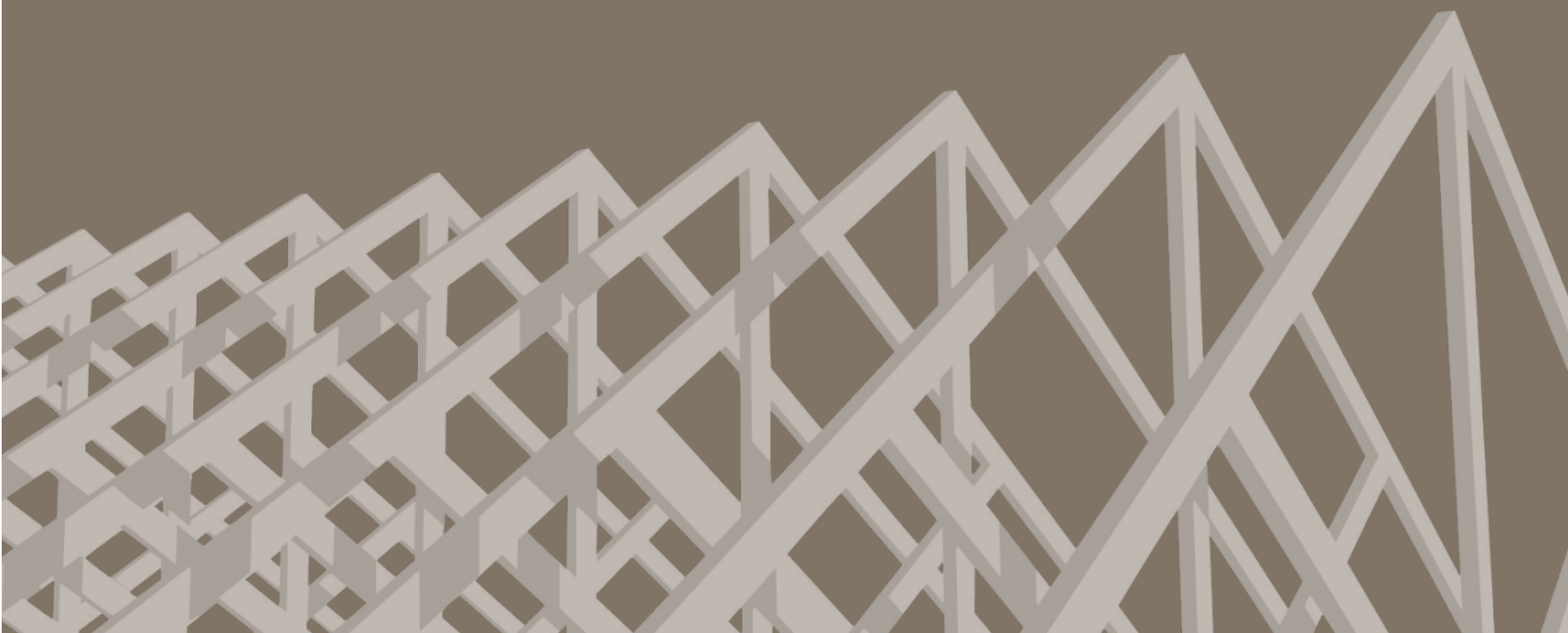


Housing Assessment Study

Johnson County, IA

Community Briefing - September 2025



CommunityScale

Project progress and this briefing

Project schedule:

April-May	Data collection and analysis
June	In-person engagement for information gathering
July-August	Draft findings and preliminary recommendations
September	In-person engagement for feedback
October	Draft deliverables
November	In-person presentation of final report

This briefing:

- Project overview*
- Key findings*
- Barriers to new housing development
- Opportunities to build on
- Housing goals and priorities shared by residents and stakeholders
- Potential policy recommendations for feedback

** Also presented in June, though some content has been updated since.*



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.

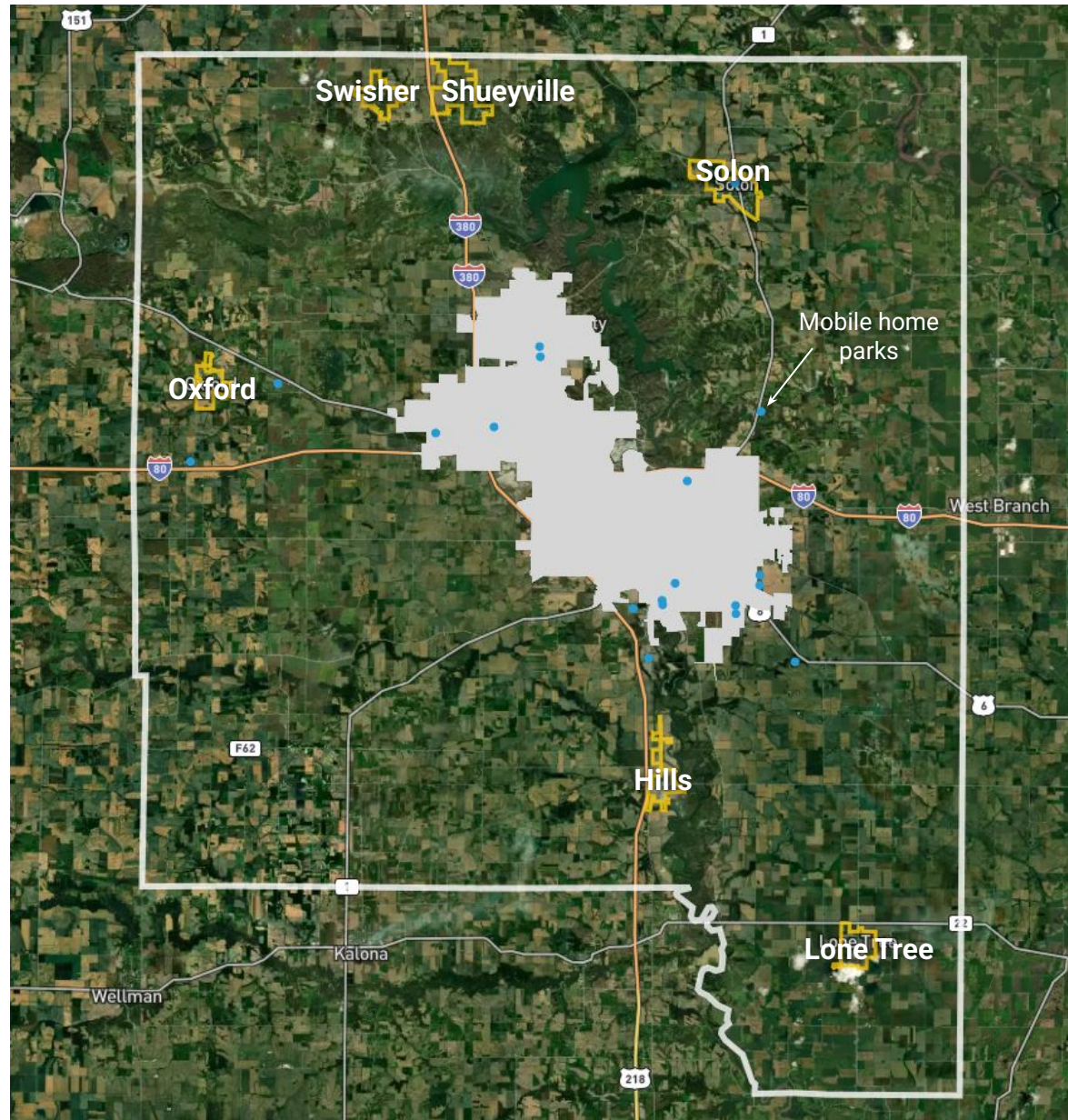
The study focuses on the county's non-metro area.

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, University Heights, 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

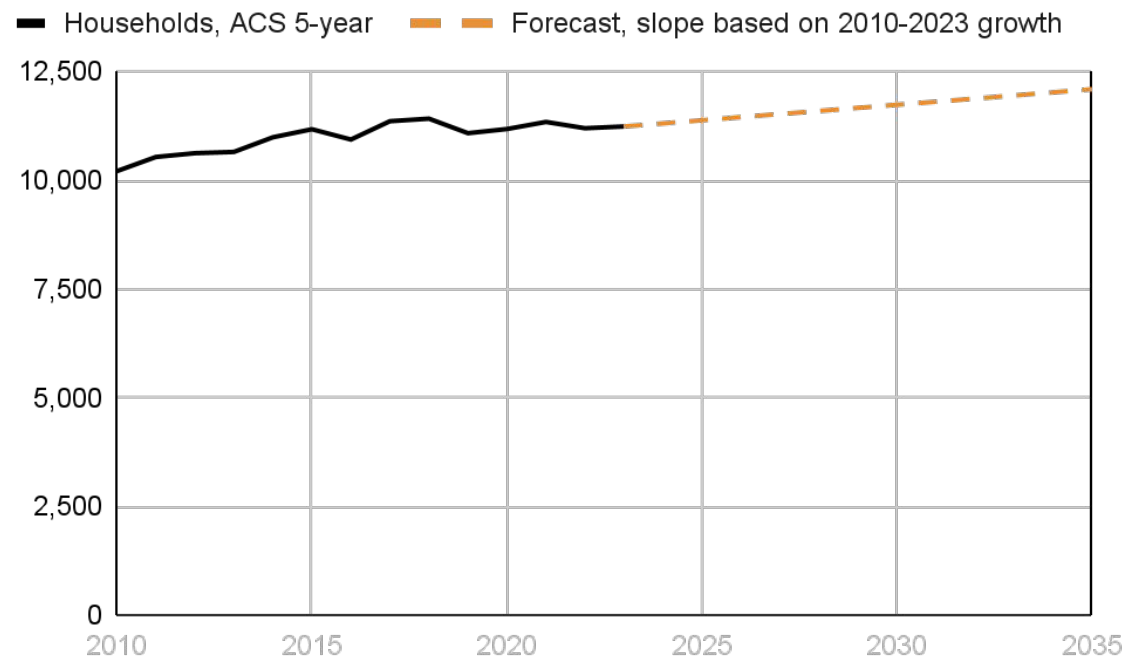


Johnson County's non-metro area is expected to continue growing at a steady pace.

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



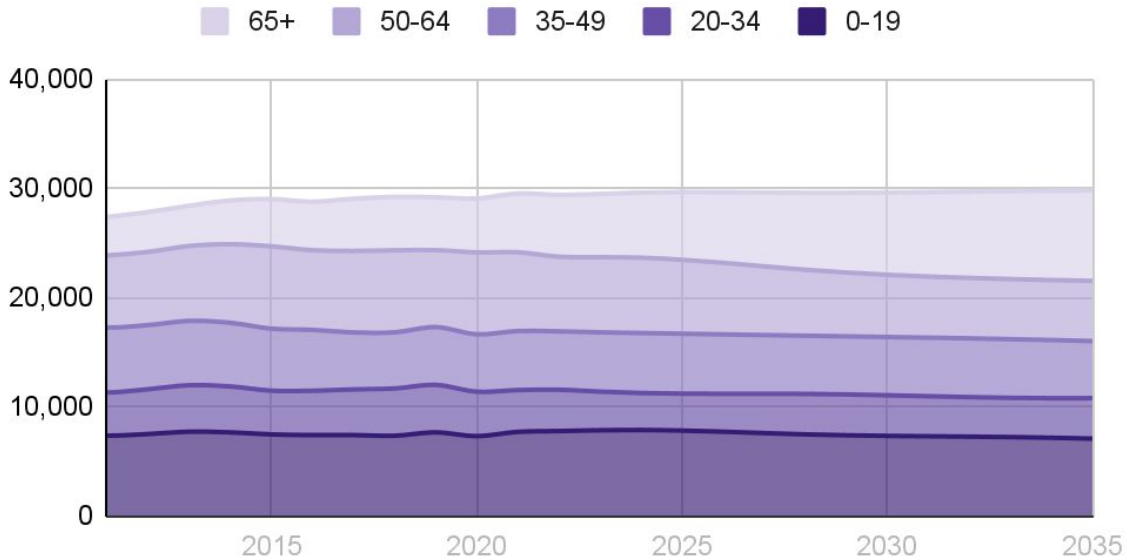
The non-metro area’s population is aging rapidly, a potential liability for long-term growth.

Source: 2023 ACS 5-Year, CommunityScale

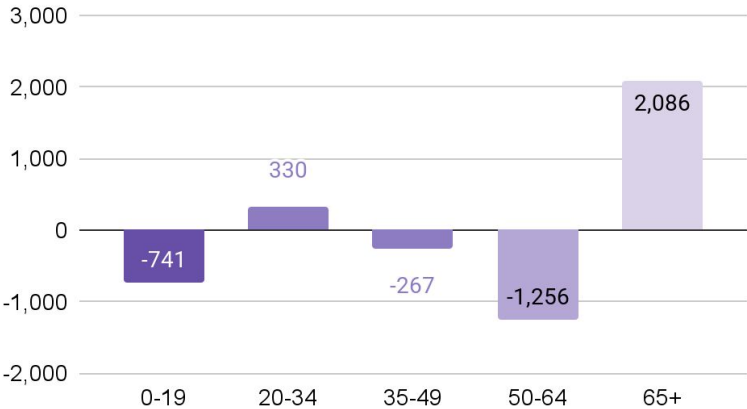
Like many parts of the country, non-metro Johnson County’s population has been aging significantly over recent years.

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)



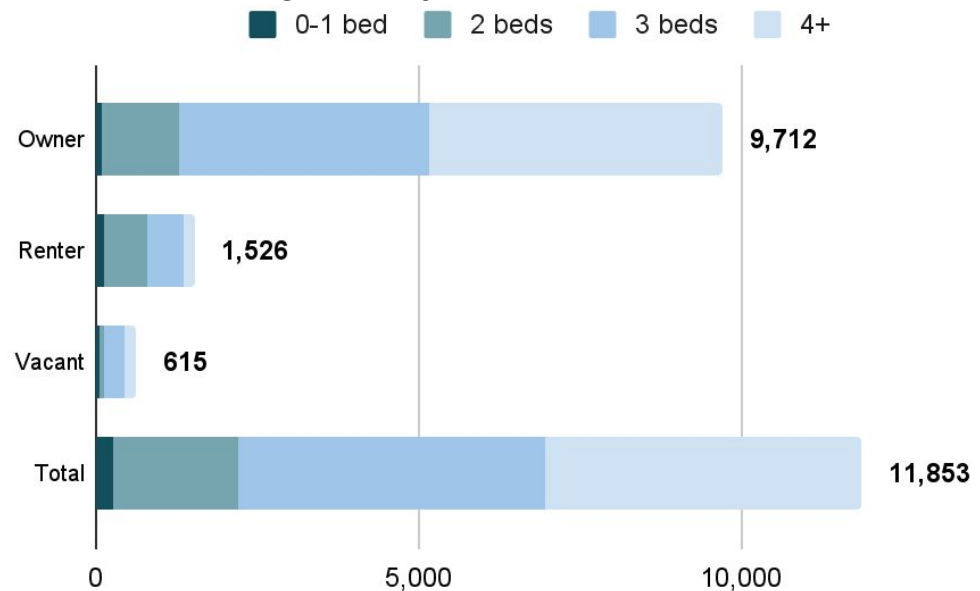
There is not enough housing diversity to reflect current and emerging market preferences.

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



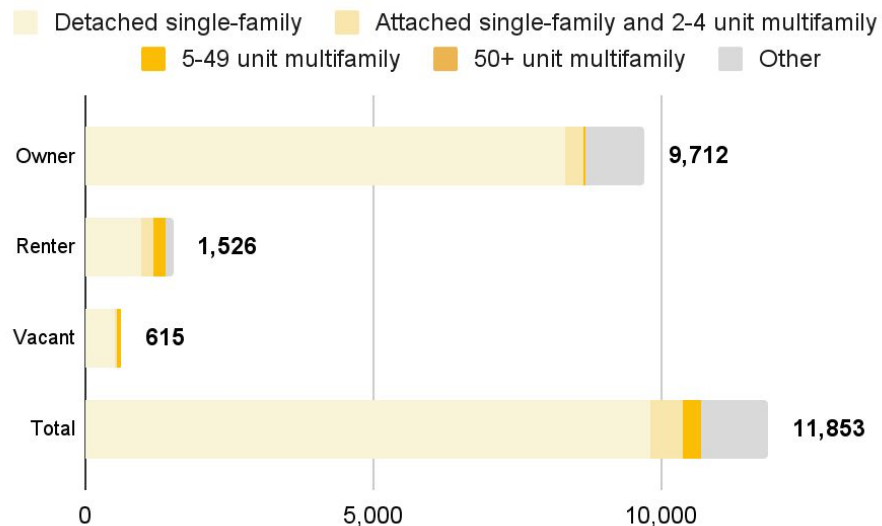
The mostly single-family housing stock does not meet the needs of lower-income households.

Source: 2023 ACS 5-Year, CommunityScale

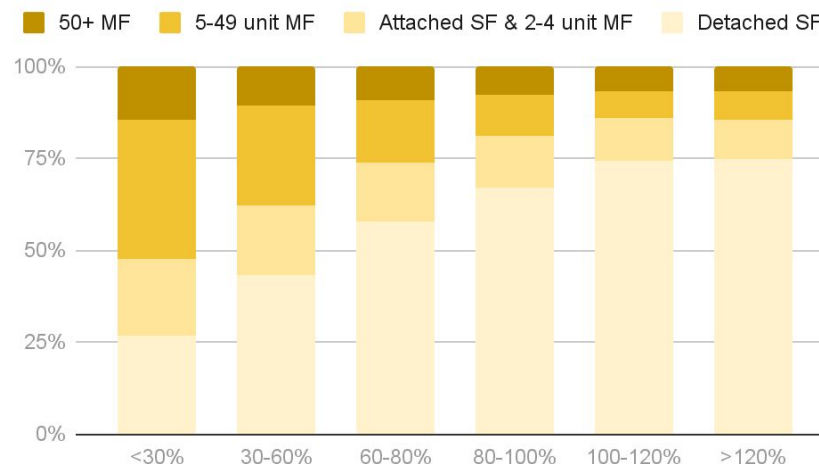
Most of the non-metro area's housing stock consists of single family homes. There is a relatively small supply of attached single family (i.e. townhomes and duplexes) and multifamily available. While this mix aligns with the preferences of the region's higher-income households, it does not offer enough 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)



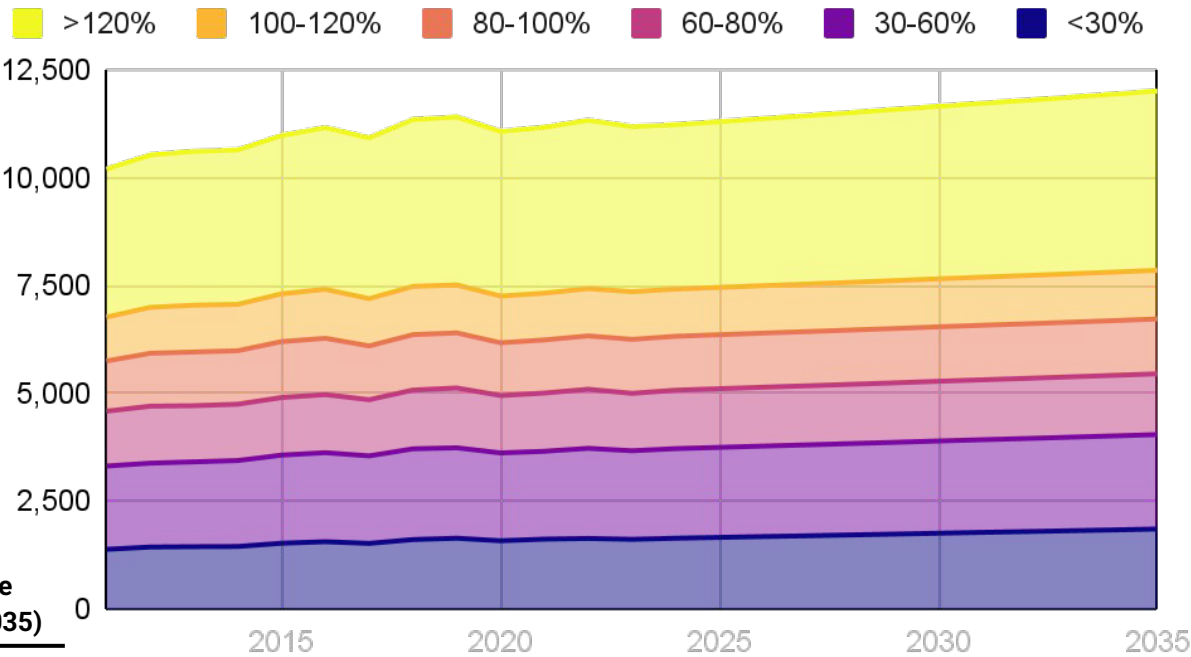
Trends suggest growth among higher and lower incomes and a shrinking “middle class.”

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%
Total	11,174	11,380	12,093	6.3%

Incomes and population growth rates vary considerably between the county's small cities.

Source: 2010-2023 ACS 5-Year, CommunityScale

Johnson County's non-metro area median income is higher than the total county, state, and country overall. However, incomes and growth rates are not distributed evenly within the non-metro area. As summarized at right, conditions in the six small cities are very different in terms of median income and 10-year growth trends.

	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

Swisher

\$100k median income

Grew by 22% over 10 years

Shueyville

\$129k median income

Shrunk by 7% over 10 years

Oxford

\$69k median income

Shrunk by 31% over 10 years

Solon

\$115k median income

Grew by 47% over 10 years

Hills

\$82k median income

Grew by 30% over 10 years

Lone Tree

\$83k median income

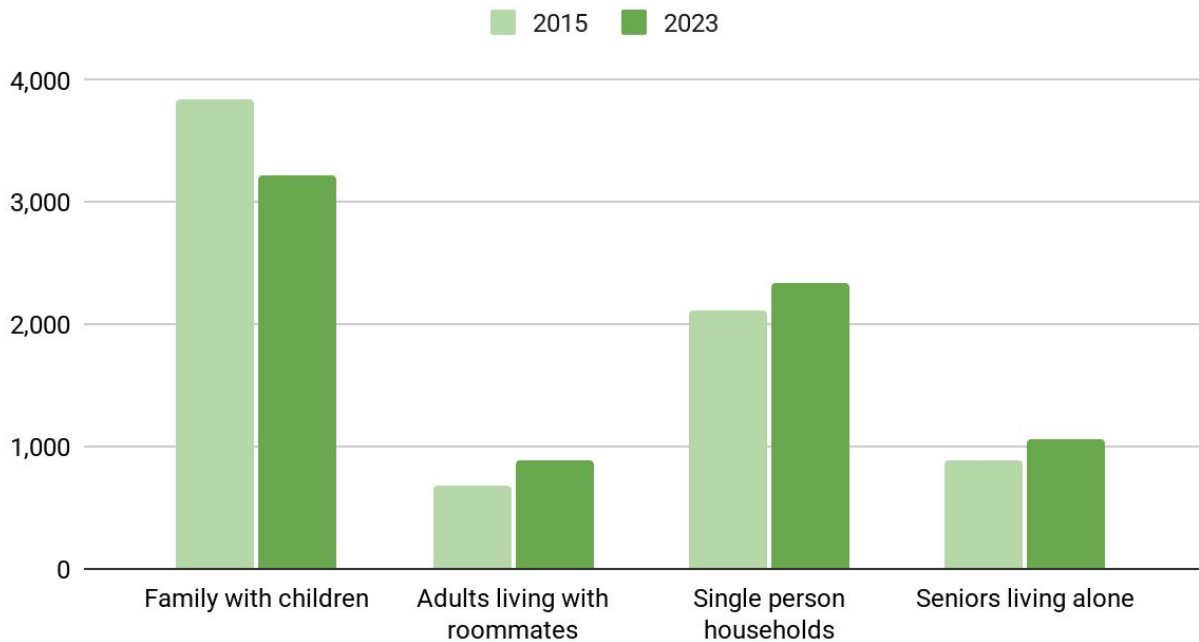
Grew by 6% over 10 years

The non-metro area is home to fewer families with children and more single people than 10 years ago.

Source: 2010-2023 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. At the same time, there have been increases in the numbers of adults living with roommates, single person households, and seniors living alone.

Change in family and household structure



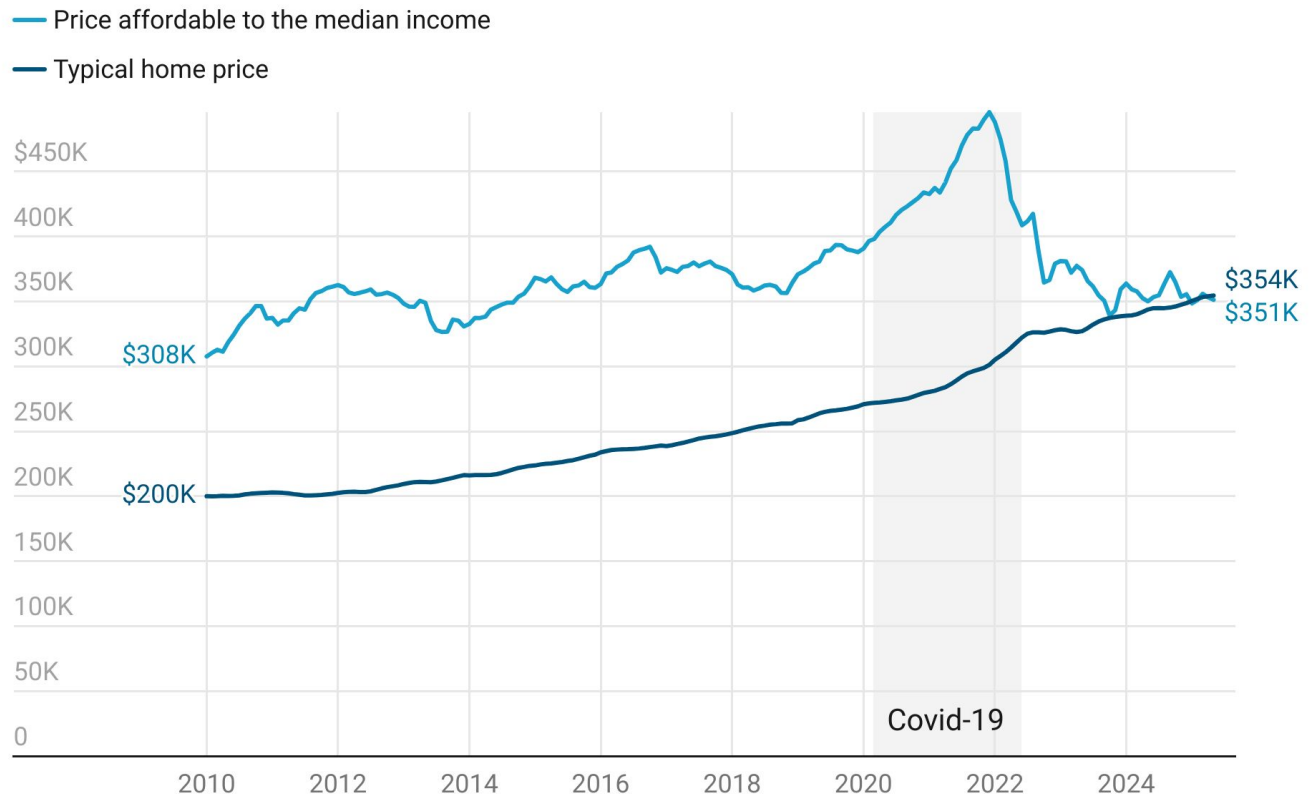
Housing in the non-metro area is relatively affordable, but only to middle and upper incomes.

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.

How affordable is non-metro Johnson County?

Can the median household income afford the typical home price?



Affordability calculation assumes a maximum housing cost of 30% household income, including the following factors: current interest rate, 20% down payment, mortgage insurance (PMI), property tax, property insurance.

Chart: CommunityScale • Source: Zillow, Census ACS 5-year, CPI, FRED, CommunityScale

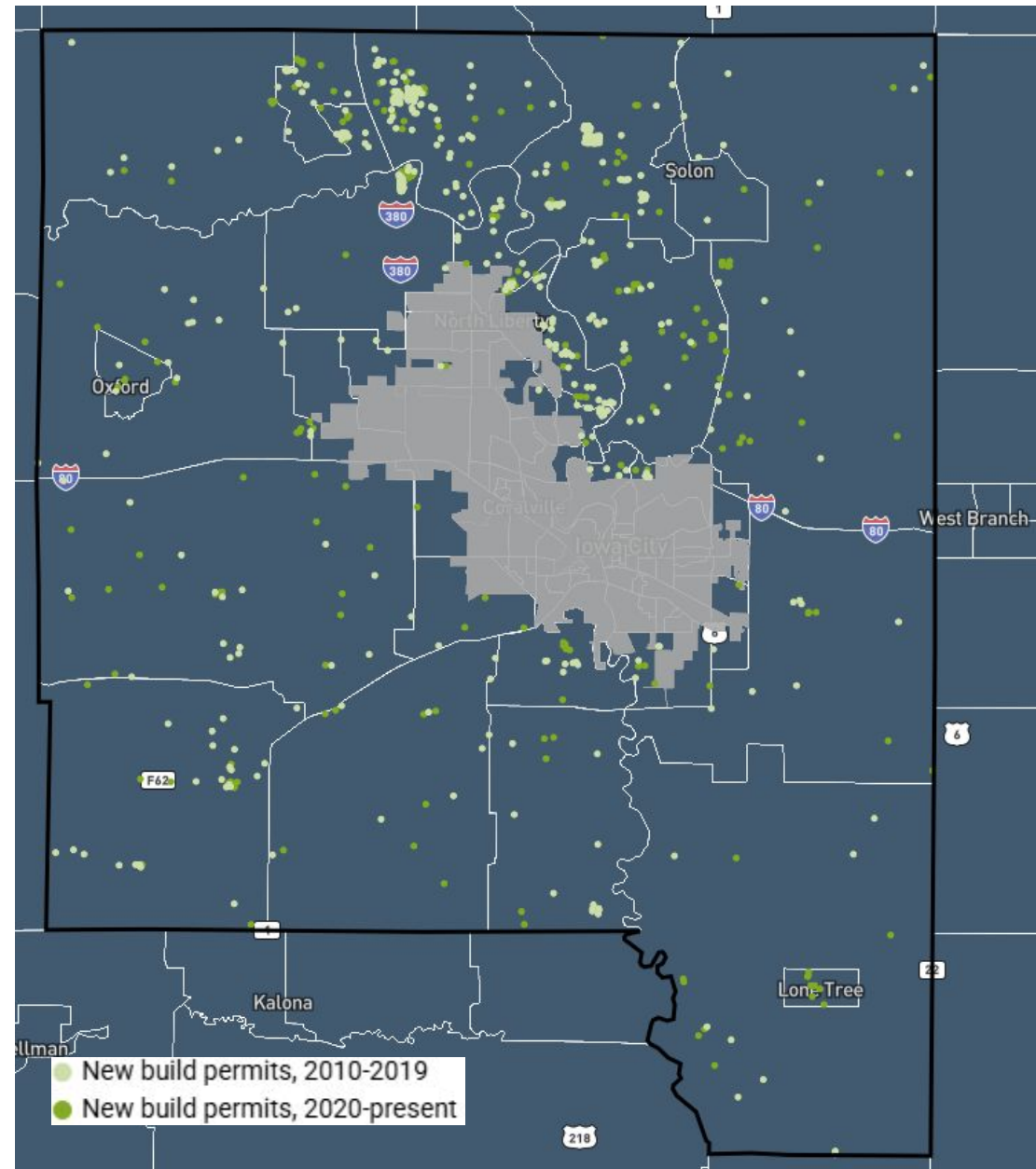
Housing construction gradually slowing down since its peak in the 1990s.

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%



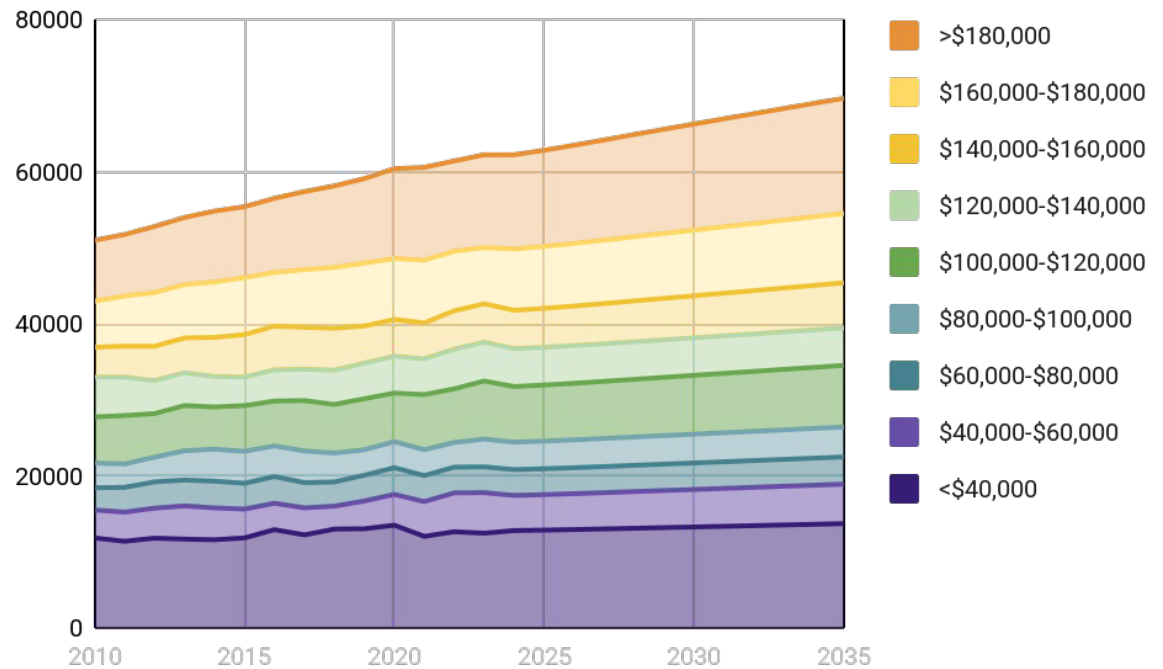
Johnson County is growing faster overall than the non-metro area on its own.

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

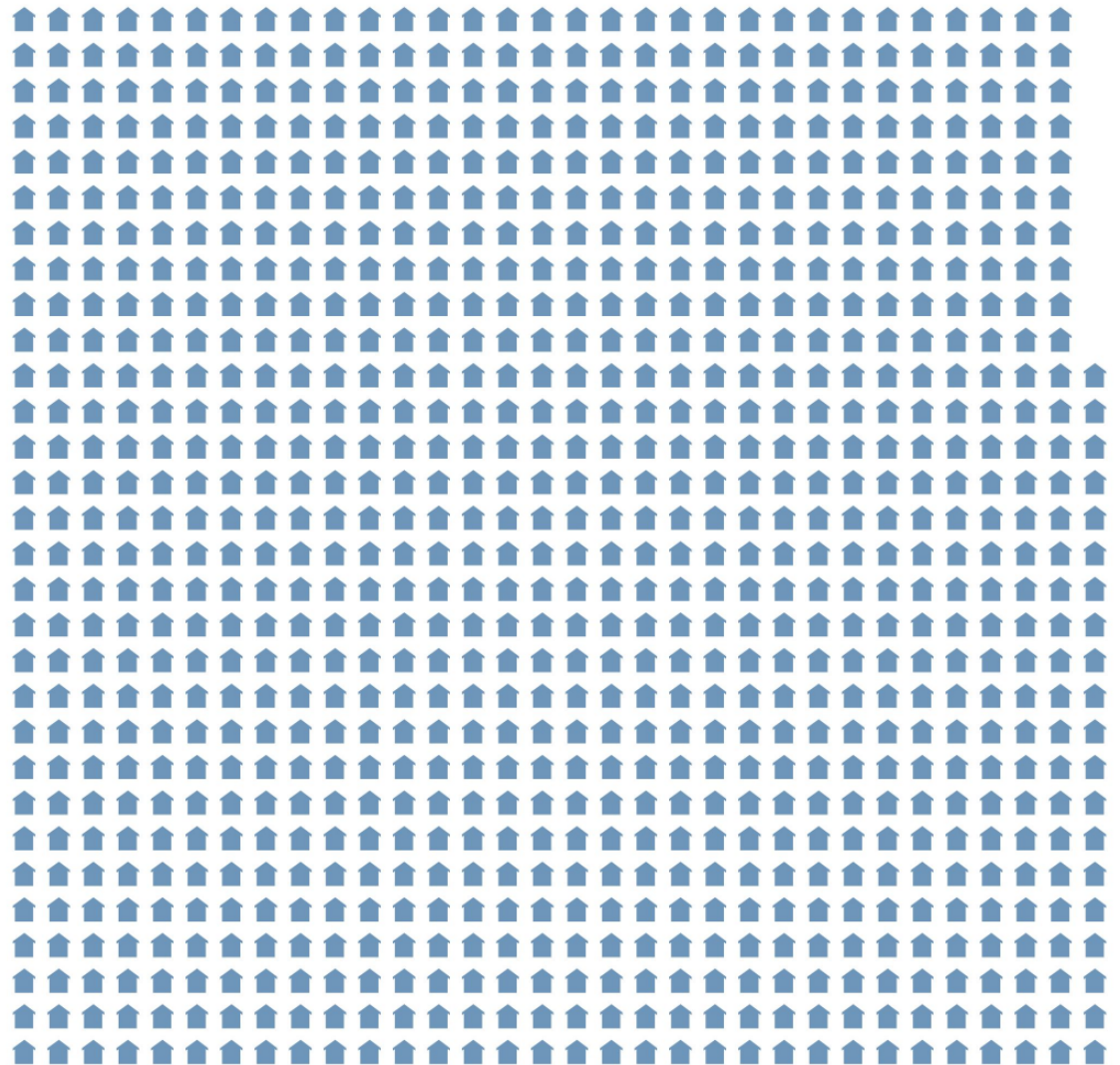


The non-metro area needs about 950 new housing units over the next 10 years to keep up with growth.

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.



Barriers to new housing development.

Water and sewer infrastructure: Dense housing is only possible in areas served by water and sewer systems.

Septic standards: Without public sewer connection, housing generally cannot be denser than 1 unit per acre.

Construction costs: Rising material prices and labor shortages are driving up housing costs.

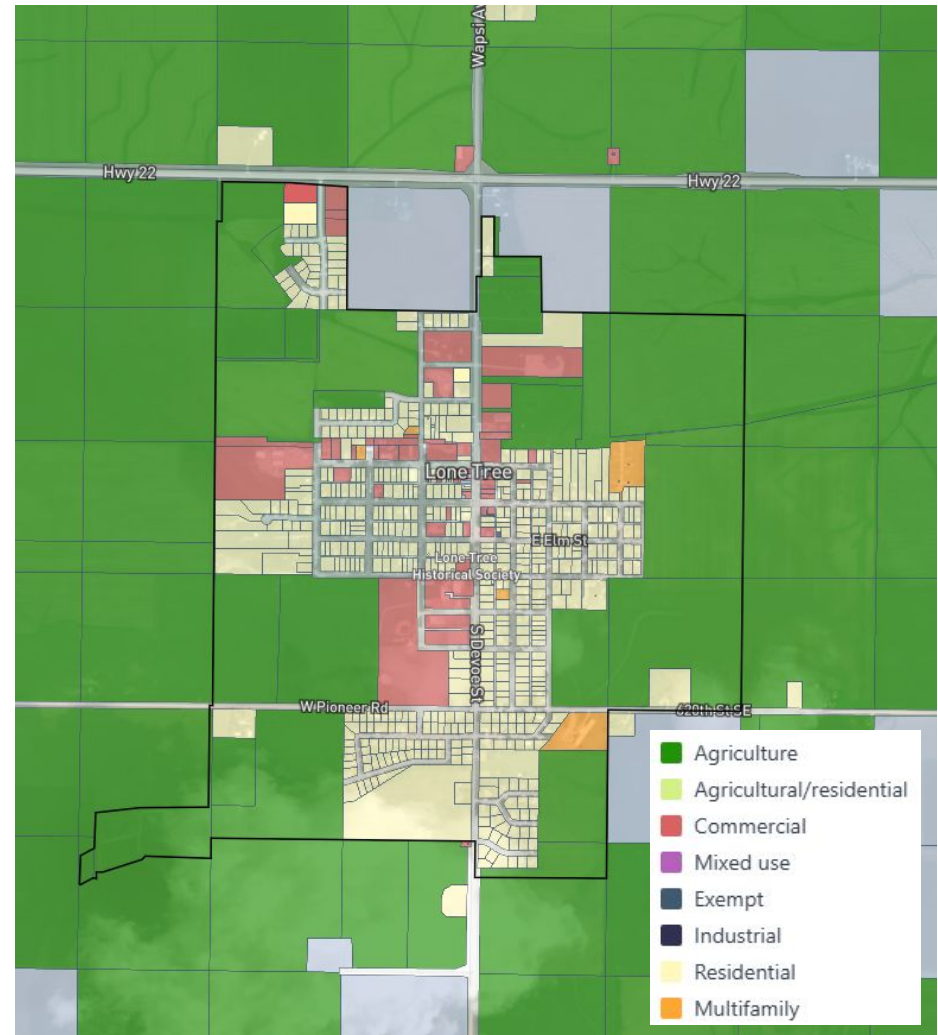
Land value: Lot prices vary by place but are generally high and climbing.

Few development sites: Especially within cities, there are very few sites available to build on.

Cost associated with agricultural and environmental land preservation: Steering development away from prime agricultural land and environmentally sensitive areas comes at the expense having fewer develop-able acres.

Limited transportation options: There are few transit and mobility options serving residents outside the metro area besides personal cars.

Lack of amenities and services: While some cities are well-served, many parts of the non-metro area lack convenient access to needs such as grocery stores and medical facilities.



Barriers to homeownership.

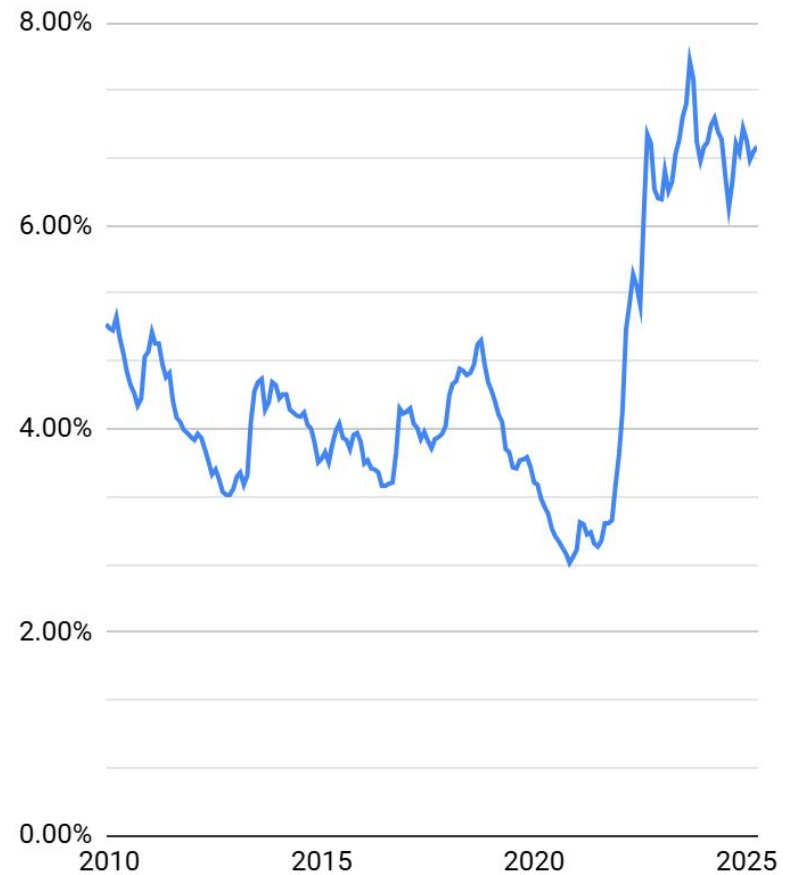
Rising prices: Especially since the covid pandemic, housing prices increased at an accelerated rate.

High interest rates: Elevated interest rates reduce purchasing power, especially among first-time homebuyers without significant cash reserves or equity in a previous home.

Limited supply: Fewer homes are hitting the market due to reduced development activity and more homeowners staying in place due to market conditions and lack of alternatives.

Insurance costs: In recent years, home insurance rates have risen dramatically, in part due to increased extreme weather and resilience challenges, and coverage standards have tightened, increasing costs and disrupting real estate transactions.

Mortgage interest rate fluctuation since 2010



Barriers to aging in place.

Accessibility: Many existing homes - especially older units - are not inherently accessible to people with disabilities and mobility restrictions, requiring costly retrofits for seniors wishing to remain in their home as they age.

Maintenance expenses: Especially if on a fixed income, the costs of both routine and unexpected home maintenance could create a financial burden.

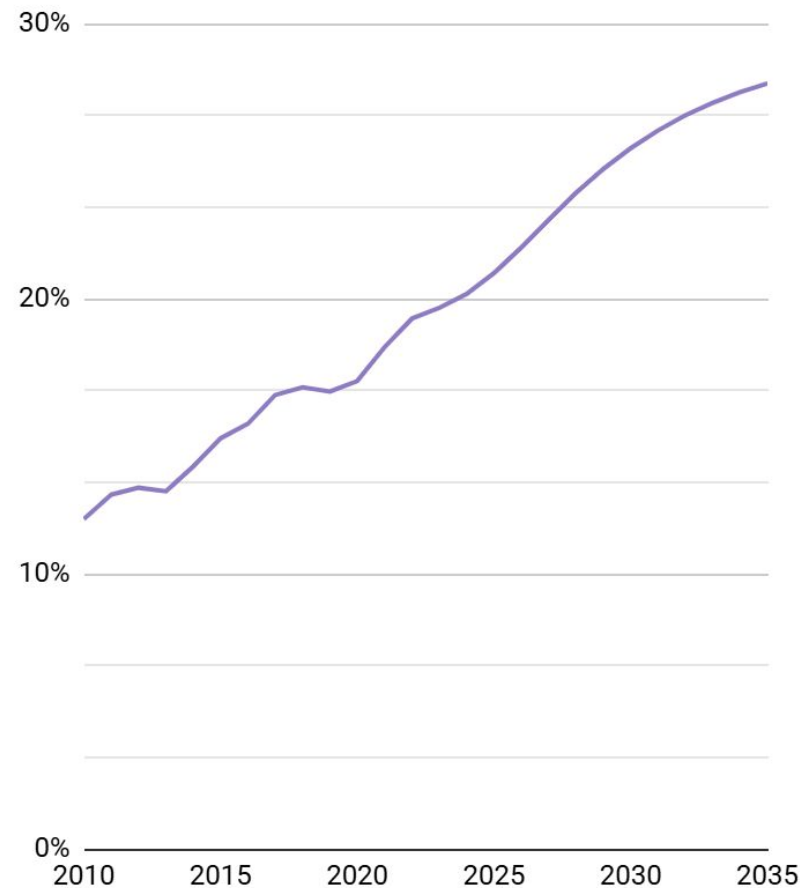
Variable costs: Especially for retired seniors living on a budget, sudden increases in housing costs like energy, insurance, and taxes can create financial instability.

Access to services: Many parts of the non-metro area are relatively distant from healthcare and community services that seniors may depend on to maintain their independence.

Mobility alternatives: Aside from driving a personal vehicle, there are very limited transportation options in the non-metro area.

Senior living communities: Not all small cities have a local senior living facility where residents can transition in older age, leading to potential displacement of seniors once they can no longer live in their existing home.

Seniors aged 65+ as share of total non-metro population since 2010 and projected to 2035



Barriers to housing stability in manufactured home parks.

Out-of-state ownership: Few manufactured home parks (MHPs) in Johnson County are locally owned, leading to complicated relationships between residents, local government, and private equity ownership.

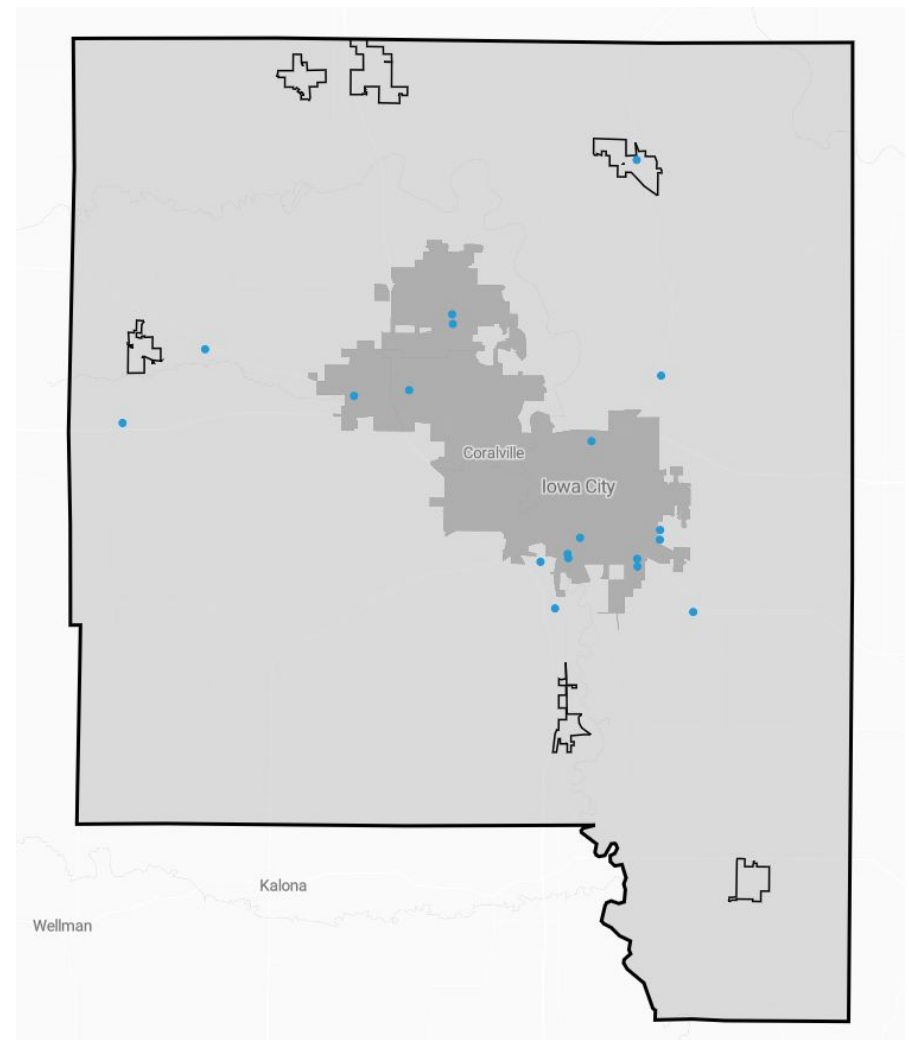
Rising lot fees: Residents in several MHPs have reported rapidly rising lot fees that strain their ability to afford housing.

Increased penalties: MHP residents have reported aggressive MHP management tactics that impose excessive fees and penalties in ways that create anxiety and fear of eviction.

Inability to relocate units: In many cases, residents' manufactured homes cannot be moved (or they cannot afford the cost), leading to residents abandoning the structure and their equity when they leave the park.

Code and permit violations: In some MHPs, residents have repaired and renovated their units without required building permits or inspections, leading to potentially unsafe conditions.

Manufactured home park locations in Johnson County



Opportunities to build on: Built-in assets.

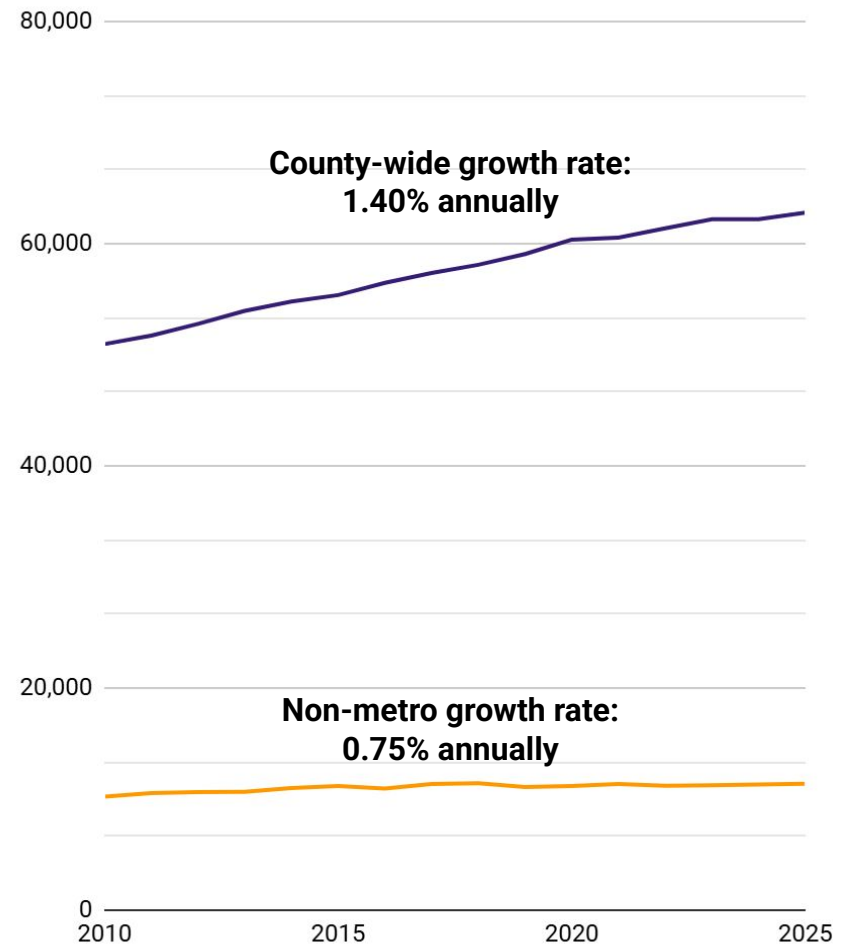
Untapped growth potential: The overall county is growing faster than the non-metro area, suggesting the non-metro area has the potential to capture a greater share of this growth with the right strategies, policies, and housing production.

Well-located: Most parts of the non-metro area are within a manageable commuting distance from most major job centers in the county, allowing workers to generally live where they want based on lifestyle preferences (assuming they can find suitable housing).

Flexible zoning: The county's zoning ordinance generally supports a variety of housing types, including ADUs and "missing middle" development models in the unincorporated areas.

Public-private partnerships: County has the ability to directly invest, with surplus bond capacity available to do so.

Non-metro household growth compared to county-wide trends, 2010-2025



Opportunities to build on: Community consensus.

Desire for growth: Though each makes its own decisions on how, all small cities aim to grow in ways that work for them.

Downtown revitalization: Most cities and stakeholders support mixed-use development and infill housing as a strategy for strengthening small city downtowns.

Senior housing options: The community acknowledges the need to support aging in place and adding senior housing units, especially in cities that do not have a facility.

“Missing middle” infill: There is interest among some in denser housing types (ADUs, attached single family, duplex, townhomes, multifamily), especially if built with sensitivity to neighborhood context and character.

Attainable housing: Residents and stakeholders understand the need for housing options that are affordable to people across the income spectrum.

Rehabilitation and retrofit programs: The community supports strategies that help improve existing housing stock and retrofit for efficiency, resilience, and accessibility.

Partnership with the County: Several small cities expressed interest in partnering with the County on housing initiatives.



Johnson County housing goals and priorities as shared by residents and stakeholders so far.

The goals and priorities summarized at right were informed by the study's community engagement, stakeholder interviews, literature review, and quantitative analysis processes.



Accommodate more growth



Accommodate the needs of an aging population



Attract more young people and families



Diversify the housing stock



Focus growth around infrastructure and services



Reinforce rural and small town character



Support local businesses and main streets

Potential policy recommendations.

Topic	What we've learned	How to respond
Septic regulations	Septic regulations limit potential housing density	Explore ways to reduce required lot sizes where realistic and achievable from technical, environmental, and enforcement perspectives.
Agricultural land development	There are few residential building sites within the agricultural areas of the unincorporated county.	Explore options to add housing units on agricultural land without unduly impacting the industry, such as by amending farmstead split regulations and allowing regulatory flexibility in exchange for housing density.
Missing middle housing	State and County regulations have eased on infill housing such as ADUs and "missing middle," but not many have been built yet.	Promote missing middle infill with an awareness campaign, technical assistance, and financial incentives.
Housing as economic development	The County's economic development plan (2022) and comprehensive plan (2024) call for more housing but do not identify specific sites to build it.	Add multifamily housing as an allowable "primary use" in the commercial zoning district and near employment centers and as a desired use in designated priority growth areas.
Manufactured home parks	Many low-income residents poorly served by the manufactured home park business model.	Explore strategies to transition residents to more stable housing options; convert existing MHPs to a community land trust model; or encourage redevelopment of MHPs, such as by modifying RMH zoning regulations for higher density, higher value housing formats in annexable locations.
Aging in place	The population is rapidly aging but senior housing options not available in all communities.	Catalyze senior housing development in cities that lack a facility and promote accessibility retrofits to support seniors as they age in their homes.
Cost of homeownership	Increasing homeownership costs threatens residents' housing stability, such as seniors on fixed incomes.	Expand assistance for cost-saving and risk-mitigating home upgrades, such as energy efficiency and weatherizing.
Downtown revitalization	Some small city downtowns are struggling but needed to support economic development, job attraction, quality of life, and local sense of identity.	Promote housing development as a mechanism to revitalize and stabilize downtowns, such as with mixed-use development and upper floor housing on main streets and a mix of denser housing types immediately surrounding downtown.
Transportation	Transit and other mobility services are needed but sparsely available in the non-metro area.	Align transit and mobility services with areas of higher housing and services densities, and explore higher density housing where transportation options are most available.
Home insurance	Insurance costs are quickly becoming a housing market disruptor, especially for new homebuyers.	Explore how the building code could be refined to enhance the county's insurance rating.
Small city partnerships	Some small cities are particularly interested in partnering with the County to promote and support local housing development.	Expand dialogue with interested small cities and develop partnership strategies that leverage the County's programs and resources to support local housing initiatives.
Infrastructure	Development density is directly constrained by access to public sewer and water connections.	Support small cities interested in establishing or expanding municipal water and sewer systems.
Direct investment	The County has a history of investing in housing development and a willingness to do more.	Expand the County's participation in the Affordable Housing Trust and consider opportunities to make larger investments such as purchasing land for public-private development that meets the community's affordability goals.

Housing Assessment Study

Johnson County, IA

Community Briefing - September, 2025



CommunityScale