



**MARSHALLTOWN
MORE THAN EVER**

**CITY OF MARSHALLTOWN
PLAN ZONING COMMISSION
NOTICE OF PUBLIC MEETING
CITY HALL COUNCIL CHAMBERS
10 WEST STATE STREET
JULY 16, 2026, 5:00 PM**

AGENDA

CALL TO ORDER

ROLL CALL

Jon Boston, Matthew Brodin, Mahala Casady, Deirdre Gruendler, Benjamin Harris-Medina, Patrick Streit, Stephen Valbracht

APPROVAL OF MEETING MINUTES

1. Approval of Meeting Minutes From May 14, 2026

BUSINESS

2. Consider Making a Recommendation on the Reimagine MarshALLtown Comprehensive Plan; Amended 7-9-2026 to Update Draft Comprehensive Plan Version Attachment

ADJOURNMENT

MISSION STATEMENT

The City of Marshalltown collaborates to provide a welcoming, safe, vibrant, and growing community.

MARSHALLTOWN

— I O W A —

HOUSING & COMMUNITY DEVELOPMENT

Mike Ladehoff, Mayor
Carol Webb, City Administrator
Deb Millizer, Director
Clayton Ender, Assistant Director
24 North Center Street
Marshalltown, IA 50158-4911
Tel - (641) 754-5756
Fax - (641) 754-5717

Meeting Minutes – Plan Zoning
Thursday, May 14, 2026, 5:00 pm
City Hall, City Council Chambers
10 West State Street, Marshalltown, IA 50158

CALL TO ORDER

Chair Jon Boston called the Planning and Zoning Commission meeting to order at 5:00 p.m.

ROLL CALL

Present: Jon Boston, Mahala Casady, Deirdre Gruendler, Benjamin Harris-Medina

Absent: Matthew Brodin, Stephen Valbract, Patrick Streit

Patrick Streit arrived during Item 3.

APPROVAL OF MEETING MINUTES

Approval of Meeting Minutes from March 12, 2026

Chair Boston asked if there were any corrections or changes to the March 12, 2026 meeting minutes. Hearing none, the minutes stood approved as distributed.

BUSINESS

2. Conduct a Public Hearing and Consider Making a Recommendation on a Special Use Permit for a Commercial Parking Lot to be Located at 1402 W State Street

Chair Boston opened the public hearing at 5:01 p.m.

Adam Daters, CGA Engineering, 16 E Main Street, appeared on behalf of the Marshalltown Community School District. He stated the request was for a special use permit for a parking lot near Franklin School and Franklin Field. The parking lot would support existing school activities and improve parking conditions during special events. He stated the request does not introduce a new function or expand school services.

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Jeff Schneider, Gary Thompson, Marco A. Yopez-Gomez



Clayton Ender stated he received one phone call following the posting of the sign on the property. The caller asked what was proposed for the site and expressed support for the property being turned into a parking lot. Ender stated notice was sent to property owners within 250 feet, plus the road, and signs were posted on site.

No one from the public spoke regarding the request.

Chair Boston closed the public hearing at 5:03 p.m.

Deirdre Gruendler made a motion to recommend approval of the special use permit for a commercial parking lot located at 1402 W State Street.

Second: Mahala Casady

Roll Call Vote:

Mahala Casady, Yes
Deirdre Gruendler, Yes
Benjamin Harris-Medina, Yes
Jon Boston, Yes

Motion carried.

3. Conduct a Public Hearing and Consider Making a Recommendation on a Special Use Permit for a Major Utility to be Located at 2114 E Nevada Street

Chair Boston opened the public hearing at 5:04 p.m.

Clayton Ender stated the request was for a new power generation station located north of the existing Marshalltown Generation Station. The existing facility would remain in operation, and the proposed project would provide additional capacity. Ender stated the intended capacity was 750 megawatts. The property is zoned General Industrial, and major utilities are allowed by special use permit through the Board of Adjustment, following recommendation from the Planning and Zoning Commission.

Ender stated staff recommended approval. He also stated notice was sent to property owners within 250 feet, plus the road, and signs were posted on site.

Chair Boston asked about the purple square shown on the map. Ender stated the square represented the substation previously approved and constructed west of the proposed site.

No one from the public spoke regarding the request.

Chair Boston closed the public hearing at 5:05 p.m.

Deirdre Gruendler made a motion to recommend approval of the special use permit for a major utility located at 2114 E Nevada Street.

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Jon Boston seconded the motion.

Patrick Streit arrived during discussion of Item 3.

Roll Call Vote:

Deirdre Gruendler, Yes

Benjamin Harris-Medina, Yes

Jon Boston, Yes

Mahala Casady, Yes

Motion carried.

OTHER BUSINESS

Clayton Ender stated both special use permit requests were scheduled for the Board of Adjustment meeting on Tuesday, May 19, 2026, at 5:00 p.m. in the same room for final approval.

Ender also stated there were no current items scheduled for the next Planning and Zoning Commission meeting, and the June meeting would likely be canceled unless new items were submitted.

ADJOURNMENT

Chair Boston adjourned the meeting at approximately 5:06 p.m.

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MARSHALLTOWN

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TO: Planning and Zoning Commission

FROM: Assistant Director of Housing & Community Development / Zoning Administrator

DATE: July 16, 2026

SUBJECT: Recommendation Regarding Adoption of the Reimagine Marshalltown Comprehensive Plan

SUMMARY

The City of Marshalltown has completed the Reimagine Marshalltown Comprehensive Plan, a long-range policy document intended to guide community growth, redevelopment, infrastructure investments, housing strategies, and quality-of-life improvements through the year 2045.

The Comprehensive Plan establishes a shared vision for Marshalltown's future and provides a framework for future decisions related to land use, zoning regulations, capital investments, economic development, housing, transportation, parks, and community services.

The Planning and Zoning Commission is requested to review the final draft of the Comprehensive Plan and provide a recommendation to the City Council regarding adoption.

BACKGROUND

The City initiated the Reimagine Marshalltown Comprehensive Plan update process in 2025 to replace the existing comprehensive plan and establish updated policies reflecting current community conditions, opportunities, and future needs.

The planning process was conducted with assistance from the consultant team and included extensive community engagement efforts designed to gather input from residents, businesses, stakeholders, and community organizations.

Key engagement activities included:

- **Plan Advisory Committee:** A committee of community representatives provided guidance and feedback throughout the planning process.

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- **Stakeholder Listening Sessions:** More than ten stakeholder groups participated, including property owners, businesses, elected and appointed officials, builders, and nonprofit organizations.
- **Community Outreach:** Engagement occurred at locations throughout the community, including Marshalltown High School, Miller Middle School, Lenihan Intermediate School, Rotary, and the JBS Worksite Breakroom.
- **Interactive Project Website:** More than 600 unique users provided ideas, comments, and feedback through the online engagement platform.
- **Community Roundtable:** Held October 14, 2025, at the Veterans Memorial Coliseum, where participants discussed housing quality, neighborhood improvements, transportation safety, parks and recreation, and downtown vitality.
- **Design Workshop:** Held January 6–8, 2026, allowing residents and stakeholders to explore future concepts for key redevelopment areas, including the former hospital site and Iowa Avenue corridor.

Following completion of the draft plan, a public review period was provided to allow additional community feedback prior to consideration by the Planning and Zoning Commission and City Council.

COMPREHENSIVE PLAN OVERVIEW

The Reimagine Marshalltown Comprehensive Plan is organized around seven guiding themes that establish policies and strategies for future decision-making.

1. Land Use & Design

The plan establishes a future land use framework intended to support responsible growth, redevelopment, and compatible development patterns.

Key recommendations include:

- Maintaining a balanced mix of residential, commercial, industrial, and institutional land uses.
- Supporting redevelopment of underutilized properties and priority sites.
- Establishing design compatibility principles to improve development quality and neighborhood transitions.
- Utilizing the Future Land Use Map as a guide for future zoning decisions and development review.

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2. Mobility

The plan promotes a transportation system that provides safe and efficient access for all users while maintaining critical infrastructure.

Key recommendations include:

- Improving safety and capacity at priority intersections, including Highway 14 and South Center Street.
- Supporting a complete streets approach that considers pedestrians, bicyclists, transit users, and motorists.
- Expanding connections within the Iowa River's Edge Trail system.

3. Housing & Neighborhoods

The plan identifies housing availability, affordability, and neighborhood quality as critical components of Marshalltown's future success.

The plan identifies a projected need for approximately 600 additional housing units between 2026 and 2035, or approximately 60 units annually.

Key recommendations include:

- Expanding housing opportunities for residents at different life stages.
- Encouraging additional ownership housing options.
- Supporting additional multi-bedroom rental housing.
- Improving existing housing conditions and neighborhood stability.

4. Parks, Trails & Environment

The plan recognizes parks, trails, and environmental resources as important community assets.

Key recommendations include:

- Completing priority segments of the Iowa River's Edge Trail.
- Improving connections between neighborhoods, parks, and community destinations.
- Enhancing flood resilience and preparing for future natural hazards.

5. Economic Development & Subareas

The plan identifies economic development as essential to maintaining Marshalltown's long-term resilience and competitiveness.

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Key recommendations include:

- Building upon Marshalltown's manufacturing and industrial strengths.
- Supporting downtown revitalization and increased activity.
- Strengthening workforce attraction and retention efforts.
- Encouraging redevelopment of strategic areas, including the former hospital campus and Highway 14 corridor.

6. Facilities & Infrastructure

The plan emphasizes maintaining and improving public facilities and infrastructure to support community needs.

Key recommendations include:

- Modernizing city facilities.
- Improving maintenance capacity.
- Supporting reliable delivery of municipal services.

7. Implementation

The plan recognizes that successful implementation requires ongoing evaluation, coordination, and prioritization.

Recommended implementation actions include:

- Annual review of plan progress.
- Identification of priority actions and responsible partners.
- Evaluation of changing community conditions and emerging opportunities.

PLANNING AND ZONING CONSIDERATIONS

The Planning and Zoning Commission plays an important role in implementation of the Comprehensive Plan through its responsibilities related to zoning, subdivision review, development compatibility, and land use recommendations.

Upon adoption, the Comprehensive Plan will serve as a guiding policy document for:

- Future zoning amendments and updates.
- Review of development proposals and rezoning requests.
- Evaluation of land use compatibility.

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- Long-range decisions regarding growth and redevelopment.

The Comprehensive Plan does not change zoning regulations or property rights upon adoption. Future amendments to zoning regulations, zoning districts, or development standards would continue to require separate review and approval processes.

STAFF RECOMMENDATION

Staff recommends that the Planning and Zoning Commission adopt a motion recommending approval of the Reimagine Marshalltown Comprehensive Plan to the Marshalltown City Council.

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Reimagine MARSHALLTOWN

Comprehensive Plan
2026

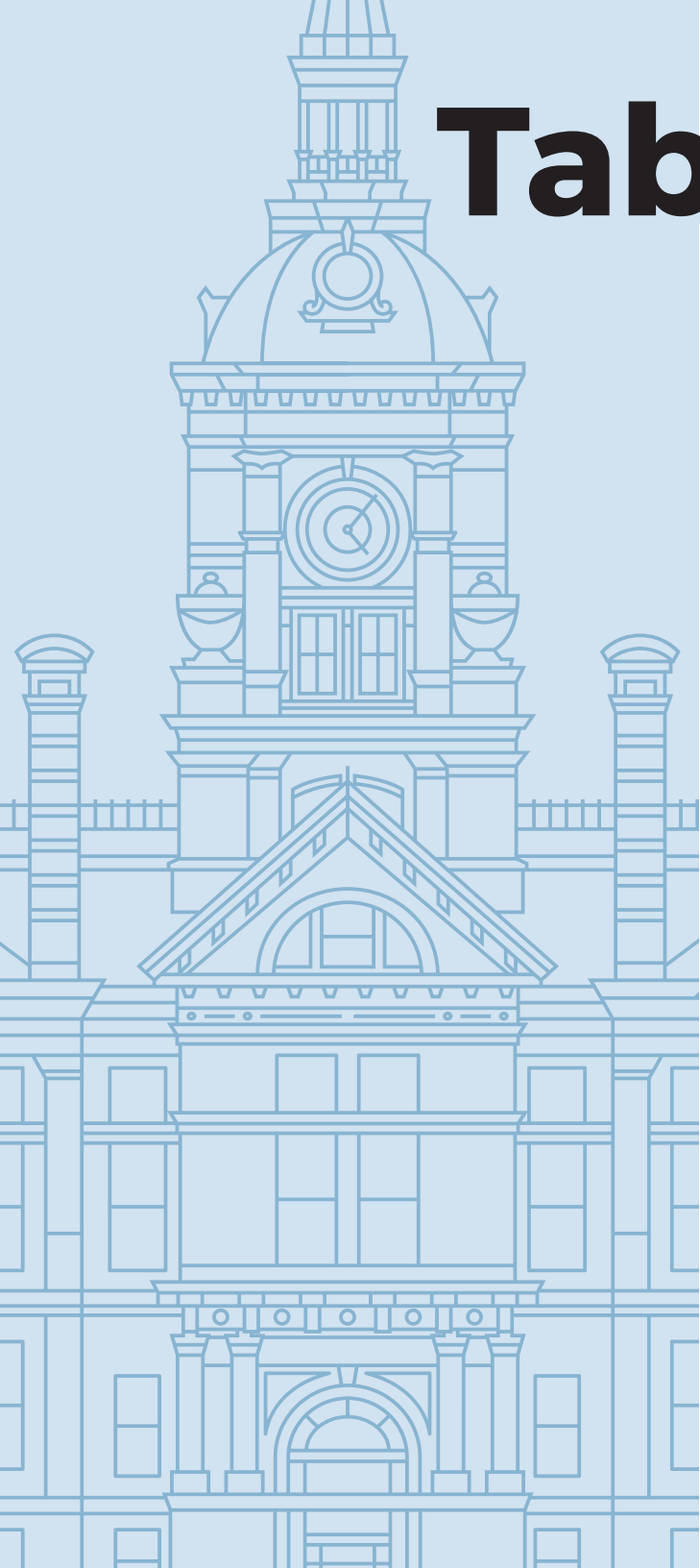


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ACKNOWLEDGMENTS

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Mayor
Marco A. Yepez-Gomez
Mark Mitchell
Greg Nichols
Melisa Fonseca
Sue Cahill
Jeff Schneider
Gary Thompson

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**MARSHALLTOWN
MORE THAN EVER**

Prepared by:

RDg...
PLANNING • DESIGN

 **Eocene**SM
Environmental Group

Executive Summary

PLANNING FOR MARSHALLTOWN

The Marshalltown Comprehensive Plan outlines a 10–20 year vision for guiding growth, investment, and community development. Through extensive engagement and analysis, several key priorities emerged as the most important focus areas for the community. While these themes help anchor the plan, they represent just a portion of the broader framework, which is organized around seven interconnected planning elements.

- **Neighborhoods and Housing.** Maintain and improve existing housing while expanding a diverse range of quality, affordable options.
- **Economic Resilience.** Support local industries, attract new employers, and strengthen workforce development.
- **Downtown Revitalization and Identity.** Enhance downtown as a vibrant hub for business, culture, and community life.

GUIDING PRINCIPLES



Land Use, Community Character & Design

Grow responsibly, redevelop key sites, and promote quality development.



Mobility

Improve access for all, maintain infrastructure, and connect trails.



Parks, Trails & Environment

Advance disaster resilience efforts, protect natural features, and make strategic park investments.



Housing & Neighborhoods

Expand housing choice, improve affordability and quality, and reduce production barriers.



Economic Development & Subareas

Build on manufacturing strengths, enhance downtown vibrancy, and attract a diverse workforce.



Facilities & Infrastructure

Modernize city facilities, increase maintenance capacity, and strive for a high level of service.



Arts & Cultural Diversity

Celebrate diversity through inclusive arts and cultural programming, creative design, and unique experiences through all planning elements.

MAJOR PLAN INITIATIVES

The plan is organized around seven guiding themes, each with specific policies and strategies:

- 1. Land Use & Design.** Grow responsibly, redevelop key sites, and promote quality development. The plan includes a Future Land Use Map and detailed design compatibility guidelines to direct growth through 2045.
- 2. Mobility.** Improve access for all, maintain key infrastructure, and connect the trail network. Priority actions include intersection enhancements along Highway 14 and S. Center Street, and a complete streets approach along Iowa Avenue.
- 3. Housing & Neighborhoods.** The Marshalltown market will need to add nearly 600 housing units between 2026 and 2035, approximately 60 units annually, with a focus on options for aging adults, ownership, and multi-bedroom rentals.
- 4. Parks, Trails & Environment.** Build trail connectivity with a clear focus on completing the Iowa River's Edge Trail and linking parks, neighborhoods, and destinations. The plan also addresses flood resilience given Marshalltown's history of natural disasters.
- 5. Economic Development & Subareas.** Economic success is central to Marshalltown's long-term resilience, and the city must pursue an intentional strategy to build on manufacturing strengths, enhance downtown vibrancy, and attract a diverse workforce. Key redevelopment opportunities include the former hospital campus and other key sites along the Highway 14 corridor.
- 6. Facilities & Infrastructure.** Modernize city facilities, increase maintenance capacity, and strive for a high level of service to enhance the quality of life for residents, businesses, and visitors. City infrastructure are the building blocks of this plan. Without a path to maintain and improve,
- 7. Implementation.** The City should annually evaluate the Plan to identify new partners, annual action programs and evaluations guiding progress.

Plan Foundation

Planning and policy development helped create the Marshalltown you know today. The next chapter of the community's history will depend on sustaining good planning practices that reflects the community's vision. Reimagine Marshalltown provides the next step for the future.

PURPOSE OF REIMAGINE MARSHALLTOWN

The Comprehensive Plan (Plan) is the foundational document that guides City decisions. The Plan, titled Reimagine Marshalltown, considers the City’s challenges and opportunities for the next 20 years, through 2045. The Plan serves three primary uses for the City:

- **Vision.** The Plan articulates community values and priorities, based on a 12-month public input process.
- **Guidance.** The Plan guides City staff, the Planning and Zoning Commission, City Council, and other City boards and commissions, as they set policy, make public investments, and deliberate on land use and development decisions.
- **Basis for Regulations.** The Plan provides the legal basis for land use regulations, such as zoning, per Iowa State Statutes.

Reimagine Marshalltown is:

City Official

Your guide to evaluate and develop projects, policy, ordinances, and programs.

Property Owner

Your guide to Marshalltown’s priorities and what you can expect around your property.

Developer

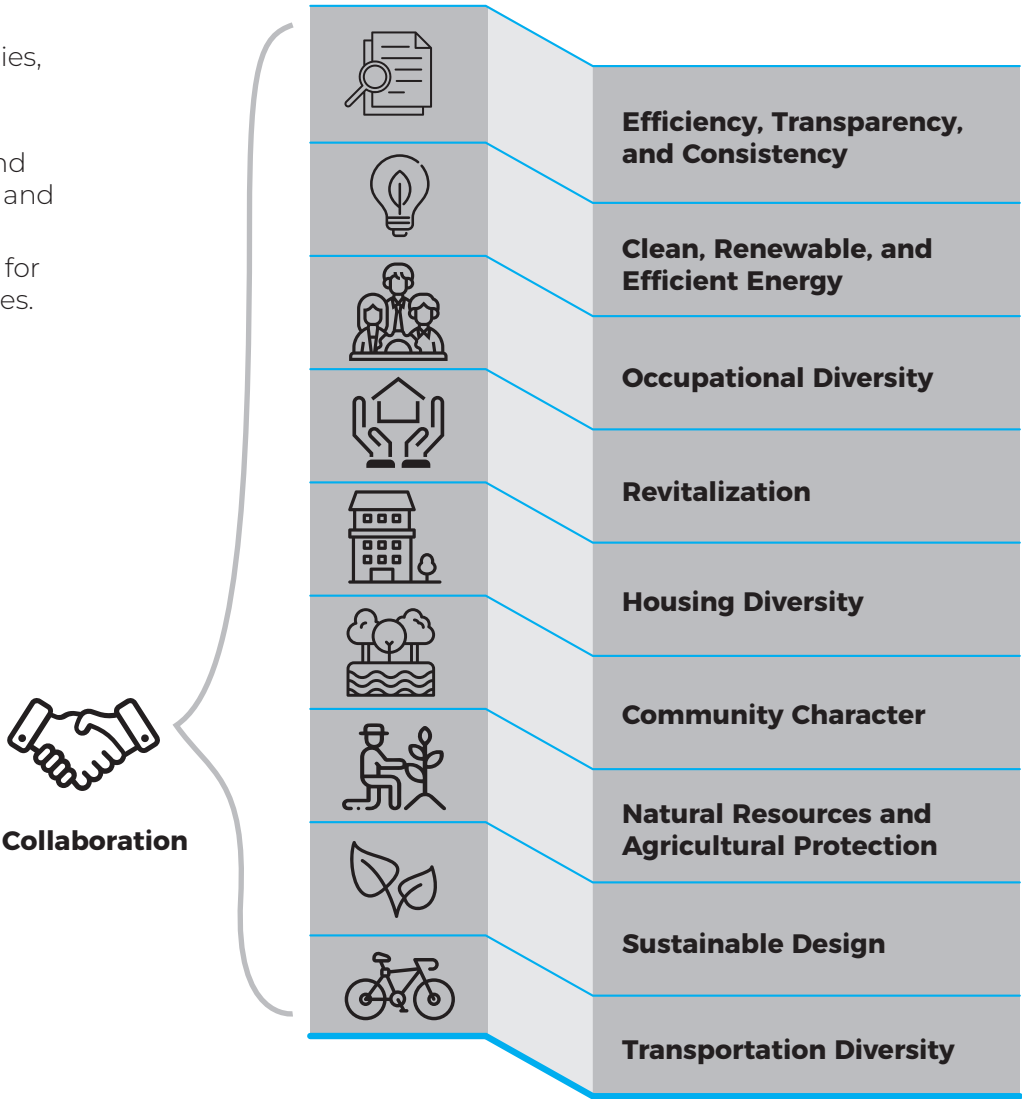
Your guide to future growth priorities, market realities, projects, and inspiration.

Visitor

Your guide to all that Marshalltown has to offer today and for the future.

FIGURE 1.1: IOWA SMART PLANNING PRINCIPLES

Iowa Code 18B lists ten smart planning principles that form the umbrella that all policies fit underneath. The individual chapters in the document address all of these interconnected principles captured below.

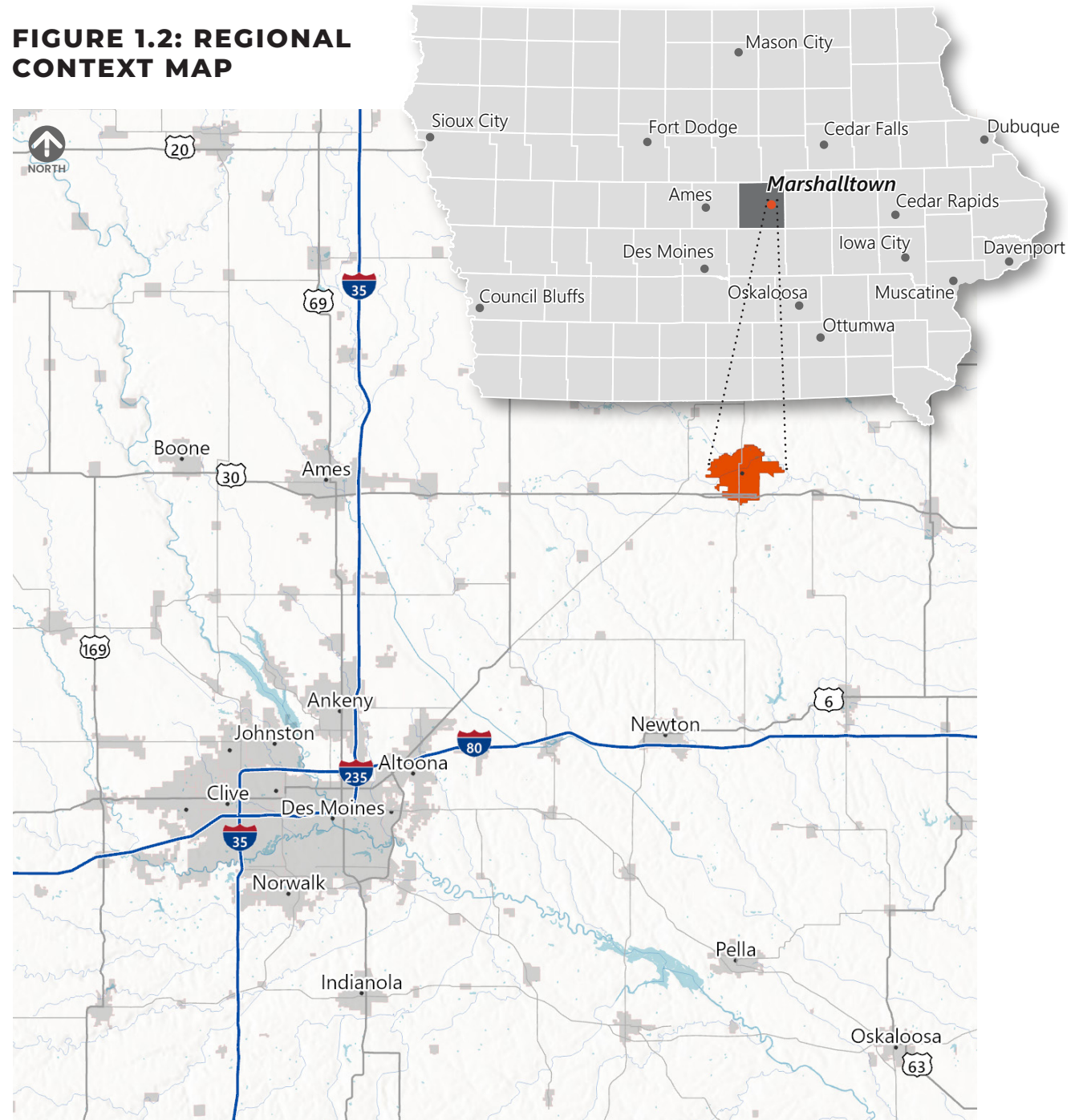


REGIONAL CONTEXT

Marshalltown is centrally located in Iowa, positioned along the major east–west corridor U.S. Route 30 with additional connectivity via Highways 14 and 330, offering quick access to Interstates 35 and 80. Its location places it within easy reach of Iowa’s largest metros, including Des Moines, Cedar Rapids, Waterloo–Cedar Falls, and Ames.

Marshalltown was first settled in 1851 by Henry Anson, who described the site between the Iowa River and Linn Creek as “the prettiest place in Iowa.” Established as “Marshall” in 1853 and renamed “Marshalltown” in 1862, the community grew rapidly after securing a key east–west railroad connection that helped solidify its role as the county seat. By the early 1900s it had surpassed 10,000 residents, evolving into a manufacturing-oriented city, a foundation that continues to influence its economy today.

**FIGURE 1.2: REGIONAL
CONTEXT MAP**



PAST PLANNING IN MARSHALLTOWN

The City of Marshalltown has a history of planning for the future. Reimagine Marshalltown incorporates and builds on each planning initiative, including:

[2023 Arts and Culture Master Plan](#)

[2022 Riverview Park Master Plan](#)

[2020 Iowa River's Edge Trail Placemaking Master Plan](#)

[2019 Downtown Master Plan](#)

[2018 Wayfinding Master Plan](#)

[2018 ADA Transition Plan](#)

[2018 Parks & Recreation Strategic Master Plan](#)

[2018 Highway 14 Corridor Plan](#)

[2017 Housing Needs Assessment](#)

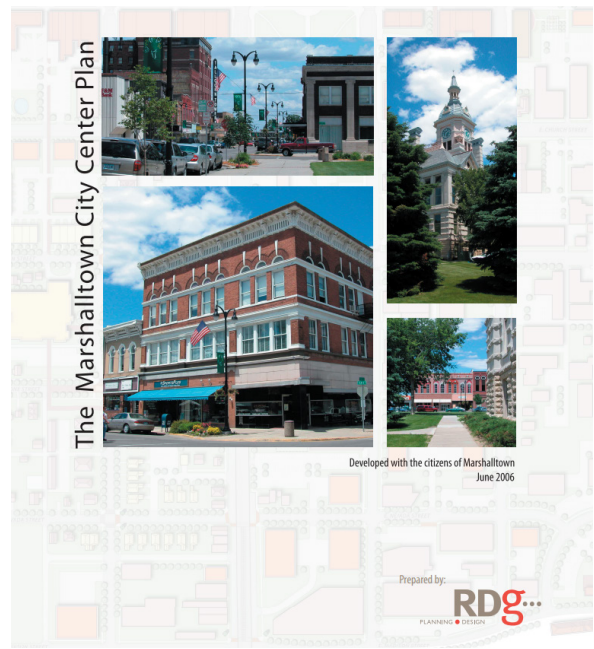
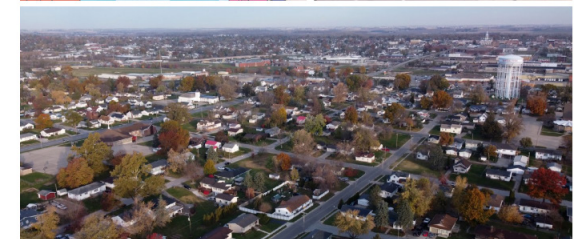
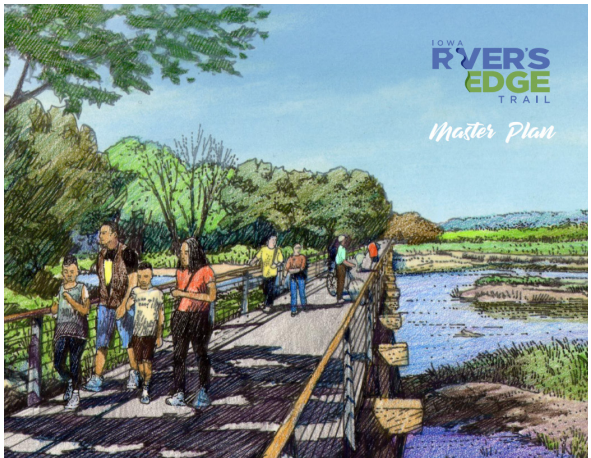
[2012 Comprehensive Plan](#)

[2008 Linn Creek Master Plan](#)

2006 Marshalltown City Center Plan (not digitally available)

2018-2028 STRATEGIC MASTER PLAN

MARSHALLTOWN PARKS & REC



CULTURE. CONNECTIONS. COMMUNITY.

MAKING WHAT MATTERS IN MARSHALLTOWN TOGETHER

CITY OF MARSHALLTOWN ARTS AND CULTURE MASTER PLAN

REIMAGINE MARSHALLTOWN PROCESS

Public engagement is one of the most important pieces of planning and was carried throughout the entire process in late 2025 through the spring of 2026. Components of the public engagement process included:

- **Project Management Team.** City staff and consultants met every two weeks to coordinate events and provide input on emerging elements of the Plan.
- **Plan Advisory Committee.** A committee of engaged local representatives provided guidance and feedback at key milestones in the planning process.
- **Housing Advisory Committee.** A committee that focused on guiding detailed housing policies and strategies met regularly throughout the process.
- **Listening Sessions.** Key stakeholder groups convened to share concerns and opportunities. More than ten groups met including property owners, businesses, elected/appointed officials, builders, and non-profits.

- **On-Site Engagements.** The team met with many groups at their locations during the process, including:
 - » Marshalltown Rotary
 - » Pachyderm Club
 - » Marshalltown High School
 - » Miller Middle School
 - » Lenihan Intermediate School
 - » JBS Worksite Breakroom
- **Interactive Map.** The project website provided updates to the process and an interactive map where people shared ideas and concerns. Over 500 unique users visited the site and shared ideas on an interactive map.
- **Community Roundtable.** Residents were invited to the Veterans Memorial Coliseum on October 14th, 2025 to learn about the planning process and share their ideas. Community input centered on housing quality, neighborhood improvements, transportation safety, parks and recreation, and downtown vibrancy.
- **Design Workshop.** On January 6-8, 2026, participants helped shape concepts for land use and design in key areas, including the former hospital site and key corridors like Iowa Avenue, and more.
- **Open House.** A Final Open House occurred on May 28th to provide the public an opportunity to review and comment on the Plan before its final publication and adoption.



GUIDING PRINCIPLES

Common themes through the public input and existing conditions analysis emerged. These themes provide the strategy to build on strengths and leverage opportunities. This Plan aims to Reimagine Marshalltown as a vibrant and welcoming community supported by thoughtful investment, connected mobility, diverse housing, and a rich cultural identity.



Land Use, Community Character & Design

Grow responsibly, redevelop key sites, and promote quality development.



Workforce & Economy

Build on manufacturing strengths, enhance downtown vibrancy, and attract a diverse workforce.



Mobility

Improve access for all, maintain key infrastructure, and connect the trail network.



Facilities & Infrastructure

Modernize city facilities, increase maintenance capacity, and strive for a high level of service.



Parks & Environment

Advance disaster resilience efforts, protect natural features, and make strategic park investments.



Arts & Cultural Diversity

Celebrate diversity through inclusive arts and cultural programming, creative design, and unique experiences through all planning elements.



Housing & Neighborhoods

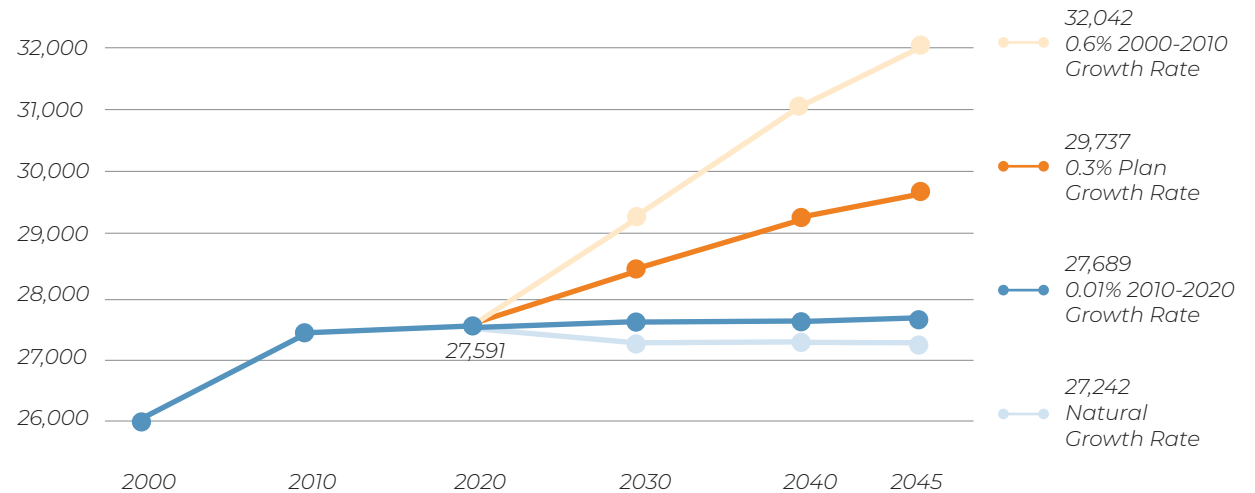
Expand housing choice, improve affordability and quality, and reduce production barriers.

FORECAST INDICATORS

Population changes are a primary indicator of future needs. Reimagine Marshalltown uses a forecast based on market studies and discussions with stakeholders in Marshalltown. Figure 1.1 shows population scenarios through 2045.

Marshalltown's growth has been slow but positive, unlike many communities in Iowa. Going forward, a slight growth rate is feasible if adequate housing and community amenities are available to meet demand and advance quality of life. At a 0.30% annual growth rate, Marshalltown could reach over 29,700 residents by 2045, over 2,100 more than the 2020 Census population.

FIGURE 1.3: POPULATION POSSIBILITIES, 2045



Source: US Census Bureau; RDG Planning & Design

Population Scenarios

- **Natural Change.** A scenario of the natural birth and death cycle of the population, with no in-migration of new residents.
- **High Growth Rate - Pre-Recession.** The rate of growth from 2000 to 2010 before the impacts of the 2008 recession were felt.
- **Stable Population - Post-Recession.** A stable population from 2010 to 2020 as the community felt economic contraction from the 2008 recession.

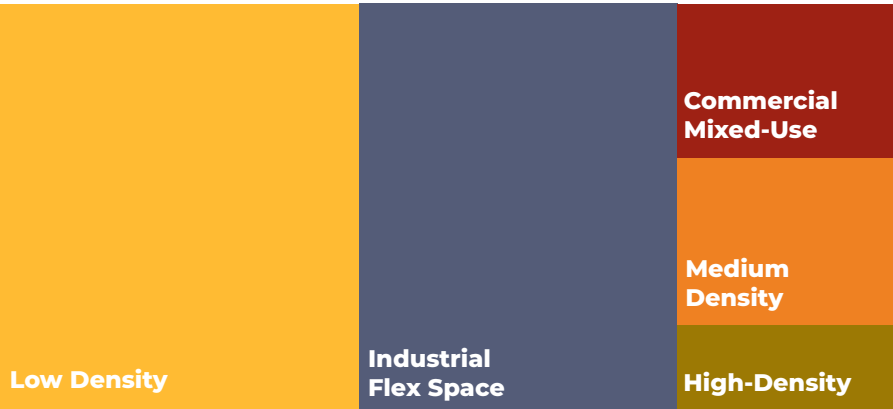
To plan for future community needs, Reimagine Marshalltown recommends planning for a 0.30% annual growth rate through 2045 - about 2,100 more people

Land Use Needs Scenario

Population changes must be supported by places for people to live, work, and recreate. Reimagine Marshalltown designates more land for the future than the city can likely absorb by 2045. This allows for greater market flexibility and guides longer-term planning. Figure 1.4 illustrates the relative proportion of new land development through 2045.

- Forecasting the location of future development requires flexibility.** A single development project could significantly alter the need for commercial or industrial land. The City will need to monitor and update land use needs based on market conditions.
- Residential Land.** Forecasts for residential land are based on a market analysis detailed later in this Plan. The analysis indicates a potential need of 575-600 units through 2035 alone. These can be new builds, rehabs of vacant units, or redevelopment at higher densities. The housing mix allocation for planning is:
 - 50% low-density (about 3-4 units per acre)
 - 30% medium-density (about 7 units per acre)
 - 20% high-density (about 14 units per acre)
- Commercial.** Commercial land needs are trending downward due to more online presence. Some commercial areas in Marshalltown are becoming obsolete. Considering employment trends and the existing commercial land used by the population, the Plan forecasts about 80 acres of new commercial land to provide a similar level of service per resident.
- Industrial and Flex Space Land.** Industrial land needs are difficult to project since one large business could change the need dramatically. Marshalltown already has a large industrial base. Using a past population ratio trends, the Plan forecasts the need for 300 acres.
- Parks.** Park needs are more dependent on location and types of facilities to serve all residents equally. Chapter 5 details the future park needs.

FIGURE 1.4: 2045 LAND NEEDS SCENARIO



Housing	Low Density	Medium Density	High Density
% of Demand	50%	30%	20%
Units	600-625	350-375	240-270
Avg. Gross Density (units/acre)	3-4	7	14+

Source: RDG Planning & Design

Marshalltown has over 4,000 acres of vacant and open land within city limits to support the 2045 land use needs. A portion of this land is outside of floodplains and wetlands and could realistically be developed. This is more than the land needed to support the population forecast through 2045. Nonetheless, not all of this land can be easily serviced and/or developed. Opportunities that require annexation are still viable growth considerations. The land needs can be satisfied by expanding infrastructure into new areas, infilling vacant sites, and redeveloping existing property at higher intensities or different uses.

Marshalltown should plan for almost 500 acres of residential land, 80 acres of commercial land, and 300 acres of industrial land to support population changes.

LAND USE PLANNING FRAMEWORK

Past and existing conditions give insight into future patterns, including growth and targeted planning areas. Figure 1.5 highlights these potential focal points through 2045.

Residential

Residential land uses are about 45% of the total developed land use in Marshalltown.

- The majority of residential land uses are single-family detached structures (90%).
- Multi-family uses primarily include apartment buildings and make up about 8% of the total residential land.
- Discussions with stakeholders and regional market trends indicate a strong demand for different housing types and newer options.

Commercial and Mixed-Use

Commercial mixed-uses are about 10% of the total developed land in the city.

- Commercial districts and corridors are the entryways into the community and provide opportunities to create first impressions for visitors. Improvements to several large sites would increase the appearance of corridors and fill evolving market needs for housing and gathering spaces.
- Downtown is especially important to Marshalltown residents as a place of historic character and gathering.

Industrial and Business Parks

About 20% of developed land is industrial, manufacturing, and business park type uses.

- These areas are the primary employment centers that attract workers to the city.
- Nearly all of this land is in the northeast portion of the city, with ample room and infrastructure to expand.

Parks and Civic Spaces

Marshalltown is fortunate to have many natural areas in or near the city, particularly the Linn Creek greenway.

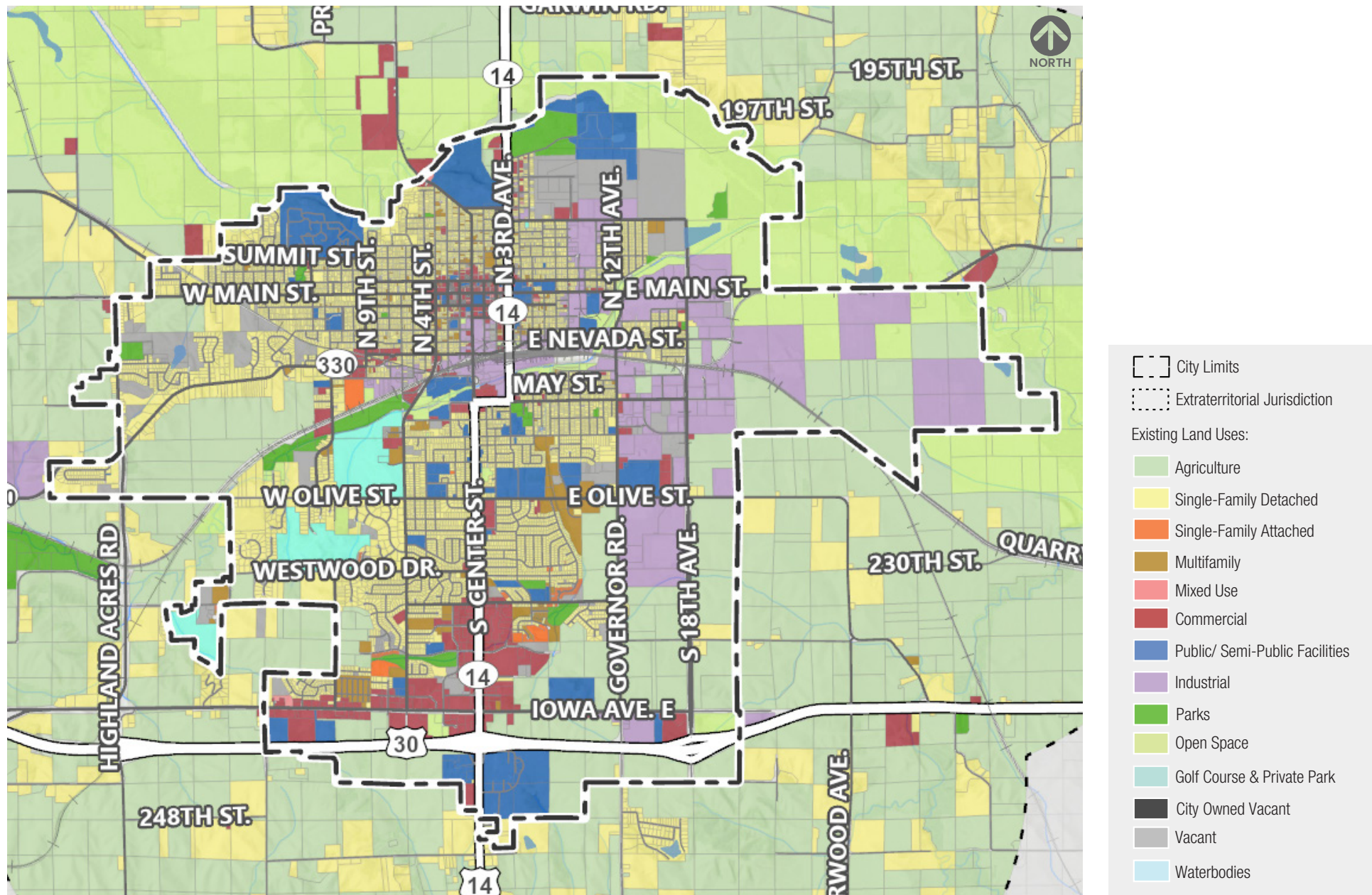
- Most neighborhoods are near a park, but not all parks are easily accessible.
- The central Linn Creek district and River's Edge trail are highlights of the system.
- Community members would like to see connection enhancements, such as to Sand Lake and the Franklin Elementary School area.

FIGURE 1.5: 2025 LAND USES

Land Use	Acres	% of Total Developed Land
Residential	2,979	45.5%
Single-Family Attached	55	0.8%
Single-Family Detached	2,680	40.9%
Multi-Family	243	3.7%
Commercial	680	10.4%
Industrial	1,324	20.2%
Civic	1,031	15.7%
Park/Golf	538	8.2%
Park	228	3.5%
Golf Course	310	4.7%
Total Developed Land	6,553	53.2%
Right of Way & Water	1,506	12.2%
Vacant/Open Space/Agriculture	4,250	34.5%
Total Area inside the City	12,308	100%

| Source: City of Marshalltown

FIGURE 1.6: EXISTING LAND USE FRAMEWORK

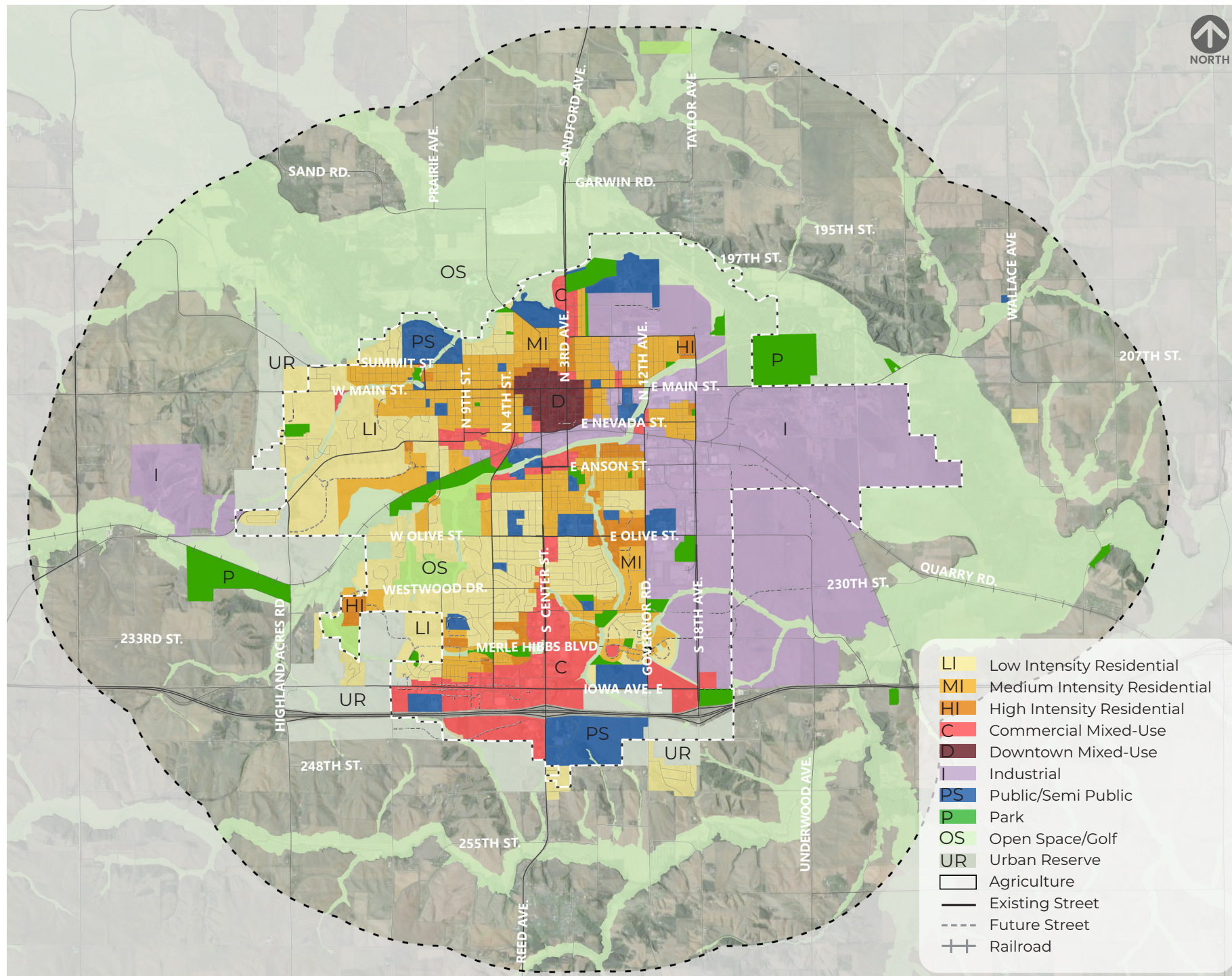


Source: City of Marshalltown; RDG Planning & Design

Land Use & Design

Urban development patterns emerge from the interaction of private and public investment, mobility routes, and environmental constraints. The Reimagine Marshalltown Land Use Plan builds on a detailed understanding of land and community conditions. Together, these elements shape future development that defines the physical character of the city.

FIGURE 2.1: FUTURE LAND USE MAP



Guide to Decision Making

The Future Land Use Map has three important points when making decisions: the map is general in nature, property owners still decide, and the map is a basis for land use decisions. The origin of the map comes from population projections, economic trends, environmental analysis, and public input. The amount of land designated for development is greater than the projected need through 2045. This accounts for market changes, avoids creating a false land shortage, designates space to incorporate community features, and anticipates long-term planning. This means that many areas shown in the maps are unlikely to develop in the 20-year time frame.



Generalized Map

Should be interpreted generally and not intended to provide the specificity of a zoning map or engineering document. The map should guide the zoning map and is meant to show generalized land use locations and transitions; local, collector, and arterial street connections; and areas where Marshalltown has authority to review subdivisions.



Property Owners Decide

Depicts new land uses for privately-owned properties. The transition of these properties from their current use to the depicted use is expected to occur gradually in response to market demand, as property owners voluntarily sell, develop, or change land uses in coordination with city policies.



Basis for Land Use Decisions

Should provide the basis for decisions of the Planning and Zoning Commission, the City Council, and private developers. The map is a critical part of the approval process for development proposals and zoning decisions.

Land Use Type: Agricultural (AG)

No Color

Description

- Existing farms and crop cultivation not likely to change in the planning horizon. Rural residences could exist in these areas.

Form and Features

- Restrictive land use with an emphasis on land preservation, such as crop cultivation. Rural residences with on-site utilities (septic) which are not likely to be connected to city services in the planning horizon.
- For new rural residential outside urban reserve areas, street connections and layout should be reasonably compatible with urban land uses that may occur past the planning horizon.
- New development of these uses should not occur in areas where city services can be provided or areas likely to have city services within the planning horizon.

Compatible Zoning: AG, Agricultural; RR, Rural Residential



Land Use Type: Urban Reserve (UR)

Description

- Not planned for development in the foreseeable future. The appropriate land use should be determined closer to the development horizon to consider market forces and trends. Development proposals, including agricultural operations, should be reviewed for compatibility with future urban uses.

Form and Features

- Minimal infrastructure (rural arterials, no transit, water, or sewer).
- Land should not be permitted to develop at urban or rural residential densities until designating such land for residential development through a comprehensive plan amendment.
- Adjacent developments should be designed for future expansion of streets, sewers, and other infrastructure facilities into the UR areas without future growth leap-frogging.

Compatible Zoning: AG, Agricultural



Land Use Type: Low-Intensity Area (LI)

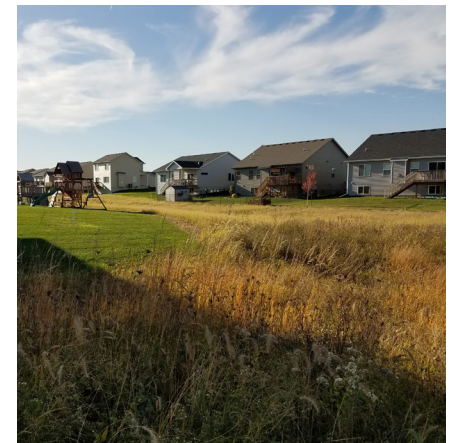
Description

- A pattern of lower-density development. Compared to higher intensity areas, LI has more space and separation of uses, with farther distances between destinations and fewer shared amenities. Low-intensity areas can include a horizontal mix of primarily residential and limited non-residential uses at compatible lower densities and scales.

Form and Features

- **Residential.** Mostly single-family detached and attached developments. Attached housing projects may primarily be at transition areas between arterial or collector streets, small scale commercial uses, and higher intensity districts.
 - General aggregate development density of 3 to 8 units per acre. Lot sizes can vary within developments to provide different housing types. Lower densities could be allowed where city services are not feasible and on-site systems are permitted, or topography makes denser development impractical.
 - A framework of streets and open space should create neighborhoods and multiple access points for all types of transportation.
 - Open spaces, streets, and trail connections integrate with the larger community.
- **Non-residential.** Generally secluded to neighborhood offices and resident services, such as child care, but limited in frequency and scale. Low-intensity neighborhoods can include parks and civic uses like schools and places of worship.
 - Buildings are mostly under three stories.
 - Any neighborhood office/service cluster is around arterial streets. Smaller office and live/work arrangements may cluster along collector streets.
 - Building orientation to the street is preferred with parking in the side or rear yard.
 - Uses are appropriate next to attached housing developments or at district transitions to higher intensity districts.

Compatible Zoning: RR, Rural Residential;
RL, Low-Density Residential



Land Use Type: Medium-Intensity Area (MI)

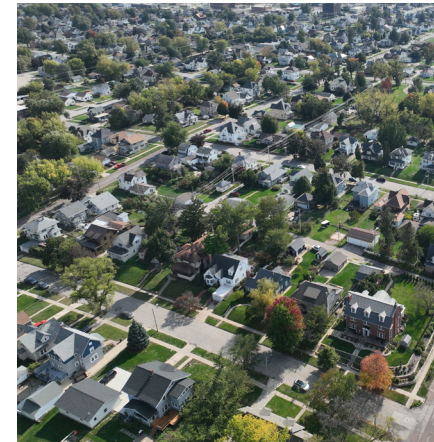
Description

- More variety in housing arrangements and more allowance for areas with services or recreation. Higher intensity (compared to LI) increases opportunities for economic activity. Medium intensity areas include mostly a horizontal mix of residential and non-residential uses at compatible moderate densities and scale, although there may be opportunities for vertical mixed-use.

Form and Features

- **Residential.** Uses include a variety of housing types that may be on smaller lots. Housing mix can include single-family detached homes, duplexes, townhomes, and multifamily buildings to create integrated neighborhoods.
 - General aggregate development density of 6 to 18 dwelling units per acre. Innovative designs should allow more public spaces than LI.
 - Attached housing developments maintain the identity of the individual housing units.
 - High connectivity with multiple access points into neighborhoods. As compared to LI, MI encourages closer proximity between transportation, housing, and commercial services.
- **Non-residential.** Neighborhood retail, office, and mixed-use options are still primarily horizontally mixed with shared parking. Parks and civic uses can be incorporated throughout.
 - Buildings at four stories or lower.
 - Larger retail/office clusters should be around arterial/collector streets and rail lines. Smaller retail/office clusters are appropriate on any street where transitions between residential uses or higher intensity districts occur.
 - Building orientation to the street is preferred with side or rear parking and pedestrian accommodations.

Compatible Zoning: RM, Medium-Density Residential



Land Use Type: High-Intensity Area (HI)

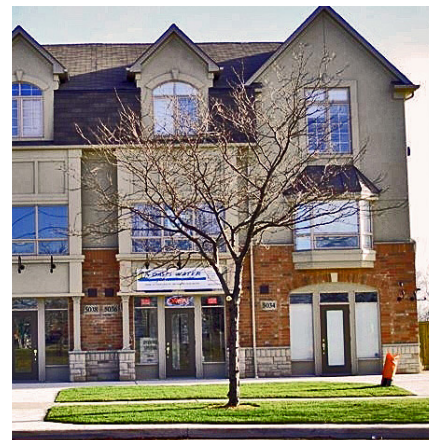
Description

- Mixed-use areas with increased economic activity and a higher frequency of diverse and complementary uses. High-intensity areas include more urban services with a horizontal and vertical mix of high-density residential uses and community commercial uses of compatible densities and scales.

Form and Features

- **Residential.** Developments focus on residential buildings ranging from townhomes to apartments. Mixing residential with commercial uses on the same site is encouraged when feasible from a design and market capitalization standpoint.
 - Aggregate development density at 14+ units per acre at sites with direct access to major arterial and collector streets. Development should avoid creating isolated multi-family developments.
 - Edges of HI residential developments transition to lower intensity uses or buffer from industrial/commercial uses through design, landscaping, and buffering.
- **Non-residential.** Can include offices, medical clinics, commercial, and institutional uses such as places of worship and community centers.
 - Buildings up to five stories, mixed horizontally and vertically.
 - Good street access with multiple routes to highways and arterials, yet still including pedestrian accommodations.
 - Trails and pathways are integrated throughout developments to connect to parks, neighborhoods, and community destinations.
 - Non-residential uses mitigate anticipated adverse impacts on adjacent land uses through landscaping and buffering, and are located on arterial streets or rail lines.

Compatible Zoning: RH, High-Density Residential; MU, Mixed Use



Land Use Type: Commercial Mixed-Use (CMU)

Description

- Areas that draw customers and employees from outside the immediate area. A mix of housing types are allowed in High-Intensity areas, commercial uses, office, and service uses.

Form and Features

- **Residential.** Developments are mostly secluded to non-residential buildings. Multi-family residential uses can be mixed into non-residential buildings or on the same site, but the primary function of the sites are non-residential uses.
 - Aggregate development density at 14+ units per acre with similar form and features as HI areas.
- **Non-residential.** A mix of complementary commercial and service uses ranging from retail, office, service, employment centers, and more. Outdoor operations are limited, but permitted when oriented away from major streets and Lower Intensity areas. Amenities for employees or customers are present on the site or nearby, such as outdoor gathering spaces, art, and more.
 - Intensity can vary but should have higher infrastructure and urban design standards along arterial and collector street frontages and transitions to lower intensity districts. Examples include landscaping, pedestrian connections, storage screening, and buffering lower-intensity uses.
 - Land uses can be mixed within a building or on a site, resulting in complementary and alternating uses with the ability to share parking.
 - Different types of land uses are positioned to create a smooth internal transition from lower to higher intensity. However, this transition happens over a shorter distance than within LI, MI, and HI areas.
 - Larger commercial or office uses should cluster around arterial streets.
 - Smaller commercial uses are appropriate on any street by maintaining a smooth transition in intensity of uses.

Compatible Zoning: MU, Mixed Use; GC, General Commercial; PI, Public and Institutional (for larger civic and semi-public uses that act like commercial uses)



Land Use Type: Downtown Mixed-Use

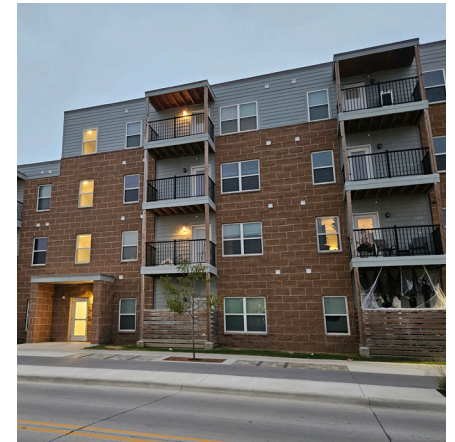
Description

- Specific to Downtown Marshalltown to allow a variety of uses. Residential should be allowed and preferred in vertical mixed-use buildings. More focus is on the design of sites that follow the historic pattern of downtown and create opportunities for public gathering and walkability.

Form and Features

- A mix of uses contributing to the downtown environment.
- Detached single-family housing is generally not appropriate. However, these uses may be appropriate along the fringes of the district at transitions from non-residential uses to surrounding neighborhoods.
- Limited light industrial uses can be allowed with special permitting. Usually, these uses serve the community and are not meant for regional export production. Examples might include microbreweries, maker spaces, co-ops, art studios with heavier production equipment, etc. Design should consider lot size, loading traffic, noise, and buffering from adjacent uses.
- Amenities such as parks, plazas, art, and quality streetscapes should be more prevalent.
- Historic building form and architecture guidelines apply to areas in the Downtown Historic District.

Compatible Zoning: UC, Urban Core; UC-HD, Urban Core Historic District



Land Use Type: Industrial (I)

Description

- Industrial areas allow a broad range of larger footprint heavy commercial and industrial uses such as those with outdoor storage, regional bulk purchase centers, indoor manufacturing and production, warehousing facilities, technology centers, data centers and storage, and processing facilities.

Form and Features

- Residential.** Residential uses are typically not appropriate unless mixed into corporate campuses or employee provided housing arrangements.
- Non-residential.** Larger sites should focus on manufacturing, warehousing, distribution, production, and industrial flex spaces. Extraction, heavy materials production, and uses with significant outdoor operations are permitted with design regulations near current or planned lower intensity uses. Smaller commercial uses can be provided to support the primary employment generators.
 - Intensity can vary but should have higher infrastructure and urban design standards along arterial and collector street frontages and transitions to lower intensity areas. Examples include landscaping, pedestrian connections, storage screening, and buffering lower-intensity uses.
 - Special consideration is given to the image that travelers see along arterial roadways and from community destinations.
 - Industrial uses with high external effects like noise and smell are allowed given they mitigate anticipated adverse impacts on adjacent land uses and are located on arterial streets or rail lines.
 - Operational standards should consider traffic, noise, lighting, and air quality. Strict control over signage, landscaping, and design is necessary for locations closer to lower intensity areas.

Compatible Zoning: GI, General Industrial, PI, Public and Institutional (for larger civic and semi-public uses that act like industrial uses)



Land Use Type: Parks & Open Space (P) (OS)



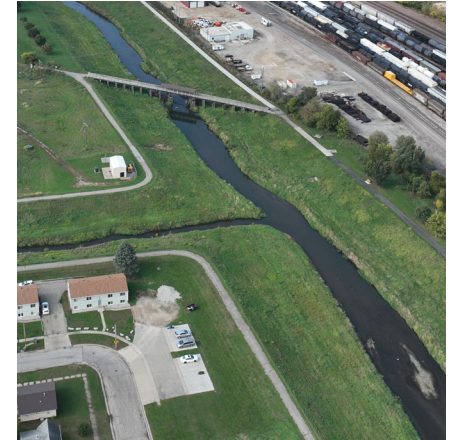
Description

- Some areas contain valuable environmental features that should not be developed or that would make good recreational spaces. Areas intended for parks can be developed with recreational features while open space areas are more appropriate for habitat preservation with only passive recreation uses.

Form and Features

- Based around natural areas where wetlands, floodplains, and any other sensitive environmental areas should be preserved.
- Minimal site disturbance and high use of stormwater management best practices (BMPs).
- Development on the periphery should not remove trees or other natural landscaping to help retain natural filtering and protection from pollutants.
- More intense recreation uses within parks, like sports complexes, should be treated like comparable commercial uses.

Compatible Zoning: REC, Recreational, AG, Agricultural; Floodplain



Land Use Type: Public & Semi-Public (PSP)



Description

- To provide space for educational, institutional, assembly, and other public or semi-public uses with large footprints and that attract vehicle and pedestrian traffic, including schools, cemeteries, airports, and libraries that will remain reserved for these uses.

Form and Features

- The land use plan identifies the largest public and semi-public uses but smaller uses can be incorporated into any area at a similar intensity and form to that future land use designation.
- Reliable pedestrian connectivity is required for high traffic uses such as schools and public spaces.

Compatible Zoning: Varies, Mostly PI, Public and Institutional and REC, Recreational



Future Land Use Residential Context

The Future Land Use Map in Reimagine Marshalltown shows appropriate locations for different residential densities. Figure 2.2 provides more context for the house types across the Future Land Use designations. The descriptions correlate closely with the Future Land Use Map but are not meant to dictate any one house type in one area. Ideally, neighborhoods are built around a mix of house types.

FIGURE 2.2: OPPORTUNITY FUTURE LAND USE (FLU) LOCATIONS FOR HOUSING

	Low Intensity	Medium Intensity	High Intensity	Commercial/ Downtown Mixed-Use	Public/ Semi-Public
Single-detached	A	A			
Small lot single-detached	A	A			
Duplex/ Attached	A	A	A		
Townhome/ Rowhome		A	A	A	
Small multi-unit		D	A	A	
Large multi-unit		D	D	D	
Accessory dwelling unit	A	A	A		
Assisted or supported living	D	D	A	A	A
Mixed-use (in same building)		D	D	A	A
Single-room occupancy		A	A	A	A
Institutional and transitional		D	D	A	A

A: Appropriate

D: Design considerations for location, transitions between intensities, building coverage, etc.

Future Land Use Design & Compatibility Guidelines

There are many ways to achieve compatibility between different land uses. Each future land use designation describes broad compatibility guidance for all uses in each area. This section provides additional guidance for the compatibility pairings to ensure specific types of development flows with adjacent uses and the visions of Reimagine Marshalltown. These guidelines are applicable during land use changes, zoning reviews, site plan reviews, and for higher intensity project elements.

Environmental Features

- In sensitive areas, allow minor encroachments of residential intensities for existing uses and limit allowances for new development without specific plans to locate structures outside sensitive areas to retain environmental features.
- Build around natural water flows rather than rerouting water and wetland areas.
- Encourage landscaping that filters rainwater and reduces the amount of pollutants entering streams and waterways.
- Prioritize low-impact development and green infrastructure to reduce the long-term capital costs associated with traditional storm sewer expansions.

Undeveloped Urban Reserve Areas

- In Urban Reserve Areas, require bulk standards that prevent or discourage rural subdivisions but still maintain agricultural possibilities until development occurs.
- Permit land divisions only to allow splitting off an existing home site or farmstead from a farm area.
- Limit high intensity agricultural and extraction uses that may prevent future development.

Residential Neighborhoods

- Maintain street trees and landscaping features for a pedestrian friendly environment. Plant street trees with street extensions. Ensure diversity to protect the longevity of tree coverage.
- For high density development, avoid secluded developments from adjacent areas. Instead of large campus style sites, encourage integration through multiple vehicle access points, walkways to adjacent areas and within the site, and parking lots shielded behind buildings. Locate buildings along collector and arterial streets if possible.
- Avoid monotony in multi-family building design and architectural features.
- Avoid long cul-de-sacs or multiple cul-de-sacs in one neighborhood, unless to avoid disturbing environmental features. Reserve pedestrian access ways at the end of cul-de-sacs that are wide enough to allow a paved pedestrian path when possible to logically connect to other neighborhoods, parks, or open spaces.
- Use the Future Land Use Map to ensure most residents have access to neighborhood services within a reasonable walking distance.

Integrating Mobility

- Ensure there are accessible pedestrian paths to the entrances of all buildings from parking areas or sidewalks.
- Require infill and new development to connect to existing sidewalk or path systems.
- Have sidewalks on both sides of the street in all residential and commercial areas if not prevented by environmental features.
- Require enhanced street crosswalk treatments along designated trails and around schools.
- Use a complete streets approach to the design of all streets, which includes pedestrian paths buffered from traffic, streets, and consideration of on- and off-street protections for pedestrians and bicyclists.

Community Corridors

- Allow increases in the number of people living in and immediately around major corridors.
- Create environments on major corridors that allow people to comfortably walk, bike, or use other active modes to travel.
- Allow and encourage redevelopment of underused parking lots, vacant sites, and obsolete buildings that do not contribute to the character of these corridors.
- Maintain local street connections to major corridors that offer alternative routes.
- Manage the size and visibility of commercial signage along corridors by focusing signage toward the major corridors.
- Limit and consolidate driveways when possible through access management policies.
- Keep drive-through lanes on the side or rear of buildings to maintain the character of the street corridor.
- Share off-street parking spaces between uses whenever possible. Shared parking can occur between residential and non-residential uses. Avoid creating oversized parking lots.

Mixed-Use Areas and Sites

- For mixing uses across a site, focus uses with higher traffic volumes and activity along intersections or higher volume streets. Transitions to lower trafficked uses can be made gradually or more abruptly through public environments like public open spaces, interior streets, or drive aisles with a residential street character, and trail and greenway corridors that separate residential and commercial uses.
- Orient commercial service areas toward each other, or locate commercial service areas in places that avoid impacts on neighboring residential development.

Service Facilities

- Shield utility fixtures as much as possible when visible from the right-of-way. Options include landscaping, placement, and art.
- Use stormwater detention and retention areas as opportunities for plant diversity and neighborhood paths.

Mobility

Reimagine Marshalltown must be built around a mobility system that accommodates cars, freight, bicycles, pedestrians, and transit. This chapter presents a plan for a future system that meets the needs of a wide variety of users.



GOALS & PRINCIPLES

Improve access for all, maintain key infrastructure, and connect the trail network.

Connected Systems. Support a well-connected street and mobility network.

Multimodal Mobility. Plan streets to support a balanced transportation system that accommodates walking, bicycling, transit, and driving.

Sense of Place. Recognize streets as essential public spaces that shape community identity, enhance everyday experience, and contribute to economic vitality through thoughtful design and investment.

Context-Responsive Design. Ensure street design reflects surrounding land use and neighborhood character.

Safety and Comfort. Prioritize safety and predictability for all users.

Community Insights



- Traffic improvements at 3rd Street and Madison Avenue
- Protected bicycle connection across the 6th Street viaduct
- 13th Street District as an example for defining gateways and connections
- Condition of roads and sidewalks
- Safe pedestrian crossings along Highway 14 north of State Street

STREET INVESTMENTS THROUGH 2026

Marshalltown has made progress on various transportation projects, many of which will continue in 2026

- **Downtown East Main Street Reconstruction.** Continued multi-year reconstruction addressing underground water and storm sewer infrastructure alongside new streets, sidewalks, lighting, landscaping, and streetscape amenities.
- **South Center Street Viaduct Rehabilitation.** Major bridge rehabilitation over the Union Pacific Railroad, including structural repairs, deck work, expansion joint replacement, drainage upgrades, and improved pedestrian railings.
- **Citywide Street Preservation Program.** Hot mix asphalt crack and joint sealing on approximately 40 miles of streets to extend pavement life and improve ride quality.
- **Regional and State Transportation Coordination.** Ongoing alignment with Iowa DOT projects including bridge replacements and highway improvements.



East Main Street Reconstruction, Photo by City of Marshalltown

2025 CONDITIONS

Understanding street classification, average daily traffic, and crash frequency helps establish critical transportation improvements in the future. Trails and bike routes are also a critical component of the mobility system and are detailed more in Chapter 5: Parks, Trails & Environment.

Existing Street Network

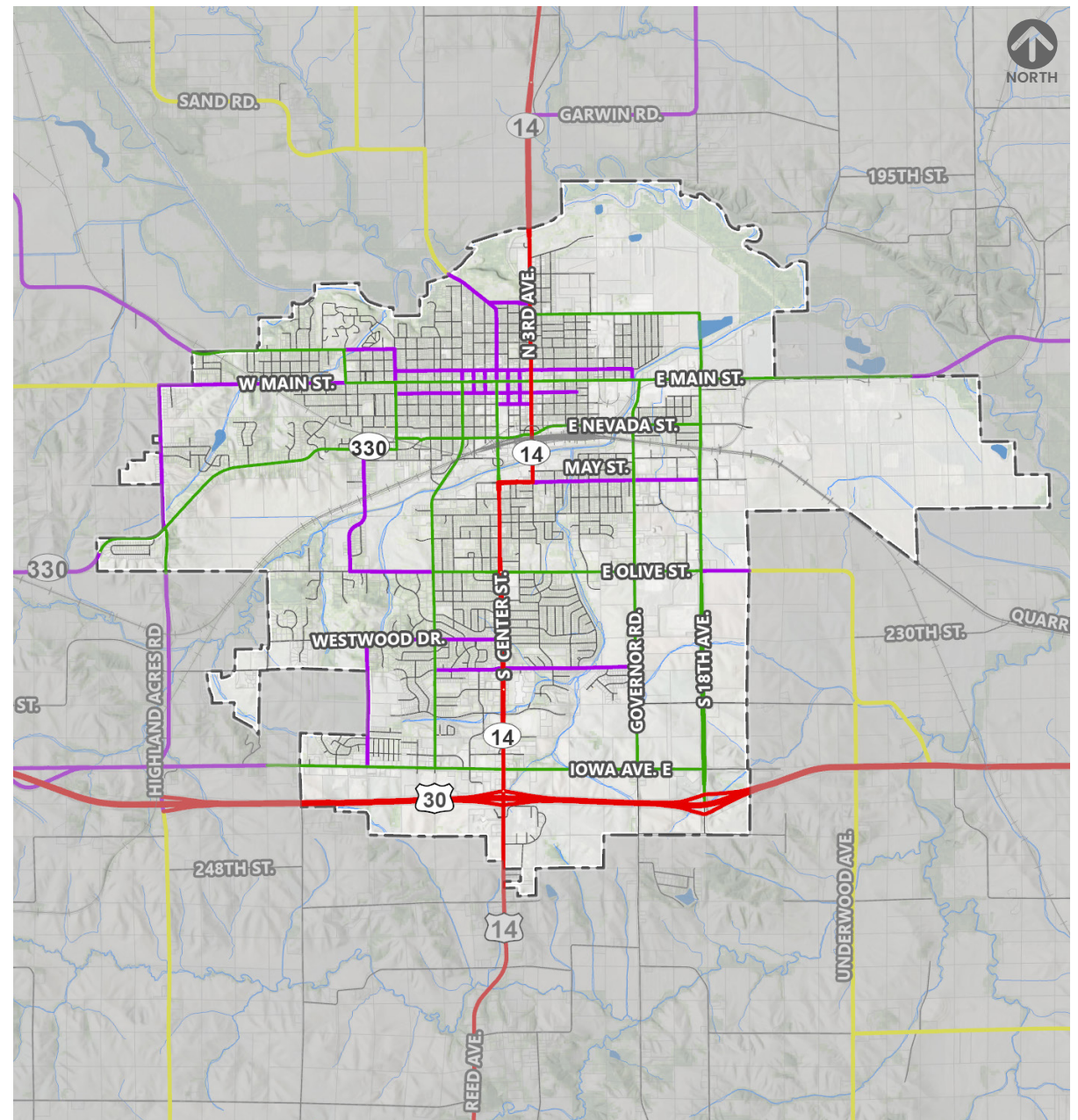
The Iowa Department of Transportation (DOT) classifies streets into three categories:

- **Arterial streets** provide direct, relatively higher speed service for longer trips and large traffic volumes than collector and local streets.
- **Collector streets** typically provide direct service to neighborhoods, commercial areas, and local destinations.
- **Local streets** primarily serve residential areas.

Functional Road Classifications

- Principal Arterial
- Minor Arterial
- Major Collector
- Minor Collector
- Local

FIGURE 3.1: FUNCTIONAL ROAD CLASSIFICATION



Source: Iowa Department of Transportation (IDOT)

Traffic Counts

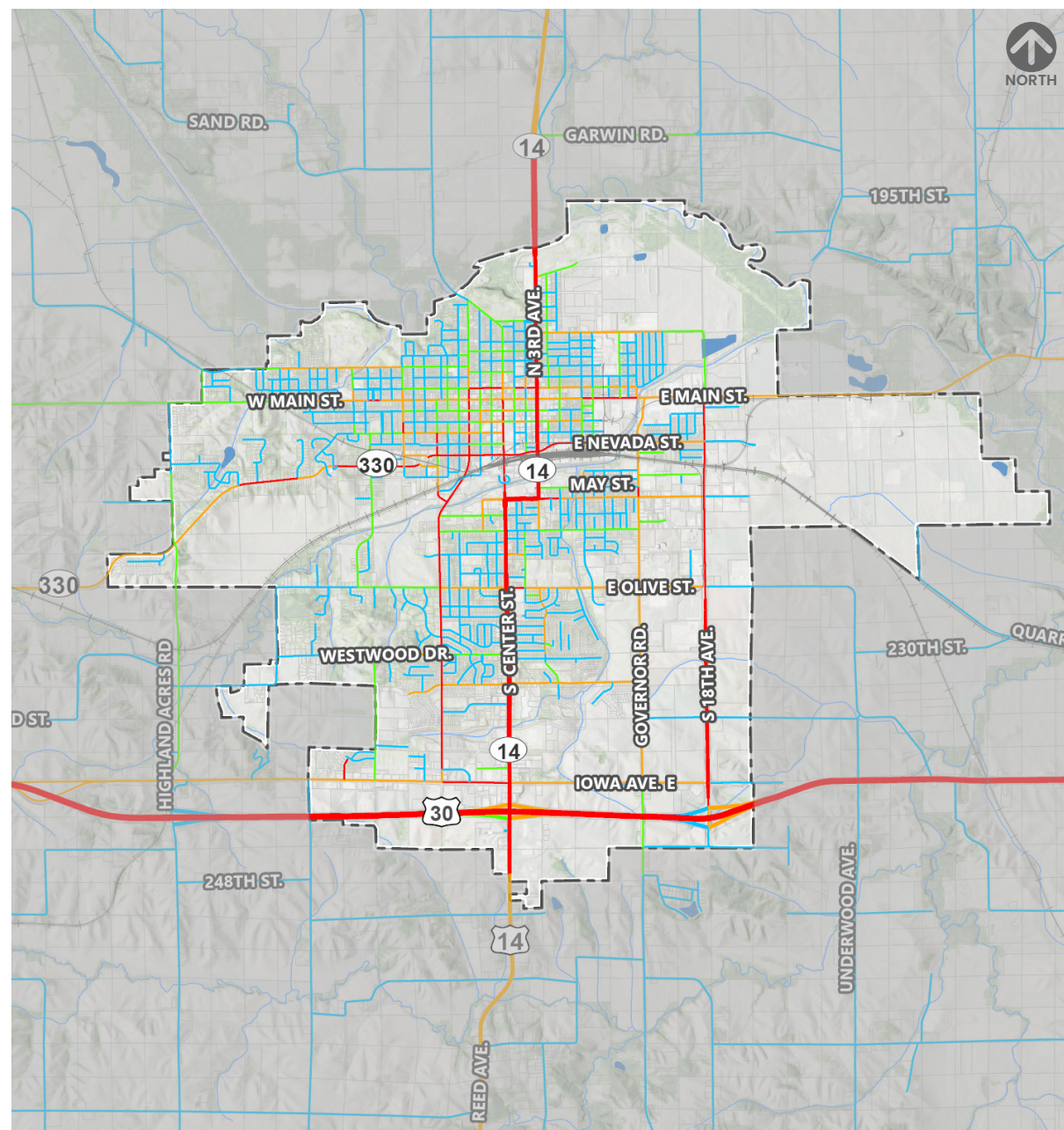
The Iowa DOT provides a report on the average daily traffic (ADT) and some street data dates back to 2010. Counts for arterial roads are collected more frequently, with data as recent as 2024.

Arterial streets experience a higher traffic volume than collector and local streets, as expected. Most people enter Marshalltown from Highway 14 followed by Highway 330 from the west. These are critical areas for creating first impressions.

Average Daily Traffic (ADT)

- < 1,000
- 1,000 - 2,000
- 2,000 - 5,000
- > 5,000

FIGURE 3.2: DAILY TRAFFIC COUNTS



Source: Iowa Department of Transportation (IDOT)

Crash Incidents

The heat map in Figure 3.3 spotlights conflict areas in the city's street network where crashes occur. Many of these incidents occur at intersections, particularly along Highway 14, Anson, Main, State, and Marion.

According to the Iowa DOT's crash history data, the Highway 14 Corridor is well above the state average for quantity and severity of accidents. According to the Highway 14 Corridor Study, high traffic speed and too many points where cars enter, exit or cross paths all contribute to unsafe roadway conditions. Most conflicts occur downtown where there is more pedestrian activity, crossings, and distractions.

Crash Incidents:

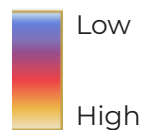
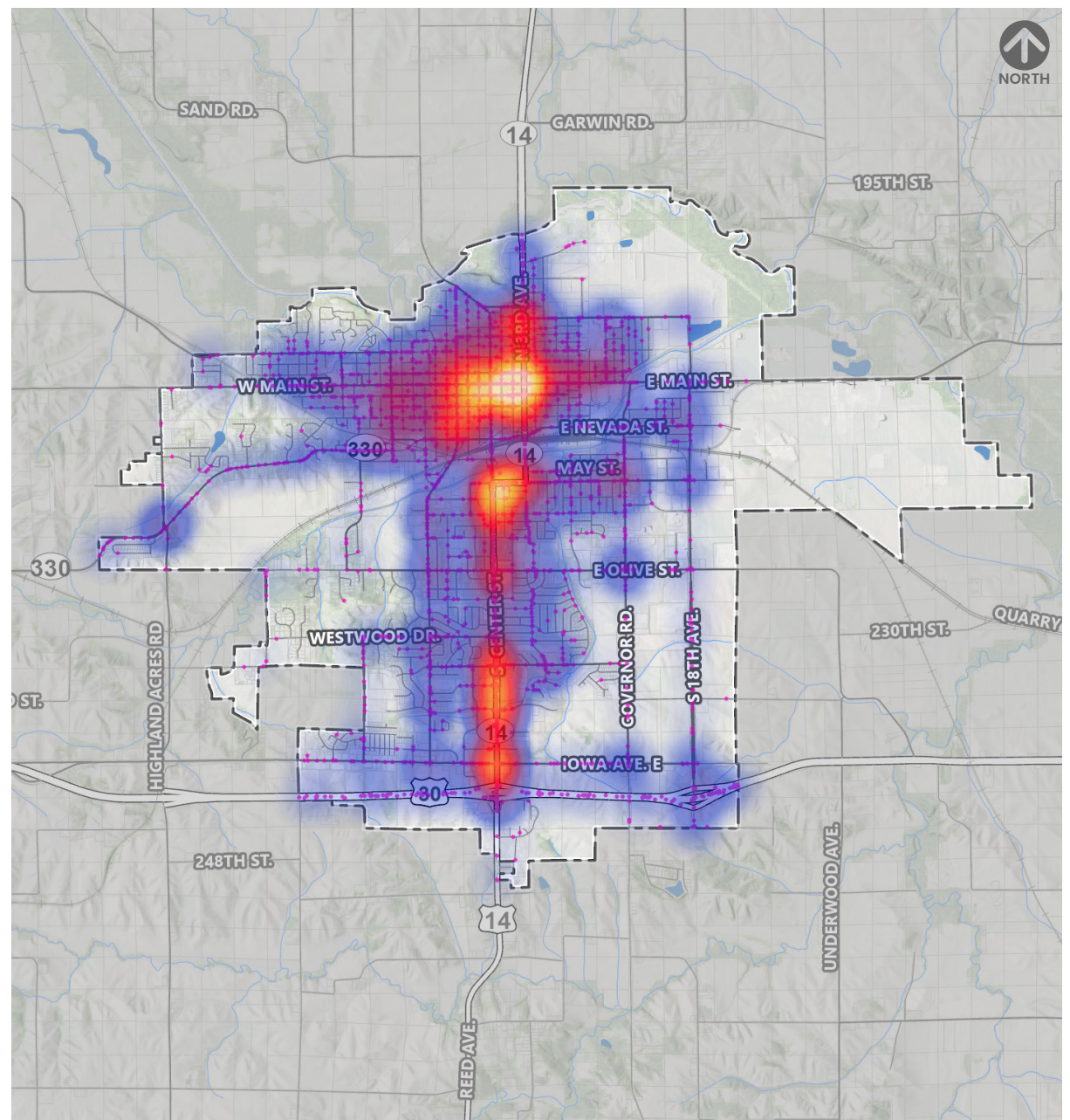


FIGURE 3.3: TRAFFIC INCIDENTS



Source: Iowa Department of Transportation (IDOT)

STRATEGIES

The future mobility network shown in Figure 3.4 on the next page does not show every street needed for future development. The street pattern should be determined as development occurs, understanding the exact path of these streets may vary depending on project details.

1. Apply Mobility Design Guides in All Decision-Making and Projects.

Five basic principles should guide the placement of proposed streets, sidewalks, and paths.

Connect Systems. New streets should line up with existing streets and connect new development to existing neighborhoods using multiple entrances.

Increase Multimodal Mobility. Streets should accommodate multiple modes of transportation, including public transit, walkers, and bicyclists. While not every street will be appropriate for all features, streets should consider multi-modal features such as: sidewalks, bicycle lanes, bicycle pavement markings, bicycle signage, or traffic calming design.

Enhance the Public Right-of-Way.

Streets are Marshalltown's largest public space. They provide the first impression for many visitors, and have a daily influence on how residents view the community. Gateways, public art, landscaping, lighting, street furniture, and other attractive street features should be considered an investment in community character and a tool for economic development.

As a component of landscaping, Marshalltown should establish a street tree framework that identifies target canopy coverage by corridor type (arterial, collector, local street) including consistent spacing, species diversity, and planting standards. Street tree installation should be a standard component of roadway construction, corridor improvements, and sidewalk projects. Integrating street trees into roadway design serves as functional green infrastructure, assisting with stormwater mitigation and protecting pavement longevity.

Use Context-Responsive Design.

Street design should consider the context around it, such as whether the street is in a residential neighborhood or commercial center. This affects decisions like the street width, landscaping, or design of pedestrian features. Street design should keep vehicle speeds at safe levels by using calming devices such as landscaped islands, crosswalks, and pavement variation.

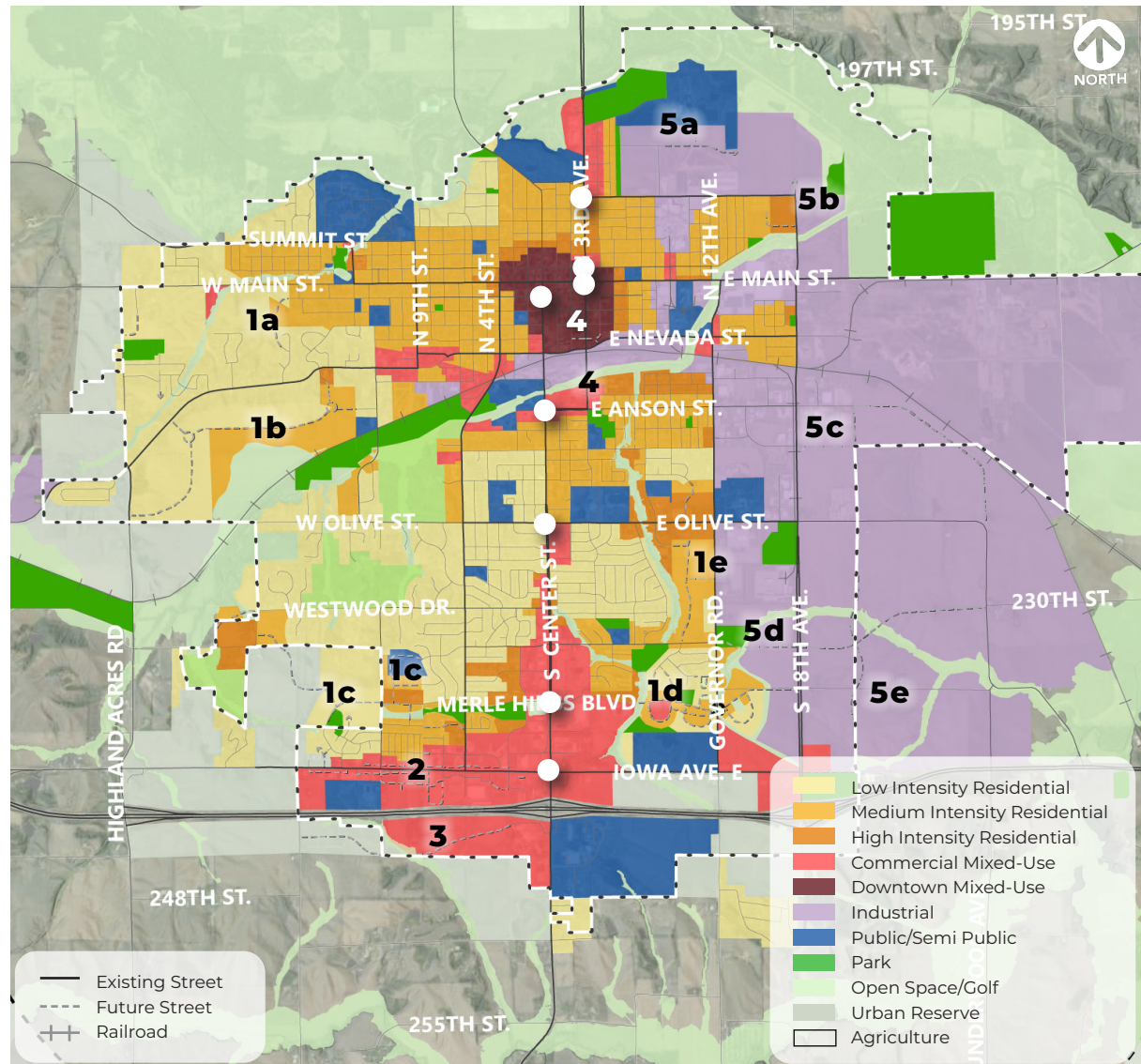
Improve Safety and Comfort. All the guidelines above contribute to a safer environment for all modes of transportation. Street design should minimize conflicts and increase awareness of users, particularly at intersections, where the highest interaction of pedestrians, bicyclists, and motorists occurs. This includes retrofitting and enhancing existing intersections.

2. Implement the Future Network.

As development occurs, reserve land for connecting collector and arterial streets and neighborhoods. Requirements for multiple street extensions in new subdivisions are essential for Marshalltown to grow with connected neighborhoods and centers:

- 1. Street extensions to serve new neighborhoods as development occurs, focusing on through connections:**
 - a. W Church Street across River's Edge Trail to Orchard Drive
 - b. W Anson Street to Highland Acres Road, with additional connections from Lincoln Way
 - c. Various streets around W Merle Hibbs Boulevard to S 12th Street, Prairie Lane, and Greenfield Drive
 - d. E Merle Hibbs Boulevard to Governor Road and 18th Avenue
 - e. S 7th Avenue north to E Olive Street
- 2. A complete frontage system and driveway consolidation along Iowa Avenue W.**
- 3. Unity Point Way to Parker Avenue for future commercial and recreational uses.**
- 4. Realignment of the 3rd Street Viaduct to E Madison Street.**
- 5. Extensions to serve industrial areas:**
 - a. Edgewood Street
 - b. N 18th Avenue
 - c. E Anson Street and Rex Ryden Road
 - d. E Southridge Road
 - e. A north/south collector from Iowa Avenue E to Shady Oaks Road

FIGURE 3.4: FUTURE MOBILITY NETWORK



○ Priority intersection enhancements:

- S Center Street & W Anson Street
- S Center Street & Olive Street
- S Center Street & Merle Hibbs Boulevard

- S Center Street & Iowa Avenue
- Highway 14 & E State Street
- Highway 14 & E Main Street
- Highway 14 & Marion Street

3. Integrate Unique Features at Community Gateways.

Marshalltown should strengthen its identity and sense of arrival through a coordinated system of gateway features at key entry corridors and business districts. These elements will reinforce community pride, aid navigation, and enhance a sense of place.

- **Entry Gateways.** Primary entry points to Marshalltown should be marked with monument-style signage and landscape treatments that reflect the concepts established in the 2018 Wayfinding Master Plan.
- **District Markers.** In places like the 13th Street District and Downtown, a series of smaller-scale gateway elements and vertical markers should reinforce transitions into key destinations. These should be coordinated with banners and integrated art.

FIGURE 3.5: FUTURE GATEWAYS



LEGEND

-  Marshalltown Entry Gateways
-  District Markers

Applying Mobility Goals & Principles - Iowa Avenue Mobility Concept

Iowa Avenue serves as a high-volume commercial corridor. Applying key principles such as complete streets, improved safety for all modes, functional green infrastructure and other character enhancement increases function and creates an inviting entry into the community. Figure 3.6 visualizes the concept below for a beautiful, connected, and safe corridor.

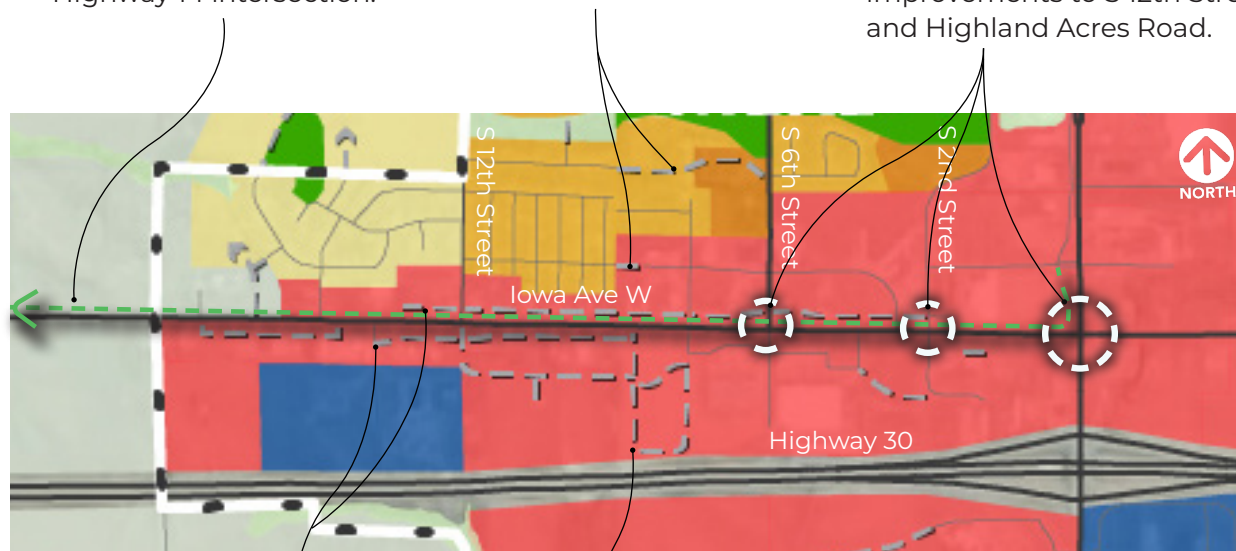
Build Complete Streets.

With frontage road connections include bike and pedestrian paths connecting the trail on Highland Acres Road to the Highway 14 intersection.

Enhance Connectivity.

Improve east/west road access on the north side for connectivity and future residential development.

Improve Safety. Start with crosswalks at S Center/ Highway 14, S 2nd, and S 6th Streets, including high-visibility striping, signals, and lighting. Eventually expand crosswalk improvements to S 12th Street and Highland Acres Road.



Enhance Connectivity. Connect businesses and parking with a shared frontage road to consolidate access and improve safety. Expand rear road infrastructure in conjunction with development demand.

Promote Functional Green Infrastructure. Integrate low-impact development, engineered stormwater bioswales, and native street trees to actively manage corridor runoff and protect pavement longevity.

Promote Character. Integrate lighting, signage, and quality building design throughout.

FIGURE 3.6: IOWA AVENUE MOBILITY CONCEPT



Frontage road to consolidate entry points to the west

Add sidewalks and trail connections

Signage standards for sidewalk and roadway visibility

High-visibility crosswalks

Street trees and landscaping throughout

Design standards for new development

Housing & Neighborhoods

Marshalltown's housing stock is a defining characteristic. The future success of Marshalltown will depend on its ability to diversify the housing stock to meet the needs of a variety of age groups and income ranges.

This chapter lays out the vision for future housing initiatives based on the detailed housing market study conducted in conjunction with Reimagine Marshalltown. See the Appendix for the full study.



GOALS & PRINCIPLES

Reimagine Marshalltown includes a detailed housing needs assessment and strategy plan. This section summarizes the major principles and directions from the study for comprehensive planning to expand housing choice, improve affordability and quality, and reduce production barriers.

Preserve the existing housing stock and resident support for affordability. Existing homes are the most affordable housing stock and preserving it keeps attainable options.

Create more housing variety to stimulate housing market movement. A variety of new home construction creates movement in the market.

Increase available lots and the appeal of infill lots through policy and fiscally responsible investments. Policies and strategies need to balance lowering development risk, while increasing developer appeal.

Attract new builders, rehabbers, and developers. Room exists for a developer(s) to undertake larger scale lot and subdivision development.

A housing friendly regulatory environment. Housing projects that meet code and design requirements must be easy to approve.

Community Insights



- Large demand for small to mid-sized homes, townhomes, mixed-use apartments, and senior living opportunities.
- Local trades shortage for rehab work.
- High construction costs and limited assistance for renters or buyers.
- Survey respondents choose housing for affordability and neighborhood character.
- Strong tenant retention and 2–4-week turnover once a unit is available.

2026 HOUSING MARKET ASSESSMENT & ACTION STRATEGY FINDINGS

The Marshalltown market will need to add nearly 600 housing units between 2026 and 2035 to support the 2035 population and job needs.

This is about 60 units annually across owner and rental options. Over the next several years, housing production should focus on options for aging adults, ownership, and multi-bedroom rentals.

The full study is attached at the end of this document.

FIGURE 4.1: HOUSING DEMAND

0.3% Annual Growth Rate	2025-2030	2031-2035	Total
Population End of Period	28,430	28,859	
Household Population at End of Period	10,587	10,747	
Average People per Household	2.52	2.44	
Household Demand at End of Period	4,210	4,405	
Projected Vacancy Rate	6.8%	6.6%	
Unit Needs at End of Period	4,517	4,713	
Replacement Need (total lost units)	100	100	200
Cumulative Need During Period	284	296	581
Average Annual Construction Need	52	59	

Source: RDG Planning & Design

The average annual demand is similar to the annual number of homes built between 2015 and 2025. Some demand in the community includes rehabilitation investment in the existing housing stock to meet the demand for different living arrangements and occupancy

FIGURE 4.2: SENIOR HOUSING DEMAND

Age	2035 Projection - Natural Change	2010-2020 Migration Factor	2035 Population with Migration	People per Household	Household Demand	Alternative Housing Demand
55-64	2,690	-1.3%	2,879	2.20	1,309	13
65-74	2,534	-2.4%	2,221	1.90	1,169	23
75+	2,998	0.7%	3,179	1.60	1,987	99
Total	8,222		8,279		4,464	136

Source: RDG Planning & Design

STRATEGIES

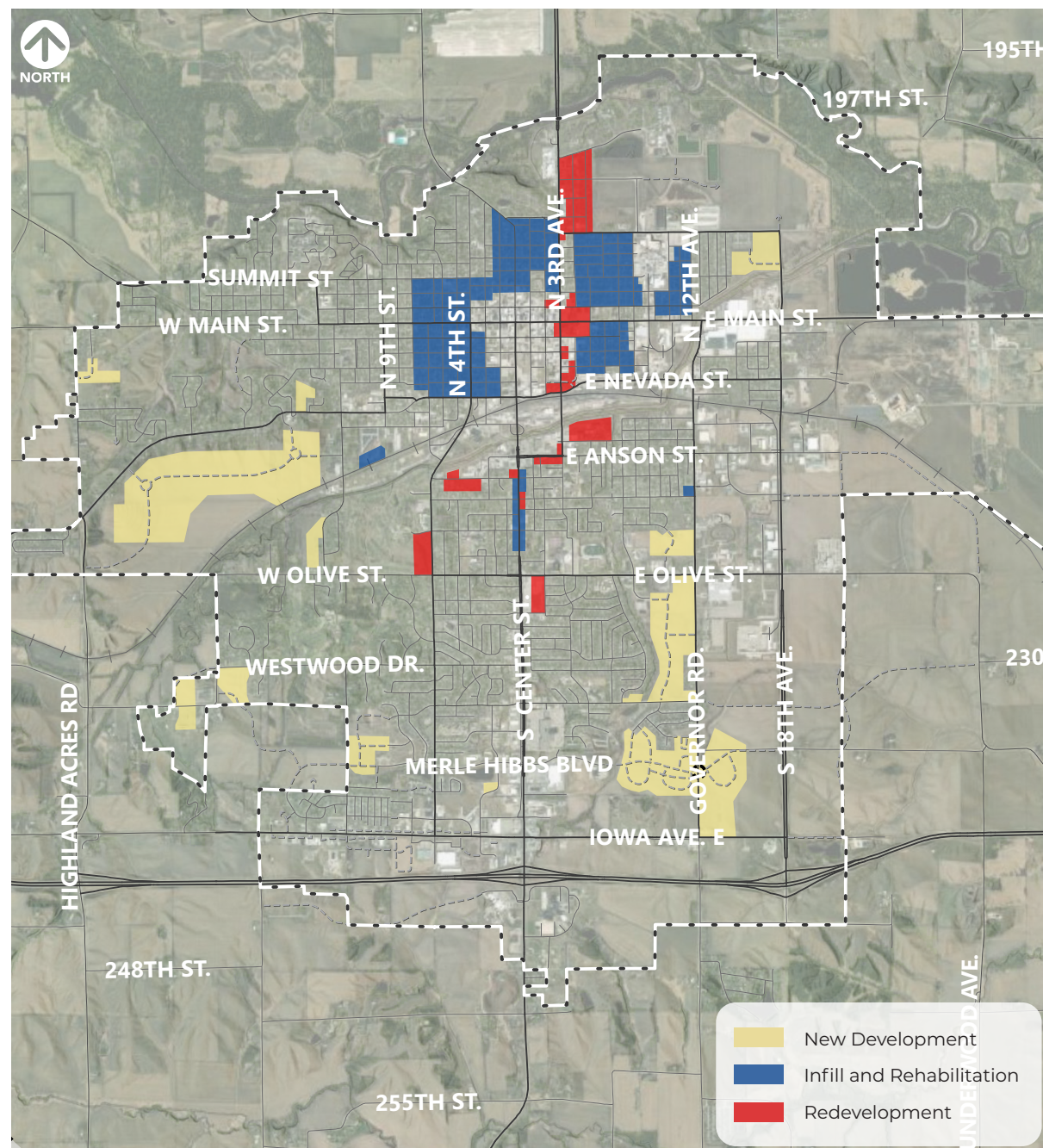
1. Preserve the existing housing stock and resident support for affordability.

1. Target incentives and assistance with enforcement to specific neighborhoods at one time.
2. Align layering of financial incentives/ programs with the costs of maintenance and repair.
3. Assist partners with programs that support keeping residents engaged and in their homes.
4. Continue public improvements to stimulate private investment.
5. Partner on landlord risk reduction and voucher incentive programs.
6. Encourage neighborhood tree canopy coverage to support housing affordability by reducing household cooling costs and lowering local energy demands.

2. Create more housing variety to stimulate housing market movement.

1. Share risks in developing missing, priority, and high risk products.
2. Undertake demonstration projects for proof of market concepts.
3. Partner to form lending consortium.

FIGURE 4.3: NEIGHBORHOOD POLICY AREA APPROACH



3. Increase available lots and infill opportunities through policy and fiscally responsible investments.

1. Share risks of targeted infill lot development.
2. Tie new lot development assistance to housing needs and fiscally efficient public servicing.
3. Target opportunities for redevelopment of uses or excess open/park spaces

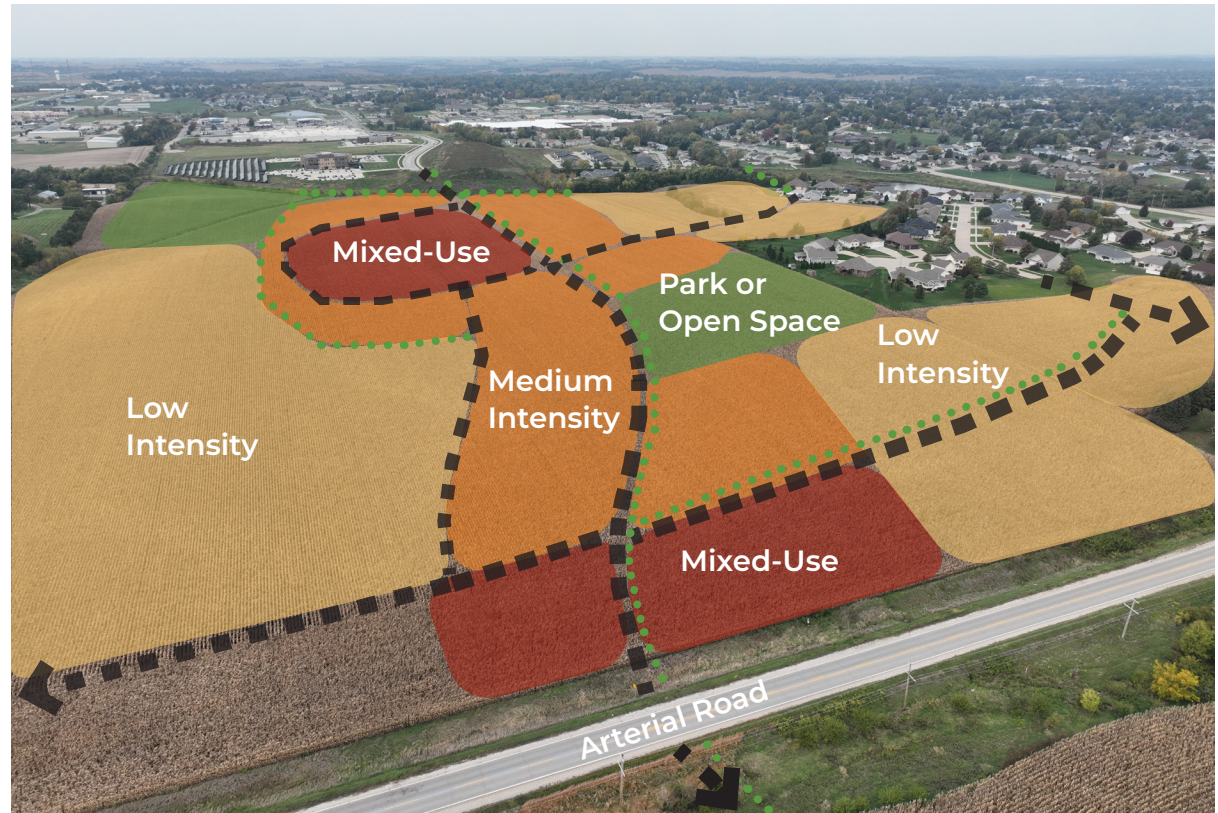
4. Attract new builders, rehabbers, and developers.

1. Assist with builder capacity and recruitment.
2. Assist and encourage employers to get involved.
3. Maintain positive relationships with the building community.
4. Consolidate resources to one location.

5. Promote a housing friendly regulatory environment.

1. Maintain clear application and review processes.
2. Encourage Universal Design in projects taking advantage of public incentives.
3. Keep codes relevant to new technologies and techniques.
4. Update zoning and development regulations as needed to support all housing goals.

FIGURE 4.4: MIXED HOUSING NEIGHBORHOOD EXAMPLE



Medium Mixed-Use



Medium Intensity



Low Intensity

Parks, Trails, & Environment

Marshalltown's parks, trails, and environmental resources are major assets and should be viewed as essential quality of life amenities and catalysts for investment and reinvestment. This section focuses on the role of these spaces as a basis for neighborhood revitalization, mobility, and economic development.



GOALS & PRINCIPLES

The following principles establish a framework for parks, trails, and open space decisions in Marshalltown. Together, these principles advance disaster resilience efforts, protect natural features, and guide strategic park investments.

Competitive Access. Sustain park access above national per capita benchmarks, emphasizing equitable distribution, hazard mitigation, and quality over quantity.

Strategic and Sustainable. Use a phased, lifecycle based approach to upgrading park amenities while selectively transitioning underused facilities to lower maintenance open space.

Connect. Build trail connectivity over isolated segments, with a clear focus on completing the Iowa River's Edge Trail and linking parks, neighborhoods, and destinations.

Economically Impactful. Align parks, trails, and facility investments with demonstrated and potential economic benefits.

Regional Attraction. Leverage assets like Sand Lake and Linn Creek as regional destinations and partnership opportunities.

Community Insights



- 2018 Parks and Recreation Master Plan highlighted maintenance, facility connectivity, safety lighting, and diversification of park amenities as key priorities.
- Trails, playgrounds, sports fields, natural areas, and picnic shelters are Marshalltown's most-used park facilities.
- Water-based sports, expanded trails, community events, and youth programming were recreational opportunities that residents desired most.

2025 CONDITIONS

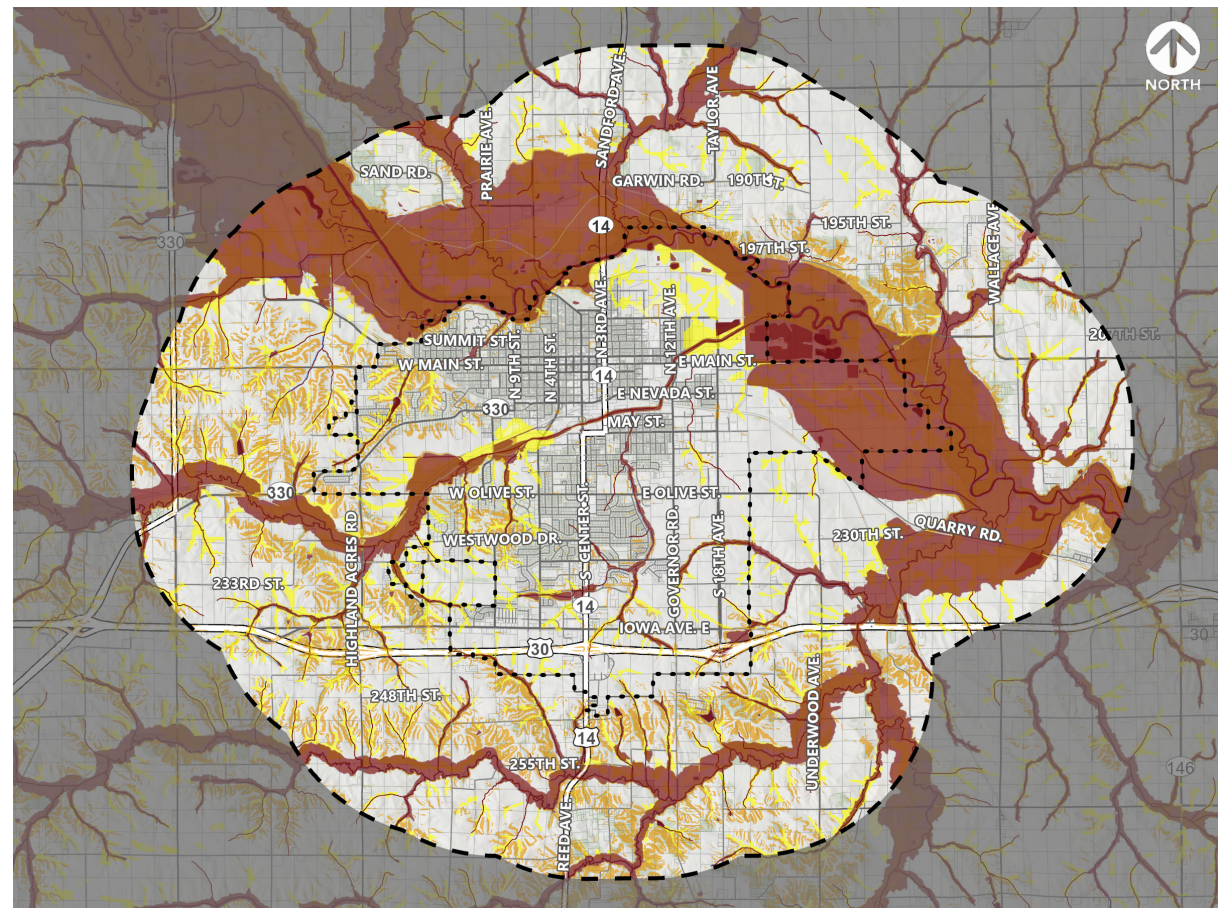
Environmental Features

The Iowa River forms the city's northern boundary, while Linn Creek flows through the center of the community and North Timber Creek traverses the southern portion. These waterways and their riparian corridors influence development patterns through floodplain regulations, stormwater management requirements, and the preservation of natural drainage systems, as shown in Figure 5.1.

Natural Disasters

Natural disasters in Marshalltown's history underscore the importance of resilience as a core planning consideration. The community has experienced multiple high-impact events in a relatively short period, including the EF-3 tornado of July 2018, which caused extensive damage to downtown, neighborhoods, and public facilities, followed by recurring river and flash flooding along the Iowa River and Linn Creek, most recently during significant rain events in 2024 and 2026. These events highlight the need for parks and open spaces to function not only as recreational assets, but also as protective infrastructure. They also underscore the importance of restoring and expanding the city's tree canopy, which can help reduce heat, manage storm water, and support long-term recovery from future hazard events.

FIGURE 5.1: ENVIRONMENTAL CONSTRAINTS



Source: Federal Emergency Management Agency (FEMA); U.S. Geological Survey (USGS)

- FEMA Floodway, 100-Year Floodplain
- FEMA 500-Year Floodplain
- Hydric Soils and Steep Slopes

Parks & Recreation Facilities

The City owns and maintains over 20 parks, totaling 297 acres. In recent years, Marshalltown has made substantial investments in parks and recreation infrastructure. The City has advanced major improvements at Riverview Park including a new playground, pedestrian bridge, expanded pickleball courts, lighting, lagoon enhancements, and campground upgrades. At the neighborhood scale, Peterson Park and Kiwanis Park received significant upgrades including new courts, play equipment, and accessibility improvements. The City has also expanded trail facilities and connections including a new trailhead and bridge through the Linn Creek District.

Figure 5.2 shows the overall acreage of parks in the city and compares it to National Recreation and Park Association (NRPA) standards. When including specialty parks, Marshalltown exceeds the NRPA standards for acres of park space per 1,000 residents.

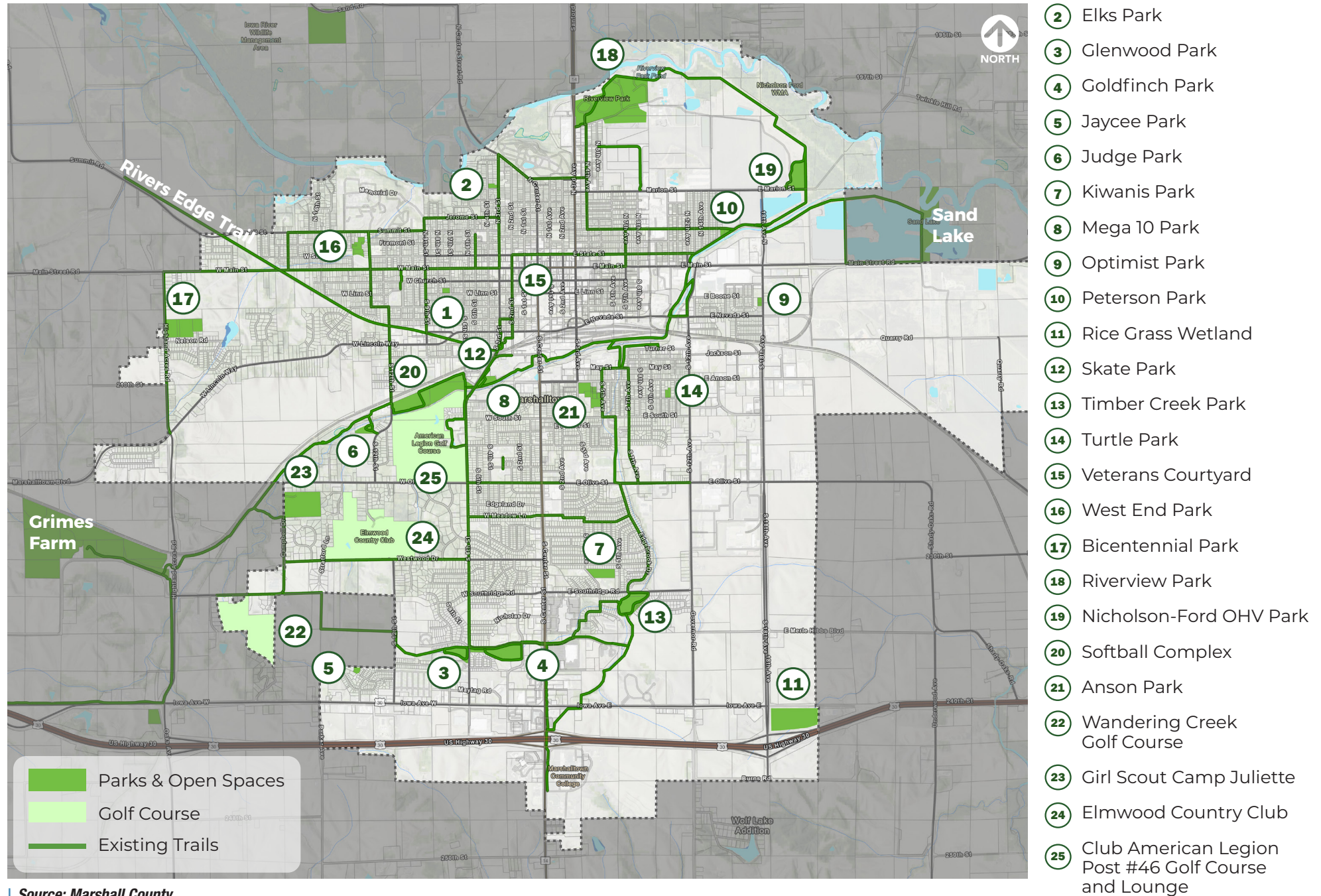
Its system is further supplemented by specialty county parks such as Sand Lake Recreational Area and Iowa River Wildlife Management Area which represent 678 acres and are not included in the calculations below. Golf courses and cemeteries are also excluded from the calculations.

FIGURE 5.2: PARK CLASSIFICATION AND LEVEL OF SERVICE

Classification	Function	Size	Service Radius	Example	Acreage by Type	Level of Service	NRPA Service Standards
Mini	Serves limited or isolated recreational needs for a very small area or specific population. May include seating, small playgrounds or landscape features.	< 1 acre	< 1/4 mile	Susie Sower Park	1.27	-	Varies
Neighborhood	Small, close-to-home park that serves as the recreational and social focus of a residential area, emphasizing informal, unprogrammed recreation.	5-10 acres	1/4 - 1/2 mile walking distance	Anson Park	47.7	1.7 acres per 1,000 residents	2 acres
Community	Larger park designed to serve multiple neighborhoods, offering a wider range of active and passive recreation facilities that accommodate both everyday use and organized activities.	10-50 acres	1/2 - 3 mile walking distance	Timber Creek Park	131.0	4.8 acres per 1,000 residents	8 acres
Specialty	Primarily intended to provide a unique or single recreational function such as sports complexes, historic sites or nature preserves..	Varies	Varies	Nicholson Ford Nature Area	117.2 (within city limits)	4.3 acres per 1,000 residents	Varies
Quasi Public	These serve a special audience or recreational need such as college open space, golf course, or privately operated complex.	Varies	Varies	American Legion Golf Course	-	-	Varies
Total					297.2	10.8 acres per 1,000 residents	

Source: Trust for Public Land Parkserve

FIGURE 5.3: CITY PARKS AND OPEN SPACE IN 2025



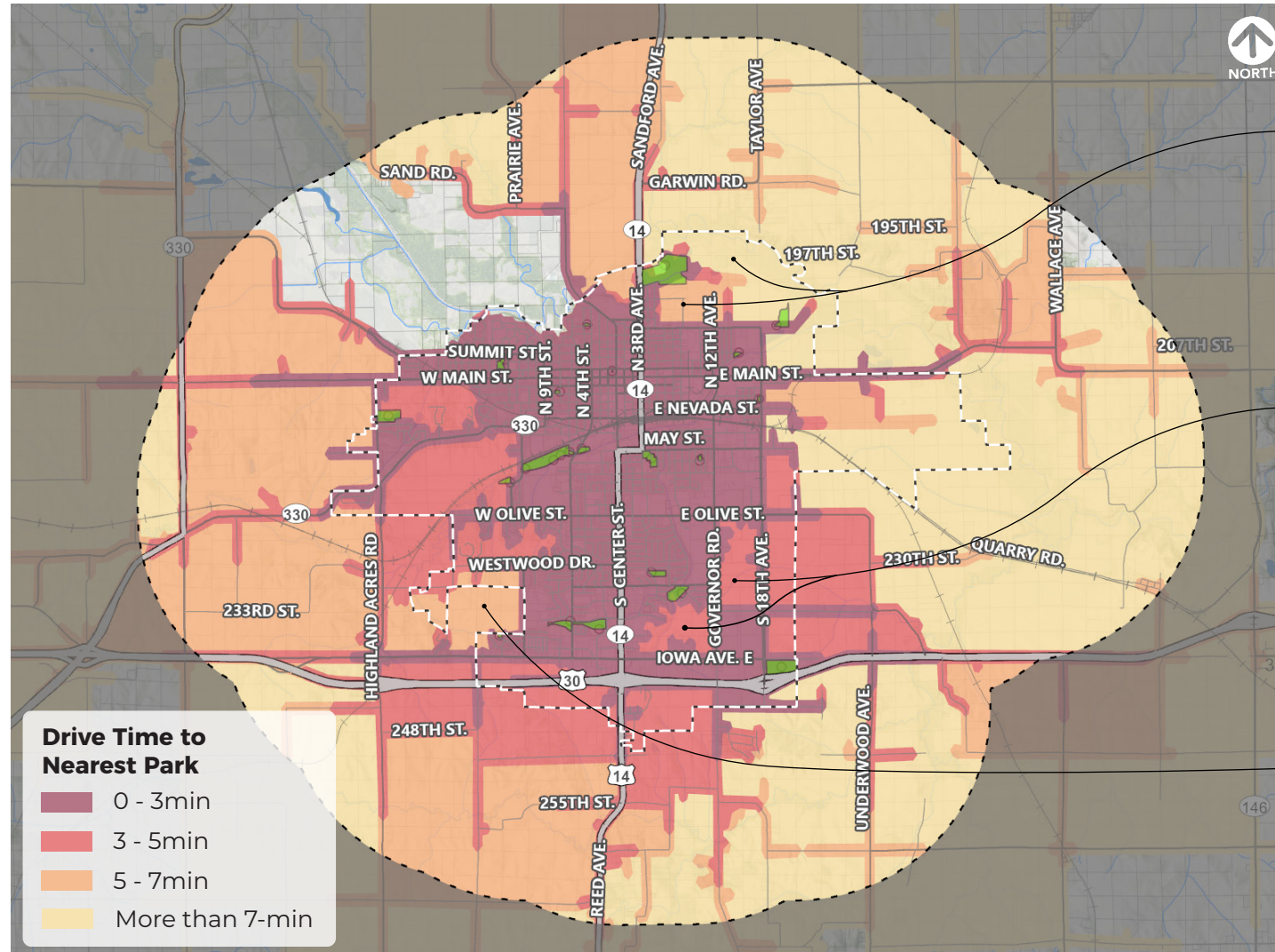
Source: Marshall County

Park Access and Service Gaps

Figure 5.4 shows the location of and access to parks in Marshalltown. Barriers, such as highways and waterways influence the accessibility of parks.

Almost all residents in Marshalltown have access to a park within a 5-minute drive. According to the Trust for Public Land, 77% of residents in Marshalltown live within a 10-minute walk of a park.

FIGURE 5.4: PARK ACCESS



This is currently industrial and city-owned land with no plan for future development. Therefore, it does not represent a gap in resident park access.

The future land use map recommends designating open space and trail connections in any future development, closing this access gap.

Future development of W Merle Hibbs Blvd should include dedicating neighborhood open space to fill park gaps.

Source: RDG Planning & Design

STRATEGIES

These strategies establish a framework for park and trail decisions, guiding how to make investments that support equity, connectivity, fiscal sustainability, and community impact.

1. Consider resilience, economic impact, and equity in park, trail, and open space investments.

1. Prioritize investments that reduce flood risk, manage stormwater, expand tree canopy, and provide safe community gathering spaces during and after emergency events.
2. Continue to direct more intensive recreation uses, such as trails, play areas, and sports facilities, to locations that can accommodate heavy use.
3. Limit or manage access in sensitive natural areas and design facilities to minimize disturbance of natural features.
4. Coordinate tree planting, green infrastructure, and park improvements to strengthen resilience, improve user comfort, and support long-term environmental health.
5. Require major park, trail, and athletic facility investments to consider economic impact, operational efficiency, and partnership opportunities.
6. Direct investments to areas with higher population density, greater concentrations of youth or seniors, and lower income residents.

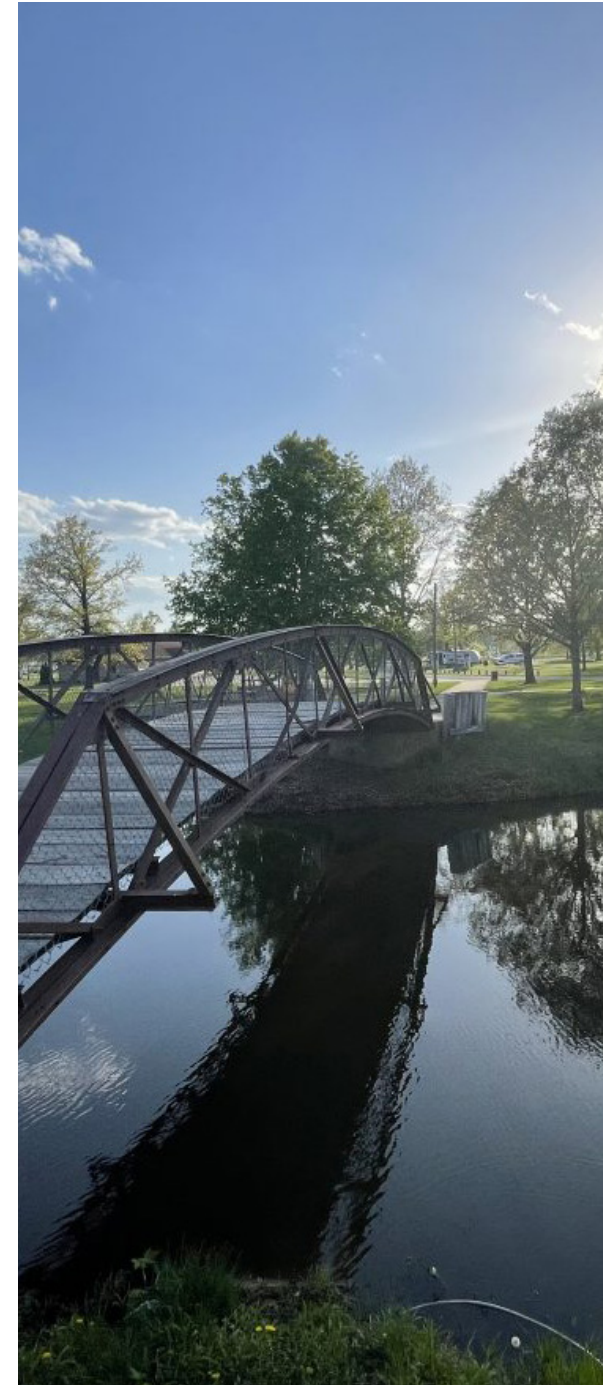
- For example, use the U.S. Census Bureau or resources like the Trust for Public Land ParkServe website to revisit these metrics regularly. For example, ParkServe currently identifies Peterson, BPW, Mega 10, Glenwood, Goldfinch, and Arnold as areas serving dense, low-income, and age-diverse populations.

2. Use lifecycle-based replacement schedules and long-term maintenance costs to guide facility investments.

Lifecycle costs are calculated and applied by defining an asset's expected service life, estimating all capital, operating, maintenance, renewal, and end-of-life costs over that period, then comparing total costs to prioritize reinvestment, adjust maintenance strategies, or retire facilities whose long-term costs exceed their value.

3. Revisit the Parks and Rec Master Plan.

Update the Parks and Recreation Master Plan on a 10-year cycle, with a mid-cycle review and update approximately every five years to assess progress, incorporate new data, and ensure continued alignment with community needs, best practices, and local conditions.



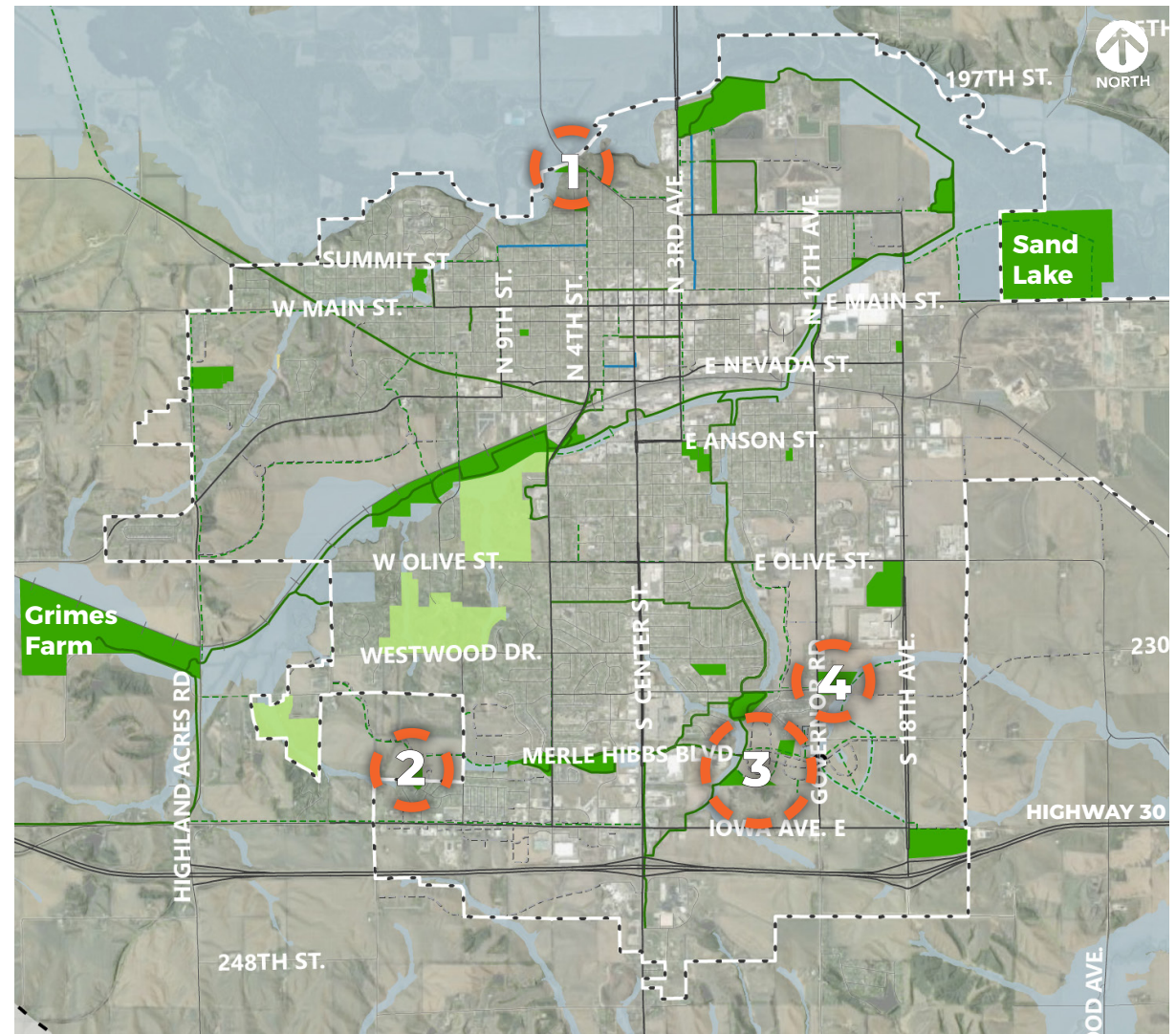
Riverview Park. Photo from City of Marshalltown

4. Expand park access through policy and strategic investment.

Require the dedication of parkland and trail easements in new development where deficiencies in park and trail access have been identified, starting with:

- 1. NW Marshalltown Gateway and Water Trail Access.** Consider adapting the corner of Center Street and North 3rd Street into a small gateway feature welcoming incoming traffic and visitors. Evaluate opportunities to add a water trail access to the Iowa River at the Center Street bridge.
- 2. West Merle Hibbs.** Require the dedication of open space in future expansions of West Merle Hibbs Boulevard closing a park gap and improving stormwater management. Expanding Jaycee Park to the north with growth would be an ideal location to create a larger park space.
- 3. East Merle Hibbs.** Require the dedication of open space in future expansion of East Merle Hibbs that supports stormwater management, low-maintenance open space and connected trail opportunities. This would not have to be programmed space given its proximity to Timber Creek Park.
- 4. East of Governor Road.** If residential development stretches east of Governor Road, evaluate options for park space, potentially at the E Southridge Road intersection.

FIGURE 5.5: FUTURE PARKS, TRAILS, AND OPEN SPACE PLAN*



Source: RDG Planning & Design

*Some Marshalltown School District open spaces are open to the public and not included in this map.



Figure 5.6: Rivers Edge to Riverview

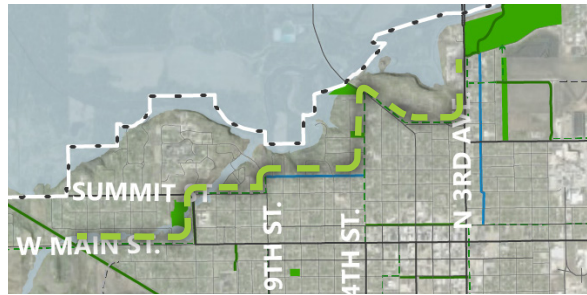


Figure 5.7: Iowa Avenue Connection

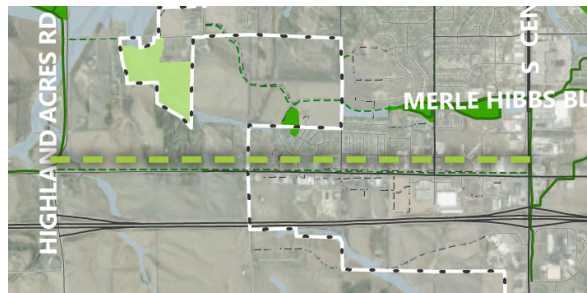


Figure 5.8: Sand Lake Connection

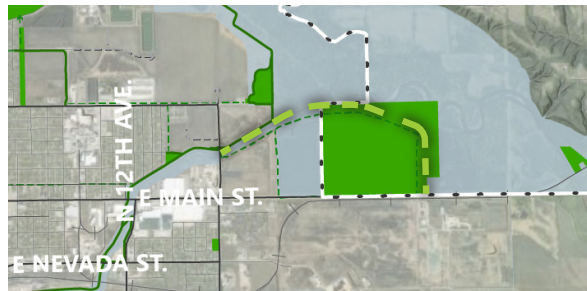
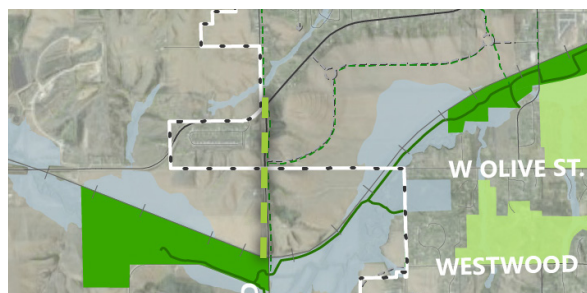


Figure 5.9: Highland Acres Road Sidepath



5. Consolidate or transition underused parks and facilities.

Remove, consolidate, or transition underused parks and facilities based on the Parks Master Plan and evolving department capacity.

6. Advance trail projects that close critical existing gaps and connect parks, neighborhoods, and destinations. Top connections include:

- 1. River's Edge Trailhead to Riverview.** Connect through the 13th Street district, bringing traffic to this commercial district and preparing Marshalltown for future River's Edge Trail connections. Route improvements include widening sidewalks, adding paths, and using low volume streets as bike boulevards.
- 2. Iowa Avenue Connection.** Connect Iowa Avenue from Center Street to Highland Acres Road. This connection is an opportunity to beautify Iowa Avenue and connect southern Marshalltown to the Linn Creek Trail, as illustrated in the Mobility section of this plan.
- 3. Sand Lake Connection.** Extending the east side of the Linn Creek Trail to connect to the north side of Sand Lake, improving access to this regional amenity.

-  Floodplain
-  Existing Parks & Open Spaces
-  Golf Course
-  Existing Trails
-  Future Trails
-  Highlighted Future Connections

4. Highland Acres Road Sidepath.

Connect from Grimes Farm to Lincoln Way, extending the ability to connect Grimes Farms to the River's Edge Trail.

7. Adopt an urban forestry plan to restore Marshalltown's tree canopy.

Restore tree canopy lost from natural disaster. Expand as a long-term community asset that supports resilience, neighborhood livability, and environmental health. Healthy, mature trees can increase property value, moderate surface and air temperatures, improve comfort in public spaces, and contribute to overall well-being. To maximize these benefits and support long-term success:

- 1.** Conduct periodic inventories and assessments of public trees on a regular cycle.
- 2.** Prioritize planting and canopy reinvestment in areas with the greatest canopy gaps and community need.
- 3.** Ensure sufficient below ground and overhead space for roots and canopy.
- 4.** Use a diverse selection of hardy and appropriate trees.
- 5.** Fund planting, watering, pruning, replacement, and ongoing maintenance as part of the full life-cycle cost of the urban forest.
- 6.** Anticipate future conditions for long-term tree health.
- 7.** Update city development regulations to establish a tree preservation framework, prioritizing an inch-for-inch replacement standard for unavoidable mature tree removal with flexible options for off-site planting or a dedicated Tree Fund to support planting and ongoing care.

8. Complete a Linn Creek Master Plan.

A plan for the entire Linn Creek corridor should serve as a unifying framework around the existing trail system that integrates flood resilience, water access, parks, and neighborhood revitalization. The Linn Creek Master Plan should:

1. Establish a shared long-term vision for the Linn Creek corridor from upstream to downstream.
2. Identify priority flood mitigation and resilience strategies that complement existing and planned infrastructure.
3. Define additional opportunities for recreation, trail connectivity, water access, and open space expansion.
4. Guide redevelopment and infill adjacent to Linn Creek according to the Future Land Use Map.
5. Improve ecological health and water quality through restoration and green infrastructure.
6. Clarify roles, responsibilities, and partnerships to support implementation.

9. Advocate to improve regional assets.

1. Continue to expand the River's Edge Trail and its amenities with trail lighting and safety features such as in-town high visibility crossings, signage, stop features, and traffic calming elements.
2. Coordinate with Marshall County for the future of Sand Lake through access improvements, improved park amenities, and habitat restoration.

10. Deliver neighborhood-based, culturally responsive park programming.

1. **Target Priority Areas.** Focus programming resources in higher-density and historically underserved neighborhoods, emphasizing walk-to, drop-in activities that align with residents' daily schedules.
2. **Ensure Language & Cultural Access.** Offer multilingual registration, signage, and on-site bilingual ambassadors to ensure programs including sports, arts, and events are fully accessible beyond marketing.
3. **Co-Create Culture-Based Programming.** Partner with local artists, cultural organizations, and community groups to co-design programs such as music, dance, storytelling, public art, and cultural celebrations that reflect Marshalltown's diverse communities.

4. Integrate Art into Everyday Park

Use. Embed low-maintenance art and creative activities into parks and trails through pop-up performances, temporary installations, murals, and nature-based art.

5. Keep It Low-Maintenance &

Flexible. Use portable, staff-led programming and temporary amenities to activate passive, naturalized, or under-programmed parks without significant infrastructure investment.

6. Activate Trails as Cultural

Corridors. Promote trail use through guided walks, bike events, outdoor art, storytelling, and multilingual maps that highlight connected routes and neighborhood access points.

7. Expand Partnerships to Scale

Impact. Collaborate with schools, arts organizations, conservation groups, and nonprofits to expand programming, share staffing, and reduce duplication across recreation, arts, and cultural offerings.

Economic Development & Subareas

Economic development in Marshalltown includes strategies for subareas, beyond downtown to include key commercial corridors and employment centers, each with distinct roles and opportunities. Recognizing these varied contexts allows the City to apply targeted planning and investment strategies that strengthen the local economy as a whole while reinforcing downtown's central role.



GOALS & PRINCIPLES

Economic success is central to Marshalltown's long-term resilience, quality of life, and fiscal sustainability. Marshalltown must pursue an intentional economic development strategy to build on manufacturing strengths, enhance downtown vibrancy, and attract a diverse workforce.

Support a diversified employment base. Marshalltown has a strong manufacturing and production employment base. This market sector should continue to be supported through strategies that evolve with technology, attract complementary businesses, and develop new sectors.

Strengthen subareas neighborhoods with housing and social opportunities. These are critical areas for increasing housing capacity and improving community appearance.

Celebrate the community's history while welcoming new cultures and experiences. Marshalltown has a rich history, with a diverse array of newer residents who can bring new life into buildings and spaces.

Proactively support emerging leaders and businesses. A diverse population with different experiences brings opportunities to foster new local businesses and leadership with different perspectives on building economic success.

Community Insights



- Providing housing and childcare as recruitment strategies to overcome challenges
- Industry expansions are underway and opportunities to stabilize the employment base
- Big-box retail right-sizing to community needs
- Marshalltown Mall renovation as catalyst for demand
- Homeownership options, walkable amenities, and networking as opportunities to attract young professionals
- Diversity as an economic strength

EMPLOYERS & WORKERS

Employers in 2025

Marshalltown serves as an important employment center in central Iowa, with a diverse economic base anchored by manufacturing, healthcare, education, and food processing.

Small and locally owned businesses will play a critical role where retail, dining, services, and arts-related businesses support local employment and community identity. Entrepreneurship and small business growth remain key opportunities.

Important future employment strengths and challenges include:

- **Job availability has stabilized following the 2020 Pandemic.** Agriculture, manufacturing, education, and complementary businesses remain a strong concentration.
- **Low unemployment.** Low unemployment reinforces the strength of local employers, yet future growth is dependent on attracting a diverse workforce.
- **Forecasts for future jobs suggest stability in overall employment.** However, employers anticipate that job types within their business may shift. Factors include:
 - Near-term pricing and supply challenges in the agricultural industry could have ripple effects for Marshalltown in the coming years.
 - Automation of more menial tasks will shift the types of hourly wage, entry level jobs.
- **Attracting workers to live in Marshalltown will be a primary need to realize population growth, which ultimately adds housing, retail, and service demand.**

FIGURE 6.1: MAJOR EMPLOYERS, 2010-2024

Business	Product/Services	2015 Employees	2024 Employees
JBS	Pork Processing	2,300	2,700
Emerson Process Mngt/Fisher Controls	Valves and Regulators Manufacturing	1,200	1,100
Marshalltown School District	Education	1,002	900
Iowa Veterans Home	Hospital Care	1,000	750
Lennox Industries	Furnace and AC Manufacturing	800	750
Unity Point Health	Hospital	715	317

Source: Marshalltown Chamber of Commerce

FIGURE 6.2: FUTURE EMPLOYMENT METRICS THROUGH 2032

Unemployment Rate (2024)	3.5%
10-Year Job Forecast (2022-2032)	-0.3%
Largest Forecast Growth Sectors (# of jobs)	Hourly, lower wage hands-on work; Education
Largest Forecast Contraction Sectors (# of jobs)	Customer services; Clerical; Food processing; Packaging

Source: Iowa Workforce Development, Lightcast

Workers in 2025

Marshalltown is a regional employment center and a bedroom community for Des Moines metro employers. Commuting patterns highlight local and regional employment opportunities.

Workforce strengths and challenges include:

- **People have job choices in the region.** Commuter patterns reinforce regional connectivity, suggesting that economic resilience depends not only on local job creation but also on transportation, housing, and infrastructure that support a mobile workforce.
- **Nearly half of employees working in Marshalltown commute from outside the city.** Many participants during the planning process noted a portion of these commuters are young professionals and mid to upper level employees who live elsewhere where there are more housing and amenities options.
- **Limited availability of move-in-ready housing.** The lack of homes in Marshalltown is a key reason why younger and management level workers commute from communities closer to Des Moines.
- **Lack of affordability in housing and daily life for low- and moderate-income workers.** With growth in wages not keeping up with everyday costs (housing, transportation, food, childcare), moderate income households, which are the backbone of many local employers, need support.
 - » A household in Marshalltown making the median income in 2010 as shown in Figure 6.4 would have to make \$92,600 in 2024 to keep up with inflation.
- **Marshalltown's workforce needs more training and up-skilling to remain competitive.** Partnerships with Marshalltown Community College are important for employers with shifting role positions and needed skillsets.

FIGURE 6.3: WHERE PEOPLE LIVE AND WORK

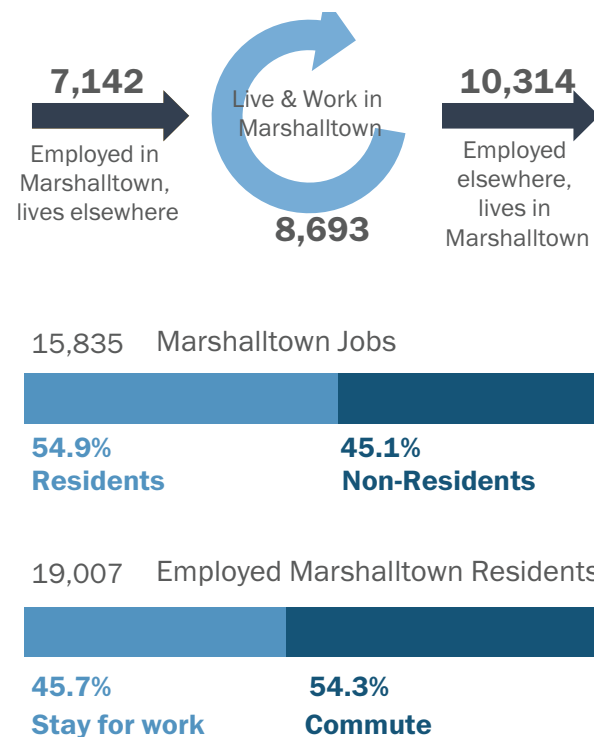
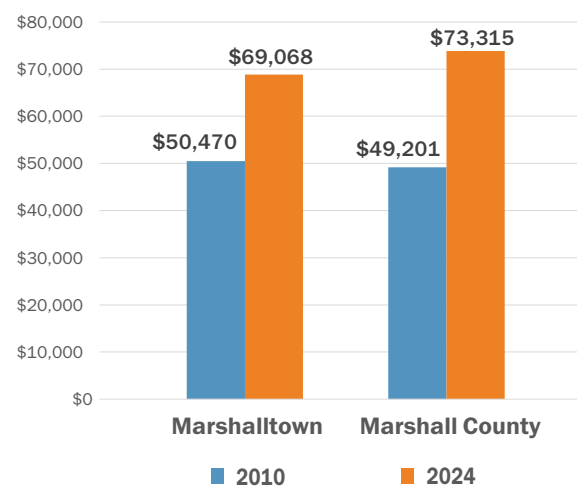


FIGURE 6.4: MEDIAN HOUSEHOLD INCOME



Source: American Community Survey (5-Year Estimates); Bureau of Labor Statistics, Midwest Consumer Price Index

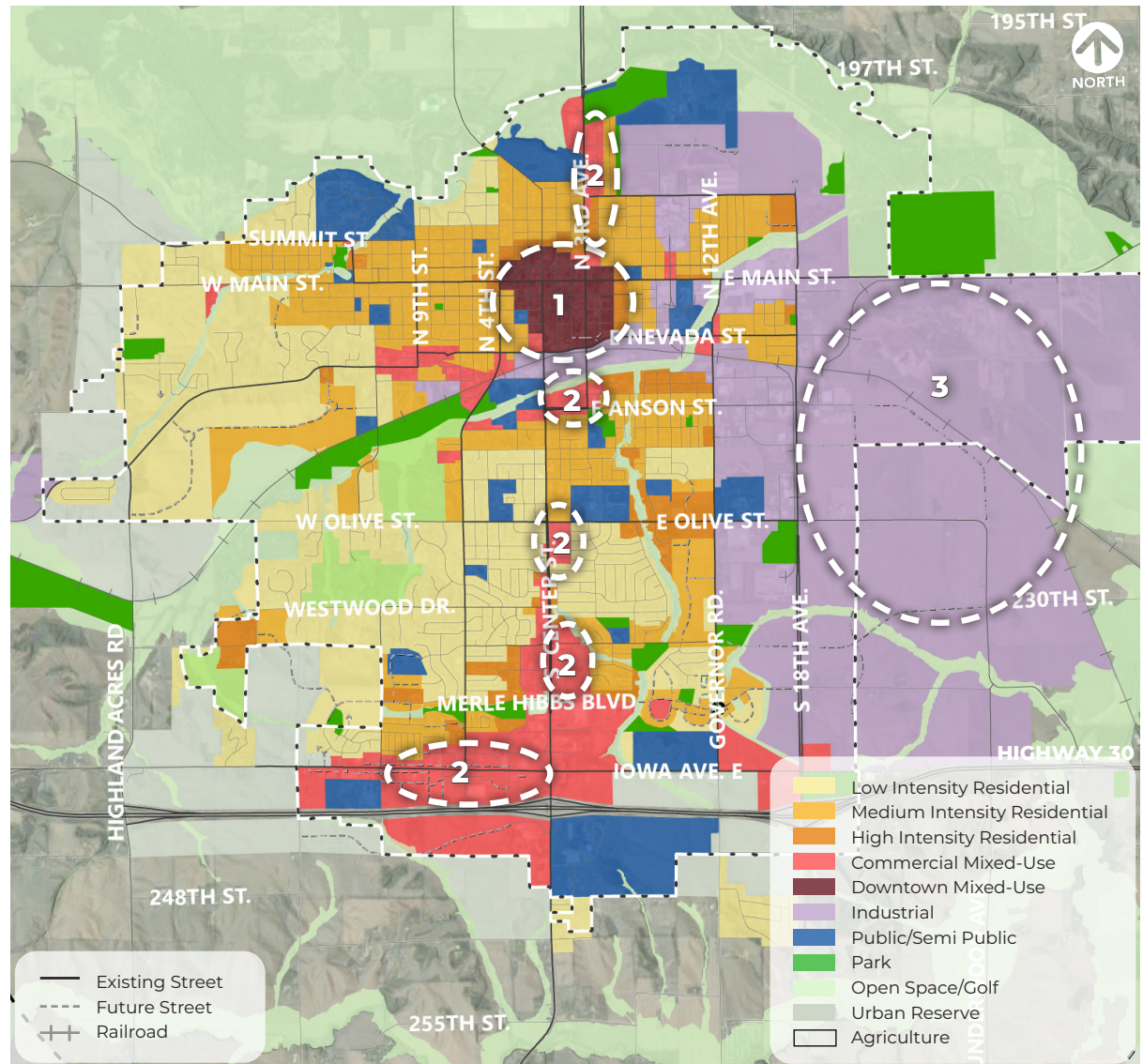
FUTURE INDUSTRIAL & SUBAREAS REVITALIZATION

Marshalltown has a range of industrial and commercial land distributed across highway corridors, legacy industrial areas, Downtown, and neighborhood-serving commercial nodes.

Future employment and activity districts should build on current districts with some expansionary and redevelopment areas, as shown in the future land use and subarea plans:

- 1. Downtown and its surroundings.**
These are opportunities for new businesses, housing, and social spaces.
- 2. Commercial corridors on Highway 14 and Iowa Avenue.** Priorities for these corridors are property maintenance, reinvestment, and access management improvements.
- 3. Concentrated industrial areas, primarily near the railroad and along or east of 12th Avenue.**
Access to transportation routes and utilities are opportunity areas for expansions and new business recruitment through initiatives like the State Certified Site along E Marion Street.

FIGURE 6.5: FUTURE INDUSTRIAL & SUBAREA REVITALIZATION



STRATEGIES

Economic development strategies for Marshalltown focus on neighborhood and commercial reinvestment, strengthening Downtown as an economic and social anchor, and aligning business growth with housing, affordability, quality of life, and cultural vitality. To protect public investments, the city recognizes that integrating green infrastructure and robust canopy coverage into its districts is a functional tool for economic resilience that lowers municipal infrastructure costs and boosts local business revenues.

1. Use housing as economic development by implementing recommendations from the 2026 Housing Study.

Update the study every 5 to 10 years to create various housing types at different price points.

2. Focus on property and mobility enhancement along Highway 14 subareas.

Improvements should enhance access, visibility, and redevelopment potential while improving safety and aesthetics.

3. Align infrastructure and utilities with business needs.

Infrastructure upgrades should complement targeted development sites and TIF districts to increase return on public investment.

4. Invest in arts and culture like City-owned public art and celebrations. Examples include:

1. Supporting local artists, cultural organizations, and creative entrepreneurs through space, funding, and programming.
2. Integrating public art and local culture into redevelopment and infrastructure projects.
3. Empowering residents with different backgrounds to champion events with the City assisting with resources.



City of Marshalltown Arts and Culture Master Plan Principles for Economic Development

Revitalize over Restore

Build Bridges

Activate Hope

Elevate Youth

Heritage of Innovation

5. Increase economic capacity through community building and affordability.

1. Review and update all policies, ordinances, and programs to encourage community involvement.
2. Engage existing businesses in regular, action-oriented discussions to identify solutions to overcome barriers to retention and expansion. For smaller businesses or those owned by people with English as their second language, this might include partnerships, such as with Community College courses that assist with: technical assistance to set up Internet-based sales, business hours evaluation, website, social media, and app-based tools.
3. Embrace new residents to create a welcoming environment for all who want to live in Marshalltown.
4. Foster partnerships to mitigate costs that make living in Marshalltown difficult for lower-income households. While housing is often a household's largest monthly expense, other costs greatly contribute to where a household can afford to live, as the table below shows. For example, day care initiatives could be in the form of direct assistance or increasing options to balance the market.

FIGURE 6.5: TYPICAL MONTHLY HOUSEHOLD COSTS, 2024

Typical Monthly Costs - Modest Standard of Living	1 Adult, no Children	1 Adult, 1 Child	2 Adults, 2 Children
Housing	\$706	\$958	\$958
Food	\$330	\$484	\$954
Childcare	\$0	\$542	\$1,066
Transportation	\$1,119	\$1,359	\$1,578
Health Care	\$398	\$617	\$1,234
Taxes	\$676	\$787	\$1,004
Other Necessities	\$322	\$448	\$594
Needed Hourly Living Wage per Adult* (annual)	\$20.48 (\$42,607)	\$29.96 (\$62,326)	\$21.21 x 2 (\$44,320 x 2)
Median Household Income in Marshalltown	> Renters \$54,405	> Owners \$79,076	

Source: Economic Policy Institute Family Budget Calculator; American Community Survey
 *Needed Hourly Living Wage per adult per household, assumes adults working 40 hours per week

CHILDCARE FUNDING - WEBSTER CITY, IA

In 2020 the City Council of Webster City approved \$25,000 to help retain childcare workers. Low supply of childcare providers leads to higher costs for families. Lowering the costs of other expenses like childcare is an indirect way to increase household income to devote to housing.

This was a temporary program in Webster City, but permanent programs to lower childcare costs are being advanced at the State level. With rising construction costs and home values being experienced in 2026, reducing these other necessary costs may be a critical component for increasing affordability in communities.

6. Continue Downtown development and program initiatives.



1. Strategize the sale of vacant Downtown lots and buildings.

These could be for low or no cost if there are proposed projects meeting a housing or business need.



2. Redevelop Former Hospital Campus.

Removing obsolete buildings on the former campus introduces an opportunity for new development that complements downtown.



3. Activate Alleys.

Improving alleys with artwork and lighting can functionally improve their safety and become an asset to the downtown experience.



4. Allow pocket parks and gathering spaces.

Pocket parks and small public spaces offer a functional use to underused spaces that otherwise detract from visitors' experience. These spaces may redevelop in the future.



5. Support entrepreneurial spaces.

Vacant building spaces can become a partnership opportunity between the City and non-profits to create business incubators, co-working, and flexible commercial facilities.



6. Improve housing in and around Downtown.

Follow the recommendations of the 2026 housing study, which identifies opportunities for rehabilitation, new construction, and adaptive reuse.

- 7. Finish streetscaping and route changes.** Complete planned Downtown streetscaping projects and route changes that prioritize pedestrians and bicycles without undermining business access.
- 8. Micro grant incentive program.** Establish a micro-grant incentive program to support small businesses, façade improvements, start-ups, and a diverse array of programming.
- 9. Use Downtown as the primary stage for community events that celebrate Marshalltown's diversity and history.** Continue to develop Downtown as the focal point of arts and culture in Marshalltown, building on the recommendations of the Arts and Culture Master Plan.
- 10. Host or attract Marshalltown Community College and Marshalltown Community School District activities Downtown.** There are a number of ways that students can learn through satellite classes and programs with businesses.



DOWNTOWN PROGRAMS AND PARTNERS IN 2026

Programs

- **Friends & Investors Campaign.** Annual fundraising campaign supporting downtown business support, beautification, and events.
- **Grow with Google Workshop Series.** Free small business training for downtown businesses on websites, marketing, analytics, and AI tools.
- **Downtown Business Support Services.** Programs focused on recruiting and retaining businesses and supporting entrepreneurship.
- **Beautification Efforts.** Includes hanging baskets, streetscape improvement, and downtown image enhancement.

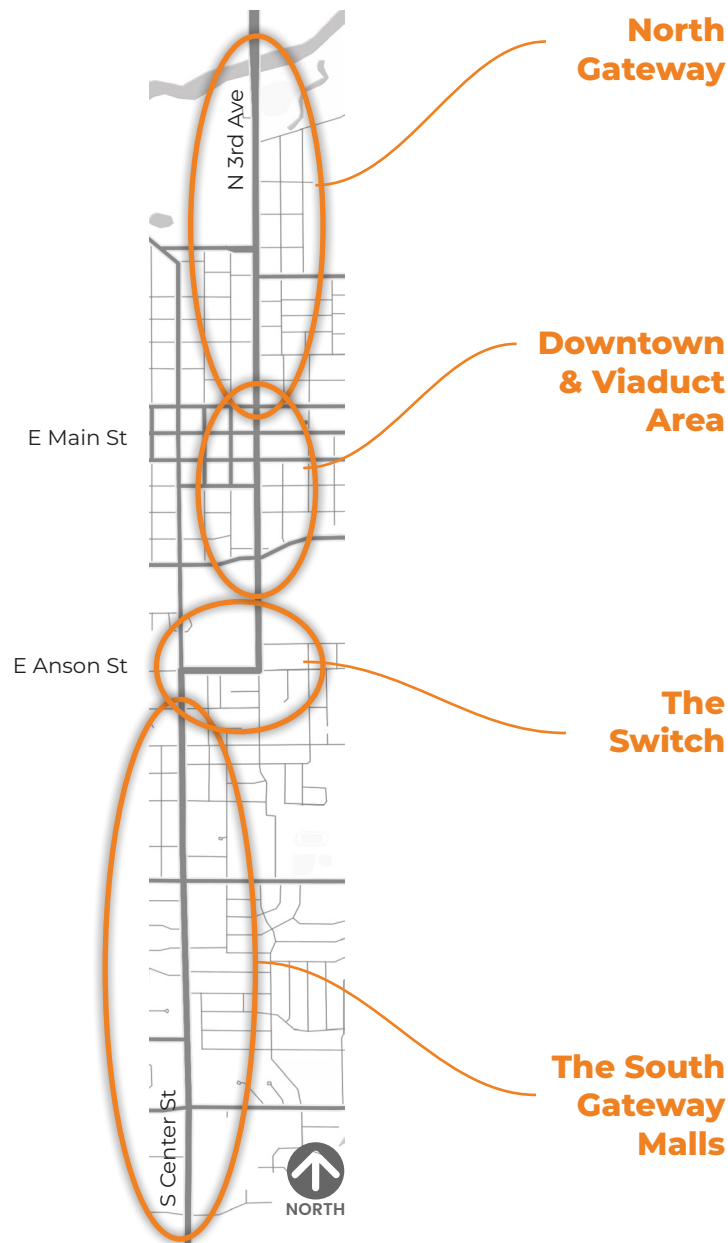
Events

- **Live After 5.** Outdoor live music series with food trucks and social activity downtown.
- **Rev Up Downtown.** Family-friendly classic car and community event with music, vendors, and extended shopping hours
- **Third Thursdays.** Recurring downtown business district event featuring shopping, dining, and community activity.
- **Holiday Stroll.** Seasonal downtown holiday event.
- **Haunt the Block.** Fall/Halloween-themed downtown event.
- **Storybook Walk.** Partnership event with the Marshalltown Public Library celebrating children's literacy.

Applying Economic Development Goals & Principles: Highway 14 and Downtown Subareas

The Highway 14 Corridor functions as one of the principal north-south pathways through the entire City of Marshalltown. The character of development changes along the corridor, having more highway-oriented commercial uses to neighborhood residential, downtown, and parks. Below are the character areas along the Highway 14 Subarea:

- **North Gateway**
- **Central Business District & Viaduct Area**
- **The Switch**
- **South Gateway**



3rd Avenue represents the arrival to Marshalltown from the north and is the key connection between Riverview Park and Downtown. The 2018 Highway 14 Corridor Plan presents detailed recommendations and phased improvements for this gateway corridor.

The Central Business District to the viaduct area serves as the heart of the community, offering a blend of arts, entertainment, retail, dining, and housing. The redevelopment of the hospital campus is a key element for future planning in the area.

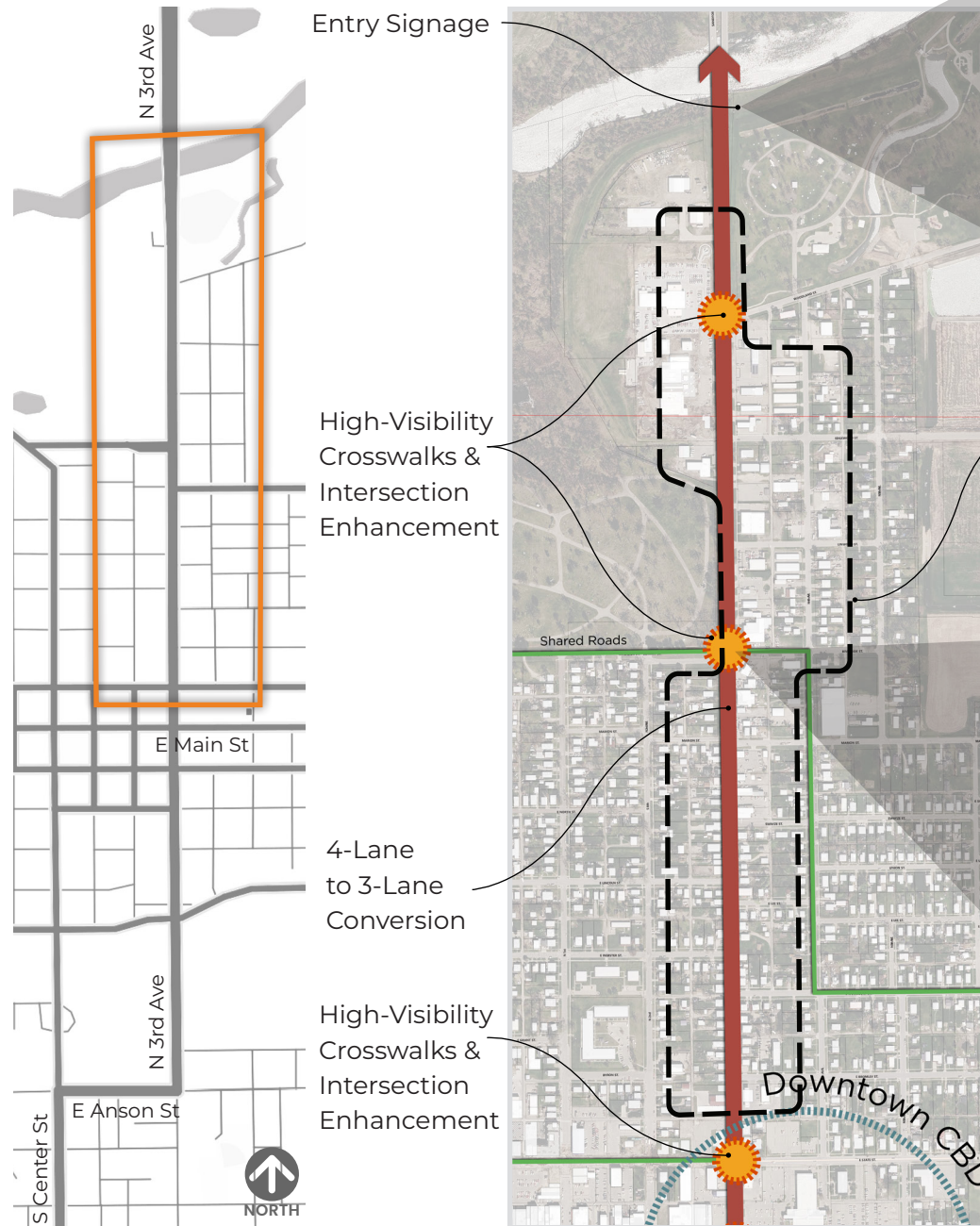
The Switch at Anson Street redirects Highway 14 from 3rd Avenue to Center Street. The street features commercial uses wrapping major intersections with some small-lot single-family homes on the south side. This area has strong visibility in the community. Recommendations should focus on improving its function and image.

Center Street features a blend of highway-oriented commercial uses with some linear residential. This segment includes both the Meadow Lane and Marshalltown Malls, which are still in operation in 2026 and present excellent opportunities for continued revitalization.

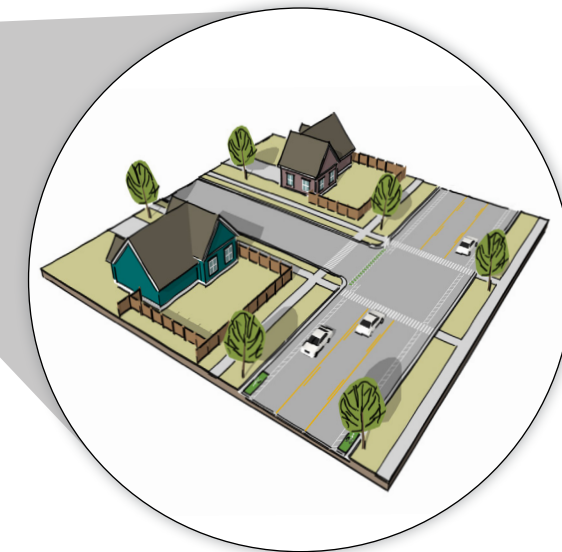
Application: Highway 14 - North Gateway Corridor

The 2018 Highway 14 Corridor Plan includes concepts for 3rd Avenue. The components of the north gateway corridor strategies include:

- Develop placemaking and signage at the entrances of key areas
- Enhancements to the intersections at Woodland, Riverside, and State Streets
- Implementing a Highway 14 Road Diet, transitioning from a four-lane to a three-lane configuration
- Developing essential trail connections
- Identifying specific areas for urban design enhancements



2018 Highway 14 Corridor Plan Study Area



Application: Downtown

Downtown has been subject to significant planning initiatives over decades, with the most recent study completed in 2021. Major events, like the 2018 tornado and 2020 pandemic, altered investment strategies in downtown to respond to these events. Similar initiatives should continue with an update within 10 years.

This Comprehensive Plan includes major components from the Downtown Plan (2019), Arts & Culture Master Plan (2023), and Strategic Plan 2026-2028. Those documents and their future updates serve as the primary reference material while this section includes a snapshot of their content and introduces additional strategies to incorporate in its future updates.

Priority Sites and Placemaking

- Strategize the sale of vacant lots and buildings.
- Redevelop the hospital campus.
- Improve alleys.
- Allow pocket parks.
- Upstarts and entrepreneurial spaces in vacant buildings.
- Improve housing conditions and development in the Downtown fringe and upper stories of buildings.

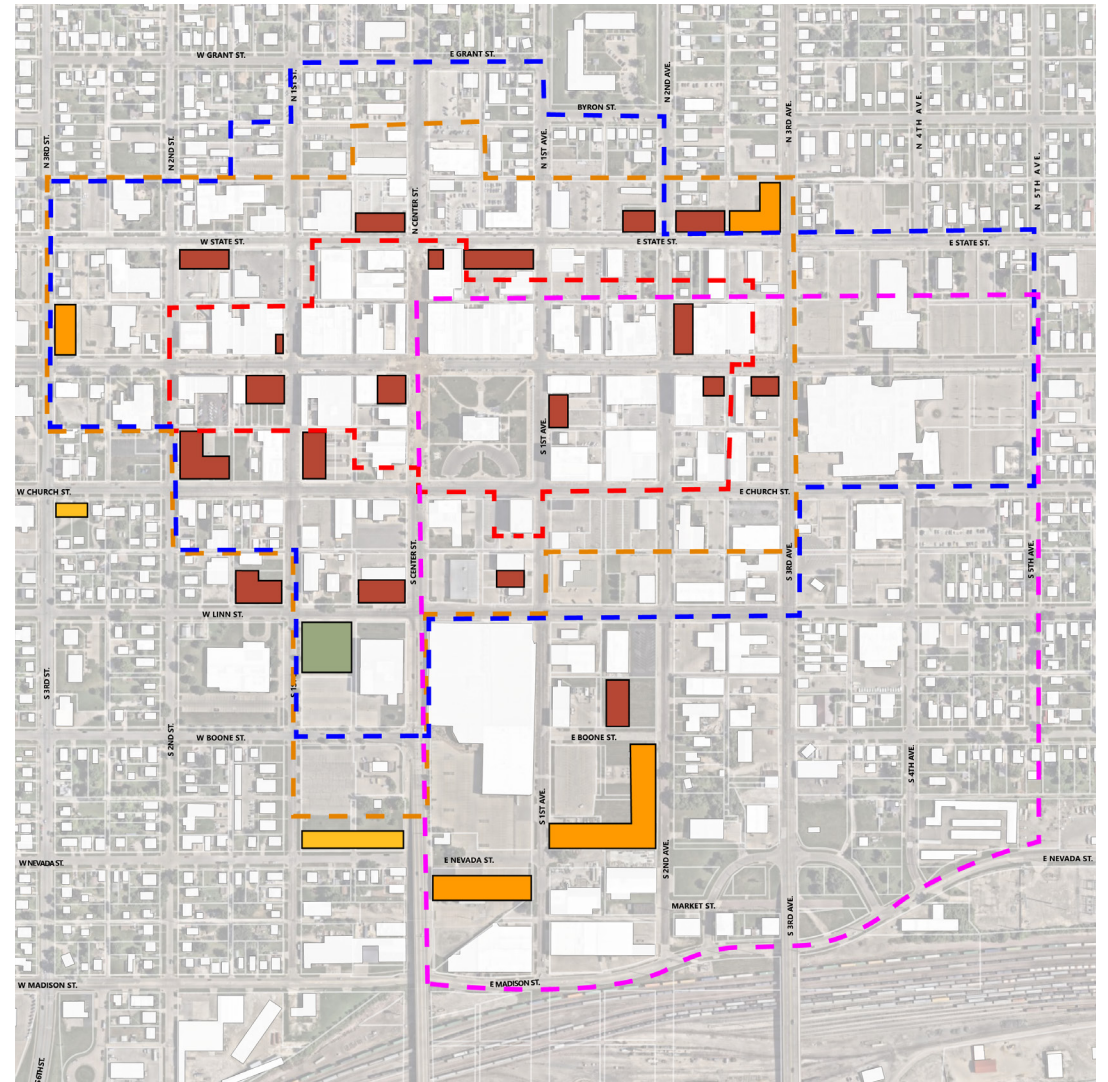
Priority Mobility

- Complete streetscaping and route changes

Priority Programming

- Establish a micro-grant incentive program.
- Continue targeted code enforcement.
- Engage businesses in regular discussions.
- Community events that celebrate diversity and history.
- Downtown as the focal point of arts and culture.
- Host or attract school activities in Downtown.

FIGURE 6.6: CENTRAL BUSINESS DISTRICT INITIATIVES - 2019 MASTER PLAN



**Source: RDG
Planning & Design**

- Existing
- Townhomes
- Multi-family
- Commercial
- Park

- Historic Downtown District
- Central Business District Zone
- Main Street CBD Zone
- Opportunity Zone

FIGURE 6.7: CENTRAL BUSINESS DISTRICT OPPORTUNITY SITES



Downtown has many sites that are subject-to-change.

- | | |
|------------------------------|--------------------------|
| 1. High Visibility Crosswalk | 7. Commercial Infill |
| 2. Paved Parking Lot | 8. 3 Story Mixed-Use |
| 3. Infill Housing | 9. 3 Story Mixed-Use |
| 4. 2 Story Mixed-Use | 10. Commercial Infill |
| 5. Public Park | 11. Commercial Infill |
| 6. 2 Story Mixed-Use | 12. 3 Story Multi-Family |

FIGURE 6.8: CENTRAL BUSINESS DISTRICT RENDERING

The rendering is a demonstration of possibilities for new investment.



Application: Former Hospital Campus

UnityPoint Health relocated from downtown to Highway 30, vacating their buildings and making the site available for reuse or redevelopment.

The site has been subject to previous studies, and this plan presents a hybrid of concepts. Key elements of the concept include:

- Restore 4th Avenue alignment.
- Orient development along Highway 14, facing downtown.
- Higher intensity uses west of 4th Street and tiered down intensity to the east.



FIGURE 6.9: HOSPITAL CAMPUS CONCEPT



- Existing
- Townhomes
- Multi-family
- Reuse
- Event space

Future event space.

Reuse for housing, possibly for seniors.

Restore 4th Ave through site.

Townhouses framing Main St and transition to neighborhood.

Park space with design antecedent to historic landscape feature.

Mixed-use multi-family development oriented to 3rd Ave. First level may include commercial and covered parking.

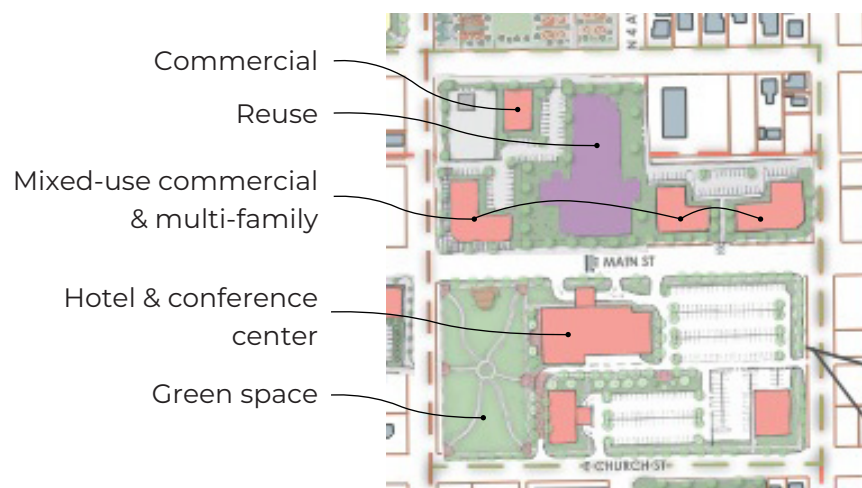
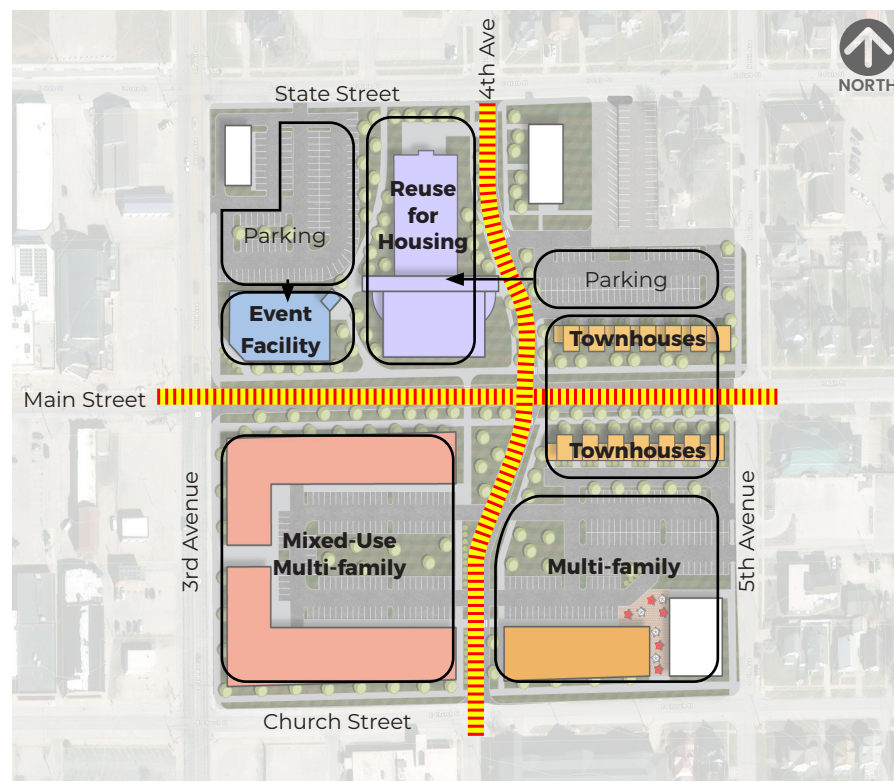
Multi-family mirrored on both sides of Church St.



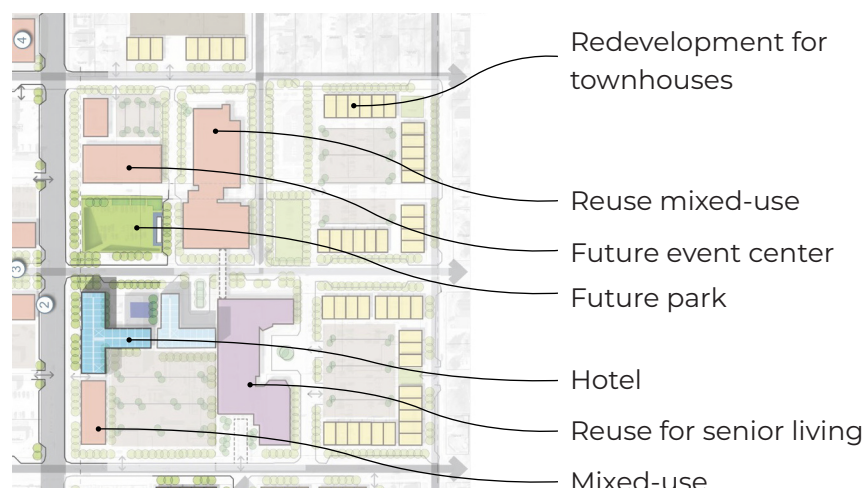
Precedent projects include the Hive in La Crosse, WI and Soll in Des Moines, IA.

Application: Former Hospital Campus

FIGURE 6.10: HOSPITAL CAMPUS CONCEPT - LAND USE & MOBILITY



2019 Downtown Plan



2018 Highway 14 Corridor Plan

FIGURE 6.11: HIGHWAY 14 - CENTRAL BUSINESS DISTRICT RENDERING

Former hospital site redevelopment scenario, looking west toward the Central Business District



Multi-family on Church St

Townhouses on Main St

Mixed-use multi-family with commercial facing Highway 14

Event space
Reuse for senior housing

Restore 4th Ave alignment



Application: Viaduct Area

The Viaduct Area has been subject to numerous studies and continues to have significant interest. Previous plans show Nevada Street being restored. However, the eastern segment to 4th Ave would require significant utility relocation so it's current configuration remains.

Key principles for redevelopment:

- Phased implementation
- Buildings should be placed near the property line.
- Ensure a connection beneath the viaduct.
- Incentives will be necessary to achieve the desirable development form.



FIGURE 6.12: VIADUCT AREA CONCEPT



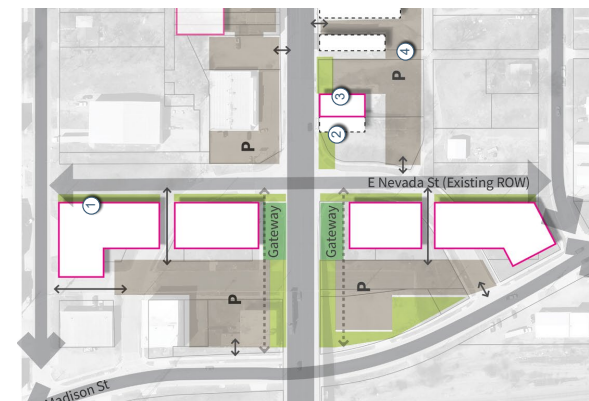
Redirect "ramp" to 2nd Ave, restoring the Nevada St alignment.

New development area with connection under the viaduct. Possible uses range from multi-family to light industrial.

Redirect 4th Ave to intersect the "ramp". This alignment will clarify circulation and manage access.



2019 Downtown Plan Concepts



2018 Highway 14 Corridor Plan Concept

Application: Highway 14 - The Switch

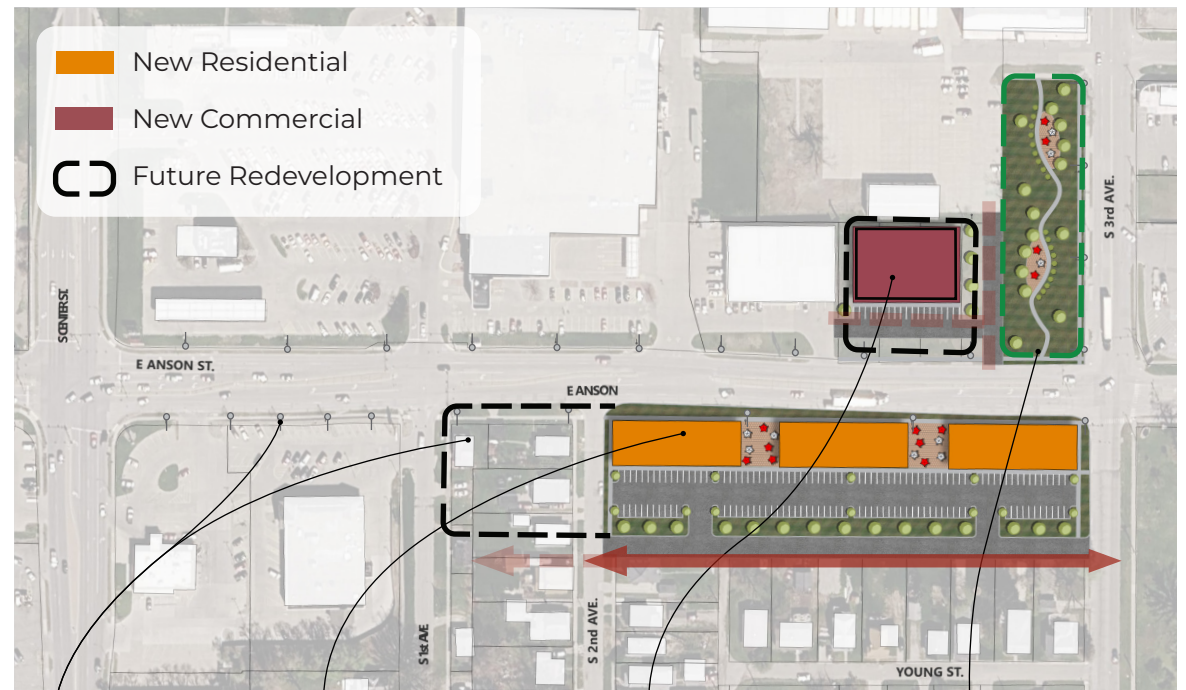
The alignment of Highway 14 follows Anson Street for a few blocks as it shifts between 3rd Street and Center.

The concept shows future redevelopment for the existing small-lot residential properties along the south side of Anson Street with parking behind.

The design and character of the buildings wrapping the intersections should receive special attention because of their high visibility in the community.



FIGURE 6.13: ANSON STREET CONCEPT



Possible extension of redevelopment along Anson St to 1st Ave. Current concept focuses on replacing residential properties with direct access to Highway 14. Provide enhanced street lighting to support placemaking.

Assemble ownership of residential property with direct access to Anson St for a future redevelopment project. These homes have limited market demand because of their difficult access and safety with traffic.

Redevelopment along the street with parking and access from behind. This minimizes conflicts along Anson and buffers the properties on the south.

New commercial project with parking that aligns to adjacent property and merged access to Anson.

New community gateway plaza with signature artwork and specialty lighting.



Application: Highway 14 - The South Gateway Malls

The Meadow Lane Mall was built in 1965. The planning concept identifies the frontage area along Center Street with new development sites and improved parking for possible multi-family or mixed-use projects tied together by a sidewalk network that connects major entrances.

A street network defines travel lanes parallel to Center Street and shifts access points away from Center Street.

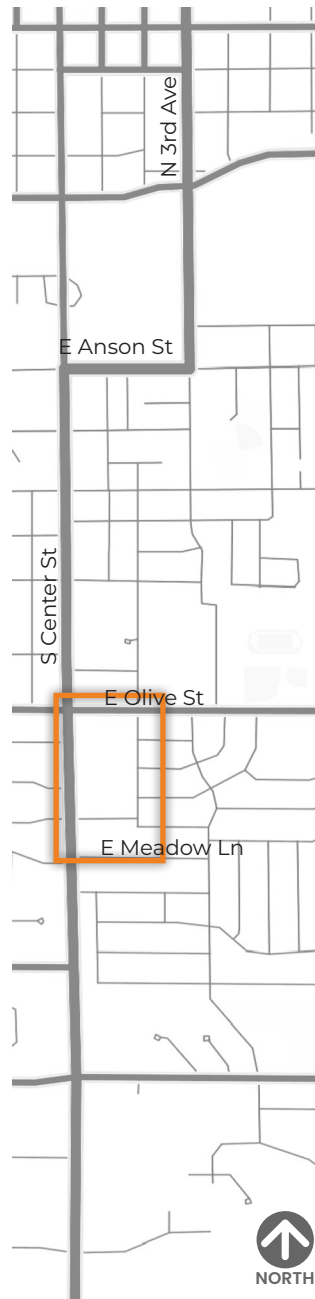
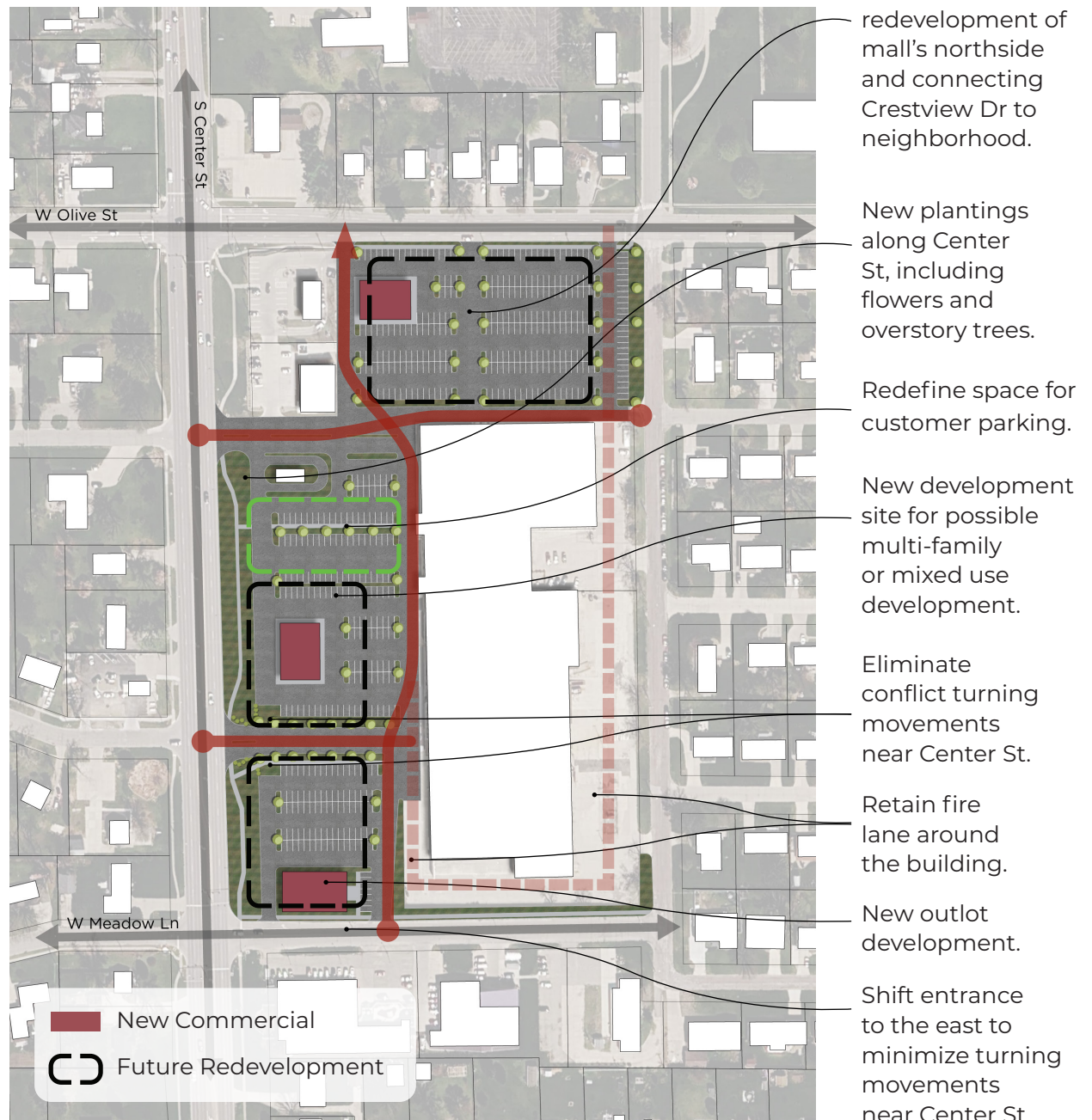


FIGURE 6.14: MEADOWLANE MALL CONCEPT

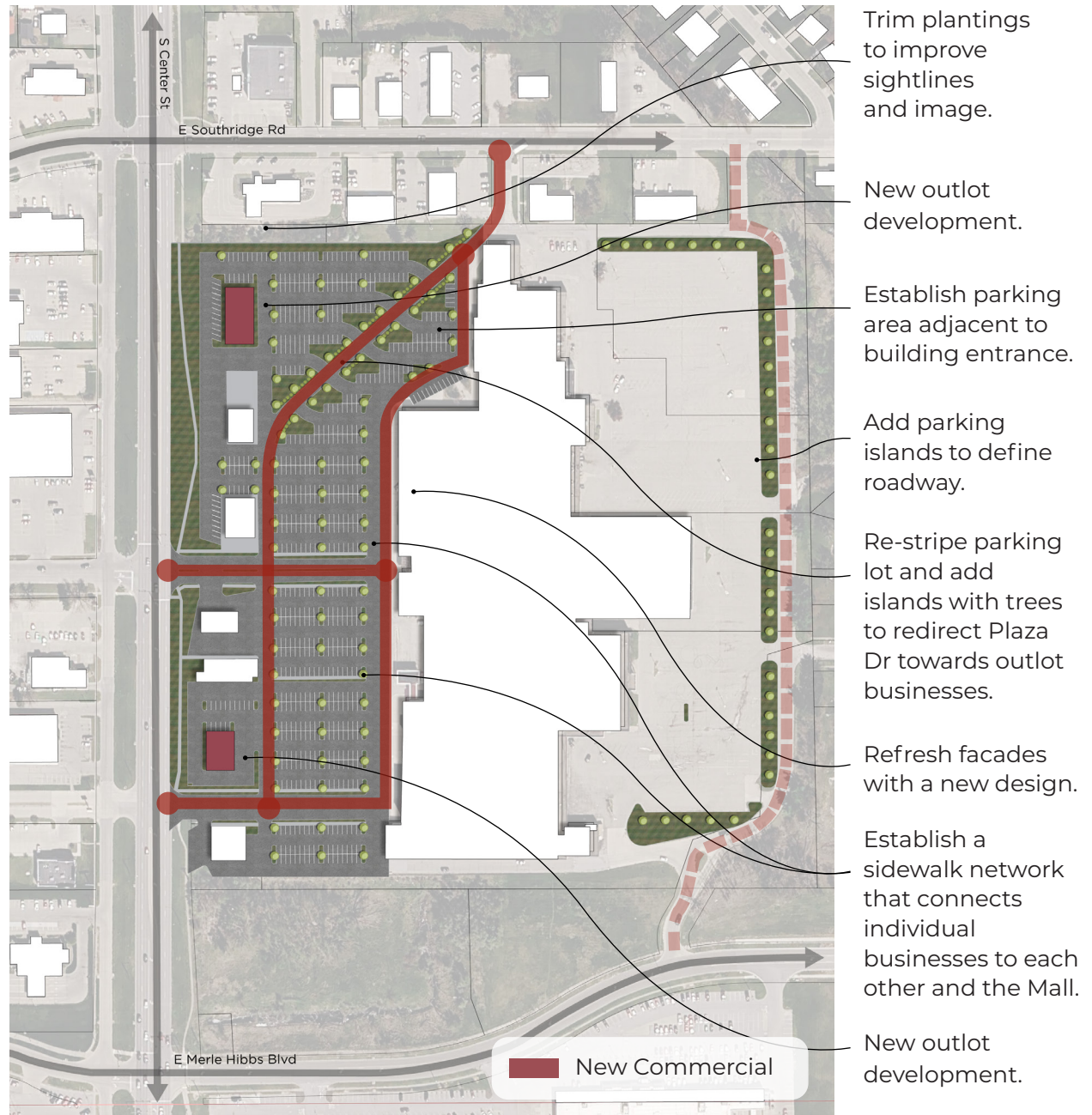


Application: Highway 14 - The South Gateway Malls

The Marshalltown Mall was built in 1972. The planning concept improves internal circulation to orient customers to commercial entrances, establishes a network of pedestrian connections between business entrances, and improves the area's overall image and visibility to attract more tenants and visitors.



FIGURE 6.15: MARSHALLTOWN MALL CONCEPT



Facilities & Infrastructure

The role of government is to ensure the health, safety, and welfare of its residents. This extends from the day-to-day decisions to how those decisions accumulate over time. The services provided by the City set the foundation that supports everyday life in Marshalltown. Providing these services cost-efficiently is the chief role of the City and its partners.



GOALS & PRINCIPLES

Modernize city facilities, increase maintenance capacity, and strive for a high level of service to enhance the quality of life for residents, businesses, and visitors.

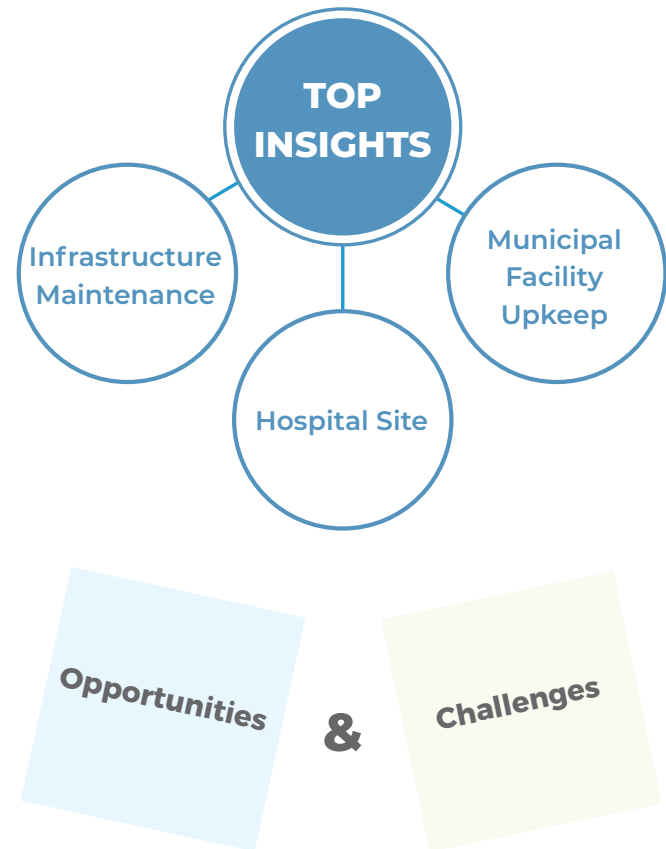
City Beautification. Enhance the physical appearance and visual quality of public spaces.

Maintain Level of Service. Ensure public services meet the expected standards of quality, quantity, and reliability.

Fiscal Responsibility. Manage investments that ensures the City can meet its obligations today without creating future costs it cannot sustain.

Equitable Implementation. Promote a fair and just allocation of resources, opportunities, and advantages, thereby ensuring that all individuals have access to a comparable quality of life.

Community Insights



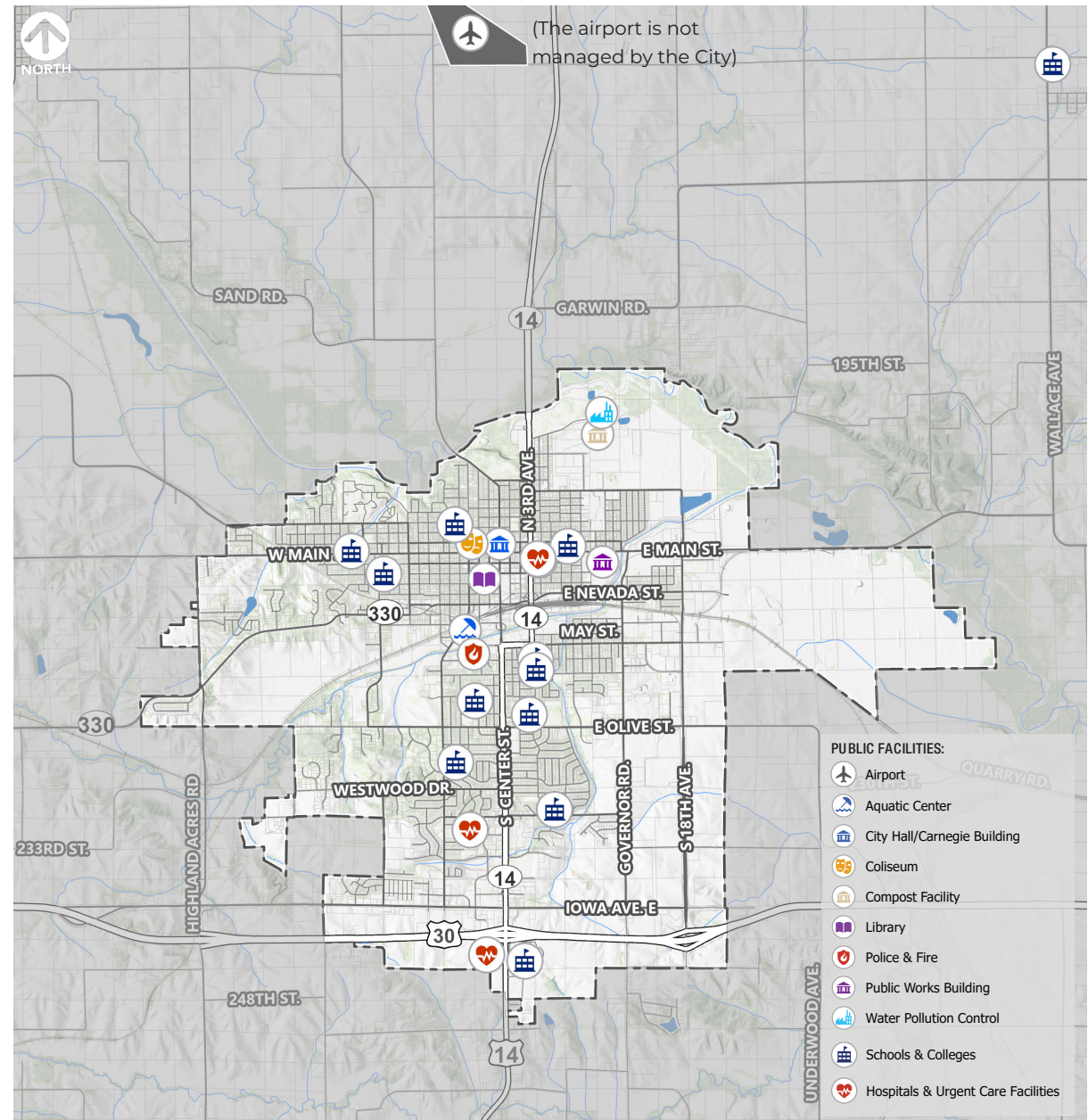
- Reinvestment and meaningful reuse of the vacant former hospital site.
- Retaining a full suite of medical care facilities in Marshalltown.
- More water-based recreation opportunities.
- Keeping municipal facilities relevant with space needs and technology.
- Outdoor space at the library.
- Possible strain on existing water and wastewater infrastructure with industrial growth.

FACILITIES

The scope of Reimagine Marshalltown does not include a technical evaluation for each public facility and service, but rather identifies needs based on input with facility managers.

Future initiatives are identified for each facility and service. In some instances, the Plan recommends additional study because the managers of those facilities recognize that a future study deserves its own process and scope of services. Content in this chapter is organized by public facilities and utilities.

FIGURE 7.1: EXISTING FACILITIES MAP



Source: Marshall County

STRATEGIES

Marshalltown's public facilities and infrastructure represent significant long-term investments that directly affect quality of life, economic readiness, and public safety. The following actions provide a coordinated framework to guide decision-making across city services and facilities:

1. Proactive Asset Management.

Prioritize proactive maintenance of City-owned properties and facilities, addressing deferred maintenance to extend lifespan, reduce long-term costs, and protect public investments. For example:

1. Regularly evaluate the Fire Department's space capacity, technology integration, and facility resilience to ensure they can adapt to growth and changing emergency response requirements.
2. Because aquatic facilities carry significant capital and ongoing operational costs, the City should emphasize facility quality, safety, and maintenance over expansion, using creative funding strategies to ensure long-term financial sustainability.

2. Prioritize Stormwater Management.

Require stormwater management best practices in new and upgraded facilities and support projects that enhance flood resilience.

3. Mitigate Hazards.

Proactively reduce risks to life, property, and critical infrastructure from natural hazards by coordinating decisions with the County Hazard Mitigation Plan, and integrating risk reduction strategies into development practices, capital improvements, and infrastructure design.

4. Maintain Transportation Infrastructure.

1. Securing sustainable funding for the Roadway Master Plan, emphasizing a maintenance-first and lifecycle-cost approach over reactive reconstruction.
2. Coordinating transportation investments with utility upgrades, redevelopment efforts, and future roadway connections identified in the Land Use & Design and Mobility chapters.

5. Prepare for Growth.

1. Expanding the number of shovel-ready sites. Marshalltown should focus on preparing additional priority sites including infill areas and residential subdivisions through targeted investments in utilities, access, and grading.
2. Advancing environmental remediation of the former hospital site, including hazardous material removal, and soil and groundwater cleanup to prepare the property for safe and market-ready redevelopment.

6. Maintain Wastewater Level of Service.

Additional or expanded industrial development could strain available water and wastewater capacity without coordinated infrastructure upgrades. Closely monitor water and wastewater capacity, particularly in relation to potential industrial development, and require utility impact evaluation for high-demand users.

7. Adjust Transit Services.

Evaluate relocating the transit transfer station for cost efficiency and to better serve user needs.

8. Maximize Recreational and Services Efficiency.

1. Partner with schools, Marshalltown Community College, and local organizations to expand access to gyms, fields, and community spaces, maximizing use times and reducing duplication of facilities.
2. Align capital investments with partner needs to support upgrades (e.g., lighting, courts, performance spaces) that serve multiple users and extend the lifespan and value of public assets.
3. Pursue partnerships with private developers, healthcare providers, and regional organizations to attract and develop a multi-use indoor recreation facility that expands year-round amenities while sharing financial risk and long-term maintenance responsibilities.
4. Re-evaluate the Riverview Campground Master Plan to determine demand for camping in the city versus the costs to provide.



Marshalltown Water Treatment Facility

9. Build on Momentum of Public Library Improvements.

1. Relocate adjacent residential properties to expand the library's outdoor programming opportunities.

10. Continue to evaluate emerging technologies and development trends.

Emerging technologies and development trends can create new opportunities and infrastructure needs beyond those identified in this plan. The City should remain flexible and proactive in evaluating these changes to ensure infrastructure, facilities, and services can support growth while advancing community priorities.



Riverview Park

Implementing

Any plan is only as good as the follow-through. Its implementation requires participation from multiple partners with a focus on capital projects, initiatives, and policies. Implementing takes the recommendations from the preceding chapters with additional guidance on how to make these individual actions a reality as part of a larger strategy.

USING AND UPDATING THE PLAN

Reimagine Marshalltown includes many recommendations to help the community achieve the vision expressed by residents throughout the planning process. It will take many partners and resources to achieve the actions, happening incrementally over time. To that end, it becomes imperative that City staff work with the Planning and Zoning Commission and City Council to define an annual action and capital improvement program that implements the recommendations of Reimagine Marshalltown. Implementation should include an annual action program and annual evaluation.

Annual Action Program

This program should be coordinated with Marshalltown's existing capital improvement planning and budgeting process, even though many of the Plan's recommendations are not capital items. This annual process should be completed before the beginning of each budget year. Generally, the program could include and be incorporated into the City's capital improvements program as:

- A 1-year work program for the upcoming year that is specific and related to the City's financial resources. The work program will establish which plan recommendations the City will address during that year.
- A 5-year strategic program that provides a multi-year perspective, aiding the preparation of the annual work program.

Annual Evaluation

City staff should undertake an annual evaluation of Reimagine Marshalltown. This evaluation should include a written report that:

- Summarizes key land use developments and decisions during the past year and relates them to Reimagine Marshalltown.
- Reviews actions taken by the City during the past year to implement the plan's recommendations.
- Defines any changes that should be made in the Plan (see next section).
- The City should undertake a full update of the Plan in ten years.

Changes to Reimagine Marshalltown

As stated at the beginning of the plan, Reimagine Marshalltown should be viewed as a dynamic document that can adapt in response to changing conditions, resources, and opportunities. The Plan was created through a public process. Therefore, any official changes to the Plan should be made through a public process. The City has an established amendment process for its comprehensive plans. Approval of an amendment should be based on whether the amendment complies with the spirit of the goals and principles of the Plan, as described in each chapter.

ANNEXATION APPROACH

Marshalltown has significant undeveloped land within city limits. However, much of this land is not readily suitable for development or intended for industrial uses. Therefore, annexation is a feasible goal for the City. Annexation should follow the intent of growth in the Future Land Use Plan. The phasing of growth should occur in a way to not over-strain city budgets or ability to service.

Note, it is not the City's policy to involuntarily annex land. The following annexation strategy should apply:

1. Pursue Voluntary Annexation.

- Use the "voluntary annexation" provisions of Iowa law, including the 80/20 rule, and avoid annexing areas under "involuntary" procedures.
- Drawbacks of involuntary annexations include:
 - More complex annexation process.
 - Confrontation with landowners.
 - Susceptibility to court challenges.
 - Costly extension of city services mandated within a short period, even if development is not imminent.
- Benefits of voluntary annexation include:
 - Allowing the City to promote areas for development without having to install costly infrastructure ahead of that development. The annexation/

infrastructure extension plan becomes a negotiated process between the property owner, developer and the City.

- Not requiring the City to pick "winners and losers" among potential annexation areas. Instead, the private market determines timing and location.
- Simpler process, less controversial.
- To make the voluntary annexation approach work, the City must:
 - If necessary, use the 80/20 rule for voluntary annexation, which allows up to 20% of the total annexed area to be included without property owners' consent. This allows for the "squaring off" of annexation areas to logical boundaries to avoid creating unincorporated "islands," which are not permitted by state law. While full consent from property owners is ideal, there may be situations where the 80/20 rule is necessary to follow state laws and achieve long-term City goals.
 - Enact Parts 2-6 of this strategy.
- 2. Only Annex as Needed.** Annex land only as the opportunity arises. Infill development within the city is preferred if those opportunities are present. By only annexing what is needed when it is required, the City avoids unnecessary maintenance of infrastructure and potential conflicts with landowners. Coupling this approach with creating annexation agreements will protect the City's long-term growth areas. Annexation may be needed for several reasons:

- If the population grows faster than forecasted in this Plan.
- To provide more choices for development and support flexibility in the market for development.
- If residents petition to be annexed.
- If opportunities present themselves where annexation would support development principles in this Plan, increase connectivity, protect environmental features, increase public safety, or protect orderly growth of the city

3. Initiate Outreach to Property Owners.

Initiate ongoing communication with owners of properties on the city fringes to understand possible future development intentions and the benefit of annexation when the time comes to create contiguous development.

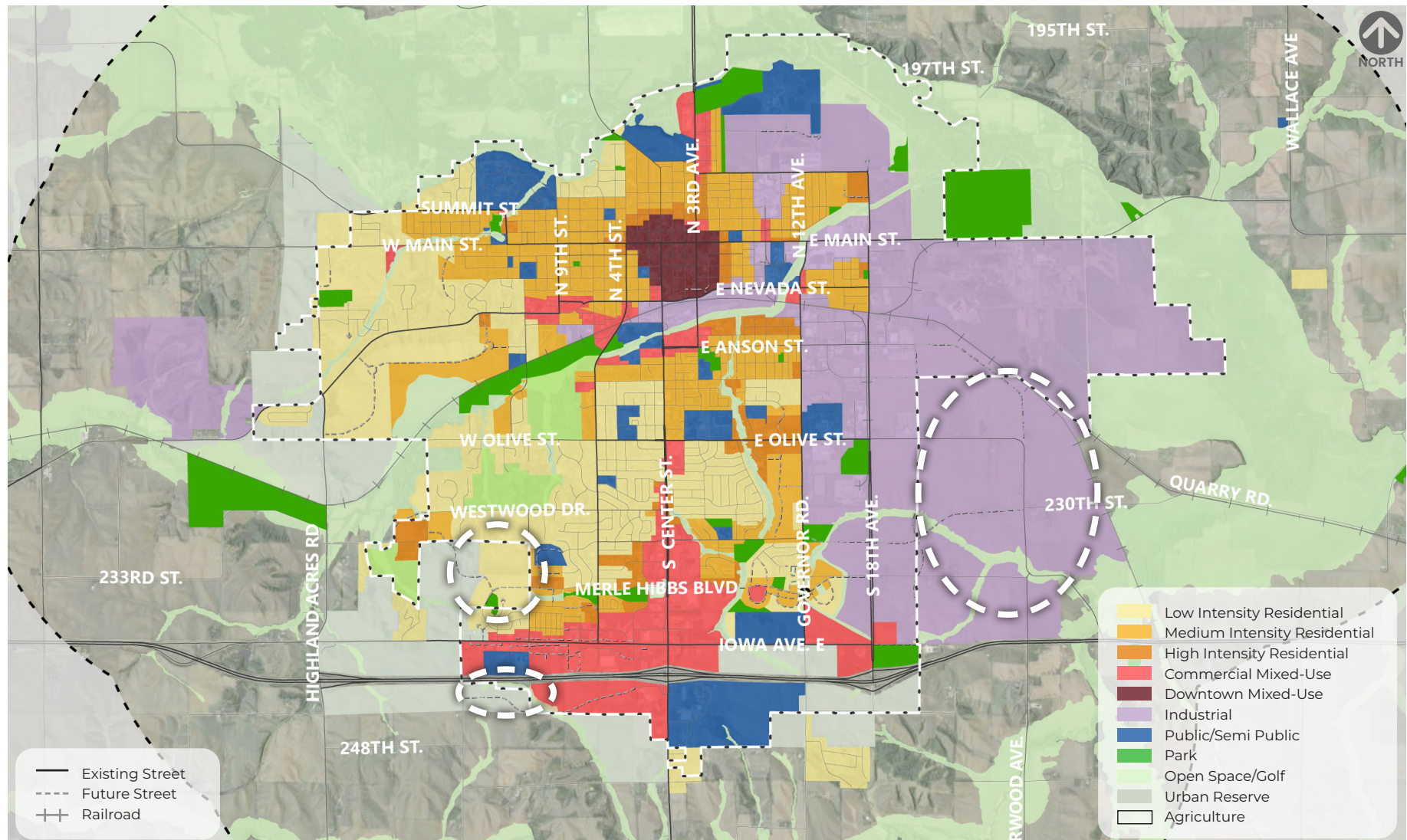
4. Negotiate Development

Agreements. Development opportunities outside of city limits should be pursued on a "negotiated development agreement" basis, with zoning, infrastructure extensions, and any applicable development incentives as part of the negotiation process. The Future Land Use Map should serve as the guide for uses within the annexation areas.

5. Wait to Zone. Areas should not be zoned for future uses until the areas are voluntarily annexed and a negotiated development deal is accomplished. Discussion of appropriate zoning, consistent with the Future Land Use Map, should be a part of the negotiation process.

6. Prioritize Contiguous Parcels. Annexation priority should go to parcels contiguous to current city boundaries. It is not recommended to annex property that is not contiguous to existing city property and would not be permitted by state law in most circumstances.

FIGURE 8.1: POTENTIAL NEAR-TERM ANNEXATION AREAS



Source: RDG Planning & Design

IMPLEMENTATION SCHEDULE

Figure 8.2 on the following pages summarizes the recommendations in Reimagine Marshalltown. Each recommendation is characterized by several categories:

Type

- **Policy.** Continuing efforts over a long time period. In some cases, policies include specific regulatory or administrative actions.
- **Project.** Defined investments and capital improvements undertaken by the City to construct, upgrade, or implement physical infrastructure and facilities.
- **Program.** An ongoing set of coordinated initiatives implemented through partnerships between the City, community organizations, businesses, and institutions.

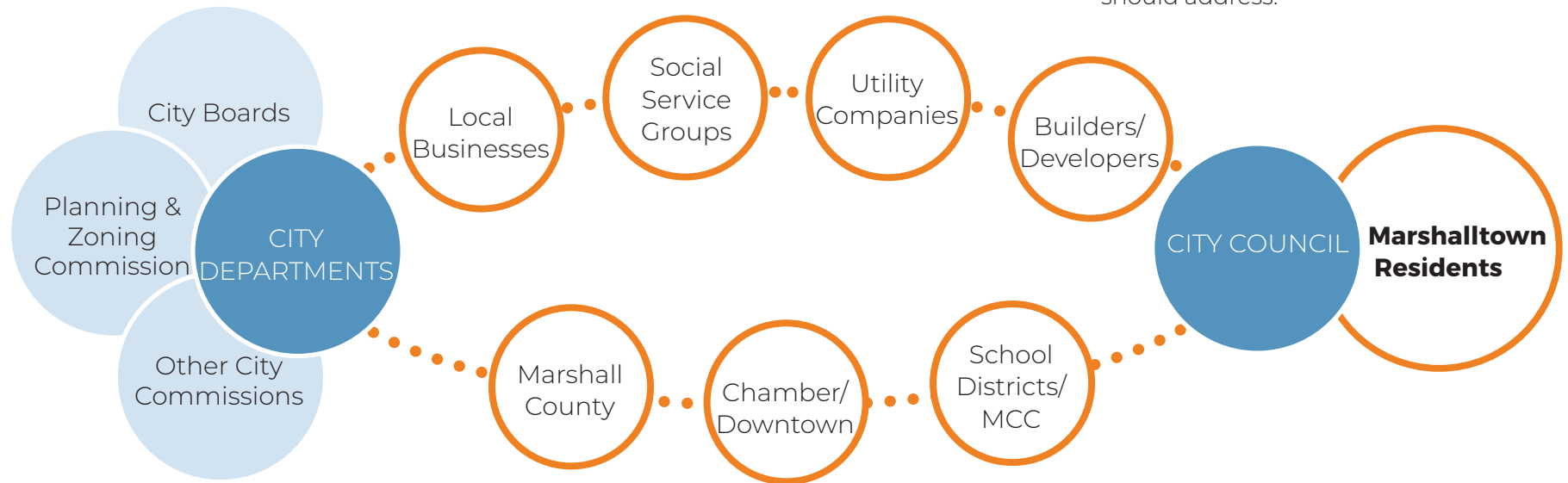
Timing

- **On-going.** Most of the recommendations fit into this category. These are matters related to general policy and operations and have no completion date.
- **Short-Term.** Within 1-3 years.
- **Mid-Term.** In 4-6 years.
- **Long-Term.** In 7-10+ years. At ten years, an update to the entire plan will be necessary.

Priority

- **Priority 1: Core Commitments.** Priority 1 recommendations are those that the City is committing to through the adoption of Reimagine Marshalltown. This includes items like the Future Land Use Map, which will be used as presented in the Plan, to review development proposals. It also includes recommendations that are already in progress as part of existing City policies.
- **Priority 2: Priority Ideas for Consideration.** Priority 2 recommendations are those that will require additional discussion, consideration, and action. Reimagine Marshalltown presents these ideas as priorities for the community that the City should address.

Leaders and Partners



Leaders and Partners

The primary groups that will implement the Plan are the City Council, Planning and Zoning Commission, and City Staff. However, it is important for these groups to partner with other entities that have an interest in implementing the recommendations of Reimagine Marshalltown. Figure 8.2 recommends which group should take the lead in carrying out the action and the potential partners. This designation of “leadership” is not an exhaustive list and is not intended to exclude any group that would like to take the lead on a project or policy.

- **City Staff.** City staff should continue to seek meaningful input from the public on the development of plans and programs. Reimagine Marshalltown is rooted in a public engagement process, and thereby the goals and initiatives represent the aspirations of the community. Recommendations from staff to decision-makers should provide accurate information on planning issues to all affected persons and to governmental decision makers.
- **Elected/Appointed Officials.** Adopt policy and funding priorities; monitor progress; approve zoning and planning updates. Decisions should expand choices and opportunities for all persons, including the disadvantaged, and promote economic integration. Officials include the City Council and City Boards and Commissions.

- **Marshalltown Residents.** Continuing to give input on needs and desires for the future.
- **Marshalltown Businesses/Employers.** Communicate with the City on economic conditions.
- **Marshalltown Area Chamber of Commerce.** Lead business retention, expansion, and recruitment efforts and align economic development tools with the Plan’s land use and Downtown goals.
- **Main Street Marshalltown/Central Business District.** Champion Downtown revitalization, business district beautification, façade improvements, and downtown events that support the Plan’s urban center strategies.
- **Marshall County.** Communicate land use and infrastructure planning in the unincorporated fringe areas, ensure consistency with urban expansion and annexation policies, and align public health and emergency management efforts.
- **Marshalltown Community School District.** Coordinate population and housing growth with school facility planning, and partnering for community services and programming.

- **Iowa Department of Transportation (District 1).** Partner on state highway corridor improvements (Highways 14, 30, 330), safety projects, signage, and multimodal transportation planning.
- **Region 6 Planning Commission / Council of Governments.** Technical planning, grant writing, transportation planning, and funding assistance for infrastructure and community development projects.
- **Marshalltown Community College.** Workforce development, career training programs, and civic partnerships to align education and job creation goals.
- **Arts and Culture Alliance.** Build amenities and excitement around Marshalltown to elevate its brand and celebrate its unique aspects and people.
- **Non-profit Partners (Historical Society, Martha Ellen Tye Foundation, MPACT, religious groups, etc.).** Fill the gaps that local tax supported organizations can not fully meet. This includes community outreach and building capacity for some of the city’s most vulnerable residents.

FIGURE 8.2: IMPLEMENTATION SUMMARY

Strategy	Type	Timeframe	Partners
Mobility			
City staff and elected officials are key leaders on all strategies			
1. Apply Mobility Design Guides in All Decision-Making and Projects			
Require new streets to align with existing street networks and provide multiple connections to adjacent neighborhoods	Policy	Ongoing	Developers, County
Require streets to be designed to accommodate multiple transportation modes, incorporating appropriate multimodal features such as sidewalks, bicycle facilities, and traffic-calming measures based on context	Policy	Ongoing	Developers, County
Integrate gateways, public art, landscaping, lighting, street furniture, and similar enhancements into public and private projects where appropriate	Policy	Ongoing	Residents, Business Owners, Arts & Culture Alliance
Establish a street tree plan and require street trees as a standard component of roadway construction, sidewalk projects, and other corridor improvements	Policy/Project	Short-Term	Residents, Business Owners, Non-Profit Partners
Design streets to reflect surrounding land uses and context, tailoring elements such as width, landscaping, pedestrian facilities accordingly, and traffic-calming features	Policy	Ongoing	Developers
Design and retrofit intersections to reduce conflicts and improve safety for all users	Project	Ongoing	IDOT
2. Implement the Future Network			
Extend streets as residential development occurs, prioritizing through connections on the Future Mobility Network Map	Project	Ongoing	Developers, County
Build frontage road on Iowa Avenue, consolidating conflict points	Project	Long-Term	Business Owners
Connect Unity Point Way to Parker Avenue for future commercial and recreational uses	Project	Long-Term	Developers
Realign 3rd Ave Viaduct to E Madison Street	Project	Long-Term	IDOT, Residents, Business Owners
Extend roads serving industrial areas as these uses expand	Project	Mid-Term	Developers, Business Owners
Redesign intersections to improve mobility and safety accordingly to the Future Mobility Network Map	Project	Ongoing	IDOT
3. Integrate Unique Features at Community Gateways			
	Project	Ongoing	Arts & Culture Alliance

FIGURE 8.2: IMPLEMENTATION SUMMARY

Strategy	Type	Timeframe	Partners
Housing & Neighborhoods		City staff and elected officials are key leaders on all strategies	
1. Preserve the existing housing stock and resident support for affordability			
Target incentives and assistance with enforcement to specific neighborhoods at one time	Policy/Project	Ongoing	Residents, landlords
Align financial incentives/programs with the costs of maintenance and repair	Policy/Project	Ongoing	Residents, landlords
Assist partners with programs that support keeping residents engaged and in their homes	Program	Ongoing	Residents, landlords
Continue public improvements to stimulate private investment	Project	Ongoing	Business owners
Partner on landlord risk reduction and voucher incentive programs	Program	Ongoing	Residents, landlords, non-profits
2. Create more housing variety to stimulate housing market movement			
Share risks in developing missing, priority, and high risk products	Policy/Project	Ongoing	Developers
Undertake demonstration projects for proof of market concepts	Project	Short-term/ Ongoing	Developers
Partner to form lending consortium	Program	Mid-term	Developers, lenders, non-profits
3. Increase available lots and infill opportunities through policy and fiscally responsible investments			
Share risks of targeted infill lot development	Policy/Project	Ongoing	Developers, non-profits
Tie new lot development assistance to housing needs and fiscally efficient public servicing	Policy	Short-term/ Ongoing	Developers
Target opportunities for redevelopment of uses or excess open/park spaces	Policy	Short-term/ Ongoing	Developers

FIGURE 8.2: IMPLEMENTATION SUMMARY

Strategy	Type	Timeframe	Partners
4. Attract new builders, rehabbers and developers			
Assist with builder capacity and recruitment	Program	Ongoing	Developers, Chamber
Assist and encourage employers to get involved	Program	Ongoing	Major Employers, Chamber
Maintain positive relationships with the building community	Program	Ongoing	Developers, Chamber
Consolidate resources to one location	Project	Short-term	Chamber
5. Promote a housing friendly regulatory environment			
Maintain clear application and review processes.	Policy	Ongoing	Developers
Encourage Universal Design in projects taking advantage of public incentives.	Policy	Ongoing	Developers
Keep codes relevant to new technologies and techniques.	Policy	Ongoing	
Update zoning and development regulations as needed to support all housing goals	Policy	Short-term/ Ongoing	
Parks, Trails & Environment		City staff and elected officials are key leaders on all strategies	
1. Consider resilience, economic impact, and equity in park, trail, and open space investments	Policy	Ongoing	Marshall County
2. Use lifecycle-based replacement schedules and long-term maintenance costs to guide facility investments	Policy/Project	Ongoing	
3. Revisit the Parks & Recreation Master Plan	Policy/Project	Short-term	
4. Expand park access through policy and strategic investment, starting with:			
Consider building the NW Marshalltown Gateway with water trail access.	Project	Long-term	Business owners, Chamber
Require dedication of open space in future development of West Merle Hibbs.	Project	Long-term	Developers
Require dedication of open space in future development if East Merle Hibbs.	Project	Long-term	Developers
Consider opportunities for future park space East of Governor Road.	Project	Long-term	Residents

FIGURE 8.2: IMPLEMENTATION SUMMARY

Strategy	Type	Timeframe	Partners
5. Consolidate or transition underused parks and facilities	Project	Ongoing	
6. Advance Trail Projects that close critical gaps and connect parks, neighborhoods and destinations			
Connect the Rivers Edge trailhead to Riverview Park through 13th Street District	Project	Long-term	Residents
Connect Iowa Avenue from Center Street to Highland Acres Road	Project	Long-term	Residents
Extend the east side of the Linn Creek Trail to Sand Lake	Project	Long-term	Residents, Marshall County
Connect Grimes Farm to Lincoln Way	Project	Long-term	Residents, Marshall County
7. Adopt an urban forestry plan to restore Marshalltown's tree canopy	Project/ Policy	Near-Term/ Ongoing	Marshalltown Parks & Rec, IDNR, Trees Forever, Marshall County Conservation
Conduct periodic inventories and assessments of public trees on a regular cycle.			
Prioritize planting and canopy reinvestment in areas with the greatest canopy gaps and community need.			
Ensure sufficient below ground and overhead space for roots and canopy.			
Use a diverse selection of hardy and appropriate trees.			
Fund planting, watering, pruning, replacement, and ongoing maintenance as part of the full life-cycle cost of the urban forest.			
Anticipate future conditions for long-term tree health.			
Protect and retain healthy mature trees where feasible and remove barriers to the successful establishment of new trees.			

FIGURE 8.2: IMPLEMENTATION SUMMARY

Policy/Strategy	Type	Timeframe	Partners
8. Complete the Linn Creek Master Plan	Project	Short/mid-term	Chamber
9. Advocate to improve regional assets			
Continue to expand the River's Edge Trail and its amenities	Policy/Project	Long-term	County, Arts & Culture Alliance
Coordinate with Marshall County for the future of Sand Lake	Policy/Project	Long-term	County
10. Deliver neighborhood-based culturally responsive park programming			
Target programming resources in higher-density and historically underserved neighborhoods	Program	Ongoing	Non-profits, Arts & Culture Alliance
Ensure language and cultural access	Program	Ongoing	Non-profits, Arts & Culture Alliance
Co-create culture-based programming	Program	Ongoing	Non-profits, Arts & Culture Alliance
Integrate art into everyday park use	Program	Ongoing	Non-profits, Arts & Culture Alliance
Keep it low-maintenance & flexible	Program	Ongoing	Non-profits, Schools
Activate trails as cultural corridors	Program	Ongoing	Non-profits, Arts & Culture Alliance
Expand partnerships to scale impact	Program	Ongoing	Non-profits, Arts & Culture Alliance, Schools

FIGURE 8.2: IMPLEMENTATION SUMMARY

Policy/Strategy	Type	Timeframe	Partners
Economic Development & Subareas			
City staff and elected officials are key leaders on all strategies			
1. Use housing as economic development by implementing recommendations from the 2026 Housing Study	Policy	Ongoing	All
2. Focus on property and mobility enhancement along Highway 14 subareas	Policy/Project	Ongoing	IDOT, residents, business owners
3. Align infrastructure and utilities with business needs	Policy/Project	Ongoing	County, businesses owners
4. Invest in arts and culture like City-owned public art and celebrations			
Support local artists, cultural organizations, and creative entrepreneurs through space, funding, and programming	Program	Ongoing	Chamber, business owners, Arts & Culture Alliance
Evaluate policies, ordinances, and programs to ensure they support community involvement and economic participation	Policy	Ongoing	Chamber, Arts & Culture Alliance, Schools
Integrate public art and local culture into redevelopment and infrastructure projects	Program	Ongoing	Chamber, business owners
Empower residents with different backgrounds to champion events with the City assisting with resources	Program	Ongoing	Residents
5. Increase economic capacity through community building and affordability			
Review and update all policies, ordinances, and programs to encourage community involvement	Policy	Short-term	
Engage existing businesses in regular, action-oriented discussions to identify solutions to overcome barriers to retention and expansion	Program	Ongoing	Chamber, business owners
Embrace new residents to create a welcoming environment for all who want to live in Marshalltown	Program	Ongoing	All
Foster partnerships to mitigate costs that make living in Marshalltown difficult for lower-income households	Program	Ongoing	Chamber, business owners

FIGURE 8.2: IMPLEMENTATION SUMMARY

Policy/Strategy	Type	Timeframe	Partners
6. Continue Downtown redevelopment and program initiatives			
Strategize the sale of vacant Downtown lots and buildings	Policy/Project	Short-term	Business owners
Redevelop Former Hospital Campus	Project	Mid/long-term	Developers
Activate Alleys	Project	Mid-term	Business owners, Arts & Culture Alliance, Main Street
Allow pocket parks and gathering spaces	Policy/Project	Ongoing	
Support entrepreneurial spaces	Policy/Program	Ongoing	Business owners, Arts & Culture Alliance, Main Street
Improve housing in and around Downtown	Policy	Mid-term	Business owners, residents, developers
7. Finish streetscaping and route changes	Project	Long-term	
8. Launch micro grant incentive program	Project/Program	Short-term	
9. Use Downtown as the primary stage for community events that celebrate Marshalltown's diversity and history	Program	Ongoing	Business owners, Arts & Culture Alliance, nonprofit partners, Main Street
10. Host or attract Marshalltown Community College and Marshalltown Community School District activities Downtown	Program	Ongoing	Chamber, MCSD, business owners
11. Apply economic development goals & principles to Highway 14 & downtown subareas	Policy/Program/Project	Long-term	Business owners, Marshall County
Facilities & Infrastructure			
1. Manage assets proactively	Policy		
Regularly evaluate the Fire Department's space capacity, technology integration, and facility resilience to ensure they can adapt to growth and changing emergency response requirements	Policy	Ongoing	

FIGURE 8.2: IMPLEMENTATION SUMMARY

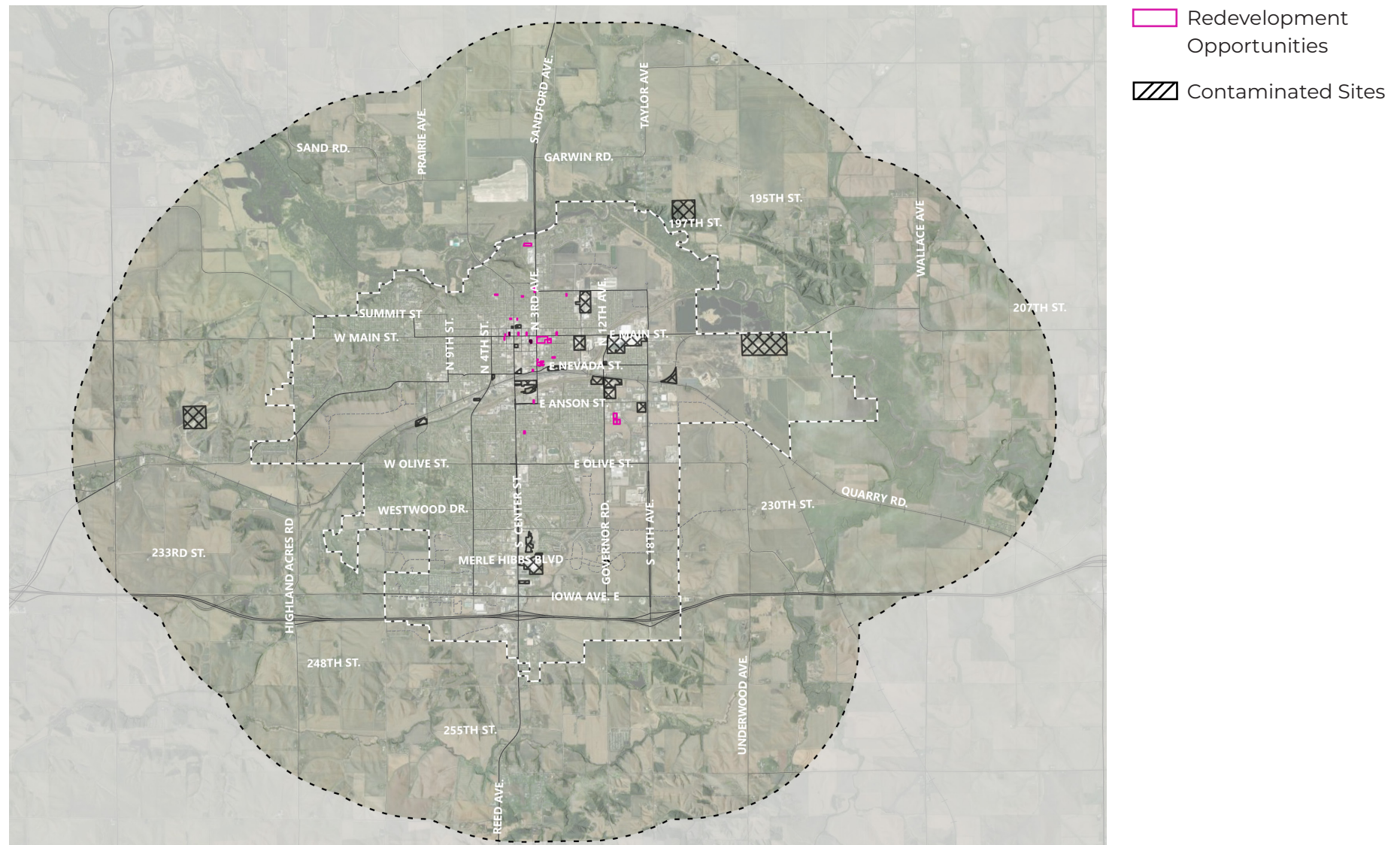
Policy/Strategy	Type	Timeframe	Partners
Because aquatic facilities carry significant capital and ongoing operational costs, the City should emphasize facility quality, safety, and maintenance over expansion, using creative funding strategies to ensure long-term financial sustainability	Policy	Ongoing	
2. Prioritize stormwater management	Policy	Ongoing	
3. Mitigate hazards	Policy	Ongoing	Marshall County
4. Maintain transportation infrastructure			
Secure sustainable funding for the Roadway Master Plan	Project	Short-term	Marshall County, IDOT
Coordinate transportation investments with utility upgrades, redevelopment efforts, and future roadway connections identified in the Land Use & Design and Mobility chapters	Project	Ongoing	Marshall County IDOT
5. Prepare for growth	Project		
Expanding the number of shovel-ready sites	Project	Ongoing	Nonprofit partners
Advance environmental remediation of the former hospital site	Project	Short-term	Marshall County
6. Maintain wastewater level of service	Project	Ongoing	
7. Adjust transit services	Program	Mid-term	
8. Maximize recreational services efficiency	Policy/ Program		
Partner with schools, Marshalltown Community College, and local organizations to expand access	Program	Short-term	MCSD, nonprofit partners
Align capital investments with partner needs to support upgrades	Project/ Program	Ongoing	MCSD, nonprofit partners
Pursue partnerships with private developers, healthcare providers, and regional organizations to attract and develop a multi-use indoor recreation facility	Program	Ongoing	Developers, businesses, Chamber
Re-evaluate the Riverview Campground Master Plan to determine demand for camping	Project	Short-term	
9. Relocate residential properties adjacent to the library to expand outdoor programming opportunities	Project	Mid-term	
10. Continue to evaluate emerging technologies and development trends	Policy	Short-term	Marshall County, Chamber, residents

Supplemental Information

SUPPLEMENTAL MAPS

Identifying contaminated sites is essential to inform safe redevelopment, protect public health, and guide infrastructure investment in Marshalltown. Figure S.1 helps prioritize cleanup efforts, reduce environmental risk, and provide certainty for developers and the community.

FIGURE S.1: CONTAMINATED SITES & REDEVELOPMENT OPPORTUNITIES



Redevelopment Opportunities in Marshalltown

The following properties were included in one of Marshalltown's previous EPA Brownfields Assessment Grants (2007 or 2021) and received some level of environmental investigation. Investigations can include a Phase I Environmental Site Assessment (ESA), Phase II ESA, an Asbestos Containing Materials (ACM) survey, or a Lead-Based Paint (LBP) survey. These sites are possible for redevelopment in Marshalltown.

FIGURE S.2: REDEVELOPMENT OPPORTUNITIES IN MARSHALLTOWN

Property	Grant Year	Phase I ESA	Phase II ESA	ACM or LBP	Environmental Issues & Redevelopment Notes
101 E Ferner St	2021	Y			Former residential lot currently sitting vacant. Demolished in 2020. Phase I ESA report from summer 2023 found no environmental conditions in connection with the property.
101 W Main St	2021	Y	Y		Two-Story vacant commercial building of approximately 3,620 square feet located in downtown. The building had many past uses, but the main environmental concern was not with the property itself but a nearby parcel to the north which was a garage/auto repair between 1910 and 1945 based on historic maps. There were also underground storage tanks, which could have potentially contaminated the subsurface of 101 W Main St. with used oils and solvents that contain heavy metals. However, Phase II sampling laboratory results of soil and groundwater in February of 2023 compared to applicable regulatory standings helped determine the property represents minimal risk to human health and the environment and should not inhibit redevelopment of the property.
102-104, 110, 112, & 114 W Main St	2021	Y	Y		These are vacant, former commercial lots that cover a footprint of approximately 22,800 square feet in a commercial business district in downtown. Previous buildings located on the property were demolished between 2019 and June 2022. Historical uses of parcels in the property such as past dry cleaners, automotive repair and buried gas tanks deemed it necessary to conduct Phase II, conducting soil and groundwater samples. However, laboratory results compared to applicable regulatory standings helped determine the property represents minimal risk to human health and the environment and should not inhibit redevelopment of the property.
128 ½ E Main St	2021	Y		Y	Vacant upper floors of commercial building in downtown. Ground floor is in use as office and restaurant. Building was constructed circa 1890. Historical use of the surrounding area has included environmentally sensitive businesses, including automotive repair shops, steam laundry facilities, and dry cleaners. Adjoining site was former brownfields site with exceedances in concentrations of volatile organic compounds (VOCs) and heavy metals. Likely presence of these materials beneath the property. Due to age of building, asbestos and lead based paint (LBP) were tested as part of the Phase II ESA. Asbestos and LBP were both detected in a sufficient number of samples to determine that the building requires further action prior to demolition or renovation due to the risk to human health and the environment.

FIGURE S.2: REDEVELOPMENT OPPORTUNITIES IN MARSHALLTOWN

Property	Grant Year	Phase I ESA	Phase II ESA	ACM or LBP	Environmental Issues & Redevelopment Notes
20 E Main St	2021	Y	Y	Y	Vacant two-story commercial building in downtown. Historical uses of nearby buildings (such as auto repair and laundry shops) constituted further investigation of the property for contamination. The results of Phase II ESA groundwater and soil sampling concluded with minimal risk to human health. However, additional sampling for asbestos and LBP revealed presence of both substances, and the building requires further action prior to demolition or renovation due to the risk to human health and the environment.
207 Market St	2021	Y			Vacant 1900 constructed commercial facility and currently consists of a three-story, brick building covering a footprint of 4,800 square feet plus a small parking lot. The dilapidated building is deemed unsafe to enter by the City. There is a high potential for hazardous materials in the building/debris, such as asbestos, lead, and polychlorinated biphenyls due to the building age. Historical industrial uses of the property along with nearby sites imply past handling of petroleum products and other hazardous wastes that could affect the environmental condition of the property.
208 Leo St	2021	Y			The Property consists of a 1.46-acre vacant commercial/industrial storage lot that is partially paved and used by a commercial contractor for the storage of vehicles, equipment, and various scrap and waste materials. Historically, the Property consisted of a 20,000 square-foot warehouse building that was demolished in 2012. The environmental condition of the property may be affected by the longtime commercial uses of the surrounding area including automotive repair and storage of potentially hazardous containers and debris. It is recommended that the debris be removed, and subsurface environmental testing be completed to characterize the soil and potentially identify fill materials for a pond that was present on site in the 1960s.
21 W Main St	2021	Y	Y	Y	Vacant 2,380 square foot commercial building located in a commercial business district in downtown with a gravel parking lot. Two story brick structure with a basement constructed in 1890. Historic use of nearby parcels as auto repair shops and a printing shop represent a REC to the Property. Soil and groundwater testing results concluded with minimal risk to human health and the environment at the Property. Due to age of building, ACM and LBP inspection was recommended and completed. Both were prevalent throughout the building, so the building requires further action prior to demolition or renovation due to the risk to human health and the environment.

FIGURE S.2: REDEVELOPMENT OPPORTUNITIES IN MARSHALLTOWN

Property	Grant Year	Phase I ESA	Phase II ESA	ACM or LBP	Environmental Issues & Redevelopment Notes
23 W Main St	2021	Y	Y	Y	Vacant 3,420 square foot commercial building located in a commercial business district in downtown. Two story brick structure with a basement constructed in 1890. Historic use of nearby parcels as auto repair shops and a printing shop represent a REC to the Property. Soil and groundwater testing results concluded with minimal risk to human health and the environment at the Property. Due to age of building, ACM and LBP inspection was recommended and completed. Both were prevalent throughout the building, so the building requires further action prior to demolition or renovation due to the risk to human health and the environment.
405 E Main St	2021	Y		Y	
501 N 1st Ave	2021	Y		Y	Residential two-story property with a basement and garage constructed in 1900 or prior. Property located in a residential district in north Marshalltown. The garage contains significant quantities of junk and debris, including tires, furniture, and various other solid waste. The first floor of the residence contains debris piles of furniture, clothes, food products, and mattresses. Evidence of water damage and subsequent mold and mildew was observed during reconnaissance. Based on the age of the house, ACM and LBP inspection was recommended. ACM inspection was completed, and it identified multiple sources of ACM. Therefore, the building requires further action prior to demolition.
506 E Boone St	2021	Y			Vacant, grass covered lot in residential area that once included a church and residence (most recent structure demolished in 2021). The Property covers approximately 0.12-acres of land. Phase I revealed no evidence of Recognized or Controlled Environmental Conditions.
506 N 2nd St	2021	Y			Vacant, 0.21-acre grass covered lot in residential area. Property used to have a residential home that was demolished in 2022. Phase I revealed no evidence of Recognized or Controlled Environmental Conditions.
510 E Main St	2021	Y			Vacant, 0.25-acre grass covered lot in a mixed residential and commercial area. Property used to have a residential home that was demolished in 2019. Phase I revealed no evidence of Recognized or Controlled Environmental Conditions.
702 Swayze St	2021	Y			Vacant, 0.12-acre grass covered lot in residential area. Property used to have a residential home that was demolished in 2019. Phase I revealed no evidence of Recognized or Controlled Environmental Conditions.
107 W Lincoln St	2007	Y			1 story residential home built in 1900 on a .21-acre lot in a residential neighborhood. Last sale in 2013 when the City of Marshalltown sold.

FIGURE S.2: REDEVELOPMENT OPPORTUNITIES IN MARSHALLTOWN

Property	Grant Year	Phase I ESA	Phase II ESA	ACM or LBP	Environmental Issues & Redevelopment Notes
114 N 10th Ave	2007	Y			1 story residential home built in 1953 on a .17-acre lot in a residential neighborhood. Last sale in 2017 when the City of Marshalltown sold.
1209 Industrial Blvd	2007	Y			Commercial property with warehouse built in 2014. Recently sold in October 2025. Before 2014 it was categorized as agricultural land.
1210 E Nevada St	2007	Y			1 story residential home built in 1950 on a .15-acre lot in a residential neighborhood. Commercial area nearby. Last sale in 2017 when the City of Marshalltown sold.
1301 Industrial Blvd	2007	Y			Undeveloped 1.17-acre commercial property owned by Marshalltown Industrial Park Inc. Agricultural land prior.
1302 Industrial Blvd	2007	Y			Undeveloped 1.38-acre commercial property owned by Marshalltown Industrial Park Inc. Agricultural land prior.
1305 Industrial Blvd	2007	Y			Undeveloped 1.07-acre commercial property owned by Marshalltown Industrial Park Inc. Agricultural land prior.
201 E Main St	2007		Y		4 Story, 28 unit apartment building located in downtown. Built in 1898. Last acquired by Marshalltown Senior Residences in 2013. Historic wholesale grocer used the building for decades until early 1960s. Eventually it became an apartment building.
4 W Grant St	2007	Y			Unidentifiable
5 E Grant St	2007	Y			Vacant .07-acre lot in residential neighborhood last sold in 1998.
514 N 3rd Ave	2007	Y			Vacant .09-acre lot in residential neighborhood last sold in 2021.
6 W Grant St	2007	Y			Vacant .011-acre lot in residential neighborhood last sold in 2024.
606 N 3rd Ave	2007	Y			1 story residential home built in 1910 on a .22-acre lot on the edge of a residential neighborhood. Commercial area nearby. Last sale in 2016.
608 N 4th Ave	2007	Y			1 story residential home built in 1939 on a .21-acre lot on the edge of a residential neighborhood. Commercial area nearby. Last sale in 1998.
612 W Church St	2007	Y			1 and ½ story residential home built in 1910 on a .08-acre lot in a residential neighborhood. City of Marshalltown sold the property in 2016.
710 Wood St	2007	Y			1 story residential home built in 1913 on a .12-acre on the edge of a residential neighborhood. Commercial/industrial area nearby. Last sale in 2017 when the City of Marshalltown sold.
Ace Precision	2007	Y	Y		International sourcing company mainly for different metal parts. Commercial building on a 1.79-acre lot built in 1956. Last sale in 2013.

FIGURE S.2: REDEVELOPMENT OPPORTUNITIES IN MARSHALLTOWN

Property	Grant Year	Phase I ESA	Phase II ESA	ACM or LBP	Environmental Issues & Redevelopment Notes
124 E Anson St	2007	Y			Vacant .21-acre commercial property. Was classified as residential property before 2013.
134 E Main St	2007	Y	Y		Known as Tallcorn Towers. Built in 1928. Retail store and hotel. Now apartments. Historically renovated with 49 unique urban style loft apartments.
20 S 2nd Ave	2007	Y	Y		.23-acre parking lot in downtown. Last sold in 2013. In 2010, Phase I ESA completed which led to some RECs (brake service station, car dealership and repair shop) and a Phase II ESA. Findings from the Phase II resulted in minimal risk to human health and the environment. DNR did not require any follow up action based on Phase II findings.
204 E Church St	2007	Y	Y		1 story commercial brick warehouse built in 1910. Lot is 0.13-acres located in downtown. In 2010, Phase I ESA completed which led to some RECs (brake service station, car dealership and repair shop) and a Phase II ESA. Findings from the Phase II resulted in minimal risk to human health and the environment. DNR did not require any follow up action based on Phase II findings.
302 S 3rd Ave	2007	Y			1 story brick commercial office building built in 1959. Sits on .08-acre lot on the edge of the downtown district. Last sold in 2016.
305 S 4th Ave	2007	Y	Y		Vacant commercial .51-acre lot in between downtown Marshalltown and the railroad.
311 S 4th Ave	2007	Y	Y		.25-acre lot classified as residential but only has a garage on the property. Near commercial/ industrial area. Last sale was in 2000.
328 S 3rd Ave	2007	Y	Y		Unidentifiable
330 S 3rd Ave	2007	Y	Y		Commercial .87-acre lot owned by the City of Marshalltown as of 2021. In between downtown and railroad.
Adland Engraving Company	2007	Y	Y		Commercial shop built in 1959 on a .23-acre lot. Currently engraving and printing company. Last sale in 1996.
Central Iowa Machinery	2007	Y	Y		Commercial Garage/Shop built in 1978, but with an office dating back to 1950. It is on a .52-acre lot and the last sale was 1992.

Contaminated Sites in Marshalltown

The following properties are currently state-listed contaminated sites according to the Iowa Department of Natural Resources. These properties have a history of hazardous materials or waste and have been enrolled either in Iowa’s Land Recycling Program (Chapter 133) or are classified as “pre-remedial” under EPA’s CERCLA program. The pre-remedial designation is typically targeted at more seriously contaminated sites.

The following properties are identified in the Environmental Constraints analysis for the comprehensive. New development or redevelopment near these properties may be challenging; these sites have confirmed environmental conditions that may prohibit future land uses at the property or at nearby properties. However, these sites may also provide locations for targeted redevelopment efforts where successful redevelopment projects could catalyze additional economic opportunities in the area.

FIGURE S.3: CONTAMINATED SITES IN MARSHALLTOWN

Property Address	Common Name	Program	Property Notes
3001 East Main St	Sutherland Generating Station	Chapter 133	In 2016, Interstate Power and Light Company, (owners of the property), contracted a consultant to conduct soil investigation activities at the site in an effort to determine range in depth and lateral extent of impacted soils located adjacent to an abandoned fuel oil line. The former power plant was demolished in 2018. Once identified, plans were put in place to excavate the contaminated soil. Iowa DNR approved remedial action plan in 2024, which called for excavation of the impacted soil to the depth of the water table and transport it offsite for disposal. Oxygen Release Compound (ORC) would then be added to the bottom of the excavation prior to backfill to aid in remediation of soil below the water table. These activities were completed in September 2024 and the Remedial Action Report was submitted to Iowa DNR January of 2025. In April 2025, Iowa DNR approved the Remedial Action Report and concluded no additional remediation would be required, but an Environmental Covenant should be established which would include measures such as prohibition of well installation, requiring vapor barriers for new construction, and more.
21 W Main St	21 W Main St		In 2023, Iowa DNR reviewed a Phase II ESA for the property which found Arsenic and waste oils were above reporting limits. However, the DNR assigned priority 3, which constitutes a low level of concern after calculating cumulative risk and no further action under CERCLA Pre-Remedial.
504 Player St	Proposed Kwik Trip #607	CERCLA Pre-Remedial	In 2020, a Request for DNR Review for Phase I ESA and LSI Reports was submitted by consultant due to Kwik Trip purchasing the property for the development of a convenience store fuel station. DNR determined no further action under CERCLA Pre-Remedial was required because no contaminants detected were above statewide standard in soil or groundwater. Kwik Trip since constructed the structures and currently operates at that site.

FIGURE S.3: CONTAMINATED SITES IN MARSHALLTOWN

Property Address	Common Name	Program	Property Notes
12 E State St	12 East State Street	CERCLA Pre-Remedial	Property has wide variety of previous uses, but gas station and used auto sales should be noted. Phase II Report in 2019 determined contamination levels found in the groundwater and/or soil gas may pose health risks and that Iowa DNR should be contacted. Additional sampling was required, which in 2020 confirmed contamination results and more accurately pinpointed areas of concern. DNR worked with City in 2020 to establish environmental covenant on site to address issues with future construction projects.
2500 South Center St	Proposed Kwik Trip #394	CERCLA Pre-Remedial	Phase I and II ESA completed in 2019 for proposed Kwik Trip. Soil contamination existed on the property, but not at levels where it hindered the commercial development. Residential development would not have been allowed. DNR did not require additional follow up action and was not recommended for placement into CERCLIS.
210 West Madison St	Niehouse Cleaners	CERCLA Pre-Remedial	DNR did not require additional follow up action and was not recommended for placement into CERCLIS.
Highway 14	WalMart Store	Chapter 133	In the early 1990s there was a subsurface assessment, where it seems a tank was discovered/closed. Only physical files exist, and they are archived with the DNR.
402 N 10th Ave	Swift Ind. Packing Company	Chapter 133	Only physical files exist, and they are archived with the DNR.
3001 East Main St	Sutherland Power Station	Chapter 133	1993 fuel line leak at Sutherland Power Station. DNR felt at the time that the site condition report which included addressing the source, defining the extent of the contamination, and the potentially susceptible targets was ultimately sufficient enough to not require further action. Fast forward to 2016 where Interstate Power and Light were installing a new underground utility at the site and discovered petroleum impacted soil. Excavation and remedial actions plans were approved by the DNR and final report produced in 2025.
South 12th Avenand Jackson St	Marshall-town Instruments	Chapter 133	Only physical files exist, and they are archived with the DNR.
S1/2 of SE1/4 Section 31 T84N R18W	Marshall County Sanitary Landfill	Chapter 133	Only physical files exist, and they are archived with the DNR.
East Main St Road	Iowa Electric Power Co.	Chapter 133	Only physical files exist, and they are archived with the DNR.

FIGURE S.3: CONTAMINATED SITES IN MARSHALLTOWN

Property Address	Common Name	Program	Property Notes
601 East Nevada	Iowa Electric Light and Power	Chapter 133	Only physical files exist, and they are archived with the DNR.
501 South 12th Ave	Gra - Iron Foundry	Chapter 133	Only physical files exist, and they are archived with the DNR.
811 East Main St	Dunham - Bush	Chapter 133	In a 1995 letter, Iowa DNR deemed the presence of chlorinated solvents on the property was not a clear threat to human exposure, despite levels exceeding action levels set forth in Chapter 133. The DNR had other sites they were looking into that were more of a priority. Other physical files are archived with the DNR.
411 South 1st Ave	Cooper Manufacturing Co.	Chapter 133	Only physical files exist, and they are archived with the DNR.
605 S 3rd Ave	Chicago & Northern Railway Company	Chapter 133	Documents prior to 2009 were inaccessible due to being on file at the DNR office. In 2009, Union Pacific Railroad Company (UPRR) reported the quarterly status of two vacuum-enhanced product recovery systems that address impacted groundwater at the site, and also noted they maintained a network of observation wells. In 2010 document it was noted that the continued monitoring of the site for petroleum related impact is due to 1994 site audit which discovered impacted soil on this rail yard that had been in operation since the late 1800s. Annual monitoring activity reports are continuing to be prepared and submitted to DNR to present day. One thing to note is that the DNR in 2025 approved the shutdown of one of the recovery systems on site and there will be monitoring for a year to determine next steps.
Corner of State and Center St	Amoco	Chapter 133	Only file digitally accessible is 1996 DNR letter that stated no further action under CERCLA is required and that petroleum issues have been dealt with.
20 S. 2nd Ave. & 204 E. Church St	20 S. 2nd Ave. & 204 E. Church Street	CERCLA Pre-Remedial	In 2010, Phase I ESA completed which led to some RECs (brake service station, car dealership and repair shop) and a Phase II ESA. Findings from the Phase II resulted in minimal risk to human health and the environment. DNR did not require any follow up action based on Phase II findings.
2835 197th St	Marshalltown Small Arms Range	Chapter 133	In 2011 the IA Army National Guard started implementing an Environmental Restoration Program Installation Action Plan. This site was part of that effort. The main concern was metal contamination in the soil from historical use between 1895 and 1936. 2012 Site Assessment results did not prompt any further action as contamination levels were below standards. DNR accepted results.

FIGURE S.3: CONTAMINATED SITES IN MARSHALLTOWN

Property Address	Common Name	Program	Property Notes
610 South 12th St	Ace Precision Casting	EPA Lead	Phase I in 2009, Phase II in 2010. Numerous 55-gallon drums on site filled with unidentified fluids, potentially hazardous substances or petroleum products with unidentified uses. No further action under CERCLA or State Authority because it became RCRA corrective action site. However, EPA administrative review revealed that the site met Corrective Action Complete without Controls criteria and no further clean up was required. This was due to site assessments and sampling in the 1990s after site closure.
1701 E. Anson St	Quality Service Corporation	CERCLA Pre-Remedial	Facility utilized for maintenance of heavy-duty trucks. Phase II ESA conducted in 2010 detected petroleum compounds in the groundwater onsite. However, because no municipal, public, or private wells are within close distance and the levels were low enough, no further action under CERCLA or state authority was required.
1116 East Nevada	Henry Oil	CERCLA Pre-Remedial	Site was former Phillips 66 Station owned by Henry Oil. In 1987, facility sold to Krause Gentle Corporation and operated as Kum & Go. Prior in 1985, 30 year old UST were removed and replaced. Groundwater remediation system installed after site investigation in 1986 and 1987. Contaminant was not detected until more than a year and a half after the system started operating, so it was assumed to come from off-site source. All CERCLA activities have involved trying to determine the source and potential impact of petroleum groundwater plume. A no further action date was established in October of 1995.
200 South 12th Ave	Lennox Industries	Chapter 133	Site Assessments in the mid 1990s revealed several sources of petroleum contaminated soil and groundwater, mainly from old heating tanks. The site also had chlorinated and paint waste solvents. Limited data was available online via the DNR, but there was a letter in 1998 from DNR to the owner stating that scoring for the site's TCE groundwater plume fell below cutoff level for further action under the superfund program.
102 South Center St	Brenton Bank	CERCLA Pre-Remedial	Site was historically a paint and printing shop, dry cleaner, and gas station. Phase II ESA revealed PCE contamination of soil and groundwater above standards, but DNR did not require further assessment/action under CERCLA because they prioritized other sites instead and started that this site only constituted a small human and environmental health risk.

FIGURE S.3: CONTAMINATED SITES IN MARSHALLTOWN

Property Address	Common Name	Program	Property Notes
East Nevada St	Reilly Dump Site	Chapter 133	Gra-Iron was disposing of their rubble, lime sludge, foundry sands, and cupola baghouse dust on site. Concerns related to cadmium and lead contamination arose. DNR conducted preliminary assessment in 1988, which recommended further assessment and sampling of soil and groundwater. However, due to the types, amounts, and location of the wastes, the DNR classified the site as not a significant threat to public health or the environment and action could be deferred. The site was removed from the registry of hazardous waste disposal sites in 2002.
3008 S. Center St	Thermogas	Chapter 133	Monitoring wells installed at former Thermogas site in 1996. Former retail store for mainly pesticides. Phase I and Phase II completed and submitted to Iowa DNR. Pesticide concentrations were very high/above limits so additional assessment and remedial work plan and long term monitoring was required by DNR. In 2015, groundwater monitoring ended after concentrations had been stable and reducing. This was 18 years after the site had been closed and 9 years after the excavation action was completed. DNR recommended Environmental Covenant be placed on the property to prohibit installation of a drinking water well.
1003 S 12th St	R.S. Stover Company	CERCLA Pre-Remedial	Phase I and II ESAs conducted in early 1997. There was a presence of drums that had not been accounted for previously, and high lead levels were detected in groundwater samples. DNR site visit was recommended, but a consultant checked the status of drums and evaluated the groundwater at additional boring locations. Information gained from this additional assessment resulted in no further action required by DNR. The DNR prioritized other sites deemed more of a risk to human health.
501 E Nevada St	Marshalltown Coal Gas	Consent Order	Property owned by Interstate Power and Light (Alliant Energy). Property historically housed a facility that manufactured gas for heating and lighting before natural gas was available. There has been ongoing groundwater monitoring to present day per DNR request and Consent Order (1990), with a focus on benzene plume.



Reimagine MARSHALLTOWN

**Housing Market Analysis
& Action Strategy
2026**

Housing Market Analysis & Action Strategy

2026

Housing affects the quality of life for residents and the ability to attract new generations. This increases support for a wider range of businesses and their ability to recruit and retain employees. Thus, Reimagine Marshalltown includes a deeper study of housing needs and strategies.

Contents

Purpose of the Action Strategy	3
Market Conditions	6
Housing Program	20
Action Strategy	27
Neighborhood Policy Areas	43

EXECUTIVE SUMMARY

The Housing Action Strategy is an in-depth analysis of needs for attainable, workforce, and other housing options to bridge housing demand and supply gaps.

The Strategy ties together a wealth of information from the Reimagine Marshalltown planning process to form a picture of Marshalltown's housing market. The information includes qualitative and quantitative sources to understand factors for building housing policy.

The goals and strategies in the Action Strategy define how to achieve the broader Reimagine Marshalltown development principles. The Housing Strategy Plan:

Establishes a policy and program blueprint

Stimulates conversation on programs and partnerships

Shows the demand for home types and price points

Motivates partners and employers to get involved

Educates residents and shows them opportunities

The Marshalltown market will need to add nearly 600 housing units between 2026 and 2035 to support the 2035 population and job needs.

This is about 60 units annually across owner and rental options. Over the next several years, housing production should focus on options for aging adults, ownership, and multi-bedroom rentals.

From 2020 to 2025, Marshalltown added an average of 65 housing units per year. However, only 23 of these annual units were single-unit detached or attached units. Several larger multi-unit projects in 2022 and 2023 propped up the average.

2026-2027 ACTION STEPS

Marshalltown's goal of adding 600 new housing units will require a coordinated approach that expands housing production, preserves existing housing stock, and creates stronger partnerships among the public, private, and nonprofit sectors. While achieving this goal will take sustained effort over many years, three actions should be prioritized in the next 12 months to build momentum and lay the foundation for long-term success.



Establish and Lead Marshalltown's First Housing Workshop

Marshalltown should convene its first annual Housing Workshop to bring together builders, developers, lenders, employers, housing organizations, and community leaders. The event can help identify housing barriers, highlight development opportunities, and build subcommittees to support housing policy. As a regular forum for collaboration, it can also attract new investment and strengthen coordination around housing initiatives.



Expand Housing Rehabilitation and Repair Funds

Preserving existing housing is one of the most cost-effective ways to maintain the community's housing supply. Marshalltown should expand rehabilitation and repair funds to moderate income households that provides grants, low-interest loans, or matching assistance for eligible homeowners. Helping residents address critical repairs can improve housing quality, stabilize neighborhoods, and prevent the loss of existing housing units.



Create a Program to Convey Vacant City-Owned Lots for Housing Development

Marshalltown should establish a formal process for making vacant city-owned lots available for housing development through a competitive RFP program. By reducing land acquisition costs and setting clear development expectations, the City can encourage infill housing, attract nonprofit and private-sector partners, and support construction that aligns with community goals.

Definitions used in the Action Strategy

- **Accessible Housing.** Physically adapted to the individuals intended to occupy it, including those disadvantaged by age, physical or mental disability, or medical condition.
- **Affordable Housing (Federal).** As defined for certain housing programs like low-income housing tax credit projects (LIHTC), housing choice vouchers (Section 8), or other programs that define housing for lower income ranges.
- **Appraisal.** Assessment of the current market value of a property and usually is a key requirement when a property is bought, sold, insured, or mortgaged. Calculation of appraisals uses “comparables” – properties located in the same area with similar characteristics and have an established value (recent sales).
- **Attainable Housing.** Not financially burdensome to a household. Financially burdensome could be housing expenses that exceed 30% of household income. It could also include situations where a household has high daycare costs, high transportation costs, student or medical debt, or other expenses that limit income to spend on housing.
- **Cost Burdened.** A household is cost burdened when it spends more than 30% of its gross household income on housing costs.
- **Density.** The number of homes per net area of land.
- **Housing Choice Vouchers/Section 8.** A Federal program assisting low-income families to be able to have affordable housing choices. The household generally pays a portion of rent based on income, and the voucher pays the remaining eligible housing assistance payment directly to the landlord.
- **Housing Incentive.** Any policy, action, regulation, or finance that entices a landowner or developer to provide a housing product or service deemed in the public interest.
- **Infill.** Developing vacant or partially developed lots that are surrounded by or near areas that are substantially or fully developed.
- **Infrastructure.** Built facilities needed to sustain industry, residential, commercial, and all other land use activities, including water, sewer lines, and other utilities, streets and roads, and communications.
- **Market Rate.** The price that a broad number of home buyers or renters are willing to pay for housing. Market rate housing is not restricted by price and implies the cost of housing without direct production assistance or ongoing subsidies from specific programs. Market rates fluctuate with demand, supply, construction costs, and other factors. Note, the market rate price may also be a price buyers must pay because there are no other options accommodating their situation, possibly making them housing cost burdened.
- **Move-up Housing.** Occurs when higher-income households move out of homes that are below the price that they can afford. Often, it involves housing that frees up existing, more attainable housing for others. Today, the moves can be lateral in square footage but also upgrades in locations or amenities with smaller home square footage.
- **Poverty.** As defined by the Census Bureau using a set of money income thresholds that vary by family size and composition and updated for inflation.
- **Public/Private Partnership.** An agreement between a government entity, non-profit, community organization, and/or for-profit entity to achieve a mutually agreed upon outcome for the public good.
- **Redevelopment.** To demolish existing buildings to build something else or increase building on an existing property, or both.
- **Reuse.** Changing the original use of a built structure to something else. Common examples include adapting nonresidential uses to residential uses.
- **Senior Housing.** Often thought of as nursing homes and assisted living facilities, senior housing in the context of this study is more broadly defined and refers to housing that caters to older adults. These housing options could include ground floor apartments, condos, housing with limited assistance, or other options that allows seniors to live independently with less maintenance.
- **Unhoused.** Anyone who lacks a fixed, regular and adequate nighttime residence.
- **Universal Design.** Structural design that focuses on making the house safe and accessible for everyone, regardless of age, physical ability, or stature. Incorporates ideas like task lighting, wide entryways, and easily adaptable spaces.
- **Workforce Housing.** According to the Urban Land Institute, workforce housing is any housing that is affordable to a household earning between 60% and 120% of the area median income (AMI).

MARKET CONDITIONS

- I. DATA INSIGHTS
- II. COMMUNITY INSIGHTS
- III. PRIMARY MARKET THEMES & CHALLENGES

The housing market is multifaceted. Many forces influence each other to affect how homes are added, where homes are built, and the home prices paid by consumers. The supplemental information in this section and the Reimagine Marshalltown Future Land Use Plan includes the most recent data that captures Marshalltown’s housing market status in 2026. These data unveil several primary findings that rise to the top and most influence housing in Marshalltown. The following pages summarize additional housing market information for Reimagine Marshalltown:

- Households
- Employment
- Housing Age and Condition
- Development and Sales Activity
- Affordability

Typical Monthly Costs - Modest Standard of Living	1 Adult, no Children	1 Adult, 1 Child	2 Adults, 2 Children
Housing	\$706	\$958	\$958
Food	\$330	\$484	\$954
Childcare	\$0	\$542	\$1,066
Transportation	\$1,119	\$1,359	\$1,578
Health Care	\$398	\$617	\$1,234
Taxes	\$676	\$787	\$1,004
Other Necessities	\$322	\$448	\$594
Needed Hourly Living Wage per Adult* (annual)	\$20.48 (\$42,607)	\$29.96 (\$62,326)	\$21.21 x 2 (\$44,320 x 2)
Median Household Income in Marshalltown	Renters \$54,405 Owners \$79,076		

30% of income spent on home/rent per month	 <\$1,065 <\$1,558 <\$2,216
Comparable home ownership price limit with taxes/insurance**	 <\$150,000 <\$225,000 <\$350,000

Monthly Household Costs in Marshall County, 2024
 Source: Economic Policy Institute Family Budget Calculator; American Community Survey
 *Needed Hourly Living Wage per adult per household, assumes adults working 40 hours per week
 **Assumes a good credit score, 20% down payment, no HOA fees, comparable local taxes/insurance, no householder debt, and a 30-year fixed rate mortgage at 6.25%.

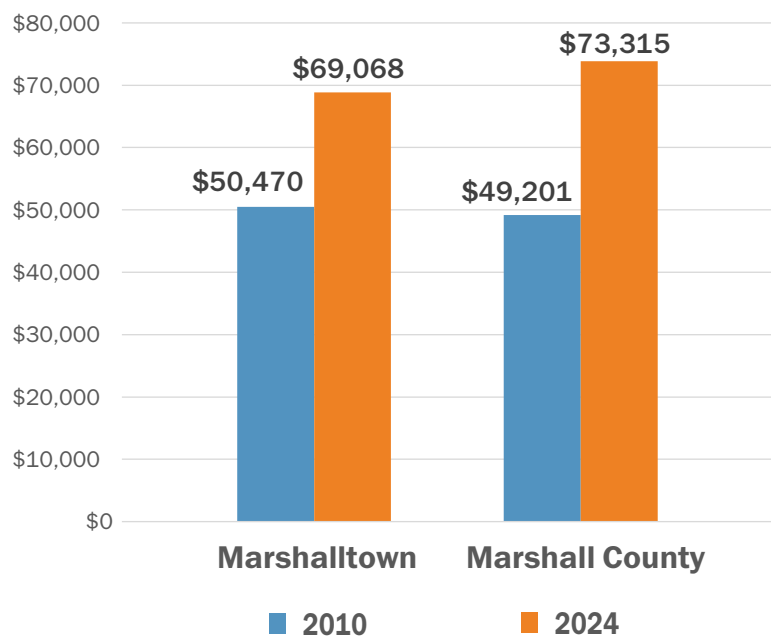
Keep in mind all the different costs facing people when reading through the findings, analysis, goals, and strategies. Many facts and figures on the following pages relate to housing costs. But many other daily necessities influence how much someone can spend on housing.

Data Insights - Household Snapshot

Between 2010 and 2023, Marshalltown saw gradual shifts in how residents live, earn, and occupy housing. While overall population and household counts have remained relatively stable, changes in household size, tenure, income, and housing conditions point to evolving needs related to affordability, reinvestment, and neighborhood stability.

- **Slightly larger household sizes** suggest growth in family or multi-generational living arrangements.
- **Declining owner occupancy and a higher share of renter households** emphasize the importance of rental housing quality and stability as homeownership takes longer for many to achieve.
- **Household income growth did not keep up with inflation between 2010 and 2024.** People’s income has to stretch further than before.
 - Household income varies significantly by age, with the highest incomes among mid career households and lower incomes more common among senior led households.
 - Income disparities by tenure persist. Owner occupied households consistently earn more than renter households.

FIGURE 1.1: MEDIAN HOUSEHOLD INCOME



Source: American Community Survey (5-Year Estimates)

FIGURE 1.2: HOUSEHOLD OCCUPANCY

	2010	2020	CHANGE
 OWNER OCCUPIED	11,171 68%	11,248 67%	77 -150 ▼
 RENTER OCCUPIED	3,293 32%	3,383 33%	90 ▲
 VACANCY RATE	836 7.5%	973 8.7%	137 ▼

Source: US Census

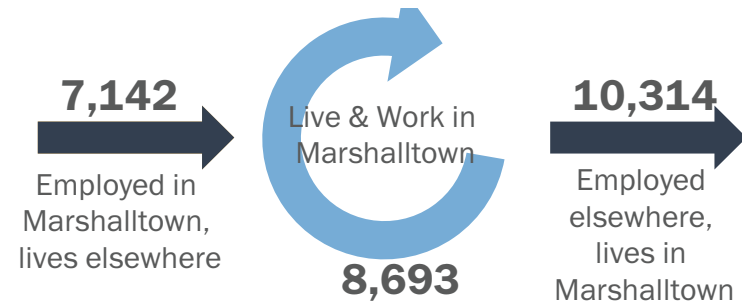
Data Insights - Economic Trends

Marshalltown is a regional employment center, but also a bedroom community to the Des Moines metro. Commuting patterns highlight local and regional employment opportunities.

- **Marshalltown is a two way regional labor market.** Approximately 7,142 workers commute to Marshalltown for employment, while 8,693 residents both live and work in the city. 10,314 Marshalltown residents commute out of the city.
- **People have job choices in the region.** Commuter patterns reinforce regional connectivity, suggesting that economic resilience depends not only on local job creation, but also on transportation, housing, and infrastructure that support a mobile workforce.
- **Job availability has stabilized following the 2020 Pandemic,** with ongoing demand in manufacturing, logistics, health care, and service sectors.

“Lots of people at my office choose to live in other communities partly because of lack of housing availability in Marshalltown.” - Survey Respondent

FIGURE 1.3: WHERE PEOPLE LIVE AND WORK



15,835 Marshalltown Jobs



19,007 Employed Marshalltown Residents



| Source: US Census OnTheMap, 2022

Data Insights - Housing Age and Condition

Marshalltown's housing stock is relatively old, with much of it constructed before 1960. The average year of construction is around the late 1950s, meaning a large share of homes are 60 years old or more. While this contributes to neighborhood character and affordability, the age of the housing stock also presents ongoing challenges related to maintenance, reinvestment, and long term housing quality.

- **Marshalltown's housing stock is older,** with over 50% built before 1960.
 - Older homes are more likely to face reinvestment needs, including aging building systems, energy inefficiency, and accessibility limitations.
- **Construction has been limited in the last decade.** Although Marshalltown saw a boost of residential construction in 2021, 2022, and 2023, new homes have not significantly altered the overall housing age profile.
- **Lower housing conditions are more common on the fringe of downtown Marshalltown (Figure 1.5 on the next page).** Older neighborhoods and areas with higher renter concentrations often experience greater maintenance pressures.
- **Home values have risen but remain below state and national averages.** However, the increases coupled with costs rising more than incomes limit homeowners' ability to finance major repairs, which correlates with areas that have lower housing conditions (Figure 1.6 on the following pages).

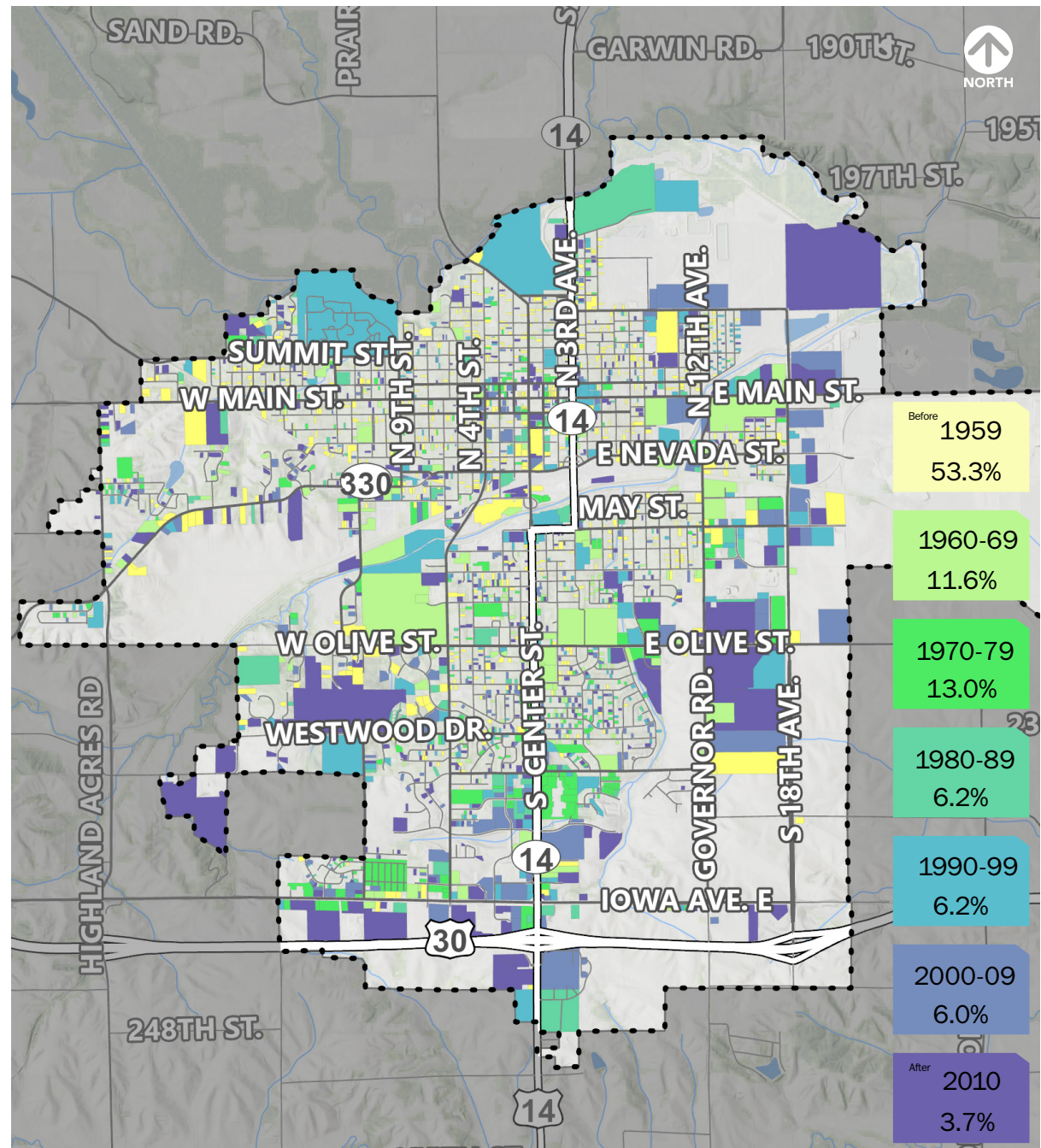


Figure 1.4: Year Built of Housing

Source: Marshall County Assessor, 2025; American Community Survey (5-Year Estimates)

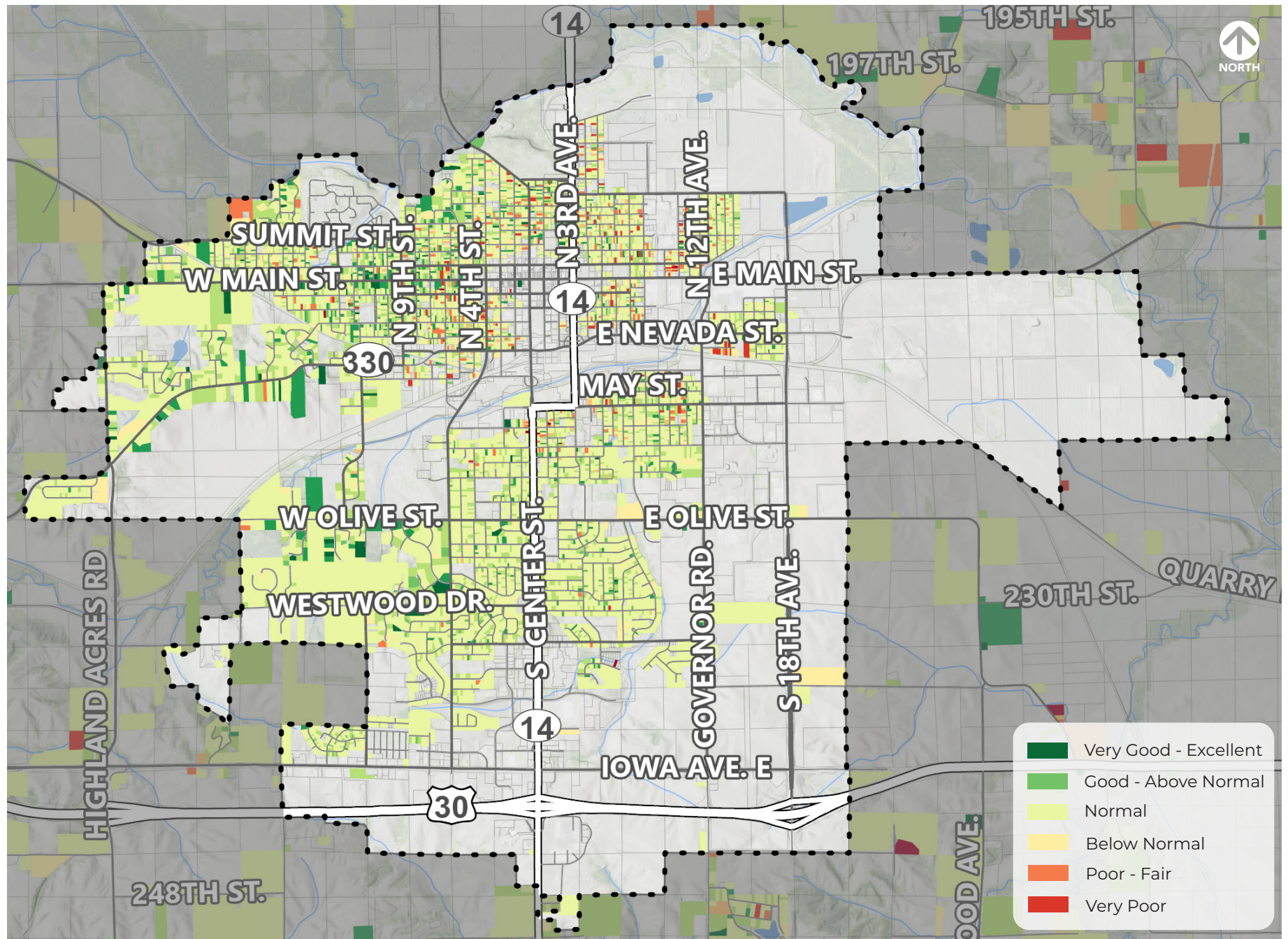


Figure 1.5: Housing Conditions
Source: Marshall County Assessor, 2025

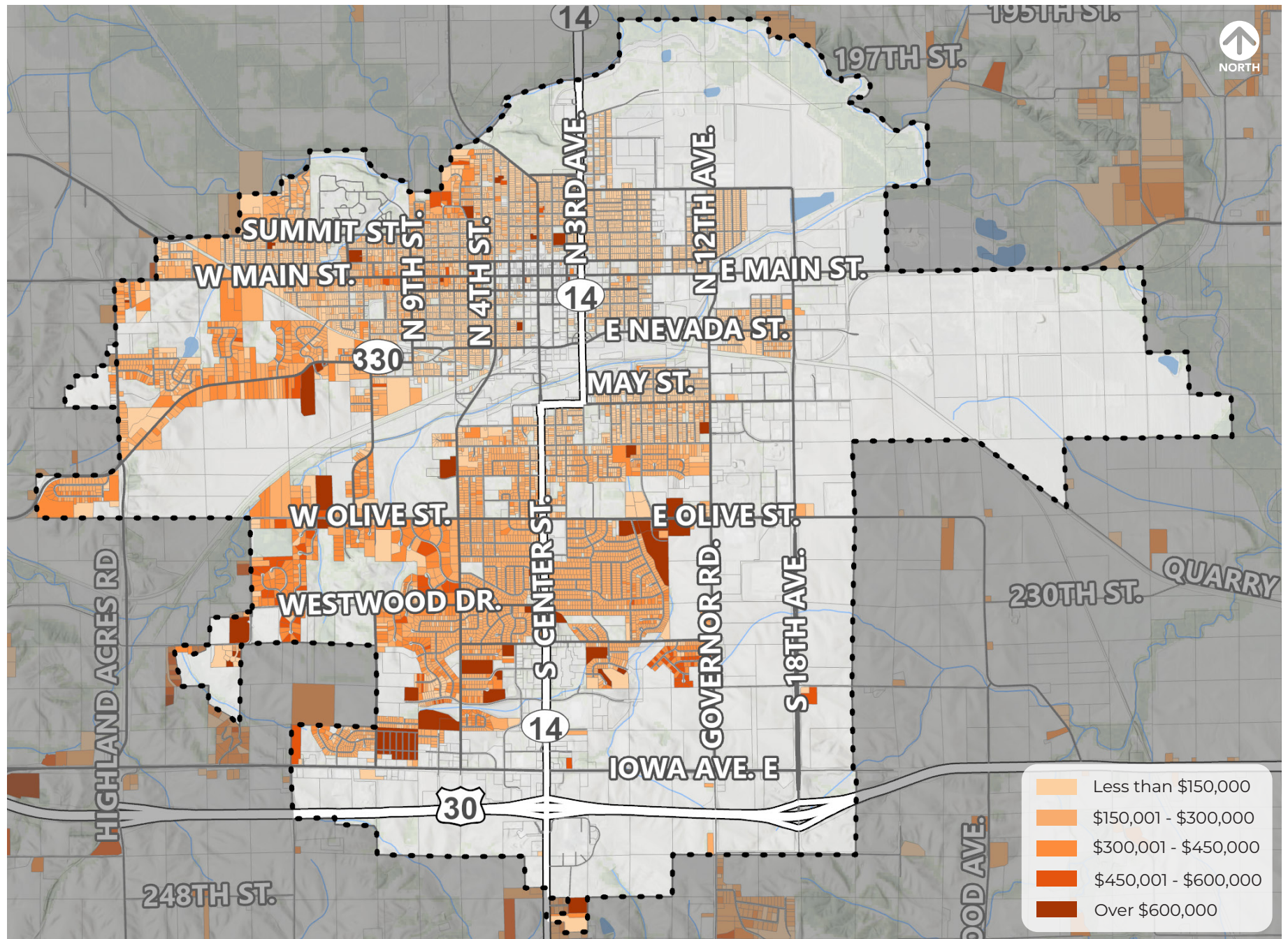


Figure 1.6: Assessed Housing Value
Source: Marshall County Assessor, 2025

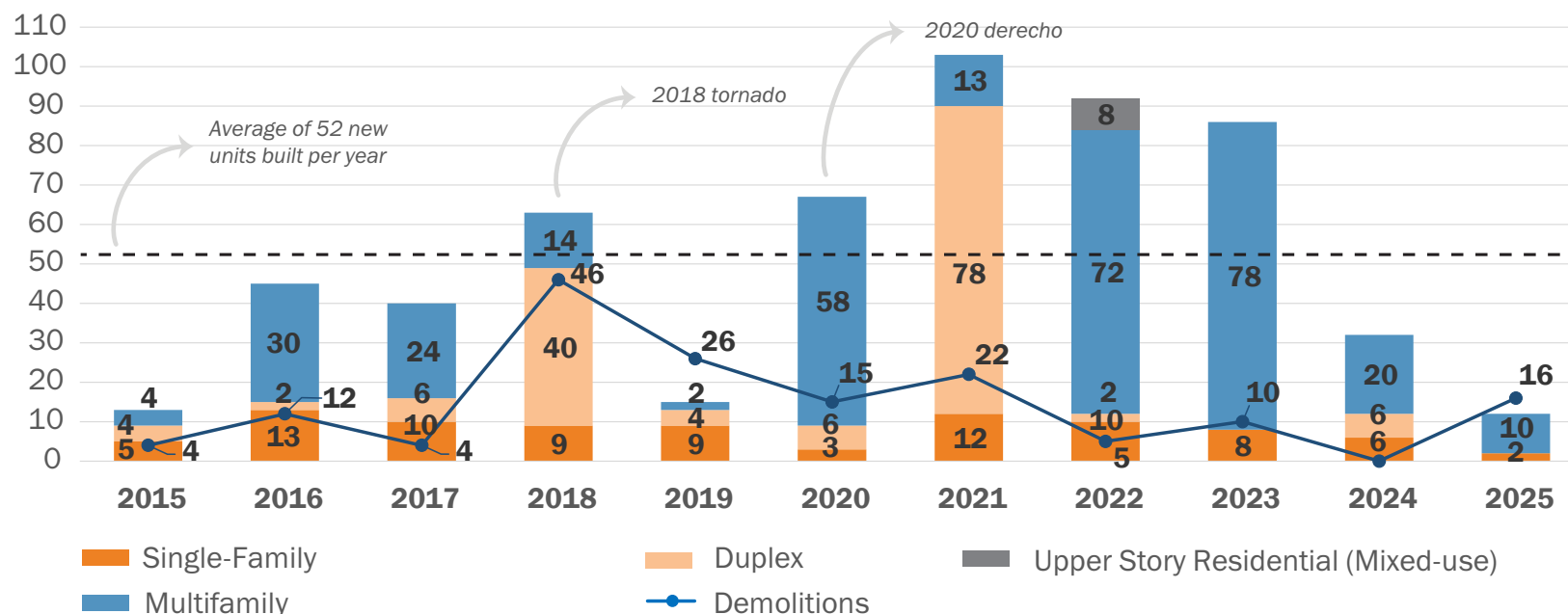
Data Insights - Development and Sales Activity

Development patterns over the past several years show a shift toward multi-family housing with minimal other housing construction.

- **Single-family growth has been limited**, driven largely by rising development costs and low lot development.
- **Duplexes and attached housing have some proven success in Marshalltown.**

- **Natural disasters have resulted in the loss of housing units**, further tightening supply and increasing pressure on the existing housing stock. The tornado and derecho in 2018 and 2020 contributed to high demolition rates in these years. Damages are still being addressed.
- **Together, these factors underscore the importance of infill development and housing recovery** efforts to support long term housing availability and community resilience.

FIGURE 1.7: CONSTRUCTION ACTIVITY

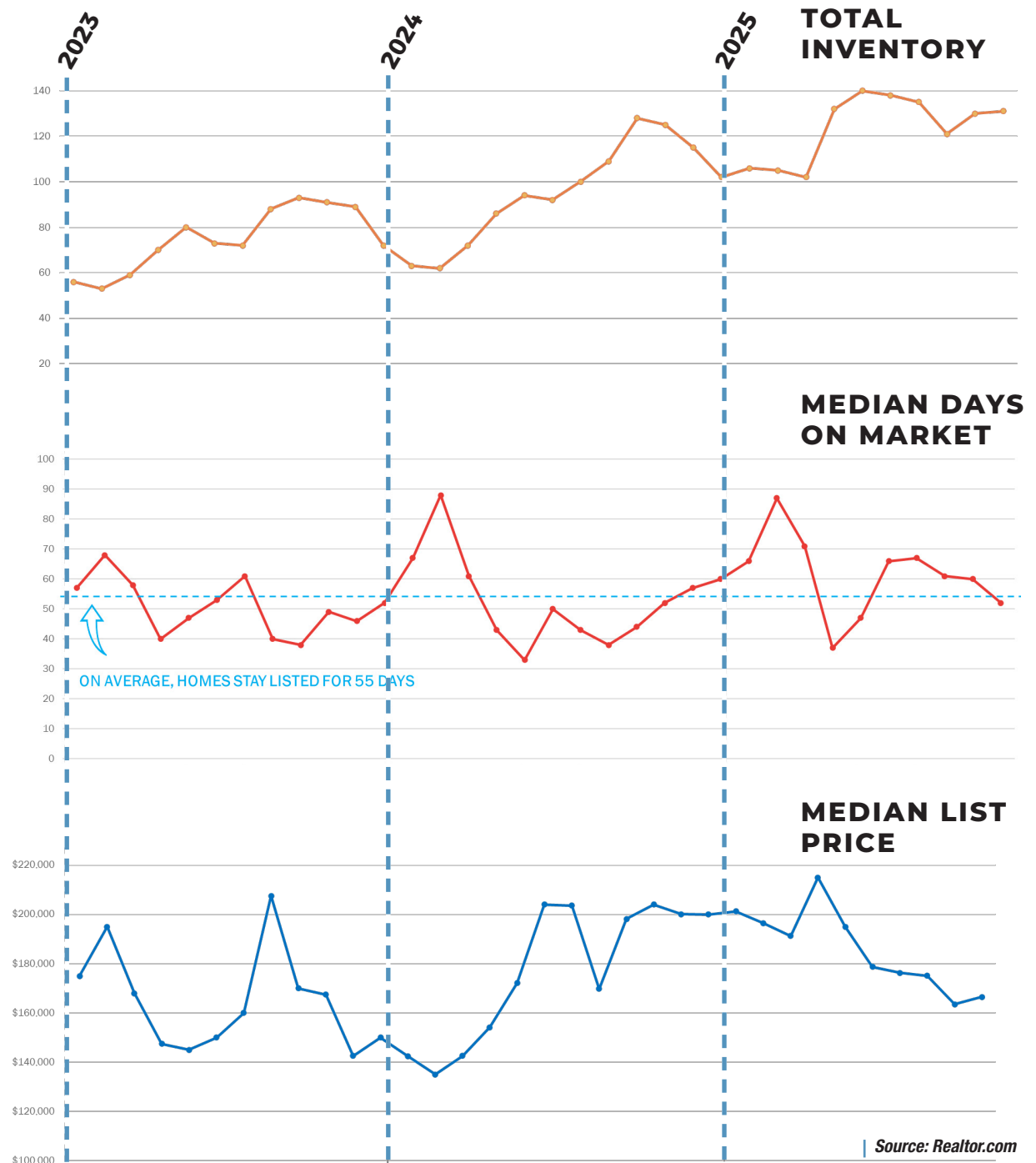


Source: City of Marshalltown

Low ownership construction shows in home sales data from 2023 to 2025.

- **Total housing inventory increased in 2025 similar to national trends**, providing buyers with more available listings compared to earlier periods. **However, many of these units are not move-in ready** and require rehab investment by buyers.
- **Median days on market have remained relatively stable, indicating consistent absorption even with the increasing for-sale inventory.** In addition, the median time a home stays on the market is under sixty days, which is low compared to national averages.
- **Median listing prices have declined slightly year over year, suggesting moderated price expectations as inventory has grown.** The decline in listing prices also contributes to the median days on market remaining low as buyers act quickly on the lower prices. But lower prices are also the market adjusting to higher mortgage interest rates seen over the period, which adds to the overall cost to buyers.

“Higher end rentals and housing continue to be filled as soon as they are available and thus more needed” - Survey Respondent

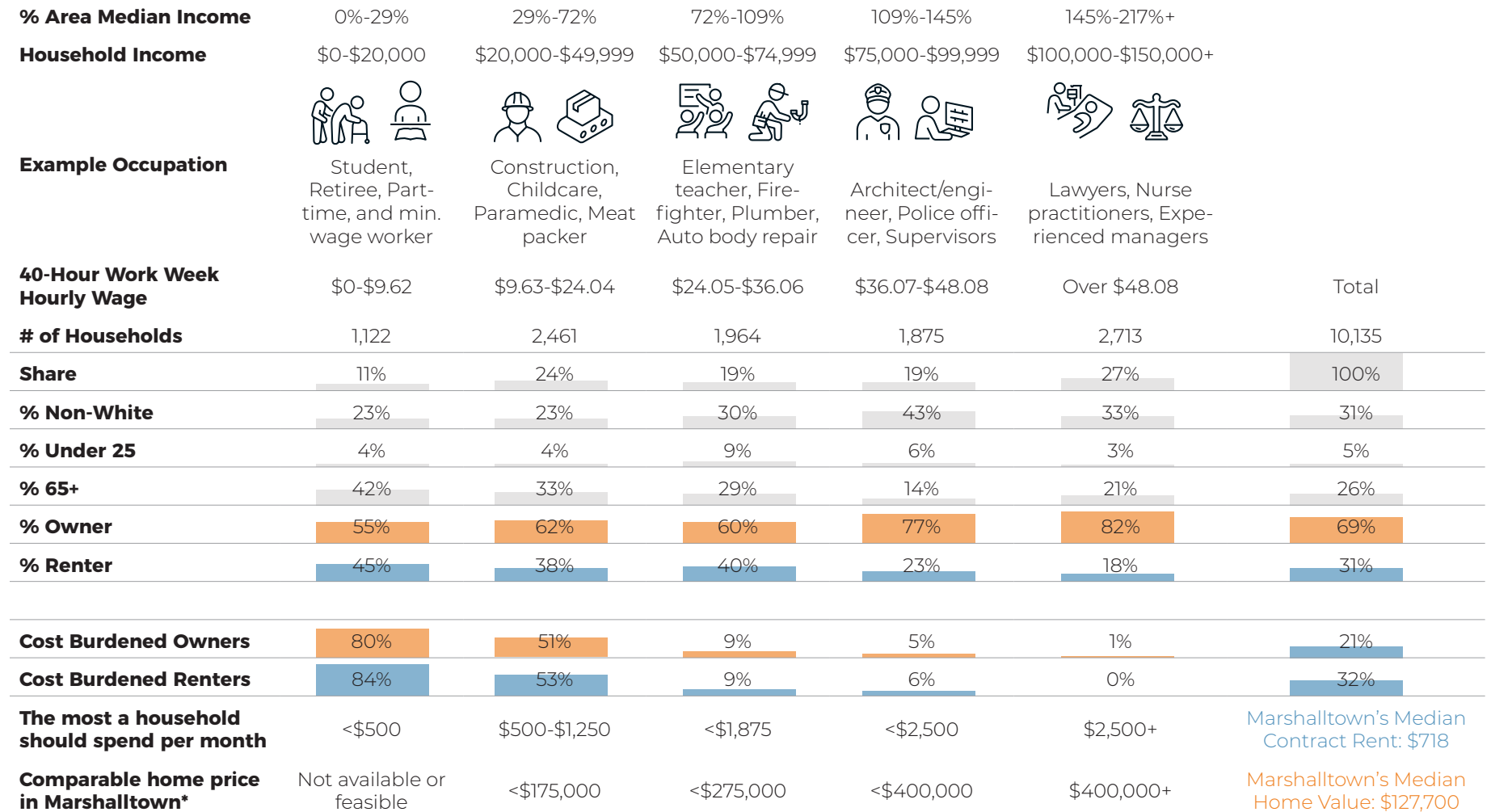


Data Insights - Affordability Snapshot

The graphic below shows household characteristics in Marshalltown. The graphic illustrates the affordability challenges faced by people in different occupations and ages.

For example, over half of households making under \$50,000 a year are cost burdened even though the median rent and home value fall within what many of these households should be able to afford. Other monthly home costs like utilities and insurance add additional strain on these households.

FIGURE 1.8: A PROFILE OF MARSHALLTOWN RESIDENTS BY HOUSEHOLD INCOME, 2024



Source: American Community Survey (5-year Estimates); Paycheck to Paycheck (nhc.org/paycheck-to-paycheck) for the Des Moines Metro; Zillow.com

*Assumes a good credit score, 20% down payment, no HOA fees, comparable local taxes/insurance, and a 30-year fixed rate mortgage at 6.25%.

Data Insights - Affordability Snapshot

Affordability challenges are not unique to Marshalltown.

- **Across all peer cities, renters face substantially higher housing cost burden than owners.** These households are often among the lowest-income with the fewest options for housing.
- **There is more owner cost burden in Marshalltown than in several peer cities, even though home values are lower than many peers.** As seen on the previous page, this could mean more seniors with low incomes who are struggling to afford housing payments.
- **The value to income ratio in Marshalltown indicates an undervalued ownership market.** Generally, a home value to income ratio of 2.0 or lower is considered an undervalued market. An undervalued market can be good for buyers, but it is a problem for stimulating new construction in certain areas. The cost to build may be more than the appraised value.

FIGURE 1.9: PEER AFFORDABILITY COMPARISON, 2024

	VALUE TO INCOME RATIO	MEDIAN HOUSEHOLD INCOME	MEDIAN HOME VALUE	MEDIAN CONTRACT RENT	% COST BURDENED
Marshalltown	1.85 	\$69,068	\$127,700	\$718	Owner: 21% Renter: 32%
Marshall County	1.98 	\$73,315	\$145,500	\$694	Owner: 19% Renter: 30%
Storm Lake	2.74 	\$62,765	\$172,200	\$686	Owner: 13% Renter: 28%
Perry	1.76 	\$68,910	\$121,400	\$719	Owner: 12% Renter: 33%
Muscatine	2.64 	\$58,117	\$153,600	\$741	Owner: 26% Renter: 48%
Ottumwa	1.74 	\$61,103	\$106,300	\$686	Owner: 15% Renter: 46%
North Platte, NE	2.91 	\$58,097	\$169,100	\$691	Owner: 20% Renter: 46%

Source: American Community Survey (5-year Estimates)

Households that spend 30 percent or more of their monthly income on housing costs are considered cost-burdened.

“Make cheaper rent for someone who does not qualify for low income housing. I am stuck in a lease I can't afford because it was the only rental option that was available to me” - Survey Respondent

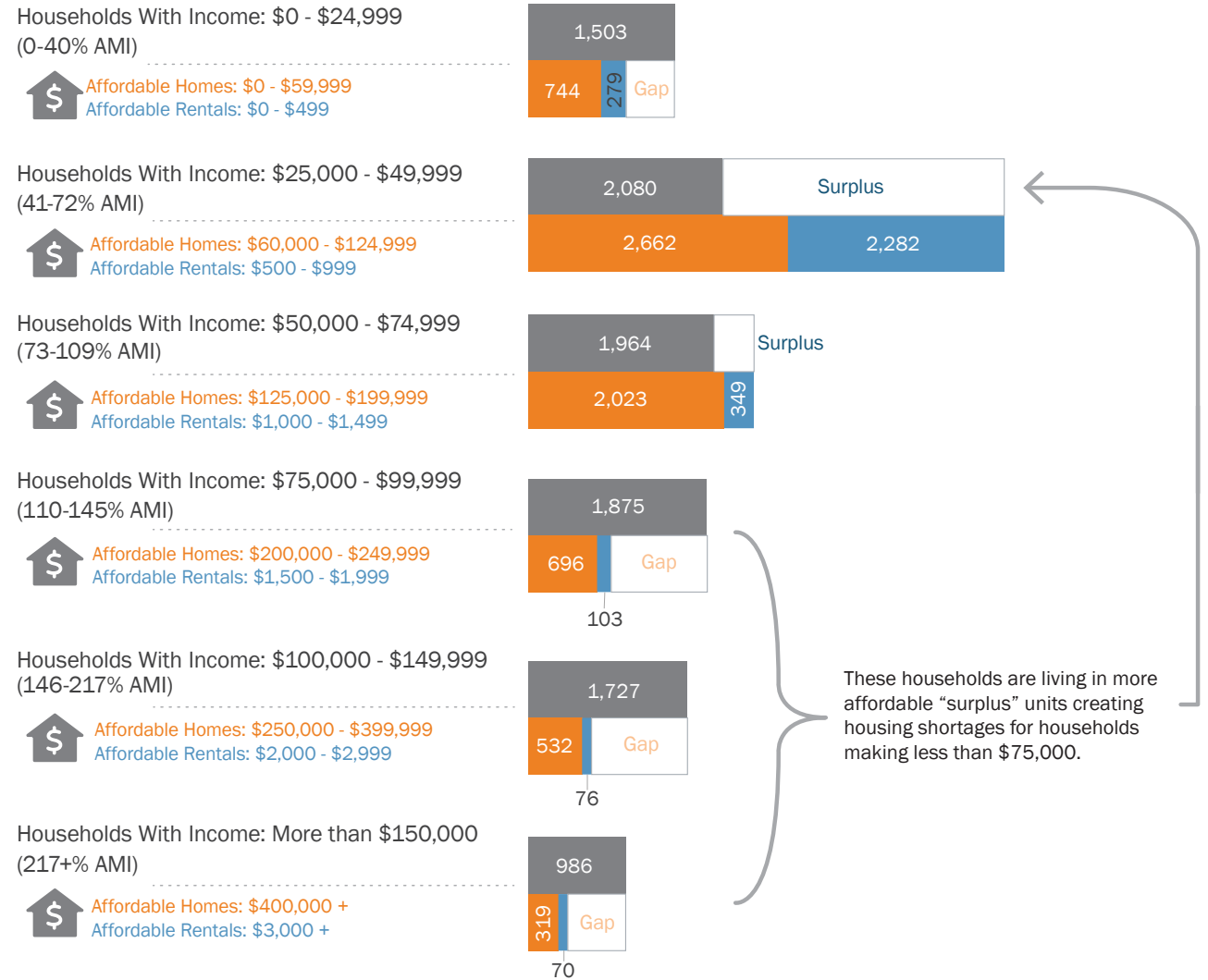
Data Insights - Affordability Snapshot

The lack of new construction activity shows in the price of existing housing options versus the price household incomes can afford.

- **People are competing for the same units in Marshalltown – Affordable and Workforce housing.** The gap in home prices for households making above \$75,000 means they are living in and competing for the lower priced units.
- **Gaps for ownership and rental options in middle and higher price points.** Many existing households could afford higher priced housing options than they currently live. They may move if an option were made available that met their needs or desired lifestyle.

“I believe there is a need for housing at all price points, but mainly 200K-300K range” - Survey Respondent

FIGURE 1.10: BALANCE OF HOUSING COST AND INCOME, 2024



Source: American Community Survey (5-year Estimates); RDG Planning & Design

II. Community Insights

The Reimagine Marshalltown planning process sought broad input from the community. A housing specific survey was also administered to inform the housing study. The following housing related themes emerged:

Listening Session and Roundtable

- **Severe Housing Gaps:**
 - No housing for mid-income families (\$225K–\$350K price range)
 - Empty-nester housing and multi-generational housing are needed
 - Missing market of starter homes for young professionals and renovated low-cost homes
- **Rental Market:**
 - Extremely tight with very low vacancy
 - Lower rent units are typically poor quality, but few other options
- **Affordability Benchmarks:**
 - \$250K–\$350K considered affordable
 - Anything listed under \$185K sells quickly
- **Barriers:**
 - High construction costs
 - Regulatory hurdles related to fire/electrical codes, permits, sidewalk requirements
 - Local trades shortage to do rehab work
 - Not enough subdivision lots for development
- **Housing Instability & Homelessness:**
 - Growing need for shelters, especially for women
 - Rental assistance options are inadequate given the needs

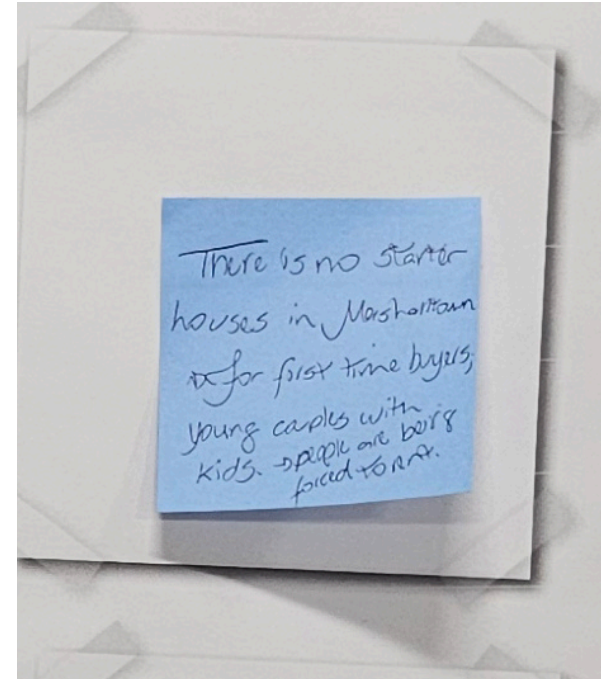
- Section 8 acceptance is limited across rental units

Community Housing Survey - 177 responses

- **Respondent Characteristics**
 - 6% Latino/a
 - 16% renters
 - 47% have less than \$100K in annual household income
 - 19% retirees
 - 38% ages 30-44, 28% ages 45-59, 10% ages 25-29
- **Respondent Sentiments**
 - Property taxes, utility costs, and overall housing costs are concerns
 - Most choose housing for affordability and neighborhood character
 - 43% consider moving to a different community for quality-of-life reasons
 - Largest demand for small to mid-sized homes, townhomes, mixed-use apartments and senior living opportunities

Landlord/Housing Provider Survey - Representing 179 units

- **Respondent Sentiments**
 - 11% of units reported vacant
 - Tenants are primarily families with children and young professionals
 - 48% have raised rents in the last year primarily due to increased tax and insurance costs
 - Strong tenant retention and 2–4-week turnover once a unit is available
 - Most operators are maintaining current operations, with 30% planning to expand due to strong demand



III. Primary Market and Input Themes

Like many communities, the private market dominates housing production, but leaves many demands and needs unsatisfied. This is the result of a number of factors unveiled in the market data and community input.

- **Low movement in the market.** Following national trends, people are staying in homes longer, even when those homes no longer meet their needs. Interest rates and lack of other options are contributing factors.
- **Few ownership options for mid- to higher-income households.** People moving to Marshalltown, or wanting to move within Marshalltown, have limited options to live in newer homes. This include rentals, as some higher income people still want to rent as they test the community, downsize from ownership, or wait to find ownership options.
- **Need for move-up/move-out and senior living options.** Similarly, the aging population is faced with limited accessible and low maintenance options. Retrofitting their existing homes is cost prohibitive.
- **Older neighborhood rehabilitation is still a need.** Rehab after past natural disasters continues. The market is still feasible for flippers, but the margins are extremely tight. Rehab projects for resale need to cut costs such as through acquisition and lower finishes
- **Continual assistance needs for people on the borderline of housed versus unhoused.** Many people face challenges affording basic needs. Services for affordable housing and other daily costs must continue and expand.
- **Desire and need to rent longer.** With higher costs, many people will need to rent longer to save for a home down payment. Some also want to rent longer when they move to Marshalltown. This is challenging for families who need multiple bedroom options.
- **Increased development and market costs.** Marshalltown is not alone in facing rising development and housing costs driven by low inventory, which exceed local wage increases.

“I would LOVE to see some zero entry townhomes/ housing either for rent or for sale. We have a huge need for that. Also nice townhomes, row houses, rentals are in very high demand” - Survey Respondent

“I'd like to see more dense housing and unique options. We need an "all of the above" approach to fix the housing shortage” - Survey Respondent

Given these market conditions and community demand, Marshalltown has several challenges to overcome to stimulate a response to demand:

High risk for housing builders, developers, and rehabbers. Based on the local risk, one of the most desirable business models seen in Marshalltown for ownership is to build custom homes. One of the least desirable is to build an inventory of low cost homes on a speculative basis, hoping to find buyers. This includes infill housing in what many developers would consider marginal neighborhoods.

Limited consumer ability to afford a decent home that meets household needs. The meaning of this expectation varies for people in different situations. But the availability of a home (owner or rental) that meets family, accessibility, or personal needs is limited.

High construction costs from materials, labor, and logistics.

The actual construction cost of a new, 1,600 square foot house is not affected by the value of surrounding property. A house costs the builder a minimum amount regardless of the neighborhood, even if the average market price of existing houses in a neighborhood is much lower.

- There is a perception that subdivision standards and code requirements elevate hard costs to an excessive degree. Marshalltown follows similar building codes and subdivision requirements as other cities. These requirements are necessary to secure the long term investment in the neighborhoods and the housing stock, avoiding excessive costs in the future.

Limited local builder capacity (and risk aversion) to undertake larger projects. Except for individual builder efficiency, the one technique proven to reduce unit construction cost is economies of scale. Mass builders in high absorption markets who can build large numbers of homes at one time cut initial mobilization costs, use crews very efficiently, have a more competitive labor force, establish uniform designs and components, and order materials in large quantities, all of which help reduce construction cost per square foot.

In small and medium-sized cities like Marshalltown where the demand is not sufficient to support mass construction, important efficiencies are realized by construction of even five to ten homes at a time. However, this brings additional risk through more speculative development.

Availability of financing and capital.

When the cost of a new ownership or rental unit is well above the typical value of housing in the surrounding neighborhood, it becomes difficult to find comparable sales values for appraisal purposes. This reduces the value of the property itself as collateral to potential lenders, and makes it extremely difficult to finance new construction. The same situation applies to people looking to “flip” a home, where the rehab costs are more than the return in the increased resale price.

Addressing these challenges forms the basis for the action strategies to meet housing demand, discussed in the following sections.

HOUSING PROGRAM

I. APPROACH

II. HOUSING DEMAND

III. DEVELOPMENT PROGRAM

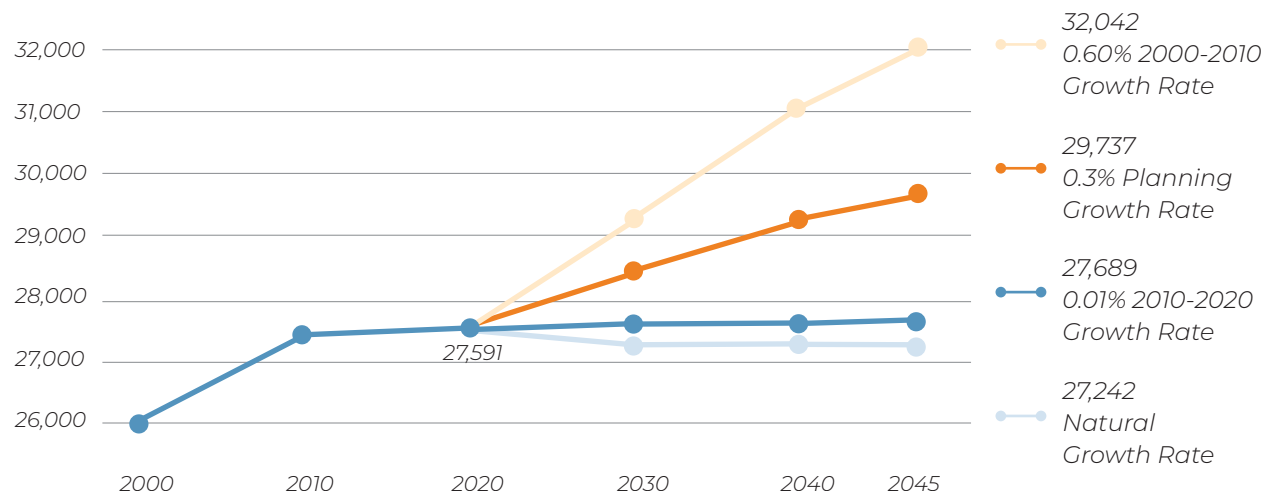
IV. FUTURE LAND USE AND SUBAREA
CONTEXT

I. Approach

The Reimagine Marshalltown Future Land Use Plan defines Marshalltown's broader density and neighborhood design principles. The Future Land Use Plan will guide the preferred location for different home densities. The Development Principles and Policy Areas in the Plan identify the broad outcomes that Marshalltown desires.

Several forecasting methods, along with the Primary Findings of the market conditions and community insights, inform the approach to a Housing Program and Action Strategy for Marshalltown.

FIGURE S.11: POPULATION POSSIBILITIES, 2045



Source: US Census, RDG Planning & Design

Population Forecast

- **Marshalltown can reach a population of 29,737 by 2045 with proactive housing and economic development policies.** This was the annual rate of growth from 2000 to 2020, even with essentially no growth since 2010. However, this growth will not come to fruition without providing the housing that people need and can afford.

- **If Marshalltown experienced the same growth as 2000-2020 (0.6% annually), the population could approach over 32,000 by 2045.** The future land use plan in Reimagine Marshalltown is flexible enough to accommodate growth at this rate. However, the Plan would require updating before 2045 to ensure it reflects the community's evolving needs.

II. Housing Demand - Total

The housing demand forecast uses the population forecast and primary market findings to determine how many homes Marshalltown can absorb through 2035.

The following principles and assumptions translate the housing market findings and community input into housing demand:

- The lowest income market often requires intervention from the public and not-for-profit sectors.
- Production of more homes for middle income households may require support or leadership through ongoing investment and demonstration projects.
- New homes at higher price points will increase availability through movement in the housing market. This will enable residents to enter the housing market, move up to appropriate options through their life, and downsize if desired. Downsizing may mean lower square footage but not necessarily a lower price.

Marshalltown's 2035 housing demand in Table S.12 comes from:

- **The 0.3% annual population growth rate from the Comprehensive Plan.**
- **Median household sizes declining over time.** Household sizes will fluctuate through 2035. But the aging population and potential international migration hesitancy in the near term results in smaller household sizes over factors like home affordability potentially increasing the number of people living together.

TABLE 1.12: HOUSING DEMAND

0.3% Annual Growth Rate	2025-2030	2031-2035	Total
Population End of Period	28,430	28,859	
Household Population at End of Period	10,587	10,747	
Average People per Household	2.52	2.44	
Household Demand at End of Period	4,210	4,405	
Projected Vacancy Rate	6.8%	6.6%	
Unit Needs at End of Period	4,517	4,713	
Replacement Need (total lost units)	100	100	200
Cumulative Need During Period	284	296	581
Average Annual Construction Need	52	59	

The average annual demand is similar to the annual number of homes built between 2015 and 2025. Some demand in the community includes rehabilitation investment in the existing housing stock to meet the demand for different living arrangements and occupancy
Source: RDG Planning & Design

- **A slightly declining vacancy rate over time.** The reported vacancy in 2020 was 8.7%. But the rate considering only vacant units that were for sale or for rent was about 4.5%. Estimates from the American Community Survey in 2024 are showing declines in the overall vacancy rate as well. Additionally, discussions in 2025 with property managers and REALTORS® suggest the number of vacant homes available is tight. Therefore, the forecast uses only a slight decline in the overall vacancy rate as vacant units in poor condition are rehabbed or redeveloped and occupied.
- **A consistent need to replace some homes each year.** These are homes demolished and removed from the market because of redevelopment, accidents, weather events, dilapidation,

and homes converted to other uses. These lost homes must be gradually replaced to meet demand, including homes lost in redevelopment projects.

- **A growing older population that will require specific types of home arrangements to meet their needs.**
- **The total home demand does not directly include temporary shelters or other transitional housing needs.**

These assumptions indicate a demand for close to 600 units through 2035

II. Housing Demand - Senior

Older adults may be looking to downsize and/or find a place with little to no lawn maintenance, but not at a stage in life to need living with assistive medical services. These desires increase as a person gets older. A portion of existing older residents may move locally if another option better met their needs.

- Potential new demand for alternative older adult housing settings is about 136 units through 2035. Many of these units are intended for adults over 75.
- The older adult housing demand does not include nursing homes or more intense medical facilities.
- The demand is specifically for people moving to housing that provides services for older adults, not new home construction or retrofits for accessibility or Universal Design.
- Older adults who are able to age in place increase the demand for in-home services and the need to renovate existing homes to accommodate changes in mobility.

TABLE 1.13: SENIOR HOUSING DEMAND

Age	2035 Projection - Natural Change	2010-2020 Migration Factor	2035 Population with Migration	People per Household	Household Demand	Demand for Alternative Housing
55-64	2,690	-1.3%	2,879	2.20	1,309	13
65-74	2,534	-2.4%	2,221	1.90	1,169	23
75+	2,998	0.7%	3,179	1.60	1,987	99
Total 55+	8,222		8,279		4,464	136

Source: RDG Planning & Design

Older adults able to age-in-place increase the demand for in-home services and the need to renovate existing homes to accommodate for changes in mobility. National market trends indicate aging Baby Boomers are more likely to use in-home services and might reduce the need for assisted living and skilled nursing units. Across the nation, almost 5.5% of those in the 60-78 age bracket live in assisted living facilities or nursing homes. Some estimates suggest that up to 8% of those over 55 will transition to older adult communities by 2035.

Source: Consumer Affairs. "Assisted living statistics [2024]" ConsumerAffairs.com)



III. Development Program

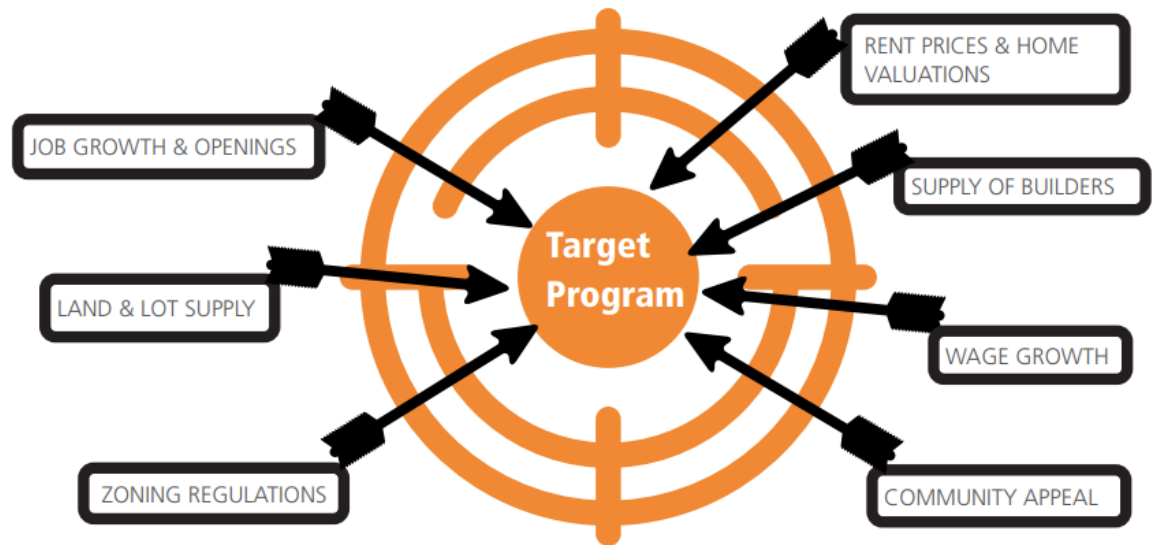
The home development program in Table 1.14 on the next page shows unit needs to accommodate renters and owners at different income levels and home types.

Meeting The Development Program

Many factors influence the cost and types of homes being built in Marshalltown, as discussed previously. Factors at the regional and local level are where investment and policy intervention can help overcome challenges and meet the development program in Table 1.14.

Interventions to balance the market will vary depending on the home product and target price point. The Action Strategy identifies the strategies for Marshalltown and considers the following factors:

- **High Market.** Homes for ownership typically located in conventional subdivisions. This price point may appear in owner or rental upper-end condominiums, owned low-maintenance communities, and townhomes. Front-end infrastructure in subdivisions may be relatively expensive on a per lot basis.
- **Market.** Most new subdivisions and rental developments, including single-unit detached, attached, duplexes, townhomes, and apartments, fall in this price range. From a rental perspective, households in this range can afford monthly rents needed to make projects economically feasible. However, rents



required for new development in certain locations are higher and households will pay a higher percentage of income for homes.

- **Moderate.** Development at the upper end of the moderate price range typically occurs in subdivisions or increasingly in higher-density small lot or attached developments. The lower end of the moderate price range addresses workforce housing needs. Construction and infrastructure costs make it difficult for builders to deliver workforce housing products. Infill development on sites or lots that use existing infrastructure that reduces the unit cost of public improvements are viable approaches, but infill faces various obstacles, such as zoning. Most moderate range development can be accomplished

privately with public incentives, but some project types may require more community partnerships.

- **Low and Affordable.** It is virtually impossible for new construction to serve the low and subsidized price range without deep assistance that includes tools such as land assembly, infrastructure, development financing, and mortgage assistance. Program approaches to preserve and rehabilitate the existing housing stock or build alternatives for groups like seniors can effectively add to this price range. These tools may be necessary to encourage rentals in conjunction with existing tax policy incentives like Low-Income Housing Tax Credits and New Market Tax Credits. Delivery will require public/private partnerships.

Price point production forecast assumptions:

- Over the next several years, more people may turn to renting to meet their affordability needs, which may not be in an apartment setting.

The program targets an occupancy split of 60% homeowners and 40% renters. While multi-family construction was strong in Marshalltown from 2020 to 2025, there are still rental supply needs across age ranges and different types of housing.

- The private market will not produce the lowest-priced units.

Most low-income residents will live in rentals. Higher-density homes can produce lower rental costs in certain situations, but often these settings do not result in lower prices. Frequently, construction requirements and developments with high-quality materials and finishes produce homes that can be relatively expensive. Maintenance services and associated fees in these projects also increase the monthly home cost.

- Move-up housing to higher price points will satisfy some ownership demand at lower price points.

A percentage of the population lives in homes that cost less than what they could afford, likely because there were no other homes available that met their preferences. These preferences could be homes with more bedrooms, yard space, better finishes and fixtures, downsizing options, aging adult environments, or different locations. More home variety may entice some households to move from their lower priced home into

TABLE 1.14: DEVELOPMENT PRICE POINT PROGRAM, 2035

Price Point Program End of Period	2030	2035	Total
Total Need	284	296	581
Total Owner-Occupied	171	178	348
Affordable Market: <\$200,000*	79	82	161
Moderate Market: \$200-\$250,000	35	37	72
Market: \$250-\$400,000	38	40	78
High Market: Over \$400,000	19	20	38
Total Renter-Occupied	114	119	232
Low: Less than \$500	25	26	52
Affordable: \$500-\$1,000	31	32	63
Market: \$1,000-\$1,500	30	31	62
High Market: \$1,500+	27	28	56

Source: RDG Planning & Design

*Most affordable range owner and renter options become available by adding units at higher price points. This move-up effect comes from residents who would move if something new were available that better meets their preference, then opening an existing home at a lower price point.

**This does not mean all rentals are/should be apartment buildings – see housing type program on the following pages

the new or renovated ones. Thus, the movement opens a lower-priced home for another household.

- Increases in ownership costs drives demand for higher market rate rentals. This drives households to rent longer or choose to rent over owning when first moving to Marshalltown. These households can likely afford higher rents when the ownership market is much more out of reach, which increases the demand outside a traditional apartment setting and instead a townhome, house, or mixed-use building rental.

- Higher density multi-family complexes can fill a rental market demand, but must be integrated into neighborhoods. They should primarily be oriented toward mixed-use and connected settings and not secluded apartment complexes.

From 2015 to 2025, 15% of units built were for single-family units, 26% duplex units, and 57% multi-family units. Over the next several years, home production should focus on offering more options for ownership or multiple bedroom rentals that includes attainable variety. The approach includes a large focus on infill areas and existing home renovation given the cost of development and lower cost opportunities of these areas.

Target production for housing variety

- **Tie price points of new construction costs and consumer preferences/needs, coupled with proactive policy in this plan.** For example:

- Accessible options for aging populations - attached and community formats.
- The lowest price point owner options (well below \$200,000) are in the existing stock, or finding ways to build at this price point through advancements in building techniques, density, and housing arrangements.
- Supportive policy and incentives to increase smaller lot development models.
- Solutions like attached units will be needed to deliver attainable products for more people.

- **Single-family detached homes in higher-end markets.** These developments need to strongly push good neighborhood design with homes near community amenities.

TABLE 1.15: DEVELOPMENT HOUSING TYPE PROGRAM, 2035

Price Point Program	Detached Single-Family	Smaller Lot Single-Family Detached / Attached	Duplex, Mid-Density Townhomes, Rowhouses	High Density Townhomes, Multi-Family/ Mixed-use
Target Average Gross Density	<4	4-7	8-12	12+
Ownership				
Affordable/Moderate Market: <\$250,000	10%	35%	30%	25%
Market: \$250-\$400,000	60%	20%	10%	10%
High Market: Over \$400,000	80%	10%	10%	0%
Rental				
Low: Less than \$500	N/A	0%	30%	70%
Affordable: \$500-\$1,000	N/A	10%	40%	50%
Market: \$1,000-\$1,500	N/A	30%	40%	30%
High Market: \$1,500+	N/A	40%	30%	30%
Target Total	136 (23%)	137 (24%)	149 (26%)	158 (27%)
Acres	45	34	19	13

Source: RDG Planning & Design

*Any type could be in a mixed-use arrangement. Gross density is the number of housing units per acre, including Right of Way and public spaces.

**In land planning the amount is typically doubled to provide market flexibility, development options as land becomes available

- **Growing interest in reusing commercial spaces and redevelopment of obsolete commercial uses.** Examples such as the Meadow Lane Mall offers housing opportunities across price points.
- **Higher density multi-family complexes can still fill a rental market demand.** They should primarily be oriented toward diverse options and not secluded apartment complexes.

- **Upper-story downtown spaces fill a higher end rental need.** Some moderate price point ownership needs could be filled downtown as well, if the condo market is more viable in the future.

HOUSING TYPES EXPLAINED - VISUALIZING DENSITY

- **Low.** Generally under four units per acre. Equal to one unit per 8,700 square feet of development area, including streets, lots, and open space.
- **Medium.** Generally ranging from 5-12 units per acre. Down to one unit per 3,100 square feet of development area, including streets, lots, and open space.
- **High.** Generally over 12 units per acre. High density relies less on units per square foot of development and more on the site's design to allow more units while mitigating any adverse influences on surrounding areas.

See the Future Land Use Plan and Design Guides in Reimagine Marshalltown as a guide to creating high quality neighborhoods at different density ranges (chapter 2 in Reimagine Marshalltown)



Merle Hibbs Blvd Neighborhood - 3.4 gross units per acre



Brentwood Road Neighborhood - 1.6 gross units per acre



Park Place Neighborhood - 4.7 gross units per acre



Typical Downtown Fringe Neighborhood - ~4 gross units per acre



Brecken Place - 5.6 gross units per acre



Grant Park Apartments - 43 gross units per acre
Marshalltown Lofts - 42 gross units per acre

ACTION STRATEGY

I. EXISTING HOUSING PROGRAM SUMMARY

II. HOUSING GOALS

III. STRATEGIES SUMMARY

IV. GOAL AND STRATEGIES

V. PARTNERS AND ADVOCACY STRATEGY

If Marshalltown does not develop the homes, neighborhood environments, and support facilities that people need then people will find what they need elsewhere. However,

there are insufficient financial and human resources for the City to “solve” all housing needs. The City should target several top housing goals to stimulate movement to address local housing needs. Additional efforts to create effective partnerships for education, procedures, and programming are essential to achieve the goals and advance housing efforts in Marshalltown.

WHAT ARE GOALS?

A goal is a broad statement of what Marshalltown hopes to accomplish. The broadness means the Action Strategy does not need to create an unmanageable list of goals. The more goals, the lower chance of accomplishments. The housing goals give more specific direction than the Reimagine Marshalltown Plan by combining the community input with the data analysis and housing forecast. Each goal should answer yes to each of these questions for Marshalltown:

- **Supporting data.** Does the goal address a need shown through reputable data sources and market research for Marshalltown?
- **Supporting community input.** Does the goal align with community visions for Marshalltown?
- **Housing development program.** Can the goal advance parts of the demand and development program?
- **Future Land Use alignment.** Can the goal apply to specific future land use districts?

WHAT ARE STRATEGIES?

A strategy is the approach to achieve the goal. Each strategy is specific and includes important ways to advance the goal, using successful examples from other cities where applicable. A strategy can be a combination of:

- **Policy.** An agreed upon direction on how to administer programs and decision-making to achieve a stated objective.
- **Financial capital.** Allocation of funds to a goal oriented project, program, or initiative.
- **Social capital.** Allocation of staff, knowledge, training, or community building towards a goal.
- **Regulation.** A rule that enforces projects, policies, funding, or functions to comply with a stated objective.
- **Partnership.** A group of people, jurisdictions, and organizations that either formally or informally work together on policies, capital, and regulations to advance the strategy and goal.

I. Existing Housing Program Summary

There are some programs available to Marshalltown residents that target home production and direct assistance to people in need. These can help supplement the strategies in this Action Strategy. They should be marketed together with the Action Strategy to raise awareness of these programs.

TABLE 1.16: AVAILABLE HOUSING RESOURCES IN 2025

Program	Description	Targets
HUD Lead Hazard Reduction Program	Assist in lead hazard remediation of owner-occupied and renter-occupied units. Eligible families must have a child in the home under 6 years old.	Low income; Home built before 1978
Owner Occupied Housing Improvement Program	For 2018 tornado affected area until funds are exhausted: provides up to \$24,999 in home improvement grants to qualified homeowners. The homeowner must reside at the house for additional five years after the housing improvements are completed.	Low income
Region 6 Housing Trust Fund	Financing assistance for new home buyers, existing homeowners, rental property owners, and other affordable housing projects.	Low income
Mid-Iowa Community Action Weatherization Program	Replace inefficient or dangerous appliances such as water heaters or furnaces, insulate your home, insulate pipes, and more.	Low income
Residential Tax Abatement	Improvements made to a property that increase its actual value by at least ten (10) percent can qualify for a 3, 5, or 10 year graduated abatement. Cannot be combined with the Make Marshalltown Home New Home	Designated Urban Revitalization Areas
Make Marshalltown Home Incentive	Offers \$10,000 to home buyers of newly constructed homes with a construction value of at least \$180,000 at the time of the closing.	Market rate ownership housing

“We need a larger variety of housing. Currently we either have senior housing or low income housing...” - Survey Respondent

II. Housing Goals

GOAL 1

Preserve the existing housing stock and resident support for affordability

GOAL 2

Create more housing variety to stimulate housing market movement

GOAL 3

Increase available lots and the appeal of infill lots through policy and fiscally responsible investments

GOAL 4

Attract new builders, rehabbers, and developers

GOAL 5

Approve projects that align with housing goals through a housing friendly regulatory environment



III. Strategies Summary

Table 1.17 summarizes the Action Strategy approaches on the following pages. Some of these approaches may be suitable for one target area or household but not for another. Without intervention from the City and its partners, homes for all age groups will continue to be in short supply, the housing market will continue to be less attainable, and Marshalltown will struggle to have adequate options.

Projects using financial incentives should target smaller lot arrangements to efficiently and responsibly use public infrastructure and minimize future maintenance costs.

TABLE 1.17: HOUSING STRATEGIES PROGRAM SUMMARY

Strategy or Policy	Timeframe	Funding Sources	Target Housing Type	Key Partners
1. Preserve the existing housing stock and resident support for affordability				
1. Target incentives and assistance with enforcement to specific neighborhoods at one time.			Existing homes and rentals in target opportunity areas for workforce households making up to 150% of Area Median Incomes	Non-profits like Habitat for Humanity
2. Align layering of financial incentives/programs with the costs of maintenance and repair				
3. Assist partners with programs that support keeping residents engaged and in their homes			N/A	Region 6 Resource Partners Local builders
4. Continue public improvements to stimulate private investment			N/A	Property owners and managers
5. Partner on landlord risk reduction and voucher incentive programs			Rental	REALTORS®
2. Create more housing variety to stimulate housing market movement				
1. Share risks in developing missing, priority, and high risk products			Smaller lot and townhome development	Non-profits like Habitat for Humanity
2. Undertake demonstration projects for proof of market concepts			Mixed-use, downtown living	
3. Partner to form lending consortium			Universal Design and independent living	Lending community and local builders
			Accessory Dwelling Units (ADU)	Marshalltown CBD

TABLE 1.17: HOUSING STRATEGIES PROGRAM SUMMARY

Strategy or Policy	Timeframe	Funding Sources	Target Housing Type	Key Partners
3. Increase available lots and the appeal of infill lots through policy and fiscally responsible investments				
1. Share risk of targeted infill lot development				Lending community
2. Tie new lot development assistance to housing needs and fiscally efficient public servicing			All, varies by strategy	Local builders
3. Target opportunities for redevelopment of uses or excess open/park spaces				Property owners
				REALTORS®
				Major employers
4. Attract new builders, rehabbers, and developers				
1. Assist with builder capacity and recruitment				REALTORS®
2. Assist and encourage employers to get involved				Chamber and major employers
3. Maintain positive relationships with the building community			All	Builders and developers
4. Consolidate resources to one location				Schools
5. Establish an Annual Housing Workshop				All
5. Approve projects that align with housing goals through a housing friendly regulatory environment				
1. Maintain clear application and review processes.				
2. Encourage Universal Design in projects taking advantage of public incentives.				Elected and appointed officials
3. Keep codes relevant to new technologies and techniques.			All	Builders and developers
4. Update zoning and development regulations as necessary to support all housing goals.				

GOAL 1

Preserve the existing housing stock and resident support for affordability

Purpose

Existing homes in Marshalltown are the most affordable housing stock. Preservation keeps attainable options available to more people over time, especially as household debt and costs of living continue to rise.

Challenges to Overcome:

- Consumers' ability to afford a decent home that meets their needs.
- High construction costs from materials, labor, and logistics.

Strategies

1. Target incentives and assistance with enforcement to specific neighborhoods at one time. The opportunity areas shown later in this section provide direction on areas to target first. Focusing resources in one area at a time can more efficiently use public resources to show progress in a neighborhood and stimulate private investment when residents see more maintenance and repair activity.

2. Align layering of financial incentives/programs with the costs of maintenance and repair.

Repairs are part of homeownership, but repairs are not always financially feasible or, in the homeowner's eye, necessary. Combining grants, low-interest loans, and other incentives in Strategy (1) with proper marketing can stimulate homeowner improvements that preserve existing housing, enhance property values, and maintain neighborhood stability.

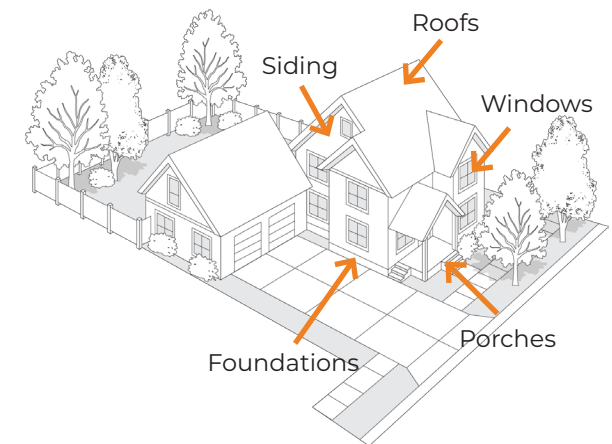
- *The Owner Occupied Housing Improvement Program* post tornado is a good model, but a new program needs to be expanded beyond low income households to include workforce housing income ranges.
- *Effective incentives layered together might need to cover 50% of costs to achieve high participation rates and not create overwhelming debt for owners. A house in poor condition could easily need \$40,000 in major structural upgrade repairs, like roofs, electrical, HVAC, etc.*

Target Products

- Existing homes and rentals

Key Partners

- Non-profits like Habitat for Humanity
- Region 6 Resource Partners
- Local builders
- Property owners and managers
- REALTORS®
-



There are several major structural items, like those listed above, that will most threaten a home from reaching a point of demolition if not maintained. These items are expensive. A program that targets these types of repairs needs to be adequately funded.

Programs can also target more cosmetic type repairs to increase neighborhood values and appeal, such as fences, driveways, painting, garages, landscaping, and more.

3. Assist partners with programs that support keeping residents engaged and in their homes.

There are limited formal efforts to build neighborhood social capital. There are likely informal groups of neighbors meeting, perhaps through churches, but a more formal organizational structure or campaign, in multiple languages, can help educate and encourage use of programs. This does not have to be creating neighborhood associations, but could be if there is interest from local champions willing to help get started.

4. Continue public improvements to stimulate private investment.

Public improvements like those Downtown, along State Street, and at Franklin Elementary get people excited and create neighborhood pride. While funds will continue to be limited, the City and public partners must continue to invest in public-facing projects that create neighborhood amenities.

5. Partner on landlord risk reduction and voucher incentive programs.

Property owners in Marshalltown may be more likely to participate in affordable housing programs if financial and tenant-related risks are mitigated, creating more affordable units for residents who rely on these programs. Successful programs are proven, such as:

- **Landlord Risk Reduction Fund - Lawrence, KS.** Offers financial benefits to property managers and landlords who agree to loosen screening requirements in order to rent their units to tenants who are currently unhoused or are at immediate risk of experiencing homelessness.
- **Landlord Mitigation Program - La Crosse.** Seeks to increase the number of rental opportunities for individuals/families who are currently experiencing homelessness. Payments of up to \$5,000 are available to landlords in the program if their units are damaged or arrears in rent and/or fees were to be accumulated.
- **Fargo/Moorhead Landlord Risk Reduction Fund.** Led by a non-profit coalition, the program reimburses landlords up to \$3,000 for excessive unit damage and unpaid rent after move-out, over a two year period.

CASE STUDY: HOME REHAB ECONOMICS - PART 1, HOMEOWNERS (PART 2 CONTINUED ON PAGE 47)

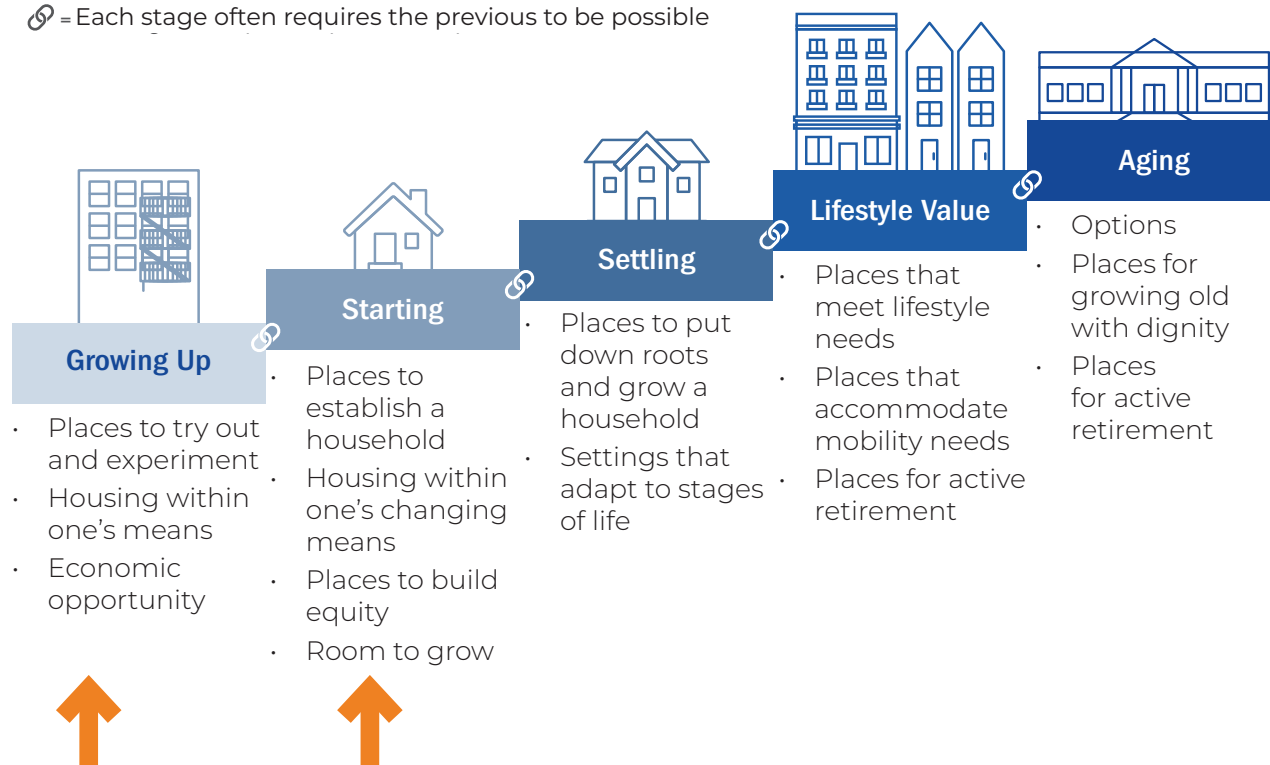
Costs of labor and materials are rising. For even mid-income, workforce households, a few thousand to thousands of dollars of repair can wipe out a homeowner's emergency fund, if they can save for one in the first place. Therefore, incentivizing repairs before an emergency needs to be significant to ensure financial responsibility when an owner invests. Several cities heavily fund non-income restricted repair programs, with partners, and see great neighborhood participation:

- Invest DSM (Des Moines): An element of the program includes a homeowner renovation matching grant up to \$75,000 and a rehabber/investor grant amount between the cost to build or renovate and the resale price
- Carroll Infill Housing Incentive Program provides up to \$20,000 per new structure
- La Porte City Housing Rehab Program provides grants up to \$15,000 for home repairs through TIF set asides (is limited to moderate income families)

The Role of Existing Housing Stock

The existing housing stock is a critical component of a household's journey through the housing spectrum. While not a linear process for everyone, the graphic below illustrates transitions of where people live based on their stage in life.

🔗 = Each stage often requires the previous to be possible



Often provided in the existing housing stock

CASE STUDY: PURCHASE/REHAB/RESALE PROGRAM

Over a five year period NeighborWorks Northeast Nebraska has implemented a highly successful Purchase Rehab Resale program. Under the program a qualifying household identifies a home, an assessment of the home for structural stability is completed, followed by a NeighborWorks Northeast Nebraska purchasing the home to complete any repairs needed.

Repairs can range from \$2,000 to \$25,000. Following completion of the repairs the home is sold to the qualifying household often with down payment assistance of 20% of the final purchase price, up to \$20,000. For Columbus, Nebraska this has resulted in 140 homes being updated and owned, often by first time home buyers.

<https://hwnen.org/homeownership-assistance/#before-after-photos>

GOAL 2

Create more housing variety to stimulate housing market movement

Purpose

A diverse housing stock provides more choices for people looking to move to and within Marshalltown. For example, a single professional and new local employee will likely prefer to rent before investing in ownership, but maybe not in an apartment complex.

Additionally, a variety of new home construction creates movement in the market, and not just for those moving to Marshalltown. Some studies estimate that up to 30% of newly developed units become occupied by those already living in the community. This means the units previously occupied, and often lower priced, by these residents open up for others.

Challenges to Overcome:

- High risk for housing builders, developers, and rehabbers.
- Availability of financing and capital.

Target Product

- Smaller lot and townhome development
- Mixed-use, downtown living
- Universal Design and independent living
- Accessory Dwelling Units (ADU)

Key Partners

- Non-profits like Habitat for Humanity
- Lending community and local builders
- Marshalltown CBD

CASE STUDY: COST SHARING MODEL

The lack of new development in small communities is not unusual. Slower construction activity means that the private market is less likely to support new lot development. For this reason many communities have to take on more of the risk.

One example of this is Webster City, IA where, faced with a lack of interested or capable developers, the city developed a subdivision with lots.

Depending on needs, restrictions can be placed on the sale of the lots. For example, a maximum price point can be placed on the units for reduced cost of the lot.

Strategies

1. Share risks in developing missing, priority, and high risk products.

Subdivision development can be risky in slower growth markets like Marshalltown which are near faster growing metros, like Des Moines. Land purchases and infrastructure development require substantial, speculative front-end investments by developers. The return on investment might come faster in Des Moines. Marshalltown can increase the appeal of lot development by sharing some front-end risk through public financing tools and key partnerships that might include:

- **Providing lots for free.** This typically applies to infill.
- **Fee reductions.** While not an extensive amount of total development costs in Marshalltown, the reduction adds to the total package.
- **Demolition funding** for infill redevelopment.
- **Upfront financial subsidies** in the form of cost sharing. The share of public infrastructure is often 30 to 50 percent of construction costs. Examples include subordinate payments to provide longer loan terms and deferred payments of the loan amount as homes are sold.

2. Undertake demonstration projects for proof of market concepts (such as the Hospital site).

Products that support the objectives of Goal 2 may not come forward by the private market alone. A public/private partnership demonstrating different products and price points might include:

- *An example of how to finance mixed prices and products. For the financing portion, a local lending institution or consortium would need to be a strong partner willing to share risk and find innovative ways to finance.*
- *A specific design or density shown in Reimagine Marshalltown that can provide a guarantee of public support.*
- *A new product type.*

3. Partner to form lending consortiums.

A lending consortium enables the pooling of resources that reduces financial risks and increases access to capital for housing projects. A regional consortium can help with the upfront financial subsidy approach in Strategy (1) and build a critical mass necessary to demonstrate a market, scaling a project to a level that a single developer cannot do with their own resources. The lending criteria should be for private investment in diverse and attainable housing.

CASE STUDY: PARTNERSHIPS IN FINANCING (PART 1)

Financing development can be challenging, but public entities can help facilitate partnerships and funding solutions.

Potential strategies include:

- **Lending Consortiums.** A lending consortium is a cooperative venture among lending institutions active in the market to spread individual risk. In addition, these cooperative ventures can attract the support of major employers or other agencies. It provides a way to pool capital, fill financing gaps, grant short-term financing, interim financing, fund other housing strategy programs, and projects that the private market avoids and Federal lending mechanisms do not support.
- **Mixed-income Financing.** Challenges for developers include how the rental income is calculated and perception that market rate will be harder to lease. These issues will need to be resolved by working with partners like the banking community. Section 542(c) also enables HUD and State/local housing finance agencies to provide risk-sharing arrangements on multifamily loans.

Visualizing Diverse Housing



Older Adult Community



Medium Mixed-Use



Medium Multi-Family



Small Multi-Family Apartment



Townhouse/Row Home



Duplex/Townhome



Accessory Dwelling Unit



Small Single-Family



Medium Single-Family

CASE STUDY: PARTNERSHIPS IN FINANCING (PART 2) - CARROLL, IA

Carroll faced a shortage of new housing, driven in part by builders' reluctance to take on the financial risk of constructing speculative homes that might not sell quickly.

In 2022, the City partnered with five local community banks to launch the Speculative Home Construction Loan Assistance Program. The program reduces builders' risk by covering up to six months of interest-only payments on unsold spec homes after they have been on the market for six months, helping builders manage carrying costs while homes are listed for sale.

- Applies to spec homes
- Maximum eligible home size is 1,800 square feet
- Interest assistance applies to the first \$550K of a construction loan
- The program is funded by a \$50,000 pooled housing fund contributed by local participating banks on loan terms.

GOAL 3

Increase available lots and the appeal of infill lots through policy and fiscally responsible investments

Purpose

Lot and infill development will not occur at a significant scale if developers and builders perceive the risks involved in their investments to be too great (see also Goal 2).

Several factors play into development risk and the final cost of a new home. Initial lot preparation is a significant cost of developing land, which can be almost a quarter of the price a home buyer would pay. This is where infill can provide value to the buyer but it greatly lowers returns and increases risk to developers.

Policies and strategies need to balance lowering development risk, while increasing developer appeal to justify financial uncertainties.

Challenges to Overcome:

- High risk for housing builders, developers, and rehabbers.
- Availability of financing and capital.

Strategies

1. Share risk of targeted infill lot development. The risks are similar to those described in Goal 2, Strategy 1. For infill, an additional risk and financial barrier are the ability to build in bulk and the comparable valuation of the surrounding neighborhood. When the surrounding values are depressed, the cost of building new may be less than the final appraised valuation. This creates loan financing challenges unless the builder can finance with cash. Even then, the price a buyer is willing to pay may still be lower than the cost to build. Tools to reduce these barriers include:

Target Product

- All, varies by strategy

Key Partners

- Lending community
- Local builders
- Property owners
- REALTORS®
- Major employers

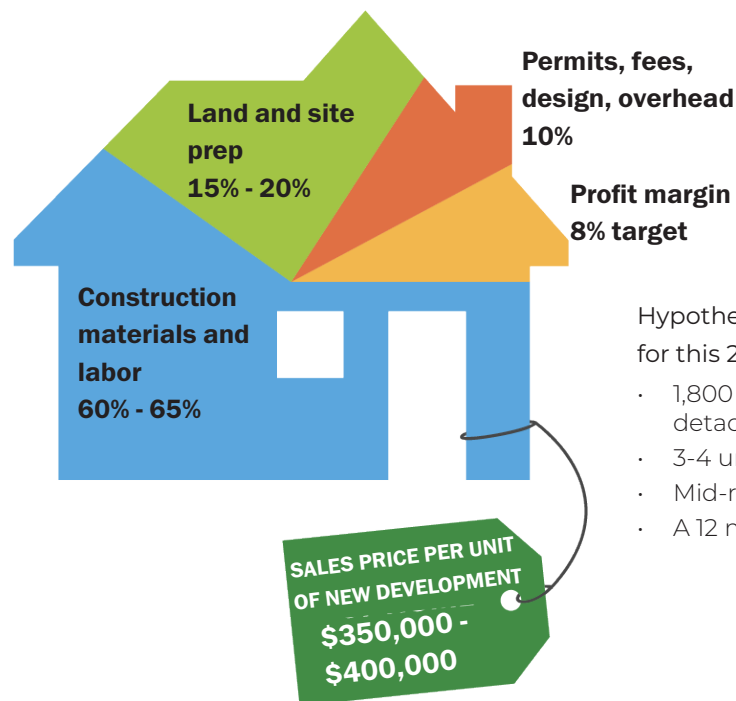
- *Explore mechanisms for conveying city-owned lots to developers at reduced or nominal cost through a competitive RFP process. The RFP should establish clear expectations for development type, affordability, design standards, and completion timelines.*
 - » Prioritize partnerships with nonprofit developers such as Homes for Iowa to build on city-owned lots.
- *Providing fee reductions, expanded demolition funding, and upfront financial subsidies like Goal 2, Strategy 1.*
- *Zoning flexibility. Infill lots have different sizes. Easing setbacks and the need for special approvals lessens uncertainty and risk.*
- *“Land banking” infill lots for critical mass/economies of scale. While Iowa does not have land banking legislation like other states (see part V. of this section), some cities acquire lots over time through foreclosures, programs like 657A, and straight acquisition. City owned-lots can then be provided in bulk to spread out labor costs across more units.*

2. Tie new lot development assistance to housing needs and fiscally efficient public servicing.

Following the Reimagine Marshalltown Land Use Plan helps the City use land strategically, reduce sprawl, and better preserve natural and agricultural areas. This also supports development that is easier to serve with infrastructure and public services.

The City must still be responsible with public incentives to ensure the fiscal health of the city for repairs, maintenance, and level of service for residents. Investment payback from lower density development is a larger risk to the City in financially supporting utilities and services to large lot, low density development. Other methods to reduce risk for developers in these low density settings are more appropriate, such as expedited approvals and partnerships.

In the example below, the final sales price can vary widely depending on the level of finishes, unit sizes, and lot sizes. To reach lower target price ranges, Marshalltown is seeing development focus on attached housing and smaller home footprints. However, precedents for developing at smaller lot sizes has been limited



Hypothetical development assumptions for this 20 unit lot development example:

- 1,800 sq. ft. per unit single-family detached subdivision
- 3-4 units per acre
- Mid-range finishes
- A 12 month sales period

CASE STUDY: LOT PREP GUIDE

Midwest Housing Development Fund (MHDF), Inc. is a non-profit Community Development Financial Institution (CDFI) that helps meet nontraditional financing needs for the creation, development and rehabilitation of affordable rental housing in a multi-state region.

To assist partners in development, MHDF created a Lot Prep Guide to lead people thinking about infill, redevelopment, or new lot development. The guide is divided into common topic areas, including:

- Physical site considerations
- Legal considerations
- City processes

A checklist for each topic provides minimum items to undertake for approaching lot development. The Guide provides a valuable resource for smaller or less experienced people looking to develop housing.

<https://mhdfinc.com/Midwest-housing-resource-network/>

3. Target opportunities for redevelopment of uses or excess open/park spaces. The market has changed since the 2020 Pandemic. In Marshalltown, there continues to be strong interest in Downtown and enhancements to commercial districts like the Franklin Elementary district and the Marshalltown Mall (to be the Shoppes at Marshalltown). However, other commercial areas are not seeing reinvestment. These areas are ripe for reimagining new mixed-use residential.

Public parks and private golf courses also pose an opportunity with many neighborhoods in Marshalltown adequately served by parks. Underused parks add to public maintenance costs and risk becoming eyesores in neighborhoods. Small scale lots using excess parkland can add to the “land bank” of infill lots.

CASE STUDY: OTTUMWA INFILL LOT CONSOLIDATION

Ottumwa has taken aggressive action to remove dilapidated property and structures in floodplains. Over time the City built an inventory of owned infill lots. However, the lots were scattered throughout the city rather than consolidated in one area. To help a developer take on a scattered lot development approach, the City offered an infill development incentive package for developing 30 lots that included:

- Purchase price of \$125 per lot, distributed over three years of closings.
- Using another city program to provide \$10,000 per unit.
- Qualified tax abatement.
- Developer application to the State of Iowa Workforce Housing Tax Credit program.

In exchange, the developer is providing:

- Workforce housing priced units, as defined by the State of Iowa.
- Units at least 1,000 square feet for single-family units and 800 square feet for multi-family units.
- Completion within seven years.

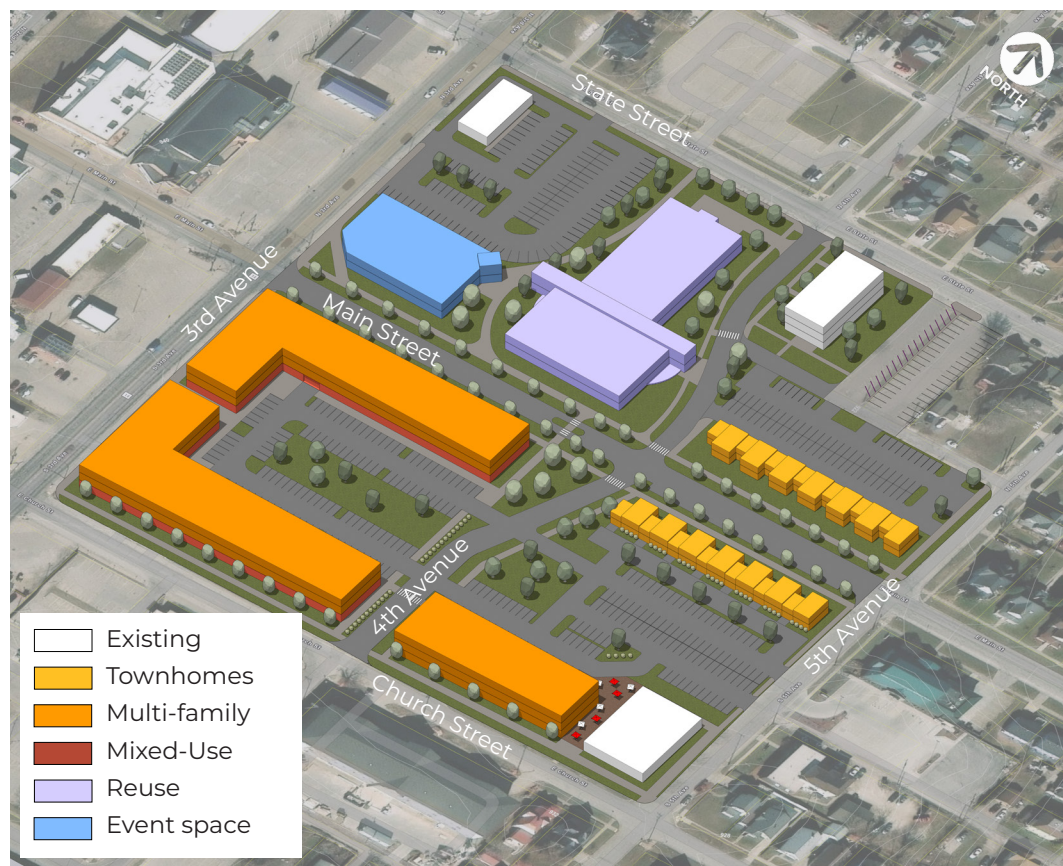


Figure S.18: Concept for reuse of the Old Hospital Campus

GOAL 4

Attract new builders, rehabbers, and developers

Purpose

There is a limited number of local businesses and individuals involved in home construction and rehab. Most local activity is small scale and focused on custom builds. Room exists within Marshalltown for a developer(s) that can undertake larger scale lot and subdivision development. The approach goes back to Goals 1-3 that aims to reduce risk and increase incentives to attract non local developers from their traditional markets.

Challenges to Overcome:

- High risk for housing builders, developers, and rehabbers.
- Limited local builder capacity to undertake larger projects.

Strategies

1. Assist with builder capacity and recruitment. Builder capacity refers to the ability and availability of workers to undertake housing projects. Many local builders may never pursue new types of housing development over custom builds because of workforce limitations and unproven profitability with new housing types. Gap and lot financing may, described in other goals, may ease developer uncertainty.

Longer-term, partnerships leveraging community college trade programs and high school construction-related coursework should be promoted to train the next generation of professionals and craftspeople. This will not provide an immediate solution, but creates incremental steps to increase capacity and foster leadership transitions for builders looking to retire.

Target Product

- All

Key Partners

- REALTORS®
- Chamber and major employers
- Builders and developers
- Schools

2. Assist and encourage employers to get involved. Major employers have a large stake in the housing market for employee recruitment. Some like JBS have taken a more active role in housing development. Employers are getting involved in other communities as well, such as Musco in Oskaloosa. Future roles include:

- *Direct construction of new ownership or rental units*
- *Rent subsidies and down payment assistance for resident employees.*
- *Devote excess land they no longer need for housing development.*
- *Marketing local housing opportunities and programs.*

3. Maintain positive relationships with the building community.

Overall, Marshalltown provides a smooth development review process. But there is room for improvement as conditions change. Open forums and coffee chats are efforts to engage with those involved in Marshalltown's housing market. Regular quarterly or other consistent times should be available for anyone to freely attend and learn about housing programs, codes, recent updates, or regional/state/federal topics of interest.

City representatives should also continue to attend regular Realtor groups, regional homebuilders, and Chamber meetings. These efforts do not have to be confined to Marshalltown - seek opportunities to present at regional forums as well.

4. Consolidate resources to one location.

There are multiple locations to find information about housing programs, such as the City, the Chamber, and Region 6. However, each entity's programs are not always linked or advertised together. New and existing programs need to be advertised or linked in the same location before starting any marketing campaign to builders, developers, employers, and the general public. An easy way to deter participation is to make the process difficult to figure out.

5. Establish an Annual Housing Workshop.

Connect local officials, builders, developers, rehabbers, lenders, employers, and housing organizations to discuss housing needs, market opportunities, development challenges, and action steps. Build subcommittees to lead parts of the housing action plan. The workshop can also serve as a recruitment and networking tool to attract new investment, strengthen industry partnerships, and encourage participation in local housing initiatives.

CASE STUDY: ADVERTISING TO ATTRACT DEVELOPERS

Creating risk reduction incentives and being flexible for demonstration projects may not be effective without proactively reaching out to developers in the broader region or state. This could be as simple as a road tour of opportunities or as detailed as a design competition that invites developers to submit proposals for sites in exchange for incentives. Examples include:

- Centergy Annual Central Wisconsin Developer Tour to showcase development opportunities and build relationships in the Central Wisconsin region.
- Sturgeon Bay Development Tour hosted by the Door County Economic Development Corporation, which focuses on education, tours, and showcases of opportunity sites.

GOAL 5

Approve projects that align with housing goals through a housing friendly regulatory environment

Purpose

Housing projects that meet code and design requirements must be easy to approve, while educating the turnover of decision-makers on how to evaluate housing proposals. Uncertainty adds a level of risk. Earning a reputation as a place that is difficult to work with can take years to overcome. Marshalltown does not have this reputation and continues to maintain a positive regulatory environment.

Challenges to Overcome:

- High risk for housing builders, developers, and rehabbers.

Strategies

- 1. Maintain clear application and review processes.** Goals 1 through 4 mean little if a project gets denied at approval meetings. If a project meets the codes that were approved through a public process, then most projects should be approved at the administrative level.
- 2. Encourage Universal Design in projects taking advantage of public incentives.** Similar to tying incentives and assistance to affordability goals, the same approach should be taken for achieving targets for older adults and those with accessibility needs.
- 3. Keep codes relevant to new technologies and techniques.** Be flexible with builders trying new building technologies that may not immediately fit with current codes and regulations. These new ideas have the potential to reduce construction costs while still protecting the life and safety of residents.

Target Product

- All

Key Partners

- Elected and appointed officials
- Builders and developers

Examples include:

- *The trial and error of 3D-printed homes.*
- *The success of Homes for Iowa where homes are built at the Newton Correctional Release Facility and delivered to communities.*
- *Emerging desires for large garage spaces with homes attached ("shouses").*

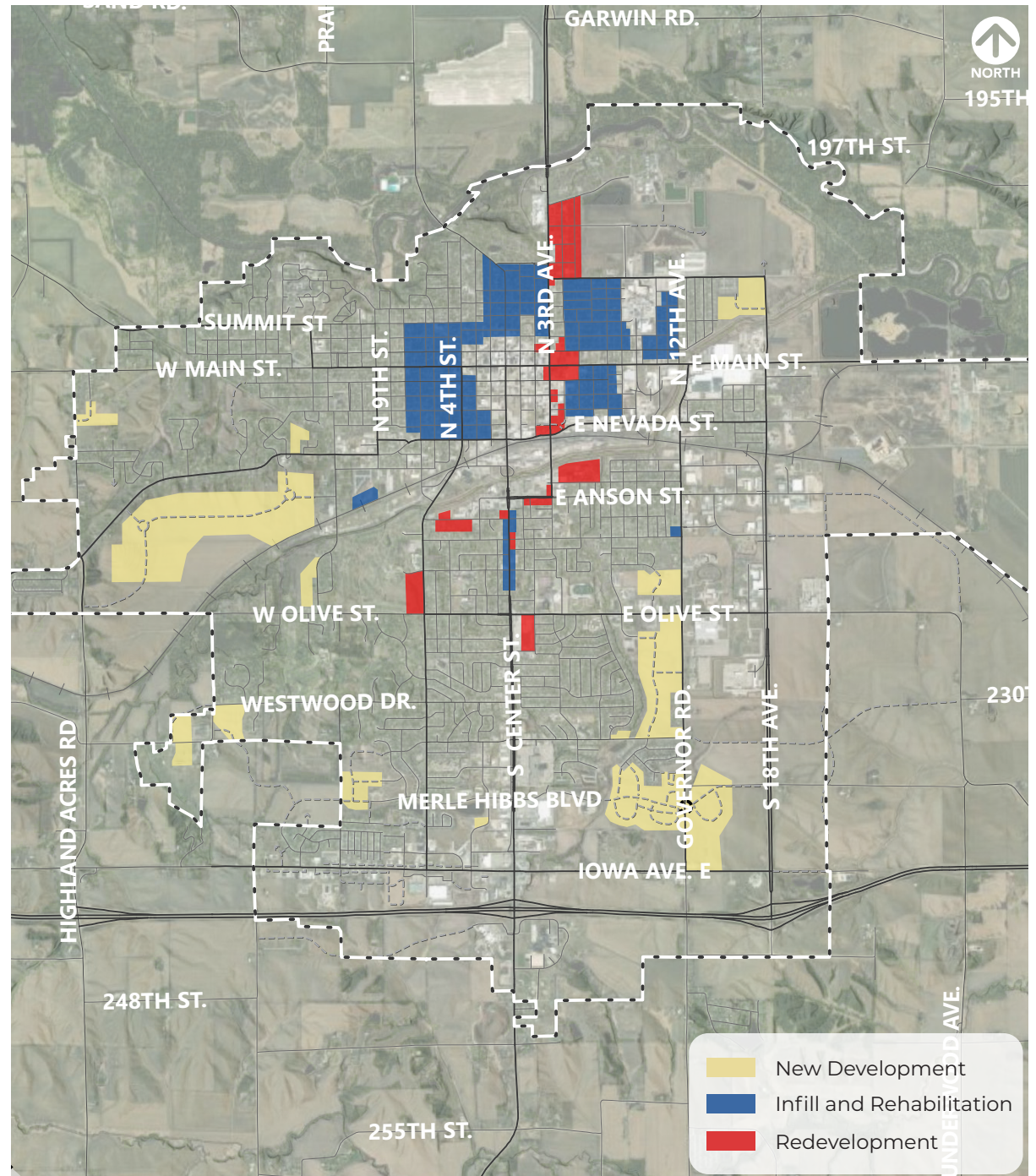
- 4. Update zoning and development regulations as necessary to support all housing goals.** For example, mixed-use residential must be allowed in almost all commercial districts.

Neighborhood Policy Area Approach

Some strategies are appropriate across the City. Others are more effective when targeted to select neighborhoods that present distinct needs and opportunities based on existing conditions.

This section details high-level policy areas to apply specific strategies. The policy area map represents a general assessment, not based on house-by-house inventory, but on broader neighborhood evaluations.

Housing policy generally falls within the four categories described on the following pages. Not every block in every neighborhood is applied to a category. Many areas are in stable condition and do not require immediate, widespread policy intervention. For example, rehabilitation and housing enhancement programs are most effective when targeted at specific areas to generate momentum at a neighborhood level.



NEW DEVELOPMENT AREAS

Generally, undeveloped areas that are the most logical sites for new subdivisions. These areas are not appropriate for rural, acreage, large lot, or piecemeal development.

Opportunity

- Several areas are suitable for development, and next to street extensions and services
- High demand for lots
- Free from major barriers, or these barriers could be overcome

Challenge

- Land ownership
- Builder/developer capacity
- Lot development costs

Candidates

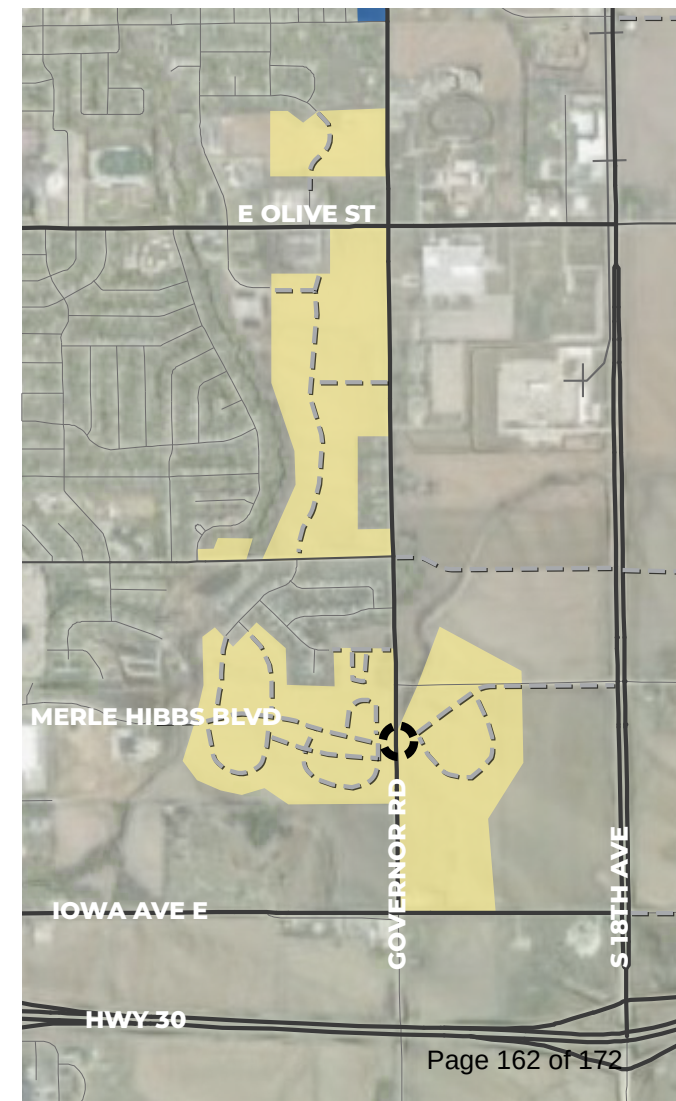
- Areas where streets are ready to be extended
- Areas already served, or can easily be served by utilities
- Low environmental barriers

Future Land Use Areas

- Low, Medium and High Intensity

Housing Type

- All



NEW DEVELOPMENT AREAS

Policy Approaches

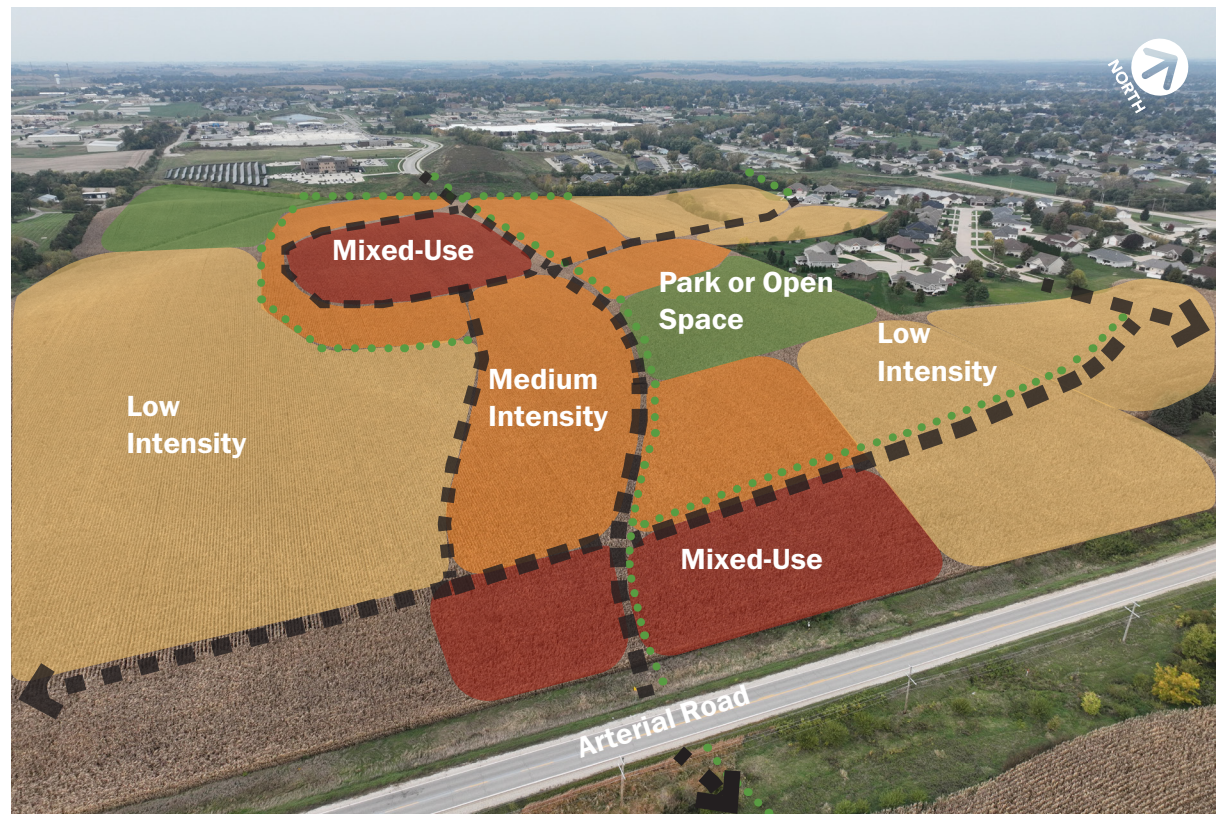
- Apply Goal 2-4 Policies and Strategies
- Work with willing landowners to proactively rezone sites to match future land use directions
- Use the Comprehensive Plan as the guide for development and land use policy

Incentives

- Front end financing for contiguous projects, may need to be more than currently available incentives to stimulate interest
- Moderate to smaller lot sizes
- Not meant for large lot development

Zoning

- Proactive rezoning
- Administrative site plan approval once zoning is established
- Allow housing variety in residential districts



Medium Mixed-Use



Medium Intensity



Low Intensity

Figure S.19: Mixed housing new neighborhood example - E Merle Hibbs Road

INFILL AND REHABILITATION

Areas with more properties requiring attention. There are pockets of poor to average housing condition with higher vacancy rates and more vacant lots. Some areas may be considered historic neighborhoods, and others are the next wave of housing stock to reach 50 to 60+ years old. Neglecting them could lead to larger investments in the future.

Opportunity

- Several vacant or partially vacant sites that could accommodate denser housing arrangements

Challenge

- Consolidating ownership
- Building/demolition costs vs. market rents
- Achieving economies of scale
- Adjacent neighborhood valuations/appraisal comps and few demonstrations for ownership infill
- Low incentive for a single owner to do anything

Candidates

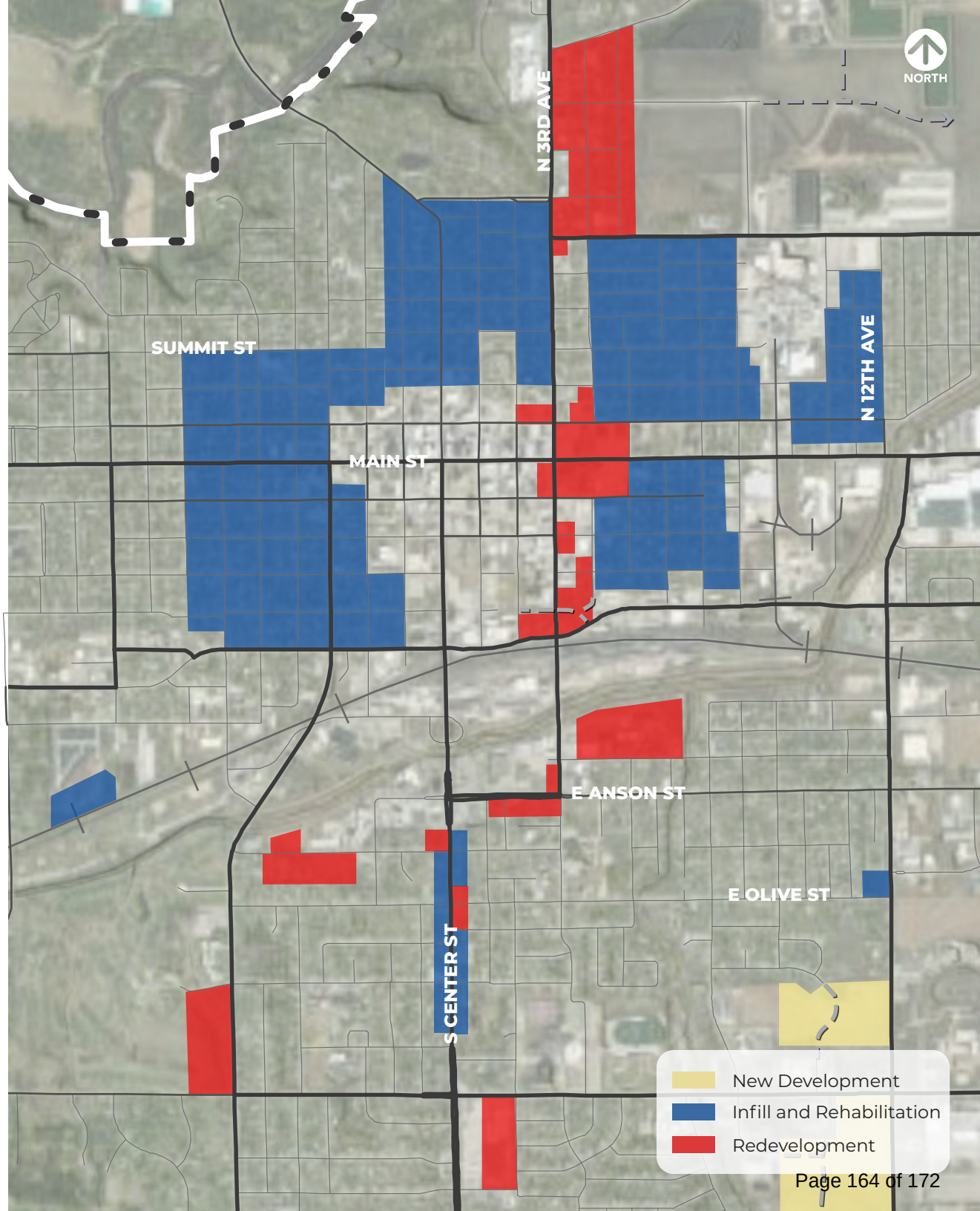
- Vacant lots, or candidates for redevelopment
- Alley access to give more design flexibility
- Deep lots and street corners ideal

Future Land Use Areas

- Medium and High Intensity, Downtown

Housing Type

- Small to Higher intensity townhomes or multi-family for multiple lot scenarios
- Small single-family detached, moderate single-family detached, attached units, duplexes (double lot)
- Adjacent lot owner consolidating/adding ADU or addition (single lot)



INFILL AND REHABILITATION

Policy Approaches:

- Apply all Policies and Strategies
- Regularly assess and apply code enforcement
- First, focus on stabilizing and increasing neighborhood values through:
 - *Rehabilitation of homes with structural issues by layering programs for owner, rental, first-time home buyer, and exterior improvements*
 - *Maintenance efforts on properties with minor infractions using clean-up events, trash collection, and non-profit support*
- Then, find ways to assemble infill sites under common ownership for new development
- Consider an expedited review process for infill projects led by the private market

Incentives

- Continue momentum from tornado and derecho recovery with expanded incentives for rehab and new builds
- Appraisal gap and risk reduction financing will be necessary to support new construction costs - a larger amount is needed for the first demonstrations to prove the market demand for products and neighborhoods
- Free lots for development, which can be up to 20% of a total project costs
- Demo Funds and Lot acquisition (like State Code 657A)
- Partnerships to consolidate resources for incentives

Zoning

- Setback, lot size, and parking flexibility
- Shared zoning lots
- Density in established neighborhoods
- More administrative site plan approval opportunities
- Allow housing variety in residential districts



Rehabilitation flipping example

A level of investment is needed to make flippers willing to acquire worn down homes, make improvements and resell for a small profit. For a flipper, there are additional challenges to achieve a return, primarily, what the home will appraise and sell for based on the value of the surrounding neighborhood.

In Marshalltown, investor rehabs could be financially feasible, but acquisition costs matter a lot. Properties must be listed at the price they should be given the repairs and amount of renovation needed.

Simplified Investor Flip Scenario - 1,100 sq ft Home in Poor Condition	
Months to Complete	8
Home Purchase Price	\$40,000
Rehab Costs*	\$54,000
Holding Costs	\$2,400
All-In Costs	\$96,400
Realtor Fees and Closing Costs	7%
After Rehabilitation Sales Value Based on Local Comps	\$120,000
Profit from Sale	\$15,200
Or after Rehabilitation Rent per Month Based on Local Comps	\$1,500 - \$1,600

**Assumes several or all of the major repair and upgrade items on the right are needed Only minor cosmetic investment such as exterior painting and flooring. Investor sweat equity in doing some work themselves is also included.*

CASE STUDY: HOME REHAB ECONOMICS - PART 2, INVESTORS (CONTINUED FROM PAGE 32)

The following illustrates a scenario for an investor rehabbing a poor condition home in the Marshalltown downtown fringe neighborhoods.

Typical major repair and upgrade costs under a 1,100 square foot house in poor condition -

- Plumbing - \$5,000
- Electrical - \$8,000
- Roof & gutters - \$7,000 - \$8,000 for simple roof line, \$10,000 for more
- Foundation repair – \$15,000
- HVAC - \$6,000 - \$8,000

Cosmetic improvement costs:

- New vinyl siding – \$4,000 - \$6,000
- Exterior house painting - \$2,000 - \$5,000
- Windows - \$3,000 - \$6,000
- Bathroom remodel – \$5,000 - \$6,000
- Kitchen remodel – \$10,000 - \$20,000
- Flooring – \$6,000 - \$10,000

As shown in the costs above and the comparables in the table on the left, the margins for flipping are tight and make a rehab project risky to undertake, even if the home is acquired for very little.

If the goal is to stabilize the market, limit deterioration, and provide more affordable housing, a matching subsidy would help accomplish that via supporting several major repairs.

If the goal is to provide modern amenities and finishes that home buyers seek – the gap could be doubled.

Infill prototype examples

A level of investment is also needed to make builders and lot owners interested in infill housing development. The examples to the right and on the next page show possibilities if the policies, incentives and zoning approaches are met. The examples also illustrate the influence that a free or reduced cost lot can have on infill feasibility.

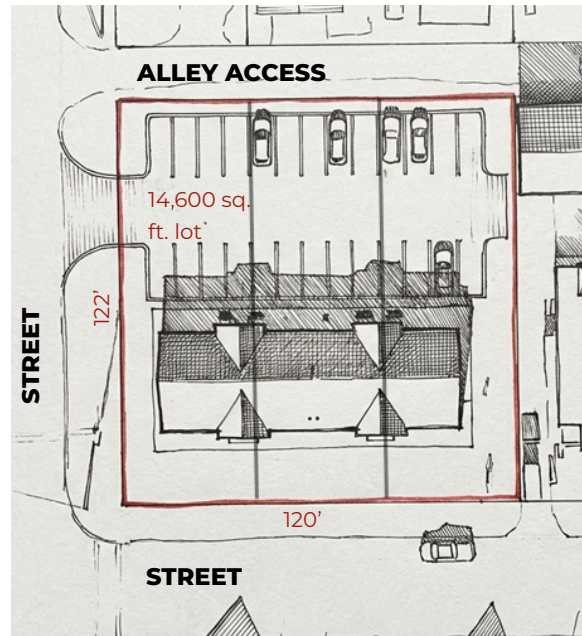


Figure S.20: Adjacent three lot infill - Multiplex/
small apartment arrangement

Prototype Metrics

- Multiplex/small apartment - two stories
- Consolidate lots for a single site development
- Gross floor area could accommodate four 530 sq. ft. studios/one bedroom units per floor, two larger units per floor or a combination
- Rear parking lot scaled to the number of units, could do covered parking garages in back if desired
- Roughly a 12-15' side yard and 20' front yard setback

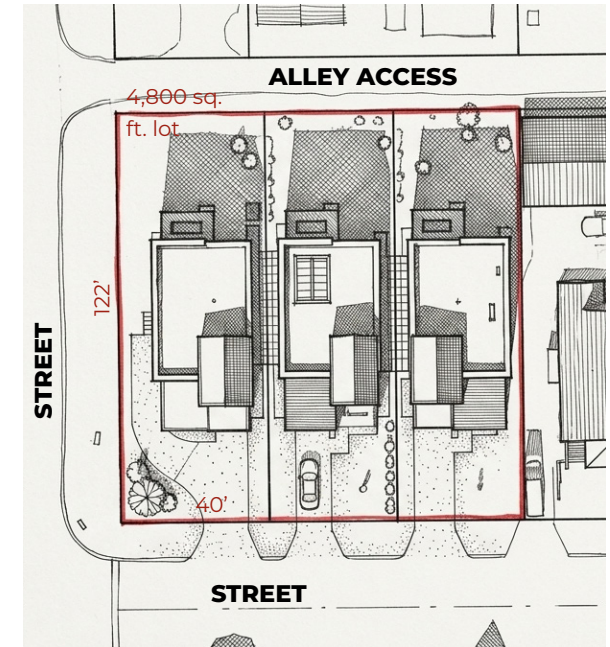


Figure S.21: Adjacent three lot infill - Attached housing arrangement

Prototype Metrics

- Attached single townhomes or over-under duplexes
- Roughly a 1,750 sq. ft. building footprint, including attached one stall garage
- Attached at internal lot line where units could be sold separately for ownership
- Garage alley or street access
- Roughly a 10' corner side yard, 5' side yard and 25' front yard setback

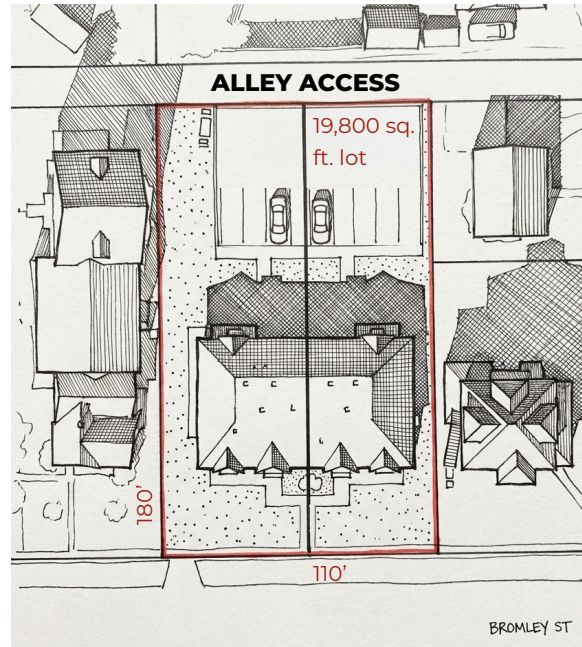


Figure S.22: Adjacent two lot infill - Townhome, duplex, or multiplex

Prototype Metrics

- Combining lots for a townhome, duplex or multiplex arrangement
- Attached unit possible at internal lot line where units could be sold separately for ownership
- Roughly a 4,500 sq. ft. building footprint
- Gross floor area could accommodate four 1,100 sq. ft units on two levels for a 4-plex structure or two larger units in a single story townhome/duplex structure
- Rear alley access for parking pad or detached garage(s) depending on the number of units
- Roughly a 7'-15' side yard and 35' front yard setback

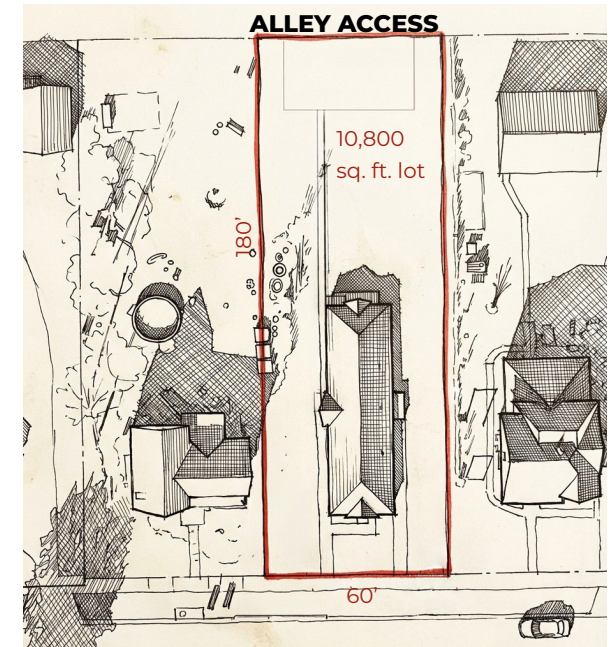


Figure S.23: Single lot infill - Single home or front/back duplex

Prototype Metrics

- Roughly a 1,400 sq. ft. single-family unit
- Rear alley access for parking pad or detached garage
- Roughly a 20' side yard and front yard setback

REDEVELOPMENT

Redevelopment opportunities are case-by-case examples of underused, low value, or vacant land that redevelopment could transform into an attractive and productive use with a residential component. The redevelopment of these strategic sites should be designed to eliminate blight conditions, support private market investment, and create new taxable value and uses.

Opportunity

- Areas with a broader level of disinvestment, vacancy, or visibility in the community that are subject to change
- Changes in market demand for certain non-residential uses

Challenge

- Consolidating ownership, demolition and land prep costs
- Potential environmental obstacles
- Stimulating untested products
- Attracting developers

Candidates

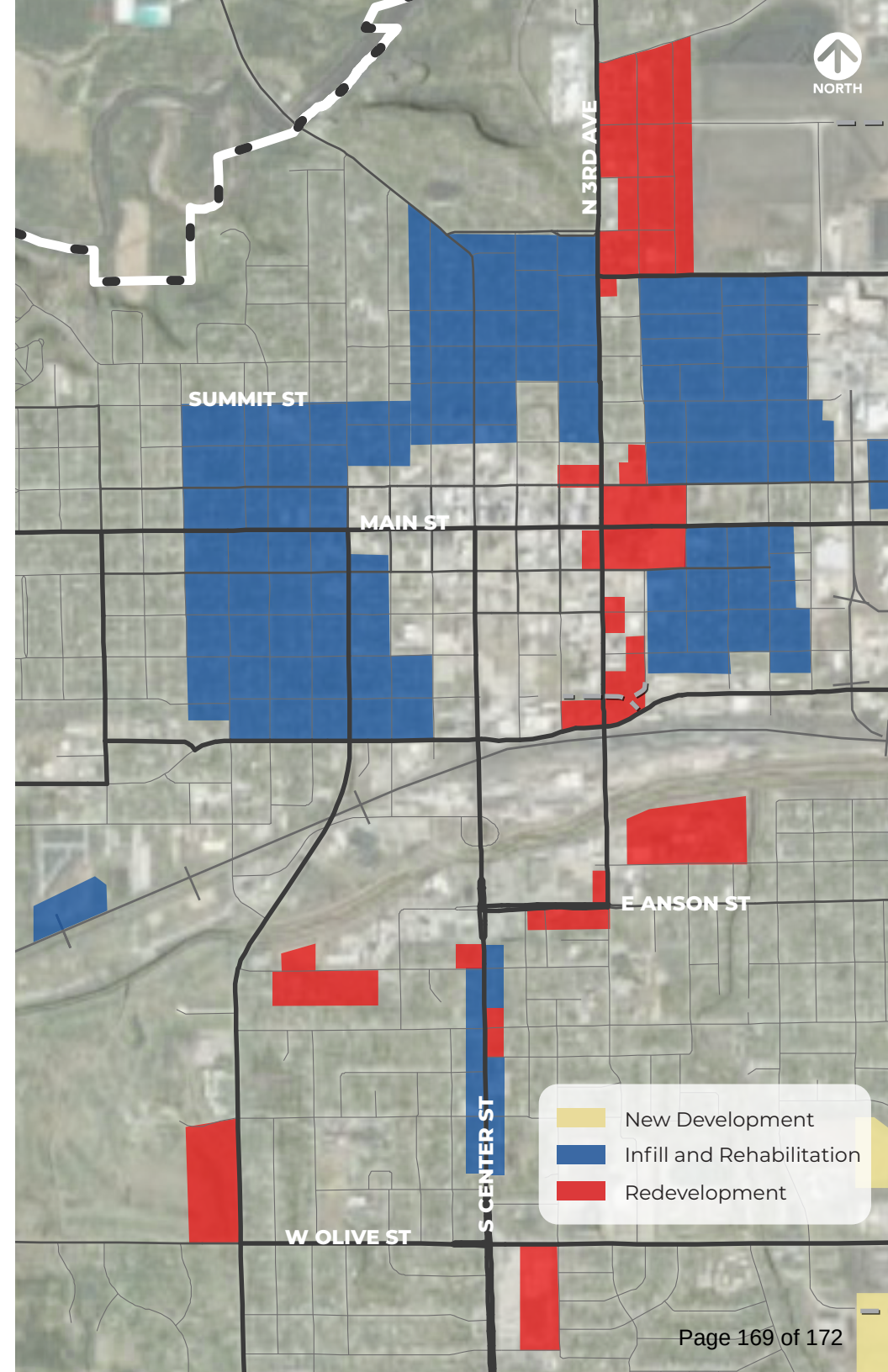
- Larger sites or areas, typically with lower valuation, that can be consolidated
- Typically, along collector or arterial streets or transitions to industrial uses

Future Land Use Areas

- Medium and High Intensity, Downtown Mixed-Use, Commercial Mixed-Use

Housing Prototype

- Higher intensity townhomes, multi-family, mixed-use



REDEVELOPMENT

Policy Approaches:

- Apply Goal 2-3 Policies and Strategies
- Work with willing landowners on proactively rezoning sites to match future land use directions
- Be sensitive to displacement from redevelopment by prioritizing outreach and offering alternative housing options for affected residents during and after construction
- Invite competitive developer proposals for key redevelopment sites when ownership permits, using public or non-profit land assembly to guide outcomes and set conditions on use, design, and affordability of constructed units
- Consider an expedited review process for infill and redevelopment projects led by the private market

Incentives

- Gap and risk reduction financing
- Lot acquisition
- Partnerships
- Brownfield and other Federal grant assistance targeted at higher intensity townhomes, multi-family, and mixed-use projects

Zoning

- Mixed-use, master plan approvals
- Proactive rezoning of some sites

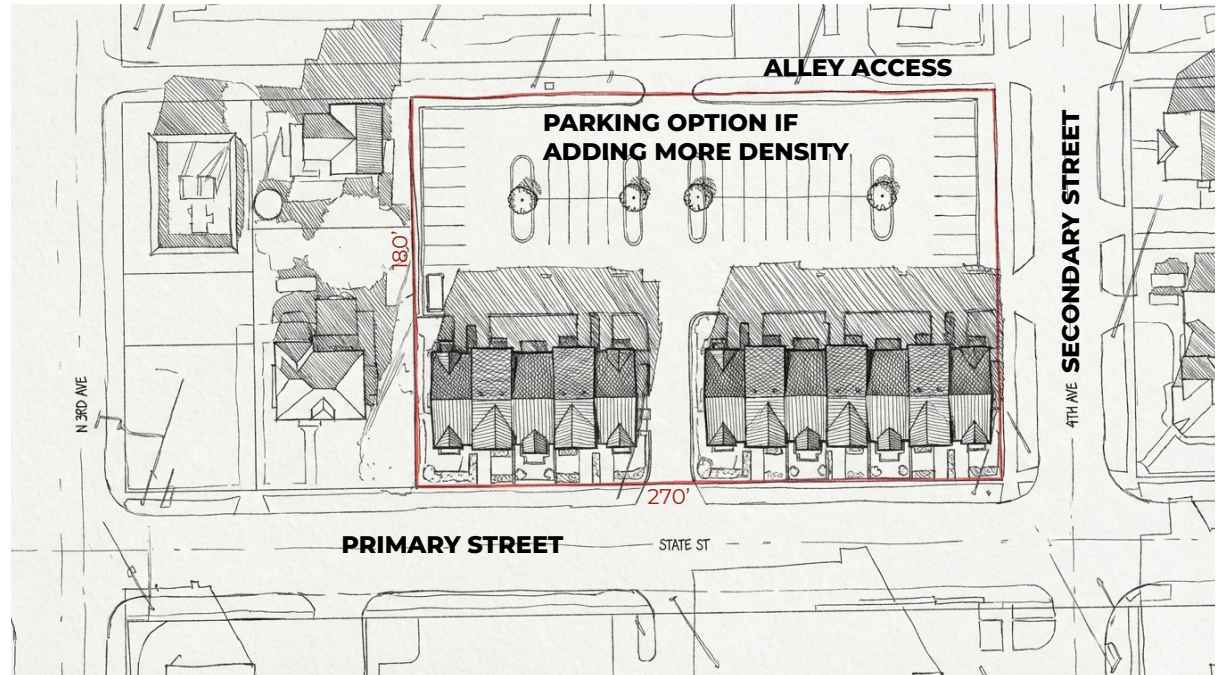
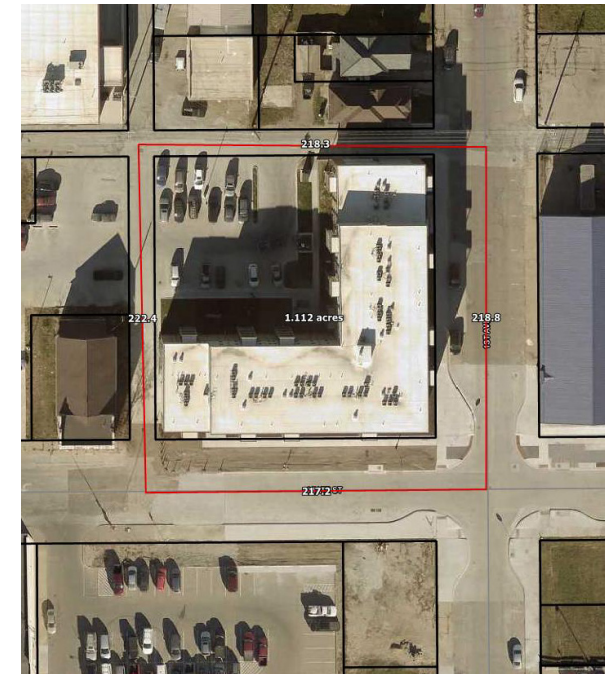


Figure S.24: Half block infill and redevelopment for 12-48 unit housing arrangement



Attached 22 unit Townhome/Duplex Example - Overland Park, KS



Local High Density Precedent - Marshalltown Lofts

V. Partners and Advocacy Strategy

Marshalltown has little control over many strategies critically important to advancing housing goals. However, the City and its local partners have significant resources to advocate for housing priorities. Policies to advocate for might include, but are not limited to:

- **Maintain/Increase Housing Trust Fund Support.** State funding constraints and uncertainty around future appropriations place many housing programs at risk. Allocations to local Housing Trust Funds require continual advocacy throughout the year to ensure stable funding for housing rehabilitation, gap financing, and affordability preservation.
- **Workforce Housing Tax Credit Program.** The State Workforce Housing Tax Credit program remains one of the most important tools for closing development financing gaps, particularly in small and mid-sized communities. Marshalltown should continue to advocate for increased annual allocations, expanded eligibility, and greater flexibility so smaller cities can better compete for credits and support housing production aligned with local workforce needs.

- **Land Bank Legislation.** As of 2026, comprehensive land bank legislation had not yet been adopted in Iowa, despite multiple legislative proposals. Enabling land banking would bring several benefits to a city like Marshalltown, including:
 - *The ability to strategically acquire, hold, and assemble vacant or tax-delinquent properties*
 - *Improved coordination of redevelopment efforts with housing, infrastructure, and neighborhood revitalization goals*
 - *Greater flexibility to transfer property for affordable housing or catalytic redevelopment projects*
 - *Reduction in speculative lot holding for private developers.*
- **Accessory Dwelling Unit (ADU) Legislation.** In 2026, amendments to the 2025 legislation clarified requirements that cities allow accessory dwelling units in residential districts. It will be important for Marshalltown to monitor implementing rules and design standards and to advocate for changes that allow ADUs to be a feasible option for homeowners, including reasonable size limits, parking standards, and administrative approval processes.

- **Rental Registry Codes.** Local governments in Iowa operate under specific statutory constraints regarding rental regulation. Rental registry ordinances can support housing quality and tenant safety while providing better data on the local rental stock. Marshalltown may wish to advocate for state-level clarity or enabling authority that supports local rental registration programs to track rental units, improve compliance with property maintenance standards, and prioritize proactive code enforcement without creating unnecessary burdens for responsible landlords.

