

Townhomes, Rowhouse, Condos, Single-family attached homes and Duplexes What are the differences?

We often have questions regarding the differences between town homes, condos and single family attached homes. Sometimes a property may meet one or more of these definitions. The handout attempts to explain the differences so you can make the best determination when developing property.

Association: A group of property owners can establish an association, which would likely include the creation of a board that would be responsible for arranging for things such as maintenance other issues.

Condominium (Condo): A condo can be any type of housing unit and density. With a condo the owner owns from the wall in and has shared interest in the ground. They cannot be sold a lot as in a traditional subdivision, they can only sell the inside structure separately.

Duplex: A single building, which contains two housing units. They may be side by side or up and down.

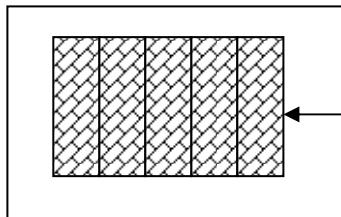
Restrictive Covenants: A restrictive covenant is a set of guidelines that each owner agrees to follow when they purchase their property.

Single-family attached home: Similar to a duplex except units would be side by side only.

Townhome/Rowhouse: A style of housing where similar homes are in a row and share a common wall.

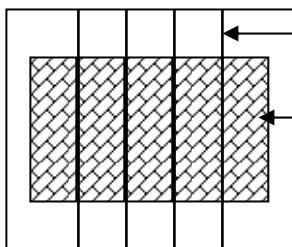
Depending on what you plan to develop and how you would like to sell units will determine if a subdivision plat is required or a condominium plat is required. In most cases you will be developing under a Planned Unit Development (PUD) zoning classification. These decisions should be made at the concept level.

Here are some various examples of different development combinations.



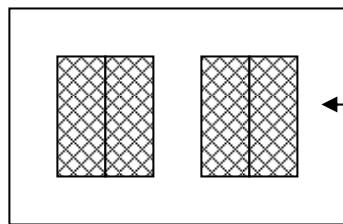
Lot Line
Housing Units

This is an example of a condo situation. Each homeowner owns from the wall of their housing unit in and they would each own 20% interest in the ground the building sits on. There may also be an association to address exterior issues and maintenance. There may also be restrictive covenants. These would be a townhouse/rowhouse style.

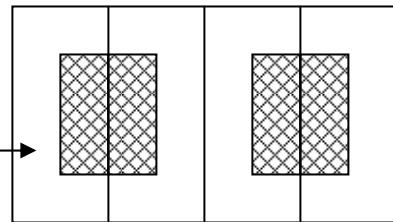


Individual Lot Lines
Housing Units

In this example each homeowner would not only own their housing unit they would own the actual platted lot, which their unit sits on. They would not have partial interest in the entire lot. They may choose to have an association to address issues that may affect all owners. There may be restrictive covenants. These would be a townhouse/rowhouse style.



In these examples you have two sets of single-family attached homes or duplexes. The example on the left is a condominium. The example on the right is not a condo because they own the platted lot.



Additional questions? Contact the City of Marshalltown Housing & Community Development Department at 641-754-5756