

Navigating Rental Inspections -- Winterset, IA

PROGRAM SUMMARY

In the fall of 2024, The City of Winterset requested technical assistance, in the form of community education and engagement on the topic of rental inspection programs. The services are part of Iowa State University Extension and Outreach Community & Economic Development's Navigating Rental Inspections program, which engages community stakeholders on the topic of rental inspection programs to encourage a better understanding of the benefits and challenges of implementing an inspection program, gather diverse perspectives from the community, and help the city's leaders make informed decisions regarding a potential program.

The goal of the program is to help the city foster transparency and open dialogue with community members to help clear misconceptions and address concerns before initiating a program. The sessions allow the community to actively engage and share their perspective on a topic that impacts everyone.

Winterset and ISU Extension launched a community survey on September 17th to capture a broad range of perspectives on rental property conditions from tenants, rental property owners, and other residents of Winterset. Then participants were recruited for a tenant only and a landlord only focus group on November 15th, but only landlords were successfully recruited to participate.

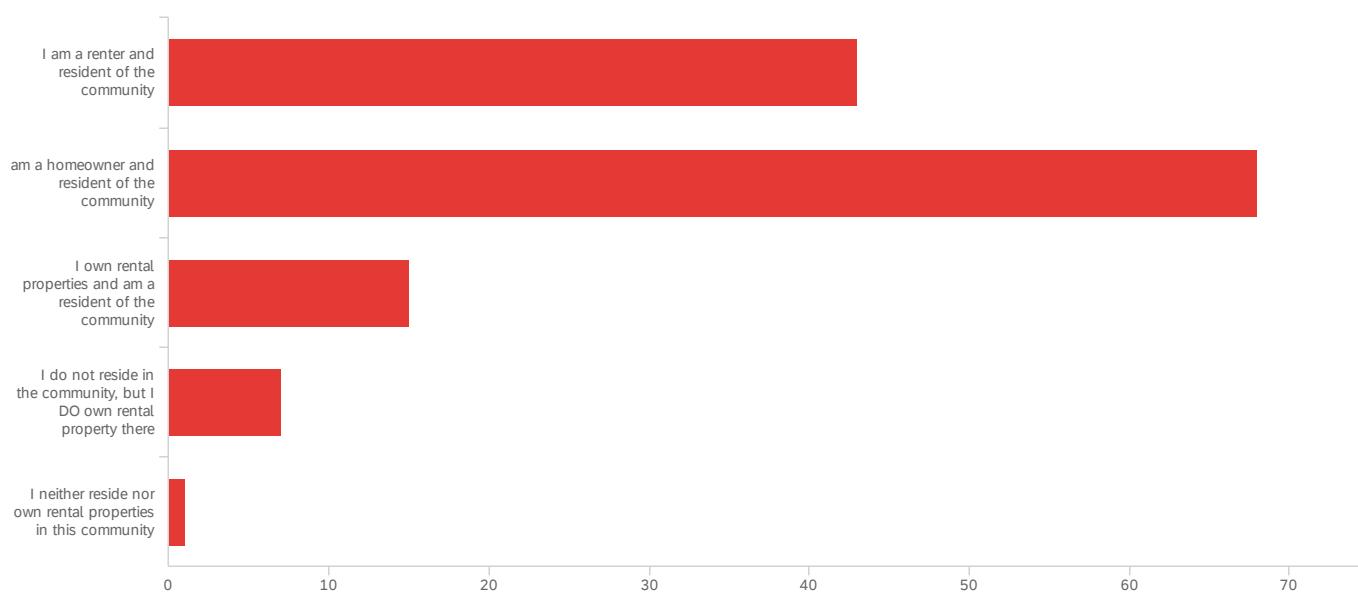
An abbreviated version of the final presentation was delivered on December 16th, which did not include education about rental inspection programs, but limited the presentation to community housing data and a brief analysis of the community survey results. Included in this summary document are the full survey reports, IFA housing data, notes from the landlord focus group meeting, and the full version of the report presentation that includes education about rental inspection programs and Iowa case studies.

Our team at Iowa State University Extension and Outreach Community & Economic Development appreciate the city of Winterset's participation in this pilot program, and welcome your feedback.

Full Community Survey Report

Winterset, Iowa - Navigating Rental Inspections Community Survey

Q1 - Which of the following best reflects your position with regard to rental properties in this community?

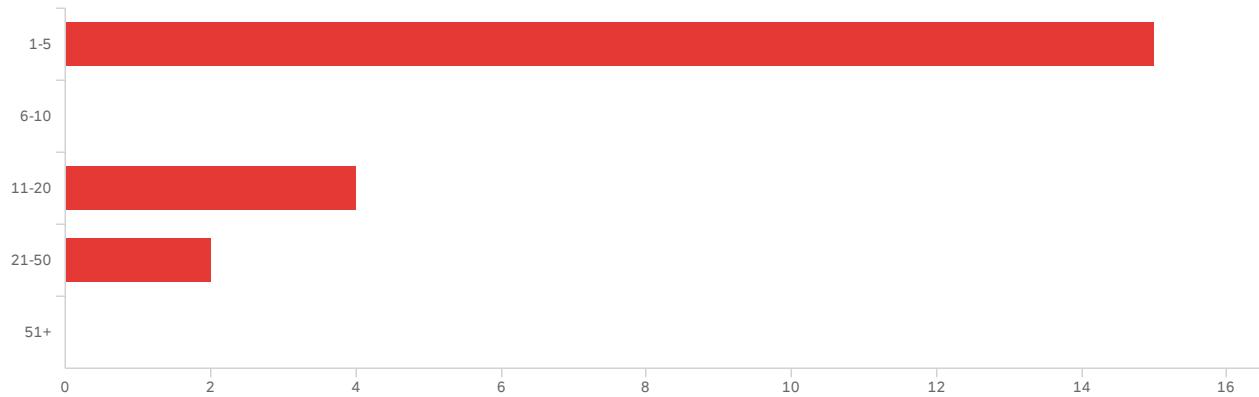


#	Field	Minimum	Maximum	Mean	Std Deviation	Variance	Count
1	Which of the following best reflects your position with regard to rental properties in this community?	1.00	6.00	2.09	1.16	1.35	134

#	Field	Choice Count
1	I am a renter and resident of the community	32.09% 43
2	I am a homeowner and resident of the community	50.75% 68
4	I own rental properties and am a resident of the community	11.19% 15
5	I do not reside in the community, but I DO own rental property there	5.22% 7
6	I neither reside nor own rental properties in this community	0.75% 1
		134

Showing rows 1 - 6 of 6

Q29 - How many rental units do you own?

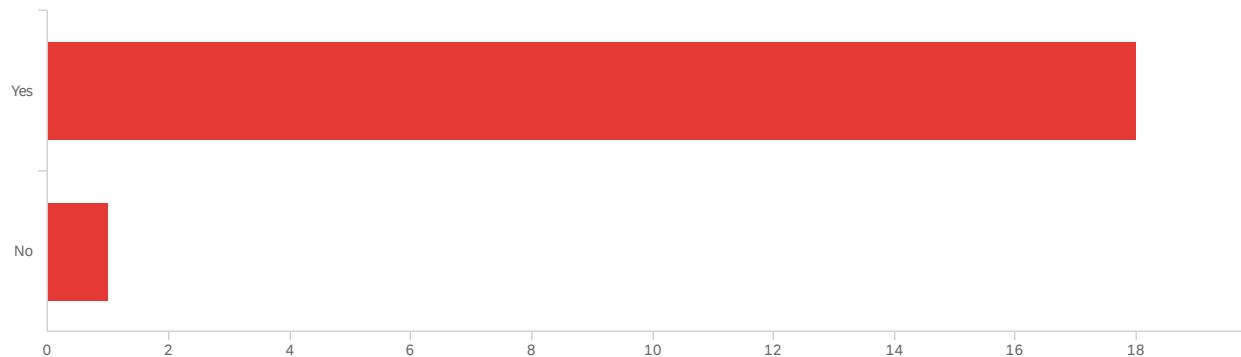


#	Field	Minimum	Maximum	Mean	Std Deviation	Variance	Count
1	How many rental units do you own?	1.00	4.00	1.67	1.08	1.17	21

#	Field	Choice	Count
1	1-5	71.43%	15
2	6-10	0.00%	0
3	11-20	19.05%	4
4	21-50	9.52%	2
5	51+	0.00%	0
			21

Showing rows 1 - 6 of 6

Q31 - Do you use a formal signed lease agreement with your tenants?

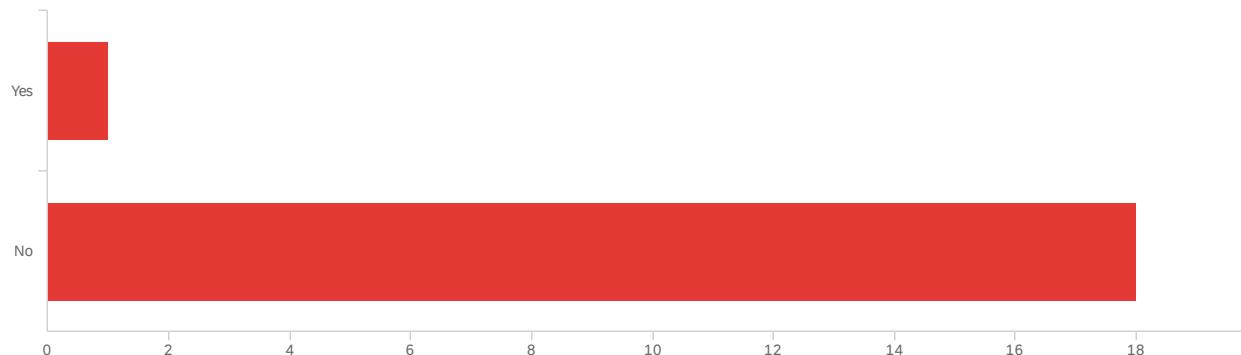


#	Field	Minimum	Maximum	Mean	Std Deviation	Variance	Count
1	Do you use a formal signed lease agreement with your tenants?	1.00	2.00	1.05	0.22	0.05	19

#	Field	Choice Count
1	Yes	94.74% 18
2	No	5.26% 1
		19

Showing rows 1 - 3 of 3

Q42 - Have you ever sold any properties on contract (rent to own) to any non-family member?

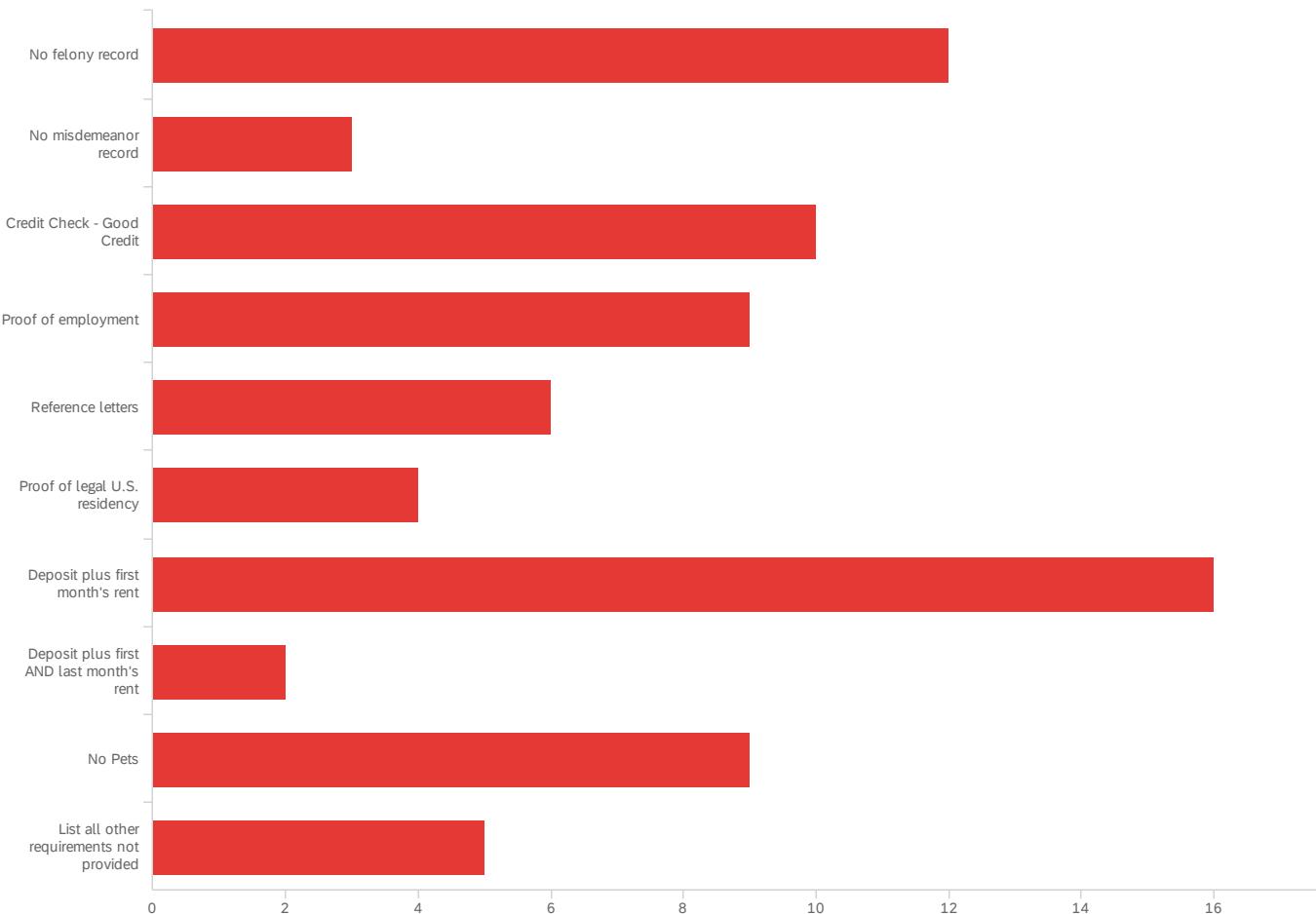


#	Field	Minimum	Maximum	Mean	Std Deviation	Variance	Count
1	Have you ever sold any properties on contract (rent to own) to any non-family member?	1.00	2.00	1.95	0.22	0.05	19

#	Field	Choice Count
1	Yes	5.26% 1
2	No	94.74% 18
		19

Showing rows 1 - 3 of 3

Q32 - What eligibility qualifications do you have for potential tenants? Check all that apply.



#	Field	Choice Count	
1	No felony record	15.79%	12
2	No misdemeanor record	3.95%	3
3	Credit Check - Good Credit	13.16%	10
4	Proof of employment	11.84%	9
5	Reference letters	7.89%	6
6	Proof of legal U.S. residency	5.26%	4
7	Deposit plus first month's rent	21.05%	16
8	Deposit plus first AND last month's rent	2.63%	2
9	No Pets	11.84%	9

#	Field	Choice Count
11	List all other requirements not provided	6.58% 5

76

Showing rows 1 - 11 of 11

Q32_11_TEXT - List all other requirements not provided

List all other requirements not provided

No smoking

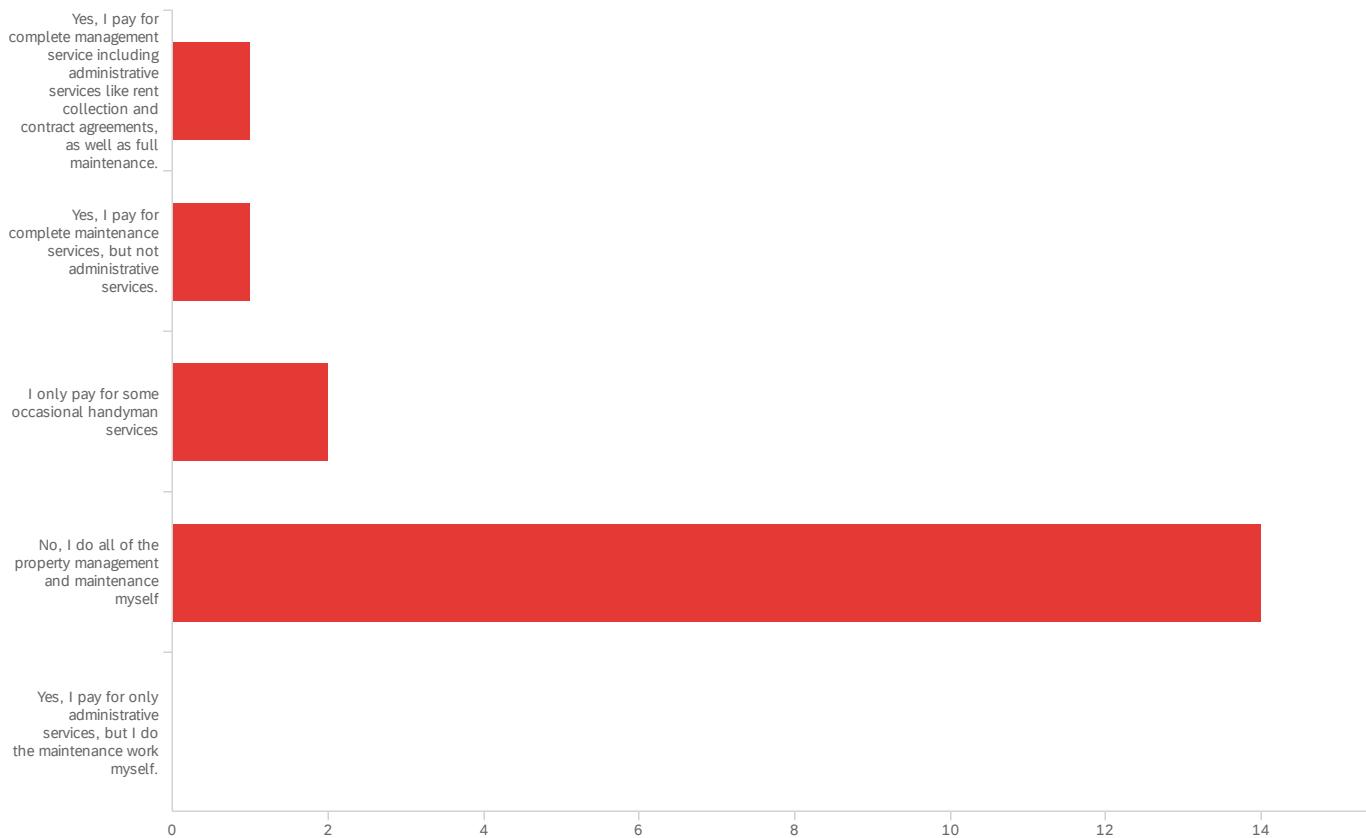
Income Verification for IFA Project

Income limits apply (HUD Housing)

No smoking/vaping on property

No small claim (last 2 years) or previous evictions (7years)

Q33 - Do you pay for property management services?

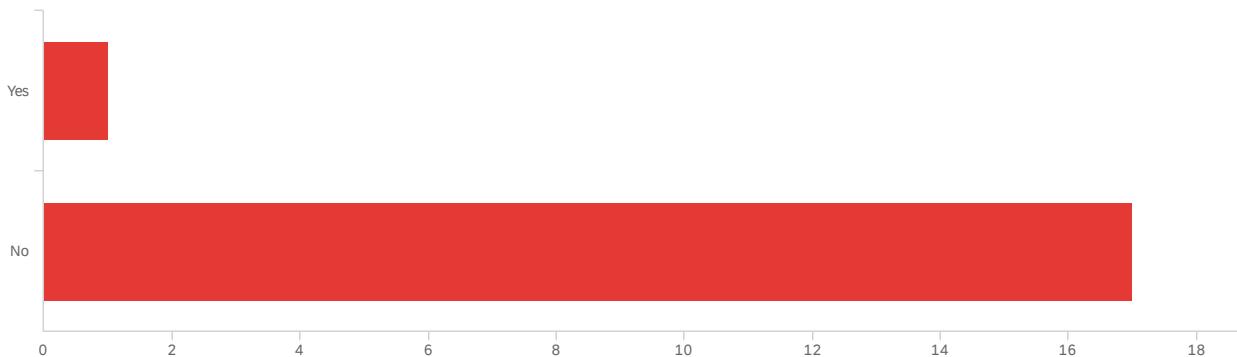


#	Field	Minimum	Maximum	Mean	Std Deviation	Variance	Count
1	Do you pay for property management services?	1.00	5.00	4.50	1.12	1.25	18

#	Field	Choice Count
1	Yes, I pay for complete management service including administrative services like rent collection and contract agreements, as well as full maintenance.	5.56% 1
2	Yes, I pay for complete maintenance services, but not administrative services.	5.56% 1
4	I only pay for some occasional handyman services	11.11% 2
5	No, I do all of the property management and maintenance myself	77.78% 14
6	Yes, I pay for only administrative services, but I do the maintenance work myself.	0.00% 0
		18

Showing rows 1 - 6 of 6

Q35 - Do you accept HUD Section 8 Vouchers?

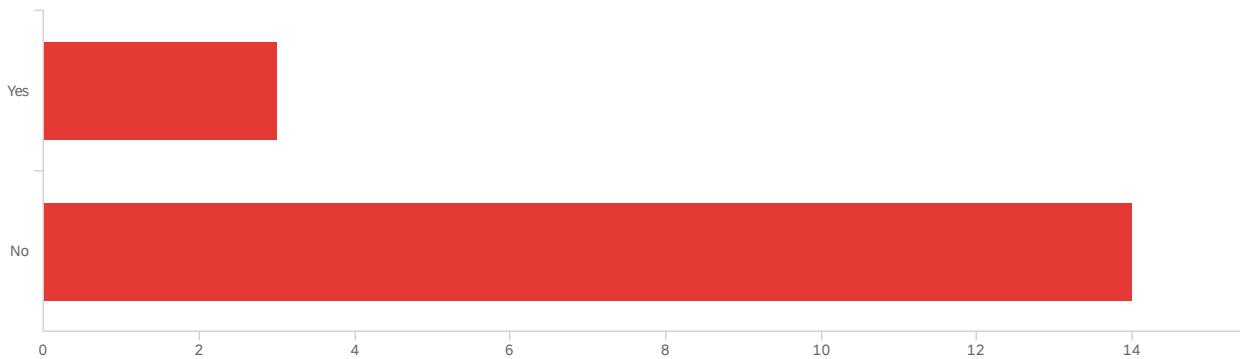


#	Field	Minimum	Maximum	Mean	Std Deviation	Variance	Count
1	Do you accept HUD Section 8 Vouchers?	1.00	2.00	1.94	0.23	0.05	18

#	Field	Choice Count
1	Yes	5.56% 1
2	No	94.44% 17
		18

Showing rows 1 - 3 of 3

Q37 - Would you be willing to learn more about Section 8 Vouchers?

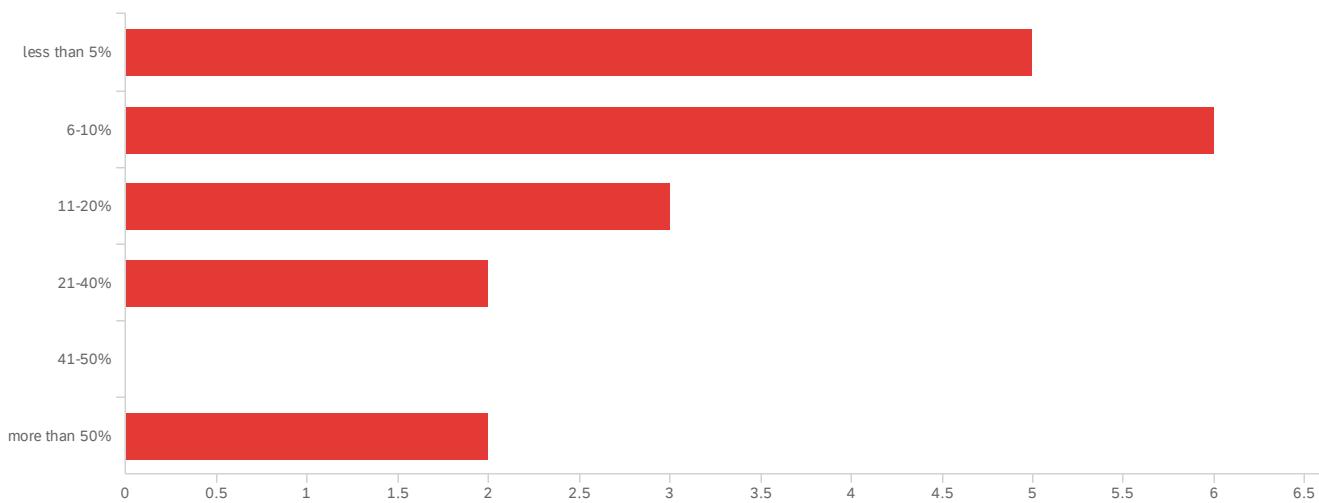


#	Field	Minimum	Maximum	Mean	Std Deviation	Variance	Count
1	Would you be willing to learn more about Section 8 Vouchers?	1.00	2.00	1.82	0.38	0.15	17

#	Field	Choice Count
1	Yes	17.65% 3
2	No	82.35% 14
		17

Showing rows 1 - 3 of 3

Q34 - What percent of your annual income comes from rent?



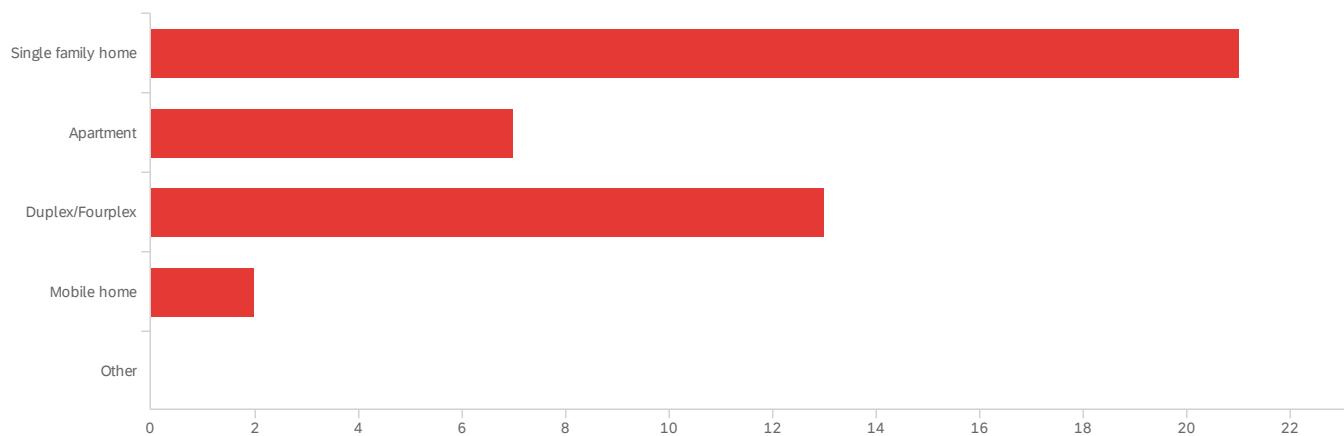
#	Field	Minimum	Maximum	Mean	Std Deviation	Variance	Count
1	What percent of your annual income comes from rent?	1.00	7.00	2.94	1.96	3.83	18

#	Field	Choice Count
1	less than 5%	27.78% 5
2	6-10%	33.33% 6
4	11-20%	16.67% 3
5	21-40%	11.11% 2
6	41-50%	0.00% 0
7	more than 50%	11.11% 2

Showing rows 1 - 7 of 7

18

Q10 - What type of structure do you live in?



#	Field	Minimum	Maximum	Mean	Std Deviation	Variance	Count
1	What type of structure do you live in? - Selected Choice	1.00	4.00	1.91	0.98	0.97	43

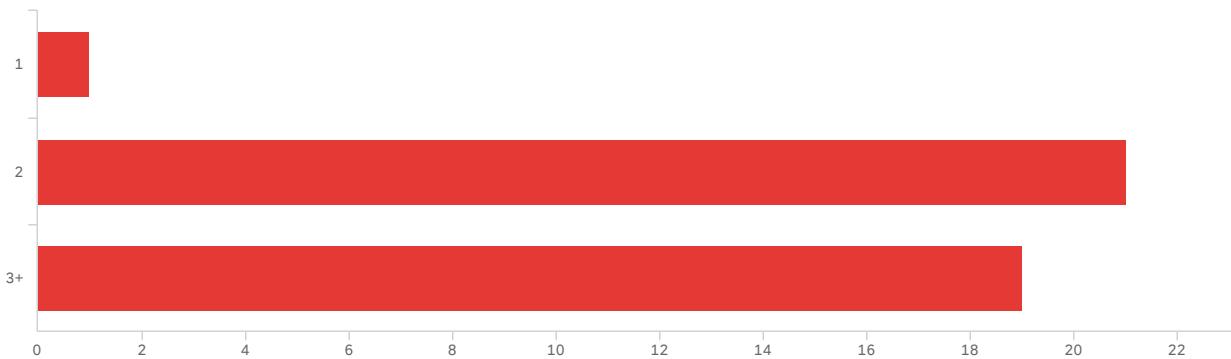
#	Field	Choice Count
1	Single family home	48.84% 21
2	Apartment	16.28% 7
3	Duplex/Fourplex	30.23% 13
4	Mobile home	4.65% 2
5	Other	0.00% 0
		43

Showing rows 1 - 6 of 6

Q10_5_TEXT - Other

Other

Q44 - How many bedrooms are in your current rental unit?

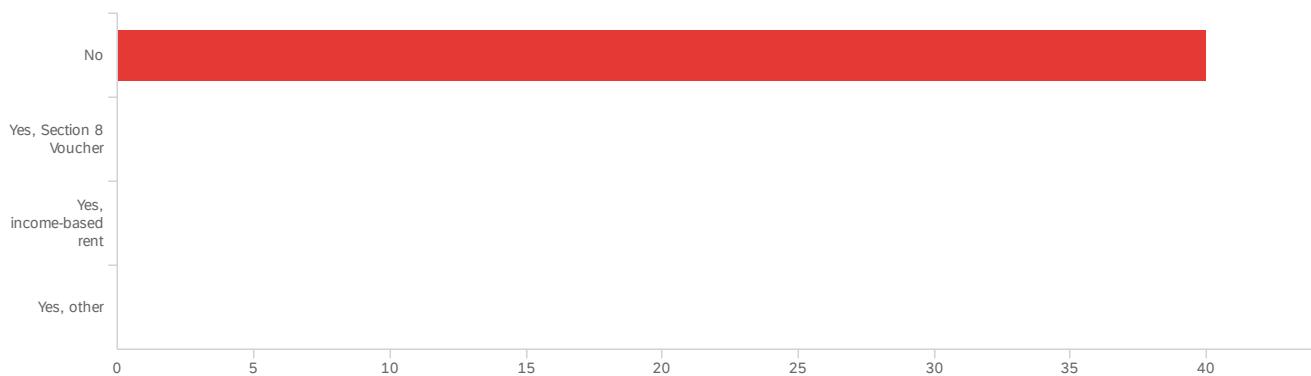


#	Field	Minimum	Maximum	Mean	Std Deviation	Variance	Count
1	How many bedrooms are in your current rental unit?	1.00	3.00	2.44	0.54	0.30	41

#	Field	Choice Count
1	1	2.44% 1
2	2	51.22% 21
3	3+	46.34% 19
		41

Showing rows 1 - 4 of 4

Q47 - Do you receive rental assistance from the government?



#	Field	Minimum	Maximum	Mean	Std Deviation	Variance	Count
1	Do you receive rental assistance from the government? - Selected Choice	1.00	1.00	1.00	0.00	0.00	40

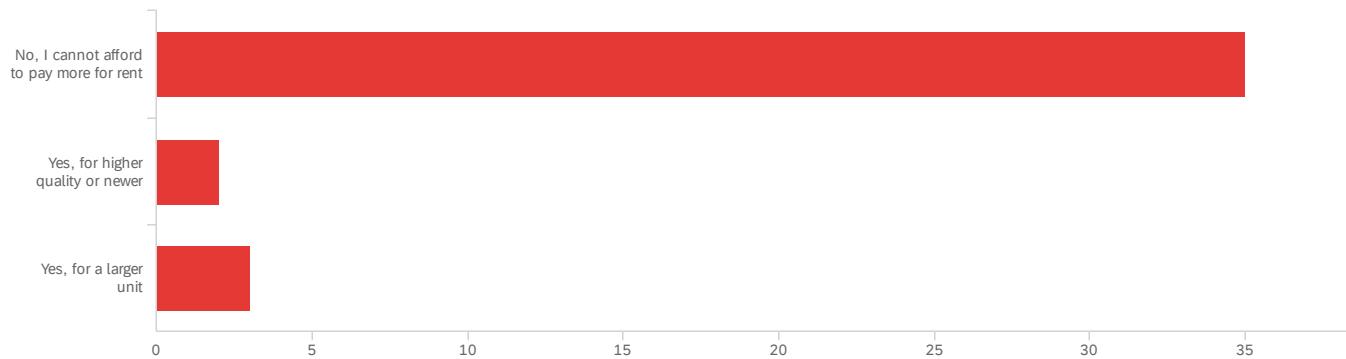
#	Field	Choice Count
1	No	100.00% 40
2	Yes, Section 8 Voucher	0.00% 0
3	Yes, income-based rent	0.00% 0
4	Yes, other	0.00% 0

Showing rows 1 - 5 of 5

Q47_4_TEXT - Yes, other

Yes, other

Q48 - Would you be able and willing to spend more for a rental unit than you do now if a higher quality or larger one was available in this community?

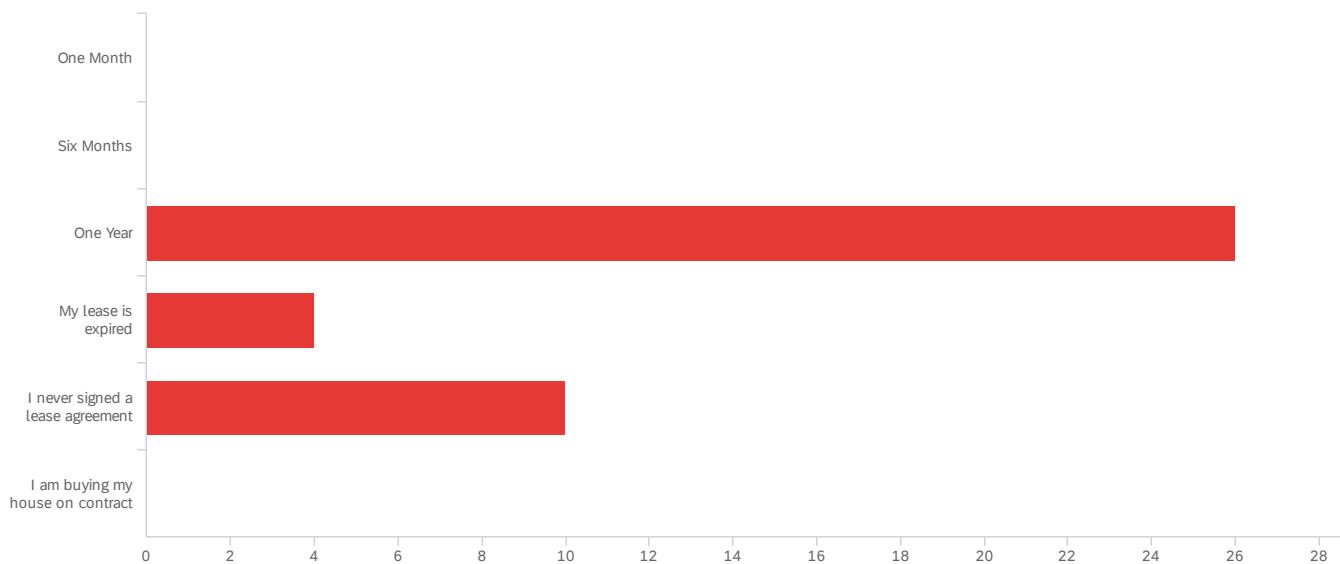


#	Field	Minimum	Maximum	Mean	Std Deviation	Variance	Count
1	Would you be able and willing to spend more for a rental unit than you do now if a higher quality or larger one was available in this community?	1.00	3.00	1.20	0.56	0.31	40

#	Field	Choice Count
1	No, I cannot afford to pay more for rent	87.50% 35
2	Yes, for higher quality or newer	5.00% 2
3	Yes, for a larger unit	7.50% 3
		40

Showing rows 1 - 4 of 4

Q50 - What is the length of your current lease agreement?

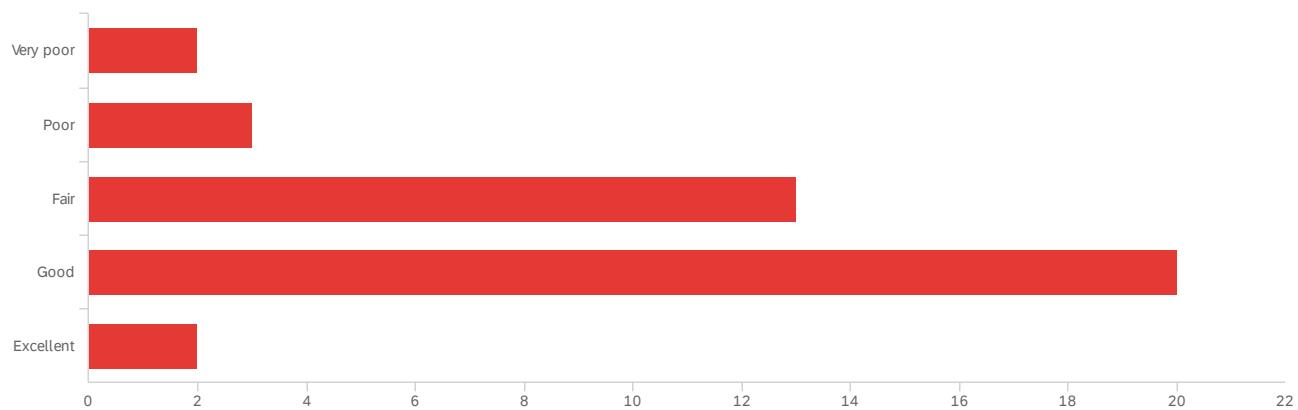


#	Field	Minimum	Maximum	Mean	Std Deviation	Variance	Count
1	What is the length of your current lease agreement?	3.00	8.00	4.35	2.13	4.53	40

#	Field	Choice Count
1	One Month	0.00% 0
2	Six Months	0.00% 0
3	One Year	65.00% 26
4	My lease is expired	10.00% 4
8	I never signed a lease agreement	25.00% 10
9	I am buying my house on contract	0.00% 0

Showing rows 1 - 7 of 7

Q49 - How would you describe the condition of your current unit?

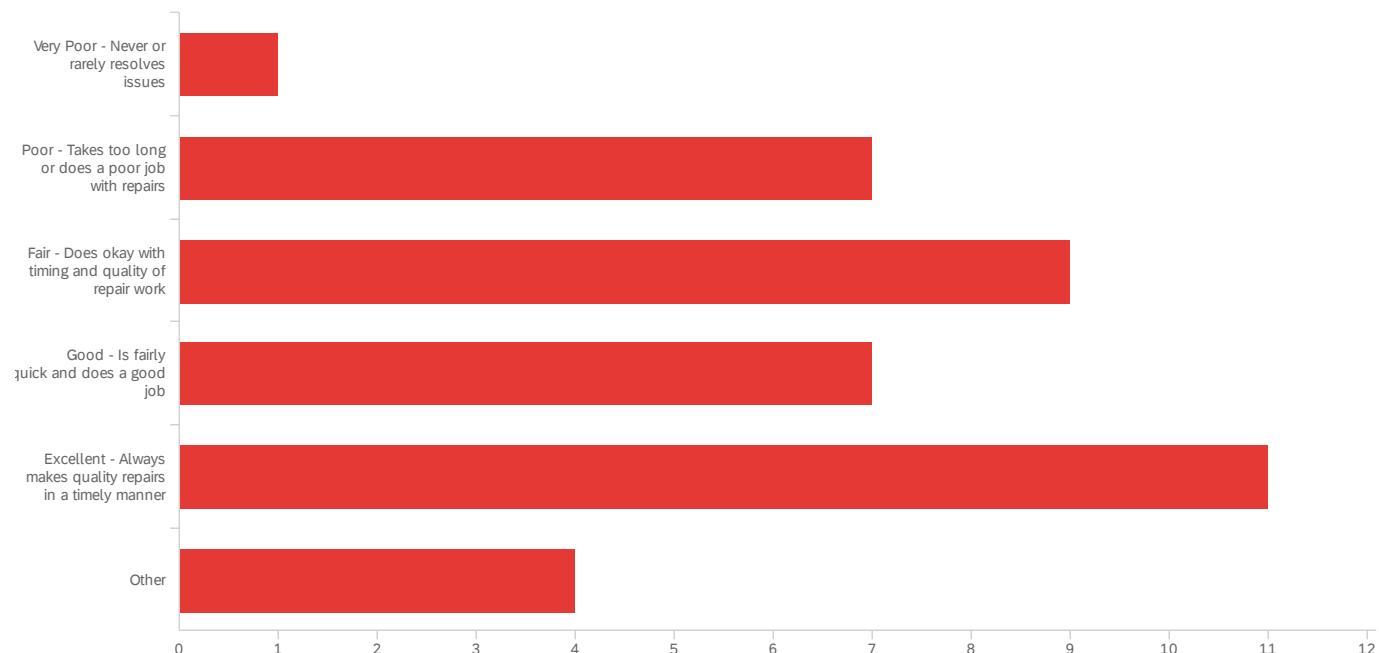


#	Field	Minimum	Maximum	Mean	Std Deviation	Variance	Count
1	How would you describe the condition of your current unit?	1.00	6.00	4.30	1.17	1.36	40

#	Field	Choice	Count
1	Very poor	5.00%	2
2	Poor	7.50%	3
4	Fair	32.50%	13
5	Good	50.00%	20
6	Excellent	5.00%	2
			40

Showing rows 1 - 6 of 6

Q51 - How responsive is your rental property owner or property management provider when it comes to needed repairs? Choose the most accurate response



#	Field	Minimum	Maximum	Mean	Std Deviation	Variance	Count
1	How responsive is your rental property owner or property management provider when it comes to needed repairs? Choose the most accurate response - Selected Choice	1.00	6.00	3.82	1.36	1.84	39

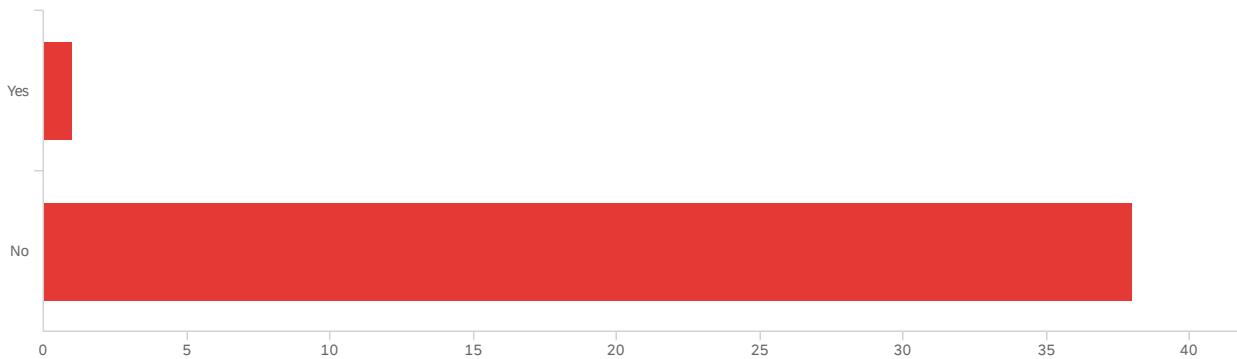
#	Field	Choice Count
1	Very Poor - Never or rarely resolves issues	2.56% 1
2	Poor - Takes too long or does a poor job with repairs	17.95% 7
3	Fair - Does okay with timing and quality of repair work	23.08% 9
4	Good - Is fairly quick and does a good job	17.95% 7
5	Excellent - Always makes quality repairs in a timely manner	28.21% 11
6	Other	10.26% 4

Other

The only time anything is done is if there's a huge issue- no maintenance. Maintenance is left to me

We are responsible to do our own fixes. They want us to be on a rent to own but I have not done so yet.

Q53 - Have you ever filed a complaint against your landlord with the city?

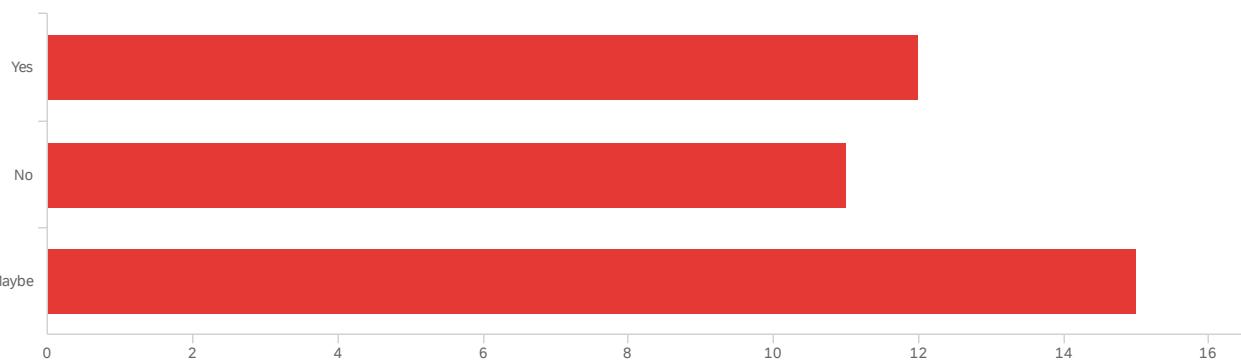


#	Field	Minimum	Maximum	Mean	Std Deviation	Variance	Count
1	Have you ever filed a complaint against your landlord with the city?	1.00	2.00	1.97	0.16	0.02	39

#	Field	Choice Count
1	Yes	2.56% 1
2	No	97.44% 38
		39

Showing rows 1 - 3 of 3

Q52 - Do you plan to purchase a home within the next five years?

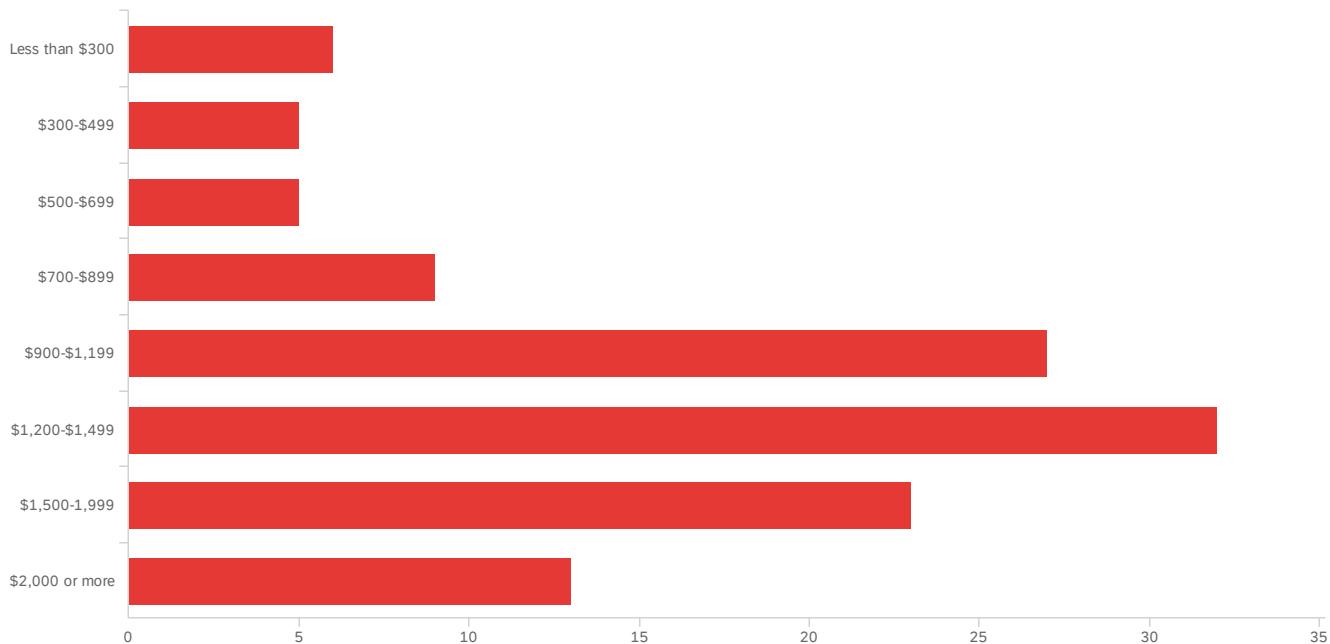


#	Field	Minimum	Maximum	Mean	Std Deviation	Variance	Count
1	Do you plan to purchase a home within the next five years?	1.00	3.00	2.08	0.84	0.70	38

#	Field	Choice Count
1	Yes	31.58% 12
2	No	28.95% 11
3	Maybe	39.47% 15
		38

Showing rows 1 - 4 of 4

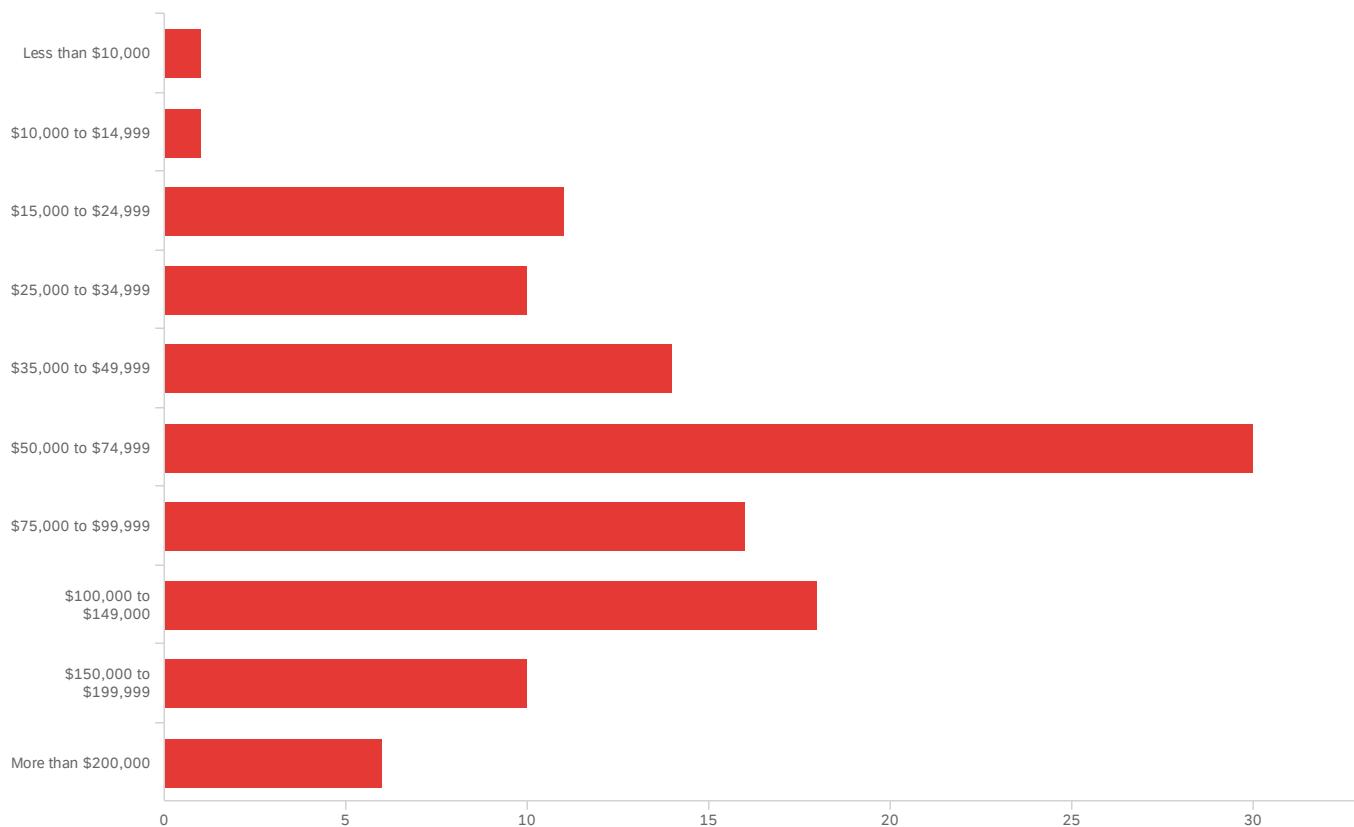
Q11 - How much are the monthly housing expenses where you reside? (rent or mortgage plus utilities)



#	Field	Minimum	Maximum	Mean	Std Deviation	Variance	Count
1	How much are the monthly housing expenses where you reside? (rent or mortgage plus utilities)	1.00	8.00	5.49	1.78	3.18	120

#	Field	Choice Count
1	Less than \$300	5.00% 6
2	\$300-\$499	4.17% 5
3	\$500-\$699	4.17% 5
4	\$700-\$899	7.50% 9
5	\$900-\$1,199	22.50% 27
6	\$1,200-\$1,499	26.67% 32
7	\$1,500-1,999	19.17% 23
8	\$2,000 or more	10.83% 13

Q26 - What is your estimated combined annual household income? (Include the total income for the year of all who reside there and contribute toward the expenses of the household.)



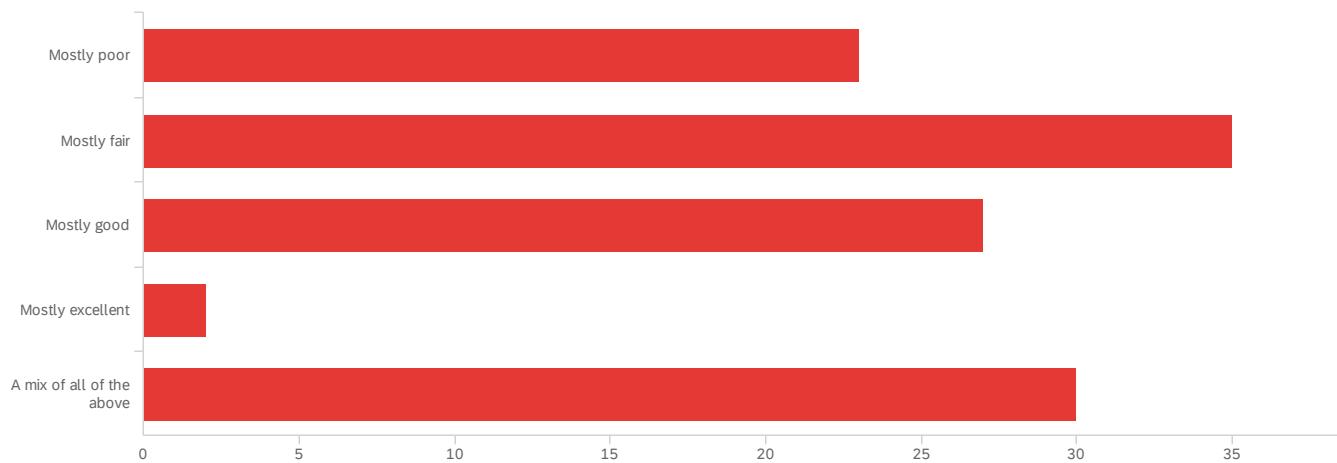
#	Field	Minimum	Maximum	Mean	Std Deviation	Variance	Count
1	What is your estimated combined annual household income? (Include the total income for the year of all who reside there and contribute toward the expenses of the household.)	1.00	10.00	6.26	1.98	3.93	117

#	Field	Choice Count
1	Less than \$10,000	0.85% 1
2	\$10,000 to \$14,999	0.85% 1
3	\$15,000 to \$24,999	9.40% 11
4	\$25,000 to \$34,999	8.55% 10

#	Field	Choice Count
5	\$35,000 to \$49,999	11.97% 14
6	\$50,000 to \$74,999	25.64% 30
7	\$75,000 to \$99,999	13.68% 16
8	\$100,000 to \$149,000	15.38% 18
9	\$150,000 to \$199,999	8.55% 10
10	More than \$200,000	5.13% 6
		117

Showing rows 1 - 11 of 11

Q57 - How would you describe the conditions of rental properties, on average, in this community?

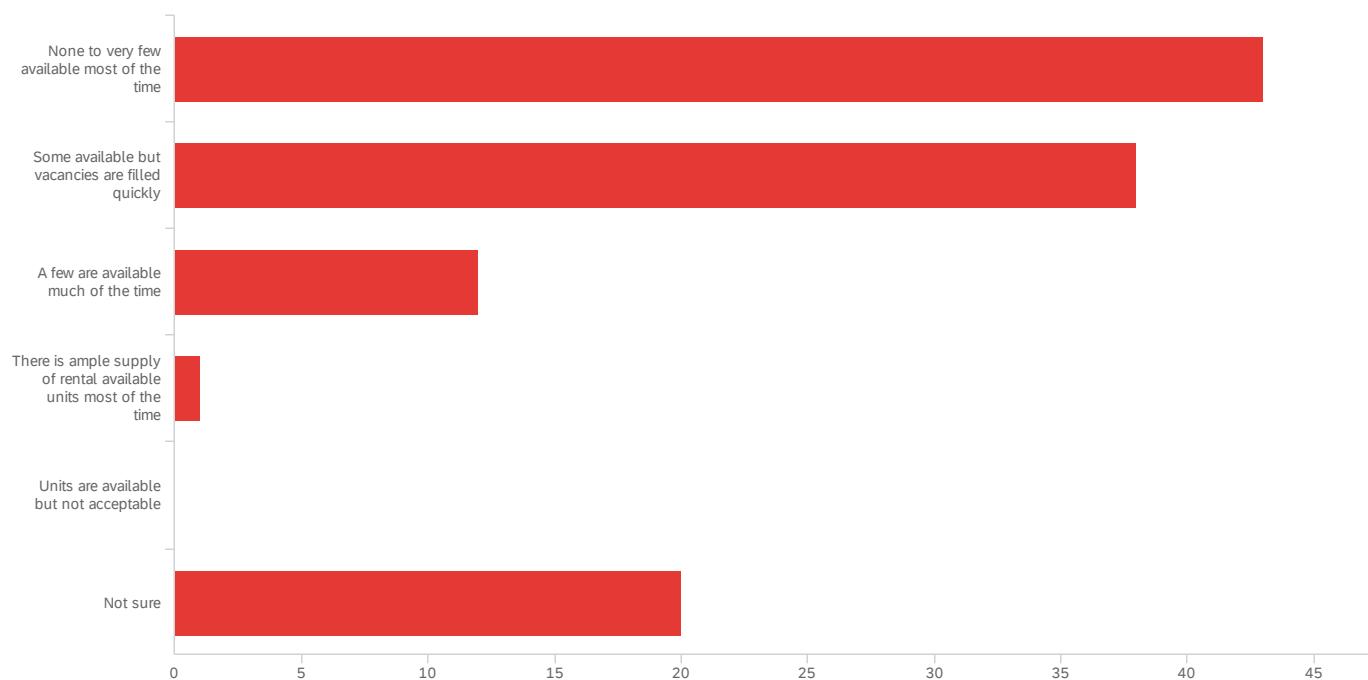


#	Field	Minimum	Maximum	Mean	Std Deviation	Variance	Count
1	How would you describe the conditions of rental properties, on average, in this community?	1.00	5.00	2.84	1.45	2.10	117

#	Field	Choice Count
1	Mostly poor	19.66% 23
2	Mostly fair	29.91% 35
3	Mostly good	23.08% 27
4	Mostly excellent	1.71% 2
5	A mix of all of the above	25.64% 30
		117

Showing rows 1 - 6 of 6

Q58 - How would you describe the availability of rental properties in this community?



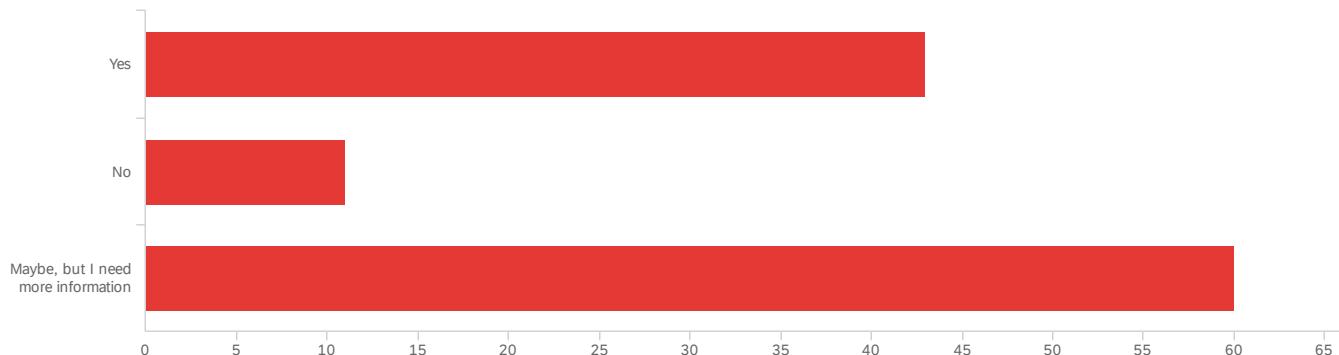
#	Field	Minimum	Maximum	Mean	Std Deviation	Variance	Count
1	How would you describe the availability of rental properties in this community?	1.00	6.00	2.45	1.77	3.12	114

#	Field	Choice Count
1	None to very few available most of the time	37.72% 43
2	Some available but vacancies are filled quickly	33.33% 38
3	A few are available much of the time	10.53% 12
4	There is ample supply of rental available units most of the time	0.88% 1
5	Units are available but not acceptable	0.00% 0
6	Not sure	17.54% 20

114

Showing rows 1 - 7 of 7

Q56 - Would you support the implementation of a rental inspection program in this community?

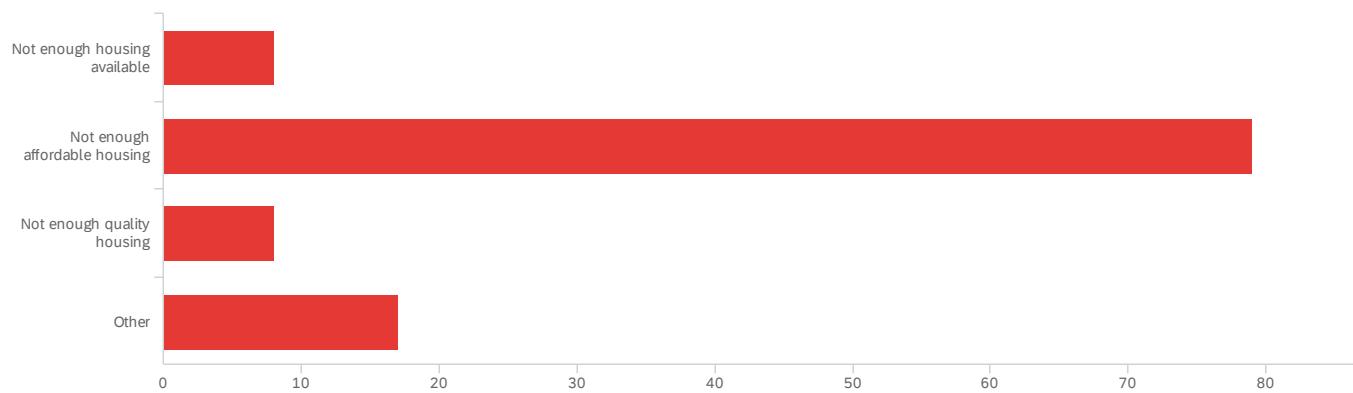


#	Field	Minimum	Maximum	Mean	Std Deviation	Variance	Count
1	Would you support the implementation of a rental inspection program in this community?	2.00	4.00	3.15	0.94	0.88	114

#	Field	Choice Count
2	Yes	37.72% 43
3	No	9.65% 11
4	Maybe, but I need more information	52.63% 60
		114

Showing rows 1 - 4 of 4

Q15 - In your experience, what is the main barrier to home ownership in this community?



#	Field	Minimum	Maximum	Mean	Std Deviation	Variance	Count
1	In your experience, what is the main barrier to home ownership in this community? - Selected Choice	1.00	5.00	2.46	1.14	1.30	112

#	Field	Choice Count
1	Not enough housing available	7.14% 8
2	Not enough affordable housing	70.54% 79
3	Not enough quality housing	7.14% 8
5	Other	15.18% 17

Showing rows 1 - 5 of 5

Q15_5_TEXT - Other

Other

Low income/poor money management

Low income families looking for housing in this economy

Cost of living too high

A lack of affordable housing, both rentals and owned, feels like it's true but there's more to it than that I feel. It's hard to afford living in town if you and your family work in town, too. Especially if you want something nicer. Winterset being somewhat of a sleeper/Airbnb town for DSM/elsewhere doesn't help this problem. Not sure what the solution is but more affordable rental options wouldn't hurt.

People are not being paid sufficient wages to support home ownership.

Other

Live paycheck to paycheck and poor credit

I am new to community so not real sure.

Everything listed above

People don't seem to want the homeownership responsibilities

PROPERTY TAX

Q20 - In your words, what are some SPECIFIC ACTIONS that the community should take to improve access to quality and affordable rental housing?

In your words, what are some SPECIFIC ACTIONS that the community should tak...

I don't know. I see too many homes being built as it is. Everything caters to the wealthy.

Renting can be expensive. Think people assume they might as well make monthly payments towards a mortgage than just renting.

LOWER TAXES. We have to raise our monthly rent for tenants due to annual tax increases

Looking at what they offer and condition of the rental. If the rental is charging a high rate for a poor condition i believe it should then be lower. Paying 920+ utilities for a 2 br with a lot of things wrong and slow repose rates make it hard to enjoy where we are. I think if we implement a cap on a rental agreement based on condition and how the landlord is would make a huge difference. Some of the landlords will find the littlest thing and charge the deposit and then resell it as is never fixing the problem getting the deposit from another person again.

Hold Landlords accountable for the properties they lease. Too many unsafe properties in the rental market. There is no avenue for renters to get resolutions to bad landlords or unsafe housing

If you're leaning toward rent control it might be a good ideal to buy the houses that are rentals, fix them up hire a maint team to make repairs . Then the city could own properties, invest in community, keep rent low and make some money for future projects in the community.

MORE rental apartments, duplexes and single family homes need to be built. I've been looking to move from my current location but there are literally NO OPTIONS available locally. The Winterset pop has grown by over 1k in the past year but housing availability has not. And FORGET about buying a house here. Even homes that need a LOT of work are WAY OVER-priced. I can't even afford a too-small crappy home of my own. I really feel trapped in the place I live now with a ROOMMATE. It's just not ideal. Please build more affordable rentals that don't require government assistance. I work full-time and I do not want to get any kind of assistance if I can help it. AFFORDABLE RENTALS — that's the key.

Implement quality control, inspections, I own a house directly in front of subsidized apartments. They are in very poor condition and it appears to be ignored by the town. This property is vital for our low income/disabled community to have clean, healthy and stable housing. This property is poorly maintained and I believe overlooked due to the community it caters to.

I don't really know, Have more then Kading properties available, maybe not allow rent prices to raise if no additional work or improvements have been done to increase the value, shouldn't just be able to raise it because taxes go up and things are more expensive people don't get paid more just because everything else goes up they still have to make ends meet on the same pay. I know Kading increases their rent all the time at one point it went from 725 to 895 for new tenants and nothing was added they provide a stove and small refrigerator and a window are conditioning that doesn't work and electric baseboard heating that cost a fortune. Which leads me to the utility company it's outrageous and I don't like how they don't have online access to my account and resources

Tear down all houses owned by Dan Patterson. They are terrible and take away the beauty of our town!

Need more rentals for younger people. Most of our rentals seemed to be geared toward 55+. Younger people/families aren't able to move into our community because of this.

Availabilty of land to build on in regards to County building & sanitation rules - lots of local land is owned by big investors - people can't afford to do any land splits due to zoning rules & extreme input costs for city streets, power & sewers.

Big property management companies should be held to quality standards

Possibly better quality low income housing. You get what you pay for. But there isn't going to be homes for sale in the price range that many can

In your words, what are some SPECIFIC ACTIONS that the community should tak...

afford.

NA

Make some slumlords clean up their property. No idea what these houses look like on the inside, but if the outside is any indication, I'd say poor.

Govt. grants to help build affordable!

Rental assistance availability Elderly services coordinator

Not qualified to answer

Fire code inspections, creating codes for rental conditions. Police are too aggressive for no reason. Adjust your parking regulations as some apartments have more apartments than parking spots. In my experience, owners are happy to make a flashy apartment with cheap furnishings that wear out immediately and are never upgraded

Hold accountable the properties renting to tenants with police reports every week. Bad tenants need to be held accountable to become good neighbors. Bad tenants can bankrupt the landlord.

I don't know

Holding homeowner accountable for maintenance and improvement.

Continue with this trend of affordable apartments and rental houses. And actually have them managed and maintained well. Somehow encourage youth to stay in town, likely related to the jobs available here.

More mixed or low income housing. Oversight on landlords that don't do upkeep and/or repairs.

Make the rental units more affordable. Preferably under 1000 a month

Bring more industry to town so people will build homes here.

The city must support growth. The city has to participate in that growth by incentivizing development.

Better and more access to rental properties for middle income families who do not qualify for subsidized housing

Shut down the worst rental houses and units or at least require the owners to meet minimum safety and sanitary standards.

More housing with newer houses built with tax abatement on properties in the \$100-150,00 range for those who would like to upgrade to a newer home that is affordable. Also a cap on tax abatement houses-one property per person PERIOD. No more of people moving from one tax abatement property to another and not paying property taxes like everyone else. If you can afford a \$200-300,000 property you can afford to pay the property taxes on it. Fewer loopholes for people to not pay their taxes-we ALL have to pay our share to help better our community. Also, more affordable rental properties that aren't slum housing or poorly built properties. Better communication for the entire community-it should not be offered to the select few because of the "good old boys club" and who you know around town. I have never lived in a small town that has been so cliquey and excludes those who they deem not part of "their crowd" it makes being an outsider very difficult and makes you feel like a foreigner in your community. Not a very fun or inviting place to live.

Institute a mandatory rental inspection and maintenance program. There are too many stories of people living in substandard housing and apartments in Winterset. Limit any future TIF financed residential developments to only receive TIF funds if their housing pricing is limited to people who are categorized as low to moderate income earners or for housing that is either multi family or in the bottom 35% of housing prices according to the most recent assessed values for homes on Winterset.

In your words, what are some SPECIFIC ACTIONS that the community should tak...

Nothing

A BASIC inspection program aimed at clean and safe properties which have owners who actually care for the property and respond to tenants when maintenance is needed would make a difference. But the City being overbearing on little things would backfire. Start slowly and inspections should include requirements for safety needs and maybe 2-3 recommendations for improvements over time. I keep my rentals rates about \$100+ under the rental average and they are well maintained. My tenants are all long term renters as a result.

The covered bridge properties have been upping the rent at least once a year since they bought it. I moved in here about 4 years ago and started out paying 530.00 a month. A new company bought it now I pay 888.00 a month and they are going to increase it again starting January 2025. I think there should be something where they cannot keep upping the rent.

We have rented three times. The first was a duplex, then an apartment, and now the house we are at right now. The duplex and house landlords were amazing when it came to concerns or things that needed to be fixed. The apartment was terrible to rent. I'm. It sure what actions the community could take because we've never had a bad experience and our landlords have been nothing but amazing to work with.

KICK THE OUTSIDE INVESTORS OUT OF OUR STATE. OUR POLITICIANS ARE MAKING BANK FROM THEM

Make more housing available

Rentals for teachers. We have many that commute from WDM. Some don't stay at our schools very long because of the commute. We also need a place for senior adults to rent that they are independent and have a common gathering place with activities. The new ones built in Winterset are income based. Some people are over the income, but would like to rent, instead of own. Landlords should be help accountable to keep up the outside and inside condition of the rental. There should also be a way to determine how much landlords can charge.

More affordable rental properties

Tax abatement for properties that a landlord has invested significant money for improvements or has built new.

Seniors need affordable housing especially lower income housing.

Landlords should be required to fix up properties. How we can do that is to have a way to turn in poorly taken care of properties without it blowing back on the renter. The actions that can be taken by the city to cover it is unknown, because fines are just passed onto the renters through rent increases.

Soon need a house.

I'm not sure I want more rentals in my community. They tend to bring problems.

Inspecciones periódicas Mantenimientos calendarizados

I believe we need more single and/or family entry-level homes, As well as nice apartments for people transitioning from low income, for single individuals, young married couples, And for families who have more than one children. We really lack three bedroom apartments and Starter homes that have space

New single family homes should be built and we should not allow large companies to own single family homes.

The majority of the older rental properties are normally just patched up and rented out with little regards for code compliance and safety.

Build More rental houses, or apartments that are income based. Affordable housing, assisted living homes , rental properties that are

In your words, what are some SPECIFIC ACTIONS that the community should tak...

economical, energy efficient . Building that includes gym, pool , or park.

We've added several apts and condos to the city.

Not let it be monopolized by one property management company (aka Kading properties = not good landlords, properties, expensive)

We need more places for rent..whether it's a community of tiny Homes...or more townhouses or small houses. We need more affordable housing period..this town is ridiculously high!!

I'm not really sure. Between the higher property taxes of Madison county and the current inflation of the country everyone is between a rock and a hard place.

Lower property taxes!!!!

There are many slumlords. Many rentals are kept in nasty, unsafe and inhospitable shape. I have first hand experience and knowledge of several locations that should not be allowed to rent. A rental safety program is definitely needed.

Not require three times the rent for income. That's ridiculous. Look past bad credit.

Get rid of rundown old apartment buildings and replace with new affordable units. Current buildings are an eye-sore.

I am very new to community - We are selling it home in Des Moines and couldn't be happier with the experience of moving to Winterset. I have zero complaints.

Implement ways to make low income individuals such as myself find affordable housing in town. Construct new properties that meet the demand for the growing town, that would be affordable to mid income families.

Stop building apartments and Kading units. More often than not they have turned into run down garbage and attract such as renters. Instead focus on improving the apartments and units we already have in town.

Lower property taxes

Stop letting big rental companies like kadings come in and put up very poor houses than turn around a threaten there tenants with lawsuits against them.

Annual inspections of all rental properties within the city limits.

Adding more regulations will only raise prices for everyone. Do some research and see if more places are needed and at what price points. Then contact builders etc to come build. Allow the free market to work.

Lower property taxes, rentals held to a good standard of living

Out of the control of city officials, but it would be great if we had a diverse group of homebuilders/landowners in the area, rather than monopoly of what currently exists

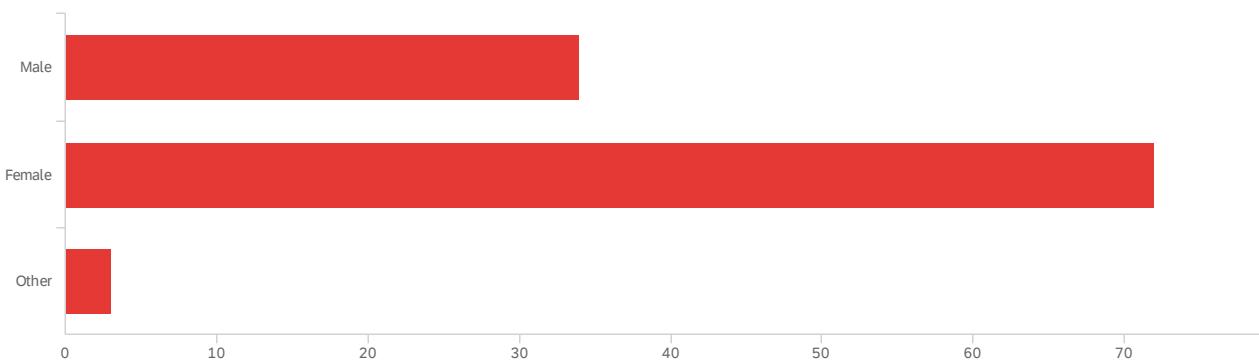
I don't know. I've lived in my rental home since October 2008. I'm happy with my landlord. I can trust him, he's always allowed me to have my dog, and I'd never have the same trust in another landlord.

Property taxes need to come down. It's just a small town.

In your words, what are some SPECIFIC ACTIONS that the community should tak...

There are state laws all landlords have to file. If any issues arise all the tenants have to do is file with the state and the landlord will get fined, etc. I follow laws and update the small home I own. I have had 3 bad tenants the past 4 years that have destroyed the home. I have lost around 15 thousand for the last 2 years alone. I maintain the home, I am flexible and respectful. I fix and maintain the property within the state laws and it's nothing but a headache. Renters do not care at all and will squat in homes or harass me (taking pictures of my animals and children in my backyard) and send threats because they aren't following the contract they signed. It's a nightmare, I follow the laws and I keep everything in working condition. I do not want anyone else inspecting my one property and adding more out of my pocket to do when I barely scrape by monthly

Q21 - What is your sex or gender?

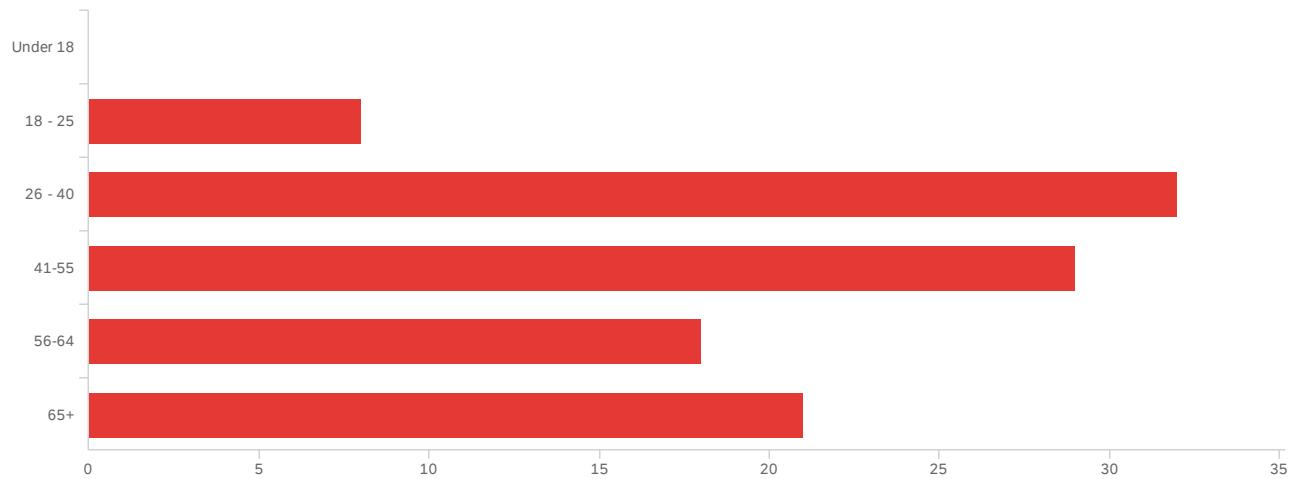


#	Field	Minimum	Maximum	Mean	Std Deviation	Variance	Count
1	What is your sex or gender?	1.00	3.00	1.72	0.51	0.26	109

#	Field	Choice Count
1	Male	31.19% 34
2	Female	66.06% 72
3	Other	2.75% 3
109		

Showing rows 1 - 4 of 4

Q22 - What is your age?

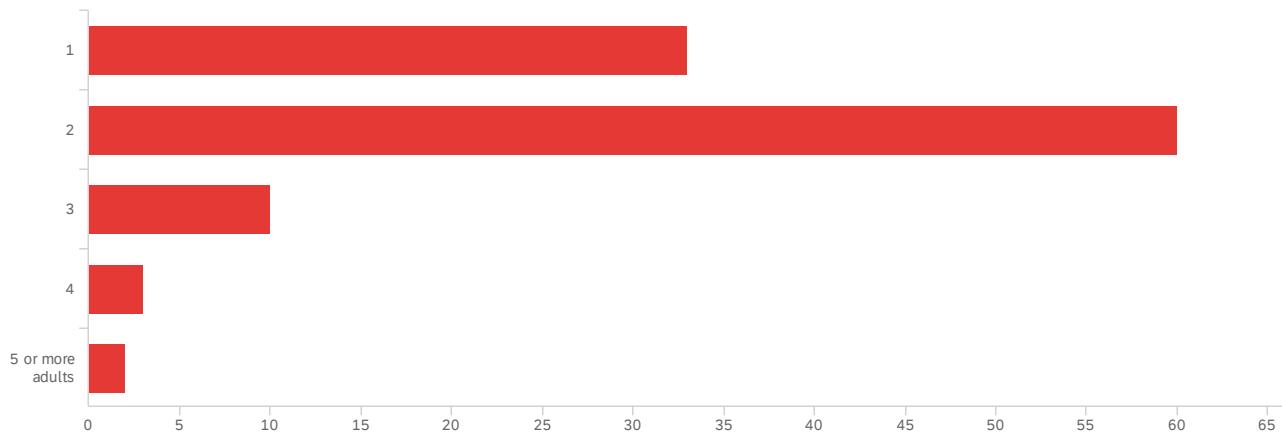


#	Field	Minimum	Maximum	Mean	Std Deviation	Variance	Count
1	What is your age?	2.00	6.00	4.11	1.23	1.52	108

#	Field	Choice	Count
1	Under 18		0.00% 0
2	18 - 25		7.41% 8
3	26 - 40		29.63% 32
4	41-55		26.85% 29
5	56-64		16.67% 18
6	65+		19.44% 21
			108

Showing rows 1 - 7 of 7

Q23 - How many adults (18 +) live in the household, including yourself?

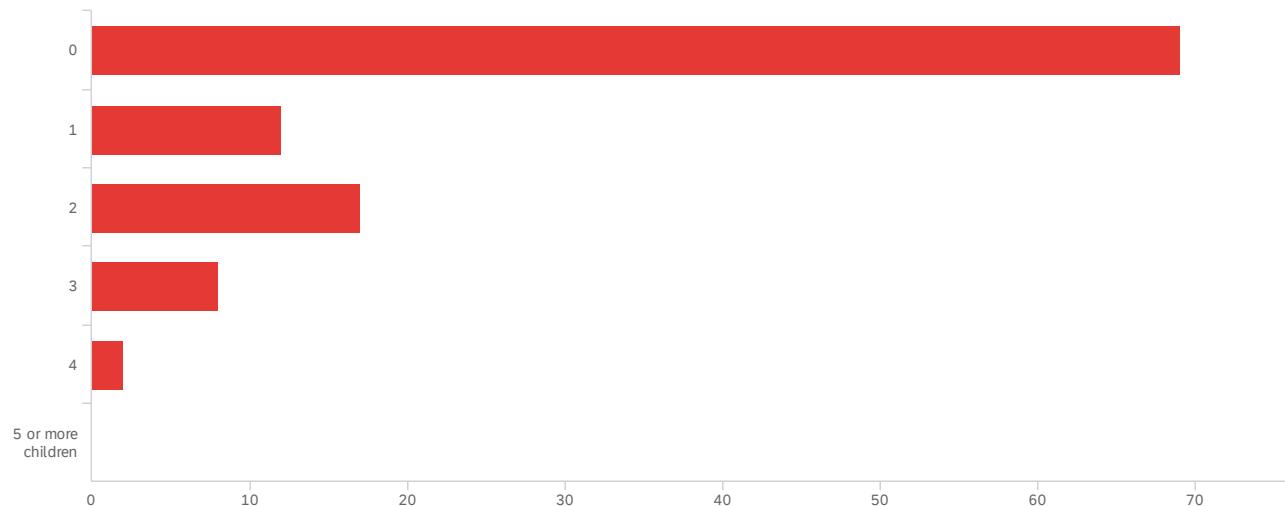


#	Field	Minimum	Maximum	Mean	Std Deviation	Variance	Count
1	How many adults (18 +) live in the household, including yourself?	1.00	5.00	1.90	0.82	0.67	108

#	Field	Choice Count
1	1	30.56% 33
2	2	55.56% 60
3	3	9.26% 10
4	4	2.78% 3
5	5 or more adults	1.85% 2
		108

Showing rows 1 - 6 of 6

Q24 - How many children (0-17) live in the household?

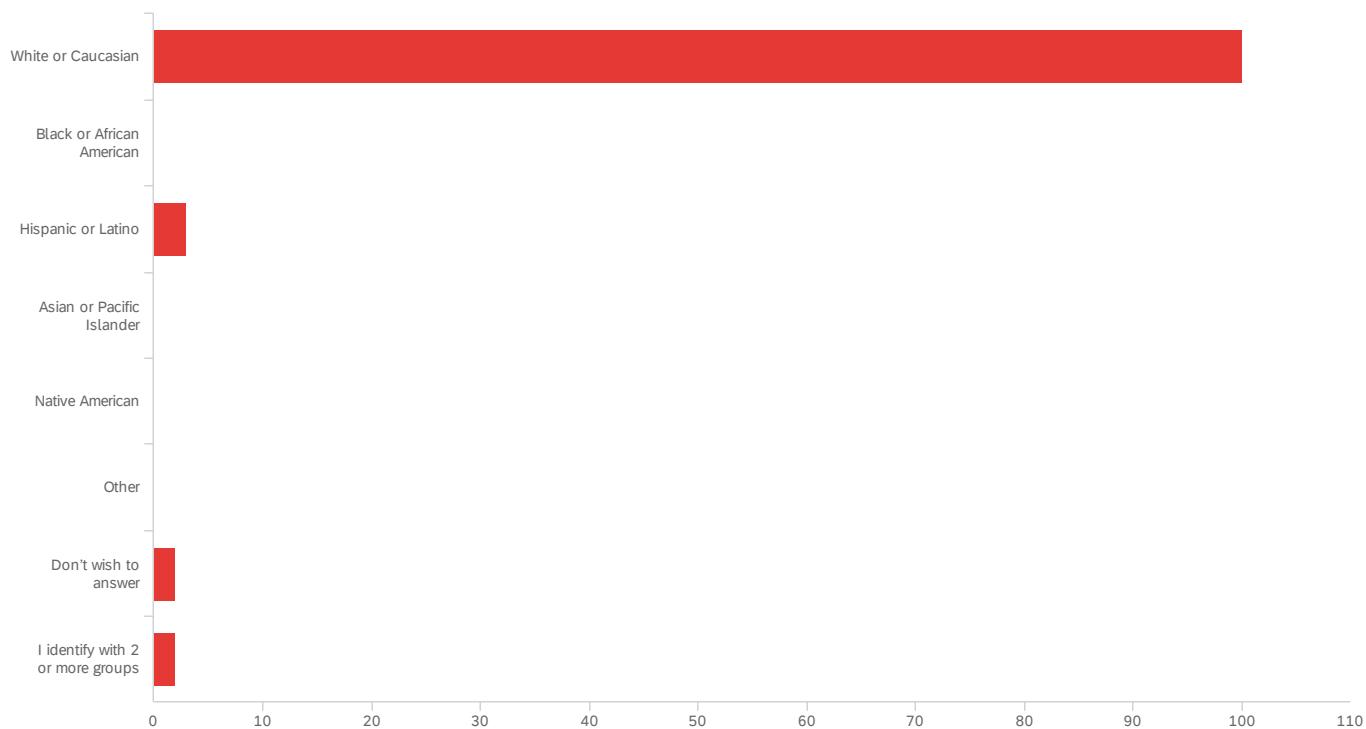


#	Field	Minimum	Maximum	Mean	Std Deviation	Variance	Count
1	How many children (0-17) live in the household?	1.00	5.00	1.72	1.09	1.18	108

#	Field	Choice	Count
1	0		63.89% 69
2	1		11.11% 12
3	2		15.74% 17
4	3		7.41% 8
5	4		1.85% 2
6	5 or more children		0.00% 0
			108

Showing rows 1 - 7 of 7

Q25 - What race or ethnicity do you consider yourself to be?



#	Field	Minimum	Maximum	Mean	Std Deviation	Variance	Count
1	What race or ethnicity do you consider yourself to be?	1.00	8.00	1.30	1.27	1.61	107

#	Field	Choice Count
1	White or Caucasian	93.46% 100
2	Black or African American	0.00% 0
3	Hispanic or Latino	2.80% 3
4	Asian or Pacific Islander	0.00% 0
5	Native American	0.00% 0
6	Other	0.00% 0
7	Don't wish to answer	1.87% 2
8	I identify with 2 or more groups	1.87% 2

107

Showing rows 1 - 9 of 9

Winterset Landlord Focus Group Notes

11.15.2024

@ Winterset Public Library

Introductions:

LGH Team – Lindsay, Luke, Jen

Participants – Nine Anonymous Participants

General Comments:

- We don't trust the federal government here – why would we trust them to keep numbers?
- I have property elsewhere with a rental inspection program – the requirements change every year. That's my concern.

What is your impression of rental housing in the community? What have you heard from family members, neighbors, colleagues about the rental market in general?

- I pay attention to my own rentals; I don't pay attention to other rentals. I don't know anything about them. I know some of my tenants have come from some pretty bad rentals, but I take care of my tenants. I take care of my rentals, inside and out. I'd like to see the city cleaned up more—especially the park and care center north. I take care of my properties, so I'd like the properties around me to be taken care of too—whether its rental housing or not.
- It's hard to tell what properties are rentals and which are not in town when it comes to rental homes.
- There is a wide variation in rental properties in the community. Having worked in the abstract company, I have a better idea who owns the rentals—plus having lived in the community 30+ years. We hear from a lot of tenants that it does vary widely. I think there is an extreme demand for good rentals in the community—large demand. As we expand (McDonalds, HyVee) being in the DSM corridor, affordable housing is in demand. I read somewhere median home prices in the county are around \$350k—because of that, I think we're going to continue to see demand for affordable rental housing.
- It has always been a tight housing market (full homes/rentals—few vacancies) for the 50 years I've lived here.
- Assisted living facility has closed.
- A lot of variation in quality of rentals.
- Rent is high in Winterset, tenants say.
- We have a range—dumps at \$400 and some change, then a few nicer ones at \$800 something. Some in between. But nothing close to median rent.
- Small town feel in Winterset. Has units in Colfax, DSM, Indianola. Landlords in the room are probably paying attention and are probably not the problem. Units I've seen in Winterset seem above average, but I don't live in this community. Seems like units here have older ownership and its older stock. (landlords are older)
- My experience is that tenants will use code against you as a reason to not pay their rent.

- Most rental housing in town, reputable landlords do a pretty good job of keeping up their properties. I have a few properties from the bottom of the barrel to the top, and probably ¾ of my tenants wouldn't let anyone inspect a house. My tenants get their utilities turned off all the time, then it harms their appliances (i.e., gas shut off, then water heater won't work). It causes me a lot of issues; they go to the state of Iowa for legal representation for free. I supply smoke detectors, and if the battery starts to die, my tenants will throw them out instead of telling me they need batteries. I see more of this on the lower end of the spectrum.
- I have rentals from \$300 to \$1200, and some of them fix issues themselves.
- I've been told by the city that they want those lower rent tenants pushed out of town to Lorimor and elsewhere.
- HUD has inspection programs – they aren't working.
- The lower the rent, the more issues we tend to have with tenants. Often lower rent tenants are not taking good care of the property—and it's difficult for us to take care of that. They may pay their rent, but by the time they leave, there wasn't near enough rent to fix for what they left behind.
- Landlords take better care of homes than house flippers—it's an investment, not a flip. I'll rewire, replumb—the whole ball of wax. Flippers put a new coat of paint on it, then sell. Maybe they need to look at flippers too.

What gives you cause for concern at this point? How do you think it will impact you as a rental property owner? How will the rental inspection impact the community as a whole?

What would it take for you to feel comfortable with the idea of a rental inspection program being implemented?

- Chance of a power grab & costs. Would improve housing stock but would reduce lower end stock (increased rents/less affordable options/going out of business). If we get a level headed person who wants housing safety to deal with it would make me more comfortable; common sense.
- We have lots of rules and regulations in Winterset. I have 20+ houses, and I always get notes about my houses' outsides. But when tenants move in, they always like the insides. You probably think I'm hostile, but it's mostly because of my experiences. Creating a program like this creates a problem for landlords. I think a rental inspection program would be an unnecessary burden on the community. I was born in 1940 here, and it looks better than it ever has in my life. Nothing would make me feel more comfortable with having a program.
- I'm sure there is a fee; I think Winterset charges plenty of fees, and I think that's a huge problem. There are very few local people in higher positions in the city these days. I have some renters that struggle making their payments anyway, and this will push their rent up. It's not only their fee, but then they have to hire a third party to come inspect who will charge a fee. (Owns about 45 units—would have to increase rent to get everything up to code) To make me more comfortable, we would have to start with a new code enforcement officer. I'm kind of a private guy, and nobody is coming into my house to see what I've got.
- I do inspections; it is written in my contract, which they sign. They don't want a contract or inspections, then they don't sign. I take care of my tenants and rentals, and I'll put my tenants up against anybody's. I do 24-hour notice, and I try to do it when they are there unless it's an

emergency (like a furnace—then I call them to let them know or text to let them know I'm there). I have a comprehensive, straightforward contract to protect myself and the tenant. I want the tenant to go through and inspect everything prior to move in, then I file them. I take photos. Then... When they leave, I have a visual record. We inspect, then I have a record to protect me. I don't advertise rentals—it's all word of mouth. I only have 3 rentals left. One tenant 17 yrs, one 13 yrs, and another mom with kids. Concern: Power grab, doing too much too often, fees. Just inspect the basics—fire, safety, basic electrical, make sure furnace is properly vented, hot water heater, etc.

- My contracts are no good when it goes to getting in – it all comes down to how good your lawyer is. Going in is always an issue 'til their furnace doesn't work.
- Biggest concern: Frequency of inspection. Every time a new tenant? Annually? We just have three rental houses. It wouldn't impact us a lot, but I see it as another hurdle. It's difficult to know the impact without knowing the scope of the program. I know we all view it as a potential negative—but I think it's a potential positive too. It could positively impact our response to complaints from tenants, and could potentially help our insurance costs. To be more comfortable with it, city could start slow & gain landlords trust & respect. Don't make it seem like a power grab.
- Biggest concern: Costs. They are going to want or need to hire someone to do inspections, and somebody has to pay their salary. Ultimately, it's going to be us. That's a real concern. Frequency. Basing inspections on turnover wouldn't be reasonable. It wouldn't impact me much as an individual – I don't have to advertise. It's all word of mouth. I don't want someone getting hurt in my apartments, and I take pride in what I have. When there is turnover, my girls and I go through the unit with a fine-toothed comb. It wouldn't impact the community as a whole unless you live next to a dump. To make us more comfortable, they need to have an attitude of improving safety/helping us know something needs fixed... not "haha! Got ya!" attitude. Most tenants will let me know if there is an issue, but a few won't. I don't see a need for a program in town, but I know not all landlords are like me. If it's not nice enough for me to live in, it's not nice enough for them.

Implications of Doing Nothing:

- There are enough rental units in this community that I have to keep mine up if I want to keep them rented to good people. On the flip side, if I'm a tenant, I want to be a good tenant if I want a good place to live.
- Some of the older landlords in town are selling/getting out of the business, and we've bought some of them. We've had issues with the tenants we've inherited in those deals. Overall, I think the condition of rental properties is going up in town.
- What is the difference between rentals and owned homes?

Recommendations to City:

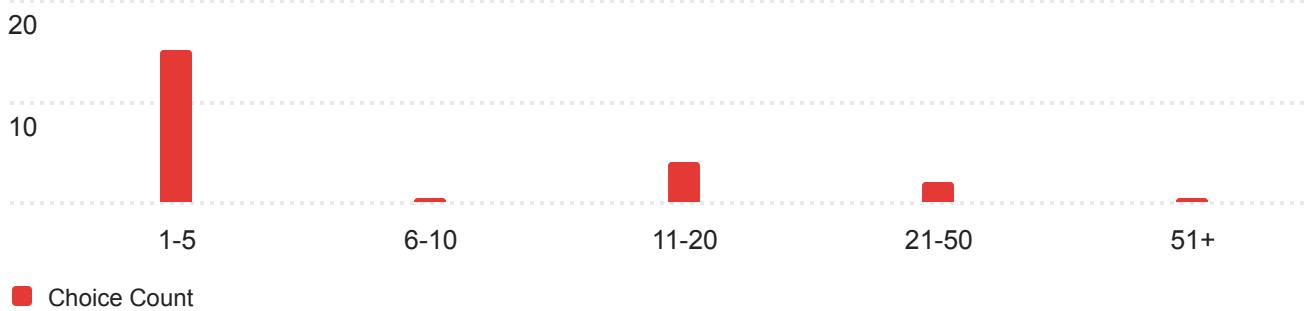
- Proceed with caution (several people)
- Don't proceed (one person). Why create another government agency to do what we're already doing/trying to do?
- Why can't a tenant go to Holly if they are having an issue and landlord won't deal with it? (Complaint-based, reactive process)

- We have safety concerns for people who have purchased poorly flipped homes; if we are concerned about safety, what about these?

Q1 - Which of the following best reflects your position with regard to rental properties in this community?



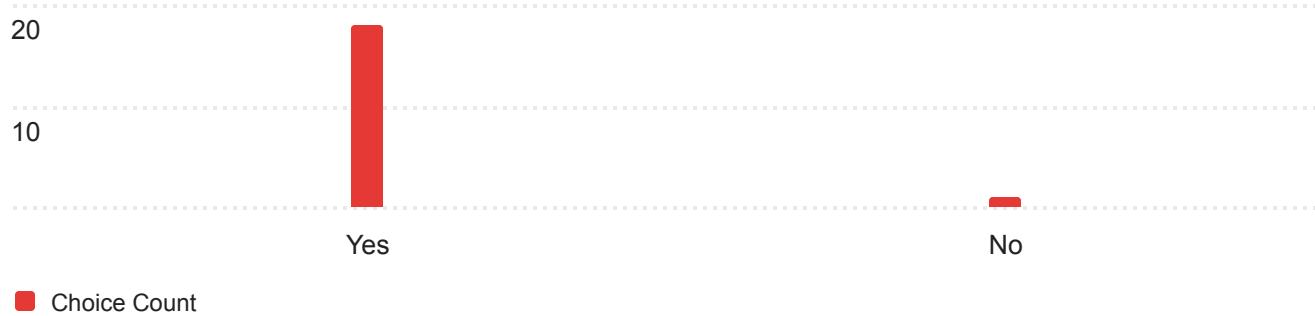
Q29 - How many rental units do you own?



Q31 - Do you use a formal signed lease agreement with your tenants?



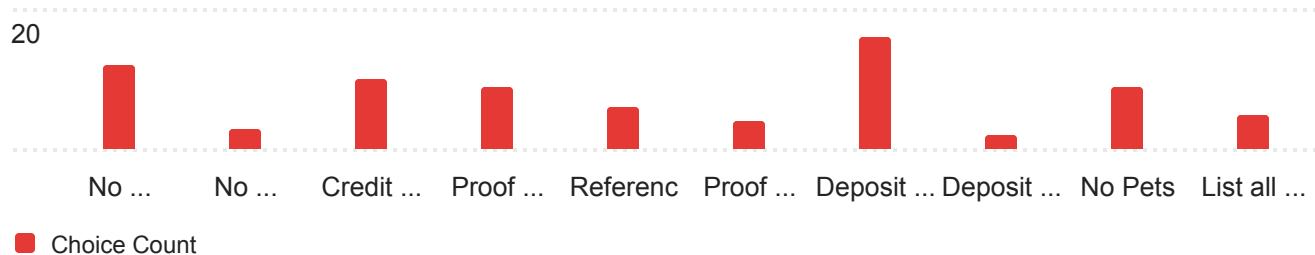
Q31 - Do you use a formal signed lease agreement with your tenants?



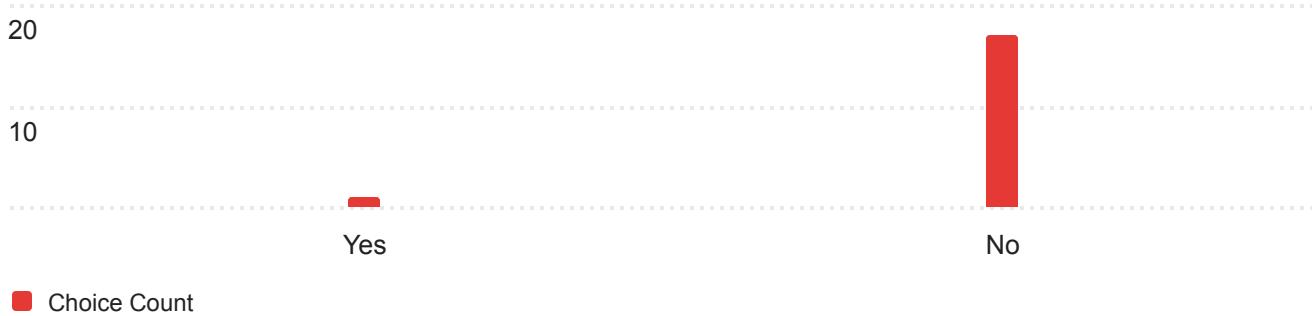
Q42 - Have you ever sold any properties on contract (rent to own) to any non-family member?



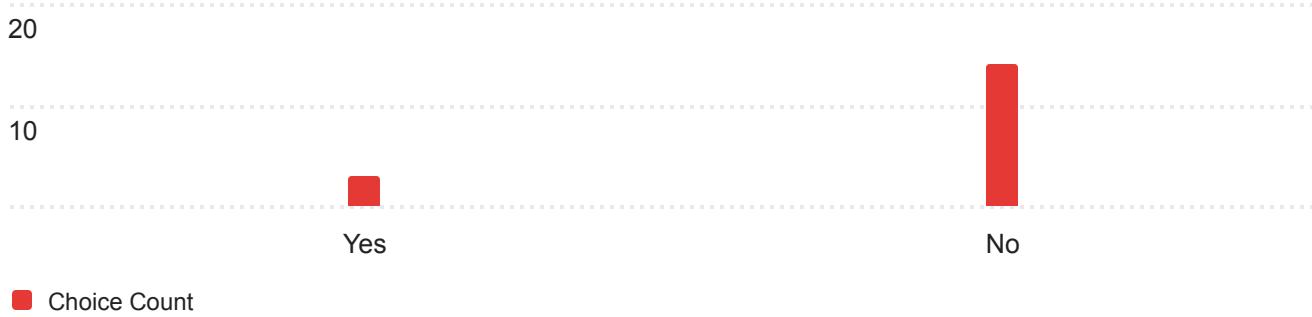
Q32 - What eligibility qualifications do you have for potential tenants? Check all that apply. - Selected Choice



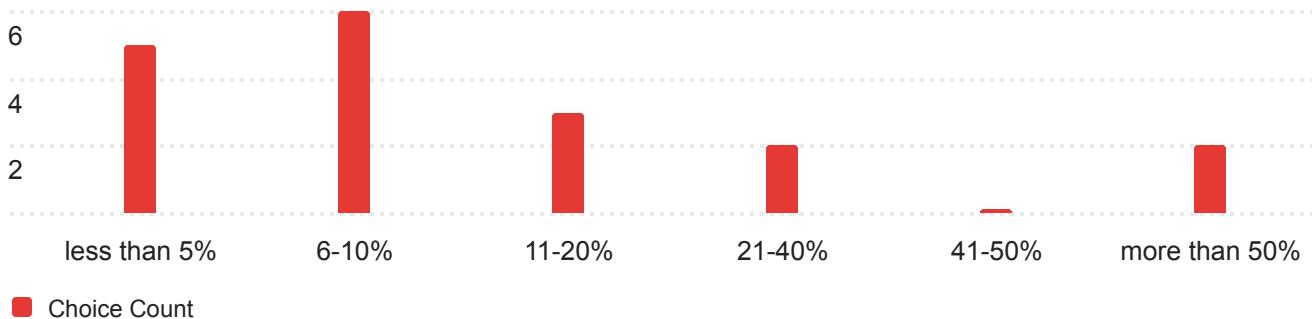
Q35 - Do you accept HUD Section 8 Vouchers?



Q37 - Would you be willing to learn more about Section 8 Vouchers?



Q34 - What percent of your annual income comes from rent?



Q11 - How much are the monthly housing expenses where you reside? (rent or mortgage plus utilities)



Q26 - What is your estimated combined annual household income? (Include the total income for the year of all who reside there and contribute toward the expenses of the household.)



Q57 - How would you describe the conditions of rental properties, on average, in this community?



Q58 - How would you describe the availability of rental properties in this community?



Q56 - Would you support the implementation of a rental inspection program in this community?



Q20 - In your words, what are some SPECIFIC ACTIONS that the community should take to improve access to quality and affordable rental housing?

In your words, what are some SPECIFIC ACTIONS that the community should take to improve access to quality and affordable rental housing?

LOWER TAXES. We have to raise our monthly rent for tenants due to annual tax increases

If you're leaning toward rent control it might be a good idea to buy the houses that are rentals, fix them up hire a maint team to make repairs . Then the city could own properties, invest in community, keep rent low and make some money for future projects in the community.

Big property management companies should be held to quality standards

Not qualified to answer

Hold accountable the properties renting to tenants with police reports every week. Bad tenants need to be held accountable to become good neighbors. Bad tenants can bankrupt the landlord.

A BASIC inspection program aimed at clean and safe properties which have owners who actually care for the property and respond to tenants when maintenance is needed would make a difference. But the City being overbearing on little things would backfire. Start slowly and inspections should include requirements for safety needs and maybe 2-3 recommendations for improvements over time. I keep my rentals rates about \$100+ under the rental average and they are well maintained. My tenants are all long term renters as a result.

Tax abatement for properties that a landlord has invested significant money for improvements or has built new.

Lower property taxes, rentals held to a good standard of living

Property taxes need to come down. It's just a small town.

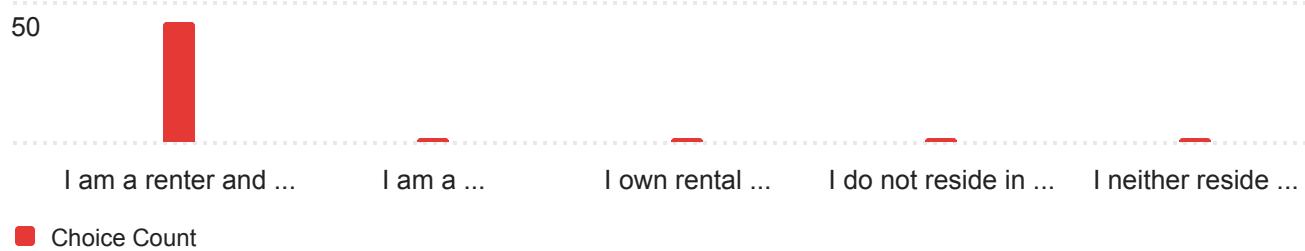
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I follow laws and update the small home I own. I have had 3 bad tenants the past 4 years that have destroyed the home. I have lost around 15 thousand for the last 2 years alone. I maintain the home, I am flexible and respectful. I fix and maintain the property within the state laws and it's nothing but a headache. Renters do not care at all and will squat in homes or harass me (taking pictures of my animals and children in my backyard) and send threats because they aren't following the contract they signed. It's a nightmare, I follow the laws and I keep everything in working condition. I do not want anyone else inspecting my one property and adding more out of my pocket to do when I barely scrape by monthly

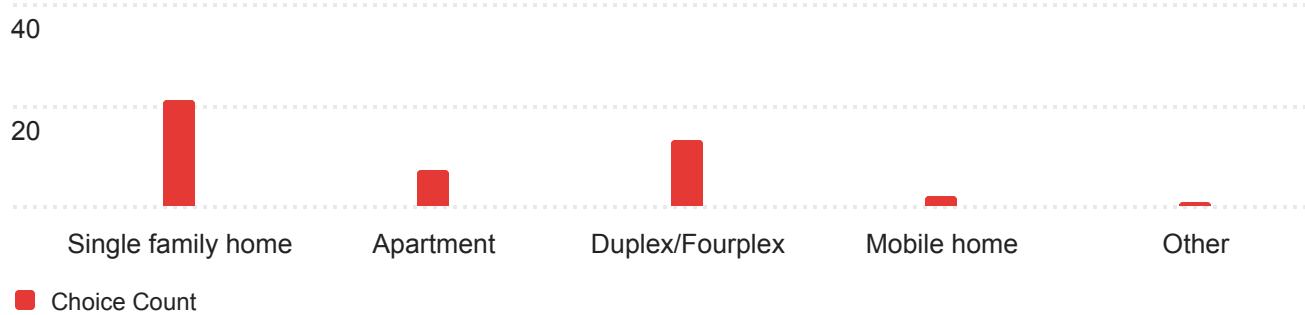
Tenant Survey Responses

1

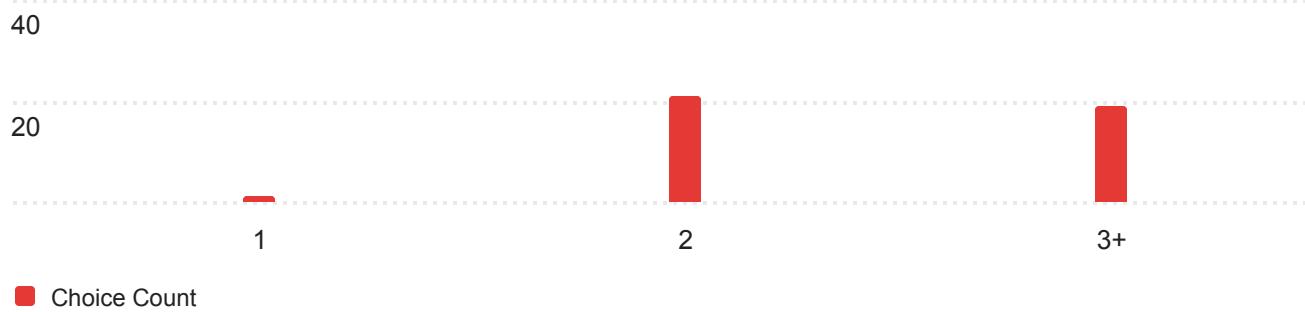
Q1 - Which of the following best reflects your position with regard to rental properties in this community?



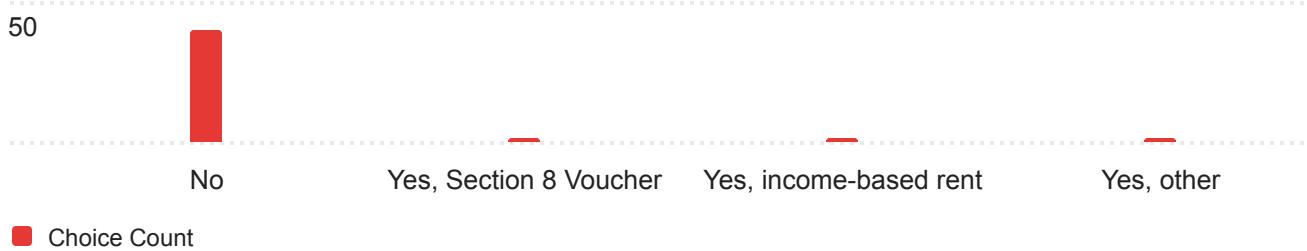
Q10 - What type of structure do you live in? - Selected Choice



Q44 - How many bedrooms are in your current rental unit?



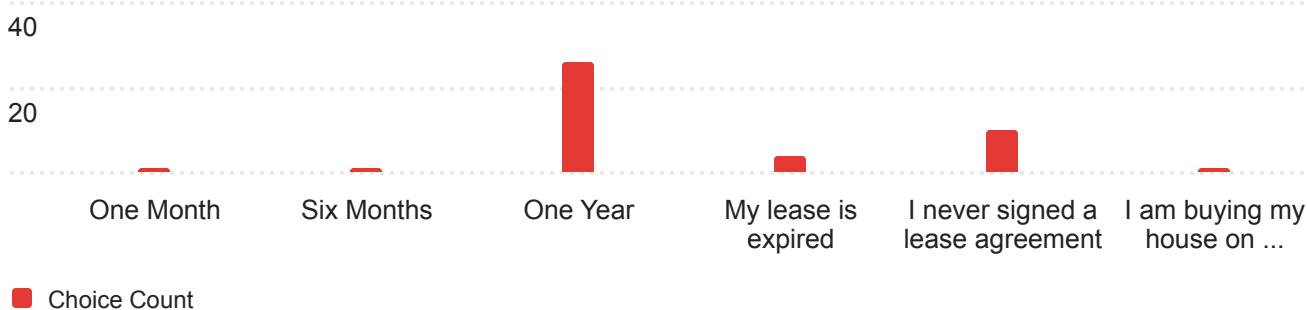
Q47 - Do you receive rental assistance from the government? - Selected Choice



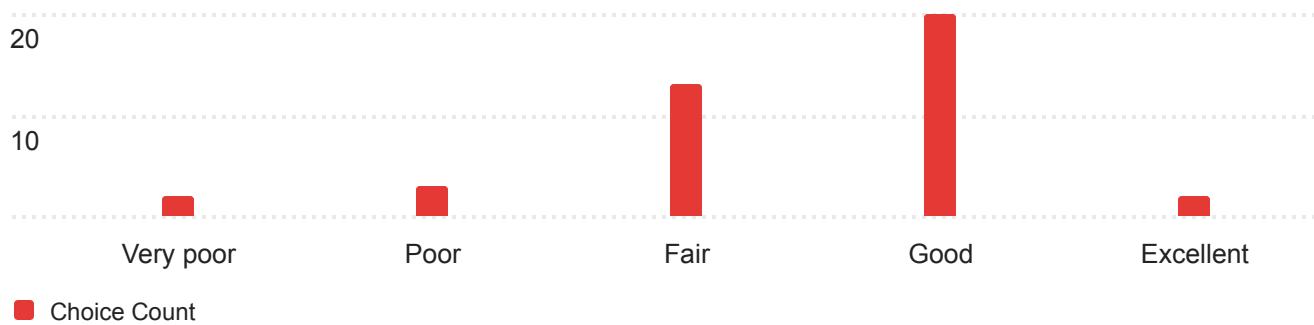
Q48 - Would you be able and willing to spend more for a rental unit than you do now if a higher quality or larger one was available in this community?



Q50 - What is the length of your current lease agreement?



Q49 - How would you describe the condition of your current unit?



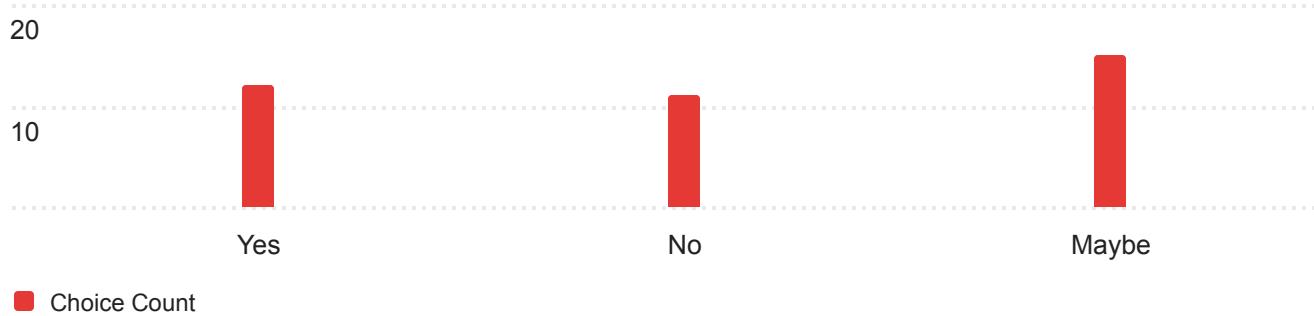
Q51 - How responsive is your rental property owner or property management provider when it comes to needed repairs? Choose the most accurate response - Selected Choice



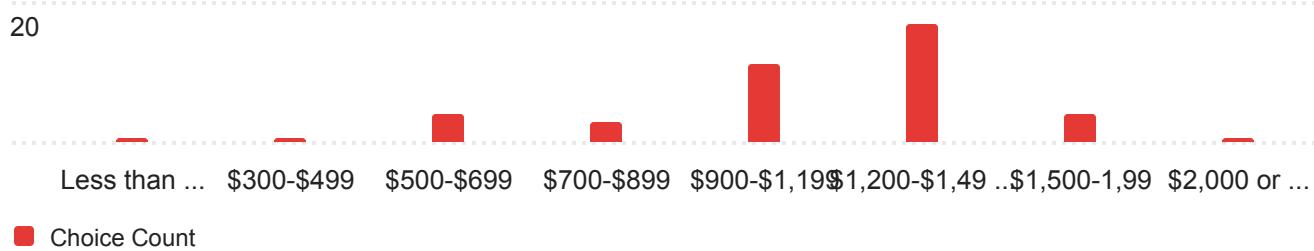
Q53 - Have you ever filed a complaint against your landlord with the city?



Q52 - Do you plan to purchase a home within the next five years?



Q11 - How much are the monthly housing expenses where you reside? (rent or mortgage plus utilities)



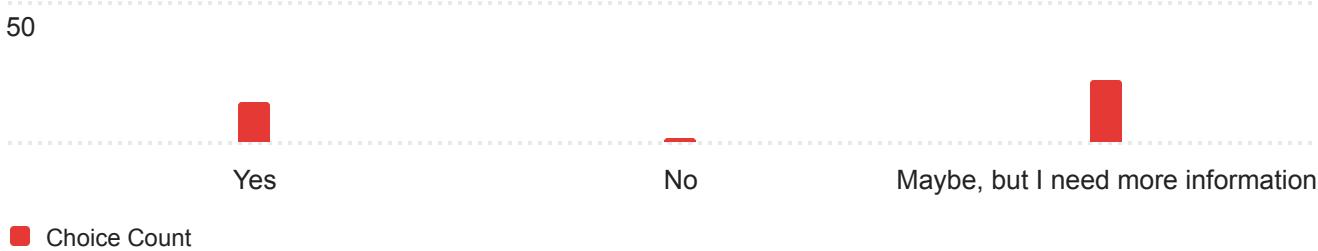
Q57 - How would you describe the conditions of rental properties, on average, in this community?



Q58 - How would you describe the availability of rental properties in this community?



Q56 - Would you support the implementation of a rental inspection program in this community?



Q15 - In your experience, what is the main barrier to home ownership in this community? - Selected Choice



Q20 - In your words, what are some SPECIFIC ACTIONS that the community should take to improve access to quality and affordable rental housing?

In your words, what are some SPECIFIC ACTIONS that the community should take to improve access to quality and affordable rental housing?

I don't know. I see too many homes being built as it is. Everything caters to the wealthy.

Looking at what they offer and condition of the rental. If the rental is charging a high rate for a poor condition i believe it should then be lower. Paying 920+ utilities for a 2 br with a lot of things wrong and slow repose rates make it hard to enjoy where we are. I think if we implement a cap on a rental agreement based on condition and how the landlord is would make a huge difference. Some of the landlords will find the littlest thing and charge the deposit and then resell it as is never fixing the problem getting the deposit from another person again.

Hold Landlords accountable for the properties they lease. Too many unsafe properties in the rental market. There is no avenue for renters to get resolutions to bad landlords or unsafe housing

MORE rental apartments, duplexes and single family homes need to be built. I've been looking to move from my current location but there are literally NO OPTIONS available locally. The Winterset pop has grown by over 1k in the past year but housing availability has not. And FORGET about buying a house here. Even homes that need a LOT of work are WAY OVER-priced. I can't even afford a too-small crappy home of my own. I really feel trapped in the place I live now with a ROOMMATE. It's just not ideal. Please build more affordable rentals that don't require government assistance. I work full-time and I do not want to get any kind of assistance if I can help it. AFFORDABLE RENTALS — that's the key.

I don't really know, Have more then Kading properties available, maybe not allow rent prices to raise if no additional work or improvements have been done to increase the value, shouldn't just be able to raise it because taxes go up and things are more expensive people don't get paid more just because everything else goes up they still have to make ends meet on the same pay. I know kading increases their rent all the time at one point it went from 725 to 895 for new tenants and nothing was added they provide a stove and small refrigerator and a window are conditioning that doesn't work and electric baseboard heating that cost a fortune. Which leads me to the utility company it's outrageous and I don't like how they don't have online access to my account and resources

Fire code inspections, creating codes for rental conditions. Police are too aggressive for no reason. Adjust your parking regulations as some apartments have more apartments than parking spots. In my experience, owners are happy to make a flashy apartment with cheap furnishings that wear out immediately and are never upgraded

Make the rental units more affordable. Preferably under 1000 a month

The covered bridge properties have been upping the rent at least once a year since they bought it. I moved in here about 4 years ago and started out paying 530.00 a month. A new company bought it now I pay 888.00 a month and they are going to increase it again starting January 2025. I think there should be something where they cannot keep upping the rent.

We have rented three times. The first was a duplex, then an apartment, and now the house we are at right now. The duplex and house landlords were amazing when it came to concerns or things that needed to be fixed. The apartment was terrible to rent. I'm. It sure what actions the community could take because we've never had a bad experience and our landlords have been nothing but amazing to work with.

Make more housing available

Seniors need affordable housing especially lower income housing.

Soon need a house.

Inspecciones periódicas

Mantenimientos calendarizados

Build More rental houses, or apartments that are income based. Affordable housing, assisted living homes , rental properties that are economical,,energy efficient . Building that includes gym, pool , or park.

We've added several apts and condos to the city.

Not let it be monopolized by one property management company (aka Kading properties = not good landlords, properties, expensive)

We need more places for rent...whether it's a community of tiny Homes...or more townhouses or small houses. We need more affordable housing period...this town is ridiculously high!!

I'm not really sure. Between the higher property taxes of Madison county and the current inflation of the country everyone is between a rock and a hard place.

Not require three times the rent for income. That's ridiculous. Look past bad credit.



IOWA PROFILE

Housing Data Snapshot

Housing Report

Ensuring that all Iowans have access to safe, affordable and quality housing is the cornerstone for successful families and vibrant communities. Much like a thriving, balanced ecosystem, the housing continuum must remain dynamic to facilitate Iowans' upward economic mobility. When families have access to homes they can afford, as their income changes over time, it's proven to lead to success in other areas, including health, education, career opportunities and civic engagement, which in turn strengthens our neighborhoods and communities.

\$ Median Home Rent
\$936

Winterset, IA

\$932
Madison County, IA

\$914
Iowa

Median Home Value
\$175,000

Winterset, IA

\$230,500
Madison County, IA

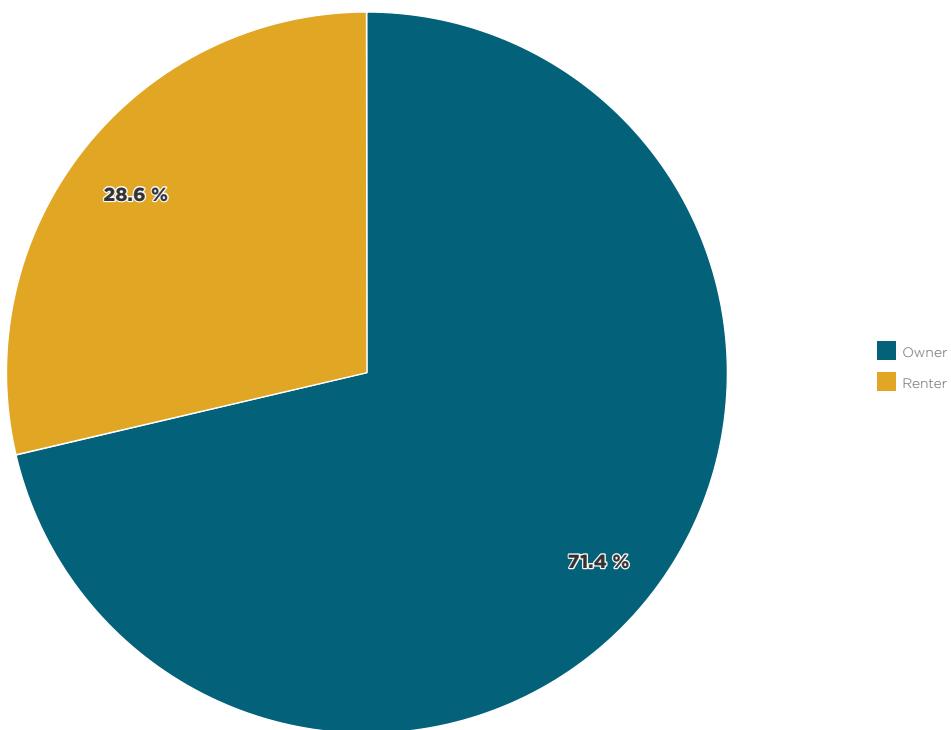
\$181,600
Iowa

Sources: US Census Bureau ACS 5-year 2018-2022

Housing

There are many factors that go into understanding an area's housing supply, including answers to questions like: how much housing is there, where is it located, what kind of housing is there, who lives (or doesn't live) there, and how new is it? Learn the basics of this community's housing stock below.

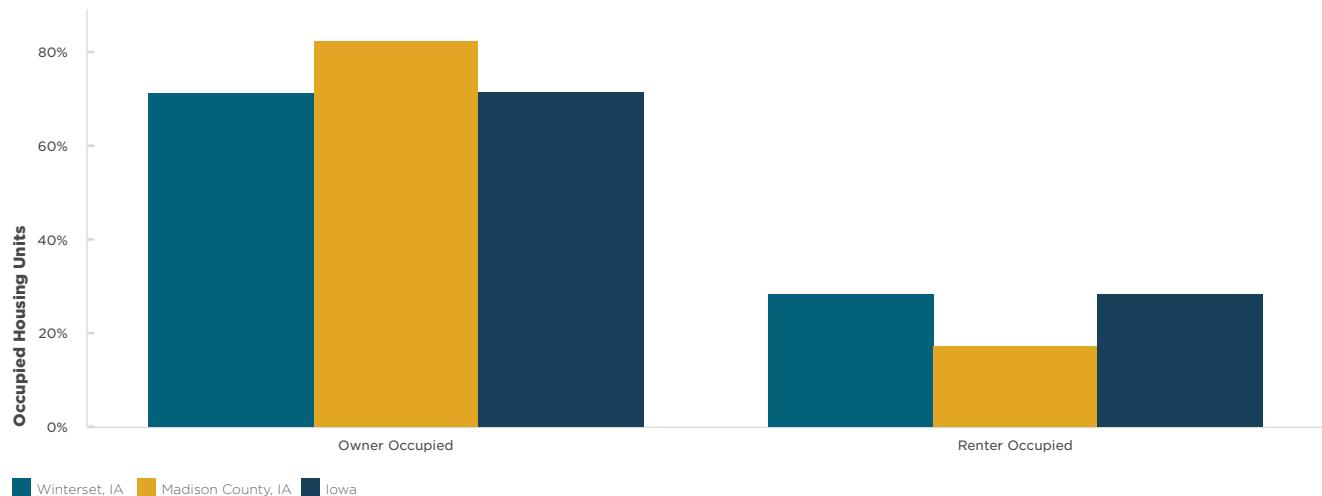
Owner vs Renter Occupied Housing Units



Winterset, IA

Sources: US Census Bureau ACS 5-year 2018-2022

Owner vs Renter Occupied Housing Units



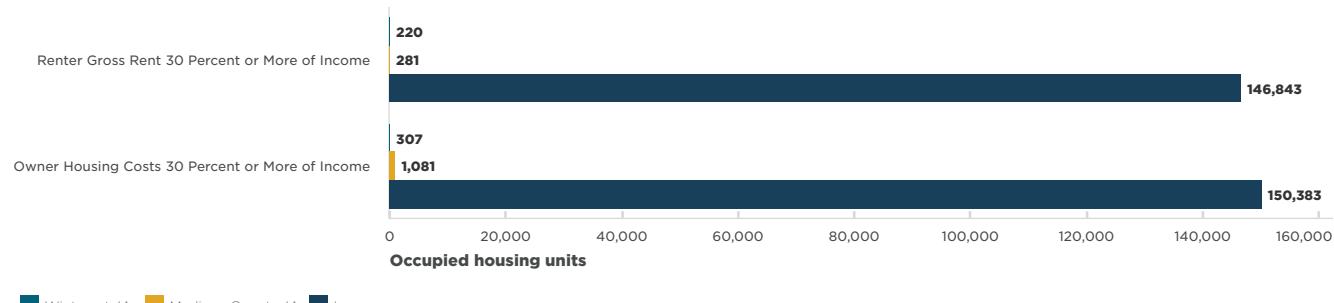
Sources: US Census Bureau ACS 5-year 2018-2022

Housing Cost Burden

Many Iowan renters and homeowners are either cost burdened (i.e., spending 30% or more of their income on housing) or severely cost burdened (i.e., spending 50% or more of their income on housing). Black, Indigenous, people of color (BIPOC) and Iowans who have low area median income (AMI) disproportionately experience housing cost burden.

Having a better understanding of which Iowans are the most impacted by housing cost burden can assist in identifying opportunities for affordable housing programs and property development.

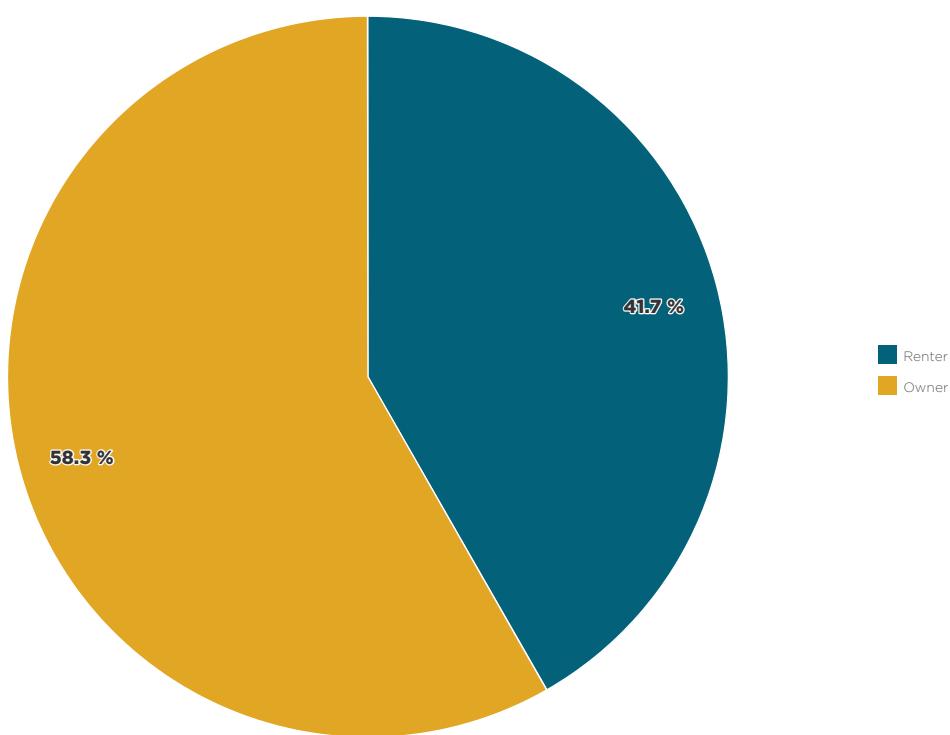
Excessive Housing Costs: 30 Percent or More of Income by Tenure



Sources: US Census Bureau ACS 5-year 2018-2022

Note: each rate presented in this table is a percentage of the total applicable units (e.g., the percentage of cost burdened renter housing units is calculated using total renter households as the denominator).

Cost Burdened Households: Renter vs Owner Occupied



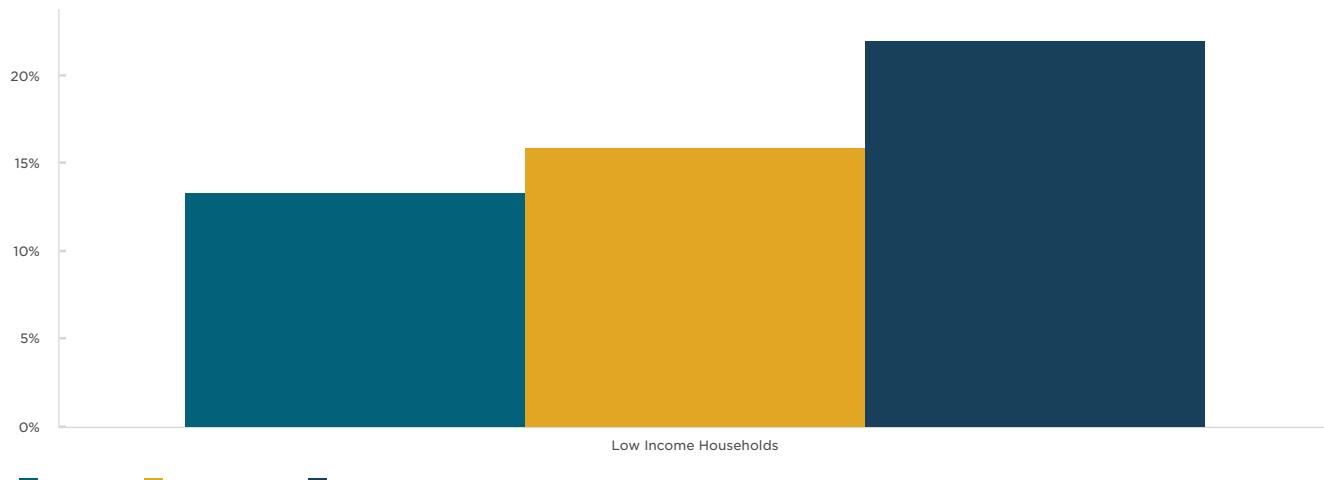
Winterset, IA

Sources: US Census Bureau ACS 5-year 2018-2022

Note: Cost-burdened is defined as 30% or more of income being spent on housing.

This figure is made up of all cost-burdened households and what proportion of these households is held by renters or owners.

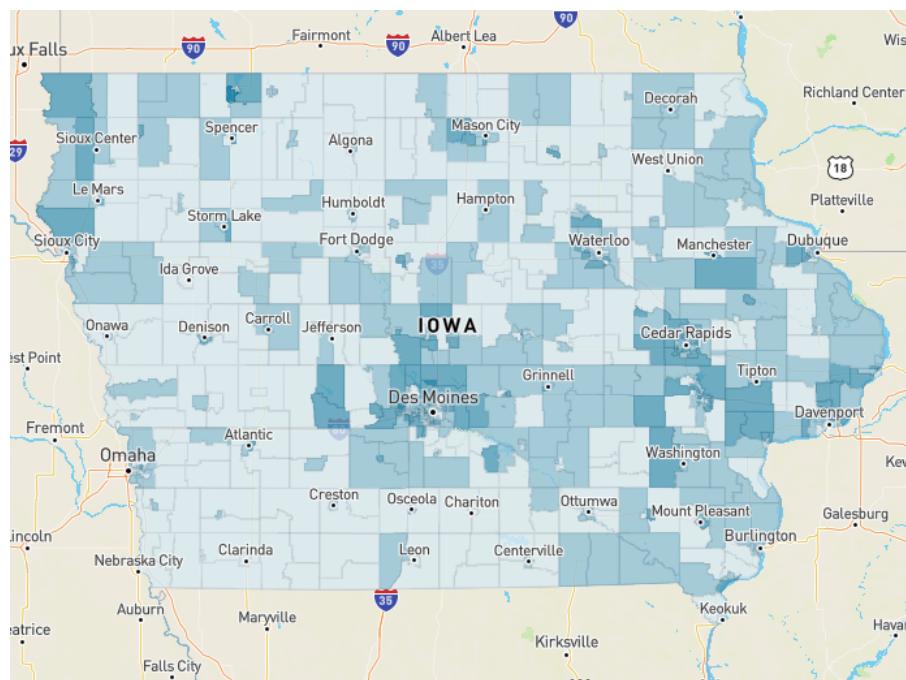
Severe Excessive Housing Costs: 50 Percent or More of Income Among Low Income Households



Sources: HUD CHAS 2017-2021

Total Housing Units

Total Housing Units



© Mapbox © OpenStreetMap

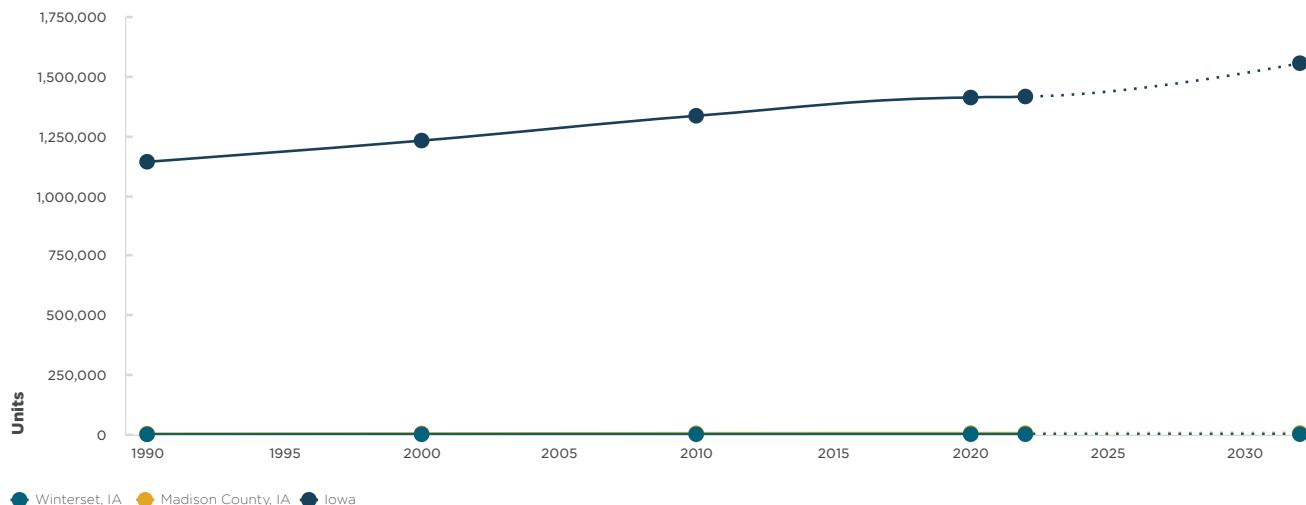
Units

0 - <1,371
1,371 - <2,099
2,099 - <4,870
4,870 - 7,107

Sources: US Census Bureau ACS 5-year 2018-2022

Total Housing Units Over Time

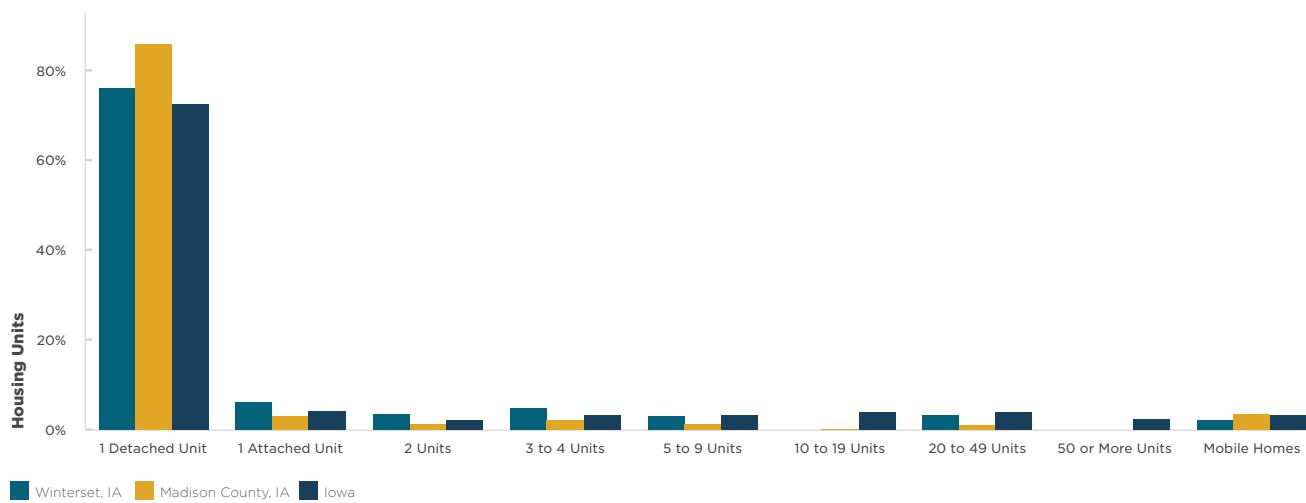
Total Housing Units



Sources: US Census Bureau; US Census Bureau ACS 5-year

Units in Structure

Units in Structure



Sources: US Census Bureau ACS 5-year 2018-2022

Age and Vacancy Rates of Existing Housing Stock

Understanding the age of homes is crucial for preserving the state's aging housing stock and revitalizing communities. Property values play a pivotal role in the financial well-being of a community, and the year of construction and recent occupancy status significantly influence these values. Areas characterized by indefinitely vacant or older homes present opportunities for housing development and repurposing. This is especially pertinent in Iowa, which is home to the eighth oldest housing stock in the nation. This strategy not only expands affordable housing options but also contributes to the appreciation of property values, fostering economic growth.



Residential - Median Year Built

1962

Year

Winterset, IA

1980

Year

Madison County, IA

1956

Year

Iowa



Median Residential Property Value

\$249,345

USD

Winterset, IA

\$314,658

USD

Madison County, IA

\$256,314

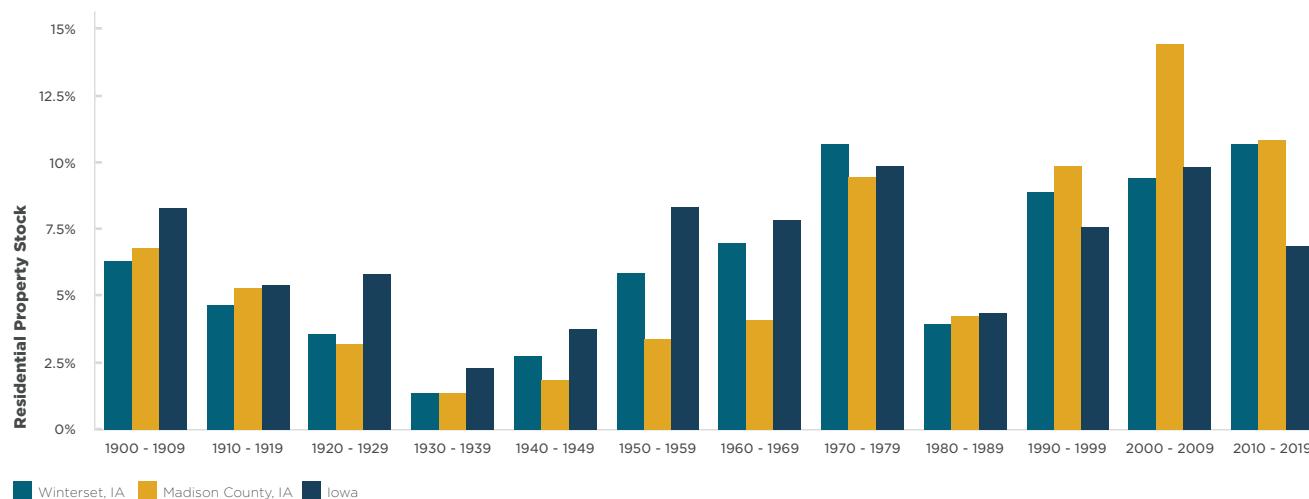
USD

Iowa

Sources: County Tax Assessors 2024

Residential Properties by Decade Built

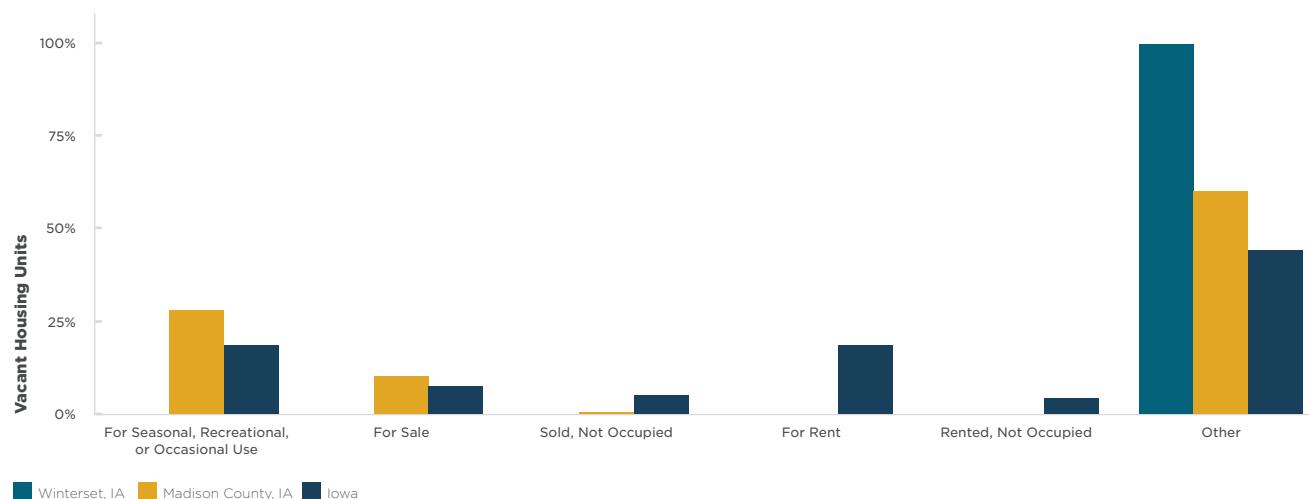
Residential Properties by Decade Built



Sources: County Tax Assessors 2024

Vacancy Status

Vacancy Status



Sources: US Census Bureau ACS 5-year 2018-2022

Potential for Lead Paint

Potential for Lead Paint

62.4%

Total Housing Units

Winterset, IA

54.4%

Total Housing Units

Madison County, IA

63.2%

Total Housing Units

Iowa

Children

1,487

People

Winterset, IA

4,105

People

Madison County, IA

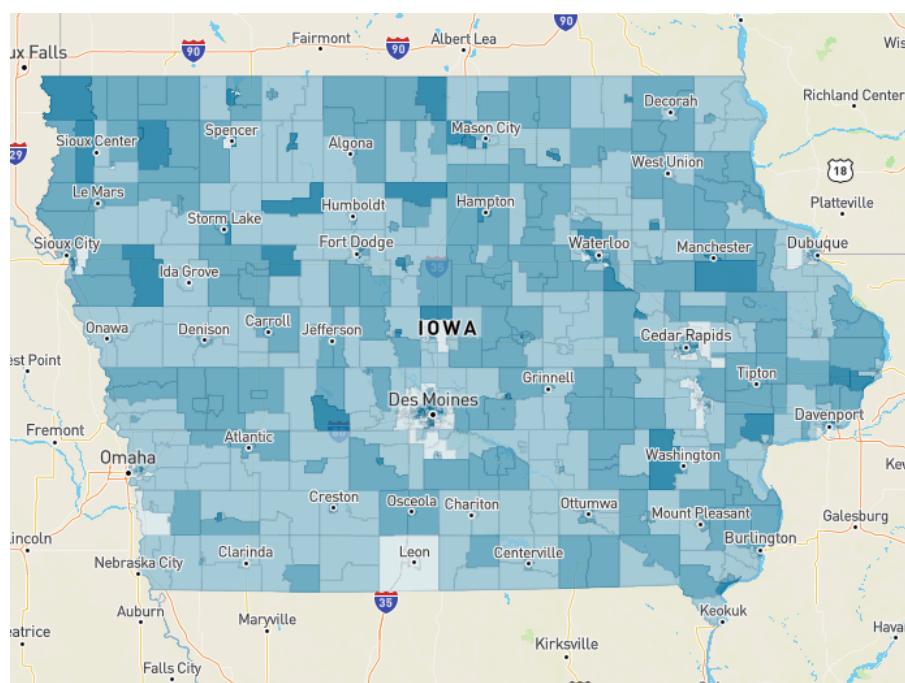
730,318

People

Iowa

Sources: US Census Bureau ACS 5-year 2018-2022

Potential of Lead Paint (Built 1978 or Earlier)



© Mapbox © OpenStreetMap

Buildings

0 - <525
525 - <1,008
1,008 - <1,444
1,444 - 2,668

Sources: County Tax Assessors 2021

Homeownership

Homeownership presents one of the most powerful opportunities for building generational wealth. The ripple effects of homeownership are far-reaching, extending to various aspects of life, such as financial, social, and physical well-being, while also delivering significant economic benefits to the broader community. Identifying both current homeowners and non-homeowners helps us pinpoint community members who may benefit from homebuyer education or financial literacy assistance, potentially opening the door to homeownership.

Homeownership Rates

Homeownership Rate

75.3%

Total Population

Winterset, IA

84.1%

Total Population

Madison County, IA

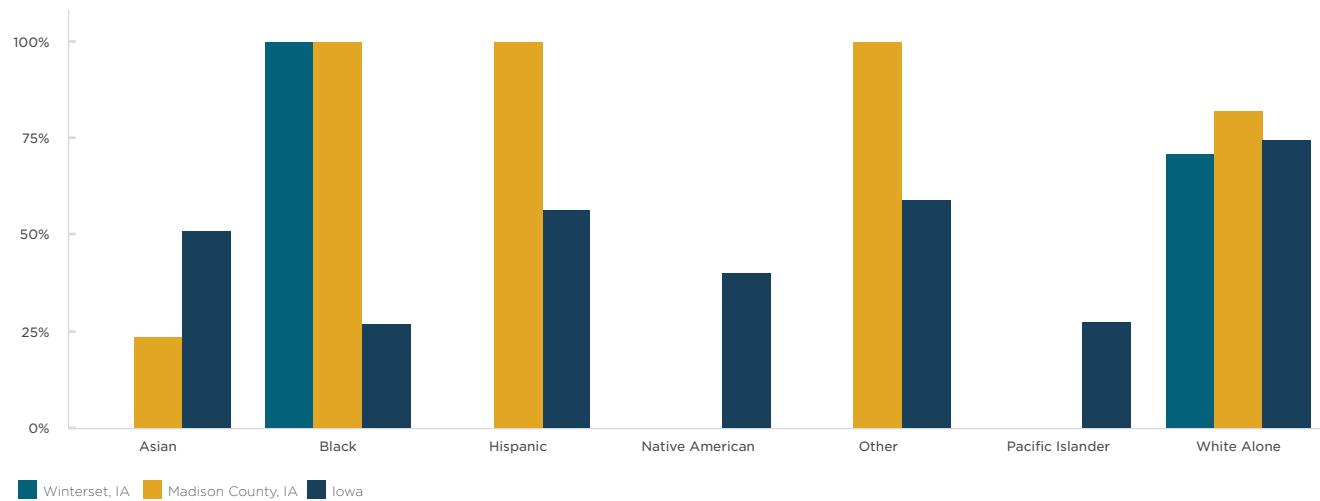
72.8%

Total Population

Iowa

Sources: US Census Bureau ACS 5-year 2018-2022

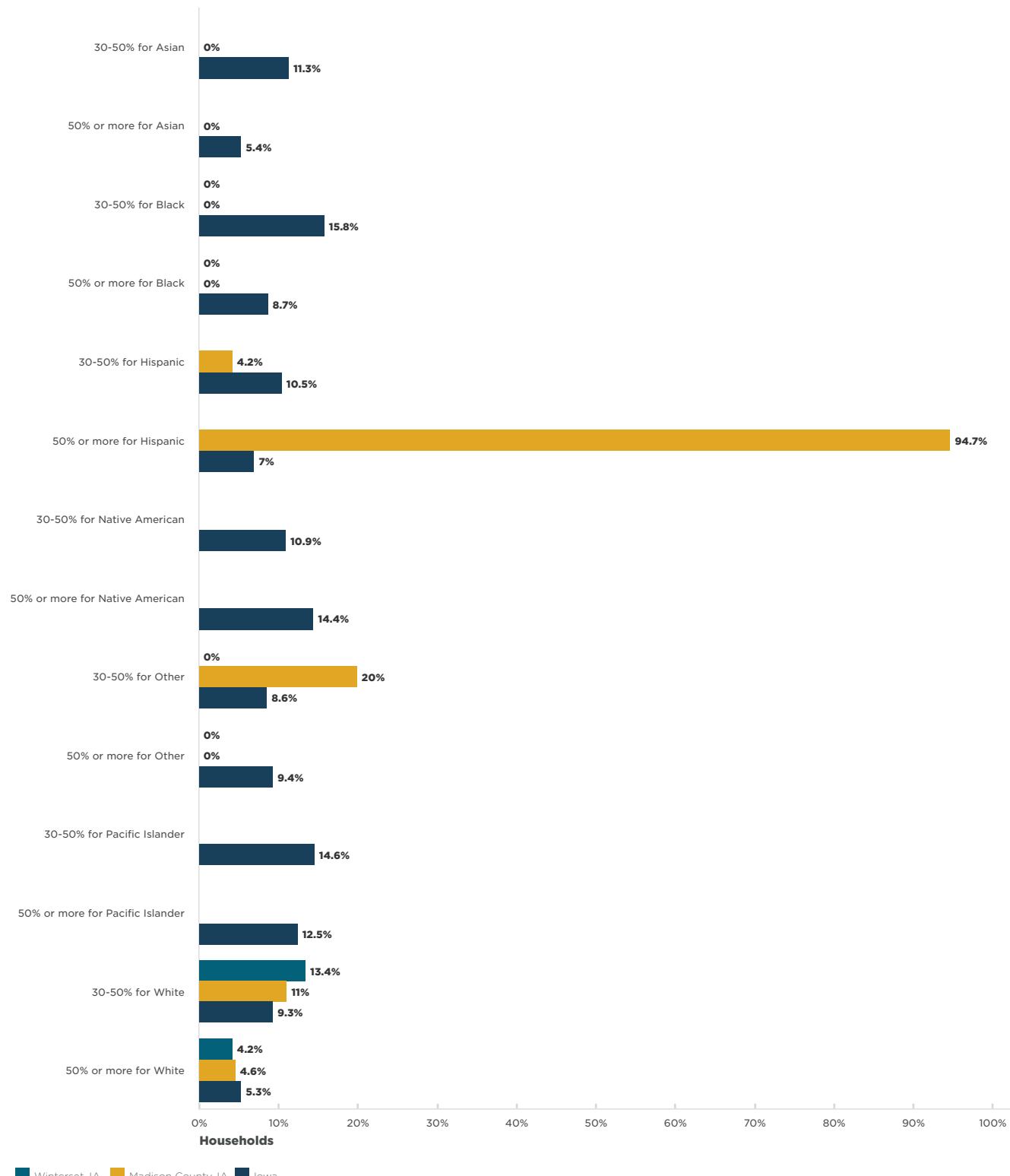
Homeownership Rate by Race/Ethnicity



Sources: US Census Bureau ACS 5-year 2018-2022

Relative Cost Burden

Owner Occupied Households by Relative Cost Burden and Race and Ethnicity



Sources: HUD CHAS 2017-2021

Note: This dataset represents the percent of occupied housing units by Tenure (owner- or renter-occupied), Race/Ethnicity (White, non-Hispanic; Asian, non-Hispanic, Black or African American, non-Hispanic, American Indian or Alaska Native, non-Hispanic; Pacific Islander, non-Hispanic; Hispanic, any race; Other race/ethnicity), and Housing Cost Burden (30% - 50% of income, or 50% or more of income).

Homeowner Affordability

Median Homeowner Income
\$79,712
 USD

Winterset, IA

\$96,559
 USD

Madison County, IA

\$86,339
 USD

Iowa

Median Selected Ownership Costs as a Percentage of Income

19.4%

Winterset, IA

18.6%

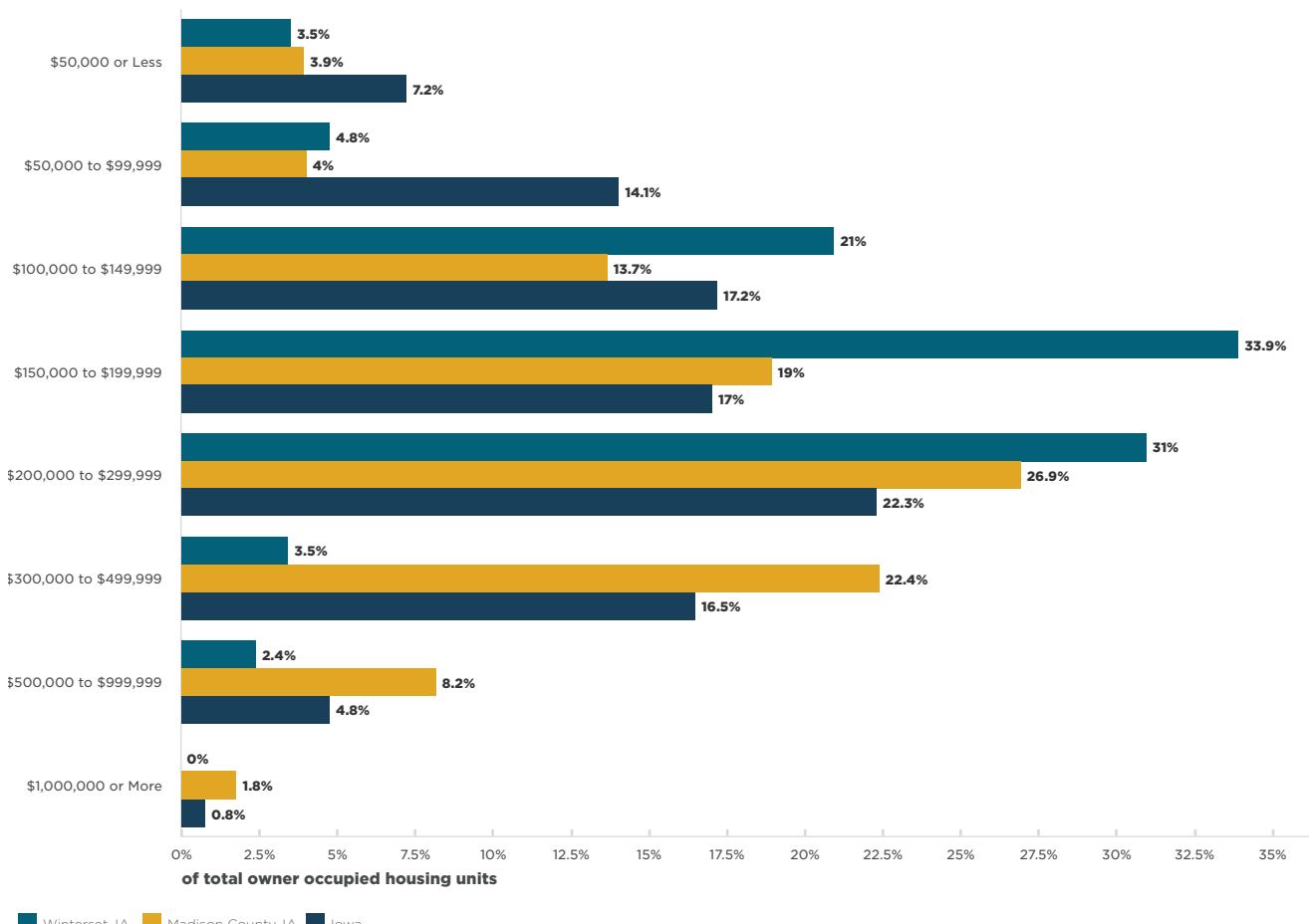
Madison County, IA

16%

Iowa

Sources: US Census Bureau ACS 5-year 2018-2022

Owner Occupied Home Value



Sources: US Census Bureau ACS 5-year 2018-2022

Homeownership Households by Race/Ethnicity

Homeownership Rate by Race/Ethnicity

Geography	2018-2022 White	2018-2022 Black or African American	2018-2022 American Indian and Alaska Native	2018-2022 Asian	2018-2022 Native Hawaiian and Other Pacific Islander	2018-2022 Other	2018-2022 Multiracial
Winterset, IA	70.9%	100%	No data	No data	No data	No data	100%
Madison County, IA	82.5%	100%	No data	23.8%	No data	100%	100%
Iowa	74.3%	27.2%	40.3%	51.1%	27.5%	59.1%	56.4%

Sources: US Census Bureau ACS 5-year 2018-2022

Renter-Occupied Units

Renters are far more likely to be cost-burdened compared to homeowners.¹² Additionally, a lack of homeownership eliminates a families' best shot at generational wealth. Identifying our renters can help us to understand where affordable homeownership opportunities and programs are needed the most. Most notably, BIPOC individuals are the most likely to experience severe housing cost burden (i.e., 50% or more of income spent on housing).

Renter Occupied Units



Population in Renter Units

638

People

Winterset, IA

1,138

People

Madison County, IA

367,455

People

Iowa

Population in Renter Units

22.2%

Occupied Housing Units

Winterset, IA

14.9%

Occupied Housing Units

Madison County, IA

24.9%

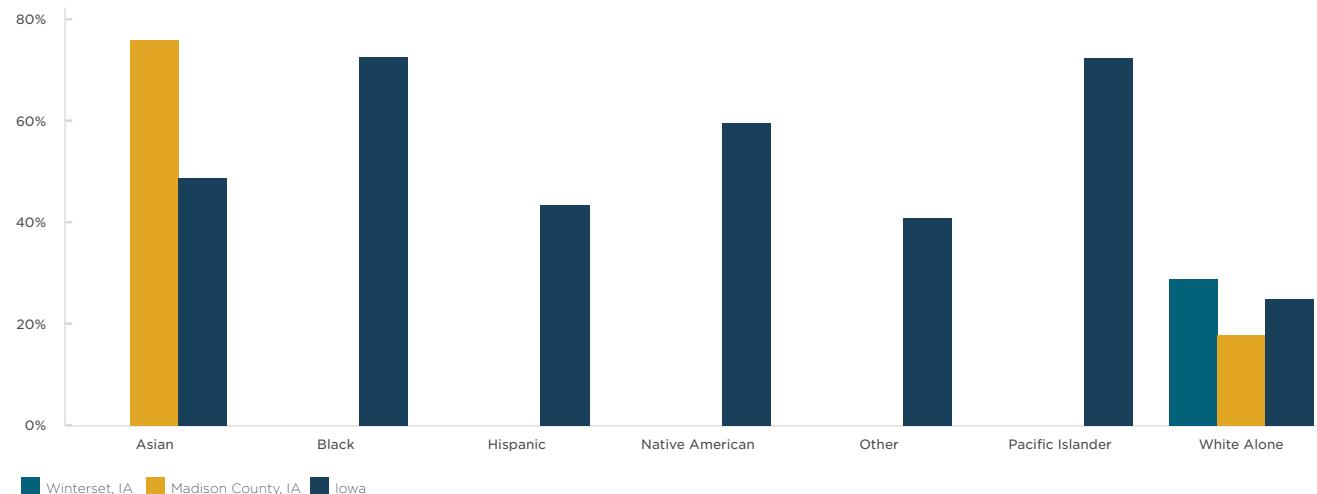
Occupied Housing Units

Iowa

Sources: US Census Bureau ACS 5-year 2018-2022

Renter Rate by Race and Ethnicity

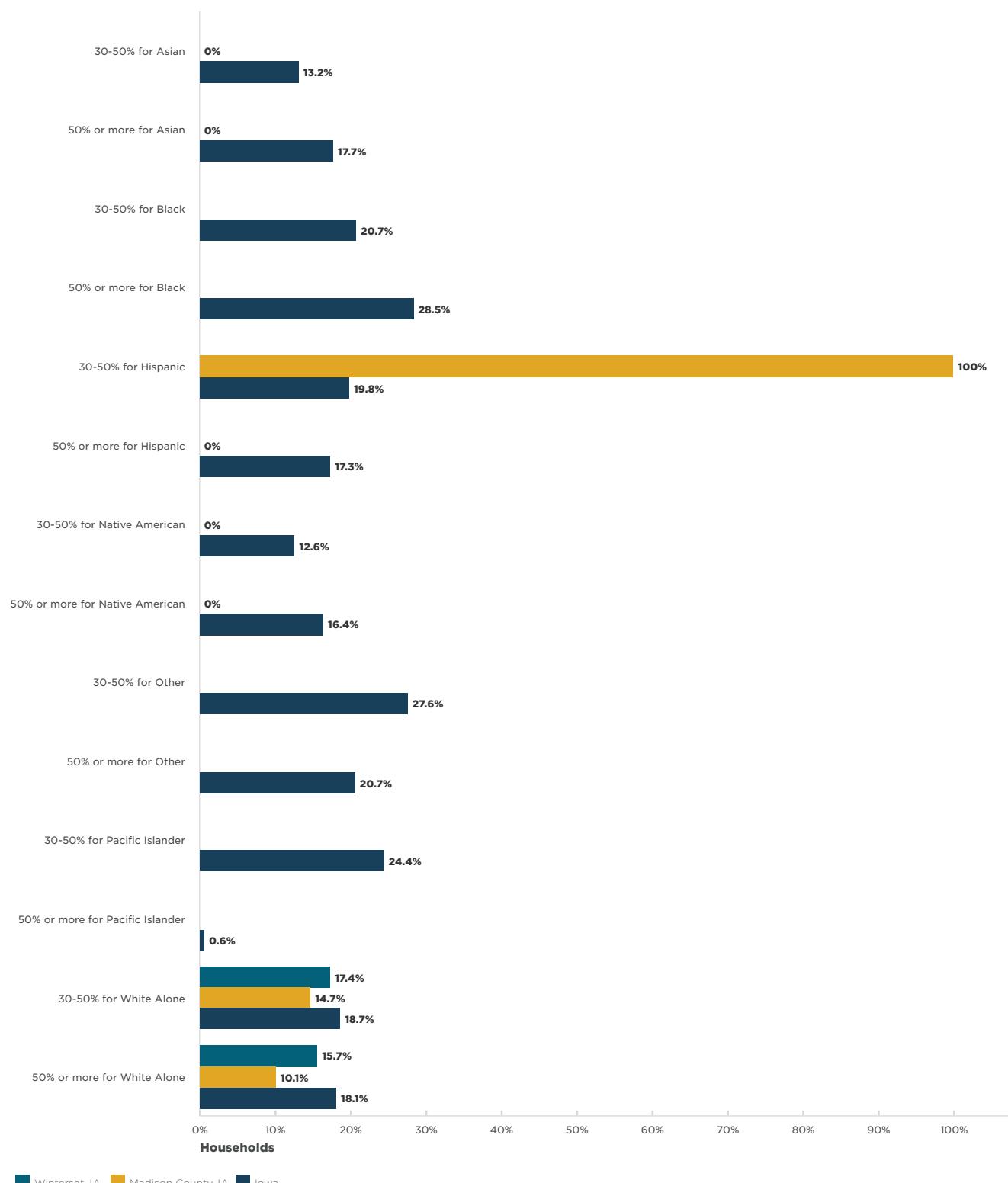
Renter Rate by Race/Ethnicity



Sources: US Census Bureau ACS 5-year 2018-2022

Relative Cost Burden

Renter Occupied Households by Relative Cost Burden and Race and Ethnicity



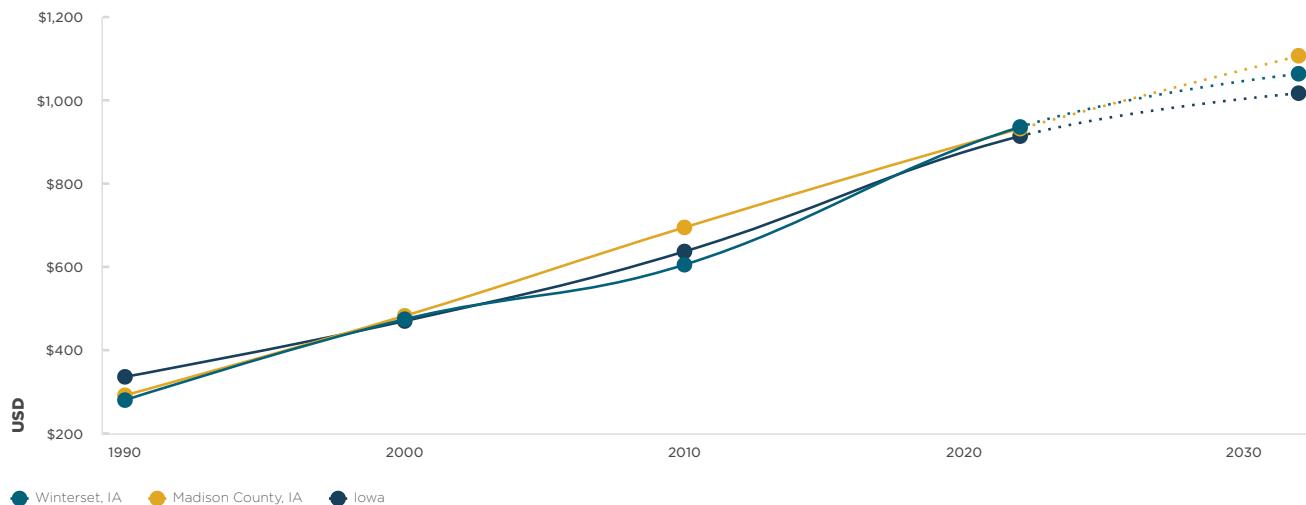
■ Winterset, IA ■ Madison County, IA ■ Iowa

Sources: HUD CHAS 2017-2021

Note: This dataset represents the percent of occupied housing units by Tenure (owner- or renter-occupied), Race/Ethnicity (White, non-Hispanic; Asian, non-Hispanic, Black or African American, non-Hispanic, American Indian or Alaska Native, non-Hispanic; Pacific Islander, non-Hispanic; Hispanic, any race; Other race/ethnicity), and Housing Cost Burden (30% - 50% of income, or 50% or more of income).

Median Rent Over Time

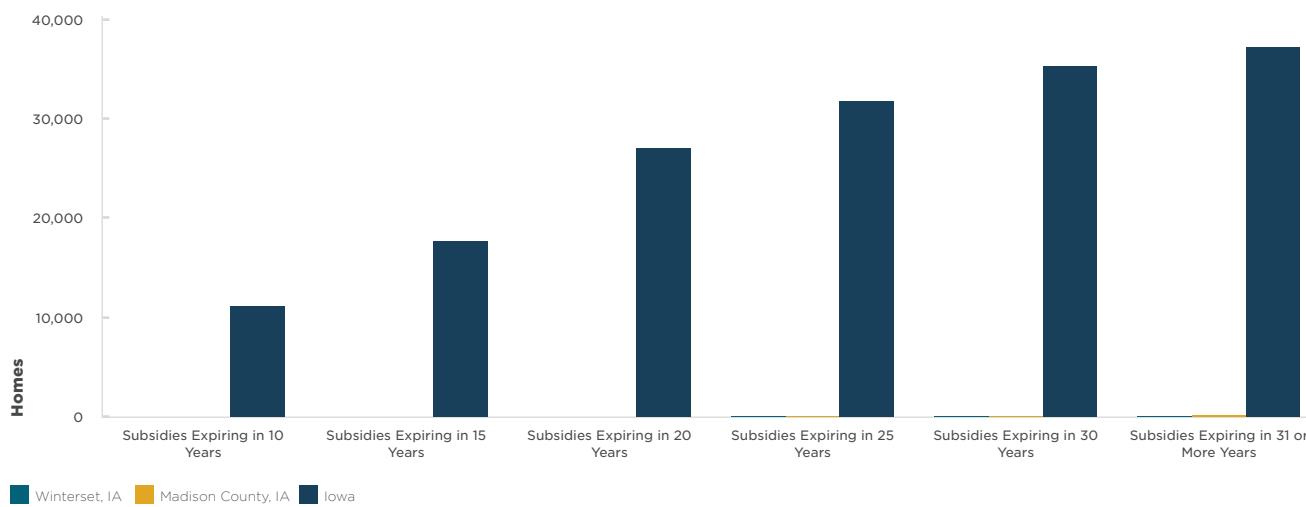
Median Home Rent



Sources: US Census Bureau; US Census Bureau ACS 5-year

Federally Assisted Rental Homes at Risk of Loss

Federally Assisted Rental Homes at Risk of Loss (Cumulative)



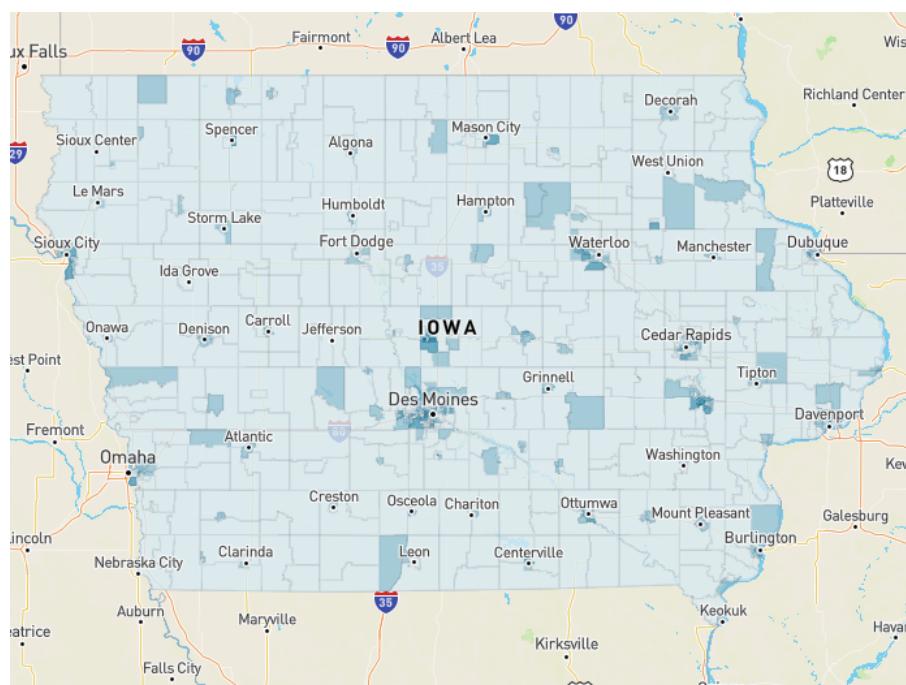
Sources: NHPD 2023

Programs included in this data set: Section 8, Section 202 Direct Loans, HUD Insured, LIHTC, HOME, Section 515, Section 538, Public Housing, State Subsidy, Project Based Vouchers, Mod Rehab.

Mortgages

As previously stated, homeownership is one of the greatest opportunities for generational wealth, and homeownership is, more often than not, unattainable without a mortgage. Unfortunately, not everybody has success when applying for a mortgage. For example, certain racial and ethnic groups are more likely to be denied a mortgage compared to their white counterparts. Identifying which community members are struggling to obtain a mortgage can help us to understand where policy changes and protections may need to be implemented.

Renter Occupied Housing with One or More Severe Housing Problems



© Mapbox © OpenStreetMap

Units

0 - <85
85 - <210
210 - <505
505 - 955

Sources: HUD CHAS 2017-2021

Note: There are four severe housing problems in the CHAS data: 1) housing unit lacks complete kitchen facilities; 2) housing unit lacks complete plumbing facilities; 3) household is severely overcrowded; and 4) household is severely cost burdened. A household is severely overcrowded if it contains more than 1.5 persons per room. A household is severely cost burdened if the monthly housing costs (including utilities) exceeding 50% of monthly income. A household is said to have a severe housing problem if they have any 1 or more of these 4 problems. Indicators are reported for both owner- and renter-occupied households.

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Navigating Rental Inspection Programs

Iowa State University Extension and Outreach

Community & Economic Development

Agenda

- Iowa Code
- Definitions
- Understanding Proactive Rental Inspection Programs
- Benefits and Challenges
- Strategies for Success
- Relevant Legal Cases
- Community Data
- Community Survey Responses
- Iowa Case Studies

Iowa State Code

Chapter 657 –
Nuisances

Chapter 364.17 -
Powers and duties
of cities – City
housing codes

Chapter 137 – Local
boards of health

Chapter 562A –
Uniform residential
landlord and tenant
law

Criteria



Local Code

Housing Code, building code, zoning codes



State Code

State fire and building code, energy code, environmental code



National Code

Electrical, historic preservation

Nuisance Abatement Codes

- ❑ Penalize housing providers when their properties require a significant amount of police or other emergency services **or** when a structure is found to be dangerous or unsafe
- ❑ Designed to combat blight and criminal activity in a community

Rental Registries, Licensing, and Inspections



Rental Registries document the ownership and residential composition of rental housing, along with contact information for landlords or their representatives.



Rental Licensing requires landlords to obtain and maintain a license to rent housing to tenants.



Rental Inspections are designed to enforce relevant sections of code – health, building quality standards, etc. May be Traditional or Proactive.

Traditional Vs. Proactive

Traditional

- Reactive to tenant complaints
- Can lead to disjointed enforcement
- Not preventative
- Less expensive to implement

Proactive

- Compulsory
- Routine and periodic
- Supplemental to traditional reactive inspections
- More equitable and preventative

Program Administration

- City-managed
- Private Contract
- Multi-Community Partnerships
- Council of Governments

Funding

Fee & Fines

- Most are funded wholly or in part by fees collected when issuing registration certificates or when inspection occurs
- Re-inspection fees and fines for non-compliance

City general fund, grants, LMI set-aside, etc.

- Investment is justified because it preserves housing stock and tax base and improves the health and capacity of residents.

Frequency of Inspections

Determine a manageable fixed basis for inspection

- Annually
- Every 2-5 years (Most Common)

Additional potential inspections

- Reinspection due to noncompliance
- Whenever a new tenant takes possession of the unit
- Whenever the ownership of a property changes

Notice of Inspection and Entry

- Tenants have a 4th amendment right to be secure against unreasonable searches.
- At the same time, the US Supreme Court has recognized that local inspection powers are of “indispensable importance to the maintenance of community health.”
- Notice increases likelihood of tenant understanding, accepting, and assisting with inspection process.
- Notice should be straightforward and accessible.

Violations and Enforcement

Fines

- Tiered levels based on severity of the violation(s)

Hearings

- Can be housed within an existing city department
- Examiners can be city employees or contractors
- Appeal process

Evaluation

Performance

- Ex: How many units have we inspected?

Impact (\$\$\$)

- Ex: How many people did not have to move due to unsafe living conditions?

Process/Implementation

- Ex: How many people did we expect to help versus how many are we actually helping?

Mitigating Harm to Tenants



Provide tenant education about legal protections against retaliation



Incentivize additional rental housing development to ensure adequate supply of code-compliant units



If rental housing units are abandoned due to enforcement, the City could take possession and make the properties available to bid under conditional contracts to improve, maintain, and cooperate with rental inspections

Advantages of Proactive Rental Inspections?



Improve housing quality, health, and safety



Better monitoring of rental occupancy



Proactive accountability for landlords



Rehab and retain existing housing stock



Changes the focus from a single unit to the overall building

Benefits to Tenants

Protects underserved tenants from retaliation

- Language barriers
- Disabilities
- Populations facing systemic discrimination

Provides direct health benefits

- Reduce exposure to environmental hazards, unintentional injury or illness, reduce stress to improve mental health

Benefits to Landlords

Improve relationship between landlords and local government

- Clear expectations, education and resources for support, smooth inspections, increased compliance.

Creates a more fair and equitable rental housing market

- All landlords expected to invest in the maintenance of their properties to meet the same minimum standards. Less undercutting and underinvesting for same rental fee.

Benefits to the Community

Preventative approach protects residents from health and safety risks, enabling them to fully participate in school, work, and other community life.

Preserves property values for the neighborhood by proactively maintaining rental properties within them.

Preserves the local tax base for local government services and operations.

Challenges of Proactive Rental Inspections

Uninhabitable or illegal units

Privacy concerns

Limited liability corporations/landlord identification

Bad/out of date data

Tenant-side code violations

Landlord retaliation

City cost and capacity limitations

Legal Suit: Orange City



Landlords and tenants sued the city government over rental inspection program



Alleged the program violated their Fourth Amendment (U.S. Constitution) and Article I, Section 8 rights (Iowa State Constitution)



District court opinion issued August 31, 2023

Administrative Inspections



At question in Orange City (and other similar cases) is the question of whether an administrative search is **reasonable**, measuring the utility of the governmental search against the individual's (landlord, tenant, or both) privacy interest



What is the scope of the inspection?



How does the governmental body determine the need for the search?

Davenport Building Collapse

May 28, 2023 – The Davenport, a 116-year-old apartment building, partially collapsed, leaving three residents dead and about fifty people homeless.

The building passed several inspections, both private and municipal, in the weeks leading up to the tragedy.

Building owner has pled guilty to a civil infraction which carries a \$300 penalty.

Highlights the importance of regular and thorough inspections.

Tenant complaints were ignored and minimized and, since the units were affordable, many tenants had nowhere else to go.

Strategies for Success

1

Involve diverse stakeholders

2

Involve community-based organizations in implementation

3

Provide training for code enforcement staff

4

Provide education, outreach, and ongoing support for landlords and tenants

5

Implement complementary programs, i.e. lead abatement

Winterset Data

Households



Total Households

2,294

Winterset, IA

6,625

Madison County, IA

1,303,763

Iowa



Average Household Size

2.3

People

Winterset, IA

2.5

People

Madison County, IA

2.4

People

Iowa



Household with Children

29.7%

Total Households

Winterset, IA

30.7%

Total Households

Madison County, IA

28.6%

Total Households

Iowa



Total Families

1,173

Winterset, IA

4,345

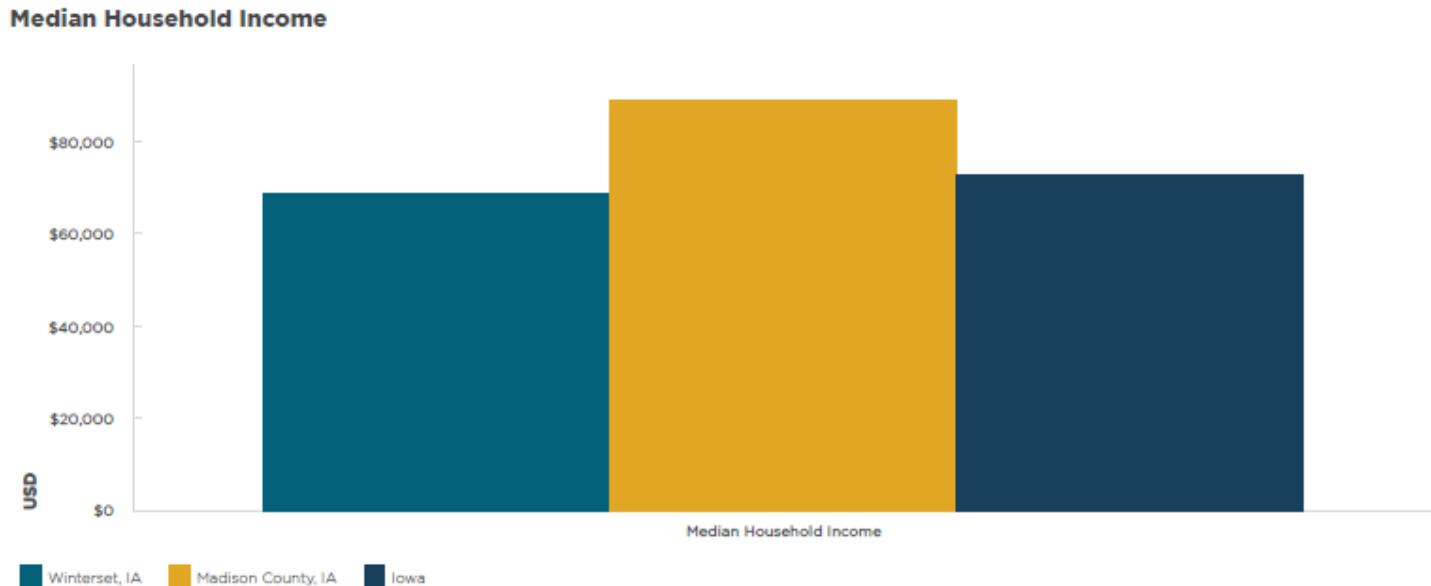
Madison County, IA

806,728

Iowa

Sources: US Census Bureau ACS 5-year 2019-2023

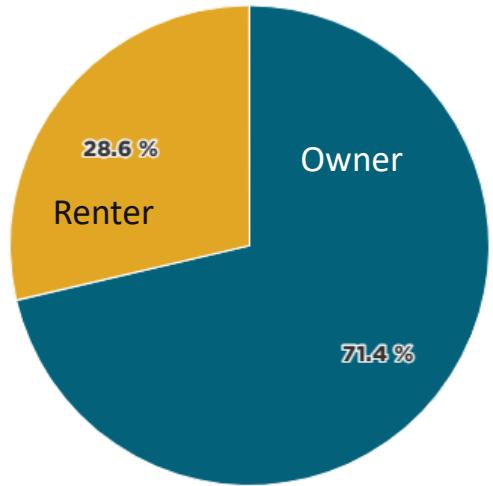
Median Household Income



Sources: US Census Bureau ACS 5-year 2019-2023

Winterset Rental Housing

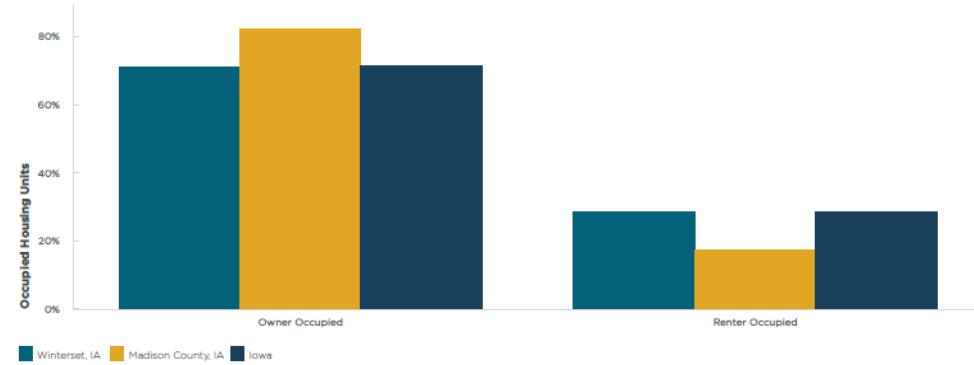
Owner vs Renter Occupied Housing Units



Winterset, IA

Sources: US Census Bureau ACS 5-year 2018-2022

Owner vs Renter Occupied Housing Units



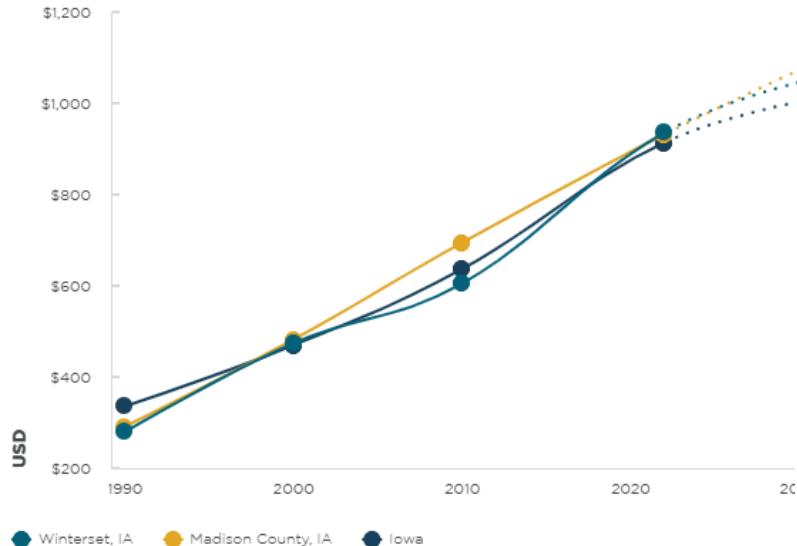
Sources: US Census Bureau ACS 5-year 2018-2022

Teal: Winterset; Gold: Madison County; Navy: Iowa

*All figures from 2017-2021 5-year estimates

Winterset Rental Housing

Median Home Rent



Median Home Rent
\$936
Winterset, IA

\$932
Madison County, IA

\$914
Iowa

Median Home Value
\$175,000
Winterset, IA

\$230,500
Madison County, IA

\$181,600
Iowa

Sources: US Census Bureau ACS 5-year 2018-2022

Sources: US Census Bureau; US Census Bureau ACS 5-year

Winterset Community Survey Results

Which of the following best reflects your position with regard to rental properties in this community?

Renter



Resident

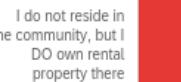


Homeowner

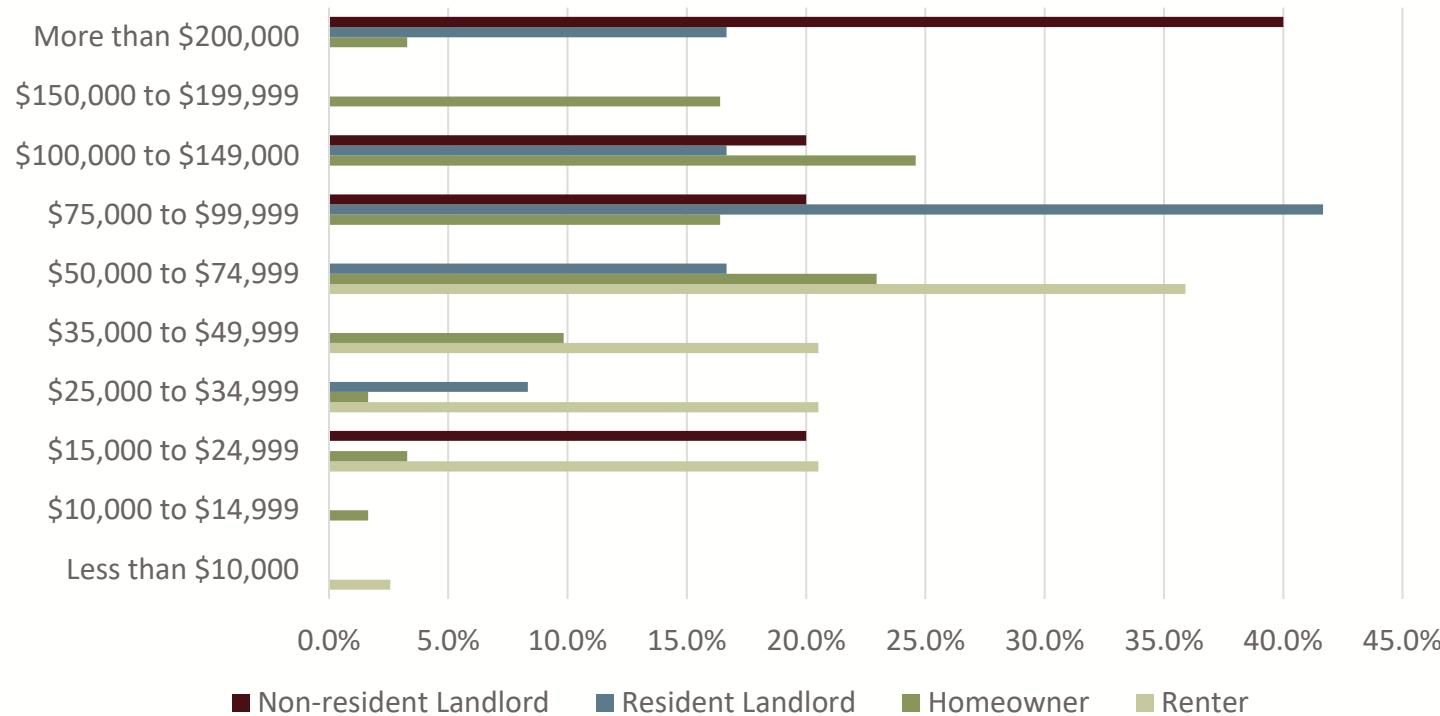
Resident
Landlord



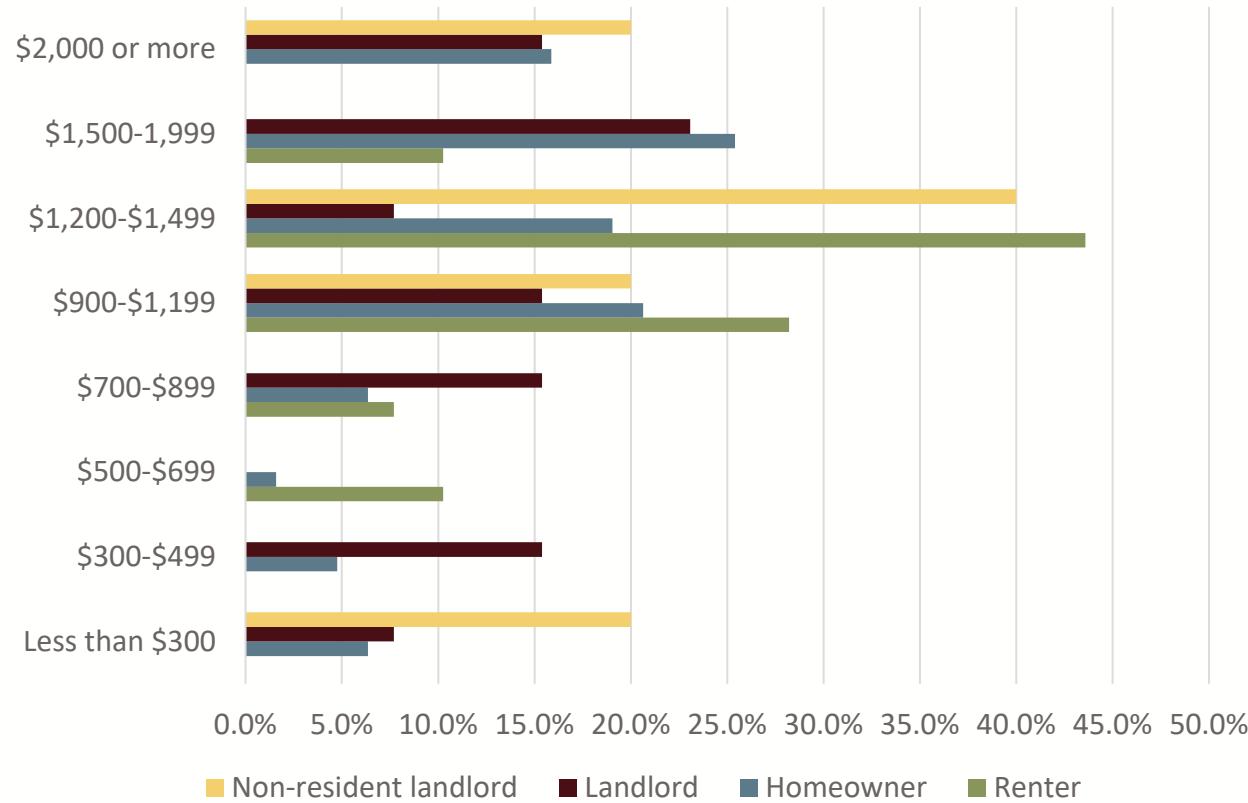
Non-Resident
Landlord



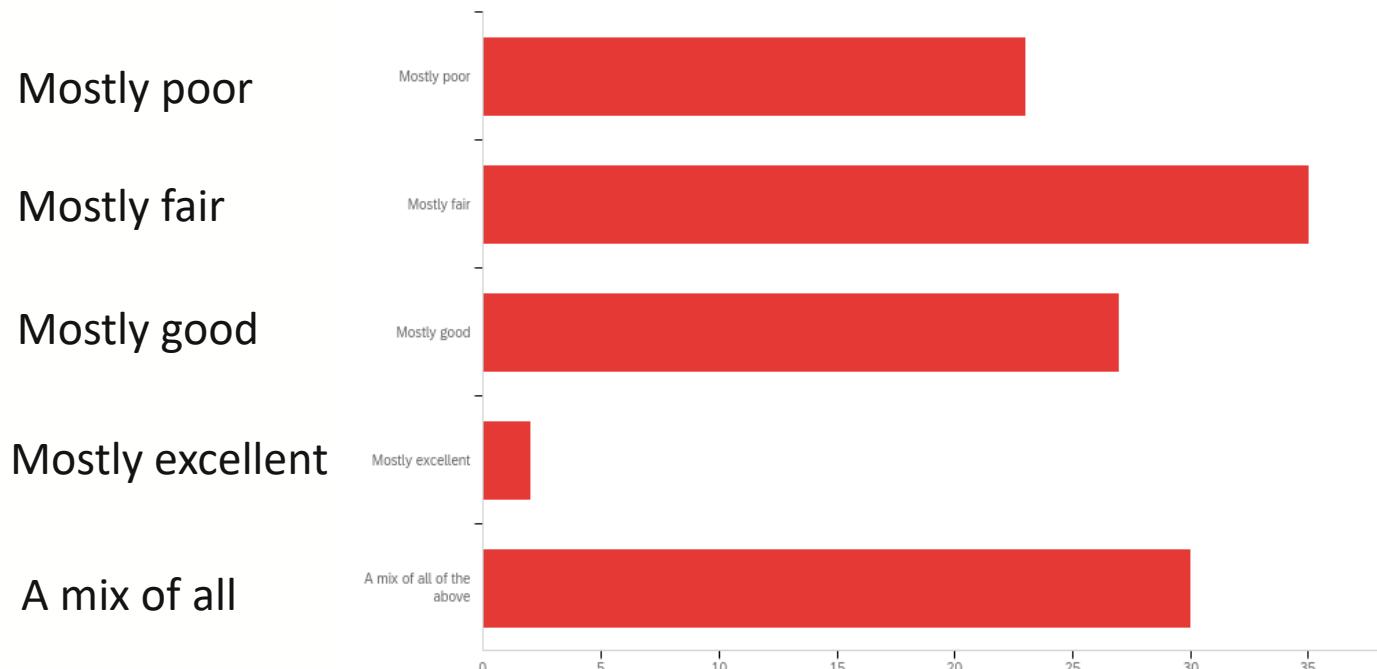
What is your estimated combined annual household income?



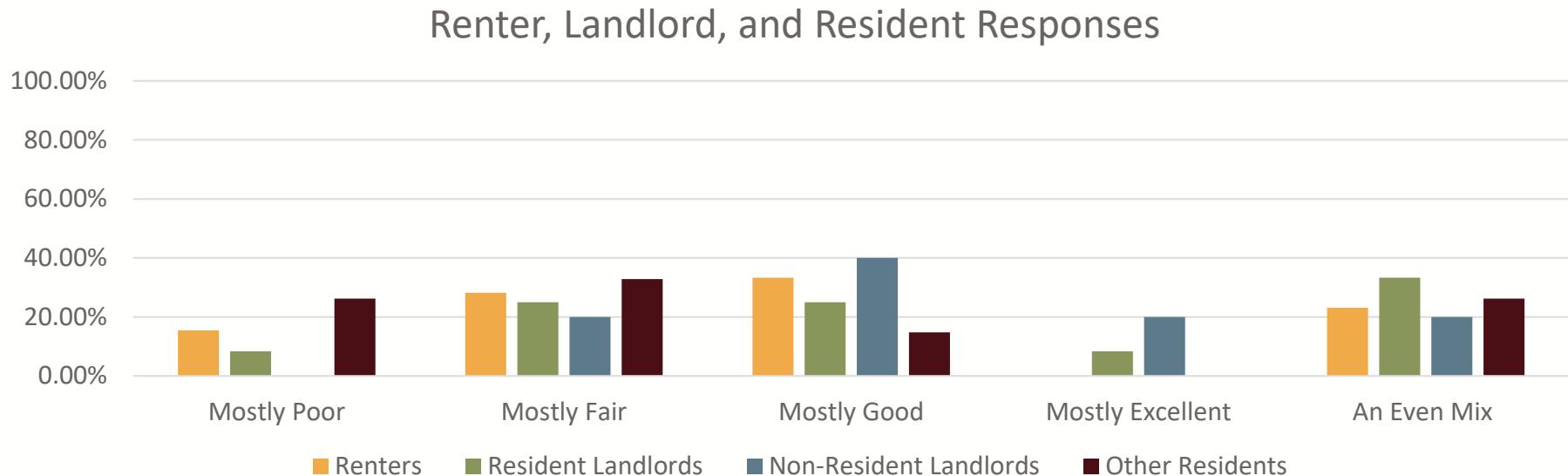
How much are the monthly housing expenses where you reside? (rent or mortgage plus utilities)



How would you describe the conditions of rental properties, on average, in this community?



How would you describe the conditions of rental properties, on average, in this community?



How would you describe the availability of rental properties in this community?

None to few



Filled quickly

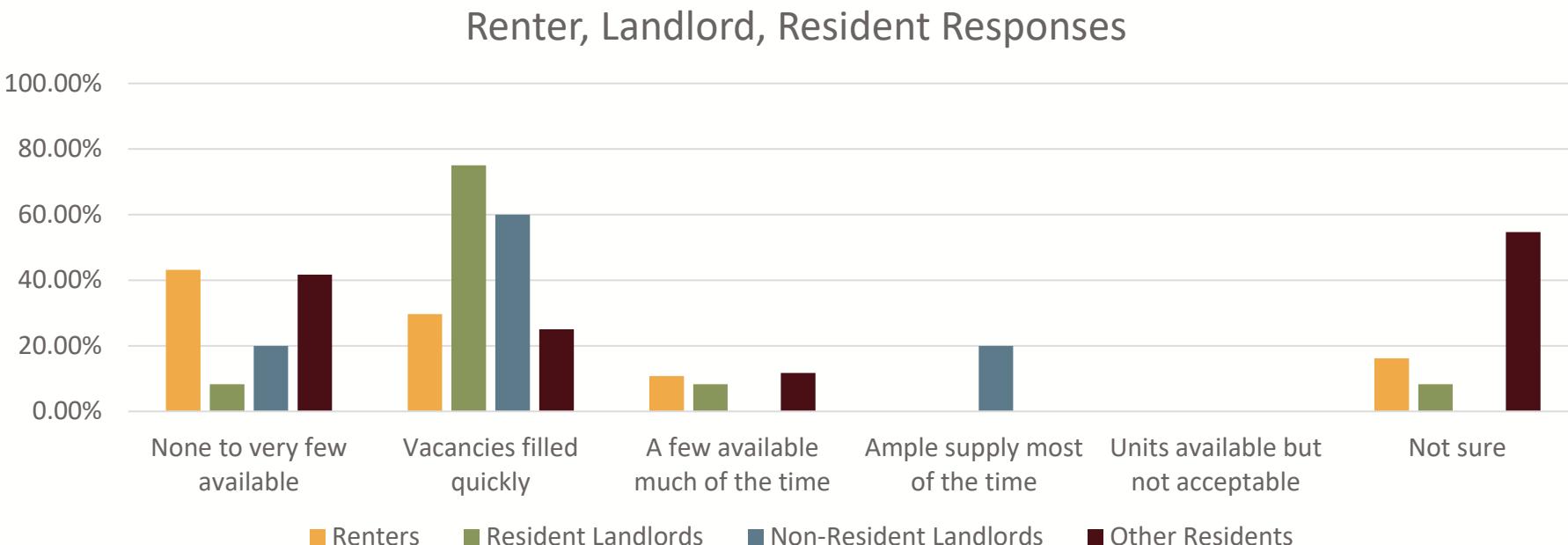
A few available much of the time

Ample Supply

Available but unacceptable

Not sure

How would you describe the availability of rental properties in this community?



In your words, what are some **SPECIFIC ACTIONS** that the community should take to improve access to quality and affordable rental housing?

I don't know. I see too many homes being built as it is. Everything caters to the wealthy.

Renting can be expensive. Think people assume they might as well make monthly payments towards a mortgage than just renting.

Looking at what they offer and condition of the rental. If the rental is charging a high rate for a poor condition i believe it should then be lower. Paying 920+ utilities for a 2 br with a lot of things wrong and slow repose rates make it hard to enjoy where we are. I think if we implement a cap on a rental agreement based on condition and how the landlord is would make a huge difference. Some of the landlords will find the littlest thing and charge the deposit and then resell it as is never fixing the problem getting the deposit from another person again.

Hold Landlords accountable for the properties they lease. Too many unsafe properties in the rental market. There is no avenue for renters to get resolutions to bad landlords or unsafe housing

In your words, what are some **SPECIFIC ACTIONS** that the community should take to improve access to quality and affordable rental housing?

Fire code inspections, creating codes for rental conditions. Police are too aggressive for no reason. Adjust your parking regulations as some apartments have more apartments than parking spots. In my experience, owners are happy to make a flashy apartment with cheap furnishings that wear out immediately and are never upgraded

Hold accountable the properties renting to tenants with police reports every week. Bad tenants need to be held accountable to become good neighbors. Bad tenants can bankrupt the landlord.

Holding homeowner accountable for maintenance and improvement.

Continue with this trend of affordable apartments and rental houses. And actually have them managed and maintained well. Somehow encourage youth to stay in town, likely related to the jobs available here.

More mixed or low income housing. Oversight on landlords that don't do upkeep and/or repairs.

In your words, what are some **SPECIFIC ACTIONS** that the community should take to improve access to quality and affordable rental housing?

Institute a mandatory rental inspection and maintenance program. There are too many stories of people living in substandard housing and apartments in Winterset. Limit any future TIF financed residential developments to only receive TIF funds if their housing pricing is limited to people who are categorized as low to moderate income earners or for housing that is either multi family or in the bottom 35% of housing prices according to the most recent assessed values for homes on Winterset.

A BASIC inspection program aimed at clean and safe properties which have owners who actually care for the property and respond to tenants when maintenance is needed would make a difference. But the City being overbearing on little things would backfire. Start slowly and inspections should include requirements for safety needs and maybe 2-3 recommendations for improvements over time. I keep my rentals rates about \$100+ under the rental average and they are well maintained. My tenants are all long term renters as a result.

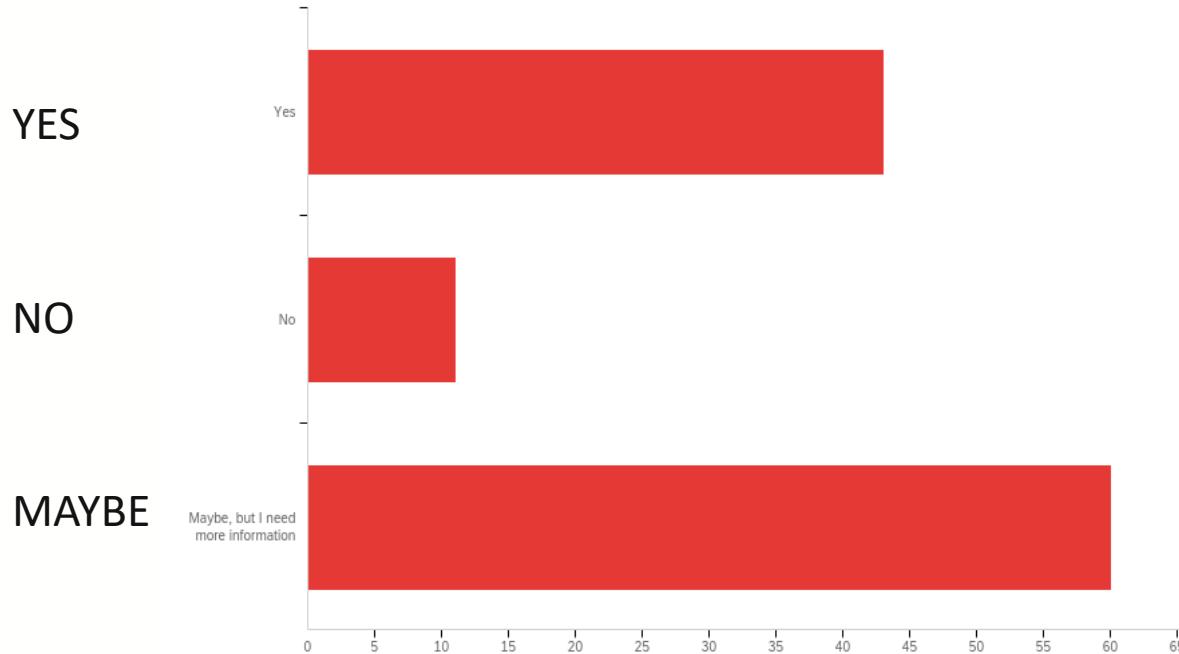
The covered bridge properties have been upping the rent at least once a year since they bought it. I moved in here about 4 years ago and started out paying 530.00 a month. A new company bought it now I pay 888.00 a month and they are going to increase it again starting January 2025. I think there should be something where they cannot keep upping the rent.

Landlord Focus Group

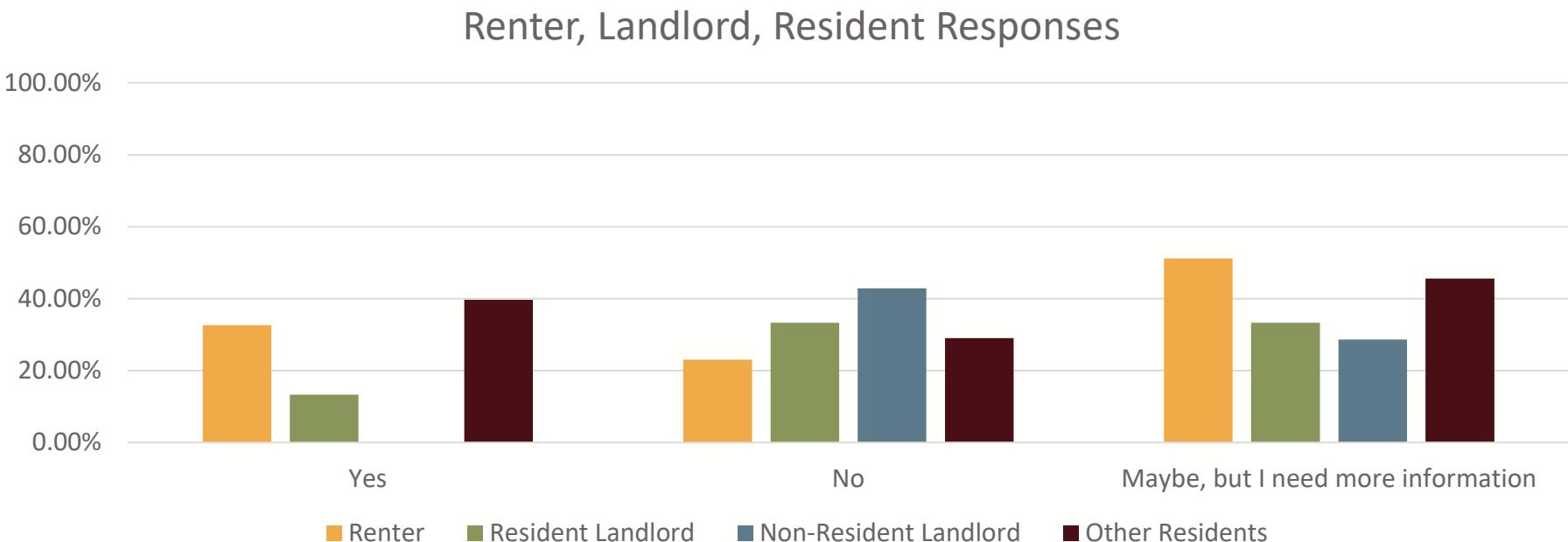
Recommendations

- Proceed with caution (several people)
- Don't proceed (one person). Why create another government agency to do what we're already doing/trying to do?
- Why can't a tenant go to the city if they are having an issue and landlord won't deal with it? (Complaint-based, reactive process)
- We have safety concerns for people who have purchased poorly flipped homes; if we are concerned about safety, what about these?

Would you support the implementation of a rental inspection program in this community?



Would you support the implementation of a rental inspection program in this community?



Iowa Case Studies

Case Study: Oelwein, IA

Population: 5,920

31% of units are
renter-occupied

Program initiated
in 2019

- Administered by the City Building Official with help of a Code Enforcement Officer
- Program financed through registration fees, general fund, and local option sales tax

Case Study: Oelwein, IA



Registration

Updated annually

\$85 fee for the first unit and \$25 thereafter

Fee for failure to register after 30 days.

Further failure revokes certificate of occupancy



Inspection

After an initial inspection, three-year rotation

Inspectors give a minimum 14 days for scheduling the inspection

Inspector must be accompanied by landlord or representative

Case Study: Oelwein, IA

□ Challenges

- Strong pushback from landlords with multiple properties, but compliance is improving
- Properties had been badly neglected, so improvements cannot all happen overnight
- Software for registration, permitting, and reporting is cumbersome, looking for better options

Case Study: Oelwein, IA

□ Benefits

- Gratitude from the larger community, including homeowners, tenants, and several supportive landlords
- One landlord has 36+ properties and surrendered the worst ones to the City. The City demolished 44 properties in 2020, the majority belonging to this landlord.
- Drastic improvement to the appearance of neighborhoods

Case Study: Manchester, IA

Population: 5,065

21.9% of units are
renter-occupied

Program initiated
in 2018

- Administered by the City's Building Official/Zoning Officer
- Program financed by the city's general fund

Case Study: Manchester, IA

- With the exception of complaints about code compliance, the property is inspected only once every 3 years unless there is a change in ownership.
- Complaints require proof of a written request for repairs to the landlord.
- If the landlord is found to be out of compliance, they are given time to make repairs. Failure to do so revokes their certification.

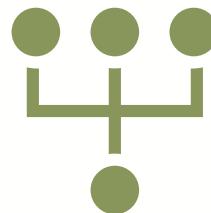
Case Study: Manchester, IA



Registration Fees

Single Unit - \$20/structure

Multi-Unit - \$20/structure or \$3/unit



Fee Structure

No fee for self-inspection

\$50/per unit fee for City Inspection

\$75/per unit if reinspection is required

Case Study: Manchester, IA

□ Benefits

- Launching the program caused a lot of immediate improvements, especially with things like installing smoke detectors
- Landlord complaints ceased after a while
- Three properties sold that wouldn't pass inspection. Two were rehabbed and rented, the other had to be demolished.
- More tenants have used the program to address issues

Case Study: Manchester, IA

□ Challenges

- Self-inspection is problematic and unreliable.
- City staff and even public health don't have any power to address health issues like lead paint.
- Tenants still don't have any protection from landlord retaliation.

□ Recommendations

- Do not allow for self-inspection
- Create protections for tenants from retaliation

Case Study: Estherville, IA

Population: 5,904

26% of units are
renter-occupied

Program initiated
in 2016

- Administered by the City Inspector, with support from an administrative assistant
- Program financed with City General Fund and fees

Case Study: Estherville, IA

- City ordinance contains specifications for:
 - **Interior:** Smoke and CO2 detectors, water and gas shut-offs, proper electrical wiring, trip hazards, working hot-water heaters and furnaces, water leaks from roofs and pipes, and black mold. Air conditioning not required.
 - **Exterior:** Inspects for mold, broken & missing windows, peeling paint, and tree roots disturbing the foundation or sidewalks

Case Study: Estherville, IA

Registration

- Must be done within 30 days of purchase

Inspection

- Must be done every 3 years or at request of tenant
- Landlords are requested to join the inspector during the process.
- A list of deficiencies are given to the landlord.
- Property is either reinspected or the landlord can send photo evidence, receipts and invoices to verify improvements.

Case Study: Estherville, IA

Fees

- Initial inspection is free
- \$100 for re-inspection of first unit, \$25 for subsequent units
- There are fines for non-compliance, but so far no legal action has had to be taken by the City.

Case Study: Estherville, IA

□ Challenges

- Difficult to manage and update the rental registration list. The City relies on assistance from law enforcement, realtors, and the county assessor's page.
- The City does deal with complaints and resistance to participation from landlords

□ Recommendations

- Do your research, involve landlords early on, and listen to concerns to gain buy-in

Case Study: Estherville, IA

□ Benefits

- Exterior condition of homes visibly improved since the program's inception
- Improvements to rental properties appears to have sparked improvements from other property owners in the neighborhood
- This led to the development of additional home-owner occupied rehab programs by the City.

Thank You

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Sources

A Guide to Proactive Rental Inspections 2022, (11/2022);
ChangeLab Solutions

US Census Bureau; American Community Survey