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For Sale or Rent: Preventing Demolition by Neglect in Iowa's Downtowns

Dustin Lee Ingram
Iowa State University, dlingram@iastate.edu

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For Sale or Rent:

Preventing Demolition by Neglect in Iowa’s Downtowns

By

Dustin Ingram

A creative component submitted to the graduate faculty in partial fulfillment of the requirements for the degree of MASTER OF COMMUNITY & REGIONAL PLANNING

Program of Study Committee:
Carlton Basmajian, PhD, Major Professor
Susan Bradbury, PhD
Pamela Riney-Keerberg, PhD

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Ames, Iowa
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FOR SALE OR RENT:
PREVENTING DEMOLITION BY NEGLECT IN IOWA’S DOWNTOWNS

Introduction

City of Ackley Fire Chief Tim Eichmeier, along with the small town’s volunteer firefighters and police officers, had evacuated most of the downtown in response to a major gas leak at 734 Main Street. “Why it didn’t blow, I don’t know,” he said. “We were lucky, I guess” (Schipper, 2017a). The cause of the emergency was the collapse of a basement wall onto a furnace. The property owner had informed City of Ackley Police Chief Brian Shimon of the building’s structural issues several weeks prior, and, since then, Shimon had tagged the property as unsafe for occupancy and prohibited entry (Schipper, 2017b). While city code required the owner to make the building safe, her inability to pay for rehabilitation, as well as the city’s disinterest in intervening, enabled the building to rapidly deteriorate. What a simple shore-up could have fixed ultimately escalated into an urgent need for an expensive demolition project and a threat to an entire half-block of properties in a community already facing symptoms of decline (Schipper, 2017c; Borich, 2017).
Figure 1. An aerial image of the evacuated area in downtown Ackley. The cluster of commercial buildings in the bottom-right of the area includes 734 Main Street. Taken from Schipper, B. (2017a). Ackley Fire Chief: 'We had all the makings for an explosion'. Retrieved from http://www.timescitizen.com/news/ackley-fire-chief-we-had-all-the-makings-for-an/article_c78f6e20-ca16-11e7-b245-575f9225a3ce.html.

Even though most small towns recognize the need for economic development, many do not see downtown historic buildings as important built, economic, and cultural assets; however, these structures contribute to the rural character and sense of place of their communities. In addition, strong rural character can attract businesses and tourists, spur investment, and lay the foundation for local pride. As the American Planning Association explains in its guide to small town planning:

... the natural, physical, and cultural environment of a community is where the “heart and soul” of a community exist. Ask the residents what they value about their community, and they will probably mention access to the countryside, buildings on Main Street, their neighborhood, community parks, and special events such as the Christmas pageant or harvest festival. The natural and built environments and cultural events give a community its sense of place and a distinctive feel. Maintaining this sense of place and the natural environment, buildings, and traditions that contribute to it are crucial planning goals. (T. Daniels, Keller, Lapping, K. Daniels, & Segedy, 2007, p. 105-106)

When demolition by neglect occurs to a historic building in a small town, the heart and soul of the community suffer (Robertson, 1999; Martin, 2007). When that building is in the downtown of a declining rural community, the effects of demolition by neglect can be even more acute, as it is these places that are desperately needed to elevate local character and sense of place to buck the trends of population decline, business closure, economic disinvestment, and the collapse of local pride (Robertson, 1999; C. Flora, J. Flora, & Gasteyer, 2016). Unfortunately, building neglect is common in places that share these trends (Jigyasu, 2002; Martin, 2007; Newman & Saginor, 2014). This gives rise to the notion that conditions are worsening when
declining towns are unprepared to prevent or respond to demolition by neglect. Simply put, if they do not recognize that historic buildings contribute to town character, they will likely be unprepared or unwilling to act when demolition by neglect strikes. In turn, they lose the very assets that could help them counteract decline and thus continue along a downward spiral.

If preserving a small town’s sense of place, to which historic downtown buildings contribute, is a crucial planning objective, then these communities must be willing and prepared to address demolition by neglect; however, the prominence of this issue in struggling places suggests that further analysis in the context of declining rural communities must serve as the foundation for any set of strategies or recommendations. Thus, the purpose of this report is to establish a deeper understanding of how demolition by neglect can manifest itself in declining towns. Rather than homing in on a specific topic area, such as engineering or building codes, this report prefers a holistic approach to analysis that considers how demolition by neglect can alter a broad array of assets to worsen a community’s downward spiral.

This report begins with a literature review that complements the selection of the Community Capitals Framework, or CCF, for analysis, as it is broad and touches on topics such as historic preservation, financial hardship, declining rural communities, downtown, and economic development. From there, it turns to a discussion on methods. Although the researcher cites sources that corroborate his experiences, participant observation was the primary approach to data collection. This report then explains the selection of Ackley, Iowa as a case study on demolition by neglect, as well as the selection of the CCF as a conceptual tool for holistic community analysis.

Afterward, the case study on demolition by neglect in Ackley is a narrative on how the problem can affect local assets and exacerbate rural community decline. This narrative begins
with a description of Ackley’s pre-existing situation. Then, it describes how private property owners and the City of Ackley discovered and responded to structural issues with historic downtown buildings. Their response cascaded through the community and resulted in negative changes to an array of the town’s capitals.

From there, this report offers recommendations for declining rural communities in Iowa to prevent demolition by neglect. In particular, these recommendations look to achieve the opposite of what would occur in an unprepared Iowa community moving along a downward spiral. That is, they look to achieve a spiraling-upward effect. Instead of a one-off approach, this document offers catalytic strategies aimed at promoting self-reinforcing asset growth that it assembled through a consideration of the sum of the academic literature, case study and CCF analysis, and real-world examples.

Literature Review

Understanding Demolition by Neglect

Definitions of demolition by neglect exist almost exclusively within the historic preservation field. The National Trust for Historic Preservation (2009) defines demolition by neglect as “a situation in which a property owner intentionally allows a historic property to suffer severe deterioration, potentially beyond the point of repair” (p. 1). Goldwyn (1995) uses harsher language when she writes that “Demolition by neglect occurs when an owner, with malicious intent, lets a building deteriorate until it becomes a structural hazard and then turns around and asserts the building’s advanced state of deterioration as a reason to justify its demolition” (p. 1-2). Both definitions share a focus on the owner’s intent, although there are two notable differences between them. First, the National Trust uses the adjective “historic” to describe the
buildings of concern. Secondly, Goldwyn’s definition is narrow, as its scope is limited to properties whose owners desire an eventual demolition.

The National Alliance of Preservation Commissions, or NAPC, an organization separate from but complementary to the National Trust, has published numerous articles on demolition by neglect in *Alliance*, its quarterly journal. In one of these, Becker (2016) does not constrain his definition of the term to a property owner’s intent. He states that “whether such lack of maintenance is intentional in order to avoid preservation ordinance controls on demolition, or unintentional due to a lack of awareness or financial resources, the result in the same: loss of a community asset” (p. 4). It is notable that Becker’s definition prioritizes the outcome of neglect over other attributes as a criterium, as a structural asset may or may not be historic.

Differing slightly, Mostafavi & Leatherbarrow (1993) keep the adjective of historic but also exclude considerations of intent when they describe demolition by neglect as the destruction of historic areas through deferred maintenance or abandonment. Dropping both the idea of intent and whether a property counts as historic, Newman & Saginor (2014) provide the broadest definition when they state that demolition by neglect “begins when an owner disregards a property to the point that the property suffers damage” (p. 624). They justify the exclusion of intent from their definition by stating that owners may simply lack the financial means to respond to maintenance issues despite a desire to maintain or save their properties. Finally, Hildebrandt (2012), relying on ordinances from Washington, D.C. and Dallas, Texas, indicates that there is nuance between intentional neglect and economic hardship that obstructs maintenance, and the problem “is also caused by generally uninterested, stubborn owners who discontinue maintenance for reasons that go beyond malicious intent” (p. 2).
Definitions aside, in 1990, NAPC underlined the threat of demolition by neglect when it committed an entire publication of its quarterly magazine to the issue. Three years later, NAPC continued this exploration with a survey and discovered that neglect of historic properties was the most difficult situation for preservation commissions to deal with, and, of the commissions that responded, only 25% had authority to address this problem (Osborne, 2005). This challenge continues to intensify as the number of demolition permit applications rise (Wallace & Franchetti, 2007). According to Newman & Saginor (2014), the National Trust for Historic Preservation discovered in 2008 that at least 500 communities are facing demolition projects involving historic structures. They are explicit in calling demolition by neglect “an epidemic within historic areas and a challenging issue for state and local authorities” (p. 623).

In small-town Iowa, downtown building neglect is pervasive. The Iowa Economic Development Authority, or IEDA, acknowledged this when it developed a new program to address dangerous and nuisance properties in the state’s downtowns. This program, the Community Catalyst Building Remediation grant, offers $100,000 in matching funds to competitive applicants for downtown building restoration. The demand for awards reflects the need in Iowa’s communities for a response to neglect. In 2018, the program’s inaugural year, IEDA awarded the grant to 18 communities. In 2019, 29 communities received the award, although many applicants did not receive approval due to a limited pool of funds. Because Iowa’s small towns often lack the necessary resources to save downtown structures, IEDA requires that 40% of the available funds go to towns with fewer than 1,500 residents. IEDA has noticed an increased interest in the program since its launch, and Governor Kim Reynolds continues to support the initiative. Governor Reynolds announced the $2.9 million in 2019 awards in a press release and said that “The Community Catalyst program not only revitalizes
main streets, but encourages further development and future growth for years to come” (Office of the Governor of Iowa, 2019).

Wallace & Franchetti (2007) provide a concise, yet nearly exhaustive, list of events that can cause demolition by neglect. These include a lack of or poor maintenance, absentee ownership, changes in development patterns, circumstantial outcomes, and outdated or irrelevant use. Newman & Saginor (2014) add that the loss of a structure can be inevitable due to the natural progression of decay. Nasser (2003) argues that preservation ordinances can, at times, have the unintended consequence of contributing to structural deterioration of buildings, as the goal of maintaining a building’s historic integrity can prevent owners from pursuing adaptive reuse projects that could serve to generate the kind of activity within buildings that would spur interest in their survival. Furthermore, economic hardship is a cause for demolition by neglect that is inherent within various definitions of the term. In some cases, property owners do not have the financial means to comply with local ordinances. In other cases, the cost of compliance may be greater than the value of the property. Regardless, economic hardship complaints are among the most burdensome issues for communities to deal with in these situations (Osborne, 2005).

**On Ordinances**

With these causes of demolition by neglect in mind, Martin (2007) explains that municipalities have increasingly adopted ordinances to address the problem. Typically, these ordinances provide the authority necessary for communities to intervene. They also establish criteria for demolition by neglect and require owners to fix their dangerous properties. Richardson (2008) states that effective ordinances are thoughtful about collaboration and partnerships, as successful preservation requires “the cooperation of city departments,
preservation organizations, and individuals” (p. 6). Also, Pollard (1989) argues that demolition by neglect ordinances should be as specific as possible by detailing exactly which conditions of deterioration are impermissible and require action. By adopting detailed standards, communities can fairly identify problem properties while providing owners the clarity necessary for them to comply.

Pollard (1989) digs deeper by stating that provisions on affirmative maintenance are appropriate for establishing standards for neglect. Specific and properly-worded affirmative maintenance ordinances include checklists and for overall building conditions. Richardson (2008) speaks to the importance of affirmative maintenance provisions when she writes that “Some cities just require buildings to be maintained to satisfy local housing or building codes,” but this is “not as efficient as listing structural members and parts of the building or property that must be maintained in order to be in accordance with the maintenance provision” (p. 22). She argues that effective affirmative maintenance provisions should create standards for “exterior walls, vertical supports, roofs, chimneys, plaster or mortar, peeling paint, holes, or nonstructural things like fences, sidewalks, or landscaping” (p. 22). She also points to the affirmative maintenance provision in Charlottesville, Virginia’s demolition by neglect ordinance as an ideal example, as it includes language on failing horizontal facets of the structure, poor waterproofing, and other signs of deterioration that could create hazards or unsafe conditions.

While ideal demolition by neglect ordinances enable property owners to know the exact fixes that their properties need for code compliance, remedies tend to come with monetary costs. As discussed earlier, Osborne (2005), Newman & Saginor (2014), and Becker (2016) all suggest that not all property owners can afford this expense. Despite the difficulties that hardship complaints place on communities addressing demolition by neglect, most ordinances, insofar as
they are on the books, rarely address instances when a property owner is unable to afford compliance. Whether an owner intended to neglect a property or defer maintenance, Martin (2007) states that solutions to this challenge are necessary, as “it is often in weak market neighborhoods that buildings are abandoned and demolished by neglect” (p. 5). Thus, in areas of decline, owners often find code compliance prohibitively expensive due to their own limited financial resources.

Acknowledging this burden, Becker (2018) argues that communities should adopt and maintain economic hardship ordinances; however, he cautions communities against defining hardship in terms of the property owner’s ability to pay. Instead, Becker states that communities should adopt language to define hardship in terms of real estate. Thus, an economic hardship exists when there is a gap between the value of the property and the cost of compliance. While these ordinances would not consider the property owner’s personal financial circumstances, they should outline a process for the owner to exercise due process rights. Consideration of the property owner’s rights could begin with a hardship review panel that consists of experts that both the owner and city select. At the end of the review, the property owner could trigger an appeals process upon challenging the decision. Becker suggests that a zoning board of appeals, rather than a city council, would be an appropriate group to evaluate these disputes. Throughout, if either the review panel or board of appeals identifies an economic hardship, the municipality must be responsible for the difference between the cost of compliance and value of the property. A municipality can be best-prepared if it has adopted a preservation plan that anticipates economic hardship and outlines ways for the community to fill the financial gap.

It is also important to note that an owner may be unable to afford compliance yet not meet Becker’s definition of economic hardship. Furthermore, historic preservation ordinances
may not be the only concern for owners facing financial constraints. For instance, owners may be unable to afford to comply with general building code or nuisance property provisions. Friedman (1979) highlights this point when she explains that courts have historically upheld the authority of municipalities to enforce building codes regardless of an owner’s financial circumstances; however, she noted that there was, around the time of her writing, an emerging trend of courts considering economic hardship when determining whether a specific ordinance was reasonable, as the financial burden on property owners could be so great as to conflict with the promotion of general welfare.

**Downtown Preservation and Declining Communities**

Underscoring the notion that economic hardship is heaviest in declining areas, Jigyasu (2002) points out the prevalence of demolition by neglect in places left in the wake of development pressures and urbanization, as these are the places that most often struggle to build their economic bases through population growth, rising wages, and the expansion of employment opportunities. Newman & Saginor (2014) support this by noting that “As both populations and functions continue mass exoduses from inner cities and small towns, major allotments of historic fabric are left abandoned, exacerbating the process. Consequently, large concentrations of the nation’s aged treasures are eradicated from the landscape” (p. 624). Newman & Saginor’s mention of small towns, as well as Jigyasu’s discussion on urbanization, are particularly relevant to the topic of this report, as they shed light on the stark realities that declining rural communities face in preserving and enhancing their downtowns.

The decline of downtowns, whether rural or urban, can place a devastating toll on the health of communities. Rypkema (2003) notes this when he states that strong downtowns are vital for community survival in the 21st Century. In part, this is because of the role that
downtown buildings and spaces play in fostering a sense of place, identity, and shared values. When we destroy or demolish these properties, we lose “the intellectual and emotional connection between the building and the activities within” (p. 2). This eliminates opportunities for building rehabilitation and ultimately reduces the overall quality of the downtown district. Thus, preservation is critical if downtown is to maintain its role as a place for social gathering, economic activity, and collective experience. Rose (1981) agrees with this when she writes that the preservation of historic properties can contribute to community identity and togetherness. She adds that preservation can foster a sense of place and thus create an environment that has positive psychological effects on residents. Conversely, the loss of this environment or its components can disrupt community development.

Most academic literature on downtowns focuses on large cities, yet smaller downtowns throughout the United States have faced their own setbacks. Like Newman & Saginor (2014), Robertson (1999) argues that the increasing use of the automobile led to the “decentralization of many functions that had once been the exclusive domain of downtown” (p. 274). As these functions left for the highway or strip, small communities lost retail stores, professional services, and places to gather and socialize. Robertson elaborates:

Some cities began a pattern of disinvestment on the fast-growing periphery. As business and other activities left downtown, it became a less desirable place. A vicious cycle ensued wherein remaining businesses were forced to close or relocate as the number of downtown visitors declined. The image of downtown as an obsolete place with vacant storefronts, poorly maintained buildings and sidewalks, and empty streets began to prevail in the minds of many individuals. (p. 274)

In response to this, many small communities have implemented revitalization strategies in attempts to attract activity to their downtowns. Of those strategies, Robertson found that strategies geared toward the preservation or development of a sense of place can be successful, as things like historic architecture contribute to the spirit and distinctiveness of their
communities. He continues by stating that historic preservation was the most popular of all strategies to promote local character. When small communities renovate historic downtown properties, Robertson, echoing Rypkema (2003) and Rose (1981), states that they can experience a “tremendously positive impact on downtown’s sense of place” (275). The identity attached to a small community’s downtown is of critical importance, as it is these towns that are, in general, most susceptible to decline and at a disadvantage to larger cities in attracting new development and investment (McIntire, 2015).

The Main Street Program, administered through The National Main Street Center, a subsidiary of the National Trust for Historic Preservation, also recognizes downtown’s role in shaping local sense of place (The National Main Street Center, 2019a). As “the leading voice for preservation-based economic development and community revitalization across the country,” the Main Street program has become a movement of changemakers (The National Main Street Center, 2019b). The Main Street Program applies its “Four Points Approach” to downtown revitalization. These include (1) Economic Vitality, which focuses on financing downtown projects that promote new and existing businesses, (2) Design, which underscores the importance of the appearance and visual uniqueness of downtown, (3) Promotion, which positions downtown as the economic and social heart of the community, and (4) Organization, which calls for partnerships and community engagement to ensure the sustainability of strategies. Using this approach, the Main Street Program has established a record of success. It has helped to positively transform more than 1,600 rural and urban downtowns for more than 35 years.

On rural decline, the U.S. Census Bureau (2016) points out that rural areas comprise roughly 80% of the American landscape but are home to only 20% of the nation’s population. For decades, most of the communities in these areas have experienced steady decline due to
multiple waves of economic restructuring and the collapse of traditional employment sectors rooted in primary and secondary industries (Coates, 1993). While these places house approximately 46 million people and consist of increasingly diversified economies that are critical to the health of the United States, rural America is shrinking in population, and its employment rate has yet to fully recover from the Great Recession (Cromartie, 2017).

Furthermore, many small communities have an aging population, and this dynamic is giving rise to a housing crisis (Environmental Protection Agency, 2018). As elderly residents move into smaller homes, rural towns are met with a glut of single-family homes that do not accommodate single or young professionals, workers in skilled trades, or others who desire small homes or multi-family housing. Thus, when communities lose their downtown properties, they may also lose the upper-stories that could provide the housing units that they so desperately need (Thompson, 2018).

While Robertson (1999) and Rypkema (2003) stress the value of downtowns and historic preservation to the economic and social health of communities, it is apparent that small towns are not always well-equipped to deal with underutilized, aging, dangerous, and dilapidated properties. To dig deeper, in rural communities, the bulk of downtown properties typically date to the 19th and early-20th Centuries and are among the oldest of all local structures. Without proper maintenance, issues such as failed brick and mortar, settling, natural events, and structural decay can shorten the lifespan of these properties. Urban environments must also deal with demolition by neglect, but, given their decline, rural communities are more likely to lack the resources and capacity to absorb the shock of losing downtown real estate (Thompson, 2018; McIntire, 2015).
Understanding the challenges that rural communities face, Crabtree (2016) argues that “a dominant narrative in the United States posits that rural out-migration and social decline of rural areas and small towns is inevitable” despite the opportunities for vitality that rural economic development efforts can create. Unfortunately, the belief that decline is inevitable lends itself toward negative attitudes, apathy, poor leadership, and the discontinuance of what Holton (2007) describes as the “purpose of existence” when he writes that “Communities have forgotten why they exist, and when change has altered that reason, they have not learned to adapt to the change” (Para. 23). This forgotten purpose of existence is, at least in part, due to the loss of community character that often accompanies the decline of small downtowns and their loss of historic buildings (Robertson, 1999; Environmental Protection Agency, 2018). Simply put, demolition by neglect does not exist in isolation and can ripple through the fragile economic and social systems that comprise rural communities.

**The Community Capitals Framework**

On this ripple effect, Emery & Flora (2006) provide a framework that explains how single events can force rural communities into upward or downward spirals. This framework, and the lynchpin for this report’s analysis, is the *Community Capitals Framework*, or CCF. In short, the CCF is an analytical tool for taking stock of seven sets of local assets, or capitals, so that linkages and interdependencies between the assets can become apparent.
The seven capitals are: 1) natural, which refers to geography, weather, and natural resources; 2) cultural, which refers to local ways of living, customs, and traditions; 3) human, which encompasses the experience, skills, and knowledge of people within the community; 4) social, which refers to the connections between people; 5) political, which corresponds with the access people have to power, as well as the level of civic engagement and competency of local government; 6) financial, which refers to the financial capacity available for community investment; and 7) built, which refers to the buildings and infrastructure that ensure that communities can function. These capitals are overlapping and interlocking, although not in any specific order, and the framework suggests that changes to one capital, whether positive or negative, can cascade through the others.

Gutierrez-Montes (2005) explains how the CCF can demonstrate a spiraling effect within a community. While studying the effects of forest fires on community wellbeing, she noticed that the natural destruction of the environment forced changes to several community capitals. For instance, environmental destruction resulted in a loss of jobs, which in turn led to a decrease in incomes. Both cultural and social capital decreased in response, as did local investment in infrastructure. Fortunately, according to Emery & Flora (2006), communities can also spiral upward through positive changes to single capitals:

“Spiraling-up” represents a process by which assets gained increase the likelihood that other assets will also be gained. In our model using community capitals, as one capital is increased, it is easier for increases, instead of declines, in the other community capitals to occur. However, the usual rural development strategy of beginning with infusions of financial capital or built capital is often not cumulative. Spiraling-up reverses declines in
assets through a similar *cumulative causation* process in which asset growth becomes a self-reinforcing cycle of increasing opportunity and community wellbeing. (p. 22-23)

![Diagram](image)

*Figure 3.* Changes to a community capital can spur upward or downward spiraling effects through the other capitals. Taken from Emery, M., & Flora, C. (2006). *Spiraling-Up: Mapping Community Transformation with Community Capitals Framework.* Retrieved from Community Development, 37(1), 19-35.

To view demolition by neglect through the community capitals lens, building removal inevitably alters built capital. If the building held a business, human capital could decline through the loss of employees. The loss of the local firm would also reduce financial capital, as the property would no longer generate tax revenue, and economic activity would no longer occur through business transactions. In addition, this could give people fewer reasons to visit and gather in the local downtown and thus disrupt social capital. Throughout this process, historic preservation commissions and local governments could be under immense pressure to preserve the building or reach a favorable solution, and this would put political capital at stake. Overall, if
the community is in decline, damage to local capitals could further exacerbate existing social and economic distress. Most importantly, the notion that a community can either spiral upward or downward due to this issue begs questions around how municipalities can act to prevent or respond to demolition by neglect in such a way as to achieve what Emery & Flora (2006) describe as self-reinforcing asset growth.

Finally, it is important to understand that downtown preservation by nature predisposes the promotion of self-reinforcing asset growth. As Richardson (2008) states, saving buildings from demolition has catalytic benefits for both individuals and entire communities. For instance, preservation can come with a lower price tag than demolition and can generate an increase in economic activity. She adds that preservation can be a catalyst for community revitalization, as it “increases heritage tourism, provides creative solutions for affordable housing, increases household income, jobs, and demand on other industries as well as potentially increasing property values in a historic district," all of which can foster local pride hope (p. 7).

**Methods**

The topic of this report emerged through the researcher’s role as the Economic Development Director for the Ackley Development Commission, a 501(c)(3) organization that aims to enhance the quality of life and economy in Ackley, Iowa, for an approximate period of 10 months that overlapped the structural decline and subsequent collapse of 734 Main Street. This position in the community enabled the employment of participant observation as an approach to data collection. O’Leary (2014) describes participant observation as a process whereby “researchers are, or become, part of the team, community, or cultural group they are observing” (p. 231). O’Leary adds that the objective of participant observation is to preserve the setting and “gain cultural empathy by experiencing phenomena and events from the perspective
of the observed” (p. 231). The researcher’s role involved extensive emotional and time commitments, and he became a familiar face to locals and a member of the community.

The researcher maintained office hours in Ackley at a minimum of 40 hours per week from Monday through Friday. Moreover, his office was located in downtown and directly across from the 700-block on Main Street. The proximity of his workplace to these structures allowed the researcher to be present for and aware of all major events described in this report. He also attended all official meetings of the Ackley City Council, whether regular, special, or emergency, that dealt with the building and its neighboring structures. In addition, he met monthly with the Ackley Development Commission and provided written Director’s Reports that included updates on any changes related to the building. Less frequently, he met with the Ackley Historic Preservation Commission, Ackley Heritage Center, and Hardin County Board of Supervisors to share similar updates. As the community navigated problems in its downtown, the researcher held several informal meetings and communicated through e-mail and phone with property owners, city leaders, local businesses, regional economic development practitioners, Iowa’s State Historic Preservation Office, the Iowa Economic Development Authority, and other stakeholders to both receive counsel and offer guidance.

This report relies heavily on content that the researcher drafted in his capacity as the local Economic Development Director, such as minutes and reports for the Ackley Development Commission, e-mails, Facebook messages, text messages, conference notes, and grant applications. The role allowed for easy access to city reports, agendas, minutes, and codes. *Ackley World Journal* articles and photographs buttress the reliability of the researcher’s data and serve as primary sources in every possible instance.
With participant observation data as a guide, this report depicts events around the 700-block on Main Street as a case study on demolition by neglect. O’Leary (2014) defines the term case study as a “method of studying elements of our social fabric through comprehensive description and analysis of a single situation or case” (p. 194). The justification for the researcher’s selection of Ackley as a case dovetails with his role as a participant observer, as these studies are often contingent on trust and rapport between the researcher and people relevant to the topic. The selection also aligns with the researcher’s ability to “gain high-level access to relevant records and documents or be allowed broad access to an array of individuals associated with a case” (O’Leary, 2014, p. 197). As Ackley’s Economic Development Director, the researcher was in a unique position to access all stakeholders, many of whom were at odds with one another, as it was his responsibility to work closely with both city leaders and business owners to improve the local economy and overall quality of life.

Viewing the community as the unit of analysis, this report applies the Community Capitals Framework, or CCF, to the case study as a tool to better understand how demolition by neglect affected Ackley’s pre-existing assets and discover how it, as well as other small communities in Iowa, can implement changes to prevent or respond to the issue in ways that will spur asset growth. Rural sociologists created the CCF as a strategic planning and rural community analysis tool, and multiple governmental and community and economic development organizations, such as the North Central Regional Center for Rural Development, Great Plains IDEA Community Development, and various university extension departments, have used the framework to better understand community transformation (Flora et al., 2016; Mattos, 2015).

The CCF divides local assets into seven interlocking and interdependent categories, including built, social, human, financial, political, natural, and cultural, and requires the
researcher to take stock of pre-existing assets. The CCF then allows the researcher to see how changes to one or more of these assets can ripple through the others to create either a spiraling upward or downward effect (Emery & C. Flora, 2006). It also allows the researcher to identify how strategic changes to local assets can result in catalytic asset growth. In the case of demolition by neglect in Ackley, pre-existing equates to pre-collapse. From there, the CCF demonstrates how the neglect and eventual collapse of a basement wall on the 700-block on Main Street was a major blow to Ackley’s built capital that led to a downward spiral for other assets. This report uses the CCF to shed light on how specific improvements to local assets can prevent or reverse this downward spiral to achieve positive community transformation.

While the researcher uses the CCF for analysis and to craft recommendations, this report realizes the legal context. For a community to implement any given policy, the policy must align with local codes and state and federal laws. If recommendations require new codes, adoption must follow existing legal processes. This report also grounds its recommendations in practicality. Academic literature, real-world examples, and existing resources, like federal or state technical assistance and grants, played a role in shaping the strategies. By yielding to the law and considering feasibility, this report ensures that communities can implement its recommendations to prevent demolition by neglect in a manner that is catalytic for asset growth.

**Ackley as a Case Study**

**Declining but Rich in Assets, Preservation Opportunities**

Ackley’s suitability as a case study in how demolition by neglect can affect rural communities is due to two facts. The first and most obvious fact is that the issue did occur in Ackley. A property owner’s neglect of structural problems with 728 and 734 Main Street led to the collapse of a basement wall, subsequently endangered half of a city block of buildings, and
resulted in high levels of community distress. The second fact that supports Ackley’s suitability as a case study is that it is a small town that is experiencing the symptoms of decline that are familiar to so many rural communities that dot the American landscape. For instance, now at 1,525 people, Ackley’s population has declined each year since 2000 (U.S. Census Bureau, 2017). Throughout the past few decades, retail firms have either remained stagnant or decreased (Iowa Community Indicators Project, 2018). The number of retail firms that do exist in town cannot meet local market demand, thus residents often look to larger towns for basic goods and services (Ladjahasan, 2017). Also, the housing stock in Ackley is aging, and the perception among locals is that the market is tight for individuals or families looking for small, low- to moderate-income housing (Wymore, 2016; Borich, 2017). Furthermore, community disinvestment is ongoing, as the local government is unable to do much more than maintain existing infrastructure and services (Borich, 2017).

Despite these symptoms, Ackley has a history of taking pride in its assets and being tenacious in the face of adversity. Since 2015, the Ackley Development Commission, a non-profit organization, has hired a full-time economic development director to identify the kind of partnerships and opportunities that can enhance local quality of life (Schipper, 2015a). There is a local Chamber of Commerce with long-time members who work to support businesses and plan Sauerkraut Days, the town’s annual festival that highlights its German heritage (Ackley Sauerkraut Days, 2018). The local Rotary Club, young professionals group, Ackley Community Foundation, Ackley Youth Center, and Heritage Center all contribute to the community through volunteerism and projects aimed at fostering local community and economic development (Club of Waterloo, 2018; Young Professionals Group of Ackley, 2018; Community Foundation of Northeast Iowa, 2018; Ackley Youth Center, 2018; Ackley Heritage Center, 2018).
For rural communities like Ackley that face symptoms of decline, Robertson (1999) states that the implementation of strategies aimed at preserving or developing a sense of place can be successful, as historic buildings and spaces contribute to community spirit and local uniqueness. Fortunately, Ackley’s richness in volunteerism and community involvement enabled the community to pursue these strategies. For example, while Ackley does not have a downtown historic district, in 1996, Ackley’s historic preservation commission applied for and received a Certified Local Government grant “to conduct the intensive level architectural and historic survey of the Ackley central business district” (Baxter, 1997, p. iii). The commission understood, like Rose (1981) and Rypkema (2003), that downtown preservation could lead to noticeable benefits to local quality of life and wanted to prioritize its preservation goals. The
architectural survey provides the most robust documentation of building conditions in Ackley’s downtown that is available and outlines both the individual and collective historical significance of downtown properties (Baxter, 1997).

*Figure 5.* Map and architectural survey of downtown Ackley. The cluster of yellow to the south of the triangular park includes 728 and 734 Main Street. Taken from Baxter, K. (1997). *Intensive Level Architectural/Historical Survey of the Central Business District of the City of Ackley, Iowa.*

The survey shows that construction dates for 734 Main Street and its adjoining properties were from 1880 to 1883. By far, this makes the 700-block the oldest in Ackley’s downtown. In addition, the survey states that 734 Main Street has enough significance to contribute to a potential historic district. Nearly all other properties on the block share this potential or are even
individually eligible for the National Register of Historic Places. While this report will turn to
the problems on the 700-block later in this section, the pre-collapse status of 734 Main Street and
its neighboring structures as historical assets in the community is notable, as the pursuit of a
historic district or the nomination of an individual property to the National Register of Historic
Places would likely rely on these historic assets, and an official listing could open the door to an
array of opportunities, such as funding for preservation and rehabilitation projects, growth in
community pride, and economic development (Michaud, 2007). Simply put, the architectural
survey demonstrates the inherent value of these structures, and, given the potential that
downtown preservation can unlock for struggling rural communities, their value to Ackley
overall.

In 2015, two staff members from the Iowa Economic Development Authority’s
Downtown Resource Center visited Ackley to evaluate its downtown and also recognized these
assets. (Geerts & Thompson, 2015). In their estimation, downtown Ackley has a quality building
stock with destination businesses. Overall, they found that the district is a source of pride for the
community. Later, the Ackley Development Commission hired a group of students from the
Department of Community & Regional Planning at Iowa State University to conduct a study on
focus groups to identify local assets and opportunities. Accordingly, their findings show that
residents perceive Ackley’s downtown as an example of economic progress, community vitality,
and social gathering space (Borich, 2017).

While findings from these reports indicate that Ackley has assets worth preserving and
enhancing, they also outlined warnings, recommendations, and areas of needed improvement.
Focus group participants agreed that the community still needs to pursue downtown
revitalization to attract new businesses and customers, as well as help existing firms, and they
believed that these efforts could provide a boost to community pride, economic growth, and Ackley’s sense of place (Borich, 2017). The Downtown Resource Center added that the development of upper-story housing units in Ackley’s downtown could also result in improvements to the community (Geerts & Thompson, 2015). Interestingly, while there are opportunities for 15-20 new upper-story units in Ackley’s downtown, 728 and 734 Main Street were ahead of the curve with several upper-story units of their own prior to the collapse of the basement wall (Allen, 2012; Wymore, 2016). Finally, perhaps the most striking statement is from a paragraph in the recommendations section of the 1997 architectural survey of downtown Ackley. Forebodingly, it reads:

Although it appears that Ackley’s historic business district is eligible for listing on the National Register of Historic Places as an historic district at the present time, its eligibility status could easily be jeopardized. Ackley’s historic business district probably could not stand to lose any additional historic integrity (through new construction, historically insensitive renovations, or demolition) or the district could easily lose its potential for eligibility on the National Register of Historic Places. (Baxter, 1997, p. 40)

Here, the survey urges an awareness of the fragility of the opportunities that Ackley’s historic assets provide for economic and community development. As this report will show, the loss of these assets can occur without expectation or intent and go beyond jeopardizing potential listings on the Register of Historic Places. When downtown structures face considerable deterioration, they can cause a reduction of available housing, business closure, revenue loss, an increase in expenses, community distress, an endangerment to public health and safety, and more, all of which can damage communities no matter how rich they are in volunteerism and community involvement. These are circumstances that declining rural communities cannot afford to experience if unprepared (Martin, 2007; Robertson, 2007; Newman & Saginor, 2014).

**Pre-Existing Assets on the 700-Block**
Some of the oldest and most historic buildings are on the 700-block in downtown Ackley (Baxter, 1997). There is a dozen in total, and the eastern seven, which a parking area separates from the western half, either share walls or are abutting (Beacon, 2018). Just prior to the collapse of the basement wall between 728 and 734 Main Street, each of these seven properties served a purpose that made the 700-block a prominent and diverse hub of economic and social activity in the downtown. Businesses in this row of buildings included Pot’s Plumbing & Heating, Ackley World Journal, Shea Studio Photography, Ackley Family Dental, NuCara Pharmacy, and a tailor and costume maker. The Ackley Youth Center, a local non-profit, leased the bottom floor in one of the buildings, and three of the structures provided upper-story rental housing units (Allen, 2012; Wymore, 2016; Schipper, 2017d).

The 700-block was also dense with people who were invested in the community. For example, Paul O’Kane located to Ackley as a participant of the Fulfilling Iowa’s Need for Dentists, or FIND, program (FIND, 2018). FIND aims to connect underserved communities with the dentists and resources they need to fill Iowa’s dental shortage. Once in Ackley, O’Kane joined the Ackley Chamber of Commerce, young professionals organization, and other community groups (Schipper, 2017e). Down the block, Joyce Geikens, the local tailor and costume maker, put Ackley on the map when she began placing scarecrows in the image of prominent locals throughout town (KCCI, 2009). As the number of scarecrows grew, national media outlets visited the community, and the buzz generated tourism and economic activity. Becky Schipper, reporter for the Ackley World Journal, was also engaged in the community as a member of the Ackley Chamber of Commerce and Heritage Center board (Schipper, 2017e). Moreover, Beth Janssen, the school librarian, operated the Ackley Youth Center to provide extracurricular and afterschool activities for students (Ackley Youth Center, 2018).
Similarly, Margaret Allen, a local photographer, also had pride in Ackley. In 2012, she took ownership of two properties on the block, 728 and 734 Main Street (Beacon, 2018). She invested time, energy, and money to enhance both structures (Allen, 2012). This involved remodeling the buildings with new carpeting, flooring, light fixtures, and fresh paint. She reconverted the upper-levels into rental housing units, leased 728 to the Ackley Youth Center, and opened her photography studio in the larger space at 734 (Schipper, 2015b).

Allen maintained a successful business while on Main Street and used her role in the community to give back. For example, she hosted downtown events that promoted social gathering, such as Movies in the Park, Chalk the Walk, and Trunk or Treat (Schipper, 2016a; Schipper, 2016b; Schipper, 2017f). At Trunk or Treat, she would take photographs of children in their Halloween costumes for their families to enjoy. In December, she would photograph portraits of children with a local Santa Claus at no cost (Schipper, 2016a). She also assisted with local business and economic development efforts by volunteering her time and skills to create brochures for local tourism and industrial recruitment (Ackley Development Commission, 2017). In an interview with the Ackley World Journal, Allen stated that she returned “to the town I love and invested myself here” (Schipper, 2017b).

These points highlight the pre-existing assets on the 700-block in downtown Ackley. Collectively, its buildings allowed the community to meet several essential needs by providing space for people to purchase medical prescriptions, hire plumbing services, visit a dentist, rent housing, and more. They also show that the people who owned and frequented these properties did not keep to themselves, but, instead, contributed to local sense of belonging and place. The buildings on this block enabled this by existing as spaces that facilitated social and economic transactions, which further underscores the importance of downtown to community wellbeing.
Structural Deterioration on the 700-Block

<table>
<thead>
<tr>
<th>Date</th>
<th>Event</th>
</tr>
</thead>
<tbody>
<tr>
<td>2012</td>
<td>Maggie Allen purchases buildings and begins renovations. Allen was unaware of structural deterioration.</td>
</tr>
<tr>
<td>Early 2017</td>
<td>A small portion of the basement wall collapses; Allen contacts her insurance company. The company instructs Allen to avoid acting until a structural engineer could arrive. This took four weeks.</td>
</tr>
<tr>
<td>Four weeks later</td>
<td>A structural engineer evaluates the building. Ultimately, the insurance company rejects Allen’s claim and does not share the report.</td>
</tr>
<tr>
<td>Two weeks later</td>
<td>Police Chief Brian Shimon vacates the premises per the city’s dangerous buildings ordinance. Ackley places barricades around the property and posts a notice on the windows. Allen loses 90% of her income. At the next City Council meeting, local leaders do not discuss the problem.</td>
</tr>
<tr>
<td>November 2017</td>
<td>Falling bricks from the basement wall between 728 and 734 Main Street knock over a furnace. This causes a gas leak. Ackley police and fire services evacuate the downtown and close Main Street.</td>
</tr>
<tr>
<td>That evening</td>
<td>The Ackley City Council holds its first emergency meeting. Allen asks for financial assistance. While the city agrees to hire a contractor on Allen’s behalf, it will place a lien on Allen’s property in the amount of the project cost.</td>
</tr>
<tr>
<td>Late-November</td>
<td>728 and 734 Main Street suffer a major collapse. Demolition is the only option. Expenses grow.</td>
</tr>
<tr>
<td>2017</td>
<td>December 2017</td>
</tr>
<tr>
<td>December 2017</td>
<td>The City of Ackley accepts a bid of $155,000 to demolish the property.</td>
</tr>
<tr>
<td>February 2018</td>
<td>Demolition halts after contractors discover that buildings along the 700-block share walls.</td>
</tr>
<tr>
<td>Present</td>
<td>Insufficient codes, economic hardship, and growing costs have caused gridlock. The buildings still stand.</td>
</tr>
</tbody>
</table>

*Figure 6.* A timetable of demolition by neglect in Ackley, Iowa.

As Allen remodeled the interiors of 728 and 734 Main Street, she was unaware of ongoing deterioration of the shared basement wall that separated both buildings (Allen, 2012). She first noticed signs of structural decline when a small portion of this wall collapsed (Schipper, 2017b). Immediately, Allen contacted her property insurance provider, although the company instructed her to avoid acting until a structural engineer could inspect the building and draft a report. During the four weeks that it took for an engineer to arrive, she increasingly noticed...
signs of deterioration. For instance, a small crack in her office wall grew to over a half-inch wide, chunks of plaster detached and fell from the ceiling, and floors began to shift.

Still, Allen followed her insurance company’s instructions and waited (Schipper, 2017b). After the structural engineer inspected the building, the company decided against sharing the report with her. Ultimately, the company rejected her claim, but Allen felt that she needed to act to protect herself, her tenants, and others whom the structure could harm. Two weeks after the inspection, and six weeks after the initial collapse, Allen approached City of Ackley Police Chief Brian Shimon and requested that he vacate the premises per the city’s nuisance ordinances that dealt with dangerous buildings.

The City of Ackley, at least initially and under counsel of its city attorney, followed its code of ordinances to the letter (Smith, 2017; City of Ackley, Iowa, n.d.). As soon as Shimon learned of the structural inadequacies at 734 Main Street, the city determined that the building was unsafe per its own legal definitions (Schipper, 2017b). The Ackley Police Department vacated the building and the two neighboring structures, placed barricades around the property and abutting parking, and, at the encouragement of the owner, posted flyers on the windows of the building that read “DO NOT ENTER. UNSAFE TO OCCUPY. CITY OF ACKLEY, IOWA. Removal and or Violation of this notice can result in Prosecution” (Schipper, 2018a).
The local code also provided the city with leeway on determining a deadline for the owner to commence repairs (City of Ackley, Iowa, n.d.). The owner had failed to provide timely notification to local authorities only because of an insurance company’s request to wait on addressing the problem until an inspector could arrive to draft a report (Schipper, 2017d). Coupling this fact with the denied insurance claim, understandably, the city used its flexibility to honor the owner’s plea for more time to seek for a solution. Even more, the city decided against including a discussion on the building in the agenda for its subsequent council meeting as it sought to avoid pressuring the owner to meet unreasonable expectations (Ingram, personal communication, 2017).

After approximately one month of continued neglect, the basement wall suffered a greater collapse, and falling bricks disturbed a furnace and natural gas piping (Schipper, 2017a). Gas filled the structure. Fortunately, employees located in a neighboring building noticed the smell of gas and alerted local authorities. Ackley’s police and fire officials immediately mandated an evacuation of properties along both sides of Ackley’s Victory Park and closed adjacent streets until they could identify the source of the leak.

While the scare did not result in an explosion, the City of Ackley knew that it could no longer wait to intervene. That day, the city hired a second structural engineer to inspect the building, and it held its first-ever emergency session to discuss the engineer’s report and outline a course of action (Schipper, 2017d). The engineer stated that the building faced imminent collapse and the owner or city should act within one week to ensure safe demolition. The engineer stated that the probability of the city being able to save the building was low. Also, it
did not seem that the partial collapse of the basement wall had damaged neighboring properties, but the potential for a full collapse in the event of further neglect presented a threat to adjoining structures, both of which businesses and renters occupied.

**General Building Codes: Insufficient to Address Economic Hardship**

With a denied insurance claim and ever-increasing rehabilitation or demolition costs, the property owner explained that she could not afford to hire a contractor to perform rehabilitation or demolition, telling the Ackley World Journal that she anticipated the expenses to go beyond the assessed value of the entire block (Schipper, 2017b). At the special meeting, she requested financial assistance from the city. The mayor responded by stating that the city could intervene to hire a contractor to perform the work necessary to remove the dangerous structure, but, after fronting the cost, Ackley would file a special assessment on the property with the county treasurer to recover all expenses (Schipper, 2017d). Councilmembers and the city clerk explained that the city could not afford to be responsible for expensive rehabilitation or demolition projects, and they were especially wary of setting a precedent of providing significant financial assistance to businesses and private property owners during emergency situations.

While vague in description, Ackley’s own legal process for dealing with dangerous buildings aligns with the Iowa Code (The Iowa Legislature, 2018a). Here, state law authorizes cities to order the property owner to address dangerous buildings. Under normal circumstances, cities must provide owners with notice of the property’s condition and schedule a public hearing. While cities may act on behalf of the owner after a reasonable amount of time, they may move immediately to address dangerous properties in emergency situations. Cities may recover incurred costs by assessing them, in the form of a lien, to the property owner.
Other standards for building codes are in general accordance with this. For instance, the *International Existing Building Code* (International Code Council, 2018), a widely-adopted set of standards for “repair and alternative approaches for alternations and additions to existing buildings” (para. 1), instructs code enforcement officials to order the demolition or rehabilitation of unsafe buildings after reporting on and notifying the owner of the property’s condition; however, when an unsafe property poses an imminent danger to the public, officials can act immediately and without notice to vacate the premises and make it unlawful for impermissible entry until the designated area is safe. If the property owner is unable or unwilling to remedy the problem, rehabilitation or demolition becomes the responsibility of the local government, and the jurisdiction has the authority to seek recovery of costs by placing a lien on the property. This body of regulations encourages the use and reuse of existing buildings, or demolition only when necessary, it acknowledges that compliance can be prohibitively expensive for the owner, as code requirements can push project costs beyond the value of the building.

Contextually, along with a denied insurance claim, evicted tenants, and the potential for a property tax lien, the owner lost her primary place of business, and the owner found herself in a challenging cycle: The building experienced neglect and decay due to her inability to afford maintenance, yet continued neglect contributed to worsening structural conditions and an increasingly expensive project. Ultimately, the owner suffered a 90% reduction in income. More and more, there was a widening gap between project costs and the owner’s ability to pay (Allen, 2017).

While state and local nuisance codes provided Ackley with a route to intervene, the owner’s economic hardship raises questions around the efficacy of the city’s recovery process. Whether the city files a special assessment has no bearing on the owner’s ability to pay, and
unpaid taxes would result in a tax sale (The Iowa Legislature, 2018b). This would open the property up to public bids, and the winner would have to pay for the lien before acquiring ownership; however, given project costs, the lien would be far greater in cost than the value of the building. In turn, the building would be unattractive to bidders. Thus, the property owner would be stuck with the expense on paper, and the city would have the expense on its books unless circumstances changed to allow for successful recovery.

Realizing this, the property owner requested that the city take ownership of her dilapidated buildings (Schipper, 2017d). While the city would forfeit its authority to seek repayment, the expense recovery process would yield no results regardless. At the very least, the city acquiring the building would free her of all financial obligations and enable her to bounce back by reestablishing her business in the community in a better building. The city was not keen on this proposal, as the issue of precedent would remain. Also, in principle, the property owner was aware of the building’s structural issues long before she contacted the authorities, and the city did not want to create the perception that there were no consequences for neglect. Finally, the city was wary of the potential for liability pitfalls, as there was uncertainty around whether further decay would affect other properties on the 700-block.

**Ackley Spirals Downward**

The city proceeded to seek bids from capable contractors (Schipper, 2017g). Meanwhile, the basement wall between 728 and 734 Main Street suffered its third and most severe collapse, and both floors and the roof caved in (Schipper, 2017h). Consequently, the city lost all hope that it could save the building, and demolition would be the only option going forward. Even worse, project expenses rose after the third collapse, as contractors would have to take special
precautions to contain disturbed asbestos (Schipper, 2017c). Ultimately, Ackley accepted a bid of $155,000 for the project.

When the contractor finally arrived to perform demolition, Ackley halted the process after workers revealed that the building shared its west wall with Ackley World Journal (Schipper, 2018b). In basic terms, demolition would inevitably remove the wall. The contractor advised the city to suspend demolition until it could determine, based on this new information, how the project would affect the entire row of buildings. Also, the city became aware that the building collapse had damaged the wall of its east neighbor, Ackley Family Dental (Schipper, 2017c). Both the dentist and Ackley World Journal had received letters from the city stating that the properties were dangerous per city code (City of Ackley, 2018).

Structural problems with Allen’s property were now posing a threat to the integrity of the entire row of buildings. In turn, the city would now be working with multiple property owners rather than one person. Like with Allen, Ackley informed both property owners that it would pay for necessary repairs or demolition in the event of inaction and pursue recovery to the extent that state and local codes allowed (Schipper, 2017c); however, since Ackley halted the demolition project, it has failed to navigate the legal and logistical complexities that have arisen from multiple parties vying for their own financial self-interests. This is despite the danger that these buildings pose to public health and safety. To date, the nuisance properties along the 700-block still stand.

Throughout the ordeal, community members became increasingly frustrated. Allen expressed this through social media, stating that “thanks to unforeseen circumstances… I get to face a future of $200k of tax debt on a soon-to-be empty property I have a mortgage on, in a community I have bled, sweat and fought for” (Allen, 2017). As the city struggled to work with multiple property owners on a solution, Allen spray-painted, in orange, bold letters, “FOR SALE OR RENT” across her property’s glass storefront (Shimon, 2018). This prompted local authorities to consider charging her for entering the barricaded area and angered residents who were concerned that the graffiti would embarrass the community during its upcoming Sauerkraut Days festival (Ingram, personal communication, 2018).
Also, the problem initially led to temporary relocations or closures for businesses on the block. Kindly, the Ackley Heritage Center allowed Allen to use one of its properties to meet with clients to set up and review photography sessions (Schipper, 2018b). It also allowed Ackley World Journal to operate out of its museum. At first, O’Kane decided to only temporarily relocate his full-time dentistry practice to a nearby community in Hardin County. Still, these businesses are no longer located in Ackley’s downtown. The forthcoming demolition project also ensures that Ackley will lose several housing units despite the need for affordable rentals (Wymore, 2016; Borich, 2017). Sadly, in 2018, O’Kane made the difficult decision of permanently establishing his practice in what he hoped would be a temporary location, thus Ackley has lost its only dental provider (Schipper, 2018c). Thus, what the city perceived as an individual owner’s problem was in reality a community problem. Despite the city’s insistence that the buck stopped with the private property owner, what was once the most active row of businesses in downtown Ackley has transformed, by way of demolition by neglect, into a visible symbol of small-town plight.

**Community Capitals Analysis**

**Pre-Existing Capitals**

Prior to demolition by neglect in Ackley, the town was already experiencing symptoms of decline that are common throughout rural America (Borich, 2017). These symptoms affected several sets of capitals. For decades, population decline equated to a loss of human capital. This can be catalytic in two prominent ways. First, shrinking cities by nature experience a decline in social capital, as fewer people make it more difficult to maintain and create existing bonds and networks. Secondly, as people leave, shrinking communities lose taxpayers, thus local financial capital diminishes. In turn, these towns end up lacking the funds they need to maintain
investments in built capital, which includes both infrastructure and buildings, which allows these facilities to fall into disrepair.

Despite trends of decline, Ackley had an impressive amount of social, human, and built capital. Each of these were catalytic and self-reinforcing. For instance, Ackley’s young professionals group enabled local business leaders to network with one another during meetings that focused on professional skills development (Young Professionals Group of Ackley, 2018). This growth in social and human capital allowed members to be more successful in their workplaces. While this report cannot quantify the results of this growth, in theory, successful business practices can lead to economic development that further enhances local financial capital.

Other groups, such as the Ackley Development Commission, Ackley Youth Center, Ackley Chamber of Commerce, and Ackley Heritage Center, all stand as examples of social capital. As community groups, they each offered opportunities for locals to bond and network. In addition, local community and economic development can positively affect human, built, and financial capital in town. To elaborate, business recruitment and retention increase human capital, as these businesses will look to hire qualified workers. New businesses may also move into existing properties or construct their own and thus improve built capital. This also can also affect financial capital through an enlargement of the tax base, wages, and so on. Ackley saw this when Allen remodeled her property to establish a photography business (Allen, 2012).

On cultural capital, Ackley’s German heritage cannot be understated. The town’s long-running Sauerkraut Days festival takes place in Ackley’s downtown (Schipper, 2017i). This festival relies on many other capitals for continuance. For instance, it relies on and reinforces strong social capital for event planning and attendance. Social and financial capital are also
connected, as the local Chamber of Commerce depends on donations from locals (Ackley Sauerkraut Days, 2018). Additionally, historic downtown buildings serve as the boundaries for the event and thus contribute to the community’s sense of place. Other events that boost cultural and social capital, such as Trunk or Treat, Movies in the Park, parades, and more, also exist in the downtown. In plain terms, Ackley’s heritage, social networks, financial contributions to events, and buildings are complementary to one another. The existence of each asset enables and encourages their own perpetuation.

On built capital, both the architectural survey and Downtown Resource Center assessment are critical for analysis (Baxter, 1997; Geerts & Thompson, 2015). Both documents asserted that Ackley’s downtown is rich in built and cultural assets. Baxter even stated that Ackley’s downtown was likely eligible for nomination to the National Register of Historic Places. If this ever became a scenario for Ackley, it could spur local investment, historic preservation, and job growth in Ackley’s downtown (Michaud, 2007). While Ackley never acted on Baxter’s survey to pursue a district nomination, the opportunity that this eligibility provides for greater enhancements to financial, built, cultural, and social capital is profound; however, the fragility of this opportunity is especially relevant due to changes on the 700-block.

Moreover, the buildings in question represented the most vibrant hub of economic and community activity in downtown Ackley. These structures housed businesses and services that were essential for the community. They also provided rental housing units (Allen, 2012). Through functions and usage, built capital along the 700-block catalyzed human and financial capital, as they gave businesses and renters a place to flourish or reside.

To summarize, despite Ackley’s ongoing decline prior to problems on the 700-block, it maintained a high level of social, built, and cultural capital. These capitals were self-reinforcing
and catalytic. Particular strengths existed between community organizations, heritage preservation, and Ackley’s sense of place. Because of the strength of local capitals and the relationships between them, Ackley managed to resist what could have been greater, or more severe, decline. Also, the catalytic nature of these capitals demonstrated a spiraling-upward effect in many respects. Still, the context of decline meant that Ackley could not have afforded major damage or disruption to its pre-existing community capitals, as things like population loss and disinvestment were already putting the community on the edge (Borich, 2017).

**Changes to Pre-Existing Capitals and the Spiraling-Downward Effect**

Among the seven community capitals, the problem in Ackley began with changes to built capital. It is notable that structural problems occurred in the most historic and economically-vibrant row of buildings in downtown Ackley (Baxter, 1997; Geerts & Thompson, 2015). It is also notable that the collapse became a burden for an owner who invested her time, energy, finances, and skills into the community (Allen, 2017). Allen’s inclination to give back to her community reflected both her sense of pride in the town and her trust in the community to support her business and livelihood. Thus, immediately after the collapse, social, cultural, and financial capital each declined.

Changes in Ackley’s built capital also rippled through local financial capital. Demolition by neglect in Ackley occurred due to the owner’s inability to afford maintenance. Neglect then led to rapid deterioration, and remedies became increasingly expensive and thus less attainable. As more buildings on the 700-block entered the equation, the city mandated that other owners be responsible for fixing or demolishing their properties. While city code allows the municipality to front the costs of demolition, the owners would still be liable due to tax liens. Still, Allen’s economic hardship made it unlikely that the city would be able to recover the total expense.
this scenario, a city with pre-existing financial challenges would have to pay for a project that it could not afford.

Furthermore, the event exposed weak political capital at the municipal level. The local code of ordinances was insufficient to navigate the complexities of demolition by neglect. The city’s only legal course of action was to pursue a remedy via its nuisance abatement and dangerous buildings codes; however, these codes did not acknowledge historical or cultural value, nor did they have provisions that addressed economic hardship. In short, the code mandated that Allen, as well as other owners of properties with structural issues, simply fix the problem, but it provided no feasible procedure for this to happen under these circumstances.

Understandably, both the city and property owners became frustrated with this inflexibility, and their frustration spilled into a breakdown of social and cultural capital. The owner’s remarks on social media indicated that she had lost her trust in the community (Allen, 2017). She described how she had contributed to the town while asking for little in return only to experience betrayal at the onset of adversity and financial challenges. The graffiti across the glass storefront all but assured the fracture of these social bonds. Moreover, the graffiti altered Ackley’s sense of place and even made other residents worried that it would harm the aesthetic of the town during the upcoming Sauerkraut Days festival.

Demolition by neglect also decimated the economic vibrancy of the 700-block. Businesses relocated off of Main Street or out of town altogether. This further damaged local sense of place and led to a decline in human, social, and financial capital. For example, O’Kane initially came to Ackley to provide dental services in an underserved community (FIND, 2018). He became involved in several community organizations. When the collapse of the basement wall between 728 and 734 Main Street occurred, it damaged his own property, and the city made
him financially responsible for fixing his building. While he intended to relocate until the community could reach a solution, the prolonged process ultimately led him to permanently relocate to another town.

At its core, Ackley’s story demonstrates the problems that can occur when demolition by neglect strikes; however, these problems are not limited to municipal procedures or the possible loss of structures. In a local context, demolition by neglect was a harbinger of community distress, as the situation forced Ackley into a downward spiral where existing capitals frayed and already-limited assets, such as rental housing units and businesses, diminished in number. Due to a lack of preparedness, property owners and the City of Ackley continue to struggle with their response to demolition by neglect, and this has come at a great cost to the community as a whole.

Recommendations

For struggling rural communities in Iowa that are facing demolition by neglect, it is important to understand that a single instance of building neglect can exacerbate decline. As the case study shows, even for communities that are mobilizing their existing assets to combat decline, demolition by neglect can cause a noticeable decrease in community capitals. But just as the CCF can illustrate how a decline in a single capital can result in a negative community transformation, it can also lead to strategies that build on existing assets to spur capital growth. With academic literature and the case study as a guide, this report offers five catalytic strategies, each representing a single community capital yet reinforcing the others, to help declining rural communities in Iowa address and prevent demolition by neglect.

1. **Built: Create an “Endangered Buildings” List.** Signs of structural problems are not always visible; however, a list of endangered buildings will create a sense of urgency to save the downtown properties that people know are in trouble. As the case study in Ackley shows,
demolition may not be the only possible response to neglect at first, but rapid deterioration due to prolonged inaction can close off opportunities for rehabilitation. An endangered buildings list will have the added benefit of helping small towns with limited resources prioritize their downtown preservation efforts. For communities that have many neglected downtown buildings, saving an entire district may seem like a daunting task, but these lists help communities identify which properties face the greatest risk of demolition or hold significance for town history or sense of place. Through a piecemeal, one-building-at-a-time approach, communities can better target their resources to achieve a successful solution to neglect.

**Examples.** Since 1995, Preservation Iowa (2018), a non-profit advocacy organization, has released a list of the state’s 10 most endangered buildings. Nominations must include information about the building’s state of deterioration, historical significance, nature of endangerment, and potential solutions to save the property. This list aims to generate attention to the “special buildings and historic sites that are slowly and gradually slipping away from us” (para. 1). When Preservation Iowa approves a nomination, it “provides an excellent resource for media coverage and introduces endangered property owners to preservation advocates and resources that can help preserve their historic property” (para. 1).

Columbus Landmarks (2017) is another organization that publishes endangered buildings lists. The public submits nominations to the organization’s advocacy committee, which then makes selections to submit to the Board of Trustees for approval. Columbus Landmarks hosts a bus tour of the 10 buildings that make the list. As a complement to the list and tour, the non-profit holds an “Idea Competition” to find creative solutions to save the buildings on the list (para. 2). Entrants write or type their ideas on the back of a postcard that shows a photo of the building and describes the history and condition of the property.
**Step 1: Solicit and approve public nominations for an endangered buildings list.**

Designate an organization or committee, such as a local economic development group, historical society, historic preservation commission, or a small group of concerned locals, to accept, review, and approve nominations. Based on Preservation Iowa’s (2018) example, require entrants to include information about the building’s state of deterioration, historical significance, nature of endangerment, and potential solutions to address the problem. The final approved list should include a brief narrative of each situation.

**Step 2: Publicize the list to generate awareness and support.** Work with the city, local businesses, and community organizations to post the endangered buildings on websites and social media to create a buzz around preservation.

**Step 3: Get creative and launch complementary events or activities.** With Columbus Landmarks (2017) as an example, brainstorm and implement ideas to engage the community to preserve endangered structures. Complementary events or activities can include an idea competition or bus tour, but it can also tie into other recommendations in this report, such as hosting a tour of downtown.

**Expected results.** As the examples show, an endangered buildings list will cultivate a greater appreciation of the community’s built capital. It will spur capital growth when it leads to a deeper interest in preservation and complementary events and activities. For declining rural communities, this list will also make preservation seem more feasible, as it will allow towns to prioritize problem structures and take a piecemeal approach to saving endangered properties.

**(2) Cultural: Host a Tour of Downtown’s Neglected Structures.** Across the country, historic districts and neighborhoods provide tours of homes and buildings to boost an appreciation of their cultural assets. A tour of neglected properties would be a twist on this
concept. While it may seem counterintuitive to showcase neglected or vacant properties, a well-planned tour will encourage attendees to be visionary about the future of a town’s built and cultural assets.

**Example.** After the loss of a major employer, Webster City, Iowa experienced a dramatic decline in the quality of its downtown (Brown, 2017). Neglected and vacant structures were pervasive. Then, the local Chamber launched a creative idea to tour these structures. The organization set a date and, with the help of other community organizations, promoted the ticketed event through local and social media, flyers, and phone calls. One of the town’s engineering firms designed the tour map, and organizers invited retired Chamber members to share stories about the history of each property. Realtors and employees from a construction company joined in case attendees had questions about structural issues or were interested in purchasing or renting the buildings.

The Tour of Empty Buildings in Webster City had immediate and ongoing results. First, the tour motivated owners to clean the interiors and exteriors of their buildings, caught the attention of larger media outlets, and generated discussion in town. After the tour, attendees and non-profit organizations purchased and restored several historic buildings. For instance, one organization purchased an abandoned movie theater and raised $200,000 for rehabilitation. A separate building became a business incubator with catalytic results, as a potential tenant was impressed with downtown Webster City after a visit and decided to purchase an entire building to open a business. Of the 12 buildings in the tour, six are sold, four are rented, and one is in the negotiation process. All-in-all, businesses now occupy roughly 83% of these built and cultural assets.
**Step 1: Event planning.** Using Webster City’s example, mobilize a community organization to plan the building tour. Planning should involve engagement with the properties’ owners and realtors. If there are local construction companies or engineers, reach out to these businesses to better understand how neglect or vacancy can affect structures along the tour. This will help to ensure that the tour will be safe for attendees, and an awareness of each building’s issues can help organizers answer questions. The tour should include information about the history of each property, as well as its architectural significance, as this is a component of the community’s sense of place and cultural heritage. Finally, set a reasonable price for tickets, and apply the proceeds to event expenses.

**Step 2: Publicize.** Like Webster City, publicize the event through local and social media, such as radio, newspaper, Facebook, and Twitter. Encourage local realtors, construction companies, businesses, community organizations, and the city to do the same.

**Step 3: Monitor for progress.** By monitoring the results of the tour, Webster City managed to foster confidence in the community around downtown’s potential. Take note of both immediate and ongoing progress, as success can be catalytic and attract new businesses, investors, and media coverage.

**Expected results:** A tour of neglected and vacant downtown buildings will lead to greater cultural appreciation and imaginative solutions for preservation. This strategy is also catalytic and self-reinforcing, as it can be a complementary event to an endangered building list and, as Webster City’s theater renovation and business growth show, result in financial capital growth. The event will also bring realtors, businesses, potential buyers, and others together to save neglected buildings. By facilitating interactions between stakeholders, interested parties, and experts, this event will further strengthen social capital.
(3) Financial: Take Stock of and Pursue State Financial Resources. Declining rural communities in Iowa may lack the funds necessary to save buildings from demolition by neglect. Even when structural problems begin to surface, cities may initially be reluctant to intervene in cases of economic hardship due to their own tight finances. As the case study shows, this reluctance can allow structural conditions to worsen and ultimately force a city’s hand with little probability of successful financial recovery. Fortunately, Iowa offers several programs through the state government that encourage local intervention to counter demolition by neglect.

Examples. The Iowa Economic Development Authority’s (2018) Downtown Resource Center administers the Community Catalyst Building Remediation Grant. Communities can receive up to $100,000 to save an endangered property, and the state awards 40% of the available funds to communities with a population of 1,500 people or fewer. The purpose of the Catalyst Grant is for “redevelopment, rehabilitation or deconstruction of buildings to stimulate economic growth or reinvestment in the community,” although demolition is only acceptable as a last resort (para. 1). The city does not have to own the property, but it must be the grant applicant.

A separate program is the Iowa Department of Natural Resource’s (2018) Derelict Building Grant. Available to communities with 5,000 or fewer in population, the purpose of this grant is to “address neglected commercial or public structures” that have been vacant for longer than six months (para. 1). While the program does fund restoration projects, it is opposite from the Community Catalyst grant in that its primary function is to fund demolitions. Finally, the city must be both the applicant and owner of the structure for the community to receive an award.

Step 1: Become familiar with existing state funding opportunities. Iowa has multiple resources to become familiar with grant and loan opportunities. For instance, IowaGrants.gov
Step 2. Apply. Once you identify grants or loans that meet your community’s needs, read through the application instructions and gather all necessary materials well before the deadline. Grant applications can be exhaustive and time-consuming to complete. The information in the application should completely align with the instructions. If the local government must approve the grant application, make sure that there is enough time for formal city council review.

Step 3. Upon award, follow instructions. Communities do not simply receive grants upon announcement. Often, they will have to sign contracts, comply with conditions and regulations, and provide progress reports. Failure to follow instructions can lead to serious consequences, such as the state requiring the community to pay back all awarded funds even after project implementation.

Expected results. A grant or loan award will provide an immediate boost to financial capital for communities with limited funds. In cases of economic hardship, grants and loans can enable local government to intervene to prevent rapid structural deterioration. As a result, this strategy can catalyze the preservation of political, built, and cultural capital. If the award results in a lesser burden on a property owner with an economic hardship claim, this strategy can also preserve human capital. Even if the community does not receive an award, the process of applying can generate greater awareness of neglected properties and the threat of potential demolition.

(4) Political: Adopt a Demolition by Neglect Ordinance with Hardship Provisions. The case study shows that Ackley’s nuisance abatement and dangerous building codes were
insufficient to identify and address demolition by neglect and economic hardship claims. When preventative measures are ineffective, cities can adopt demolition by neglect ordinances to describe, in specific, technical terms, which structural conditions require maintenance and provide the authority necessary to enforce consequences; however, when code compliance is unaffordable, economic hardship provisions can protect owners who have legitimate hardship claims by allowing them to exercise their due process rights. The relationship between code enforcement and economic hardship may seem contentious, but these ordinances and provisions create procedural clarity for municipalities that would otherwise struggle to respond to demolition by neglect.

*Examples.* The City of Clinton, Iowa (2018) prohibits demolition by neglect in its Code of Ordinances. For properties within “any historic or conservation district, or of a landmark or landmark site, or individually designated historic property,” owners must maintain their structures to prevent structural deterioration (p. 3). The ordinance continues to list specific signs of structural decline that owners must address, such as deterioration of the foundation, floors, load-bearing walls, ceilings, roofs, fireplaces, and mortar, as well as defective waterproofing. Moreover, the ordinance mandates that owners do not remove original architectural features.

On economic hardship ordinances, the City of Mount Vernon, Iowa (2015) has adopted a thorough provision. The city’s historic preservation commission considers hardship claims, and the burden of evidence belongs to the applicant. For income-producing properties, hardship exists when no “reasonable rate of return can be obtained from a property… if its features or structures are rehabilitated” (p. 3); however, hardship does not exist when the owner willfully neglects or simply fails to maintain the property. Finally, it is notable that the provision aligns
with Becker’s (2016) insistence that economic hardship claims rest with real estate, meaning the cost of code compliance cannot be more than a property is worth.

**Step 1: Draft a demolition by neglect ordinance with economic hardship provisions.**
Using examples from Clinton and Mount Vernon, Iowa, as well as Becker’s (2016) instructions, draft a demolition by neglect ordinance that includes specific, technical terms to describe which properties and signs of deterioration mandate rehabilitation or maintenance, as well as an economic hardship provision that honors property owners’ due process rights.

**Step 2: Adopt the ordinance.** City Councils must comply with legal procedures to adopt the ordinance. This will include public hearings.

**Step 3: Enforce the ordinance.** While preventative measures are desirable, enforcement must occur when property owners fail to maintain their historic downtown properties. Ensure that the enforcement entity is fully-aware of the ordinance and monitors for signs of deterioration as the code defines. When owners submit an economic hardship claim, honor their due process rights per city code.

**Expected results.** A demolition by neglect ordinance with an economic hardship provision will boost political capital by providing clarity on procedures for dealing with neglected and deteriorating properties. These ordinances also enable property owners to know which signs of deterioration require maintenance, and this can lead to preventative measures to preserve built capital. The economic hardship provision will provide some owners with a protection against compliance that costs more than the value of the property while honoring their right to due process; however, it is important to recognize that enforcement is essential to success of this recommendation.
(5) Human: Form a Rehabbers Club to Address Neglect. Forming or joining a rehabbers club could be a do-it-yourself approach to preventing and responding to downtown building neglect. These organizations can provide resources, such as visual preservation or repair guides, host training events and workshops, and facilitate interactions between community members and experts in real estate, construction, engineering, and historic preservation. If the community is too small to form its own rehabbers club, interested locals can participate in other clubs or work with nearby communities to create a regional group. Rehabbers clubs provide communities with a valuable network of skilled and knowledgeable people who have an interest in fixing deteriorated structures.

Example. The Des Moines Rehabbers Club (2017) is open to “Anyone with an appreciation for renovation and restoration of old buildings” (para. 2). The group hosts monthly meetings that focus on different topics, such as window repair or city code awareness, conducts special events that often include hands-on instruction, and operates an online forum for members to ask questions, network, and receive referrals for contractors.

Step 1: Identify potential members and form the club. Reach out directly to local realtors, contractors, and others who have relevant skills to describe the concept and solicit involvement. Make the club open to others who have an interest in preventing demolition by neglect.

Step 2: Use hands-on projects to share skills. Work with members who have knowledge or skills related to rehabilitation to plan hands-on events or workshops to train other members on topics related to historic building preservation and rehabilitation. These meetings can range from informational meetings on city codes to instructions on tool usage and beyond.
**Step 3: Apply skills to downtown preservation projects.** Use the skills and knowledge of the group to address neglected and deteriorating downtown properties insofar as possible. Use the project to reinforce and further develop skills among members.

**Expected Results:** A rehabbers club will be a participatory means for the community to develop human capital through the cultivation of skills and knowledge. The club will be catalytic for social capital development as members develop bonds and networks, and there is potential for the preservation of financial capital, as a passion-driven, do-it-yourself approach could be a low-cost alternative to outside contractors. Through successful projects, the rehabbers club will also preserve and enhance built and cultural capital.

**Limitations**

The case in Ackley presents opportunities for future research. For instance, property owners may be unaware of poor building conditions until it is too late to respond. Building decay can be invisible, and property owners may lack the knowledge necessary to detect structural issues. Research aimed at educating property owners or creating a feasible process for owners to thoroughly evaluate the conditions of their properties could save both individuals and communities significant financial and built capital. On a related note, research on ways to engage disinterested property owners—or owners who live out of town—on their buildings’ conditions could lead to the discovery of structural issues that would otherwise go unnoticed.

Building on this, under some circumstances, property owners may be reluctant to share information related to building deterioration with local authorities due to the costs of code compliance. Research on this problem could help to identify opportunities for towns to partner with property owners on solutions for deferred maintenance that results from owners’ reluctance to share information.
Conclusion

In February 2019, Paul O’Kane, owner of the former Ackley Family Dental business located on the 700-block in downtown Ackley, approached the Ackley City Council with an offer of $5,000 if it would take ownership of his property (Schipper, 2019a). O’Kane was open to negotiation but wanted to spur discussion after months of stagnancy on downtown issues. “I want stuff to happen. It’s not a good situation either way. I’m trying to reach out and help where I can. I can’t tear it down myself,” he said (para. 3). The Council responded with the familiar argument of wariness around precedent-setting, and the Mayor stated that local leaders would be unlikely to proceed on a solution to the problem. Noting the difficulty of responding to neglect only after a crisis, one councilmember expressed his view that the city and property owners could have prevented the collapse had they been more attentive.

It is outside of the scope of this report to fully address the result of neglect or to provide Ackley with a path forward; however, it does maintain that the councilmember is correct in his hindsight. Attentiveness and foresight can and do prevent demolition by neglect, and the recommendations in this report take this approach. As older buildings near the end of their life cycles, updated building codes, injections of cash and resources into restoration, public awareness of potential structural problems, and historical research can lead to property maintenance that extends the life of downtown buildings far into the future. As demonstrated throughout this document, prevention of downtown structural issues can also maintain and enhance capitals that are precious to the survival of small towns.

Despite a reluctance to remedy the problems on the 700-block, Ackley has since taken recommendations detailed in this report to prevent the collapse of other structures in its downtown. The city, with the help of the Ackley Development Commission, applied for the
Community Catalyst Building Remediation grant program. Of the 29 awardees in 2019, Ackley will receive $100,000 to restore 626 Main Street, formerly known as the Beach Building (Schipper, 2019b). This comes approximately one year after Preservation Iowa listed the Beach Building as one of Iowa’s Most Endangered Properties. Angela De La Riva, the local Economic Development Director, stated that the restoration will serve to stimulate economic growth in the community. Already, several community members have volunteered their time and labor to clean the property, dispose of 1,000 pounds of waste and debris, and remove old flooring in anticipation of the work ahead.

While Ackley has failed to respond to the issues on the 700-block, its newly-found preventative approach sets an example for communities in Iowa and elsewhere that face similar circumstances. This approach is also one of asset mobilization. As such, it is in the spirit of the Community Capitals Framework. As the CCF suggests, no matter the extent of community or downtown decline, each town still has assets to mobilize and opportunities to spiral upward if it can properly identify them and implement preventative measures toward downtown preservation.
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