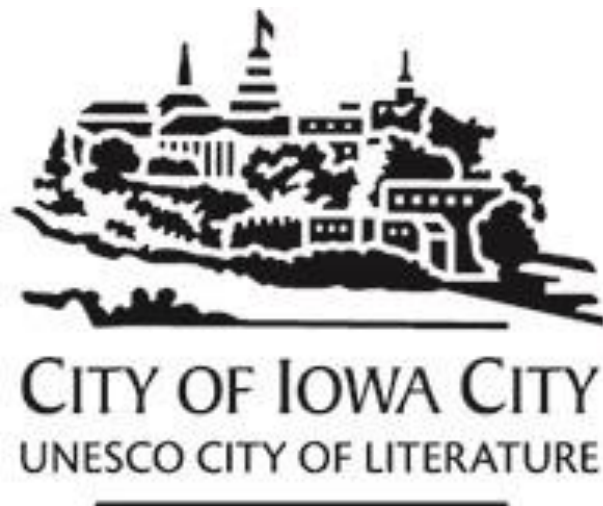


Update to the 2015 Affordable Housing Market Analysis for the Iowa City Urbanized Area



February 2021

Prepared by the Metropolitan Planning Organization of Johnson County (MPOJC) and the City of Iowa City

Frank Waisath, Associate Transportation Planner

Greta Larget, Transportation Planning Intern

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Introduction

This document provides an update to the Affordable Housing Market Analysis Update completed by the Metropolitan Planning Organization of Johnson County and the Housing Trust Fund of Johnson County in 2015. This report is intended to compare the socio-economic conditions and housing needs between 2015 and 2019, and to discuss strategies to help meet identified goals for the urbanized area. The urbanized area consists of Coralville, Iowa City, North Liberty, Tiffin, and University Heights. This update to the 2015 document is intended to be a starting point for a newly formed staff steering committee that will examine and address housing affordability in Iowa City.

Data presented in this document is largely derived from the U.S. Census Bureau's American Community Survey (ACS) 5-year estimates for 2010-2014 and 2015-2019. The consistent methodology, statistical rigor, and scale of the ACS data allows for comparisons across time periods. Additionally, county, state, and national data are used to provide broader context as appropriate.

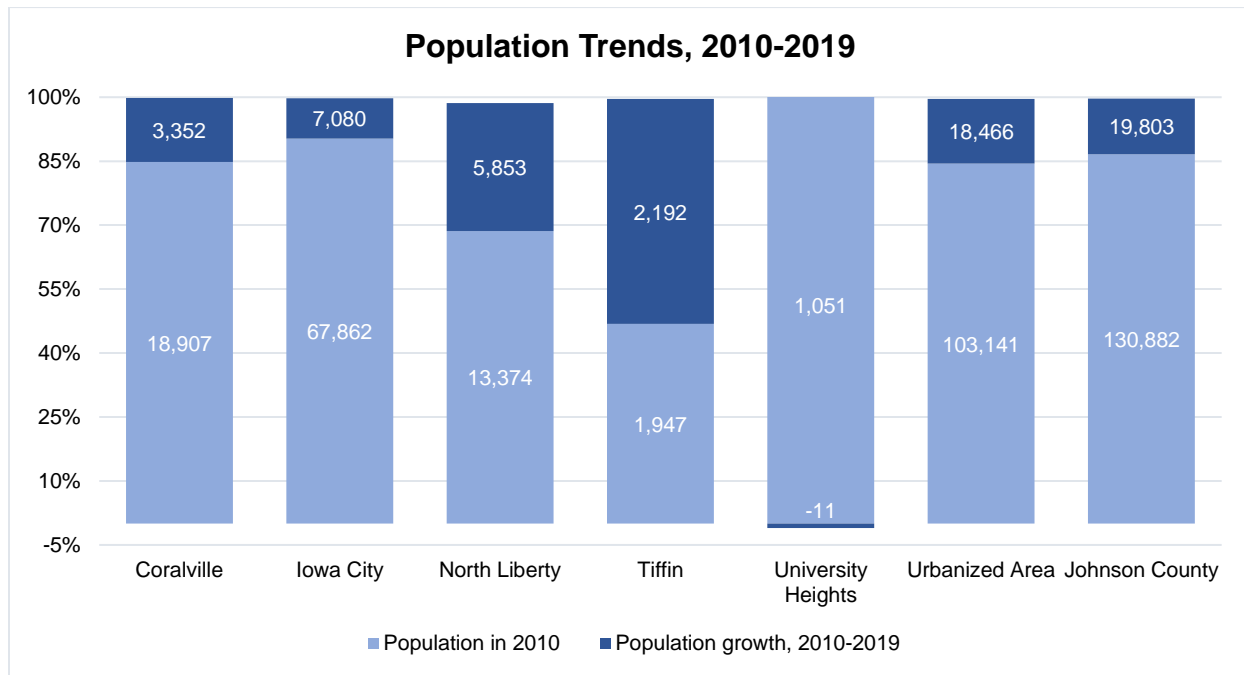
At the time of preparation, Decennial Census data for the year 2020 was not yet available for analysis and therefore the economic, financial, and housing impacts of the COVID-19 pandemic are not captured in this document. Data from the 2020 Census should be monitored as it is released throughout 2021 in order to account for effects of the pandemic. Disruptions to the collection schedule and standard operating procedures for the 2020 Census may impact the reporting of these results.

Existing Conditions

Population and Demographic Data

Since the 2010 Census, the population of the urbanized area has grown from 103,141 to an estimated 121,607 in 2019, a 17.9% increase. Iowa City showed the largest percentage of growth in the County over this period.

Figure 1:



Source: U.S. Census Bureau ACS 2015-2019 5-Year Estimates

Across Iowa, populations in rural counties generally decline, while metropolitan areas gain in population. The population of Johnson County increased 8.6% percent between 2014 and 2019, compared to the state's 2.0% percent increase in population during the same period.

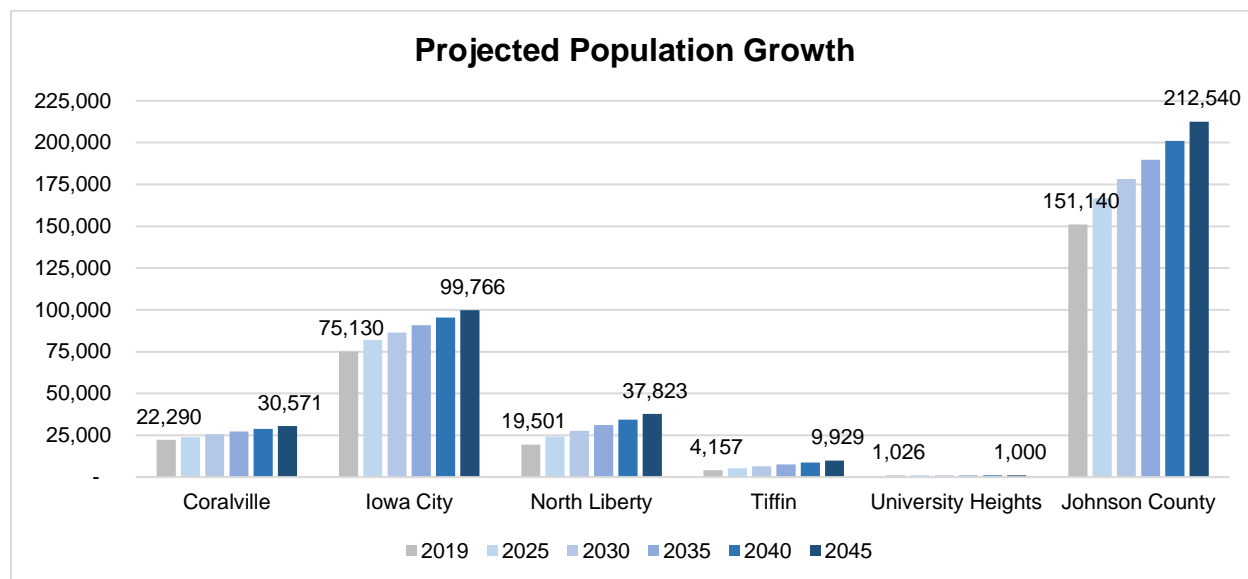
Table 1: Historical population trends

Year	Coralville	Iowa City	North Liberty	Tiffin	University Heights	Urbanized Area	Johnson County	Iowa
2019	22,259	74,942	19,227	4,139	1,040	121,607	150,685	3,155,070
2010	18,907	67,862	13,374	1,947	1,051	103,141	130,882	3,046,355
2000	15,123	62,220	5,367	975	987	84,672	111,006	2,926,324
1990	10,347	59,735	2,926	460	1,042	74,510	96,119	2,776,831
1980	7,687	50,508	2,046	413	1,069	61,723	81,717	2,913,808
1970	6,130	46,850	1,055	299	1,265	55,599	72,127	2,825,368
1960	2,357	33,443	334	311	841	37,286	53,663	2,757,537
1950	977	27,212	309	256	446	29,200	45,756	2,621,073

Source: U.S. Census Bureau, Decennial Censuses and ACS 2015-2019 5-Year Estimate

Over the next 25 years, population is projected to grow in every jurisdiction except University Heights. While North Liberty and Tiffin are both projected to grow significantly compared to their population today, the majority of the growth in Johnson County will be concentrated in Iowa City.

Figure 2:



Source: U.S. Census Bureau ACS 2015-2019 & 2010-2014 5-Year Estimates

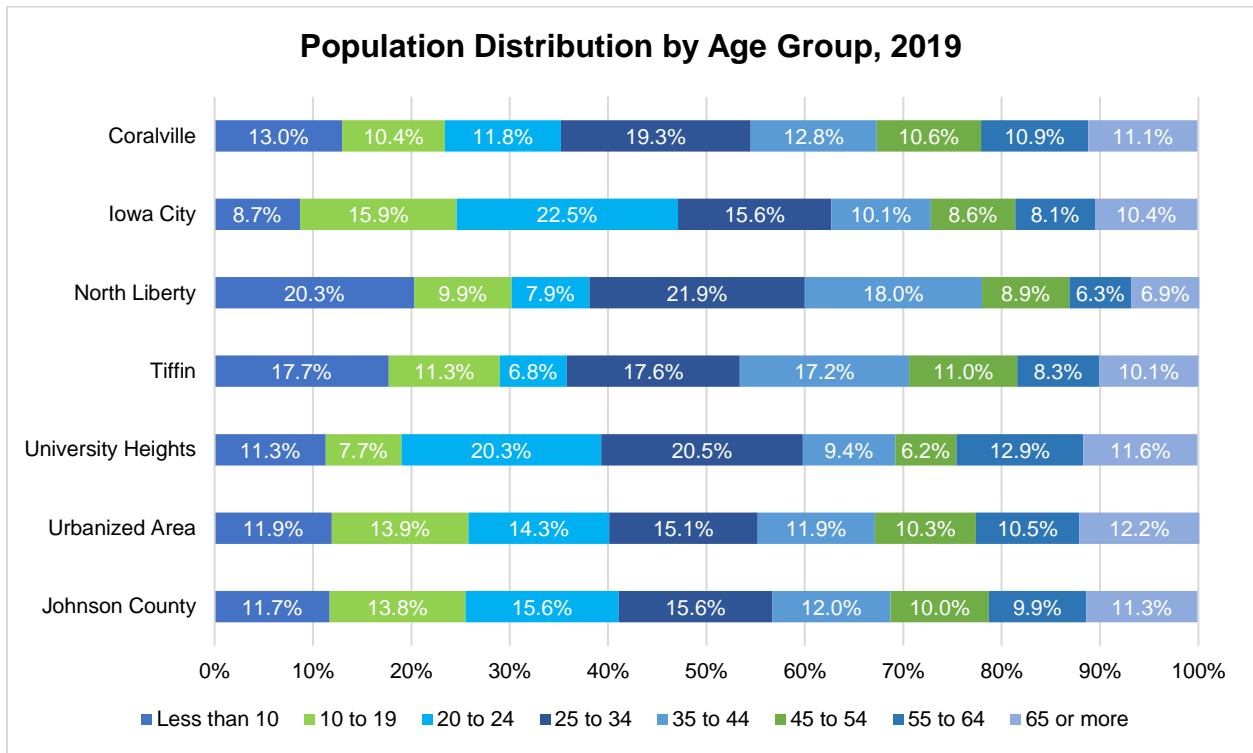
Due to the large student population at the University of Iowa, the urbanized area has proportionally more residents between ages 20 and 24 than other urbanized areas in the state. However, each jurisdiction has a slightly different age composition. In general, Iowa City is centralized around the 20 to 24-year-old age bracket, indicating that the college student population is a significant contributor to the population makeup of the region. The median age is skewed a bit to favor the mid-20s to mid-40s population in Tiffin and North Liberty while Coralville lies just slightly higher than Iowa City. North Liberty has the highest proportion of kids based on the size of the cities in the urbanized area. The general makeup of Johnson County has stayed relatively constant between 2014 and 2019.

Table 2: Population distribution by age group, 2019

Age	Coralville	Iowa City	North Liberty	Tiffin	University Heights	Urbanized Area	Johnson County
Less than 10	2,747	6,512	3,821	594	131	20,185	17,295
10 to 19	2,197	11,953	1,865	377	90	23,696	20,619
20 to 24	2,491	16,859	1,480	227	235	24,398	23,127
25 to 34	4,080	11,694	4,116	591	238	25,726	23,239
35 to 44	2,700	7,596	3,388	576	109	20,365	17,874
45 to 54	2,242	6,414	1,676	370	72	17,530	14,803
55 to 64	2,303	6,081	1,178	280	149	17,826	14,810
65 or more	2,343	7,841	1,305	336	135	20,951	16,810
TOTAL	21,103	74,950	18,829	3,351	1,159	170,677	148,577

Source: U.S. Census Bureau ACS 2015-2019 5-Year Estimates

Figure 3:

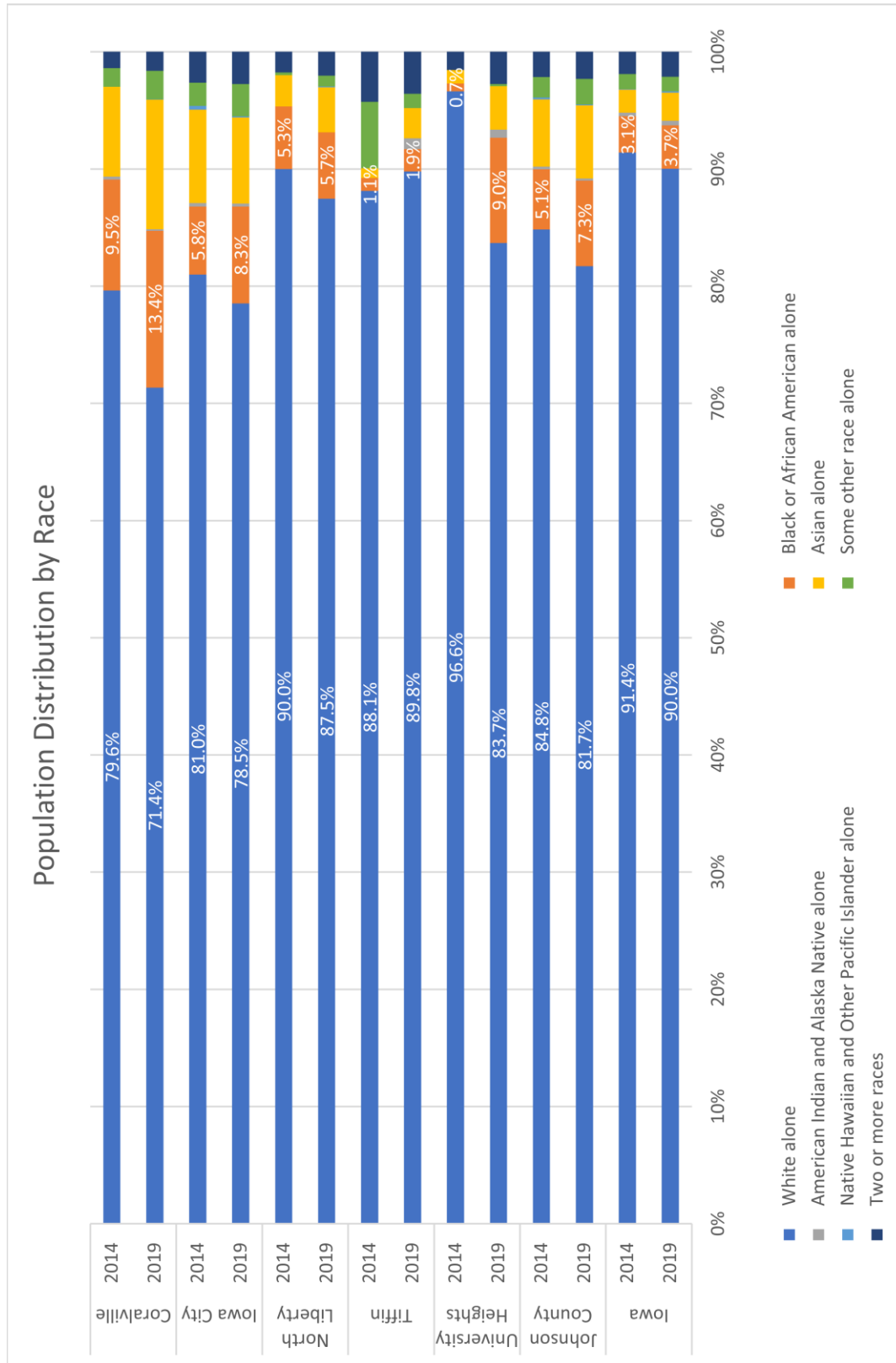


Source: U.S. Census Bureau ACS 2015-2019 5-Year Estimates

Figure 4 on the following page shows that most cities in the urbanized area have become more ethnically diverse between 2014 and 2019. The previous update from 2015 noted a significant increase in the Hispanic population, which has continued to increase between 2014 and 2019 (See Appendix A for detailed figures and percentages).

The most notable increase of racial diversity within the urbanized area was in Coralville and University Heights. However, the relatively small size and limited opportunity for expansion of University Heights is likely allowing the proportions to show more variability. Although Johnson County is generally more racially diverse than Iowa as a whole, it still has a large majority White population.

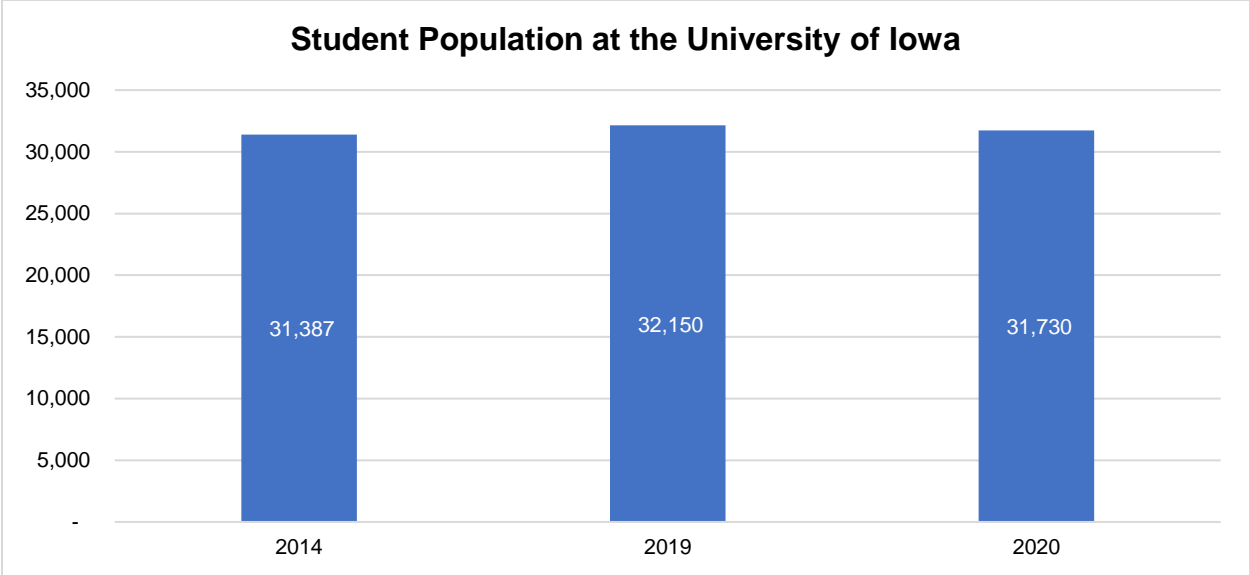
Figure 4: Population Distribution by Race



*For detailed percentages for all races, see Appendix A

Student enrollment numbers at the University of Iowa have stayed relatively constant over the time frame being studied, with the COVID-19 pandemic potentially accounting for the slight decline in 2020 enrollment. Overall, however, the student population has made a stable and significant contribution to the population of the urbanized area.

Figure 5:



Source: University of Iowa Admissions

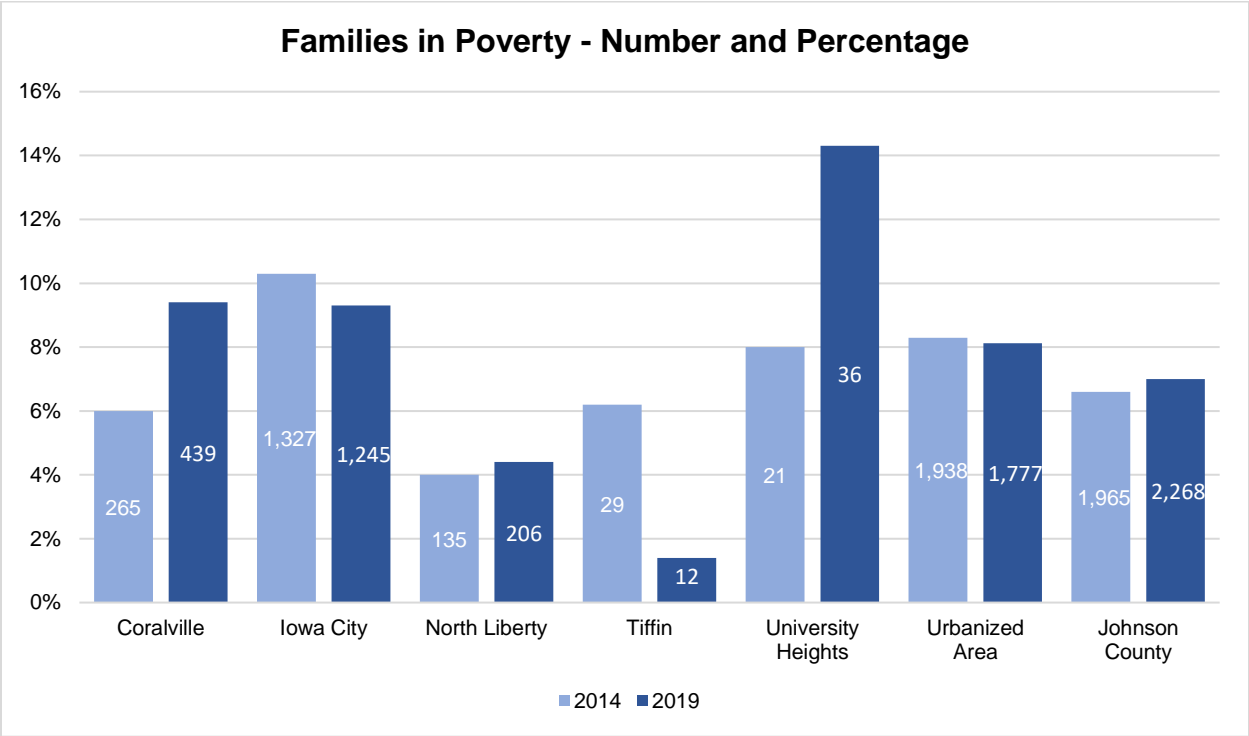
Economic and Employment Data

Poverty

The US Census Bureau collects data on individuals in poverty by comparing family incomes to thresholds established by the federal government, which are adjusted annually for inflation. The 2014 poverty threshold is defined as \$11,670 for one person and \$23,850 for a family of four. The 2019 poverty threshold is defined as \$12,490 for one person and \$25,750 for a family of four.

Between 2014 and 2019, Coralville, North Liberty, and University Heights have all increased the proportion of people in poverty while Iowa City and Tiffin have decreased their poverty rates. Johnson County has an increasing proportion of people living in poverty while the overall poverty rate for Iowa is decreasing.

Figure 6:



Source: U.S. Census Bureau ACS 2015-2019 & 2010-2014 5-Year Estimates

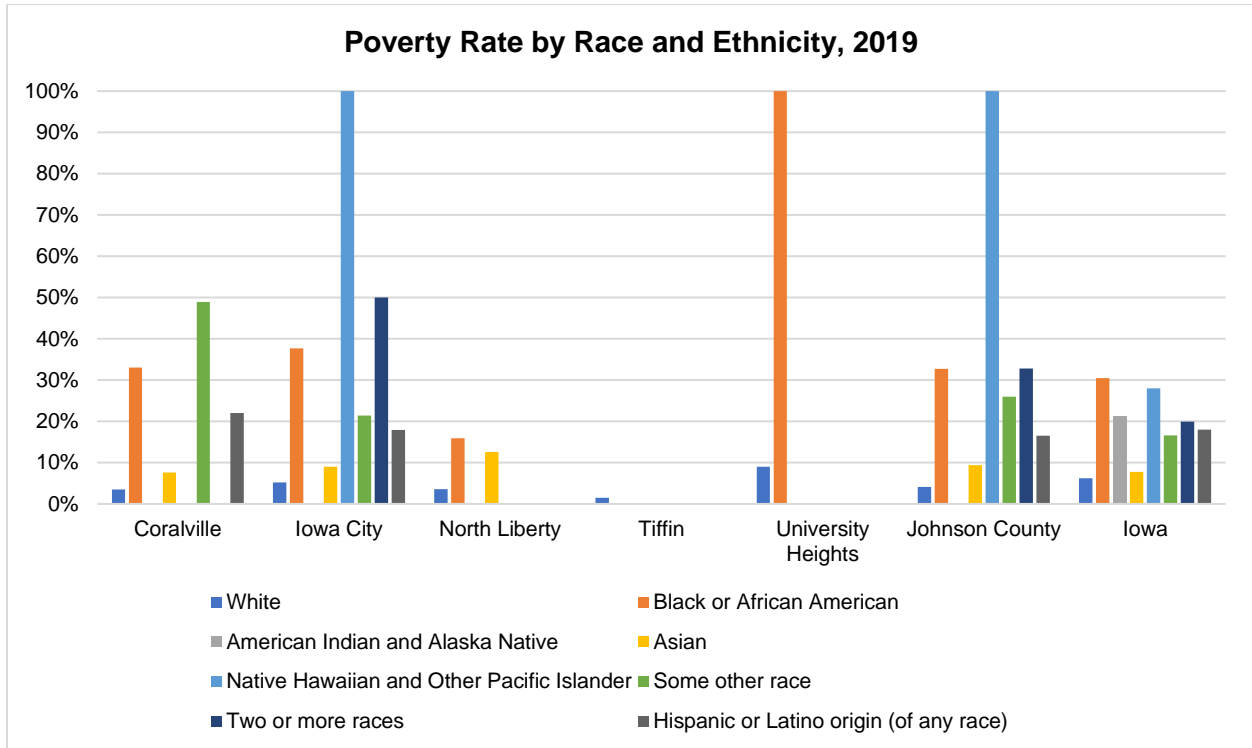
Table 3: Poverty rates

Year	Coralville	Iowa City	North Liberty	Tiffin	University Heights	Urbanized Area	Johnson County	Iowa
2014	6.0%	10.3%	4.0%	6.2%	8.0%	6.9%	6.6%	8.2%
2019	9.4%	9.3%	4.4%	1.4%	14.3%	7.8%	7.0%	7.2%

Source: U.S. Census Bureau ACS 2015-2019 & 2010-2014 5-Year Estimates

Acknowledging racial disparities in poverty and income can help in finding ways to provide equitable access to affordable housing. As shown below, racial and ethnic minorities are more likely to be in poverty than White individuals.

Figure 7:



Source: U.S. Census Bureau ACS 2015-2019 5-Year Estimates

College students are another population to consider for affordable housing policy. Beginning with the 2016 American Community Survey, their needs were calculated separately from the surrounding county and jurisdiction as a whole. College students in Iowa City make up just over half of all people in poverty and just under half of all people living in Johnson County. Because there is a large college student population in the urbanized area, the poverty rate is expected to be higher as many students rely on temporary income sources such as loans and family support.

Table 4: Poverty rates, 2016

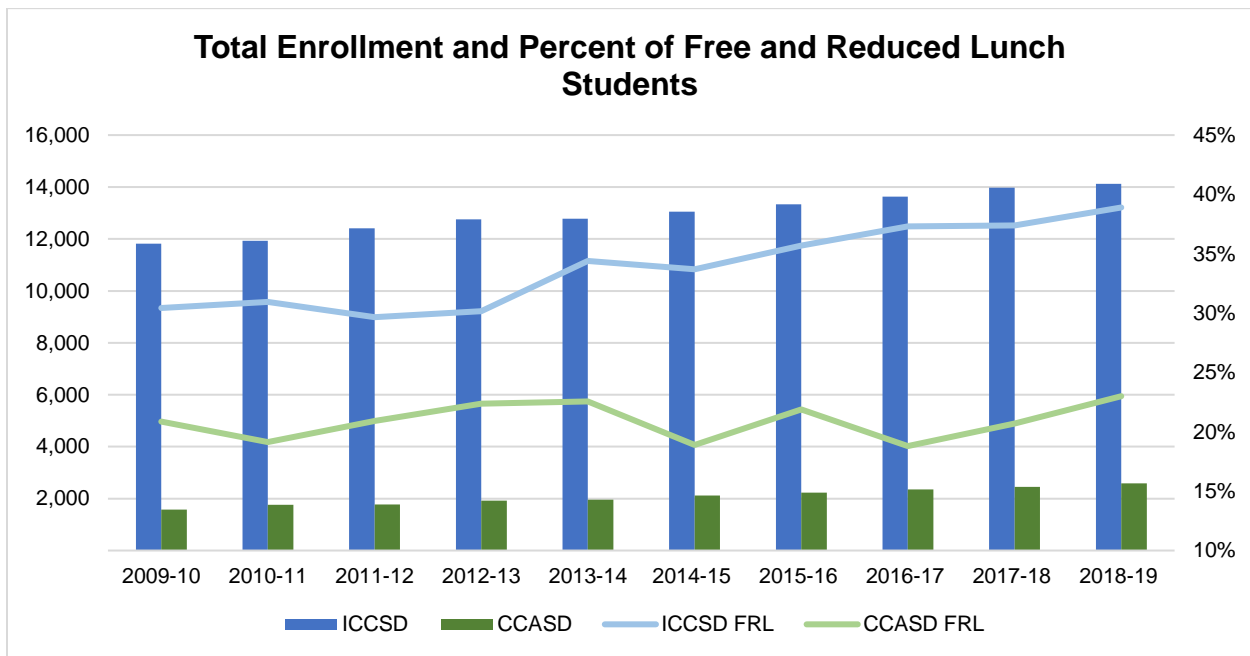
Place	Poverty rates	
	Total Poverty Rate	Poverty rate excluding off-campus college students
Iowa City	28.0%	13.1%
Johnson County	17.9%	9.3%

Source: U.S. Census Bureau ACS 2012-2016 5-Year Estimates

Free and Reduced Lunch Program

Schoolchildren whose families' incomes fall below the poverty line (or meet other similar criteria) are eligible to receive a free or reduced-price lunch. The total number of students in the Iowa City Community School District (ICCS) and Clear Creek Amana School District (CCASD) eligible to participate in this program has increased by over 50% since 2010. While the school district boundaries do not align with the municipal boundaries of the communities included in the urbanized area, free and reduced lunch data gives a general sense of the magnitude and spatial distribution of poverty. Between 2014 and 2019, the number of households with children in Johnson County decreased by 2.3%, but the number of FRL participants increased by about 5%.

Figure 8:



Source: Iowa City Community School District, Clear Creek Amana School District, and Iowa Dept. of Education

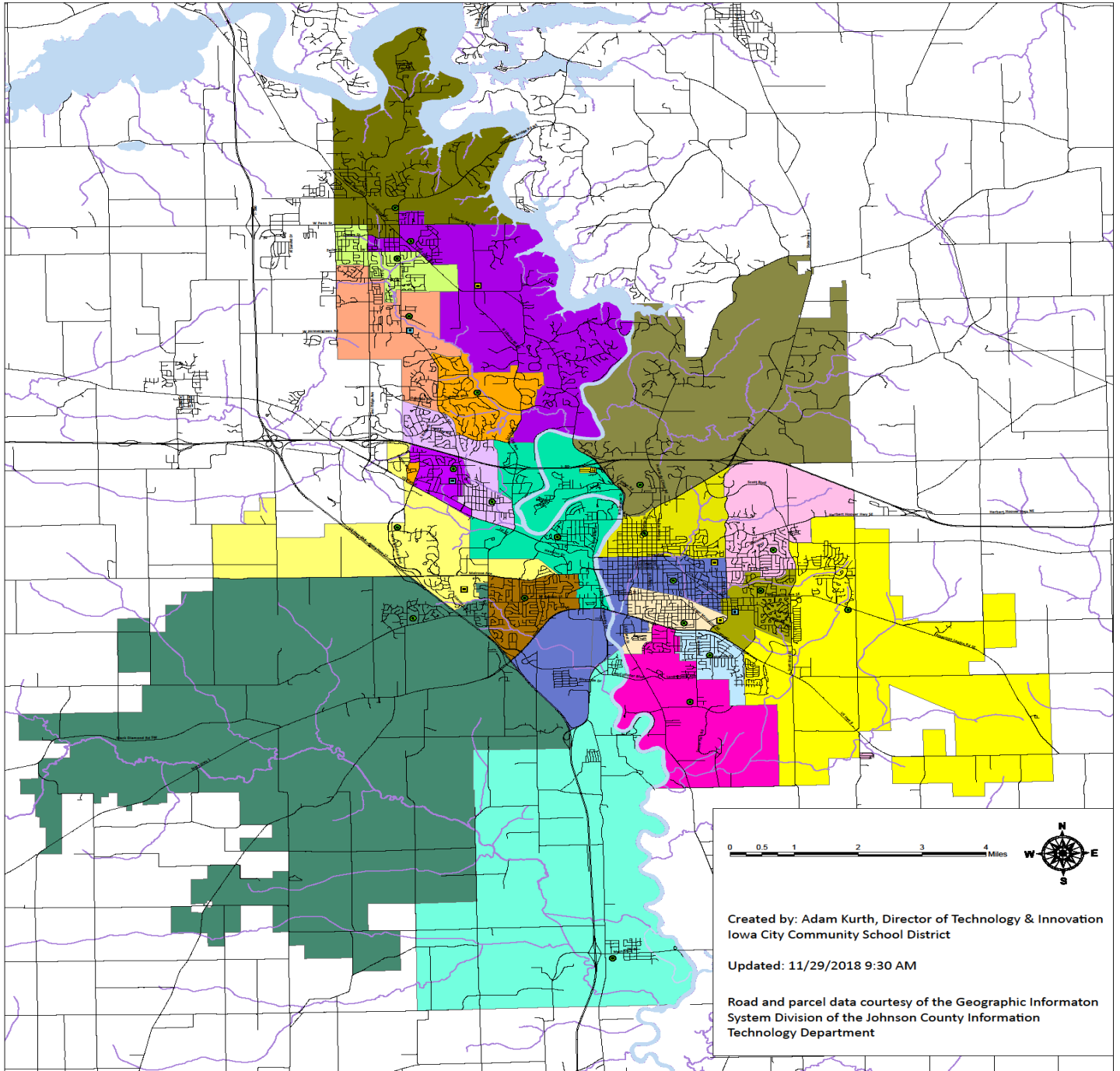
Table 5: Free and reduced lunch program data by school and year, ICCSD and CCASD

School Year	2009-10			2014-15			2019-20		
SCHOOL	TOTAL ENROLLED	TOTAL FRL	FRL RATE	TOTAL ENROLLED	TOTAL FRL	FRL RATE	TOTAL ENROLLED	TOTAL FRL	FRL RATE
ELEMENTARY SCHOOLS									
ALEXANDER	N/A	N/A	N/A	N/A	N/A	N/A	320	225	70.3%
AMANA ELEM	129	30	23.3%	193	36	18.7%	117	40	34.2%
BORLAUG	N/A	N/A	N/A	399	113	28.3%	454	189	41.6%
CC ELEM	335	65	19.4%	343	79	23.0%	276	72	26.1%
CVL CENTRAL	429	133	31.0%	397	153	38.5%	442	220	49.8%
GARNER	N/A	N/A	N/A	575	107	18.6%	512	179	35.0%
GRANT	N/A	N/A	N/A	N/A	N/A	N/A	518	75	14.5%
HILLS	144	84	58.3%	111	70	63.1%	179	129	72.1%
HOOVER	360	92	25.6%	306	63	20.6%	415	205	49.4%
HORN	331	64	19.3%	487	183	37.6%	434	226	52.1%
KIRKWOOD	336	199	59.2%	360	262	72.8%	282	202	71.6%
LEMME	329	84	25.5%	400	105	26.3%	368	102	27.7%
LINCOLN	261	14	5.4%	234	17	7.3%	240	70	29.2%
LONGFELLOW	310	56	18.1%	322	65	20.2%	407	167	41.0%
LUCAS	415	166	40.0%	403	230	57.1%	329	160	48.6%
MANN	275	135	49.1%	221	110	49.8%	239	89	37.2%
NORTH BEND	273	67	24.5%	469	90	19.2%	334	63	18.9%
OAK HILL	N/A	N/A	N/A	N/A	N/A	N/A	271	77	28.4%
PENN	510	142	27.8%	521	100	19.2%	496	65	13.1%
ROOSEVELT	307	195	63.5%	N/A	N/A	N/A	N/A	N/A	N/A
SHIMEK	201	22	10.9%	208	30	14.4%	203	39	19.2%
TIFFIN ELEM	N/A	N/A	N/A	N/A	N/A	N/A	305	86	28.2%
TWAIN	244	188	77.0%	374	284	75.9%	205	115	56.1%
VAN ALLEN	683	151	22.1%	506	85	16.8%	480	116	24.2%
WEBER	540	80	14.8%	488	205	42.0%	570	249	43.7%
WICKHAM	485	15	3.1%	500	52	10.4%	413	44	10.7%
WOOD	507	333	65.7%	504	373	74.0%	324	227	70.1%
MIDDLE SCHOOLS									
CCA MIDDLE	340	75	22.1%	437	83	19.0%	577	170	29.5%
NORTH CENTRAL	396	69	17.4%	471	93	19.8%	581	138	23.8%
NORTHWEST	615	200	32.5%	633	214	33.8%	765	312	40.8%
SOUTHEAST	688	263	38.2%	794	343	43.2%	817	359	43.9%
HIGH SCHOOLS									
CITY HIGH	1,389	416	29.9%	1592	585	36.8%	1,566	598	38.2%
CCA HIGH	495	91	18.4%	589	110	18.7%	661	160	24.2%
LIBERTY HIGH	N/A	N/A	N/A	N/A	N/A	N/A	1,096	307	28.0%
WEST HIGH	1,789	393	22.0%	1973	440	22.3%	1,460	495	33.9%
TATE HIGH	122	84	68.9%	151	77	51.0%	161	86	53.4%
Total - Both Districts									
	13,238	3,906	29.5%	14,961	4,757	31.8%	16,817	6,056	36.0%

Source: Iowa City Community School District, Clear Creek Amana School District, and Iowa Dept. of Education

Figure 9:

ICCSA Elementary School Boundaries 2019-2020



Elementary Schools	
■ ALEXANDER	■ MANN
■ BORLAUG	■ PENN
■ CORALVILLE CENTRAL	■ SHIMEK
■ GARNER	■ TWAIN
■ GRANT	■ VAN ALLEN
■ HILLS	■ WEBER
■ HOOVER	■ WICKHAM
■ HORN	■ WOOD
■ KIRKWOOD	
■ LEMME	
■ LINCOLN	
■ LONGFELLOW	
■ LUCAS	
	Level
	● Elementary
	■ High School
	■ Junior High

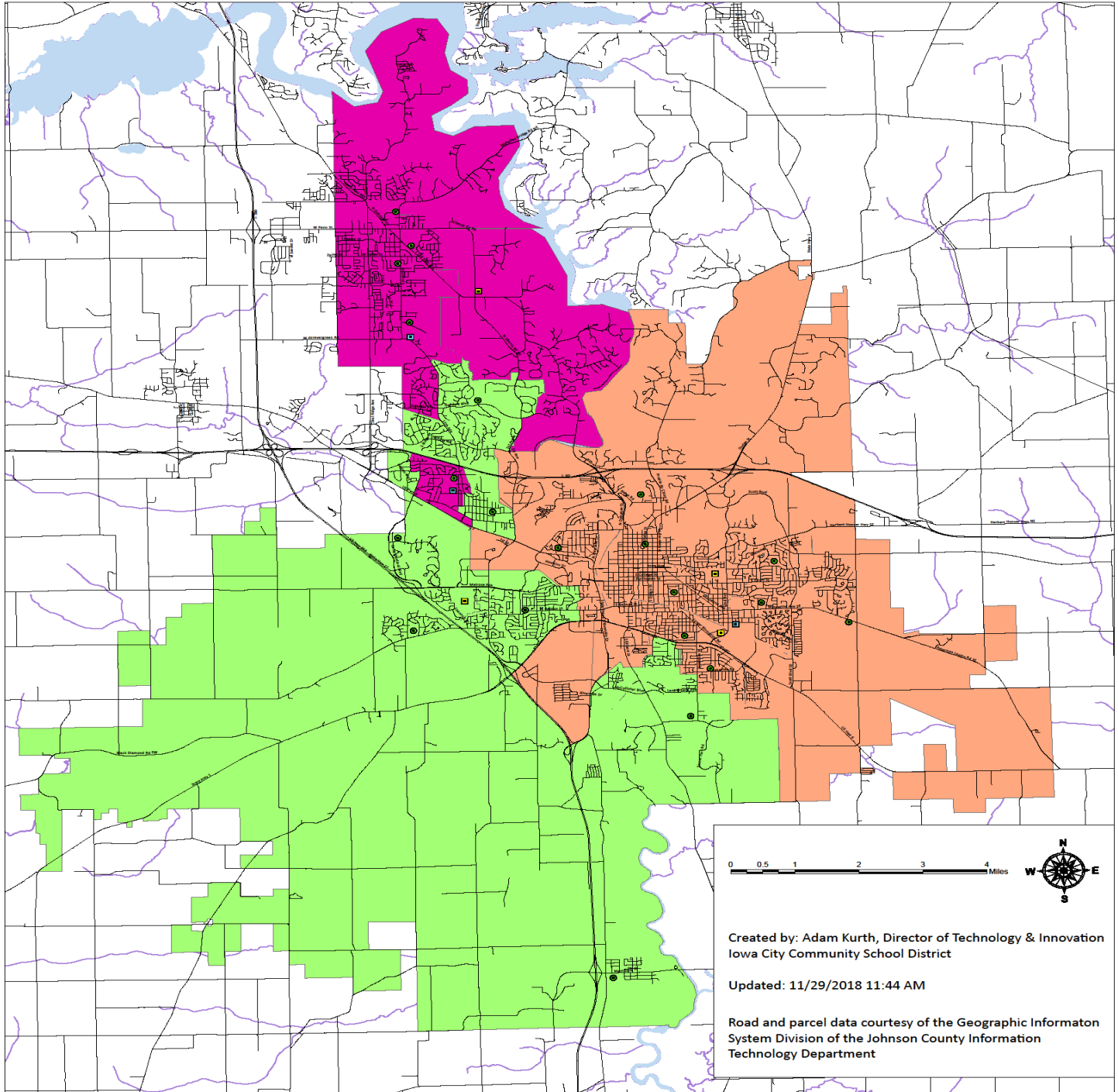


IOWA CITY
COMMUNITY
SCHOOL DISTRICT

Child-Centered : Future-Focused

Figure 10:

ICCSA Secondary School Boundaries 2019-2020



- Secondary Attendance Zones
- City HS / South East JH
 - Liberty HS / North Central JH
 - West HS / Northwest JH
 - Elementary
 - High School
 - Junior High



IOWA CITY
COMMUNITY
SCHOOL DISTRICT

Child-Centered : Future-Focused

Employment

The Iowa City urbanized area has had a relatively stable unemployment rate even as the national and state rates fluctuated, potentially due to the stability of The University of Iowa attracting and employing people. The smaller communities and unincorporated areas tend to have lower and decreasing unemployment rates in comparison to Iowa City which is slightly higher. These rates are likely subject to change due to the impact of the COVID-19 pandemic and should be considered for future analysis.

Table 6: Unemployment rates in civilian labor force by jurisdiction, county, state, and nation

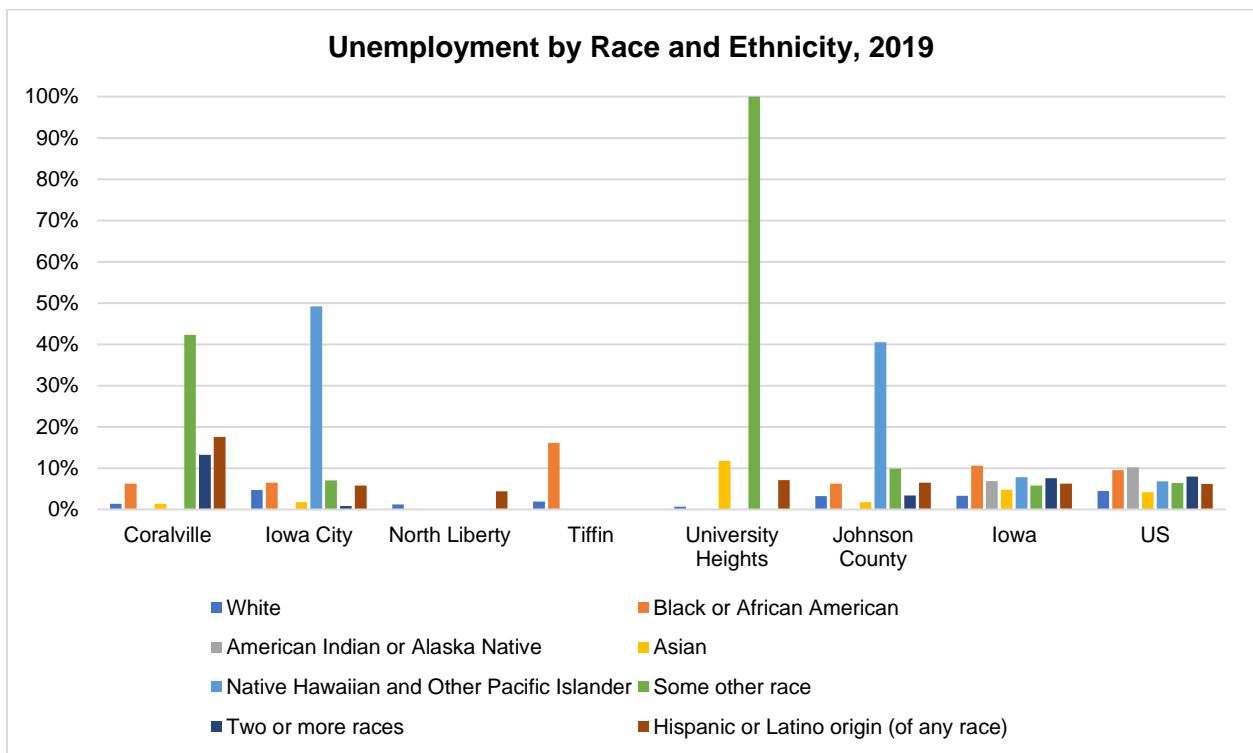
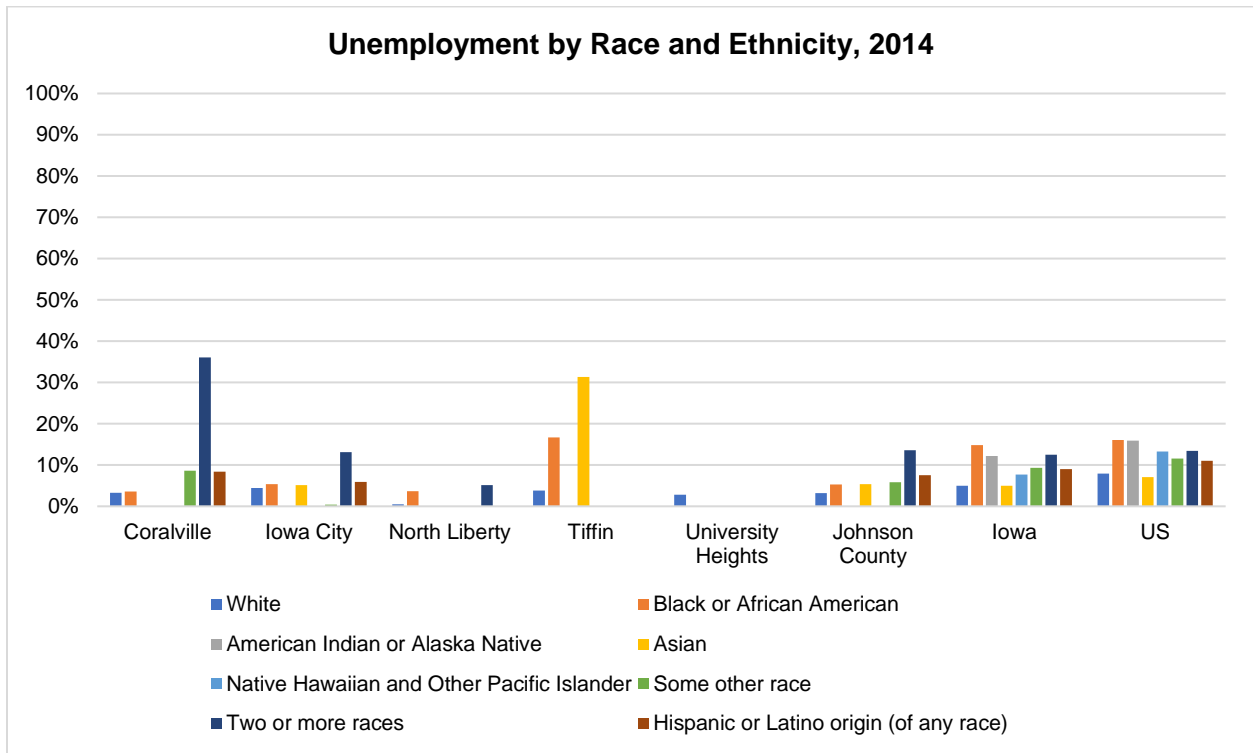
Year	Coralville	Iowa City	North Liberty	Tiffin	University Heights	Johnson County	Iowa	US
2014	3.5%	4.6%	0.7%	4.2%	2.7%	3.6%	5.4%	9.2%
2019	3.1%	4.7%	1.1%	2.0%	1.5%	3.5%	3.7%	4.5%

Source: U.S. Census Bureau ACS 2015-2019 & 2010-2014 5-Year Estimates

Unemployment rates have generally decreased between 2014 and 2019, but they are still much higher for racial and ethnic minorities, as shown in Figure 11. Some of the extreme changes in unemployment rates by race can be accounted for by the raw number of people present. For example, in 2014, University Heights did not have anyone who identified as “some other race alone,” and in 2019 they had a 100% unemployment rate for people who identified as such, likely indicating that only one or a few people moved to University Heights of that demographic that were unemployed. Only a few people moving would not affect other jurisdictions so dramatically.

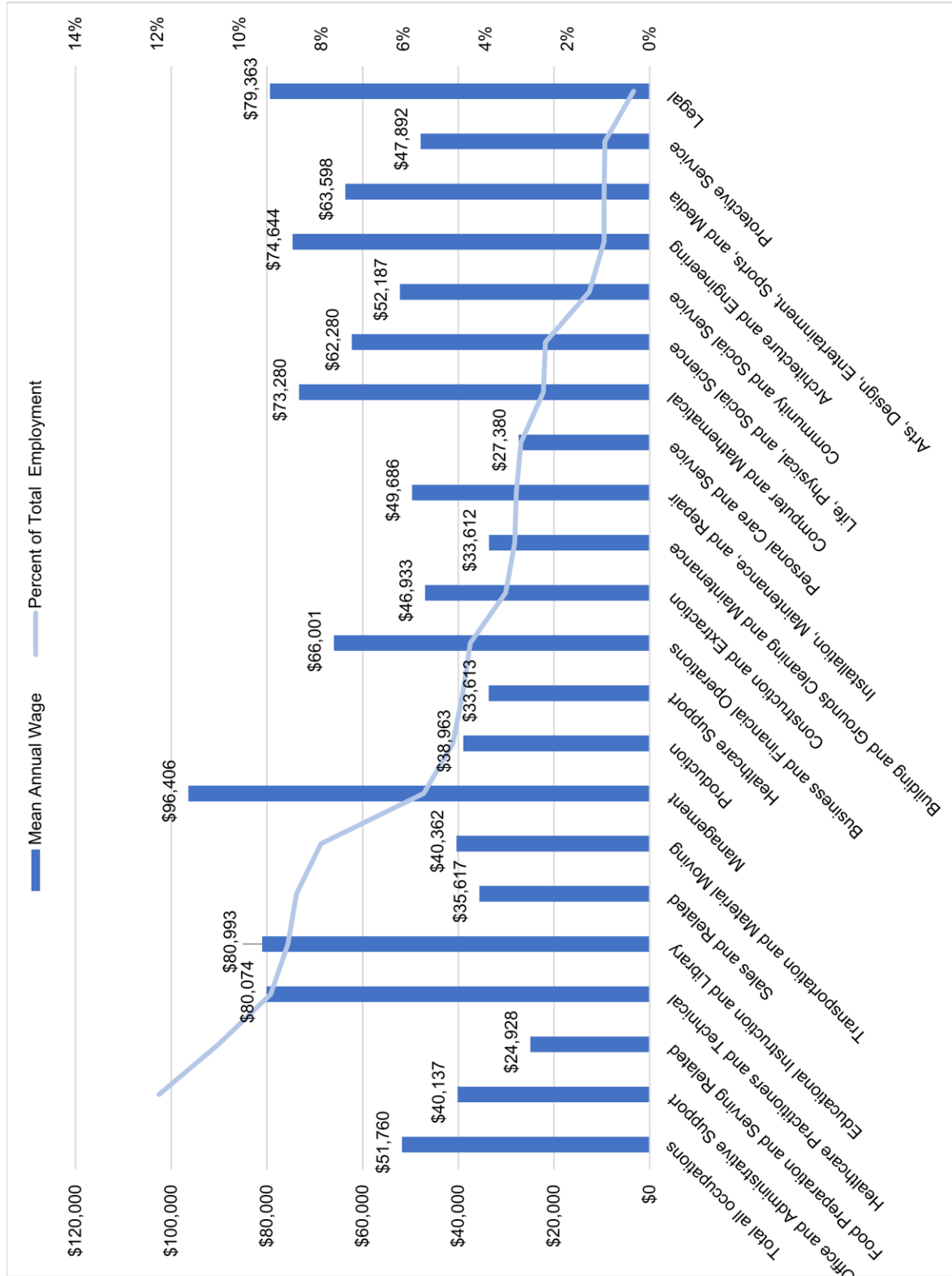
The chart on page 15, Figure 12, illustrates the percentage of workers by industry in relation to the mean income for that industry in the urbanized area. From left to right, the graph shows the industries with the greatest to least percentage of employed persons. This information is useful to determine how workers in different sectors of employment are affected by the housing market in the community.

Figure 11:



Source: U.S. Census Bureau ACS 2015-2019 & 2010-2014 5-Year Estimates

Figure 12: Employment and mean salary by occupation

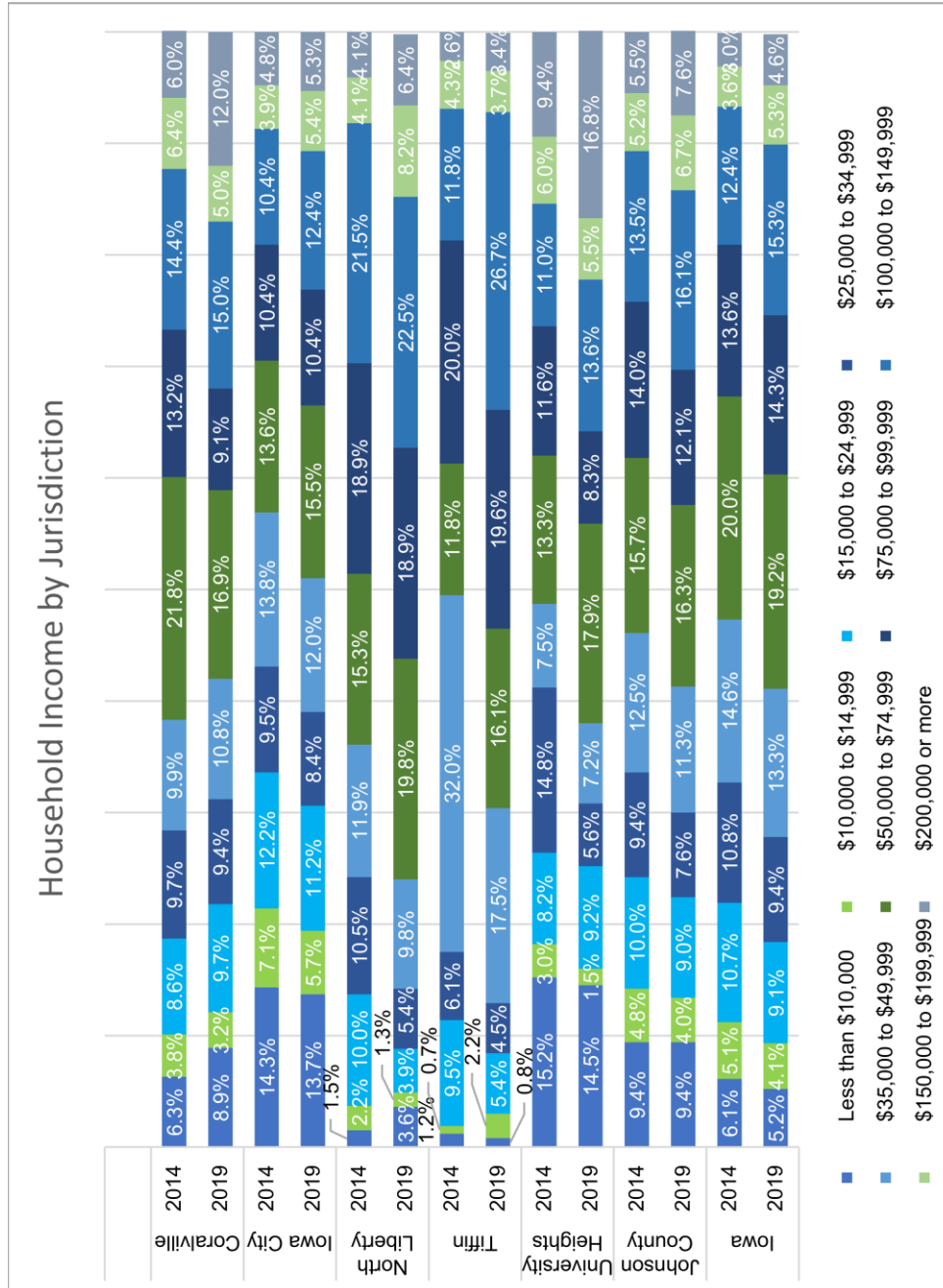


Source: Iowa Wage Survey, 2020

Distribution of Income

Distribution of household income is a good indicator of how income varies with respect to location and may help jurisdictions better understand their affordable housing needs. Figure 13 below illustrates household income distribution by jurisdiction. Iowa City generally has more people in lower income brackets than the smaller communities, county, and state, possibly due to the large student population. University Heights has the highest number of people in both the highest and the lowest income brackets, indicating strong income disparity among residents. This is also possibly due to University Heights' proximity to both The University of Iowa and University of Iowa Hospitals and Clinics.

Figure 13: Household income by jurisdiction

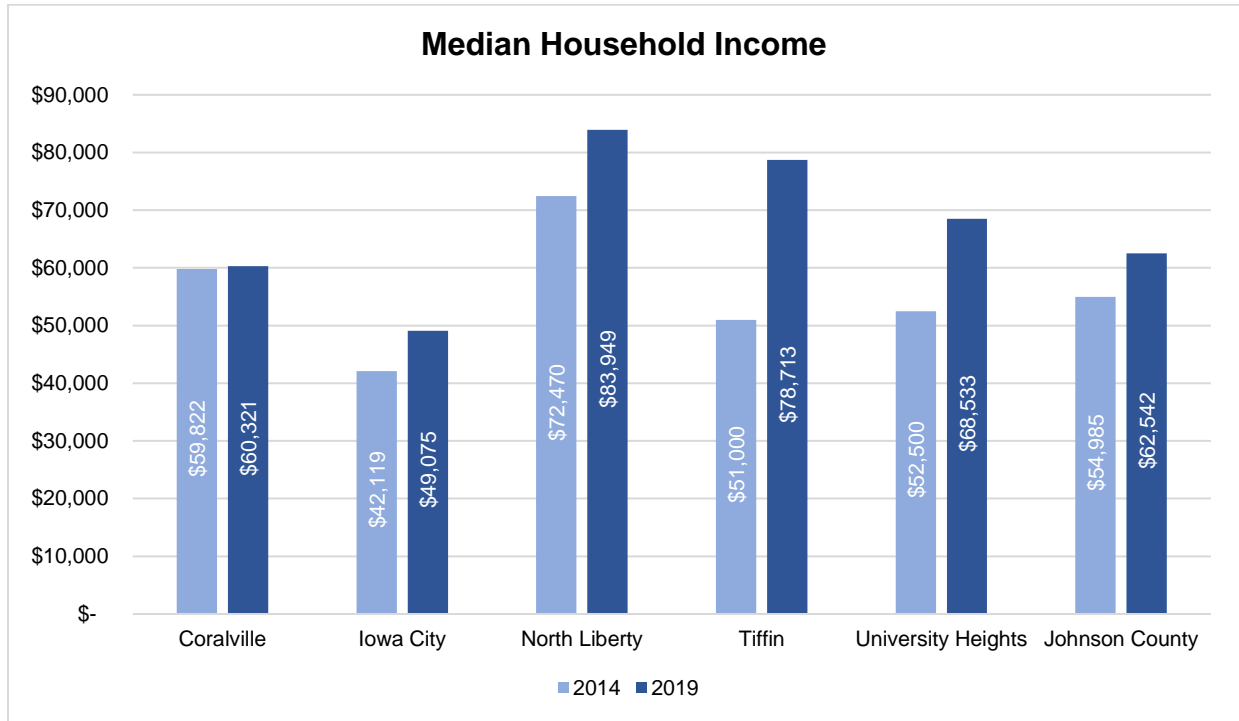


Source: U.S. Census Bureau 2015-2019 & 2010-2014 5-Year Estimates

Median Household Income

The previous update in 2015 reported nearly a 7% decrease in median household income between 2000 and 2012. Figure 14 below shows an increase in median household income from 2014 to 2019 in every community across the urbanized area.

Figure 14:



Source: U.S. Census Bureau ACS 2015-2019 & 2010-2014 5-Year Estimates

Table 7: Median household income by jurisdiction

Year	Coralville	Iowa City	North Liberty	Tiffin	University Heights	Johnson County
2014	\$59,822	\$42,119	\$72,470	\$51,000	\$52,500	\$54,985
2019	\$60,321	\$49,075	\$83,949	\$78,713	\$68,533	\$62,542

Source: U.S. Census Bureau 2015-2019 & 2010-2014 5-Year Estimates

The data in Table 8 shows that there is a significant discrepancy in Iowa for median household income based on race. Most notably is the ~\$30,000 difference in median household income for White and Black households. Unfortunately this data is not available at the county or local level.

Table 8: Median household income by race of householder, 2019

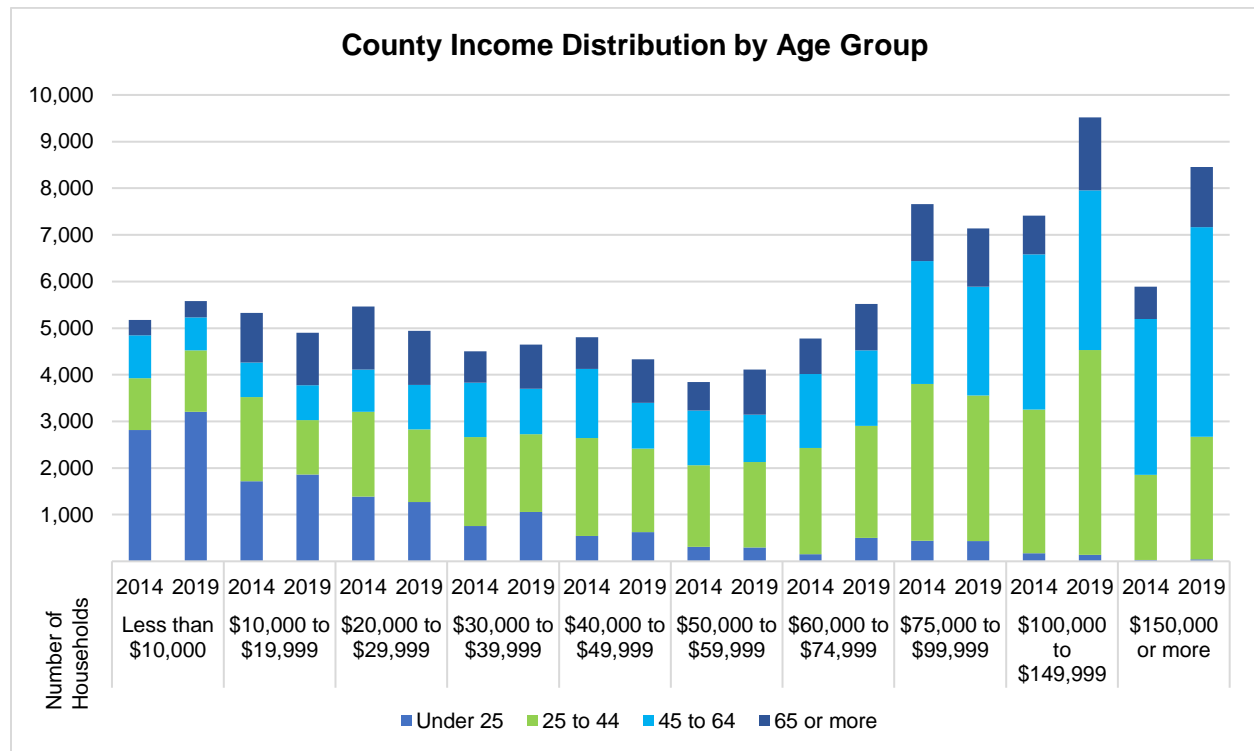
State	White	Black or African American	American Indian and Alaska Native	Asian	Native Hawaiian and Other Pacific Islander	Some Other Race	Two or More Races
Iowa	\$62,097	\$32,139	\$36,794	\$59,890	\$48,173	\$47,938	\$44,727

Source: U.S. Census Bureau 2015-2019 & 2010-2014 5-Year Estimates

Income by Age of Householder

Showing income distribution by age of householder can help identify which segments of the population may be the most impacted by housing costs. Figure 15 below shows income distribution by age for 2014 and 2019. Of the people earning less than \$10,000 per year, just over half of them are under age 25, rather than the expected overwhelming majority, indicating that poverty is affecting more than just college students in the area.

Figure 15:



Source: U.S. Census Bureau 2015-2019 & 2010-2014 5-Year Estimates

When income distribution by age is examined for each community, University Heights has the highest proportion of households with income below \$10,000 with Iowa City close behind. When householders under age 25 are discounted, Iowa City has the highest number of households with income below \$10,000. In total, there are 2,131 urbanized area households with a householder over the age of 25 and income less than \$10,000, two thirds of which are in Iowa City. Iowa City is tied with Coralville for the highest proportion (18%) of households with a householder over the age of 25 with income below \$25,000 (characteristics which are more similar to low-income families than college students). The previous update in 2015 mentioned a significant difference between the low levels of income in Iowa City compared to the rest of the urbanized area, a trend which is no longer as prevalent, as proportions of low-income households have increased in surrounding communities.

Table 9: Household income distribution by age of householder by jurisdiction, 2019

Income	Coralville			
	Under 25	25-44	45-64	65+
Less than \$10,000	247	326	124	55
\$10,000 to \$19,999	152	224	99	212
\$20,000 to \$29,999	146	336	109	209
\$30,000 to \$39,999	319	295	88	138
\$40,000 to \$49,999	48	277	73	77
\$50,000 to \$59,999	20	272	156	217
\$60,000 to \$74,999	58	343	230	131
\$75,000 to \$99,999	58	351	286	74
\$100,000 to \$149,999	49	518	490	208
\$150,000 or more	17	416	747	262

Income	Iowa City				Total households below Iowa City's median income, over age 25
	Under 25	25-44	45-64	65+	
Less than \$10,000	2761	735	528	155	1,418
\$10,000 to \$19,999	1686	818	386	582	1,786
\$20,000 to \$29,999	947	895	569	566	2,030
\$30,000 to \$39,999	589	1034	494	488	2,016
\$40,000 to \$49,999	332	1135	524	328	1,987
\$50,000 to \$59,999	221	1019	481	373	
\$60,000 to \$74,999	245	1196	704	498	
\$75,000 to \$99,999	209	1292	1102	589	
\$100,000 to \$149,999	79	1604	1320	784	
\$150,000 or more	19	935	1730	616	

Income	North Liberty			
	Under 25	25-44	45-64	65+
Less than \$10,000	76	111	16	57
\$10,000 to \$19,999	0	0	36	94
\$20,000 to \$29,999	51	159	57	84
\$30,000 to \$39,999	71	218	189	81
\$40,000 to \$49,999	124	160	66	77
\$50,000 to \$59,999	22	292	152	82
\$60,000 to \$74,999	68	490	236	84
\$75,000 to \$99,999	156	806	227	173
\$100,000 to \$149,999	0	1210	363	45
\$150,000 or more	0	561	440	54

Table 9 (Continued): Household income distribution by age of householder by jurisdiction, 2019

Income	Tiffin			
	Under 25	25-44	45-64	65+
Less than \$10,000	7	0	3	0
\$10,000 to \$19,999	6	0	17	30
\$20,000 to \$29,999	0	14	39	18
\$30,000 to \$39,999	56	21	11	16
\$40,000 to \$49,999	53	19	47	40
\$50,000 to \$59,999	5	41	32	18
\$60,000 to \$74,999	0	53	45	17
\$75,000 to \$99,999	0	154	76	26
\$100,000 to \$149,999	0	246	96	7
\$150,000 or more	0	44	30	20
Income	University Heights			
	Under 25	25-44	45-64	65+
Less than \$10,000	56	21	0	0
\$10,000 to \$19,999	5	3	11	6
\$20,000 to \$29,999	31	8	2	0
\$30,000 to \$39,999	14	0	16	11
\$40,000 to \$49,999	4	10	4	0
\$50,000 to \$59,999	4	25	5	0
\$60,000 to \$74,999	0	27	34	0
\$75,000 to \$99,999	4	32	6	2
\$100,000 to \$149,999	0	23	24	25
\$150,000 or more	0	47	34	37

Source: U.S. Census Bureau 2015-2019 5-Year Estimates

Basic Housing Trends

Household Composition

Non-family households are very common in the urbanized area, as many college students share housing to reduce costs. Between 2014 and 2019, the proportion of non-family households slightly increased for Coralville, Iowa City, and University Heights and significantly decreased for North Liberty and Tiffin. This is the exact opposite of the trend described in the 2015 update, likely due to the smaller communities' appeal to newer families. However, there was little measurable change in the overall proportion of non-family households in Johnson County as a whole.

Table 10: Family and non-family households

2014	Coralville	Iowa City	North Liberty	Tiffin	University Heights	Johnson County	Iowa
Total	7,710	28,843	5,942	832	534	54,850	1,232,228
Family	4,419	12,887	3,386	470	261	29,769	797,031
Non-Family	3,291	15,956	2,556	362	273	25,081	435,197
% Non-Family	42.68%	55.32%	43.02%	43.51%	51.12%	45.73%	35.32%
2019	Coralville	Iowa City	North Liberty	Tiffin	University Heights	Johnson County	Iowa
Total	8,457	30,568	7,188	1,307	531	59,134	1,265,473
Family	4,672	13,385	4,682	880	252	32,395	802,826
Non-Family	3,785	17,183	2,506	427	279	26,739	462,647
% Non-Family	44.76%	56.21%	34.86%	32.67%	52.54%	45.22%	36.56%

Source: U.S. Census Bureau 2015-2019 & 2010-2014 5-Year Estimates

Between 2014 and 2019, the number of households with children decreased in Coralville and Iowa City while increasing in North Liberty, Tiffin, and University Heights. Households with children have different housing needs based on their social and economic characteristics. Factors such as location, size of housing unit, proximity to schools, and presence of other households with children may influence a family's decision to purchase or rent one home or another. The proportion of housing suitable for family occupancy should correspond to the proportion of families with children. Furthermore, a variety of single and multi-family units provides families with more options to make housing choices based on location.

Table 11: Households with children

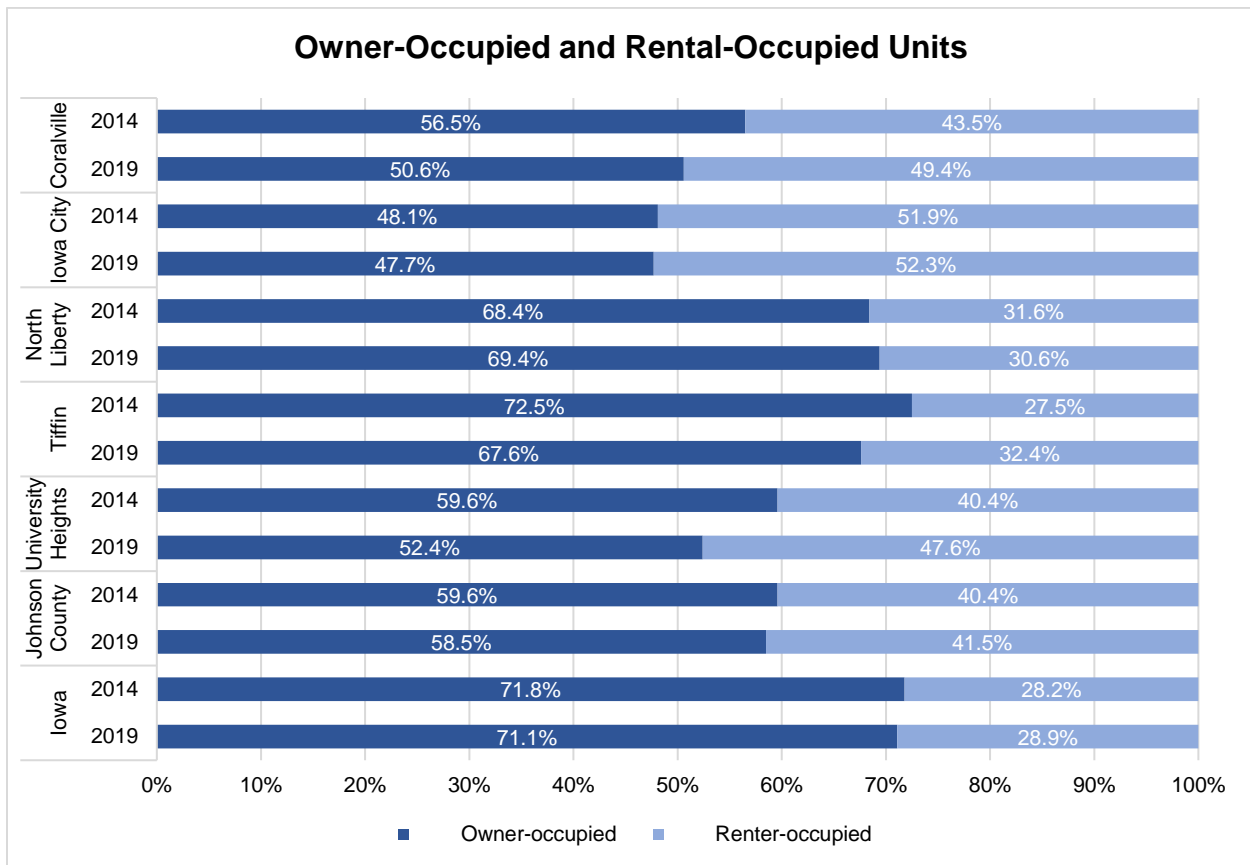
Year	Coralville	Iowa City	North Liberty	Tiffin	University Heights	Johnson County	Iowa
2014	2,521	6,240	2,099	269	94	15,070	374,781
2019	2,414	6,045	2,872	504	126	15,453	375,250

Source: U.S. Census Bureau 2015-2019 & 2010-2014 5-Year Estimates

Owner-Occupied versus Renter-Occupied

Although a 3-to-1 ratio of owner-occupied to renter-occupied units is common in many communities, the urbanized area has nearly a 1-to-1 ratio. The large population of college students is likely a major factor in keeping the proportion of owners and renters more equal. Over the last five years, the proportion of renters has increased in all communities in the urbanized area, except for North Liberty. Overall from 2014 to 2019, the proportion of renter-occupied properties has increased slightly across Johnson County as a whole.

Figure 16:



Source: U.S. Census Bureau 2015-2019 & 2010-2014 5-Year Estimates

Overall, White individuals have a higher chance of owning their property than renting it. This trend continues from 2014 to 2019. There are a few exceptions, particularly for Asian residents living in North Liberty and University Heights in 2019, but overall, non-White populations have lower rates of homeownership. With the large student population it's possible that these individuals are choosing to rent, but when the trend is this similar across the urbanized area, it's likely pointing to a lack of opportunity for home ownership for racial minorities. Appendix B gives more detail about the trends in renter/owner rates present in each jurisdiction over time.

Housing Stock

Between 2014 and 2019, all jurisdictions added to their housing stock except University Heights. Tiffin is still significantly increasing its housing stock, a trend that was noted in the previous 2015 update. North Liberty has also continued its trend of increasing housing stock, although not as significantly prior to 2014.

Table 12: Total Housing Units by Jurisdiction

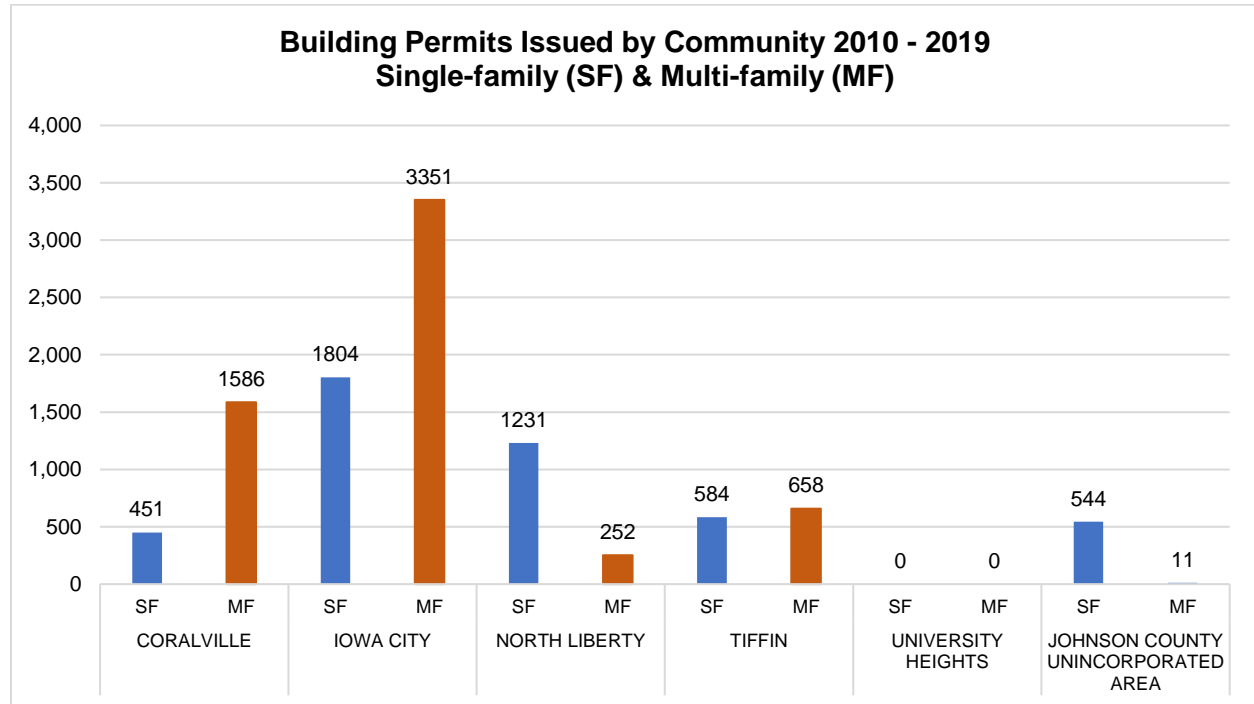
	Coralville	Iowa City	North Liberty	Tiffin	University Heights	Johnson County
2014	8,168	30,002	6,102	898	574	57,280
2019	9,194	33,254	7,548	1,473	542	63,623
Total Units Added	1,026	3,252	1,446	575	-32	6,343
% Change	13%	11%	24%	64%	-6%	11%

Source: U.S. Census Bureau 2015-2019 & 2010-2014 5-Year Estimates

Building Permits

Coralville and Iowa City have significantly increased their building permit approval for multi-family housing units compared to the 2015 update. Iowa City and Coralville increased their multi-family building permits by 311.7% and 1202.5% respectively between 2014 and 2019. Continuing to ensure that an adequate amount of land in the urbanized area is zoned for multi-family developments is necessary to meet this demand.

Figure 17:



Source: State of the Cities Building Permit Data System, HUD

Table 13: Building permits issued for single and multi-family homes, 2010-2019

Year	CORALVILLE		IOWA CITY		NORTH LIBERTY		TIFFIN		UNIVERSITY HEIGHTS		JOHNSON COUNTY UNINCORP. AREA	
	SF	MF	SF	MF	SF	MF	SF	MF	SF	MF	SF	MF
2010	40	0	153	59	136	0	13	16	0	0	38	0
2011	71	122	126	99	157	20	23	54	0	0	39	0
2012	77	10	223	176	136	20	19	18	0	0	77	0
2013	66	0	219	479	71	47	34	0	0	0	59	0
2014	89	75	226	219	162	93	19	72	0	0	49	0
2015	29	109	151	537	126	0	35	148	0	0	74	0
2016	18	370	263	817	120	0	36	139	0	0	75	0
2017	19	334	213	305	178	0	120	26	0	0	33	0
2018	25	467	132	189	73	51	151	108	0	0	49	9
2019	17	99	98	471	72	21	134	77	0	0	51	2
Subtotal	451	1,586	1,804	3,351	1,231	252	584	658	0	0	544	11
Total	2,037		5,155		1,483		1,242		0*		555	

*Data from HUD shows no permits from University Heights despite development of 1 University Place multi-family development.

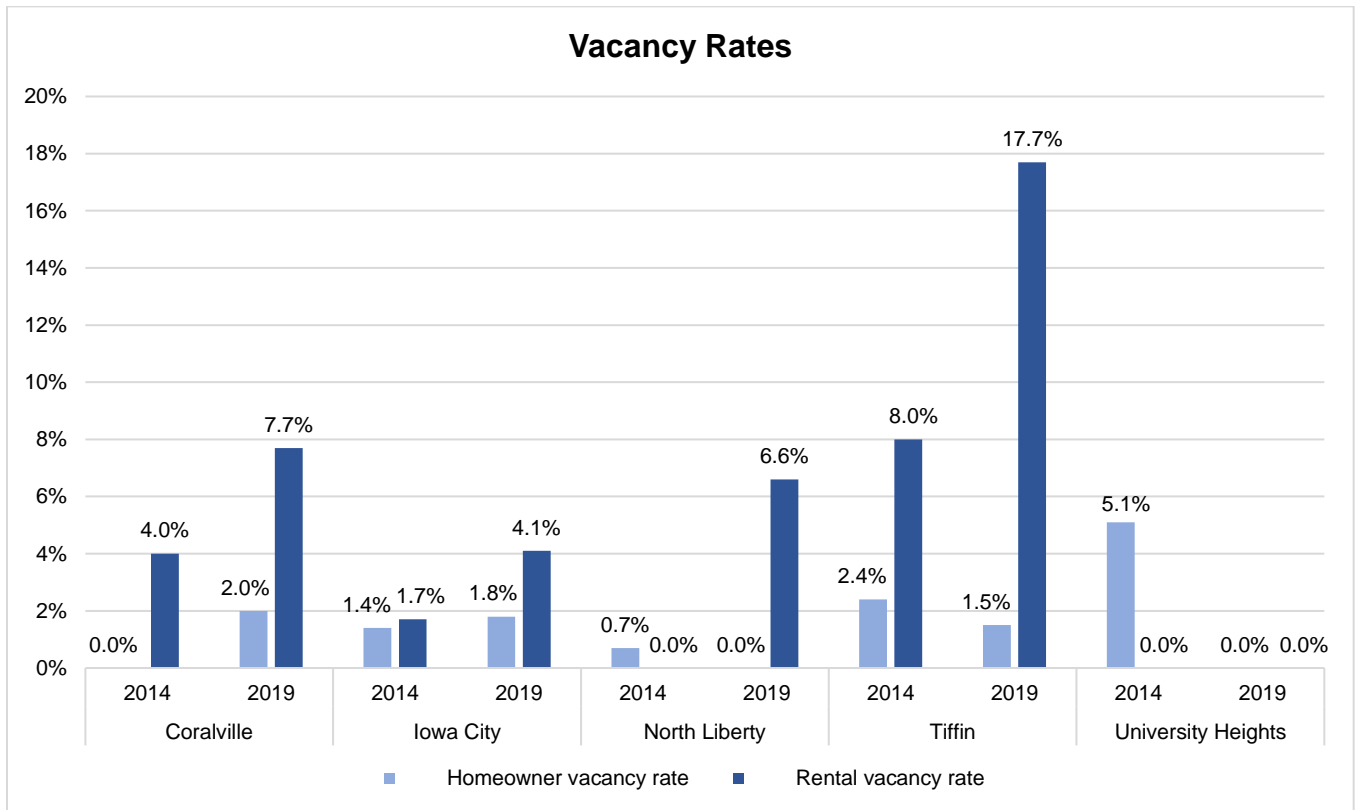
Source: State of the Cities Building Permit Data System, HUD.

Housing Vacancy

Housing vacancy rates are helpful indicators of occupancy turnover and housing mobility. While having some vacancy is ideal to promote population growth, the ideal rate is fairly arbitrary. However, having a rate that's stable is important in regulating housing costs and mitigating the cost burden. The average rental vacancy rate in the United States was 8.9% between 2010 and 2014 and was 6.9% between 2015 and 2019.

From 2014 to 2019, homeowner vacancy rates decreased in every jurisdiction except for Iowa City while renter vacancy rates increased in every jurisdiction except for University Heights (which remained at 0%). Tiffin has a particularly high rate of rental vacancy that increased between 2014 and 2019.

Figure 18:



Source: U.S. Census Bureau 2015-2019 & 2010-2014 5-Year Estimates

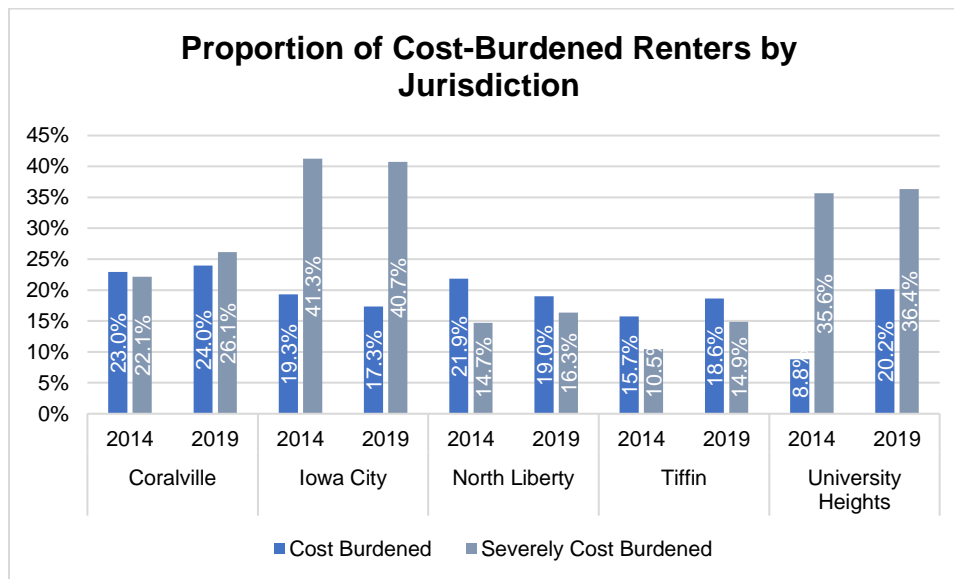
Housing Costs and Cost Burden

The Census collects data on housing costs as a proportion of household income. Housing is considered “affordable” if occupants pay no more than 30 percent of their gross annual income on rent or owner housing costs. Occupants paying more than 30 percent of their gross annual income towards housing are considered “cost-burdened”, while those paying more than 50 percent are considered “severely cost-burdened”. The US Census Bureau defines gross rent as the combined cost of rent and selected utilities, while gross homeowner costs refer to mortgage and insurance payments, and selected utilities.

Renters

Rents increased 11.3% in Johnson County between 2014 and 2019 after being adjusted for inflation. The proportion of renters in the urbanized area who were considered either cost-burdened or severely cost-burdened was 55.3% in 2014 and 54.0% in 2019. Iowa City was the only jurisdiction to lower its percentage of severely cost-burdened renters, although it still has the highest proportion overall. University Heights had the most significant proportion of increase in cost-burdened residents without a similar increase in those severely cost-burdened.

Figure 19:



Source: U.S. Census Bureau 2015-2019 & 2010-2014 5-Year Estimates

Table 14 and 15 indicate that the proportion of cost-burdened renters is similar to that of the state while the proportion of severely cost-burdened renters is far higher in the urbanized area than the state as a whole.

Table 14: Cost-burdened renters by region, county, and state

Year	Urbanized Area		Johnson County		Iowa	
	Total	%	Total	%	Total	%
2014	4,125	20.0%	4,467	20.2%	70,024	20.2%
2019	4,322	18.8%	4,517	18.4%	72,234	19.7%

Source: U.S. Census Bureau 2015-2019 & 2010-2014 5-Year Estimates

Table 15: Severely cost-burdened renters by region, county, and state

Year	Urbanized Area		Johnson County		Iowa	
	Total	%	Total	%	Total	%
2014	7,295	35.3%	7,483	33.8%	73,433	21.1%
2019	8,116	35.2%	8,343	34.0%	72,505	19.8%

Source: U.S. Census Bureau 2015-2019 & 2010-2014 ACS 5-Year Estimates

The American Community Survey last tracked data for gross rent as a percentage of household income by race in the 2000 Census, which is no longer a relevant indicator of current racial disparities in affordable housing. However, the United States Government Accountability Office has some information on differences of rental affordability based on race between 2010 and 2017. Overall, White and Asian individuals have the highest chance of being able to afford rental housing when compared to Black and Hispanic individuals, as well as people of other races. Despite an overall general improvement of rental affordability, there is still approximately a 10% difference between White and Black individuals who are not cost burdened by rent.

Table 16: Rent burden by race, U.S.

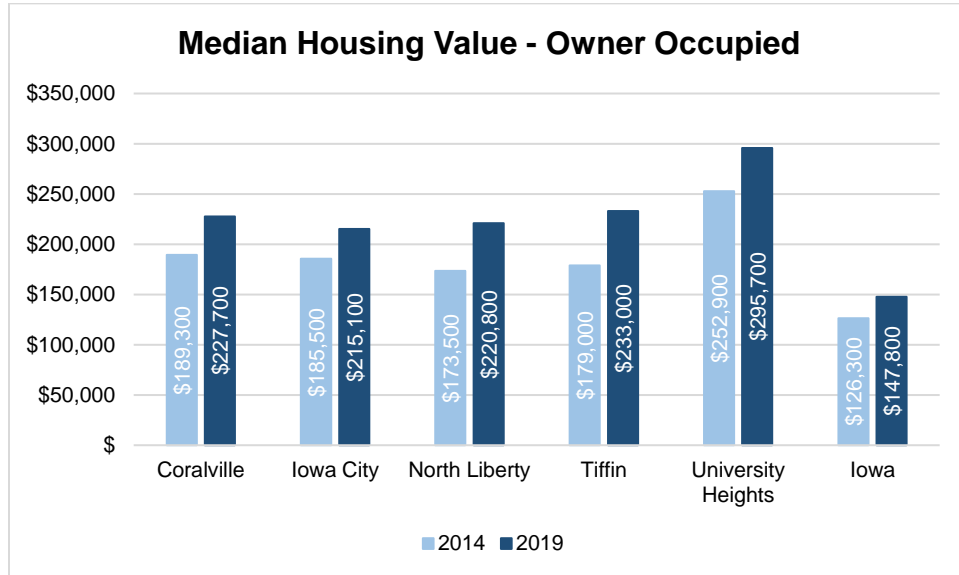
Race	Rent Burden	2010	2011	2012	2013	2014	2015	2016	2017
White	Not Rent Burdened	52%	52%	53%	54%	54%	55%	56%	56%
	Moderately Rent Burdened	24%	23%	23%	23%	23%	23%	23%	23%
	Severely Rent Burdened	24%	25%	24%	23%	23%	22%	22%	22%
Black	Not Rent Burdened	41%	40%	42%	42%	42%	43%	45%	45%
	Moderately Rent Burdened	26%	26%	25%	26%	26%	26%	26%	26%
	Severely Rent Burdened	33%	34%	33%	32%	32%	31%	29%	29%
Hispanic	Not Rent Burdened	43%	42%	43%	44%	44%	45%	46%	46%
	Moderately Rent Burdened	27%	28%	27%	28%	28%	28%	27%	27%
	Severely Rent Burdened	29%	30%	30%	29%	29%	28%	27%	27%
Asian	Not Rent Burdened	55%	55%	55%	56%	55%	56%	56%	56%
	Moderately Rent Burdened	21%	22%	21%	21%	21%	21%	21%	21%
	Severely Rent Burdened	24%	24%	24%	23%	24%	23%	23%	23%
Other	Not Rent Burdened	47%	46%	46%	48%	48%	50%	49%	50%
	Moderately Rent Burdened	24%	25%	24%	24%	24%	24%	24%	24%
	Severely Rent Burdened	29%	29%	29%	28%	28%	26%	26%	26%

Source: U.S. Government Accountability Office

Homeowners

Figure 20 shows that the median housing value for owner-occupied units in the urbanized area increased substantially between 2014 and 2019. The greatest increases in housing value are found in Tiffin at 30% and North Liberty at 27%. The highest median home value was reported in University Heights at \$295,700.

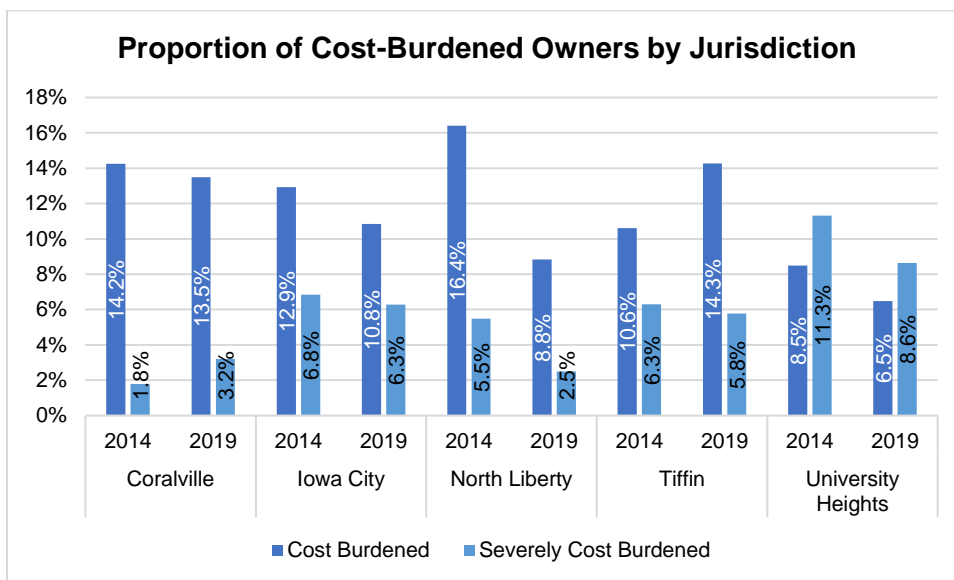
Figure 20:



Source: U.S. Census Bureau ACS 2015-2019 & 2010-2014 5-Year Estimates

Overall, the urbanized area has been making strides in homeownership cost burden. Every jurisdiction except for Coralville had a decrease in their proportion of severely cost-burdened homeowners between 2014 and 2019. Even though Coralville decreased their proportion of cost-burdened owners, the increase of severely cost-burdened owners indicates that some homeowners are increasingly being unable to afford their homes. Every jurisdiction except for Tiffin also had a decrease in their proportion of cost-burdened owners, with North Liberty's proportion of cost-burdened owners decreasing the by greatest percentage (almost 50%).

Figure 21:



Source: U.S. Census Bureau ACS 2015-2019 & 2010-2014 5-Year Estimates

Table 17: Cost-burdened homeowners by region, county, and state

Year	Urbanized Area		Johnson County		Iowa	
	Total	%	Total	%	Total	%
2014	3,172	13.7%	4,341	13.3%	105,093	11.9%
2019	2,742	11.0%	3,925	11.3%	92,922	10.3%

Source: U.S. Census Bureau ACS 2015-2019 & 2010-2014 5-Year Estimates

Table 18: Severely cost-burdened homeowners by region, county, and state

Year	Urbanized Area		Johnson County		Iowa	
	Total	%	Total	%	Total	%
2014	1,323	5.7%	1,787	5.5%	54,583	6.2%
2019	1,252	5.0%	1,758	5.1%	51,819	5.8%

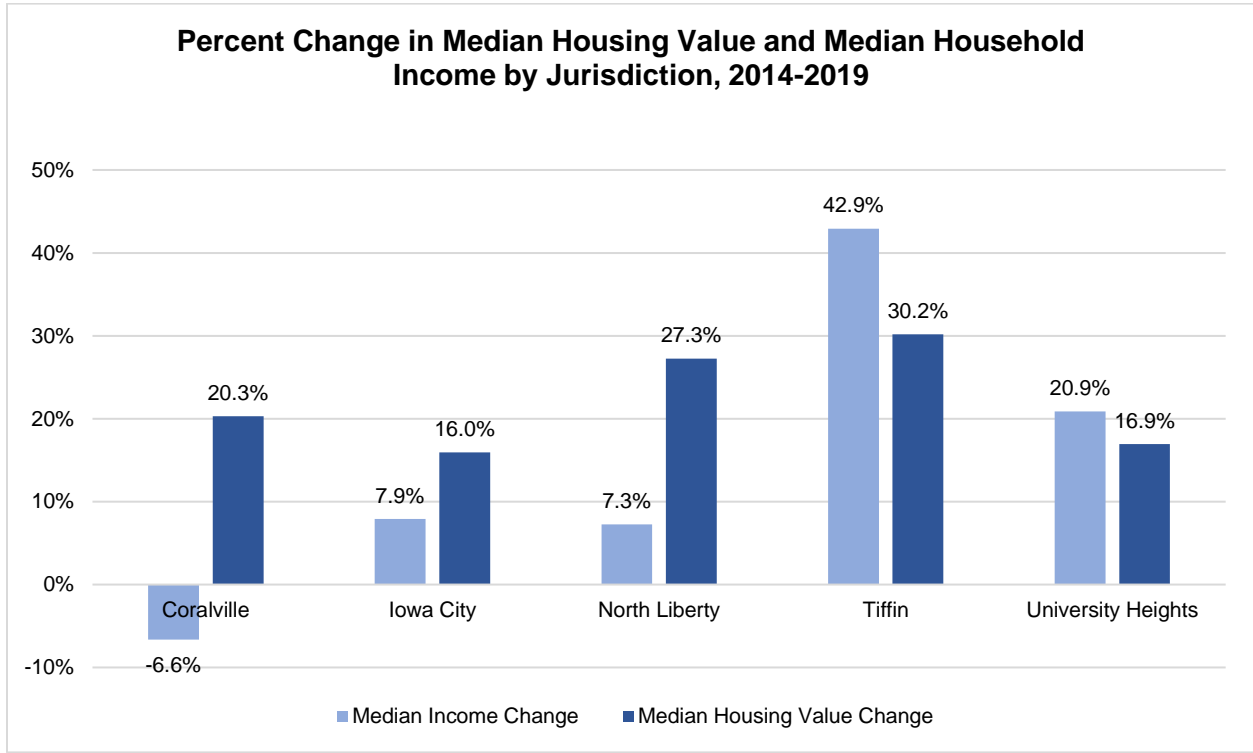
Source: U.S. Census Bureau ACS 2015-2019 & 2010-2014 5-Year Estimates

The U.S. Government Accountability Office (GAO) had some information on rental affordability based on race, but does not have any information on homeownership affordability based on race. Even the Census has never recorded this specific data. With this data, a picture of the racial disparities present in housing affordability could become clearer.

Income versus Housing Cost

Coralville, Iowa City, and North Liberty have all had slower growth in income than in housing value while Tiffin and University Heights have had higher rates of income change than housing value.

Figure 23:



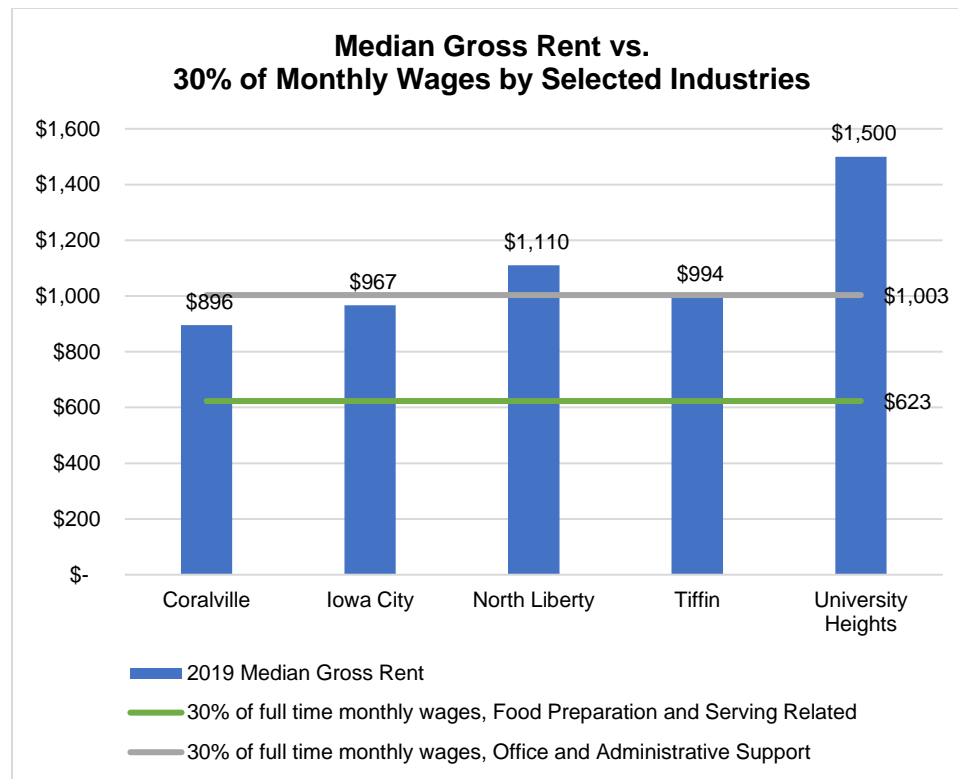
Source: U.S. Census Bureau ACS 2015-2019 & 2010-2014 5-Year Estimates

Cost Burden Illustrated

The National Low Income Housing Coalition’s (NLIHC) annual publication *Out of Reach* provides data on housing affordability for metropolitan areas, counties, and states. The hourly wage necessary to afford a 2-bedroom rental unit at Fair Market Rent (FMR) (\$1,011) in Johnson County is \$19.44, or an annual salary of \$40,440. According to data from the Iowa Wage Report, the average salary for eight of the 21 employment sectors in Johnson County are not high enough to afford the fair market rent on a two-bedroom unit in Johnson County. These eight employment sectors account for over half of the employees in Johnson County.

To illustrate the magnitude of cost burden in the urbanized area, Figure 23 compares the median gross rent in each community for 2019 versus 30 percent of mean full-time wages for the two industries with the largest workforces. Combined, the Office and Administrative Support and Food Preparation and Serving industries employ more than one in five workers in the urbanized area. The food services industry had the lowest mean salary of any sector - \$24,928 in 2019. The office and administration industry employs the largest proportion of workers in the urbanized area at 12%, with a mean salary of \$40,137. Figure 23 also illustrates that employees in each industry would have a difficult time finding affordable rental housing in the area.

Figure 23:



Source: Iowa Wage Survey, 2020 & U.S. Census Bureau ACS 2015-2019 5-Year Estimates

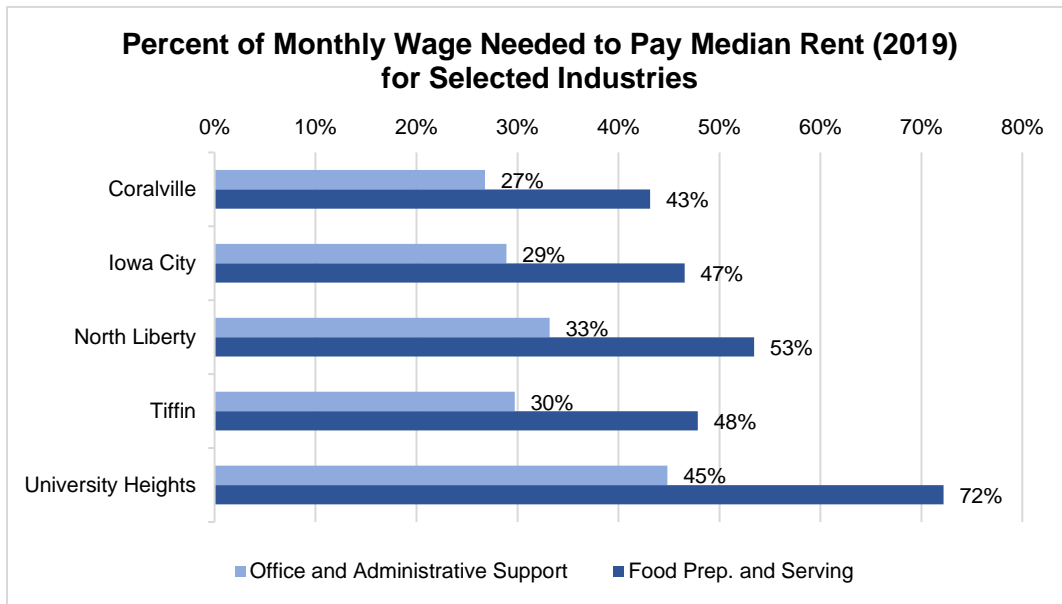
Table 19: Change in median gross rental cost by jurisdiction (adjusted for inflation)

Median Gross Rent	Coralville	Iowa City	North Liberty	Tiffin	University Heights
2014	\$797	\$874	\$1,019	\$934	\$1,300
2019	\$896	\$967	\$1,110	\$994	\$1,500
Change (%)	12.4%	10.6%	9.0%	6.4%	15.4%

Source: U.S. Census Bureau ACS 2015-2019 & 2010-2014 5-Year Estimates

To cover median Iowa City rental costs in 2019, a single-income, full-time employee in food services making the average salary for that industry would expect to allocate almost half of their earnings towards rent. An office worker with an average salary would expect to spend just under 30% of their income, falling just below the cost-burden threshold. These proportions are relatively similar for all metro communities with the exception of University Heights, which has a markedly higher median rent. Renters in University Heights earning the average salary in office and administrative support positions and food preparation/serving would be cost burdened and severely cost burdened respectively.

Figure 24:



Source: U.S. Census Bureau ACS 2015-2019 5-Year Estimates

Barriers to Homeownership

Homeownership would also likely be unaffordable for many workers in these sectors, especially when considering the added costs of property taxes, utilities, and homeowners' insurance. A single-income office worker can afford to spend no more than \$1,002 monthly (30% of average monthly wages) on homeownership. Estimates from the American Housing Survey (2019) show that in urbanized areas across the country the average monthly cost for insurance is: \$91, utilities: \$227, property tax: \$349, which totals to \$667, leaving only \$335 for a potential mortgage payment. With over half of the local workforce in occupations that pay less than the local 'housing wage' for an average salary the opportunity for renters to save enough money for a down payment and move towards homeownership seems out of reach for many workers.

Appendix A

Figure A-1 below illustrates the complete distribution of population by race for all communities in the urbanized area, with county and state comparisons.

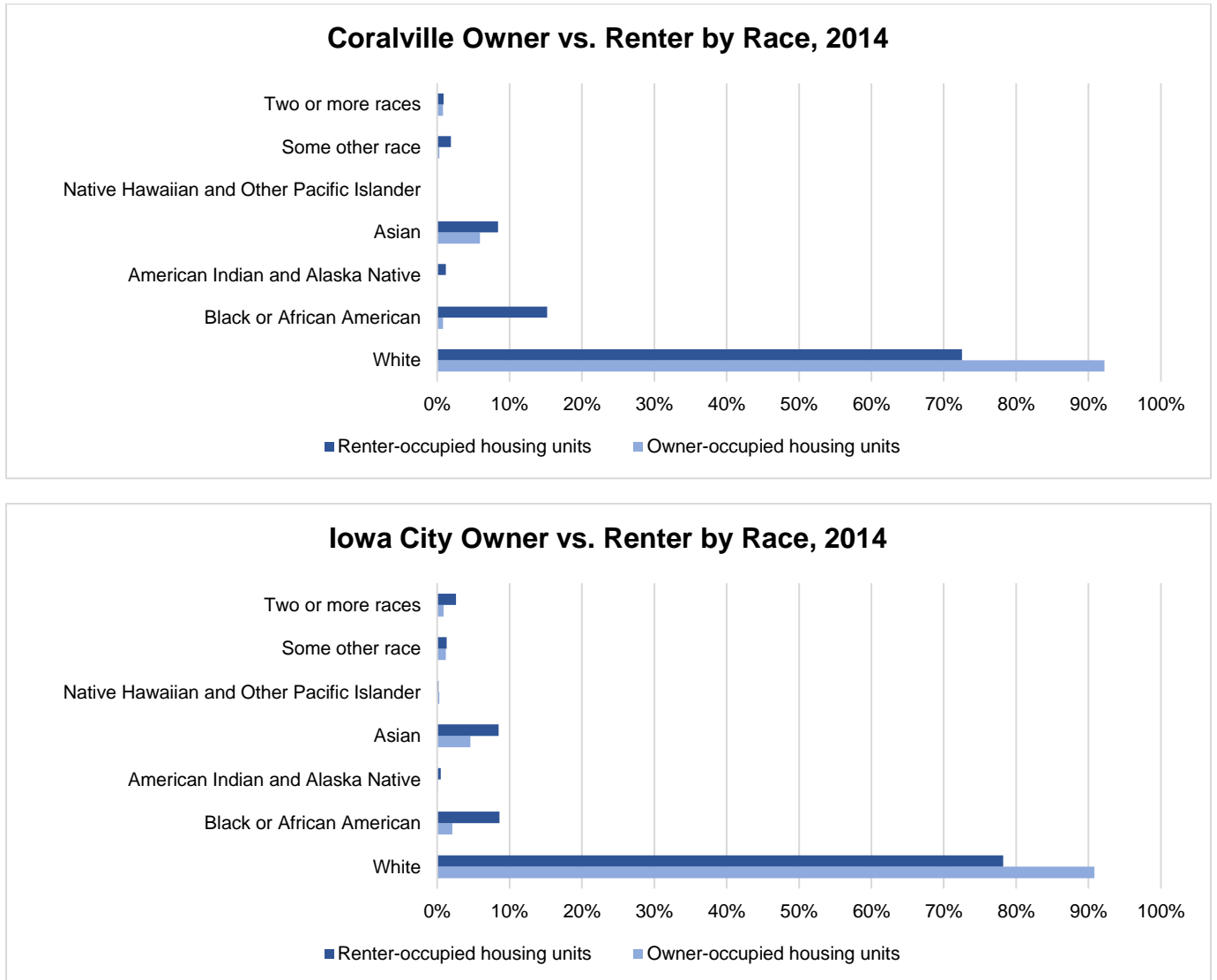
	Coralville			Iowa City			North Liberty			Tiffin			U Heights			Urbanized Area			Johnson County			Iowa			
	Percent	Total		Percent	Total		Percent	Total		Percent	Total		Percent	Total		Percent	Total		Percent	Total		Percent	Total		
2014																									
White	79.6%	15,671	81.0%	57,178	90.0%	13,053	88.1%	1,693	96.6%	1,173	86.3%	136,947	84.8%	1,16,059	91.4%	2,813,097									
Black or African American	9.5%	1,862	5.8%	4,092	5.3%	773	1.1%	21	0.7%	8	4.5%	7,206	5.1%	7,021	3.1%	95,716									
American Indian and Alaska Native	0.2%	46	0.3%	222	0.0%	0	0.0%	0	0.0%	0	0.2%	323	0.2%	316	0.3%	9,688									
Asian	7.7%	1,512	8.0%	5,618	2.7%	389	0.8%	16	1.2%	14	5.0%	7,954	5.7%	7,855	1.9%	59,726									
Native Hawaiian and Other Pacific Islander	0.0%	0	0.3%	224	0.0%	0	0.0%	0	0.0%	0	0.1%	235	0.2%	224	0.1%	1,715									
Some other race	1.6%	312	2.0%	1,405	0.2%	31	5.7%	109	0.0%	0	1.7%	2,761	1.7%	2,371	1.3%	39,953									
Two or more races	1.4%	274	2.6%	1,858	1.8%	257	4.3%	82	1.6%	19	2.1%	3,282	2.2%	2,956	1.9%	58,221									
Hispanic or Latino (of any race)	5.6%	1,104	5.2%	3,685	6.2%	895	12.9%	248	2.2%	27	5.2%	8,223	5.2%	7,046	5.3%	163,110									
2019																									
White	71.4%	15,057	78.5%	58,850	87.5%	16,469	89.8%	3,009	83.7%	970	83.5%	142,451	81.7%	121,408	90.0%	2,826,070									
Black or African American	13.4%	2,822	8.3%	6,203	5.7%	1,067	1.9%	64	9.0%	104	6.4%	10,987	7.3%	10,815	3.7%	116,359									
American Indian and Alaska Native	0.1%	29	0.2%	184	0.0%	0	0.9%	31	0.7%	8	0.2%	346	0.2%	288	0.4%	11,976									
Asian	11.1%	2,332	7.3%	5,501	3.8%	723	2.6%	86	3.7%	43	5.5%	9,403	6.2%	9,271	2.4%	75,741									
Native Hawaiian and Other Pacific Islander	0.0%	6	0.1%	83	0.1%	13	0.0%	0	0.0%	0	0.1%	106	0.1%	102	0.1%	3,729									
Some other race	2.4%	516	2.8%	2,072	0.9%	174	1.2%	41	0.2%	2	2.1%	3,631	2.2%	3,239	1.2%	39,048									
Two or more races	1.6%	341	2.7%	2,057	2.0%	383	3.6%	120	2.8%	32	2.2%	3,753	2.3%	3,454	2.1%	66,585									
Hispanic or Latino (of any race)	6.9%	1,449	5.8%	4,356	4.4%	831	8.3%	279	5.2%	60	5.7%	9,708	5.6%	8,345	6.0%	188,311									

Appendix B

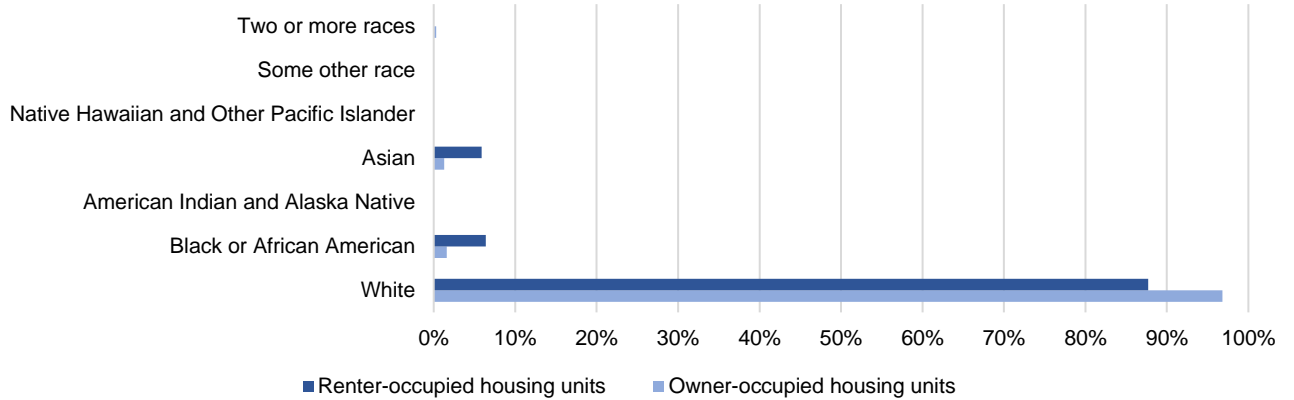
This appendix provides information about the renter and owner rates by race for 2014 and 2019. All data for the following charts was gathered from the U.S. Census Bureau American Community Survey 2010-2014 and 2015-2019 5-Year Estimates.

Figure B-1 illustrates the rates of owning versus renting by race and by jurisdiction, county, and state in 2014.

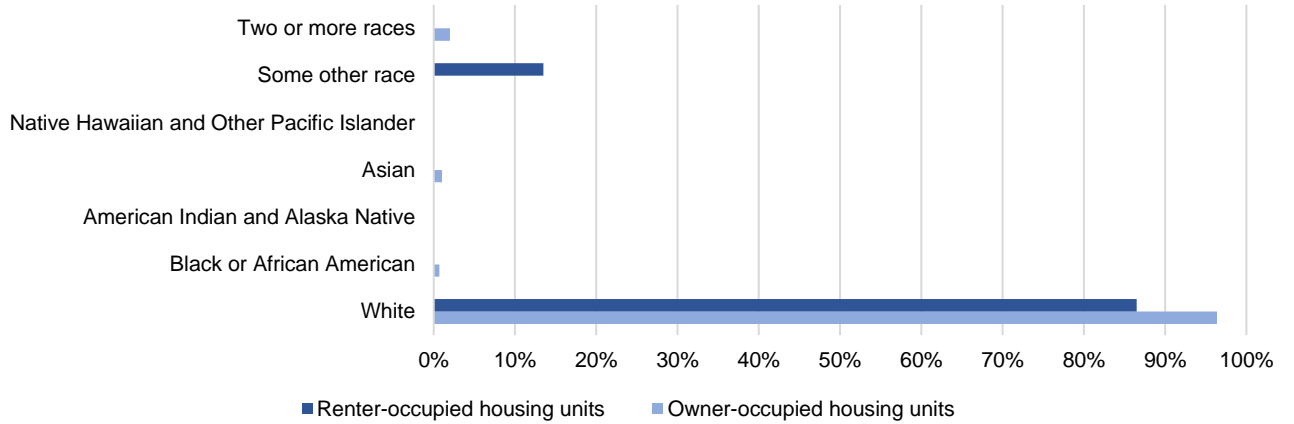
Figure B-1



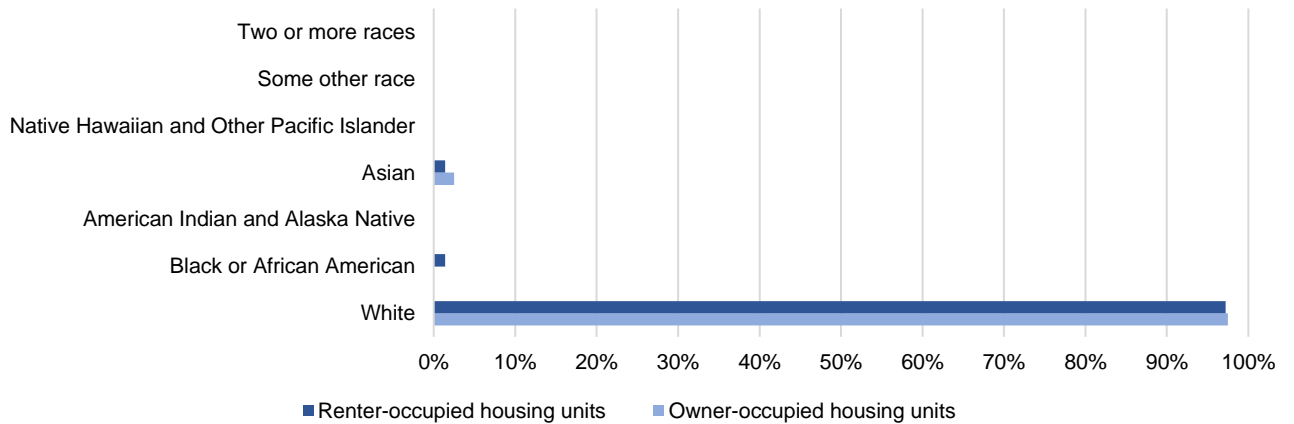
North Liberty Owner vs. Renter by Race, 2014



Tiffin Owner vs. Renter by Race, 2014



University Heights Owner vs. Renter by Race, 2014



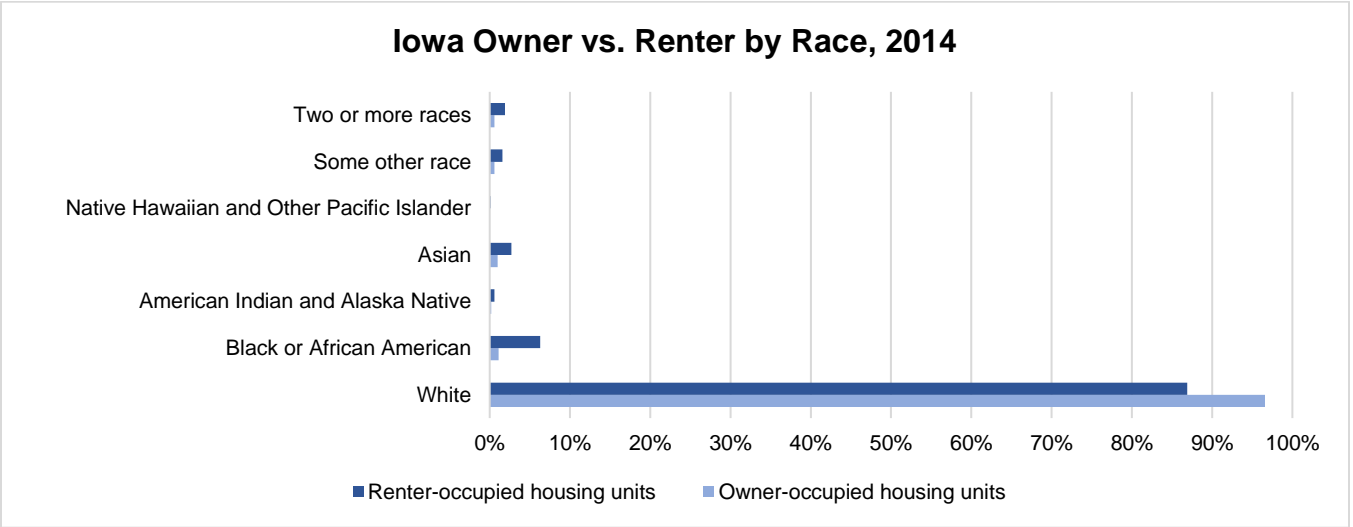
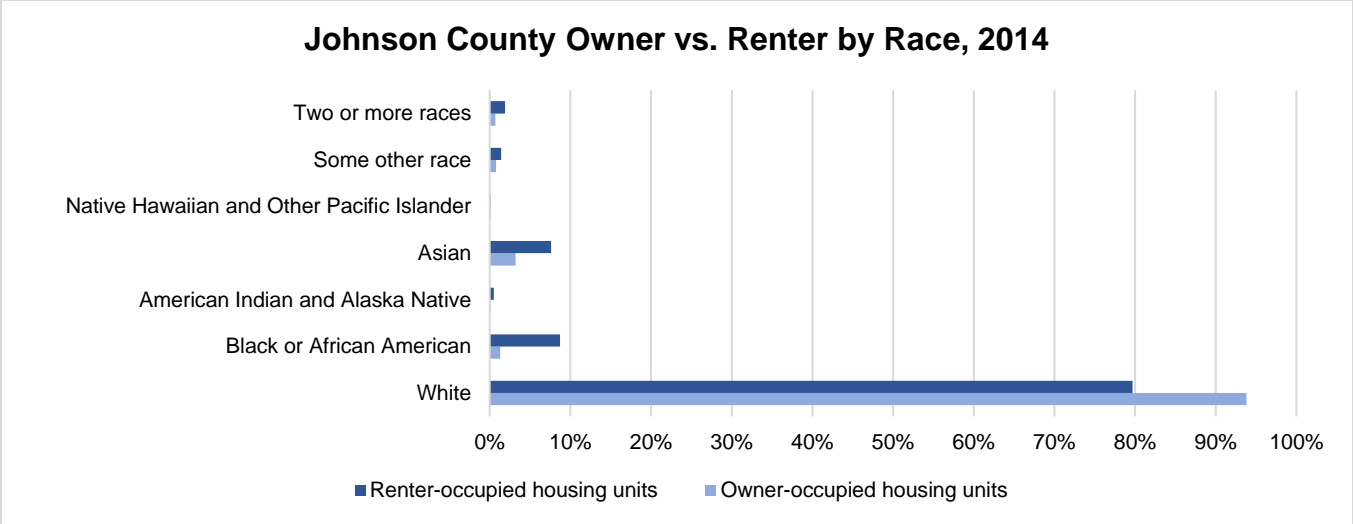
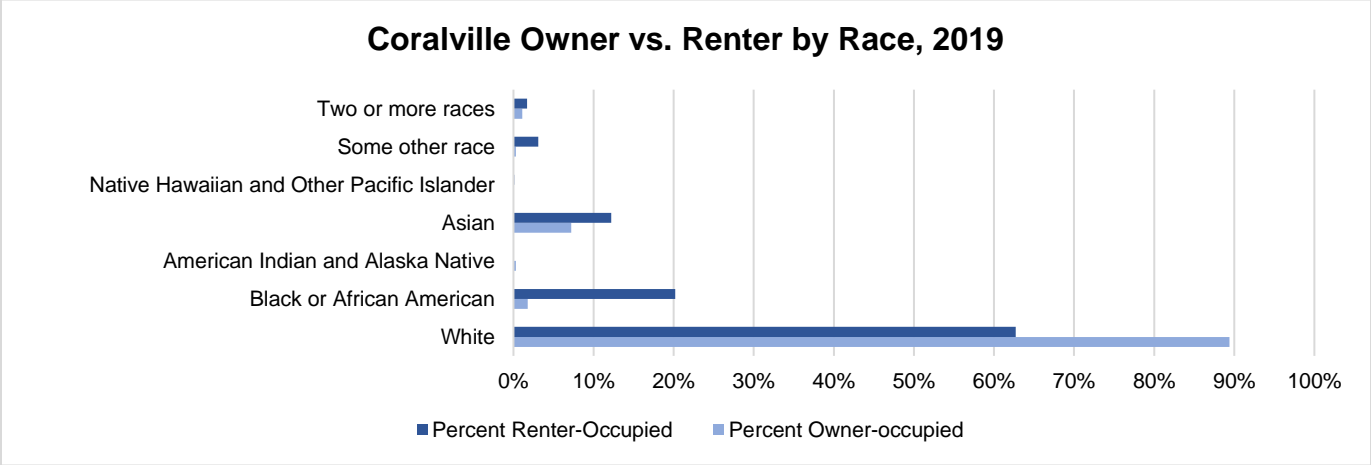
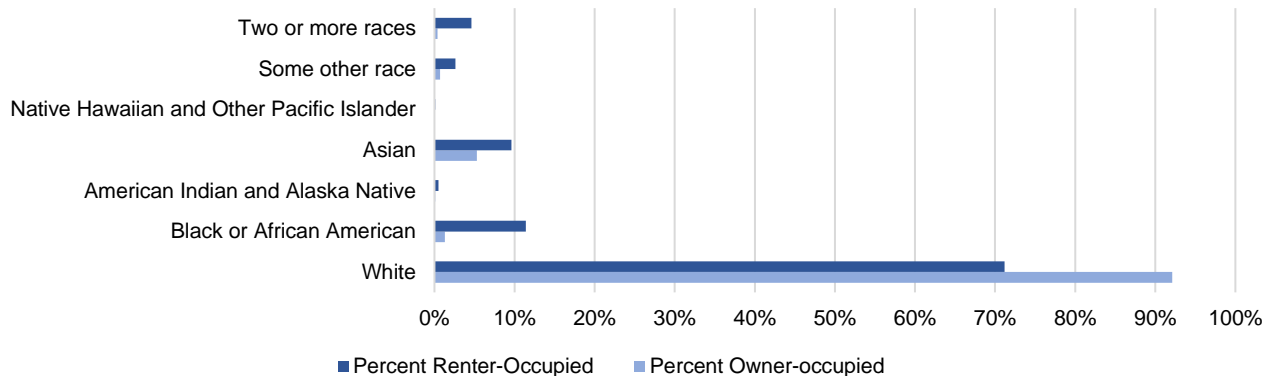


Figure B-2 illustrates the rates of owning versus renting by race and by jurisdiction, county, and state in 2019.

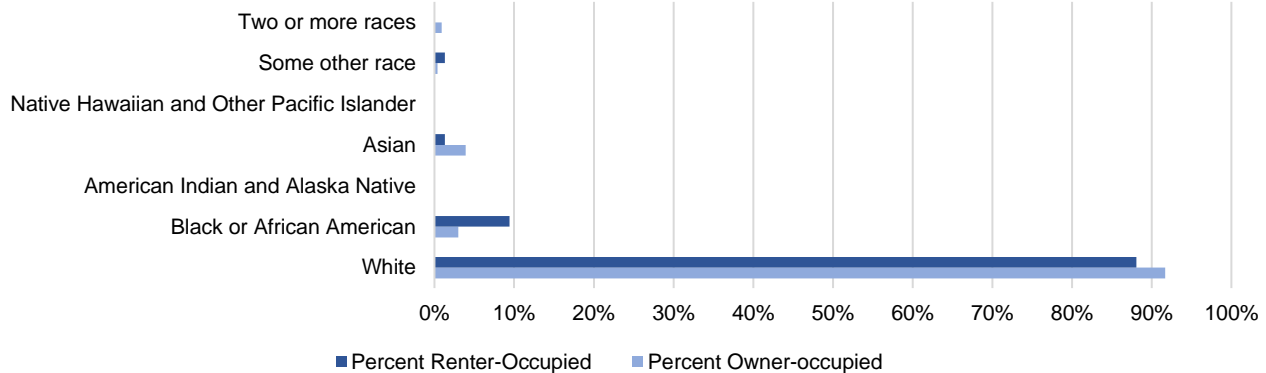
Figure B-2



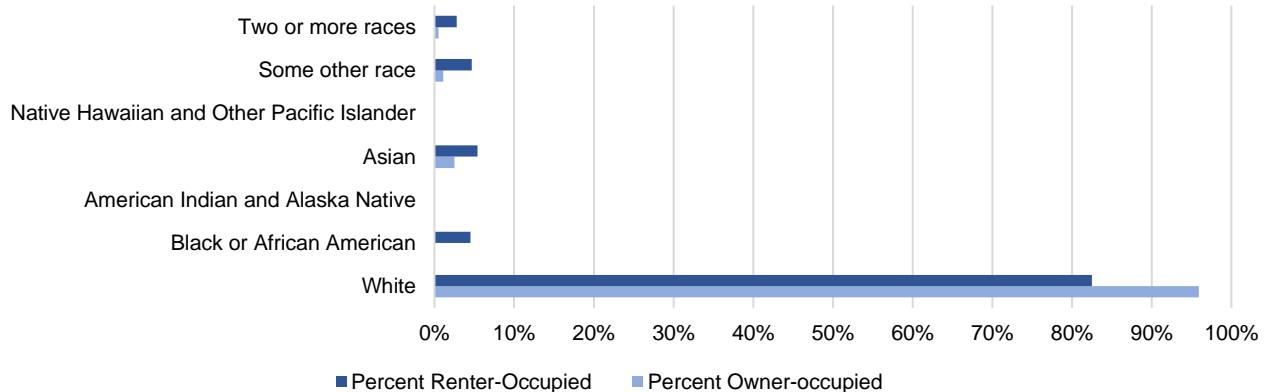
Iowa City Owner vs. Renter by Race, 2019



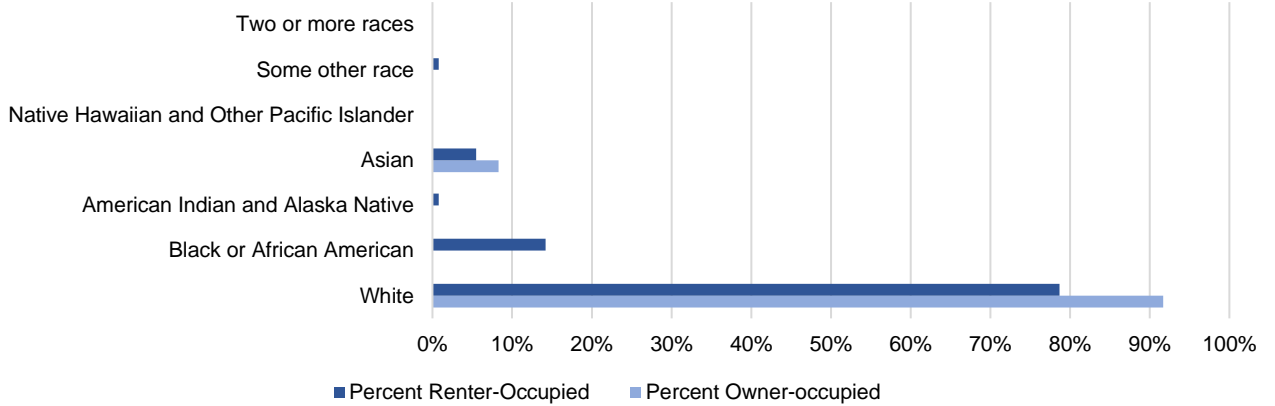
North Liberty Owner vs. Renter by Race, 2019



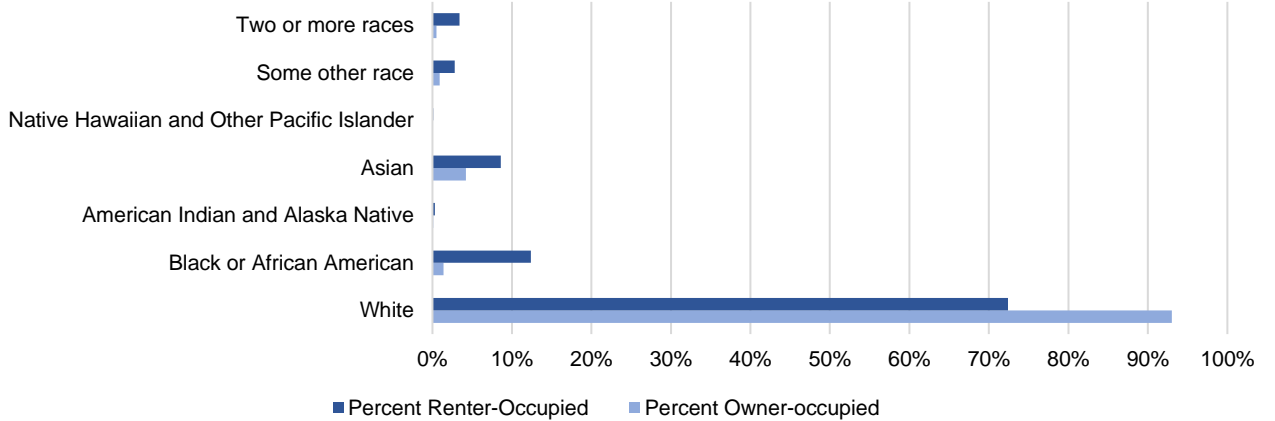
Tiffin Owner vs. Renter by Race, 2019



University Heights Owner vs. Renter by Race, 2019



Johnson County Owner vs. Renter by Race, 2019



Iowa Owner vs. Renter by Race, 2019

