

CHAPTER ONE

A PROFILE OF KALONA

This chapter analyzes Kalona’s demographic changes that affect the future of the community. The analysis forecasts population and demographic characteristics, as well as forecasts the community’s future population. Additionally, this chapter addresses regional trends that may affect the quality of Kalona’s environment.

POPULATION HISTORY & CHARACTERISTICS

In 1846, the very same year the State of Iowa was accepted as the 29th state of the United States, three Old Order Amish families arrived on the banks of Deer Creek and began to cultivate the land near what is now the City of Kalona. These three families established homesteads and set the stage for the founding of the community of Kalona in an area that is now home to the largest Amish Settlement west of the Mississippi River. Officially established and platted in 1879, the City of Kalona, like many others of its time in Iowa, began out of necessity as a railroad depot and filling station for steam locomotives. The land for the Plat of Kalona was purchased by the English River Township Railroad System from John G. Myers, who was allowed to name the town and did so after his prizewinning short-horned bull named Kalona. The young community grew, survived two major fires in 1899 and 1906, and had the nickname of ‘Bulltown’ for a short time, signifying both strength and endurance. These qualities, though fortunately not the nickname, have continued to characterize a community that has grown and prospered to this day. Kalona reached a population high of 2,293 in 2000, an 18.1% growth in population from 1990. Kalona, as part of the rapidly growing Cedar Rapids/Iowa City Technology Corridor, will continue to see growth over coming years.

Table 1.1 presents the population of Kalona from 1890 -2000 and percent change by decade. Kalona has continued to grow over the years, seeing only one decade of population loss which occurred early in the 20th century.

Table 1.1: Population Count and Percent Change in Kalona, 1890-2000

Year	Population Count	Decade	Population Percent Change
2000	2,293	1990-2000	18.07%
1990	1,942	1980-1990	4.30%
1980	1,862	1970-1980	25.13%
1970	1,488	1960-1970	20.49%
1960	1,235	1950-1960	30.41%
1950	947	1940-1950	23.79%
1940	765	1930-1940	8.66%
1930	704	1920-1930	11.39%
1920	632	1910-1920	35.62%
1910	466	1900-1910	-12.08%
1900	530	1890-1900	151.18%
1890	211		

Source: US Census Bureau

Surrounding Area Population

Table 1.2 summarizes the historical population change in Kalona and Washington County, as well as comparisons with the nearby communities of Iowa City, Coralville, North Liberty, West Liberty and Solon. These communities are all part of the rapidly growing Cedar Rapids/Iowa City Technology Corridor. Table 1.2 indicates:

- Kalona has continued to grow over the past 40 years.
- The community experienced a 18.1% growth in population between 1990 and 2000, which equates to a compound annual growth rate of 1.68%
- Coralville and North Liberty have seen very substantial population growth over the past 10 years, indicating that overall regional growth is very much on the rise; Kalona should continue to see growth as a result of that regional growth.

Table 1.2: Population Change for Kalona, Washington County and Comparable Communities

	1960	1970	1980	1990	2000	% Change 1990-2000
Kalona	1,235	1,488	1,862	1,942	2,293	18.1%
Washington County	19,406	18,967	20,141	19,612	20,670	5.1%
Iowa City	33,443	46,850	50,508	59,735	62,220	4.2%
Coralville	2,357	6,130	7,687	10,347	15,123	46.2%
North Liberty	334	1,055	2,046	2,926	5,367	83.4%
West Liberty	2,042	2,296	2,723	2,935	3,332	13.5%
Solon	604	837	969	1,050	1,177	12.1%

Source: US Census Bureau

Age Composition

Kalona's population distribution by age over the period between 1990 and 2000 stayed relatively the same across cohorts with a few notable shifts. Table 1.3, which presents a comparison of the age composition of Kalona in 1990 and 2000, indicates that natural aging by cohort was the most significant cause of cohort shift from 1990-2000; particularly the balance between the changes in the Under 5 cohort and the 10-14 age cohort as well as the 25-29/30-34 and the 35-39/40-44 age cohorts. These naturally spaced decreases and increases show a stable natural progression of sized age groups through the cohort age categories over the ten year measurement period. There was a significant decrease in the number of young parents with children (represented by 2% or more decreases in 0 – 5 and the 25 – 34 age ranges) which could have an impact on the public school system, possibly creating a shortage of students for a period of time if the trend continues. Additionally from 1990 – 2000 there was a 2% - 3% increases in the percent of Kalona's population between the ages of 45 – 54, which would support the idea that Kalona is an attractive place for people entering their pre-retirement and retirement stages.

Table 1.3: Changes in Age Composition 1990-2000

Age Group	1990 Population	2000 Population	Change 1990-2000	% of Total 1990	% of Total 2000	+ / - Change 1990-2000
Under 5	166	135	(31)	9%	6%	(- 3%)
5-9	150	146	(4)	8%	6%	(- 2%)
10-14	125	158	33	6%	7%	+ 1%
15-19	90	144	54	5%	6%	+ 1%
20-24	78	121	43	4%	5%	+ 1%
25-29	145	126	(19)	7%	5%	(- 2%)
30-34	145	113	(32)	7%	5%	(- 2%)
35-39	138	158	20	7%	7%	=
40-44	127	163	36	7%	7%	=
45-49	68	148	80	4%	6%	+ 2%
50-54	77	165	88	4%	7%	+ 3%
55-59	77	84	7	4%	4%	=
60-64	96	86	(10)	5%	4%	(- 1%)
65-69	93	92	(1)	5%	4%	(- 1%)
70-74	101	124	23	5%	5%	=
75-80	84	107	23	4%	5%	+ 1%
80-84	83	105	22	4%	5%	+ 1%
85+	99	118	19	5%	5%	=

Source: U.S. Census Bureau; 1990 & 2000

POPULATION DYNAMICS AND MIGRATION

There are three basic factors that occur within a community that explain population change:

- *Comparison of births and deaths.* A surplus of births over deaths causes the population of that community to increase. A community with a younger population, particularly of people in childbearing or family formation years, will experience a higher birth rate, measured as number of the births per 1,000 people.
- *Migration Patterns.* If more people move to the community than leave, its population will increase and vice versa. A community that is building new housing may experience significant in-migration, some of which are residents new to the city, while others are relocating from surrounding rural communities.
- *Annexation.* In addition to internal population change, a community can grow by incorporating populated areas within its boundaries.

In order to assess the dynamics of Kalona’s population during the 1990s , the city’s expected population based solely on a comparison of births and deaths is calculated and compared to the actual outcome of 2000 census. Table 1.4 summarizes the results of this analysis for Kalona. The noted estimates are based on the following assumptions:

- A cohort-survival forecast method is used to forecast population. This method “ages” a five-year range of people by computing how many of them will survive into the next five-year period. Cohort survival rates were developed by the National Standard for Health Statistics.
- Projected birth rates for the population developed by the U.S. Bureau of the Census.

From Table 1.4 we can see that Kalona was predicted to have a 4.3% loss of population from 1990-2000 but instead grew by 18.1%; which translates to a 22.4% increase of actual population versus predicted population. This 1990 to 2000 growth constitutes a 1.68% annual growth rate.

TABLE 1.4: Predicted and Actual Population Change

	1990	2000	Change	%
Predicted Population (based on survival and birth rates)	1,942	1,858	(84)	-4.3%
Actual Population	1,942	2,293	351	18.1%
Predicted Male Population	876	862	(14)	-1.6%
Actual Male Population	876	1,024	148	16.9%
Predicted Female Population	1,066	996	(70)	-6.6%
Actual Female Population	1,066	1,269	203	19.0%

Source: U.S. Census Bureau

To establish a better understanding of the city's population change since the 2000 census it is important to look at construction activity within the community. New residential construction and demolition activity provide important insights into a community's population change. If population growth is stagnating or decreasing this is reflected in fewer new residential construction permits. If the community is seeing a pattern of strong growth more permits are likely to be issued. Table 1.5 provides an overview of the city's construction activity over the past eleven years. The 2000-2006 annual average number of new residential permits pulled was 13 and the estimated population growth during that period, based on new building permits, is 211 people.

Table 1.5: New Residential Building Permits, 1996-2006

	1996	'97	'98	'99	2000	'01	'02	'03	'04	'05	'06	People per Household	Estimated Population Growth 2000-2006
Housing Starts	8	9	10	7	14	13	12	13	9	17	13	2.32	211

Source: City of Kalona

Predicted and Actual Age Cohort Change

Table 1.6 compares predicted and actual population change for each cohort group in the Kalona. The predicted population indicates how many people would be in each age group in 2000 if Kalona had experienced no in or out migration. The variance percentage alludes to the amount of in- or out-migration that occurred for that particular age cohort. For example, young families (25-34 yrs.) with young children (0-9 yrs.) in-migrated to an extent that resulted in actual numbers significantly greater than would be predicted by the naturally growth of the 1990 population. The chart specifically shows that there was a significant unpredicted influx of seniors, which again would support the idea that the community has become more of an attractive place for retirees to live in.

TABLE 1.6: Predicted and Actual Age Cohort Change

Age Group	1990 Actual	2000 Predicted	2000 Actual	Actual Minus Predicted	% Variance (Actual/Predicted)	Significant Variance (+ / - 15%)
Under 5	166	86	135	49	56.4%	+
5-9	150	102	146	44	43.6%	+
10-14	125	166	158	(8)	-4.6%	
15-19	90	150	144	(6)	-3.7%	
20-24	78	124	121	(3)	-2.6%	
25-29	145	89	126	37	41.3%	+
30-34	145	77	113	36	46.2%	+
35-39	138	144	158	14	10.1%	
40-44	127	143	163	20	13.7%	
45-49	68	136	148	12	9.2%	
50-54	77	123	165	42	33.7%	+
55-59	77	65	84	19	29.2%	+
60-64	96	71	86	15	20.8%	+
65-69	93	68	92	24	35.8%	+
70-74	101	80	124	44	55.8%	+
75-80	84	70	107	37	53.0%	+
80-84	83	65	105	40	61.7%	+
85+	99	100	118	18	17.5%	+
Total	1,942	1,858	2,293	435	23.4%	

Source: U.S. Census Bureau; 1990 & 2000

Racial Composition

Table 1.7 illustrates the racial composition of Kalona in 1990 and 2000. Kalona had smaller percentages of all non-white racial classifications than the state in both 1990 and 2000. About 97% of residents identified themselves as white in the 2000 census, compared with the approximately 92% of the state. Overall, Kalona's racial composition changed only marginally between 1990 and 2000.

TABLE 1.7: Racial and Ethnic Makeup of Population, 1990-2000

	Asian		Native American		Black		Hispanic		White	
	1990	2000	1990	2000	1990	2000	1990	2000	1990	2000
Kalona	0.51%	0.52%	0.21%	0.56%	0.46%	0.43%	0.51%	1.13%	98.30%	97.27%
State of Iowa	0.90%	1.50%	0.24%	0.55%	1.71%	2.39%	1.18%	3.01%	95.93%	92.34%

Source: U.S. Census Bureau

POPULATION PROJECTIONS

Projecting the future population of Kalona helps predict the future demographic character of the community. This is critically important for the city's planning and policy decisions regarding capital investments, annexations, land use and zoning changes.

The future population for Kalona is determined through evaluation of the city's annual growth rate. In Table 1.8 scenarios identify several possible annual growth rates for the community. Since the last census was completed seven years ago, additional information should be considered when trying to determine a community's estimated population. For Kalona additional consideration is given to residential construction activity. The community's construction activity over the past 5 years indicates that since 2000 there has been an annual growth rate of approximately 1%. The more aggressive growth rate of 1.68%, the observed compound annual growth rate from 1990 – 2000, is recommended for planning purposes, indicating a 2005 population of 2,492 and a 2025 population of approximately 3,500.

TABLE 1.8: Population Projections

	2000	2005	2010	2015	2020	2025	Change, 2000-2020	Average Annual Change
Average Annual Construction of 10 units	2,293	2,409	2,525	2,641	2,757	2,873	580	23
Average Annual Construction of 13 units (2000-2006 rate)	2,293	2,444	2,595	2,745	3,896	3,047	754	30
Average Annual Construction of 17 units	2,293	2,490	2,687	2,885	3,082	3,279	986	39
0.5% Annual Growth	2,293	2,351	2,410	2,471	2,534	2,598	305	12
1.0% Annual Growth	2,293	2,410	2,533	2,662	2,798	2,941	648	26
1.68% Annual Growth (1990-2000 rate)	2,293	2,492	2,707	2,942	3,197	3,474	1,181	47
2.0% Annual Growth	2,293	2,532	2,795	3,086	3,407	3,762	1,469	59

Source: RDG Crose Gardner Shukert

ECONOMIC FACTORS

Kalona is economically independent and at the same time a benefactor of the Cedar Rapids/Iowa City Technology Corridor's continuing growth. While Kalona continues to provide numerous jobs in the industrial, commercial agricultural, retail and service sectors, its overall job market is heavily influenced by its proximity to larger communities nearby, particularly Washington and Iowa City/Coralville. A growing number of Kalona's residents commute to nearby communities for work but find their day to day purchasing needs and services available in Kalona.

Table 1.9 lists the percentage of residents working outside of Iowa, outside of Washington County and inside Washington County. The table also shows that a total of 65.68% of Kalona's residents work outside the city, but that percentage does not account for the number of workers that reside outside Kalona that commute into the city for work.

Table 1.9: Place of Employment, 2000

Worked Outside Iowa	1.48%		
Worked Outside Washington County	50.93%	Worked in Kalona	34.32%
Worked in Washington County	47.59%	Worked Outside Kalona	65.68%
Total	100%		100%

Source: U.S. Census Bureau, 2000

Employment

Employment of the residents living, but not necessarily working, within a community can be further assessed in two different ways. One is based on the resident's employment by occupation while the other is based on a resident's employment by industry. Employment by occupation describes the kind of work a person does on the job, as opposed to the type of industry an individual works in, which relates to the kind of business conducted by a person's employer.

Table 1.10 presents Kalona resident employment by occupation for 2000 compared to the State of Iowa's employment by occupation. In 2000 about 58% of Kalona's residents are employed in management/professional or sales/office occupations. This rate is comparable to Iowa's, which is approximately 57%.

TABLE 1.10: Employment by Occupation, 2000

	Kalona		State of Iowa	
	Number	%	Number	%
Managerial, professional, and related occupations	364	32.9%	466,436	31.3%
Service occupations	129	11.7%	219,837	14.8%
Sales and office occupations	281	25.4%	385,794	25.9%
Farming, fishing, and forestry occupations	4	0.4%	15877	1.1%
Construction, extraction, and maintenance occupations	124	11.2%	132530	8.9%
Production, transportation, and material moving occupations	203	18.4%	269,342	18.1%
Total employed	1,105	100.0%	1,489,816	100.0%

Source: US Census Bureau, 2000

Table 1.11 compares employment by industry of Kalona residents between 1990 and 2000. During this period the number of employed residents increased by 111 and the category with the highest percentage of employed workers is *Educational, health and social services* at 35%, well above the State of Iowa percentage of 21.8%. This notable difference is likely a function of Kalona's proximity to the University of Iowa, Kirkwood Community College, and University of Iowa Hospitals, as well as the other healthcare facilities within the region.

TABLE 1.11: Employment by Industry, 2000

	Kalona		State of Iowa	
	Number	%	Number	%
Agriculture, forestry, fishing and hunting, and mining	20	1.8%	65,903	4.4%
Construction	109	9.9%	91,824	6.2%
Manufacturing	154	13.9%	253,444	17.0%
Wholesale trade	26	2.4%	53,267	3.6%
Retail trade	129	11.7%	179,381	12.0%
Transportation and warehousing, and utilities	35	3.2%	73,170	4.9%
Information	44	4.0%	41,970	2.8%
Finance, insurance, real estate, and rental and leasing	58	5.2%	100,395	6.7%
Professional, scientific, management, administrative, and waste management services	39	3.5%	90,157	6.1%
Educational, health and social services	387	35.0%	324,142	21.8%
Arts, entertainment, recreation, accommodation and food services	25	2.3%	98,819	6.6%
Other services (except public administration)	55	5.0%	66,286	4.4%
Public administration	24	2.2%	51,058	3.4%
Total employed	1,105	100.0%	1,489,816	100.0%

Source: U.S. Census Bureau, 2000

Income

Table 1.12 describes the 2000 income distribution for Kalona, Washington County, the State of Iowa, Riverside, Solon, Wellman, and West Liberty. Kalona's median household income in 2000 was the lowest of all the comparison community's as well as the State of Iowa's and Washington County's. Chart 1.1 better illustrates Kalona's household income distribution as compared to the communities mentioned above. The chart shows that Kalona had a higher percentage of households with an annual income below \$34,999 than any of the other communities. Over half of Kalona's households, 51%, had an annual income below \$34,999. None of the comparison communities had more than 46% of their households with annual incomes below \$34,999. Solon saw the lowest at about 35%. Additionally, Kalona had a lower percentage of households with an annual income above \$50,000 than most of the comparison communities. About 32% of Kalona's households had an annual income of \$50,000 or more, only Wellman had a lower percentage of 29% earning more than \$50,000.

Kalona's lower annual median income is likely attributed to the fact that in 2000 Kalona had a larger percentage of lower income households than the comparable communities and a smaller percentage of higher income households than all but one of the communities. Kalona's larger percentage of lower income earning households is likely influenced by the large amount of mobile homes in Kalona. For example, today Kalona has approximately 120 mobile homes, about 5 times the amount of that exist in Wellman. On the opposite side, Kalona's smaller percentage of higher income households could be caused by the increasing number of higher income earners living in rural estate developments in Washington County and elsewhere.

Table 1.12: Income Distribution Comparison for Households by Percentage

	<i>Under \$10,000</i>	<i>\$10,000-14,999</i>	<i>\$15,000-24,999</i>	<i>\$25,000-34,999</i>	<i>\$35,000-49,999</i>	<i>\$50,000-74,999</i>	<i>Over \$75,000</i>	<i>2000 Median Income</i>
Kalona	7.1%	7.1%	18.2%	18.2%	18.0%	20.2%	11.3%	\$33,750
Washington County	6.7%	6.4%	14.7%	16.0%	21.7%	23.1%	11.5%	\$39,103
State of Iowa	8.2%	6.7%	14.4%	14.7%	19.0%	21.0%	16.1%	\$39,469
Riverside	5.5%	6.2%	15.6%	15.1%	18.7%	29.6%	9.4%	\$41,080
Solon	2.8%	4.6%	13.4%	14.5%	17.1%	33.3%	14.3%	\$46,953
Wellman	8.2%	7.4%	12.7%	17.6%	24.9%	19.8%	9.4%	\$37,083
West Liberty	6.1%	7.9%	15.1%	16.8%	20.3%	23.7%	10.0%	\$37,925

Source: US Census Bureau, 2000

CHART 1.1: COMPARISON OF HOUSEHOLD INCOME

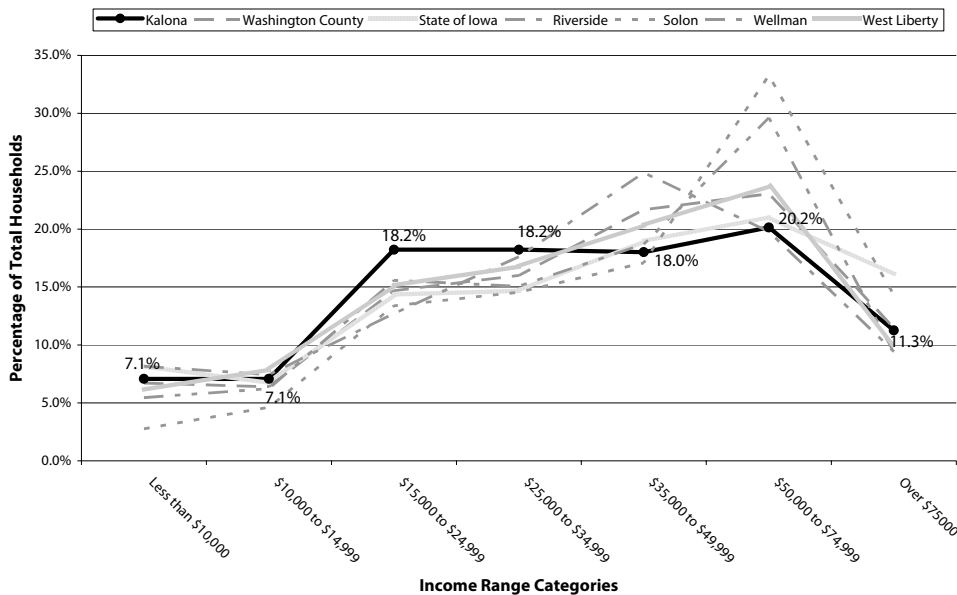


Table 1.13 shows the percentage change in annual median household income of the comparison communities between 1990 & 2000. Kalona’s increase of 33.1% was significantly lower than all but Riverside that had a 34.7% increase. Kalona’s lower annual median household income increase was likely observed because of Kalona’s higher percentage of lower income households and the notion that lower incomes wages increase at rates less than medium to high income wage increases.

TABLE 1.13: Change in Annual Median Household Income

	1990	2000	% Change
Kalona	\$25,361	\$33,750	33.1%
Washington County	\$25,822	\$39,103	51.4%
State of Iowa	\$26,229	\$39,469	50.5%
Riverside	\$30,500	\$41,080	34.7%
Solon	\$32,885	\$46,953	42.8%
Wellman	\$25,804	\$37,083	43.7%
West Liberty	\$25,898	\$37,925	46.4%

Source: U.S. Census Bureau

Retail Sales

The prosperous 1990s meant a significant increase in retail sales for many communities. Table 1.14 describes the retail sales for Kalona, Mount Vernon, Solon and West Liberty from 1990 to 2004. Mount Vernon provides a comparison with a similarly sized community, with a four-year college, positioned closer to the larger retail market of Cedar Rapids. West Liberty and Solon provide comparisons with communities of similar size and/or position from the major retail draw of Iowa City/Coralville as Kalona. Between 2000 and 2004, West Liberty and Kalona saw a minimal increase in retail sales. Kalona’s challenge in the coming years will be to continue to identify and expand its own niche markets, separate from the Iowa City/Coralville big box retail developments.

Table 1.14: Taxable Retail Sales (\$000,000's)

	1990	2000	2004	% Change 2000-2004
Kalona	\$14.05	\$27.17	\$27.19	0.07%
Mount Vernon	\$20.18	\$27.82	\$32.37	16.36%
Solon	\$5.29	\$8.55	\$13.04	52.51%
West Liberty	\$11.10	\$13.71	\$13.73	0.15%

Source: SETA, Office of Social and Economic Trend Analysis

Trends in retail sales activity are also illustrated by a City’s “pull-factor”. This figure indicates how a community fares with respect to retail sales. If the per capita sales are \$1,000 throughout the state and \$1,500 in the local area, then the local area’s “pull factor” is 1.5. However, if per capita local sales are \$950, the pull factor would be 0.95. Thus a pull factor over 1.00 mean a community is experiencing more retail sales activity than a typical Iowa community, while a pull factor of less than 1.00 indicates below average sales activity. As show in Table 1.15, Kalona had a pull factor of 1.23 in 2000, indicating that the City was a net importer of retail sales as compared to states averages. In 2004, Kalona’s pull factor was 1.14 which shows that even though Kalona is still a net importer of retail sales as compared to states averages, its businesses did not attract as many dollars from non-residents as in 2000.

Table 1.15: Pull Factor

	1990	2000	2004	Pull Factor Gain/Loss 1990-2004
Kalona	1.12	1.23	1.14	0.02
Mount Vernon	0.86	0.85	0.84	-0.02
Solon	0.78	0.76	1.05	0.27
West Liberty	0.59	0.43	0.40	-0.19

Source: SETA, Office of Social and Economic Trend Analysis

Housing Characteristics

Housing Occupancy and Tenure

Table 1.16 shows that from 1990 to 2000 Kalona experienced relatively low vacancy rates of 3% and 4% as well as a slight shift in the ratio of owner-occupied housing vs. renter-occupied units towards renter-occupied units. However, the 2000 owner-occupancy rate of 70% is considered a healthy mix of owner/rental units. The overall number of housing units increased by 213 during this period of time, an average annual increase of approximately 21 housing units.

Table 1.16: Changes in Housing Occupancy, Kalona

	1990		2000	
	#	%	#	%
Owner-Occupied	576	74.5%	694	70.4%
Renter-Occupied	174	22.5%	253	25.7%
Vacant Units	23	3.0%	39	4.0%
Total	773	100%	986	100%

Source: U.S. Census Bureau

Housing Costs and Affordability

In 2006 Kalona's estimated median home value was the 3rd lowest out of the four regional comparison communities of Mount Vernon, Solon, North Liberty and West Liberty. Table 1.17 presents these comparisons and percent change from 1990 to 2006, as well as the median contract rents for 1990, 2000 and percent change. Kalona's estimated median home value of \$123,805 in 2006 increased from 2000 values at a rate comparable to Solon. North Liberty experienced a significantly lower percent increase in median home value from 2000-2006 which could be attributed to the noticeable increased amount of affordable homes that have been built there recently. Kalona and Solon also had comparable percent increases in contract rent from 1990-2000. Mount Vernon, North Liberty and West Liberty all experienced percent change rates in median contract rent that were noticeably less than Kalona and Solon. It is apparent from these values and percentages that Kalona continues to be competitive within the regional housing market.

Table 1.17: Comparative Housing Value Trends, Kalona and Other Communities

	Median Home Value				Median Contract Rent		
	1990	2000	2006	2000-2006% Change	1990	2000	% Change
Kalona	57,100	99,400	123,805*	24.55%	232	456	96.55%
Mount Vernon	66,200	119,000	133,754*	12.40%	302	493	63.25%
Solon	59,700	114,500	144,828*	26.4%	271	534	97.05%
West Liberty	49,400	85,000	101,653*	19.59%	253	442	74.70%
North Liberty	63,600	111,600	119,975*	7.50%	328	555	69.21%

Sources: US Census Bureau, 1990 & 2000 *Estimated median home values, Claritas, Inc.

The affordability of a community's housing is judged by relating the pricing of a community's housing to the income of its residents. A household budget must be divided among basic housing costs, other essential needs, and costs to maintain the house. Those households which must spend a disproportionately large share of their income for basic housing have less money for other essentials, and fewer resources to maintain their homes and neighborhoods.

Table 1.18 evaluates the availability of affordable housing in Kalona; comparing the quantity of housing provided that is affordable to each income group. A positive balance indicates a surplus of housing within the affordability range of each respective income group, while a negative balance indicates a shortage. The analysis shows that there are surpluses of affordable housing for households who earn annual incomes between \$25,000 and \$99,999. The table shows that Kalona has a shortage of homes for households with annual incomes of \$100,000 or more and suggests that there is a possible market for 'move up' housing as some higher incomes households are likely occupying housing that could be

affordable to a more moderate income market. Additionally, the community has a shortage of affordable homes for low-income households (annual income of \$25,000 or less). This may mean that household in the lowest income bracket have trouble finding housing as there are only 92 affordable units available for the 302 households with incomes less than \$25,000 annually. However, the low-income housing figure also includes many retired persons whose income may be fixed and home mortgage may be paid off, likely making the actual shortage of affordable units less extreme than suggested in this analysis.

TABLE 1.18: Housing Affordability Analysis, 2000

Income Range	% of City Median	% of Households	Households in Range	Affordable Range for Owner Units	# of Owner Units	Affordable Range of Renter Units	# of Renter Units	Total Affordable Units	Balance
\$0-25,000	0-74%	32.4%	302	\$0-50,000	35	\$0-300	57	92	-210
\$25,000-49,999	75-148%	36.2%	338	\$50,000-99,999	242	\$300-499	105	347	9
\$50,000-74,999	149-222%	20.2%	188	\$100,000-149,999	185	\$500-699	85	270	82
\$75,000-99,999	223-296%	3.4%	32	\$150,000-200,000	63	\$700-999	4	67	35
\$100,000+	297+%	7.8%	73	\$200,000+	21	Over \$1,000	0	21	-52
-	-	100%	933	-	546	-	251	797	-136
Median Income:	\$33,750								

Sources: U.S. Census Bureau, RDG

Commuting Patterns

In 2000 the average commute for a Kalona resident was 21.8 minutes, indicating that a majority of residents work outside the immediate community. Table 1.19 compares average travel time to work and the percentage of employed that walk to work in Kalona with the communities of Mount Vernon, Solon, and West Liberty. The influence of the college in Mount Vernon likely influences the comparatively high percentage of walking commuters compared to the remaining three communities. Kalona's percentage of workers who walk to work is quite low at 3% and may be an indication that the community is not very "walkable".

Table 1.19: Commuting Patterns for Kalona and Other Comparable Communities, 2000

Community	Average Travel Time to Work	% Who Walk to Work
Kalona	21.8	3.0%
Mount Vernon	18.8	22.3%
Solon	22.2	6.7%
West Liberty	18.3	10.1%

Source: U.S. Census Bureau, 2000