

May 2020



Marquette Senior Housing Feasibility Study

A SENIOR HOUSING MARKET
ANALYSIS, HOUSING COMPARISON,
PARCEL ANALYSIS, AND FUNDING
REVIEW TO HELP ASSESS THE
FEASIBILITY OF SENIOR HOUSING IN
MARQUETTE, IOWA



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Senior Housing Market Analysis

Defining the Market Area (MA)

Senior Population

Senior Housing Characteristics

Senior Housing Costs and Capacity

Defining the Market Area (MA)

The Market Area (MA) is the geographical area from which the majority of a property's residents may be drawn.

For senior living communities the MA is generally not larger than a 10-mile radius but may be larger in rural areas.

This study considered attraction of senior housing residents from neighboring communities a possibility, so designed the Market Area (MA) analysis around U.S. Census block groups containing adjacent incorporated cities.

Defining the Market Area (MA)

MARKET AREA (MA) BOUNDARIES:

MA does cross county-level political boundaries. The following U.S. Census Block Groups in Allamakee & Clayton Counties were included:

CT 701 (BG 1 – 3)

CT 702 (BG 1, 3 & 4)

CT 703 (BG 1)

CT 9604 (BG 1 – 2)

MA does not cross state-level political boundaries (areas in Wisconsin are not included)

MA encompasses the following nine adjacent Iowa communities:

Clayton

Farmersburg

Garnavillo

Harpers Ferry

Marquette

McGregor

Monona

St. Olaf

Waterville

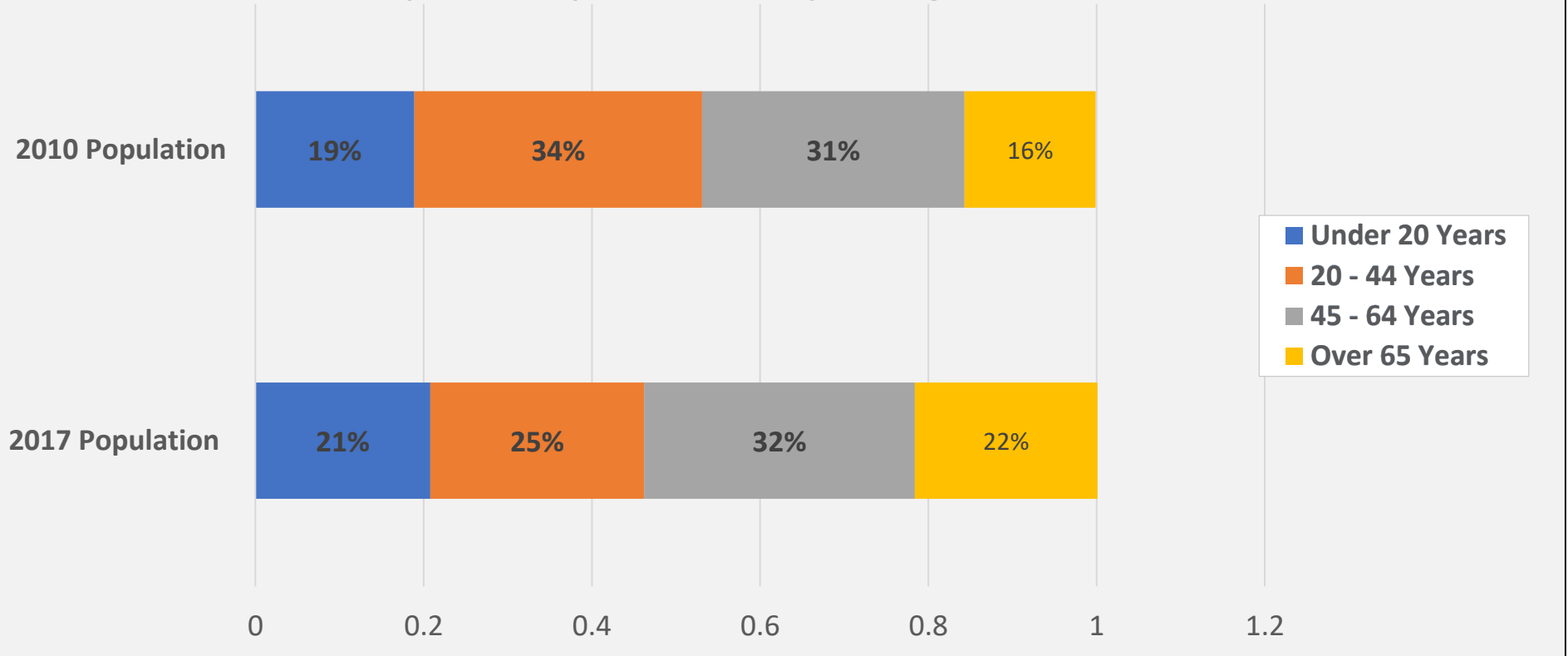
Senior Population

National Trends: The baby boomers (post-World War II babies) began turning 65 in 2011 and by 2030 the remainder will also reach age 65 and account for approximately 21% of the total U.S. population.

Local Trends: At the local and County level the 20 to 44 age group has decreased in the last 10 years, while the 65 plus senior age group has increased markedly (as a percentage of overall population).

Senior Age Cohorts: Of the senior age groups, the 65 to 69 cohort is the largest, but average life expectancy for seniors 65 plus is increasing, meaning housing will need to consider independence and mobility for older senior age groups as well.

Marquette: Population Group Change

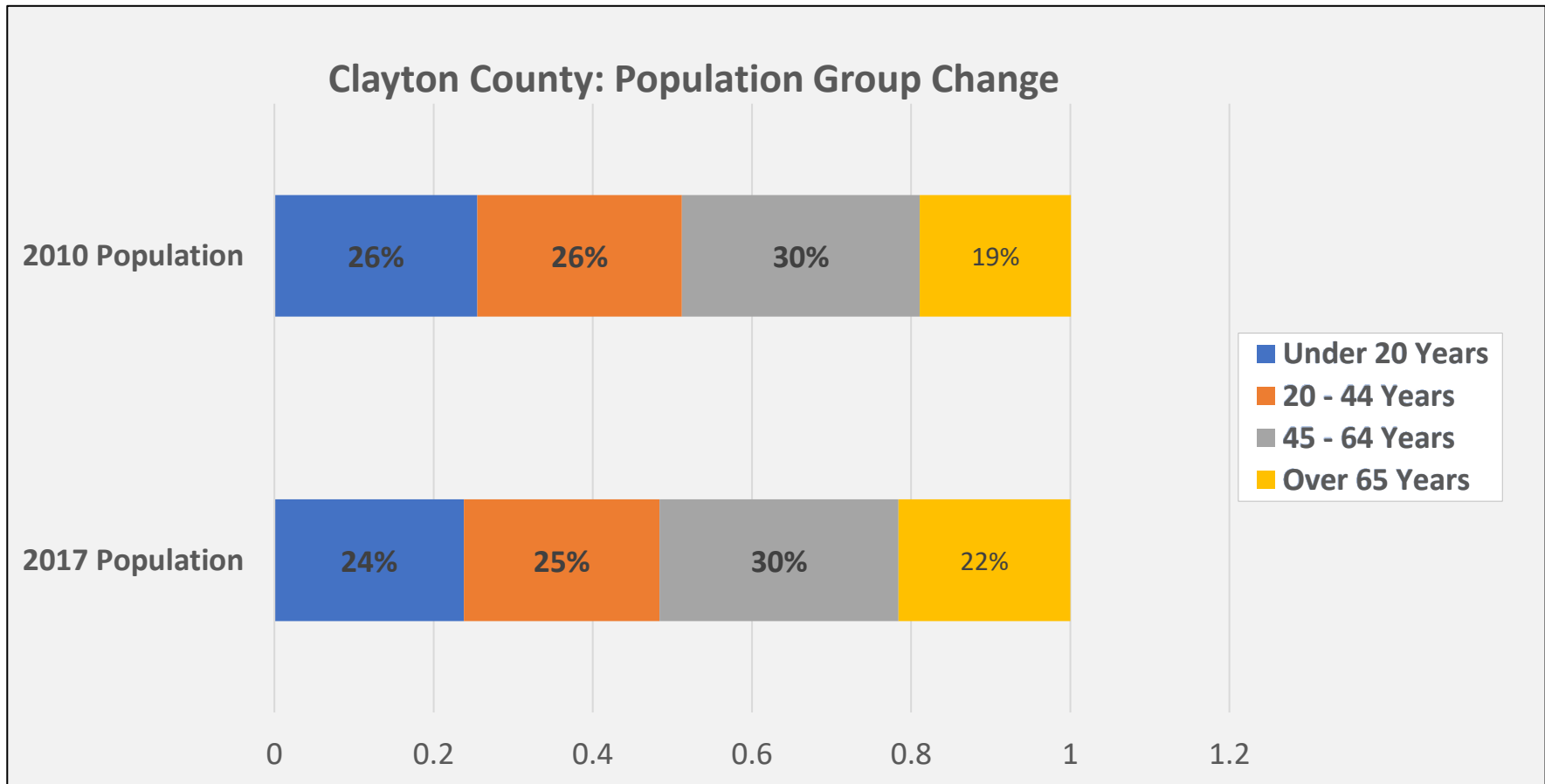


Source: U.S. Census Bureau, 2013-2017 American Community Survey (ACS) 5-Year Estimates; U.S. Census Bureau, 2010 Census

Overall Population

MARQUETTE, IOWA

Locally, from 2010 to 2017, the 20 – 44 Yr. age group decreased 10% while the 65+ age group increased by almost 10% (as a percentage of overall population)



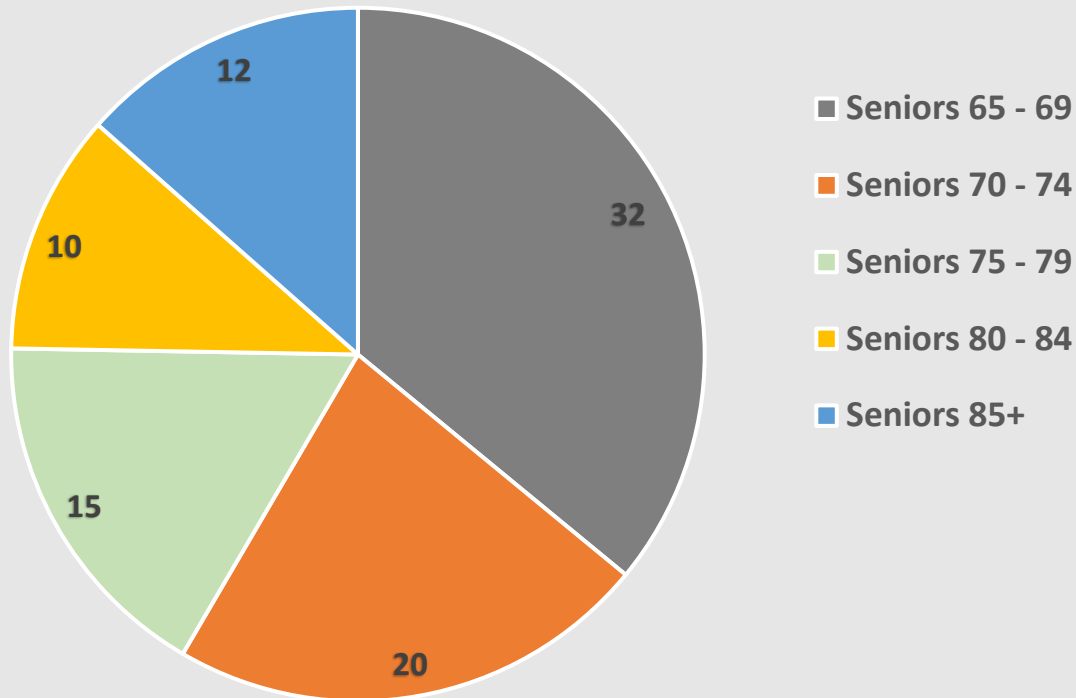
Source: U.S. Census Bureau, 2013-2017 American Community Survey (ACS) 5-Year Estimates; U.S. Census Bureau, 2010 Census

Overall Population

CLAYTON COUNTY, IOWA

The decrease in the 20 – 44 Yr. age group, and increase in the 65+ age group, is more subtle at the county level, but still present

Marquette: Senior Population Age Groups



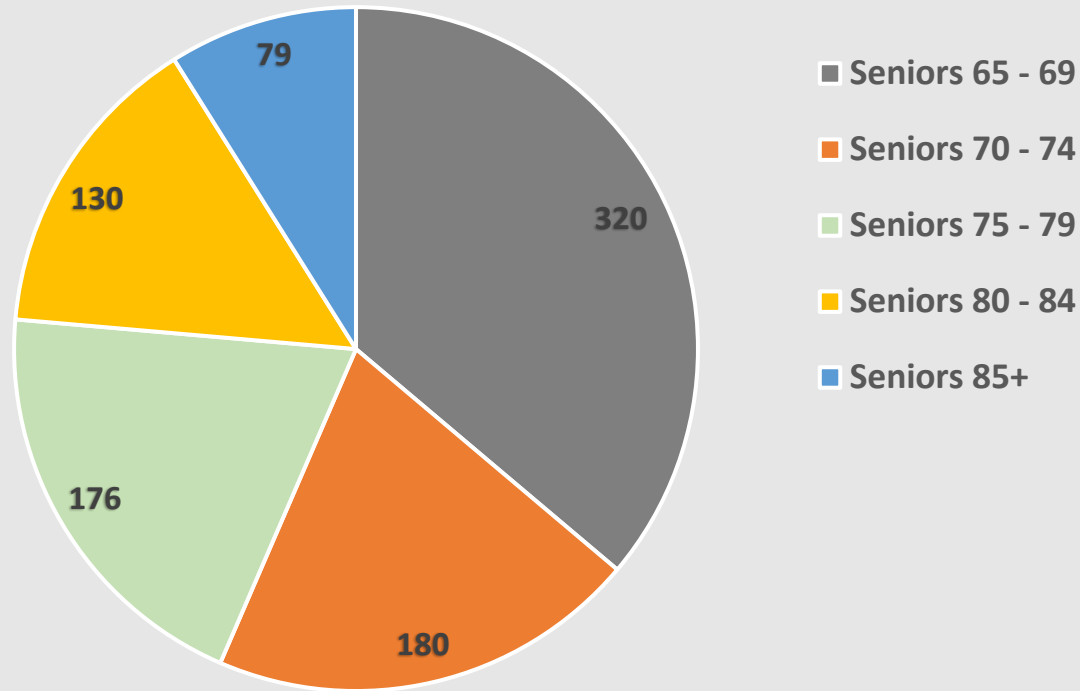
The 65 – 69 senior age group is noticeably the largest, however survivorship rates for seniors have improved in recent decades, with average life expectancy of individuals 65+ increasing from 15.2 years (in 1972) to 20.4 years (in 2017). Independence & mobility are important considerations for senior housing serving a wide senior age range.

Source: U.S. Census Bureau, 2013-2017 American Community Survey (ACS) 5-Year Estimates

Senior Population: Age Groups

MARQUETTE, IOWA

Market Area: Senior Population Age Groups



Source: U.S. Census Bureau, 2013-2017 American Community Survey (ACS) 5-Year Estimates

Senior Population: Age Groups

MARKET AREA

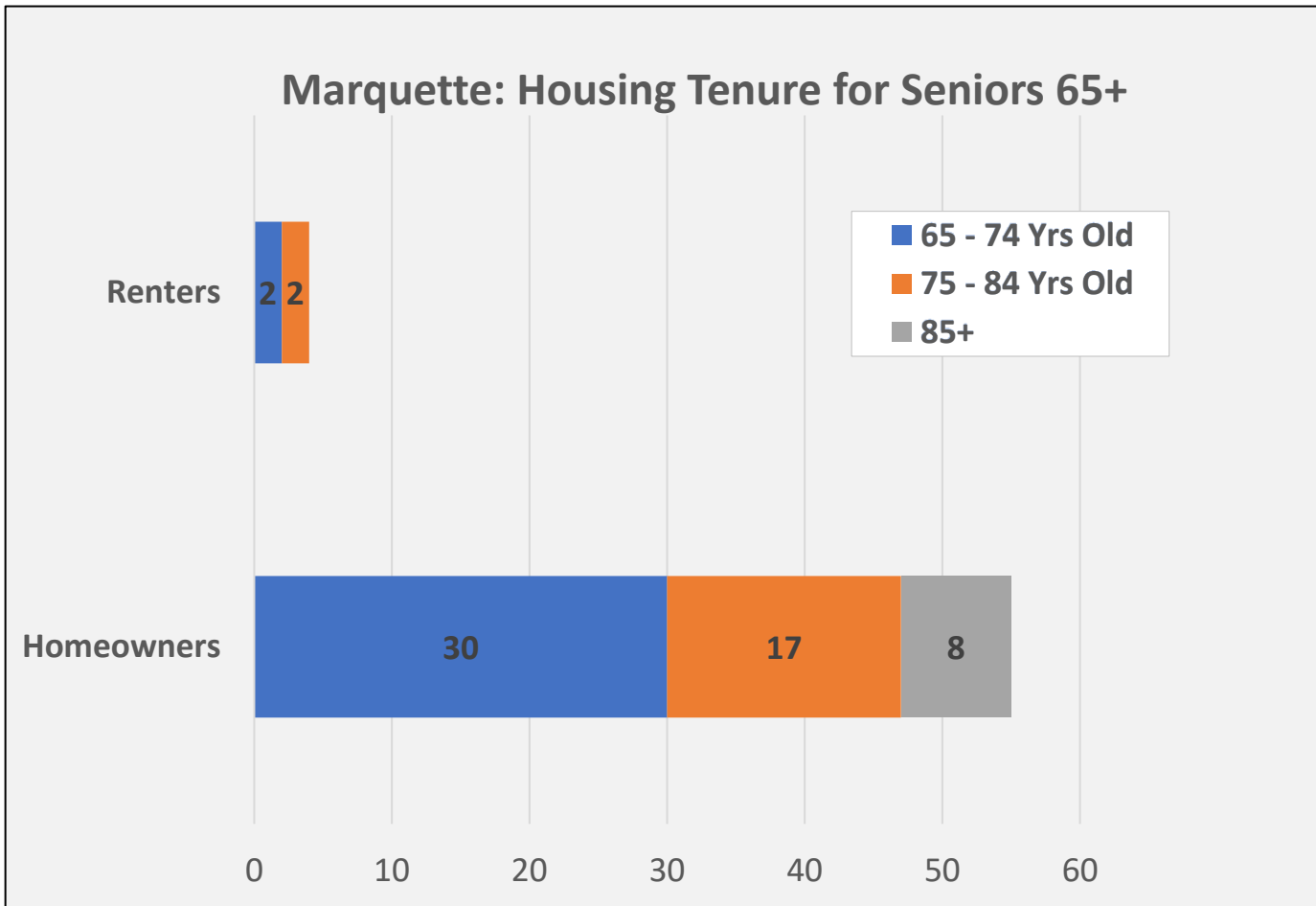
Senior Housing Characteristics

Housing Tenure Trends: According to a Market Watch article (<https://www.marketwatch.com/story/as-more-millennials-become-homeowners-seniors-are-becoming-renters-2019-02-28>), nationally the number of renters over 60 grew 43% from 2009 - 2019, faster than any other age group, and by 2035 economists predict that seniors will represent the second largest group of renters.

Homeownership for seniors begins to trend downwards, and renting upwards, in the 75 – 84 age group.

The transition of senior homeowners to senior rentals may increase housing stock availability for younger age groups.

Housing Type Trends: When thinking about unit needs for senior housing, the vast majority of area seniors either live alone or are married, living situations that may be compatible with 1-bedroom residences. When looking at what is currently available in the area, existing senior rentals typically provide studio or 1-bedroom options, while owner-occupied senior condos typically provide 1– or 2-bedroom options.



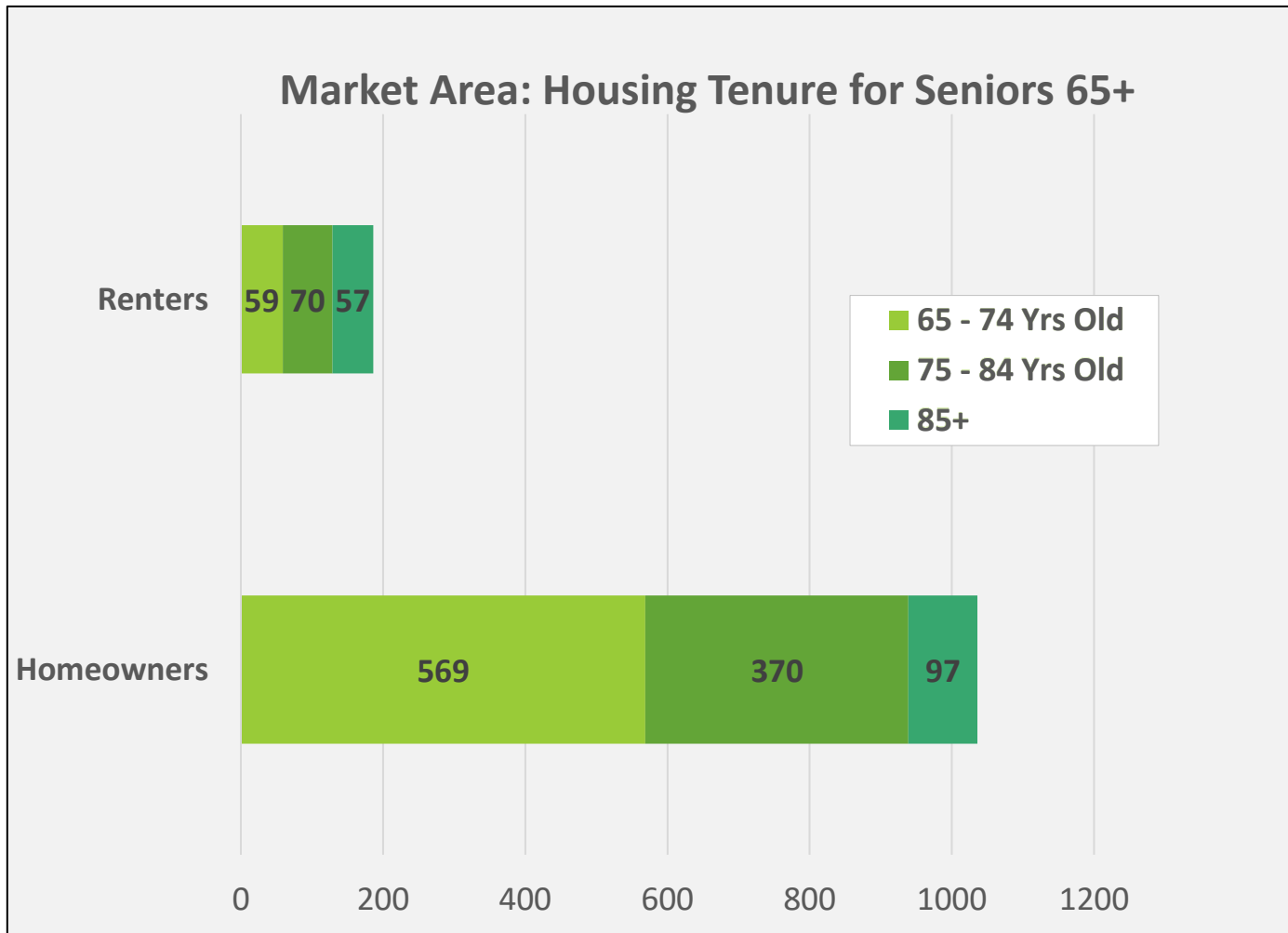
Very few seniors currently rent in Marquette.

Local housing tenure data does indicate a possible trend towards decreasing senior homeownership starting around the 75 – 84 age group. Senior rentals could prioritize design and/or amenities targeted to this age cohort.

Source: U.S. Census Bureau, 2013-2017 American Community Survey (ACS) 5-Year Estimates

Housing Tenure

MARQUETTE, IOWA



Market Area (MA) senior housing tenure data more clearly shows a trend towards decreasing homeownership & increasing renting starting around the 75 – 84 age group.

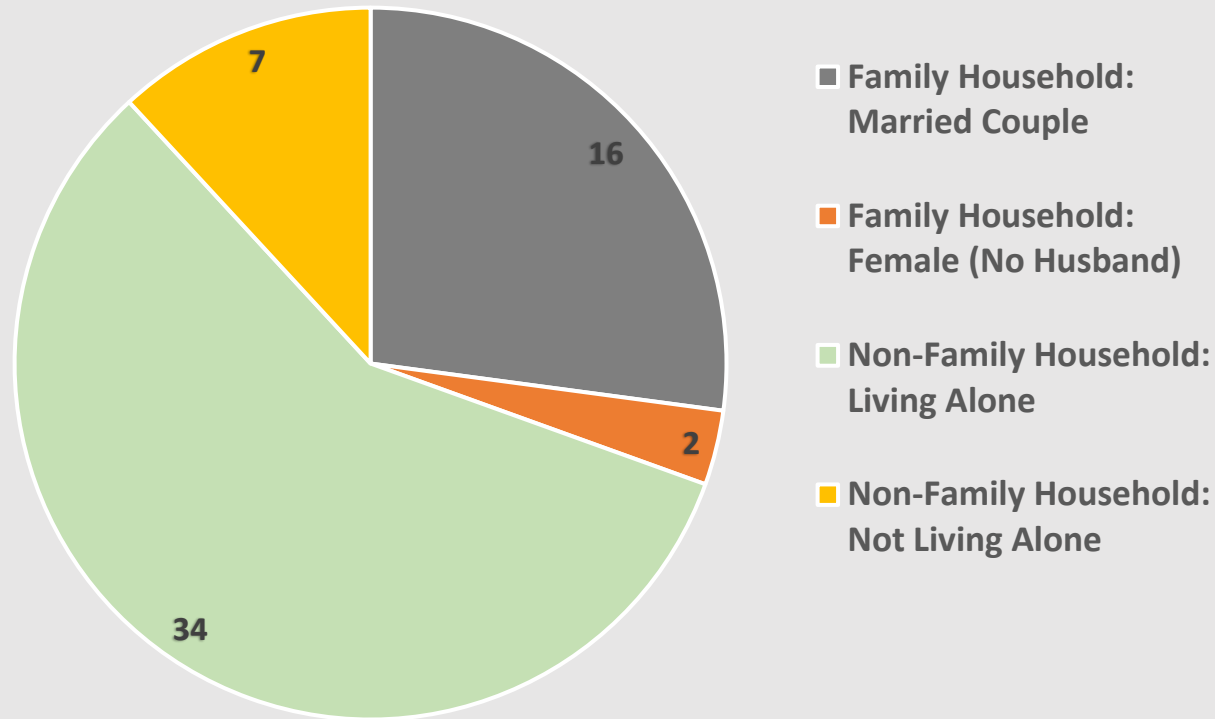
Both renting and homeownership go down for seniors in the 85+ age group, possibly due to morbidity.

Source: U.S. Census Bureau, 2013-2017 American Community Survey (ACS) 5-Year Estimates

Housing Tenure

MARKET AREA

Marquette: Household Type Seniors 65+



Source: U.S. Census Bureau, 2013-2017 American Community Survey (ACS) 5-Year Estimates

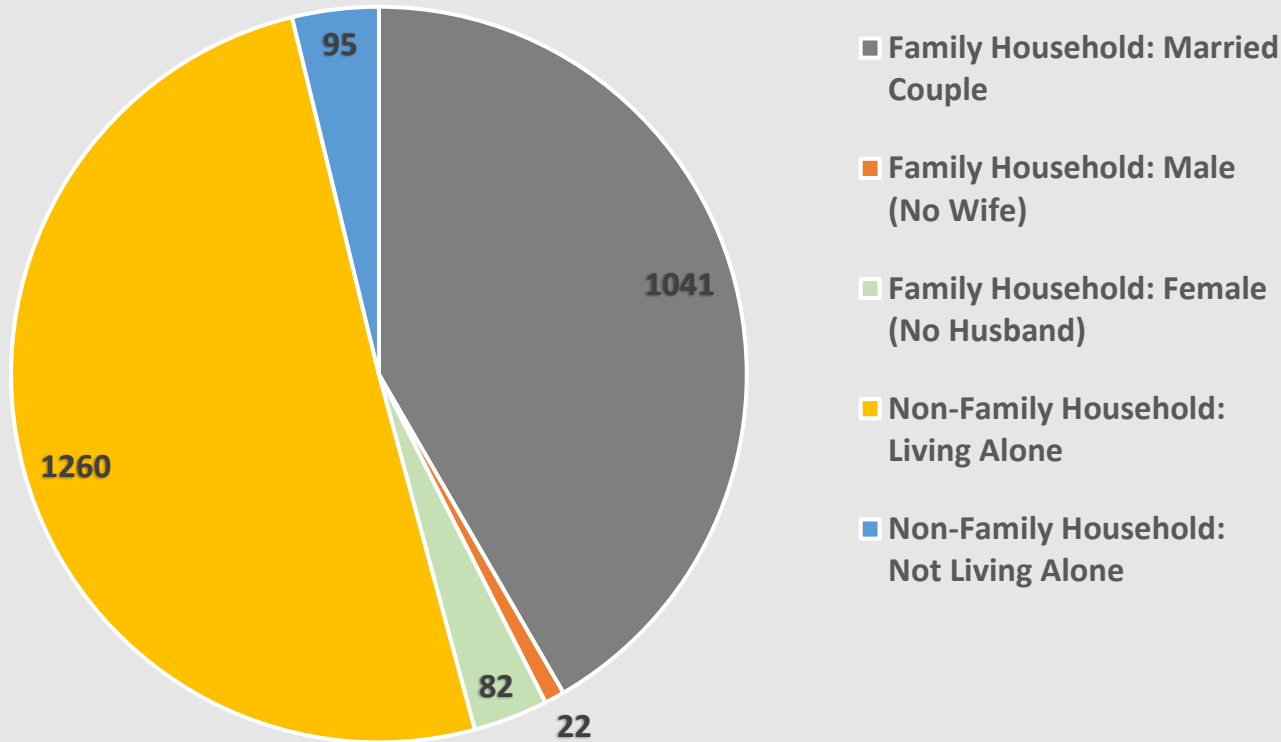
Almost 60% of local seniors 65+ live alone (34 total), while about 40% (25 total) live with someone else (a spouse, etc.)

When thinking about bedroom needs for senior housing, 85% of local seniors either live alone or are married – either living situation may be compatible with 1-bedroom residences. This also means a minimum of 15% of new senior apartments should have at least 2-bedrooms available for other types of senior occupancies.

Household Type

MARQUETTE, IOWA

Clayton County: Household Type Seniors 65+



Source: U.S. Census Bureau, 2013-2017 American Community Survey (ACS) 5-Year Estimates

Household Type

CLAYTON COUNTY, IOWA

In Clayton County, 50% of seniors 65+ live alone (1,260 total), and 50% (1,240 total) live with someone else (a spouse, etc.)

When thinking about bedroom needs for senior housing in the County, 92% of seniors 65+ either live alone or are married – either living situation may be compatible with one-bedroom residences. This also means a minimum of 8% of new senior apartments should have at least 2-bedrooms available for other types of senior occupancies.

Senior Housing Costs & Capacity

Individual Income: In considering common senior income groups in the Market Area (MA), about 38% of senior householders make less than \$25,000/yr. and about 31% make \$25,000 to \$50,000/yr. Costs for senior housing could be targeted towards these primary groups. If based on income groups for senior householders in the area -- and the recommendation that housing costs not exceed 30% of gross income, 38% of senior householders could pay housing costs (including utilities) of not more than \$8,300/yr. (\$692/mo.) and 31% of seniors could pay housing costs (including utilities) of not more than \$16,650/yr. (\$1,387/mo.)

Median Household Income: If based on median household income for seniors in the area -- and the recommendation that housing costs not exceed 30% of gross income – average senior housing costs wouldn't exceed approximately \$10,883/yr. (\$907/mo.), including utilities.

Senior Housing Costs & Capacity

Poverty: 21% of seniors in the Market Area (MA) (primarily single females) fall below the poverty level.

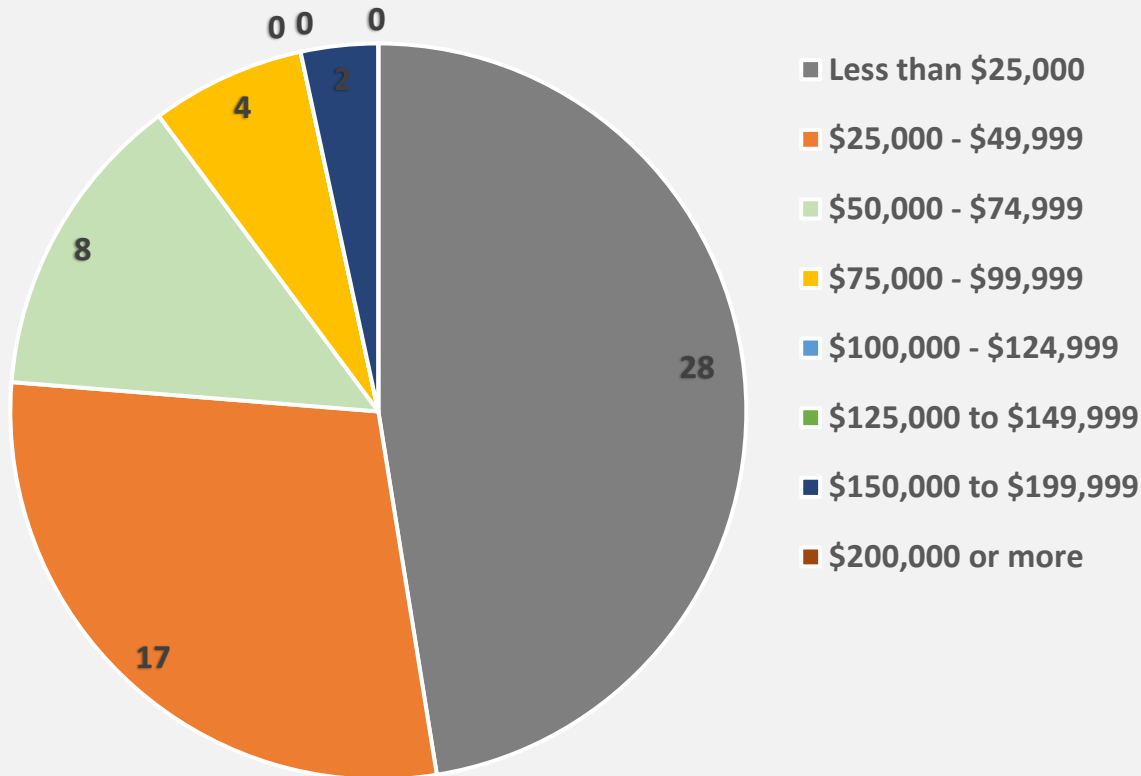
Rental Cost Trends:

Around 34% of gross rents for 1- and 2- bedroom units in the Market Area (MA) are more than \$750/mo. and 66% are below \$750/mo. Nearly 30% fall below \$500/mo.

In considering the most likely gross rents in the MA (by bedrooms), nearly 42% of 2-bedroom rentals range from \$500 – 749/mo. and about 40% of 1-bedroom rentals range from \$300 - \$499/mo.

“Gross Rent” = contract rent plus estimated average monthly cost of utilities & fuels.

Marquette: Householders 65+ by Income Group



Source: U.S. Census Bureau, 2013-2017 American Community Survey (ACS) 5-Year Estimates

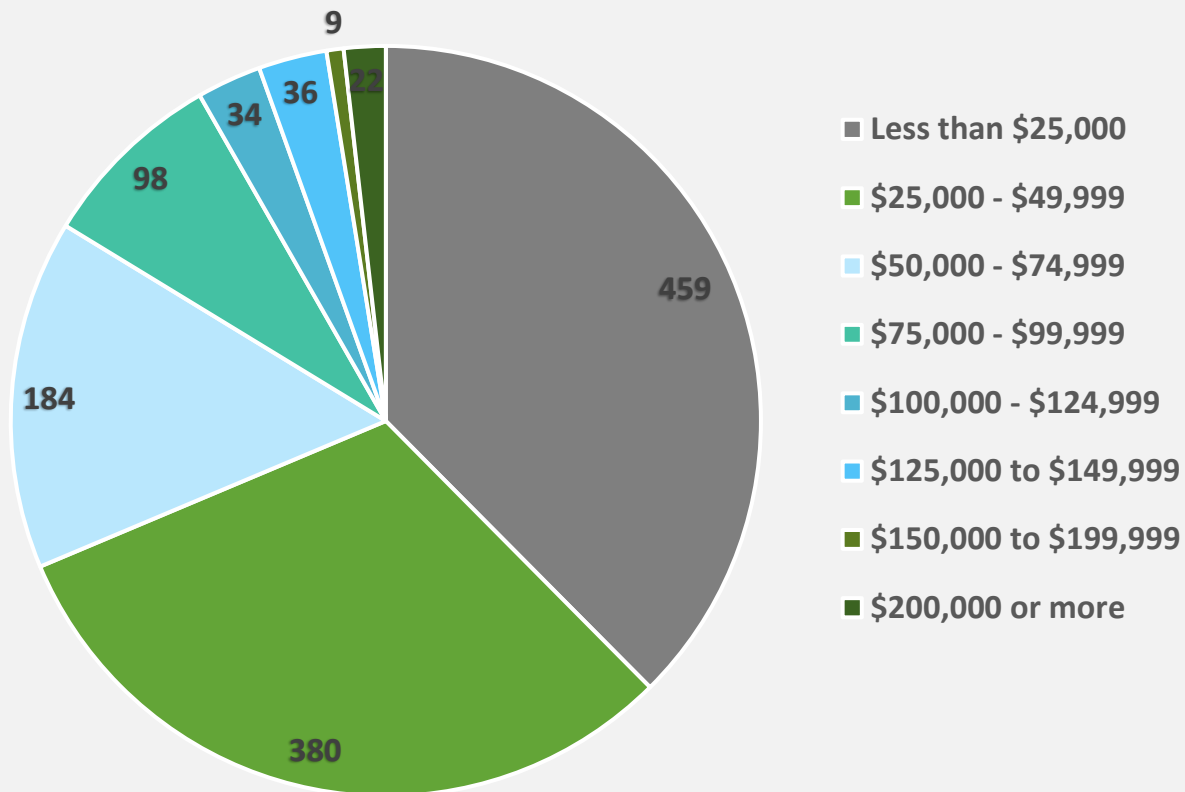
Locally nearly 50% of senior householders make less than \$25,000/yr. & about 29% make \$25,000 to \$50,000/yr. Rental costs for senior housing could be targeted towards these primary income groups.

Based on the recommendation that total housing costs not exceed 30% of gross income, almost 50% of local seniors have approximately \$8,300/yr. (\$692/mo.) available for housing payments, & about 29% can afford up to \$16,650/yr. (\$1,387/mo.). For renters, these housing costs should include utility expenditures.

Householders 65+ by Income

MARQUETTE

Market Area: # Householders 65+ by Income Group



Source: U.S. Census Bureau, 2013-2017 American Community Survey (ACS) 5-Year Estimates

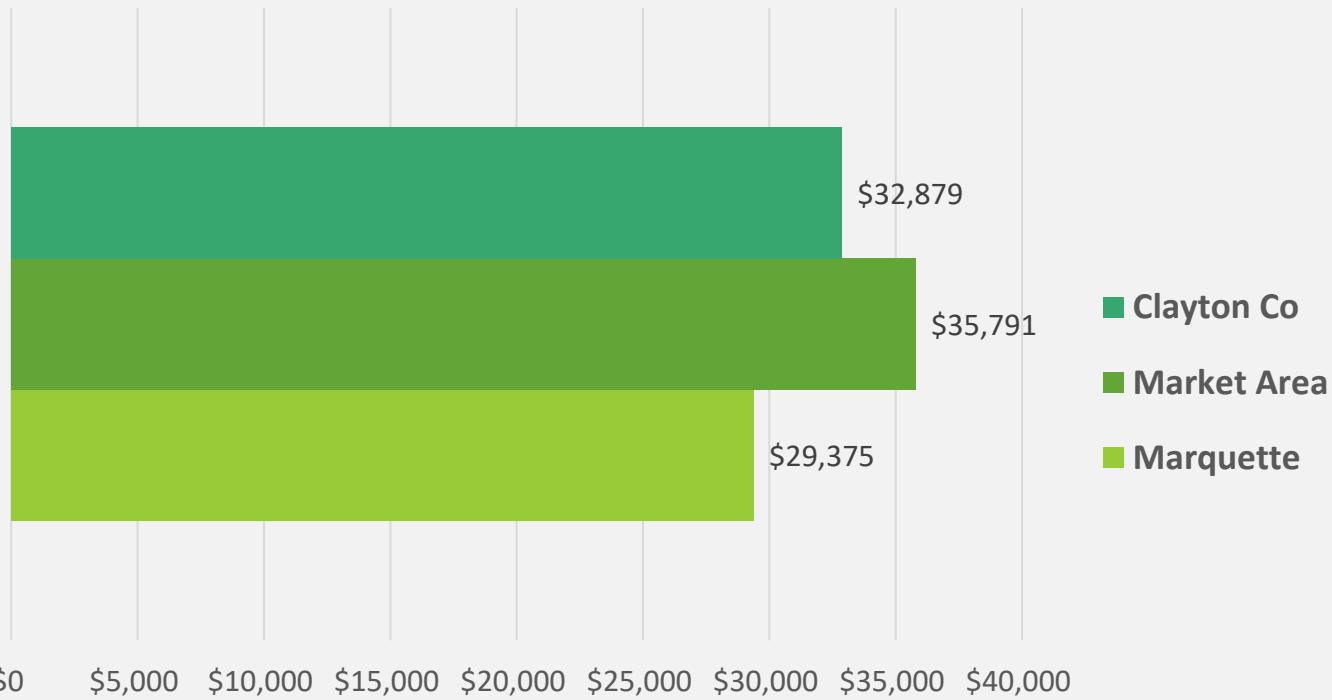
In the MA about 38% of senior householders make less than \$25,000/yr. & about 31% make \$25,000 to \$50,000/yr. Rental costs for senior housing could be targeted towards these primary income groups.

Based on the recommendation that total housing costs not exceed 30% of gross income, about 38% of MA seniors have approximately \$8,300/yr. (\$692/mo.) available for housing payments, and about 31% can afford up to \$16,650/yr. (\$1,387/mo.). For renters, these housing costs should include utility expenditures.

Householders 65+ by Income

MARKET AREA

65+ Median Household Income



Source: U.S. Census Bureau, 2013-2017 American Community Survey (ACS) 5-Year Estimates

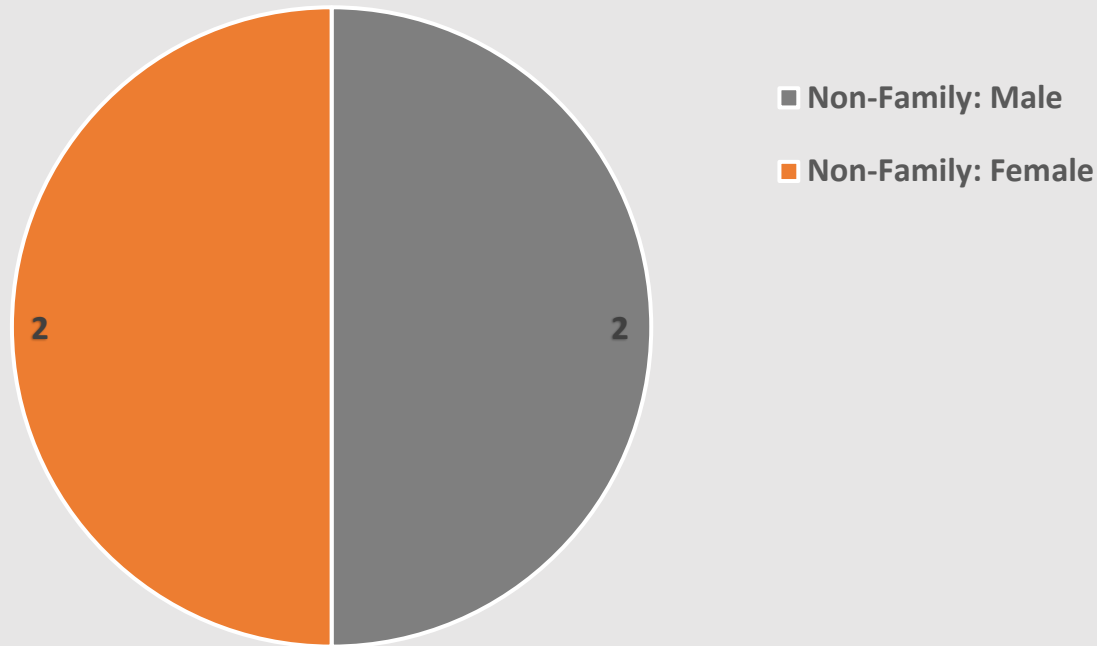
Median household income for seniors 65+ when looking at Marquette, the MA & the County averages \$32,681.

If based on median household income for seniors in the area & the recommendation that housing costs not exceed 30% of gross income, senior housing costs wouldn't exceed approximately \$10,883/yr. (\$907/mo.)

Median Household Income

CITY, COUNTY, MARKET AREA COMPARISON

Marquette: Seniors 65+ Below Poverty Level (last 12 months)



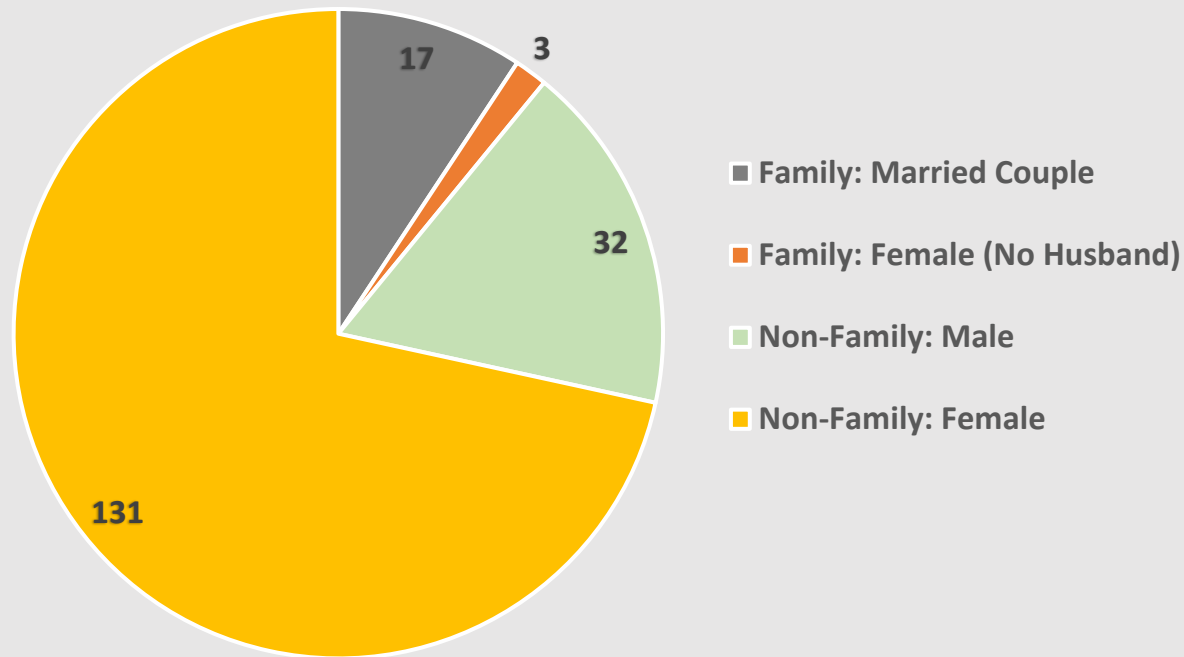
The total 65+ population in the Marquette is 89, which means only 4% of seniors (1/2 of whom are single female and 1/2 of whom are single male) fall below the poverty level

Source: U.S. Census Bureau, 2013-2017 American Community Survey (ACS) 5-Year Estimates

Seniors 65+ Below Poverty Level

MARQUETTE

Market Area: Seniors 65+ Below Poverty Level (last 12 months)



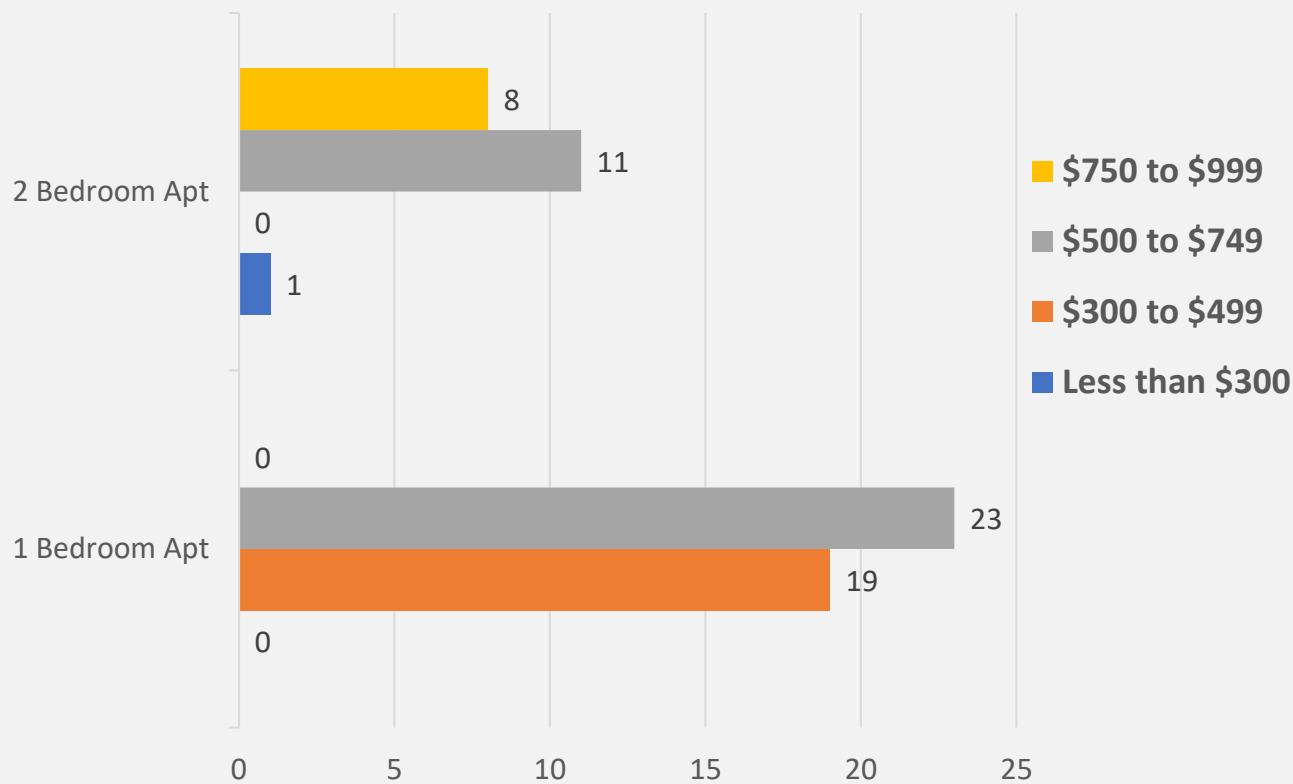
The total 65+ population in the MA is 885, which means approximately 21% of seniors in the MA (primarily single females) fall below the poverty level

Source: U.S. Census Bureau, 2013-2017 American Community Survey (ACS) 5-Year Estimates

Seniors 65+ Below Poverty Level

MARKET AREA

Marquette: Number Bedrooms by Gross Rent



Locally, 55% of gross rents for 2-bedroom rentals range from \$500 – 749/mo.

Locally, 55% of gross rents for 1-bedroom rentals also range from \$500 - \$749/mo.

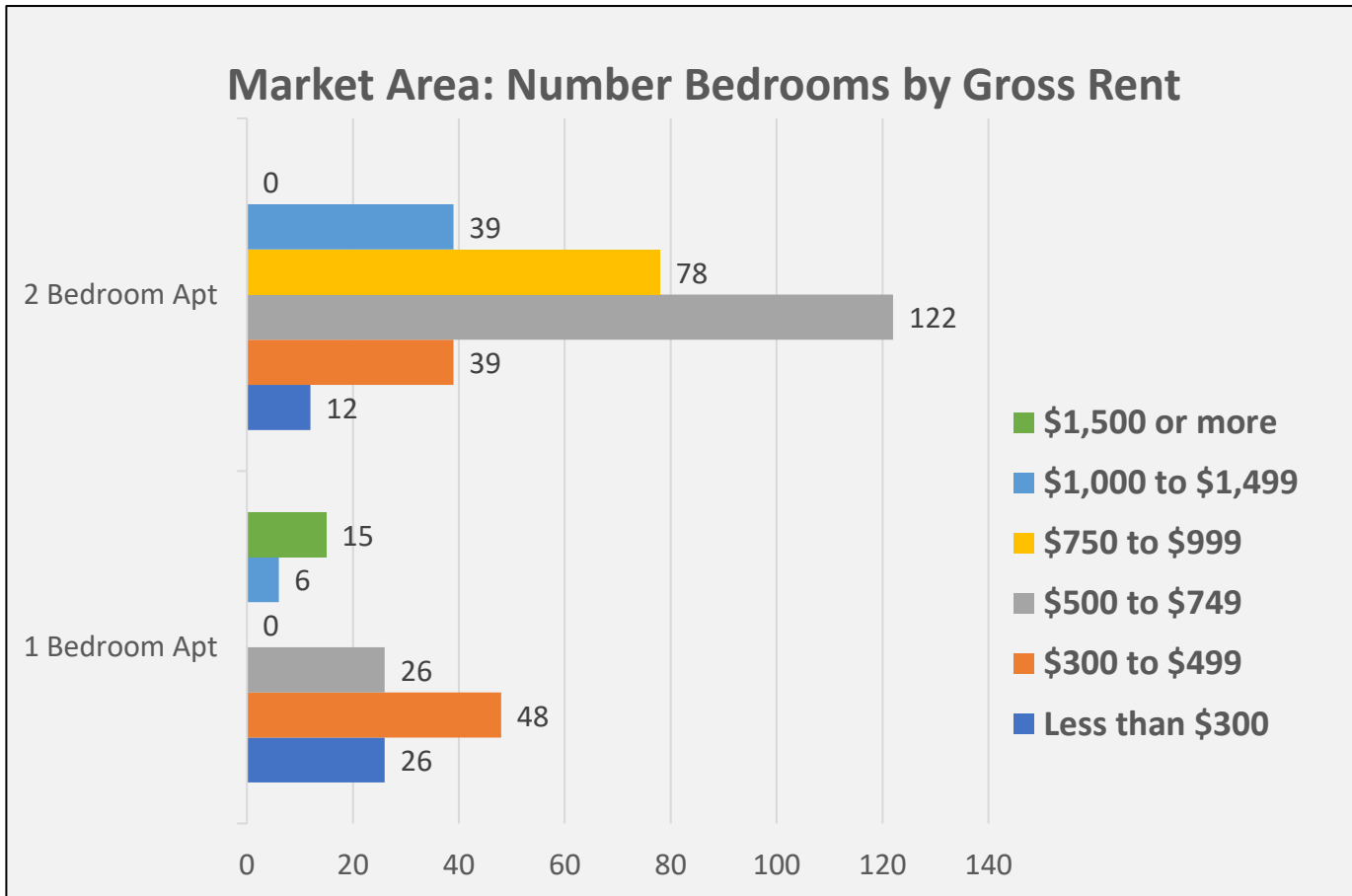
There are more than twice as many 1-bedroom rentals as 2-bedroom rentals in Marquette.

***Gross rent = Contract rent, plus est. average monthly cost of utilities & fuels.**

Source: U.S. Census Bureau, 2013-2017 American Community Survey (ACS) 5-Year Estimates

Number Bedrooms by Gross Rent

MARQUETTE



In the MA, nearly 42% of gross rents for 2-bedroom rentals range from \$500 – 749/mo., and 27% range from \$750 - \$999/mo.

In the MA, nearly 40% of gross rents for 1-bedroom rentals range from \$300 - \$499/mo.

In the MA, there are over twice as many 2-bedroom rentals as one-bedroom rentals.

***Gross rent = Contract rent, plus est. average monthly cost of utilities & fuels.**

Source: U.S. Census Bureau, 2013-2017 American Community Survey (ACS) 5-Year Estimates

Number Bedrooms by Gross Rent

MARKET AREA

Senior Housing Comparison

Senior Housing Overview & Profile

- **Senior housing types and populations served**
- **Profile of selected independent living & senior apartments in region**

Housing Comparison Findings

Inventory of Existing Senior Living Locations in the Region



Great River Care Center, McGregor, IA

Nursing Homes:

For seniors in need of more care than a residential facility can provide them, who have medical & medication management needs, who have problems attending to daily activities, and who are in need of mobility help

Typically include private, semi-private, and shared rooms as well as facilities such as dining halls, social areas, and outdoor areas

Higher level of care with more medical attention than assisted living facilities



Oneota Village, Decorah, IA

Assisted Living Communities:

For seniors who aren't able to live alone but don't need intensive nursing care; provides seniors support when & where they need

For seniors in need of help performing some daily activities (e.g. meal prep, bathing/hygiene, incontinence care, dressing, medication management, etc.)

Specialized care may be provided for seniors with special conditions (e.g. dementia)

Staff are there to monitor and check in

Housekeeping and maintenance services are often included, along with laundry services, utilities, transportation & meals

Residents can take advantage of events, activities, out-trips, and social engagement

Typically have semi-private and private room options with common spaces for socializing, shared dining, transportation services, beauty shops, and more

Possibly covered by long-term-care insurance, employee benefits & Medicaid



Grand Meadows Glen, Postville, IA

Independent Living Communities:

For seniors who want an independent lifestyle but require some conveniences

Provides seniors with their own accommodations in either shared buildings (retirement homes, apartments, congregate care housing, etc.) or on shared sites (independent living or retirement communities)

Seniors don't require daily care and assistance and are able to perform everyday tasks (E.g. preparing meals/cleaning)

Don't provide medical care or nursing support, though emergency call systems or contracts with in-home care providers are sometimes provided/facilitated

A combo of services such as housekeeping, meals/dining, laundry, entertainment, social or physical activities, outside maintenance, club houses, and transportation may or may not be provided, and can be part of a monthly rent or an additional cost.

Residents have less or no regular contact with staff (depending on extent of additional services provided & used)

Age restrictions are often enforced

Independent Living Community Profile 1:

Grand Meadows Glen, Postville, IA

Location: 12400 100th Street, Postville, IA

Building/site design:

- 1-story building/1-story units, accessible
- Independent living offering services/amenities
- Continuing care setup (residents have priority to move into nearby nursing home)
- No medical assistance/health care provided

Number of apartments: 12 units

- 1-bedroom apartments: 8
- 2-bedroom apartments: 4

Apartment size:

- 1-bedroom apartments: 600 SF
- 2-bedroom apartments: 790 SF

Utilities included: Electric, water, sewer, garbage, & heating

Communal spaces: Shared laundry (Free), parlor/living room, dining room, kitchen, & outdoor patio

Amenities/services: Emergency response/security system, weekly housekeeping, interior mailbox & garbage, storage, daily noon meal, lawn care/snow removal, maintenance services, social activities (e.g. beauty shop, card & book clubs, bingo, reflexology, etc.), shopping for residents, additional services for added cost (e.g. extra laundry, housekeeping, etc.)

Parking: Near building

Ownership/Management: Good

Samaritan started and now manages the site. A Senior Living Manager holds business hours and is on-call 24/7 for residents. Also, volunteers are used for various available amenities/services.

Unit Occupancy: 100% occupancy, with a 20+ waiting list

Cost estimates:

- 1-Bedroom Apt – \$1,200/mo.
- 2-Bedroom Apt - \$1,600/mo.

Income limitations:

- None. These are largely market rate.

Other notes:

- Primarily single seniors, but also a few couples. All independent.
- Age range is 70s – 100 years
- Residents largely from Postville, and a few from nearby communities. Also, some from out of state moving to be near kids.

Independent Living Community Profile 1:

Grand Meadows Glen, Postville, IA



Independent Living Community Profile 2:

Vennehjem Active 55+ Retirement Community, Decorah, IA

Location: 1102 Nordic Dr., Decorah, IA

Building/site design:

- Private stacked ranch homes/condos
- Independent senior living community w/services & amenities
- Retirement center in Aase Haugen's Continuum of care facilities
- No medical assistance/health care provided
- Accessible condos, have patios/decks, appliances, etc.

Number of apartments: 51 condos

- 1-bedroom condos: 18
- 2-bedroom condos: 33

Apartment size:

- 1-bedroom condo: 535 SF
- 1-bedroom condo: 710 SF
- 1-bedroom condo: 1,364 SF
- 2-bedroom condo: 1,059 SF
- 2-bedroom condo: 1,164 SF
- 2-bedroom condo: 1,255 SF
- 2-bedroom condo: 1,345 SF
- 2-bedroom condo: 1,429 SF
- 2-bedroom condo: 1,589 SF

Utilities included: Monthly fee covers all utilities (electric, gas, water, garbage, sewer, cable TV, internet), except telephone

Communal spaces: Several interior common spaces, community deck, shared gardens

Amenities/services: Interior & exterior maintenance services, lawn mowing/snow plowing, car wash, indoor mailbox, indoor garage stalls, community events/social activities, added fees for guest rooms/meals

Parking: Interior and exterior options

Ownership/Management: Aase Haugen Senior Services. Have site manager.

Unit Occupancy: 100% occupancy (has waiting list)

Cost estimates:

- 535 SF: Entry \$83,245/Monthly \$921
- 710 SF: Entry \$93,223/Monthly \$1,037
- 1,364 SF: Entry \$179,094/Monthly \$1,442
- 1,059 SF: Entry \$139,047/Monthly \$1,215
- 1,164 SF: Entry \$152,834/Monthly \$1,312
- 1,255 SF: Entry \$164,782/Monthly \$1,355
- 1,345 SF: Entry \$176,599/Monthly \$1,426
- 1,429 SF: Entry \$187,628/Monthly \$1,545
- 1,589 SF: Entry \$208,636/Monthly \$1,590

Income limitations:

- None. These are largely market rate (though have various size/fee options). There is an entry fee & monthly fee.

Independent Living Community Profile 2: *Vennehjem, Decorah, IA*





Valley View Apartments, McGregor, IA

Senior Apartments:

Good option for healthy seniors in the early years of retirement

May have age restrictions (E.g. 55 and older)

To some degree are designed to meet needs of aging adults (e.g. providing accommodations to mobility impaired residents, in-unit laundry, etc.)

Don't provide extensive care, but may offer emergency call systems, etc.

Apartments can be studios or 1-3 bedrooms and are designed to be accessible to the needs of older residents

Yard and maintenance work typically provided

Typically offer limited organized social activities and very few additional services (e.g. no meals), but sometimes offer community rooms, some degree of social activity, transportation, etc.

There are a wide range of pricing options for 55+ apartment communities, ranging from those who accept public assistance to super-luxury communities

Senior Apartment Profile 1:

Palmer Apartments & Heritage Heaven, Decorah, IA

Location: 509 Goose Island Dr, Decorah, IA

Building/site design:

- Senior apartment rentals with a few communal spaces
- One story building/one story units

Number of apartments: 24 units

- Efficiencies (studio): 5
- Handicapped efficiency (studio): 1
- 1-bedroom apartments: 16
- Handicapped 1-bedroom apartments: 2

Apartment size:

- Efficiency/studio average: 500 SF
- 1-bedroom apartment average: 655 SF

Utilities included: Water, heat, trash removal, electricity, sewer (cable hook-up and telephone not included)

Communal spaces: Community room, laundry room

Amenities/services: On call maintenance staff for emergencies, interior private mailbox, pets allowed with approval, security entrance system

Parking: Near building

Ownership/Management: Allegiant Property Management (La Crescent, MN)

Unit Occupancy: 100% occupancy (no availability)

Income limitations:

- Property built/renovated w/HUD's Section 202 Supportive Housing for the Elderly program, so residents restricted to households earning 50% of Area Median Income (AMI) or less
- Rent is highest of 30% adjusted monthly income, 10% unadjusted monthly income, or housing costs portion of welfare assistance.

Other notes:

- At least one member of household 62+

Senior Apartment Profile 1:

Palmer Apartments & Heritage Heaven, Decorah, IA



Senior Apartment Profile 2:

Valley View Apartments, McGregor, IA

Location: 1115 Buelle Avenue, McGregor, IA

Building/site design:

- Senior apartment rentals, no community spaces
- One story building/one story units

Number of apartments: 15 units, all 1-bedroom

Apartment size:

- 1-bedroom apartment average: 655 SF

Utilities included: None

Communal spaces: None

Amenities/services: Interior mailboxes?

Parking: Near building

Ownership/Management: Unknown

Unit Occupancy: 100% occupancy (no availability)

Income limitations:

- This is a Low Income Housing Tax Credit community that has rent and income restrictions based on the Area Median Income
- HUD Fair Market Rent for McGregor, Iowa - Clayton County: One bedrooms Apartments: \$664

Senior Apartment Profile 2:

Valley View Apartments, McGregor, IA



Senior Housing Comparison Findings

Nursing and Assisted Living Facilities:

The majority of senior living options in the area are currently nursing or assisted living facilities, where medical care is either on-call or available 24/7.

These facilities may be quite expensive, but also tend to include extensive medical, social, and physical amenities to serve older adults.

There are also low-income assisted living options.

Senior Housing Comparison Findings

Independent Living/Retirement Communities:

Independent living communities/retirement communities focused on fully independent seniors, that provide no medical care, but that offer a plethora of site services, amenities and engagement opportunities are very rare in the region.

When available, amenities and services may make the cost of market rate retirement communities significant, but these communities still tend to cost less than assisted living.

Senior Housing Comparison Findings

Senior Condos/Townhomes/Single family homes:

Some condos/townhomes/single-family developments in the region also cater to independent seniors but aren't labeled as a "senior community."

These sites offer limited amenities that may be attractive to older age groups, such as providing lawn care/snow plowing services, handicap accessible design and features, or proximity to community amenities.

Senior Housing Comparison Findings

Senior Apartments:

Senior apartments are available in several communities in the region but generally aren't common.

They are typically 1-story buildings offering studio, 1-bedroom or 2-bedroom apartments.

Other amenities & services are very limited, but may include things like emergency call systems, security entrances, a limited number of handicap accessible units, on-site or in-unit laundry, and a community room and/or outside space.

Senior apartments are often low-income specific – in which case extra services and amenities tend to be very limited. Market rate senior rentals tend to be labeled as independent living communities, providing more services & amenities.

Senior Living Locations Inventory

Inventory of Nearby Independent Living and/or Senior Apartment Locations (in a 35-mile zone)

McGregor, IA (< 2 miles)

- Valley View Senior Apartments, 1115 Buelle Ave.

Prairie du Chien, WI (< 3 miles)

- La Batisse Senior Apartments, Dousman St.

Garnavillo, IA (10 - 15 miles)

- Prestige Court Inc., 106 N Rutland

Monona, IA (10 – 15 miles)

- Monona Housing Inc., 401 1st St.

Postville, IA (15 – 20 miles)

- Grand Meadows Glen, 12400 100th St.

Waukon, IA (20 – 25 miles)

- Evergreen Court Apartments, 25 1st Street SE
- Southcrest Manor, 606 2nd Street SW

West Union, IA (30 – 35 miles)

- Palmer Apartments & Heritage Haven, 711 Jefferson St.

Decorah, IA (35 miles+)

- Palmer Apartments & Heritage Heaven, 509 Goose Island Dr.
- Vennehjem Active 55+ Community, 1102 Nordic Dr.
- Washington Court Apartments, 510 Washington St.
- Water Street Condominiums, 600 – 700s East Water St.

Senior Housing Parcel Analysis

Analysis of Site #1: Pleasant Dr

Analysis of Site #2: North St.

Comparison of Site 1 & 2 Pros and Cons

Site #1: Pleasant Dr.

Parcel information & overview

Land use/zoning

Physical information

Transportation

Opportunities & constraints

Site #1: Pleasant Drive

Parcel Information

Parcel ID: 33-15-154-042

Address:
829 Pleasant Dr.
Marquette, IA

Owner: City of Marquette

Lot Area:
2.24 Acres / 97,648 SF



Site #1: Pleasant Drive

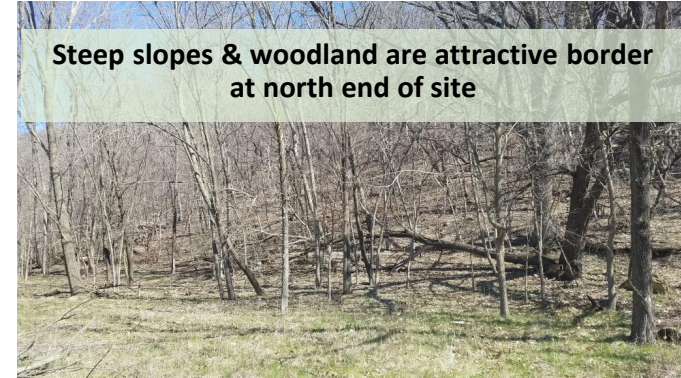
Photo Montage & Notes: View North



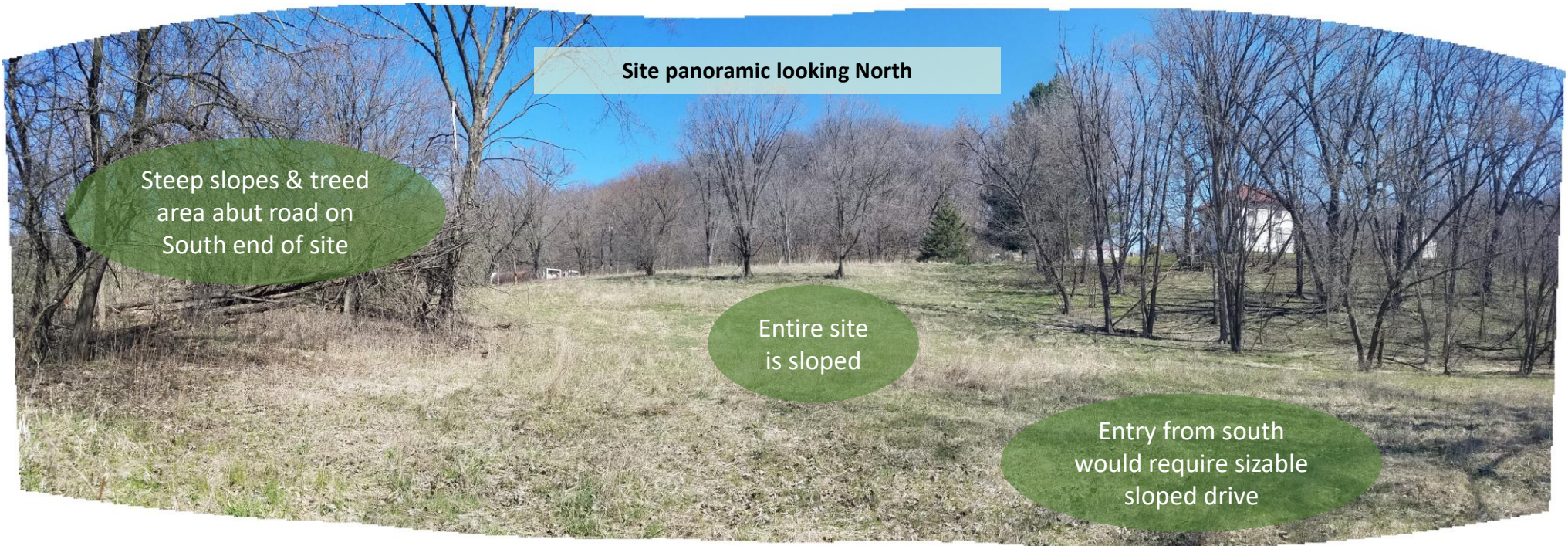
Single family residences abut Pleasant Dr. where it meets the site in the north



Pleasant Dr. requires road maintenance



Steep slopes & woodland are attractive border at north end of site



Site panoramic looking North

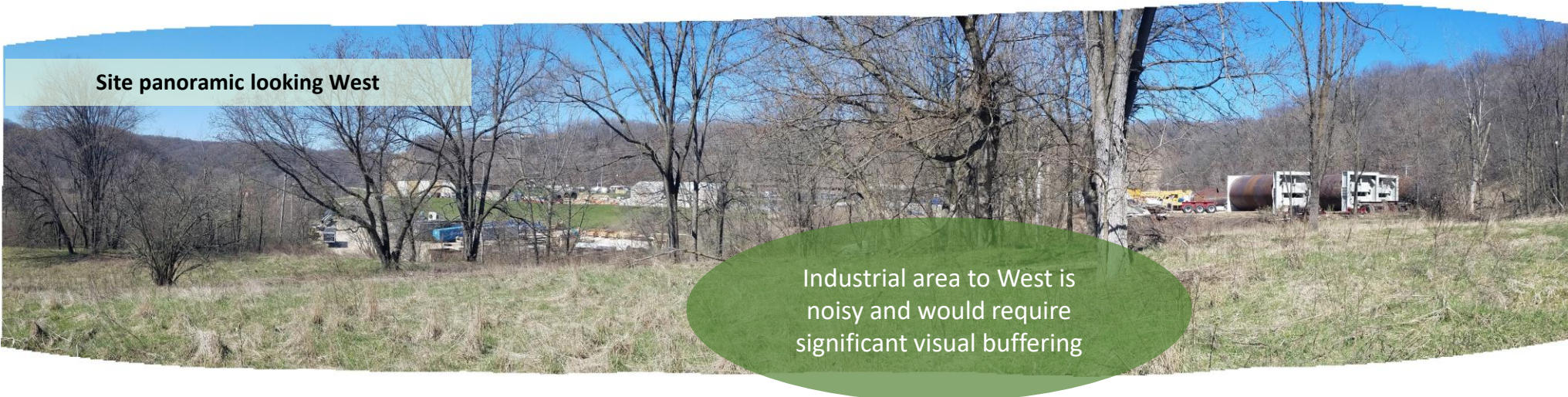
Steep slopes & treed area abut road on South end of site

Entire site is sloped

Entry from south would require sizable sloped drive

Site #1: Pleasant Drive

Photo Montage & Notes: View West



Site #1: Pleasant Drive

Photo Montage & Notes: View South (North end of site)



SF residence to East is well buffered & somewhat setback from site

Center of site provides sweeping views of natural areas across Hwy 18



Site panoramic looking South (from North end of site)

Center of site has milder slopes, less existing vegetation, and is better buffered from adjacent land uses.

Site #1: Pleasant Drive

Photo Montage & Notes: View South (South end of site)



Site #1: Land Use

Use/Structure/Parking Related Zoning Limitations

R3 Mixed Residential District (primary zoning district, covering top two parcels):

Allowed principal uses/structures (dwellings): Single family dwelling, Two-family dwelling, Condos, Townhouses, Multiple family dwelling

Minimum lot area & width (single family): 5,000 sf/50 ft width

Minimum lot area & width (two family): 5,000 sf/50 ft width

Minimum lot area & width (multi-family/condos/townhouses):

7,500 sf for 3 units + 1,000 sf for each additional unit/75 ft width

Minimum front, side & rear yards (all uses): Front (10 ft) / Rear (10 ft) / Side (6 ft)

Maximum height (all principal structures): 35 ft

Special exception uses/structures (dwellings & senior facilities):

- Sanitariums, rest, nursing and convalescent homes; homes for aged on sites of one (1) acre or more; off-street parking and yards comparable for other institutional uses of this chapter shall be provided
- Zero lot line development as provided in Section 165.46

Site #1: Land Use

Use/Structure/Parking Related Zoning Limitations

R3 Mixed Residential District (primary zoning district, covering top two parcels):

Minimum off-street parking (single family): 2 spaces per unit

Minimum off-street parking (two family): 2 spaces per unit; 4 space minimum

Minimum off-street parking (condos/townhouses): 2 spaces per unit

Minimum off-street parking (multi-family): 2 spaces per unit; 4 space minimum

Minimum off-street parking (group homes): 1 space per employee and 1 per each 2 residents

Allowed accessory uses/structures (dwellings):

- Private garages
- Private swimming pools and tennis courts
- Accessory uses and structures as defined in subsection 165.03(1)
- Fences, except barbed wire, electric, or other potentially hazardous type
- Other dwelling related (solar collectors, fuel tanks, fences, etc.)

Special requirements (all structures):

- All new structures shall have a minimum main floor of 600 sf per dwelling unit, excluding porches, garages, and accessory buildings.
- A detached building shall be located a minimum of five (5) feet from the principal structure, and fifteen (15) feet from the front property line
- Garages opening onto the alley shall have a rear yard of eighteen (18) feet

Site #1: Land Use

Use/Structure/Parking Related Zoning Limitations

C1 Highway Commercial District (secondary zoning district, covering south parcel only):

Allowed principal uses/structures (dwellings): Dwelling unit above a store or shop

Minimum lot area & width (must be in combination w/commercial use): 50 ft wide/50 ft deep

Minimum front & side yards (all uses): Front (10 ft) / No side or rear yards required, except where apartments are above a store or shop, a rear yard of 10 feet shall be provided and where adjacent to an “A” or “R” District, a side yard of 10 feet and a rear yard of 10 ft. shall be provided

Maximum height (all principal structures): 35 ft

Minimum off-street parking (dwelling): 1 space per unit

Allowed accessory uses/structures (dwelling related):

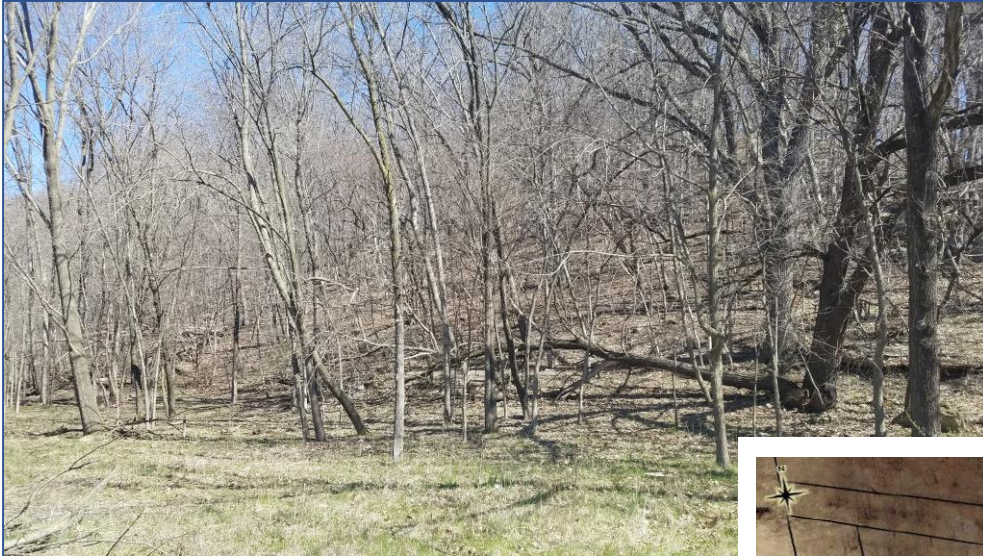
- Uses and structures clearly incidental and necessary to the permitted principal uses or structures of this district
- Other dwelling related (fuel tanks, fences, etc.)

Special requirements (all structures):

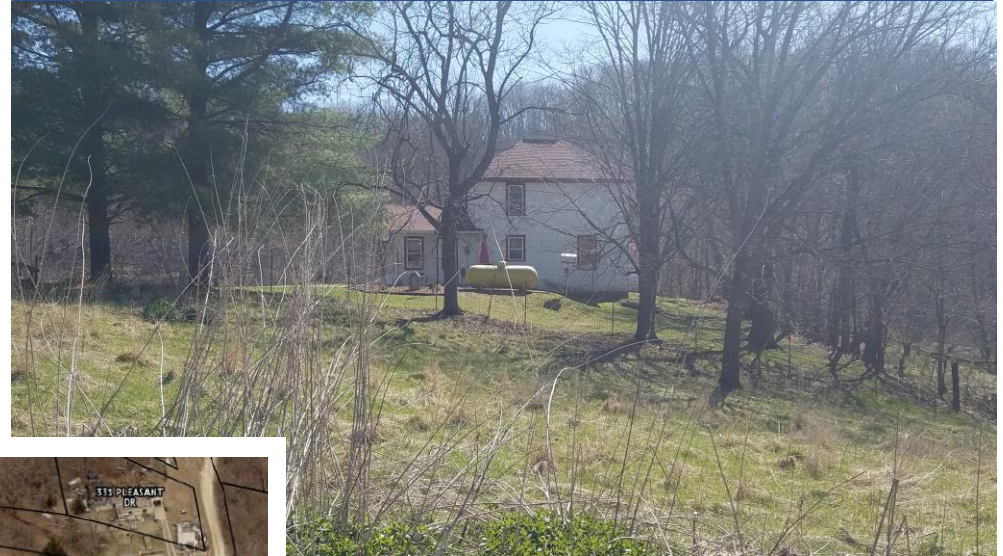
- All required yards shall be open landscaped area and not utilized for parking, storage or other structures other than trade, business or industry identification sign for the firm located on the site

Site #1: Land Use

Adjacent Uses



NORTH: Zoning: R3 Mixed Residential
Use: Open space, undeveloped



EAST: Zoning: R3 Mixed Residential
Use: Single family residential



WEST: Zoning: M1 Industrial
Use: Mechtron Intl. Corporation

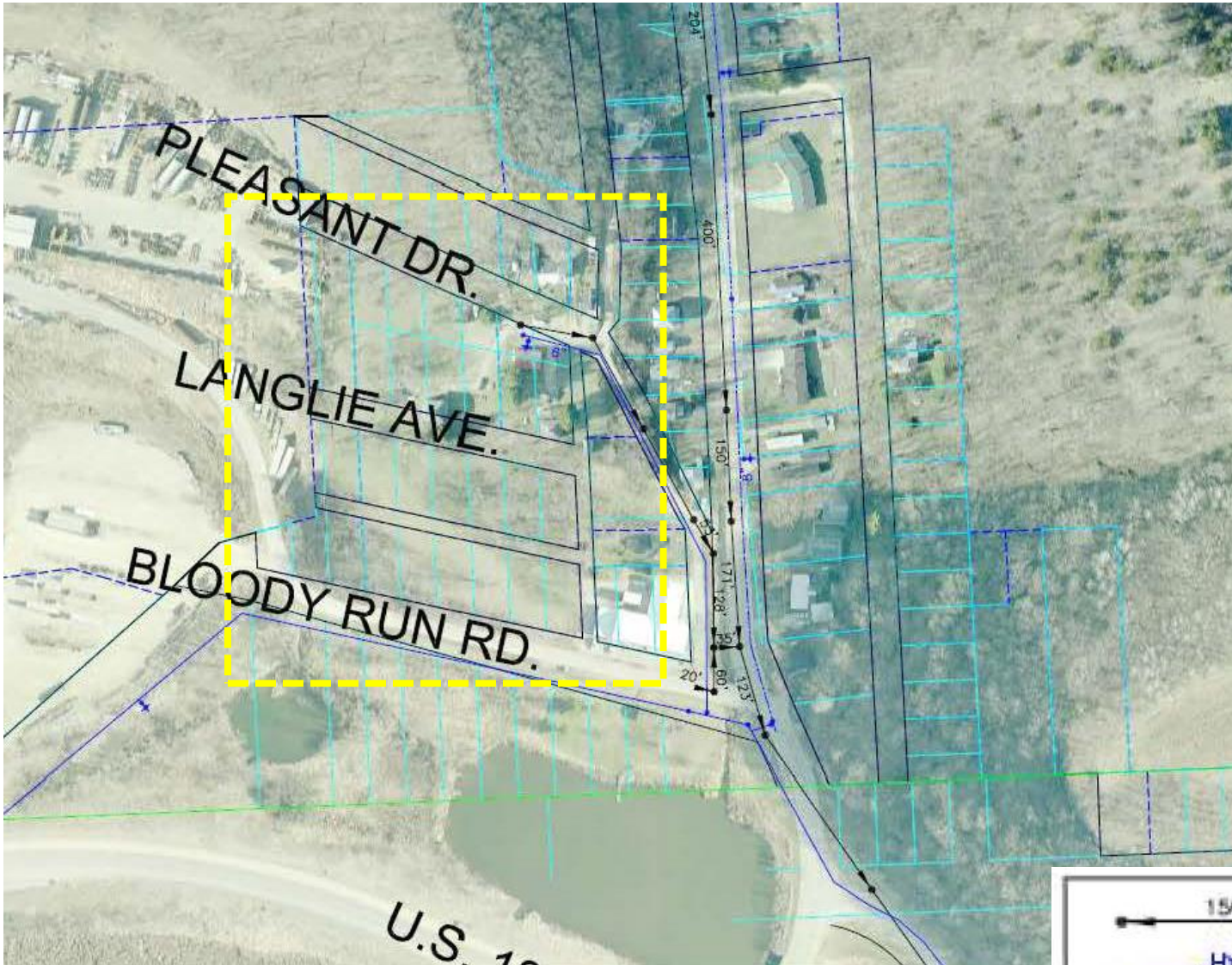


SOUTH: Zoning: C1 Hwy Commercial
Use: Police/Fire Dept., Park, Water detention



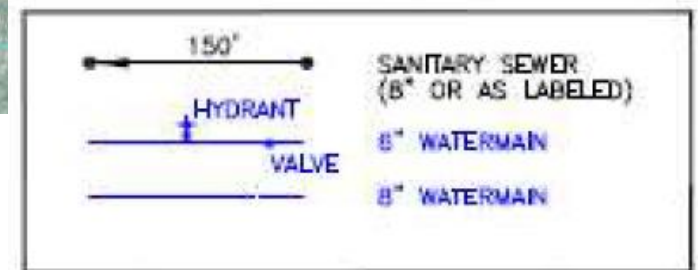
Site #1: Physical Information

Utilities



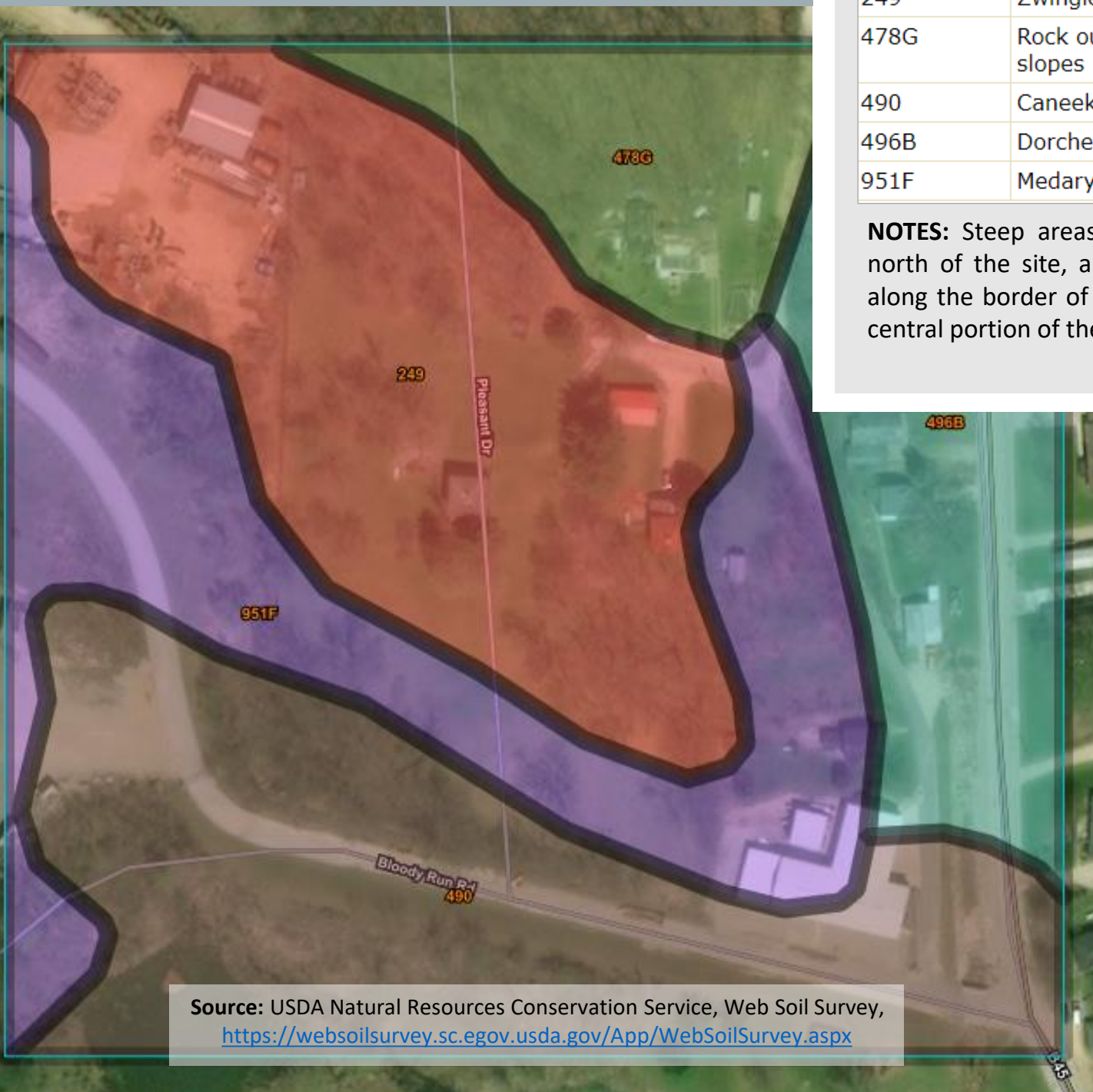
Water lines are accessible from the terminus of Pleasant Dr. at the north end of the site, as well as from Bloody Run Rd. to the south. Pipes are 6 – 8” in these areas.

Sewer lines are also accessible from the terminus of Pleasant Dr. at the north end of the site. However, connection to sewer pipes to the south would require extension to the south end of Pleasant Dr. near Pleasant Ridge Rd.



Site #1: Physical Information

Soil Type and Slope



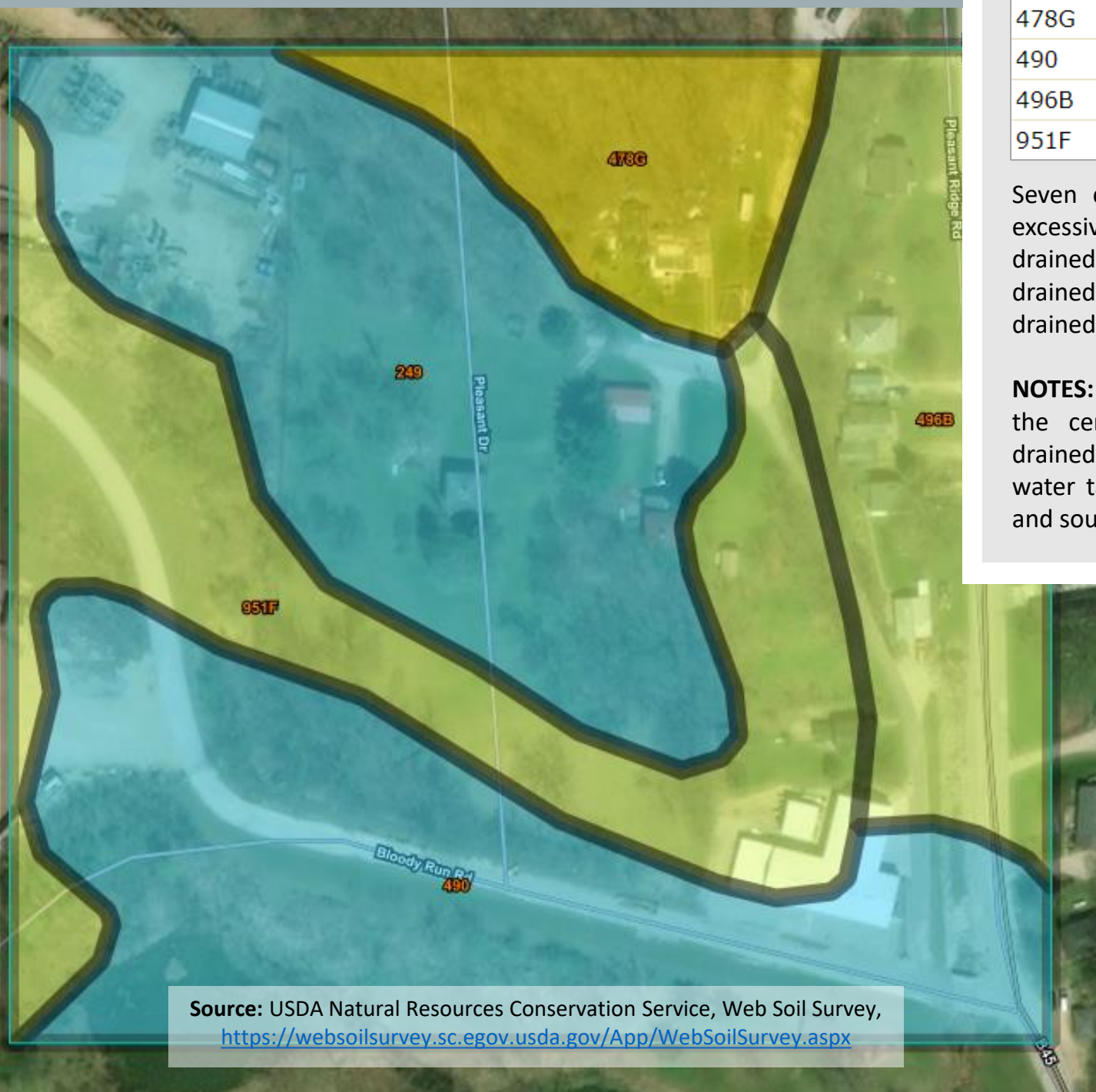
Map unit symbol	Map unit name
249	Zwingle silt loam, 0 to 2 percent slopes
478G	Rock outcrop-Nordness complex, 25 to 60 percent slopes
490	Caneek silt loam, 0 to 2 percent slopes
496B	Dorchester-Volney complex, 1 to 5 percent slopes
951F	Medary silt loam, 15 to 45 percent slopes

NOTES: Steep areas and significant tree cover exist to the north of the site, and there is also an area of rise running along the border of the site along Bloody Run Rd. The large central portion of the site is comprised of more level ground.

Source: USDA Natural Resources Conservation Service, Web Soil Survey,
<https://websoilsurvey.sc.egov.usda.gov/App/WebSoilSurvey.aspx>

Site #1: Physical Information

Soil Drainage Class



Source: USDA Natural Resources Conservation Service, Web Soil Survey,
<https://websoilsurvey.sc.egov.usda.gov/App/WebSoilSurvey.aspx>

Map unit symbol	Rating
249	Poorly drained
478G	Well drained
490	Poorly drained
496B	Moderately well drained
951F	Moderately well drained

Seven classes of natural drainage include: 1) excessively drained, 2) somewhat excessively drained, 3) well drained, 4) moderately well drained, 5) somewhat poorly drained, 6) poorly drained, and 7) very poorly drained.

NOTES: Under natural conditions, flatter soils in the central portion of the site are poorly drained. These soils are also very close to the water table. While steeper areas to the north and south of the site are better drained.

Site #1: Physical Information

Flooding Frequency



Map unit symbol	Rating
249	None
478G	None
490	Frequent
496B	Frequent
951F	None

"None" means that flooding is not probable. The chance of flooding is nearly 0 percent in any year. Flooding occurs less than once in 500 years.

"Very rare" means that flooding is very unlikely but possible under extremely unusual weather conditions. The chance of flooding is less than 1 percent in any year.

"Rare" means that flooding is unlikely but possible under unusual weather conditions. The chance of flooding is 1 to 5 percent in any year.

"Occasional" means that flooding occurs infrequently under normal weather conditions. The chance of flooding is 5 to 50 percent in any year.

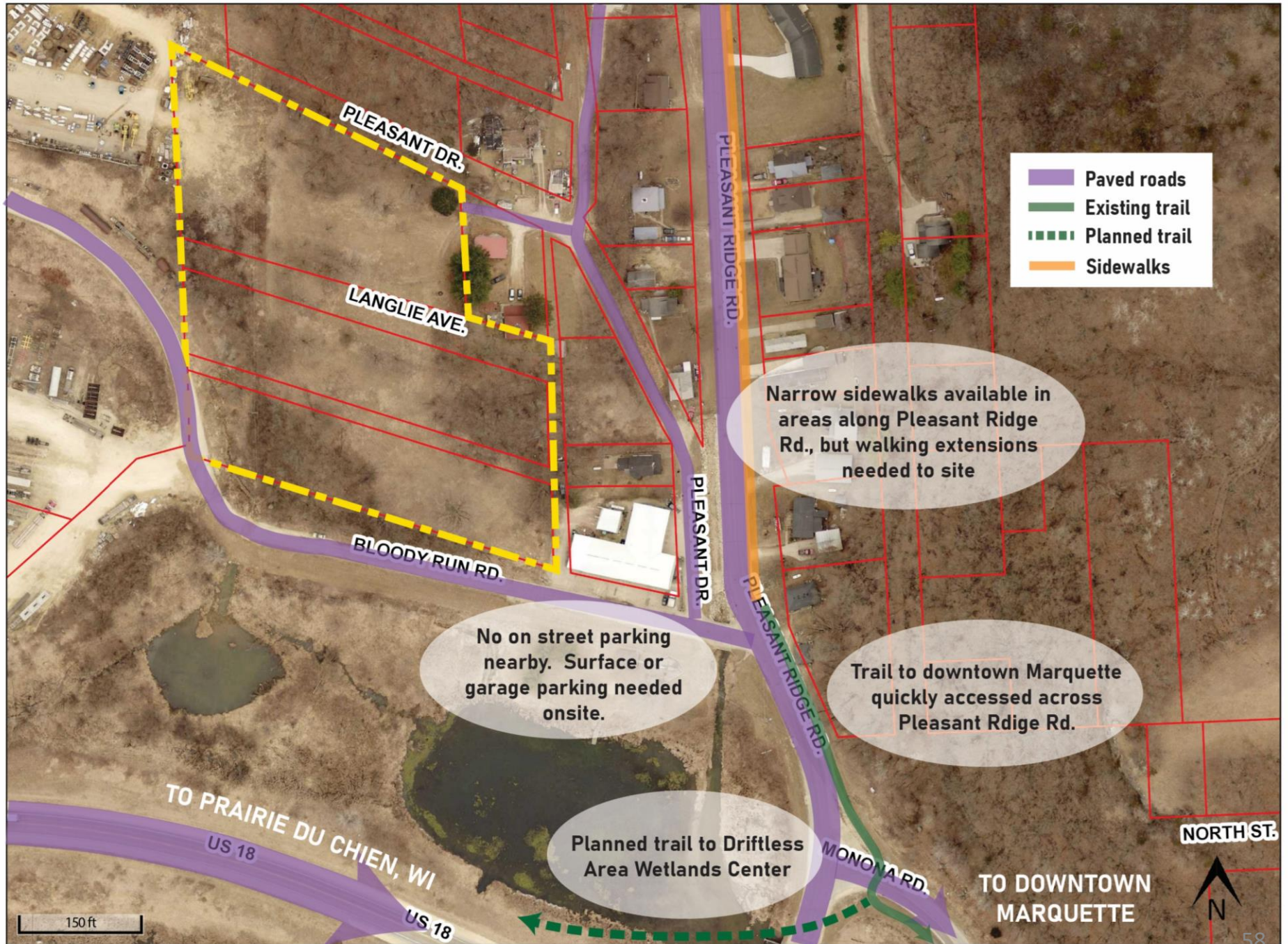
"Frequent" means that flooding is likely to occur often under normal weather conditions. The chance of flooding is more than 50 percent in any year but is less than 50 percent in all months in any year.

"Very frequent" means that flooding is likely to occur very often under normal weather conditions. The chance of flooding is more than 50 percent in all months of any year.

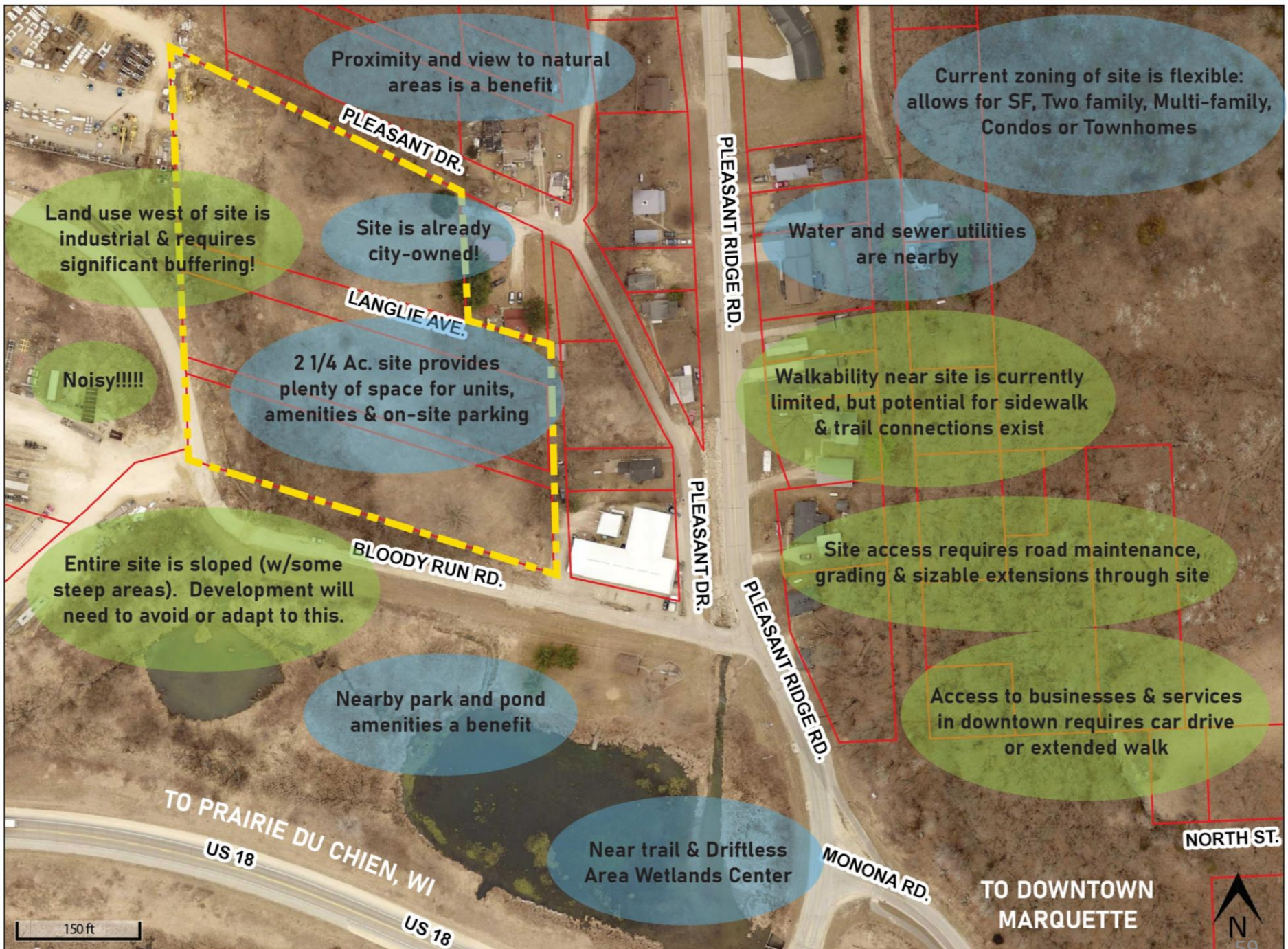
NOTES: The site is not anticipated to flood frequently. Areas immediately south and east may.

Site #1: Transportation

Road, Sidewalk & Trail Connectivity



Site #1: Summary Opportunities & Constraints



Site #2: North St.

Parcel information & overview

Land use/zoning

Physical information

Transportation

Opportunities & constraints

Site #2: North St.

Parcel Information

1) Parcel ID: 33-99-005-005

Address: 213 North St., Marquette, IA

Owner: Central State Bank

Lot Area: 0.16 Acres; 7,000 SF

2) Parcel ID: 33-99-005-004

Address: 211 North St., Marquette, IA

Owner: Private resident

Lot Area: 0.08 Acres; 3,600 SF

3) Parcel ID: 33-99-005-025

Address: 222 Edgar St., Marquette, IA

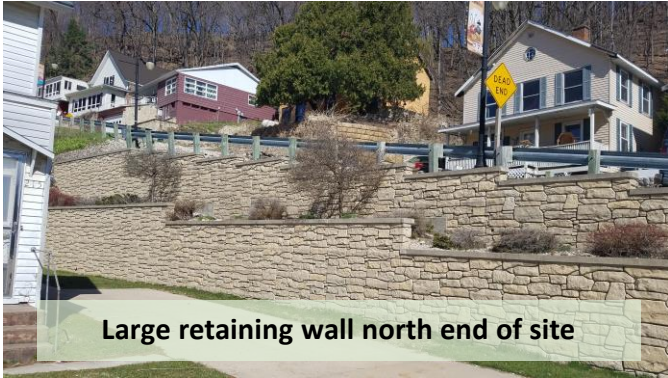
Owner: Central State Bank

Lot Area: 0.08 Acres; 3,400 SF



Site #2: North St.

Photo Montage & Notes



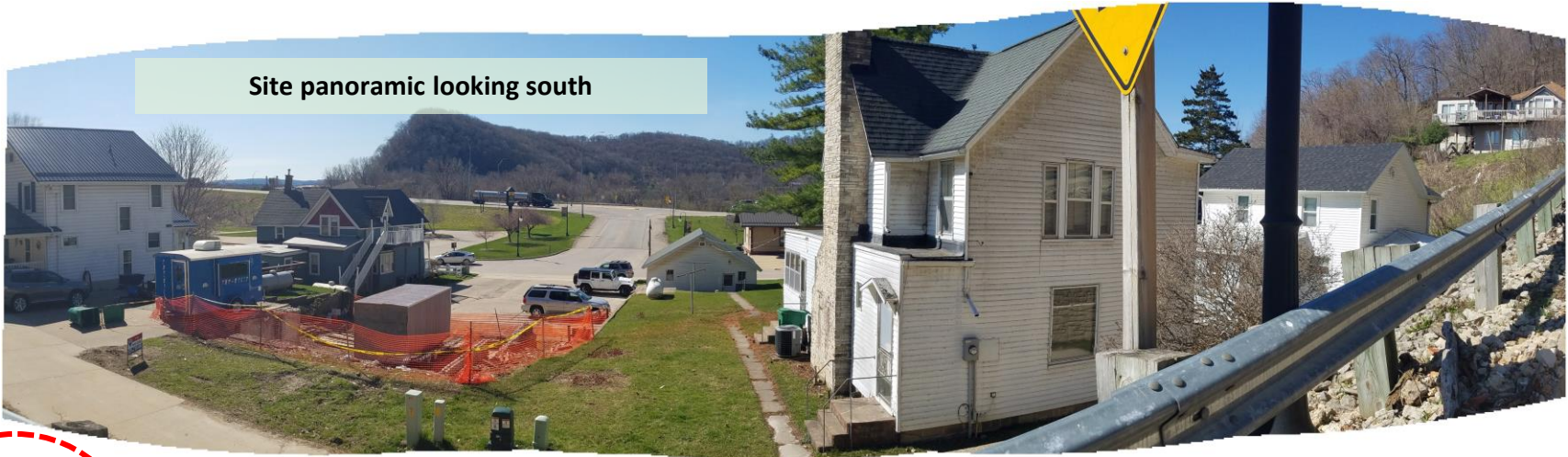
Large retaining wall north end of site



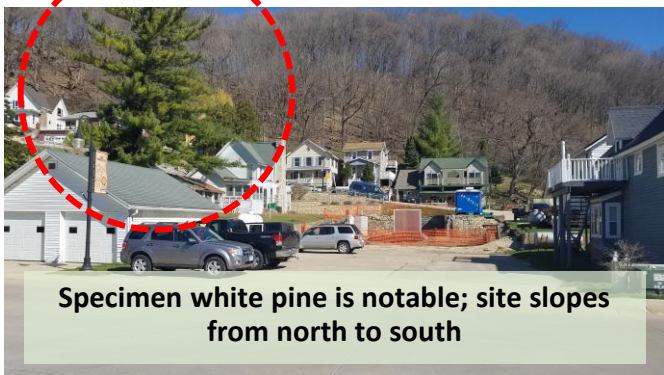
Residence/business precedent north of site



Downtown is walkable from site



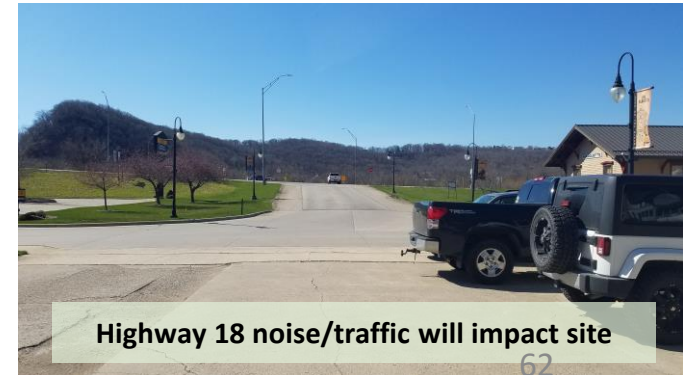
Site panoramic looking south



Specimen white pine is notable; site slopes from north to south



Residences to east are extremely close



Highway 18 noise/traffic will impact site

Site #2: Land Use

Use/Structure/Parking Related Zoning Limitations

C2 General Office and Retail District:

Allowed principal use/structure (dwellings): Dwelling unit above a store or shop

Minimum lot area & width: 1,875 sq. ft

Minimum front & side yards: None (as long as not adjacent to “R” District)

Maximum height: 35 ft

Special exception use/structure (all structures & dwellings):

- Private residences in existence at the effective date of adoption of the Zoning Ordinance. A special exception use permit shall be required to expand or enlarge such a residence or to rebuild or replace in the event of destruction to the extent of more than fifty percent of its replacement cost.
- Structures exceeding 35 feet in height but not exceeding 50 feet in height

Required parking (dwellings): Off-street parking requirement: one (1) parking space for each dwelling unit

Allowed accessory use/structure:

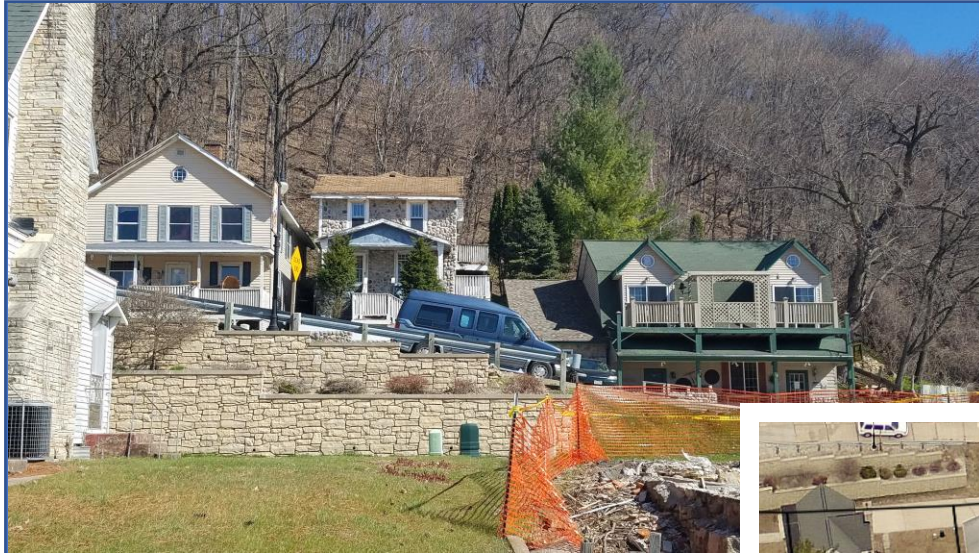
- Uses and structures clearly incidental and necessary to the permitted principal uses or structures of this district, including public and private parking lots and garages other than parking lots and garages located below dwelling units
- Fences (except barbed, electric or hazardous)

Special requirements (all structures):

- Any projecting balcony constructed into the public right-of-way must have at least a 10-ft clearance from the sidewalk to the bottom of the balcony and be cantilevered from the wall. No support post resting on the right-of-way will be permitted.
- If an entire structure is devoted to a nonresidential use, no part of it shall be converted to residential use except for dwelling units above stores or shops.

Site #2: Land Use

Adjacent Uses



NORTH: Zoning: C2 Gen Office/Retail
Use: SF residential, commercial

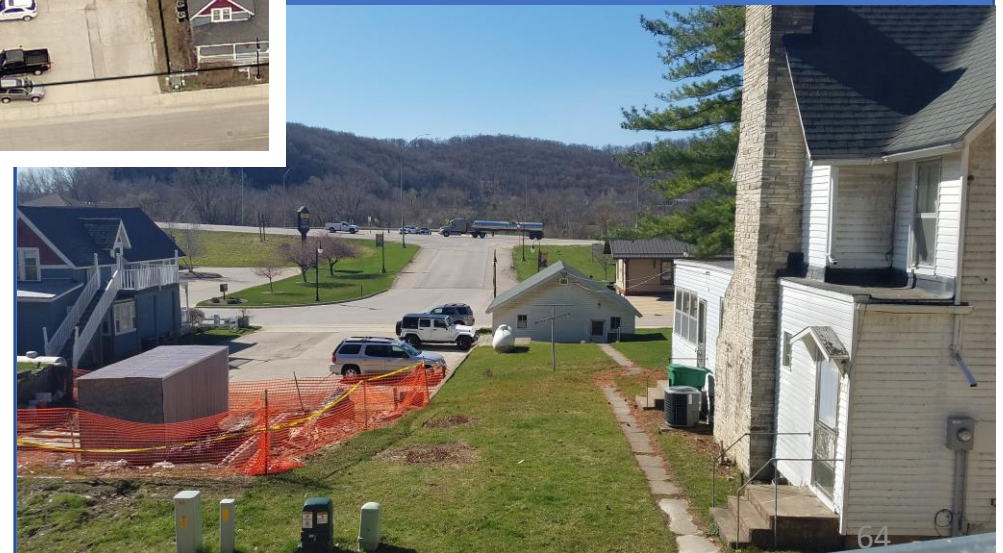
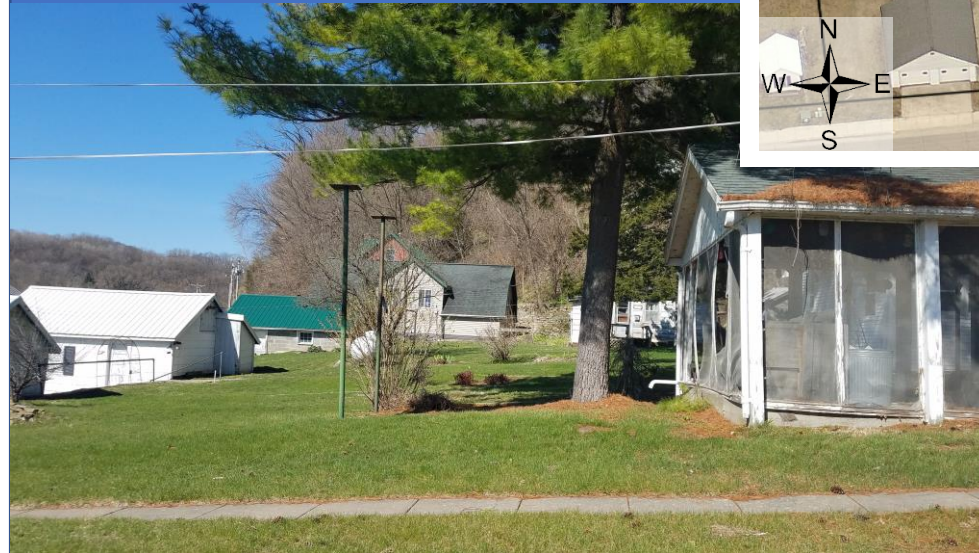


EAST: Zoning: C2 Gen Office/Retail
Use: SF residential



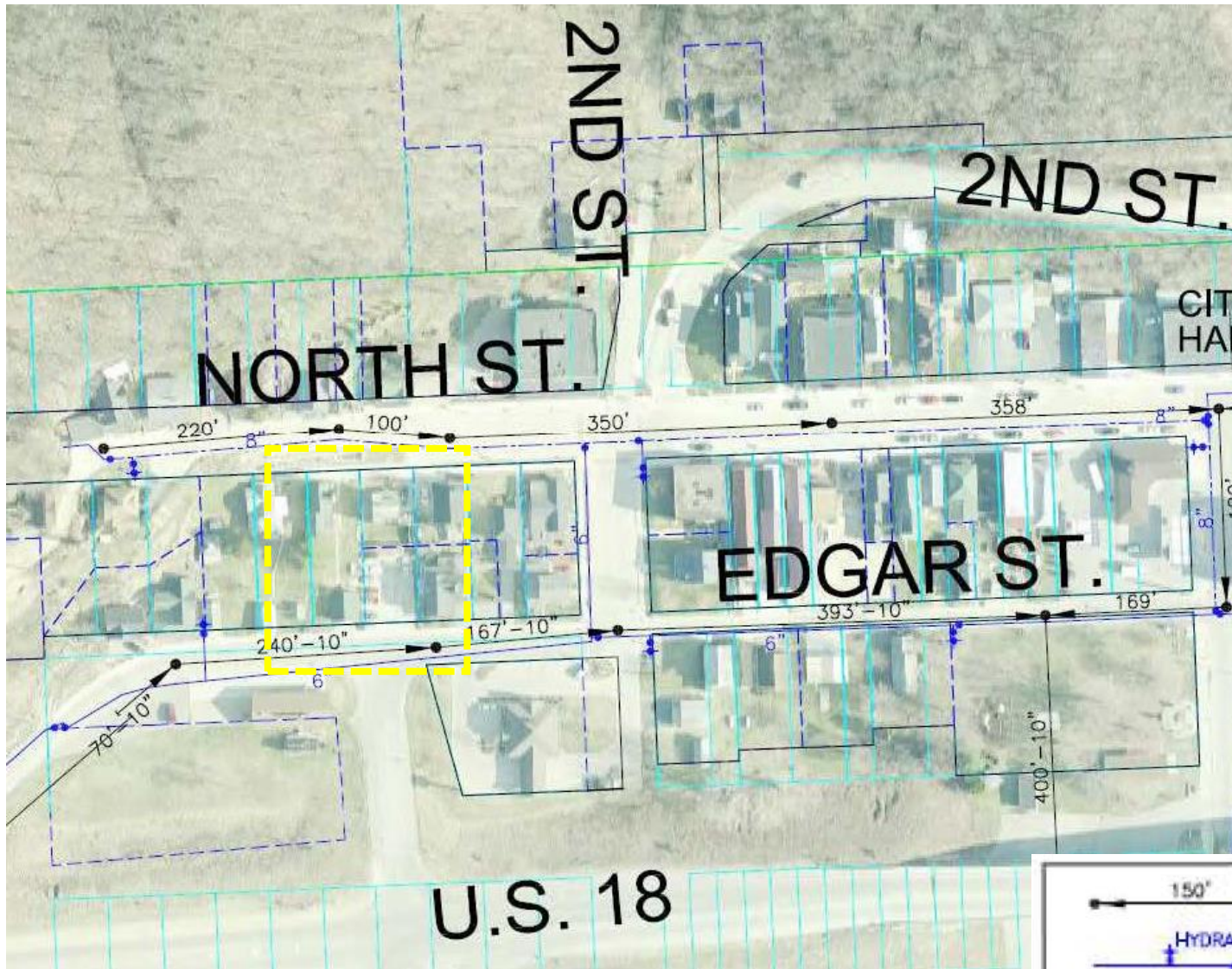
WEST: Zoning: C2 Gen Office/Retail
Use: SF residential

SOUTH: Zoning: C2 Gen Office/Retail
Use: Bank, Museum

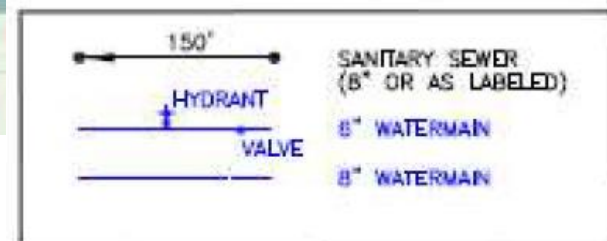


Site #2: Physical Information

Water and Sewer Utilities



Water and sewer utilities run along the streets both north and south of the site.



Site #2: Physical Information

Soil Type and Slope

Map unit symbol	Map unit name
490	Caneek silt loam, 0 to 2 percent slopes
496B	Dorchester-Volney complex, 1 to 5 percent slopes

NOTES: The area is previously developed. No steep areas or significant tree cover exist on the site currently. There is a slight rise on the north half of the site.



Source: USDA Natural Resources Conservation Service, Web Soil Survey,
<https://websoilsurvey.sc.egov.usda.gov/App/WebSoilSurvey.aspx>

Site #2: Physical Information

Soil Drainage Class



Map unit symbol	Rating
490	Poorly drained
496B	Moderately well drained

Seven classes of natural drainage include: 1) excessively drained, 2) somewhat excessively drained, 3) well drained, 4) moderately well drained, 5) somewhat poorly drained, 6) poorly drained, and 7) very poorly drained.

NOTES: Under natural conditions, flatter soils to the south of the site are poorly drained. These soils are also very close to the water table. While steeper areas on the north half are better drained.

Source: USDA Natural Resources Conservation Service, Web Soil Survey,
<https://websoilsurvey.sc.egov.usda.gov/App/WebSoilSurvey.aspx>

Site #2: Physical Information

Flooding Frequency



Source: USDA Natural Resources Conservation Service, Web Soil Survey,
<https://websoilsurvey.sc.egov.usda.gov/App/WebSoilSurvey.aspx>

Map unit symbol	Rating
490	Frequent
496B	Frequent

"None" means that flooding is not probable. The chance of flooding is nearly 0 percent in any year. Flooding occurs less than once in 500 years.

"Very rare" means that flooding is very unlikely but possible under extremely unusual weather conditions. The chance of flooding is less than 1 percent in any year.

"Rare" means that flooding is unlikely but possible under unusual weather conditions. The chance of flooding is 1 to 5 percent in any year.

"Occasional" means that flooding occurs infrequently under normal weather conditions. The chance of flooding is 5 to 50 percent in any year.

"Frequent" means that flooding is likely to occur often under normal weather conditions. The chance of flooding is more than 50 percent in any year but is less than 50 percent in all months in any year.

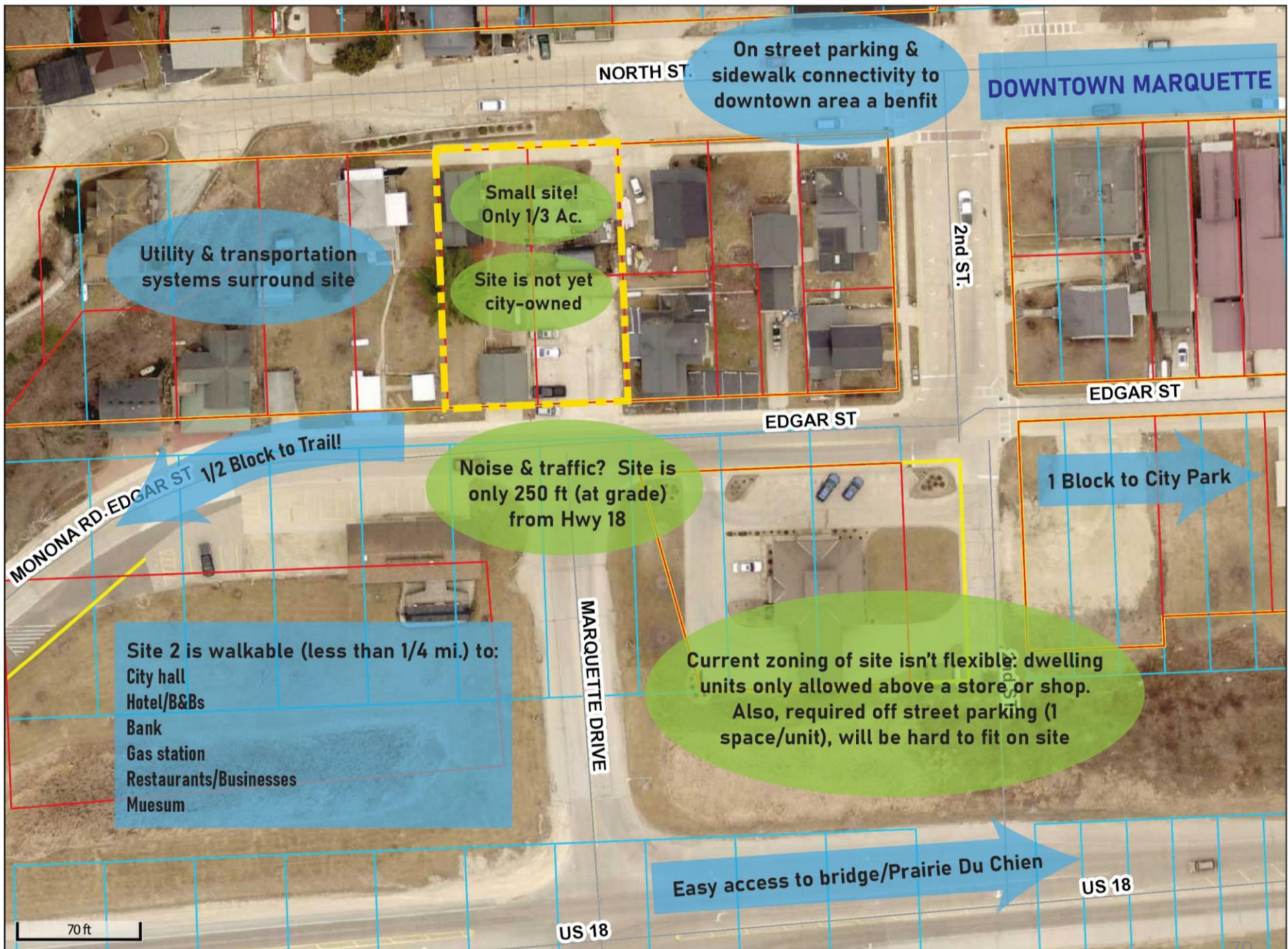
"Very frequent" means that flooding is likely to occur very often under normal weather conditions. The chance of flooding is more than 50 percent in all months of any year.

NOTES: The USDA NRCS Web Soil Survey identified the entire area as having the potential to flood frequently.

Site #2: Transportation & Parking Road, Sidewalk & Trail Connectivity



Site #2: Summary Opportunities & Constraints



Comparison Pros

Site 1: Pleasant Dr.

- Proximity & views to natural areas
- Zoning flexibility, allowing for a variety of dwelling types
- Large site that can more easily incorporate parking, dwelling units & amenities
- City-owned already
- Utility connections nearby

Site 2: North St.

- On-street parking nearby
- Great walkability & accessibility
- Close proximity to businesses & services
- Utility and transportation access improvements minimal
- Views of nearby bridge and natural areas across Hwy 18 attractive

Comparison Cons

Site 1: Pleasant Dr.

- Industrial land use west of site is very noisy and unattractive. Will need significant buffering.
- Entire site is sloped (with some steeply sloped areas), which poses challenges for development of dwellings
- Sidewalk & trail connectivity currently limited (but has potential)
- Access improvements significant (requires road maintenance, grading and/or extensions)
- Easy access to businesses & services is limited

Site 2: North St.

- Site is extremely small, allowing for only a few dwelling units
- Dwellings are only allowed above stores or shops, so mixed used development required
- Hwy 18 traffic & noise is very close
- Required off-street parking spaces difficult to fit on site

Funding Considerations

Iowa Finance Authority (IFA) – HOME Program

Iowa Finance Authority (IFA) - National Housing Trust Fund

Federal Home Loan Bank (FHLB) – Rental Program

Federal Home Loan Bank (FHLB) – Home Ownership Program

Low Income Senior Housing:

Iowa Finance Authority (IFA) – HOME Program

Housing Type/Restrictions: Rentals

Funding Type: Per unit subsidy (grant)

Amount Local Match Required: 25% (without tax credits)

Type Local Match Allowed: Cash, real property/donated land, infrastructure, or a combination of any of them

Maximum Funding Amount: \$1,000,000

Per Unit Subsidy Range: \$71,584 (1 bedroom)-\$112,611 (3 bedroom)

Funding Cycles/Deadlines: Typically one or two deadlines per year. The next deadline is yet to be announced but will likely be fall/winter 2020 with awards made Summer of 2021.

Special Funding Considerations:

- Construction may not begin before award is made. Design, engineering, environmental, and procurement may begin prior but is not reimbursable.
- City is not the applicant, must work with an organization qualified by IFA as the applicant organization-UERPC, NEIRHTF

Affordability Restrictions:

- 20 Year affordability period
- The units must be rented to households with incomes at or below 80% of the area median income (AMI) for the entire affordability period. At initial occupancy, 90% of the units must be rented to households with incomes at or below 60% AMI. For projects with five or more HOME-assisted units, 20% of the units must be rented to households with incomes at or below 50% AMI throughout the affordability period.

Low Income Senior Housing:

Iowa Finance Authority (IFA) – National Housing Trust Fund

Housing Type/Restrictions: Rentals

Funding Type: Per unit subsidy (grant)

Amount Local Match Required: Most points received for match greater than 21% of total costs

Type Local Match Allowed: Cash, real property/donated land, infrastructure, or a combination of any of them

Maximum Funding Amount: \$2,700,000

Per Unit Subsidy Range: \$71,584 (1 bedroom)-\$112,611 (3 bedroom)

Funding Cycles/Deadlines: Typically June of each year

Special Funding Considerations:

- Construction may not begin before award is made. Design, engineering, environmental, and procurement may begin prior but is not reimbursable.
- City is not the applicant, must work with an organization qualified by IFA as the applicant organization-UERPC, NEIRHTF
- Units need to be accessible and target families/individuals with multiple barriers to securing housing to be competitive

Affordability Restrictions:

All NHTF-assisted units shall be rented to households with incomes at or below 30% of the area median income.

Low Income Senior Housing:

Federal Home Loan Bank – Rental Program

Housing Type/Restrictions: Rentals

Funding Type: Per unit subsidy (grant)

Amount Local Match Required: Not required however application is more competitive as level of match increases level of match

Type Local Match Allowed: Cash, real property/donated land, infrastructure, or a combination of any of them

Maximum Funding Amount:

Per Unit Subsidy Range: \$50,000 per unit

Funding Cycles/Deadlines: Annual open funding round closes June 15th; occasionally second round of funding offered

Special Funding Considerations:

Must secure interim financing as funds disbursements are made at project completion

Affordability Restrictions:

- Rental projects must ensure that at least 20% of the units in the project are occupied by and affordable to very low-income households, which are defined as households who are at or below 50% of the area median income (AMI).

Low Income Senior Housing:

Federal Home Loan Bank – Home Ownership Program

Housing Type/Restrictions: Owner-occupied

Funding Type: Per Unit Subsidy – Not repayable if sold to individual or family meeting defined criteria as low income

Amount Local Match Required: Not required however application is more competitive as level of match increases level of match

Type Local Match Allowed: Cash, real property/donated land, infrastructure, or a combination of any of them

Maximum Funding Amount: \$1,000,000

Per Unit Subsidy Range: \$50,000 per unit

Funding Cycles/Deadlines: Annual funding round closes June 15th; occasionally second round of funding offered

Special Funding Considerations:

Must secure interim financing as funds disbursements are made at project completion

Affordability Restrictions:

- All units must be sold to low to moderate income homeowners as defined by FHLB (80% or less of the AMI for the area)