

East Central Iowa Council of Governments

2011 Regional Housing Assessment

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Introduction

In the summer of 2008, tornados, floods, and other disasters befell the state of Iowa, including and especially areas near the Cedar and Iowa rivers, which flow through multiple counties in the region served by the East Central Iowa Council of Governments (ECICOG). These disasters destroyed or damaged thousands of homes across the region and across the state, including more than 6,800 homes in the ECICOG-region counties of Benton, Iowa, Johnson, Jones, Linn, and Washington.

County	City	Damaged Units
Benton	Vinton	55
	Rural Johnson County	73
Johnson	Coralville	400
	Iowa City	245
	Anamosa	73
Jones	Olin	30
	Oxford Junction	24
	Rural Linn County	181
Linn	Cedar Rapids	5,390
	Palo	395

As part of the recovery efforts, the State of Iowa and ECICOG received a number of grants from multiple Federal agencies, including the Federal Emergency Management Agency (FEMA), the Department of Housing and Urban Development (HUD), and the Economic Development Authority (EDA). In an effort to create a regional recovery strategy, including, but not limited to replacement and rehabilitation of housing, ECICOG took on the task of updating regional Housing Needs Assessments at the county level.

Compared to prior Housing Needs Assessments, the assessments created in 2010 and 2011 are focused at a high, county level, rather than drilling down to the individual incorporated cities within each county. Because of this high-level assessment, data related to local housing conditions are not available, as windshield surveys were not performed as a part of this process.

It should also be noted that, because they are considered CDBG Entitlement communities, the ECICOG service area for HUD programs does not include the corporate limits of the cities of Cedar Rapids or Iowa City. Analysis in Linn and Johnson counties takes into account the areas outside of these corporate limits to the greatest extent practicable given available data. As a result, for information regarding housing needs in those Cedar Rapids and Iowa City, please visit their respective consolidated plans.

Census Data versus American Community Survey Data

One of the greatest difficulties in creating most planning documents, including housing needs assessments, is gathering adequate and accurate data for analysis. The United States Census Bureau normally provides the majority of these data, but data gathered every ten years can become aged and inaccurate, sometimes even before the data are released to the public. In an attempt to provide more timely data for trending and analysis, the U.S. Census Bureau created the American Community Survey (ACS), which performs statistical sampling of households every year, compiling the data into 1-year, 3-year, or 5-year estimates, depending on the size of the population of the area being studied.

The data contained in the American Community Survey publications are averages over a period of years, based on a statistical sampling. The U.S. Census Bureau offers three major tips for handling Census and ACS data: “1) **The 2010 Census shows the number of people who live in the U.S. and the American Community Survey shows how people live.** 2) **All American Community Survey (ACS) data are estimates.** 3) **American Community Survey collects and releases data by the calendar year for geographic areas that meet specific population thresholds.” For the ECICOG region, the county of Iowa County has a population under 20,000 persons, and therefore will only have 5-year data published from the ACS.**

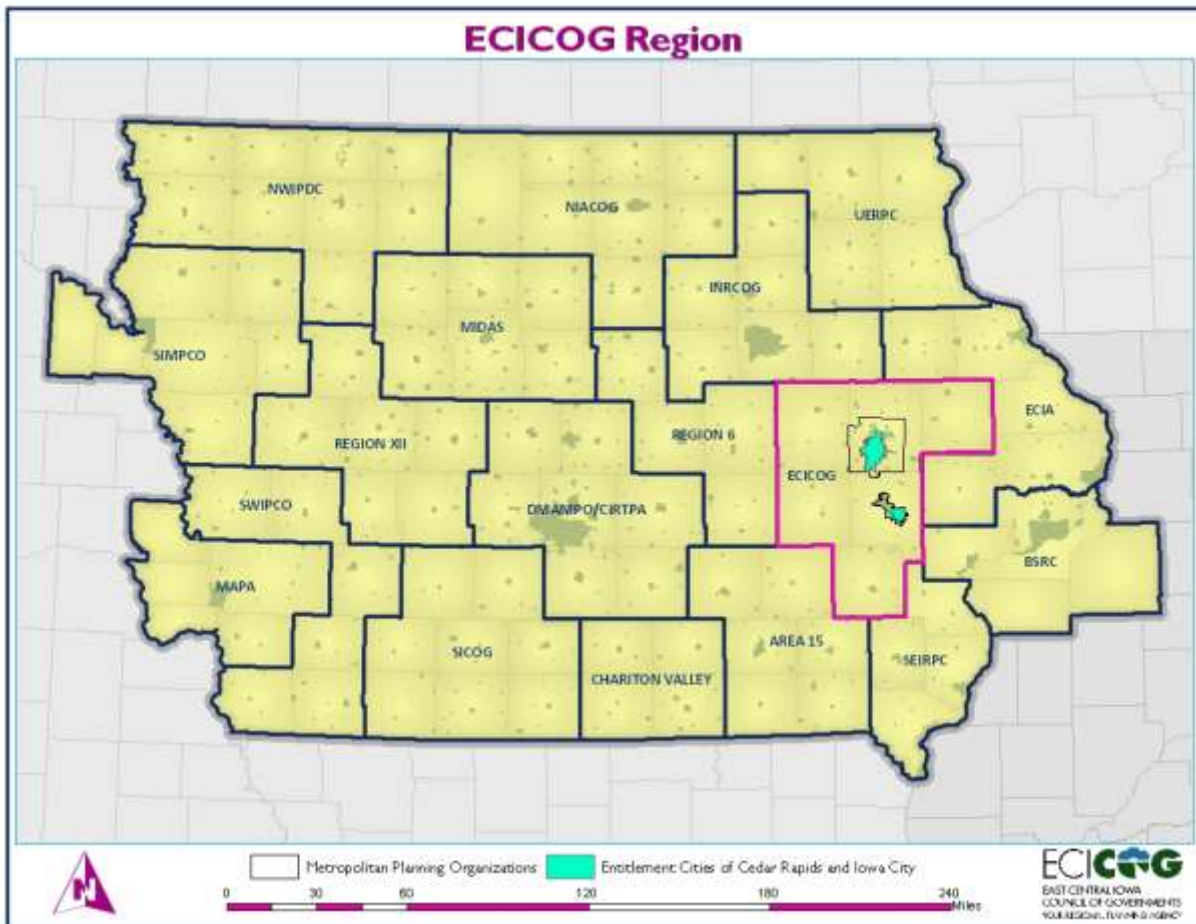
The U.S. Census Bureau warns specifically against comparing data directly from year-to-year, and prescribes methods for comparing the data to the decennial Census, though many characteristics are expressly mentioned as not being comparable. Further, the U.S. Census Bureau makes the following recommendation regarding comparing ACS data between years, “The strength of the ACS is in estimating characteristic distributions. We recommend users compare derived measures such as **percents, means, medians, and rates** rather than estimates of population totals.”

Throughout these assessments, 2010 Census data have been used whenever they have been available for comparison. However, the publication schedule of Census data is such that they are not available in a number of categories. Therefore, ACS data from 2005-2009 are used where comparisons are appropriate, and ACS data are left out where comparisons are not possible.

ECICOG Region Profile

Introduction

The ECICOG region is comprised of Benton, Iowa, Johnson, Jones, Linn, and Washington counties and is located in the central part of the eastern half of the state of Iowa. As previously mentioned, for some programs, the ECICOG service area excludes the corporate limits of Cedar Rapids and Iowa City. The region is comprised of 107 townships and 68 incorporated communities, and five out of the six ECICOG counties are included in either the Cedar Rapids or Iowa City Metropolitan Statistical Areas (MSAs), with Iowa County the only county not in any MSA.



Population

Below are populations for the ECICOG Region, ECICOG Service Area and the state of Iowa for the 40-year period from 1970 to 2010.

Year	Population								
	Benton County	Iowa County	Johnson County	Jones County	Linn County	Washington County	ECICOG Region	Service Area	State of Iowa
1970	22,885	15,419	72,127	19,868	163,213	18,967	312,479	154,987	2,825,368
1980	23,649	15,429	81,717	20,401	169,775	20,141	331,112	170,361	2,913,808
1990	22,429	14,630	96,119	19,444	168,767	19,612	341,001	172,494	2,776,831
2000	25,308	15,761	111,006	20,221	191,701	20,670	384,577	201,599	2,926,324
2010	26,076	16,355	130,882	20,638	211,226	21,704	426,881	232,693	3,046,355

Data Source: US Census

As of the 2010 Census, the ECICOG region and service area are both at their highest population since Iowa gained statehood in 1846. All counties within the ECICOG region experienced growth from 1990 through 2010, though not all at the same rate. Detailed analyses of individual county populations are available in their respective sections of this report.

Population Projections

Below are the population projections for the ECICOG Region and ECICOG Service Area for the next 20 years. The projection was based on the average population change between census data from 1970-2010.

Year	Population Projection								
	Benton County	Iowa County	Johnson County	Jones County	Linn County	Washington County	ECICOG Region	Service Area	State of Iowa
Avg. Growth	3.5%	1.6%	16.1%	1.0%	7.5%	3.5%	8.2%	10.9%	2.0%
2010	26,076	16,355	130,882	20,638	211,226	21,704	426,881	232,693	3,046,355
2020	26,992	16,616	151,926	20,847	225,590	22,461	461,809	257,980	3,106,632
2030	27,940	16,881	176,353	21,058	240,931	23,245	499,595	286,015	3,168,101

Data Source: US Census

Based on the census data used in this projection, every county in the ECICOG service area is expected to grow in population. Johnson County is projected to grow the fastest at 16% a decade.

Age Cohorts

ECICOG Service Area and State Population Change							
	1990	2000	% Change	State % Change	2010	% Change	State % Change
0-19	50,206	58,131	15.8%	2.7%	63,828	9.8%	-0.9%
20-34	40,502	38,893	-4.0%	-9.3%	43,135	10.9%	5.2%
35-54	44,591	61,933	38.9%	25.1%	64,709	4.5%	-4.0%
55-64	14,605	17,605	20.5%	3.1%	28,289	60.7%	44.8%
65+	22,608	25,037	10.7%	2.4%	30,732	22.7%	3.8%

Data Source: US Census

Based on the previous tables from the U.S. Census Bureau the drastic changes in cohorts can largely be attributed to generational fluctuation. This fluctuation is seen shifting between cohorts, with the large percentage increase seen in the 35-54 cohort in 2000 shifting to the 55-64 year cohort in 2010. This increase can largely be attributed to the aging population, which contains a significant number of aging baby boomers. As this generational fluctuation continues to age, the group will shift to the 65+ by 2020 and will present an increasing demand for senior housing options. The changes in the service area cohorts exceed the state changes in the 2010 data. The service area increases in 2010 in the 0-19 and 35-54 cohorts while the state numbers decreased in these cohorts. This demonstrates that the service area is growing at a faster pace than the state as a whole.

Income

Based on the American Community Surveys 2009 estimates that are inflation adjusted, the regional median household income was \$51,500, and the ECICOG service area's median income was \$57,371. Both of these figures are higher than the state average of \$48,044. The regions 2000 census median income in 1999 dollars, was \$43,520, and the ECICOG service area was \$46,185. Median Income data has not yet been released for the 2010 Census as of the time of this assessment.

Although the median Household income increased significantly since 2000, the census numbers are not inflation-adjusted, and household size is neither taken into account nor broken out within the Census and ACS data.

Household income can vary depending on the number of income-earning adults in the household, and housing needs vary depending on the size of the household and the number of dependents within the household. Because of this, it is important to create a metric for determining whether or not a household may require additional housing assistance. HUD calculates and annually publishes guidelines containing the income thresholds for each county based on the household size.

HUD Income limits vary by county, and are contained within each individual county's section of this report.

Poverty Status

To be deemed "affordable" a household should pay no more than 30 percent of its income for housing. Households that pay more than this amount are considered cost-burdened. In the ECICOG region 2,557 households, or 1.48% of all housing units in the region, are section 8 assisted households. Of the 2,557 households only 691 are located in the ECICOG Service area, which is less than 1%, at 0.75% of the service area's housing units. The state of Iowa as a whole based on 2009 figures considers 7.7% of families below the poverty level.

Housing Profile

Occupancy/Tenure Status

The chart below shows the number and percentage of households that were occupied and vacant in the ECICOG region since 1970, and for the service area since 1980 (occupancy and tenure data are not available for Iowa City pre-1980).

ECICOG Region Occupancy							
Year	Population	Housing Units	Occupied	Percent	Vacant	Percent	Avg. HH Size
1970	312,479	103,830	97,753	94.10%	6,077	5.90%	3.2
1980	331,112	126,365	120,293	95.20%	6,072	4.80%	2.75
1990	341,001	135,927	130,170	95.80%	5,757	4.20%	2.62
2000	384,577	159,973	152,358	95.20%	7,615	4.80%	2.52
2010	426,881	184,998	172,750	93.40%	12,248	6.60%	2.47

Source: US Census

ECICOG Service Area and State of Iowa Occupancy							
Year	Population	Housing Units	Occupied	Percent	Vacant	Percent	Avg. HH Size
1980	170,361	63,589	60,028	94.39%	3,570	5.61%	-
1990	172,494	67,900	64,545	94.90%	3,445	5.10%	2.67
2000	201,599	81,650	77,336	94.70%	4,314	5.30%	2.60
2010	232,693	98,511	91,857	93.20%	6,654	6.80%	2.53
State of Iowa 2010	3,046,355	1,336,417	1,221,576	91.41%	114,841	8.59%	2.37

Source: US Census

The above tables data shows that occupancy rates are lower in the ECICOG service area outside of the city limits of Cedar Rapids and Iowa City, and that the average household size is also larger outside of those corporate limits. Both of the vacancy rates for the service area and the region are lower than the states vacancy rate. Overall, the average household size within the ECICOG region has dropped by almost three-fourths of a person from 1970 to 2010, although most of the change in household size took place between 1970 and 1990.

For occupied housing, the following tables show the amount of owner-occupied and renter-occupied housing in the ECICOG region and service area. The charts also show the projected units with rates derived from the averaging of percentage changes from 1970 to 2010.

ECICOG Region Tenure Chart						
Year	Total Units	Occupied Units	Owner-Occupied	Percent	Renter-Occupied	Percent
1970	103,830	97,753	66,409	67.90%	31,344	32.10%
1980	126,365	120,293	81,770	68.00%	38,523	32.00%
1990	135,927	130,170	86,295	66.30%	43,875	33.70%
2000	159,973	152,358	105,136	69.00%	47,222	31.00%
2010	184,998	172,750	120,228	69.60%	52,522	30.40%
Avg. Growth Rate	15.65%	-	16.21%	-	13.91%	-
2020	213,952	199,550	139,721	70.02%	59,829	29.98%
2030	247,438	230,526	162,374	70.44%	68,153	29.56%

Source: US Census

ECICOG Service Area Tenure Chart						
Year	Total Units	Occupied Units	Owner-Occupied	Percent	Renter-Occupied	Percent
1980	63,589	60,043	44,654	74.37%	15,389	25.63%
1990	67,900	64,545	47,126	73.00%	17,419	27.00%
2000	81,650	77,336	59,029	76.30%	18,307	23.70%
2010	98,511	91,857	70,907	77.20%	20,947	22.80%
Avg. Growth Rate	15.89%	-	16.97%	-	10.90%	-
2020	114,168	106,172	82,941	78.12%	23,231	21.88%
2030	132,313	122,782	97,018	79.02%	25,764	20.98%

Source: US Census

Overall, the ratio of owner to renter occupied housing in the ECICOG region has remained steady since 1970, but within the ECICOG Service Area the percentage of owner-occupied housing and overall number of owner-occupied units have risen sharply since 1980. As seen in the projected numbers, the region and service area can expect the number of owner-occupied housing units to increase faster than renter-occupied units overall.

ECICOG Region Units authorized by Building Permits					
Year	1-unit Buildings	Multi-unit Buildings	Multi-unit Units	Total Buildings	Total Units
2000	1,572	205	1,479	1,777	3,051
2001	1,622	166	1,318	1,788	2,940
2002	1,832	152	1,300	1,984	3,132
2003	2,133	147	1,262	2,280	3,395
2004	2,161	185	1,286	2,346	3,447
2005	2,051	165	991	2,216	3,042
2006	1,671	108	633	1,779	2,304
2007	1,504	100	519	1,604	2,023
2008	1,374	92	454	1,466	1,828
2009	1,329	124	615	1,453	1,944
Total	17,249	1,444	9,857	18,693	27,106

2000-2009 estimates from Census Bureau

ECICOG Service Area Units authorized by Building Permits					
Year	1-unit Buildings	Multi-unit Buildings	Multi-unit Units	Total Buildings	Total Units
2000	1,064	100	590	1,164	1,654
2001	1,068	93	568	1,161	1,636
2002	1,225	96	752	1,321	1,977
2003	1,436	85	523	1,521	1,959
2004	1,531	69	335	1,600	1,866
2005	1,408	85	448	1,493	1,856
2006	1,136	64	342	1,200	1,478
2007	1,031	51	176	1,082	1,207
2008	919	45	179	964	1,098
2009	838	48	173	886	1,011
Total	11,656	736	4,086	12,392	15,742

2000-2009 estimates from Census Bureau

The estimates of permitted construction in the ECICOG Service Area since 2000 shows that the majority (67.6%) of 1-unit buildings in the region were built outside of the city limits of Cedar Rapids and Iowa City, while only 41.5% of the multi-unit units were built outside of those city limits, which is consistent with the increase in owner-occupied housing within the ECICOG Service Area since 1990. It bears repeating that these numbers are only estimates, as the total units in the ECICOG service area grew by almost 16,900 units between the 2000 and 2010 Census, but the building permit chart only totals around 15,750 for the same period.

It is also worth noting that, even in the wake of the major disasters in 2008, the building permit numbers for 2008 and 2009 were lower than any other year in the period from 2000-2007. This can be partly explained by the downturn in the economy at the time, which across the nation witnessed a reduction in new construction.

ECICOG Region Summary & Recommendations

Summary

- The ECICOG Region has a projected population growth to 499,809 in 2030, up from 426,881 in 2010. The ECICOG service area is projected to grow to 286,015, up from 232,693 in 2010
- The ECICOG Service area has had an average growth rate since 1970 of nearly 11%, as compared to the state average of 2%.
- Generational fluctuations are contributing to an aging population with a forecasted sharp increase in senior population and the demand for senior housing options.
- Housing units for the ECICOG Region are estimated to increase 62,440 units by 2030, or about 3,100 units a year. The ECICOG service area is estimated to increase 33,802 units by 2030, or about 1,690 units a year.
- Median household income for the ECICOG region in 2009 was \$51,500, and the ECICOG service area was \$57,371. Both of these are higher than the State average of \$48,044.
- Average household size across the ECICOG region has decreased each decade since 1970
- The rate of housing development versus the need varies county by county and is noted as such in each counties profile

Recommendations

1) Promote development of senior housing options

The aging of the baby boomers in the population will cause a shift in the next twenty years increasing the demand for senior housing options. These increased preferences among the aging population for apartments, condos, townhouses, and small lot houses are not reflected in the regions housing trends and need to be planned for accordingly. To help meet this demand before a market shortage raises prices, while depleting affordable senior housing options, the region should promote senior oriented development to meet this demand.

Development should include affordable independent and dependent living options for seniors. One way to encourage development is by cities reducing or waiving building fees for senior housing options. A benefit of the development of senior housing includes the freeing up of single-family homes as seniors downsize. These houses are an attractive housing option for existing or new homeowners.

2) Prepare land-use/regulation accordingly for future housing needs.

The projected increasing demand for attached units and small lot housing from the aging population and shrinking household size should be reflected in planning future land-use. The preferences recently among both the younger population and aging baby boomers for more centralized urban housing can be met through proper land-use planning and regulation. Enabling regulations that promote mixed-use revitalization and development in urban centers is one of the many means to meet future needs.

Collaboration between municipalities within a county will ensure proper growth in accordance to local growth plans. If no such plan exists, the utilization of ECICOG community development services, or the collaboration within a county can assist in developing a plan and direct growth appropriately.

3) Continue support for rehabilitation of existing rural and urban homes.

Based on the 1998 *Housing Needs Assessment and Action Plan* prepared by ECICOG, the windshield surveys showed a large demand for the rehabilitation of rural and urban homes. It is probable that the large demand would not have been met in the time since this assessment; therefore counties should continue the support of rehabilitation of existing properties.

- On the municipal level, funding can be applied for through the Iowa Department of Economic Development Housing Fund. This funding can be used for interior or exterior home repairs and contact information for this fund can be found in the attached appendix.
- Municipalities could provide a partial or total exemption of property tax increases for residential property improvements to limited, in-need sections of the urban area. This encourages the improvement of private property without the increase of property taxes that normally follows improvement.
- The county and municipalities should educate the public on available housing financial assistance. Such assistance includes aid provided by USDA for rural development with grants and loans. Their contact information is in the attached appendix. Other financial assistance could be local lenders, which should be encouraged to provide home improvement loans at a reduced interest rate to stimulate private investment.
- Historically, ECICOG has offered assistance for limited rehabilitation and repair for owner-occupied, income-qualified rural homes through funding from the Federal Home Loan Bank.

Benton County Profile

Introduction

Benton County is located in the southeast quadrant of the state of Iowa. It is comprised of twenty townships and fourteen incorporated communities, and is part of the Cedar Rapids Metropolitan Statistical Area (MSA).

Population

Below are populations for Benton County for the 110-year period from 1900 to 2010. Using the average percentage of change in population from 1970 to 2010, and projecting this rate out to 2030, the projected population is shown in the last rows of the table.

Year	Population	Percent Change
1900	25,177	+4.1% (from 1890)
1910	23,156	-8.0%
1920	24,080	+4.0%
1930	22,851	-5.1%
1940	22,879	+0.1%
1950	22,656	-1.0%
1960	23,422	+3.4%
1970	22,885	-2.3%
1980	23,649	+3.3%
1990	22,429	-5.2%
2000	25,308	+12.8%
2010	26,076	+3.0%
Avg. rate	3.5%	
2020	26,992	
2030	27,940	

Data Source: US Census

As of the 2010 Census, Benton County is at its highest population since Iowa gained statehood in 1846, reaching 26,076 people. Based on the past 110 years, the county's average population has been 23,700. As the United States and the state of Iowa became less rural and more urbanized, the lack of a major urban center in Benton County has dampened the possibility for significant growth, but its proximity to the City of Cedar Rapids has somewhat stabilized the population.

The population is projected to increase 1,864 people by 2030, or about 93 people a year. This projection was calculated using the average percentage change between the censuses from 1970-2010. Benton County's population is projected to increase at the third fastest rate in the region with 3.5% in growth.

There have been some generational fluctuations in the population as seen below in the large percentage change between age groups.

Age Cohort

Age Group	1990	2000	%Change	2010	%Change
0-19	6,718	7,521	+12.0%	7,242	- 3.7%
20-34	4,614	4,150	-10.1%	3,904	-5.9%
35-54	5,289	7,525	+42.3%	7,825	+4.0%
55-64	2,085	2,210	+6.0%	3,090	+39.8%
65+	3,723	3,902	+4.8%	4,015	+2.9%
Total	22,429	25,308	+12.8%	26,076	+3.0%
Median Age	34.7	37.2		40.9	

Data Source: US Census

The median age increase of the residents of Benton County indicates an aging population that can largely be attributed to generational fluctuation. This fluctuation is seen with the large percentage increase in the 35-54 cohort in 2000 shifting to the 55-64 year cohort in the 2010 change. As this generational fluctuation continues to age, the group will shift to the 65+ by 2020, and will start to present an increasing demand for senior housing options.

Income

Household Income is calculated by including income from all household individuals aged 18 or over. In 1990, the county median income was \$25,959. For the 2000 census, the median household income in Benton County was \$42,427, and in the 2005-2009 ACS, it was estimated to be \$56,592

Household Income	< \$15,000	\$15,000-\$29,999	\$30,000-\$44,999	\$45,000-\$59,999	\$60,000-\$74,999	\$75,000-\$99,999	> \$100,000
Number (2000)	1,288	1,876	2,072	1,710	1,289	1,082	465
Percent (2000)	13.2%	19.2%	21.2%	17.5%	13.2%	11.1%	4.8%
Number (2009)	946	1,748	1,615	1,201	1,388	1,614	1,684
Percent (2009)	9.3%	17.1%	15.8%	11.8%	13.6%	15.8%	16.5%

Data Source: US Census, ACS

Although the median Household Income in Benton County has increased significantly since 1990, the numbers are not inflation-adjusted, and household size is neither taken into account nor broken out within the Census and ACS data.

Because household income can vary depending on the number of income-earning adults in the household, and housing needs vary depending on the size of the household and the number of dependents within the household, it is important to create a metric for determining whether or not a household may require additional housing assistance. HUD calculates and annually publishes guidelines containing the median income thresholds for each county based on the household size. Below is a chart showing the income limits for various household sizes in Benton County published by HUD in May 2011. These charts are updated in April or May every year.

Current HUD Income Limits for Benton County									
COUNTY	%MFI	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 person	8 person
Benton	30%	\$14,350	\$16,400	\$18,450	\$20,500	\$22,150	\$23,800	\$25,450	\$27,100
	50%	\$23,950	\$27,400	\$30,800	\$34,200	\$36,950	\$39,700	\$42,450	\$45,150
	80%	\$38,300	\$43,800	\$49,250	\$54,700	\$59,100	\$63,500	\$67,850	\$72,250
	100%	\$47,900	\$54,750	\$61,600	\$68,400	\$73,900	\$79,350	\$84,850	\$90,300
	120%	\$57,500	\$65,700	\$73,900	\$82,100	\$88,700	\$95,250	\$101,850	\$108,400

Poverty Status

Since the Census and ACS do not report income by household size, it is difficult to determine the number of potential households at each level of the Median Household Income (although, by definition, 50% of all households should be at or below the Median Income). According to the Census website, the Census Bureau “uses a set of money income thresholds that vary by family size and composition to determine who is in poverty.” This poverty level is uniform across the entire country, compared to the HUD guidelines that are based on each county’s median income.

Based on the poverty status estimates from the 2009 5-year American Community Survey, it is expected that at least 22% of all households in Benton County would potentially qualify for housing assistance programs that are designed for households under 80% or 100% of the HUD Median Income guidelines.

As compared to the number of families who ACS estimates to be qualified for housing assistance, the numbers who actually are assisted differ. The Housing Services Offices located in Cedar Rapids provide rental assistance for the county. During the 2010 year, The Housing Services Offices provided assistance to seven Benton county families under the Section 8 rental assistance program. In this program participants generally pay 30 percent of their adjusted income for rent and utilities and PHA pays the difference to the landlord.

Housing Profile

Occupancy/Projection

The chart below shows the number and percentage of households that were occupied and vacant in Benton County since 1970 along with estimated projections.

Year	Population	Housing Units	Occupied	Percent	Vacant	Percent	Avg. HH Size
1970	22,885	7,925	7,357	92.80%	568	7.20%	3.11
1980	23,649	9,090	8,561	94.20%	529	5.80%	2.76
1990	22,429	9,125	8,518	93.30%	607	6.70%	2.63
2000	25,308	10,377	9,746	93.90%	631	6.10%	2.6
2010	26,076	11,095	10,302	92.90%	793	7.10%	2.53
Avg. Rate	3.5%	8.9%	-	-	-	-	-4.95%
*2020	26,992	12,086	-	-	-	-	2.40
*2030	27,940	13,165	-	-	-	-	2.29

*Estimated projection based on Census and ACS Data

The data shows that, while the population in Benton County has slowly increased since 1970, the number of housing units has also steadily increased and the average household size has dropped by more than half a person since 1970. Projecting out this decrease in average household size, based on the average percentage change between 1970-2010, the average household size will drop almost an entire person by 2030 from 1970. This is only an estimate and a generational fluctuation could increase the average household size.

Looking at the projected housing units, the housing stock of Benton County is to increase 2,070 units by 2030. This averages to about a 100 units a year until 2030. This number was derived by projecting out the average percentage change in the number of housing units from 1970-2010.

For occupied housing, the chart below shows the number of owner-occupied and renter-occupied housing in the county.

Benton County Tenure Chart						
Year	Total Units	Occupied Units	Owner-Occupied	Percent	Renter-Occupied	Percent
1970	7925	7,357	5,483	74.5%	1,874	25.5%
1980	9090	8,561	6,523	76.2%	2,038	23.8%
1990	9125	8,518	6,368	74.8%	2,150	25.2%
2000	10377	9,746	7,738	79.4%	2,008	20.6%
2010	11095	10,302	8,323	80.8%	1,979	19.2%

Data Source: US Census

Benton County Units Authorized by Building Permits					
Year	1-unit Buildings	Multi-unit Buildings	Multi-unit Units	Total Buildings	Total Units
2000	85	3	10	88	95
2001	74	6	23	80	97
2002	77	2	14	79	91
2003	79	0	0	79	79
2004	99	3	6	102	105
2005	94	0	0	94	94
2006	70	0	0	70	70
2007	48	0	0	48	48
2008	27	0	0	27	27
2009	22	0	0	22	22
Total	675	14	53	689	728

2000-2009 estimates from Census Bureau

Based on the above data, the percentage of renters in Benton County has fluctuated considerably from 1970 to 2000, although the actual number of renter-occupied units has remained fairly consistent.

Single-unit buildings can be generalized as owner-occupied single-family homes, and the number of one-unit buildings comprised approximately 92.7% of the total permitted units, which is much higher than the ownership rate of all type of units of 79.4% in 2000. This gap in percentages demonstrates the number of rent-based units being built. Based on these data, it is anticipated that the ownership rates will continue to rise in Benton County. Further analysis may be possible once tenure data have been released from the 2010 census.

Age of Housing Stock

The median year a housing unit was built in 1990 was 1945, in 2000 it was 1950, and the estimate of the median year in 2009 was 1960. Even though the total number of housing units in 2009 was lower than in 2000, the percentage of homes built between 2000 and 2009 seems to balance the drop in percentage of units built before 1940, which is an indication that significantly aged housing stock is being replaced with newer housing stock, although not at quite the same rate as the loss of housing stock.

Year Built	Census Year		
	1990	2000	2009
Total	9,125	10,377	10,196
2000-2009	n/a	n/a	9.0%
1990-1999	n/a	16.1%	15.7%
1980-1989	7.3%	6.4%	5.6%
1970-1979	20.0%	13.8%	15.5%
1960-1969	12.0%	9.2%	10.0%
1950-1959	8.6%	7.1%	7.3%
1940-1949	6.3%	6.5%	4.8%
Before 1940	45.8%	40.9%	32.2%

Data Source: US Census

Housing and Community Needs Survey

ECICOG conducted a brief web survey of local government officials and housing authority members in June of 2011 to gain further insight into the perceptions of housing and housing needs in the region. All respondents were asked to identify the county that they represented, with the option to also report the City that they represented. Responses were received from nine persons in Benton County, with responses from Urbana, Newhall, Vinton, and Belle Plaine. The results of the survey are summarized below:

Owner-Occupied Housing

What do you perceive to be the vacancy rate for owner-occupied housing in your community?

All respondents perceived the vacancy rate of owner-occupied housing to be 10% or less, with the majority of respondents perceiving a vacancy rate between 4% and 8%, which matches closely with the actual overall vacancy rate from 2010 of 7.1%.

What ownership opportunities exist in the community?

All respondents indicated availability of properties for sale, including contract sales, fixer-uppers, older homes, detached and attached single-family properties, and many price ranges.

Do you feel that owner-occupied housing is affordable in your community?

Eight out of nine respondents believed that owner-occupied housing in their community was affordable, with the only dissenting opinion offering the comment that “prices are low, but no one can afford to buy anything.”

What price range do you perceive to be a “starter home” in your community?

Answers to this question ranged from \$30,000 to \$125,000, with eight out of nine respondents answering with a price below \$100,000. Six respondents answered in a range from \$65,000 to \$80,000.

What barriers, if any, do you see to housing sales in your community?

Two people responded that the distance to commute to an employment center was a barrier to sales in their community, while two others responded that affording a down payment was a barrier to sales. Other responses included “none”, “advertising”, and “many older homes need updating.”

Renter-Occupied Housing

What do you perceive to be the vacancy rate for renter-occupied housing in your community?

The majority of respondents, five of nine, reported a perceived vacancy rate of less than 2% for renter-occupied housing in Benton County, and only one person responded with a rate of 6% or higher. With actual total vacancy rates across the county at 7.1% in 2010, this may indicate a need for better advertising of available rental properties to potential renters.

What rental opportunities exist in the community?

Five of nine respondents indicated the existence of single-family housing rental opportunities in their communities, with six respondents indicating apartments available for rent. At least four respondents also indicated that the rental opportunities were few or not very many were available.

What is the average rent in the community?

Six respondents gave figures for rentals, all ranging from \$350 to \$600 per month. Two respondents were unsure of rental rates, and one stated that it depended on the unit itself.

Do you feel that renter-occupied housing is affordable in your community?

Again, eight out of nine respondents believed that renter-occupied housing in their community was affordable. The only dissenting opinion offered the comment that the rental units were not affordable “for what they get”.

What barriers, if any, do you see to rental opportunities in your community?

Five out of nine respondents indicated that the lack of available units was the biggest barrier to rental opportunities in their community. Others cited the lack of upkeep by some landlords as a potential barrier to rentals.

Land and Development

Which of the following activities are approved or currently under construction in your community?

67% of respondents stated that there were detached single-family homes approved or under construction in their community. The only types of housing activities that were not approved or currently under construction in any community were multi-family buildings of 5 or more units. Other responses included an addition to a nursing home, as well as two respondents that stated that there were approved or platted developments in their communities that had no current activity in them.

What is the average price of a vacant, home-ready lot in your community?

In Benton County, responses to this question ranged from \$5,000 to \$40,000, with four responses from \$5,000 to \$15,000 and four responses of \$24,000 to \$40,000.

How available are the following in your community:

Vacant in-fill lots?

Five respondents answered “few available”, while the remaining four answered “some available” or “plenty available”.

New development Lots?

Responses were split equally between “few available”, “some available”, and “plenty available”, with one response of “too many available.”

Contractors?

Responses were once again almost evenly split between “few”, “some”, and “plenty”, with five respondents stating an average 2-4 week wait for a contractor’s services. Two respondents stated that the average wait for a contractor was 4-8 weeks, and two answered that the wait was longer than 2 months.

What barriers, if any, do you see to overall development in your community?

Three respondents answered that there were no barriers to development in their community, while others responded that jobs, the economy, or transportation were barriers. Three respondents cited a lack of developable lots or interested developers as a barrier to development in their community.

Housing Needs

The following questions were asked as a “check all that apply” question, with a range of choices from detached single-family dwellings through large rental buildings, senior living (assisted and unassisted) and mobile homes.

What do you see as overall community development and housing needs in your community?

The majority of respondents stated that there was a need for both single family dwellings as well as small (2-4 unit) rental buildings in their community. Independent-living and assisted-living senior housing units were also cited as a need by more than a third of respondents, as well as owner-occupied attached dwellings (condos) and medium (5-10 unit) rental buildings. No respondents indicated a need for either large (10 or more units) rental buildings or mobile homes in their community.

What do you see as community development and housing needs for low- and moderate-income persons in your community?

The largest number of responses to any one choice for this question was that four out of nine respondents selected small (2-4 unit) rental buildings as a need for low-to-moderate income persons in their community. No other selection gathered more than 2 responses, with one respondent stating that “there is plenty of this type of housing in the form of rental apartments” in their community.

Which of the following housing activities do you think that your community should encourage?

Respondents were given a range of 6 responses to choose from in the following categories, from “Strongly Disagree” to “Strongly Agree”. There was no option for “Neither agree nor disagree”.

Eight of nine respondents agreed that their community should support the following activities: Independent living senior housing, assisted living senior housing, and single-family detached starter homes.

Seven out of nine respondents agreed that their community should encourage the following activities: Single-family detached moderately priced homes, down payment assistance, and owner-occupied rehabilitation.

Six out of nine respondents agreed that their community should encourage multiunit apartments. Only five out of nine respondents agreed that their community should support single-family detached upper-scale homes.

Only four of eight respondents agreed that their community should encourage rental unit rehabilitation.

Only two of nine respondents agreed that their community should encourage the development of mobile homes.

Summary

Benton County Summary

- Benton's population has a projected growth of 3.5% a decade. The population is projected to increase to 27,940 in 2030, up from 26,076 in 2010.
- Generational fluctuations are a factor contributing to an aging population. Following this generational fluctuation history, a sharp increase in demand will occur by 2030 for senior housing options as this group ages.
- Housing units are estimated to increase 2,070 units by 2030, or about 104 units a year
- The average Benton County household income for 2009 was \$56,592
- The median age of the housing stock is trending with the population and was estimated to be 1960 in 2009

Iowa County Profile

Introduction

Iowa County is located in the southeast quadrant of the state of Iowa. It is comprised of sixteen townships and eleven incorporated communities, and is the only county in the ECICOG region that is not a part of any Metropolitan Statistical Areas (MSAs).

Population

Below are populations for Iowa County for the 110-year period from 1900 to 2010. Using the average percentage of change in population from 1970 to 2010, and projecting this rate out to 2030, the projected population is shown in the last rows of the table.

Year	Population	Percent Change
1900	19,544	+7.0% (from 1890)
1910	18,409	-5.8%
1920	18,600	+1.0%
1930	17,322	-6.8%
1940	17,016	-1.8%
1950	15,835	-6.9%
1960	16,396	+3.5%
1970	15,419	-6.0%
1980	15,429	+0.1%
1990	14,630	-5.2%
2000	15,761	+7.1%
2010	16,355	+3.8% (-16.3% from 1900)
Avg. Rate	+1.60%	
2020	16,616	
2030	16,881	

Data Source: US Census

Since Iowa gained statehood in 1846, the population in Iowa County peaked at 19,544 in the year 1900. As the United States and the State of Iowa became less rural and more urbanized, the lack of a major urban center in Iowa County caused the population of the county to shrink, but the data show that the population has somewhat stabilized since around 1950. This stabilization is shown in the estimated projection of 1.6% of growth through 2030. This estimated growth rate is based on the percentage of change from the census data from 1970-2010. The population is estimated to grow 526 people by 2030.

Age Cohort

Age Group	1990	2000	%Change	2010	%Change
0-19	4,036	4,506	+11.6%	4,361	-3.2%
20-34	2,950	2,351	-20.3%	2,373	+0.9%
35-54	3,423	4,682	+36.8%	4,757	+1.6%
55-64	1,464	1,451	-0.9%	2,053	+41.5%
65+	2,757	2,681	-2.8%	2,811	+4.8%
Total	14,630	15,671	+7.1%	16,355	+3.8%
Median Age	36.5	38.8		42.4	

Data Source: US Census

The median age of the residents of Iowa County indicates like other counties an aging population, but the breakdown of the age cohorts suggests that the population is not necessarily aging, but undergoing another generational fluctuation. The fluctuation can be witnessed by the large increase in population seen in 2000 shifting in the 2010 count to the 55-64 cohort. This fluctuation will continue to age and can be expected to shift by 2030 to the older cohorts.

Income

Household Income is calculated by including income from all household individuals aged 18 or over. In 1990, the county median income was \$26,579. For the 2000 census, the median household income in Iowa County was \$41,222, and in the 2005-2009 ACS, it was \$52,079.

Household Income	< \$15,000	\$15,000-\$29,999	\$30,000-\$44,999	\$45,000-\$59,999	\$60,000-\$74,999	\$75,000-\$99,999	> \$100,000
Number (2000)	748	1,351	1,355	1,186	780	514	252
Percent (2000)	12.1%	21.8%	21.9%	19.2%	12.6%	8.3%	4.1%
Number (2009)	562	840	1,024	1,118	926	1,149	772
Percent (2009)	8.8%	13.1%	16.0%	17.5%	14.5%	18.0%	12.1%

Data Source: US Census, ACS

Although the median Household income in Iowa County has increased significantly since 1990, the numbers are not inflation-adjusted, and household size is neither taken into account nor broken out within the Census and ACS data.

Because household income can vary depending on the number of income-earning adults in the household, and housing needs vary depending on the size of the household and the number of dependents within the household, it is important to create a metric for determining whether or not a household may require additional housing assistance. HUD calculates and annually publishes guidelines containing the median income thresholds for each county based on the household size. Below is a chart showing the income limits for various household sizes in Iowa County, Iowa, published by HUD in May, 2010. These charts are updated in April or May every year.

Current HUD Income Limits for Iowa County									
COUNTY	%MFI	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 person	8 person
Iowa	30%	\$13,450	\$15,400	\$17,300	\$19,200	\$20,750	\$22,300	\$23,850	\$25,350
	50%	\$22,400	\$25,600	\$28,800	\$32,000	\$34,600	\$37,150	\$39,700	\$42,250
	80%	\$35,850	\$41,000	\$46,100	\$51,200	\$55,300	\$59,400	\$63,500	\$67,600
	100%	\$44,800	\$51,200	\$57,600	\$64,000	\$69,150	\$74,250	\$79,400	\$84,500
	120%	\$53,800	\$61,450	\$69,150	\$76,800	\$82,950	\$89,100	\$95,250	\$101,400

Poverty Status

Since the Census and ACS do not report income by household size, it is difficult to determine the number of potential households at each level of the Median Household Income (although, by definition, 50% of all households should be at or below the Median Income). According to the Census website, the Census Bureau “uses a set of money income thresholds that vary by family size and composition to determine who is in poverty.”(cite) This poverty level is uniform across the entire country, compared to the HUD guidelines that are based on each county’s median income.

Based on the poverty status from the 2009 5-year American Community Survey, it is expected that at least 22% of all households in Iowa County would potentially qualify for housing assistances programs that are designed for households under 80% or 100% of the HUD Median Income guidelines.

While 22% of all households in Iowa County would potentially qualify for housing assistance, the amount who actually are assisted differs drastically. The Housing Authority located in Iowa City provides rental assistance for the county. Currently Housing Authority provides assistance to only one Iowa county family under the Section 8 rental assistance program. The housing authority of the county reported this as the norm for the county. Generally program participants pay 30 percent of their adjusted income for rent and utilities and PHA pays the difference to the landlord.

Housing Profile

Occupancy/Tenure Status

The chart below shows the number and percentage of households that were occupied and vacant in Iowa County since 1970 along with the estimated growth in housing units.

Year	Population	Housing Units	Occupied	Percent	Vacant	Percent	Avg. HH Size
1970	15,419	5,231	4,965	94.9%	266	5.1%	3.11
1980	15,429	5,872	5,598	95.3%	274	4.7%	2.76
1990	14,630	6,003	5,713	95.2%	290	4.8%	2.56
2000	15,671	6,545	6,163	94.2%	382	5.8%	2.54
2010	16,355	7,258	6,677	92.0%	581	8.0%	2.45
Avg. Rate	1.59%	8.60%	-	-	-	-	-5.71%
2020	16,615	7,882	-	-	-	-	2.31
2030	16,879	8,560	-	-	-	-	2.18

Estimated projection based on Census and ACS Data

The above data shows that, while the population in Iowa County has remained somewhat stable since 1950, the number of housing units has steadily increased and the average household size has dropped by more than half a person since 1970. The projected average household size is estimated to continue to decline almost a full person less in 2030 than the average household in 1970. This projection, along with the projected housing units, was estimated using the average percentage of change of census data from 1970-2010. The number of housing units in Iowa County is estimated to increase 298 units by 2030, or about 15 units a year.

For occupied housing, the chart below shows the number of owner-occupied and renter-occupied housing in the county.

Iowa County Tenure Chart						
Year	Total Units	Occupied Units	Owner-Occupied	Percent	Renter-Occupied	Percent
1970	5,231	4,965	3,778	76.1%	1,187	23.9%
1980	5,872	5,598	4,253	76.0%	1,345	24.0%
1990	6,003	5,713	4,349	76.1%	1,364	23.9%
2000	6,545	6,163	4,802	77.9%	1,361	22.1%
2010	7,258	6,677	5,217	78.1%	1,460	21.9%

Data Source: US Census

Iowa County Units Authorized by Building Permits					
Year	1-unit Buildings	Multi-unit Buildings	Multi-unit Units	Total Buildings	Total Units
2000	25	1	12	26	37
2001	18	1	2	19	20
2002	23	1	2	24	25
2003	25	0	0	25	25
2004	27	1	2	28	29
2005	22	0	0	22	22
2006	14	0	0	14	14
2007	17	0	0	17	17
2008	14	2	4	16	18
2009	13	1	2	14	15
Total	198	7	24	205	222

2000-2009 estimates from Census Bureau

Based on the above data, the number of renters in Iowa County remained fairly steady from 1980-2000, but the number of owner-occupied units rose sharply between 1990 and 2000.

Single-unit buildings can be generalized as owner-occupied single-family homes, and the number of one-unit buildings comprised approximately 89.1% of the total permitted units, which is much higher than the ownership rate of 78.1% in 2010. Based on the above data, it is anticipated that the ownership rates will continue to rise in Iowa County while the renter rates will continue to drop. While the renter rates are dropping, and expected to drop, the number of rental units has increased overall since 1970 and can be expected to trend upward.

Age of Housing Stock

The median year a housing unit was built in 1990 was 1945, in 2000 it was 1950, and the estimate of the median year in 2009 was 1960. This is a good indication that new housing is being built, which is borne out by the data that follow, which break down the housing stock by decade built.

Year Built	Census Year		
	1990	2000	2009
Total	6,003	6,545	6,391
2000-2009	n/a	n/a	9.7%
1990-1999	n/a	13.5%	12.7%
1980-1989	9.1%	6.8%	6.9%
1970-1979	19.0%	12.7%	12.1%
1960-1969	9.9%	9.5%	8.3%
1950-1959	9.4%	7.5%	9.1%
1940-1949	5.5%	5.8%	4.8%
Before 1940	47.1%	44.2%	36.4%

Data Source: US Census

Housing and Community Needs Survey

ECICOG conducted a brief web survey of local government officials and housing authority members in June of 2011 to gain further insight into the perceptions of housing and housing needs in the region. All respondents were asked to identify the county that they represented, with the option to also report the City that they represented. Responses were received from five persons in Iowa County, with responses from the Amana Colonies and Williamsburg. The results of the survey are summarized below:

Owner-Occupied Housing

What do you perceive to be the vacancy rate for owner-occupied housing in your community?

All respondents perceived the vacancy rate of owner-occupied housing to be 10% or less, with four of five respondents perceiving a vacancy rate between 0% and 4%, which is significantly lower than the actual overall vacancy rate from 2010 of 8.0%.

What ownership opportunities exist in the community?

Some respondents indicated availability of properties for sale, including many price ranges, but one respondent indicated that there were currently no homes for sale in their community.

Do you feel that owner-occupied housing is affordable in your community?

Four out of the five respondents believed that owner-occupied housing in their community was affordable, with one of those four offering the comment that “homes are at a variety of prices depending on size, location and condition.”

What price range do you perceive to be a “starter home” in your community?

Answers to this question ranged from \$50,000 to \$100,000, with all respondents answering with a price below \$100,000.

What barriers, if any, do you see to housing sales in your community?

Responses to this question ranged from “none” to an unwillingness of people to buy pre-owned homes, and a lack of local amenities such as grocery stores, gas stations, and hardware stores.

Renter-Occupied Housing

What do you perceive to be the vacancy rate for renter-occupied housing in your community?

All respondents reported a perceived vacancy rate 0%-6% for renter-occupied housing in Iowa County. With actual total vacancy rates across the county at 8.0% in 2010, this may indicate a need for better advertising of available rental properties to potential renters.

What rental opportunities exist in the community?

The responses to this question included “some apartments available”, as well as an indication of five or six units available for rent. One respondent also indicated that the rental opportunities were few, if any.

What is the average rent in the community?

All respondents gave figures for rentals, ranging from \$300 to \$600 per month. Four out of five responses indicated a figure of \$500 or higher.

Do you feel that renter-occupied housing is affordable in your community?

Again, four out of five respondents believed that renter-occupied housing in their community was affordable.

What barriers, if any, do you see to rental opportunities in your community?

Two out of five respondents indicated no barriers to rentals in their community, with two again citing the lack of amenities in their area. One respondent perceived that most rentals in their community were either unsafe or unhealthy for children.

Land and Development

Which of the following activities are approved or currently under construction in your community?

Only two of five respondents stated that there were detached single-family homes approved or under construction in their community. No other types of housing activities were reported as being approved or currently under construction by any of the other respondents, though one response indicated that there was a housing rehabilitation program taking place in their community.

What is the average price of a vacant, home-ready lot in your community?

In Iowa County, responses to this question ranged from \$3,000 to \$80,000, with three responses of \$20,000 or above.

How available are the following in your community (None, Few, Some, Plenty, Too Many):

Vacant in-fill lots?

Two respondents answered “few available”, while the remaining three answered “none available”, “some available”, or “plenty available”.

New development Lots?

Responses were split equally between “plenty available” and “few available”, with one response of “none available.”

Contractors?

Responses were evenly split between “few” and “some”, with three respondents stating an average 2-4 week wait for a contractor’s services. The other two respondents stated that the average wait for a contractor was 4-8 weeks.

What barriers, if any, do you see to overall development in your community?

One respondent answered that there are no barriers to development in their community. Two responded that land or lot availability was a barrier, and two respondents once again cited a lack of local amenities. Only one respondent listed the economy as a barrier to development in their community.

Housing Needs

The following questions were asked as a “check all that apply” question, with a range of choices from detached single-family dwellings through large rental buildings, senior living (assisted and unassisted) and mobile homes.

What do you see as overall community development and housing needs in your community?

The majority of respondents stated that there was a need for single-family dwellings in their community. Independent-living and assisted-living senior housing units were also cited as a need by respondents, as well as owner-occupied attached dwellings (condos) and small (2-4 unit) rental buildings. No respondents indicated a need for medium (5-10 units) or large (10 or more units) rental buildings or mobile homes in their community.

What do you see as community development and housing needs for low- and moderate-income persons in your community?

The responses to this question mirrored the overall development needs, though there were fewer responses for each of the selections, and no more than two people chose any item. No other selection gathered any responses, with one respondent stating that was no additional need, and one stating a need for transitional housing.

Which of the following housing activities do you think that your community should encourage?

Respondents were given a range of 6 responses to choose from in the following categories, from “Strongly Disagree” to “Strongly Agree”. There was no option for “Neither agree nor disagree”.

Most responses were split 60%/40%, and the mobile home category had only one respondent agree that it should be encouraged in their community.

Four out of five respondents agreed that their community should support the following activities: independent living senior housing, single-family detached moderately priced homes, and owner-occupied rehabilitation, with three out of five strongly agreeing about owner-occupied rehabilitation.

Three out of five respondents agreed that their community should support the following activities: assisted living senior housing, attached owner-occupied housing (condos/town homes), single-family detached starter homes, single-family detached upper-scale homes, and rental unit rehabilitation.

Only two out of five respondents agreed that their community should support multiunit apartments or down payment assistance.

Summary

Iowa County Summary

- Iowa County population has a projected positive growth of 1.6% a decade. Population is projected to 16,881 in 2030, up from 16,355 in 2010
- Generational fluctuations are a factor contributing to an aging population. This large increase in population will sharply increase demand by 2030 for senior housing options.
- Housing units are estimated to increase 298 units by 2030, or about 15 units a year.
- The average household income for Iowa County in 2009 was \$52,079
- The median age of the housing stock is trending with the population and was estimated to be 1960 in 2009

Johnson County Profile

Introduction

Johnson County is located in the southeast quadrant of the state of Iowa. It is comprised of twenty townships and eleven incorporated communities, and is part of the Iowa City Metropolitan Statistical Area (MSA).

Population

Below are populations for Johnson County outside of the city limits of Iowa City for the 110-year period from 1900 to 2010. Using the average percentage of change in population from 1970 to 2010, and projecting this rate out to 2030, the projected population is shown in the last rows of the table.

Year	County Population	Iowa City Population	Non-I.C. Population	Percent Change outside of Iowa City
1900	24,817	7,987	16,830	+4.8% (from 1890)
1910	25,914	10,091	15,823	-6.0%
1920	26,462	11,267	15,195	-4.0%
1930	30,276	15,340	14,936	-1.7%
1940	33,191	17,182	16,009	+7.2%
1950	45,756	27,212	18,544	+15.8%
1960	53,663	33,443	20,220	+9.0%
1970	72,127	46,850	25,277	+25.0%
1980	81,717	50,508	31,209	+23.5%
1990	96,119	59,735	36,384	+16.6%
2000	111,006	62,220	48,786	+34.1%
2010	130,882	67,862	63,020	+29.2%
Avg. Rate	+16.1%	+9.83%	+25.83%	
2020	151,926	74,533	79,298	
2030	176,353	81,859	99,781	

Data Source: US Census

As of the 2010 Census, Johnson County is at its highest population since Iowa gained statehood in 1846, reaching 130,882 people. As the United States and the State of Iowa became less rural and more urbanized, the major urban center of Iowa City began growing at a faster rate than the rest of the county, with the Iowa City population out-numbering the rest of the county as of 1930. As of the 2010 Census, the population of rest of Johnson County has now grown to almost meet that of the City of Iowa City, with positive growth in both areas every decade since 1930.

Using the average percentage of change in population as the average rate, the population for Johnson County is estimated to be the fastest growing county population in the ECICOG region. Johnson County is estimated to grow at least twice as much as the next largest growing county in the region, Linn County, which is estimated at 6.8% growth.

Age Cohort

Age Group	1990	2000	%Change	2010	%Change
0-19	10,084	14,005	+38.9%	16,887	+21.0%
20-34	10,762	12,093	+12.4%	15,654	+29.0%
35-54	9,771	15,314	+56.7%	17,636	+15.0%
55-64	2,549	3,484	+36.7%	7,167	+106.0%
65+	3,215	3,890	+21.0%	5,676	+46.0%
Total	36,381	48,786	+34.1%	63,020	+29.2%
Median Age	27.1	28.4		29.3	

Data Source: US Census

The low median age of the residents of Johnson County can be somewhat attributed to the presence of the University of Iowa in Iowa City, which tends to skew the population in the 18-22 year-old age group. Students who remain in the Johnson County area after graduation will tend to skew the 20-34 year-old age group as well. The lack of significant change in the median age from 1990 to 2000 indicates a fairly stable age of population, although the large change in the 0-19 age group may lead to an increased need for schools and additional single-family housing for young families. Another housing option Johnson County should plan on is the need for senior housing options. The upcoming demand is seen with the significant increase from 2000 to 2010 in the 55-64 year-old age group. This generational fluctuation will continue to age in the next twenty years and their housing needs should be planned accordingly.

Income

Household Income is calculated by including income from all household individuals aged 18 or over. In 1990, the county median household income was \$27,862. For the 2000 census, the median household income for all of Johnson County was \$40,060, while the median income for the City of Iowa City was only \$34,977. In the 2005-2009 ACS, the county median household income was estimated to be \$48,955, while the City of Iowa City was only estimated to be \$38,361.

	Household Income	Less than \$15,000	\$15,000-\$29,999	\$30,000-\$44,999	\$45,000-\$59,999	\$60,000-\$74,999	\$75,000-\$99,999	More than \$100,000
Entire County	Number (2000)	7,677	8,685	7,764	5,617	4,369	4,725	5,237
	Percent (2000)	17.4%	19.7%	17.6%	12.7%	9.9%	10.7%	11.9%
County less Iowa City	Number (2000)	1,905	3,421	3,457	2,750	2,294	2,447	2,613
	Percent (2000)	10.1%	18.1%	18.3%	14.6%	12.1%	13.0%	13.8%
County	Percent (2009)	16.6%	15.9%	13.9%	12.1%	9.7%	12.2%	19.6%

Data Source: US Census, ACS

The median Household income in Johnson County has not grown as much as the median household income of other counties in the ECICOG region since 1990. In the 2000 Census, the median household income for the entire Johnson County area was almost \$5,000 per year higher than that of Iowa City, most likely due to the large student population within Iowa City. This is borne out by the data from the 2005-2009 American Community Survey, in which the median family income in Iowa City was estimated at \$72,000, while the median non-family income was only estimated at \$21,397.

Although the numbers are not inflation-adjusted, and household size is neither taken into account nor broken out within the Census and ACS data, the significant student population within Iowa City will likely continue to keep the growth rate of the median household income of the county lower than the rest of the region.

Because household income can vary depending on the number of income-earning adults in the household, and housing needs vary depending on the size of the household and the number of dependents within the household, it is important to create a metric for determining whether or not a household may require additional housing assistance. HUD calculates and annually publishes guidelines containing the income thresholds for each county based on the County’s Median Family Income and household size. Below is a chart showing the income limits for various household sizes in Johnson County, Iowa, published by HUD in May of 2011. These charts are updated in April or May every year.

Current HUD Income Limits for Johnson County									
COUNTY	%MFI	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 person	8 person
Johnson	30%	\$16,650	\$19,000	\$21,400	\$23,750	\$25,650	\$27,550	\$29,450	\$31,350
	50%	\$27,750	\$31,700	\$35,650	\$39,600	\$42,800	\$45,950	\$49,150	\$52,300
	80%	\$44,350	\$50,700	\$57,050	\$63,350	\$68,450	\$73,500	\$78,600	\$83,650
	100%	\$55,450	\$63,400	\$71,300	\$79,200	\$85,550	\$91,900	\$98,250	\$104,550
	120%	\$66,550	\$76,050	\$85,550	\$95,050	\$102,700	\$110,300	\$117,900	\$125,500

Poverty Status

Since the Census and ACS do not report income by household size, it is difficult to determine the number of potential households at each level of the Median Household Income (although, by definition, 50% of all households should be at or below the Median Income). According to the Census website, the Census Bureau “uses a set of money income thresholds that vary by family size and composition to determine who is in poverty.” This poverty level is uniform across the entire country, compared to the HUD guidelines that are based on each county’s median income

Based on the poverty status estimates from the 2009 5-year American Community Survey, almost one third of households in Johnson County would potentially qualify for housing assistance programs that are designed for households under 80% or 100% of the HUD Median Income guidelines.

While almost one third of all households in Johnson County would potentially qualify for housing assistance, the amount who actually are assisted differ drastically. This is largely because of the student population that negatively skews the income figures. The Housing Authority located in Iowa City provides rental assistance for the county. At the beginning of 2011 the Housing Authority reported they provide section 8 assistance to 1,214 Johnson county families, of which 825 reside in Iowa City. In this program participants generally pay 30 percent of their adjusted income for rent and utilities and the Housing Authority pays the difference to the landlord.

Housing Profile

Occupancy/Tenure Status

The chart below shows the number and percentage of households that were occupied and vacant in Johnson County since 1970 along with the projected housing growth. The projected housing growth is estimated using the average percentage change in census data from 1970-2010.

Year	Population	Housing Units	Occupied	Percent	Vacant	Percent	Avg. HH Size
1970	72,127	23,654	22,491	95.1%	1,163	4.9%	3.21
1980	81,717	31,583	30,220	95.7%	1,363	4.3%	2.70
1990	96,119	37,210	36,067	96.9%	1,143	3.1%	2.67
2000	111,006	45,831	44,080	96.2%	1,751	3.8%	2.52
2010	130,882	55,967	52,715	94.20%	3,252	5.80%	2.33
Avg. Rate	16.08%	24.16%	23.88%	-	8.77%	-	-7.54%
*2020	151,926	68,840	65,303	-	3,537	-	2.15
*2030	176,353	84,745	80,898	-	3,847	-	1.99

*Estimated projection based on Census Data

Below is data with information about housing outside of the city limits of Iowa City.

Johnson County Vacancy, Less Iowa City							
Year	Population	Housing Units	Occupied	Percent	Vacant	Percent	Avg. HH Size
1980	31,209	12,348	11,626	94.20%	731	5.90%	-
1990	36,384	14,746	14,116	95.70%	630	4.30%	2.58
2000	48,786	19,748	18,878	95.60%	870	4.40%	2.58
2010	63,020	26,697	25,058	93.90%	1,639	6.10%	2.51
Avg. Rate	25.83%	29.51%	-	-	-	-	-1.36%
*2020	79,298	34,575	-	-	-	-	2.48
*2030	99,781	44,778	-	-	-	-	2.44

*Estimated projection based on Census and ACS Data

This data shows that, while the population in Johnson County has increased significantly since 1970, the number of housing units has also increased significantly and the average household size has dropped by about a person since 1970. The estimated growth of Johnson County including Iowa City shows an increase of 30,304 units by 2030, or about 1,515 a year. The estimated growth of Johnson County, less Iowa City shows an increase of 19,081 units by 2030, or about 904 units a year.

For occupied housing, the chart below shows the number of owner-occupied and renter-occupied housing in the county.

Johnson County Tenure Chart						
Year	Total Units	Occupied Units	Owner-Occupied	Percent	Renter-Occupied	Percent
1970	23,654	22,491	11,691	52.0%	10,800	48.0%
1980	31,583	30,220	16,335	54.1%	13,885	45.9%
1990	37,210	36,067	18,999	52.7%	17,068	47.3%
2000	45,831	44,080	24,967	56.6%	19,113	43.4%
2010	55,967	52,715	31,299	59.4%	21,416	40.6%

Data Source: US Census

Johnson County Tenure Chart, Less Iowa City						
Year	Total Units	Occupied Units	Owner-Occupied	Percent	Renter-Occupied	Percent
1980	12,348	11,617	7,562	65.09%	4,055	34.91%
1990	14,746	14,116	9,176	65.00%	4,940	35.00%
2000	19,748	18,878	13,253	70.20%	5,625	29.80%
2010	26,697	25,058	18,288	73.00%	6,770	27.00%

Data Source: US Census

Johnson County, Less Iowa City, Units Authorized by Building Permits					
Year	1-unit Buildings	Multi-unit Buildings	Multi-unit Units	Total Buildings	Total Units
2000	370	44	349	414	719
2001	431	29	297	460	728
2002	518	39	239	557	757
2003	641	18	135	659	776
2004	680	22	207	702	887
2005	597	38	202	635	799
2006	514	17	176	531	690
2007	446	12	54	458	500
2008	445	14	78	459	523
2009	431	11	58	442	489
Total	5,073	244	1,795	5,317	6,868

2000-2009 estimates from Census Bureau

Again, the presence of the University of Iowa in Iowa City skews the housing data for Johnson County, as the University has decided to rely on the local rental market to house the majority of its students. The rental rates when including Iowa City are nearly 45% countywide, although the actual rental rates outside of Iowa City are much lower, at around 30%.

Single-unit buildings can be generalized as owner-occupied single-family homes, and the number of one-unit buildings comprised approximately 73.9% of the total permitted units, which is only slightly higher than the ownership rate of 70.2% in 2000. Based on these data, it is anticipated that the ownership rates will continue to rise slowly in Johnson County. Growth in areas such as Tiffin and North Liberty will likely account for an increase in ownership rates in the county, and further analysis may be possible once tenure data have been released from the 2010 Census

Age of Housing Stock

The median year for Johnson County that a housing unit was built in 2000 was 1975, and the estimate of the median year in 2009 was 1979. This is an indication that new housing is being built, but it is not necessarily replacing old housing stock as much as it is just adding to the existing stock. This is borne out by the data that follows, which break down the housing stock by decade built.

Year Built	Census Year					
	1990	1990 (less Iowa City)	2000	2000 (less Iowa City)	2009	2009 (less Iowa City)
Total Units	37,210	14,746	45,831	19,779	50,733	23,903
2000-2009	n/a	n/a	n/a	n/a	16.8%	22.7%
1990-1999	n/a	n/a	24.0%	30.5%	19.9%	24.4%
1980-1989	21.8%	23.2%	15.5%	15.5%	12.4%	10.8%
1970-1979	25.2%	27.9%	21.1%	19.4%	18.0%	16.3%
1960-1969	19.4%	17.5%	13.8%	11.8%	11.3%	8.4%
1950-1959	10.0%	8.9%	7.6%	5.4%	6.4%	4.3%
1940-1949	4.2%	3.6%	3.4%	2.8%	2.3%	1.6%
Before 1940	19.3%	18.9%	14.5%	14.6%	13.0%	11.4%

Data Source: US Census

Housing and Community Needs Survey

ECICOG conducted a brief web survey of local government officials and housing authority members in June of 2011 to gain further insight into the perceptions of housing and housing needs in the region. All respondents were asked to identify the county that they represented, with the option to also report the City that they represented. Responses were received from thirteen persons in Johnson County, with responses from Hills, Iowa City, North Liberty, and at least one County Supervisor. The results of the survey are summarized below:

Owner-Occupied Housing

What do you perceive to be the vacancy rate for owner-occupied housing in your community?

All but one respondent perceived the vacancy rate of owner-occupied housing to be 10% or less, with ten of thirteen respondents perceiving a vacancy rate between 0% and 6%, which is close to the actual overall vacancy rate from 2010 of 6.1%.

What ownership opportunities exist in the community?

All respondents indicated availability of properties for sale, including lease-to-own, subsidized, traditional, and co-op sales taking place. Three respondents indicated a significant diversity of housing types and prices, but one respondent stated that the opportunities in their community were only at both extremes of price and quality. One respondent also indicated a large number of homes for sale due to aging populations moving from their homes.

Do you feel that owner-occupied housing is affordable in your community?

Eight out of the thirteen respondents believed that owner-occupied housing in their community was affordable. One of those eight commented that, even though they are affordable, “prices are higher than other areas in Iowa.” Those that did not feel that housing was affordable stated that housing isn’t necessarily affordable to single buyers, or that developers are building too many “mega-mansions”.

What price range do you perceive to be a “starter home” in your community?

Answers to this question ranged from \$90,000 to \$250,000, with six of thirteen respondents answering with a price at or below \$100,000, and five more indicating a price at or below \$150,000.

What barriers, if any, do you see to housing sales in your community?

Some respondents indicated no barriers to housing sales in their community, while four respondents stated that the high price of homes was a barrier to sales. Interestingly, one response included rumors of a school closing as a barrier to sales, while another stated that attitudes that a house needs to be located close to a school was a barrier to sales. The economy and financing were also mentioned by more than one respondent as a barrier to sales in the communities within Johnson County.

Renter-Occupied Housing**What do you perceive to be the vacancy rate for renter-occupied housing in your community?**

All but one respondent perceived the vacancy rate of owner-occupied housing to be 10% or less, with ten of thirteen respondents perceiving a vacancy rate between 0% and 6%, which is close to the actual overall vacancy rate from 2010 of 6.1%.

What rental opportunities exist in the community?

The responses to this question included “few” as well as “many”. Three respondents included comments about student housing being plentiful or students taking most of the rental opportunity. Some others indicated that most of their rental opportunities consisted of condos that did not sell, and one respondent indicated that a building permit was recently issued in their community for a new 12-plex apartment building.

What is the average rent in the community?

Ten respondents gave figures for rentals, all ranging from \$300 to \$1,000 per month. Four respondents indicated that the rates were “per bedroom”, which ranged from \$300 to \$700 per bedroom. Two respondents were unsure of rental rates, and one stated that it depended on the unit and unit category.

Do you feel that renter-occupied housing is affordable in your community?

Only seven of thirteen respondents believed that renter-occupied housing in their community was affordable. Two opinions cited rental housing as affordable for students, but lower-income families suffered from the upward price pressure of student housing demand.

What barriers, if any, do you see to rental opportunities in your community?

Price was once again indicated as a barrier to rentals in communities in Johnson County, with multiple people citing the increasing student population of the University of Iowa. One respondent perceived that rental opportunities suffered from a lack of building codes and inspection oversight.

Land and Development**Which of the following activities are approved or currently under construction in your community?**

Eleven out of thirteen respondents stated that there were detached and attached single-family homes approved or under construction in their community. The majority of respondents also indicated that small (2-4 units) and large (10+ units) rental housing were approved or currently under construction in their community. All other types of housing activities were reported as being approved or currently under construction by at least three respondents.

What is the average price of a vacant, home-ready lot in your community?

In Johnson County, responses to this question ranged from \$10,000 to \$90,000, with seven responses of \$50,000 to \$80,000.

How available are the following in your community (None, Few, Some, Plenty, Too Many):

Vacant in-fill lots?

Six respondents answered “few available”, five answered “some available” or “plenty available”, and only two respondents answered “none available”.

New development Lots?

Responses were split almost equally between “plenty available” and “some available”, with one response each of “few available” and “too many available”.

Contractors?

Responses were evenly split between “some” and “plenty”, with six respondents stating an average 2-4 week wait for a contractor’s services. Three other respondents each stated that the average wait for a contractor was less than two weeks or 4-8 weeks, and only one respondent indicated a wait of more than two months for a contractor’s services.

What barriers, if any, do you see to overall development in your community?

No respondents answered that there are no barriers to development in their community, but one respondent indicated that they wanted additional barriers to development. Multiple people reported that buyer attitudes towards housing size and housing units were a barrier to development, especially the demand for larger homes with more and more amenities. Lot prices were also cited as a barrier to development, and two people reported issues with water supply being a barrier to development. There were also multiple people who indicated a need for incentives to build affordable housing and/or better integrate affordable housing into the community.

Housing Needs

The following questions were asked as a “check all that apply” question, with a range of choices from detached single-family dwellings through large rental buildings, senior living (assisted and unassisted) and mobile homes.

What do you see as overall community development and housing needs in your community?

The majority of respondents stated that there was a need for single-family dwellings in their community. Independent-living and assisted-living senior housing units were also cited as a need by respondents, as well as owner-occupied attached dwellings (condos), small (2-4 unit) rental buildings, and mobile homes. No respondents indicated a need for medium (5-10 units) or large (10 or more units) rental buildings in their community.

What do you see as community development and housing needs for low- and moderate-income persons in your community?

The responses to this question mirrored the overall development needs, though the majority of people cited ownership opportunities, detached or attached, as a major concern. No respondents selected large (10+ unit) rental housing as a need, with one respondent stating that was no additional need in any category. Two people commented specifically on a need for smaller (less than 1,000 square-foot) owner-occupied homes.

Which of the following housing activities do you think that your community should encourage?

Respondents were given a range of 6 responses to choose from in the following categories, from “Strongly Disagree” to “Strongly Agree”. There was no option for “Neither agree nor disagree”.

Eleven out of thirteen respondents agreed that their community should encourage independent living senior housing and moderately priced single-family detached homes, while ten out of thirteen agreed that their community should encourage rehabilitation of owner-occupied housing.

Nine out of thirteen respondents agreed that their community should encourage the following activities: assisted living senior housing, attached owner-occupied housing, and detached single-family starter homes.

Respondents were split on down payment assistance, with seven of thirteen agreeing that their community should encourage it. Multi-unit apartments and rental rehabilitation were split the other way, with only six of thirteen agreeing that those activities should be encouraged.

Lastly, only five respondents agreed that upper-scale single-family homes should be encouraged and only four respondents out of thirteen agreed that mobile home development should be encouraged.

Summary

Johnson County Summary *Including Iowa City*

- Johnson county population has a projected positive growth to 176,353 in 2030, up from 130,822 in 2010
- Iowa City is projected to grow from 67,862 in 2010 to 81,859 in 2030.
- Generational fluctuations are a factor contributing to an aging population. It is forecasted a sharp increase in demand will occur by 2030 for senior housing options.
- Housing units are estimated to increase 30,304 units by 2030, or about 1,515 units a year.
- Median household income in Johnson County for 2009 was \$48,955, and for Iowa City it was \$38,361
- The median age of the housing stock is trending with the population and was estimated to be 1979 in 2009

Excluding Iowa City

- Excluding Iowa City the Johnson County population is projected to grow from 63,020 in 2010 to 99,781 in 2030. This is projected to be the first time since 1920 that the county population exceeds Iowa City's population.
- Generational fluctuations are a factor contributing to an aging population. It is forecasted a sharp increase in demand will occur by 2030 for senior housing options.
- Housing units are estimated to increase 19,081 units by 2030, or about 904 units a year
- Median household income in Johnson County for 2009 was \$48,955, which includes Iowa City

Jones County Profile

Introduction

Jones County is located in the southeast quadrant of the state of Iowa. It is comprised of sixteen townships and ten incorporated communities, and is part of the Cedar Rapids Metropolitan Statistical Area (MSA).

Population

Below are populations for Jones County for the 110-year period from 1900 to 2010. Using the average percentage of change in population from 1970 to 2010, and projecting this rate out to 2030, the projected population is shown in the last rows of the table.

Year	Population	Percent Change
1900	21,954	+8.5% (from 1890)
1910	19,050	-13.2%
1920	18,607	-2.3%
1930	19,206	+3.2%
1940	19,950	+3.9%
1950	19,401	-2.8%
1960	20,693	+6.7%
1970	19,868	-4.0%
1980	20,401	+2.7%
1990	19,444	-4.7%
2000	20,221	+4.0%
2010	20,638	+2.1%
Avg. Rate	1.01%	
2020	20,847	
2030	21,058	

Data Source: US Census

Since Iowa gained statehood in 1846, the population in Jones County peaked at 21,954 in the year 1900. As the United States and the State of Iowa became less rural and more urbanized, the lack of a major urban center in Jones County caused the population of the county to shrink slightly, but the data show that the population has remained fairly stable since 1930. There have been some generational fluctuations in the population, with an average population of around 19,900 in the last 80 years.

The estimated projected population of Jones County is the slowest growing population of the ECICOG region with 1.01% growth a decade. With this estimated population growth the county is estimated to grow at 21 people a year till 2030.

Age Cohort

Age Group	1990	2000	%Change	2010	%Change
0-19	5,467	5,340	-2.3%	5,039	-5.6%
20-34	4,366	3,635	-16.7%	3,377	-7.1%
35-54	4,732	6,120	+29.3%	5,861	-4.2%
55-64	1,778	1,927	+8.4%	2,805	+45.6%
65+	3,101	3,199	+3.2%	3,556	+11.2%
Total	19,444	20,221	+4.0%	20,638	+2.1%
Median Age	34.6	38.5		42.7	

Data Source: US Census

The median age of the residents of Jones County indicates the possibility of an aging population, and the breakdown of the age cohorts suggests that the population is likely aging while undergoing another generational fluctuation, as seen in the large increases in the cohorts. The significant decrease in the population from 0-19 years indicates a decrease in children being born in the county since 1990. The significant increase in population in the 35-54 age group seen in 1990, and then seen aging in 2010 to the 55-65 cohort shows the generational fluctuation aging. This is expected to continue through 2030 and will increase the need for additional senior housing options in the future.

Income

Household Income is calculated by including income from all household individuals aged 18 or over. In 1990, the county median income was \$24,480. For the 2000 census, the median household income in Jones County was \$37,449, and in the 2005-2009 ACS, it was estimated to be \$48,254.

Household Income	< \$15,000	\$15,000-\$29,999	\$30,000-\$44,999	\$45,000-\$59,999	\$60,000-\$74,999	\$75,000-\$99,999	> \$100,000
Number (2000)	1,194	1,621	1,725	1,286	776	624	351
Percent (2000)	15.8%	21.4%	22.8%	17.0%	10.2%	8.2%	4.6%
Number (2009)	896	1,513	1,305	1,052	912	1,074	889
Percent (2009)	11.7%	19.8%	17.1%	13.8%	11.9%	14.1%	11.6%

Data Source: US Census, ACS

Although the median Household income in Jones County has almost doubled since 1990, the numbers are not inflation-adjusted, and household size is neither taken into account nor broken out within the Census and ACS data.

Because household income can vary depending on the number of income-earning adults in the household, and housing needs vary depending on the size of the household and the number of dependents within the household, it is important to create a metric for determining whether or not a household may require additional housing assistance. HUD calculates and annually publishes guidelines containing the median income thresholds for each county based on the household size. Below is a chart showing the income limits for various household sizes in Jones County, Iowa, published by HUD in May, 2011. These charts are updated in April or May every year.

Current HUD Income Limits for Jones County									
COUNTY	%MFI	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 person	8 person
Jones	30%	\$12,650	\$14,450	\$16,250	\$18,050	\$19,500	\$20,950	\$22,400	\$23,850
	50%	\$21,050	\$24,050	\$27,050	\$30,050	\$32,500	\$34,900	\$37,300	\$39,700
	80%	\$33,700	\$38,500	\$43,300	\$48,100	\$51,950	\$55,800	\$59,650	\$63,500
	100%	\$42,100	\$48,100	\$54,100	\$60,100	\$64,950	\$69,750	\$74,550	\$79,350
	120%	\$50,500	\$57,700	\$64,900	\$72,100	\$77,900	\$83,650	\$89,450	\$95,200

Poverty Status

Since the Census and ACS do not report income by household size, it is difficult to determine the number of potential households at each level of the Median Household Income (although, by definition, 50% of all households should be at or below the Median Income). According to the Census website, the Census Bureau “uses a set of money income thresholds that vary by family size and composition to determine who is in poverty.” This poverty level is uniform across the entire country, compared to the HUD guidelines that are based on each county’s median income.

Based on the poverty status estimates from the 2009 5-year American Community Survey, almost 30% of households in Jones County would potentially qualify for housing assistance programs that are designed for households under 80% or 100% of the HUD Median Income guidelines.

While the ACS estimates 30% of households in Jones County would potentially qualify for housing assistance, the actual number of families assisted drastically differs. The Eastern Iowa Regional Housing Authority (EIRHA) located in Dubuque provides rental assistance for the county. Currently EIRHA provides assistance to 177 Jones county families under the Section 8 rental assistance program. In this program participants generally pay 30 percent of their adjusted income for rent and utilities and EIRHA pays the difference to the landlord.

Housing Profile

Occupancy/Tenure Status

The chart below shows the current and projected number and percentage of households that were occupied and vacant in Jones County since 1970.

Jones County Vacancy Chart							
Year	Population	Housing Units	Occupied	Percent	Vacant	Percent	Avg. HH Size
1970	19,868	6,249	5,949	95.2%	300	4.8%	3.34
1980	20,401	7,349	6,931	94.3%	418	5.7%	2.94
1990	19,444	7,366	6,917	93.9%	449	6.1%	2.81
2000	20,221	8,126	7,560	93.0%	566	7.0%	2.67
2010	20,638	8,911	8,181	91.8%	730	8.2%	2.32
Avg. Rate	1.01%	9.45%	-	-	-	-	-8.62%
*2020	20,847	9,753	-	-	-	-	2.12
*2030	21,058	10,675	-	-	-	-	1.94

Data Source: US Census

This data shows that, while the population in Jones County has increased slightly since 1970, the number of housing units has also steadily increased and the average household size has dropped by more than a person since 1970. The projected growth for Jones County has the number of housing units increasing at a greater rate than the population, which follows the decreasing average household size.

A notable figure is the increasing vacancy rate in Jones County. This can be explained since the housing units growth rate outpaces the population growth rate.

For occupied housing, the chart below shows the number of owner-occupied and renter-occupied housing in the county.

Jones County Tenure Chart						
Year	Total Units	Occupied Units	Owner-Occupied	Percent	Renter-Occupied	Percent
1970	6,249	5,949	4,414	74.2%	1,535	25.8%
1980	7,349	6,931	5,234	75.5%	1,697	24.5%
1990	7,366	6,917	5,090	73.6%	1,827	26.4%
2000	8,126	7,560	5,735	75.9%	1,825	24.1%
2010	8,911	8,181	6,254	76.4%	1,927	23.6%

Data Source: US Census

Jones County Units Authorized by Building Permits					
Year	1-unit Buildings	Multi-unit Buildings	Multi-unit Units	Total Buildings	Total Units
2000	29	3	6	32	35
2001	12	2	4	14	16
2002	16	2	8	18	24
2003	21	2	6	23	27
2004	42	1	4	43	46
2005	40	0	0	40	40
2006	45	0	0	45	45
2007	22	0	0	22	22
2008	14	1	4	15	18
2009	16	2	6	18	22
Total	257	13	38	270	295

2000-2009 estimates from Census Bureau

Based on these data, the percentage of renters in Jones County has remained somewhat stable from 1970-2000, although the actual number of renter-occupied units increased from 1970 to 1990.

Single-unit buildings can be generalized as owner-occupied single-family homes, and the number of one-unit buildings comprised approximately 87.1% of the total permitted units, which is much higher than the ownership rate of 75.9% in 2000. Based on these data, it is anticipated that the ownership rates will continue to rise in Benton County. Further analysis may be possible once tenure data have been released from the 2010 census.

Age of Housing Stock

The median year a housing unit was built in 1990 was 1953, in 2000 it was 1957, and the estimate of the median year in 2009 was 1960. While new housing is being built, the fact that the median year built is only changing by 3 or 4 years every ten years points to an aging housing stock, which is borne out by the data that follow, which show that more than one-third of all of the housing stock in Jones County was built before 1940.

Year Built	Census Year		
	1990	2000	2009
Total Units	7,366	8,126	7,641
2000-2009	n/a	n/a	9.9%
1990-1999	n/a	15.0%	11.2%
1980-1989	7.7%	7.0%	6.4%
1970-1979	21.2%	14.3%	14.5%
1960-1969	13.5%	11.0%	8.1%
1950-1959	11.4%	8.4%	8.8%
1940-1949	5.2%	6.3%	4.4%
Before 1940	41.1%	38.1%	36.6%

Data Source: US Census

Housing and Community Needs Survey

ECICOG conducted a brief web survey of local government officials and housing authority members in June of 2011 to gain further insight into the perceptions of housing and housing needs in the region. All respondents were asked to identify the county that they represented, with the option to also report the City that they represented. Responses were received from thirteen persons in Jones County, with responses from Oxford Junction, Wyoming, and Anamosa. The results of the survey are summarized below:

Owner-Occupied Housing

What do you perceive to be the vacancy rate for owner-occupied housing in your community?

All respondents perceived the vacancy rate of owner-occupied housing to be 2% or greater, with seven of thirteen respondents perceiving a vacancy rate greater than 6%, which somewhat matches the actual overall vacancy rate from 2010 of 8.2%.

What ownership opportunities exist in the community?

All respondents indicated availability of properties for sale, including Rural Development and FHA loans assisting homebuyers. Two respondents indicated a diversity of housing types and prices, but one respondent stated that the opportunities in their community were only at both extremes of price and quality. One respondent also indicated a large number of older homes for sale that are in need of repairs.

Do you feel that owner-occupied housing is affordable in your community?

Eleven out of the thirteen respondents believed that owner-occupied housing in their community was affordable. One of those two that didn't believe that housing was affordable commented that housing wasn't affordable "for the majority of the working class."

What price range do you perceive to be a "starter home" in your community?

Answers to this question ranged from \$15,000 to \$150,000, with ten of thirteen respondents answering with a price at or below \$100,000, and six of those indicating a price between \$45,000 and \$75,000.

What barriers, if any, do you see to housing sales in your community?

Three people responded that the distance to commute to an employment center was a barrier to sales in their community, while two others responded that job uncertainty and potential unemployment is a barrier to housing sales. Other responses that were common between multiple respondents were comments about high utility prices as well as the abundance of high-end homes.

Renter-Occupied Housing**What do you perceive to be the vacancy rate for renter-occupied housing in your community?**

All respondents perceived the vacancy rate of owner-occupied housing to be 10% or less, with ten of thirteen respondents perceiving a vacancy rate between 0% and 6%, which is lower than the actual overall vacancy rate from 2010 of 8.2%.

What rental opportunities exist in the community?

The responses to this question included “few” as well as “many”. Some respondents indicated that rental houses were plentiful in their community, while others stated that apartments were plentiful, but houses were scarce.

What is the average rent in the community?

Twelve respondents gave figures for rentals, almost all ranging from \$250 to \$600 per month, with one outlier reporting \$650-\$1,000 per month.

Do you feel that renter-occupied housing is affordable in your community?

Twelve of thirteen respondents believed that renter-occupied housing in their community was affordable, with one of those twelve commenting that it “depends on what income level you are at and what size families people have to support”.

What barriers, if any, do you see to rental opportunities in your community?

Four people stated that there were no barriers to rental opportunities in their community, but others indicated that price and quality were issues with rentals, similar to the barriers for housing sales in their communities.

Land and Development**Which of the following activities are approved or currently under construction in your community?**

Ten out of thirteen respondents stated that there were detached single-family homes approved or under construction in their community. The majority of respondents also indicated that attached single-family homes were approved or under construction, and others indicated that small (2-4 units) and medium (5-10 units) rental housing were approved or currently under construction in their community. No large (10+ unit) rental housing projects were reported as being in process, nor were any types of senior living facilities reported. Two respondents indicated that no activities of any type were currently underway in their communities.

What is the average price of a vacant, home-ready lot in your community?

In Jones County, responses to this question ranged from \$4,000 to \$50,000, with seven responses in the range from \$20,000 to \$40,000.

How available are the following in your community (None, Few, Some, Plenty, Too Many):**Vacant in-fill lots?**

Six respondents answered “few available”, five answered “some available” or “plenty available”, and only two respondents answered “none available”.

New development Lots?

Responses were split almost equally between “none available”, “few available”, and “plenty available” with five responses of “some available”.

Contractors?

Responses were evenly split between “few”, “some”, and “plenty”, with seven respondents stating an average 4-8 week wait for a contractor’s services. Three other respondents each stated that the average wait for a contractor was 1-4 weeks or longer than two months, and no respondents indicated a wait of less than five days for a contractor’s services.

What barriers, if any, do you see to overall development in your community?

One respondent answered that there were no barriers to development in their community, while others responded that jobs, the economy, or transportation were barriers. Others cited a lack of desire for people to reinvest in their community, as well as a need to demolish older homes to make way for new homes as the barriers to overall development within their respective communities.

Housing Needs

The following questions were asked as a “check all that apply” question, with a range of choices from detached single-family dwellings through large rental buildings, senior living (assisted and unassisted) and mobile homes.

What do you see as overall community development and housing needs in your community?

The majority of respondents stated that there was a need for single-family dwellings in their community. Very few people chose independent-living and assisted-living senior housing units, medium (5-10 units) or large (10+ units) rental buildings as needs in their community, though five stated a need for small (1-4 units) rental buildings. No respondents indicated a need for mobile homes in their community.

What do you see as community development and housing needs for low- and moderate-income (LMI) persons in your community?

The responses to this question mirrored the overall development needs, though the majority of people cited small rental buildings as a major need for LMI persons. Very few people chose assisted-living senior housing units, medium (5-10 units) or large (10+ units) rental buildings as needs in their community, though two respondents stated a need for mobile homes for LMI persons. No respondents selected independent living senior housing as an LMI need.

Which of the following housing activities do you think that your community should encourage?

Respondents were given a range of 6 responses to choose from in the following categories, from “Strongly Disagree” to “Strongly Agree”. There was no option for “Neither agree nor disagree”.

Two activities garnered almost unanimous agreement with twelve of thirteen respondents agreeing that both starter-level and moderately priced ownership opportunities should be encouraged in their communities, while ten out of thirteen respondents agreed that their community should encourage down payment assistance programs for homebuyers.

Nine out of thirteen respondents agreed that their community should encourage rehabilitation programs for both owner-occupied as well as rental housing.

Respondents were split on senior housing, with seven of thirteen agreeing that their community should encourage either assisted or independent senior housing. Multi-unit apartments and upper-scale detached homes were split the other way, with only six of thirteen agreeing that those activities should be encouraged.

Lastly, only five respondents agreed that attached single-family homes (condos and town homes) should be encouraged and only three respondents out of thirteen agreed that mobile home development should be encouraged.

Summary

Jones County Summary

- Jones county population has a projected positive growth of 1.01%, to 21,058 in 2030, up from 20,638 in 2010
- Generational fluctuations are a factor contributing to an aging population. It is forecasted a sharp increase in demand will occur by 2030 for senior housing options.
- Housing units are projected to grow faster than the population with an estimated number of units of 10,675 in 2030, up from 8,911 in 2010.
- The median household income in Jones County for 2009 was \$48,254
- The median age of the housing stock is trending with the population and was estimated to be 1960 in 2009.

Linn County Profile

Introduction

Linn County is located in the southeast quadrant of the state of Iowa. It is comprised of twenty townships and eighteen incorporated communities, and is part of the Cedar Rapids Metropolitan Statistical Area (MSA).

Population

Below are populations for Linn County outside of the city limits of Cedar Rapids for the 110-year period from 1900 to 2010. Using the average percentage of change in population from 1970 to 2010, and projecting this rate out to 2030, the projected population is shown in the last rows of the table.

Year	County Population	Cedar Rapids Population	Non-C.R. Population	Percent Change outside of Cedar Rapids
1900	55,392	25,656	29,736	+9.0%
1910	60,720	32,811	27,909	-6.1%
1920	74,004	45,566	28,438	+1.9%
1930	82,336	56,097	26,239	-7.7%
1940	89,142	62,120	27,022	+3.0%
1950	104,274	72,296	31,978	+18.3%
1960	136,899	92,035	44,864	+40.3%
1970	163,213	110,642	52,571	+17.2%
1980	169,775	110,243	59,532	+13.2%
1990	168,767	108,772	59,995	+0.8%
2000	191,701	120,758	70,943	+18.2%
2010	211,226	126,326	84,900	+19.7%
Avg. Rate	-	3.48%	12.99%	-
*2020	226,651	130,727	95,924	+11.74%
*2030	243,662	135,281	108,380	+11.37%

Data Source: US Census

As of the 2010 Census, Linn County is at its highest population since Iowa gained statehood in 1846, reaching 211,226 people. As the United States and the State of Iowa became less rural and more urbanized, the major urban center of Cedar Rapids began growing at a much faster rate than the rest of the county, with the Cedar Rapids population out-numbering the rest of the county as of 1910. As of the 2010 Census, the population of the rest of Linn County has now grown to 67% of the population of Cedar Rapids, or 40% of the entire county.

The projected population for Linn County is estimated to grow faster than the population of Cedar Rapids. Based off the average percentage change since 1970, the City of Cedar Rapids is estimated to grow at 3.48%, while the non-C.R. population is estimated to grow at 12.99%, almost 4 times as fast as Cedar Rapids.

Age Cohort

Age Group	1990	2000	%Change	2010	%Change
0-19	18,234	20,898	+14.6%	24,356	+16.5%
20-34	13,865	13,384	-3.5%	14,556	+8.8%
35-54	16,811	22,293	+32.6%	22,769	+2.1%
55-64	4,935	6,697	+35.7%	10,303	+53.8%
65+	6,171	7,671	+24.3%	10,916	+42.3%
Total	59,995	70,943	+18.2%	84,900	+19.7%
Median Age	33.1	35.2	-	36.5	-

Data Source: US Census

The median age of the residents of Linn County indicates the possibility of an aging population, but the breakdown of the age cohorts suggests that the population is undergoing another generational fluctuation, as the population of every age group other than 20-34 increased from 1990 to 2000. The significant increase in the population from 35-64 years indicates an increase in working-age persons in the county, which may increase the need for additional housing units in the future. Age cohort data for 2010 should help shed additional light on the age trends and housing needs within Linn County.

Income

Household Income is calculated by including income from all household individuals aged 18 or over. In 1990, the county median household income was \$31,137. For the 2000 census, the median household income for all of Linn County was \$46,206, while the median income for the City of Cedar Rapids was \$43,704. In the 2005-2009 ACS, the county median household income for the County was estimated to be \$53,700, while the City of Cedar Rapids was estimated slightly lower at \$48,501.

	Household Income	Less than \$15,000	\$15,000-\$29,999	\$30,000-\$44,999	\$45,000-\$59,999	\$60,000-\$74,999	\$75,000-\$99,999	More than \$100,000
Entire County	Number (2000)	8,346	14,176	14,626	12,732	9,864	9,242	7,820
	Percent (2000)	10.9%	18.5%	19.0%	16.6%	12.8%	12.0%	10.2%
County less Cedar Rapids	Number (2000)	2,138	4,550	4,845	4,384	3,713	3,900	3,397
	Percent (2000)	7.9%	16.9%	18.0%	16.3%	13.8%	14.5%	12.6%
County	Percent (2009)	10.4%	15.9%	16.4%	13.6%	12.0%	13.7%	18.2%

Source: Census Bureau

The median Household income in Linn County has not grown as much as the median household income of other counties in the ECICOG region since 1990. In the 2000 Census, the median household income for the entire Linn County area was only around \$2,500 per year higher than that of Cedar Rapids.

Because household income can vary depending on the number of income-earning adults in the household, and housing needs vary depending on the size of the household and the number of dependents within the household, it is important to create a metric for determining whether or not a household may require additional housing assistance. HUD calculates and annually publishes guidelines containing the income thresholds for each county based on the County's Median Family Income and household size. Below is a chart showing the income limits for various household sizes in Linn County, Iowa, published by HUD in May of 2011. These charts are generally updated in late spring every year.

Current HUD Income Limits for Linn County									
COUNTY	%MFI	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 person	8 person
Linn	30%	\$14,750	\$16,850	\$18,950	\$21,050	\$22,750	\$24,450	\$26,150	\$27,800
	50%	\$24,550	\$28,050	\$31,550	\$35,050	\$37,900	\$40,700	\$43,500	\$46,300
	80%	\$39,300	\$44,900	\$50,500	\$56,100	\$60,600	\$65,100	\$69,600	\$74,100
	100%	\$49,100	\$56,100	\$63,100	\$70,100	\$75,750	\$81,350	\$86,950	\$92,550
	120%	\$58,900	\$67,300	\$75,700	\$84,100	\$90,850	\$97,600	\$104,300	\$111,050

Poverty Status

Since the Census and ACS do not report income by household size, it is difficult to determine the number of potential households at each level of the Median Household Income (although, by definition, 50% of all households should be at or below the Median Income). According to the Census website, the Census Bureau “uses a set of money income thresholds that vary by family size and composition to determine who is in poverty.” This poverty level is uniform across the entire country, compared to the HUD guidelines that are based on each county’s median income.

Based on the poverty status estimates from the 2009 5-year American Community Survey, almost one in four households in Linn County would potentially qualify for housing assistance programs that are designed for households under 80% of the HUD Median Income guidelines.

While the ACS estimates one in four households of Linn County would potentially qualify for housing assistance, the actual number of families assisted drastically differs. The Housing Services Offices located in Cedar Rapids provides rental assistance for the county. During 2010 The Housing Services Office provided assistance to 1,190 Linn county families under the Section 8 rental assistance program. Of the 1,190 Linn county families, 1,041 were from Cedar Rapids. In this program participants generally pay 30 percent of their adjusted income for rent and utilities and The Housing Services Office pays the difference to the landlord.

Housing Profile

Occupancy/Tenure Status

The chart below shows the past and projected number and percentage of households that were occupied and vacant in Linn County since 1970.

Linn County Occupancy Chart							
Year	Population	Housing Units	Occupied	Percent	Vacant	Percent	Avg. HH Size
1970	163,213	54,137	50,855	93.9%	3,282	6.1%	3.21
1980	169,775	64,778	61,770	95.4%	3,008	4.6%	2.75
1990	168,767	68,357	65,501	95.8%	2,856	4.2%	2.58
2000	191,701	80,551	76,753	95.3%	3,798	4.7%	2.50
2010	211,226	92,251	86,134	93.4%	6,117	6.6%	2.45
Avg. Rate	6.8%	14.4%	-	-	-	-	-6.40%
2020	225,590	105,522	-	-	-	-	2.29
2030	240,931	120,703	-	-	-	-	2.15

Data Source: US Census

Linn County Occupancy Less Cedar Rapids							
Year	Population	Housing Units	Occupied	Percent	Vacant	Percent	Avg. HH Size
1970	52,571	16,158	15,136	93.67%	1,022	6.75%	-
1980	59,532	21,237	20,099	94.64	1,138	5.36%	-
1990	59,995	22,884	21,827	95.4%	1,057	4.6%	2.75
2000	70,943	28,311	26,933	95.1%	1,378	4.9%	2.63
2010	84,900	35,034	32,898	93.9%	2,136	6.1%	2.58
Avg. Rate	12.99%	21.66%	-	-	-	-	-3.13%
2020	95,924	42,623	-	-	-	-	2.50
2030	108,380	51,857	-	-	-	-	2.42

The data shows that on both the county level and the city level of Cedar Rapids, the population and number of housing units have both increased significantly since 1970. Based on the average growth rate between the censuses, the average rate was derived.

For occupied housing, the chart below shows the number of owner-occupied and renter-occupied housing in the county.

Linn County Tenure Chart						
Year	Total Units	Occupied Units	Owner-Occupied	Percent	Renter-Occupied	Percent
1970	54,137	50,855	36,552	71.9%	14,303	28.1%
1980	64,778	61,770	44,025	71.3%	17,745	28.7%
1990	68,357	65,501	46,140	70.4%	19,361	29.6%
2000	80,551	76,753	55,826	72.7%	20,927	27.3%
2010	92,251	86,134	62,596	72.7%	23,538	27.3%

Data Source: US Census

Linn County Tenure Chart, Less Cedar Rapids						
Year	Total Units	Occupied Units	Owner-Occupied	Percent	Renter-Occupied	Percent
1980	21,237	20,123	15,682	77.93%	4,441	22.07%
1990	22,884	21,827	16,794	76.90%	5,033	23.10%
2000	28,311	26,933	21,433	79.60%	5,500	20.40%
2010	35,034	32,898	26,286	78.90%	6,609	20.10%

Data Source: US Census

Linn County, Less Cedar Rapids, Units Authorized by Building Permits					
Year	1-unit Buildings	Multi-unit Buildings	Multi-unit Units	Total Buildings	Total Units
2000	501	49	213	550	714
2001	497	50	231	547	728
2002	551	48	481	599	1,032
2003	634	64	380	698	1,014
2004	662	36	98	698	760
2005	613	46	244	659	857
2006	464	43	132	507	596
2007	472	36	111	508	583
2008	399	25	73	424	472
2009	338	33	93	371	431
Total	5,131	430	2,056	5,561	7,187

2000-2009 estimates from Census Bureau

Based on this data, homeownership rates in Linn County outside of the City of Cedar Rapids city limits are 6.5% higher than the residents within the Cedar Rapids city limits.

Single-unit buildings can be generalized as owner-occupied single-family homes, and the number of one-unit buildings comprised approximately 71.4% of the total permitted units in Linn County outside of Cedar Rapids, which is somewhat lower than the ownership rate of 79.6% in 2000. Based on these data, it is anticipated that the ownership rates will shrink in Linn County. Further analysis may be possible once tenure data have been released from the 2010 census.

Age of Housing Stock

In Linn County, the median year a housing unit was built in 1990 was 1961, in 2000 it was 1967, and the estimate of the median year in 2009 was 1972. This is an indication that new housing is being built at a slightly more rapid pace than old housing stock is being lost. This is borne out by the data that follows, which breaks down the housing stock by decade built.

Year Built	Census Year					
	1990	1990 (less Cedar Rapids)	2000	2000 (less Cedar Rapids)	2009	2009 (less Cedar Rapids)
Total	68,357	22,884	80,551	28,382	85,576	31,290
2000-2009	n/a	n/a	n/a	n/a	13.7%	19.7%
1990-1999	n/a	n/a	18.4%	25.0%	15.6%	19.4%
1980-1989	11.2%	14.4%	8.3%	9.2%	7.6%	8.0%
1970-1979	20.9%	24.8%	17.9%	18.9%	15.6%	15.4%
1960-1969	20.2%	20.6%	15.6%	14.7%	14.3%	12.5%
1950-1959	16.8%	13.8%	13.7%	10.0%	12.1%	9.1%
1940-1949	6.7%	4.2%	5.4%	4.0%	4.1%	2.1%
Before 1940	24.2%	22.2%	20.7%	18.3%	17.0%	13.8%

Data Source: US Census

Housing and Community Needs Survey

ECICOG conducted a brief web survey of local government officials and housing authority members in June of 2011 to gain further insight into the perceptions of housing and housing needs in the region. All respondents were asked to identify the county that they represented, with the option to also report the City that they represented. Responses were received from seventeen persons in Linn County, with responses from Mount Vernon, Cedar Rapids, and Ely. The results of the survey are summarized below:

Owner-Occupied Housing

What do you perceive to be the vacancy rate for owner-occupied housing in your community?

The respondents were almost evenly split across the entire range of 0% to more than 10%, with the largest number of respondents answering 6-8%. This somewhat matches the actual overall vacancy rate from 2010 of 6.6%.

What ownership opportunities exist in the community?

All respondents indicated availability of properties for sale, including lease-to-own, subsidized, traditional, and co-op sales taking place. Some respondents also indicated availability of assistance programs for homebuyers, including USDA Rural Development and FHA loans, Habitat for Humanity projects, and the State of Iowa's Single Family New Construction program. Compared to other counties in the survey, no respondents stated that the opportunities in their community were only at both extremes of price and quality. Some respondents also indicated a large number of older homes for sale that are in need of repairs.

Do you feel that owner-occupied housing is affordable in your community?

Ten out of the seventeen respondents believed that owner-occupied housing in their community was affordable. One of those that didn't believe that housing was affordable commented that affordable housing existed, "just not enough." In contrast, one of those who believes that housing is affordable commented that "there are 350+ homes available under \$100,000".

What price range do you perceive to be a "starter home" in your community?

Answers to this question ranged from \$75,000 to \$235,000, with twelve of seventeen respondents answering with a price at or below \$130,000, and nine of those indicating a price between \$75,000 and \$100,000.

What barriers, if any, do you see to housing sales in your community?

Most respondents answered that jobs, unemployment, or financing were the primary barriers to home sales in their communities. Others cited flood zones in Cedar Rapids, bad neighborhoods, and limited low-cost housing stock as major barriers. At least one respondent mentioned that their community is a "bedroom community", and would benefit from additional business opportunities, while one responded that most of the new housing stock was too "cookie cutter" to appeal to home buyers.

Renter-Occupied Housing

What do you perceive to be the vacancy rate for renter-occupied housing in your community?

Once again, the respondents were almost evenly split across the entire range of 0% to more than 10%, with the largest number of respondents answering 2-4% or 6-8%. This somewhat matches the actual overall vacancy rate from 2010 of 6.6%.

What rental opportunities exist in the community?

Most respondents indicated that there were apartments, condos, and houses for rent in their communities, with some indicating that the rentals were mostly divided older homes. A few respondents also cited section 8 and low-income programs as opportunities for renters.

What is the average rent in the community?

Sixteen respondents gave figures for rentals, almost all ranging from \$300 to \$700 per month, with one outlier reporting \$850-\$1,200 per month.

Do you feel that renter-occupied housing is affordable in your community?

Opinions were almost evenly split on this question; only nine of seventeen respondents believed that renter-occupied housing in their community was affordable, though three of the “No” respondents clarified that they didn’t really know if rental housing was affordable or not. Other comments on this topic revolved around the use of subsidies to create affordable housing for the Very Low Income (0-40% MFI) range.

What barriers, if any, do you see to rental opportunities in your community?

Five people stated that there were no barriers to rental opportunities in their community, but others indicated that price and perceived quality were issues with rentals. Three respondents cited affordability and vouchers for Very Low Income renters, while one respondent stated that their community had a “good balance” of affordability and limited supply.

Land and Development

Which of the following activities are approved or currently under construction in your community?

Sixteen out of seventeen respondents stated that there were detached single-family homes approved or under construction in their community. The majority of respondents also indicated that attached single-family homes and large (10+ units) rental properties were approved or under construction. All other types of housing activities were reported as being approved or currently under construction by at least three respondents except mobile homes, which were only reported by two respondents.

What is the average price of a vacant, home-ready lot in your community?

In Linn County, responses to this question ranged from \$15,000 to \$130,000, with twelve responses in the range from \$25,000 to \$50,000.

How available are the following in your community (None, Few, Some, Plenty, Too Many):

Vacant in-fill lots?

Twelve respondents answered “few available” or “some available”, with an even split between the two. Four respondents stated that there were “plenty”, and only one respondent answered “none available”.

New development Lots?

More people responded “plenty available” than any other single response to this question. Five respondents answered “some available”, three “few available”, and only one answered “too many”.

Contractors?

The vast majority of responses, sixteen of seventeen, stated that there were “some” or “plenty” of contractors available, with the only other response as “few available”. Responses on wait time for services were split six to six between 2-4 weeks and 4-8 weeks, with only one respondent reporting a wait of more than 2 months for a contractor, and the remaining four reporting a wait of 1-2 weeks.

What barriers, if any, do you see to overall development in your community?

Five respondents answered that there were either no barriers to development in their community or that they didn't know what the barriers were. The cost of land and affordability of homes were also cited as barriers, in addition to citizen attitudes, with specific reference to the resistance for mixed-use development. Finally, three people responded that zoning and/or questions about flood protection made development difficult on available in-fill lots.

Housing Needs

The following questions were asked as a "check all that apply" question, with a range of choices from detached single-family dwellings through large rental buildings, senior living (assisted and unassisted) and mobile homes.

What do you see as overall community development and housing needs in your community?

The majority of respondents stated that there was a need for single-family dwellings and small (1-4 units) rental buildings in their community. Six people also chose independent-living and assisted-living senior housing units, medium (5-10 units) rental buildings, and attached single-family dwellings needs in their community, though only four stated a need for large (10+ units) rental buildings. One person specifically listed housing for persons with disabilities as an overall need in their community. No respondents indicated a need for mobile homes in their community.

What do you see as community development and housing needs for low- and moderate-income (LMI) persons in your community?

The responses to this question mirrored the overall development needs, though the majority of people cited both detached and attached single-family dwellings as the biggest need for LMI persons. Very few people chose independent-living senior housing, assisted-living senior housing units, or large (10+ units) rental buildings as needs in their community, though two respondents stated a need for mobile homes for LMI persons. At least seven people responded that there was a need for small (1-4 units) or medium (5-10 units) rental buildings in their communities for LMI persons. One person specifically mentioned the need for a structured rent-to-own or incubator model for housing ownership in their community.

Which of the following housing activities do you think that your community should encourage?

Respondents were given a range of 6 responses to choose from in the following categories, from "Strongly Disagree" to "Strongly Agree". There was no option for "Neither agree nor disagree".

Three activities garnered unanimous agreement with all seventeen respondents agreeing that attached owner-occupied units, moderately priced single-family homes, and owner-occupied rehabilitation programs should be encouraged in their communities, while all but one respondent agreed that their community should encourage independent senior housing, down payment assistance, single-family starter home construction, and rental rehabilitation programs.

Assisted living senior housing and multi-unit apartment buildings both gathered more than 75% support from respondents, but upper-scale single-family homes only received agreement from ten of seventeen respondents.

The only activity that gathered more disagreement than agreement was mobile homes, which only five of seventeen respondents agreed should be encouraged in their communities.

Summary

Linn County Summary

Including Cedar Rapids

- Linn county population has a projected positive growth to 240,931 in 2030, up from 211,226 in 2010.
- Generational fluctuations are a factor contributing to an aging population. Because of this it is forecasted a sharp increase in demand will occur by 2030 for senior housing options.
- Housing units for Linn County are projected to grow 28,452 units to 120,703 units in 2030, up from 92,251 in 2010. This is estimated to be an increase of 1,423 units a year.
- The median Linn County household income for 2009 was \$53,700. The median household income for Cedar Rapids in 2009 was \$48,501.
- The median age of the housing stock is trending with the population, and was estimated to be 1972 in 2009.

Excluding Cedar Rapids

- Linn county population has a projected positive growth to 240,931 in 2030, up from 211,226 in 2010. Linn county less Cedar Rapids is estimated to grow to 105,650 in 2030, up from 84,900 in 2010.
- Generational fluctuations are a factor contributing to an aging population. Because of this it is forecasted a sharp increase in demand will occur by 2030 for senior housing options.
- Housing units for Linn County less Cedar Rapids are projected to grow 16,823 units to 51,857 units in 2030, up from 35,034 in 2010. This is estimated to be an increase of 841 units a year.
- The median Linn County household income for 2009 was \$53,700 which includes Cedar Rapids.
- The median age of the housing stock is trending with the population, and was estimated to be 1972 in 2009.

Washington County Profile

Introduction

Washington County is located in the southeast quadrant of the state of Iowa. It is comprised of fifteen townships and eight incorporated communities, and is part of the Iowa City Metropolitan Statistical Area (MSA).

Population

Below are the population figures for Washington County for the 110-year period from 1900 to 2010. Using the average percentage of change in population from 1970-2010, the average rate was used to project the population to 2020 and 2030.

Year	Population	Percent Change
1900	20,718	+12.2%
1910	19,925	-3.8%
1920	20,421	+2.5%
1930	19,822	-2.9%
1940	20,055	+1.2%
1950	19,557	-2.5%
1960	19,406	-0.8%
1970	18,967	-2.3%
1980	20,141	+6.2%
1990	19,612	-2.6%
2000	20,670	+5.4%
2010	21,704	+5.0%
Avg. Rate	3.5%	
2020	22,461	
2030	23,245	

Data Source: US Census

As of the 2010 Census, Washington County is at its highest population since Iowa gained statehood in 1846, reaching 21,704 people. As the United States and the State of Iowa became less rural and more urbanized, the lack of a major urban center in Washington County has dampened the possibility for significant population growth for the County, but its proximity to the City of Iowa City has somewhat stabilized the population. There have been some generational fluctuations in the population, with an average population of around 20,000 in the last 110 years.

Age Cohort

Age Group	1990	2000	%Change	2010	%Change
0-19	5,667	5,861	+3.4%	5,943	+1.4%
20-34	3,945	3,280	-16.9%	3,271	-0.3%
35-54	4,565	5,999	+31.4%	5,861	-2.3%
55-64	1,794	1,836	+2.3%	2,871	+56.4%
65+	3,641	3,694	+1.5%	3,758	+1.7%
Total	19,612	20,670	+5.4%	21,704	+5.0%
Median Age	35.6	38.8		41.6	

Data Source: US Census

The median age of the residents of Washington County is similar to the other rural counties in the region, and indicates the possibility of an aging population. The breakdown of the age cohorts suggests that the population is undergoing another generational fluctuation, as the population of every age group other than 20-34 increased from 1990 to 2000. The significant increase in population in the 35-54 age group in 2000 is seen aging in the 2010 count to the 55-64 cohort. As this group ages in the next twenty years the need for additional senior housing options will increase dramatically in the future.

Income

Household Income is calculated by including income from all household individuals aged 18 or over. In 1990, the county median income was \$25,822. For the 2000 census, the median household income in Washington County was \$39,103, and in the 2005-2009 ACS, it was estimated to be \$49,760.

Household Income	< \$15,000	\$15,000-\$29,999	\$30,000-\$44,999	\$45,000-\$59,999	\$60,000-\$74,999	\$75,000-\$99,999	> \$100,000
Number (2000)	1,058	1,864	1,846	1,577	799	560	365
Percent (2000)	13.1%	23.1%	22.9%	19.5%	9.9%	6.9%	4.5%
Number (2009)	1,004	1,491	1,221	1,245	1,294	1,105	978
Percent (2009)	12.0%	17.9%	14.6%	14.9%	15.5%	13.3%	11.7%

Data Source: US Census, ACS

Although the median Household income in Washington County has almost doubled since 1990, the numbers are not inflation-adjusted, and household size is neither taken into account nor broken out within the Census and ACS data.

Because household income can vary depending on the number of income-earning adults in the household, and housing needs vary depending on the size of the household and the number of dependents within the household, it is important to create a metric for determining whether or not a household may require additional housing assistance. HUD calculates and annually publishes guidelines containing the median income thresholds for each county based on the household size. Below is a chart showing the income limits for various household sizes in Washington County, Iowa, published by HUD in May 2011. These charts are updated in April or May every year.

Current HUD Income Limits for Washington County									
COUNTY	%MFI	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 person	8 person
Washington	30%	\$13,250	\$15,150	\$17,050	\$18,900	\$20,450	\$21,950	\$23,450	\$24,950
	50%	\$22,050	\$25,200	\$28,350	\$31,500	\$34,050	\$36,550	\$39,100	\$41,600
	80%	\$35,300	\$40,350	\$45,400	\$50,400	\$54,450	\$58,500	\$62,500	\$66,550
	100%	\$44,100	\$50,400	\$56,700	\$63,000	\$68,050	\$73,100	\$78,150	\$83,200
	120%	\$52,950	\$60,500	\$68,050	\$75,600	\$81,650	\$87,700	\$93,750	\$99,800

Poverty Status

Since the Census and ACS do not report income by household size, it is difficult to determine the number of potential households at each level of the Median Household Income (although, by definition, 50% of all households should be at or below the Median Income). According to the Census website, the Census Bureau “uses a set of money income thresholds that vary by family size and composition to determine who is in poverty.” This poverty level is uniform across the entire country, compared to the HUD guidelines that are based on each county’s median income.

Based on the poverty status estimates from the 2009 5-year American Community Survey, almost 30% of households in Washington County would potentially qualify for housing assistance programs that are designed for households under 80% or 100% of the HUD Median Income guidelines.

While the ACS estimates 30% of households in Washington County are potentially qualified for housing assistance, the actual households assisted drastically differ. The Housing Authority located in Iowa City provides rental assistance for the county. Currently Housing Authority provides assistance to eight Washington county families under the Section 8 rental assistance program. This is the norm for the county according to the housing authority. In this program participants generally pay 30 percent of their adjusted income for rent and utilities and Housing Authority pays the difference to the landlord.

Housing Profile

Occupancy/Tenure Status

The chart below shows the number and percentage of households that were occupied and vacant in Washington County since 1970. Using these numbers to find the average percentage change between the years the population and housing units were projected for 2020 and 2030.

Washington County Vacancy Chart							
Year	Population	Housing Units	Occupied	Percent	Vacant	Percent	Avg. HH Size
1970	18,967	6,634	6,136	92.5%	498	7.5%	3.09
1980	20,141	7,693	7,213	93.8%	480	6.2%	2.79
1990	19,612	7,866	7,454	94.8%	412	5.2%	2.63
2000	20,670	8,543	8,056	94.3%	487	5.7%	2.57
2010	21,704	9,516	8,741	91.9%	775	8.1%	2.48
Avg. Rate	3.49%	9.55%	-	-	-	-	-5.31%
2020	22,461	10,425	-	-	-	-	2.35
2030	23,245	11,421	-	-	-	-	2.22

Data Source: US Census

These data show that, while the population in Washington County has increased slightly since 1970, the number of housing units has also steadily increased and the average household size has dropped by about half a person since 1970, although the vacancy rate increased dramatically between 2000 and 2010. For occupied housing, the chart below shows the number of owner-occupied and renter-occupied housing in the county.

Washington County Tenure Chart						
Year	Total Units	Occupied Units	Owner-Occupied	Percent	Renter-Occupied	Percent
1970	6,634	6,136	4,491	73.2%	1,645	26.8%
1980	7,693	7,213	5,400	74.9%	1,813	25.1%
1990	7,866	7,454	5,349	71.8%	2,105	28.2%
2000	8,543	8,056	6,068	75.3%	1,988	24.7%
2010	9,516	8,741	6,539	74.8%	2,202	25.2%

Data Source: US Census

Washington County Units Authorized by Building Permits					
Year	1-unit Buildings	Multi-unit Buildings	Multi-unit Units	Total Buildings	Total Units
2000	54	0	0	54	54
2001	36	5	11	41	47
2002	40	4	8	44	48
2003	36	1	2	37	38
2004	21	6	18	27	39
2005	42	1	2	43	44
2006	29	4	34	33	63
2007	26	3	11	29	37
2008	20	3	20	23	40
2009	18	1	14	19	32
Total	322	28	120	350	442

2000-2009 estimates from Census Bureau

Based on these data, the percentage of renters in Washington County spiked in 1990 and returned to previous levels by 2000. This spike in rental percentages corresponds with a low vacancy rate in the county in the same time period, and may explain the significant increase in vacancy rate in 2010.

Single-unit buildings can be generalized as owner-occupied single-family homes, and the number of one-unit buildings comprised approximately 72.8% of the total permitted units in Washington County, which is slightly lower than the ownership rate of 75.3% in 2000. Based on these data, it is anticipated that the ownership rates will shrink in Washington County. Further analysis may be possible once tenure data have been released from the 2010 census.

Age of Housing Stock

The median year a housing unit was built in 1990 was 1944, in 2000 it was 1951, and the estimate of the median year in 2009 was 1963. This is an indication that, not only is new housing being built, but it is being built at a more rapid pace than old housing stock is being lost. This is borne out by the data that follows, which breaks down the housing stock by decade built.

Year Built	Census Year		
	1990	2000	2009
Total	7,866	8,543	8,338
2000-2009	n/a	n/a	6.8%
1990-1999	n/a	13.5%	14.1%
1980-1989	7.6%	6.8%	7.2%
1970-1979	19.0%	13.4%	15.1%
1960-1969	10.2%	9.8%	9.1%
1950-1959	8.8%	7.2%	6.6%
1940-1949	7.3%	8.3%	5.1%
Before 1940	47.1%	41.0%	35.9%

Data Source: US Census

Housing and Community Needs Survey

ECICOG conducted a brief web survey of local government officials and housing authority members in June of 2011 to gain further insight into the perceptions of housing and housing needs in the region. All respondents were asked to identify the county that they represented, with the option to also report the City that they represented. Responses were received from four persons in Washington County, with one response specifically from the town of Washington. The results of the survey are summarized below:

Owner-Occupied Housing

What do you perceive to be the vacancy rate for owner-occupied housing in your community?

Three of four respondents perceived the vacancy rate of owner-occupied housing to be between 2% and 6%, with one respondent perceiving a vacancy rate between 6% and 8%. The average perceived vacancy rate is significantly lower than the actual overall vacancy rate from 2010 of 8.1%.

What ownership opportunities exist in the community?

All respondents indicated availability of properties for sale, including many price ranges, and one respondent indicated that foreclosures were putting downward pressure on prices.

Do you feel that owner-occupied housing is affordable in your community?

All four of the respondents believed that owner-occupied housing in their community was affordable, with one indicating a drop in prices over the last 2 years. Other comments included the sense that housing prices were lower in their community than in other communities of similar size, and house payments being cheaper than rent in many cases.

What price range do you perceive to be a “starter home” in your community?

Answers to this question ranged from \$60,000 to \$90,000, with two respondents answering a price near \$80,000.

What barriers, if any, do you see to housing sales in your community?

Responses to this question ranged from “none” to lack of mid-to-upper range income jobs in the community, and a difficulty to find comparable sales in smaller communities for appraisal and pricing purposes.

Renter-Occupied Housing

What do you perceive to be the vacancy rate for renter-occupied housing in your community?

Respondents were evenly divided on this question, answering one each in the range of 0-2%, 2-4%, 4-6%, and 6-8%. With actual total vacancy rates across the county at 8.1% in 2010, this may indicate a need for better advertising of available rental properties to potential renters.

What rental opportunities exist in the community?

The responses to this question included “homes or apartments”, as well as an indication of low rates with a variety of properties. Two respondents stated that there are a number of low-quality rental properties that are unable to secure tenants.

What is the average rent in the community?

All respondents gave figures for rentals, ranging from \$350 to \$600 per month. Three out of four responses indicated a figure of \$500 or \$550.

Do you feel that renter-occupied housing is affordable in your community?

Three out of four respondents believed that renter-occupied housing in their community was affordable, with the dissenting respondent stating, “some of what is affordable is not fit.” One other respondent noted that existing properties were affordable, but they didn’t think that new construction would be affordable.

What barriers, if any, do you see to rental opportunities in your community?

Two out of four respondents indicated no barriers to rentals in their community, although “some are older, but still livable”. One respondent perceived that most rentals in their community were old and needed a lot of work outside and likely inside as well.

Land and Development

Which of the following activities are approved or currently under construction in your community?

All four respondents stated that there were detached single-family homes approved or under construction in their community. Only one person reported that a small (2-4 unit) rental building was approved or under construction in their community. No other types of housing activities were reported as being approved or currently under construction by any of the other respondents.

What is the average price of a vacant, home-ready lot in your community?

In Washington County, responses to this question ranged from \$12,000 to \$30,000, with three responses of \$20,000 or \$30,000.

How available are the following in your community (None, Few, Some, Plenty, Too Many):

Vacant in-fill lots?

Three respondents answered “few available”, while the remaining one answered “some available”.

New development Lots?

Responses were split equally between “few available” and “some available”.

Contractors?

Three respondents answered “plenty available”, while the remaining one answered “some available”. Half of the respondents stated that the average wait for a contractor’s services was longer than 2 months, with the remaining answers split between 1-2 weeks and 2-4 weeks.

What barriers, if any, do you see to overall development in your community?

Three responded that land prices are a barrier to development, with two specifically citing the price of farmland surrounding community. The other respondent indicated that there was a lack of land to develop on, which may be related to the other three responses, although price wasn't directly mentioned.

Housing Needs

The following questions were asked as a “check all that apply” question, with a range of choices from detached single-family dwellings through large rental buildings, senior living (assisted and unassisted) and mobile homes.

What do you see as overall community development and housing needs in your community?

The majority of respondents stated that there was a need for small (2-4 unit) rental buildings in their community. Two respondents also picked detached single-family dwellings, medium (5-10 units) rental buildings, and independent-living senior housing units as a need in their community. Only one person indicated a need for large (10+ units) rental buildings or attached single-family dwellings in their community, while nobody indicated a need for assisted-living senior housing or mobile homes in their community.

What do you see as community development and housing needs for low- and moderate-income (LMI) persons in your community?

The responses to this question mirrored the overall development needs, although all four respondents chose small (2-4 units) rental buildings as a need for LMI persons in their community, and three chose medium (5-10 units) rental buildings as well. Neither large (10+ units) rental nor senior living were indicated as needs for, but one person chose mobile homes as a need for LMI persons.

Which of the following housing activities do you think that your community should encourage?

Respondents were given a range of 6 responses to choose from in the following categories, from “Strongly Disagree” to “Strongly Agree”. There was no option for “Neither agree nor disagree”.

Due to the small number of responses, agreement on questions was mostly split, with some activities garnering 100% agreement or 100% disagreement that they should be encouraged in communities in Washington County.

All four respondents agreed that their community should support the following activities: assisted living senior housing, multi-unit apartments, and moderately priced detached single-family homes.

Three out of four respondents agreed that their community should support the following activities: independent living senior housing, single-family detached starter homes, down payment assistance, and rehabilitation of both rental and owner-occupied units.

Attached owner-occupied housing (condos, etc.) was split 50/50 in responses from participants in the survey in Washington County.

The only two activities that received less than 50% support from respondents in the survey were mobile homes, which had 100% disfavor from respondents, and upper-scale detached single-family homes, which only had one person who slightly agreed that it should be encouraged in their community.

Summary

Washington County Summary

- Washington county population has a projected positive growth to 23,250 in 2030, up from 21,704 in 2010.
- Generational fluctuations are a factor contributing to an aging population. Because of this it is forecasted a sharp increase in demand will occur by 2030 for senior housing options.
- Housing units for Washington County are projected to grow to an estimated number of 11,421 units by 2030, up from 9,516 in 2010.
- The median household income for 2009 in Washington County was \$ 49,760.
- The median age of the housing stock is trending with the population and estimated to be 1963 in 2009.

Appendix

Housing Financial Assistance Programs

Federal Programs

USDA – Rural Development

USDA - Rural Development

873 Federal Building
210 Walnut Street
Des Moines, IA 50309
5 I 5-284-4910
www.rurdev.usda.gov/ia

USDA-RD programs are limited to communities with populations fewer than 20,000 and rural in character. Program descriptions derived from www.rurdev.usda.gov.

Direct Housing Loans, Section 502:

Section 502 loans are used to assist very low and low-income rural individuals to obtain decent safe and sanitary modest dwellings. Funds may be used to repair, build, renovate or relocate a home, or to prepare or purchase sites, including providing sewage and water facilities. Applications and more information can be found at any of the USDA-RD County Offices.

Guaranteed Housing Loans, Section 502:

These loans are provided to individuals with an income of up to 115% of the median income for the area. Qualified individuals are assisted to obtain adequate, but modest, decent, safe, and sanitary dwellings for their own use in rural areas by guaranteeing sound Rural Housing loans which otherwise would not be made without a guarantee. Applications and more information can be found at any of the USDA-RD County Offices.

Mutual Self-Help Housing Loans, Section 502:

These loans are used primarily for very low- and low-income applicants to construct their own homes. Families participating in a mutual self-help project perform approximately 65 percent of the construction labor on each other's homes under qualified supervision. The savings from the reduction in labor costs allows otherwise ineligible families to own their homes. If families cannot meet their mortgage payments during the construction phase, the funds for these payments can be included in the loan. Applications are filed at USDA-RD County or District Offices.

Rural Repair and Rehabilitation Loan & Grant:

The Very Low-Income Housing Repair program provides loans and grants to very low-income homeowners to repair, improve, or modernize their dwellings or to remove health and safety hazards. Rural Housing Repair and Rehabilitation Grants are funded directly by the Government. A grant is available to dwelling owner/occupant who is 62 years of age or older. Funds may only be used for repairs or improvements to remove health and safety hazards, or to complete repairs

to make the dwelling accessible for household members with disabilities. Applications are filed at USDA-RD County or District Offices.

Housing Repair Loans, Section 504:

This program assists rural residents that own and occupy their home to repair and improve safety/sanitation and/or remove hazards to their health. The maximum loan that an individual applicant may receive is \$20,000 (at 1 percent interest rate) based on the applicant's repayment ability and the cost to cover eligible repairs. Applications are filed at any of the USDA-RD Service Centers.

Housing Repair Grants, Section 504:

Assists very low-income elderly owner-occupants (who are not eligible for Section 502 or 504 loans) to receive a maximum grant of \$7,500 to repair their home, improve safety/sanitation, and/or remove hazards to their health. The grant must be repaid if the grantee does not occupy the dwelling for at least three years after the grant is made. Applications can be filed at USDA-RD Service Centers.

Self-Help Technical Assistance Grants, Section 523:

Assists qualified state and local governments or nonprofit corporations to carry out effective programs of technical assistance that will help low-income families build homes. Applications can be filed at any of the USDA-RD District Offices.

Rural Housing Site Loans, Section 523 and 524:

Section 523 loans are made to nonprofit organizations to acquire and develop sites for housing to be constructed by the self-help method. Section 524 loans are made to nonprofit organizations to acquire and develop sites for any low- or moderate-income family. Section 524 sites may be sold to low- or moderate-income families utilizing HCFP or any other mortgage financing program which serves the same eligible families. Applications can be filed at any of the USDA-RD District Offices.

Housing Preservation Grants, Section 533:

The Housing Preservation Grant (HPG) program provides grants to sponsoring organizations for the repair or rehabilitation of low- and very low-income housing. The grants are competitive and are made available in areas wherever there is a concentration of need. Those assisted must own very low- or low-income housing, either as homeowners, landlords, or members of a cooperative. Very low income is defined as below 50 percent of the area. Pre-applications are considered once a year based upon the deadline published in the Federal Register.

Guaranteed Rural Rental Housing Loans:

The Guaranteed Rural Rental Housing Program was established to increase the supply of moderately-priced housing in rural areas; ensure that housing is affordable to low- and moderate-income rural residents whose incomes are 115 percent of area median income (AMI) or less; provide housing that is decent, safe, sanitary, and competitive in the market; and foster risk-sharing partnerships with public and private lenders.

Rural Rental Multi-Family Housing, Section 515:

Rural Rental Housing Loans are direct, competitive mortgage loans made to provide affordable multifamily rental housing for very low-, low-, and moderate-income families; the elderly; and persons with disabilities. The loan can be made to individuals, trusts, associations, partnerships, limited partnerships, State or local public agencies, consumer cooperatives, and profit or nonprofit corporations. This is primarily a direct mortgage program, but its funds may also be used to buy and improve land and to provide necessary facilities such as water and waste disposal systems.

Farm Labor Housing Loans and Grants, Section 514:

To provide decent, safe, and sanitary housing for domestic farm labor to be located in areas where a need for farm labor exists. Grants are authorized when there is a pressing need for farm laborer families in the area and there is a reasonable doubt that the housing can be provided without the grant assistance. Eligible applicants are nonprofit organizations. Pre-application forms can be found online, and applications can be filed at any of the USDA-RD District Offices.

Rental Assistance Program:

The Rural Rental Assistance (RA) program provides an additional source of support for households with incomes too low to pay the HCFP subsidized (basic) rent from their own resources. Rental assistance may be used in both existing and newly constructed HCFP Rural Rental Housing (Section 515) or Farm Labor Housing (Section 514) financed projects. Persons with very low and low incomes, the elderly, and persons with disabilities are eligible if they are unable to pay the basic monthly rent within 30 percent of adjusted monthly income.

Housing Fund (CDBG & HOME) - Federal Funds

Housing Fund (CDBG & HOME) - Federal Funds

Leslie Leager

Community Development Division

200 E. Grand Ave.

515-725-3071

<http://www.iowalifechanging.com/community/housing>

The purpose of this fund is to increase the supply of affordable housing opportunities (rental and ownership) for low and very low-income Iowans. Program emphasis is on housing rehabilitation of rental and owner-occupied units, tenant-based assistance, first time home buyer assistance, and new construction.

Federal Home Loan Bank of Des Moines

Federal Home Loan Bank of Des Moines
907 Walnut St.
Des Moines, IA 50309
515-281-1126
www.fhlbdm.com

Affordable Housing Subsidy:

The Affordable Housing Subsidy is designed to assist FHL Bank of Des Moines members in meeting the demands for decent and affordable rental and owner-occupied housing of persons considered lower income. Priorities include purchase, construction, or rehabilitation of owner-occupied or rental housing targeted for very low and lower-income persons. Eligible uses include the purchase or rehabilitation of housing held by the federal government, housing activities sponsored by a local nonprofit, local government, urban homesteading, and similar programs. Eligible applicants are FHL Bank of Des Moines members.

Community Investment Advance (Loan) Program:

This program is designed to provide a continuous, favorably-priced source of funds to assist FHL Bank of Des Moines members in their efforts to rehabilitate, redevelop, and revitalize the communities they service in ways that will benefit persons of moderate income (less than 115 percent of area median household income)

Rural Homeownership Fund Program:

The Rural Homeownership Fund Program (RHF) is designed to help members purchase single-family owner-occupied properties in rural areas, using funds for down payment, closing cost, or rehabilitation associated with the home purchase. Applications are available on a year-to-year basis online at www.fhlbdm.com through eAdvantage. The applicant must be a member of FHLB Des Moines at the time the RHF application is submitted. Members that were awarded funds in previous RHF will not be eligible to apply for sub-sequential programs. Each member may reserve up to a maximum of \$15,000 with a minimum reserve amount of \$5,000. Funds are awarded by lottery.

Department of Housing & Urban Development (HUD)

Dept Of Housing and Urban Development (HUD)
Housing Development Division
210 Walnut. Street
Room 239
Des Moines. IA 50309
515-284-4512

Mortgage Insurance:

HUD provides mortgage insurance for several different types of housing programs. This mortgage insurance is an inducement to private lending institutions to provide project financing. If the project sponsor or borrower fails to repay the financing, HUD pays the lenders.

Mortgage insurance is provided for the following:

- Acquisition, new construction, rehabilitation, or refinancing of apartment developments or cooperatives for moderate-income family or elderly use;
- New construction or rehabilitation of buildings for single-room occupancy by low to moderate-income persons to prevent homelessness;
- New construction or rehabilitation of skilled nursing care, intermediate care, or board and care facilities;
- Acquisition, rehabilitation, or new construction of single-family dwelling units.

In Iowa approximately 5,000 new single-family loans are originated each year under this HUD program.

- Mobile Home Parks. HUD insures mortgages made by private lending institutions on the entire mobile home park including land and infrastructure. Mortgages are limited to \$9,000 per space within each park.

Capital Advances for Housing for Disabled/Elderly Citizens:

HUD provides capital advances to eligible private nonprofit sponsors to fund development of rental housing with supportive services for very low-income elderly or disabled residents. The advances are interest free and repayment is forgiven if the housing is used as intended for at least 40 years.

Public Housing Development (operating subsidies and modernization):

There are over 4,500 units of public housing in the state. Development: HUD provides grants to local and regional public housing authorities to develop housing for occupancy by eligible low-income families or elderly. Operating Subsidies: HUD provides annual grants to local and regional public housing authorities to maintain and operate public housing, establish operating reserves, and offset operating deficits. Modernization: HUD provides annual grants to housing authorities to fund capital improvements to upgrade living conditions and correct physical deficiencies in public housing.

Section 8 Rental Housing Assistance for Low and Very Low-Income Families Living in Private Housing:

There are approximately 16,500 households receiving Section 8 rental assistance in the state of Iowa. HUD makes up the difference between what an eligible household can afford to pay and the approved rent for an adequate housing unit. Eligible tenants must pay the highest of either 30 percent of adjusted income, or 10 percent of gross income, or the portion of welfare assistance to meet housing expenses.

Department of Veteran Affairs

Department of Veteran Affairs (VA)
515-242-5331
<https://va.iowa.gov>

Guaranteed Home Loans

The Department of Veterans Affairs acts as a guarantor for veterans who secure mortgage loans from private lenders. No down payment is required.

Specially Adapted Housing:

Certain veterans who have a service-connected disability entailing them to compensation for permanent and total disability which generally results in a loss of unassisted locomotion or blindness or the loss of use of both hands. Participants may be entitled to a grant to assist in purchasing a home adapted to their disabilities or to adapt their present home.

VA – Acquired Houses:

Houses that the VA acquires as a result of the guaranteed home loan programs are offered for sale to the public, both veterans and non-veterans. Not-for-profit agencies may purchase these homes at discounts of up to 50 percent to use as a shelter for the homeless if giving preferences to veterans.

State Programs

Department of Human Services

Department of Human Services
1305 E Walnut
Hoover Building
Des Moines, IA 50309
515-281-6249 (Homelessness)
515-281-5586 (Institutional and Community—Based Services)

State agency responsible for a broad range of social services including assistance plans for the homeless, and services for individuals with special needs.

Iowa Department of Economic Development

Iowa Department of Economic Development
200 E. Grand Ave.
Des Moines, IA 50309
515-242-4825
www.iowalifechanging.com

Local Housing Assistance Program (LHAP):

The Local Housing Assistance Program (LHAP) is designed to assist communities in addressing housing development needs. Eligible activities include new construction, rehabilitation conversion, reconstruction acquisition, demolition for the purpose of clearing lots for housing, development site improvement, and other related activities deemed appropriate. LHAP is designed to help communities address financial gaps in housing development. Housing must be non-luxury with suitable amenities.

Emergency Shelter Grant Program

The purpose of this program is to improve the quality of existing emergency shelters for the homeless, to make available additional emergency shelters, to meet the costs of operating emergency shelters, to provide certain essential social services to homeless individuals and to assist in homeless prevention activities.

Iowa Finance Authority

Iowa Finance Authority (IFA)
100 East Grand Ave., Suite 250
Des Moines, IA 50309
515-242-4990
<http://www.iowafinanceauthority.gov>

First Time Home Buyer Loan Program:

Financing for low interest mortgage loans. Mortgage loans may be for new or existing homes. The purpose is to provide adequate and affordable housing for low and moderate-income first-time homebuyers through participating lenders.

Homes for Iowans:

The Homes for Iowans program may assist both repeat and first-time Iowa home buyers, who are not eligible for IFA's First Home program. The program provides the benefit of a safe, affordable, fixed interest rate mortgage, paired with the convenience of working with a local lender. IFA does not lend money directly to consumers, but makes IFA programs available through local lender partners who work directly with the homebuyer.

Mortgage Credit Certificate Program:

Assists in making home ownership more affordable to low and moderate-income first-time homebuyers. The program allows the homeowner to take an annual federal tax credit of up to 25 percent of the interest paid on their mortgage loan available through participating lenders.

Military Homeownership Assistance Program:

This program provides eligible service members and veterans with a \$5,000 grant that may be used toward down payment and closing cost assistance on a qualifying home purchase. Eligible service members may access the Military Homeownership Program assistance to be used with a qualifying mortgage or cash purchase transaction.

The Home and Community-Based Service Rent Subsidy Program:

Provides temporary rental assistance for people who receive medically necessary services through Medicaid waivers until the person becomes eligible for another public or private rent subsidy.

The Aftercare Rent Subsidy Program:

Provides financial assistance for youth who are aging out of the foster care system and are participants in the Aftercare Services Program. The program's goal is to teach Iowa youth independence, life skills, and renter rights and responsibilities.

State Housing Trust Fund:

The Housing Assistance Fund Program is 21 flexible program of financial assistance for a variety of housing projects, programs, and activities that contribute to providing decent and affordable housing for low and moderate income Iowans. The program provides low interest loans and grants and requires some local match. Applications are taken on a continual basis.

Homeless Shelter Assistance Grant Program:

The Homeless Assistance Program is a combination of the federal Emergency Shelter Grant program and the state Shelter Assistance Fund, and makes grants to support basic shelter and essential supportive services for homeless individuals and families, as well as grants for short-term homeless prevention assistance

Low Income Housing Tax Credit Program:

This program provides a federal tax credit for owners of low-income projects. The purpose of the credit is to encourage investment in low-income housing which will in turn increase the availability of affordable rental housing for low-income Iowans.

Title Guaranty Division:

This Division offers title guaranty certificates covering real property titles in Iowa. Title Guaranty proceeds are used by IFA for its various

Local Housing Resources

ECICOG Resources

FHLB Housing Repair Assistance

Diana Stromer

ECICOG

700 16th Street NE, Suite 301

Cedar Rapids, IA 52402

319-365-9441 Ext. 123

Email: Diana.Stromer@ecicog.org

Through partnerships with the Federal Home Loan Bank (FHLB), local banks and local housing trust funds, ECICOG may be able to provide up to \$5,000 in the form of a forgivable loan to income-qualifying homeowners in rural Iowa, Johnson, Jones, Linn and Washington Counties. Residents of the City of Cedar Rapids and the City of Iowa City and surrounding urban communities are not eligible for this program. Funds are available to assist with repairs determined by the homeowner including: roofing, windows, siding, furnace replacement, accessibility, and other identified needs.

East Central Iowa Housing Trust Fund & Linn County Housing Trust Fund

Tracey Achenbach
ECICOG- Community Development
700 16th Street NE, Suite 301
Cedar Rapids, IA 52402
319-365-9941
Email:

The East Central Iowa Housing Trust Fund (ECIHTF) is a community-based non-profit organization dedicated to improving quality of life by offering innovative and flexible funding in order to expand affordable housing opportunities within Benton, Iowa, Jones, and Washington Counties.

The Linn County Housing Fund is the same concept as the ECIHTF, but serves only Linn County.

Traditional Lenders

Banks, Mortgage Companies, other Private Lenders:

These institutions are the primary sources of capital for housing. Area lenders have a number of options to make financing more available to housing consumers including: Iowa Finance Authority IHAP program, USDA-RD, and VA financing.

Housing Trust Fund (See ECICOG Housing Fund on prior page):

Housing trust funds help many communities fill financial gaps and provide low and moderate-income housing. At the local level these funds are set up to provide an ongoing source of revenue dedicated to financing housing. The key is the establishment of the ongoing source; these funds are not simply created by a one-time appropriation.

A housing trust fund usually requires the passage of a local ordinance. This ordinance dedicates a revenue source and usually establishes the fund as a distinct entity that can receive and disburse funds. The ordinance should also define the fund's purpose and how it will be administered.

Nationally, some of the public and private revenue sources that are currently being used are real estate transfer fees, sale escrow deposits, sale of public land, general obligations bonds, linked development contributions, and local option sales tax. Most funds are dedicated to LMI projects and support both new construction and rehabilitation. Types of projects can include acquisition,

debt or equity financing, homeownership, rental projects, preservation and maintenance, housing services, and organizational assistance.

Developer Resources

Private Developers, Builders, and Contractors:

The Tax Reform Act of 1986 significantly impacted rental housing. The Act eliminated accelerated depreciation, increased the depreciation period for all real estate to 27.5 years, ended the deductibility of construction-period interest and taxes in the year they were incurred, and restricted the deduction of passive losses. These changes created a disincentive to invest in rental housing.

To offset this a Low Income Housing Tax Credit program was created to encourage production and rehabilitation of rental housing for low-income families (see Iowa Finance Authority). Credits for low-income projects are issued to shelter both passive and non-passive income. Developers can match the tax credits with other programs (such as USDA-RD). The tax credits provide the necessary incentive for large developers to consider projects in rural areas.

City and County Government Resources

Tax Abatement:

A community or county can abate property taxes on new construction or on improvements to property for up to 100 percent for up to ten years. The procedure requires the adoption of an Urban Revitalization Plan. Changes in tax abatement legislation now allow for this tool to be used for any household in an Urban Revitalization District. Tax abatement may go toward the first \$75,000 of value of a house.

Real Estate Improvement District (REIDS):

REIDs are new tools that essentially allow special assessment districts to be established for the purpose of financing infrastructure development.

Review Local Zoning and Subdivision Ordinances:

Local government leaders can review local zoning ordinance and subdivision regulations to ensure they are not unduly restrictive so as to create a barrier to housing development. Regulations that do not protect the health, safety and welfare of the community may be changed to make housing development less expensive.

Development Fees:

The city can also waive or discount housing development fees

Employer Resources

Some employers provide free lots, employee down payment and closing cost loans, loans for moving expenses, mortgage loan guarantees, and/or establish compensating balances with lenders to serve as partial housing loan guarantees.

Community/ Business Resources

Community leaders have become very innovative in packaging incentives to stimulate new construction, rehabilitation, and home ownership. Some of these incentives include free lots, up-from grants, free membership to the golf club and swimming pool, gifts from businesses, and discounts on utilities. Some utility companies have also partnered with local development efforts to provide down payment and rehabilitation grants.

Senior Housing Resources

(See additional programs throughout the appendix such as through USDA and the VA)

Iowa Affordable Assisted Living

2015 Grand Ave.
Des Moines, Iowa 50312
515.725.4900
800.432.7230
515.725.4901 (fax)
800.735.2942 (TTY)
www.iowafinanceauthority.gov

This program provides assistance to lower income senior citizens with finding and financing assisted living. In addition this program assists developers, operators, and cities with information in providing affordable assisted living. Financial assistance to individuals includes subsidy programs and the Medicaid Home and Community Based Services Elderly Waiver.

Senior Cooperative Housing Nonprofit Corporations

Some communities sponsor cooperative housing initiatives to catalyze development of cooperatively owned facilities in rural areas. The projects typically serve an elderly population.

Iowa Institute for Cooperatives

2515 University Blvd # 104
Ames, IA 50010-8628
(515) 292-2667
www.iowainstitute.coop

National Cooperative Bank (NCB)

2001 Pennsylvania Avenue, NW
Suite 625
Washington, DC 20006
(202) 349-7444
www.ncb.com

NCB is a private lender in cooperative finance. NCB and its affiliates are actively involved in rural development projects conducted by cooperatives. CDB's services include advising,

participatory financing and direct financing. NCB assists in the development and financing of affordable housing for low and moderate-income residents, as well as retirement housing and the conversion of mobile home parks to resident ownership. Feasibility funds for retirement housing are available.

Senior Housing Types

There are many types of housing for the elderly. Listed below are some of the options. These examples are taken from "A Change for the Better" written by Parker, Edmonds and Robinson and "Housing Options for Older Americans" with Linda Hubbard as Senior Editor for the American Association of Retired Persons.

Equity Exchange:

Equity exchange is a term used to describe a financial mechanism that can be used for the development of multi-family owner-occupied residential structures. Under this arrangement a group of older people agree to exchange or trade in their current single-family homes for an ownership share or interest in a condominium or cooperative.

Cooperative Housing:

Cooperative housing can be built, or existing units can be converted. The residents are the shareholders.

Retirement Communities or Villages:

These facilities are self-contained housing developments or complexes designed for older people. The complex provides minimal services, such as recreational facilities, limited transportation, social activities and security. Additional services such as housekeeping, laundry, and personal care are sometimes offered for an additional fee. Units can be purchased or rented.

Continuing Care Retirement Communities (CCRSs):

CCRCs are residential complexes that feature health care and support services for residents. The majority of CCRCs are contained within a nursing home complex.

Congregate Housing:

Congregate housing represents a broad range of living arrangements designed to integrate the shelter and service needs of different groups of older persons. Residents have their own apartments and share meals in a central dining room. Services that help residents maintain their independence are available. Congregate housing is neither a nursing home nor a medical care facility and does not offer continuous supervision of residents.

Shared Housing:

This is another new option to be explored by individuals, communities and government as a way to provide adequate, affordable housing for older people. In these projects two or more unrelated individuals share the common areas of a house, while each has their own private space. Usually, the house is owned by a public or private agency rather than by any one resident. This is an efficient use of available housing and greatly reduces the expenses for individuals because the costs and responsibilities are shared by a number of people.