City of Jesup

Community Background

The City of Jesup is located in part of 17,780 acres of central Iowa territory that was purchased from the Sac and Fox Indians in 1842. The founding of Jesup was directly tied to the history of the Illinois Central Railroad. The new community was platted by two trustees of the rail company and named for Morris K. Jesup of New York City. For the brief period that Jesup served as the railhead, it was a shipping point for much freight and produce from the surrounding area. After the railroad pushed westward, Jesup remained as a convenient stop. Development had been spurred by the railroad, and several stores, a hotel, and a blacksmith shop opened up in town. Jesup developed in to an active town, and was incorporated on March 18, 1876.

As the City grew, the needs of the community became greater. The first water works plant and system was constructed in 1902. The town's 11 fire hydrants took the place of the "bucket brigade" and a two-wheeled fire cart. The first motorized piece of fire equipment was purchased in 1930. The present fire department was built in 1953.

Demographic and Social Characteristics

The city had a population of 2,520 at the time of the 2010 US Census. The city represented approximately 12 percent of the county's total 2010 population of 20,958. Figure J.1 shows the city's population trend since 1950. Figure J.2 projects the city's future population based on historic trends.

Figure J.1: Jesup Population Trend

Source: US Census Bureau

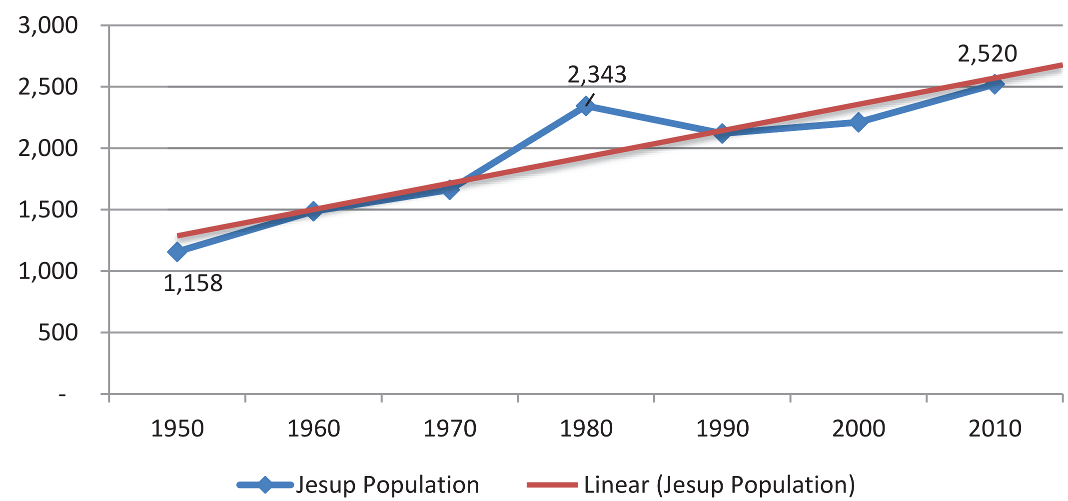


Figure J.2: Population Projections

Year	Census Population	# Change (Linear)	% Change (Geometric)
1950	1,158	-	-
1960	1,488	330	28.5%
1970	1,662	174	11.7%
1980	2,343	681	41.0%
1990	2,121	-222	-5.5%
2000	2,212	91	4.3%
2010	2,520	308	14.0%
Avg. (1950-2010)		**227**	**15.7%**
Avg. (1990-2010)		**200**	**9.2%**
Projected 2020		2,734	2,835
Projected 2030		2,947	3,189
Projected 2040		3,160	3,543

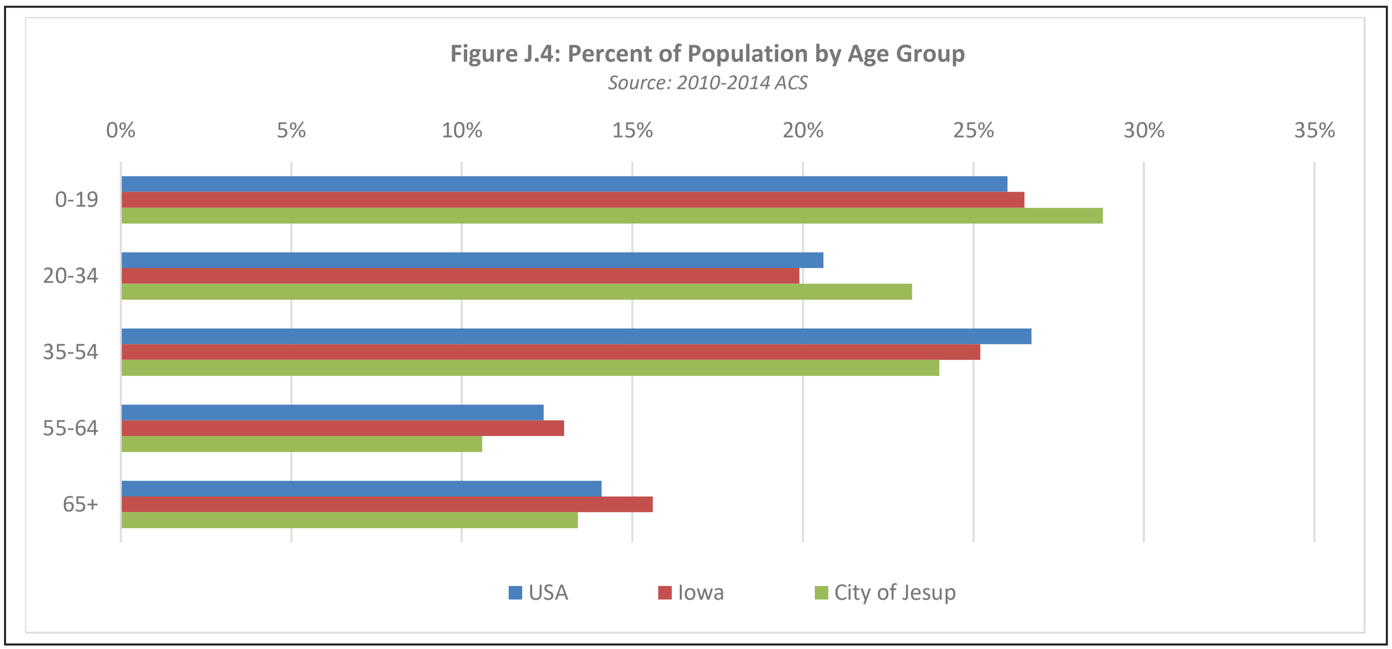
Since it's founding, the City has experienced consistently strong population growth. Figure J.2 shows projected population ranges the city should expect in 2020 and 2030 based on average of the growth rates experienced from 1950-2010 and 1990-2010. By 2030, the city is expected to have a population between 2,947 and 3,189 based on these trends.

Between 2000 and 2010, the city's population grew by 13.9 percent from 2,212 to 2,520. From 1990 through 2010, the city's population increased by 18.8 percent (+399) for an average decennial growth rate of 9.2 percent. In 2015, the US Census Bureau estimated the city's population to be 2,667 persons which represents a 5.8 percent increase in the five-year period since the 2010 Census. Combined, these three growth rates average a decennial growth of 11.6 percent (1.2% annual growth). Extrapolated from 2010, the city can anticipate a 2020 population of 2,812 (+292) and 2030 population of 3,138 (+618 from 2010) – within the range established in Figure J.2

Figure J.3 provide an overview of the population characteristics of the city.

Figure J.3: Population Characteristics	
Population	
Total Population	2,520
Total Males	1,206 (48%)
Total Females	1,314 (52%)
Median Age	35.8
Race	
One Race-White	2,474
One Race-Black or African American	8
One Race-Asian	5
Two or More Races	32
Hispanic or Latino (of any race)	36
Households	
Total Population in Group Quarters	1
Total Family Households	719
Total Family Households with Children under 18	348 (48%)
Households with individuals 65yrs and over	242 (34%)
Source: 2010 US Census	

In 2010, the city's median age was 35.8 - younger than the state-wide (38.1) and national (37.2) median ages. According to the most recent American Community Survey Data, shown in Figure J.4, the city had a higher rate of children (ages 0-19) and young adults (ages 20-34) than Iowa and the United States. This is an indicator that the city should expect to continue to see strong population growth.



American Community Survey Housing Data

The following section features housing data as gathered by the American Community Survey (ACS). The ACS is a survey conducted by the U.S. Census Bureau. Unlike the 10-year census survey, the ACS survey is conducted on ongoing basis, with data updated annually, of randomly sampled addresses.

Figure J.5 shows the value of owner-occupied units and Figure J.6 displays various city housing characteristics.

Jesup's housing stock, as in most Iowa communities, is predominantly single-family detached units (82.9%). An overwhelming majority of the occupied houses (1,094 of 1,158) are owner-occupied (94.5%). As the second largest city in the county, Jesup does have a greater number of multi-family units and apartment buildings.

In recent years, the City of Jesup has enjoyed several new residential developments. However, the city's low housing vacancy rate, 5.5 percent, indicates continued demand for housing. It is estimated that 19 percent of the occupied housing units (204 of 1,094) are renter-occupied.

Figure J.5: Home Value Characteristics

	Estimate	MOE	Percent	MOE
VALUE				
Owner-occupied units	**890**	**+/-89**	**890**	**(X)**
Less than $50,000	69	+/-36	7.8%	+/-4.0
$50,000 to $99,999	181	+/-55	20.3%	+/-5.6
$100,000 to $149,999	265	+/-55	29.8%	+/-6.1
$150,000 to $199,999	218	+/-58	24.5%	+/-6.1
$200,000 to $299,999	142	+/-54	16.0%	+/-5.6
$300,000 to $499,999	15	+/-12	1.7%	+/-1.4
$500,000 to $999,999	0	+/-9	0.0%	+/-2.2
$1,000,000 or more	0	+/-9	0.0%	+/-2.2
Median (dollars)	134,800	+/-11,314	(X)	(X

Source: ACS, 2011-2015 5-Year Estimates, Selected Housing Characteristics

Figure J.6: Housing Characteristics

	Estimate	MOE	Percent	MOE
HOUSING OCCUPANCY				
Total housing units	**1,158**	**+/-83**	**1,158**	**(X)**
Occupied housing units	1,094	+/-78	94.5%	+/-3.8
Vacant housing units	64	+/-46	5.5%	+/-3.8
Homeowner vacancy rate	1.1%	+/-1.3%	(X)	(X)
Rental vacancy rate	7.3%	+/-11.6%	(X)	(X)
Total housing units	**1,158**	**+/-83**	**1,158**	**(X)**
1-unit, detached	960	+/-85	82.9%	+/-5.4
1-unit, attached	12	+/-15	1.0%	+/-1.3
2 units	18	+/-15	1.6%	+/-1.3
3 or 4 units	51	+/-36	4.4%	+/-3.1
5 to 9 units	54	+/-48	4.7%	+/-4.2
10 to 19 units	7	+/-8	0.6%	+/-0.7
20 or more units	0	+/-9	0.0%	+/-1.7
Mobile home	56	+/-32	4.8%	+/-2.7
BEDROOMS				
Total housing units	**1,158**	**+/-83**	**1,158**	**(X)**
No bedroom	0	+/-9	0.0%	+/-1.7
1 bedroom	25	+/-22	2.2%	+/-1.9
2 bedrooms	350	+/-86	30.2%	+/-6.3
3 bedrooms	535	+/-72	46.2%	+/-6.1
4 bedrooms	188	+/-53	16.2%	+/-4.5
5 or more bedrooms	60	+/-32	5.2%	+/-2.9
HOUSING TENURE				
Occupied housing units	**1,094**	**+/-78**	**1,094**	**(X)**
Owner-occupied	890	+/-89	81.4%	+/-6.1
Renter-occupied	204	+/-70	18.6%	+/-6.1
YEAR HOUSEHOLDER MOVED INTO UNIT				
Occupied housing units	**1,094**	**+/-78**	**1,094**	**(X)**
Moved in 2015 or later	40	+/-34	3.7%	+/-3.1
Moved in 2010 to 2014	320	+/-93	29.3%	+/-7.6
Moved in 2000 to 2009	365	+/-58	33.4%	+/-6.2
Moved in 1990 to 1999	185	+/-56	16.9%	+/-4.8
Moved in 1980 to 1989	80	+/-29	7.3%	+/-2.7
Moved in 1979 and earlier	104	+/-34	9.5%	+/-2.9

Source: ACS, 2011-2015 5-Year Estimates, Selected Housing Characteristics

Figure J.7 display Jesup's rental and homeowner characteristics. It is estimated that there are 192 rental housing units in Jesup – representing 18 percent of the total occupied housing units in the city. ACS data estimates that over one-third, 36 percent, spend more than 30 percent on rent.

Statistics of the city's homeowners are shown in Figure J.8. A majority, 52 percent, of homeowners with a mortgage spend less than 20 percent of their household income on housing. Still nearly 18 percent (156 of 890) spend more than 30 percent on housing.

Figure J.7: Rental Characteristics

	Estimate	MOE	Percent	MOE
GROSS RENT				
Occupied units paying rent	**192**	**+/-70**	**192**	**(X)**
Less than $500	88	+/-57	45.8%	+/-21.9
$500 to $999	97	+/-47	50.5%	+/-21.5
$1,000 to $1,499	7	+/-10	3.6%	+/-5.2
$1,500 to $1,999	0	+/-9	0.0%	+/-9.9
$2,000 to $2,499	0	+/-9	0.0%	+/-9.9
$2,500 to $2,999	0	+/-9	0.0%	+/-9.9
$3,000 or more	0	+/-9	0.0%	+/-9.9
Median (dollars)	512	+/-56	(X)	(X)
GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME				
Occupied units paying rent (excluding units where GRAPI cannot be computed)	**192**	**+/-70**	**192**	**(X)**
Less than 15.0 percent	48	+/-34	25.0%	+/-17.1
15.0 to 19.9 percent	23	+/-26	12.0%	+/-12.8
20.0 to 24.9 percent	15	+/-15	7.8%	+/-8.3
25.0 to 29.9 percent	37	+/-31	19.3%	+/-15.6
30.0 to 34.9 percent	7	+/-8	3.6%	+/-4.7
35.0 percent or more	62	+/-49	32.3%	+/-18.7

Source: ACS, 2011-2015 5-Year Estimates, Selected Housing Characteristics

Figure J.8: Home Ownership Characteristics

	Estimate	MOE	Percent	MOE
MORTGAGE STATUS				
Owner-occupied units	**890**	**+/-89**	**890**	**(X)**
Housing units with a mortgage	565	+/-64	63.5%	+/-5.5
Housing units without a mortgage	325	+/-66	36.5%	+/-5.5
SELECTED MONTHLY OWNER COSTS (SMOC)				
Housing Units With a Mortgage	**565**	**+/-64**	**565**	**(X)**
Less than $500	34	+/-21	6.0%	+/-3.6
$500 to $999	179	+/-55	31.7%	+/-8.6
$1,000 to $1,499	230	+/-57	40.7%	+/-9.5
$1,500 to $1,999	100	+/-40	17.7%	+/-6.7
$2,000 to $2,499	16	+/-11	2.8%	+/-2.0
$2,500 to $2,999	6	+/-8	1.1%	+/-1.4
$3,000 or more	0	+/-9	0.0%	+/-3.5
Median (dollars)	1,152	+/-105	(X)	(X)
Housing Units Without a Mortgage	**325**	**+/-66**	**325**	**(X)**
Less than $250	36	+/-35	11.1%	+/-10.1
$250 to $399	138	+/-47	42.5%	+/-11.9
$400 to $599	115	+/-40	35.4%	+/-10.9
$600 to $799	27	+/-18	8.3%	+/-5.5
$800 to $999	4	+/-7	1.2%	+/-2.1
$1,000 or more	5	+/-7	1.5%	+/-2.2
Median (dollars)	390	+/-36	(X)	(X)
SELECTED MONTHLY OWNERS COST AS A PERCENTAGE OF HOUSHOLD INCOME (excluding units unable to calculate)				
Housing Units With a Mortgage	**565**	**+/-64**	**565**	**(X)**
Less than 20.0 percent	298	+/-58	52.7%	+/-9.6
20.0 to 24.9 percent	97	+/-43	17.2%	+/-7.7
25.0 to 29.9 percent	44	+/-25	7.8%	+/-4.3
30.0 to 34.9 percent	28	+/-30	5.0%	+/-5.3
35.0 percent or more	98	+/-48	17.3%	+/-7.7
Housing Units Without a Mortgage	**319**	**+/-66**	**319**	**(X)**
Less than 10.0 percent	142	+/-50	44.5%	+/-12.1
10.0 to 14.9 percent	82	+/-38	25.7%	+/-10.5
15.0 to 19.9 percent	28	+/-20	8.8%	+/-5.8
20.0 to 24.9 percent	33	+/-21	10.3%	+/-6.5
25.0 to 29.9 percent	4	+/-7	1.3%	+/-2.1
30.0 to 34.9 percent	25	+/-21	7.8%	+/-6.3
35.0 percent or more	5	+/-8	1.6%	+/-2.4

Source: ACS, 2011-2015 5-Year Estimates, Selected Housing Characteristics

Selected Housing Characteristics

Historic Housing Trends

Table J.9: Historic Number of Housing Units

Community	1980	1990	2000	2010	Net Change 1980-2010	% Change 1980-2010
City of Jesup	**876**	**827**	**911**	**980**	**104**	**11.9%**
Buchanan Co. (Total)	8,222	8,272	8,697	8,968	746	9.1%
State of Iowa	1,121,314	1,143,669	1,232,511	1,336,417	215,103	19.2%

Source: US Census Bureau, calculated by INRCOG

From 1980 through 2010, the number of housing units in the city has increased by nearly 12 percent from 876 to 980 - a higher rate than the county average. Between 2000 and 2010 the city's number of housing units grew by 7.6 percent, more than doubling the rate of growth in Buchanan County (3.1%) and just under the rate of the State (8.4%).

Vacancy Rate

Figure J.10, shows the city's housing vacancy rate for the city from 2010 through 2015. Note, this data is based on rolling five-year extrapolated estimates determined by the American Community Survey – which accounts for the varying number of estimated housing units per year.

Figure J.10: Historic Housing Vacancy Rate Estimates, 2010-2015

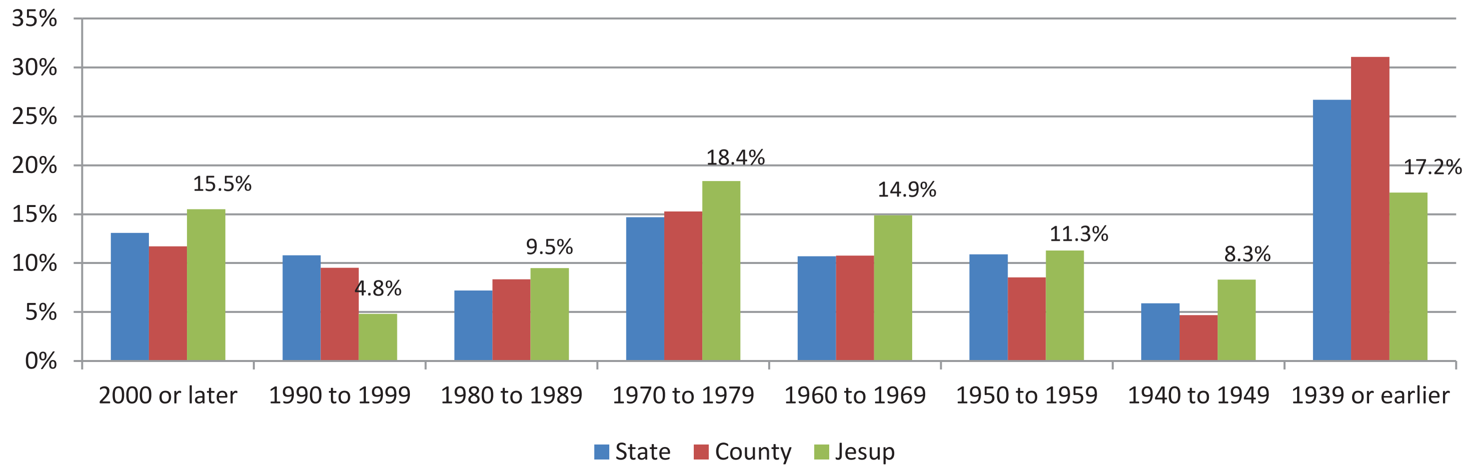
Year	Occupied Housing Units	Vacant Housing Units	Est. Total Housing Units	Vacancy Rate	Vacancy Rate MOE
2015	1,094	64	1,158	5.5%	+/-3.8%
2014	1,066	80	1,146	7.0%	+/-4.8%
2013	1,024	31	1,055	2.9%	+/-3.5%
2012	1,143	39	1,182	3.3%	+/-4.0%
2011	1,077	39	1,116	3.5%	+/-4.7%
2010	1,076	33	1,109	3.0%	+/-4.7%
2010*	982	35	1,015	3.4%	(X)

*Source: 2010-2015 ACS 5-Year Averages, Selected Housing Characteristics; *Source: 2010 US Census; MOE=Margin or Error*

Age of Housing Stock

The graph below displays the percent of the city's housing stock by era when the unit was built.

Figure J.11: Age of Housing Stock
Soure: 2011-2014 ACS 5-Year Averages



Jesup has much younger housing stock than other communities in the county.

Household Size

Jesup also a slightly greater average household size (2.57) but smaller average family size (2.99) than the county and state. Between 2000 and 2010 the city's average family size decreased slightly but the household size remained steady. Following national and state trends, the city's average household size is projected to decline following state and national trends. Factors contributing to smaller households includes smaller families as well as more single and two-person households, and seniors living longer in their homes.

Figure J.12: Household and Family Size

	Average Household Size		Average Family Size	
	2000	2010	2000	2010
Jesup	**2.57**	**2.57**	**3.06**	**2.99**
Buchanan Co.	2.61	2.53	3.13	3.05
State of Iowa	2.46	2.41	3.00	2.97

Source: 2000 and 2010 US Census Bureau

Windshield Survey

The quality of a community's housing stock is an important component in understanding its housing needs. If poor-quality housing is widespread in a community, many low- and moderate-income households may have housing-related hardships even if they are not cost burdened. A prevalence of housing with maintenance needs may also indicate an opportunity to meet existing and future demand by rehabilitating vacant units.

Methodology

As part of this study, a windshield survey was conducted in the incorporated Buchanan County cities. A windshield survey is an assessment of the external conditions of a building. A residential parcel map for each city was created by only selecting parcels which had a residential "dwelling" value associated with the parcel. The windshield survey assessed residential structures – not dwelling units. For example, a single-family detached house on one parcel and a four-unit apartment building on one parcel would each be evaluated as one structure.

The primary considerations for evaluation are the apparent structural soundness of the unit as well as appearance and unit's functional use as a residential structure. Parcels were valuated and assigned on the designations shown in Figure J.13.

Figure J.13: Windshield Survey Category Condition Criteria

Condition Categories	Description
Great	• No visible repairs or needed updates are apparent • Typically new construction, recently renovated, or extremely well-maintained structures
Good	• Building appears structurally sound (foundation, building envelope, roof) • Unit appears well maintained – most siding, gutters, trim, windows, and doors are in good repair with good exterior paint condition. Minor problems such as small areas of peeling paint and/or other routine maintenance items may exist.
Fair	• Unit shows wear but appears structurally sound (foundation, building envelope, roof) • Need for some maintenance or repair - painting the house, fixing a broken door or window, putting on new shutters, replace or fix awnings, etc. • Roof shows age and likely will need to be replaced in coming yeas • Issues are primarily cosmetic but cover a sufficient portion of the structure
Poor	• One or more visible structural defects (foundation, building envelope, or roof) but still habitable. Building requires significant work, to address items such as uneven roof lines; shingles in need of immediate replacement; falling-in porch; major cracks or shifting of the foundation, etc. • Building requires significant repairs or updates, which would be difficult to correct through normal maintenance (multiple broken doors or windows, roof needing to be re-shingled, excessive paint peeling/missing, etc.)
Dilapidated	• Unit is suffering from excessive neglect; maintenance appears non-existent; Building appears structurally unsound • Building not fit for habitation in current condition. Multiple windows and/or doors may be boarded up. The building may be considered for demolition or, at minimum, major rehabilitation will be required

Other Categories	Description
Vacant	• Parcels within residential neighborhoods that are vacant and, based on neighborhood characteristics and lot size, appear to be positioned for residential development. This is not a comprehensive list of all vacant parcels within a city.
N/A	• Dwelling structure not located on parcel. For example, a dwelling structure may be on one parcel and the dwelling's garage on an adjacent parcel. Residential parcels that did not have a dwelling on them were marked as N/A
Undetermined	• Structure was not visible from the road or data was not recorded for

Results

Figure J.14 displays the results city's windshield survey. Of structures evaluated, over 80 percent of the homes were either in great (26%) or good (62%) condition. Less than 3 percent of the city's residential structures were deemed to be in either Poor (2.8%) of Dilapidated (0.1%) conditions. The mobile home park (approximately 40-50 mobile homes) south of D20 was evaluated as one lot – not as individual units.

The mean (average) condition of the condition of the city's housing units was calculated by assigning the following values to the condition categories: Great=5; Good=4; Fair=3; Poor=2; Dilapidated=1. Based on these weights, the mean score of condition units in the city is 4.11. (between Good and Great)

Overall, 889 parcels with dwelling structures were evaluated. Thirty-one (31) parcels were identified has vacant residential lots. A map of the windshield survey results is included at the back of this appendix. The Windshield Survey was conducted in July of 2017

Figure J.14: Windshield Survey Results, City of Jesup

Condition of Parcels Evaluated	Number Parcels	Percent of Parcels Evaluated
Great	232	26.1%
Good	547	61.5%
Fair	84	9.4%
Poor	25	2.8%
Dilapidated	1	0.1%
Total	**889**	**100%**
Status	**Number Parcels**	**Percent**
Parcels Evaluated	889	93.7%
Vacant	31	3.3%
N/A	18	1.9%
Undetermined	10	1.1%
Total	**948**	**100%**

Future Development

Floodplain Considerations

The city's Flood Insurance Rate Maps (FIRM) were last updated July 16, 2008. Using GIS spatial data from FIRM maps, in combination with property value data from the Buchanan Assessor's office, estimates of value in the floodplain were calculated. Figure J.15 shows the estimated value of land, buildings, and dwellings, within the city, in a floodplain.

Table J.15: Floodplain Data for Jesup

	Number of Parcels	Land Value	Building Value	Dwelling Value	Total Value	Percent of City Affected
1.0% Annual Floodplain	16	$665,140	$334,330	$369,290	$1,368,760	1.05%
0.2% Annual Floodplain	-	-	-	-	-	-

Source: Buchanan County Assessor's Office; Analysis conducted by INRCOG; Parcel values and FIRM maps as of 6/6/2016

Fingers of floodplain areas are on both the east and west side of the city but extend in areas that have not been developed. Future development in or near the floodplain should be avoided.

Areas for Development

In the past five years, 2012-2016, thirty (30) new homes were built in Jesup. This averages to 5 homes per year. Based on the city's average household size (2.57), the city increases their population capacity by 13 persons per year (120 persons decennial). However, population projections (Figure J.2) suggest the city should anticipate a decennial population increase 200-227 – the population projections compared to residential construction patterns indicate there are not enough homes being constructed to accommodate the city's projected or potential growth. This is further supported by the city's habitually low vacancy rate (Figure J.9).

Based on the windshield survey, there were 31 parcels of land within the developed part of the city's boundaries that appear to be candidates for infill development. Of these 31 parcels, 15 are in new subdivisions on the southern and northeast portions of the city. The other parcels are scattered throughout the older parts of town. The lots in the newer subdivisions should provide enough room for housing growth in the next year or three but are not adequate beyond. Areas of new residential development have been in the northeast and southwestern corners of the city as shown in Figure J.15. Based on the projected housing demands on the following pages in Figures J.16 and 17, the city does not have enough vacant parcels to facilitate the full demand potential. The city will need to not only maintain but slightly increase their recent 5-year new housing trends (60 units per decade) to provide for new demand – this does not factor in the need to replace units projected to be lost over time. Based on these projections, the city only has enough open parcels to facilitate the next 4-7 years of growth and needs to prepare new areas of the city for housing to meet future demand.

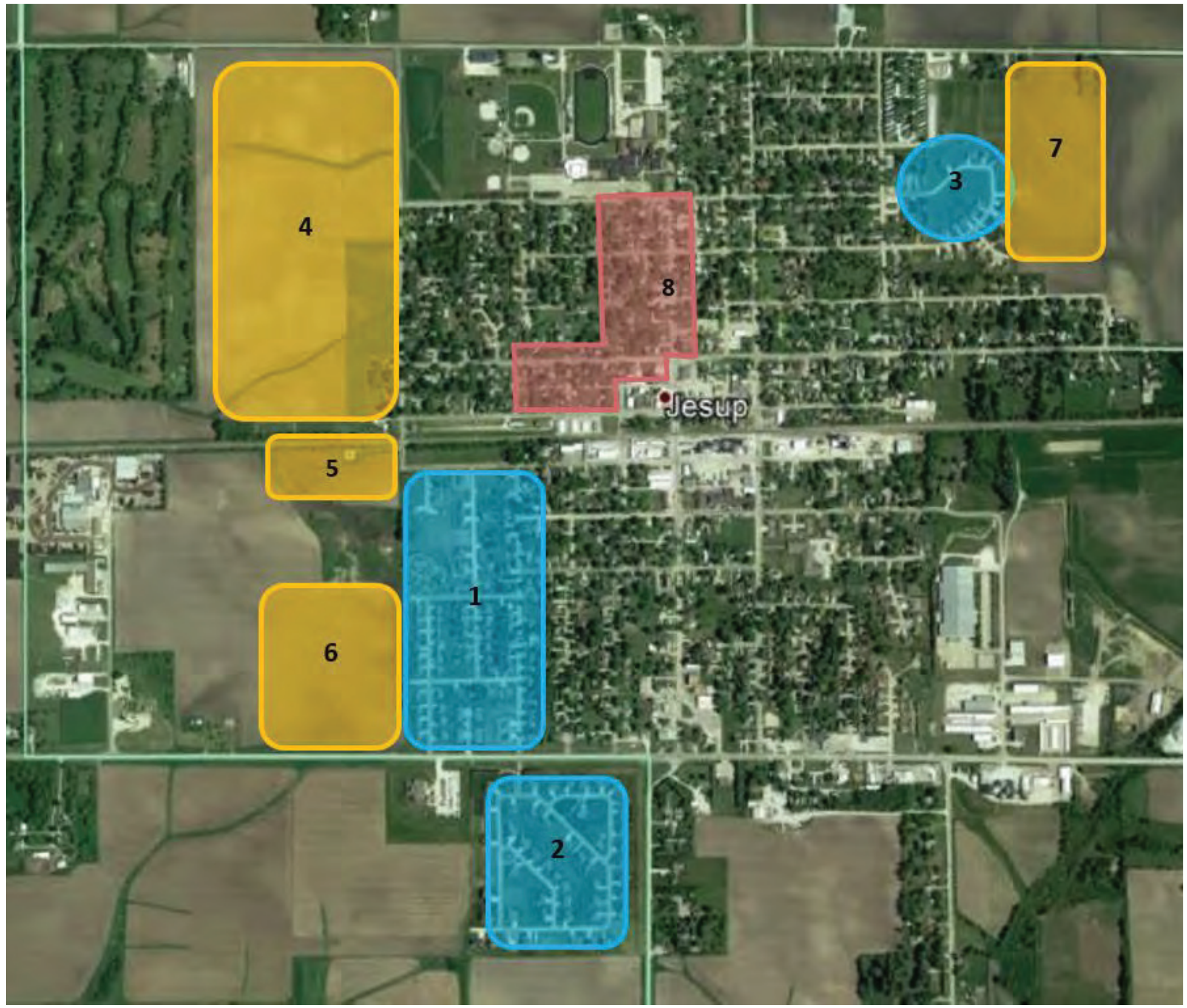
Development Areas

Areas 1-3: *These represent the areas of the general areas of city's most recent housing developments*

Areas 4-7: *Based on input from Task Force Members and future land use plan, these are the area's most likely poised for new residential development. The city's vacant residential lots are expected to be filled in the next 4-7 years.*

Area 8: *Based on the windshield survey, this zone represents the older part of town the city should focus redevelopment and housing rehabilitation efforts*

Figure J.15: Development Areas in Jesup



Housing Projections

Using the information, data, and observed trends detailed in the city's profile and throughout the plan, projections for future housing demands were generated. Below, is an explanation of the numbers used for the calculations followed by the city's projected housing needs in Figure J.16.

- ***Total Population:*** *See city population projections in Figure J.2*
- ***Population in Group Quarters*** –Group Quarters include residences such as group homes, skilled nursing facilities, treatment facilities, correction facilities, or similar institutions. The city does not have any group quarters
- ***Population in Housing*** – An average of the Projected Total Population range minus Population in Group Quarters
- ***Household Size*** – Projected Household size based on a combination of county and city trends; See Figures 4.15 and 5.3 for data and county projections
- ***Total Projected Households*** – The estimated number of households that will require a housing unit
- ***Assumed Vacancy Rate*** – City's vacancy rate, reasonably expected vacancy rate based on a combination of historic city and county rates
- ***Total Housing Units*** – Total housing needed for projected demand of occupied and vacant housing units.

At the time of the 2010 Census there was only one person recorded as living in "group quarters". Winding Creek, a 24-unit assisted living facility opened in the city in 2014. However, assisted living units are considered individual units – not as group quarters.

In 2010, Jesup had a slightly larger average household size than the county. The projected household size is projected to downward, following state and national trends. Based on the higher rate in 2010 and a higher average household size, the city's projected household decrease is not great as the county's.

Figure J.16: Projected Housing Unit Demand

Year	2010	2020		2030		2040	
Total Population	2,520	2,734	2,835	2,947	3,189	3,160	3,543
Population in Group Quarters	1	1		2		2	
Population in Housing	**2,519**	**2,733**	**2,834**	**2,945**	**3,187**	**3,158**	**3,541**
Household Size	2.57	2.50		2.42		2.30	
Total Projected Households	**980**	**1,093**	**1,134**	**1,217**	**1,317**	**1,373**	**1,540**
Vacant Units (6%)	**59**	**66**	**68**	**73**	**79**	**82**	**92**
Total Housing Units	**1,039**	**1,159**	**1,202**	**1,290**	**1,396**	**1,455**	**1,632**
Unit Change (from Previous yr.)	**-**	**120**	**163**	**131**	**194**	**165**	**236**
Percent Change (From Previous yr.)	-	11.5%	15.7%	11.3%	16.2%	12.8%	16.9%
Unit Change (from 2010)	-	**120**	**163**	**251**	**357**	**416**	**593**
Percent Change (from 2010)	-	11.5%	15.7%	24.2%	34.4%	40.1%	57.1%

The projections in Figure J.16 indicates that by 2030, there could be between 1,217 and 1,317 households in the city. When considering the number of units required to house all households as well as a healthy vacancy rate, there will be a projected demand for 1,290 to 1,396 housing units in the city by

2030. The number of homes in the city will need to increase between 24.2 percent and 34.4 percent increase in the number of units from the city's 2010 housing count.

From 2012 to 2016, there were 30 new construction housing unit starts in the city – which equates to a rate of 60 new units per decade. To provide for the potential housing demand, the city will need to maintain to slightly increase this rate to just cover the project population and household growth. The city will need to build units at even a faster rate than for just those new households when considering for housing stock that existed as of 2010 that will, over time, be lost.

With that the expected demand of number of housing units has been established, the next analysis considers recent home building and home loss trends. The forecasted Change in units are shown in Figure J.17, an explanation of the numbers used in the calculation are below. See Section 5 for the county's overall projections and additional information on the factors considered.

- ***2010 Housing Unit Count*** – Number of Housing Units as determined by the 2010 Census
- ***Unit Loss (Housing Attrition) –*** Projected rate of housing loss based on historic and projected County trends, see Figure 5.14.
- ***Unit Added (new Construction)*** – Projected units added from new construction, based on the city's new housing unit start rates from 2012 to 2016
- ***Projected # of Units –*** Projected number of units housing units in the community based on unit loss and unit added forecasts

Provided the city's relatively young housing stock (Figure J.11), the housing attrition rate is expected to be lower than the county rate as discussed in Section 5. However, to with assumed future loss, the city is not adequately producing enough units to replace those lost as well as provide for potential demand of the projections. Note, as actual attrition is realized, these numbers will change.

Based on the attrition and housing rates discussed (see Section 5), the city must increase the number of housing units in the city in order facilitate projected demand. Using the projected demand in Figure J.16, the city would need to construct an additional 251-357 new housing units to meet 2030 demand. However, based on the projected loss/new construction rates discussed, the city would need to add 410 to 553 new housing units to meet 2030 potential demands indicated in J.17.

Figure: J.17: Projected Changes in Housing Units

Year	2020		2030		2040	
2010 Housing Unit Count	980					
Unit Loss (Housing Attrition)	-40		-85		-150	
Unit Added (New Construction)	60		120		180	
Projected # of Units	1,000		1,015		1,010	
Difference Between "Total Housing Units" in Figure J.16	-159	-202	-275	-381	-445	-622

City Housing Priorities

City Incentives

The city already has a housing incentive programs in place. In 2013, the city updated an Urban Revitalization plan establishing residential tax abatements to incentivize development. Currently, the city offers exemptions for the following:

- All qualified real estate assessed as residential property is eligible to receive a one hundred percent (100%) exemption from taxation on the first seventy-five thousand dollars ($75,000) of actual value added by the improvements. Improvements must increase the assessed value of the building by a minimum of 15% and be in an amount not less than $10,000. The exemption is for a period of five (5) years.
- All qualified real estate assessed as commercial property that consists of 3 or more separate living quarters with at least 75% of the space used for residential purposes shall be eligible to receive a 100% exemption from taxation on the actual value added by the improvements. Improvements must increase the assessed value of the building by a minimum of 15% and be in an amount not less than $10,000. The exemption is for a period of ten (10) years.

Key Considerations

Below are some interesting characteristics of the city's housing profile.

Strong Housing Stock: The age of the city's housing stock well-balanced. In fact, it is slightly younger than the state and national rates. Forty-eight (48) percent of the units have been built since 1970. Only 17 percent of homes were built prior to 1940 – much lower rate than county (31%) and statewide (27) rates. Less than 3 percent of the homes evaluated in the Windshield survey were deemed to be in either dilapidated or poor condition.

Positive New Development Trend: US Census and City data shows the number of city housing units has increased by nearly 12 percent between 1980 and 2010 – greater than the county's overall 9 percent increase.

Limited Affordable Rental Housing: Among rental households, 36 percent of rental households spend more than 35 percent of household income on housing.

Historically Low Vacancy Rates: Since 2010, the city's housing vacancy rate has fluctuated between 3 and 7 percent. Typically, a 5 percent vacancy rate is considered healthy. However, the city's continued low vacancy rates with new construction is an indication of continued housing demand.

Positive Population Trend: The city's population has continued to grow since 1950 – unlike many smaller Iowa communities. Between 1990 and 2010 the city's population increased by 18.8 percent (+399). Based off population trends, the city should anticipate a healthy decennial population increase.

Housing Goals and Action Steps

1. **Identify Areas for Future Housing Development**

   Rationale: The city has new subdivision on both the northern and southern portions of the city. However, there developments are nearing capacity. Future subdivisions will need to be built upon existing ag ground in the city or through possible annexation.

   Implementation Strategies:
   - Work with landowners/developers to establish new subdivision
   - Explore areas for possible annexation
   - Review and update subdivision ordinances
   - In areas of new development, encourage adjacent growth in order to avoid urban sprawl and the expensive cost of "leap frog" development. In existing areas, the city should ensure new development will be compatible with surrounding land uses;

2. **Increase Availability of Housing Options**

   Rationale: City should look to provide variety of housing options including those focused toward elderly residents, affordable/workforce housing, and higher end new construction. Demand for affordable housing was identified in the planning process. Demand exists both in affordable homes-to-own as well as rental properties. The city should continue to encourage new homes builds in addition to placing higher priority on development of duplex, triplex, other multi-unit facilities -owner or renter occupied – in order to increase household density and sprawl as the city opens new subdivisions. Increased density can reduce construction costs, and increase affordable housing options.

   Implementation Strategies:
   - Continue and increase rate of new construction of market-rate homes
   - Identify and establish tax incentives to encourage more affluent existing residents to "upgrade" to a new home and opening older, more-affordable homes to the market
   - Increase number of multi-unit rental properties; Establish incentives or prioritize in development agreements such as rent-controlled or LMI requirements
   - Encourage city's recent senior housing developments, for seniors (age 62+) housing (such as manor, townhomes, etc.) allowing homeowners to downsize and open up older homes to the market.
   - Explore affordable housing tax programs, including Iowa's Workforce Housing Tax Credit program to incentivize the development of affordable rental properties

3. Maintain and Improve the Quality, Value, and Functionality of the City's Existing Housing Stock

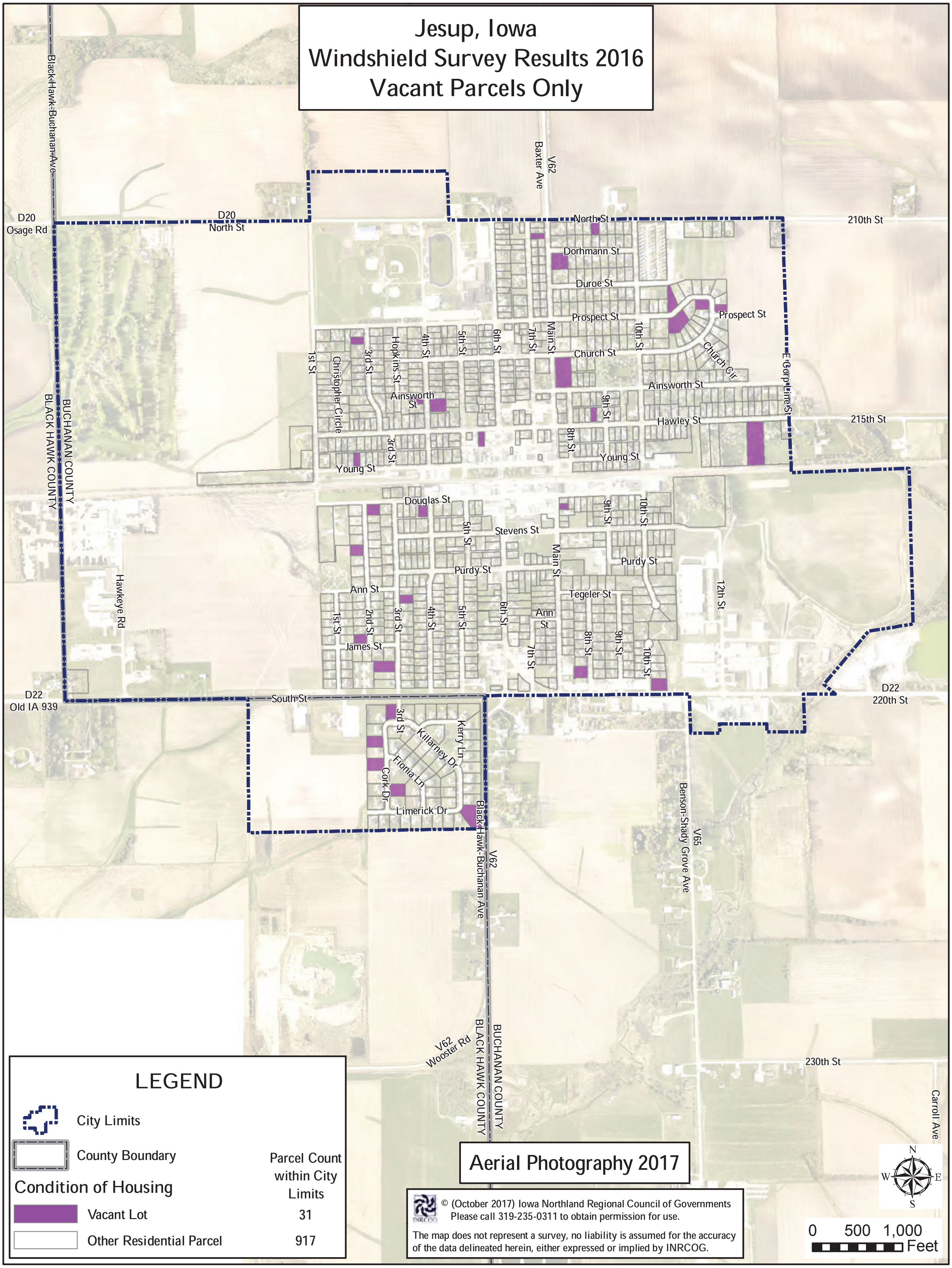
Rationale: While overall the city has a healthy housing stock, the city must continue its efforts to remove abandoned or dilapidated homes.

Implementation Strategies

- Identify and remove dilapidated homes and buildings. These will increase the number of available lots for new construction
- Pursue funding options to provide home rehabilitation assistance to low- and moderate-income homeowners (Community development Block Grant as administered by the Iowa Economic Development Authority).
- Prioritize demolition/removal of homes in the floodplain
- Identify ways to encourage improvements to allow residents to "age in place", allowing residents to in their homes longer

4. Establish a City Housing Task Force

Rationale: The City Council should appoint a "housing committee" that will be responsible for investigating the housing issues. The Committee can take the lead in identifying and recruiting developers to the city. The City, or its appointed committee, should prioritize the housing needs and make the necessary contacts with other communities that have successfully met those needs. The committee would also be responsible for investigating funding sources and potential project partners.


Jesup, Iowa
Windshield Survey Results 2016
Vacant Parcels Only
LEGEND
City Limits
County Boundary
Condition of Housing
Parcel Count within City Limits
Vacant Lot 31
Other Residential Parcel 917
Aerial Photography 2017
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Osage Rd
D20
North St
North St
210th St
Dorhmann St
Duroe St
Prospect St
Prospect St
1st St
Christopher Circle
3rd St
Hopkins St
4th St
5th St
6th St
7th St
Main St
10th St
Church St
Church Cir
E Corp Line St
Ainsworth St
Ainsworth St
9th St
Hawley St
215th St
8th St
Young St
3rd St
Young St
BUCHANAN COUNTY
BLACK HAWK COUNTY
Douglas St
9th St
10th St
5th St
Stevens St
Main St
Purdy St
Purdy St
Hawkeye Rd
Ann St
Tegeler St
12th St
1st St
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Ann St
James St
7th St
8th St
9th St
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D22
Old IA 939
South St
D22
220th St
3rd St
Killarney Dr
Kerry Ln
Fionia Ln
Cork Dr
Limerick Dr
Black-Hawk-Buchanan Ave
V62
Benson-Shady Grove Ave
V65
V62
Wooster Rd
BLACK HAWK COUNTY
BUCHANAN COUNTY
230th St
Carroll Ave