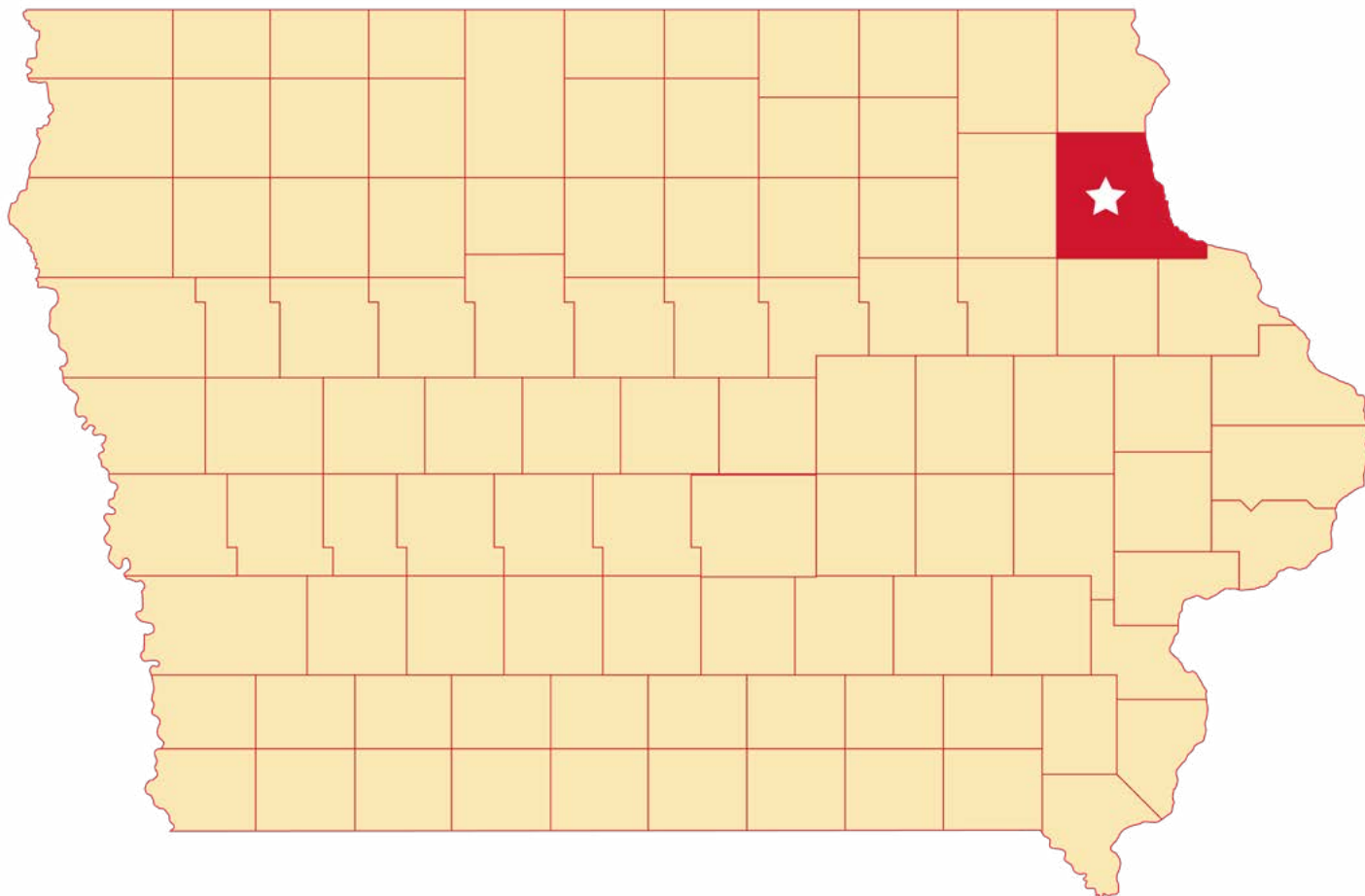


Rural Housing Readiness Action Plan

ELKADER, 2023



IN PARTNERSHIP WITH



Rural Housing Readiness Assessment

The Rural Housing Readiness Assessment (RHRA) is a tool that helps communities self-assess their housing needs and guides them in the decision-making process when addressing those needs. It guides communities in considering options that ensure existing and potential residents are able to find safe, secure, and quality housing that meets their needs and fits within their budgets. The RHRA helps communities know what kinds of housing-related information they should gather and review to make informed decisions. The assessment checklists aid in the creation of local housing policy that is appropriate for the needs and desires of a community.

Housing Resources

The Community and Economic Development unit of Iowa State University Extension and Outreach has developed several fact sheets to help communities answer questions and address issues regarding housing. These fact sheets are available to download from the [RHRA webpage](https://www.extension.iastate.edu/communities/rural-housing-readiness-assessment) (<https://www.extension.iastate.edu/communities/rural-housing-readiness-assessment>).

Contact Information

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www.extension.iastate.edu/communities



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Introduction

In the spring of 2023, the City of Elkader requested technical assistance, in the form of education, visioning, and action planning around issues of improving housing access, affordability, and quality in Elkader. Through a partnership with Iowa Economic Development Authority (IEDA), Elkader received a matching grant through the Empower Rural Iowa Initiative to participate in the Rural Housing Readiness Assessment (RHRA) program provided by Iowa State University Extension and Outreach Community and Economic Development (CED). CED agreed to organize and facilitate a process involving the following steps:

1. Recruiting for and organizing a **housing steering committee**.
2. Filling out a **workbook**, provided by CED, cataloging Elkader's existing housing programs, incentives, and other related resources.
3. Creating, marketing, and distributing a **survey** designed to discover residents', workers', and others' sentiments and perceptions around housing access, affordability, and quality in Elkader.
4. Conducting an **educational workshop** on rural housing strategies and survey data analysis with the housing steering committee.
5. Facilitating a combined **visioning and action-planning session** with the housing steering committee.
6. Preparing a **final report**, consisting of a summary the RHRA process, a toolkit with recommendations and resources for further action, and copies of all materials used in the RHRA program.

Steering Committee

After receiving notice that Elkader had been selected as a grant recipient for the RHRA program, Elkader representatives formed a housing steering committee whose members include representatives from the city, Clayton County, local employers, nonprofit agencies, the school district, and community members involved in real estate and community development. Members of the committee are:

- Samantha Baumgartner – Elkader Special Projects Coordinator, City of Elkader
- Sheila Bergan – Executive Director, Main Street Elkader
- Julie Buddenberg – Housing Programs Coordinator, Northeast Iowa Community Action Corporation
- Jennifer Cowsert – City Administrator/Clerk, City of Elkader
- Aaron Detter – Senior Transportation Planner, Upper Explorerland Regional Planning Commission
- Tony Hauber – City Councillor, City of Elkader
- Darla Kelchen – Executive Director, Clayton County Development Group
- Brooke Kensinger – Chief Executive Officer, MercyOne Elkader Medical Center
- Bruce Landis – Retired Optometrist, City of Elkader
- Annie Palas – Owner & Designer, Palas Design, Inc.
- Jessie Pensel, Executive Director, RISE Ltd.
- Jenna Pollock – Executive Director, Clayton County Conservation Board
- Josh Pope – Mayor, City of Elkader
- Joe Sylvester – Real Estate Agent
- Nickolas Trenkamp – Superintendent/Elementary Principal, Central Community School District
- Julie Tschirgi – Sales Representative, EXIT Realty Driftless Group

Other community residents not officially engaged as members of Elkader's housing steering committee attended one or both in-person sessions, making valuable contributions and providing insight into the

particulars of Elkader’s housing market, community dynamics, and community development strategies over the course of the RHRA process.

Committee members were selected based on their willingness both to engage in-person workshops and to commit to working longer term on the action plan resulting from the RHRA process. CED specialists repeatedly emphasized the importance of long-range thinking and continuity during action planning—housing policy and development processes often take many budget cycles to move from ideas and strategic outlines to renovated apartments, newly built homes, and satisfied residents. This emphasis underscores a desire on the part of ISU Extension and Outreach for communities like Elkader to understand that there are no silver bullets in the housing development process. Each community faces a unique set of challenges and opportunities that will take different amounts of time, effort, and energy to resolve. CED specialists want to impress upon housing committee members and other readers of this report that this is an ongoing, evolving process—one that will require regular meetings, strategic adjustments, and an ability to celebrate and build upon small initial successes.

Community Context

The first in-person RHRA workshop was designed in part to give steering committee members a snapshot of what Elkader’s housing situation looks like “from the outside.” In other words, the workshop pulls together publicly available data from several sources such as the U.S. Census, the Iowa Finance Authority, and the ISU Extension and Outreach Indicators Program to ensure everyone on the steering committee is aware of statistics such as how many vacant units there are in the city, the number of single-family homes sold in Elkader in the last two years, and the median age of housing units in Clayton County. (Appendix B is full copy of the presentation from the educational session.) Relevant data points from this portion of the session are presented here:

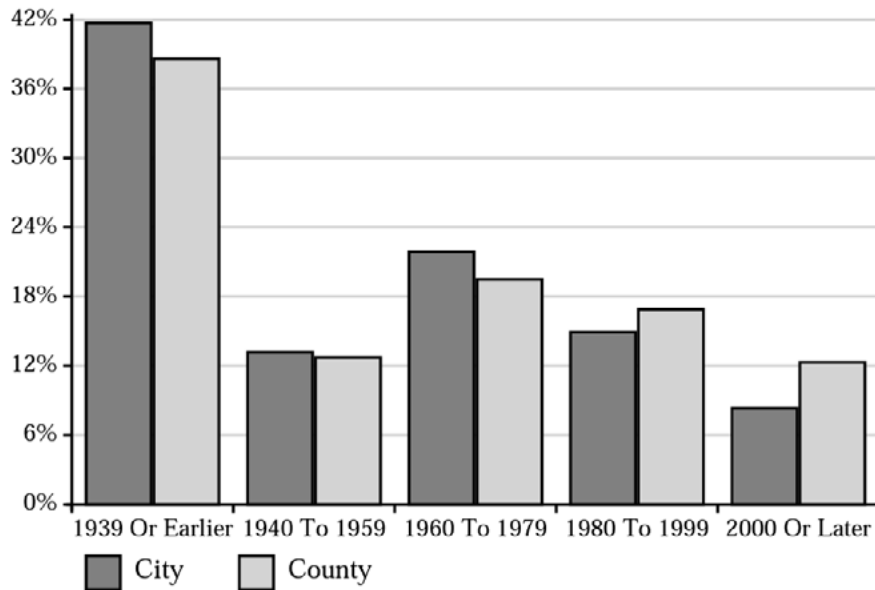
Figure 1. Individuals and families below the poverty level in the city of Elkader and Clayton County

Individuals and Families Below Poverty Level, 2017-2021 ³					Individuals and Families Below Poverty Level, 2017-2021 ⁵				
	City		County		County		State		
	Estimate	MOE*	Estimate	MOE*	Estimate	MOE*	Estimate	MOE*	
Total Population ^a	1,219	+/-237	16,902	+/-93	16,902	+/-93	3,084,598	+/-829	
Below poverty	6.7%	+/-3.4%	12.2%	+/-2.5%	12.2%	+/-0.2%	11%	+/-0.2%	
17 and under	**%	+/-**%	14.9%	+/-5%	14.9%	+/-5%	13%	+/-0.5%	
18 - 64	**%	+/-**%	10.5%	+/-2.1%	10.5%	+/-2.1%	11.3%	+/-0.2%	
65+	**%	+/-**%	13.8%	+/-5%	13.8%	+/-5%	7.3%	+/-0.2%	
All Families	**%	+/-**%	6.7%	+/-1.6%	6.7%	+/-1.6%	7%	+/-0.2%	
with children	**%	+/-**%	10.4%	+/-3.1%	10.4%	+/-3.1%	11.4%	+/-0.4%	
Married Couple	**%	+/-**%	3.8%	+/-1.3%	3.8%	+/-1.3%	3.2%	+/-0.1%	
with children	**%	+/-**%	**%	+/-**%	**%	+/-**%	4.2%	+/-0.3%	
Female HH ^b	**%	+/-**%	25.9%	+/-8.2%	25.9%	+/-8.2%	25.6%	+/-1%	
with children	**%	+/-**%	31.9%	+/-10%	31.9%	+/-10%	32.5%	+/-1.3%	

^a for whom poverty status is determined, ^b female householder, no husband present, **MOE is high, use county estimate.

^a for whom poverty status is determined, ^b female householder, no spouse present, **MOE is high, use state estimate.

Source: Iowa State University Extension and Outreach Indicators Program, Data for Decision Makers City Profile: Elkader (created 7/13/23) and Data for Decision Makers County Profile: Clayton County (created 7/13/23).

Figure 2. Percent housing built by year, city of Elkader and Clayton County, 2017–2021

Source: Iowa State University Extension and Outreach Indicators Program, Data for Decision Makers City Profile: Elkader (created 7/13/23).

Figure 3. Housing characteristics of the city of Elkader and Clayton County, 2017–2021

	City		County	
	Estimate	MOE*	Estimate	MOE*
Total Units	705	+/- 102	8,793	+/- 85
Vacant	13.9%	+/- 5.8%	16.8%	+/- 2.0%
Occupied	86.1%	+/- 5.8%	83.2%	+/- 2.0%
Occupied ^a	607	+/- 92	7,319	+/- 199
Owner	63.4%	+/- 7.3%	75.3%	+/- 2.3%
Renter	36.6%	+/- 7.3%	24.7%	+/- 2.3%
Rent ^{b,4}	\$724	+/- \$105	\$680	+/- \$56
Value ^{c,4}	\$113,300	+/- \$15,109	\$136,000	+/- \$8,462

^aOccupied Units, ^bMedian gross rent of renter-occupied units, ^cMedian value of owner-occupied units

Source: Iowa State University Extension and Outreach Indicators Program, Data for Decision Makers City Profile: Elkader (created 7/13/23).

In addition to what an outsider—whether they are a potential new resident, employer, or real estate developer—can find from public data sources to form an opinion or make a decision to move their home or business to the community, it is important for the steering committee to understand how individuals currently living and/or working in Elkader perceive the issue of housing. To that end, CED field specialists summarized and analyzed the results of the Community Survey on Housing Needs that was marketed and distributed by the steering committee in the weeks prior to the educational session. Although members of the housing committee were selected or volunteered in part because of their ability to represent the interests of a particular group or industry in the community, it is crucial to recognize the importance of bringing in as many community voices as possible to the visioning and action-planning process, especially on an issue as simultaneously fundamental and multifarious as housing.

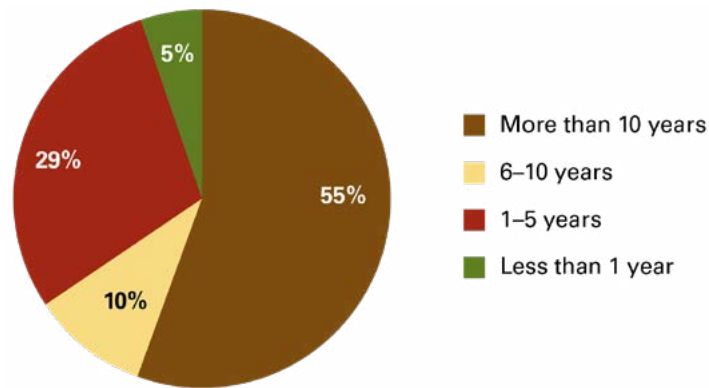
Survey results show that Elkader’s residents and workers consider addressing housing access and affordability to be the top priorities for the city in the next few years. Over the past three years, ISU Extension and Outreach has conducted approximately 32 RHRA processes with a community survey component. Table 1 lists the top 10 issues across all participating communities, as identified by survey respondents.

Table 1. Top 10 housing issues identified by survey respondents in RHRA communities

HOUSING ISSUE	PERCENTAGE OF COMMUNITIES
1. Nuisance Abatement	47%
2. Building Codes and Restrictions	47%
3. Code Enforcement	47%
4. Incentives for Home Buyers	35%
5. Incentives for Developers/Builders	35%
6. Owner-occupied New Housing Construction	35%
7. Placemaking — Image Improvement	28%
8. Infrastructure	28%
9. Neighborhood Cleanup	28%
10. Rehabilitation Programs	22%

Of the 266 people who took the community survey, 56% indicated that they do not live in Elkader. Typically, this figure is closer to 20%. CED specialists also noted that of the 16 members of the housing committee present during the educational session, less than half currently live within the municipal boundaries of the city. Many of the comments on the survey from those living outside city limits reflect a desire to live in Elkader, but an inability to find a suitable place (or any place) to live. Others were more interested in living in the county or in neighboring cities where they could access more space for recreation, farming, or a combination of these activities.

Fifty-five percent of survey respondents who are Elkader residents have lived in the city for more than a decade, while only 34% have moved to town in the last five years.

Figure 4. Survey respondents' length of residence in Elkader

As the housing committee continues with the work outlined in the action-planning process, its members should be mindful of including perspectives of longtime residents who have roots in the community and a depth of knowledge about its history. By the same token, the committee should also strive to pay attention to those who have moved to Elkader more recently, as their housing needs may be different. For example, an analysis of the type of housing survey respondents are interested in based on how long they have lived in Elkader indicates that far more longtime residents are interested in senior housing than in up-sizing, while many who have lived in Elkader between 1 and 5 years would be interested in an existing single-family home—more than would be interested in a new-construction, single-family home (see table 2).

Table 2. Type of housing survey respondents are interested in by length of residency

		HOW LONG HAVE YOU LIVED IN ELKADER?				
		TOTAL	< 1 YEAR	1–5 YEARS	6–10 YEARS	>10 YEARS
THINKING ABOUT YOUR FUTURE HOUSING NEEDS, WHAT TYPE OF HOUSING IN ELKADER WOULD INTEREST YOU IF YOU CHOSE TO MOVE? SELECT ALL THAT APPLY	Total Count	116	6	34	12	64
	Not interested in a different home	39	5	7	2	25
	Would be interested in down-sizing	23	1	3	3	16
	Would be interested in up-sizing	19	0	11	1	7
	Would be interested in renting	9	0	3	1	5
	Would be interested in a new-construction, single-family home	33	0	10	5	18
	Would be interested in an existing single-family home	35	2	15	5	13
	Would be interested in senior housing	17	0	4	2	11

Another metric that illustrates Elkader's housing situation is how survey respondents—owners and renters—described the conditions of their own housing. In many other community surveys conducted through the RHRA program, a much larger share of renters will describe their housing conditions as either fair or poor, with few describing their conditions as excellent or good. As shown in table 3, most Elkader residents rank the condition of their housing as good. This high ranking reflects what was discussed during the educational session—namely that Elkader only needs to demolish somewhere in the range of one or two homes every decade due to neglect. Abandoned buildings are rare in the city and—barring extreme weather events such as flooding—not an issue that the city must deal with on a regular basis.

Table 3. How survey respondents rate their dwelling by housing situation

		HOW WOULD YOU RATE THE CONDITION OF YOUR DWELLING?				
		EXCELLENT	GOOD	FAIR	POOR	VERY BAD
WHICH OF THE FOLLOWING BEST DESCRIBES YOUR LIVING ARRANGEMENT?	Own	25	53	14	0	0
	Rent	2	10	3	1	0
	Live with relatives/friends	1	0	0	1	0
	Homeless	0	0	0	0	0
	Other	0	1	0	0	0

A lack of tear downs is nominally a good thing, but it can also be seen as a barrier to development, especially in a city as geographically hemmed in as Elkader. A lack of developable lots in city limits and a dearth of redevelopable space ties the city’s hands when it comes to building **up** instead of **out**. This constraint was discussed at length during the action-planning session, when land annexation was brought up as a potential avenue for growth in the future (see below for further details).

The third and final portion of the educational session featured CED field specialists working with the steering committee to explore housing “decision points”—i.e., what committee members can do to change their community’s housing trajectory. Topics covered included financial incentives for buyers and developers, infrastructure maintenance and improvement, comprehensive planning and housing needs assessments, and updating Elkader’s code of ordinances. Additionally, CED specialists provided in-depth analyses on case studies of communities in Iowa that used some combination of the aforementioned tactics to fill in vacant lots, develop new single- and multifamily housing, or improve existing housing through rehab and adaptive reuse programming. These case studies can be found in Appendix B of this report.

WHAT DOES A DEVELOPER ACTUALLY DO?



Key Action Items

Two weeks after the educational session, CED specialists and the housing steering committee reconvened for an action-planning workshop with the express intent of mapping out the initial stages of a strategy for improving the quality, affordability, and accessibility of housing in Elkader. Building on what was discussed during the educational workshop, the results of the community survey, and previous housing programs and initiatives as identified in the workbook, the group identified several action items that it would like to accomplish within the next three years to substantially move the needle on housing.

Factors that influenced the direction of the conversation during the action-planning session—and therefore the action items that the group developed during that session—include:

- **Elkader's geography** – With a wall of limestone bluffs to the southwest and the Turkey River bisecting the city, Elkader's location in the Driftless Area will likely play a major role in determining how, if at all, the city can add new streets, subdivisions, or new individual lots for residential development. The city's geography also can negatively impact cell-phone reception, depending on one's carrier. On the other hand, Elkader's location in the Driftless Area was raised as a strength and an opportunity. With river access, state parks, regional trail networks, and other natural amenities, the city can continue to capitalize on its natural assets and use them as a draw for potential residents who may be willing to compromise on some big-city amenities in favor of a place with a more rural character.
- **Inadequate workforce housing** – Major area employers have difficulty hiring professionals to work in Elkader, specifically because of the lack of housing that appeals to that segment of the workforce.
- **Elkader's aging population** – There are many older residents in the city who want to stay a part of the place they've lived in for years but are reaching a point in their lives where navigating staircases on a regular basis is a challenge. Senior citizens interested in aging in place make up a significant portion of the population, and they may be interested in assistance programs aimed at retrofitting their homes or in moving to an independent living community.
- **Achievements** – The city's history of awards and honors from state and regional organizations gives Elkader a high degree of name recognition. Recent examples include recognition from Main Street Iowa, the Iowa League of Cities, as well as awards for several employees at MercyOne Elkader Medical Center.
- **Tax and utility rates** – The open-ended questions in the community survey prompted a significant number of comments regarding Elkader's property tax rates and utility bills. Residents perceive these figures to be much higher, on average, than surrounding communities and thereby discouraging new residents and driving out existing ones.

Following a second discussion of the results of the community survey and two thought exercises (a Victory Circle and a Strengths/Weaknesses/Opportunities/Dangers of Success Analysis), the housing steering committee was led through a facilitated action-planning session involving brainstorming, idea clustering, grouping, and naming. This process, adapted from Technology of Participation® facilitation methods, is designed specifically to help transform the way groups think, talk, and work with one another.

An intermediate outcome of the action-planning session, the chart on the next page shows how the committee grouped potential accomplishments with a reasonable possibility of success into three categories from which committee members can choose items to focus on.

KEY ACTIONS: WHAT DO WE WANT TO SEE IN PLACE IN ELKADER IN 2–3 YEARS FROM NOW, AS A RESULT OF OUR STRATEGIC PLANNING WORK TOGETHER?		
DEVELOPER INVESTOR GROUP	ADVOCACY, OUTREACH, & AWARENESS	MASTER PLANNERS
Form an investment group	Educate the public on housing issues	Annex land
Secure developers and investors	Create a communication strategy for this plan	Develop and adopt a comprehensive plan in collaboration with the city
Identify and recruit specific developer(s)	Ask questions about what is needed—i.e., will people <i>really</i> downsize?	Conduct necessary land and infrastructure planning
Identify money for upper-level housing	Develop an inventory of housing in the community (rental and owner occupied)	Identify locations for 3–6 small houses
Source money for senior housing	Make the housing inventory public	Conduct a vacant lot mapping analysis
Involve bankers	Collaborate with the county assessor	
Involve federal and state financial partners	Identify what programs and funding are available	
Get cost estimates for small houses	Coordinate community efforts with volunteers	
Research new and creative incentive programs	Recruit citizens to assist with this work	

Once committee members self-selected into working groups based around the key action categories, the groups organized their tasks in chronological order to create action-planning time lines. Some goals, while admirable in the abstract, were deemed to be beyond the scope of the committee at this time. This is not to say that these goals are unachievable or impossible, but rather that the group was focusing on creating realistic and actionable plans that had a tangible connection to the overarching goal of improving housing quality, affordability, and accessibility in Elkader. With that in mind, the action steps that the groups thought were important but could not commit to working on actively as part of this committee’s responsibilities were:

- Developer Investor Group
 - Implementing a local sales tax to offset a corresponding decrease in local property taxes.
 - Creating a gap financing program to help developers fund real estate projects.
- Advocacy, Outreach, and Awareness
 - Creating a plan for business recruitment and succession planning
- Master Planners
 - Commissioning an environmental survey for a proposed pedestrian bridge over the Turkey River
 - Selecting a site for a school athletic complex

It is hoped that in three years, once several of the plans initiated during the RHRA process have come to fruition, steering committee members will revisit this report and reconsider the feasibility of one or several of these deferred action items.

Commitments from Committee

Once the committee's working groups had completed their time lines, CED specialists honed in even further, asking each group to consider several aspects of the work ahead during the next 12 months. The questions asked during this exercise were:

- What would success look like in the next 12 months?
- What partners do you need to engage with during the next 12 months?
- What activity or item will your group use to "launch" yourselves forward?
- What additional resources do you foresee yourselves needing in the next 12 months?

Each group's answers were mapped out to give the entire committee an opportunity to offer feedback and suggestions to one another.

Table 4. Working group plans

WORKING GROUP	SUCCESS YEAR ONE	PARTNERS	LAUNCH EVENT	RESOURCES	COORDINATOR(S)
DEVELOPER INVESTOR GROUP	<ul style="list-style-type: none"> • Identify buildable lots and form an investment group 	<ul style="list-style-type: none"> • The City • Main Street Elkader • Clayton County Development Group • Landowners • Realtors • Zoning board of adjustment • Bankers • Clayton County Foundation for the Future • Meuser Realtor • Lawyer 	<ul style="list-style-type: none"> • Contact city and Main St Elkader on lots available • Prepare lot database; Educate need for investment group 	<ul style="list-style-type: none"> • Community volunteers, financial buy-in, and commitment 	<ul style="list-style-type: none"> • Bruce Landis
ADVOCACY, OUTREACH, AND AWARENESS	<ul style="list-style-type: none"> • Develop inventory (rentals and other housing) 	<ul style="list-style-type: none"> • Volunteers (4-H, high school, churches) 	<ul style="list-style-type: none"> • Meeting to gather information and start developing tool 	<ul style="list-style-type: none"> • Assessor's office • City office • Northeast Iowa Community Action Corporation • Upper Explorerland Regional Planning Comm. (UERPC) 	<ul style="list-style-type: none"> • Julie Buddenberg
MASTER PLANNERS	<ul style="list-style-type: none"> • Comprehensive plan and future land use map 	<ul style="list-style-type: none"> • ISU Extension and Outreach • UERPC • The City, • The County • Landowners • County Assessor • ADA Group • Engineering Firm 	<ul style="list-style-type: none"> • Workshop to develop preliminary future land use map 	<ul style="list-style-type: none"> • Time • Access to mapping • Landowner contacts • Environmental data 	<ul style="list-style-type: none"> • Annie Palas • Samantha Baumgartner

Table 4. Working group time lines

WORKING GROUP	QUARTER 1	QUARTER 2	QUARTER 3	QUARTER 4	LONGER TERM
DEVELOPER INVESTOR GROUP	<ul style="list-style-type: none"> Identify building lots Prepare database 	<ul style="list-style-type: none"> Goal education to community 	<ul style="list-style-type: none"> Recruit community volunteers Identify developers and investors 	<ul style="list-style-type: none"> Financial commitment Funding opportunities and incentives 	<ul style="list-style-type: none"> Start first build in year two Fill all buildable lots by year five Elkader has the lowest property taxes in Iowa by year 10
ADVOCACY, OUTREACH, AND AWARENESS	<ul style="list-style-type: none"> Set up meeting and generate a list of questions to conduct door knocking for housing inventory 	<ul style="list-style-type: none"> Canvass 	<ul style="list-style-type: none"> Assess 	<ul style="list-style-type: none"> Draft a press release to inform the public about survey results and next steps from committee and share on diverse media Educate the community on available resources Education about potential financial resources and future creative incentives using real life examples Provide information about different types of housing, utility costs, and associated living fees in comparable towns and neighboring communities 	<ul style="list-style-type: none"> Build
MASTER PLANNERS	<ul style="list-style-type: none"> Complete and present preliminary future land use map 	<ul style="list-style-type: none"> Decide on the scope of the comprehensive plan 	<ul style="list-style-type: none"> Analyze and organize data 	<ul style="list-style-type: none"> Review gaps and gather missing data 	<ul style="list-style-type: none"> Prepare and present comprehensive plan and future land use map Work w/ partners to fill gaps and hire professionals, prioritize improvements, annexation, finalize plan

Recommendations and Resources

Appended to this report are several fact sheets written by CED specialists covering the topics discussed during Elkader’s education session as well as topics brought up during the action-planning session. As more communities have gone through the RHRA process, CED specialists have categorized common action items, researching funding opportunities, best practices, and other communities that have been successful in these areas in recent years, for example, building new housing for older adults, rehabbing upper-story residential units in downtowns, et cetera. The fact sheets provide a wealth of useful information on these common topics (see Appendix D).

Many of these fact sheets discuss the role that grant funding from the Iowa Economic Development (IEDA) can play in achieving one or several goals laid out during a community's action planning session. While CED specialists strive to keep these fact sheets as up to date as possible, it is highly recommended that the reader follow any links in these publications to determine whether the resources recommended are still available and whether anything about the qualifications, requirements, or scoring criteria on IEDA (or any other grant opportunities) have changed. One pertinent example of a recent update to an IEDA funding opportunity is the [Community Catalyst Building Remediation Program](#). Due to a change in how the state allocates funding to this program, buildings in floodways and floodplains that were previously ineligible for rehabilitation dollars can now be the focus of a community's application (<https://www.iowaeda.com/userdocs/programs/communitycatalystfy21.pdf>).

During Elkader's RHRA process, one item was suggested by the steering committee that has not surfaced during previous RHRA sessions: Educating the community about tax rates and utility fees. Since this item is particular to Elkader, CED specialists spent time researching strategies to assist the community achieve this goal. What follows is the report authors' best attempt at facilitating the successful completion of this task.

In a 2022 report entitled [Innovations in Tax Compliance: Building Trust, Navigating Politics, and Tailoring Reform](#), a group of economists from the World Bank lay out the case for why taxation is necessary to protect the public's health, safety, and welfare, but also how, if taxpayers do not trust the system of tax collection, public trust in institutions can quickly erode, leading to a host of negative outcomes. While the report is aimed more directly toward low- and middle-income countries attempting to evaluate and update national taxation regimes, several of the key lessons learned from the authors' research can be applied to a city such as Elkader.

One of the more apparent constraints the authors identify is political support. The absence of political support for how tax dollars are being spent, or how tax dollars are being collected, can create difficulties for a municipality looking to effectively tax and spend. The report suggests focusing on data sharing, increasing transparency, visibly pursuing existing outstanding arrears, and making examples of obvious sites of abuse or evasion. Although these efforts may be time consuming, they will often lead to a measurable increase in political support for a government. This may be something Elkader could do, in conjunction with the county assessor's office, listed as a partner by more than one of the working groups.

The report goes on to categorize tax compliance and reforms into three broad categories: enforcement, facilitation, and trust. Looking more closely at the category of trust, the report breaks down this concept in the context of the subject to four key drivers: fairness, equity, reciprocity, and accountability. If Elkader can show residents that its property tax system and utility payments are designed with fairness in mind and administered in a competent manner, everyone in the city is paying their fair share, revenues are spent into important and necessary goods and services, and those administering the programs are held accountable, research shows that citizens will be more likely to understand, accept, and appreciate these fees and bills as integral components to the functioning of civil society. The [report](#) is available online to download (<https://openknowledge.worldbank.org/server/api/core/bitstreams/7225ce2e-99d7-50b7-9ae7-a640a95ae2c0/content>).

The best place to get comparative data about tax rates from other communities in Iowa is the Iowa Department of Management (DOM) Local Governments webpage. Under the City Resources section on this page is a downloadable tool called [Consolidated Tax Rate Comparison Between Cities](#), which allows the user to compare rates (<https://dom.iowa.gov/resource/city-consolidated-tax-rate-comparison/consolidated-tax-rate-comparison-between-cities>). *NOTE: the tool is an Excel file, so an interested taxpayer or member of this committee must be working on a computer with Microsoft Excel installed to use the tool.*

The Iowa League of Cities Resources webpage provides comparative data about utility rates from other communities in Iowa. From the Resources page, the user can navigate to a subsection labeled Public Works & Utilities, which contains a page entitled "[Utility Rate Survey](#)" with links to recent surveys done by League staff in 2018 and 2020. The survey results, which contain information from 365 participating communities, can be downloaded as an Excel sheet (<https://links.iowaleague.org/UtilityRateSurvey2020Results>). (See the NOTE in previous paragraph.)

Another resource from the Iowa League of Cities that the group may find useful in achieving this action item is a two-page explanation of "[Property Tax Assessment in Iowa](#)" (<https://iowaleague.org/wp-content/uploads/PropertyTaxAssessment.pdf>). This document discusses how a property is assessed, explains equalization and rollbacks, and breaks down how a sample assessment of \$200,000 can result in a city receiving \$1,244 from that particular property owner. For a deeper dive on this subject, the interested reader can refer to [Local Property Tax](#), a Legislative Guide by the Iowa Legislative Service Agency (<https://www.legis.iowa.gov/docs/publications/LG/9447.pdf>). While this document is "intended for use primarily by members of the Iowa General Assembly and their staffs" it serves as a relatively comprehensive overview of the subject.

Once the relevant statistics have been gathered and assembled into a series of talking points, presentation slides, and/or infographics, the next step for the committee is determining how to present this information to community stakeholders. Will the presentation be an educational session, with one or two committee members speaking in front of a (hopefully full) room of area residents? Or, would it be more beneficial to treat this as an opportunity to engage with and gather feedback and input from the public? If the plan is to have any degree of public participation as part of this action step, it may be useful to think critically about how to plan, organize, and present this material to most effectively incorporate Elkader residents into the process. Some external resources that may help the committee include the [Community Tool Box](#) from the Center for Community Health and Development at the University of Kansas (<https://ctb.ku.edu/en/table-of-contents>) and the Public Participation Guide from the U.S. Environmental Protection Agency. "Assessing Community Needs and Resources" and "Encouraging Involvement in Community Work," chapters 3 and 7, respectively, in the *Community Tool Box* would be good places to start, as well as the [introduction](#) to the EPA's guide (<https://www.epa.gov/international-cooperation/public-participation-guide-introduction-guide>).

Follow Up

At the conclusion of the action-planning workshop, CED specialists asked the steering committee to set themselves up for success by selecting an overall project coordinator, setting regular meeting schedules for each work group and the committee overall, and creating a marketing plan for letting the broader community know about the work being done.

- Project Coordinator: Samantha Baumgartner
- Full Steering Committee Meeting Schedule: The group committed to meet on a quarterly basis, with the first meeting scheduled for Thursday, June 22, 2023 to review this report.
- Each of the three working groups agreed to meet monthly.
- Marketing/Publicity Plan: The committee will present the results of the workshop to city council and plans to get an article or articles into local newspapers such as the *Times-Register* and the *Guttenberg Courier Press*.

Final Comments

It was a pleasure to assist Elkader with the RHRA process. It is important to note that this plan, especially the time lines and steps created during the action-planning process, is not set in stone. These elements can, and should, be modified as local, regional, and national socioeconomic conditions evolve. New opportunities in the form of funding, anecdotes, and educational material that may not be widely available or known at the time this report was written are sure to emerge. A dynamic housing strategy is far more likely to succeed than a static one.

ISU Extension and Outreach CED specialists are looking forward to following Elkader's progress and will remain a resource for the committee moving forward; we hope to be able to provide continued support, additional facilitation services, and share new educational materials as we learn about them.

