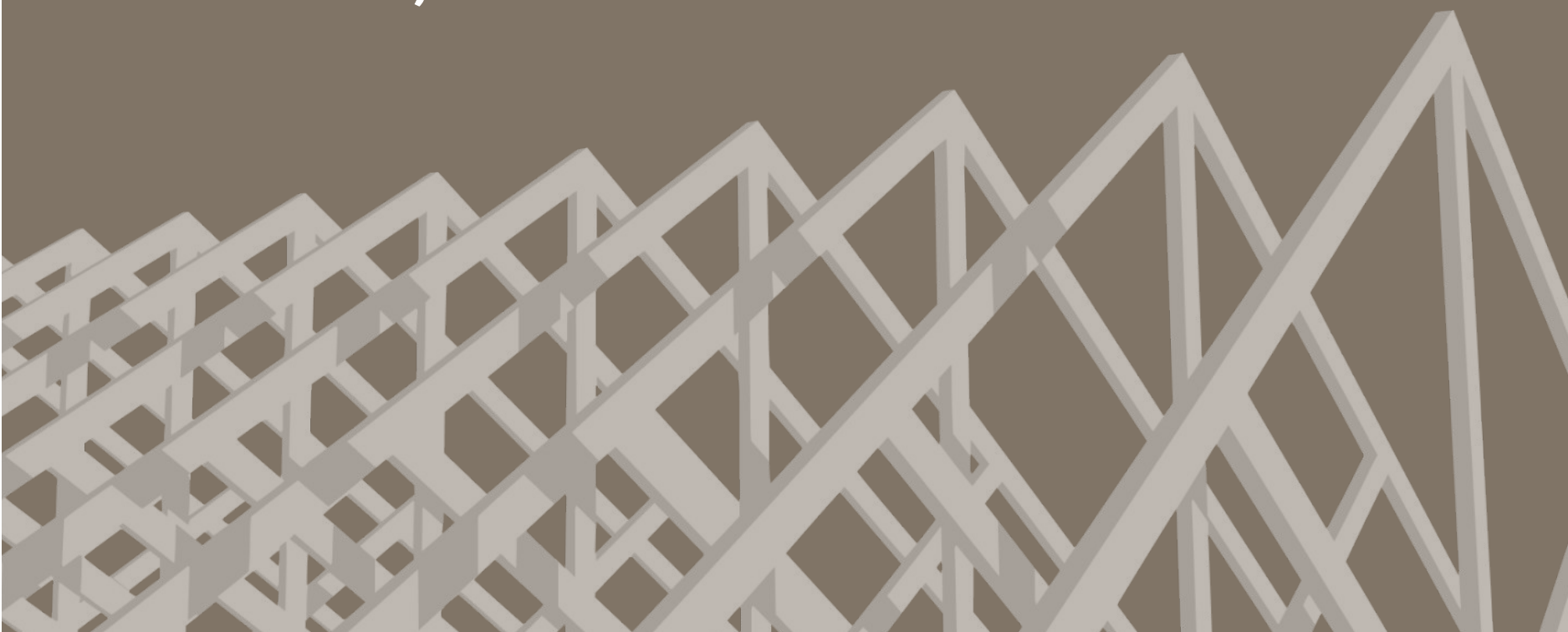


Housing Assessment Study

Johnson County, IA

November 12, 2025



CommunityScale

Housing Assessment Study

Johnson County

Acknowledgment

More than 120 residents, stakeholders, local government staff and elected officials from throughout the county, including the six small cities, participated in focus groups, meetings, and workshop activities to provide crucial information and ideas for this study. In addition, 90 surveys were completed. We thank all the participants for their time, expertise and interest. For details on the public engagement, including the list of focus group participants, please consult Appendices: [Community Engagement Summary](#).

Published November 2025

Overview content also available on the project's online housing dashboard:
<https://communityscale.github.io/JohnsonCounty/>

© 2025 Johnson County & CommunityScale.
All rights reserved.

Johnson County



Located in east-central Iowa, Johnson County is home to more than 156,000 residents and includes 11 cities. The county features a mix of urban and rural communities with a broad range of businesses, including farming, agritourism, retail, manufacturing, health care, medical technology and academic institutions.

Johnson County local government provides essential services, including planning, development and sustainability; social and public health services; road and bridge maintenance; elections and licensing; law enforcement and emergency response; and parks and natural resources.

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.

Contents

	Overview	4
	Key findings	8
	Recommendations	31
	Small city profiles	48
	Appendices	66
	- Housing forecast	68
	- Literature review	78
	- Regulatory and impacts review	85
	- Community engagement summary	95

November 2025

© 2025 CommunityScale. All rights reserved.





Overview



Solon

The purpose of this planning effort.

One of the goals of 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.

Note: In this study, "county" (lowercase) refers to the geographic entirety of Johnson County where people live, work, do business, etc.; "County" (uppercase, on its own) refers to the local government as a governing and service entity.

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.

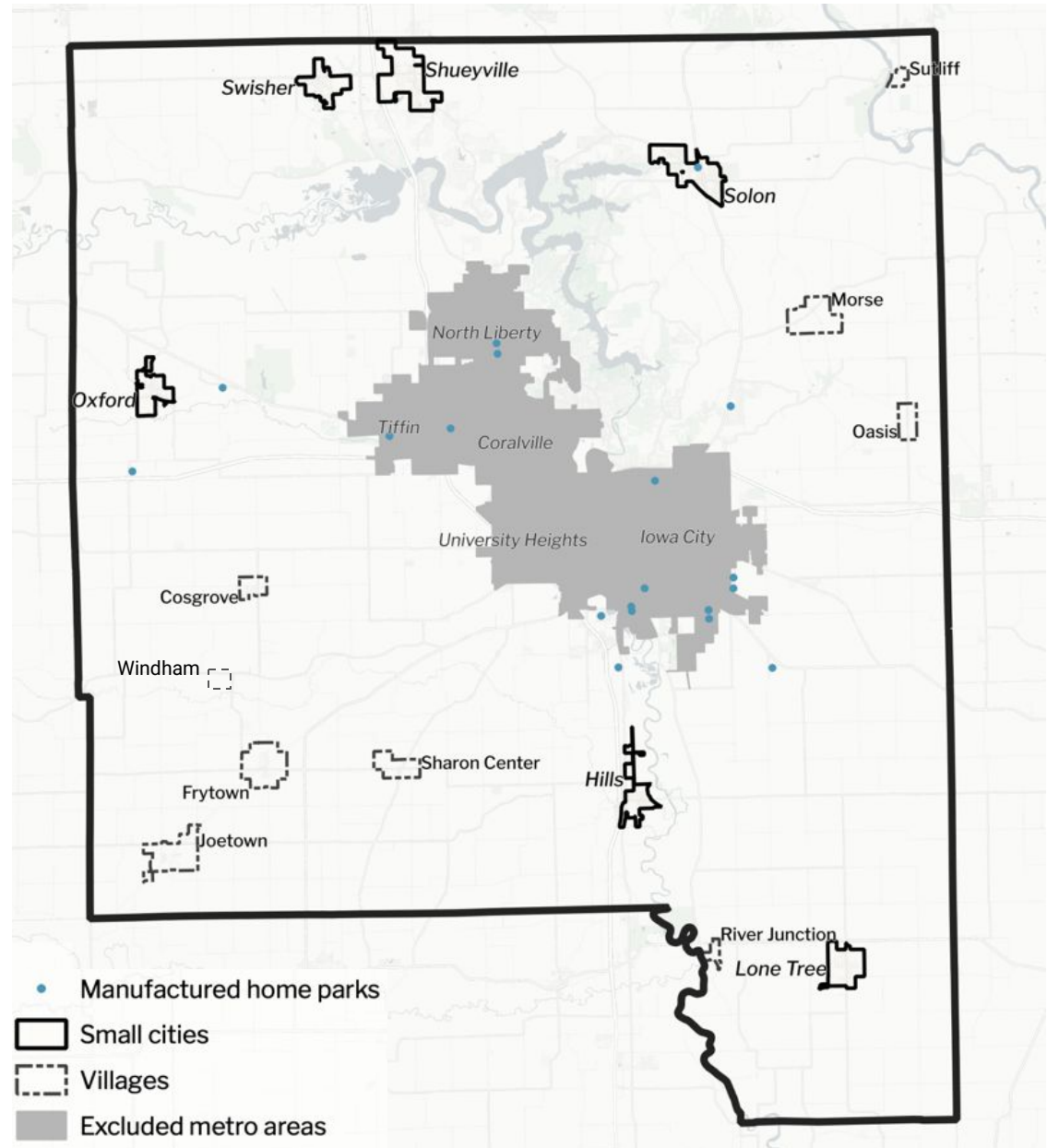
Recommend feasible and attainable actions for local elected officials to consider and implement.

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

This study focuses on unincorporated Johnson County (including nine villages) 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 Coralville, Iowa City, North Liberty, Tiffin and University Heights.

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



Key findings and takeaways from the study.

The Housing Assessment Study is comprised of the following sections, introduced below along with key takeaways for each.

Key findings: A summary of the study's primary observations and outcomes.

- The non-metro area needs about 950 new housing units over the next 10 years to keep up with growth and stabilize the market.
- Especially as the population ages and households grow smaller, the non-metro area needs more diverse housing options suitable for singles and couples, renters, and seniors aging in place or downsizing.
- Barriers to housing production include constrained land availability, lack of water and sewer coverage, and limited transportation options.

Small city profiles: Detailed analysis of demographics, market conditions, and land use for each small city.

- Each small city is unique in its current conditions, recent trends, and housing goals.
- Mixed-use and multifamily property generally provide more tax revenue per acre than lower density housing.
- Local zoning changes could help promote more housing diversity if desired by small city communities.

Recommendations: Policy, investment, and partnership strategies to promote housing production and access.

- The County is well positioned to add more direct investments in non-metro area housing.
- Through staff support and policy updates, the County can promote housing goals in many ways.
- Local, regional, and state agencies, nonprofits, and programs offer a wide range of partnership and funding opportunities for the County and small cities.
- There are many ways the County and others can collaborate with small cities toward local housing goals.

Appendices: Supplementary analyses and community engagement activities supporting the study.

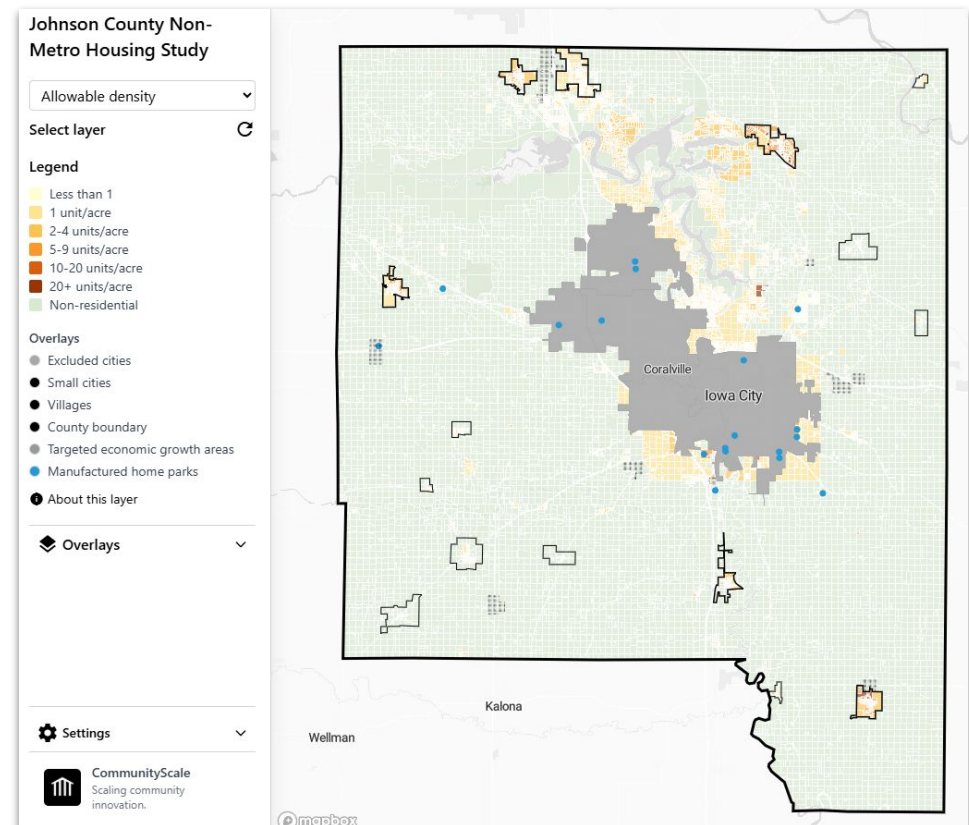
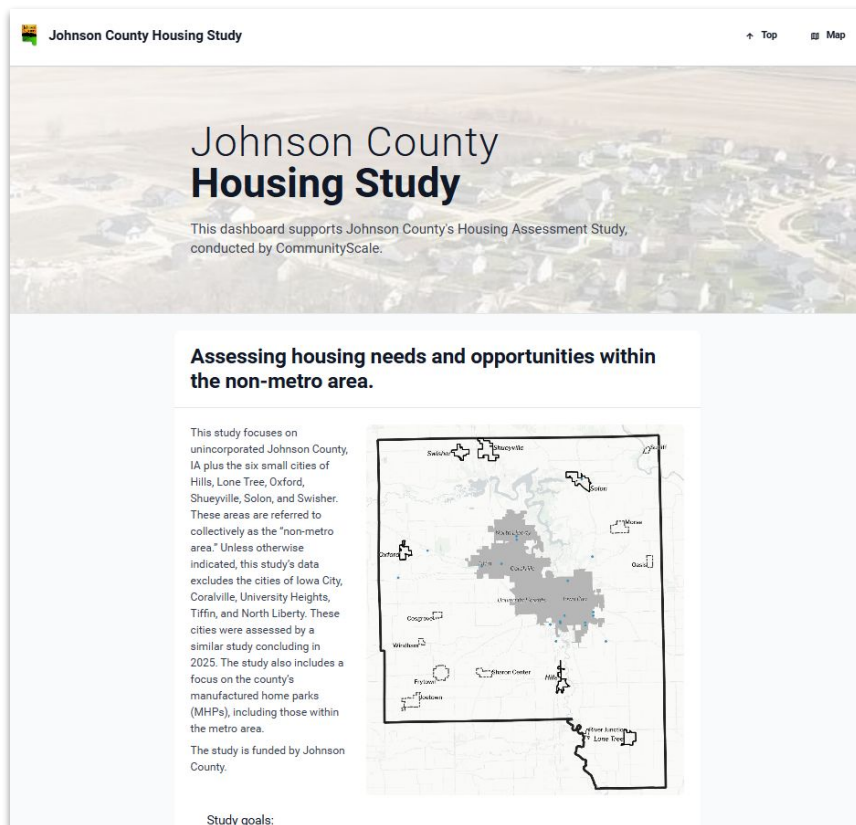
- The [housing forecast](#) and [literature review](#) provide extra analysis and context to inform the study.
- The [regulatory and impacts review](#) assesses local housing policies, zoning, fiscal revenue, and manufactured housing park conditions.
- The [community engagement summary](#) describes the study's extensive stakeholder outreach process and outcomes.

The study's digital resources: online dashboard and interactive map.

In addition to this report document, the study's deliverables include an online dashboard and interactive map. These digital resources provide additional ways to share and engage with the study's findings.

[The project dashboard](#) presents key findings with interactive charts and downloadable graphics for a more accessible way to view study results.

[The interactive map](#) provides an opportunity to explore the study's analysis in spatial detail, including existing and allowable housing types and densities across the non-metro area.





Key findings



Lone Tree

Key findings summary

Source: 2023 ACS 5-Year, CommunityScale

The Housing Assessment Study's key findings include observations about the non-metro area's growth trends, demographic shifts, and changes in family and household structure. These changes impact the non-metro area's housing needs and opportunities.

For example, the non-metro area needs more housing options to accommodate a growing senior population and increased numbers of smaller families and households.

The non-metro area is growing slower than the county overall, suggesting an opportunity to tap into this faster regional growth to drive more housing production and economic development in the unincorporated areas and small cities.

Key findings headlines

- Johnson County's non-metro area is **expected to continue growing** at a steady pace.
- The non-metro area **needs about 950 new housing units** over the next 10 years to keep up with growth.
- The non-metro area's **population is aging rapidly**, a potential liability for long-term growth.
- There is **not enough housing diversity** to reflect current and emerging market preferences.
- The mostly single-family **housing stock does not meet the needs** of lower-income households.
- Trends suggest growth among higher and lower incomes and a **shrinking "middle class."**
- The non-metro area is home to **fewer families with children** and more single people than 10 years ago.
- Housing in the non-metro area is **relatively affordable**, but only to middle and upper incomes.
- **Manufactured home parks** are an important housing option for certain groups in Johnson County.
- Housing **construction is gradually slowing down** since its peak in the 1990s.
- **Johnson County is growing faster** overall than the non-metro area on its own.

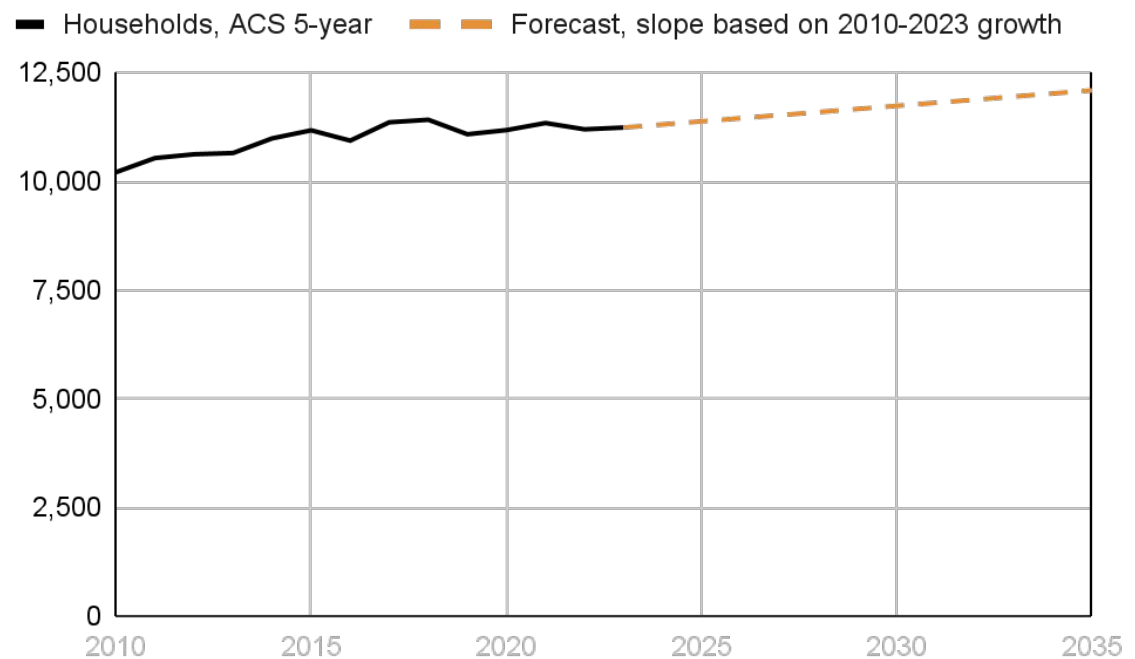
Johnson County's non-metro area is expected to continue growing at a steady pace.

Source: 2023 ACS 5-Year, CommunityScale

Johnson County's non-metro household population has been growing at a steady pace over the past 15 years. If this trend continues, the non-metro area of the county can expect to add more than 700 net new households over the next decade, a 6-7% increase (2025-2035).

This growth is a primary driver of the county's need for 950 additional housing units as detailed on the following page.

Non-metro area household growth trends and projection



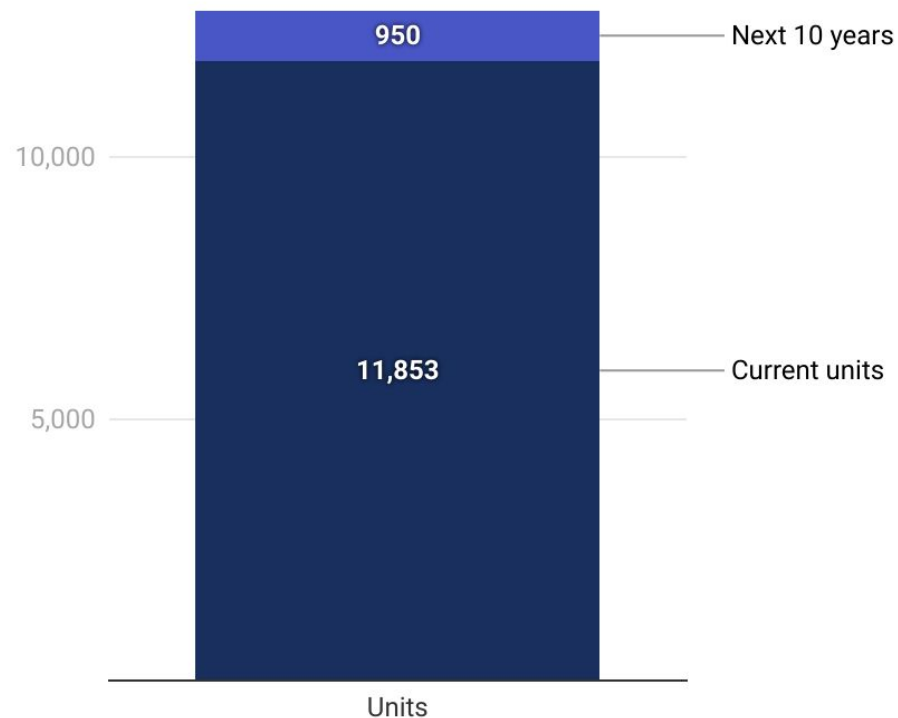
The non-metro area needs about 950 new housing units over the next 10 years to keep up with growth.

Source: Census ACS 5-Year, CommunityScale

The 950 unit housing production target is driven by a combination of the non-metro area's growth projection (700 units) and other factors related to maintaining a healthy housing stock and relieving underlying market pressures such as pent up demand for homeownership (250 units).

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.

Johnson County non-metro 10-year housing production target



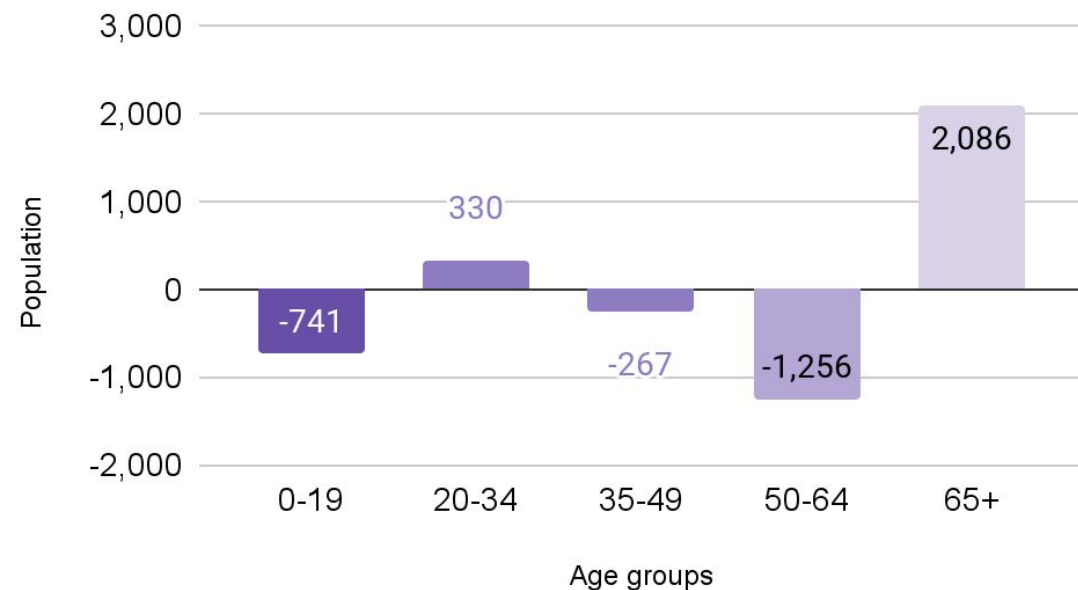
The non-metro area's population is aging rapidly, a potential liability for long-term growth.

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.

Net population change (2025-2035)



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

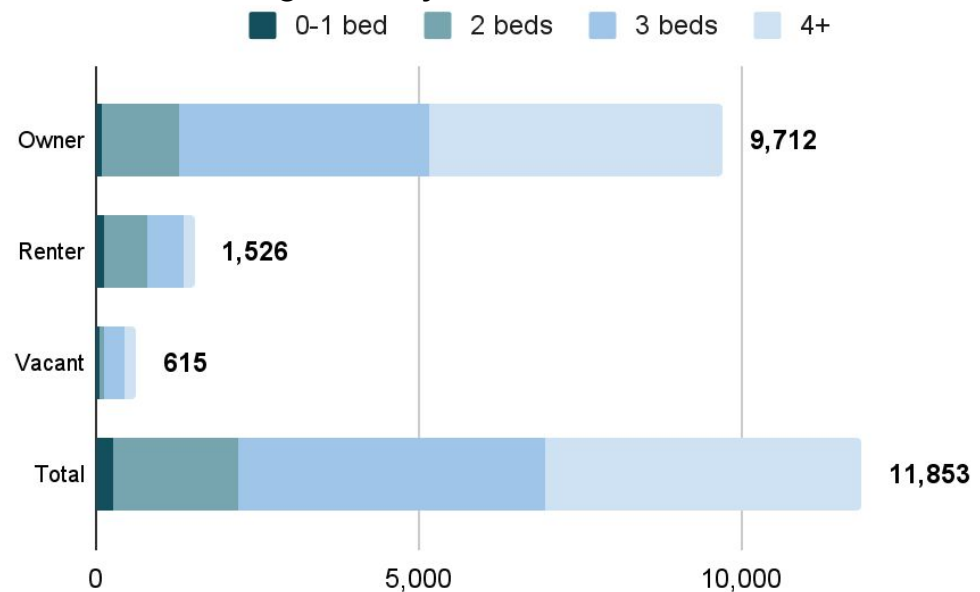
Source: 2023 ACS 5-Year, CommunityScale

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, by moving from their larger house and into smaller ownership options such as condos and townhomes.

As indicated by the chart at right, currently, of 11,853 housing structures in the non-metro area, most are owner-occupied (82%) and only 19% are homes with 2 or fewer bedrooms (2,209 total units).

Non-metro area housing units by tenure and bedroom count



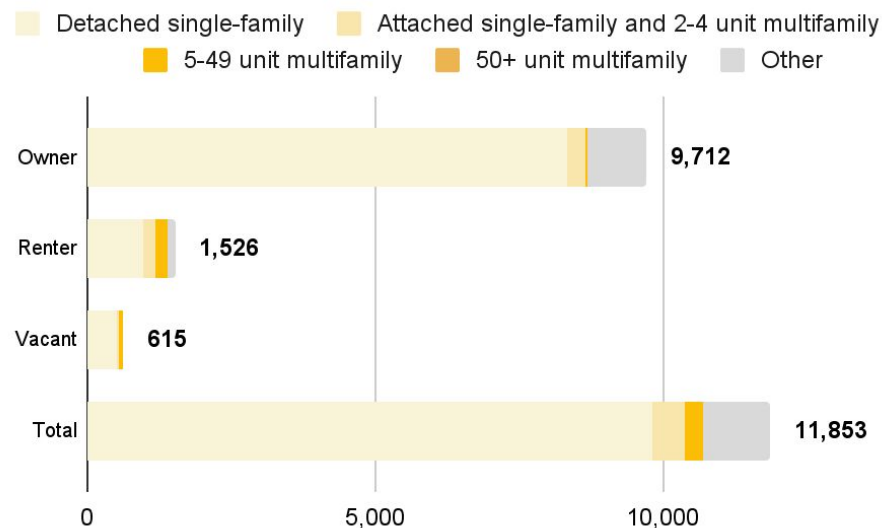
The mostly single-family housing stock does not meet the needs of lower-income households.

Source: 2023 ACS 5-Year, CommunityScale

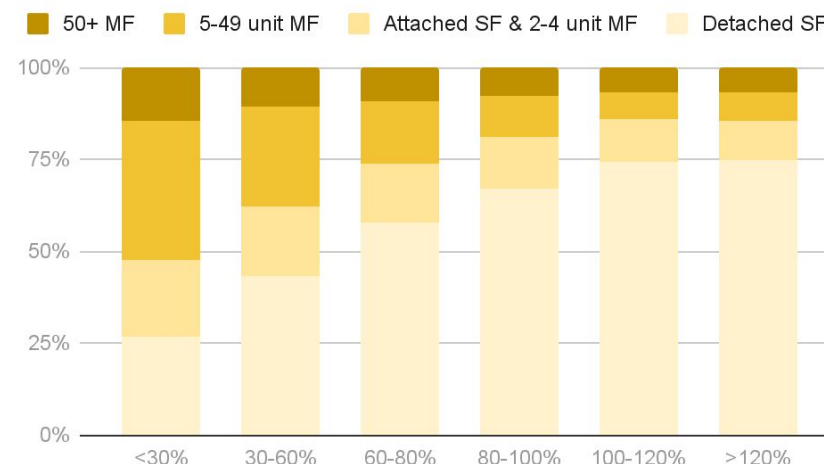
Most of the non-metro area's housing stock consists of single-family homes. There is a relatively small supply of attached single-family (i.e. townhomes and duplexes) and multifamily available. While this mix aligns with the preferences of the region's higher-income households, it does not offer enough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



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

Source: 2023 ACS 5-Year, CommunityScale

Many of this study’s indicators are based on 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 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

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

Source: 2023 ACS 5-Year, CommunityScale

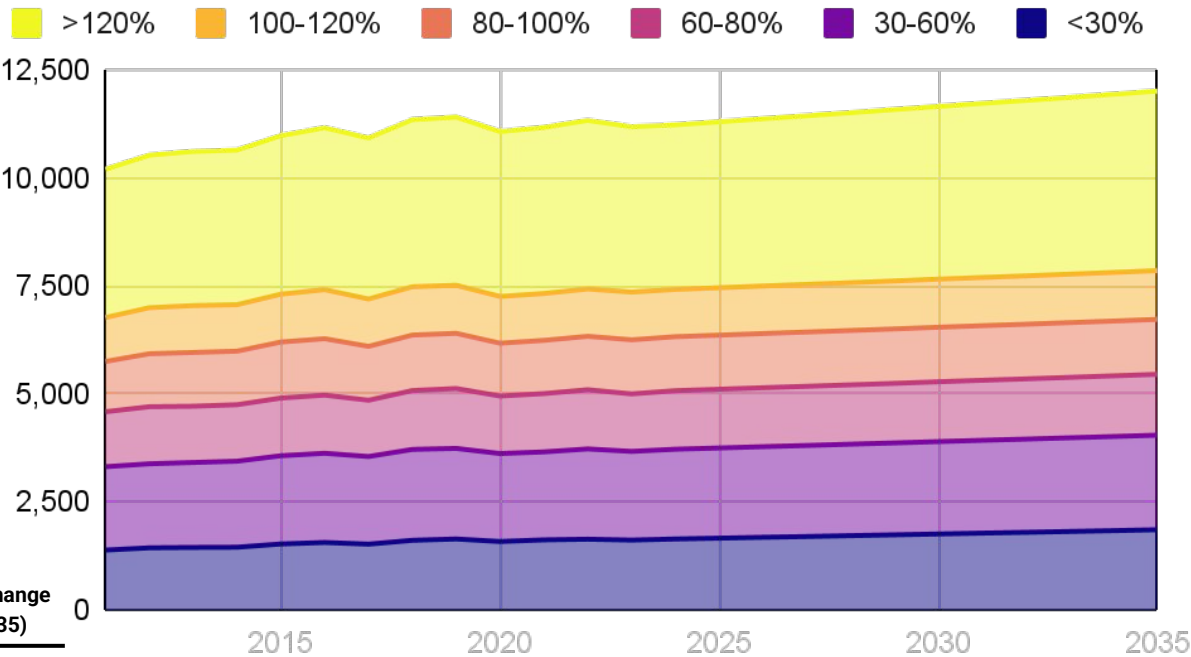
As Johnson County’s non-metro area grows, its income mix is becoming more polarized, adding households among higher and lower income levels at a faster rate than those in middle-income levels.

Growth at higher income levels could translate to opportunities for new market rate housing, or increased competition for moderate-priced homes if overall supply remains too constrained.

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.

AMI Group	2015	2025	2035	Projected 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%

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



Incomes and population growth rates vary considerably among 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 household median income and 10-year population growth trends.

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

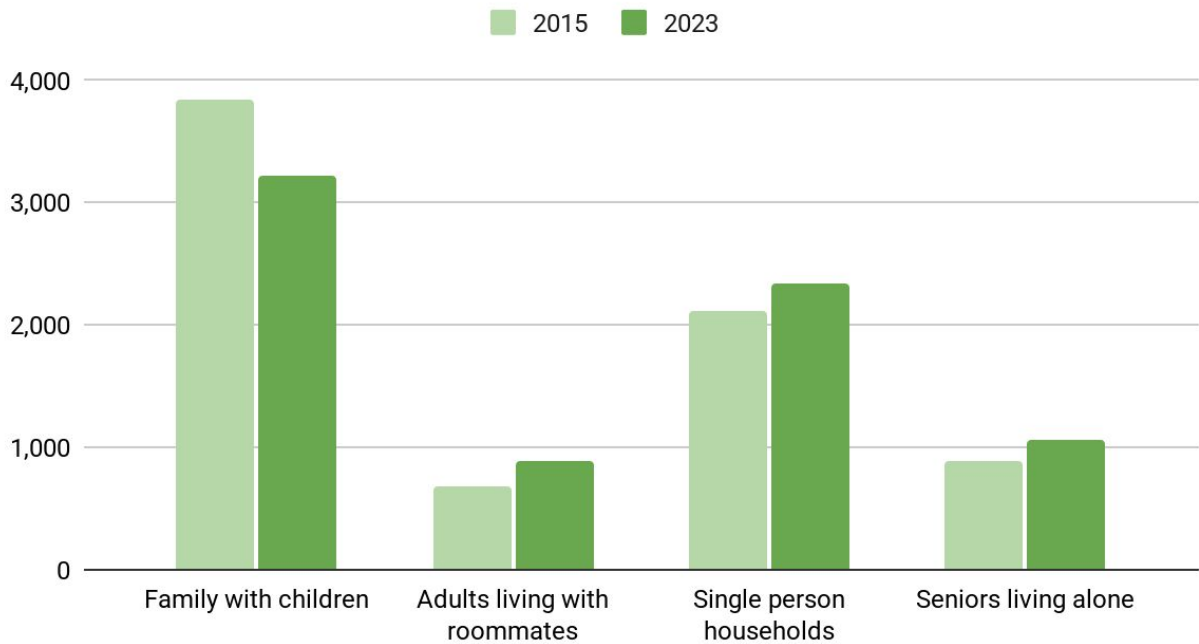
	Median income (2023 ACS 5-year)
Non-metro Johnson County	\$101,410
All of Johnson County	\$74,721
Iowa	\$73,147
United States	\$78,538

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.

Non-metro area change in family and household structure



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

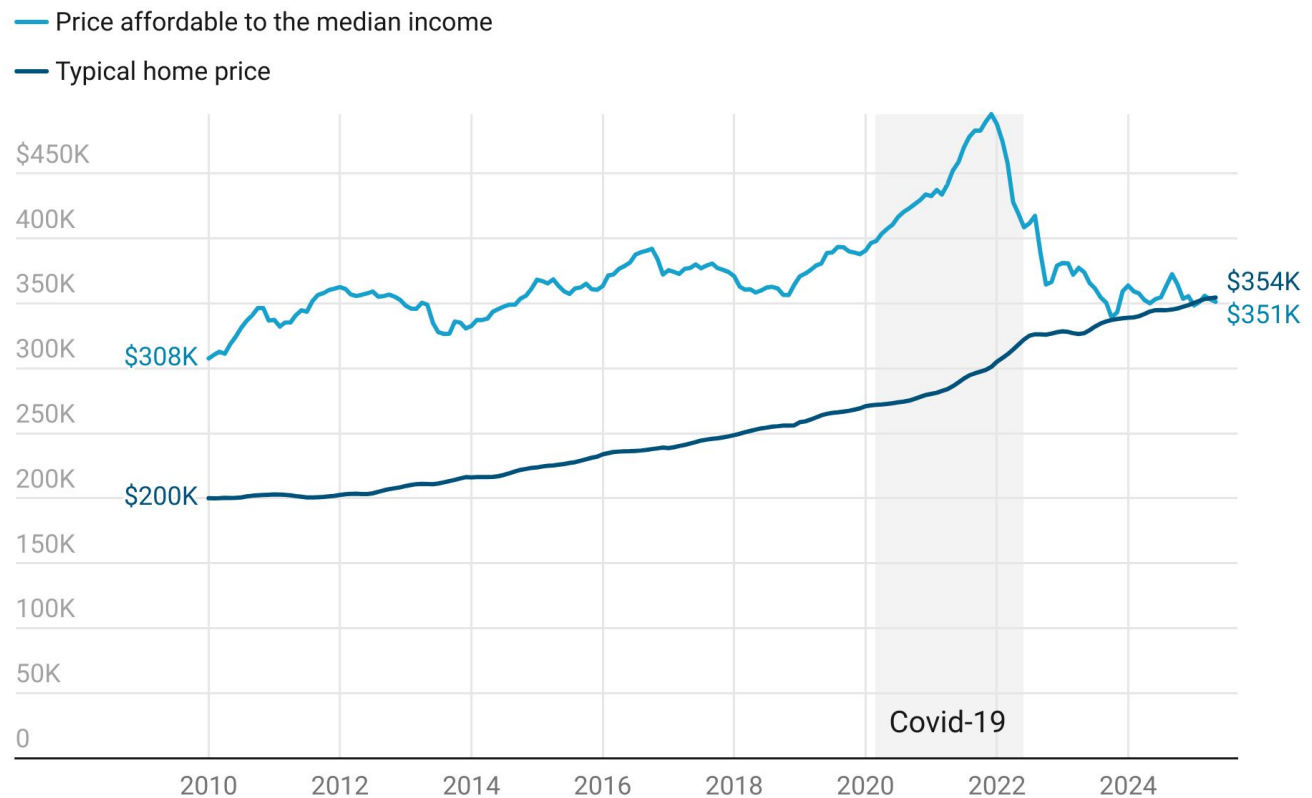
Source: 2023 ACS 5-Year, Zillow ZHVI, FRED, CPI, CommunityScale

Historically, Johnson County's non-metro area has been a relatively affordable place to buy. For many years prior to 2022, households earning the median income could comfortably afford well in excess of the median home price.

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

Manufactured home parks are an important housing option for certain groups in Johnson County.

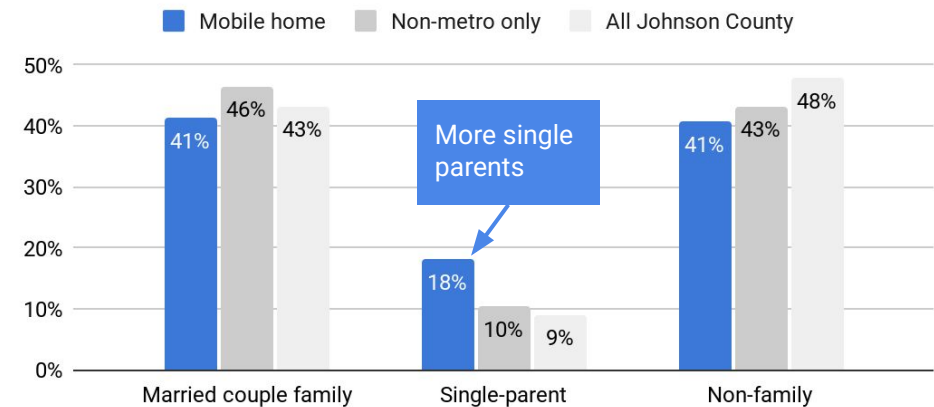
Source: 2023 ACS 5-Year, CommunityScale

Analysis of the households living in these MHPs suggests these units provide an important housing alternative for certain groups living in Johnson County.

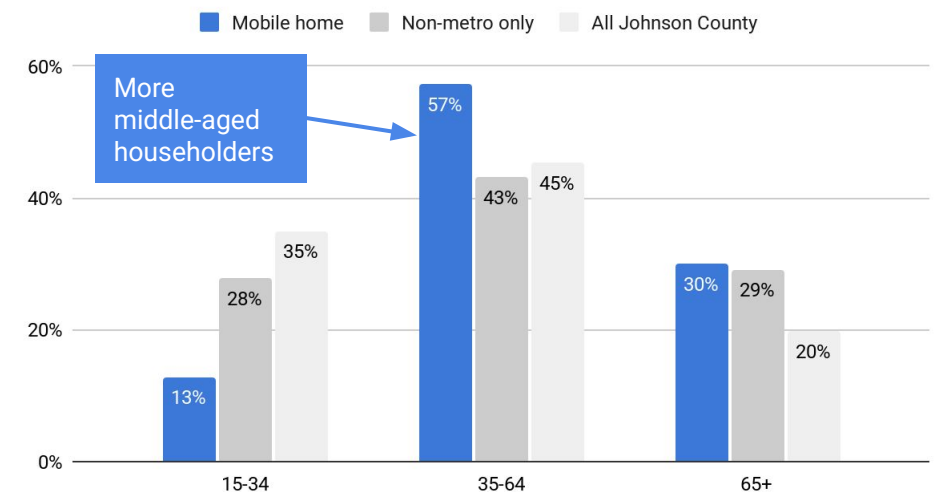
These communities are nearly twice as likely to house a single parent as other types in Johnson County. This suggests MHPs offer a lower-cost housing option for single-earner families with kids.

Households living in mobile homes are generally older and contain fewer people than other types. This also suggests MHPs provide a more flexible and less costly housing option for people in transitional periods of their lives and/or with limited incomes.

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 is 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.

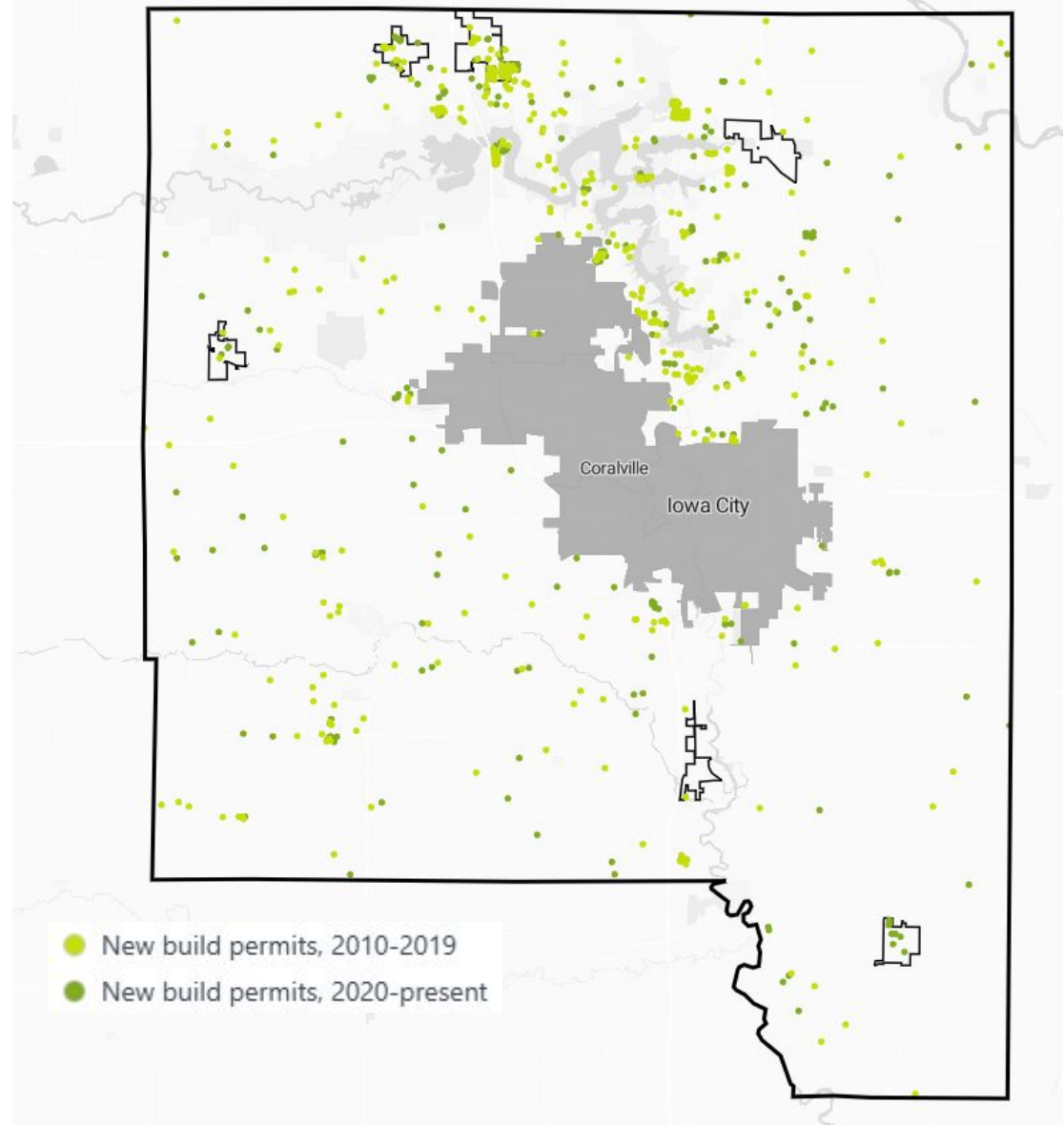
Most recent construction in the non-metro area has concentrated in the north-central portion of the county.

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%

* "Permitted since 2020" count is incomplete - update in progress.

Building permits in the non-metro area, 2010-present



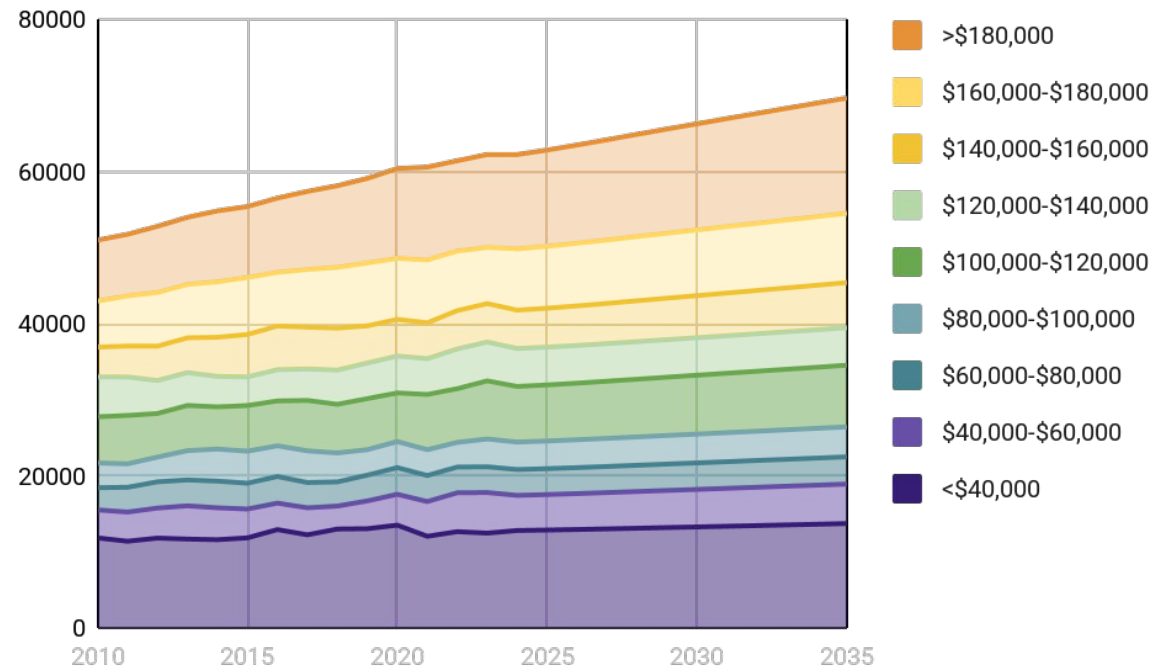
Johnson County is growing faster overall than the non-metro area on its own.

Source: 2010-2023 ACS 5-Year, CommunityScale

Based on recent trends, Johnson County market is projected to grow by about 11% between 2025 and 2035, 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



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.

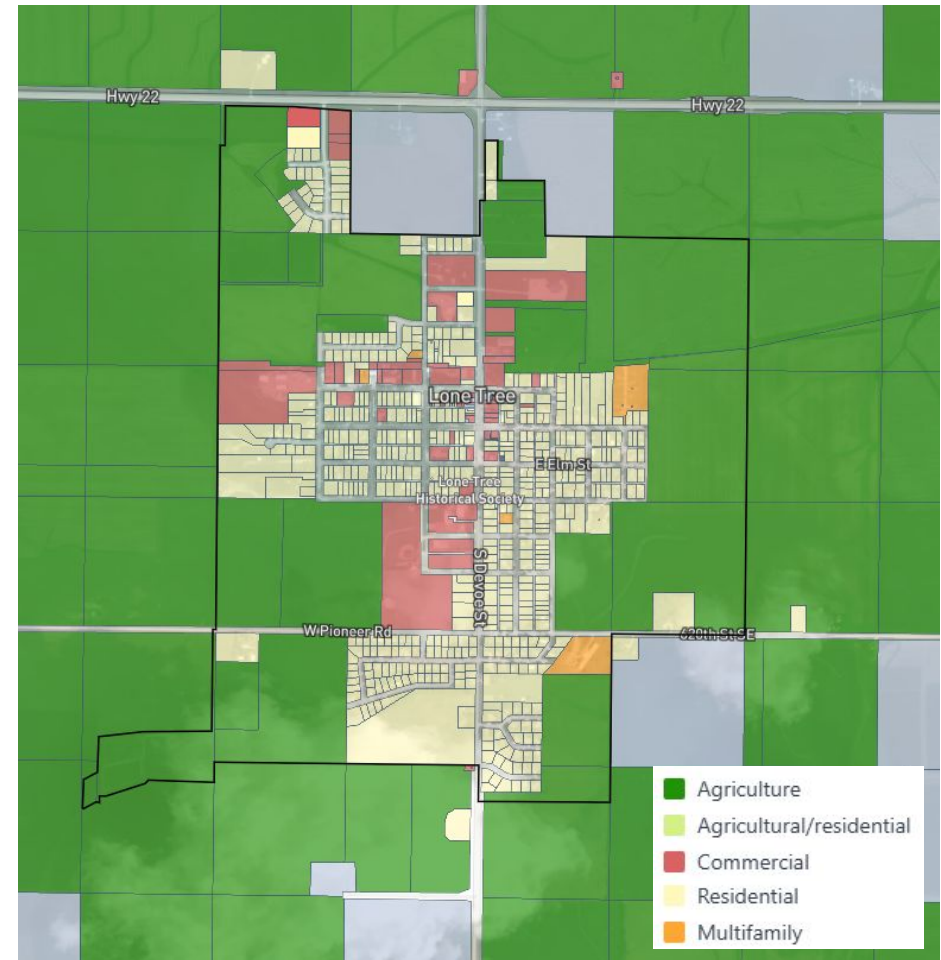
Land value: Lot prices vary by place but are generally high and climbing.

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 of having fewer developable acres.

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

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



Lone Tree land use map illustrating how most parcels are in use with few sites available for housing development.

Barriers to homeownership.

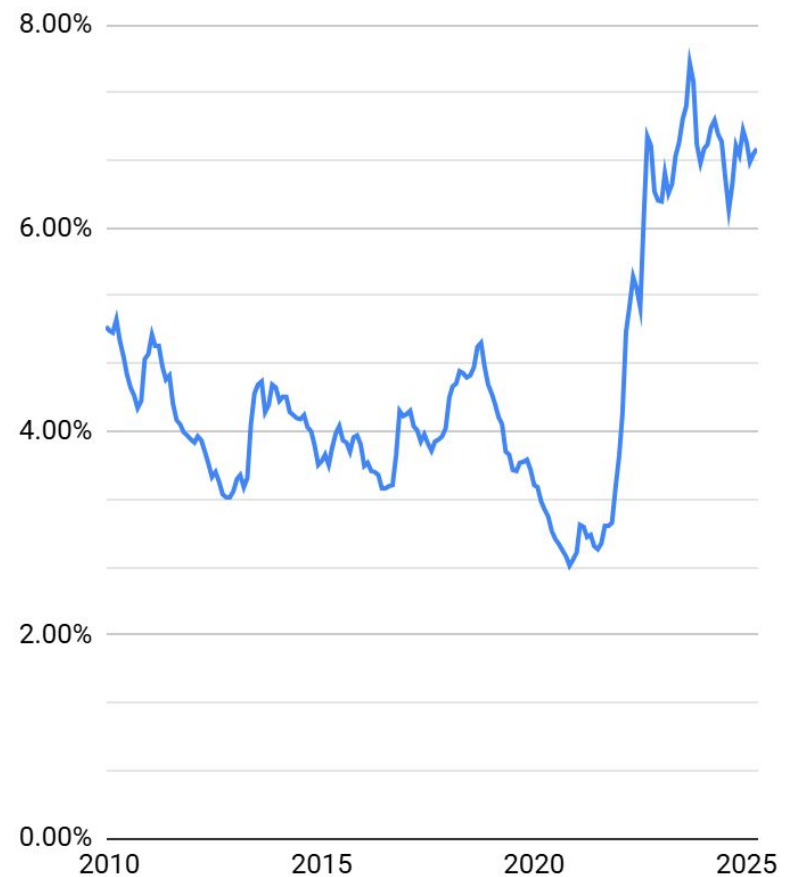
Rising prices: Especially since the COVID pandemic, housing prices have increased at an accelerated rate.

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



National mortgage interest rate average
Source: Federal Reserve

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 homes as they age.

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

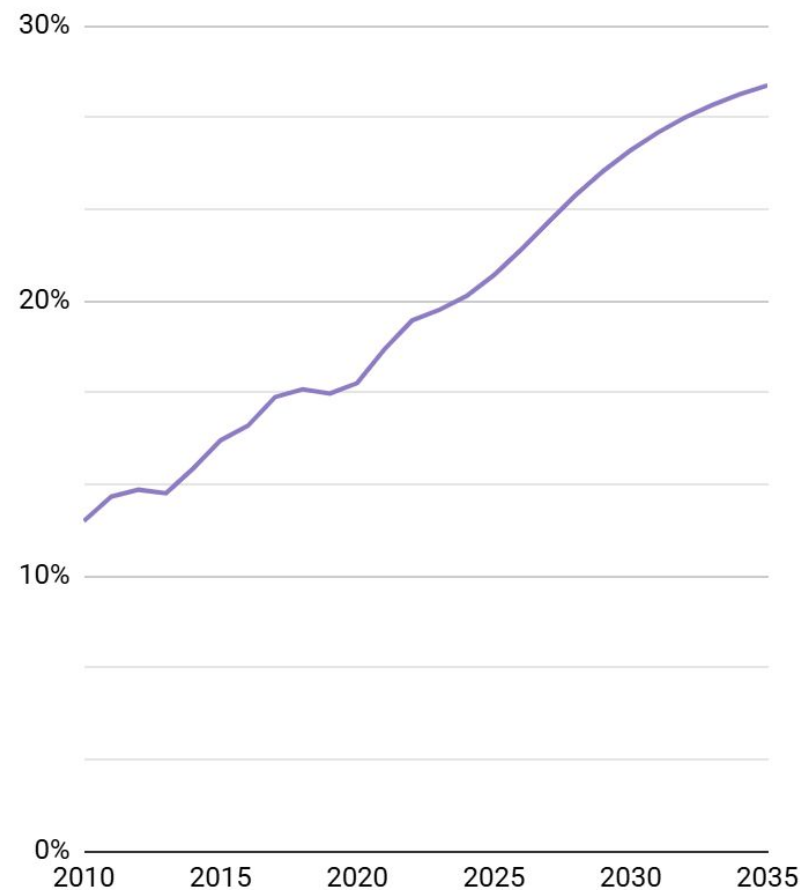
Variable costs: Especially for retired seniors living on a budget, sudden increases in housing costs such as energy, insurance, and taxes can create financial instability.

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 personal vehicle use, 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



Source: ACS 5-year 2010-2023, CommunityScale

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 charges 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 moving cost), leading residents to abandon their structures 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. (This issue has already started to be collaboratively addressed through existing protocols.)



*Manufactured homes located just east of Iowa City city limits.
Source: MHVillage*

Opportunities to build on: Built-in assets.

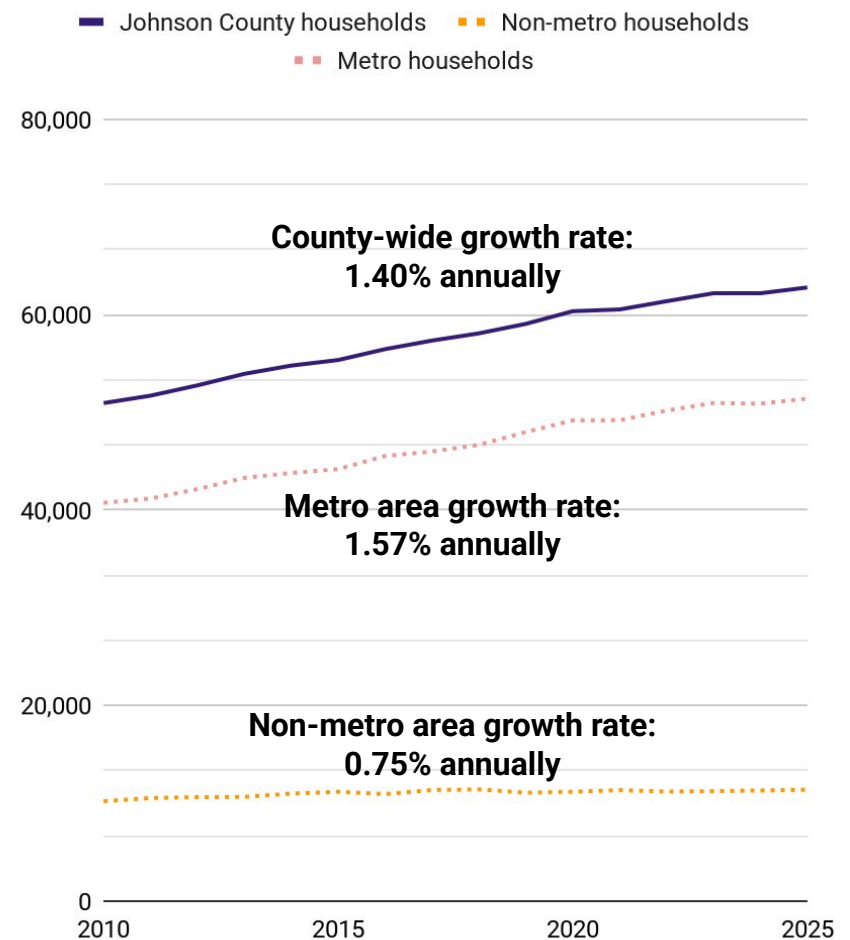
Untapped growth potential: Each year, the overall county is growing faster (1.4% annually) than the non-metro area (.75%), suggesting the non-metro area has the potential to capture a greater share of this growth with the right strategies, policies, and housing production. In the meantime, the metro area is growing at a much faster rate (1.57%).

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" options in the unincorporated areas. (Recent state legislation requires all jurisdictions to allow ADUs by right in local zoning codes.)

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

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



Source: ACS 5-year 2010-2023, CommunityScale

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.

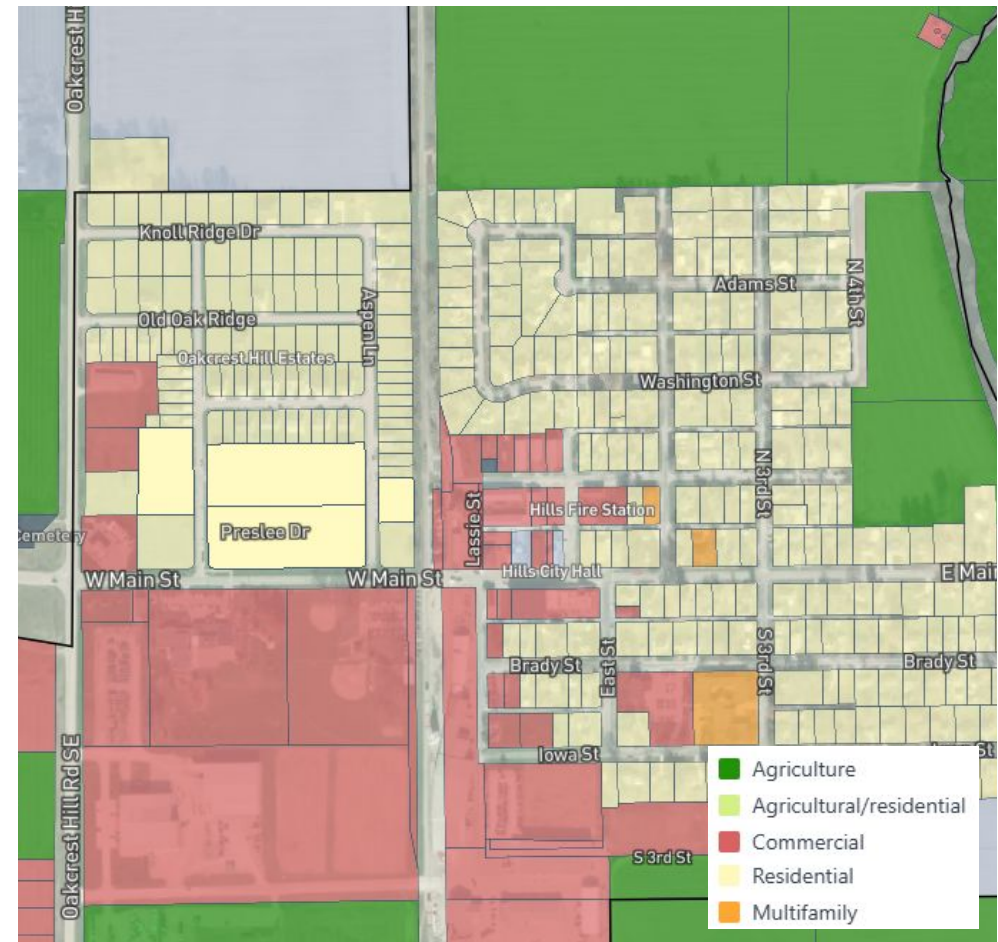
Senior housing options: The community acknowledges the need to support aging in place and adding senior housing units, especially in cities that do not have a facility.

“Missing middle” infill: There is interest among some community members 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.



Hills land use map illustrating how most parcels are in use with few sites available for housing development.

Johnson County housing goals and priorities

Based on input from residents and stakeholders.

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



Recommendations



Northeast Johnson County

Policy recommendations

Topic	Key finding	Recommendation
<u>Aging in place</u>	The population is rapidly aging but senior housing options are not available in all communities.	Promote the production of more senior housing options and resources.
<u>Cost of homeownership</u>	Increasing homeownership costs threaten residents' housing stability, such as seniors on fixed incomes.	Identify opportunities for the County to help reduce the cost of homeownership, especially for low-income households, first-time homebuyers, and seniors.
<u>Cost of living and access to services</u>	Shortages of transit and mobility services, childcare, and rental housing in the non-metro area increase the cost of living for residents who need these options.	Identify strategies to maximize mobility service and access within the limited resources available; attract local childcare providers; and increase the rental housing supply in the non-metro area.
<u>Direct investment</u>	The County has a history of investing in housing development and a willingness to do more.	Identify opportunities to expand current investment strategies.
<u>Downtown revitalization</u>	Vibrant downtowns are vital drivers of economic development, workforce attraction, quality of life, and local sense of identity. However, some small city downtowns are underutilized and may need support to build momentum for investment.	Contribute County staff time, expertise and resources to promote housing development as a mechanism to revitalize and stabilize downtowns, including attracting residents as well as small and larger employers.
<u>Housing as economic development</u>	The County's economic development plan (2022) and comprehensive plan (2018 / 2024) call for more housing but do not identify specific buildable sites.	Promote housing development in the designated growth areas in the unincorporated area as defined by the Future Land Use Map.
<u>Housing on agricultural land</u>	Residential development is currently discouraged in the agricultural areas; however, young farmers need new opportunities and all farmers need more opportunities to generate revenue.	Continue using zoning tools to consider adding housing units on agricultural sites while minimizing impacts to agricultural land and practices, and periodically evaluate the results.
<u>Manufactured home parks</u>	Many residents who have low incomes are poorly served by the manufactured home park business model.	Explore strategies to improve conditions at manufactured home parks (MHPs); when needed, help interested residents transition to alternative housing options.
<u>Missing middle housing</u>	State and County regulations now provide more opportunities for infill housing such as ADUs and "missing middle," but not many have been built yet. In addition, while the small cities generally encourage compact patterns of development, none have provisions for affordable or senior housing or for incentive or density bonuses.	Promote missing middle infill with an awareness campaign, technical assistance, and financial incentives.
<u>Partnerships with ECICOG and other service or nonprofit organizations</u>	The East Central Iowa Council of Governments (ECICOG), Johnson County departments, and other local, state, and national organizations offer many complementary skills and services that could be leveraged more extensively in the non-metro area.	Explore additional ways to collaborate with ECICOG and social service or other organizations that support housing funding, access, rehabilitation and production goals at the County and small city scales.
<u>Placemaking and quality of life</u>	Many parts of the non-metro area struggle to compete with metro area destinations in attracting residents and investment.	To attract new residents, developers, and investment, the non-metro area (especially small cities) should leverage or introduce assets and programming that enhance quality of life, welcome more visitors, and create a unique sense of place.
<u>Septic regulations</u>	Septic regulations limit potential housing density on land not served by public sewer.	Explore strategies to add housing capacity on parcels served by septic systems.
<u>Small city partnerships</u>	Small cities have limited financial and staff capacity to support growth initiatives.	Explore opportunities to leverage County funds and resources to expand small cities' operational efficiency and ability to grow.

Aging in place

Finding

The population is rapidly aging but senior housing options are not available in all communities.

Recommendation

Promote the production of more senior housing options and resources.

Details and next steps

Help attract senior housing options in cities that currently lack assisted living or related facilities.

Explore home retrofit programs that improve accessibility for seniors as they age in their homes, including connecting residents with existing programs and adding new programs where there are gaps.

Maintain dialogue with local service providers and seniors' advocates to identify more opportunities for the County to expand senior housing options. The 'missing middle' recommendation also discusses actions that support senior housing.

Partners

JC PDS, Small cities

Cost

Low (advocacy) to moderate or high (financial assistance)

Supporting plans

Johnson County Comprehensive Plan:
Support affordable and equitable access to quality housing

Economic Development Plan: Housing Infrastructure, Partnerships, and Resource Deployment

Cost of homeownership

Finding

Increasing costs make homeownership more difficult to achieve and threaten residents' housing stability, such as seniors on fixed incomes.

Recommendation

Identify opportunities for the County to help reduce the cost of homeownership, especially for low-income households, first-time homebuyers, and seniors.

Details and next steps

Consider offering first-time homebuyer programs that enhance financial literacy and reduce barriers to homeownership.

Expand assistance for housing rehabilitation, emergency home repair, and cost-saving and risk-mitigating home upgrades, such as energy efficiency and weatherizing. This includes finding new funding sources since the ARPA funds that support current assistance will be depleted by June 30, 2026.

Explore if and how the building code for the unincorporated area could be refined to enhance the county's insurance rating.

Inventory and promote existing state and federal programs that help reduce the cost of homeownership for Johnson County residents.

Partners

JC PDS and JC Social Services, Small cities

Cost

Low (education) to moderate or high (financial assistance)

Supporting plans

Johnson County Comprehensive Plan:
Support affordable and equitable access to quality housing

Economic Development Plan:
Sustainability and Resilience

Cost of living and access to services

Finding

Shortages of transit and mobility services, childcare, and rental housing in the non-metro area increase the cost of living for residents who need these options.

Recommendation

Identify strategies to maximize mobility service and access with the limited resources available; attract local childcare providers; and increase the rental housing supply in the non-metro area.

Details and next steps

Direct transit and mobility services toward areas where higher housing and community service densities exist or are planned (managing the “chicken and egg” challenge of planning housing development and mobility service asynchronously).

Explore higher density housing and rental options where transportation, childcare, and other services are most available

Promote pedestrian and bike circulation and connections, such as accessible sidewalks and crossings within small cities and bike trails between them.

Pursue financial sustainability for the Trip Connect program and identify funding to expand coverage to Lone Tree and Hills.

Explore opportunities to attract more childcare providers to areas of need within the non-metro area.

Partners

JC PDS, JC Social Services, SEATS, Transportation providers (ECICOG and others), Small cities

Cost

Low (advocacy) to moderate or high (financial assistance)

Supporting plans

Johnson County Comprehensive Plan: Make transportation, land use, and infrastructure decisions that encourage a reduction in auto-dependent travel.

Economic Development Plan: Housing Infrastructure, Partnerships, and Resource Deployment

Direct investment

Finding

The County has a history of investing in housing development and a willingness to do more.

Recommendation

Identify opportunities to expand current investment strategies.

Details and next steps

Expand the County's participation in the Housing Trust Fund of Johnson County.

Consider opportunities to make larger direct investments, such as purchasing land for public-private development that meets the community's affordability goals.

Explore public-private partnership opportunities, such as financially supporting the public infrastructure investments needed to enable private housing development that support local and County goals.

Partners

JC Board of Supervisors, JC PDS, Small cities, development community

Cost

High (direct investment)

Supporting plans

Johnson County Comprehensive Plan:
Collaborating partners

Economic Development Plan: Housing Infrastructure, Partnerships, and Resource Deployment

Downtown revitalization

Finding

Vibrant downtowns are vital drivers of economic development, workforce attraction, quality of life, and local sense of identity. However, some small city downtowns are underutilized and may need support to build momentum for investment.

Recommendation

Contribute County staff time, expertise and resources to promote housing development as a mechanism to revitalize and stabilize downtowns, including attracting residents as well as small and larger employers.

Details and next steps

Identify opportunities to create mixed-use development and upper-floor housing on small city main streets and connect cities and property owners with technical assistance and available incentives.

Explore opportunities to add denser housing in and around downtowns in formats that support local design character while introducing new housing options (e.g. for different income levels, existing and new business employees, teachers for local schools, etc.)

Continue the PDS effort to help attract grocery stores to small cities, adding an amenity that would make living and working in and around downtown more attractive and viable for existing and new residents.

Partners

JC PDS, Small cities

Cost

Low (advocacy) to moderate or high (financial assistance)

Supporting plans

Johnson County Comprehensive Plan:

Support affordable and equitable access to quality housing

Economic Development Plan:

Communications, Marketing, and Education

Housing as economic development

Finding

The County's economic development plan (2022) and comprehensive plan (2018 / 2024) call for more housing but do not identify specific sites to build it.

Recommendation

Promote housing development in the designated growth areas in the unincorporated area as defined by the Future Land Use Map.

Details and next steps

Inventory available parcels within established growth areas and calculate total housing capacity as context for zoning and land use policy in these designated areas.

Direct developers and builders toward designated growth areas as the primary opportunity for new residential development in the unincorporated area.

Streamline zoning and related policies to promote more housing in the designated growth areas.

Better coordinate County and the small cities' growth plans.

Use the next comprehensive plan process to refine geographies and policies regarding designated growth areas.

Partners

JC PDS, JC Board of Supervisors, Small Cities

Cost

Low (staff time)

Supporting plans

Economic Development Plan: Housing Infrastructure, Partnerships, and Resource Deployment

Johnson County Comprehensive Plan: Support rezoning applications that comply with the Future Land Use Map and the Future Land Use Development guidelines

Housing on agricultural land

Finding

Residential development is currently discouraged in the agricultural areas; however, young farmers need new opportunities and all farmers need more opportunities to generate revenue.

Recommendation

Continue using zoning tools to consider adding housing units on agricultural sites while minimizing impacts to agricultural land and practices, and periodically evaluate the results.

Details and next steps

Explore updating the farmstead split regulation to provide additional opportunities for buildable lots.

Explore offering more robust density incentives in exchange for easements or permanent farmland preservation in the conservation development/cluster subdivision regulations. This would allow more flexibility for farm families and the ability for farmers to create new sources of income.

Partners

JC PDS, JC Board of Supervisors

Cost

Low

Supporting plans

Johnson County Comprehensive Plan

Manufactured home parks

Finding

Many residents who have low incomes are poorly served by the manufactured home park business model.

Recommendation

Explore strategies to improve conditions at manufactured home parks (MHPs); when needed, help interested residents transition to alternative housing options.

Details and next steps

Continue regular dialogue between MHP residents and supporters, the Board of Supervisors, PDS, and other stakeholders.

Maintain communication with MHP owners to establish a sense of oversight and accountability, including by writing letters and requesting documentation of park rules, conditions, lot fee records, etc.

Support lobbying efforts that represent MHP residents' concerns and improve MHP state policy.

Identify regulatory leverage to support negotiations with park owners toward improved conditions and treatment of residents.

Explore strategies to 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. As a last resort, explore strategies to transition residents to more stable housing options.

Partners

JC Board of Supervisors, JC PDS, JC Social Services, MHP residents, Johnson County Affordable Housing Coalition and other advocates

Cost

Low (advocacy) to moderate or high (financial assistance)

Supporting plans

Johnson County Comprehensive Plan:
Support affordable and equitable access to quality housing

Economic Development Plan: Housing Infrastructure, Partnerships, and Resource Deployment

Missing middle housing

Finding

State and County regulations now provide more opportunities for infill housing such as ADUs and "missing middle," but not many have been built yet. In addition, while the small cities generally encourage compact patterns of development, none have provisions for affordable or senior housing or for incentive or density bonuses.

Recommendation

Promote missing middle infill with an awareness campaign, technical assistance, and financial incentives.

Details and next steps

Develop and distribute case studies highlighting successful infill development within the County, in the state and nationwide.

Offer technical assistance to small cities to bring zoning codes into compliance with the latest state ADU requirements, and to provide resources for homeowners to build ADUs, such as pre-approved design plans and links to available builders.

Explore ways the County could financially support infill housing development, such as for homeowners adding units to their property, small-scale developers building units that meet local needs, and builders producing income-restricted units.

Maintain communication with county, municipal, and local stakeholders to identify additional opportunities to promote missing middle housing production.

(See the [zoning audit](#) in the appendix for additional regulatory suggestions.)

Partners

JC PDS, Small Cities

Cost

Low (technical assistance) to moderate or high (financial support)

Supporting plans

Johnson County Comprehensive Plan:
Support affordable and equitable access to quality housing

Economic Development Plan: Housing
Infrastructure, Partnerships, and Resource
Deployment

Partnerships with ECICOG and other service or nonprofit organizations

Finding

The East Central Iowa Council of Governments (ECICOG), Johnson County departments, and other local, state, and national organizations offer many complementary skills and services that could be leveraged more extensively in the non-metro area.

Recommendation

Explore additional ways to collaborate with ECICOG and social service or other organizations that support housing funding, access, rehabilitation and production goals at the County and small city scales.

Details and next steps

Johnson County PDS, Johnson County Social Services, ECICOG and potentially others could collaborate on several fronts, including but not limited to:

- Attracting developers interested in small city housing development.
- Grant writing and administration.
- Structuring TIF projects.
- Accessing and administering CDBG funds.
- Developing and administering homeownership assistance programs.
- Establishing and administering a deed restriction program.
- Developing programs to help remedy code violations in manufactured home parks.
- Providing training for people to become local developers.

Partners

JC PDS, ECICOG, other social service organizations

Cost

Low (staff time)

Supporting plans

Johnson County Comprehensive Plan:
Collaborating partners

Economic Development Plan: Housing Infrastructure, Partnerships, and Resource Deployment

Johnson County Community Health Improvement Plan

Placemaking and quality of life

Finding

Many parts of the non-metro area struggle to compete with metro area destinations in attracting residents and investment.

Recommendation

To attract new residents, developers, and investment, the non-metro area (especially small cities) should leverage or introduce assets and programming that enhance quality of life, welcome more visitors, and create a unique sense of place.

Details and next steps

The County can help small cities enhance local placemaking and quality of life by building on existing efforts and adding new initiatives, including but not limited to:

- Continue using County staff expertise to advance placemaking and programming initiatives, including writing grants for supportive funding and connecting small towns to programs and initiatives offered by the University of Iowa.
- Explore new bike trail segments and connections that tie more small cities into the growing regional cycling network and the economic boost that can follow.
- Pilot a relocation grant program that pays households to move to small cities.
- Continue to provide matches to small city grant applications for downtown revitalization programs, such as the state's Catalyst Grant.
- Continue to develop local programming with small cities that attract visitors and reinforce a sense of local identity, such as "Hometown Pride" in Hills.
- Help educate rural communities on housing and downtown development best practices and resources.

Partners

JC PDS, Small cities

Cost

Low (consultation) to high (capital investments)

Supporting plans

Johnson County Comprehensive Plan:

Support amenities that enhance livability and quality of life

Economic Development Plan:

Communications, Marketing, and Education

Septic regulations

Finding

Septic regulations limit potential housing density on land not served by public sewer.

Recommendation

Explore strategies to add housing capacity on parcels served by septic systems.

Details and next steps

Explore ways to reduce required lot sizes where it is realistic, technically and environmental achievable, and enforceable.

Provide technical assistance (e.g. checklists and recommended plans) for building ADUs housing on land not served by public sewer.

Continue dialogue with the Public Health Department, municipalities, and other stakeholders to identify additional opportunities to increase housing density on land served by septic systems while also maintaining environmental protection standards.

Partners

JC PDS, JC Public Health Department

Cost

Low (staff time)

Supporting plans

Johnson County Comprehensive Plan:
Prioritize green building and sustainable development practices for existing and future residential, commercial, and industrial development

Economic Development Plan: Housing Infrastructure, Partnerships, and Resource Deployment

Small city partnerships

Finding

Small cities have limited financial and staff capacity to support growth initiatives.

Recommendation

Explore opportunities to leverage County funds and resources to expand small cities' operational efficiency and ability to grow.

Details and next steps

Offer contracting services that would be more efficiently performed at scale and without profit motive, such as serving as the local water management affidavit provider.

Continue to leverage PDS staff to support local economic development initiatives and/or facilitate connections to other local and state entities' services and programs.

Provide grant writing services to help small cities access a broader range of funding opportunities to support local programs and goals.

Explore options to provide public safety services at the county level.

Consider extending infrastructure loans to support new housing development in small cities, such as water or sewer system expansion or connections.

If requested by the small cities, provide resources or other support to update their zoning codes to facilitate housing. (See the [zoning audit](#) in the appendix for additional regulatory suggestions.)

Partners

JC Board of Supervisors, JC PDS, Small cities

Cost

Low (consultation) to high (capital investments)

Supporting plans

Johnson County Comprehensive Plan:
Foster a diverse and resilient local economy

Economic Development Plan: Housing Infrastructure, Partnerships, and Resource Deployment

Funding and resources supporting access to housing

The agencies and programs listed below provide funding and other assistance that supports access to housing by homebuyers, renters, and others.

Lead agency or source	Program or source	Overview
Houseiowa.org	Houseiowa.org	Database of housing resources throughout the state of Iowa intended for Iowans seeking to maintain or acquire safe and affordable housing.
Housing Trust Fund of Johnson County	Housing Rehabilitation Program	Grants of approximately \$15,000 to eligible homeowners to make necessary home repairs. Assistance is provided in the form of a five-year forgivable loan that recedes at a rate of 20 percent per year.
HUD, Iowa Economic Development and Finance Authority	HOME Program	Multiple homebuyer and rental assistance programs funded by HUD and administered by Iowa Finance Authority (IFA).
Iowa Economic Development and Finance Authority	FirstHome Program	Available to income-qualified first-time home buyers, offers mortgages from local lenders with reduced interest rates, minimal down payment, and title protection.
Iowa Economic Development and Finance Authority	Homes for Iowans Program	Available to income-qualified home buyers (first-time and repeat), offers loans with reduced interest rates, minimal down payment, and title protection.
Iowa Economic Development and Finance Authority	Military Homeownership Assistance Program	Provides \$5,000 grant for down payments and closing costs on qualified homes to service members having served active duty or their spouses.
Iowa Economic Development and Finance Authority	Home & Community-Based Services Rent Subsidy Program	Provides monthly rent assistance payments to help qualified residents live in the community until they become eligible for other local, state, or federal rent assistance
Johnson County Affordable Housing Coalition	AHC rental and homeownership resources	Index of programs and resources serving Johnson County renters, homeowners, manufactured home park residents, and others in need of housing assistance.
USDA Rural Development	Single Family Housing Repair Loans & Grants	Also known as the Section 504 Home Repair program, provides loans to very low-income homeowners to repair, improve or modernize their homes as well as grants to elderly very low-income homeowners to remove health and safety hazards.

Funding and resources supporting housing production

The agencies and programs listed below provide funding and other assistance to support developers, property owners, and other housing providers.

Lead agency or source	Program or source	Overview
Housing Trust Fund of Johnson County	Revolving Loan Program	Supports programs and projects serving residents earning at or below 80% AMI, including construction or rehabilitation of affordable rental, owner occupied, and transitional housing as well as shelter facilities.
HUD, Iowa Economic Development and Finance Authority	Project-Based Section 8 Contract Administration	Subsidy provided by HUD to support income-restricted rental development. IFA provides administrative services to HUD to help manage this program.
HUD, Iowa Economic Development and Finance Authority	Housing Tax Credit Program	IFA provides administration and monitoring services to assist developers with Federal Low-Income Housing Tax Credits.
Iowa Economic Development and Finance Authority	Multifamily Loan Program	Flexible financing for multifamily property owners and developers to assist in the preservation of existing affordable rental units and to foster the production of new affordable units in Iowa.
Iowa Economic Development and Finance Authority	Workforce Housing Tax Credit	Tax benefits to developers to provide housing in Iowa communities, focusing especially on those projects using abandoned, empty or dilapidated properties.
Iowa Economic Development and Finance Authority	Housing - Upper Story Conversion	Provides up to \$600,000 to support conversion of existing downtown building space into new residential units that serve low- and moderate-income households.
Iowa Economic Development and Finance Authority	Community-Based Housing Revolving Loan Fund	Provides low-interest loans to those serving Medicaid members enrolled in or eligible for Home- and Community-Based Intellectual Disability and/or Brain Injury Waivers.
Iowa Economic Development and Finance Authority	State Housing Trust Fund	Multiple programs that allocate state funds to support a variety of income-restricted housing types, including single-family and multifamily.



Small city profiles

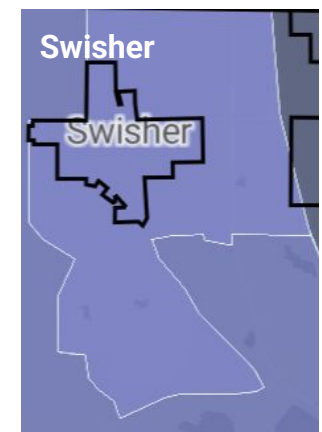
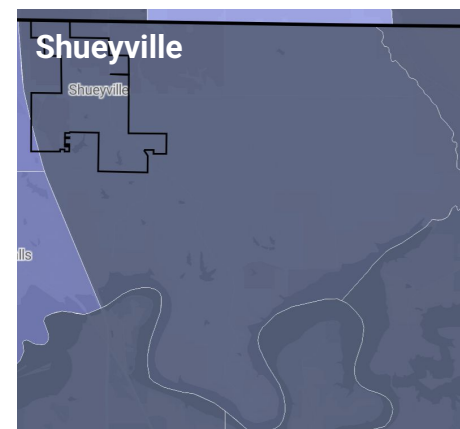
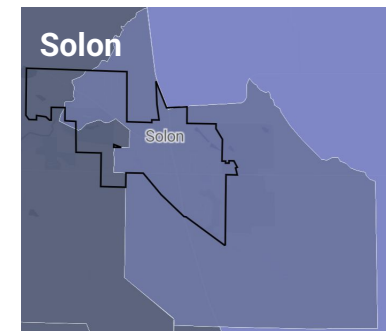
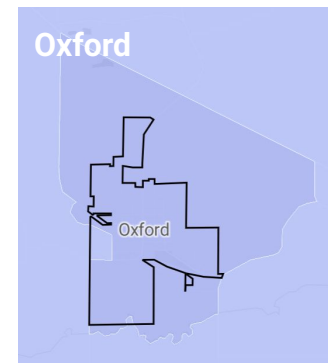
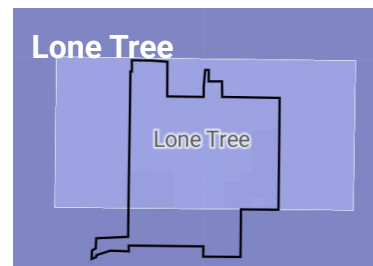


Small city profiles

The following slides compile detailed demographic and economic data for each of Johnson County's six small cities. The analysis includes comparison between small cities, the unincorporated area, and the county overall to help understand each city in broader contexts. Additionally, the comparisons help reinforce the fact that each small city is unique in its housing and policy story. As such, each city needs a locally tailored approach to housing policy and potential collaborations with the County.

One important note about the small city demographic data: This housing study uses Census data at the Block Group level of detail. Because most of the small cities are smaller than the Block Group they reside within, the data in this section may reflect conditions both within and surrounding certain cities to some degree. The maps at right illustrate how the city boundaries (black lines) compare to the Block Groups (blue shapes) they are nested within.

Small city boundaries and Census Block Groups referenced in this analysis



Change in population by age, 2015-2023

Population by age

By Census block group areas, 2015-2023.

19 and under 20-34 35-49 50-64 65+

Swisher



Hills



Lone Tree



Solon



Oxford



Shueyville



Population by age (% distribution)

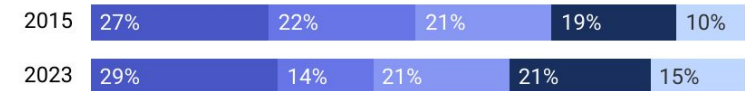
By Census block group areas, 2015-2023.

19 and under 20-34 35-49 50-64 65+

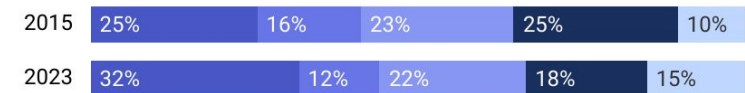
Johnson County



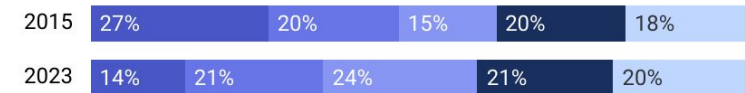
Non-metro



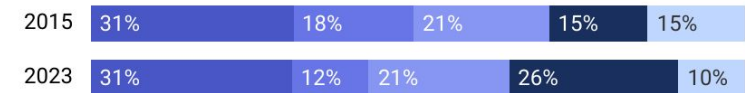
Swisher



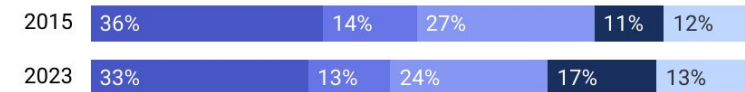
Hills



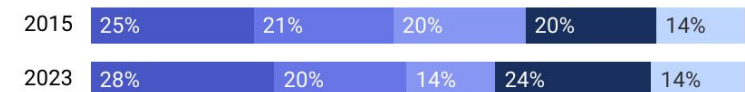
Lone Tree



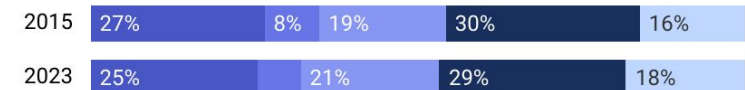
Solon



Oxford



Shueyville



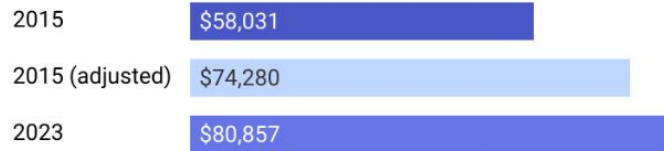
Change in median income, 2015-2023

Median household income

By Census block group areas, 2015-2023.

■ 2015 ■ 2015 (adjusted) ■ 2023

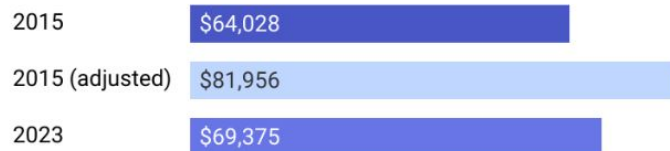
Johnson County



Non-metro



Oxford



Solon



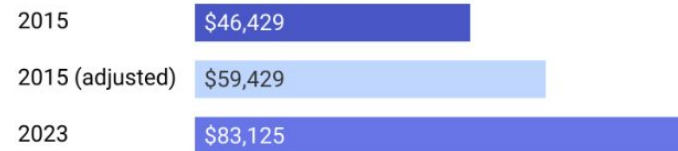
Shueyville



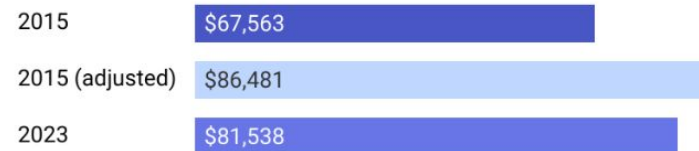
Swisher



Lone Tree



Hills



Unincorporated areas



Change in occupied units by tenure, 2015-2023

Occupied units by tenure

By Census block group areas, 2015-2023.

■ Renter-occupied ■ Owner-occupied

Oxford



Solon



Shueyville



Hills



Swisher



Lone Tree



Occupied units by tenure (% distribution)

By Census block group areas, 2015-2023.

■ Renter-occupied ■ Owner-occupied

Oxford



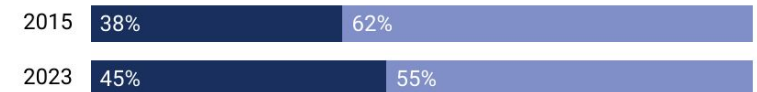
Solon



Shueyville



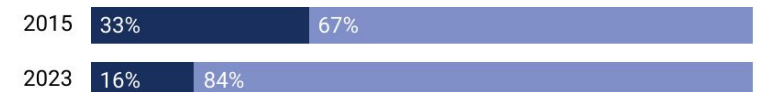
Hills



Swisher



Lone Tree



Hills

Selected analysis observations:

- Greatest growth percentages among the 35-49 year-old age cohort → consequence of housing development and greater rental opportunities?
- Significant decrease in the 'under 19' population, down 34% from 2015
- 10-year trend indicates overall growth, particularly among age demographics that are decreasing elsewhere
- Greatest number of rentals among the six small cities and surrounding Census areas with 287 renting households as of 2023
- Median household income around Hills is \$81,500 (2023), up 21% from 2015

Land use and property value statistics

Parcels	Property class	Total acres	Avg. acres / parcel	Avg. total value	Avg. value / acre
510	R	562.8	1.1	\$188,455	\$686,814
3	A, AD	64.7	21.6	\$238,967	\$13,499
2	C, M	3.0	1.5	\$1,385,100	\$954,300
3	M	2.0	0.7	\$609,633	\$1,209,587

Lone Tree

Selected analysis observations:

- Although there is some movement in the age cohort composition of the city, population numbers remain stable
- Growth among the 50-64 year-old age cohort and decreases in the 20-34 year-old and 65+ age cohorts
- Lone Tree and its adjacent Census block area have seen a slight decrease—about 9%—in the total number of households since 2015
- Significant loss of renting households (56%), less dramatic growth in owner-occupied households (15%)
- Median household income is \$83,000 (2023) per year, up nearly 80% from 2015

Land use and property value statistics

Parcels	Property class	Total acres	Avg. acres / parcel	Avg. total value	Avg. value / acre
565	R	226.0	0.4	\$181,325	\$741,756
3	A, AD	101.1	33.7	\$310,367	\$9,188
4	C, R	0.3	0.1	\$159,175	\$2,669,643
6	M	9.5	1.6	\$757,992	\$20,561,345

Oxford

Selected analysis observations:

- Experiencing population decline, especially among the 20-34 and 34-49 year-old age cohorts
- Total population is down 25% since 2015
- The average residential parcel value assessment is the lowest among the six small cities at \$164,000
- Relatively stable '19 and under' population
- Lowest median household income of the small cities at \$69,400 (2023). This is an 8% increase from 2015, however, it does not keep up with inflation
- Oxford and its surrounding Census block area has seen a 9% decrease in households since 2015

Land use and property value statistics

Parcels	Property class	Total acres	Avg. acres / parcel	Avg. total value	Avg. value / acre
378	R	200.6	0.5	\$164,433	\$606,134
3	A, AD	82.6	27.5	\$309,000	\$12,202
1	C, R	0.1	0.1	\$129,500	\$2,590,000
3	M	1.3	0.4	\$419,633	\$948,869

Shueyville

Selected analysis observations:

- Relatively stable population in and around Shueyville, though it is experiencing gradual decline
- Very few young adults
- Highest average assessed value per residential parcel at \$398,300
- Low density building patterns, likely due to infrastructural requirements and preference. This results in the greatest number of average acres per residential parcel
- No multifamily or mixed-use properties
- Lowest average value per acre for residential parcels among the small cities
- Few renters → 2023 ACS suggests Shueyville and its surrounding area has seen a 75% decrease in renting households since 2015
- Household median income sits at \$129,000 (2023), up 37% from 2015

Land use and property value statistics

Parcels	Property class	Total acres	Avg. acres / parcel	Avg. total value	Avg. value / acre
389	R	1,114.2	2.9	\$398,322	\$326,917
5	A, AD	174.9	35.0	\$417,480	\$12,466

Solon

Selected analysis observations:

- Substantial growth over the past 10 years –overall, the city’s primary Census block population increased nearly 40%
- Not much growth among the 20-34 year-old age cohort
- Second highest average assessed residential parcel valuation at \$287,000
- Highest average value per residential acre at almost \$1 million
- Most diverse of the six cities in residential stock; greatest number of multi-family developments
- The number of owner-occupied households grew 45%; renting households increased by 24%
- Median household income in and around Solon is \$115,000 (2023), up 50% from 2015

Land use and property value statistics

Parcels	Property class	Total acres	Avg. acres / parcel	Avg. total value	Avg. value / acre
1,470	R	1,585.4	1.1	\$287,175	\$984,731
1	A, AD	28.1	28.1	\$424,000	\$15,084
2	C, M	0.7	0.4	\$1,870,550	\$7,609,843
6	C, R	0.4	0.1	\$272,617	\$4,616,600
16	M	13.5	0.8	\$742,794	\$35,380,916

Swisher

Selected analysis observations:

- Population in and around Swisher has increased in the last 10 years, especially among the youngest and oldest age cohorts → consequence of proximity to Cedar Rapids and development outside of city limits?
- Residential parcels within the city are moderately valued and sized when compared to those across the six small cities
- Median household income is up in and around Swisher to \$100,500 (2023), a 27% increase from 2015
- The area has seen a nearly 50% increase in renting households since 2015; owner-occupied households increased 6%

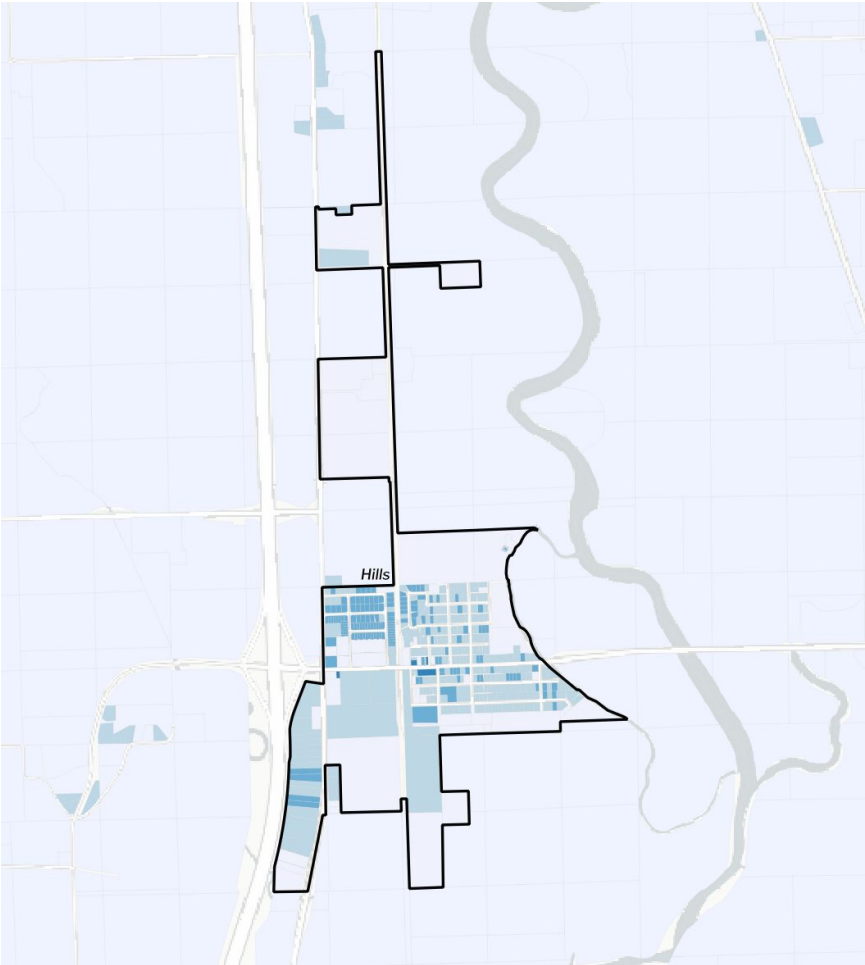
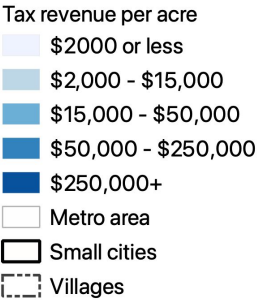
Land use and property value statistics

Parcels	Property class	Total acres	Avg. acres / parcel	Avg. total value	Avg. value / acre
425	R	285.9	0.7	\$233,422	\$663,773
3	A, AD	74.8	24.9	\$279,700	\$13,061
1	C, M	0.4	0.4	\$419,100	\$1,074,615
4	M	1.5	0.4	\$252,750	\$726,065

Tax revenue per acre: Hills

The table below compares tax revenue trends by property classes for parcels in Hills city limits, excluding agricultural, commercial, and industrial uses.

Mixed use properties, although taxed at the residential rollback rate, yield the highest tax revenue per acre.

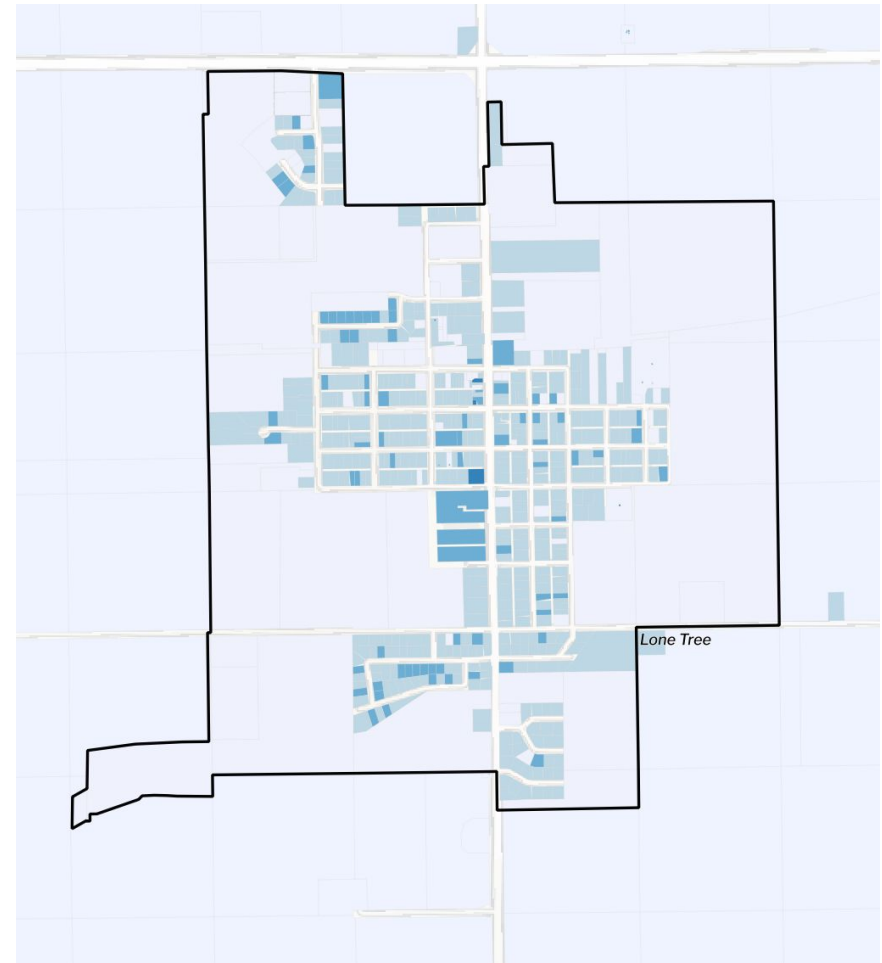
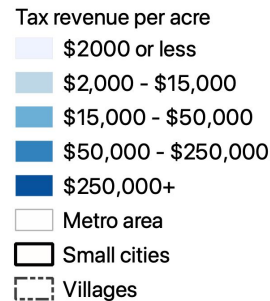


Property class	Avg assessed value	Avg tax bill	Average levy	Avg revenue per acre
Mixed use - multifamily	\$1,385,100	\$38,791	0.033	\$26,737
Mixed use - residential	\$188,200	\$3,461	0.033	\$27,246
Multifamily	\$609,633	\$9,484	0.033	\$18,671
Residential	\$188,455	\$2,826	0.033	\$10,267

Tax revenue per acre: Lone Tree

The table below compares tax revenue trends by property classes for parcels in Lone Tree city limits, excluding agricultural, commercial, and industrial uses.

Mixed use properties, although taxed at the residential rollback rate, yield the highest tax revenue per acre.



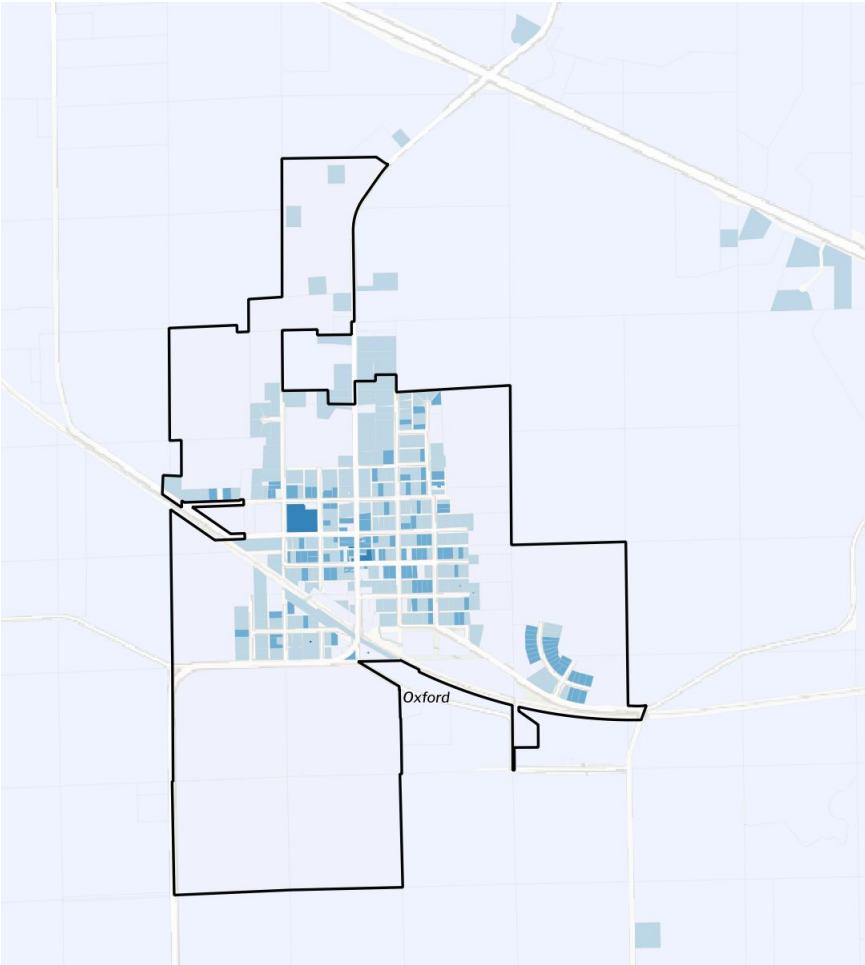
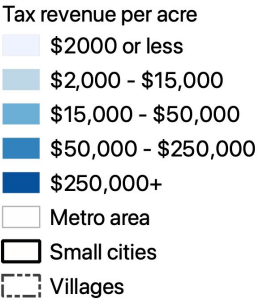
Property class	Avg assessed value	Avg levy	Avg tax bill	Avg tax revenue per acre
Mixed use - residential	\$159,175	0.0290	\$2,301	\$35,175
Multifamily	\$669,180	0.0290	\$9,197	\$8,679
Residential	\$181,325	0.0290	\$2,351	\$9,655

Tax revenue per acre: Oxford

The table below compares tax revenue trends by property classes for parcels in Oxford city limits, excluding agricultural, commercial, and industrial uses.

Mixed use properties, although taxed at the residential rollback rate, yield the highest tax revenue per acre.

Multifamily properties are also significantly more profitable from a tax revenue perspective, both in terms of per-property tax bill and average revenue per acre.

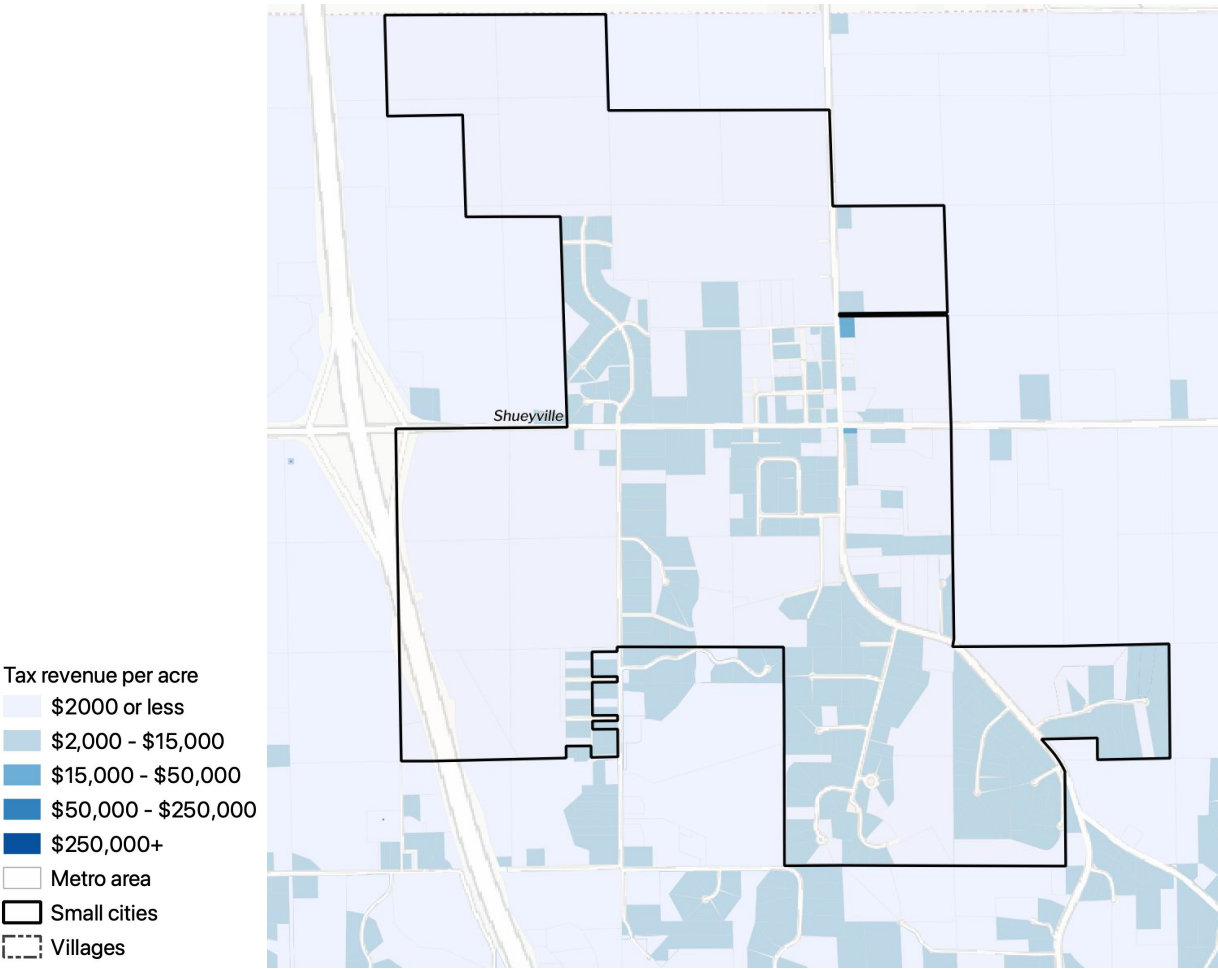


Property class	Avg assessed value	Average levy	Avg tax bill	Avg tax revenue per acre
Mixed use - residential	\$129,500	0.042	\$2,203	\$46,472
Multifamily	\$419,633	0.042	\$8,321	\$18,743
Residential	\$164,433	0.042	\$3,071	\$11,394

Tax revenue per acre: Shueyville

The table below compares tax revenue trends by property classes for parcels in Shueyville city limits, excluding agricultural, commercial, and industrial uses.

Shueyville does not have any multifamily or mixed use properties. Although property values are high, lots are large, thus diluting tax revenue per acre. The average tax bill in Shueyville, however, is the highest of the six small cities.

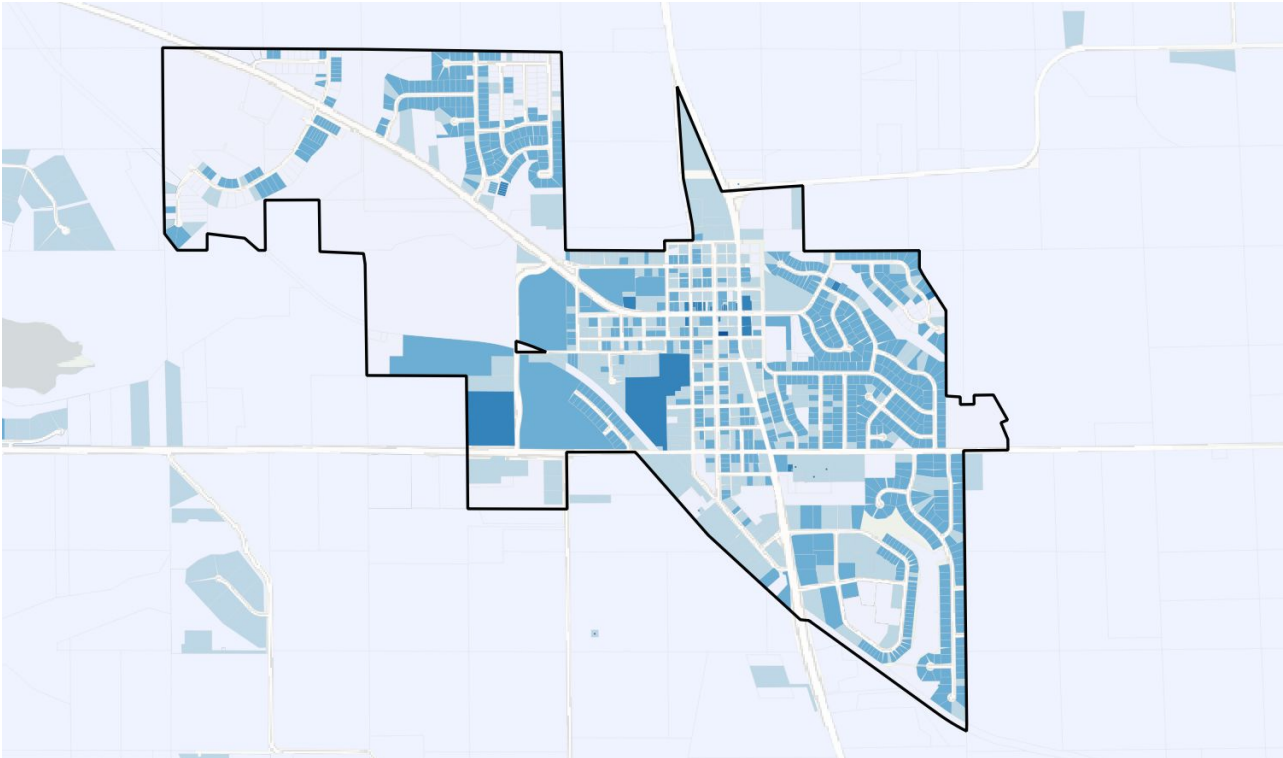
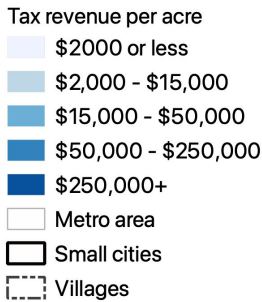


Property class	Avg assessed value ▼	Avg levy	Avg tax bill	Avg tax revenue per acre
Residential	\$398,322	0.032	\$5,836	\$4,766

Tax revenue per acre: Solon

The table below compares tax revenue trends by property classes for parcels in Solon city limits, excluding agricultural, commercial, and industrial uses.

Multifamily, although taxed at the residential rollback rate, has the highest tax revenue per acre due to typically higher per-parcel property values and unit counts. That said, in Solon the sample size is small.

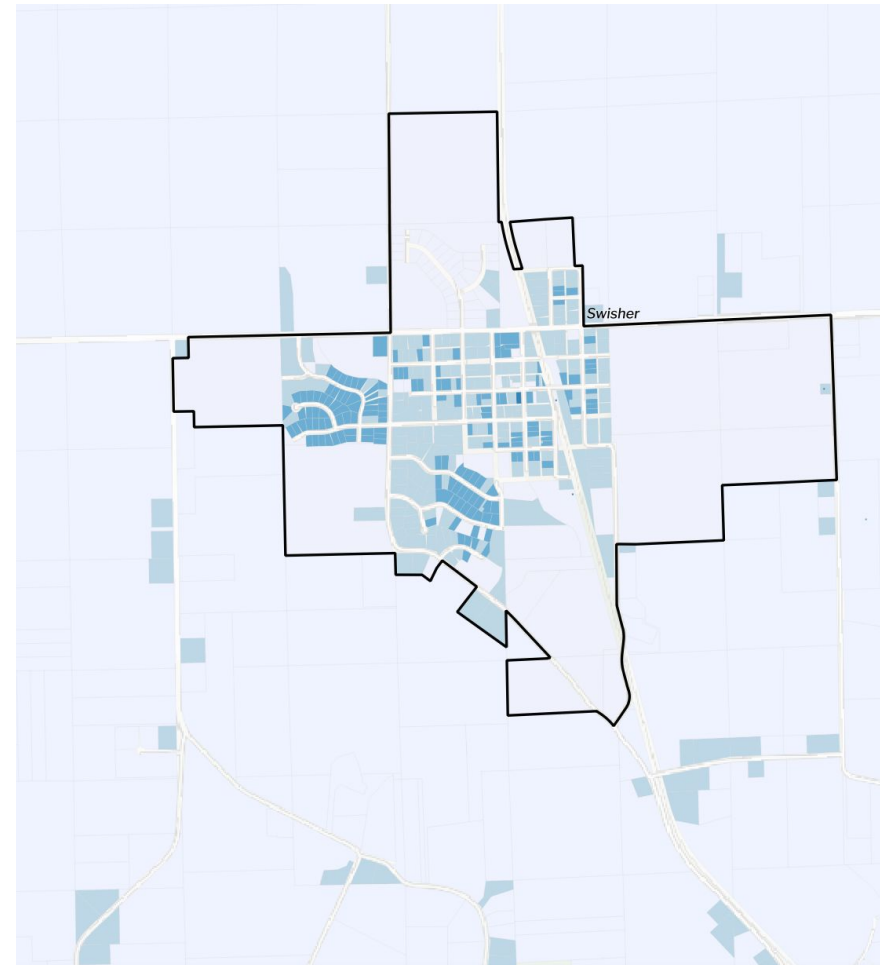
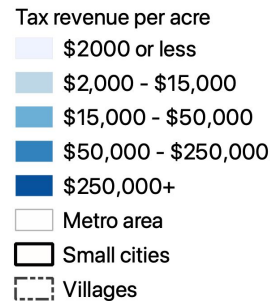


Property class	Avg assessed value	Avg tax bill	Avg levy	Avg tax revenue per acre
Mixed use - multifamily	\$1,870,550	\$57,587	0.036	\$239,417
Mixed use - residential	\$272,617	\$6,453	0.036	\$105,616
Multifamily	\$742,794	\$12,527	0.036	\$825,963
Residential	\$287,175	\$4,713	0.036	\$16,088

Tax revenue per acre: Swisher

The table below compares tax revenue trends by property classes for parcels in Swisher city limits, excluding agricultural, commercial, and industrial uses.

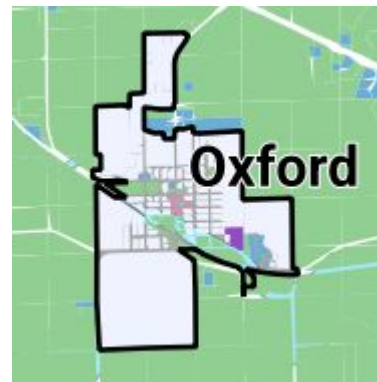
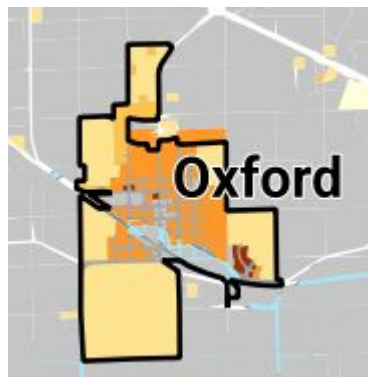
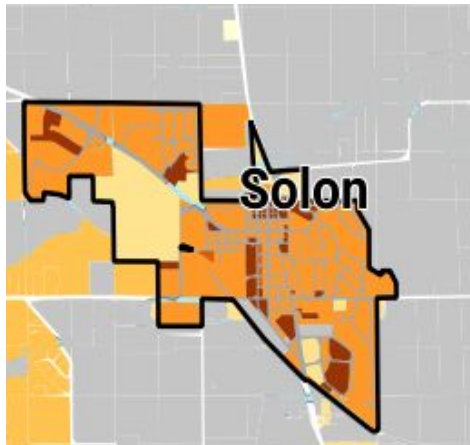
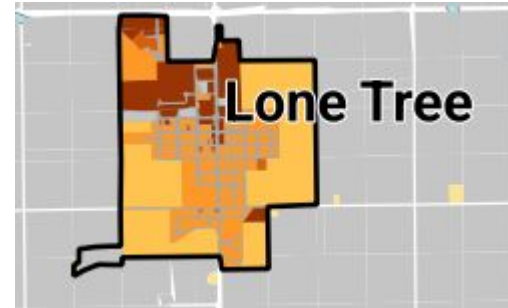
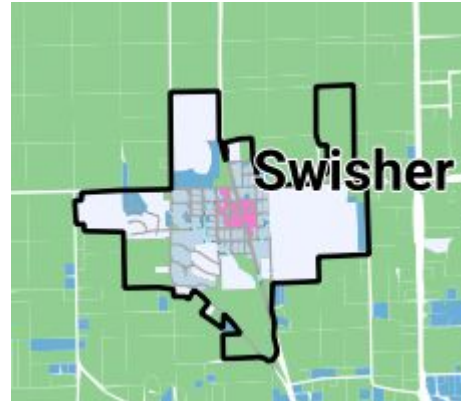
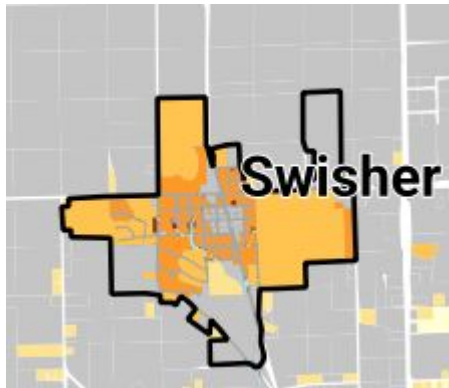
Mixed use properties, although taxed at the residential rollback rate, yield the highest tax revenue per acre. Multifamily mixed use development, where possible, may be a worthwhile economic development strategy. By bringing both people and businesses to downtown Swisher, the city may see a rise in property values, property tax revenue, and the economic viability of new and existing downtown businesses.



Property class	Avg assessed value	Avg levy	Avg tax bill	Avg tax revenue per acre
Mixed use - multifamily	\$419,100	0.038	\$11,986	\$30,979
Multifamily	\$252,750	0.038	\$4,586	\$13,243
Residential	\$233,422	0.038	\$4,066	\$11,568

In the small cities, higher densities are allowed, but single-family zoning dominates.

Johnson County GIS; Zoning Ordinances for Hills, Lone Tree, Oxford, Shueyville, Solon and Swisher



Units per Acre vs Housing Types Allowed



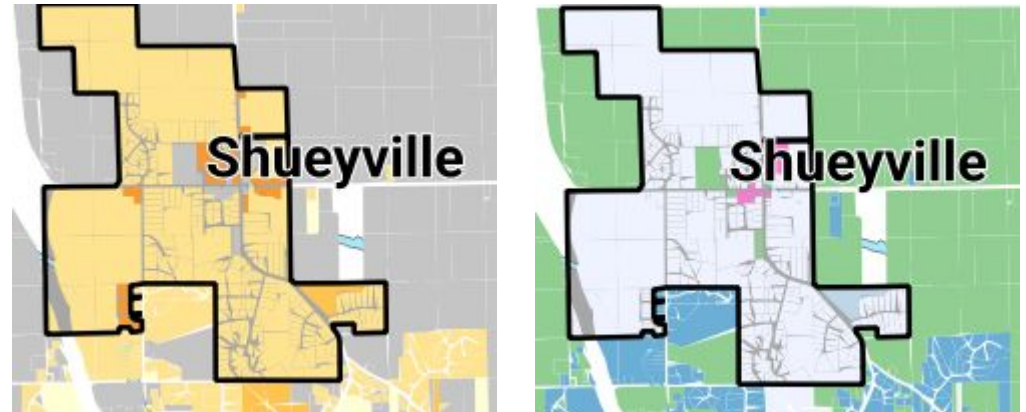
Hills



Residential development in Hills is generally lower density, but multifamily is allowed in one zone.

The city has a larger commercial area than other small cities that allows apartments above stores, but existing businesses are generally agricultural and storage, and not compatible with mixed-use development.

Shueyville



Shueyville, which does not have water or sewer infrastructure, only allows single- and two-family developments, and requires two-family homes to be reviewed by the Planning Commission.

Units per Acre vs Housing Types Allowed



Zoning Audit

Johnson County Unified Development Ordinance; Zoning Ordinances for Hills, Lone Tree, Oxford, Shueyville, Solon and Swisher

Zoning audit overview

Zoning codes are the most powerful regulator of housing development. The Johnson County Unified Development Ordinance and local ordinances for the six small cities were compared to assess the degree of alignment across the county and identify gaps between what is allowed by zoning and county housing goals.

Unincorporated Areas

Johnson County’s range of lot sizes and lower densities reflects the agricultural nature of many of the residential zones in unincorporated areas.

Johnson County allows housing type diversity across the residential R zones, but limits housing to single-family in agricultural-residential zones.

Iowa state law allows ADUs by right, but ADUs are a conditional use.

The County’s subdivision regulations provide provisions to cluster development and offer bonuses to preserve farmland and natural areas.

Small Cities

The small cities have a similar range of zoning and dimensional standards that generally encourage compact patterns of development.

Housing type is restricted by zone. All cities but Shueyville have at least 1 zone where multifamily housing and mixed-use development are allowed.

Iowa state law allows ADUs by right, but only Solon explicitly allows ADUs by zoning.

No cities include zoning provisions for affordable or senior housing, or any kind of incentives or density bonuses.

City	Min. Lot Size Range	Density Range (Units/Acre)	Housing Types Allowed	Mobile Home Parks	Water/Sewer?
Solon	6,000 SF - 1 acre	1 - 25	SF, 2F, MF, mixed use	no	Both
Lone Tree	5,000 SF - 20,000 SF	2 - 25	SF, 2F, MF, mixed use	R4 zone	Both
Swisher	7,200 SF - 1 acre	1 - 21	SF, 2F, MF, mixed use	MH zone	Sewer
Shueyville	6,000 SF - 1 acre	1 - 7	SF, 2F	no	None
Oxford	6,000 SF - 1 acre	1 - 25	SF, 2F, MF, mixed use	R4 zone	Both
Hills	5,625 SF - 11,500 SF	4 - 11	SF, 2F, MF, mixed use	MH zone	Both
Johnson County R zones	6,000 SF - 20 acres	.05 - 20	SF, 2F, MF, mixed use	RMH zone	None

Zoning recommendations: Encourage housing diversity and zoning best practices in small cities.

CommunityScale

Increase housing types in small cities to provide more options for seniors and people with different incomes.

- Allowing duplexes or apartments in the same zones as single-family homes can provide more housing choice. Paired with dimensional and design standards, a duplex or multi-unit can be built in the same type of building as a single-family home.
- Apartments above a store are allowed by zoning already. Allowing additional density, or providing density bonuses for mixed-use projects, can support economic growth while increasing housing diversity.
- Adding ADUs as an allowed use to reflect Iowa state law can help promote small-scale new housing options in existing neighborhoods.
- Providing zoning standards for affordable housing or senior housing, paired with density bonuses and/or parking reductions, can help incentivize more housing types in the small cities.

Model best practices to assist small cities with zoning updates.

- Each small city's zoning includes similar, but unique, dimensional standards. Johnson County can provide technical assistance and model zoning codes to help encourage similar zoning in different municipalities within the county, making it easier for developers to work regionally.



Appendices



Southwest Johnson County

Appendices contents

The appendices compile analysis and documentation produced during the course of the study that informs and supports the key findings and recommendations above.

Housing Forecast: The complete housing assessment analysis from which many of the study's key findings are derived.

Literature review: Summary of recent planning and policy documents with focus on goals and outcomes pertaining to housing in the non-metro area.

Regulatory and impacts review: Inventory of County housing policies; zoning audit of County and small city ordinances; fiscal revenue assessment of housing in the County; and review of manufactured home parks conditions and trends in Johnson County.

Community engagement summary: Overview of public and stakeholder outreach activities and key results from engagement events and online survey.



Housing forecast

This section contains results from supplementary demographic and market analyses performed to inform the study in addition to those highlighted in the Key Findings section and elsewhere in this report.

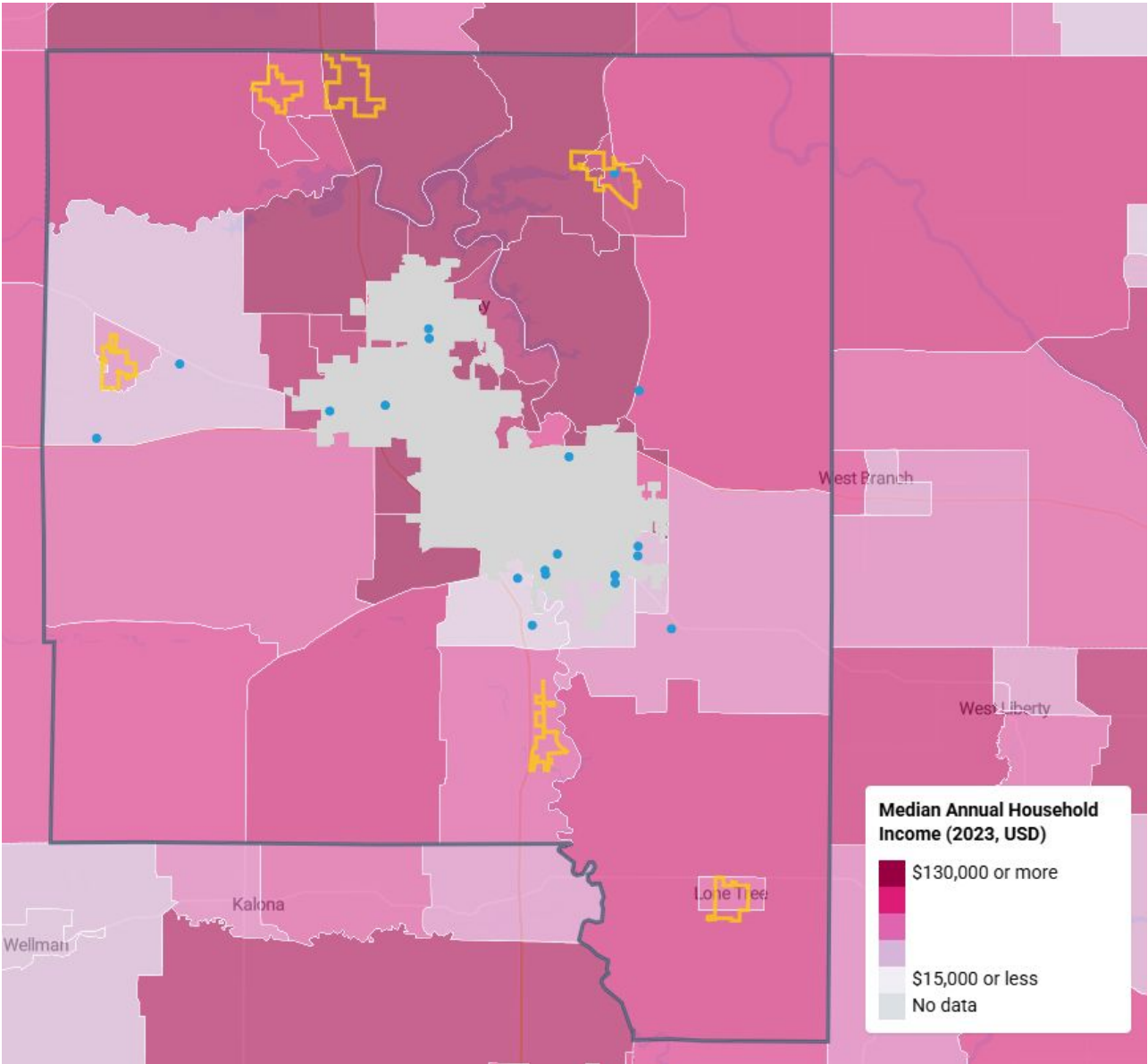


The non-metro area’s income prosperity is not evenly distributed from place to place.

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 the northern communities of 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

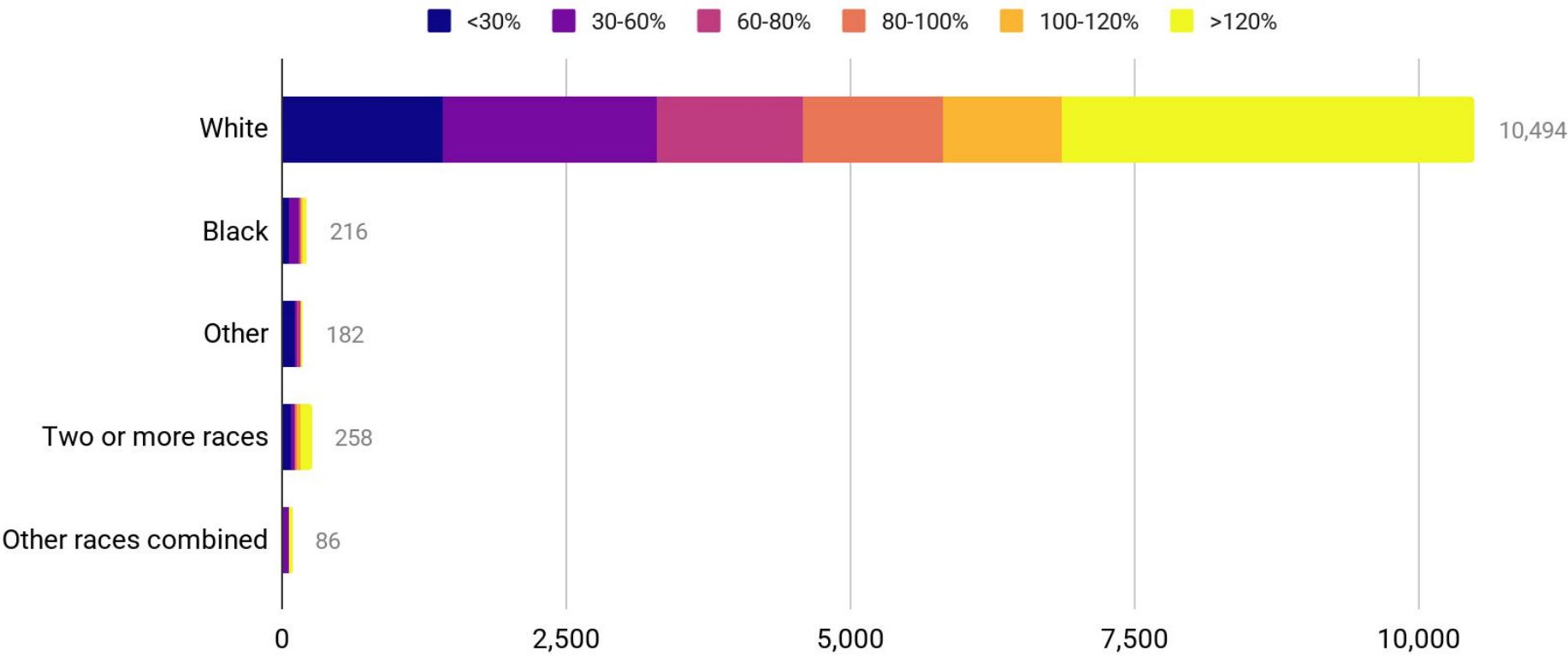


Demographics: Race

Source: 2023 ACS 5-Year, CommunityScale

Johnson County’s non-metro population is predominantly white (93.3%), with a relatively small number of other races represented. Overall, Johnson County is about 75% white, 8% Black, and 17% other or multiple races combined.

Non-metro area population by race and income (% AMI)



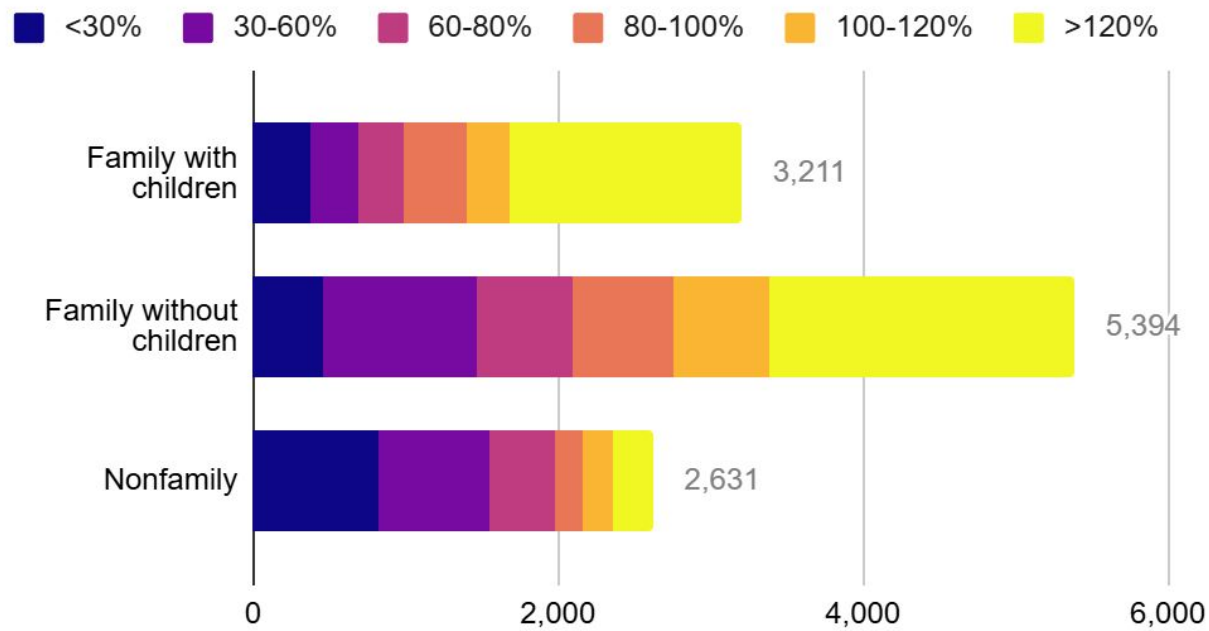
Demographics: Families with children

Source: 2023 ACS 5-Year, CommunityScale

Most households in the non-metro area are families without children. Households with children comprise about one third of the total.

Families with children are more likely to earn higher household incomes than those without.

Non-metro area households by family type and income (% AMI)



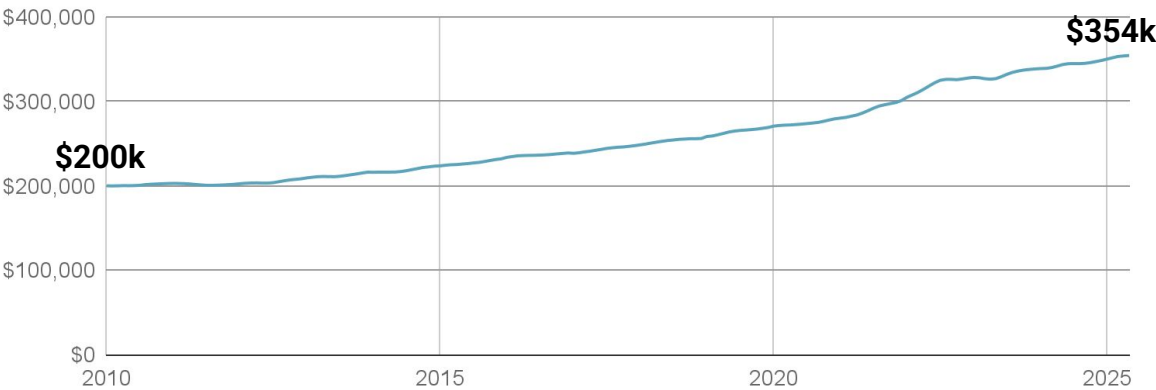
Housing stock: Ownership prices and costs

Source: 2023 ACS 5-Year, Zillow, CommunityScale

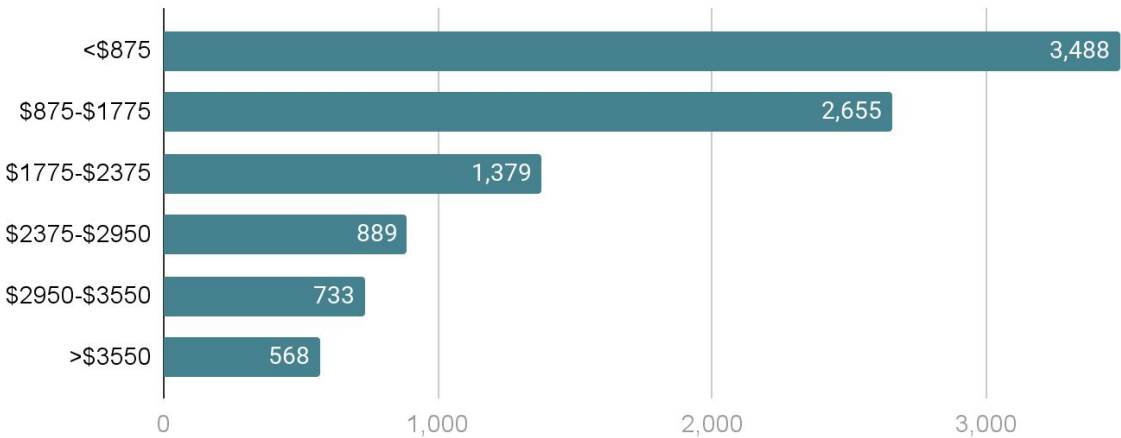
The typical market value of owner-occupied units has steadily increased over the past two decades.

Today’s typically priced home costs about \$2,400 per month. Most homeowners in the non-metro area pay less than this amount per month, suggesting many might not be able to afford to move to a new home in the non-metro area without incurring a significant increase to their cost of living.

Non-metro area typical market value of ownership units



Non-metro area owner households by current monthly ownership costs

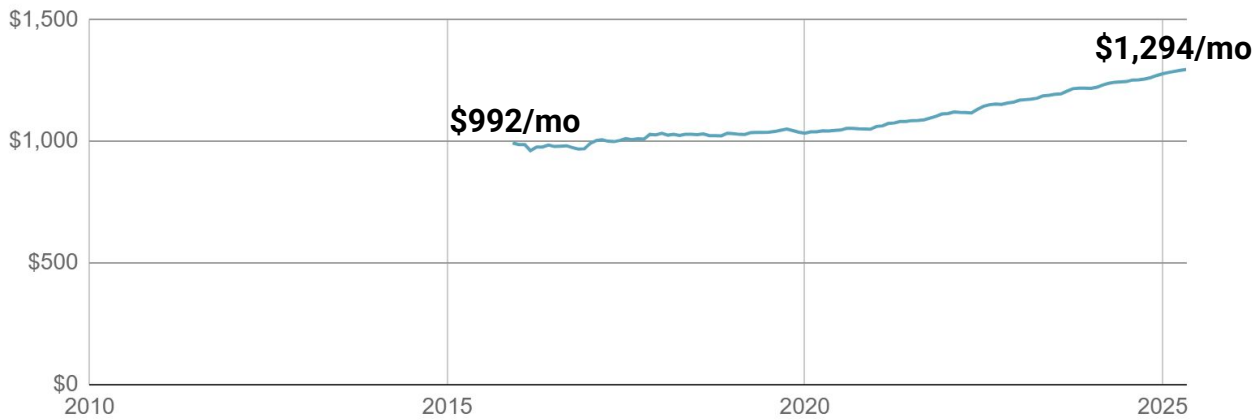


Housing stock: Rental prices and costs

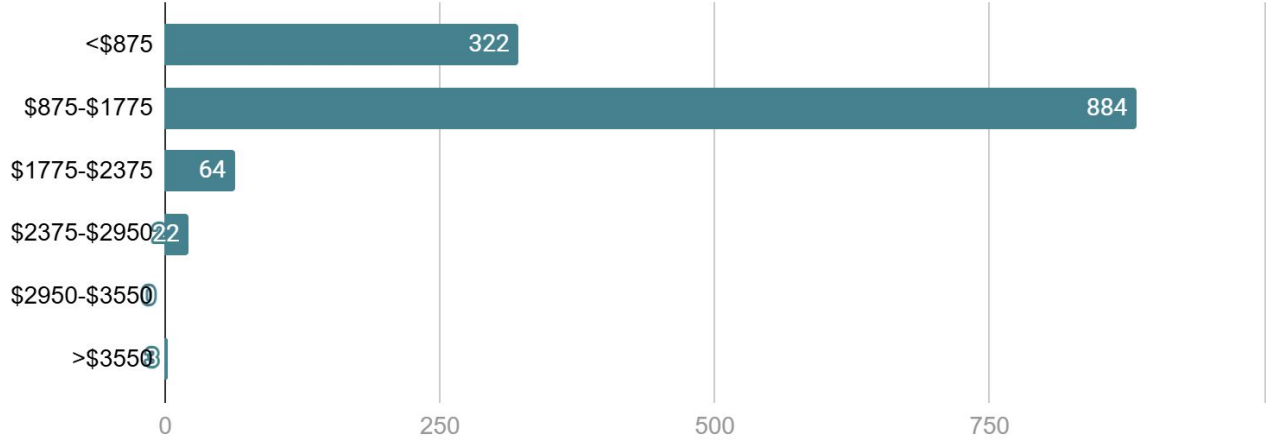
Source: 2023 ACS 5-Year, CommunityScale

Average asking rent for rental units in the non-metro area has gradually increased since the pandemic. Still, many renters currently pay less than the area’s average asking rent, suggesting they may struggle to afford a new lease if their rent increases or they need to move to a different unit in the future.

Non-metro area average asking rent by month



Non-metro area renter households by current monthly rental costs



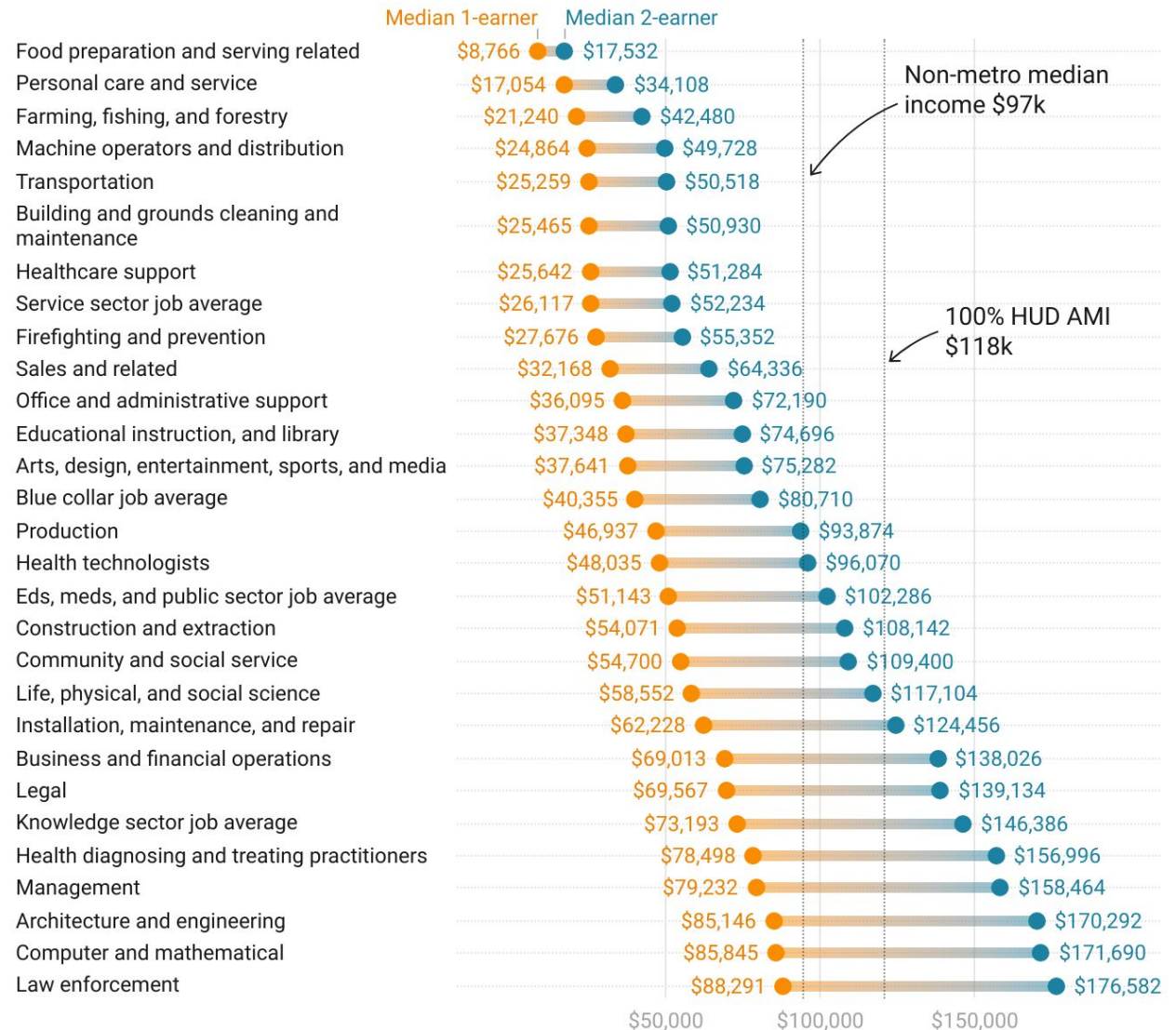
Employment: Salaries by occupation

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

The chart at right compiles median salaries by occupation for people living in the non-metro area, reflecting both single-earner and dual-earner households.

Based on these median salaries, a household would generally require two incomes to surpass the non-metro median income or HUD area median income (AMI).

Non-metro area median salary by occupation



Source: Census ACS 5-year

Affordability: Workforce housing

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

The tables at right detail the home price and monthly rent affordable to households working selected occupations in the non-metro area.

Non-metro area workforce housing attainability

Occupation	Attainable home price	Attainable monthly rent
<i>Essential workforce</i>		
Healthcare support	\$82,500 - \$165,000	\$575 - \$1150
Firefighting and prevention	\$89,000 - \$178,000	\$625 - \$1250
Law enforcement	\$283,500 - \$567,000	\$1975 - \$3950
Educational instruction, and library	\$120,000 - \$240,000	\$825 - \$1650
Farming, fishing, and forestry	\$68,000 - \$136,000	\$475 - \$950
<i>Knowledge sector workers</i>		
Management	\$254,500 - \$509,000	\$1775 - \$3550
Computer and mathematical	\$275,500 - \$551,000	\$1925 - \$3850
Architecture and engineering	\$273,500 - \$547,000	\$1900 - \$3800
Legal	\$223,500 - \$447,000	\$1575 - \$3150

Affordability: Cost burden

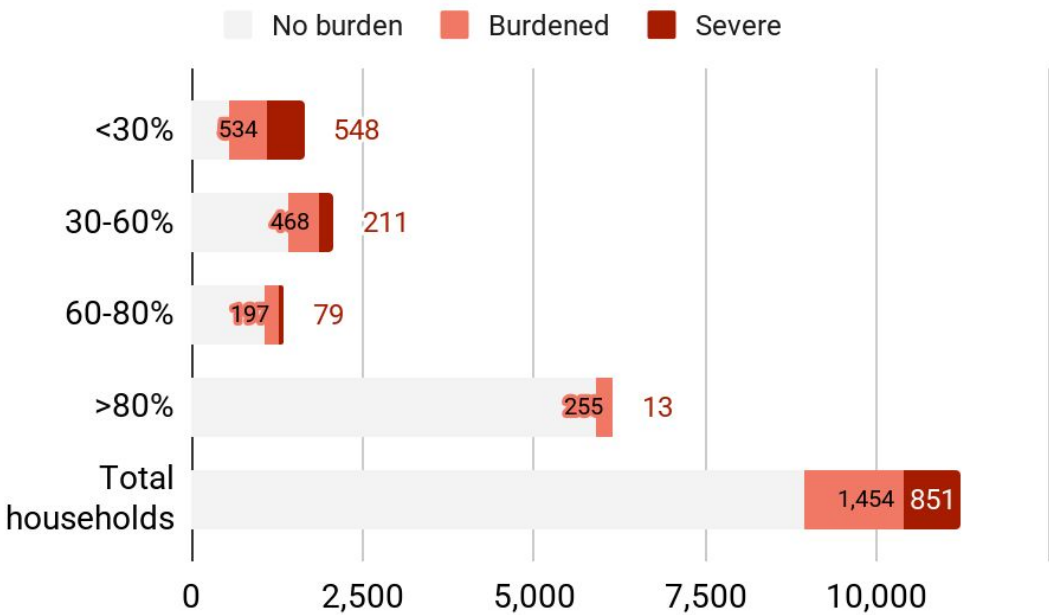
Source: 2023 ACS 5-Year, CommunityScale

Households are cost burdened if they spend more than 30% of their household income on housing. Homeownership costs include mortgage payments as well as property tax, insurance, and utilities. Rental costs include base rent plus utilities.

There are cost burden households at every income level in the non-metro area, but cost burden is much more prevalent among lower-income households. About 47% of households earning up to 60% AMI are cost burdened.

AMI, or Area Median Income, is a HUD benchmark frequently used to compare incomes across a community, set thresholds for subsidized housing, and assess income qualification for other forms of housing assistance. For Johnson County, the AMI represents the median income across the county's total households, \$118,200 in 2025.

Non-metro area cost burdened households by income (% AMI)

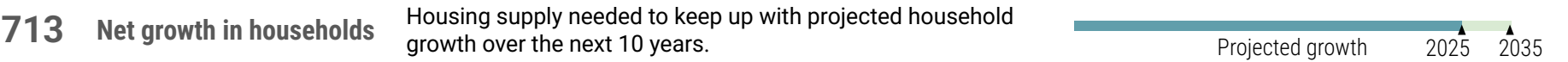


Production target: About 950 units over 10 years

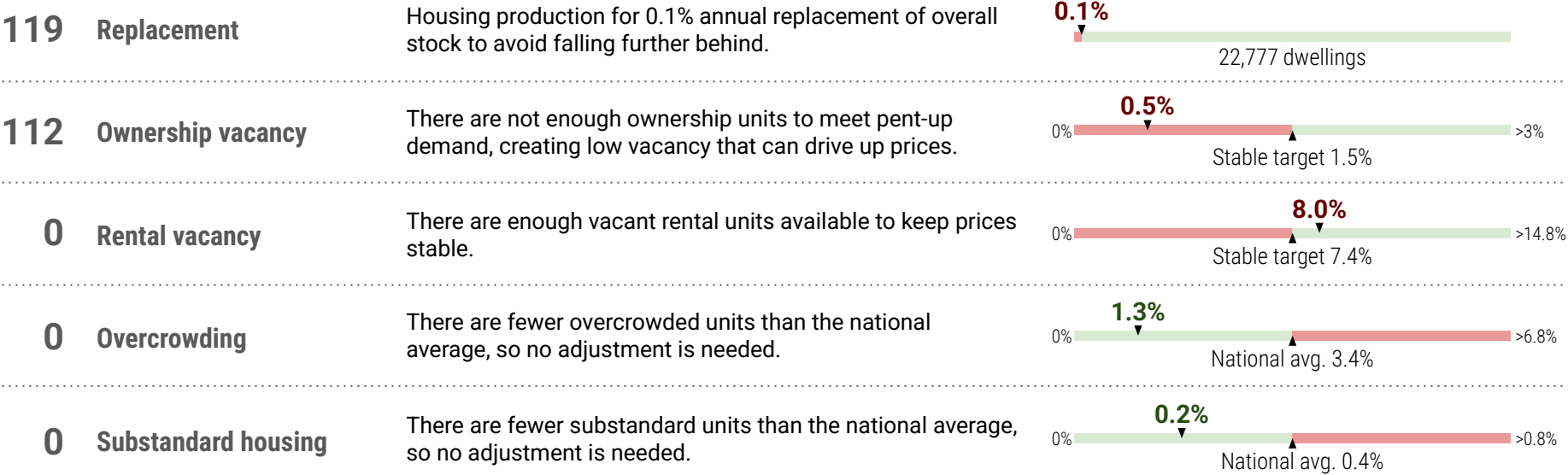
Source: 2023 ACS 5-Year, Zillow ZHVI, FRED, CPI, CommunityScale

To keep up with growth and fill current housing shortages, unincorporated Johnson County needs about 950 new units over the next 10 years.

KEEPING UP WITH GROWTH: UNITS TO ACCOMMODATE ADDITIONAL HOUSEHOLDS BASED ON GROWTH PROJECTION



CLOSING EXISTING GAPS: UNITS NEEDED TO FILL SUPPLY SHORTAGES IN THE CURRENT HOUSING STOCK



944 Units needed over 10 years (8.3% total growth)

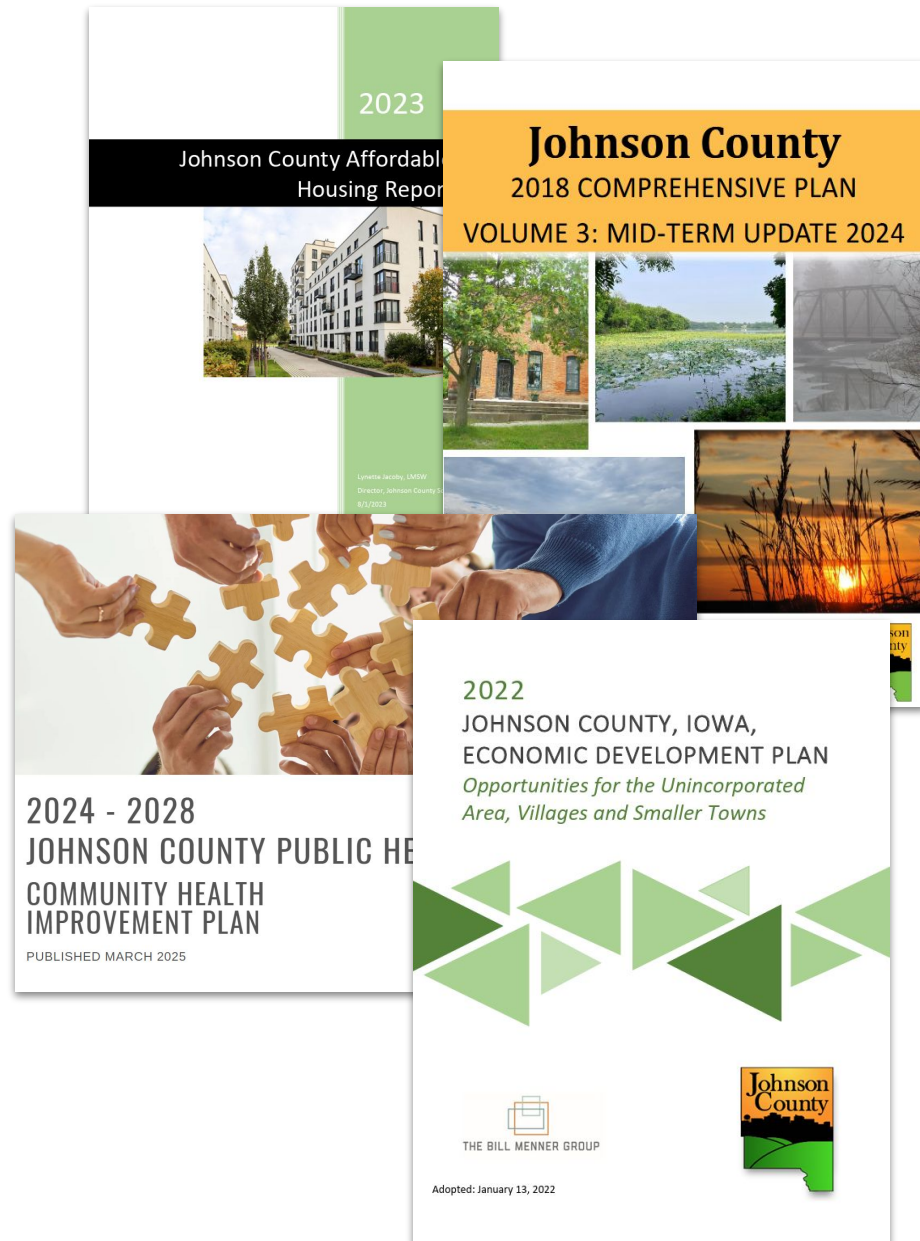


Literature review



Recent plans literature review

Several recent housing and related plans were reviewed as part of the study process. The following slides compile each plan's housing strategy recommendations as an indication of how they are addressing housing issues and opportunities within their broader policy contexts.



Johnson County Comprehensive Plan (2018; updated 2024)

[Document](#)

Housing appears throughout the County's Comprehensive Plan as a priority area of focus, including the following strategies and action items:

Sustainability Goal 3

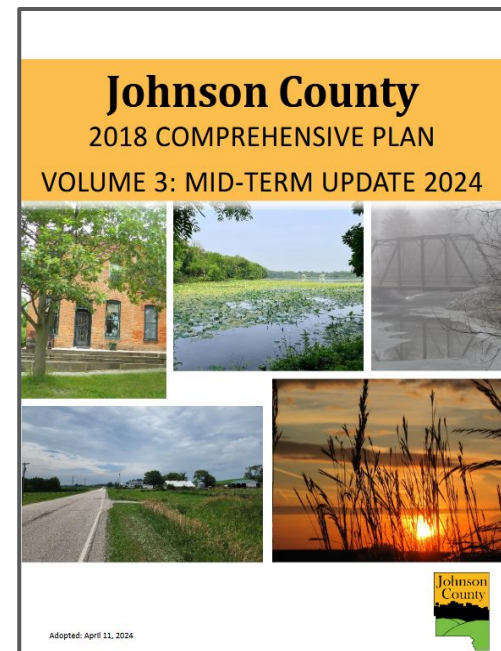
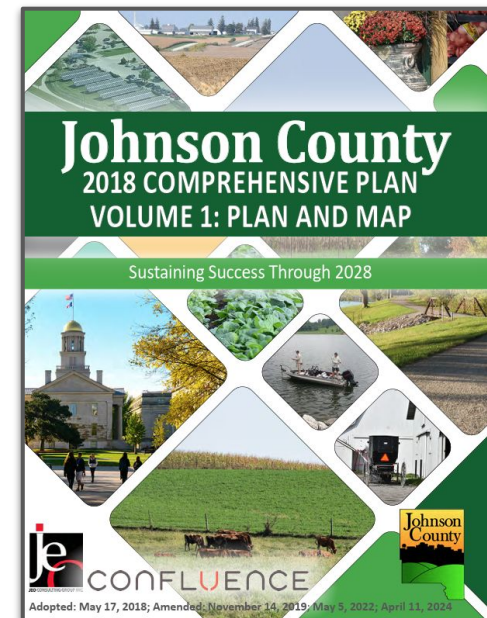
Support affordable and equitable access to quality housing.

- Strategy 1 – Promote a variety of housing options.
 - Action 1 – Encourage, where appropriate, higher density and multifamily housing by using incentives such as density bonuses.
 - Action 2 – Support efforts to develop affordable rental and owner-occupied housing.
 - Action 3 – Participate in and/or conduct regional housing studies to identify housing needs.
 - Action 4 – Consider how housing options relate to coordinated land use goals and transportation in this comprehensive plan.
 - Action 5 – Adopt and/or develop regulations that accommodate a wider variety of housing types.
- Strategy 2 – Establish a rental housing inspection and licensing program for the unincorporated area.
 - Action 1 – Review best management practices.
 - Action 2 – Dedicate financial resources to fund, if adopted.

Sustainability Goal 5

Prioritize green building and sustainable development practices for existing and future residential, commercial, and industrial development.

- Strategy 3 – Provide incentives for green development.
 - Action 1 – Encourage voluntary practices such as open space preservation, renewable energy, and affordable housing through best practices such as density bonuses.



Johnson County Community Health Improvement Plan (2024)

[Document](#)

As part of its purpose to “systematically enhance the quality of life within our community by addressing gaps and inequities,” the plan identifies housing as one of the County’s top four health priorities and establishes the following strategic housing goals:

- Provide consistent public messaging and support from JCPH for ongoing housing initiatives, programs, and workshops.
- Empower community members with information and advocacy on housing as healthcare with community education and assessment of knowledge gaps.
- Reach out to policymakers at the local and organizational levels (e.g. property management companies, city officials) to advocate in support of housing as healthcare and housing as a human right.



Johnson County Affordable Housing Report 2023

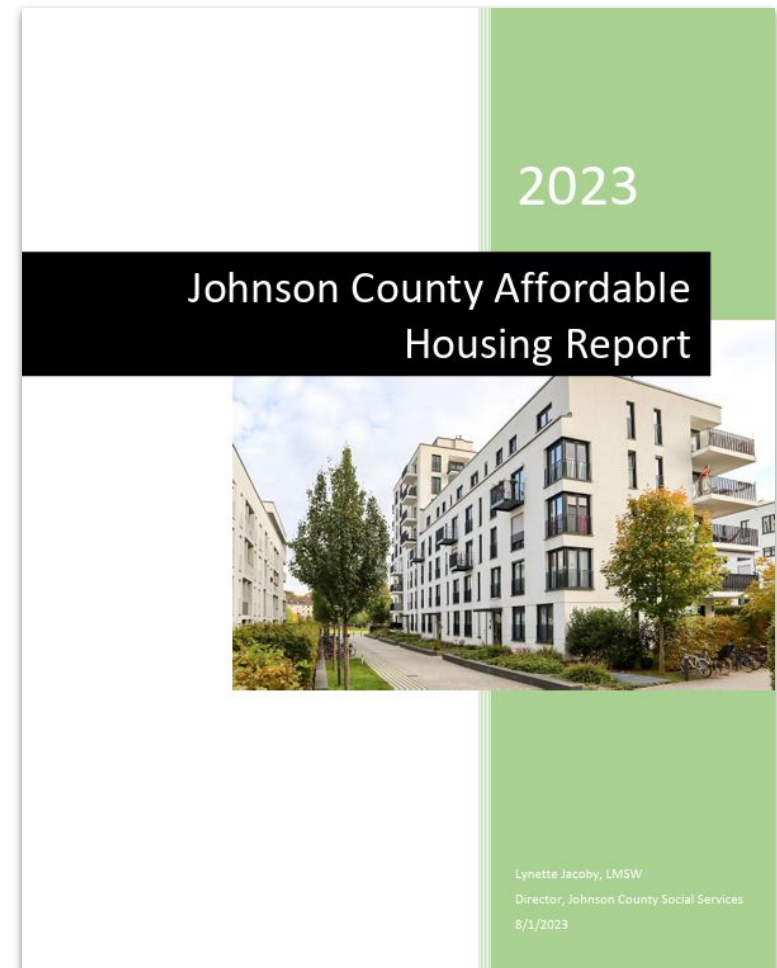
Document

Prepared by the County's Social Services Department, this report links Johnson County affordable housing challenges to a number of factors, including:

- Population growth outstripping housing production rates.
- Insufficient rental assistance program funding to meet needs.
- General shortage of housing options for extremely low-income renters.

In addition to calling for broad collaboration between local and state stakeholders and the need for creative funding solutions overall, the report includes several priorities and recommendations, including:

- "Increase the number of affordable rental units, prioritizing development of units for those with incomes at or below 30% of the area median income and households with dependent children.
- Preserve affordable owner-occupied housing.
- Expand income supports to low-income renters.
- Increase nightly capacity for emergency shelter services."

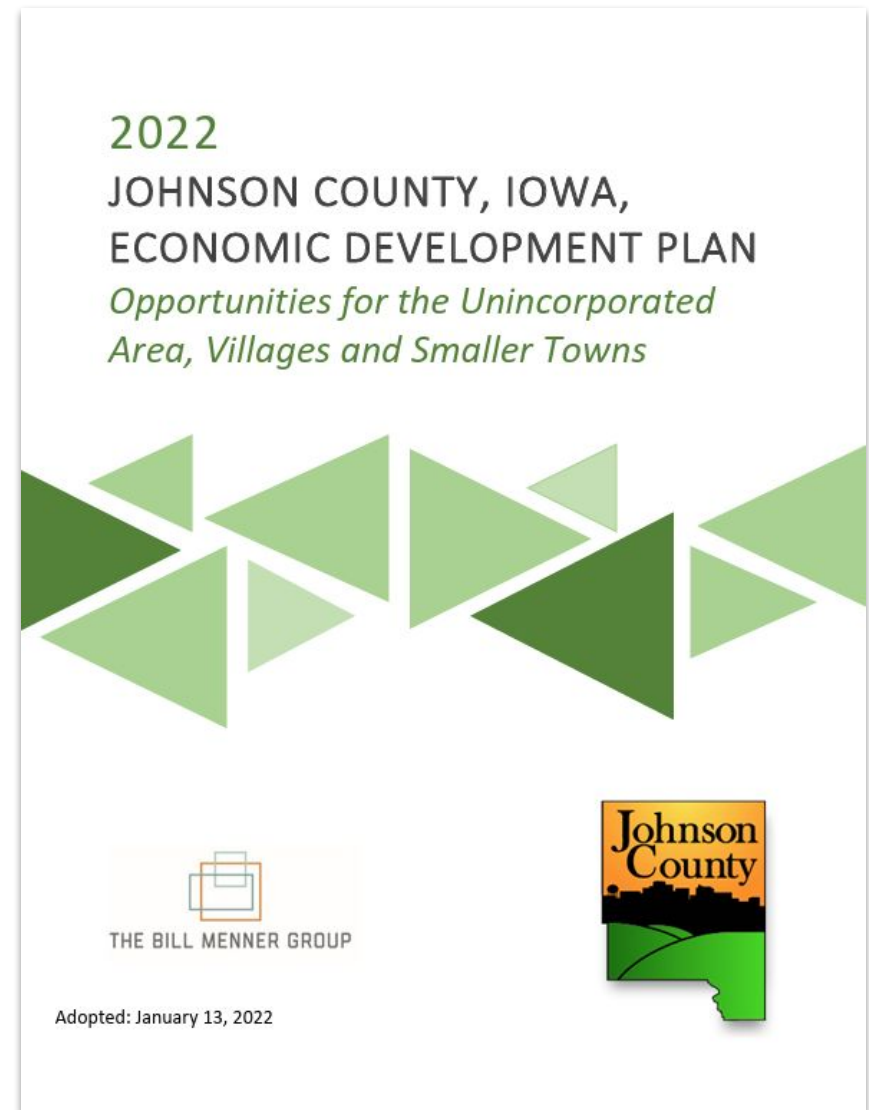


Johnson County Economic Development Plan (2022)

[Document](#)

Focused on the County's unincorporated areas and small cities, "the plan provides a framework for Johnson County local government to advance equitable economic development and opportunity for areas outside of the metro area." Housing affordability and availability are identified throughout the plan as challenges the County should address to help unblock and advance local and county-wide economic development goals.

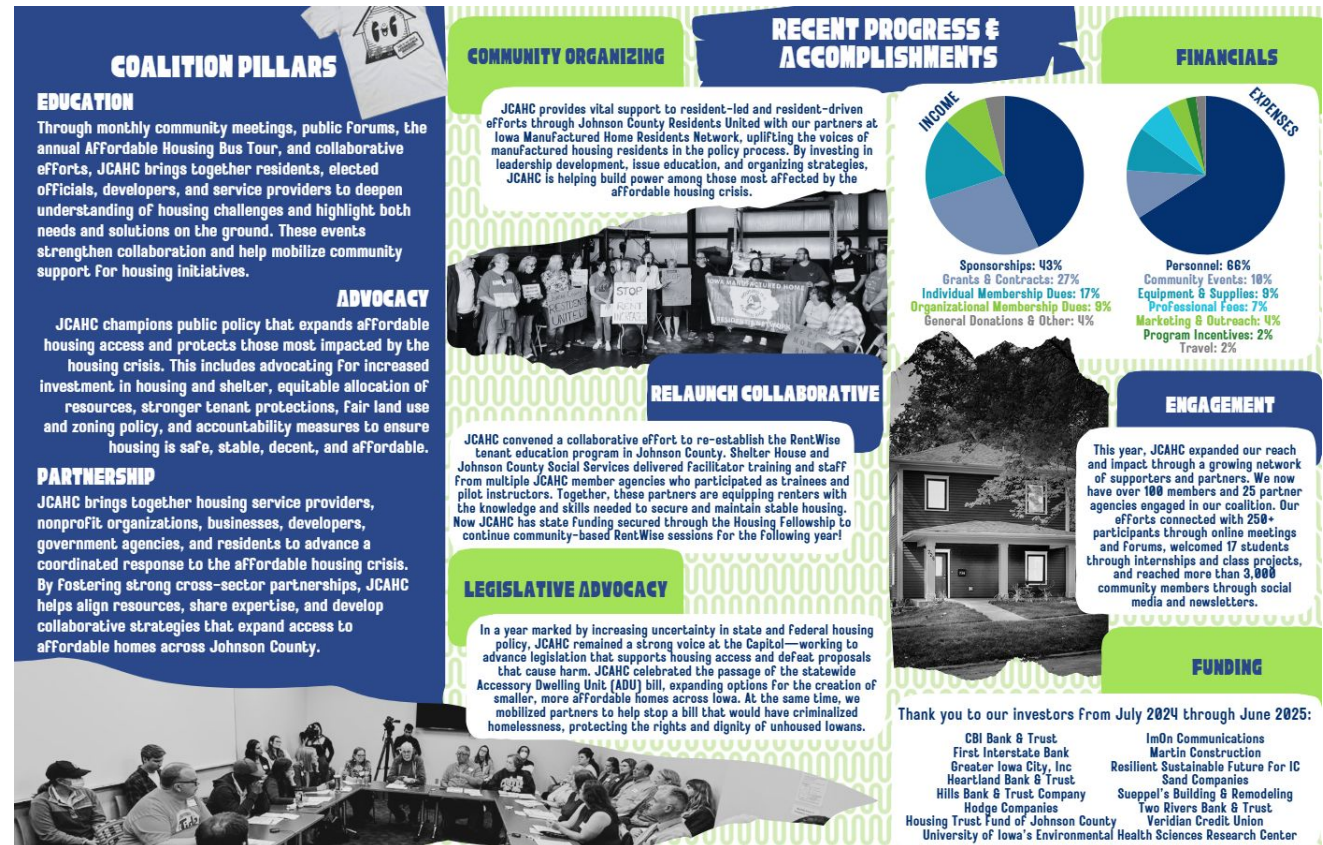
The plan recommends that the County leverage its "substantial debt capacity in a strategic and transparent way" to promote housing production and address the factors that indirectly influence housing attainability and cost of living, such as child care, water and sewer, transportation, and recreation and wellness.



Johnson County Affordable Housing Coalition

[Homepage](#)

The Affordable Housing Coalition supports and creates community-based partnerships in leveraging resources and advocating for policies, programs, and use of funding resources that maximize the availability and improve the quality of affordable housing in Johnson County.





Regulatory and impacts review



Lake Ridge Estates

Policy inventory: 2023 PDS Annual Report

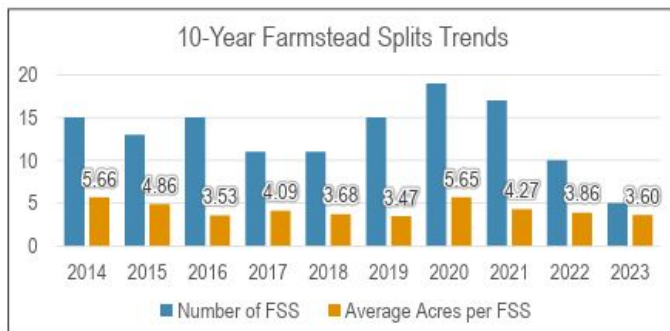
[Document](#)

Johnson County PDS engages with housing in a number of ways, including but not limited to:

- Adding new building sites in agricultural land with the farmstead split program.
- Supporting housing development and renovation through building inspections and permitting.
- Addressing cost-of-living issues such as with free energy audits.
- Managing infrastructure and land use policy in the designated growth areas.

Farmstead Splits

Johnson County has approved 455 farmstead splits (FSS) since 2000 (an average of 19.7 splits per year). Only 5 were approved in 2023 although many farms are still eligible.



2024 Department Goals

Rental permitting with new online portal

- Work with IT to move to new online permitting software which will streamline the application and review process.
- Adopt a rental housing code created by PDS and develop a program for inspections and permitting, once online software is in place.

Comprehensive Plan Update

- Draft and adopt the third volume update of the Comprehensive Plan based on input gathered in late 2023 from the public, Planning and Zoning Commission, and Board of Supervisors.
- Begin working on the new goals, strategies, and action steps.

Sustainability and environmental initiatives

- Develop a program to educate and provide residents in the unincorporated area with high-value native plants.
- Initiate a soil sampling program to establish baseline soil conditions in the County ROW and explore the impacts of land management practices on soil health.
- Launch EECBG Fleet Study to reduce greenhouse gas emissions.
- Complete the IRA Climate Pollution Reduction Grant priority planning phase and begin comprehensive planning phase.
- Collaborate with Iowa City on extending free energy audits to households in the unincorporated area and smaller towns.

Policy inventory: Housing Trust Fund of Johnson County

Document

The Housing Trust Fund of Johnson County (HTFJC) has funded over 1,000 units of low and moderate income housing since its inception in 2004. HTFJC operates two primary programs, a revolving loan fund and a housing rehabilitation program.

HTFJC serves as the investment vehicle for Johnson County's direct investments in affordable housing. Funded housing units serve incomes below 80% AMI, with the majority serving households earning between 30-60% AMI.

Through this partnership, the County's investments have generated more than 298 units over the past decade. However, most of these units are Low Income Housing Tax Credit projects which are becoming more difficult to finance, suggesting the County needs to find alternative project types to fund in order to continue generating low- and moderate-income units through this form of direct investment.



Jo. Co. Funded <u>Income Distribution</u> Served FY15-FY24				
29% of households assisted with funding from Johnson County had incomes below 30% AMI (extremely low income).				
64% of households assisted with funding from Johnson County had incomes between 30% -below 60% AMI.				
7% of households assisted with funding from Johnson County had incomes between 60% AMI and below 80% AMI.				
Jo. Co. Funded Units by Type of Housing - FY15-FY24				
Type	Number of Units/Households	% of units		
Shelter	4 households	2%		
Rehabilitation	5 units	2.5%		
Homeownership	16 units	7%		
Acquisition/Rehab Rental	21 units	9.5%		
New Supportive Rental	41 units	19%		
New Rental	130 units	60%		
Total	217 units			
HTF/JC Pending (Awarded) Projects as of 6/30/2024 (plus \$600,138.20 obligated to projects that began drawing prior to 6/30/24)				
Entity /Project	Awarded	Units	AMI	As of 4/7/25
THF/UAY TLP	\$ 380,000	8	<30%	completed
Sand/North Liberty Apts.	\$ 1,630,000	46	<40,<60%	rescinded
Shelter House/Rehab	\$ 332,085	70	<30%	in progress
THF/Acquisition	\$ 50,000	1	<60%	completed
THF/Student Build II	\$ 100,000	1	<60%	completed
MYEP/New to Us	\$ 60,000	4	<30%	completed
TWG/Roosevelt School	\$ 1,500,000	168	<40,60%	rescinded
Totals	\$ 4,052,085	298		

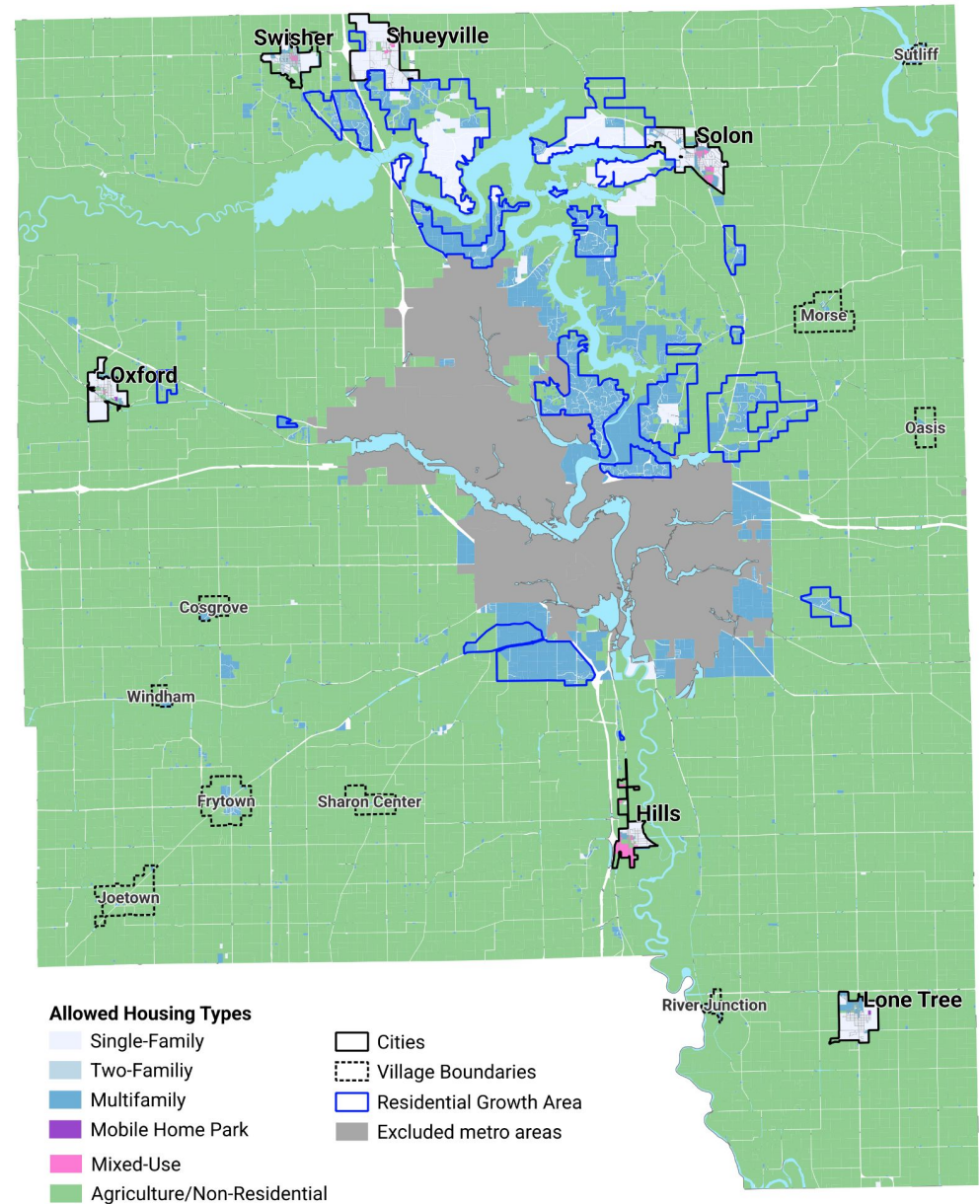
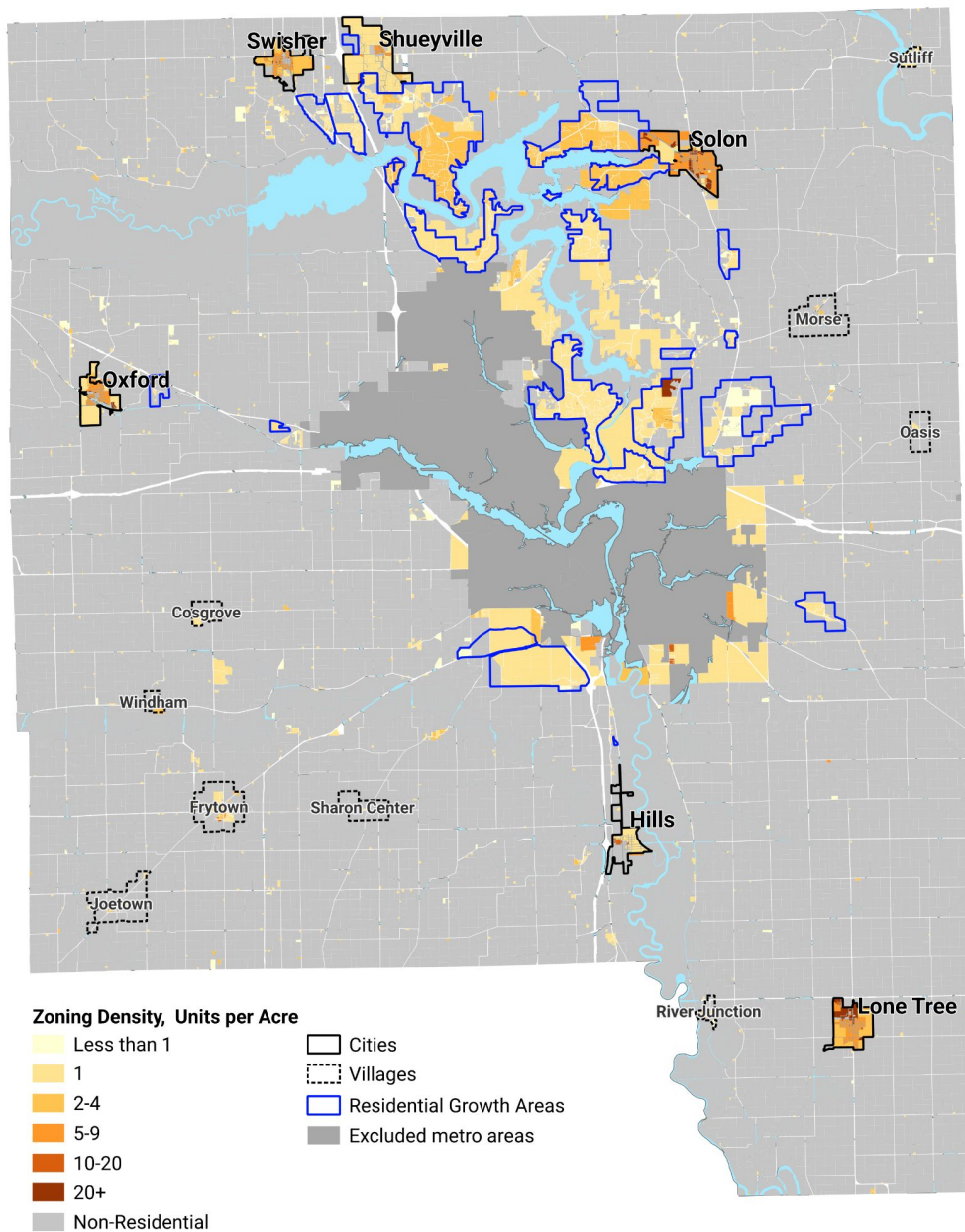
Note: 5th runner up in LIHTC scoring 2024

Note: Applicant was not going to be able to meet deadline as extended

https://drive.google.com/file/d/14b1e5NhnqxxKnZOgnN0KH2UuhZpQJkzT/view?usp=drive_link

Several housing types are allowed in unincorporated areas, but densities are lower.

Johnson County GIS; Zoning Ordinances for Hills, Lone Tree, Oxford, Shueyville, Solon and Swisher



Zoning recommendations: Pair increased density with farmland preservation in unincorporated areas.

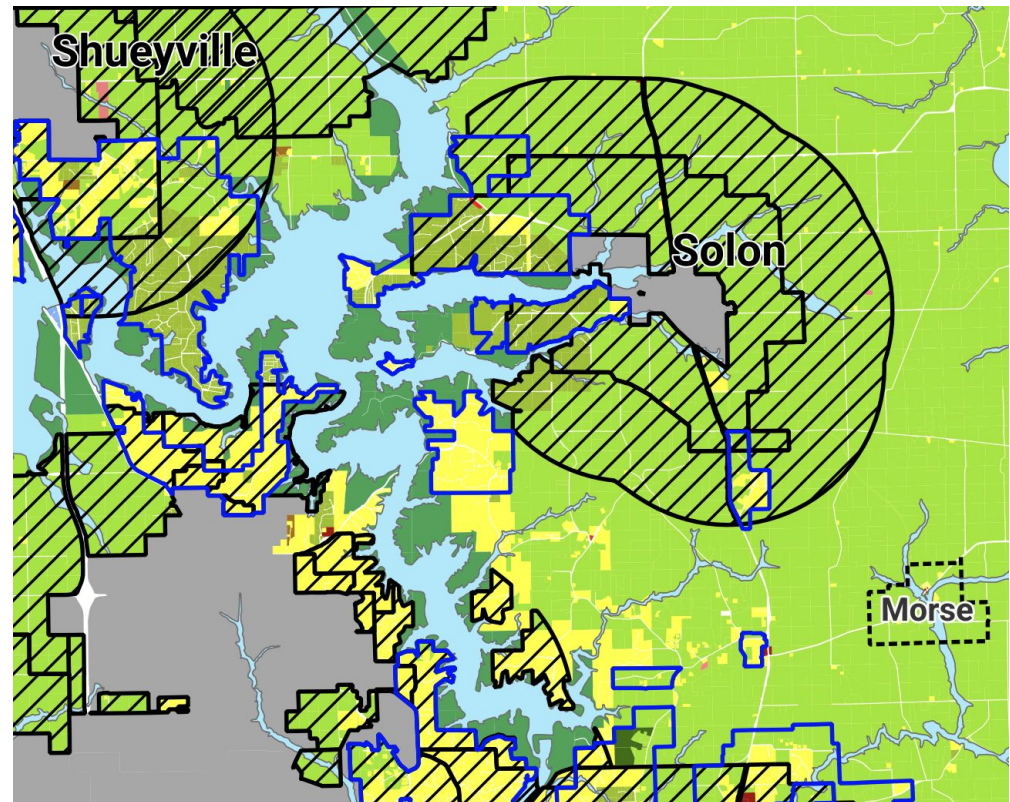
[Johnson County UDO document](#)

Allow flexibility of housing types and densities in unincorporated area.

- Amend single-family R zones to instead allow 2 units by right (Iowa law allows ADUs, so this provides the option of building a single family home + ADU or a duplex.)
- Increase residential density in villages and residential growth areas with the use of engineered septic systems to promote new housing near existing development.
- Increase areas of Rural Conservation zoning and Cluster Subdivisions to maximize housing potential while preserving farmland.
- Consider additional density bonuses for subdivisions that build affordable and/or senior housing.

Maximize opportunities in fringe areas.

- Encourage communities to require building to city standards and cluster development standards in their Fringe Area Plans.
- Provide resources for cities to consider the financial implications of annexation.



Residential growth areas and residentially-zoned areas outside of the fringe areas provide opportunities for Johnson County to try out new regulations. Successes here can be a model for further changes.

Zoning

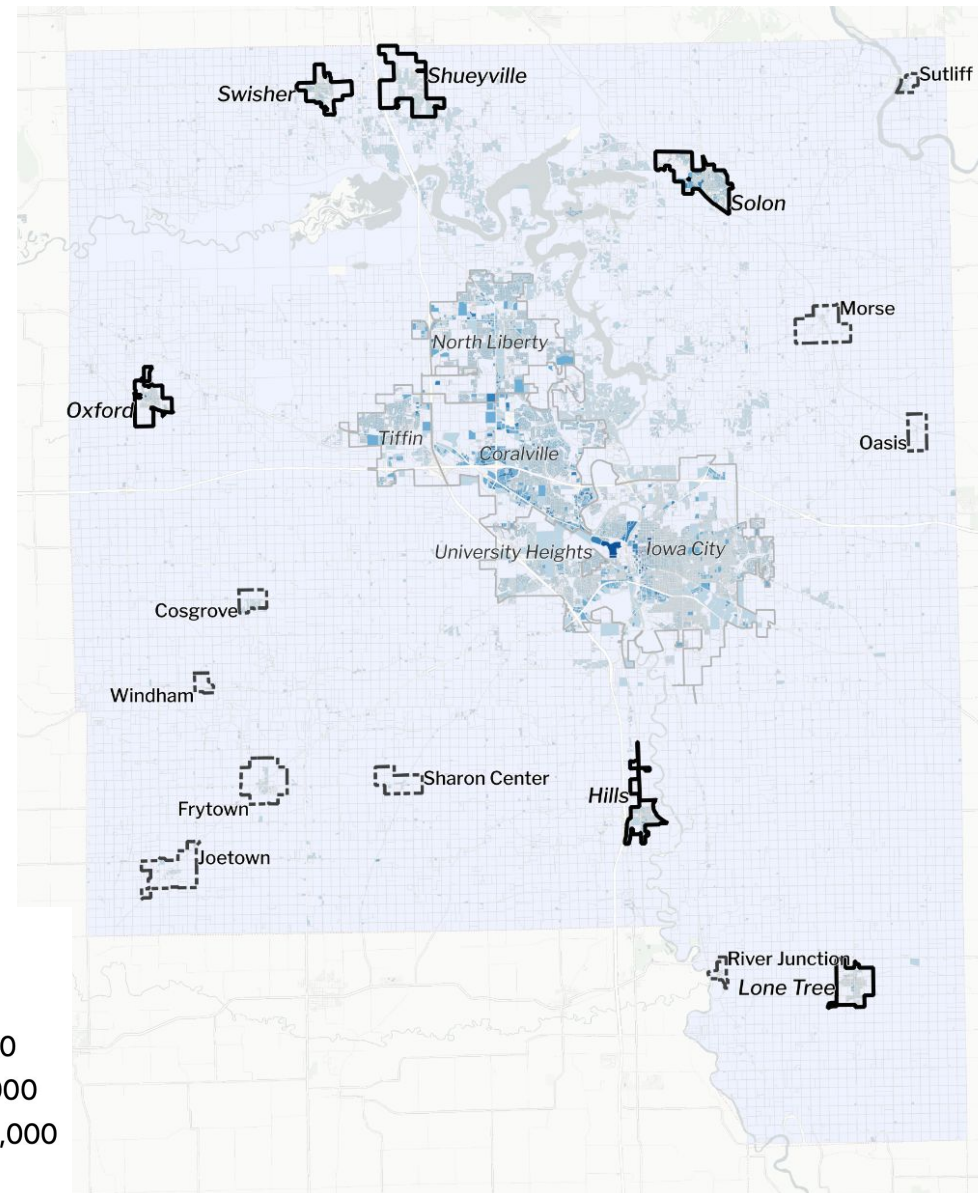
- A - Agricultural
- AR - Agricultural Residential
- R - Residential
- RC - Rural Conservation
- P - Public
- Residential Growth Area
- Village Boundaries
- Fringe Areas
- Cities

Tax revenue per acre

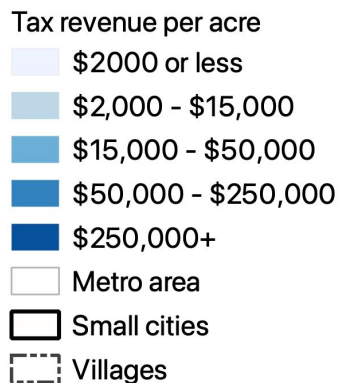
The map at right shows parcels by their tax revenue per acre, which varies greatly by land use and location within Johnson County.

The majority of tax revenue comes from the metro area where multifamily developments and commercial properties are most abundant; however there are pockets of relatively high-revenue-per-acre parcels in the small cities and around Lake Macbride.

Tax revenue per acre was calculated by applying use-dependent rollbacks, levies, and any listed tax credits in the most recent parcel dataset from the Johnson County Assessor's Office, then dividing by parcel acreage.



City	Average levy
Hills	30.34883
Lone Tree	24.93055
Oxford	34.96957
Shueyville	28.31938
Solon	29.2502825
Swisher	33.0393

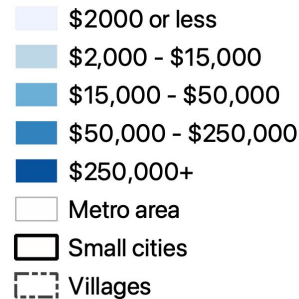


Tax revenue varies greatly by land use

Tax revenue varies greatly by property class. Each property's taxable value is subject to the levy rate of its respective district. Taxable value, however, is determined by total value and use type.

Multifamily and mixed use, multifamily properties are the most efficient residential uses from a tax revenue per acre perspective. As shown by chart below—which compares revenue and parcel size by property class county-wide—mixed use, multifamily, and commercial uses return the most revenue per acre.

Tax revenue per acre



Parcel count	Property class	Avg total value	Avg taxable value	Avg tax bill (2024)	Avg acres per parcel	Avg tax revenue per acre
9,304	Agricultural	\$57,843	\$42,718	\$1,174	27.90	\$526
1,639	Agricultural/residential	\$312,492	\$166,967	\$4,613	28.19	\$1,946
4,609	Commercial	\$1,626,581	\$1,410,554	\$39,600	4.70	\$134,555
176	Mixed use - multifamily	\$1,987,095	\$1,724,533	\$54,340	1.03	\$238,584
23	Mixed use - residential	\$449,917	\$341,073	\$12,711	1.44	\$52,871
188	Exempt	\$1,226	\$0	\$0	63.59	\$0
62	Industrial	\$2,849,316	\$2,511,198	\$69,599	7.41	\$10,506
775	Multifamily	\$1,742,105	\$825,523	\$20,850	1.54	\$52,362
57,149	Residential	\$297,263	\$137,785	\$3,998	2.16	\$11,779

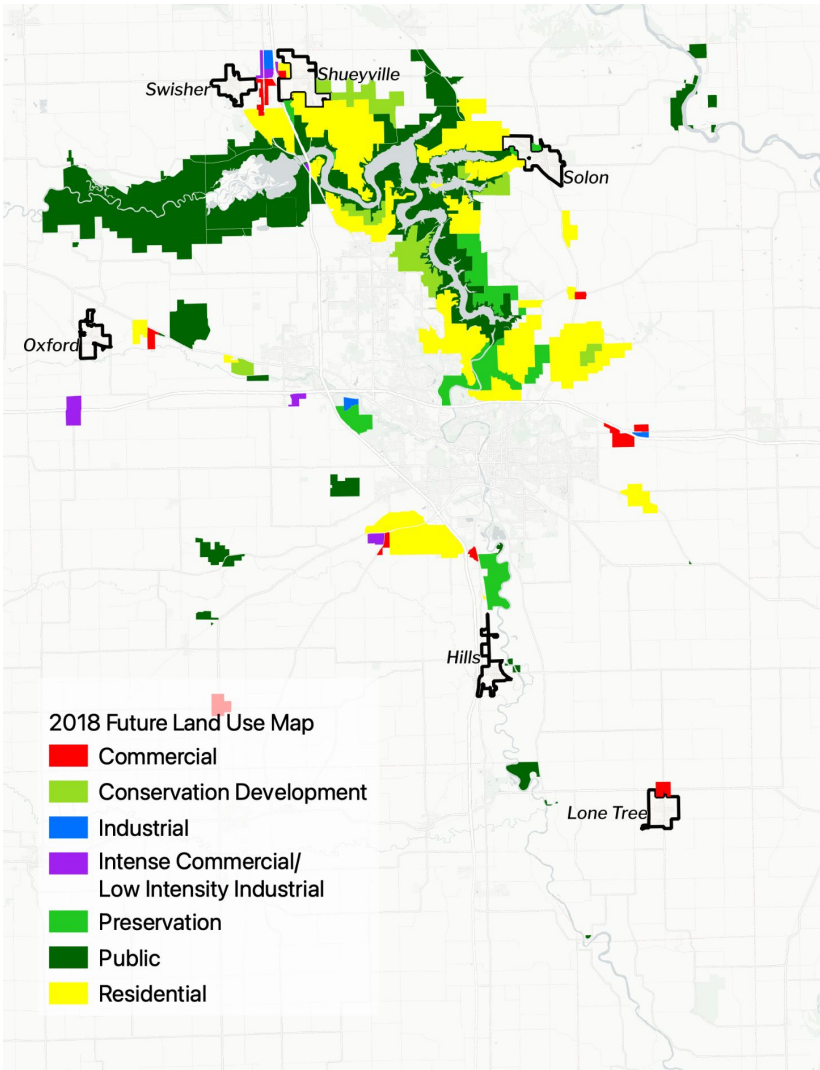
Residential growth and conservation development capacity

The County’s 2018 Future Land Use map, which applies to the unincorporated area, designates two districts–residential growth and conservation development–as areas in which the expansion of residential development is accommodated. The majority of land in these districts is located in the northern half of Johnson County.

A basic inventory of vacant lots and acreage in the conservation development and residential growth areas yields about 1,770 theoretically developable acres. However, this residential development potential is limited by environmental and infrastructural constraints as well as landowners’ willingness to sell their holdings. Therefore, a significant share of this land is unlikely to actually be developed in the foreseeable future.

Constraints

- 500-year floodplain
- Density requirements (at least 1 acre per unit in either district)
- Land already classified for residential use
- Road performance standards as outlined in 8:2.7(J) of the Johnson County Unified Development Ordinance
- Willingness to sell and desire to develop



Future land use designation	Acres
Conservation Development	300
Residential	1,470.3

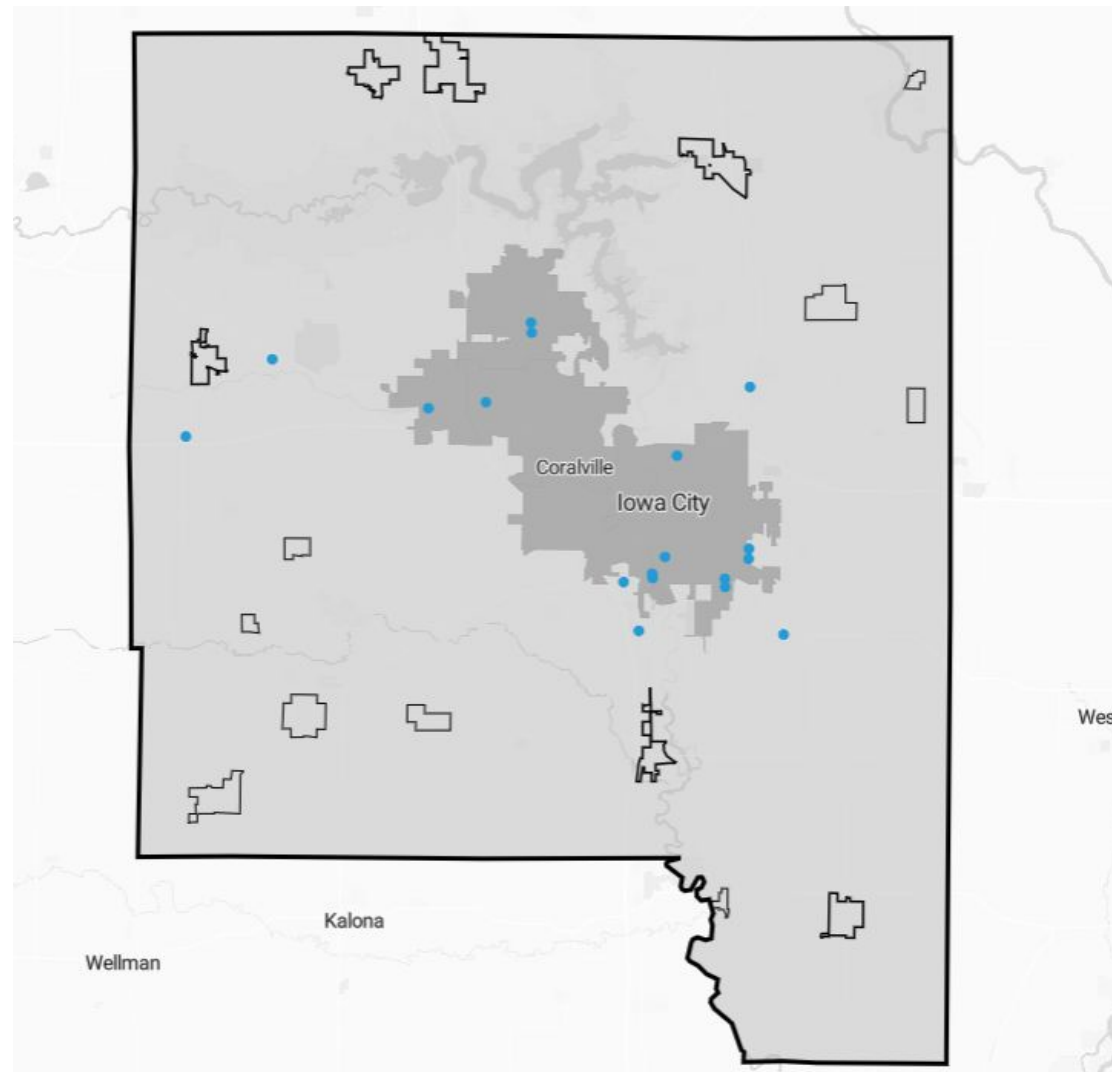
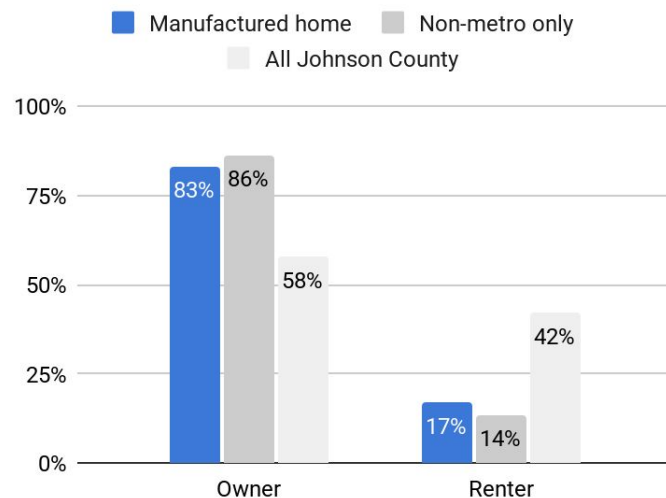
Manufactured home parks represent a meaningful share of the housing stock in Johnson County.

Source: 2023 ACS 5-Year, CommunityScale

Johnson County contains several manufactured home parks (MHPs) across the metro and non-metro areas. There are about 2,300 units across these parks, comprising nearly 4% of total housing units countywide.

The rate of homeownership in MHPs is much higher than the county overall, 83% compared to 58%. However, because MHP homeowners only own the housing structure and must rent the land beneath it, they are subject to variable lot fees that can significantly increase their cost of living despite the relatively low cost of the structure itself.

Tenure mix



Life in MHPs has become more challenging in recent years, creating housing insecurity for many.

Source: Stakeholder focus groups with MHP residents and advocates, June and September 2025

Interviews with MHP residents and advocates reveal numerous challenges that are leading to significant financial hardship, housing insecurity, and safety concerns, including:

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.





Community engagement overview

The project’s community engagement process included multiple rounds of interviews, stakeholder focus groups, public workshops, surveys, and Board of Supervisor meetings to help ensure residents and stakeholders had a variety of opportunities to participate in the process and share ideas and perspective. The project team spent more than 35 hours facilitating the engagement process, most of which was conducted in-person. A total of 40 people attended the various public workshops, while approximately 60 people engaged in focus groups. In addition, nearly 20 elected leaders were engaged.

The following section summarizes feedback received from residents and stakeholders who participated in public workshops and the online



Public workshop at the Hills Community Center, June 26, 2025.

Primary stakeholder engagement activities

Phase 1: June 2025

- 5 Focus groups
- 6 Small city leadership meetings
- 1 Board of Supervisors meeting
- 2 Public workshops (Swisher/Shueyville, Hills)

Phase 2: September 2025

- 2 Focus groups
- 1 County and small city leadership joint meeting
- 1 Board of Supervisors meeting
- 2 Public workshops (Solon, Lone Tree)
- 1 Online public survey

Community engagement acknowledgements

In addition to the many residents, elected officials and stakeholders who participated in the study's public meetings, city interviews and online survey, the project team would like to thank the following people for joining the in-person focus groups or several virtual interviews, which contributed significantly to the study's analysis and recommendations.

Jessica Andino, Affordable Housing Coalition

Cady Gerlach, Better Together (Greater IC)

Ady Arenas, Breckenridge resident

Robin Clark Bennett, Center for Worker Justice of Eastern Iowa

Anne Russett, City of Iowa City

Tracy Hightshoe, City of Iowa City

Calista Schwan, Clear Creek Amana CSD

Bronis Perteit, Domestic Violence Intervention Program (DVIP)

Paula Mitchell, ECICOG

Deanna Robinson, ECICOG

Melanie Bimson, Greater Iowa City

Nancy Bird, Greater Iowa City

Jennie Wunderlich, Greater Iowa City Home Builders Association

Mark Nolte, Green State Credit Union

Heather Harney, Hawkeye Area Community Action Program (HACAP)

Debbie Ackerman, HACAP

Jack O'Rourke, Hills Bank

Katie Miller, Hills Hometown Pride Committee

Harinder Kaur, Hilltop resident

Andy Hodge, Hodge Construction

Simon Andrew, Housing Fellowship

Ellen McCabe, Housing Trust Fund of Johnson County

Megan Flewellyn, Iowa Area Association of Realtors

Shannon Hammen-Miner, Iowa City Community School District (ICCS)

Scott Hawes, Iowa Habitat for Humanity

Jen Sheer, Iowa Manufactured Home Network

Elizabeth Bernal, Iowa River Community resident

Mace Huffman, IowaWORKS

Jill Heims, JC Assessor Office

Tom Van Buer, JC Assessor Office

Brad Freidhof, JC Conservation

Josh Busard, JC Planning, Development and Sustainability (PDS)

Becky Soglin, JC PDS

Sarah Thompson, JC PDS

Nate Mueller, JC PDS

Joe Wilensky, JC PDS

Haley Wilson, JC Public Health, Community Health Division

Dawn Alam, JC SEATS and Fleet Services

Lynette Jacoby, JC Social Services

Kelly Weston, JC Social Services

Steve Nachazel, JC Social Services

Jessi Beck, JC Social Services

Kelly Schneider, JC Social Services

Mandy Coates, JC Veterans Services

Sarah Furnish, Lake Ridge resident

Lacey Stutzman and John Marner, MMS Consultants

Emmett Butler, Modern Manor resident

Jose Vazquez, Modern Manor resident

Andrew Philbrick, Morse (village)

Sunday Goshit, Refugee Alliance

Crissy Canganelli, Shelter House

Erin Sullivan, Shelter House

Al Wells, Solon Economic Development Group

Scott Maiers, Solon Retirement Village

Sonya LaGrange, Swisher Economic Alliance

Joshua Schamberger, Think Iowa City

Emily Meister, United Way

Troy Raymer, Veterans Affairs

Adam Hahn, Watts Construction Group

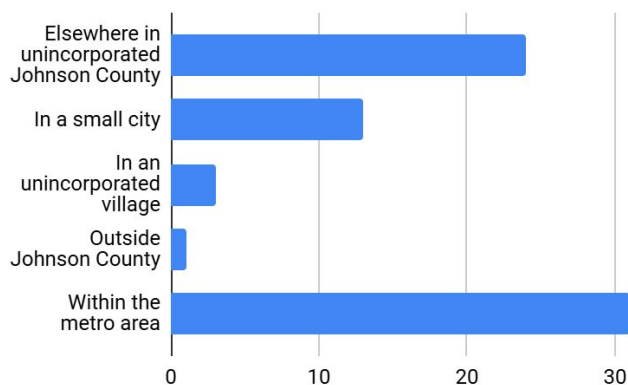
Community engagement results

Between the in-person and online formats, the community engagement survey collected input from about 90 Johnson County residents.

Participants included people of all ages living within the metro area, in small cities, and in the unincorporated area. Most participants were homeowners who have lived in their current unit for more than 15 years. However, there were many renters as well. A significant number of the participants live in manufactured home parks.

Among the survey questions, participants were asked an open-ended question about what housing issue they feel is most important to focus on. The list at right summarizes answers by theme and in order of prevalence.

Where online survey participants live



What is the most important housing issue or topic that you feel the community should focus on above all else?

1. Affordability Across All Income Levels

- Housing costs (rent, mortgages, taxes) are rising faster than wages.
- Low-income households, seniors, and young adults lack affordable options.
- Demand for both affordable rentals and ownership opportunities.

2. Concerns About Rural Development and Urban Sprawl

- Strong opposition to building on farmland and open space.
- Preference for new housing within or near town limits.
- Resistance to high-density development in unincorporated rural areas.

3. Lot Rent Increases and Mobile Home Park Conditions

- Rapid rent hikes, especially in Havenpark-owned communities.
- Loss of amenities and poor maintenance despite higher costs.
- Clean, safe water and basic services remain unmet concerns.

4. Lack of Housing Variety and Targeted Options

- Need for more senior housing, condos/townhouses, and multigenerational homes.
- Affordable single-family homes for working families are limited.
- Desire for housing that fosters community and avoids cookie-cutter designs.

5. Infrastructure, Services, and Quality of Life

- Roads, internet, and public safety need to keep pace with growth.
- High permit and development costs contribute to rising prices.
- Concerns about whether communities can support large housing increases.

Community engagement results

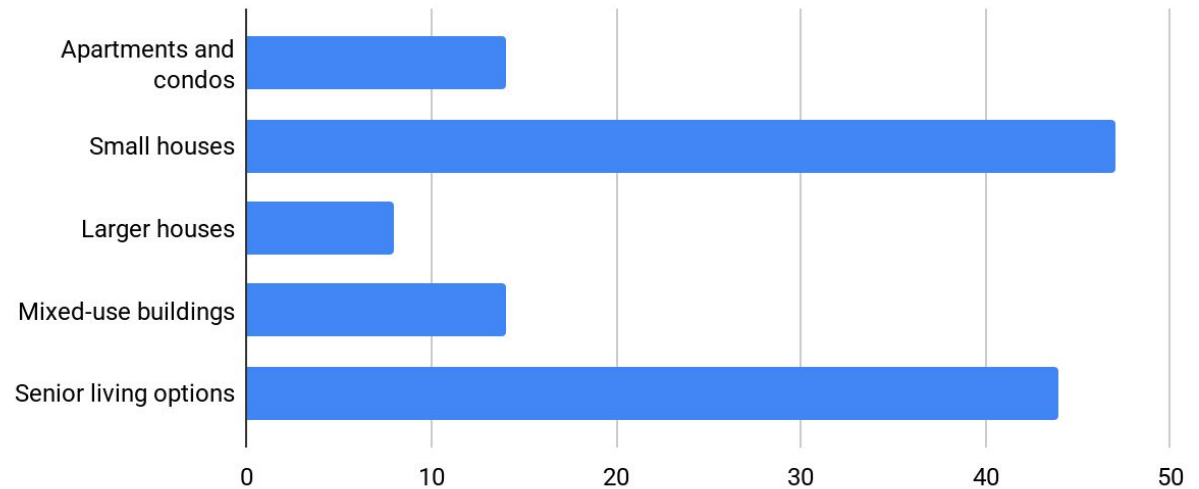
A primary focus of the survey was gathering feedback on the types of units residents feel are in need and where more housing development should be located in the non-metro area. Participants were asked to choose one or more option for each aspect, type and location.

The charts at right summarize responses to these questions. Notably, smaller-size housing and senior living options were prioritized, as was small city neighborhood infill.

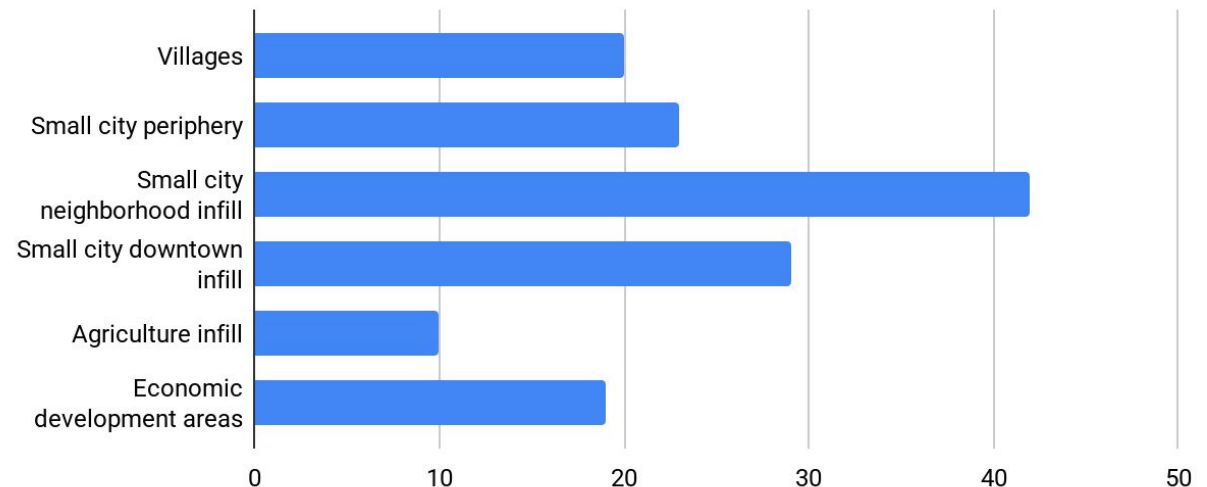


Public workshop at the Solon Public Library, September 10, 2025

What types of housing units do you feel we need more of in the non-metro area?

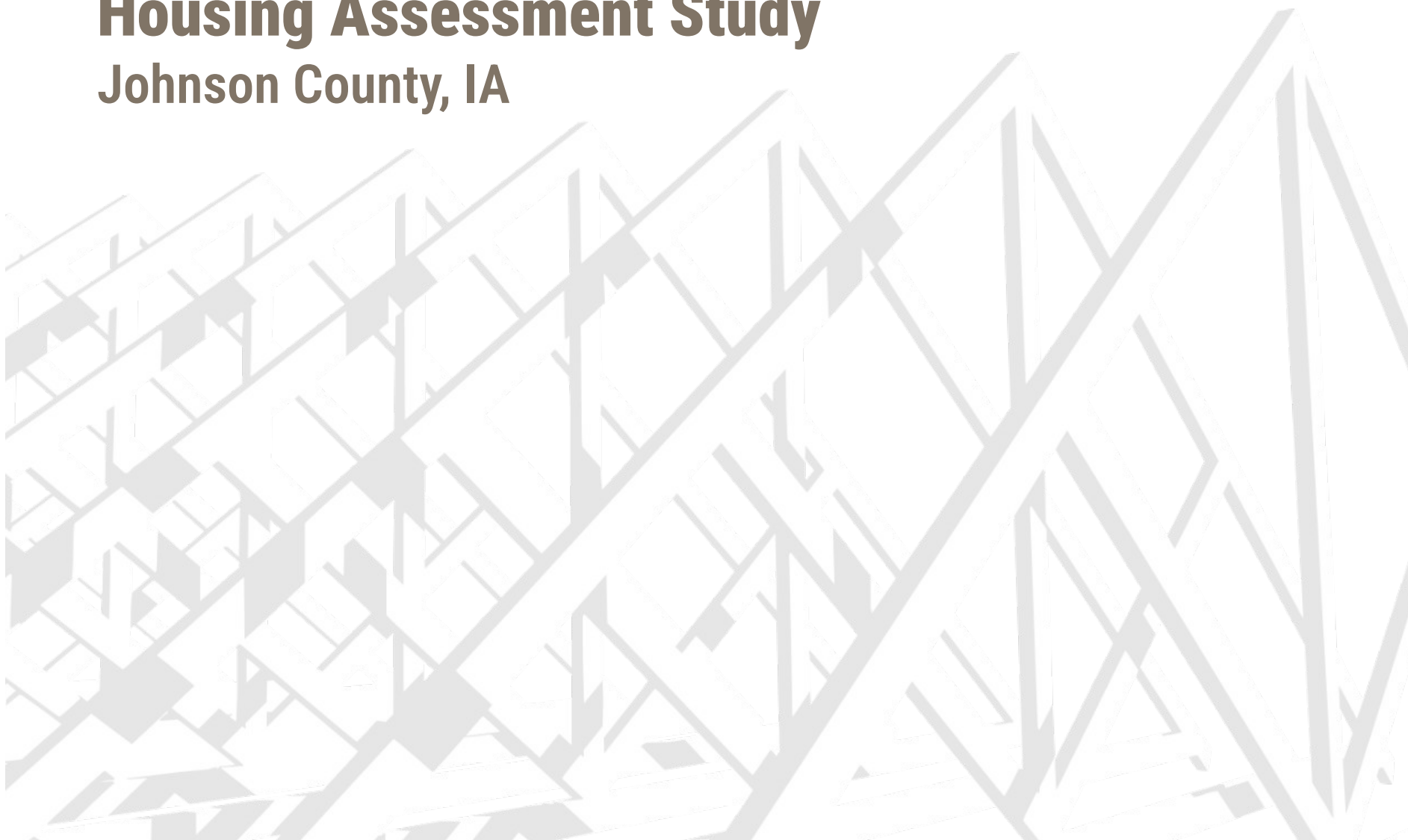


Where should we focus new housing development within the non-metro area?



Housing Assessment Study

Johnson County, IA



CommunityScale