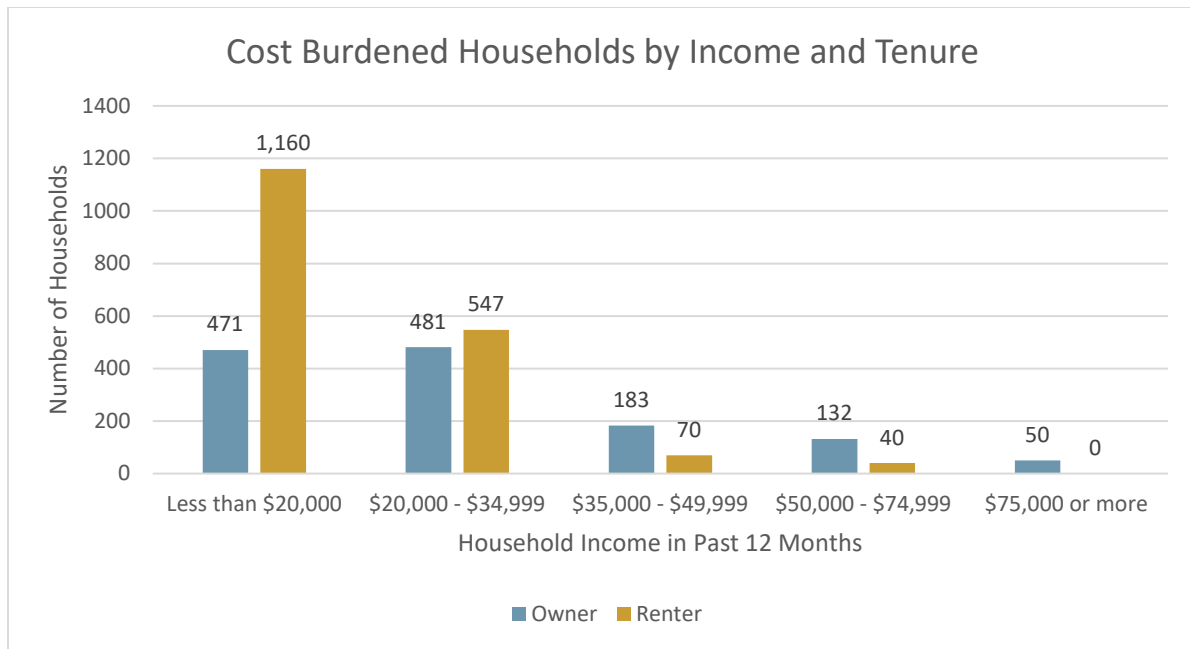


Figure 34: Cost-Burdened Households by Income and Tenure, 2016-2020 ACS 5-Year Estimates

By combining the number of cost-burdened households with the number of affordable units, Table 10 and Table 11 start to illustrate the unmet housing needs of some household income brackets. Clinton’s rental units appear to be meeting demand in nearly all the income brackets. However, for households making less than \$20,000, Clinton has only 525 units for 1,160 cost-burdened renters and a total of 1,288 renters. This means that for every two cost-burdened renters, only one affordable unit exists within Clinton. In reality, this ratio could be even higher as some higher income renters could be utilizing units that are affordable to households making less than \$20,000. Overall, approximately 635 additional units are needed to provide affordable housing for households making less than \$20,000 assuming household income remains constant.

From the homeowner side, Clinton has 7,436 total owner-occupied units for 7,345 total owners. Assuming Clinton should have a slightly higher owner vacancy rate of 5%, the City would need 7,712 units for that many owners. In addition, Clinton appears to have a mismatch of owners and housing units for each income bracket. Despite having 2,040 units for 643 owner-occupied households making less than \$20,000, 471 of those households are still cost-burdened. As previously mentioned, 60% of Clinton’s homeowners spend less than 20% of their income on housing costs. This means that higher income households are purchasing units that are affordable for lower income brackets. As this cascade of higher income households purchasing cheaper units continues, owners in the lower income brackets find it increasingly difficult to find affordable housing. Hence, households making less than \$35,000 are much more likely to be burdened by housing costs. Finally, the affordable home sale prices assume a 20% down



payment which may be extremely difficult for low-income households to afford. As a result, the sale prices may be slightly higher than some households could afford.

Table 10: Housing Cost-Burdened Renters, 2016-2020 ACS 5-Year Estimate

Household Income	Total Renters	Housing Cost-Burdened Renters	Percent Cost-Burdened	Affordable Housing/Month	Renter Units in Income Bracket	Total Affordable Units
Less than \$20,000	1,288	1,160	90.1	Less than \$500	525	525
\$20,000 - \$34,999	900	547	60.8	\$500-\$874	1,750	2,275
\$35,000 - \$49,999	341	70	20.5	\$875-\$1,249	809	3,084
\$50,000 - \$74,999	491	40	8.1	\$1,250-\$1,874	235	3,319
\$75,000 or more	304	0	0	\$1,875 or more	49	3,368



Table 11: Housing Cost-Burdened Homeowners, 2016-2020 ACS 5-Year Estimate

Household Income	Total Owners	Housing Cost-Burdened Owners	Percent Cost-Burdened	Affordable Home Sale Price*	Owner Units in Income Bracket	Total Affordable Units
Less than \$20,000	643	471	73.3	Less than \$71,000	2,040	2,040
\$20,000 - \$34,999	1,279	481	37.6	\$71,000 - \$124,000	2,567	4,607
\$35,000 - \$49,999	1,169	183	15.7	\$124,100 - \$177,000	1,486	6,093
\$50,000 - \$74,999	1,340	132	9.9	\$177,100 - \$266,000	808	6,901
\$75,000 or more	2,914	50	1.7	\$266,100 or more	535	7,436

*Assuming 30-year mortgage, 6.25% interest rate, and 20% down payment

Considering the salaries of common occupations in relation to housing affordability can further illuminate the health of the local housing and job market. Figure 35 depicts the mean annual salaries for selected occupations in the Iowa Mississippi Valley Region (which includes Clinton County and surrounding counties). Horizontal threshold bars indicating what salary would be needed to purchase home are depicted for home prices of \$71,000, \$124,000, \$170,000, and \$266,000. The home sale prices assume a 30-year mortgage, 6.25% interest rate, and a 20% down payment. Even the lowest average salary of the selected occupations could afford a \$71,000 home in Clinton. Notably, a full-time minimum wage worker could not afford a \$71,000 home. However, based on Zillow data, there are limited homes for sale priced at \$71,000 or less in Clinton, and many of these homes would likely require significant repairs and renovations which may ultimately make them too expensive for the average worker to afford. Additionally, it is important to consider that these calculations assume a 20% down payment, which would require at least several years of saving at the very least for a low-wage worker. The down payment assumed presents a significant barrier to homeownership for low-wage workers. Given that the median sale price for a single family detached home in Clinton is \$142,000, many of the selected occupations could not afford a median priced home in Clinton. Even fewer of the selected occupations cannot afford a \$177,000 home, and none could afford a \$266,000 home.



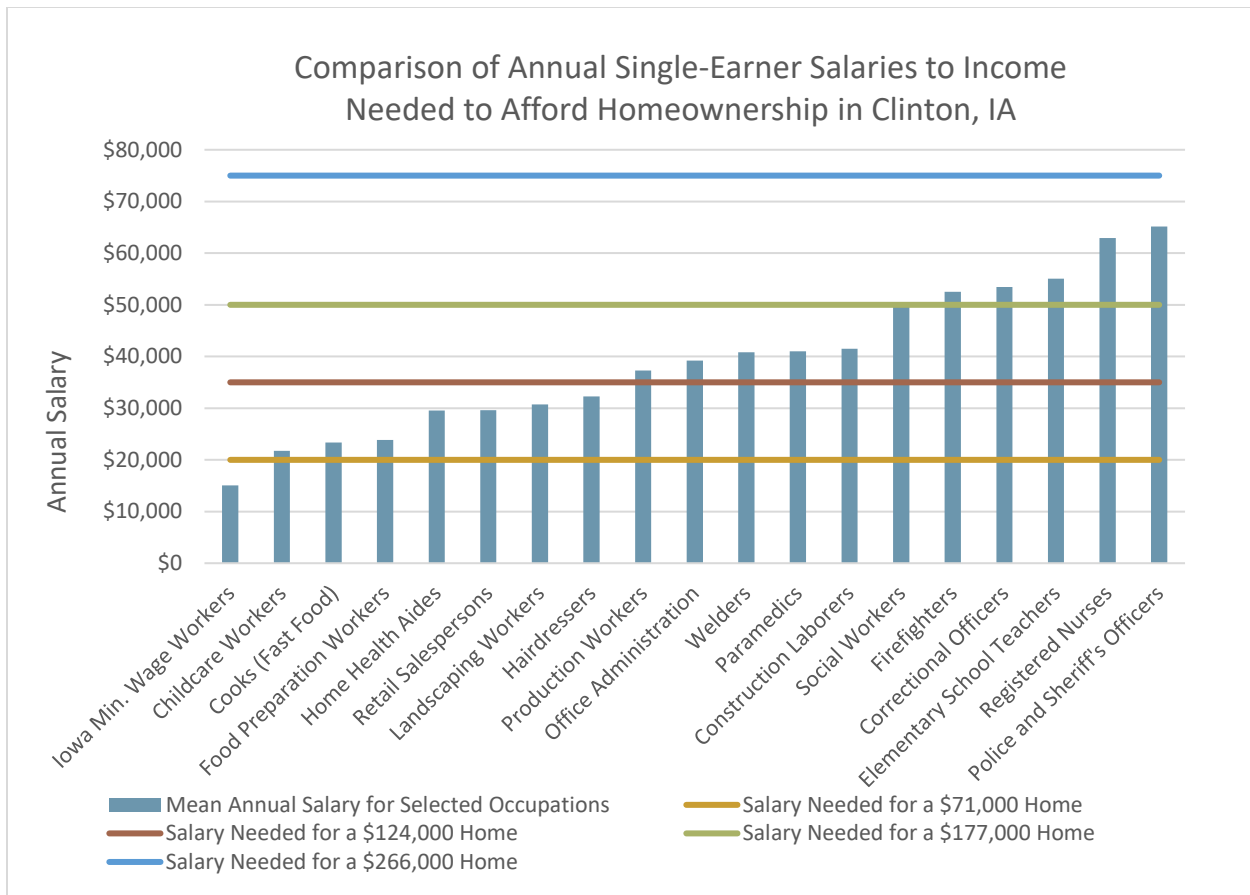


Figure 35: Comparison of Annual Salaries to Income Needed to Afford a Home in Clinton, IA, Source: Iowa Workforce Development 2022, Home prices obtained from Zillow

Research from the National Low Income Housing Coalition’s 2022 *Out of Reach* Report provides perspective on rental market affordability. Figure 36 depicts the mean annual salaries of selected occupations overlaid with the single-earner salary needed to afford a one-, two-, three-, or four-bedroom rental unit at fair market rent in Clinton County. All selected occupations except childcare workers and fast-food cooks could afford a fair market rate one bedroom in Clinton County.²³ The median renter household income in Clinton County is \$29,699, making two-, three-, or four-bedroom rental units unaffordable to the median income renter. This data demonstrates single income earner households with children may not have affordable rental housing options due to the cost of rent compared to salaries and the number of bedrooms needed for families with children. Workers in this position are faced with the options of paying for a rental home that costs more than 30% of their income, or taking on a second job, which is often not feasible if the worker is the primary caretaker for children.



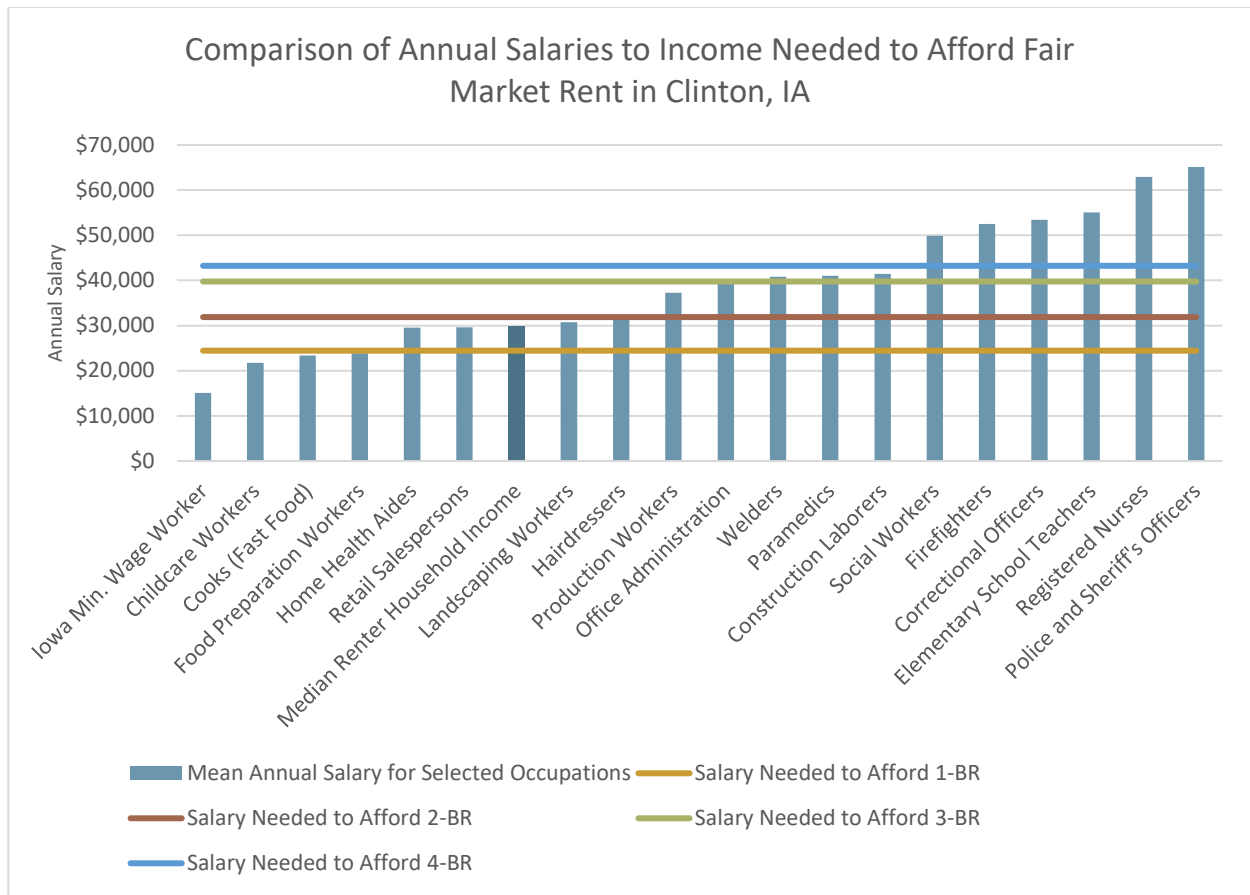


Figure 36: Comparison of Annual Salaries to Income Needed to Afford Fair Market Rent in Clinton, IA Source: Iowa Workforce Development 2022, National Low Income Housing Coalition Out of Reach Report



Homelessness

HUD, Iowa Council, and Continuum of Care Reports

From the federal and state perspective, the *United States Department of Housing and Urban Development* (HUD) and *Iowa Council on Homelessness* (Iowa Council) administer governmental aid to communities with individuals experiencing homelessness throughout Iowa. Prior to April 2021, the Iowa Council was the HUD-designated primary decision-making group developing the state's response to homelessness. However, in a process that started in January of 2020, the Iowa Council transitioned that responsibility to the Continuum of Care (CoC) system, which in Iowa is divided into three regions: Des Moines area, Sioux City area, and the remainder of the state. The Board of the CoC ensures compliance with HUD standards and regulations, represents relevant organizations and projects that serve the homeless, ensures its services are inclusive of all the needs of the homeless population, and addresses issues and concerns of the agencies funded by the CoC. As a community outside the geographic range of Des Moines and Sioux City, governmental aid to the homeless population in Clinton falls under the authority of the Iowa Balance of State Continuum of Care (BoSCoC).²⁴

HUD's *Annual Homeless Assessment Report (AHAR) to Congress* publishes a point-in-time study each February, consisting of a count of the homeless population in the U.S. In its January 2022 Iowa findings, HUD identified 2,006 people that were experiencing sheltered homelessness, which is roughly seven in every 10,000 Iowans. Sheltered homelessness is defined by HUD as "people who are staying in emergency shelters, transitional housing programs, or safe havens". Nearly two-thirds of homeless respondents experienced homelessness as individuals, with the remaining one-third accompanied by at least one family member also experiencing homelessness (Figure 37). These numbers represent a 13.3% and a 17.8% decline from 2021's and 2007's (the year the point-in-time counts commenced) counts respectively.²⁵



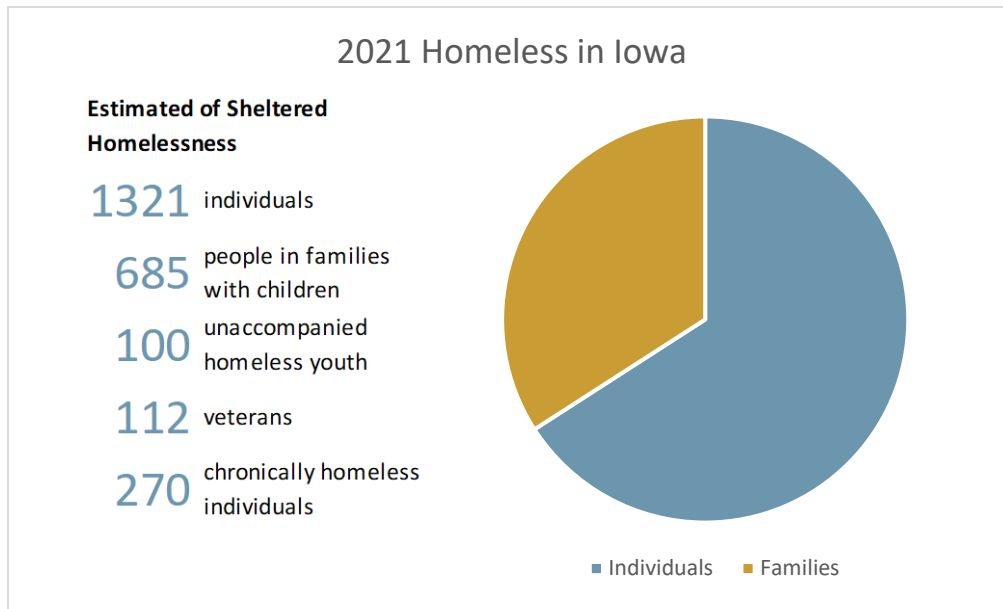









Figure 37: HUD AHAR Iowa Homelessness Information.

The Iowa BoSCoC has both an annual report and a strategic plan, the latter published in September 2021 and implemented from 2021 through 2024. The 2022 annual report gives broad information on the organization’s operations, reiterates the mission of the CoC, reports on investment by program, and shares some successes, barriers, and data on the state of homelessness in the region.²⁶ The sub-regions are identified in the annual report, but they are not discussed as much as in the strategic plan. Clinton County falls within the Eastern Iowa sub-region, which also includes Jackson, Dubuque, and Delaware counties. Table 12 highlights the Iowa BoSCoC strategic plan’s breakdown for this sub-region.



Table 12: Iowa BoSCoC 2021 Strategic Plan – Eastern Iowa Region Statistics.

Eastern Iowa Sub-Region Homelessness Data		
Point in Time Count (2021)	347 (27 Unsheltered)	
Number of Emergency Shelter Beds	160	
Number of Transitional Housing Beds	96	
Number of Rapid Re-housing Beds	170	
Number of Permanent Supportive Housing Beds	36	
Total Dedicated Beds in the Region	462	



The Iowa BoSCoC strategic plan continues by identifying two regional agencies it supports that aid the homeless in Clinton: *Victory Center Ministries* and *YWCA of Clinton*. Though the report states that the region, “has been able to maintain a proper flow through the homeless response system,” it mentions a number of challenges for the region, including an insufficient supply of permanent supportive housing (PSH), a lack of family shelters, and transportation concerns because the region’s providers are primarily located in Dubuque County and Clinton County. Finally, it offers four key areas needing improvement:

- 1) Regional coordination and governance
- 2) Create a PSH impromptu task group
- 3) Moving On Initiative—a HUD-based initiative to get residents beyond the PSH level of support
- 4) Implementation of a regional landlord incentive program²⁷

The final recommendation mentions the challenges of engaging landlords in the region, something members of the focus group also mentioned was an issue, especially with absentee landlords living out of state.



Iowa Homelessness County Level Data Book 2022

The studies mentioned above utilize the point-in-time method to track homelessness, which takes a snapshot of homelessness throughout the state one time a year. Alternatively, the *Iowa Homelessness County Level Data Book 2022*, published by the Institute for Community Alliances, takes a more comprehensive view of homelessness, considering tangential factors like transportation and viewing the problem from a systems-thinking perspective. Their report's numbers represent yearlong accounting of individuals seeking homeless services, which may include individuals counted multiple times seeking services throughout the year. The study provides context for this method of accounting, stating that about half of the people served by homeless services are seen once by a single program and never seen again seeking services. Furthermore, less than 20% of the people served remain homeless for more than a year or reappear in the system consistently. They conclude, "the reality of homelessness is more akin to a condition circulating among the population at risk, which is best defined in economic terms."

According to the report, Clinton County has the second highest number of residents seeking homeless services by absolute count among the surrounding counties in Iowa (see specific counties in Figure 38). Breaking down the numbers, 1,241 households experienced homelessness between 2019 and 2021, represented by 2,122 individuals from those households in the County. Though Scott County has more total residents seeking homeless services, Figure 38 shows that Clinton County has the highest level of homelessness (just under 3% in 2021) compared to its total population among this comparable group.²⁸

The *Iowa Homelessness County Level Data Book 2022* also tracks services by race and ethnicity, identifying disparities in Clinton County between groups. Figure 39 shows these disparities, with the ratio of Hispanic individuals seeking services to Hispanic population in the County at 10.6%, white individuals at 3.6%, Black individuals at 32.5%, and all other groups at 5.3%. The greatest contrast is between white and Black individuals, with the latter group experiencing homelessness at a rate nearly nine times higher than white individuals.



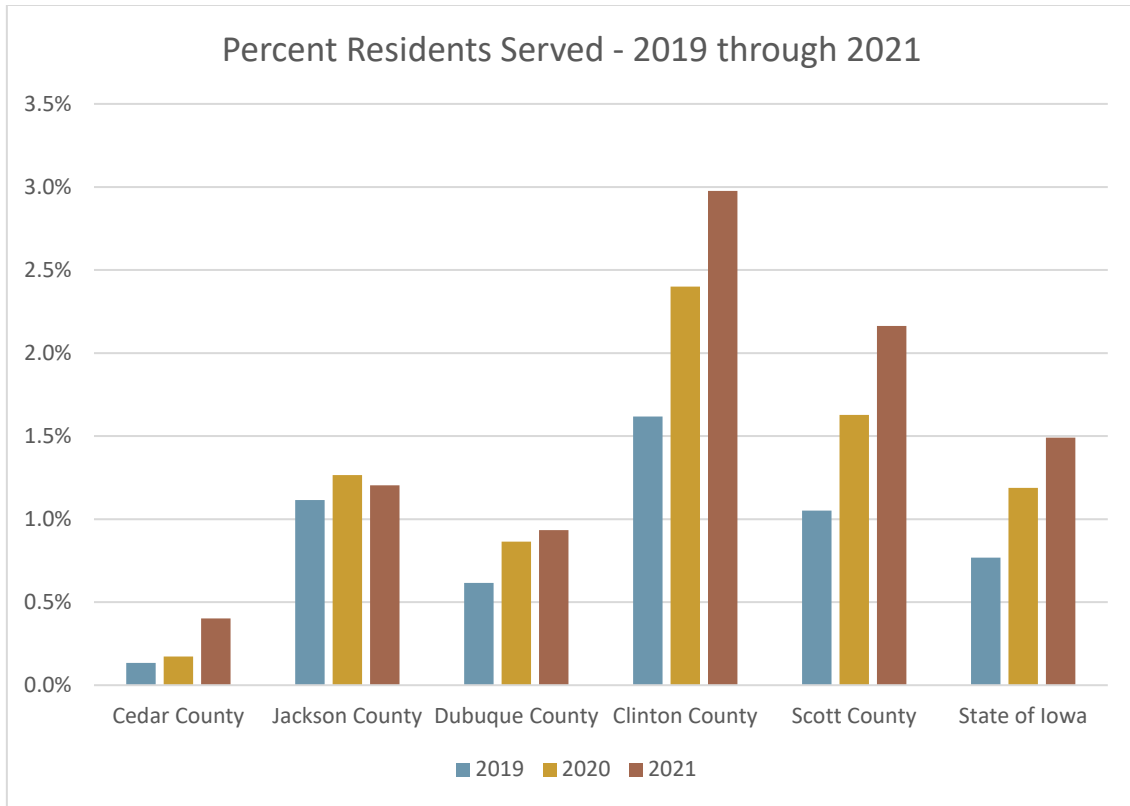


Figure 38: Percent of Residents Seeking Homelessness Services, Iowa Homelessness County Level Data Book 2022

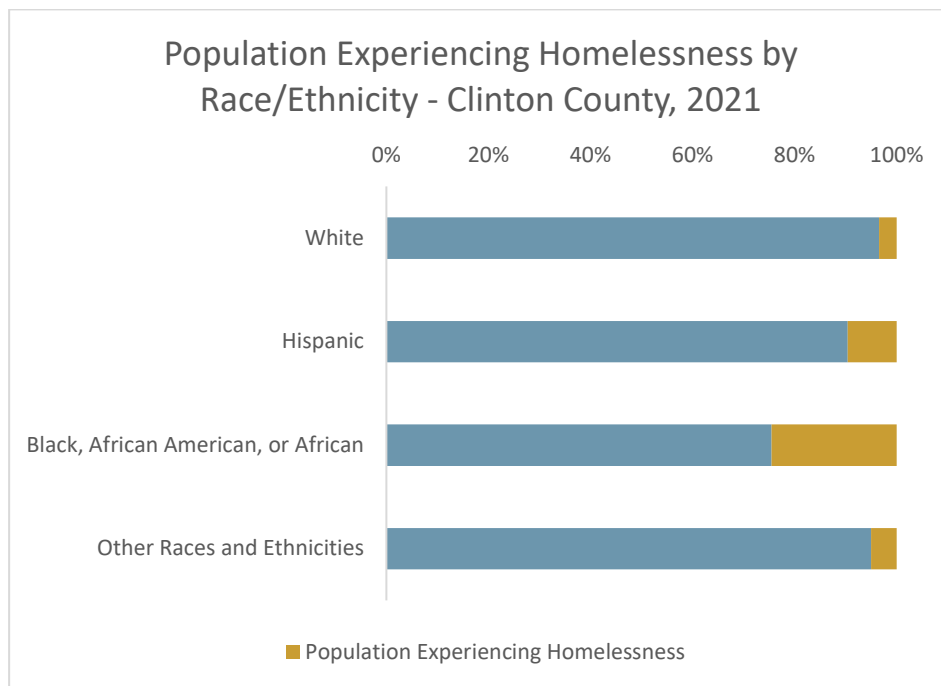


Figure 39: Portion of Racial and Ethnic Groups Seeking Homelessness Services, Iowa Homelessness County Level Data Book 2022



Focus Group and Other Homelessness Information

Members of the focus group contributed to this discussion on homelessness, indicating that Clinton is putting meaningful effort into addressing the challenges of homelessness, but much work still needs to be done. The only shelter currently operating in Clinton is Victory Center Ministries, which provides residency options for approximately 50 men and includes meals, bathing, and laundry services. It is intended for emergency and transitional housing and offers programming in spiritual, financial, career, and substance abuse courses. Residents must commit to a 28-week program administered as a religious ministry with ties to the Open Bible Churches association, which is headquartered in Des Moines.²⁹ The Victory Center's website does state that it serves women and families as well, but no specific statistics were provided about the scope of those operations.

Though the Victory Center is the only shelter with beds in Clinton, both the YWCA and Information, Referral, & Assistance Services provide valuable services to the homeless population in Clinton. During the pandemic, these programs were able to administer funds from FEMA through their Rapid Rehousing program, however those funds were phased out at the end of 2022. This will likely put more pressure on the applications for assistance to Iowa BoSCoC. By November of 2022, Iowa BoSCoC had received 160 applications for the City of Clinton even with the FEMA funds.³⁰



Race, Ethnicity, and Housing

Analyzing information on race and ethnicity is critical for understanding and addressing disparities in housing needs and access. The housing needs assessment and policy study for the City of Clinton focuses on race and ethnicity to identify inequities and develop policies and programs to address them. By understanding the unique challenges faced by different racial and ethnic groups, the study can create policies and programs that are equitable and fair. Policy solutions could include developing homeownership support programs, increasing access to credit, and addressing potential discrimination in the housing market. Overall, the study aims to create policies and programs that promote greater access to safe, affordable housing for all Clinton residents.

Historically, across the U.S., government-endorsed racially segregated housing and racially restrictive deed covenants limited homeownership opportunities for residents of color, especially for Black residents. Because of redlining (the practice of systematically denying or limiting financial services to specific neighborhoods or communities, typically based on race or ethnicity), non-white residents were denied federally insured loans. They were prevented from buying homes through racial deed covenants, which prevented a home from being sold to a non-white buyer. While these practices have been stopped and new laws outlawing racial discrimination in housing have been enacted, both by the government and private landlords, the legacies of these discriminatory practices still exist. The historic racial discrimination in housing has also had lasting impacts on overall educational attainment for white and non-white residents, lowered public revenue due to devalued property values in neighborhoods with high concentrations of non-white residents, and reduced opportunities for public and private investment.³¹

The effects of these policies are pervasive, and the legacy of discriminatory practices from the housing market still affects non-white residents. Homeownership is the primary vehicle through which most American households can build and retain wealth. White families, on average, have almost eight times the wealth of Black households.³² Additionally, Black residents have lower median household incomes than white residents. Black residents have lower homeownership rates than white residents, making them more likely to be renters.³³ These factors and the historic legacy of housing segregation efforts make it all the more important to ensure Clinton's housing market meets the needs of marginalized residents, especially regarding affordability and quality of available housing.

According to 2021 ACS five-year estimates (2017-2021), approximately 10% of Clinton's population identified as non-white, compared to 13% in the State of Iowa overall. Additionally, there has been a decline in the non-white population in Clinton over time. A spatial analysis, as



depicted in Figure 40, reveals that neighborhoods with a higher percentage of non-white residents in Clinton are typically concentrated in the vicinity of the downtown area. The block group with the highest concentration of non-white residents is still 79.6% white.

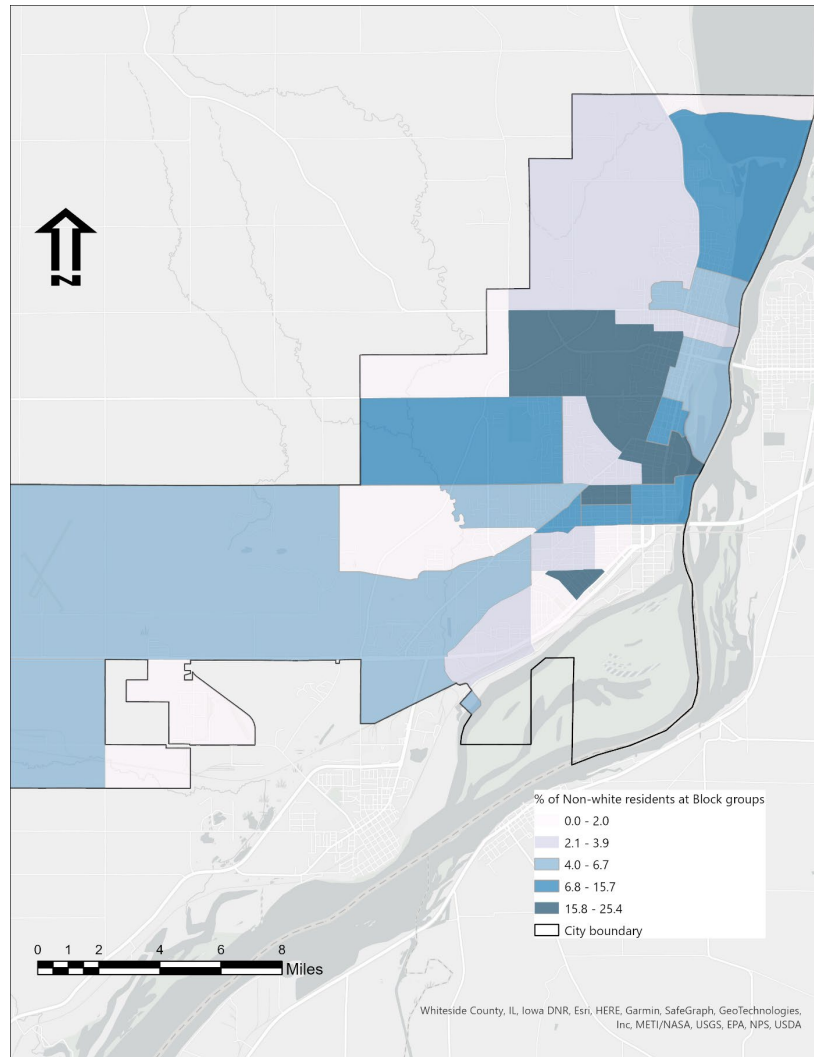


Figure 40: Percentage of non-white residents at census block group level in 2021, 2017-2021 ACS 5-Year Estimates

Homeownership rates are a crucial indicator for assessing racial and ethnic disparities in a community. Historically discriminatory housing practices, particularly practices that impacted or prevented homeownership opportunities for non-white residents, continue to contribute to social inequality.³⁴ Based on the 2021 ACS five-year estimates (2017-2021), a notable discrepancy exists between homeownership rates among white households and those of other races and ethnicities, except American Indians and Alaska Natives. Notably, all 46 households within the aforementioned racial category are homeowners (Table 13). However, the margin of error for American Indians and Alaska Natives is ± 50 . As a result, there might be some



discrepancies in ACS data. The homeownership rate of Black/African American individuals is 28.53% (Figure 41), which is comparatively lower than both state and national levels. Similarly, Hispanic/Latinos and individuals of other races and ethnicities exhibit similar disparities in homeownership rates within Clinton compared to their respective state and national shares.

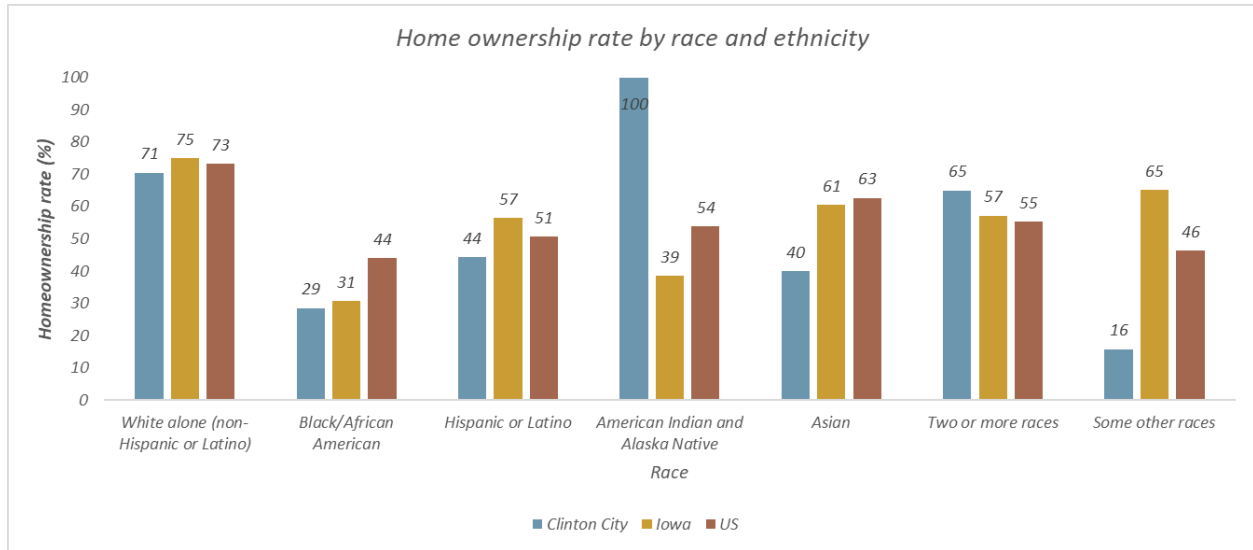


Figure 41: Homeownership rate by race and ethnicity, 2017-2021 ACS 5-Year Estimates



Table 13: Total household and % homeownership among races and ethnic groups in IOWA, 2017-2021 ACS 5-Year Estimates

	Total household	Owner Occupied household	Percentage of Homeownership
White alone (non-Hispanic or Latino)	9,470	6,677	70.5%
Black/African American	368	105	28.5%
Hispanic or Latino	325	144	44.3%
American Indian and Alaska Native	46	46	100%
Asian	25	10	40%
Two or more races	263	171	65%
Some other races	57	9	15.8%

Household income is a crucial indicator of racial and ethnic disparities. According to the 2021 ACS five-year estimates (2017-2021), the median household income for the 10,900 families in Clinton was \$50,154. As shown in Figure 42, white households in Clinton have a median annual income of \$52,500. A significant disparity in income is observed between Black households and other racial and ethnic groups, with Black households earning an average income of \$20,038. In contrast, the average income of Hispanic or Latino families in the last 12 months was \$44,766.

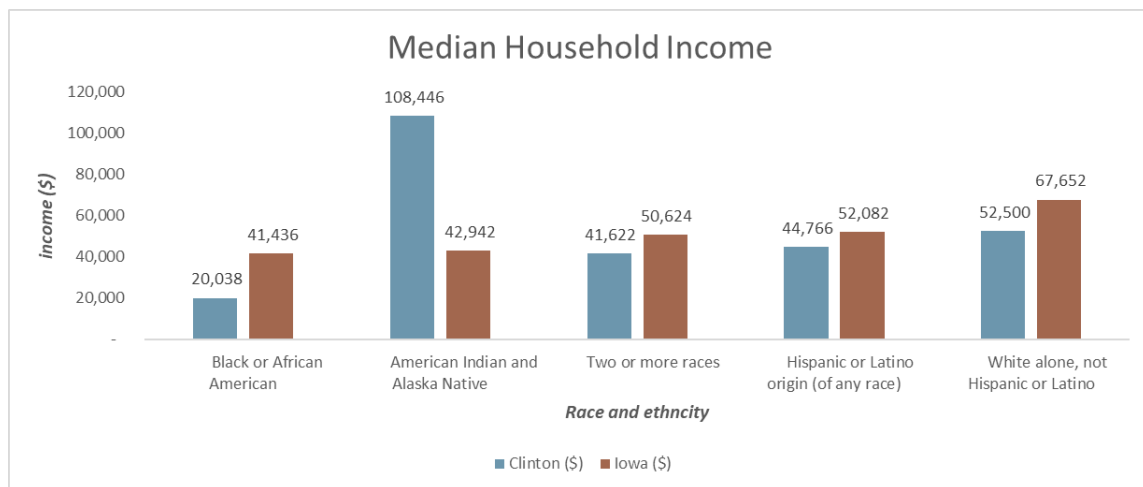


Figure 42: Median household income by race and ethnicity, 2017-2021 ACS 5-Year Estimates



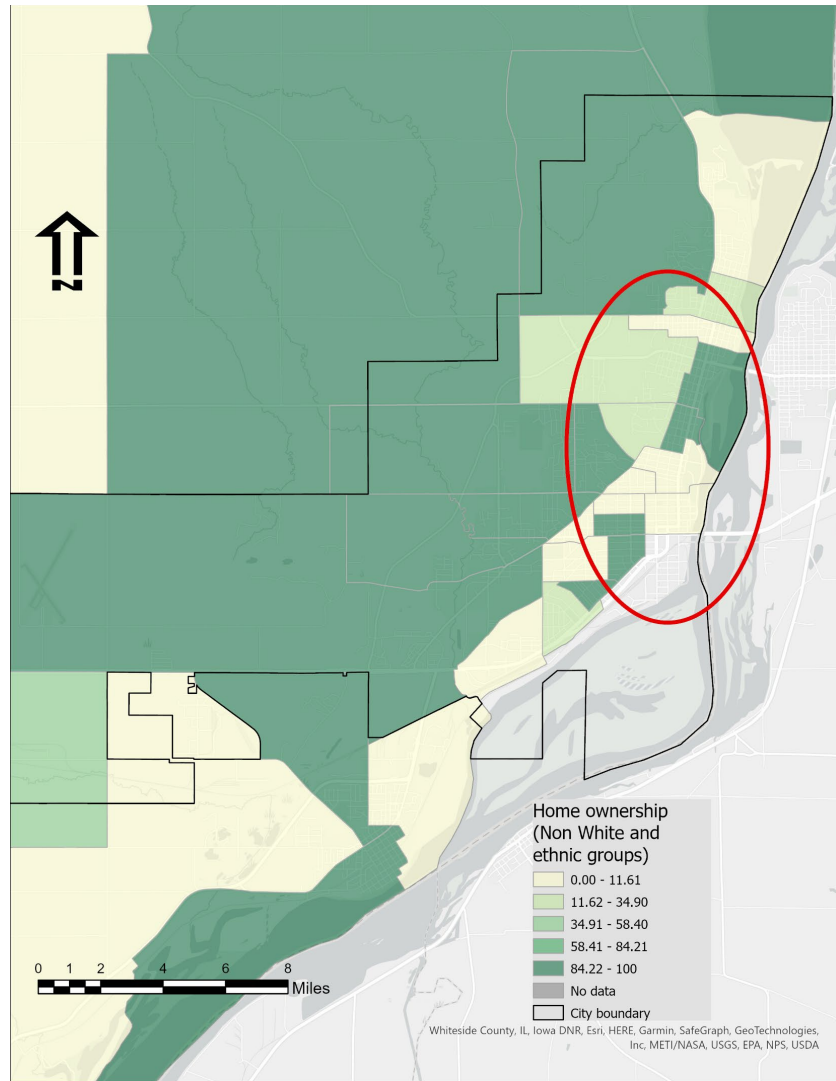


Figure 43a: Homeownership among non-White households by census block groups, 2017-2021 ACS 5-Year Estimate



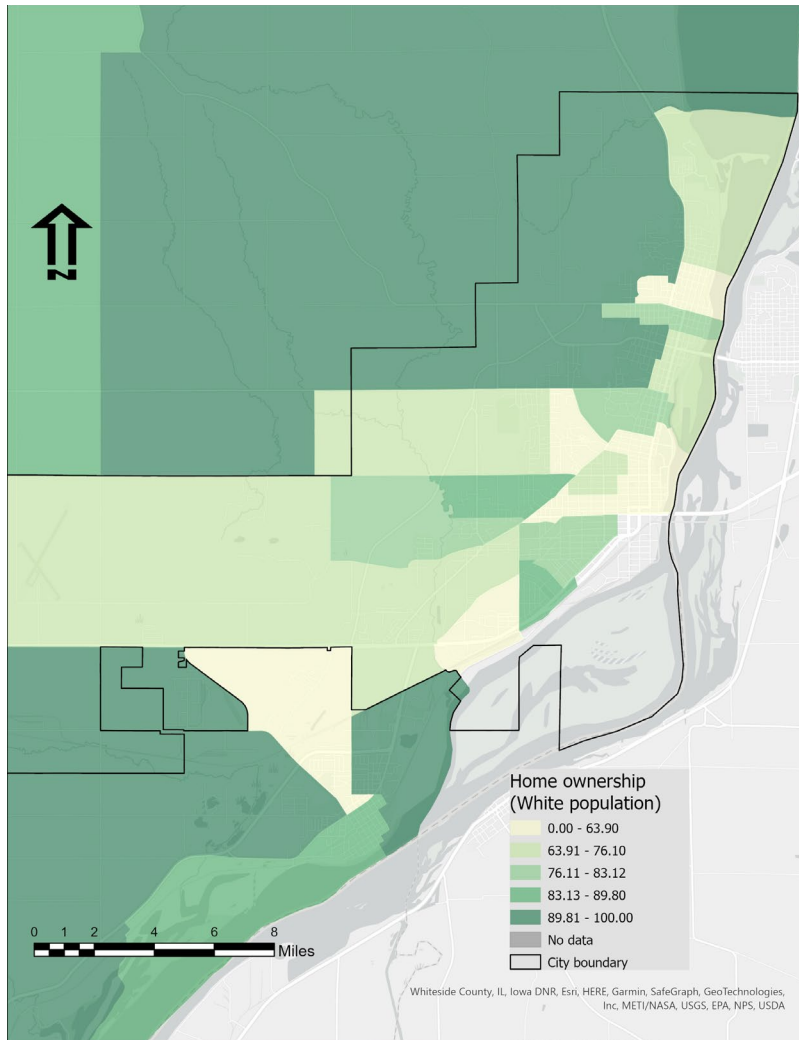


Figure 44b: Homeownership among White households by census block groups, 2017-2021 ACS 5-Year Estimates



Energy Efficiency

Residential energy use comprises 15% of Iowa’s total energy consumption.³⁵ It is practical economically and environmentally to pursue energy efficiency improvements and mindful energy use.

As illustrated in Figure 44, Clinton residents spend an average of \$2,359 annually on housing-related energy costs. Clinton’s housing energy spending is four percent higher than the average annual housing energy cost statewide.³⁶ A [housing energy cost burdened](#) household spends more than six percent of its income on home energy costs annually and a [severely housing energy cost burdened](#) household spends above 10 percent of its annual income on home energy costs.³⁷ Figure 45 depicts that Clinton households on average spend four percent of their income on home energy annually, which sits below the six percent threshold to be considered energy burdened. However, housing energy cost burden is not consistent across the income spectrum. Figure 46 shows that lower income residents are severely energy cost burdened. The lowest income residents in Clinton, earning 0-30% AMI (residents making \$13,820 or less per year), spend over a fifth of their annual income on home energy costs on average. This is twice the lower threshold to be considered severely energy cost burdened and five percentage points higher than the Iowa average for this income group. See Table 14 for details on annual salaries as a percentage of AMI.

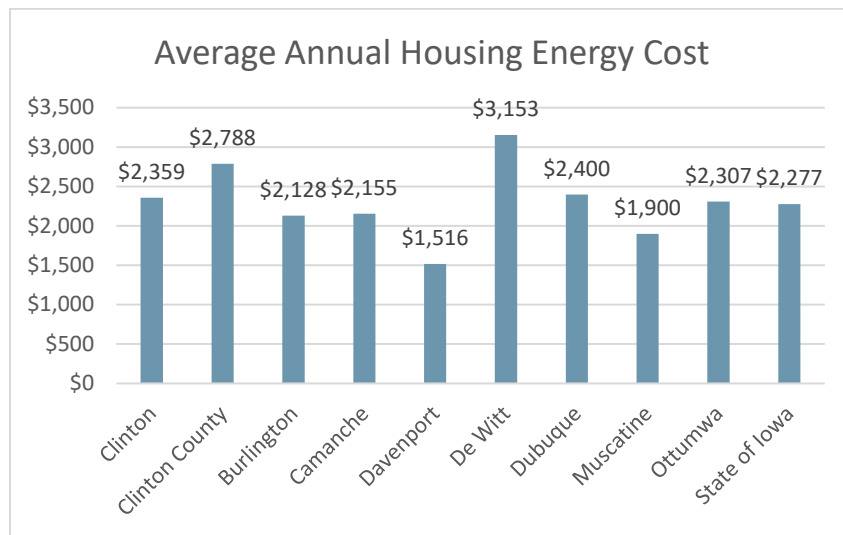


Figure 45: Average Annual Housing Energy Cost, 2020 US DOE LEAD



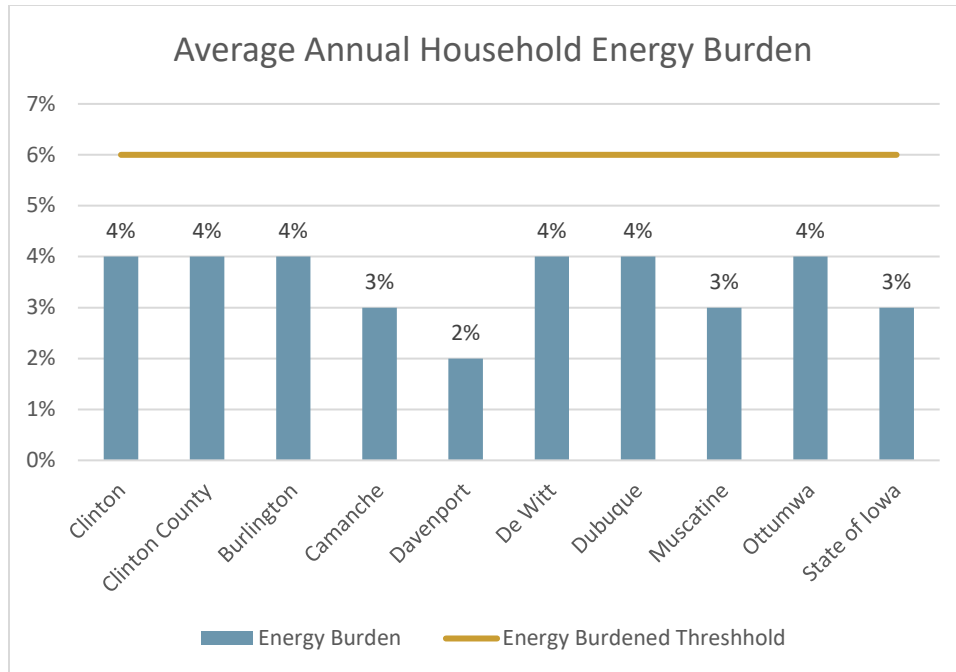


Figure 46: Average Annual Housing Energy Cost Burden, 2020 US DOE LEAD

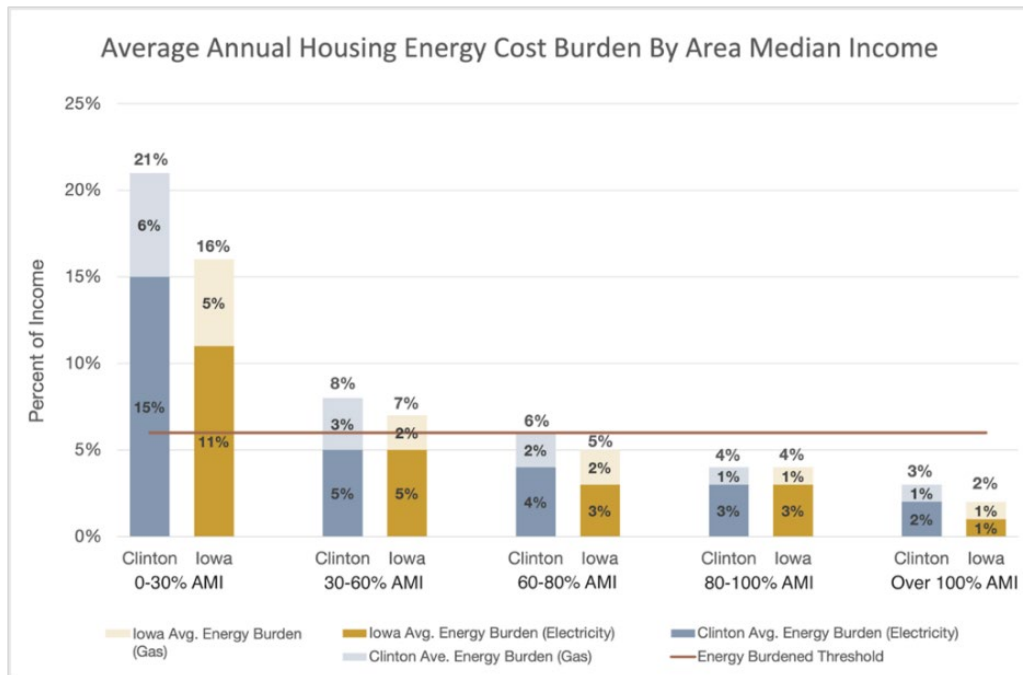


Figure 47: Average Annual Housing Energy Cost Burden by AMI, 2020 US DOE LEAD



Table 14: Percent Ranges of Area Median Household Income in 2020 for City of Clinton, ACS 5-Year Estimates Subject Tables

Percent Range	Clinton Area Median Income (AMI)
0-30% AMI	\$0 - \$13,820
30-60% AMI	\$13,820 - \$27,640
60-80% AMI	\$27,640 - \$36,853
80-100% AMI	\$36,853 - \$46,044
100% + AMI	\$46,066+

Figure 47 illustrates that currently 76% of Clinton housing units are heated with utility gas, and another four percent are heated using bottled or tank liquified petroleum.³⁸ In contrast, only 23% of Clinton homes are heated with an electric furnace. A greater share of Clinton homes rely on fossil fuel heat sources compared to the overall Iowa averages.

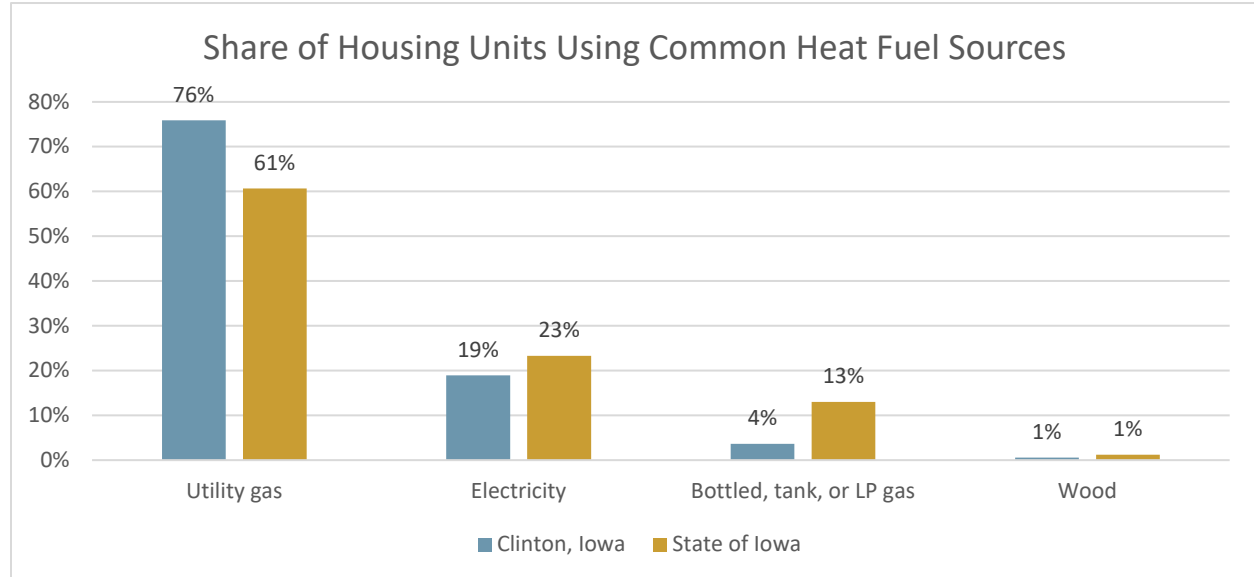


Figure 48: Share of Housing Units Using Common Heat Fuel Sources, 2016-2020 ACS 5-Year Estimates



Housing Quality

Alongside ensuring that housing is affordable for residents, it is also essential to consider the quality of Clinton’s current housing stock. Clinton County Assessor’s property reports show housing conditions throughout Clinton (Figure 48). These condition ratings do not have set criteria but are based on a home’s depreciation and the judgment and observation of the Clinton County Assessor. The *normal* condition assessment represents the most significant percentage of households (41.2%), and *fair*, *good*, *very good*, and *excellent* combined represent 13.4%. Properties classified *below normal*, *poor*, and *very poor* condition constitute 22.5% of the assessed properties. Many of the *below normal* homes are located close to the downtown area and within its 1-mile radius. Housing quality issues could contribute to Clinton’s high vacancy rate, as some units may need rehabilitation before occupancy.

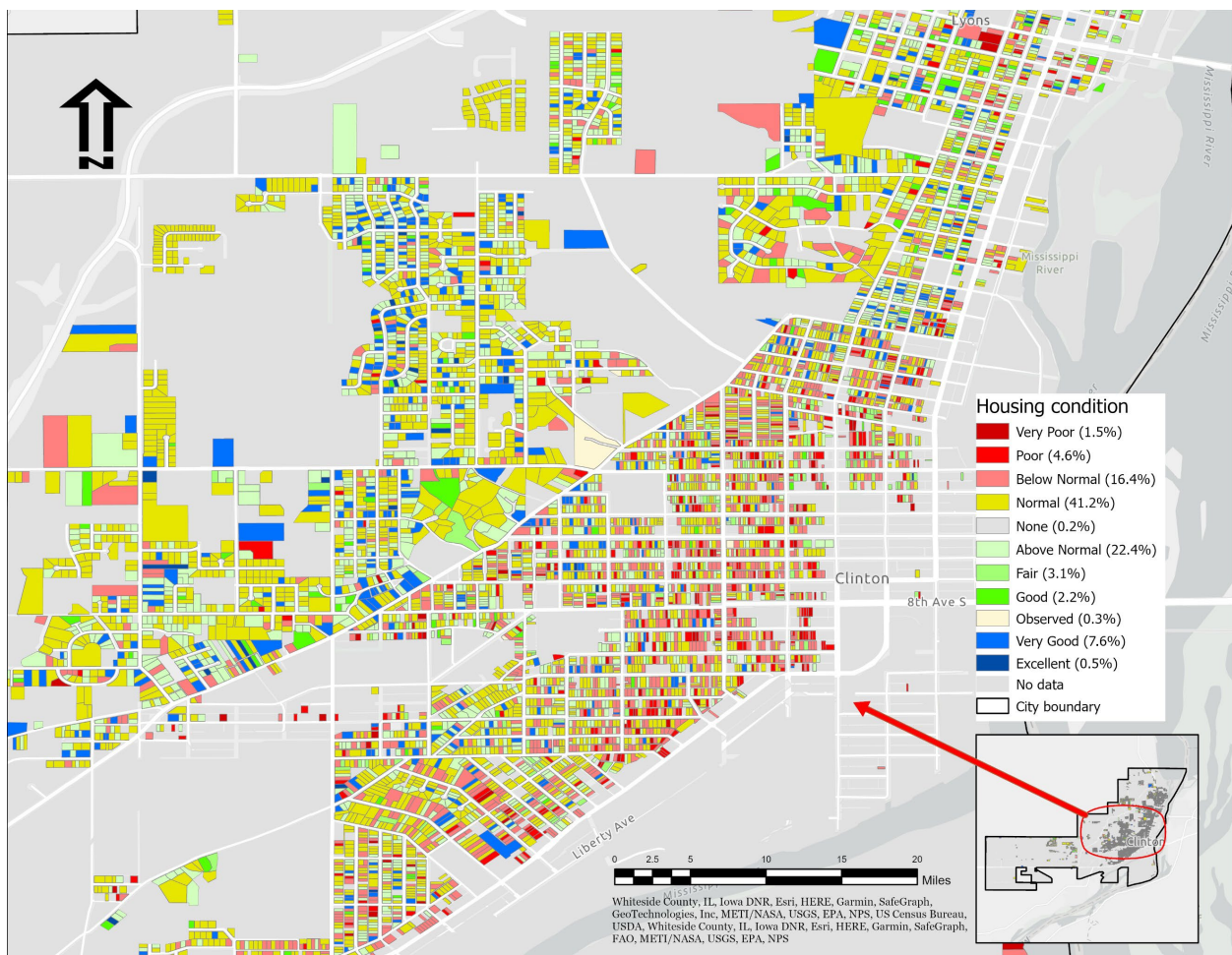


Figure 49: Housing quality based on the accessor's property report (2022)



Housing Supply and Demand

Projecting housing demand can be a difficult task. There are many different methods to determine housing demand across a city or for specific groups of people. The process can be even more complex in a community with a projected population decline. Despite its declining population, Clinton still has unmet housing demand. In this section, the planning team outlines three different approaches for modeling housing demand: a *workforce housing model*, a *housing affordability model*, and a *senior housing model*. All of the models use existing City or regional data to extrapolate trends and project demand. While the models may interact or overlap, the final housing demand from each model should be considered separately and should not be summed with the other models.

Demolition and Construction Permits

Between 2011 and 2020, Clinton granted 27.6 demolition permits annually on average. For the 2022 calendar year, 39 permits were granted. The number of annual construction permits is significantly lower. Between 2019 and 2021, Clinton granted 12 construction permits annually on average. Given the trend of workers commuting into Clinton but residing elsewhere, just 12 construction permits each year is unlikely to offer sufficient or plentiful housing options to incentivize workers to move into Clinton. For the 2022 calendar year, only 9 construction permits were granted. Figure 49 and Figure 50 compare Clinton’s construction and demolition permits to three peer communities from 2019 to 2021. Clinton and Dubuque have the same percentage of permits compared to total housing units, at 0.1%. Davenport has the highest percentage at 0.2%. Clinton’s percentage of demolition permits compared to total housing units far exceeds the other peer communities at 0.3%. Clinton’s high percentage of demolition permits indicates a greater need for infill or other new development incentives and support.

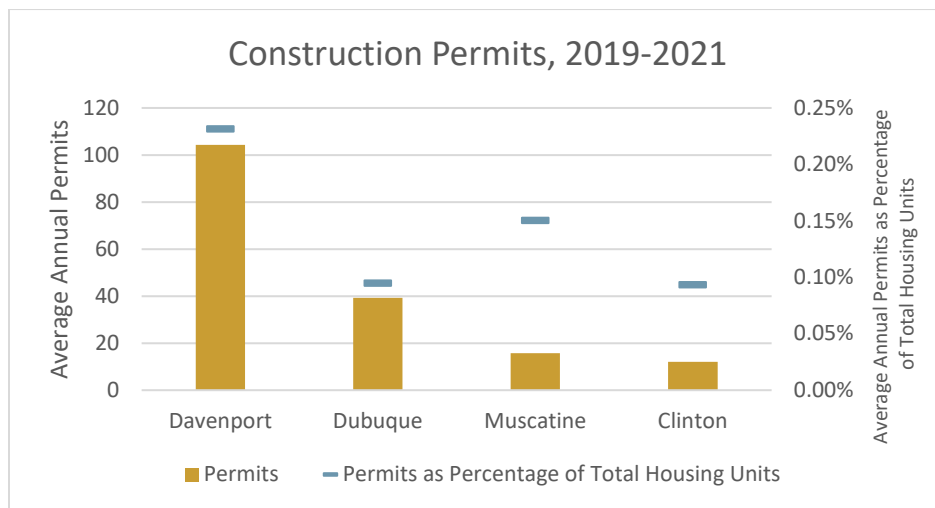


Figure 50: Construction Permits for Clinton and Peer Communities, 2019-2022



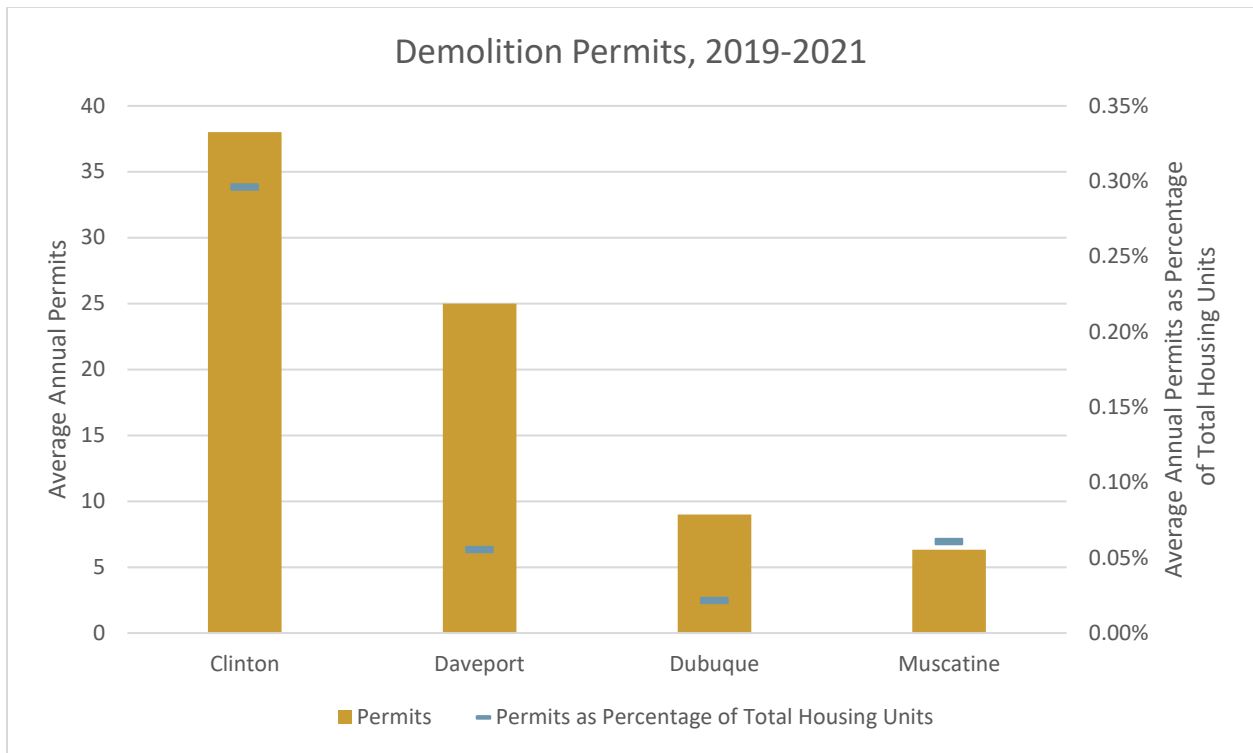


Figure 51: Demolition Permits for Clinton and Peer Communities, 2019-2022



Workforce Housing Demand

The workforce housing demand model for Clinton is shown in Table 15. From a job growth perspective, all sectors combined in Clinton will lead to 13.5% job growth. However, to provide slightly more conservative calculations, the demand model focuses on the top workforce sectors. Clinton's top three workforce sectors, manufacturing, social services (education, health care, and social assistance), and retail, are expected to grow by 6.4%, 18.4%, and 8.3% respectively between 2020 and 2030.³⁹ Those three workforce sectors account for nearly 60% of the total workforce in Clinton, according to Table 2 in the Economic Conditions section above. These projections were made for the Mississippi Valley region which includes Jackson, Clinton, Scott, Muscatine, Louisa, Des Moines, Lee, and Henry counties. The demand model assumes that Clinton's job growth will be consistent with the wider region. This job growth will add just over 800 jobs to the community. This projection, paired with retirement trends, produces a need for 824 housing units. The retirement demand assumes that workers aged 55-64 will be retiring, but 35% of them will continue to live in their homes.⁴⁰ Expected retirement trends will create job openings and a need for additional housing units. Both job growth and retirements assume that one housing unit will house two workers.

Finally, the turnover rate comes from the average number of Clinton households that moved annually from 2010 to 2018. Considering the age of Clinton's housing, of the households that move, approximately 15% will desire a new home instead of moving into an older, potentially lower quality home, although the market is not meeting this demand.⁴¹ Combining job growth, retirements, turnover, natural population loss, and construction and demolition permits, just under 400 housing units are needed to meet workforce demand by 2030. **This will require the construction of 54 units annually from 2023 to 2029.**



Table 15: Workforce Housing Demand; Iowa Workforce Development 2030 Industry Projections, 2016-2020 ACS 5-Year Estimates

Job Growth	Number
Manufacturing job growth (6.4% x 2,475 jobs)	159
Educational services, health care, social assistance job growth (18.4% x 2,789 jobs)	513
Retail trade job growth (8.3% x 1,561 jobs)	129
Total job growth (in top three sectors)	801
Projected retirement demand (renter and owner-occupied units ages 55-64*35%)	847
Housing unit demand based on job growth and retirements (1:2)	824
Turnover	
Households under 65 years old	4,845
Turnover rate	33.4%
Percent desiring new owner unit (assumed)	15.0%
Housing unit demand from turnover	243
Total Demand	
Total unit demand (job growth + turnover)	1,067
Units becoming available from population loss	798
Net need from permits (demolition – construction; 2023-2029)	112
Total units needed	381
Annual units needed (2023-2029)	54



Affordable Housing Demand

Affordable housing demand (Table 16) presents an alternative way to assess housing needs in Clinton, aside from workforce housing. Clinton’s [legacy housing needs](#) are determined using previously discussed housing affordability calculations. To ensure sufficient housing supply for the 1,160 housing cost-burdened renters with an annual household income under \$20,000, the market would need to provide 635 affordable and available rental units.

Housing demand for homeowners can be more difficult to estimate due to the mismatch between household income and home sale price. However, providing housing to meet demand for the 1,317 cost-burdened homeowners across all household incomes will help to ensure availability of affordable housing options for all residents. Additionally, this could lead to a [filter-down effect](#) where higher-income homeowners, having more housing options, leave the cheapest homes available for the lowest income households.

A combination of 635 rental units and 1,317 owner-occupied units leaves 1,952 total units to be constructed between 2020 and 2025. Such a large legacy housing need means that the need will likely extend into future years as it is unlikely that Clinton will be able to construct nearly 400 units each year. This demand model also shows that predicted declines in Clinton’s population do not correlate with a decrease in housing development demand. Existing residents still have significant demands for housing options due to the high legacy housing need.

Table 16: Affordable Housing Demand

Housing Need	2020
Legacy Affordable Rental Needs (Less than \$20,000 income)	635
Legacy Affordable Owner Needs	1,317
Cumulative Period Legacy Housing Need	1,952
Annual Construction Needed	390



Senior Housing Demand

Senior residents in Clinton have diverse ranges of needs for housing, healthcare, and daily living services. As the population of Clinton ages, the demand for a variety of care services, ranging from at-home healthcare aids to assisted living and skilled nursing care, will continue to grow. Residents may also be interested in housing renovation opportunities that would allow them to remain in place as they age in their homes and communities. This trend will also limit turnover in the housing market and may further increase the need for a variety of housing options on the market in Clinton.

There are currently over 9,000 residents aged 55 and older in Clinton, representing over 36.8% of the overall population.⁴² According to the planning team’s cohort-component method population projections, the number of residents aged 65 to 69 will increase by 10% by 2030, residents aged 70 to 74 is projected to increase by 23%, the population of residents aged 75 to 79 to increase by 20%, and the number of residents aged 80 and older is projected to increase by 30% (Table 17). This is an increase of over 860 elderly residents compared to the current population and will present an increased need for senior housing services. It is vital that the City considers the specific and unique housing and service needs of aging residents to ensure demand for these services is being adequately.

Table 17: Clinton Population Projection Residents aged 65 and older, 2020-2030

Year	2020		2030		2030	
	Male	Female	Male	Female	Population increase	Percent increase
65-69	612	789	627	914	140	10%
70-74	652	653	792	817	304	23%
75-79	353	447	389	571	160	20%
80-84	273	551	422	627	226	27%
85+	314	551	334	560	30	3%

The vast majority of senior residents in Clinton aged 55 to 74 are homeowners, at over 80% of total households being owner-occupied.⁴³ For homeowners aged 75 or older, the homeownership rate declines to 68%. Additionally, over 16% of residents aged 65 and older live alone, and almost 49% of households in Clinton have one or more people 60 or older in the household.⁴⁴



There were 5,195 residents aged 65 and older in Clinton in 2020, according to 2020 ACS 5-year estimates (2016-2020). The estimated current senior housing capacity is just under 780 residents across all senior housing facilities, providing service to 15% of total population aged 65 and older in Clinton (Table 18). In order to continue meeting the senior housing demand and retaining the same percentage of senior housing units for the population, **at least 130 additional senior housing units are needed in Clinton by 2030, or 22 units per year**, to meet the increased demand (Table 19). Some facilities have one- and two-bedroom units and may permit couples to share a room or apartment unit, increasing the total resident capacity of these facilities. The senior housing facilities provide a variety of services, ranging from active adult senior projects with limited care and assistance for residents to assisted living and memory care facilities that provide 24/7, specialized care to residents. Only one facility, Washington Senior Apartments, is income restricted.



Table 18: Clinton Senior Housing Facilities by Type and Capacity

Name	Total Units/Resident Capacity	Services Offered
Village Cooperative of Clinton	44 units	Active adult, limited assistance in daily tasks
Regency Retirement Residence	28 units	Active adult
Washington Senior Apartments	46 units	Active adult
Sarah Harding Senior Living	162 residents	Active adult
Countryside of Clinton	31 units	Independent living, assistance with daily tasks as necessary
Park Vista Retirement Living (Camanche)	50 units	Independent living
Prairie Hills	20 units	Memory care
The Alverno	84 beds	Assisted living, memory care, short-term nursing and rehabilitation
Bickford Clinton	65 units	Memory care
Eagle Point Skilled Nursing and Rehabilitation Center	90 beds	Nursing care, memory care, rehabilitation services, respite care, hospice care
Mercy Living Center North	86 beds	Memory care

Research shows that around 10% of US residents aged 65 and older have dementia, a memory impairment that can often require specialized care, either in an assisted living or memory care facility or with an around-the-clock caregiver within one's home.⁴⁵ In Clinton, it is estimated that around 520 current residents aged 65 and older would require specialized memory care services. Multiple existing senior care facilities in Clinton provide memory care services and many seniors and families may opt for in-home care opportunities as well.

Seniors aged 65 and older in Clinton have a median annual household income of \$35,102, almost \$11,000 lower than the area median income of \$46,066.⁴⁶ Additionally, the median income of seniors is slightly lower than the value for 80% of [AMI](#), \$36,853. The median monthly rent for assisted living facilities in the Davenport region was \$4,350.⁴⁷ Additionally, nursing home facilities' monthly cost ranges from around \$6,300 to \$7,300 depending on the level of privacy, in-home healthcare monthly cost is around \$5,148 assuming 44 hours of care per week, and adult during-the-day care services have a monthly cost of \$1,695.



Seniors may opt for these services depending on their care needs and income and spending limits, but many of these services will require seniors to spend a very high proportion of their monthly income on senior housing and care services. For residents with limited savings and without other wealth assets, it would be very difficult to afford assisted living and other senior housing services.

Table 19: Senior Population Housing Demand Analysis, Clinton 2020-2030

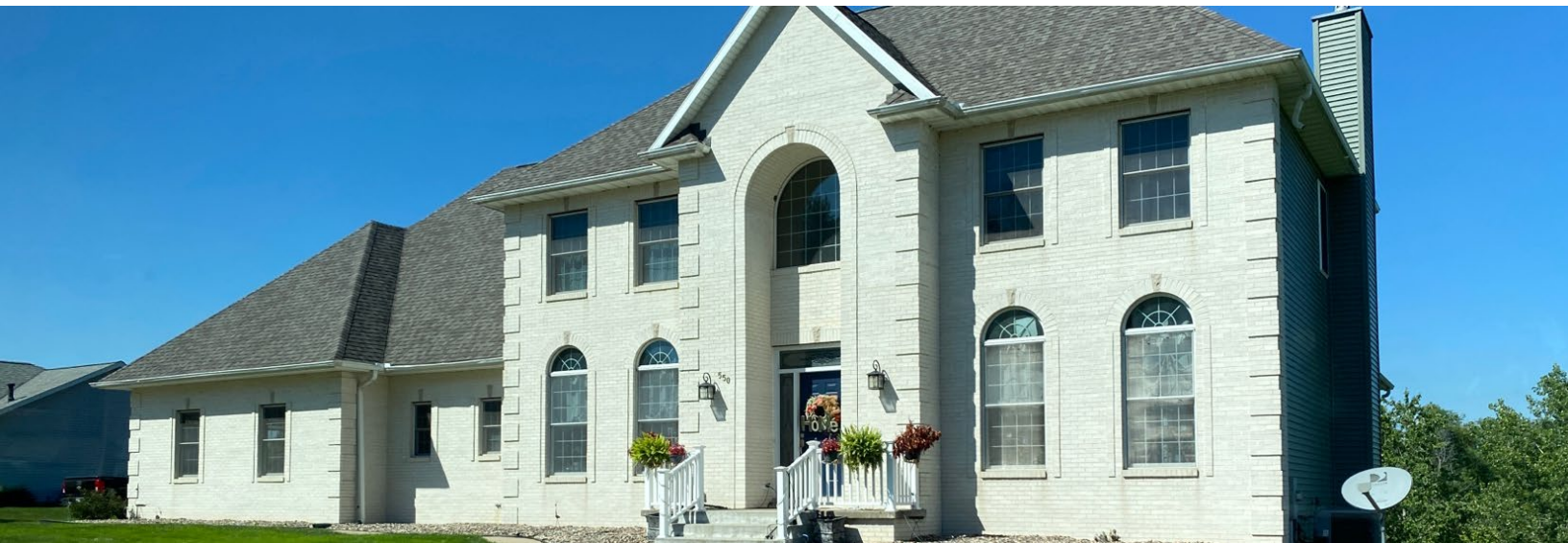
Senior Population Growth	Number
Age 65-74 growth	444 residents
Age 75+ growth	416 residents
Expected Senior Population Growth	860 residents
Total current estimated senior housing unit capacity	780 units
Percent of residents served by senior housing unit capacity	15%
2030 population projection, residents aged 65+	6,055 residents
Housing unit demand based on population shifts	130 units (22 units/year)

*Assumptions in the model include: one bedroom per unit, senior population will increase as projected, senior housing demand will remain at current rates



Housing Need Synthesis

Clinton's low-cost housing stock and ample job opportunities indicate that, at first glance, the community's housing needs are being met. However, the planning team's analysis thus far has shown that a wide variety of housing needs are *not* being met currently. While there is a relative abundance of low-cost homes available for purchase, most of these units need considerable repairs before being safe to live in. Construction costs across the board – labor and materials – have risen, making these repairs inaccessible for the average community member. Mid-range and high-end priced housing development is also needed, as higher-income residents, on average, currently reside in the limited supply of units that are affordable to lower-income residents, further decreasing the amount of affordable housing options for low-income residents. This has cascading effects on non-homeowners; less available housing for lower-income renters drives up competition and prices for rental units. The rental market and rental affordability analysis indicate that available units are generally affordable, however the overall stock of these units is very low and does not adequately meet existing demand.



Housing Strategies

The Clinton Housing Needs and Strategies project aims to identify the housing needs of the City's residents and develop effective strategies to address those needs. As part of this project, a series of stakeholder interviews and a review of case studies were conducted to identify successful strategies and approaches used in other cities.

These strategies are divided into three major categories: housing availability, affordability, and quality. These strategies may cross over between categories and have an impact on multiple categories, but the planning team organized strategies by the area in which it would have the highest impact. Many of these strategies have been successfully implemented in other communities, have had a notable impact on housing supply, and have improved housing options for residents. These strategies also align with the objectives identified in this plan, as well as community feedback.

When implementing recommended strategies, starting small may be best. Pilot programs offer an opportunity to trial strategies before increasing to a City-wide scale. Funding constraints may also make pilot programs a more feasible option. If, or when, additional funding becomes available, programs can expand accordingly.

Many of the identified strategies fit within multiple objectives and will improve conditions in Clinton for a variety of residents. The objectives identified in this plan include *Affordability, Housing for All Phases of Life, Strong Neighborhoods, Housing to Support Economic Development, Paths Toward Homeownership, Sustainable Development Opportunities, and Existing Infrastructure Optimization.*



Partners for Moving Forward

Implementing strategies will require the collaboration from an array of community partners. Community-based expertise, resources, and support are essential for addressing housing needs.

Partners include but are not limited to:

- East Central Intergovernmental Association
- Grow Clinton
- Realtors
- Builders and Developers
- Employers
- Clinton Community School District
- Sisters of St. Francis
- Banks, Credit Unions, and other lenders
- MercyOne
- United Way of Clinton County
- Information, Referral, and Assistance Services
- Clinton YWCA
- Connect Clinton County
- Neighborhood Organizations
- Clinton County
- State of Iowa



Availability

Strategy (listed in order of priority)	Description
1: Zoning Category Simplification	Implement broad zoning changes by reducing the number of residential zoning categories to increase development opportunities and possible density.
2: Accessory Dwelling Unit (ADU) Development	Modify zoning code to allow for the development of ADUs- small secondary housing units on residential properties.
3: Housing Grants & Planning Staff Member	Hire or designate a City staff member tasked with grant writing and housing planning.
4: Appraisal Gap Financing	Pilot a revolving loan fund to cover the difference between a lower appraised value and a higher market price, making infill development and “fixer upper” remodeling feasible.
5: Homes for Iowa Manufactured Housing	Foster partnerships between developers and Homes for Iowa to build low-cost homes in Clinton, especially in smaller infill lots. Homes for Iowa is a nonprofit that partners with Iowa Prison Industries to build manufactured homes for Iowans.



Affordability

Strategy (listed in order of priority)	Description
6: Sell City-Owned Infill Lots for \$1	Further promote the City’s home sale program that sells City-owned homes in need of major repairs and vacant lots in older core neighborhoods for \$1.
7: Equitable Housing Initiatives	Create opportunities for BIPOC and low-to-moderate income residents to access affordable housing and housing support programs.
8: Land Redevelopment Trust	Establish a non-profit organization to own residential land. Homes on the land can be rented, leased, or sold to encourage housing development and support affordability.
9: Emergency Housing Support Program	Offer financial support for utility assistance, short-term/emergency rental assistance, security deposit assistance, etc.
10: Homelessness Support	Facilitate short-term and long-term support structures for community members experiencing homelessness by addressing barriers to housing and offering affordable housing options.
11: Home Improvement Tax Exemption	Continue offering property tax exemptions for home improvements that increase property value and for newly built homes. Expand promotion and education about this program to reach more community members.
12: New Resident Workforce Housing Incentive Program	For homebuyers who are new residents to Clinton, provide up to a \$10,000 cash incentive for purchasing a new home. For renters, provide 25% rental assistance for one year if the renter is a new resident who is a full-time employee. The City should partner with large employers to provide these incentives.
13: Development Incentive Loan Program	Develop a revolving loan fund (RLF) to incentivize new housing construction and development. Applicants could receive up to \$20,000 for construction of homes for low-to-moderate income households.



Quality

Strategy (listed in order of priority)	Description
14: Community Outreach	Form a coalition or collaborate with existing coalitions to facilitate connections between the City, non-profits, schools, and local organizations and to strengthen community cooperation on housing-related pursuits. Proactively engage with residents, offering housing information and resources through modes accessible to residents.
15: Emergency Loan Repair Program	Continue offering roof repair grants. Expand programming as funding allows to support other vital repairs such water/sewer line replacement and foundation restoration.
16: Healthy Homes Program	Create a program to address environmental hazards in homes such as asbestos, mold, air pollutants and pests. Further promote and develop existing lead remediation programming.
17: Vacant Property Receivership & City Land Banking	Continue the City practice of acquiring and demoing derelict homes and tax-delinquent properties to stabilize neighborhoods. Expand efforts to redevelop acquired lots.
18: Home Rehab Revolving Loan Fund	Expand home rehab loan program through a revolving loan fund (RLF) for interior and exterior home improvements.
19: Holistic Neighborhood Revitalization Initiative	Initiate home and neighborhood-scale revitalization in targeted areas.
20: Foreclosure Property Registry	Monitor housing foreclosures and neighborhood quality through a registry for mortgagees.



Housing Strategies and Objectives Matrix

	<i>Affordability</i>	<i>Housing for All Phases of Life</i>	<i>Strong Neighborhoods</i>	<i>Economic Development</i>	<i>Paths Toward Homeownership</i>	<i>Sustainable Development</i>	<i>Infrastructure Optimization</i>
1: Zoning Category Simplification						X	
2: ADU Development		X				X	X
3: Housing Staff Member	X		X			X	
4: Appraisal Gap Financing					X		
5: Homes for Iowa Manufactured Housing							
6: Sell City-Owned Infill Lots for \$1			X				X
7: Equitable Housing Initiatives	X				X		
8: Land Redevelopment Trust		X			X		
9: Emergency Housing Support Program	X		X		X		
10: Homelessness Support	X						
11: Home Improvement Tax Exemption	X						
12: New Resident Workforce Housing Incentive Program				X			
13: Development Incentive Loan Program	X						
14: Community Outreach			X				
15: Emergency Repair Program	X		X				
16: Healthy Homes Program	X		X				
17: Property Receivership & Land Bank						X	
18: Home Rehab Revolving Loan		X	X				
19: Holistic Neighborhood Revitalization Initiative			X				
20: Foreclosure Property Registry	X		X		X	X	



1: Zoning Category Simplification

Implement broad zoning changes by reducing the number of residential zoning categories to increase development opportunities and possible density.

Objective: Sustainable Development Opportunities

Policies and Practices:

- Merge similar zoning designations. Combine R-1b and R-1c zones as well as R-4 and R-5. This would condense Clinton's zoning from seven residential zones to five (Figure 51 and Figure 52). R-1b and R-1c zones' only lot differences are in the minimum lot area and the minimum lot width. Combining these categories would have minimal impact on the character of development, but reducing the number of zoning categories can reduce confusion and uncertainty of the administrative process of development.
- The next step in this strategy is to explore further zoning consolidation. This would continue to increase density and development opportunities in the community. Having just three residential zones is ideal.

[Case Study: Zoning Reform Toolkit - Grand Rapids, MI](#)

The City of Grand Rapids, MI, simplified its zoning districts in 2007, resulting in a consolidation of its seven residential zoning categories into two categories. This consolidation helped eliminate exclusionary practices, opening up opportunities for new investment and expanding housing options to meet all community members' needs. Additionally, the City added incentives such as density bonuses into their code and shifted to an administrative review of all uses permitted in the zoning code to shorten and simplify the approval process.^{xlviii}



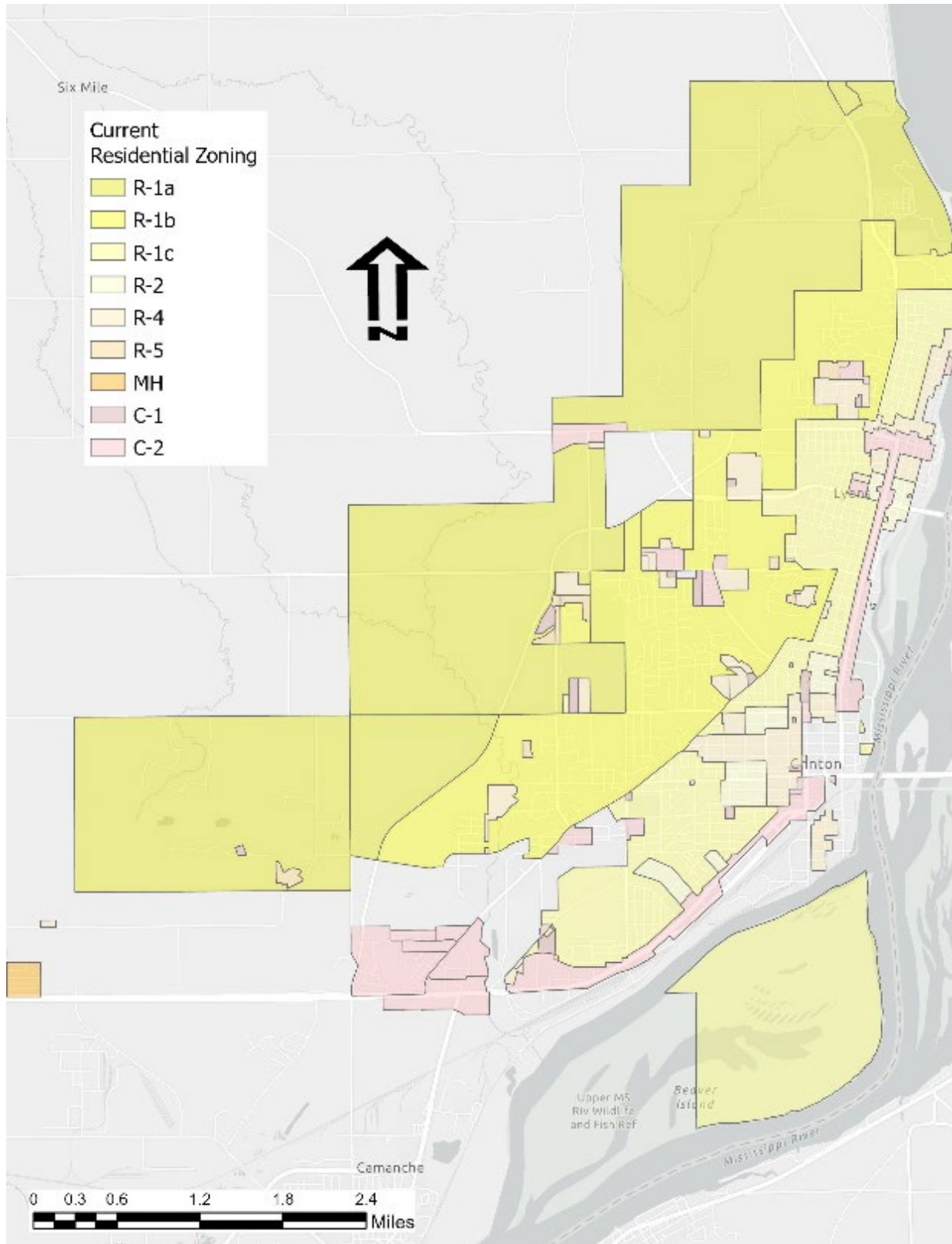


Figure 52: Current Residential Zoning



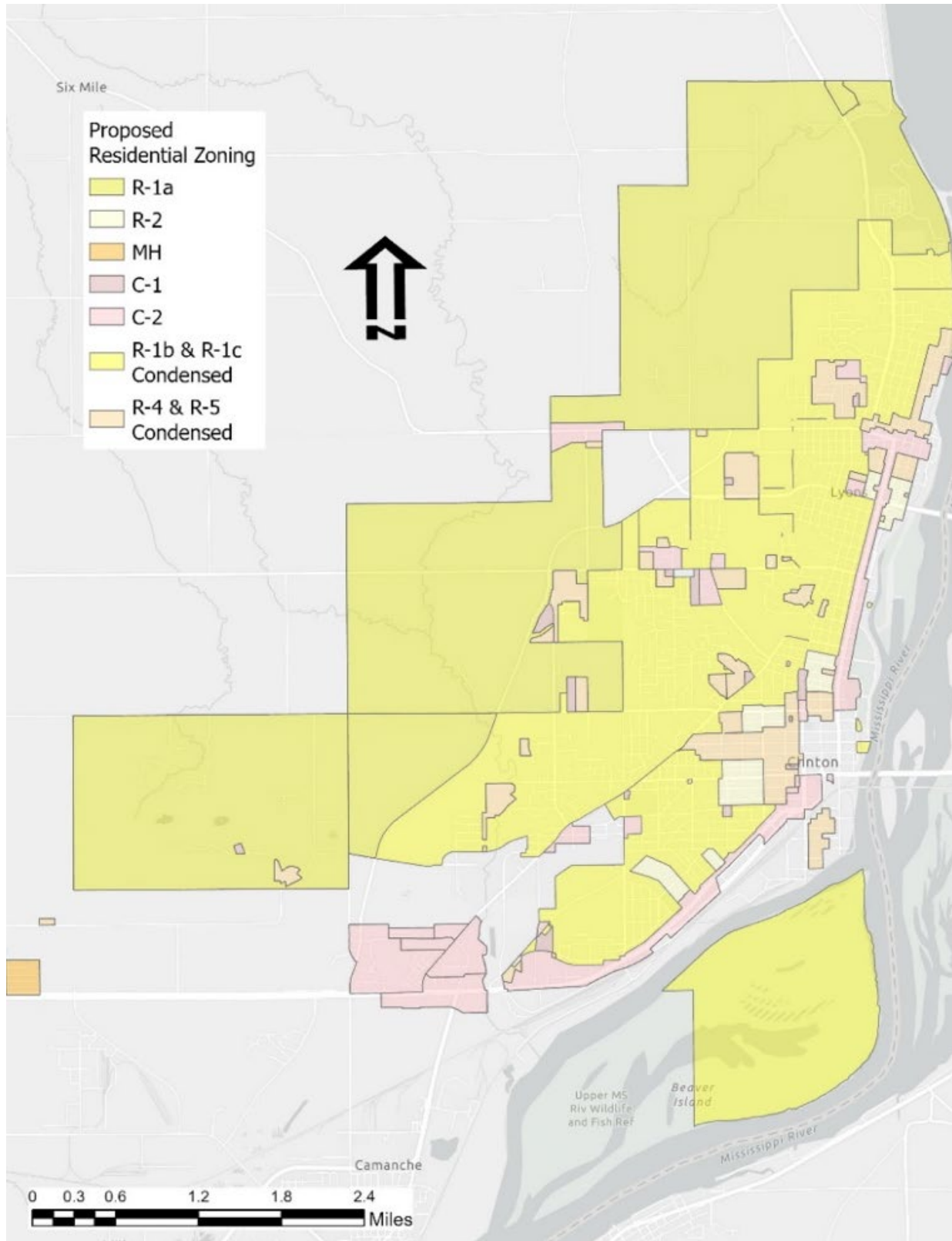


Figure 53: Proposed Residential Zoning



Current Clinton Residential Zoning Requirements

Type	Minimum Lot Area – Public sanitary	Minimum Lot area – private septic	Front setback	Side setback	Rear setback	Min. lot width	Max building height
R-1A	12,000 sq. ft	2 acres	30 ft	7 ft	25 ft	70 ft	35 ft
R-1B	7,200 sq. ft	2 acres	30 ft	5 ft	25 ft	60 ft	35 ft
R-1C	6,000 sq. ft	2 acres	30 ft	5 ft	25 ft	50 ft	35 ft
R-2	3,000 sq. ft	6,000 sq. ft.	25 ft	5 ft	25 ft	45 ft	45 ft
R-4	5,000 sq. ft	6,000 sq. ft. – 2 families 2,500 sq. ft. – multi-family + 1,500 sq. ft. per unit	25 ft	5 ft	25 ft (interior) 15 ft (corner)	45 ft	45 ft
R-5	5,000 sq. ft	6,000 sq. ft. – 2 families 2,500 sq. ft. – multi-family + 1,500 sq. ft. per unit	25 ft	10 ft	25 ft	50 ft	45 ft
Manufactured (7 units/acre)			15 ft	10 ft	15 ft		45 ft



2: Accessory Dwelling Unit (ADU) Development

Modify zoning code to allow for the development of Accessory Dwelling Units. Accessory Dwelling Units (ADUs) are small secondary housing units on residential properties.

Objectives: Sustainable Development Opportunities, Existing Infrastructure Optimization, Housing for All Phases of Life

Policies and Practices:

- Survey residents to better understand community perception of ADUs and community interest.
- Partner with residents and developers to create ADU-enabling policies that meet local housing needs.
- Offer education and information to developers and residents on updates to ADU-enabling policies.

Case Study: [Des Moines, IA + Iowa American Association of Retired Persons ADU Resources](#)

AARP is a major proponent of ADU development as a flexible and adaptable way to provide housing for people of all ages. In partnership with the City of Des Moines, AARP discusses the benefits of ADUs, different types of ADUs, and how cities can adopt ADU permitting

Case Study: [Accessory Dwelling Unit allowance in City zoning ordinance – Iowa City, IA](#)

The Iowa City Zoning Ordinance has a section on accessory uses and buildings, which includes both general and specific approval criteria, and development standards for these structures. Accessory apartments are allowed in all low-to-medium density single-family and multi-family residential districts, with a permit and the requirement that the owner must own and occupy at least one of the property's dwelling units. Additionally, the accessory unit must be owned by the same owner as the primary dwelling unit, and no more than two individuals can reside in the accessory unit. The accessory unit must have its own kitchen and bathroom facilities that are separate from the main dwelling. There is also a parking space requirement of one off-street parking space for the accessory unit. Accessory units carry a size limit of 650 square feet or 30% of the total floor area of the principal dwelling (if within the principal dwelling unit) or 50% of the total floor area of the principal dwelling unit (as its own accessory building), whichever is smaller. Finally, the accessory unit is limited to one bedroom and does not require any increased lot size from the minimum requirements. (Ord. 22-4891, Title 14, Chapter 4, Article C. Accessory Uses and Buildings).



3: Housing Grants & Planning Staff Member

Hire or designate a City staff member tasked with grant writing and housing planning.

Objectives: Sustainable Development Opportunities, Affordability, Strong Neighborhoods

Policies and Practices:

- Create a staff role focused on applying to local, state, and federal grant and funding opportunities to support housing revitalization and development efforts.
- Create a staff role focused on housing planning and neighborhood development opportunities.



4: Appraisal Gap Financing

Pilot a revolving loan fund (RLF) to cover the difference between a lower appraised value and a higher market price of a home, making infill development and “fixer upper” remodeling feasible.

Objective: Paths Toward Homeownership

Policies and Practices:

- Support efforts to rehab older/lower cost homes through gap financing.
- Pilot an RLF gap financing program to support developers with infill development and increase homeownership opportunities.
- Partner with East Central Intergovernmental Association (ECIA) to manage the RFL.

Case Study: [SEIRPC Business Revolving Loan Funds](#)

The Southeast Iowa Regional Planning Commission manages nearly \$4 million in a revolving loan fund to assist business owners with gap financing for building, remodeling, equipment, or other capital needs. The upfront costs of the revolving loan fund utilized federal funding, but subsequent years were funded by loan repayment, interest payment, and loan fees.

Case Study: [Appraisal Gap Financing Program - City of Jacksonville, FL](#)

Jacksonville, FL provides up to \$50,000 in appraisal gap financing to developers for development costs including property acquisition, rehabilitation or new construction, and sale of vacant or real estate-owned homes. Goals of this program include spurring development in underinvested areas, reducing and preventing challenges of blight, benefitting low-to-moderate income residents with affordable housing options, and generating new tax revenue by improving property values in these areas.



5: Homes for Iowa Manufactured Housing

Foster partnerships between developers and Homes for Iowa to build low-cost homes in Clinton, especially in smaller infill lots. Homes for Iowa is a nonprofit that partners with Iowa Prison Industries to build manufactured homes for Iowans.

Objectives: Paths Toward Homeownership, Affordability, Housing for All Phases of Life

Resource: [Homes for Iowa](#)

Policies and Practices:

- City-facilitated partnerships between local developers and Homes for Iowa to help make infill development affordable.
- Identify locations, including infill locations, for potential projects.
- Homes cost \$90,000 which includes delivery and placing the home on the foundation. An additional \$10,000 will be required to affix the home to the foundation.



6: Sell City-Owned Infill Lots for \$1

Further promote the City's home sale program that sells City-owned homes in need of major repairs and vacant lots in older core neighborhoods for \$1.

Objectives: Existing Infrastructure Optimization, Strong Neighborhoods

Policies and Practices:

- Encourage reinvestment and redevelopment of Clinton housing stock by continuing to sell City-owned residential lots.
- Emphasize and encourage sales that will create infill development in older core neighborhoods.
- Utilize development agreements to encourage timely development. Construction should begin on the lot within a year of the sale and should be complete within two years.

Case Study: [Discounted City Lots - Manning, IA](#)

Manning, Iowa has lots along designated streets that are available at discounted rates. The lots sell for \$15,000 with a payment of \$7,500 back to the purchaser once the property becomes owner-occupied. Construction must start on the lot within one year of purchase and be complete within two years.



7: Equitable Housing Initiatives

Create opportunities for BIPOC and low-to-moderate income residents to access affordable housing and housing support programs.

Objectives: Affordability, Paths Towards Home Ownership

Policies and Practices:

- Expand the affordable housing supply by including condominiums or other types of housing that are lower cost for first-time homebuyers.
- Establish a down payment assistance program to support first-time- and BIPOC homebuyers.
- Support and advocate for changes to loan underwriting. This could include utilizing positive rental payment history in addition to credit score calculations.
- Increase advocacy in decision making for BIPOC residents and their housing needs.

Resource: [Black homeownership research - Urban Institute](#)

The Urban Institute found that large credit score disparities exist between white households and Black households. For example, more than 50% of white households have a credit score over 700 while only 21% of Black households achieve those same scores. By considering positive rental payments in addition to credit scores, more Black households would be eligible for mortgages, thus allowing Black families to build wealth through real estate.⁴⁹



8: Land Redevelopment Trust (LRT)

Establish a non-profit organization to own residential land. Homes on the land can be rented, leased, or sold to encourage housing development and supporting affordability.

Objectives: Paths Toward Homeownership, Housing for All Phases of Life

Policies and Practices:

- Follow the development of Senate File 10 on LRTs (also known as SF 182, HSB 124, or HF 665). This bill in the Iowa Legislature would expressly allow the creation of an LRT.
- Begin planning for an LRT. Partner with an existing or newly created non-profit to operate the land trust.
- Transfer ownership of or sell City-owned lots to the land trust.
- Offer resources and support during the development or remodeling of land trust housing units.

Resource: [Community Land Trusts Brief](#)

Case Study: [Community Housing - Story County, IA](#)

The Story County Community Housing Corporation (SCCHC) is a partnership and combination of a local land trust and housing corporation. The group offers affordable rental and home ownership opportunities for low-income residents as a non-profit housing corporation. Land is purchased and held by the trust, and families can rent or own just the house itself. The SCCHC aims to maintain a stock of permanently affordable housing. Families that would not otherwise be able to purchase homes may find ownership opportunities at an affordable price. To ensure affordability for the next buyers and “recapture subsidies used to create the housing, the model limits the amount of market equity at the time of the sale”.⁵⁰ The land trust gives families 30% of market equity from selling the home, which should offer sufficient funding to cover their next down payment.



9: Emergency Affordability Assistance

Offer financial support for utility assistance, short-term/emergency rental assistance, and emergency mortgage assistance to help prevent evictions and foreclosures during a time of financial need. Emergency Assistance programs can support housing and neighborhood stability and often take the forms of short-term financial assistance, legal services, and certain requirements for eviction.

Objectives: Affordability, Strong Neighborhoods, Paths toward Homeownership

Policies and Practices:

- Create a fund for short-term rental/mortgage emergency assistance that residents can apply for.
- Connect residents with existing legal resources, such as Iowa Legal Aid.
- Work with a local non-profit to continue providing services to residents who utilize these funds.

Case Study: Iowa City, IA [CommUnity Crisis Services](#), [Shelter House](#)

CommUnity Crisis Services and Food Bank is a non-profit crisis center that provides rent and utility assistance in Iowa City, Iowa.⁵¹ Community is funded through donations, corporate and individual sponsors, and grant funding. Households are limited to receiving assistance once per year. Shelter House in Iowa City, a non-profit providing assistance to residents experiencing homelessness and housing instability has recently received \$1.1 million in funding from the City of Iowa City to expand their eviction prevention program and increase housing retention.⁵²



10: Homelessness Support

Facilitate short-term and long-term support structures for community members experiencing homelessness by addressing barriers to housing and offering affordable housing options.

Objective: Affordability

Policies and Practices (short-term support):

- Implement a Rapid Re-Housing program to reduce the duration of time individuals and families are homeless and address barriers to housing.
- Facilitate the creation of a Homelessness Prevention Program to provide support and assistance for those at risk of homelessness.
- Collaborate with local non-profits and existing homelessness support organizations to identify residents who are at risk for or are currently experiencing homelessness.
- Establish a Homeless Services Center to offer a centralized location for essential services to support individuals experiencing homelessness.

Policies and Practices (long-term support):

- Offer Permanent Supportive Housing (PSH) by combining affordable housing with comprehensive support services for individuals and families experiencing chronic homelessness.
- Encourage affordable housing development through financial incentives, zoning changes, and public-private partnerships.
- Prioritize the Housing First model by providing permanent housing to community members experiencing homelessness without precondition barriers.

Case Studies:

[Rapid Rehousing - Arlington, TX](#)

[Homelessness Prevention Program - Quincy, MA](#)

[Homeless Services Center - Santa Rosa, CA](#)

[Permanent Supportive Housing - Santa Monica, CA](#)

[Affordable Housing - Ithaca, NY](#)



11: Home Improvement Tax Exemption

Continue offering property tax exemptions for home improvements that increase property value and for newly built homes. Expand promotion and education about this program to reach more community members.

Objective: Affordability

Policies and Practices:

- Continue existing policy of offering tax exemptions for home improvements.
- Continue existing policy of offering tax exemptions for newly built homes.
- Reexamine specifics of tax exemption programs with community feedback to ensure programs are impactful and utilized by residents.
- Offer opportunities for residents and developers to learn about housing improvement and development tax exemptions.



12: New Resident Housing Incentive Programs

For homebuyers who are new residents to Clinton, provide up to a \$10,000 cash incentive for purchasing a new home. For renters, provide 25% rental assistance for one year if the renter is a new resident who is a full-time employee. The City should partner with large employers to provide these incentives.

Objective: Housing to Support Economic Development

Policies and Practices:

- Collaborate with local employers to create and fund housing incentive programs.
- Partner with local employers and Grow Clinton to educate employees and other potential new residents on workforce housing incentives.
- Seek out new residents whose household income is at or below 80% area median income to apply for the renter program.

Case Study: [Newton Housing Initiative - City of Newton, IA](#)

Newton, Iowa began its housing initiative in 2014 to expand housing quantity and improve housing quality. The City provides cash incentives for homebuyers who purchase a new home in the community. For example, homebuyers who purchase a home valued at \$190,000 or more receive a \$10,000 cash incentive.

Case Study: [New Resident Rental Incentive Program - Forest City, IA](#)

Forest City, Iowa uses a low-to-moderate income fund, similar to Clinton's, to fund several housing and rental incentive programs. The incentive for new residents includes assistance up to 25% of monthly rent for 1 year, not to exceed \$3,000 per year. Applicants must move to Forest City, be employed full time, and have a household income at or below 80% of the County's median income.



13: Development Incentive Revolving Loan Fund

Develop a revolving loan fund (RLF) to incentivize new housing construction and development. Applicants could receive up to \$20,000 for construction of homes for low-to-moderate income households.

Objective: Affordability

Policies and Practices:

- Create a development incentive RLF program.
- Allot funding to support development incentive initiatives.
- Partner with ECIA to manage the RLF.

Case Study: [New Construction Incentive Program - Forest City, IA](#)

Similar to the New Resident Rental Incentive Program, Forest City utilizes its low-to-moderate income fund to provide new housing loans to low-to-moderate income households. Applicants can receive up to \$20,000 for new construction with half of the loan forgivable after five years of occupancy and the other half interest free for 10 years. Permanent financing for the homes is through local Forest City banks.

Case Study: [SEIRPC Business Revolving Loan Funds](#)

See Strategy 4: Appraisal Gap Financing.



14: Community Outreach

Form a coalition or collaborate with existing coalitions to facilitate connections between the City, non-profits, schools, and local organizations and to strengthen community cooperation on housing-related pursuits.

Proactively engage with residents, offering housing information and resources through modes accessible to residents.

Objective: Strong Neighborhoods

Policies and Practices:

- Offer residents opportunities to learn about housing programs, grants, the rental and homebuying process, budgeting skills for homeowners, and other relevant housing topics.
- Facilitate communication to the public through accessible and innovative modes such as attending community events or festivals and partnering with local schools.
- Collaborate with Connect Clinton County, a coalition of local nonprofits organized by Clinton County United Way. The nonprofits could be vital for educating community members and further other housing strategies.
- Emphasize outreach to marginalized and underestimated community members including BIPOC and low to moderate income residents.
- Conduct further resident, non-profit and employer surveying to identify needs and community-driven solutions.
- Seek support from the Clinton Neighborhood Improvement Commission to carry out community engagement initiatives.
- Continue approaching housing solutions with a multidisciplinary strategy. The Clinton housing scenario is inextricably tied to other facets of the community including economic prosperity, school quality, and access to amenities or services. Addressing quality-of-life overall is crucial to solving housing challenges.



15: Emergency Loan Repair (ELR) Program

Continue offering roof repair grants. Expand programming as funding allows to support other vital repairs such water/sewer line replacement and foundation restoration.

Objective: Strong Neighborhoods, Affordability

Policies and Practices:

- Offer ELR assistance in the form of a grant or deferred payment loan to low- or moderate-income homeowners.
- Partner with local organizations and non-profits to increase awareness of the ELR Program.

Case Study: [Emergency Repair Loans - Des Moines, IA](#)

Emergency Repair Loans are a form of assistance as a deferred payment loan to low-to-moderate-income homeowners to assist with major structural repairs, such as roof replacement, foundation repair, water/sewer line replacement, and other major housing quality challenges. The loan may also be forgiven if the homeowner remains in the home for five years after the loan is granted.⁵³



16: Healthy Homes Program

Create a program to address environmental hazards in homes such as asbestos, mold, air pollutants and pests. Further promote and develop existing lead remediation programming.

Objectives: Strong Neighborhoods, Affordability

Policies and Practices:

- Continue lead remediation support for low-income households.
- Expand hazard abatement support as funding allows.
- Disseminate information on available support through community outreach.
- Offer weatherization and home energy audits to households, potentially through a collaboration with Green Iowa AmeriCorps.

Case Study: [Healthy Homes Program - Milwaukee, WI](#)

The Milwaukee Healthy Homes program provides residents with services to remove lead-based paint, address mold and moisture issues, provides pest control and prevention, and addresses electrical hazards. Such remediation measures address home health concerns. The program has several qualifying conditions, allowing for participation from residents who meet any of the following conditions: live in a home built before 1978, have children under the age of six living in the home, have a child between 2-18 years old with poorly controlled asthma, or are pregnant.

[Healthy Homes – Dubuque, IA](#)

The City of Dubuque offers low- to moderate-income residents funding to address housing hazards including mold, water intrusion, lead paint, allergens, asthma, carbon monoxide, home safety, pesticides, and radon. Repairs are grouped and addressed simultaneously when possible. Households may qualify for up to \$10,000 to create a healthier home or up to \$20,000 for lead remediation plus an additional \$5,000 for other household hazards.



17: Vacant Property Receivership & City Land Banking

Continue the City practice of acquiring derelict homes and tax-delinquent properties to stabilize neighborhoods. Expand efforts to redevelop acquired lots.

Objective: Sustainable Development Opportunities

Policies and Practices:

- Continue to purchase foreclosed and tax-delinquent homes to inhibit cycles of blight and deterioration.
- Partner with a Land Redevelopment Trust to repair or redevelop properties (See Strategy 7).
- Resell land banked properties for \$1.
- Proactively collaborate with property owners to address repairs early on to prevent the need for City receivership.

Resource: [Reducing Hypervacancy Guide - Lincoln Institute](#)



18: Home Rehab Revolving Loan Fund

Expand home rehab loan program through a revolving loan fund (RLF) for interior and exterior home improvements.

Objectives: Housing for All Phases of Life, Strong Neighborhoods

Policies and Practices:

- Expand home rehab loan offerings to support improvements to energy efficiency, emergency repairs, manufactured home repairs, accessibility, and air quality improvements.
- Partner with ECIA to manage the RLF.

Case Study: [Housing Rehabilitation - Iowa City, IA](#)

The City of Iowa City provide zero-interest loans and grants to homeowners for home repairs including energy efficiency updates, comprehensive structure rehabilitation, emergency repair assistance for major code violations, exterior repairs, accessibility improvements, and manufactured home repairs.⁵⁴

Case Study: [SEIRPC Business Revolving Loan Funds](#)

See Strategy 4: Appraisal Gap Financing.



19: Holistic Neighborhood Revitalization Initiative

Initiate home and neighborhood-scale revitalization in targeted areas.

Objectives: Strong Neighborhoods

Policies and Practices:

- Promote redevelopment on City-owned vacant lots.
- Demolish blighted and hazardous homes.
- Partner with local non-profits, businesses, and residents on beautification and revitalization efforts.
- Establish neighborhood associations to advocate for neighborhood-scale improvements.
- Foster opportunities for community connection-making.
- Educate residents and neighborhoods on funding opportunities.
- Identify areas where support is needed.

Case Study: [Holistic Neighborhood Revitalization - Omaha, NE](#)

The City of Omaha revitalized Prospect Village through housing quality updates, blight mitigation, neighborhood amenity updates, and community empowerment. The City purchased lots, demolished unfit homes, and rebuilt affordable homes for low-income residents. The City also operates an emergency repair program for low-income residents. The project was funded through the Community Development Block Grant program, brownfield funds, the U.S. Environmental Protection Agency's Superfund program, and HUD's Lead Hazard Control program.

Blocks to Neighborhoods Program - Ottumwa, IA

The City of Ottumwa offers an exterior property upgrade grant of up to \$2,500 to groups of 3+ property owners who jointly apply for funding. The program encourages block and neighborhood scale revitalization. The program is funded through the City of Ottumwa Capital Improvement funds and a \$40,000 donation from the Ottumwa Legacy Foundation.



20: Foreclosure Property Registry

Monitor housing foreclosures and neighborhood quality through a registry for mortgagees.

Objectives: Affordability, Paths Toward Homeownership, Strong Neighborhoods, Sustainable Development Opportunities

Policies and Practices:

- Require registration by the mortgagee (lender/creditor) of all properties that have been foreclosed, are vacant, or are in mortgage default.
- Require a fee per listing on registry, along with a monthly or quarterly late fee for mortgagees that do not submit properties to the registry.
- Collect and reserve registry funds to be used for housing quality improvement programs and appraisal gap financing.

Case Study: [Foreclosure Property Registry - City of Jacksonville, FL](#)

The City of Jacksonville, FL created a Foreclosure Property Registry in 2010 to track foreclosures and monitor potential blight in neighborhoods that do not have adequate maintenance of housing stock. Jacksonville requires mortgagees to register all vacant properties, properties with mortgages in default, and foreclosed properties and pay a \$250 annual fee with each property registered. Mortgagees have ten days to register the property from the notice of default; beyond the ten-day period there is a late fee of \$50 per month for late registration. The City utilizes the service PROCHAMPS to comb public records and collect recording and late fees.

The City reserves these funds for an appraisal gap financing program within the Neighborhoods Department, which assists developers with the cost of acquisition and development or renovation of vacant and dilapidated properties on the foreclosure registry.



Funding

A variety of funding strategies, including municipal funding opportunities, grants at the state and federal level, tax incentives, and direct assistance to residents will be required to meet housing needs and increase development opportunities in Clinton. The City should pursue a mix of funding strategies to promote development and connect residents with available resources to reduce their housing costs.

Resident Focused Funding	Funding Type	Description
1: Iowa Economic Development Authority (IEDA) First Home Program	Grant or loan	First Home is a program to assist first time homebuyers with the purchase of their home. Recipients can receive a grant for \$2,500 or a second loan for 5% of the house sale price that is repayable at the time of sale, refinancing, or mortgage amortization
2: Homes for Iowans	Loan assistance	Homes for Iowans helps connect homebuyers with annual incomes under \$152,600 to lenders offering mortgage loans with lower interest rates, down payment requirements, and offer loan service to qualifying residents earning under 80% AMI.
3: Iowa Finance Authority (IFA) HOME Tenant Based Rental Assistance	Cash assistance	This rental assistance program for residents at or below 80% AMI can help pay monthly rental costs, security deposit costs, and utility deposit assistance, and is paid directly to the landlord or utility provider on behalf of the tenant. This program is operated through local government or non-profit organizations.
4: Military Homeownership Assistance	Grant	This program provides veterans who served between 1990 and present with a \$5,000 down payment and closing cost grant for the purchase of their primary residence. Properties eligible include single family homes (including modular/ manufactured), condominiums, townhomes, and properties with up to four units.
5: Iowa Finance Authority (IFA) HOME Homebuyer Assistance	Grant	The Homebuyer Assistance program through IFA's HOME allocation provides funding, via non-profit organizations, to homebuyers at or below 80% AMI, to assist with down payment or closing costs, or rehabilitation assistance once a home has been purchased.



State and Federal Government Funding Opportunities	Funding Type	Description
6: Iowa Finance Authority (IFA) HOME Rental Development Assistance	Cash Assistance	This program provides funding opportunities to developers and property owners to assist with the cost of development and preservation of affordable rental housing options. This funding can be used for new construction and existing structure conversion and rehabilitation. Units must be rented at affordable standards as established by HUD.
7: Workforce Housing	Tax credits and refunds	Developers in Clinton can access Small Cities funding under IEDA’s Workforce Housing Tax Credit program. Tax incentives allowed under this program include a refund of sales, service, or use taxes paid during construction, as well as a state tax credit of up to 20% of the cost of construction or rehabilitation of new housing units (\$1 million limit)
8: Low-Income Housing Tax Credits (LIHTC)	Tax credits	Developers can apply for tax credits for the construction of affordable-rate units, with a competitive funding process.
9: Eastern Iowa Regional Housing Authority Housing Trust Fund	Grants	The City can receive funding to support qualified rehabilitation projects, and individuals can receive down-payment and rehabilitation assistance. Further educate residents and developers on resources accessible through the Trust Fund to support low-to-moderate income residents.



General Municipal Funding Strategies	Funding Type	Description
10: Revolving Loan Fund	Loans	Revolving loan funds enable communities and organizations to provide funding through an account that will be replenished as the loan and interest are repaid, allowing for a continuous revenue stream for these funding pots. Funding can be used to support affordable housing development projects and often cover costs associated with acquisition, rehabilitation, and new construction of housing units.
11: Employer-Assisted Housing	Investment matching	Communities use employer-assisted housing programs to incentivize major employers to invest in housing project opportunities, often with a dollar-to-dollar match or similar funding commitment from the City.
12: Tax Increment Financing (TIF)	Tax revenue	TIF is a potential investment strategy for areas that have experienced past disinvestment. TIF captures the increasing property tax revenue, which is used to fund or pay back development incentives or spending in that particular area.
13: Linkage/Impact Fees	Development fee	Linkage/impact fees can be used to connect the creation of market-rate development to the funding of affordable housing. The funding can be used to support construction of affordable housing units, home renovation projects, and other benefits to low-to-moderate income homeowners.
14: General Obligation Bonds	Municipal bond	General obligation bond funding can be used to create a pot of money for affordable housing development or resident support programs, repaid through local general funds or a special tax. This process requires a public vote for approval of the bond.



Funding Opportunities

1: Iowa Economic Development Authority (IEDA) First Home Program:

First Home is a program to assist first time homebuyers with the purchase of their home. Recipients can receive a grant for \$2,500 or a second loan for 5% of the house sale price that is repayable at the time of sale, refinancing, or mortgage amortization.

2: Homes for Iowans:

Homes for Iowans helps connect homebuyers with annual income under \$152,600 to lenders who offer mortgage loans that have lower interest rates, down payment requirements, and offer loan service to qualifying residents with an income under 80% AMI.

3: Iowa Finance Authority (IFA) HOME Tenant Based Rental Assistance:

This rental assistance program for residents at or below 80% AMI can help pay monthly rental costs, security deposit costs, and utility deposit assistance, and is paid directly to the landlord or utility provider on behalf of the tenant. This program is operated through local government or non-profit organizations.

Resource: [Iowa Finance Authority](#)

4: Military Homeownership Assistance:

This program provides veterans who served between 1990 and present with a \$5,000 grant to assist with down payment and closing costs for the purchase of their primary residence. Properties eligible include single family residences (including modular/manufactured), condominiums, townhomes, and properties with up to four units.

5: Iowa Finance Authority (IFA) HOME Homebuyer Assistance:

The Homebuyer Assistance program through IFA's HOME allocation provides funding, via non-profit organizations, to homebuyers at or below 80% AMI, to assist with down payment or closing costs, or rehabilitation assistance once a home has been purchased.

Resource: [Iowa Finance Authority](#)

6: Iowa Finance Authority (IFA) HOME Rental Development Assistance:

This program provides funding opportunities to developers and property owners to assist with the cost of development and preservation of affordable rental housing options. This funding can be used for new construction and existing structure conversion and rehabilitation. Units must be rented at affordable standards as established by HUD.

7: Workforce Housing:

Clinton qualifies at the cut-off for the Small Cities program within Iowa's Workforce Housing Tax Credit program, run by the Iowa Economic Development Authority. Tax incentive options in this program include a refund of sales, service, or use taxes paid during construction.



Developers in Clinton can receive a state investment tax credit of up to 20% of the cost of rehabilitation or new construction of the housing units, with a limit of \$1 million per project. Eligible projects under this Small Cities program include housing development located on a greyfield or brownfield site, repair or rehabilitation of dilapidated housing stock, upper-story housing development, or new construction in a greenfield. Projects must include at least 4 single-family homes, at least one multi-family building with three or more units, or at least two upper story units. Additionally, there are limits to the project costs per unit.

Resource: [Iowa Economic Development Authority](#)

8: Low Income Housing Tax Credits (LIHTC):

The U.S. Department of Housing and Urban Development provides federal tax credits to qualified development projects that serve low-to-moderate income renters. Projects must meet certain criteria, such as being occupied by residents at or below 60% AMI. These tax credits provide property owners with a dollar-to-dollar credit on their federal tax liability in a 10-year period. This credit reduces the personal income taxes owed by the developer and can be an important aspect of reducing the cost of low-rent housing development. Credits are given at a rate of either 9% for new development and rehabilitation, or 4% for acquisition costs or for federally subsidized projects.

Resource: [Credit for Developing Our Communities](#) – Iowa Finance Authority

9: Housing Trust Fund:

[EIRHA](#) (Eastern Iowa Regional Housing Authority) runs the housing trust fund operating in Clinton County and other Eastern Iowa counties. The City can apply for housing rehabilitation funding, and individuals can apply for down payment and owner-occupied rehab assistance. The City could also fund a Clinton-specific housing trust fund that gathers revenue through a [dedicated percentage](#) of real estate transfer tax or document recording fees.

Clinton qualifies at the cut-off for the Small Cities program within Iowa's Workforce Housing Tax Credit program, run by the Iowa Economic Development Authority. Tax incentive options in this program include a refund of sales, service, or use taxes paid during construction. In addition, developers in Clinton can receive a state investment tax credit of up to 20% of the cost of rehabilitation or new construction of the housing units, with a limit of \$1 million per project. Eligible projects under this Small Cities program include housing development located on a greyfield or brownfield site, repair or rehabilitation of dilapidated housing stock, upper-story housing development, or new construction in a greenfield. Projects must include at least 4 single-family homes, at least one multi-family building with three or more units, or at least two upper story units. Additionally, there are limits to the project costs per unit.

Resource: [Iowa Economic Development Authority](#)



10: Revolving Loan Fund:

Revolving loan funds enable communities and organizations to provide funding through an account that will be replenished as the loan and interest are repaid, allowing for a continuous revenue stream for these funding pots. Funding can be used to support affordable housing development projects and often cover costs associated with acquisition, rehabilitation, and new construction of housing units.

11: Employer-Assisted Housing:

Large employers in Clinton may assist employees seeking to rent or own housing in Clinton, particularly in neighborhoods near their workplaces. Assistance may include down payment assistance, rental subsidies, homeownership education, and direct investment in construction of workforce housing. Many cities with Employer Assisted Housing (EAH) programs provide dollar-to-dollar matches to incentivize employers to commit to housing assistance. Employers will find benefits in increased employee retention and recruiting opportunities. This program may also help kickstart redevelopment in underinvested neighborhoods. Additionally, this kind of incentive may have “clawback provisions” attached which require beneficiaries to commit to staying in the area for a period of time.

Resource: [Local Housing Solutions](#)

12: Tax Increment Financing (TIF):

Tax increment financing can be used in areas experiencing disinvestment or historically experienced a lack of investment. The area in need of reinvestment is designated as a TIF district. The assessed property value of the TIF district area, or tax base for the district, is frozen at the existing level when the TIF is first implemented. The tax base funds schools, roads, police and fire, and other municipal services. As development in the area increases, the assessed values will rise and the difference in taxes collected as the assessed values rise is captured and retained to pay back the costs of development. Typically, these costs are covered up-front through a bond or developer-financed, so the increase in captured revenue can be used to repay these upfront costs or capital and infrastructure investments. This can be a way to reinvest and redevelop economically depressed areas in Clinton. TIF should be used carefully and sparingly to ensure that tax revenue is not allocated for redevelopment costs in areas of the City where development would have occurred regardless or is already occurring without incentives.

Resource: [Local Housing Solutions](#)

13: Linkage/Impact Fees:

Linkage/impact fees are fees that directly connect the creation of market-rate development to the funding of affordable housing solutions. Typically, a linkage fee rate will be set per square foot, and developers will be required to pay this fee which then goes into a fund to support



affordable housing projects, home renovations, and other actions to support low-to-moderate income renters and homeowners. Linkage fees can be applied to residential, commercial, and industrial construction.

Resource: [Local Housing Solutions](#)

14: General Obligation Bonds:

General obligation bonds can be used to fund affordable housing projects or programs and are repaid through local general funds or a special tax. While the process of securing a general obligation bond can be long and may face political pressure because it has to be approved by public vote, the funding provided can be used flexibly. Additionally, the bond will provide a large influx of money at once, allowing for funding for multiple suggested programs.

Resource: [Local Housing Solutions](#)



Funding Conditions

IFA and IEDA have certain conditions associated with their funding, typically restricting the incomes of the residents served by these programs or development opportunities. Many of these requirements are guided by HUD established income limits or program requirements for residents, developers, and communities in order to participate and receive funding. Some of the resident funding programs may require residents to use lenders previously approved by the State of Iowa.

[Iowa Finance Authority](#)

Program	Form of assistance	Monetary value	Household income limit	Home purchase price limit	Real estate history	Occupancy	Credit score	Debt-to-income ratio
First Home	Grant or loan	Grant: \$2,500 Loan: 5% of the home sale price	Varies by county	\$349,000	Must be first time homebuyer or military member	Occupied within 60 days of purchase	640	45%
Homes for Iowans	Loan	5% of the home's sale price	\$152,600	\$427,000	First-time and repeat homebuyers	Occupied within 60 days of purchase	640	45%

Program	Form of Assistance	Service Requirement	Occupancy	Types of homes	Other requirements
<u>Military Homeownership Assistance</u>	\$5,000 grant	Served 90 days active duty (8/2/90-4/6/91), (9/11/01-present) Federal status as injured having served active duty Surviving spouse of active-duty member	Occupied within 60 days of purchase, primary residence	Single family homes, manufactured/modular homes with permanent foundation, condominiums, townhomes, properties up to four units if one unit is primary residence of service member	Must receive prior approval, use IFA participating or facilitating lender, otherwise lender must meet certain conditions



Iowa Finance Authority

Program	Form of assistance	Income
Homebuyer Assistance	Funding via non-profit organizations	Cannot exceed 80% AMI
Tenant-based Rental Assistance	Monthly rental assistance payment, upfront security deposit assistance, utility deposit assistance	Cannot exceed 80% AMI
Rental Development Assistance	Funding for new construction and conversion of rental housing, rehabilitation of existing buildings	Homebuyer income cannot exceed 80% AMI; Rents cannot exceed certain limits established by HUD

HOME Program Rents – 2022 Clinton County

IFA HOME	Efficiency	1 Bedroom	2 BR	3BR	4BR	5BR	6BR
Low Rent Limit	\$544	\$611	\$797	\$994	\$1,081	\$1,243	\$1,380
High Rent Limit	\$544	\$611	\$797	\$994	\$1,081	\$1,243	\$1,405

2022 HOME Income	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons
30% AMI	16600	18950	21300	23650	25550	27450	29350	31250
60% AMI	33180	37920	42660	47340	51180	54960	58740	62520





Appendix A: Infill Development

The City of Clinton contains 1,112 vacant residential parcels, four of which the County Assessor classified as multi-family and 1,108 as single-family. These parcels represent 10.9% of the single-family parcels and 2.2% of the multi-family parcels. Of the vacant parcels, the City of Clinton owns two multi-family and 231 single-family. Figure 54 through Figure 56 show the spatial extent of the vacant residential parcels.

These vacant lots present some opportunities for infill development. However, infill development can be challenging due to high construction costs compared to low market and assessed values. Table 20 presents one example. The cost of purchasing the vacant lot at 632 8th Avenue S, which is currently owned by the City, is approximately \$12,500. Based on the City’s construction permits from 2019 to 2022, the average cost of construction per square foot was \$146.50. Using that average, a 1,500 square foot house will cost approximately \$220,000 with \$1,450 in fees.⁵⁵ The combination of these costs leads to a total project cost of over \$230,000. According to the Federal Reserve Bank of St. Louis, the median list price per square foot for Clinton in the fall of 2022 was around \$100.⁵⁶ Thus, the estimated market price of the home will be around \$150,000. However, the value of the surrounding homes on 8th Avenue will also impact the assessed value and market price of the home. The older surrounding houses will limit the value of the newly constructed home. While the example scenario has a gap of over \$80,000 between the total cost and market price, the 8th Avenue neighborhood could make the gap even larger. As a result, infill development can be costly without incentives or other support for developers.

Table 20: Development Costs, Clinton Co. Assessor, City of Clinton Construction Permits, Fed. Reserve Bank of St. Louis

Single Family Home 8th Avenue S	632	1,500 sf living area
Cost of Lot		\$12,500
Estimated Cost of Construction		\$220,000
Fees		\$1,450
Total Cost		\$233,950
Estimated Market Price		\$150,000

While the 8th Avenue single family home scenario presents some of the challenges with infill development, this is not to say that infill development is impossible. Table 21 and Table 22 present two other development options.



The first scenario is utilizing manufactured homes built by Homes for Iowa. Homes for Iowa is a nonprofit that partners with Iowa Prison Industries to build manufactured homes for Iowans. The program trains offenders in skilled building trades and produces homes for a cost of \$90,000. The \$90,000 includes delivery and setting the home on the foundation.⁵⁷ An additional \$10,000 accounts for affixing the home to the foundation. This cost of construction is even lower than a typical manufactured home due to the nature of Homes for Iowa’s workforce. With an estimated market price around \$110,000, developers could make a profit when paired with an additional affordability strategy (see [Housing Strategies](#)). Homes for Iowa presents an option for diversity of housing that could be extremely beneficial to first-time buyers or buyers of color. The estimated market price of \$110,000 is significantly lower than new development options in Clinton and could allow home purchases for households that would otherwise be unable to afford a home.

Table 21: Homes for Iowa Development Scenario

Homes for Iowa	1,200 sf living area
Cost of Lot	\$12,500
Estimated Cost of Construction	\$90,000
Fees	\$10,000
Total Cost	\$112,500
Estimated Market Price	\$110,000



The second scenario assesses the feasibility of a style of home not frequently seen in Iowa, the shotgun home (shown in Figure 53). A shotgun home is a narrow, rectangular residence typically no wider than 12 feet across, often seen in southern U.S. A typical shotgun home is built on a slab foundation which helps reduce the construction cost. The slab foundation in combination with other construction efficiencies reduces the cost of construction to about \$50 per square foot.⁵⁸ This produces a \$36,200 profit in the scenario. With Iowa's tendency for severe weather such as tornados, the planning team does not recommend building housing on a concrete slab without some other form of storm protection. Adding a basement or storm shelter would reduce the profit of a shotgun home, but the style would still likely be profitable.



Figure 54: Example of a Shotgun House from San Antonio⁵⁹

Table 22: Shotgun Home Development Scenario

Shotgun Home	1,000 sf living area
Cost of Lot	\$12,500
Estimated Cost of Construction	\$50,000
Fees	\$1,300
Total Cost	\$63,800
Estimated Market Price	\$100,000

Duplexes may present a final option for profitable infill development. Due to the nature of two units within a single structure, the cost of constructing a duplex is slightly reduced, at \$130 per square foot.

The planning team did explore the feasibility of utilizing tiny homes within Clinton, however, the team does not recommend their use. Evidence suggests that the cost of building a tiny home could be as high as \$300 per square foot due to the custom building typical of these homes. In addition, tiny homes are not likely to appreciate at the same rate of other types of homes. Tiny homes can actually depreciate similar to a car and may be difficult to sell due to low demand for such units.⁶⁰



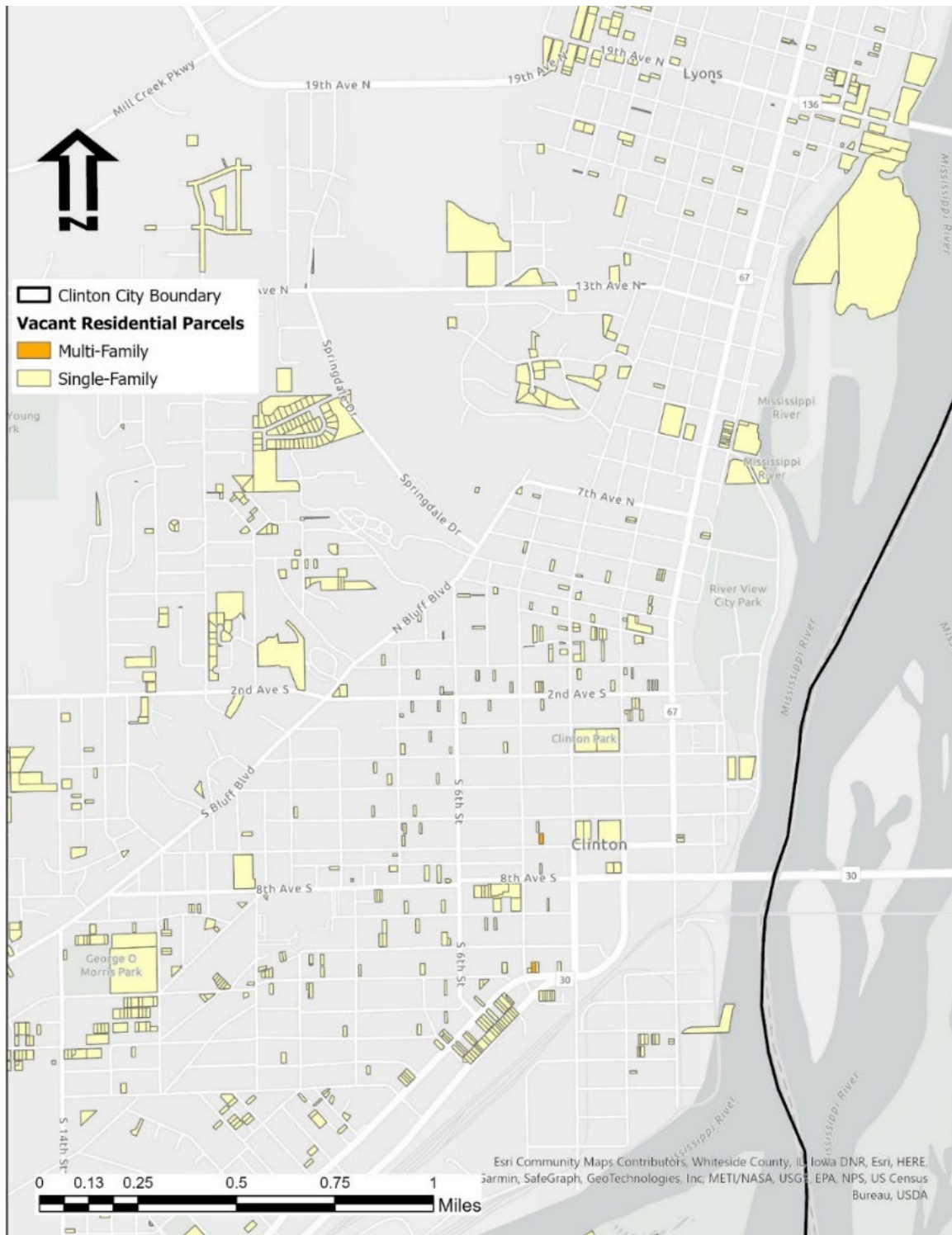


Figure 55: Vacant Residential Parcels – Central Clinton



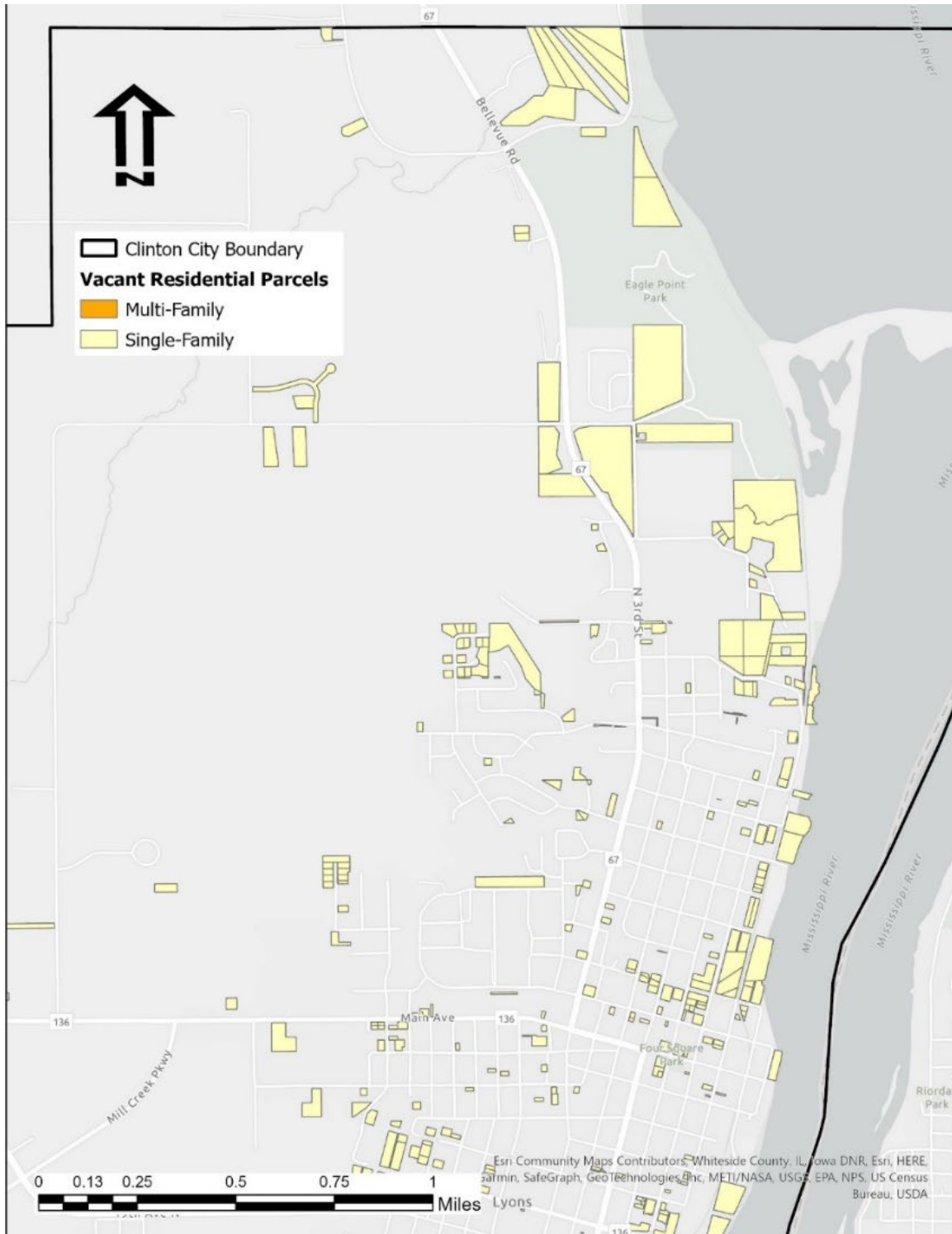


Figure 56: Vacant Residential Parcels – Clinton Northside



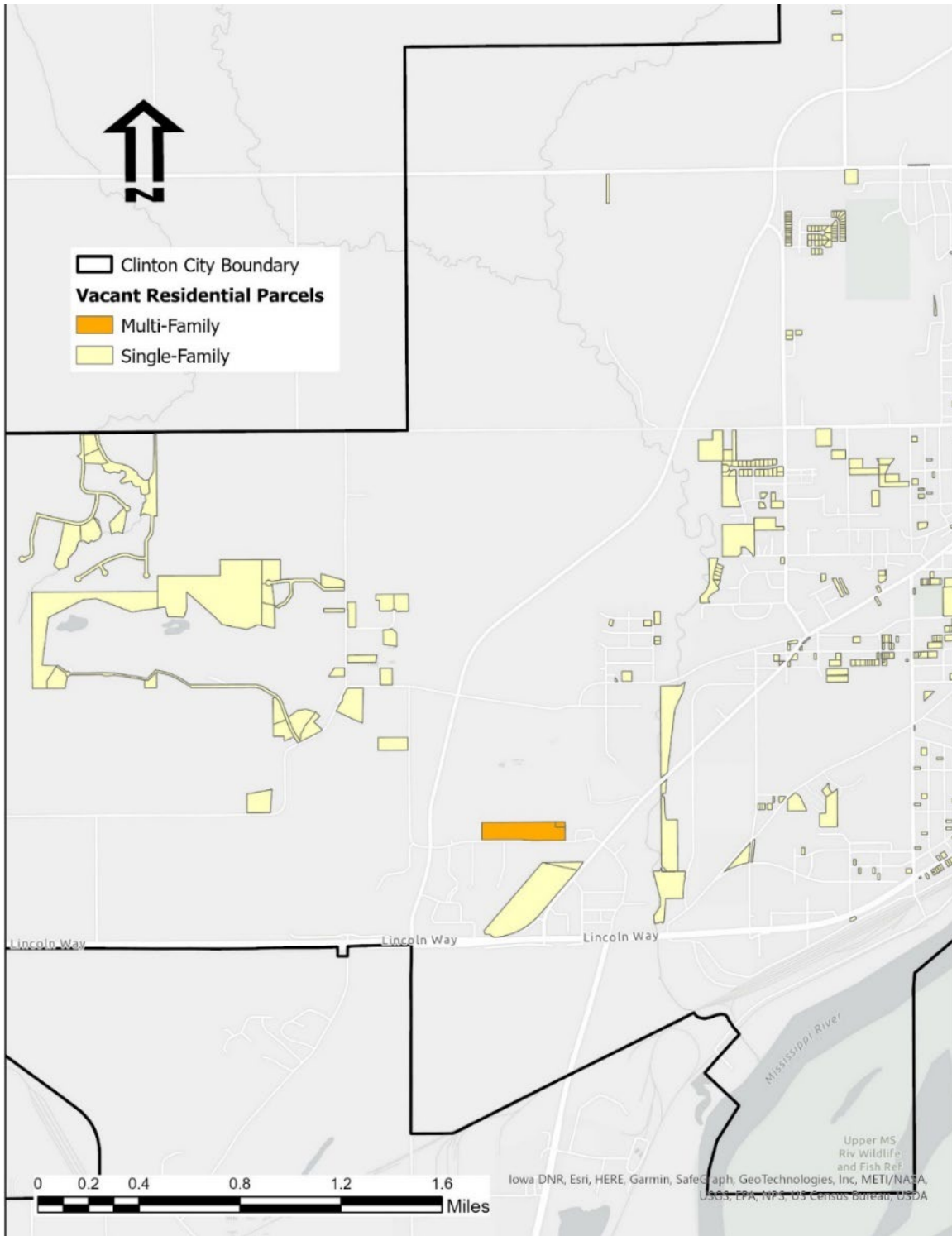


Figure 57: Vacant City Owned Lots – Clinton Southside



Appendix B: Housing Demand Breakdown

While Clinton’s housing demand was projected using several different methods, this breakdown will focus on the workforce housing demand model. The workforce model presents housing needs that the planning team believes are most attainable for the City of Clinton.

Based on the workforce model, Clinton will need an additional 54 units annually from 2023 through 2029. Housing in Clinton is currently 32% renter- and 68% owner-occupied. Figure 57 shows information on cost-burdened renters and owners over time. In the 15-year time period, the percentage of cost-burdened renters went up slightly (8 percentage points) while the percentage of cost-burdened homeowners went down slightly (3 percentage points). This supports increasing the percentage of renter units to be developed moving forward. Of the 54 units needed annually, 40% (22) of the units should be renter-occupied while 60% (32) should be owner-occupied, a slight deviation from the current split.

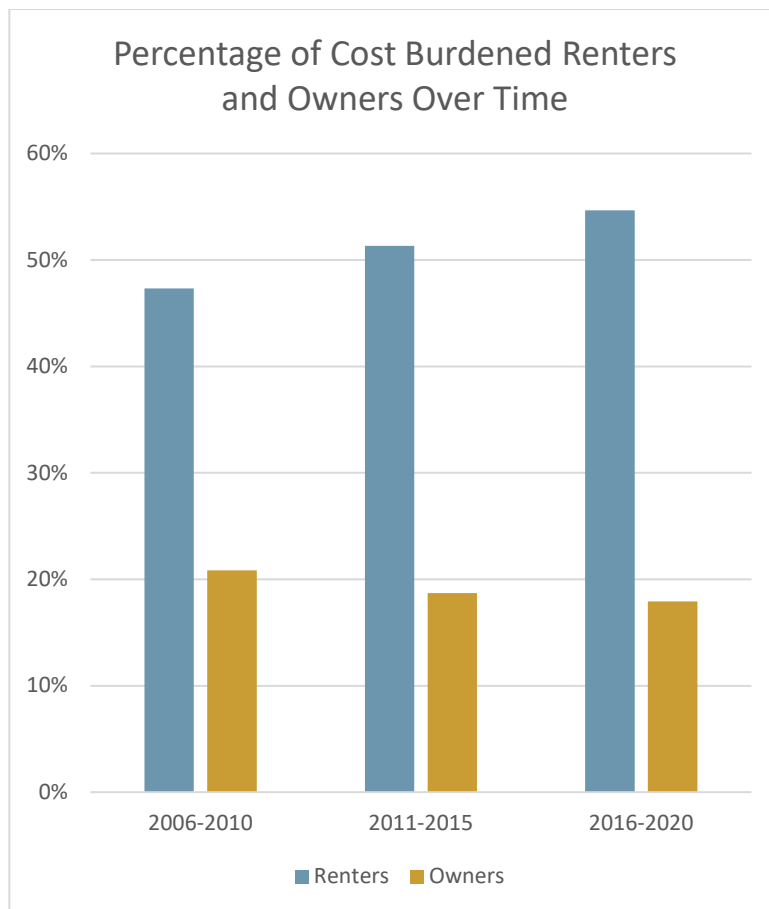


Figure 58: Cost-Burdened Renters and Owners Over Time in Clinton

Table 23



Table 23 and Table 24 show the housing demand breakdown based on tenure (renter v. owner) and income. The current percentage of households in each income bracket (according to 2020 ACS five-year estimates) were used to determine the number of units needed for each income bracket. From HUD's Housing Choice Voucher Program income limits (Table 25), and assuming Clinton's household size remains just above two, the first two income brackets (less than \$20,000 and \$20,000-\$34,999) fall in the very low and extremely low-income limits. These income brackets are most likely to receive subsidized housing but are also the most challenging for developers to construct new housing for due to the high cost of construction and the low market value. In addition, the planning team does not recommend homeownership for the very low- and extremely low-income households. Therefore, the three housing units for the extremely low- and the five housing units for the very low-income brackets for owner demand were shifted to the renter demand.



Table 23: Renter Demand

Household Income	Renters	% Renters	Affordable Housing/Month	Annual units. 2023-2029
Less than \$20,000	1,288	39%	Less than \$500	12
\$20,000 - \$34,999	900	27%	\$500-\$874	11
\$35,000 - \$49,999	341	10%	\$875-\$1,249	2
\$50,000 - \$74,999	491	15%	\$1,250-\$1,874	3
\$75,000 or more	304	9%	\$1,875 or more	2

Table 24: Owner Demand

Household Income	Homeowners	% Homeowners	Affordable Home Sale Price*	Annual units 2023-2029
\$35,000 - \$49,999	1,169	16%	\$124,100 - \$177,000	5
\$50,000 - \$74,999	1,340	18%	\$177,100 - \$266,000	6
\$75,000 or more	2,914	40%	\$266,100 or more	13

Table 25: FY 2022 Clinton County Section 8 Income Limits, HUD

Income Limit Category	Persons in Family							
	1	2	3	4	5	6	7	8
Low (80%) Income Limits	\$44,200	\$50,500	\$56,800	\$63,100	\$68,150	\$73,200	\$78,250	\$83,300
Very Low (50%) Income Limits	\$27,650	\$31,600	\$35,550	\$39,450	\$42,650	\$45,800	\$48,950	\$52,100
Extremely Low-Income Limits	\$16,600	\$18,950	\$23,030	\$27,750	\$32,470	\$37,190	\$41,910	\$46,630



Location of Future Development

On top of tenure and income, the location of future development is essential to consider. Figure 58 shows the location of Clinton’s vacant residential parcels compared to the City’s zoning districts. According to the counts in Table 26, the majority of vacant lots (60%) exist in single-family zones. Non-commercial, multi-family zones encompass 20% of the vacant lots, but the lots themselves may be too small to feasibly construct multi-family units. Due to the size of the lots, infill development may only be attractive to developers if there are three or more adjoining, available lots.

Table 26: Number of Vacant Lots in Each Zoning District, Clinton 2021 Zoning

Zone	Number of Vacant Lots
Single Family (R-1)	663
Duplex (R-2)	75
Multi-Family, Condos (R-4 & R-5)	152
Multi-Family or Condos, Commercial (C-1 & C-2)	157
Non-Residential	65
All	1,112



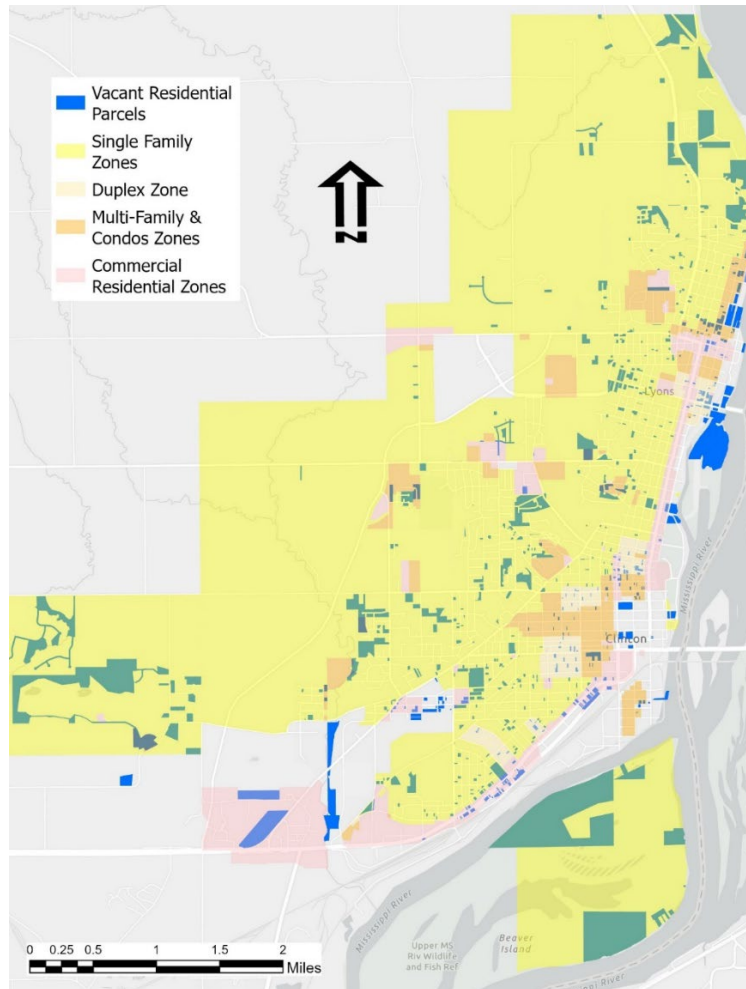


Figure 59: Location of Vacant Parcels in Zoning Districts, 2021 Zoning Map

Figure 59 shows a rough depiction of Clinton’s built out areas along with some potential options for infill and new development. As shown, some locations containing several infill lots are already part of subdivisions such as Jordan Hills, Riverstone Crossing, Mill Creek Crossing, Whispering Pines, and Zara Heights. The City should encourage continued development in these locations to complete the subdivisions. Table 27 outlines the type of housing, average home value, and average assessed value in those subdivisions. No units have been completed in Zara Heights, therefore the average home value and assessed value are not available. However, assuming the average assessed values will be similar to the sale values of future developed houses, Mill Creek Crossing and Whispering Pines would fall into the middle bracket from Table 24 and Jordan Hills and Riverstone Crossing would fall into the third and highest bracket. This signifies that 67 additional units could be provided for the middle bracket and 61 units for the highest bracket based on the open lots in the subdivisions. This would meet the demand for the middle bracket (need 42 units by 2030) and meet two-thirds of the need in the highest bracket (need 91 units by 2030).



Table 27: Details of Subdivisions with Open Lots in April 2023

Subdivision Name	Type of Housing	Average Home Value	Average Assessed Value	Open Lots
Jordan Hills	Single Family	\$220,250	\$269,312	15
Riverstone Crossing	Single Family	\$265,520	\$328,810	46
Mill Creek Crossing	Single Family & Duplexes	\$208,483	\$257,280	57
Whispering Pines	Single Family	\$213,392	\$255,541	10
Zara Heights	Zoned Single Family	Not yet developed	Not yet developed	24

However, the subdivisions are not the only opportunity for infill development. Figure 60 shows a number of potential infill lots north of downtown and west of Riverview Park. With a number of lots situated near one another, developers may be able to make development more cost effective. According to FEMA’s flood maps, the area shown is at a reduced flood risk due to Clinton’s levee.⁶¹ Overall, the City should prioritize infill development to prevent urban sprawl and to reduce the cost of utility expansion. The existing wastewater utilities are primarily located where parcels are already built out (Figure 59). This means that the City would have to commit to utility expansion if non-infill housing development expands.



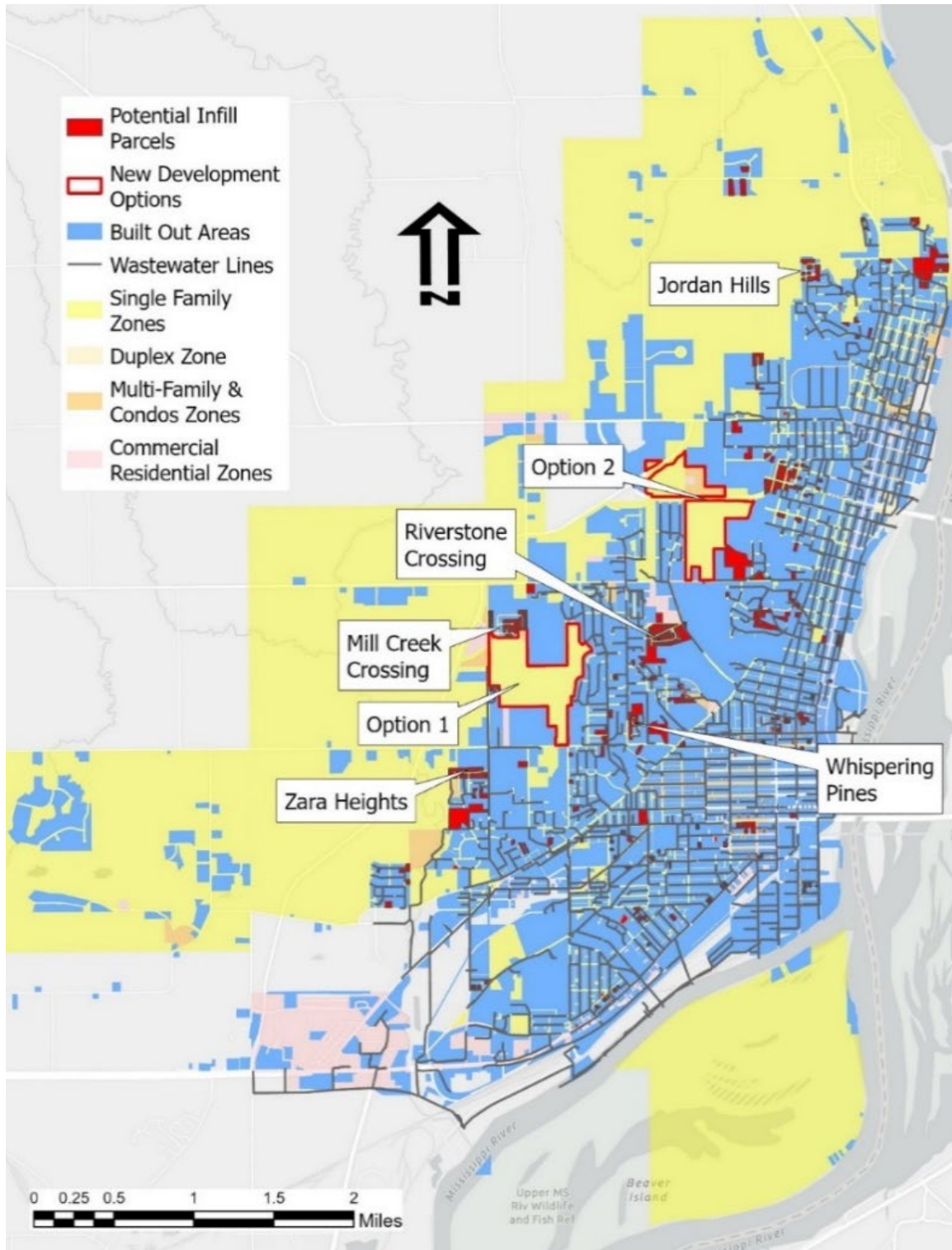


Figure 60: Built Out Area in Comparison to Zoning Districts, 2021 Zoning Map



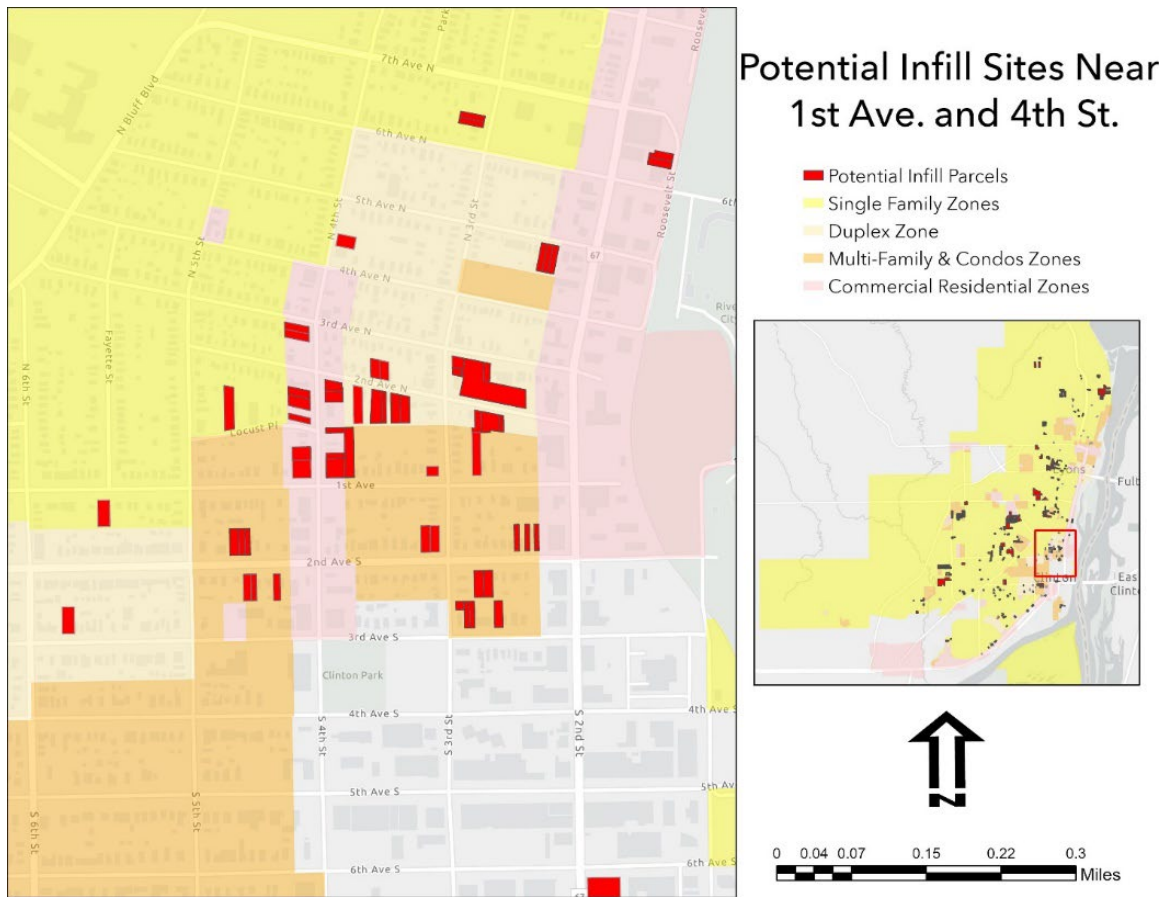


Figure 61: Potential Infill Sites Near 1st Ave. and 4th St.

Should the City need more space for development outside of infill lots, Option 1 and Option 2 in Figure 59 would provide easy connection to existing utilities, roads, and sidewalks. The City could also consider expanding multi-family residential zoning districts to allow for more residential uses in Options 1 and 2. Mill Creek Crossing, just north of Option 1 is already zoned for multi-family units and portions of Option 2 are also designated for such uses. Figure 61 and Table 28 outline a potential new development scenario for Options 1 and 2 using the urban intelligence platform, Urban Footprint.⁶² The development scenario assumes that all units produced are multi-family units, but single-family units could be included as well if demand is not met in other locations in town. The outlined development scenario would add 450 multifamily units, providing housing for approximately 423 households. These numbers surpass the estimated total housing demand of 54 units annually from 2023 to 2029. The development scenario assumes 12 dwelling units/acre and can be scaled back as needed. The scenario is just one example of potential development in Clinton.



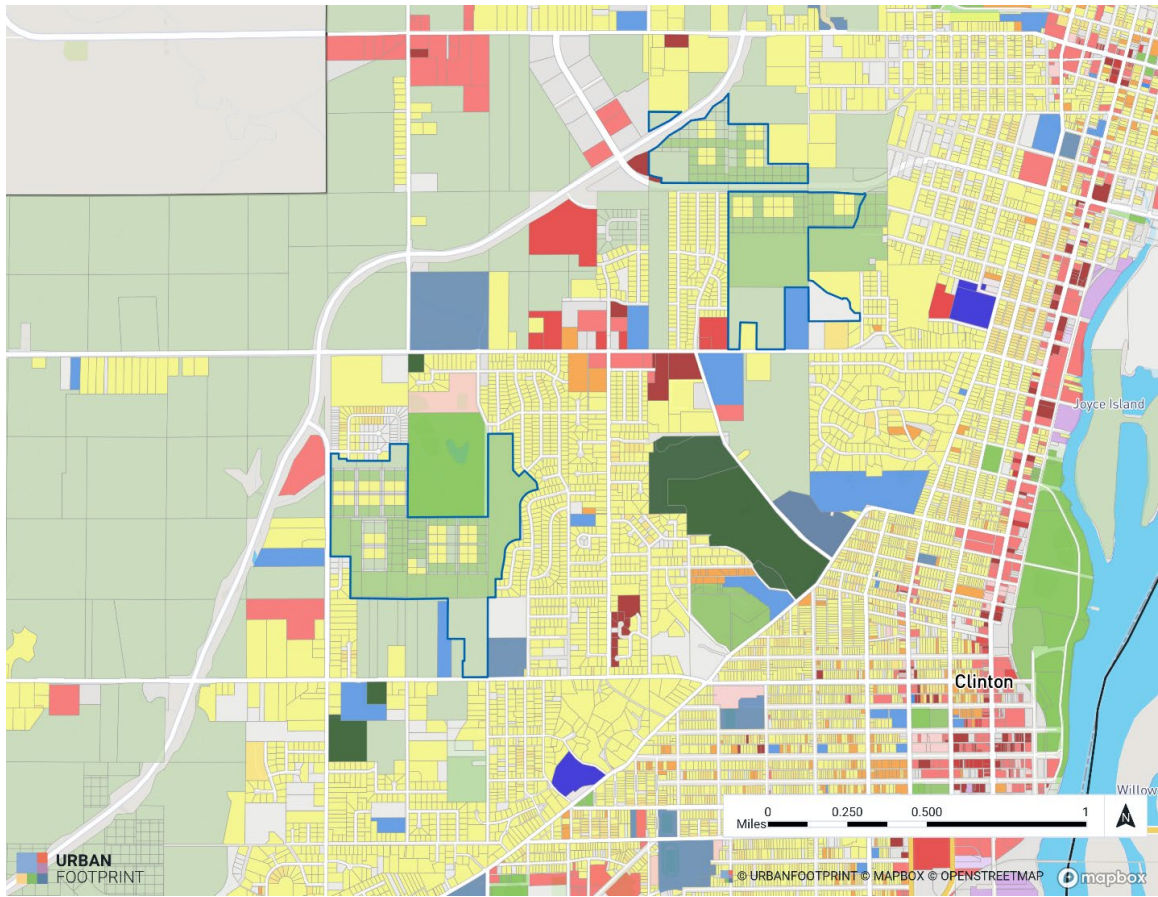


Figure 62: Urban Footprint Analysis of Potential New Development Options



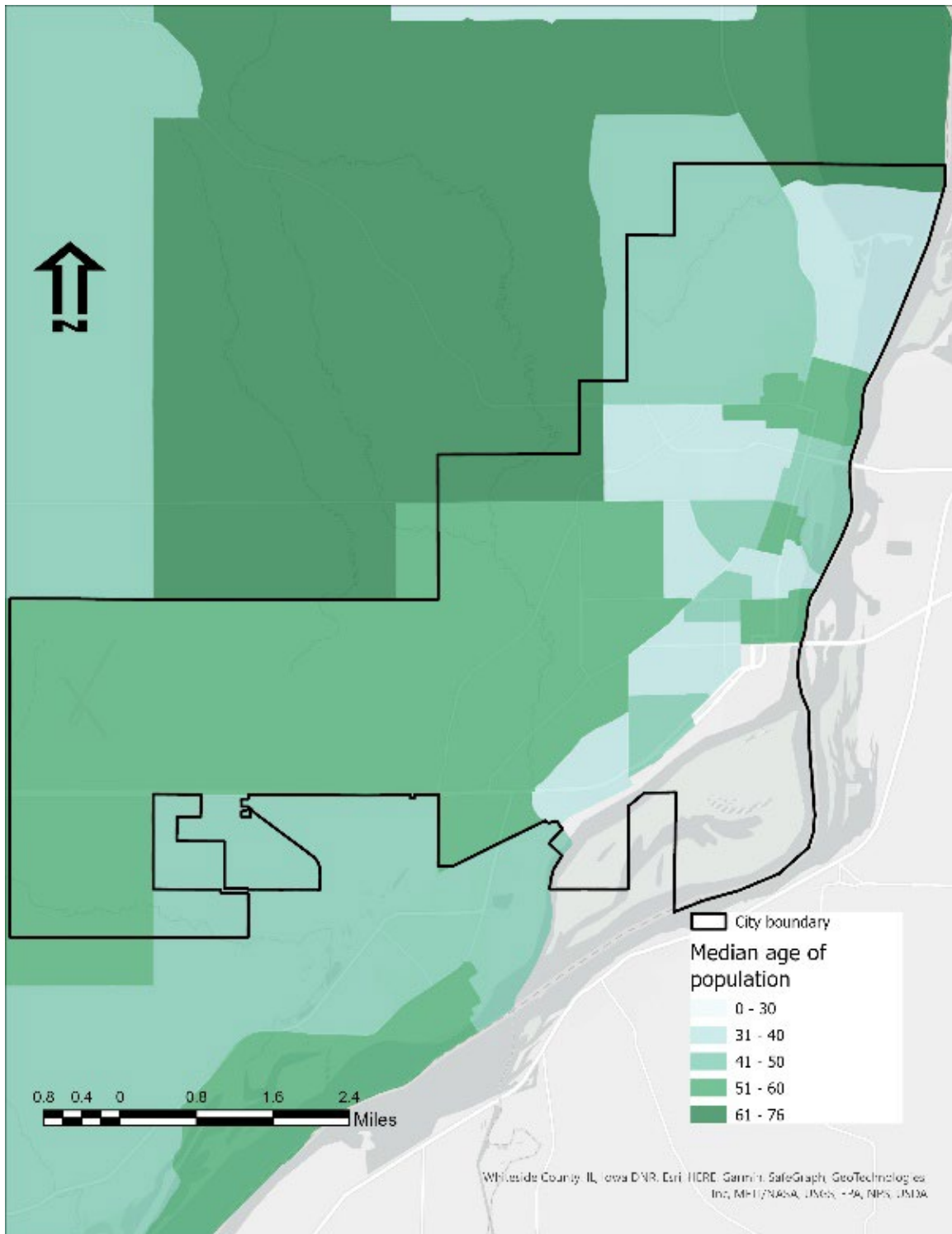
Table 28: Multifamily Development Scenario from Urban Footprint

	Present-Day Clinton*	Development of Options 1 & 2	Difference
Population	23,493	24,254	+761
Multifamily Housing Units	682	1,132	+450
Households	9,853	10,276	+423
Employment	12,970	13,052	+82

*The present-day values are provided by the development scenario software, Urban Footprint. The values were updated on January 4, 2023.



Appendix C: GIS Maps



A Figure 63: Median Age of the Population, 2016- 2021 ACS 5-year Estimates



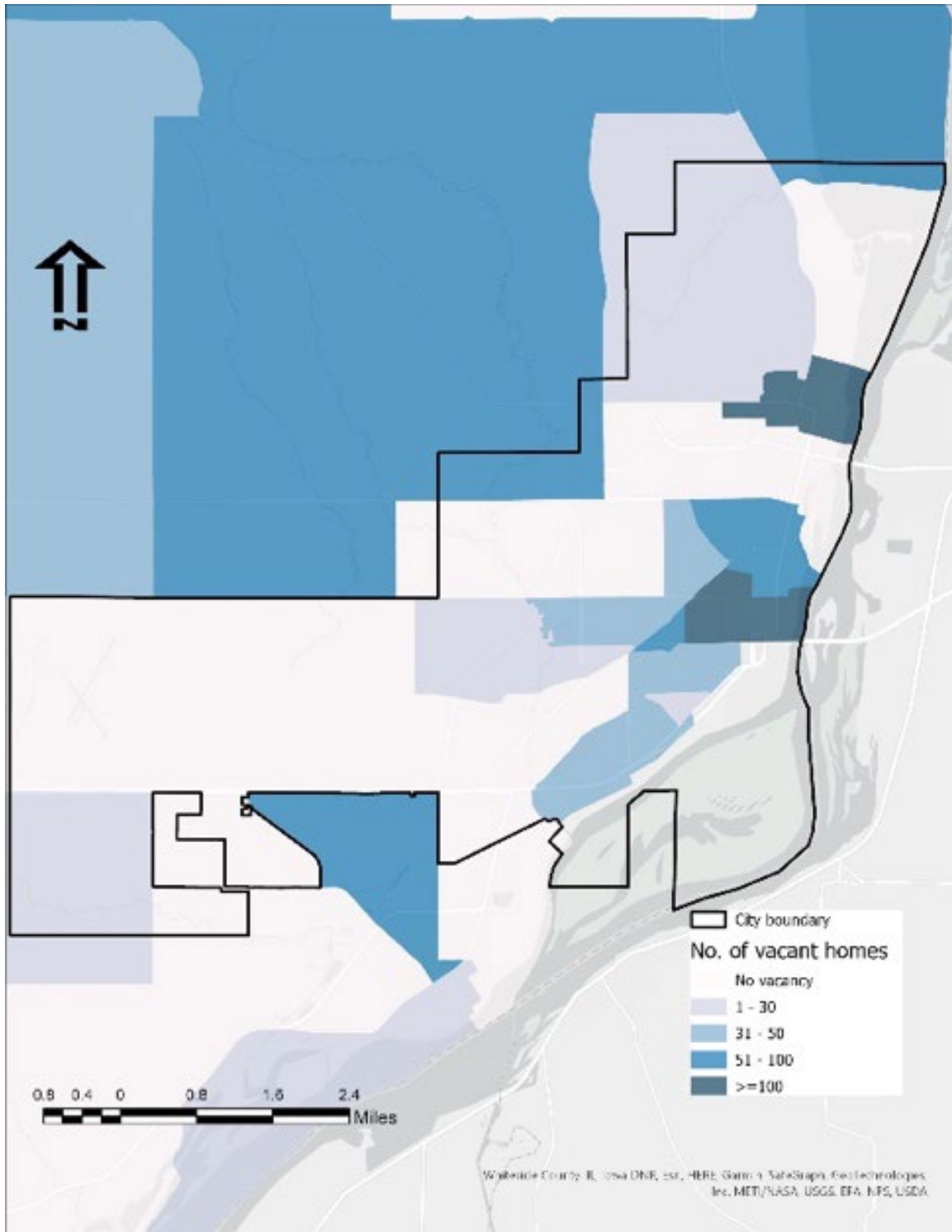


Figure 64: Number of vacant homes, 2016-2021 ACS 5-Year Estimates



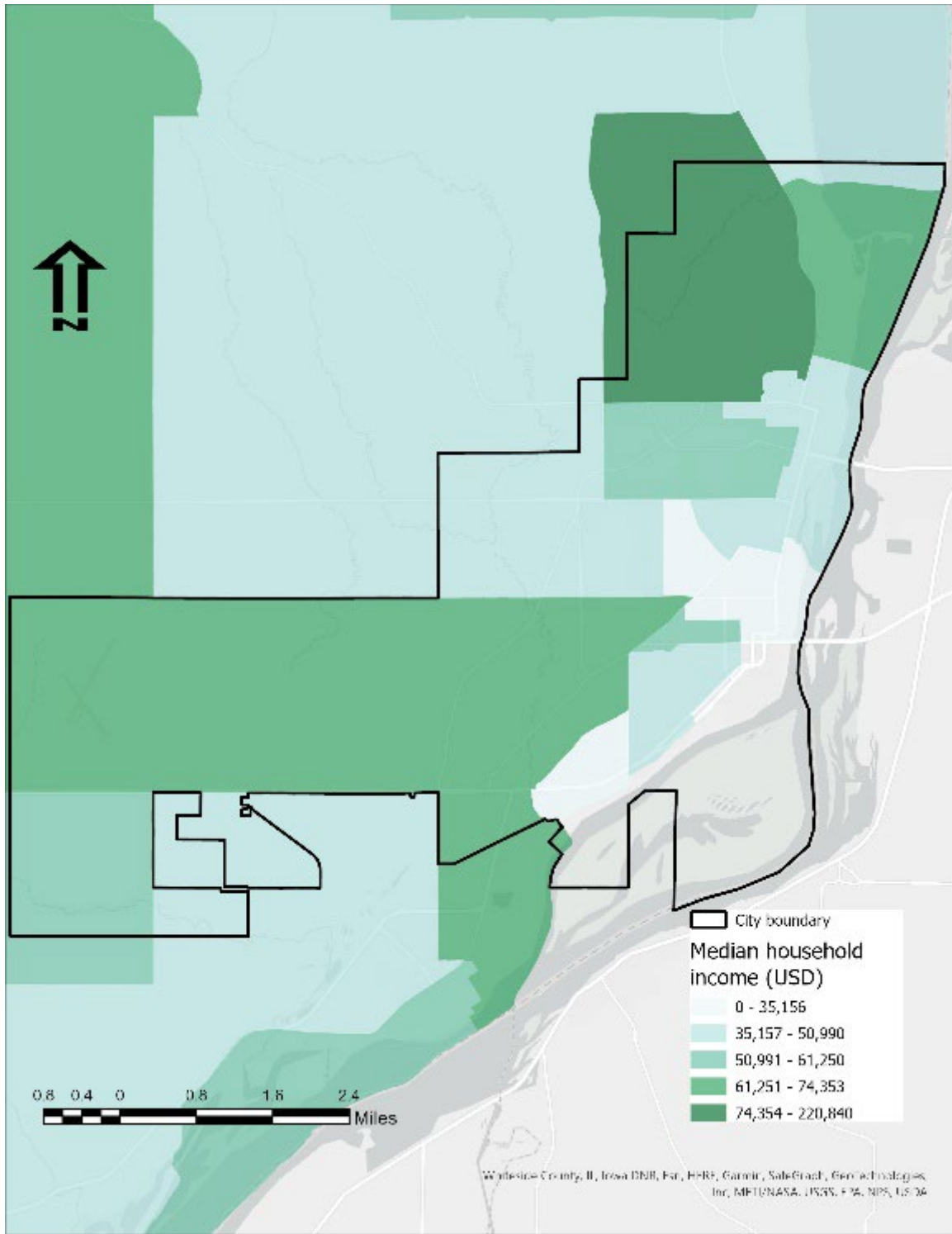


Figure 65: Median Household Income, 2016-2021 ACS 5-Year Estimates



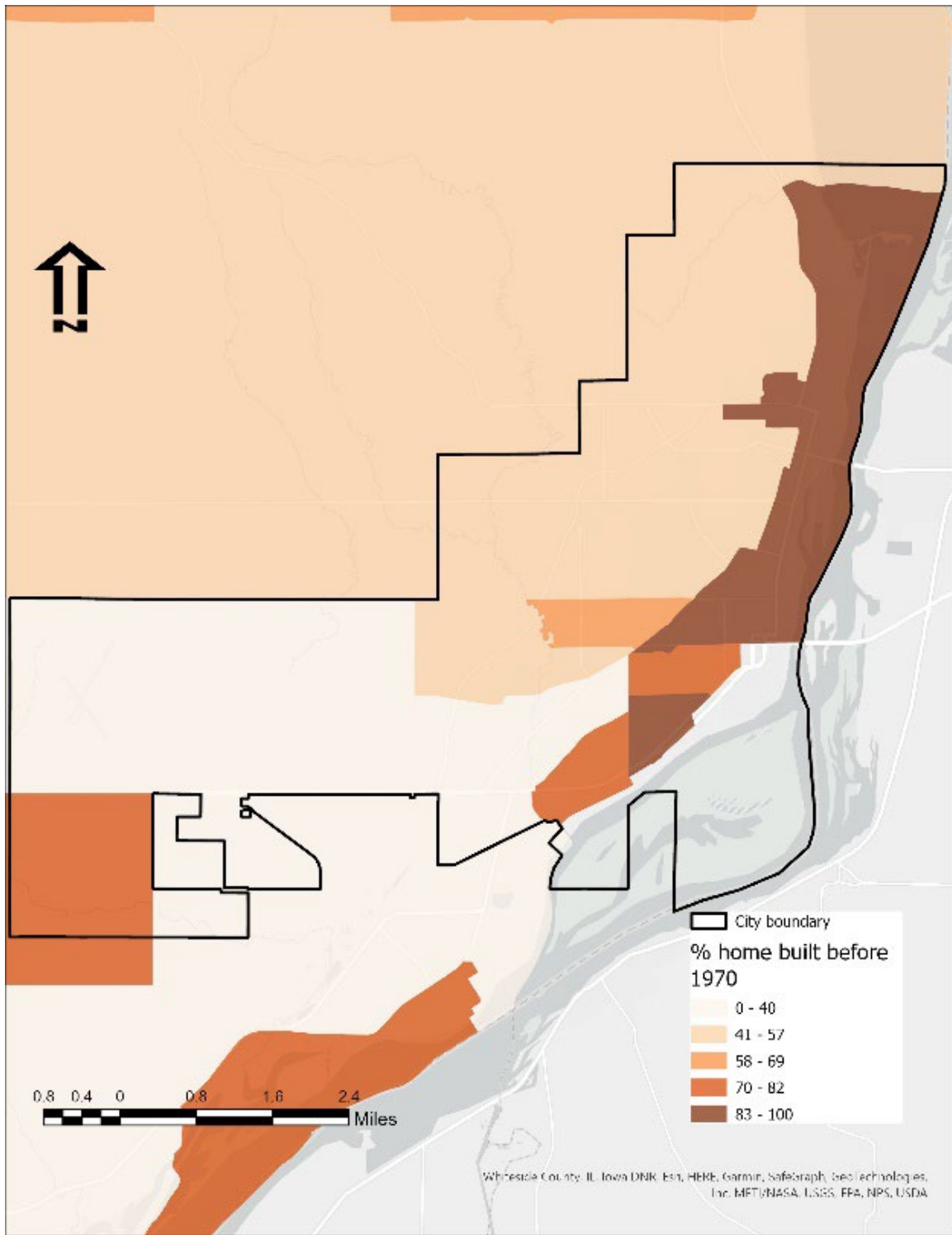


Figure 66: Percentage of Homes Built Before 1970, 2016-2021 ACS 5-Year Estimates



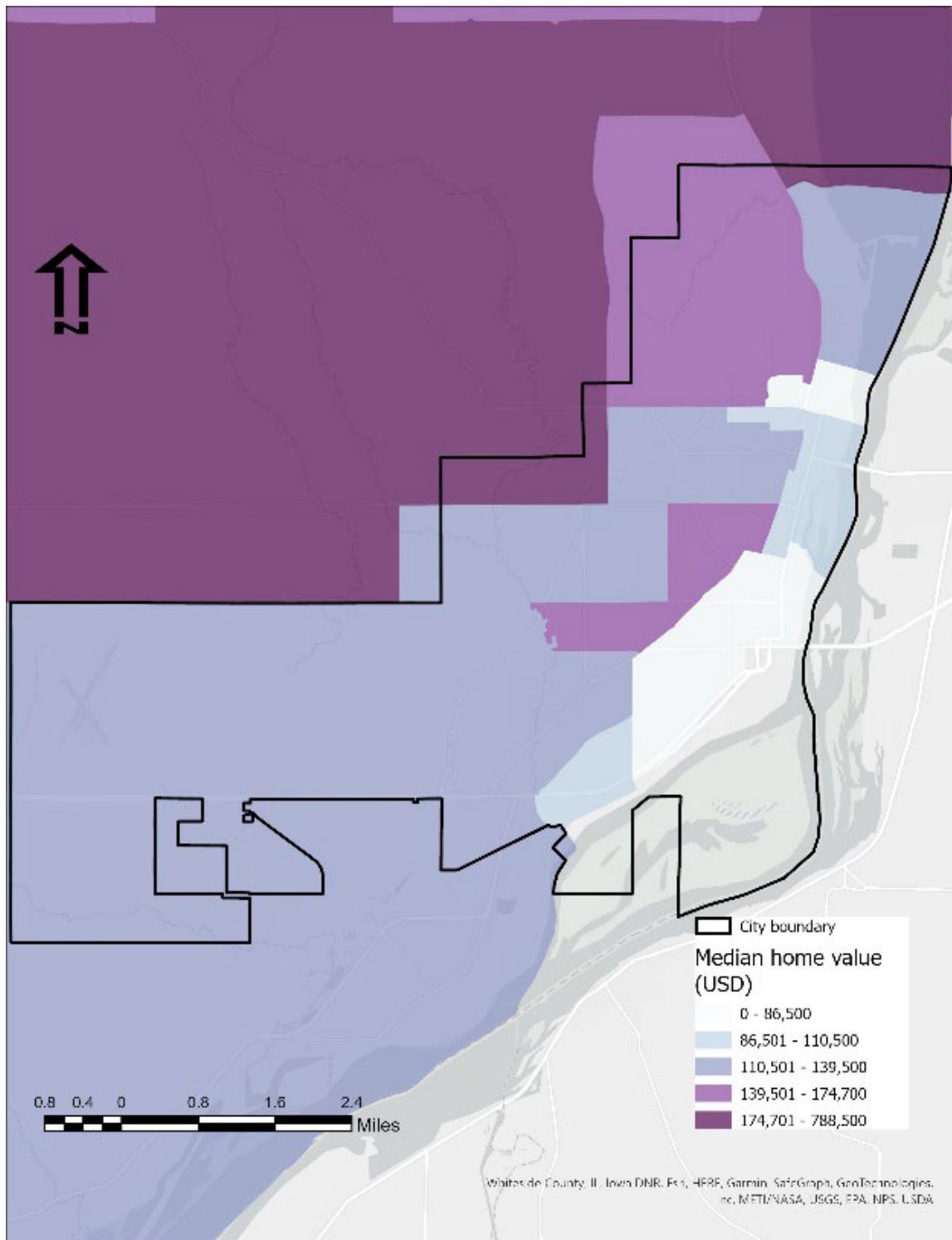


Figure 67: Median Home Value (USD), 2016-2021 ACS 5-Year Estimates



Appendix D: Housing Graphs

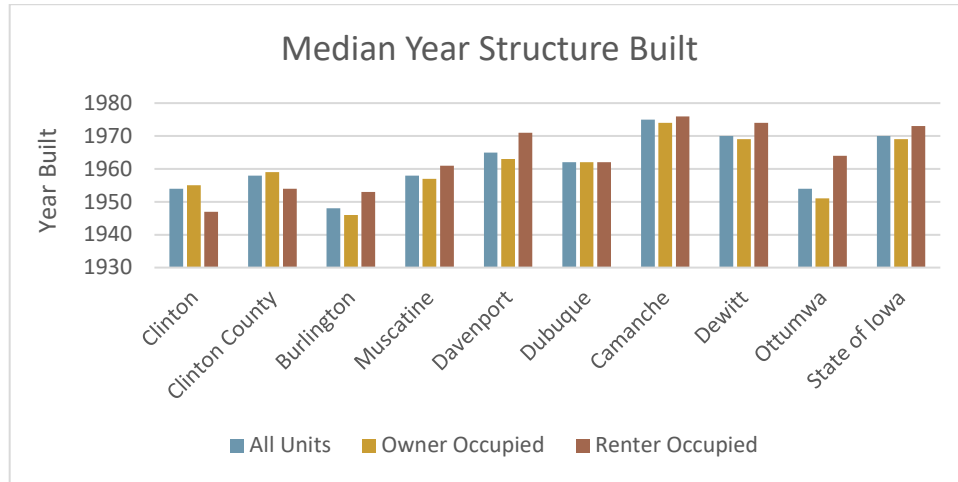


Figure 68: Median Year Structure Built, 2016-2020 ACS 5-Year Estimates

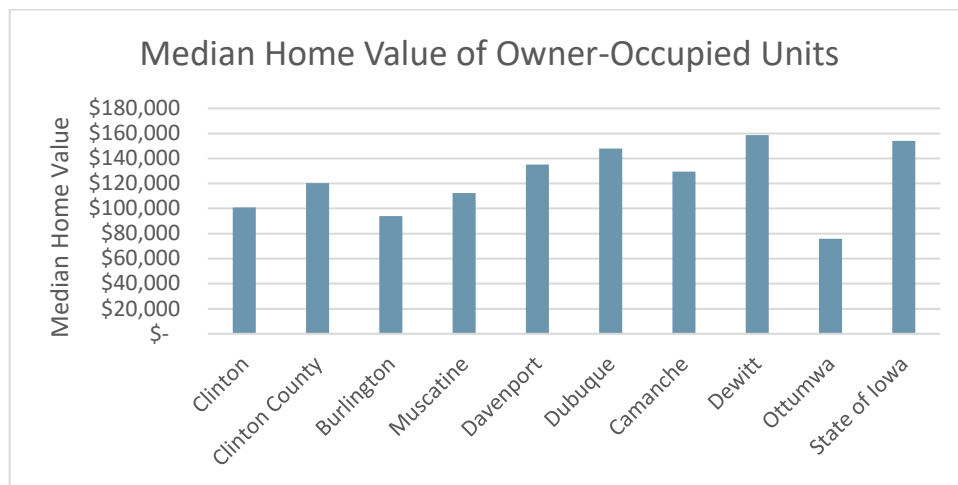


Figure 69: Median Home Value of Owner-Occupied Units, 2016-2020 ACS 5-Year Estimates



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