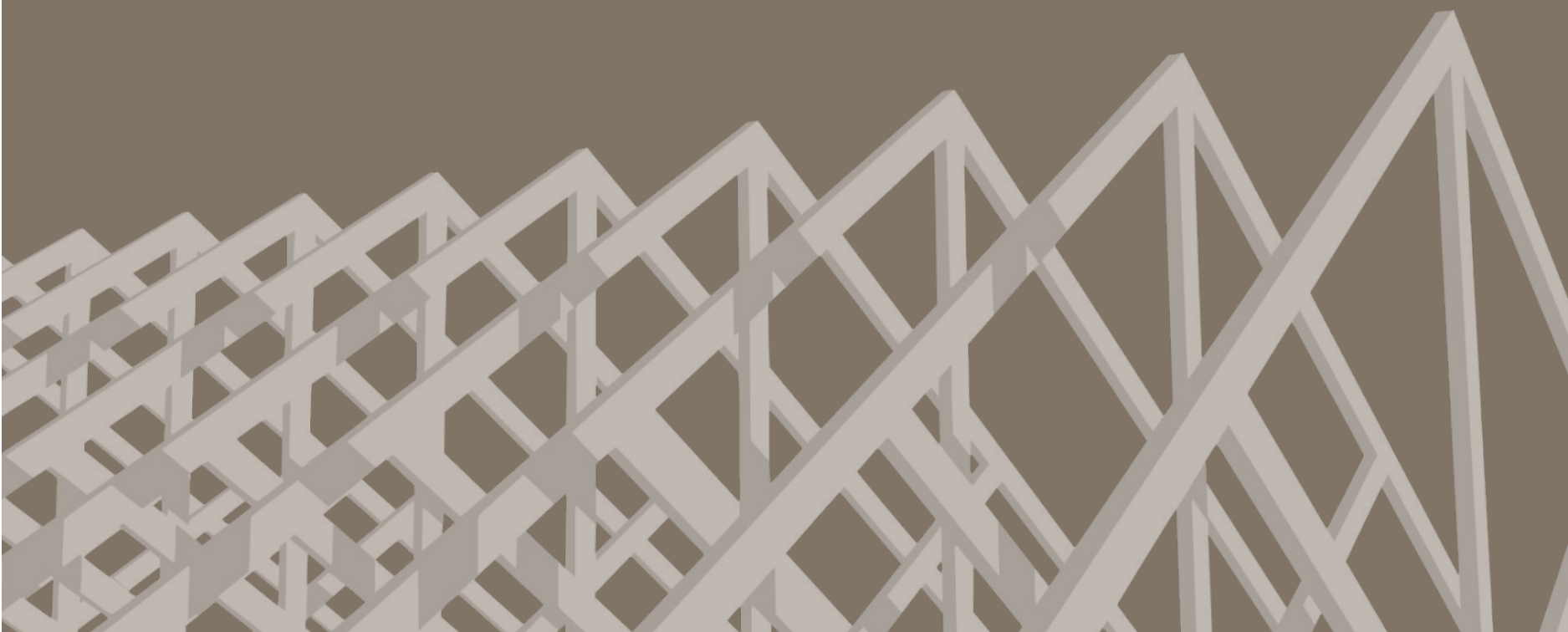


# Housing Assessment Study

## Johnson County, IA

2025



CommunityScale

# Housing Assessment Study Johnson County



The **Planning, Development and Sustainability Department** maintains a planning process that reflects the evolving needs of the county and assists residents in ensuring their plans meet ordinance requirements. Services and responsibilities include:

- Guide development of rural (unincorporated) areas of the county
- Assist county residents in ensuring their plans meet ordinance requirements
- Uphold the county's Unified Development Ordinance (rules for how and where certain buildings can be constructed in unincorporated areas)
- Process applications for building permits and conduct site inspections
- Incorporate sustainability into development and County operations, including stormwater management and energy efficiency
- Support and advance local food systems
- Maintain a planning process that reflects the evolving needs of Johnson County

## CommunityScale

**CommunityScale** is an urban planning consultancy focused on helping communities across the country improve equity, economic mobility, and housing attainability. CommunityScale provides a range of services and analytics products designed to help our clients make more informed and targeted decisions around policy and investment, from development opportunity assessments to zoning reviews to housing needs assessments. The firm's clients include municipalities, counties, regional planning agencies, and developers located across the country.

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# Overview



# The purpose of this planning effort.

One of the priorities in the Johnson County comprehensive plan is equitable access to safe and affordable housing. This priority includes addressing the need for affordable housing supply and improving the quality and safety of existing and future housing for residents.

Led by the Planning, Development, and Sustainability Department along with the Social Services Department, this housing assessment study is intended to help inform housing, land use, transportation, and potentially other policy decisions of local elected officials as well as inform comprehensive or other planning documents for the unincorporated area and for each small city at those Cities' discretion.

## Goals for this study:

**Assess equity needs such as housing stability, economic security, supportive community, and inclusion.**

**Recommend housing needed to satisfy future demand in the unincorporated area and each small city.**

**Identify gaps, barriers and housing needs and potentially preferences.**

**Recommend feasible and attainable actions for local elected officials to consider and implement.**



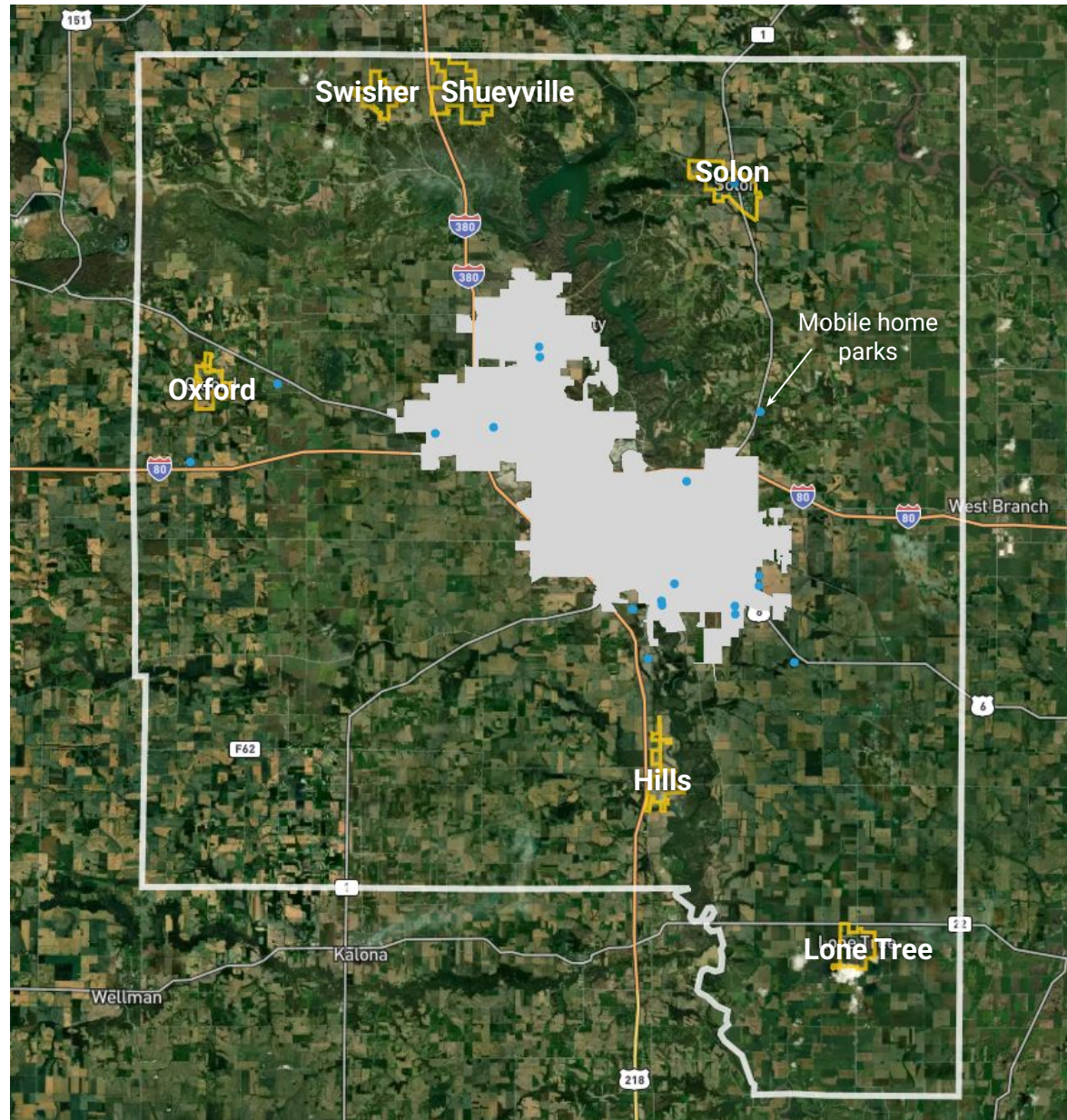
# The study focuses on the county's non-metro area.

Source: Johnson County, CommunityScale

This study focuses on unincorporated Johnson County plus the six small cities of Hills, Lone Tree, Oxford, Shueyville, Solon, and Swisher. These areas are referred to collectively as the “non-metro area.”

Unless otherwise indicated, this study's data excludes the cities of Iowa City, Coralville, Tiffin, and North Liberty. These cities were assessed by a similar study concluding in 2025.

The study also includes a focus on the county's manufactured home parks (MHPs), including those within the metro area.



# Many of the study’s household analyses are organized by income groups.

Source: 2023 ACS 5-Year, CommunityScale

Many of this study’s indicators subdivide the household population relative to the Area Median Income (AMI). The table at right defines the study’s six income cohorts in terms of number of households, household income range, and maximum price or rent levels attainable to each.

**Housing is typically considered “affordable” if its total housing costs amount to no more than 30% of a household’s monthly income.** Homeownership costs include mortgage payments as well as property tax, insurance, and utilities. Rental costs include base rent plus utilities.

Non-metro area households by income and housing affordability cost thresholds

AMI level	Total households	Household income range	Attainable home price max	Attainable rent max
<30%	1,683	<\$35,460	<\$114,000	<\$800
30-60%	2,099	\$35,460-\$70,920	\$114,000-\$227,500	\$800-\$1600
60-80%	1,366	\$70,920-\$94,560	\$227,500-\$303,500	\$1600-\$2,150
80-100%	1,255	\$94,560-\$118,200	\$303,500-\$379,500	\$2,150-\$2,650
100-120%	1,101	\$118,200-\$141,840	\$379,500-\$455,000	\$2,650-\$3,200
>120%	3,875	>\$141,840	>\$455,000	>\$3,200





# Preliminary indicators



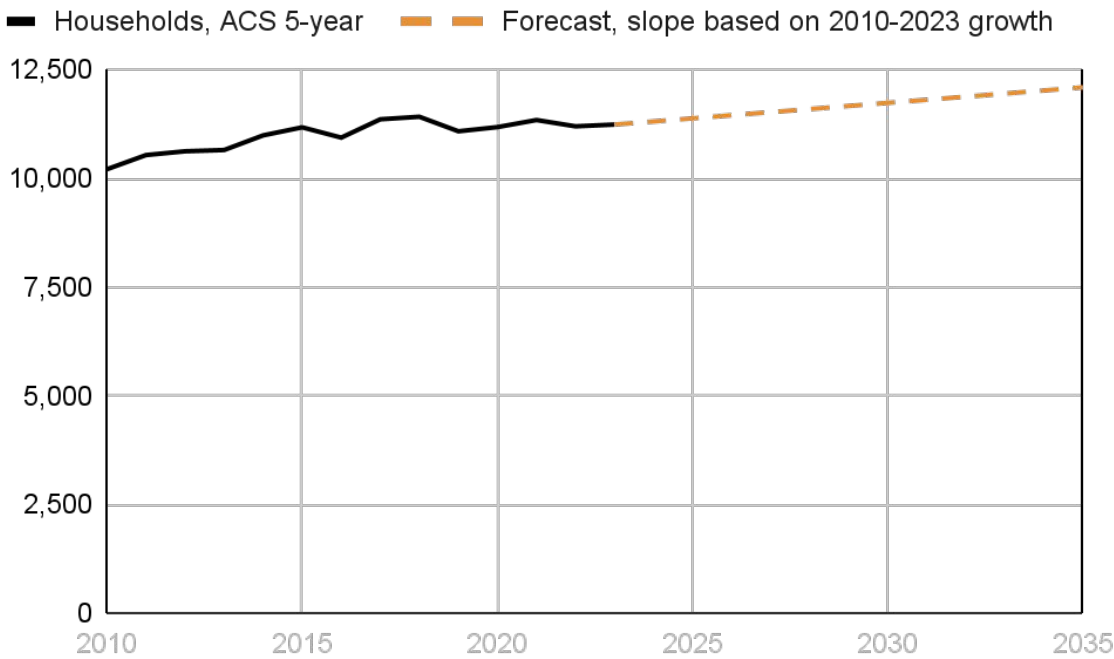


# Johnson County’s non-metro area is expected to continue growing at a steady pace.

Source: 2023 ACS 5-Year, CommunityScale

Non-metro Johnson County’s household population has been growing at a steady pace over the past 15 years. If this trend continues, the county can expect to add more than 700 net new households over the next decade, a 6-7% increase.

Non-metro area household growth trends and projection



Year	Households	Change since 2025	
2010	10,210	-	-
2015	11,174	-	-
2020	11,179	-	-
2025	11,380	-	-
2030	11,737	357	3.1%
2035	12,093	713	6.3%

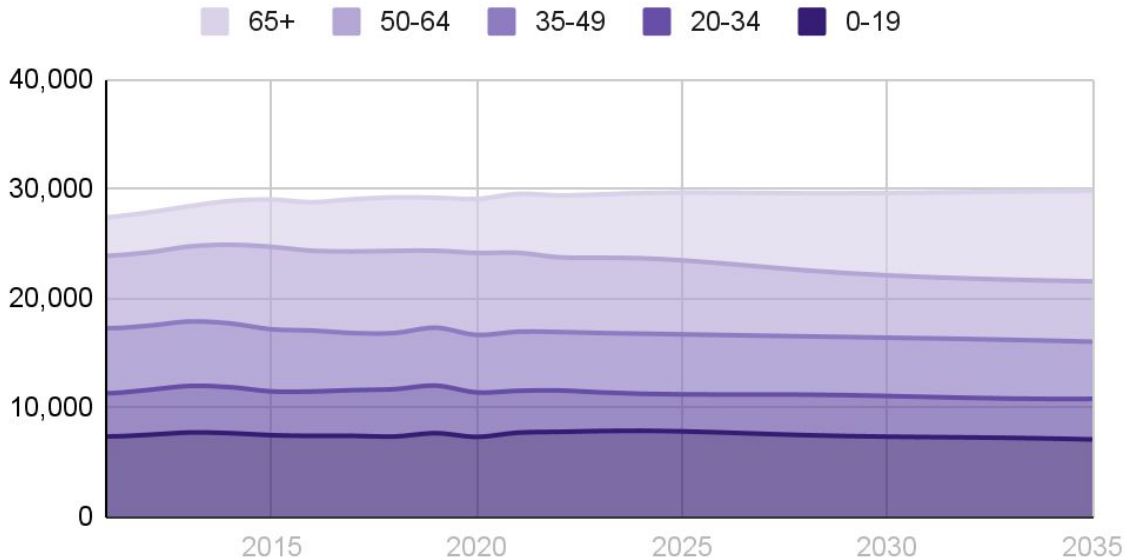
# The non-metro area’s population is aging rapidly, a potential liability for long-term growth.

Source: 2023 ACS 5-Year, CommunityScale

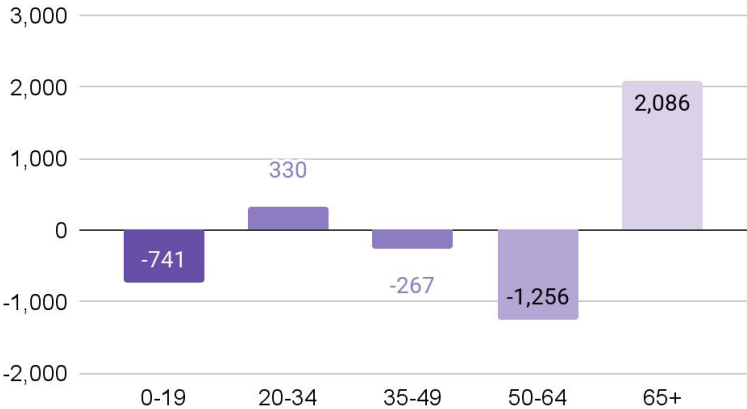
Like many parts of the country, non-metro Johnson County’s population has been aging significantly over recent years.

Current trends suggest the 65+ cohort will be the fastest growing by far, with most other groups losing population over the next decade. The non-metro area needs to continue attracting young people and new families to keep the community sustainable in the long-term.

Non-metro area population age trends and projection



Net population change (2025-2035)



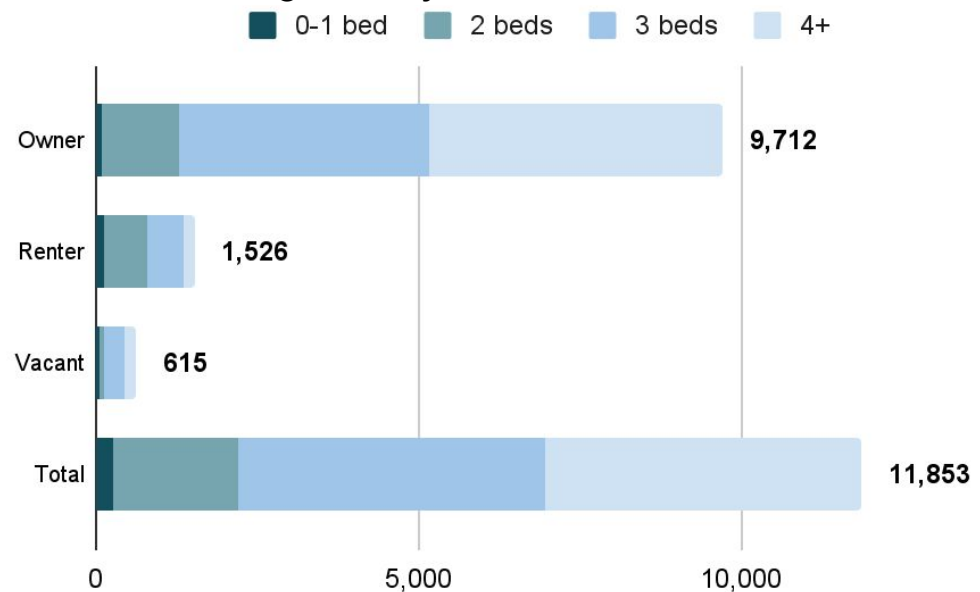
# There is not enough housing diversity to reflect current and emerging market preferences.

Source: 2023 ACS 5-Year, CommunityScale

While Johnson County's non-metro area has a large supply of owner-occupied houses, there are not enough options for households interested in alternative choices.

For example, to help grow the population of young adults, the non-metro area needs a higher share of rental units which are often a new household's entrypoint to a community before purchasing a home. And, as the non-metro area's growing 65+ population ages, many will be looking for opportunities to downsize without leaving the community, such as by trading their larger house for small ownership options like condos and townhomes.

**Non-metro area housing units by tenure and bedroom count**





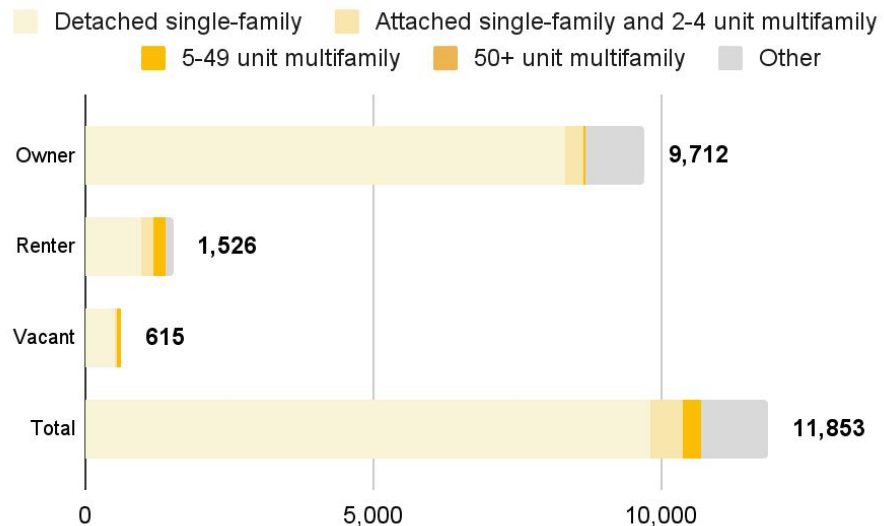
# The mostly single-family housing stock does not meet the needs of lower-income households.

Source: 2023 ACS 5-Year, CommunityScale

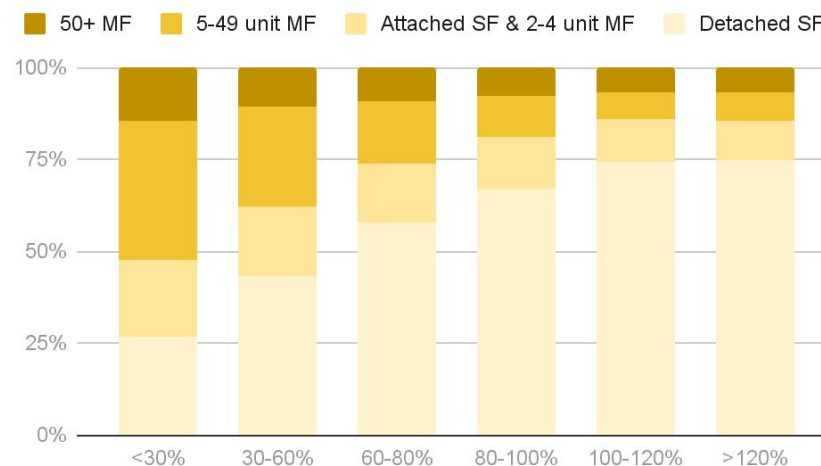
Most of the non-metro area's housing stock consists of single family homes. There is a relatively small supply of attached single family (i.e. townhomes and duplexes) and multifamily available. While this mix aligns with the preferences of the region's higher-income households, it does not offer enough choices for middle- and lower-income households who tend to prefer a wider range of types, including more multifamily.

The charts at right illustrate this misalignment. The top chart summarizes what is available within the non-metro area. The bottom chart indicates what households currently in the market are looking for. The difference between the two represents the non-metro area's missed opportunity to capture segments of the potential market.

## Non-metro area housing units by structure type



## Johnson County market preferences by income and structure type (recent movers only)



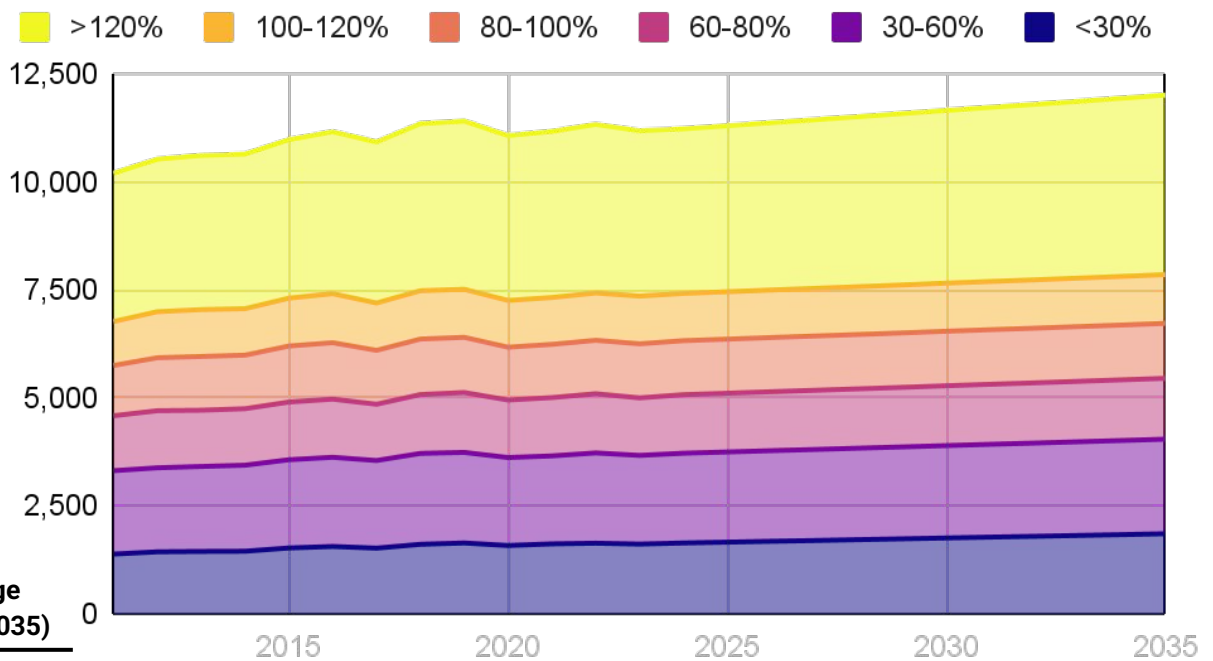
# Trends suggest growth among higher and lower incomes and a shrinking “middle class.”

Source: 2023 ACS 5-Year, CommunityScale

As Johnson County’s non-metro area grows, its income mix is becoming more polarized, adding households among higher and lower income levels at a faster rate than those in middle-income levels.

Growth at higher income levels could translate to opportunities for new market rate housing. More lower-income households add pressure to the naturally affordable housing stock and demand for more subsidized units. The share of middle-income households could increase with the addition of more moderately priced housing options.

**Non-metro area household growth trends and projection by income (% AMI)**



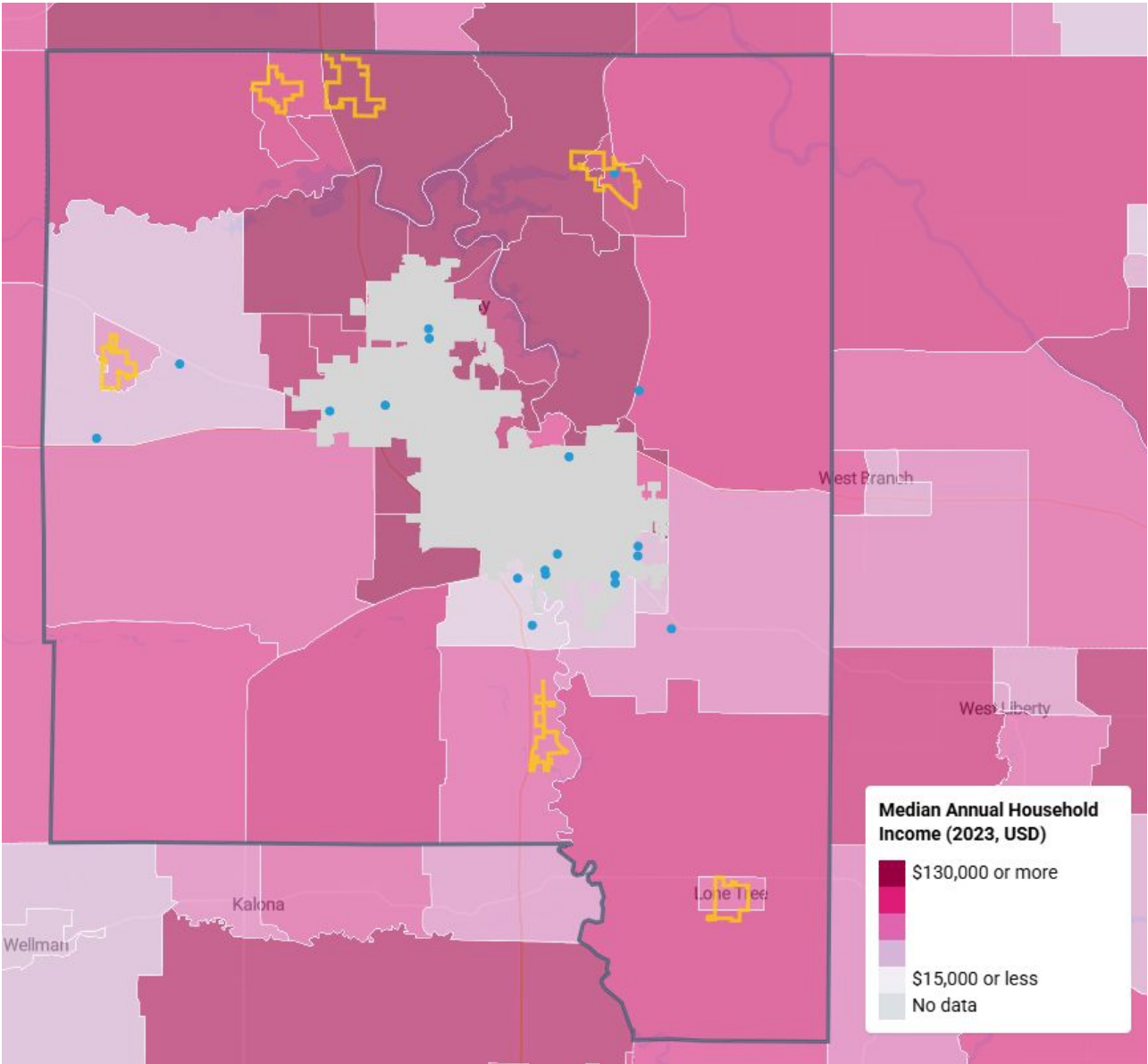
AMI Group	2015	2025	2035	Change (2025-2035)
<30%	1,563	1,683	1,878	11.6%
30-60%	2,066	2,099	2,202	4.9%
60-80%	1,347	1,366	1,415	3.6%
80-100%	1,308	1,255	1,274	1.5%
100-120%	1,135	1,101	1,132	2.8%
>120%	3,751	3,875	4,191	8.2%
<b>Total</b>	<b>11,174</b>	<b>11,380</b>	<b>12,093</b>	<b>6.3%</b>

# The non-metro area’s income prosperity is not evenly distributed from place to place.

Source: 2023 ACS 5-Year, CommunityScale

Johnson County’s non-metro area median income is higher than the total county, state, and country overall. However, earnings are not distributed evenly within the non-metro area. For example, incomes in northern communities like Shueyville and Solon are considerably higher than areas around Oxford or just southeast of Iowa City.

	Median income (2023 ACS 5-year)
Non-metro Johnson County	\$101,410
All of Johnson County	\$74,721
Iowa	\$73,147
United States	\$78,538



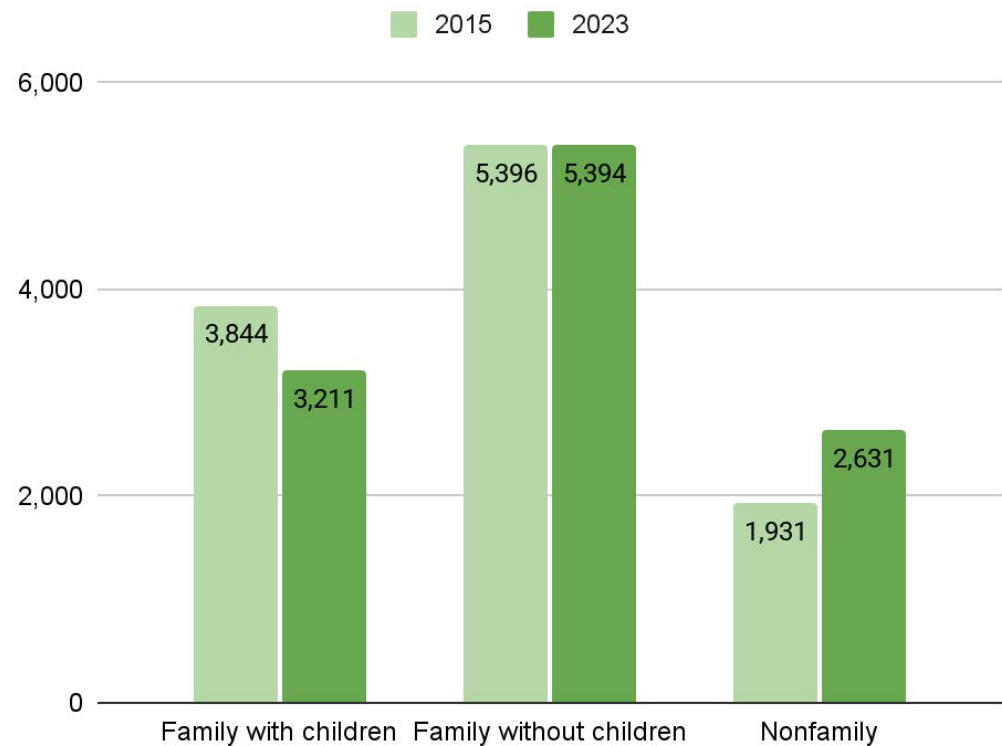


# Johnson County's non-metro area is home to fewer families with children than 10 years ago.

Source: 2023 ACS 5-Year, CommunityScale

Compared to 2015, Johnson County's non-metro area has seen a 16% decline in the number of families with children. Many of these families have been replaced by nonfamily households without children.

**Family mix change over time in the non-metro area**

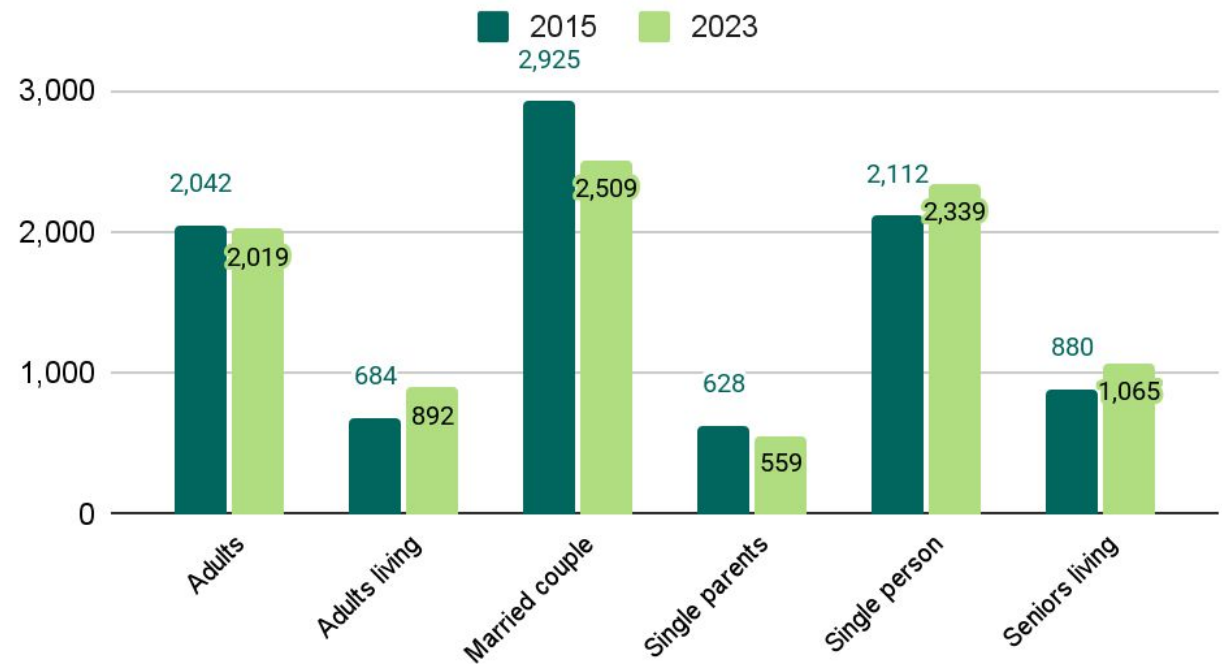


# There are more seniors living alone and adults living with roommates than 10 years ago.

Source: 2023 ACS 5-Year, CommunityScale

A closer analysis of changes in family structure over time in Johnson County's non-metro area reveals a shift from families with children to higher rates of single person households - especially seniors living alone - and adults living with unrelated roommates.

Family structure change over time in the non-metro area

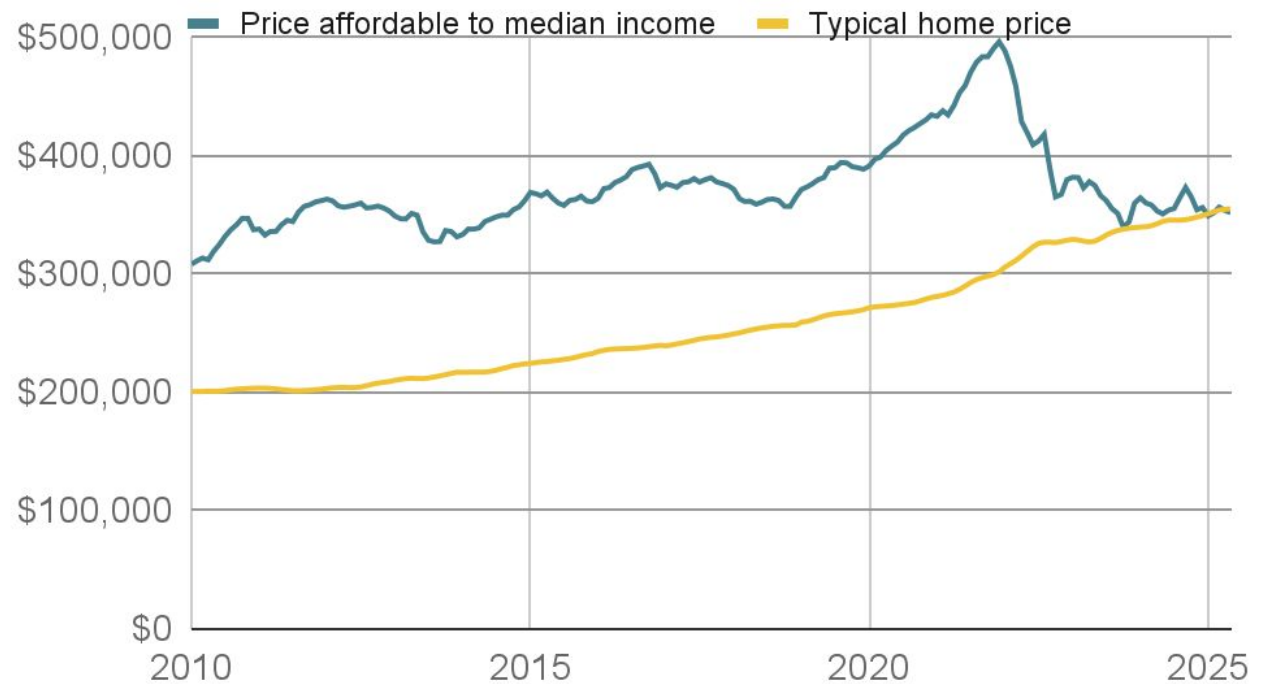


# Housing in the non-metro area is relatively affordable, but only to middle and upper incomes.

Source: 2023 ACS 5-Year, Zillow ZHVI, FRED, CPI, CommunityScale

Historically, Johnson County's non-metro area has been a relatively affordable place to buy. Households earning the median income could comfortably afford well in excess of the median home price since before 2010. However, in recent years, as prices rise and interest rates spike, the median income is just enough to afford the median priced home and lower-income households are increasingly priced out of the market.

**Housing affordability over time in the non-metro area**





# Manufactured home parks provide a housing alternative for certain groups in Johnson County.

Source: 2023 ACS 5-Year, CommunityScale

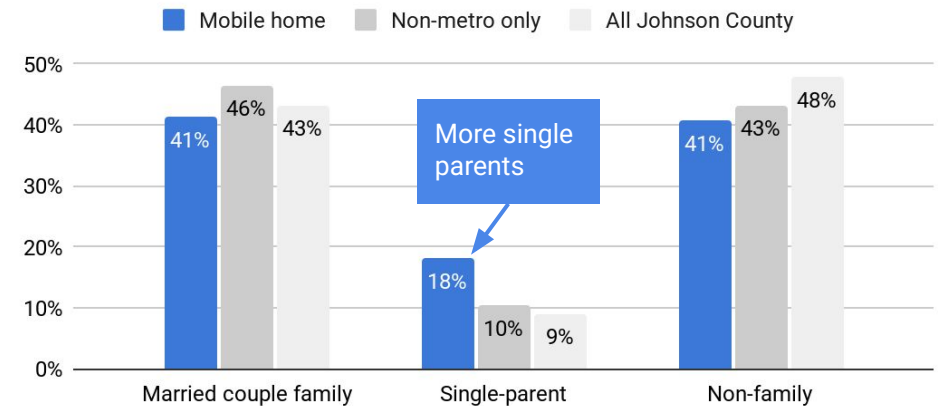
Johnson County contains several manufactured home parks (MHPs) across the metro and non-metro areas.

A preliminary review of the households living in these MHPs suggests these units provide an important alternative for certain groups living in Johnson County. These communities are nearly twice as likely to house a single parent as other types in Johnson County. Households living in mobile homes are generally older and contain fewer people than other types.

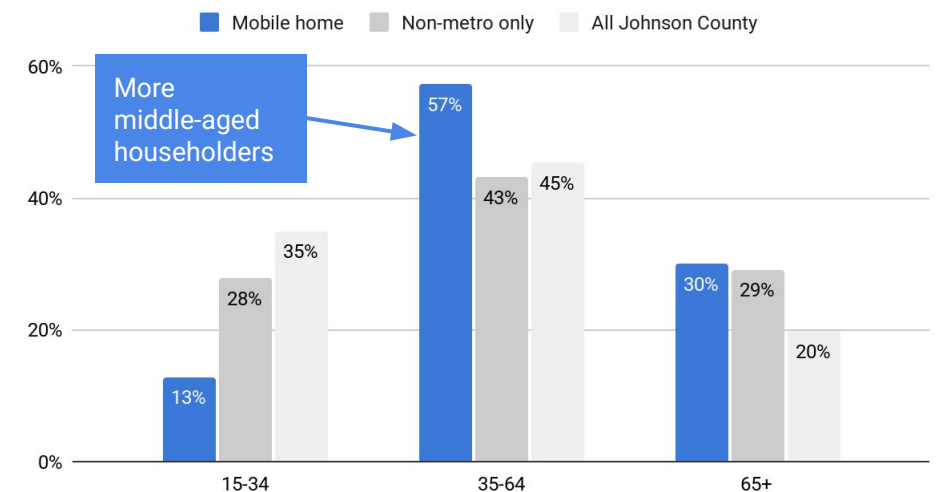
This study will include a detailed inventory and assessment of MHPs across Johnson County, including:

- Total number of MHPs by location and jurisdiction.
- Total number of units in each MHP.
- Unit counts by tenure (owned/rented).
- Demographic diversity of MHP residents.
- Relative condition of MHP facilities.
- MHP ownership and transaction history.
- Anecdotal experiences of MHP residents.
- Other details pending data availability.

**Households by family type in Johnson County MHPs compared to non-metro area and Johnson County overall**



**Households by age of householder in Johnson County MHPs compared to non-metro area and Johnson County overall**



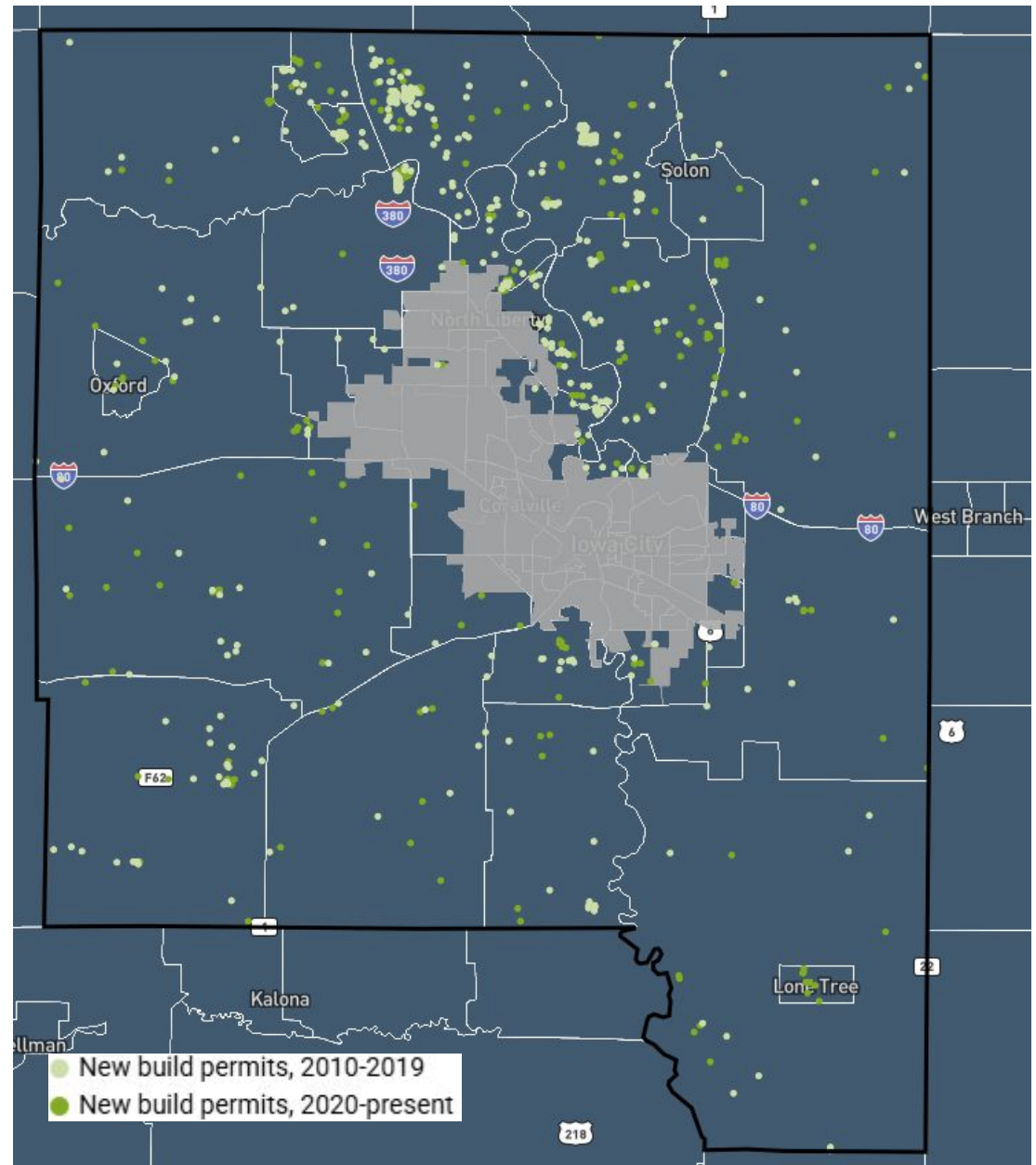
# Housing construction gradually slowing down since its peak in the 1990s.

Source: 2023 ACS 5-Year, CommunityScale

Nearly half of the non-metro area's housing stock has been built or permitted since 1990. Activity was highest during the 90s and has gradually trailed off since, with relatively few new dwelling unit construction permits issued this decade by comparison to prior decades.

## Existing units by year built

Year built	Units	Share
Permitted since 2020	299	2%
Built 2010 to 2019	1,131	9%
Built 2000 to 2009	1,594	13%
Built 1990 to 1999	2,387	20%
Built 1980 to 1989	1,011	8%
Built 1970 to 1979	1,676	14%
Built 1960 to 1969	961	8%
Built 1950 to 1959	559	5%
Built 1940 to 1949	262	2%
Built 1939 or earlier	2,108	18%



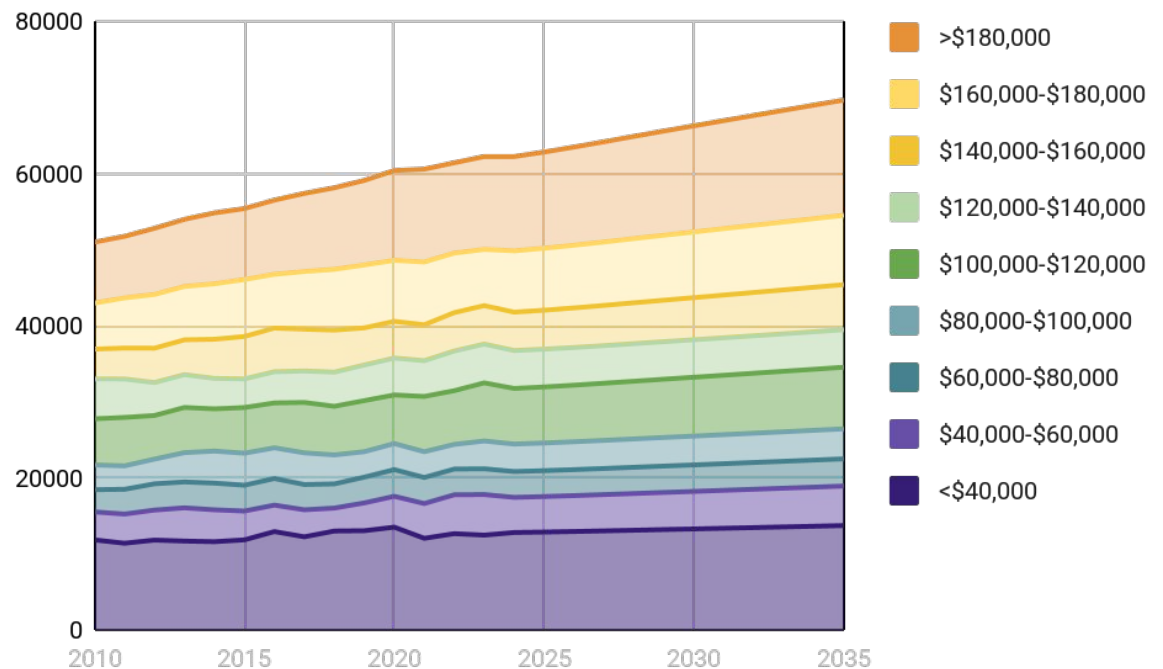
# Johnson County is growing faster overall than the non-metro area on its own.

Source: 2010-2023 ACS 5-Year, CommunityScale

Based on recent trends, Johnson County market is projected to grow by about 11%, nearly twice as fast as the non-metro area on its own. With the right land use policies and housing strategies, the non-metro area could capture a greater share of the county's overall growth moving forward.

Increasingly, Johnson County's growth is being driven by higher income households who could support market-rate construction.

## Johnson County growth trends and projection by household income



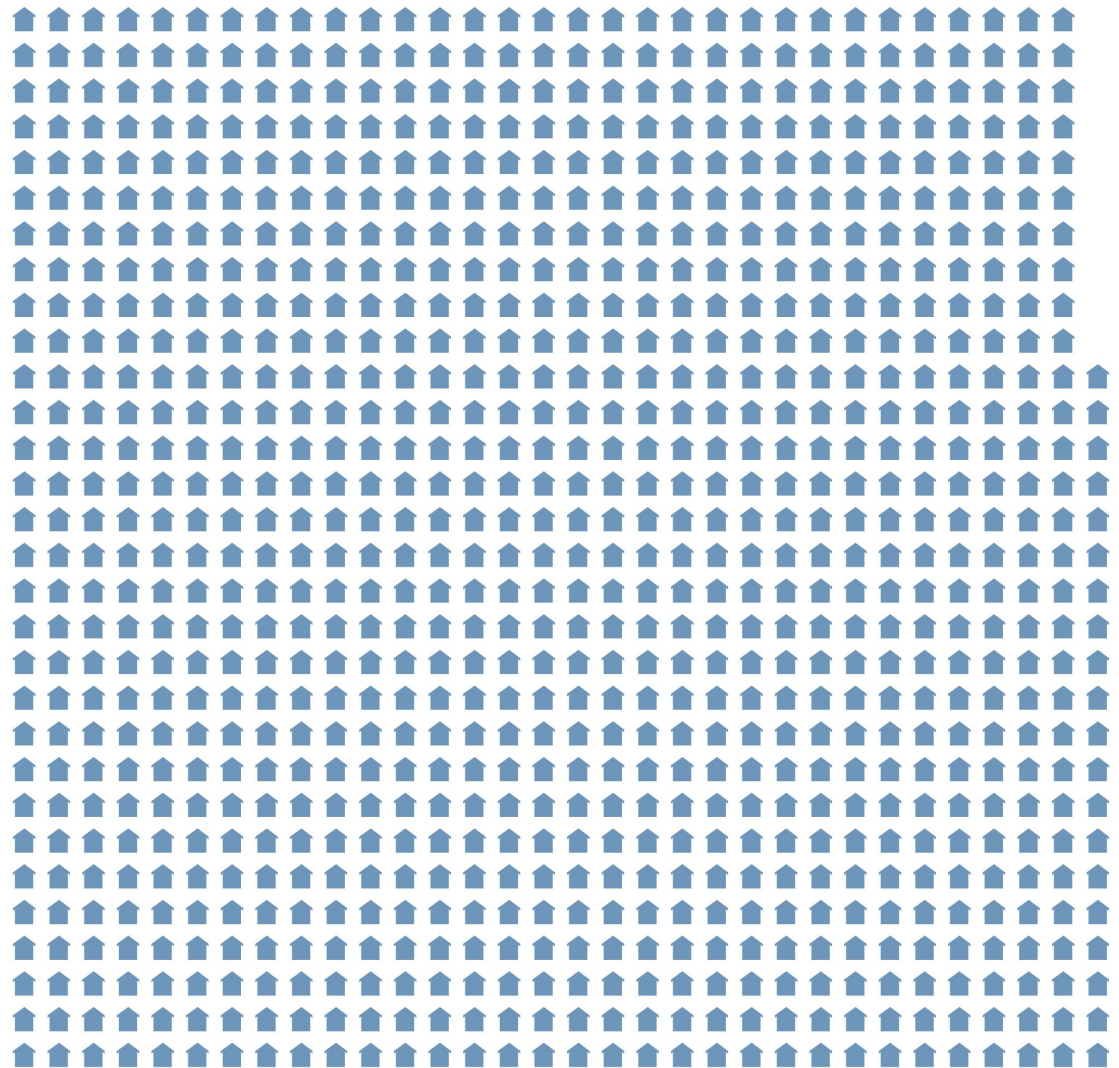


# The non-metro area needs about 950 new housing units over the next 10 years to keep up with growth.

Source: Census ACS 5-Year, CommunityScale

The 950 unit housing production target is derived from a combination of the non-metro area's growth projection and other adjustments intended maintain a healthy housing stock and relieve underlying market pressures such as pent up demand for homeownership.

This target reflects the production necessary to maintain the non-metro area's current growth rate which is slower than Johnson County overall. The non-metro area would need to add additional units beyond this target to catch up with county-wide growth rates.



# Growth is a choice: Does the non-metro area want to grow?

Especially by tapping into regional growth trends, the Johnson County non-metro area has the potential to continue or accelerate its growth over the next 10 years. This could support economic development goals and create opportunities to introduce a wider variety of housing types and price points that can accommodate a more diverse range of households and income levels.

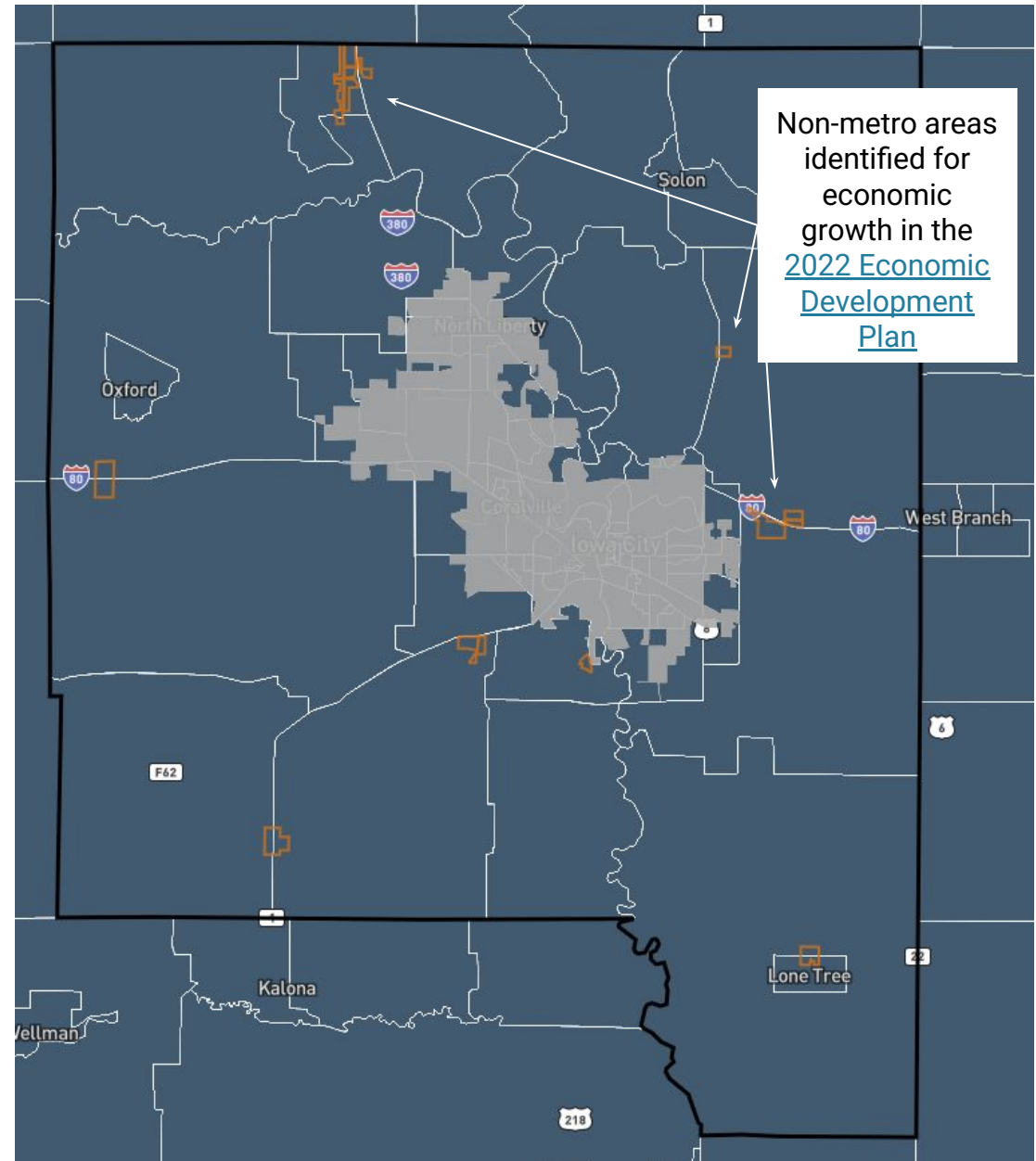
However, growth should be managed to ensure the community enjoys more of the benefits while mitigating challenges that may accompany them.



# Where should growth be focused in the non-metro area - and unincorporated area specifically?

New housing development driven by growth momentum should be focused where it makes the most sense, such as from the following perspectives:

- **Priority growth areas**, including sites and districts that community plans, such as the [2022 Economic Development Plan](#), have already designated for growth.
- **Infrastructure service and capacity**, including areas that are already served and those where service could be extended at manageable cost.
- **Land availability and cost**, such as publicly owned parcels and sites that could be developed at reasonable expense.
- **Mobility and access**, including connectivity by cars and transit as well as local walkability and bike networks.
- **Services and amenities**, such as proximity to schools, parks, retail, and other quality of life assets.





# What criteria should inform planning and management of growth in the non-metro area?

The design, density, and character of new development could be managed to maximize local benefits and manage potential impacts, including the following perspectives:

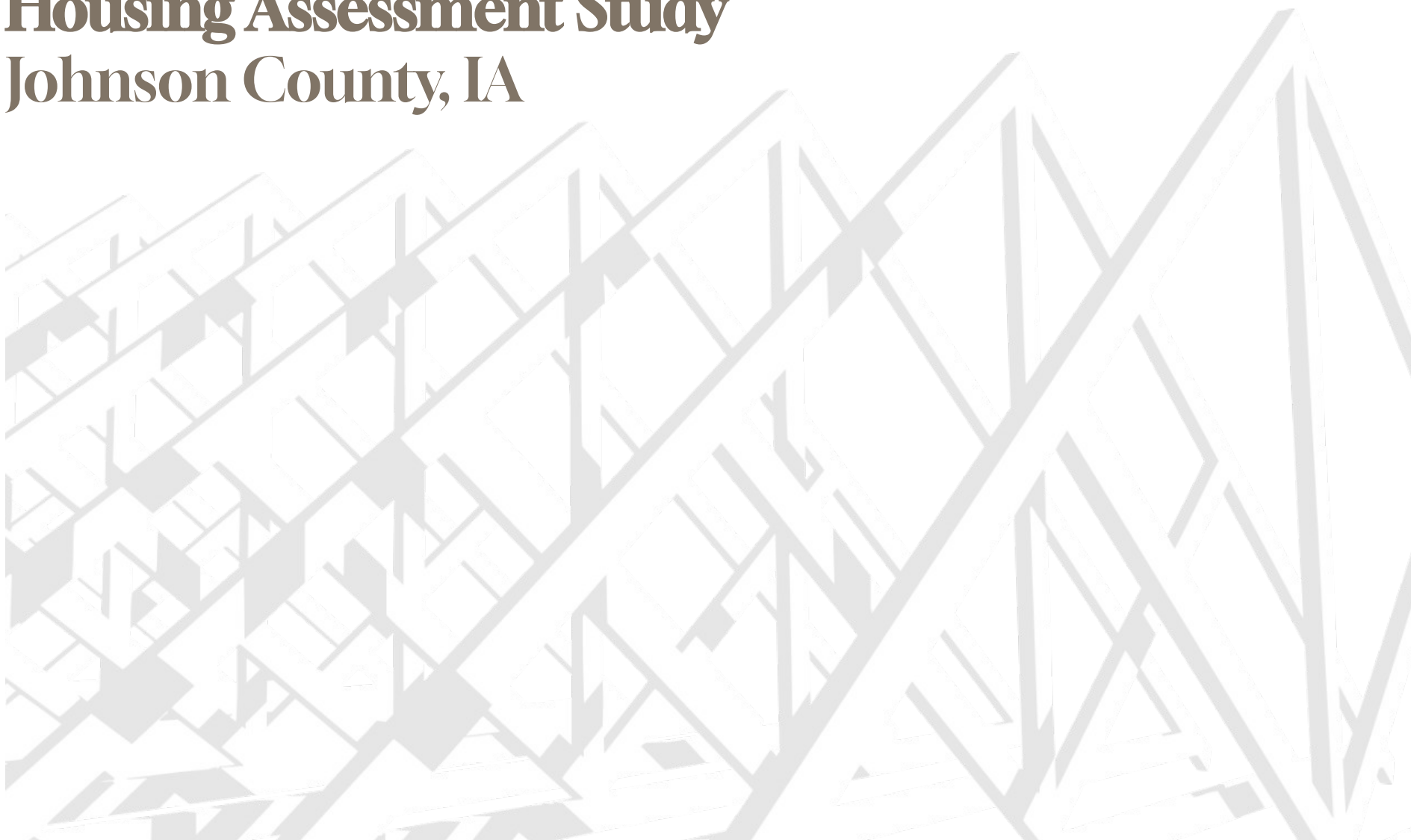
- **Community need and market opportunity**, considering what housing types and price points best meet local needs and/or capture market-driven demand.
- **Financial feasibility**, prioritizing concepts that can produce more units at lower cost to developers and financial supporters, which could include the County government
- **Community and neighborhood character**, considering how new development can be located and designed to fit into existing communities.
- **Zoning and regulations**, such as sites in districts already zoned for development or where zoning could be realistically modified to accommodate housing.
- **Local impacts**, considering how new growth may impact tax revenue, cost of services, and school enrollment.





# Housing Assessment Study

## Johnson County, IA



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