



Implementing Zoning Strategies for Housing Readiness

Iowa League of Cities 2025 Conference

September 18, 2025



MSA

planning + design
studio

Overview/Agenda

- **Introductions**
- **The Housing Crisis - Iowa's Challenges**
 - Statewide Housing Stats
 - Rural vs. Metro Challenges
- **Why Zoning Matters for Housing**
 - Barriers created by zoning
 - Large minimum bulk regulations
 - Single family districts
 - ADU restrictions
 - Parking considerations
 - Permitting (conditional use) delays
- **Zoning as a tool for public health & safety vs. local government control**
 - Antiquated regulatory practices
 - Better zoning practices
- **Group Discussion/Questions**



Introductions

Introductions



Sarah Runkel, AICP

Senior Planner/Project Manager



Jenna Gilliam

Project Planner



The Housing Crisis – Iowa's Challenges

Iowa's Housing Challenges

 **Housing Shortfall**

 **Aging Housing Stock**

 **Rural vs. Metro Disparities**

 **Low Housing Turnover**

*What housing challenges
is your city experiencing?*

Aging Housing Stock & Limited Availability



Traditional Development is Unsustainable



Iowa vs. U.S. Housing Indicators

METRIC	IOWA (RECENT)	U.S. (RECENT / BENCHMARK)
Housing Shortfall / Units Needed	≈ 13,222 homes deficit (2024)	≈ 3.7 million units short (2024, Freddie Mac)
Rental Vacancy Rate	≈ 8.0% (2024)	≈ 7.0% (Q2 2025, Census)
Homeowner Vacancy Rate	≈ 1.1% (Q2 2025, Census)	≈ 1.1% (Q2 2025, Census)
Homeownership Rate	≈ 71.8% (2024 estimates)	≈ 65.0% (Q2 2025, Census)
Median Home Price (Sale)	≈ \$234,000 (2024)	≈ \$412,500 (2024)

Iowa vs. U.S. Housing Indicators

Metric	Iowa 2010	U.S. 2010	Iowa Recent	U.S. Recent
Median Home Price	~\$144,000	~\$175,000	~\$234,000	~\$412,500
Vacancy Rate	(n/a*)	~11.4%	~0.9% (homeowner)	~9.7%

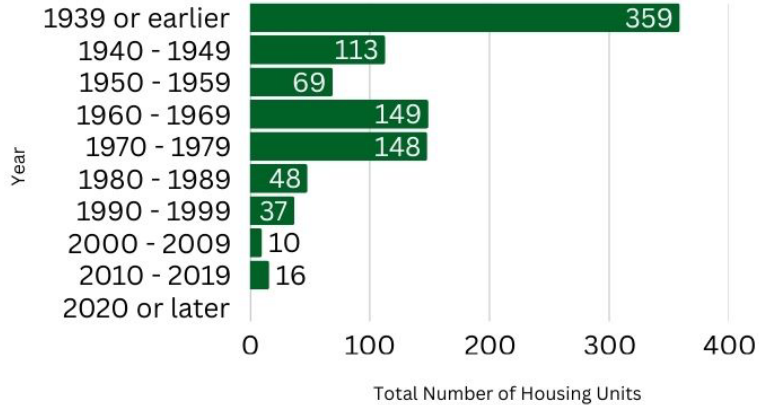
Iowa Increase:
162%

National Increase:
236%

Average Wage Rate Increase: 45-65%

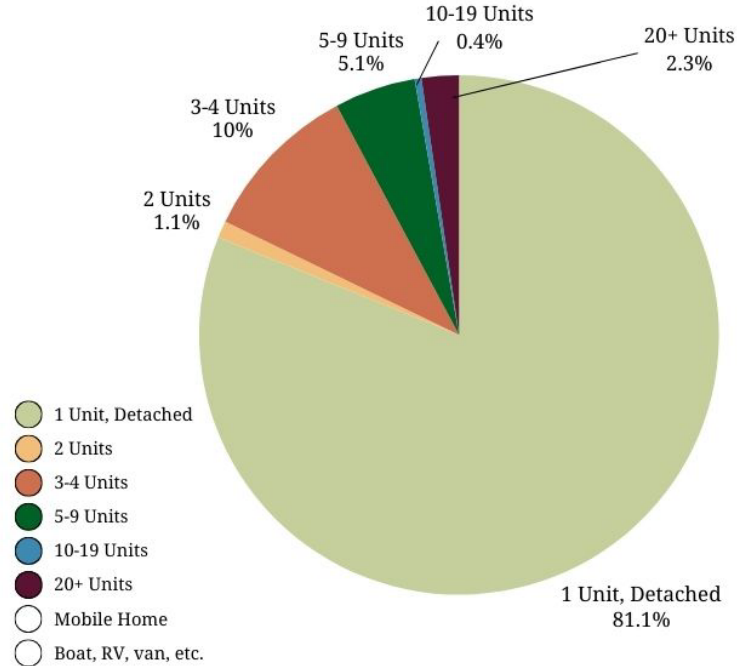
City of Greenfield, Iowa

YEAR OF STRUCTURE BUILT



American Community Survey, 2023,
DP04: Selected Housing Characteristics

TYPE OF HOUSING STRUCTURE



American Community Survey, 2023,
DP04: Selected Housing Characteristics

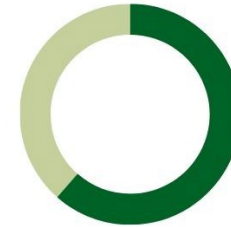
HOUSING OCCUPANCY



Total Housing Units



HOUSING TENURE



American Community Survey, 2023,
DP04: Selected Housing Characteristics

- Greenfield's housing market is primarily single-family homes, with smaller multi-family units too
- Significant portion built in 1939 or earlier, with a notable spike in housing construction between 1960 and 1979; limited new housing development
- Relatively low level of housing turnover, indicating that most residents are settled in their homes, which may point to limited housing availability for potential movers or newcomers

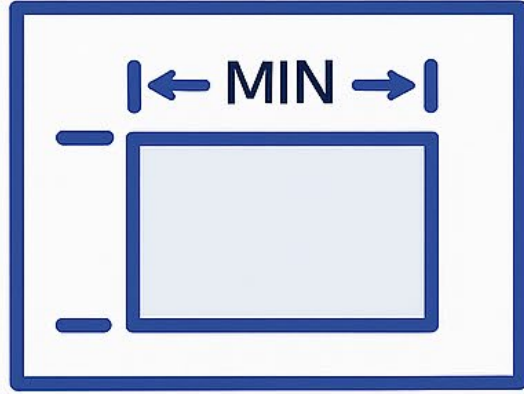
What Alternatives Are There?





Why Zoning Matters for Housing

Zoning Barriers



Minimum Lot Sizes



Parking Requirements



ADU Restrictions

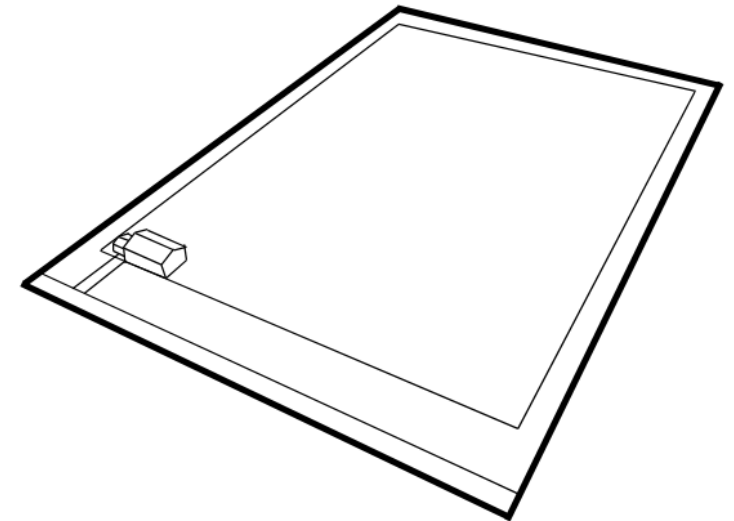
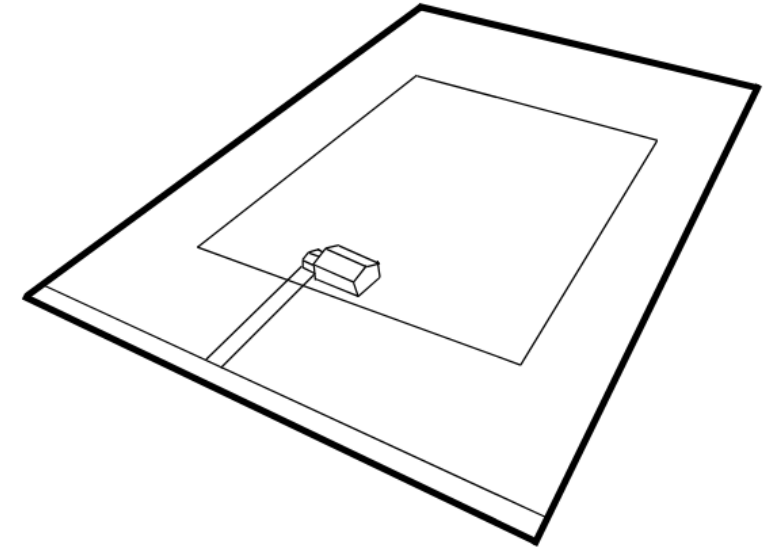


Conditional Use Delays

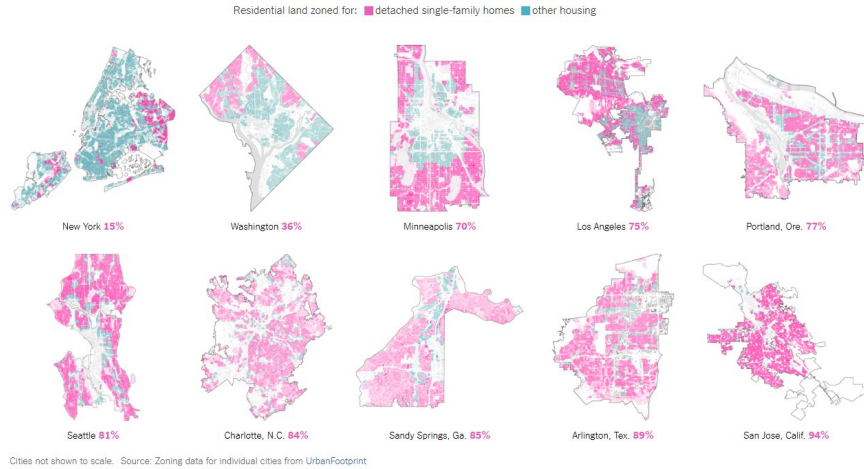
Large Minimum Lot Sizes & Setbacks

- Unlocks more housing sites
- Lowers housing costs
- Enables diverse housing types
- Aligns with walkable neighborhoods

	Existing (Traditional)	Proposed (Recommended)
Lot	8,000-12,000 sq. ft.	5,000-7000 sq. ft.
Front	30-50 ft	15-20 ft
Side	10-15 ft	5-8 ft (or zero lot line)
Rear	30-50 ft	15-30 ft



Single-Family Districts: The Impact



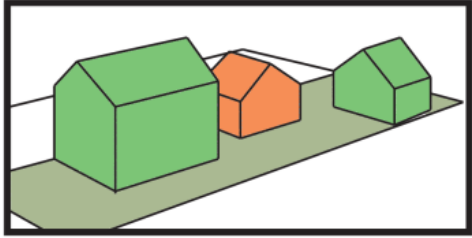
- Single-family-only zoning reduces housing variety and can raise per-unit land costs
- Allowing small-scale multi-family forms (duplexes, triplexes, townhomes) in those districts increases supply and housing choice with modest form change

[Cities Start to Question an American Ideal: A House With a Yard on Every Lot - The New York Times](#)

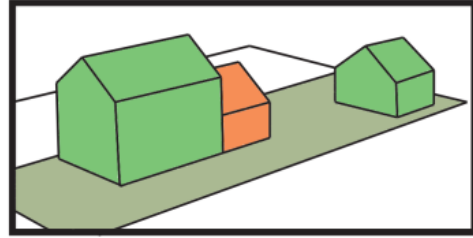


[Single-family Zoning: Can History be Reversed? | Joint Center for Housing Studies](#)

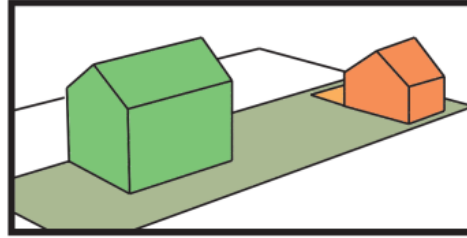
ADUs: A High-Leverage Tool



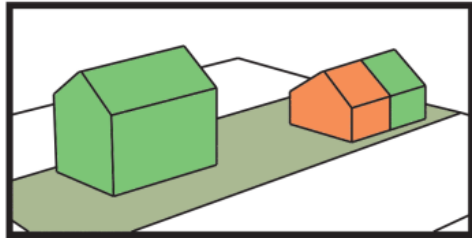
DETACHED ADU



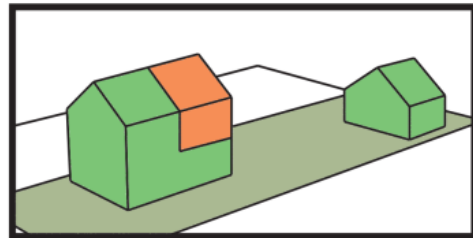
ATTACHED TO PRIMARY
STRUCTURE



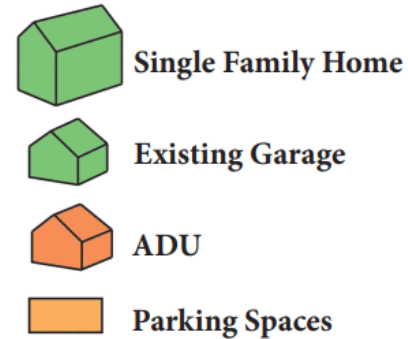
GARAGE CONVERSION



ATTACHED TO GARAGE



INTERIOR ADU



- Means of increasing housing supply, supporting aging in place, offering affordable rental housing
- [Senate File 592](#) (effective July 1, 2025) but cities already allowing prior
- Cities must allow at least one ADU on any lot zoned for a single-family residence
- 1,000 sq ft or 50% primary dwelling
- Grant administratively
- Recommend to allow lots to be less restrictive to make room for detached lots
- Offer model template ADUs
- Not the only solution though...

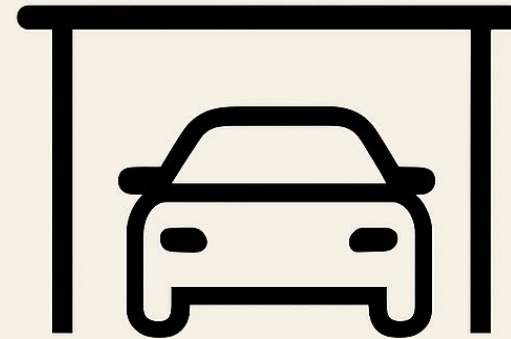
Image created from Emily Huston, MSA

Parking Considerations

**Remove minimums
or allow for
reductions
(e.g., along transit
corridor, bike parking,
etc.)**



**Eliminate any
requirement for
covered spaces**



Conditional Use Delays

- Lengthy discretionary approval (conditional use, variances) that add time/cost and risk – **allow by right or accessory use (with or without supplemental standards)**
- Unclear or discretionary design standards are delay mechanisms

Residential Uses	R-1	R-2	R-3	Specific Use Standards
Single-family dwelling	<u>P</u>	<u>P</u>	<u>P</u>	
Accessory dwelling unit	<u>PG</u>	<u>PG</u>	<u>PG</u>	¥
Townhome	<u>PG</u>	<u>PG</u>	<u>PG</u>	¥
Three-family dwelling		<u>PG</u>	<u>PG</u>	¥
Four-family dwelling		<u>PG</u>	<u>PG</u>	¥

The background is a solid teal color with a pattern of concentric circles in a lighter shade of teal, creating a ripple effect. A thin orange horizontal line is positioned above the text on the left side.

Zoning as Tool for Public Health & Safety vs. Local Control

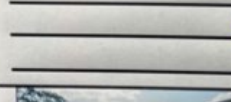
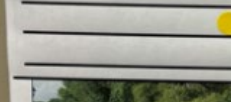
Zoning as Tool for Public Health & Safety vs. Local Control

- **Public health & safety role:** zoning can and should protect sanitation, fire safety, and minimum unit standards-- but not be used to exclude housing types
- **Local control narrative:**
 - Emphasize that zoning changes are local decisions *and*
 - Provide community engagement
 - Provide design guidelines, and
 - Provide clear standards to maintain control while removing unnecessary barriers

CITY OF GREENFIELD COMPREHENSIVE PLAN 2025-2045

DEVELOPMENT PREFERENCES

Please review the different types of developments displayed below. For each one, please indicate your preference by circling either the like or dislike symbol. Additionally, please share your thoughts or suggestions about each development type in the space provided.

	Multi-Family Housing (Apartment Complexes, Townhomes, etc.)	☒ Like ☐ Dislike
	Tiny Homes	☒ Like ☐ Dislike
	55+ Communities	☒ Like ☐ Dislike
	Detached Single-Family Housing	☒ Like ☐ Dislike
	Paved Bike Trail	☒ Like ☐ Dislike
	Campground	☒ Like ☐ Dislike
	Commercial/Residential Mixed Use	☒ Like ☐ Dislike
	Stand Alone Commercial	☒ Like ☐ Dislike
	Industrial Development/Business Park	☒ Like ☐ Dislike

To Recap... Antiquated Regulatory Practices to Replace

- Large minimum lot sizes that predate modern infrastructure
- Excessive setback or lot coverage rules that prevent smaller units
- Conditional-use requirements for common housing types (ADUs, duplexes)
- Unclear or discretionary design standards that are delay mechanisms

Another Tip:

Have an area of town that has lots of nonconformities or variance requests due to age or other conditions?

Create a new zoning district!



--- **Group Discussion/Questions**

Thank you!

Sarah Runkel, AICP

srunkel@msa-ps.com



Jenna Gilliam

jgilliam@msa-ps.com

