

Iowa Housing Needs Assessment: Key Issues and Indicators

A Report Prepared for the
Iowa Finance Authority

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Executive Summary

This report considers housing needs throughout the state of Iowa as commissioned by the Iowa Finance Authority for purposes of its annual needs report to the Iowa General Assembly. The study identified ten indicators that contribute to housing need or surplus as related to population growth, housing unit supply, and housing value. The individual indicators were then analyzed together to create a composite index. It is hoped that this study will provide a useful tool to better understand the complexity of issues contributing to housing needs across the state of Iowa.

The data from the study are summarized by Iowa Council of Government (COG) regions; however, the metropolitan counties are excluded from the COG regions as a stand-alone subset. This is because the metropolitan counties (those containing a central city with a population higher than 50,000) do not necessarily share common characteristics with the other counties within their COG regions. The report also describes counties as being metropolitan, micropolitan (containing a central city with a population of 10,000), and rural.

The indicators related to population growth include: total population change, percentage change in the 25-to-44 age cohort, international migration change, minority percentage change and projected population growth. Iowa has had a slow rate of population growth in the last eight years, about one-third of the national average. Iowa continues to see growth occurring around the metropolitan areas, while the micropolitan and rural areas are seeing declines. Most of the state is also experiencing significant losses in the 25-to-44 age cohort. This cohort is often used to signify housing demand, as it provides a large percentage of the work force and traditional family units.

Another indicator of population growth is international migration. From 2000 to 2008, Iowa received 36,665 new international residents. A majority of this group settled in metropolitan areas. Over the past eight years, Iowa has seen an increase in minority populations. When compared to the national statistic that classifies more than one-third of the U.S. population as a racial or ethnic minority, Iowa's minority populations are still quite low; less than 10 percent of Iowans would be classified as minorities. As the data are compared across the state, meaningful trends related to urbanization begin to emerge. Minority groups, including those classified as black alone, Asian, and two or more races, have seen the greatest growth in the metropolitan counties. Those in the Latino and "all other minorities" groups had the largest representation in the micropolitan counties. A final indicator related to population growth that was analyzed was projected population growth. It is projected that the metropolitan study areas will grow, on average, 0.8 percent in the next five years, while the COG regions are only projected to grow an average of 0.1 percent over that same period.

The housing unit supply component of the index is comprised of three indicators: percentage change in housing units, percentage of vacant units and average number of days vacant. The study found that Iowans are more likely to live in single-family, detached homes than their national counterparts. The majority of the housing stock, 72 percent, is located in metropolitan and micropolitan counties, while only 28 percent is located in rural counties. Across the state, the growth in housing units outpaces the growth in population, which may indicate an overall housing surplus. Unit vacancy and length of vacancy are other important indicators of housing need. The study found that 2.6 percent of residential units are vacant in Iowa, and this is the average rate for both the metropolitan statistical areas (MSAs) and the COGs. The average unit is vacant for 627 days statewide, and when compared separately, homes in the MSAs are vacant 592 days while vacancy in the COGs averages 661 days.

Additional analysis was performed on manufactured housing and mobile homes in Iowa. Iowa Department of Transportation and U.S. Census data were used to identify the location and age of manufactured housing across the state. Although problems in definition and categorization of the data on manufactured housing are noted, our analysis indicates a rapidly aging stock of manufactured housing across the state.

The final component of the index is housing value. Two indicators were reviewed: average residential property values per capita and average wage and salary per job. These indicators showed that on average the MSAs outperform the COGs in terms of residential, assessed property values as well as wages and salaries earned per job. The ten indicators were then compiled into an index. For each indicator, an MSA or COG could receive either 0 or 100, depending on how they fared in each category, with points being awarded to regions that were above average in that field. Special weight was given to the percentage change of the 25-to-44 age cohort and average wages and salary per job indicators, as these are considered most critical in determining housing demand. The categories were summed and divided by the sum of the weights. The MSAs has a combined score of 82, while the COGs has a weighted value of 18. Lower scores indicate low overall housing need. In the aggregate it appears that COGs have a lower level of housing need compared to MSAs, but the needs of individual counties may be masked by the way in which they were aggregated into larger regions.

Iowa Population Characteristics

This section is an evaluation of issues and indicators of Iowa's major demographic characteristics and changes, along with the characteristics of its current housing situation. In many instances the data are organized into urbanization categories in which

- Metropolitan counties are those containing a central city with a population of more than 50,000, to include the counties that have a primary dependence on the core metropolitan county,
- Micropolitan areas have an urban population of from 10,000 to 49,999, and
- The remainder of the state is comprised of the 79 counties without a place with an urban population of 10,000.

In addition, to assist in both demographic and housing assessment, the data are summarized by Iowa Council of Government (COG) region; however, where a metropolitan county is part of a COG, the metropolitan county values are reported separately.¹ Where possible, tables are presented allowing comparisons among 15 of the 17 COGs or the individual MSA counties to summarize their characteristics separately. The appendix contains the list of the COGs and their constituent counties.

Iowa's COGs are referenced by their initials in many of the tables in this report. Figure 1 will assist readers in identifying the various COG regions. For the purposes of this report, Chariton Valley counties are subsumed in Area XV totals and not reported separately.

This report will demonstrate that population, housing, and housing demand are creating persistent shifts in housing need into the state's primary metropolitan areas, while at the same time there are declines in housing demand across much of the remainder of the state due to depopulation. The last section of this report contains an index for evaluating the relative need for housing and housing assistance among the state's metropolitan areas and its many COGs.

¹There are two multi-state COG areas comprised of one Iowa metropolitan county and one Iowa non-metropolitan county. They are the Pottawattamie County and Mills County MAPA region and the Scott County and the Muscatine County BSRC region. For this report, those regions are reported in the metropolitan summaries and labeled as such. Mills County is combined with Pottawattamie County, and Muscatine County is combined with Scott County.

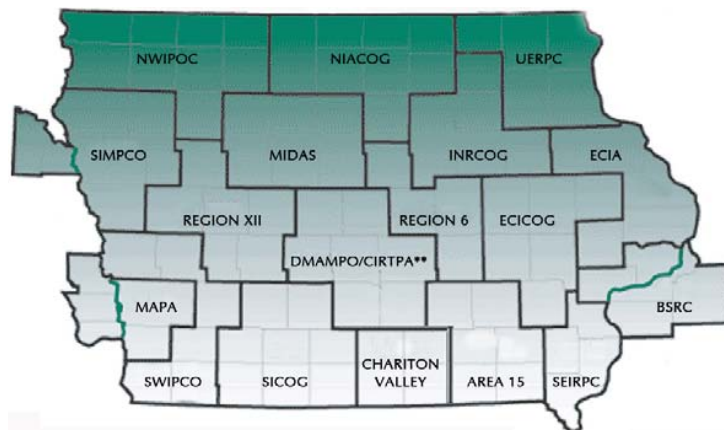


Figure 1. Iowa's councils of government

Long-Term Population Trend

Iowa has struggled with slow population growth over the past 18 years. The growth posted in the 1990s represented a recovery from a sharp population decline during the 1980s. That decline was due in large part to the agricultural-land debt crisis and the prolonged recessionary period of 1980 through 1985, which yielded strong out-migration. Iowa lost 4.7 percent of its population between 1980 and 1990, and it grew by 5.4 percent between 1990 and 2000. Although the decline has long since ended, the state's population remains on a very slow growth trajectory.

Figure 2 demonstrates the state's performance given 1990 as the base year. Between 1990 and 2008, the U.S. population grew by nearly 22 percent, a compounded annual rate of 1.1 percent. Iowa, in stark contrast, grew by 8 percent, a compounded annual rate of 0.4 percent.

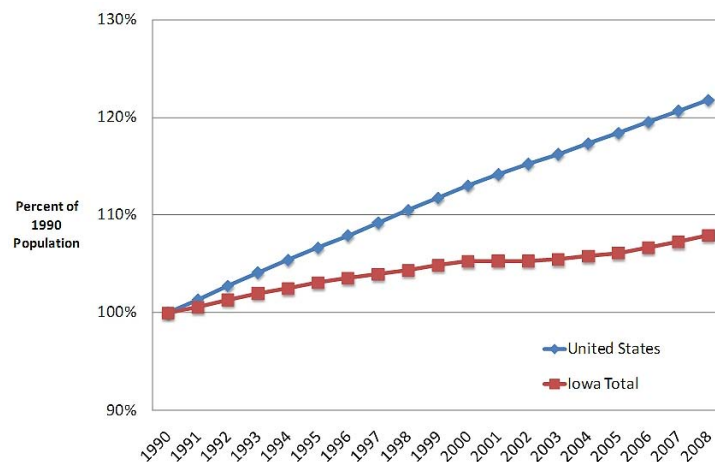


Figure 2. Population growth: long-term trend. Source: 2008 Populations Estimates, U.S. Census Bureau.

Over the long term, Iowa's pace of growth has been and is expected to be about a third of the national rate.

The very slow and steady growth pattern in Iowa has not resulted in sharp aggregate demand for local and state government goods and services. Long-term statewide trends, however, mask important regional differences in the pace and pattern of growth.

Current Trends by Level of Urbanization

There are strong differences in the average growth experiences within the regions of the state by their levels of urbanization. For this assessment, and often throughout this report, the data are organized by how urban or rural a given location is. Typically, the state will be broken into three broad categories: 1) Iowa's metropolitan counties, those with a central city of 50,000 or more or those that have a strong economic relationship with the core metro county; 2) micropolitan counties, those with an urbanized population of 10,000 or more, and 3) the remainder of Iowa's counties—Iowa's more rural areas. Figure 3 compares the Iowa's population to that of the nation in the current decade. When measured on an annual basis, Iowa's growth rate is a third of the national growth rate. Iowa's metropolitan areas, however, grew at a combined rate slightly higher than the U.S. norm. In sharp contrast, Iowa's micropolitan counties suffered an annualized average decline of 0.3 percent, and Iowa's remaining counties eroded twice as rapidly at a 0.6 percent annual rate.

These patterns demonstrate that population change is drastically different among different types of cities and counties in Iowa and across planning areas. There are population growth pressures for public goods, jobs and, ultimately, housing and other essential consumer goods in the metropolitan counties that are similar to the overall U.S. norm. Other parts of the state, however, are coping with population erosion, which often leads to incremental disinvestment in existing housing and a compounded inability to support the fixed costs of essential public goods and services.

In all, just 25 of Iowa's 99 counties posted population growth between 2000 and 2008, while 719 of 950 municipalities, 76 percent, had population losses. Declining Iowa communities shed 54,148 persons this decade, and the growing communities added 128,767. In short, Iowa's growing communities are absorbing declining community losses plus additional growth due to both natural change and in-migration in those areas.

Figure 4 provides a stark representation of the patterns of population change in Iowa this decade. It is a "dot-density" map of population loss in Iowa and bordering counties where each dot represents a loss (those in red) or a gain (those in blue) in population. Most of the gains are located in and around the state's metropolitan counties. The metropolitan-induced growth pattern had few exceptions in the state. Woodbury County is the only metropolitan county that did not increase, and Dickinson



Figure 3. Annual population growth, 2000–2008. Source: 2008 Populations Estimates, U.S. Census Bureau.

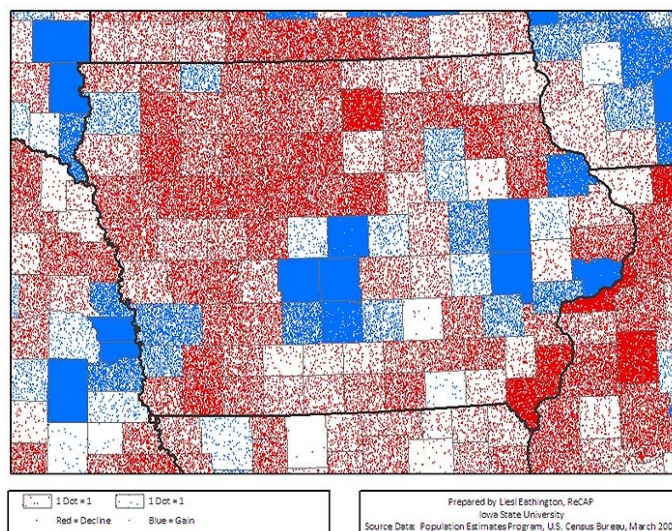


Figure 4. Cumulative population change, 2000–2008. Prepared by Liesl Eathington, RECAP, Iowa State University. Source data: Population Estimates Program, U.S. Census Bureau, March 2009.

and Sioux were the only non-metropolitan counties to post gains. Losses are pervasive across large swaths of the northern, western and southern areas.

Current Trends by COG and Metropolitan Areas

Table 1 lists the patterns of population gain or decline for the COGs or the MSAs. Growth averaged 7.2 percent for all metro areas, a rate nearly three times greater than the state average. Johnson County posted the greatest growth rate at nearly 15 percent, followed by the Polk MSA. Woodbury County contracted by 1.2 percent, followed by the Black Hawk MSA with a small 0.3 percent rate of growth.

The average growth for the COG areas was -1.6 percent. The most gain was in the DMAMPO region at 13 percent, followed far behind by ECICOG at 2.6 percent. All the other non-metro areas of the COGs posted losses. Figure 5 highlights these trends. It especially emphasizes the population growth around the MSAs and the population loss occurring in many of the COGs. Specifically, the greatest population growth is in and around the Des

COG or MSA	Population		Percentage Change
	2008	2000	
Black Hawk MSA	128,347	127,997	0.3%
Dubuque MSA	92,724	89,231	3.9%
Johnson MSA	128,094	111,461	14.9%
Linn MSA	208,574	192,288	8.5%
Polk MSA	424,778	375,925	13.0%
Pottawattamie MSA (MAPA)	104,760	102,520	2.2%
Scott MSA (BSRC)	207,194	200,459	3.4%
Story MSA	86,754	80,121	8.3%
Woodbury MSA	102,559	103,816	-1.2%
Subtotal MSAs:	1,483,784	1,383,818	7.2%
Area XV	136,209	140,073	-2.8%
DMAMPO	200,492	177,420	13.0%
ECIA	104,287	106,938	-2.5%
ECICOG	84,098	81,956	2.6%
INRCOG	83,670	85,076	-1.7%
MIDAS	93,738	100,979	-7.2%
NIACOG	126,535	133,621	-5.3%
NWIPOC	136,800	140,653	-2.7%
Region 6	93,174	95,035	-2.0%
Region XII	73,934	78,257	-5.5%
SEIRPC	107,975	112,663	-4.2%
SICOG	68,209	69,298	-1.6%
SIMPCO	51,703	55,656	-7.1%
SWIPCO	75,173	80,137	-6.2%
UERPC	82,774	86,466	-4.3%
Subtotal COGs:	1,518,771	1,544,228	-1.6%
State of Iowa:	3,002,555	2,928,046	2.5%

Table 1. Iowa COG and Metropolitan Population Change, 2000–2008.

Moines and Ames metropolitan areas, and in the eastern Iowa metropolitan areas of Cedar Rapids, Iowa City and Dubuque and nearby counties. Significant population losses (more than 4 percent) continue to appear in the Fort Dodge/MIDAS regions, southwest Iowa (SWIPCO) and the northwest Iowa SIMPCO region outside of Woodbury County.

Components of Population Change Statewide

There are only two mechanisms of population change in an area: natural change is all births minus deaths, and net migration consists of the movement of people either out of the state or into the state from other places. Net negative natural change means that more persons are dying in an area than are born. Net negative migration means that fewer people are entering an area than leaving.

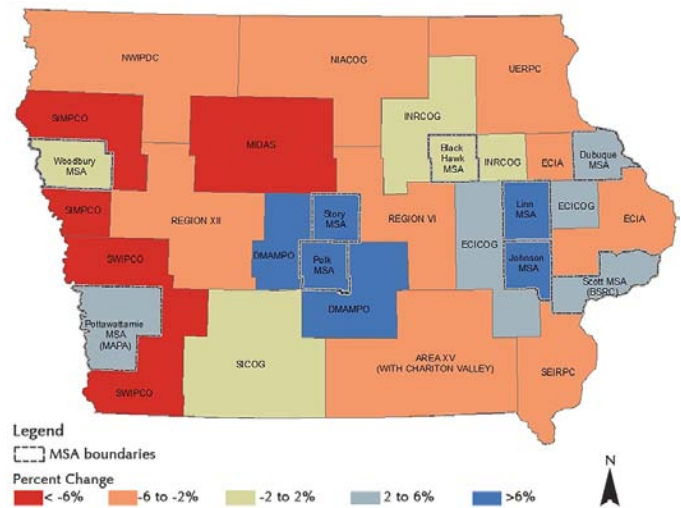


Figure 5. Iowa COG and Metropolitan Population Change, 2000–2008. Data source: Iowa State and County Information, NRGIS Library. Classification scheme: Equal Interval. Map prepared by Amy Logan, ISU Department of Community and Regional Planning.

Cause	Change
Natural Change	96,250
International Migration	36,665
Domestic Migration	-49,675
Residual	-7,067
Total:	76,173

Table 2. Components of Population Change in Iowa, 2000 to 2008. Source: 2008 Population Estimates, U.S. Census Bureau.

In Iowa, between 2000 and 2008, 44 counties posted net negative natural changes, as there were more deaths than births—those counties were in natural decline. Eighty-four counties experienced net domestic out-migration, and 88 counties realized net international in-migration. Combined, 81 counties out of 99 had net out-migration, considering both domestic and international migration.

Table 2 presents the natural change and migration results for the state as a whole. Iowa posted 96,250 more births than deaths, but the international in-migration of 36,665 was not strong enough to offset domestic out-migration of 49,675, so the state suffered net out-migration notwithstanding. Accordingly, the population of the state grew during the estimate period only because of an excess of births over deaths.

Components of Population Change for COGs and the Metropolitan Areas

Table 3 presents a similar summary for our study areas. In this instance, net domestic migration plus all other change represents the residual, after accounting for natural change and for international migration between 2000 and 2008. While all of the MSAs posted positive natural change, four of the COG summaries yielded natural declines (SWIPCO,

MIDAS, NIACOG and SIMPCO). Only three of the metro areas posted net domestic in-migration or other residual change (Johnson, Linn and Polk), and among the COGs, just DMAMPO and ECICOG posted positive change in this category. In all, the net domestic and other population change component for the COGs was five times greater than for the metros.

Characteristics of Iowa Minority Populations

Iowa's minority populations have changed markedly in the current decade, although the state's minority

COG or MSA	Natural Change	International Migration	Net Domestic Migration or Other
Black Hawk MSA	4,576	2,825	(7,051)
Dubuque MSA	3,073	774	(354)
Johnson MSA	8,243	3,749	4,641
Linn MSA	10,881	1,922	3,483
Polk MSA	30,335	9,738	8,780
Pottawattamie MSA (MAPA)	3,562	379	(1,701)
Scott MSA (BSRC)	10,343	2,185	(5,793)
Story MSA	4,055	3,633	(1,055)
Woodbury MSA	5,981	2,739	(9,977)
Subtotal MSAs:	81,049	27,944	(9,027)
Area XV	1,261	573	(5,698)
DMAMPO	6,504	886	15,682
ECIA	1,492	258	(4,401)
ECICOG	1,725	132	285
INRCOG	1,162	97	(2,665)
MIDAS	(396)	616	(7,461)
NIACOG	(349)	815	(7,552)
NWIPOC	2,788	1,594	(8,235)
Region 6	822	1,265	(3,948)
Region XII	1	699	(5,023)
SEIRPC	1,288	573	(6,549)
SICOG	75	163	(1,327)
SIMPCO	(318)	100	(3,735)
SWIPCO	(1,034)	171	(4,101)
UERPC	180	779	(4,651)
Subtotal COGs:	15,201	8,721	(49,379)
State of Iowa:	96,250	36,665	(58,406)

Table 3. Components of Iowa COG and Metropolitan Population Change, 2000–2008. NOTE: State of Iowa totals differ slightly from table 2 due to differing assessment periods. Table 2 uses April 15, 2000, to June 30, 2008, as the period of population change, while table 3 uses June 30, 2000, as the beginning point for gauging population change.

compositions are still much lower than national averages. Figure 6 provides a clear sense of the state's overall minority make-up in relationship to the national experience. While slightly more than one-third of the U.S. population could be classified as racial or ethnic minorities, fewer than 10 percent of the Iowa population would be classified as such. On a compositional basis, the state lags behind national averages in all major categories—blacks alone, Asians, Hispanic or Latino, and all other races.

Table 4 indicates, however, that meaningful variances exist within the state by level of urbanization. Though black-alone residents are an estimated 2.7 percent of the state population, they are 4 percent of the population in metropolitan counties, only 1.8 percent in the micropolitan areas, and a scant 0.5 percent of the state remainder. The same pattern repeats itself for Asians and for persons of two or more races.

The “all other minorities” and “Hispanic or Latino” categories overlap significantly, but Hispanics or Latinos may also be counted as white alone, black alone or Asian. Nonetheless, the state has higher fractions of both of those minority groups in its micropolitan counties.

The estimated rate and composition of population change among these groups this decade demonstrates clearly that all of Iowa's net population growth is attributable to minority growth as the number of white-alone residents declined. Figure 7 displays rates of change this decade. Iowa's white-alone population declined by 0.2 percent. Compared to the U.S., Iowa's black-alone population growth of 26.9 percent was three times the national pattern. Iowa's Asian population grew at very close to the national rate, and its two-or-more-races residents grew by 41.1 percent, nearly 10 percentage points higher than the national pattern. Iowa also posted extremely strong growth among its Hispanic and Latino residents. Where the national average was slightly less than 32 percent in the first eight years of the decade, Iowa's growth was 52 percent.

Characteristics of Iowa Minority Populations for COGS and the Metropolitan Areas

Table 5 summarizes the sizes of all minority groups in MSAs and COGs in Iowa, and the changes in those populations this decade. Here, minorities are classified as all groups except the “white alone, not Hispanic” group. Among the MSAs, the greatest fraction of minorities is in the Woodbury MSA at 20 percent, and the smallest is in Dubuque at 5.4 percent. The MSA average is 13.6 percent. Among the COGs, INRCOG has the lowest minority percentage, 2.5 percent, and Region 6 has the highest at 12.3 percent. The average for the COGs is 5.9 percent.

A more profound story is found in this table when looking at the changes in minority populations and in the white alone, not Hispanic group in Iowa. Overall, the

	White Alone (Not Hispanic or Latino)	Black Alone	Asian	Two or More Races	All Other Minorities	Hispanic or Latino*
United States	65.6%	12.8%	4.5%	1.7%	15.4%	15.4%
State of Iowa	90.3%	2.7%	1.6%	1.1%	4.4%	4.2%
Metropolitan	87.8%	4.0%	2.3%	1.3%	4.6%	4.5%
Micropolitan	90.9%	1.8%	0.9%	1.0%	5.5%	5.4%
Remainder of State	95.2%	0.5%	0.5%	0.6%	3.1%	2.8%
* Can be of any race						

Table 4. Race and ethnic group compositions in 2008. Source: 2008 Population Estimates, U.S. Census Bureau.

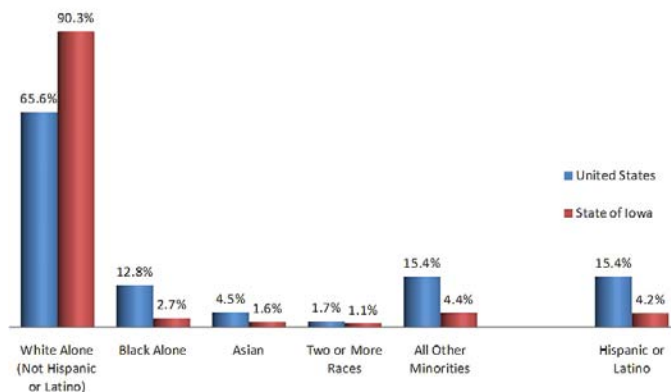


Figure 6. Composition of the Iowa and U.S. population by major race or ethnic grouping, 2008. Source: 2008 Population Estimates, U.S. Census Bureau.

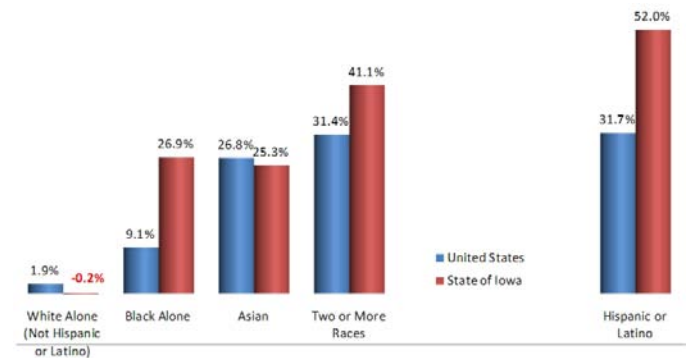


Figure 7. 2000 to 2008 population change, Iowa and the U.S. by major race or ethnic group. Source: 2008 Population Estimates, U.S. Census Bureau.

state posted a 37 percent gain in its combined minority population. The greatest percentage gain was in Dubuque County among the MSAs at 64.5 percent, and the lowest was in Black Hawk County at 14.4 percent. Overall, that fraction grew by one-third in the MSAs. In the COGs, Region XII had an 85.4 percent gain, and the lowest was in SEIRPC at 20 percent. The weighted COG average was 45.5 percent.

As a whole, the white alone, not Hispanic population in MSAs grew by 4 percent; however, the change varies among individual MSAs. The most notable difference is between the Johnson MSA and the Woodbury MSA. The white alone, not Hispanic population in Johnson grew by 4 percent, while it declined by a full 5.5 percent in Woodbury. Among the COGs, the weighted average decline was 3.6 percent. DMAMPO posted an 11 percent gain and ECICOG had a 1.4 percent gain. All others posted losses, with MIDAS posting the largest at a 9.2 percent loss.

Iowa Age Cohort Changes

While overall and projected population changes are important, in Iowa it is also necessary to scrutinize population changes among major age groups. Knowing the change in the number of youths, for example, helps state officials gauge and plan for education spending. Change in the number of elderly, similarly, helps the state anticipate the social needs of that cohort. Different

age groups have different social needs and different contributions to the economy and communities. It is also useful to compare the state as a whole to the national pattern of change this decade, as well as Iowa's urban-level subsets. Again, knowing the pace and pattern of age cohort change will assist in anticipating social needs, housing needs and anticipated labor force issues.

Figure 8 compares Iowa's age group changes this decade with the national experience. Where the nation posted small gains in its youth population, Iowa posted a 2.9 percent decline. Among young adults, those 20 to 24, the state's gains were half of the nation's gains. Among the very important 29-to-44 demographic, the primary workforce of any vibrant economy, the state posted declines that were more than three and a half times greater than the national numbers. This factor alone is significant and underscores the state's economic and demographic growth potentials. Both the state and the nation demonstrated strong gains in the 45-to-64 cohort, a very large fraction of which are, of course, baby boomers, and the nation realized gains in its elderly populations that were nearly six times greater than the state.

Age Cohort Changes by Level of Urbanization

Table 6 details the age cohort changes by level of urbanization in Iowa. The state experience has already been detailed in the previous section. It is evident at the outset that specific age cohorts show stronger growth in Iowa's metropolitan counties than in the remainder

COG or MSA	Percent Minority, 2008	Minority Percentage Change, 2000 to 2008	White Alone, not Hispanic Percentage Change
Black Hawk MSA	13.6%	14.4%	-1.6%
Dubuque MSA	5.4%	64.5%	1.8%
Johnson MSA	13.4%	40.3%	11.8%
Linn MSA	9.7%	54.4%	5.1%
Polk MSA	16.6%	40.9%	8.7%
Pottawattamie MSA (MAPA)	7.0%	36.0%	0.3%
Scott MSA (BSRC)	16.0%	22.3%	0.4%
Story MSA	11.4%	28.3%	6.1%
Woodbury MSA	20.0%	20.8%	-5.5%
Subtotal MSAs:	13.6%	33.4%	4.0%
Area XV	5.2%	60.7%	-4.8%
DMAMPO	5.5%	64.4%	11.0%
ECIA	4.1%	33.3%	-3.6%
ECICOG	3.9%	45.0%	1.4%
INRCOG	2.5%	41.1%	-2.4%
MIDAS	7.1%	31.1%	-9.2%
NIACOG	5.2%	33.9%	-6.8%
NWIPOC	8.1%	56.2%	-5.9%
Region 6	12.3%	42.3%	-6.0%
Region XII	7.2%	85.4%	-9.0%
SEIRPC	9.4%	20.0%	-6.1%
SICOG	4.3%	50.6%	-3.1%
SIMPCO	3.7%	58.2%	-8.5%
SWIPCO	3.9%	44.1%	-7.5%
UERPC	4.2%	50.4%	-5.8%
Subtotal COGs:	5.9%	45.5%	-3.6%
State of Iowa:	9.7%	36.9%	-0.2%

Table 5. Iowa COG and metropolitan minority and non-minority population change, 2000–2008.

of the state. Metropolitan Iowa counties posted gains in youth populations more than twice the level recorded nationally, and importantly, their losses in the critical 25-to-44 age group are half the national rate and a seventh of the state's average. Iowa's micropolitan counties and the remaining Iowa counties do not fare well in these two important age categories. Losses in the number of youth are stark at 8.2 percent and 15.0 percent, respectively, and losses in the number of persons 25 to 44 were equally stark at 12.3 percent and 16.4 percent, respectively. Gains in the number of persons between the ages of 45 and 64 were much less than in the metros or the state as a whole, and both county groups suffered declines in their elderly populations.

Iowa's remaining counties did post a surprising gain of 14.3 percent in the number of persons ages 20 to 24, due mainly to influxes of young Hispanic or Latinos and other immigrant workers into Iowa's food processing

and confined animal farms, which are disproportionately concentrated in those areas.

These numbers have another implication for the housing issues discussed in subsequent sections of this report. A common determinant of demand for housing is an area's working population growth. The primary working population that demographers scrutinize is the supply of labor in the 25-to-44 age group. That is also the group of persons most likely to marry and begin families. Therefore, the size and rate of change in the 25-to-44 group influences the number of children born, which affects the size and rate of change in the under-20 age group. Erosions in those two age groups indicate that the demand for housing suitable for families with children is waning among the micropolitan and the remaining Iowa counties, as compared to metropolitan areas, where demand for family housing would be expanding.

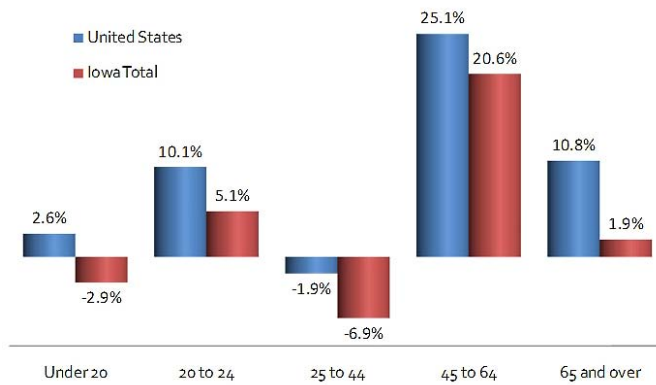


Figure 8. U.S. and Iowa population changes by selected age cohort, 2000–2008. Source: 2008 Population Estimates, U.S. Census Bureau.

	< 20	20–24	25–44	45–64	65+
United States	2.6%	10.1%	-1.9%	25.1%	10.8%
Iowa Total	-2.9%	5.1%	-6.9%	20.6%	1.9%
Iowa Metro	5.3%	3.9%	-0.9%	24.7%	8.5%
Iowa Micro	-8.2%	-2.3%	-12.3%	16.8%	-1.9%
Iowa Remainder	-15.0%	14.3%	-16.4%	15.7%	-4.0%

Table 6. Iowa population changes, 2000–2008, by selected age cohort and urban level. Source: 2008 Population Estimates, U.S. Census Bureau.

Age Cohort Changes for COGs and Metropolitan Areas

Table 7 details the MSA and COG changes in total and young adult populations between 2000 and 2008. Figure 9 provides a map of the changing young adult populations across the state. Overall, the MSA groupings, though realizing population growth of 7.2 percent, also suffer a reduction of 2.3 percent in adults ages 25 to 44. Johnson, Polk, and Story MSAs have gains, and Woodbury, Scott and Dubuque demonstrate sharp declines. Overall, the COGs, though shrinking by 1.6 percent in total, lost an estimated 11.5 percent in the 25-to-44 group. MIDAS had the greatest loss at 21.3 percent, and DMAMPO posted a strong gain of just under 10 percent.

2010 Population Projections for COGs and Metropolitan Areas Using Woods & Poole Data

Iowa's overall population growth has been very uneven over the past three decades. The state's population declined during the 1980s, rebounded during the 1990s, and has posted slow and steady growth this decade, although at a much slower pace than the national average.

During this decade, the state's compounded annual rate of growth was 0.3 percent (see figure 10). The MSA compilation grew at three times that pace at 0.9 percent. The COGs, collectively, declined at 0.2 percent per annum. The projections for 2010 to 2015 shown in figure 10 were obtained from the firm Woods & Poole, as

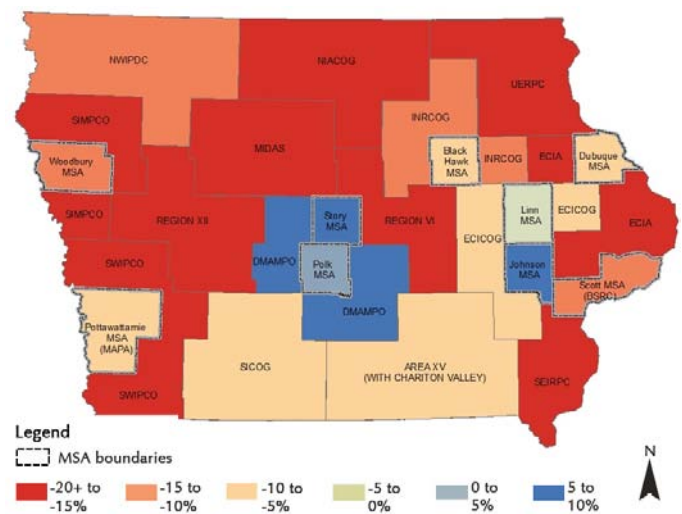


Figure 9. Population change for Iowa COGs and metropolitan area young adults ages 25–44, 2001–2008. Data source: Iowa State and County Information, NRGIS Library. Classification scheme: Equal Interval. Map prepared by Amy Logan, ISU Department of Community and Regional Planning.

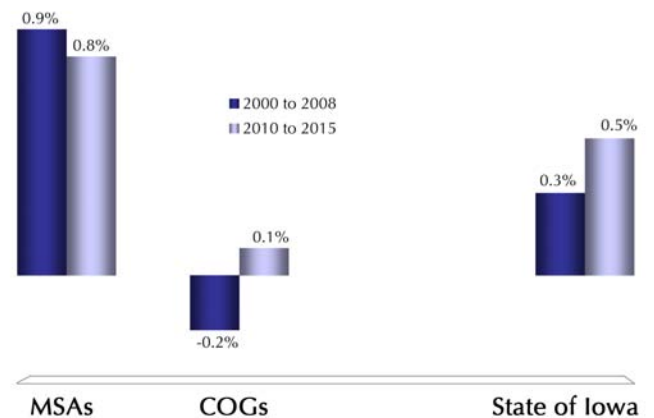


Figure 10. Annual population change, 2000–2008, and projected change, 2010–2015. Source: Woods & Poole Economics, Inc.

posted annually by the Iowa State Data Center.² Those data suggest that the state will grow at a more robust 0.5 percent per annum during the first five years of the next decade, the MSAs by 0.8 percent, and the COGs by 0.1 percent.

Individual MSA and COG projections are shown in table 8. Figure 11 maps these projections across the state. Among the MSAs, a high annual gain of 1.8 percent is projected for the Johnson County MSA. Both Pottawattamie and the Woodbury County MSAs are expected to expand by only 0.1 percent per year. Among the COGs, DMAMPO is projected to grow 0.9 percent annually, and Area XV, ECIA, MIDAS, Region XII, SEIRPO, and SWIPCO are projected to decline.

²The 2010–2015 data are projected by Woods & Poole for Iowa's residential population as of July 1 of the projection years. Note: projections are uncertain, and future data may differ substantially from these projections. The Woods & Poole Economics, Inc., makes no guarantee as to the accuracy of their projections.

COG or MSA	Percentage Change	
	Total Population	Ages 25–44
Black Hawk MSA	0.3%	-5.4%
Dubuque MSA	3.9%	-9.0%
Johnson MSA	14.9%	8.6%
Linn MSA	8.5%	-0.1%
Polk MSA	13.0%	2.1%
Pottawattamie MSA (MAPA)	2.2%	-6.5%
Scott MSA (BSRC)	3.4%	-11.0%
Story MSA	8.3%	5.3%
Woodbury MSA	-1.2%	-12.5%
Subtotal MSAs:	7.2%	-2.3%
Area XV	-2.8%	-8.8%
DMAMPO	13.0%	9.9%
ECIA	-2.5%	-15.1%
ECICOG	2.6%	-7.5%
INRCOG	-1.7%	-12.4%
MIDAS	-7.2%	-21.3%
NIACOG	-5.3%	-16.9%
NWIPOC	-2.7%	-13.3%
Region 6	-2.0%	-15.1%
Region XII	-5.5%	-18.9%
SEIRPC	-4.2%	-15.6%
SICOG	-1.6%	-8.3%
SIMPCO	-7.1%	-20.7%
SWIPCO	-6.2%	-17.5%
UERPC	-4.3%	-16.2%
Subtotal COGs:	-1.6%	-11.5%
State of Iowa:	2.5%	-6.9%

Table 7. A Comparison of Iowa COG and metropolitan young adult and total population change, 2000–2008.

COG or MSA	Annual Population Change, 2000–2008	Projected Annual Average Population Change, 2010–2015
Black Hawk MSA	0.0%	0.3%
Dubuque MSA	0.5%	0.3%
Johnson MSA	1.8%	1.8%
Linn MSA	1.0%	0.9%
Polk MSA	1.5%	1.1%
Pottawattamie MSA (MAPA)	0.3%	0.1%
Scott MSA (BSRC)	0.4%	0.4%
Story MSA	1.0%	0.9%
Woodbury MSA	-0.2%	0.1%
Subtotal MSAs:	0.9%	0.8%
Area XV	-0.3%	-0.1%
DMAMPO	1.5%	0.9%
ECIA	-0.3%	-0.1%
ECICOG	0.3%	0.2%
INRCOG	-0.2%	0.2%
MIDAS	-0.9%	-0.3%
NIACOG	-0.7%	0.1%
NWIPOC	-0.3%	0.1%
Region 6	-0.2%	0.0%
Region XII	-0.7%	-0.1%
SEIRPC	-0.5%	-0.2%
SICOG	-0.2%	0.1%
SIMPCO	-0.9%	0.0%
SWIPCO	-0.8%	-0.1%
UERPC	-0.5%	0.1%
Subtotal COGs:	-0.2%	0.1%
State of Iowa:	0.3%	0.5%

Table 8. Iowa COG and metropolitan annual population change, 2000–2008, and projected annual population change, 2010–2015.

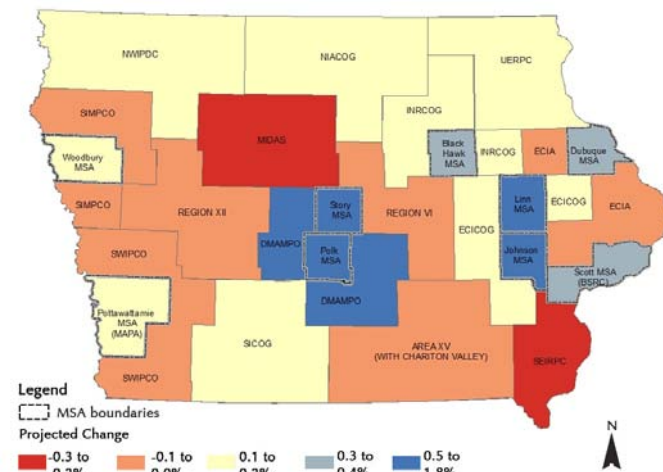


Figure 11. Iowa COGs and metropolitan area annual population change, 2010–2015. Data Source: Iowa State and County Information, NRGIS Library. Classification Scheme: Natural Breaks. Map prepared by Amy Logan, ISU Department of Community and Regional Planning.

Housing Market Characteristics

Types of Housing Statewide

When compared to their national counterparts, Iowans are much more likely to reside in a single-family detached home, according to figure 12. About 77 percent of Iowans live in homes of this type, compared to 67 percent for the nation. Accordingly, 23 percent of Iowans live in duplexes or multi-unit apartments compared with 33 percent for the nation.

Changes in Total Housing Units

According to U.S. Census estimates from the American Community Survey in 2007, Iowa had 1,329,596 housing units. Seventy-two percent of those units were located in both metropolitan and micropolitan counties, and just 28 percent were located in Iowa's rural and less urbanized counties. Since 2000 the metropolitan counties have increased their share of the total units available in the state. Micropolitan counties and the less urbanized counties both lost shares of total units between 2000 and 2007.

Figure 13 gives the pace of housing unit growth in the 2000 to 2007 period. Housing units grew by 7.7 percent in the state, by 11.5 percent in the MSAs and by 4.4 percent in the COGs.

Changes in Housing Units by COG and Metropolitan Area

Table 9 and figure 14 provide the separate MSA and COG details for housing unit change. The Johnson MSA experienced the most housing unit growth, at 18 percent, and the Woodbury MSA posted the least, 1.6 percent. Among the COGs, DMAMPO had the most growth, at 15.1 percent, and SEIRPC had the least growth, 1.4 percent. The growth rate of housing units exceeds that of population in all MSAs and COGs. While only two COGs have posted estimated population gains this decade, all COGs posted increases in the number of housing units. Because housing units have grown on average in excess of population demands, one must assume that there exist surpluses of housing across most the state; however, COG area averages may mask strong deficits or strong surpluses in some individual counties and communities.

Figure 15 shows the allocation of all building permits in Iowa between 2000 and 2008. As would be expected, nearly 70 percent went to the state's MSAs and 30 percent to the COGs. Again, collectively, the COGs had combined population erosion during the 2000 to 2008

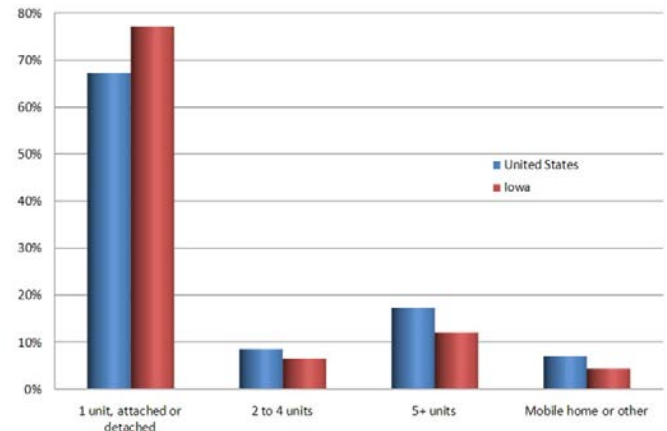


Figure 12. Distribution of all housing by units in structure. Source: 2005–2007 American Community Survey, U.S. Census Bureau.

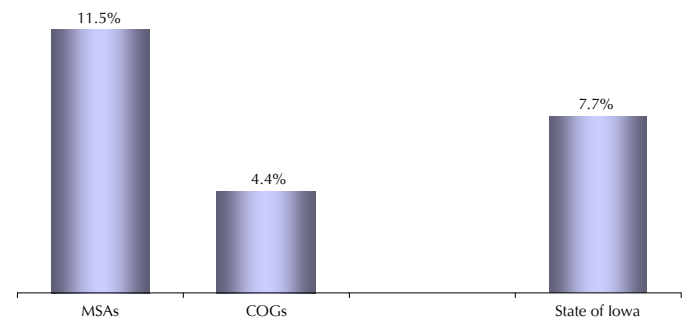


Figure 13. Housing unit growth, 2000–2007. Source: U.S. Census Bureau.

period, yet they were the beneficiaries of overall housing unit growth.

Housing Vacancies by COG and Metropolitan Area

The U.S. Postal Service and the U.S. Office of Housing and Urban Development (HUD) track residential and business vacancies. Table 10 provides those values for Iowa's COGs and MSAs. Statewide, 2.6 percent of residential units were vacant in Iowa, and that was the average rate for both the MSAs and the COGs in the third quarter of 2008 (the most recent data available). Figure 16 illustrates vacancy trends throughout the state. Black Hawk MSA had the highest vacancy rate at 3.5 percent, and the Johnson MSA had the lowest at 0.9 percent. For the COGs, SEIRPC had the highest rate, at 3.7 percent, and INRCOG had the lowest at 1.5 percent.

COG or MSA	Housing Units		Percentage Change
	2007	2000	
Black Hawk MSA	54,757	51,796	5.7%
Dubuque MSA	38,820	35,539	9.2%
Johnson MSA	54,673	46,331	18.0%
Linn MSA	91,733	80,770	13.6%
Polk MSA	183,015	156,793	16.7%
Pottawattamie MSA (MAPA)	45,464	41,644	9.2%
Scott MSA (BSRC)	88,184	82,644	6.7%
Story MSA	34,308	30,697	11.8%
Woodbury MSA	42,049	41,407	1.6%
Subtotal MSAs:	633,003	567,621	
Area XV	64,209	62,674	2.4%
DMAMPO	82,095	71,333	15.1%
ECIA	47,645	45,791	4.0%
ECICOG	35,163	33,632	4.6%
INRCOG	37,302	35,566	4.9%
MIDAS	45,152	44,484	1.5%
NIACOG	60,482	59,496	1.7%
NWIPOC	65,493	62,481	4.8%
Region 6	42,344	40,817	3.7%
Region XII	35,438	34,478	2.8%
SEIRPC	49,343	48,654	1.4%
SICOG	32,332	30,941	4.5%
SIMPCO	24,748	23,924	3.4%
SWIPCO	35,447	34,864	1.7%
UERPC	39,400	37,861	4.1%
Subtotal COGs:	696,593	666,996	4.4%
State of Iowa:	1,329,596	1,234,617	7.7%

Table 9. Housing unit change, 2000–2007, by COG and MSA.

The average unit was vacant for 627 days statewide. In the MSAs the average was 592 days. The highest average was 702 days in the Woodbury MSA, and the lowest was 538 in the Polk MSA. Among the COGs the weighted average number of days vacant was 661. The highest number of days was 722 in NWIPOC, and the least was 573 days in DMAMPO.

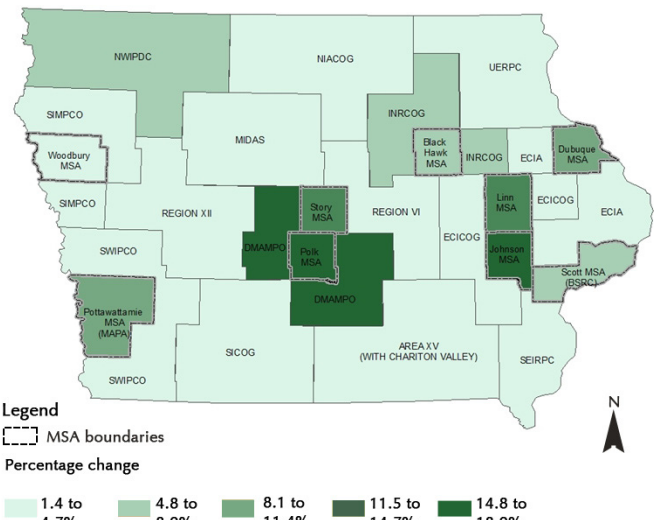


Figure 14. Housing unit change, 2000–2007, by COG and MSA. Data Source: Iowa State and County Information, NRGIS Library. Classification Scheme: Equal Interval. Map prepared by Amy Logan, ISU Department of Community and Regional Planning.

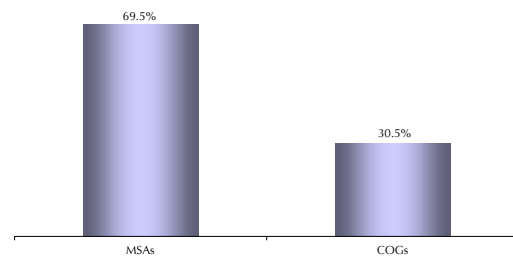


Figure 15. Share of all building permits issued, 2000–2008. Source: U.S. Census Bureau.

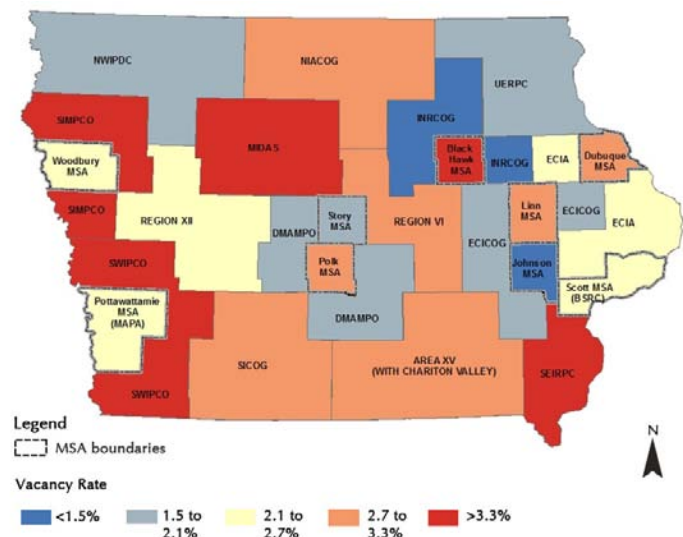


Figure 16. Iowa COG and MSA vacancy rate, 3rd quarter 2008. Data Source: Iowa State and County Information, NRGIS Library. Classification Scheme: Equal Interval. Map prepared by Amy Logan, ISU Department of Community and Regional Planning.

COG or MSA	Percent Vacant	Average Days Vacant
Black Hawk MSA	3.5%	560.4
Dubuque MSA	3.2%	644.6
Johnson MSA	0.9%	539.5
Linn MSA	3.0%	594.7
Polk MSA	2.8%	538.5
Pottawattamie MSA (MAPA)	2.4%	603.2
Scott MSA (BSRC)	2.7%	661.0
Story MSA	1.6%	551.2
Woodbury MSA	2.7%	702.5
Subtotal MSAs:	2.6%	591.6
Area XV	3.1%	698.3
DMAMPO	1.9%	572.9
ECIA	2.6%	638.8
ECICOG	1.8%	607.8
INRCOG	1.5%	627.3
MIDAS	3.6%	691.8
NIACOG	2.8%	640.8
NWIPOC	1.8%	721.8
Region 6	3.2%	675.6
Region XII	2.2%	642.0
SEIRPC	3.7%	696.5
SICOG	3.2%	622.8
SIMPCO	3.5%	630.2
SWIPCO	3.9%	705.5
UERPC	1.9%	673.0
Subtotal COGs:	2.6%	660.9
State of Iowa:	2.6%	627.3

Table 10. Vacancy characteristics, 3rd quarter 2008, by COG and MSA.

Indicators of Housing Market Performance and Potential in COGs and Metropolitan Areas

This subsection examines two indicators of housing performance and market potential. The first indicator is the assessed value of single-family residential property in the state as compiled by the Iowa Department of Management and equalized biennially by the Iowa Department of Revenue and Finance. The second indicator is an evaluation of wage and salary payments to workers in Iowa. Table 11 provides the 2008 estimated residential assessed (not taxable) property values per capita among our groups. The average property value for the state was \$43,055. The average for the MSAs was \$47,353, with Johnson County MSA having the highest average at \$55,576, and the Woodbury MSA the lowest

COG or MSA	Residential Valuation Per Capita	Index of Residential Values: 100 = Statewide Average
Black Hawk MSA	\$42,252	98.1
Dubuque MSA	\$45,424	105.5
Johnson MSA	\$55,576	129.1
Linn MSA	\$50,131	116.4
Polk MSA	\$50,071	116.3
Pottawattamie MSA (MAPA)	\$46,976	109.1
Scott MSA (BSRC)	\$47,307	109.9
Story MSA	\$45,711	106.2
Woodbury MSA	\$30,171	70.1
Subtotal MSAs:	\$47,353	110.0
Area XV	\$29,065	67.5
DMAMPO	\$52,401	121.7
ECIA	\$40,129	93.2
ECICOG	\$41,772	97.0
INRCOG	\$41,310	95.9
MIDAS	\$30,411	70.6
NIACOG	\$38,237	88.8
NWIPOC	\$50,690	117.7
Region 6	\$35,590	82.7
Region XII	\$34,588	80.3
SEIRPC	\$30,593	71.1
SICOG	\$34,036	79.1
SIMPCO	\$35,945	83.5
SWIPCO	\$32,785	76.1
UERPC	\$35,640	82.8
Subtotal COGs:	\$38,856	90.2
State of Iowa:	\$43,055	100.0

Table 11. Iowa residential housing values per capita, 2008, by COG and MSA.

at \$30,171. The weighted average for the COGs was \$38,856. DMAMPO had the highest average at \$52,401, and Area XV had the lowest at \$29,065. The table also gives indexed values, with the state average fixed at 100 or 100 percent. The MSA weighted values were 110, and the COG average was 90.2. Figure 17 maps these results across the state. The colors indicate the indexed residential values. The residential valuation per capita is listed within each MSA or COG region.

Table 12 provides a perspective on average earnings in the MSAs and the COGs. The statewide average wage-and-salary value per job in 2007 was \$34,980. For the MSAs, the wage-and-salary average was \$38,244, and for the COGs it was \$30,634. Among the MSAs, the highest values were in Polk County at \$43,361, and the lowest

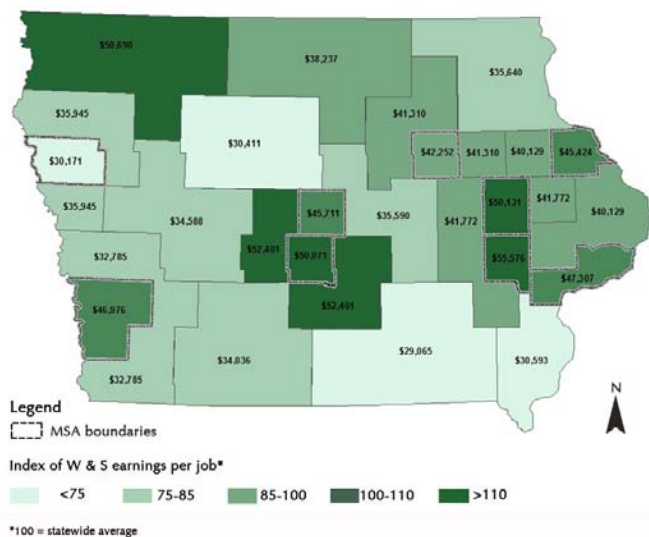


Figure 17. Iowa residential housing values per capita, 2008 by COG and MSA. (Dollar values indicate residential valuation per capita; background color indicates index of residential values.) Data Source: Iowa State and County Information, NRGIS Library. Classification Scheme: Natural Breaks (rounded). Map prepared by Amy Logan, ISU Department of Community and Regional Planning.

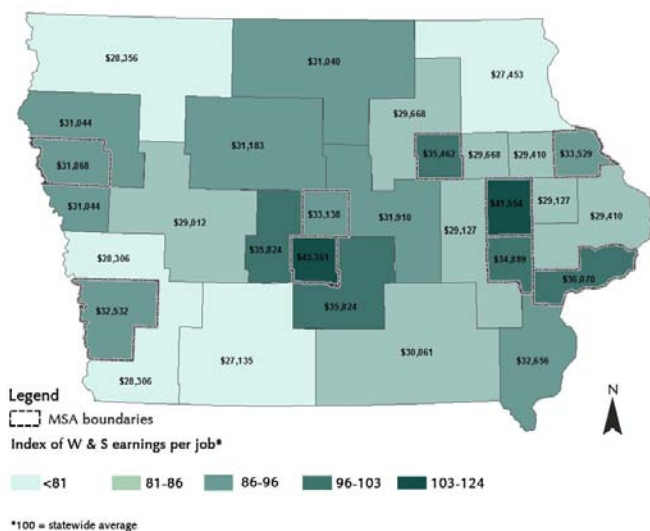


Figure 18. Iowa wage and salary earnings per job, 2007, by COG and MSA. (Dollar values indicate wage and salary earnings per job; background color indicates index of W & S earnings per job.) Data Source: Iowa State and County Information, NRGIS Library. Classification Scheme: Natural Breaks. Map prepared by Amy Logan, ISU Department of Community and Regional Planning.

were in Woodbury at \$31,868. DMAMPO had the highest average wage and salary among the COGs, at \$35,824, and workers averaged the least wages and salaries in SICOG at \$27,135. Figure 18 maps the average earnings per job across the state by MSA and COG.

COG or MSA	Wage and Salary Earnings Per Job	Index of W & S Earnings Per Job: 100 = Statewide Average
Black Hawk MSA	\$35,462	101.4
Dubuque MSA	\$33,529	95.9
Johnson MSA	\$34,889	99.7
Linn MSA	\$41,554	118.8
Polk MSA	\$43,361	124.0
Pottawattamie MSA (MAPA)	\$32,532	93.0
Scott MSA (BSRC)	\$36,070	103.1
Story MSA	\$33,138	94.7
Woodbury MSA	\$31,868	91.1
Subtotal MSAs:	\$38,244	109.3
Area XV	\$30,061	85.9
DMAMPO	\$35,824	102.4
ECIA	\$29,410	84.1
ECICOG	\$29,127	83.3
INRCOG	\$29,668	84.8
MIDAS	\$31,183	89.1
NIACOG	\$31,040	88.7
NWIPOC	\$28,356	81.1
Region 6	\$31,910	91.2
Region XII	\$29,012	82.9
SEIRPC	\$32,656	93.4
SICOG	\$27,135	77.6
SIMPCO	\$31,044	88.7
SWIPCO	\$28,306	80.9
UERPC	\$27,453	78.5
Subtotal COGs:	\$30,634	87.6
State of Iowa:	\$34,980	100.0

Table 12. Iowa wage and salary average earnings per job, 2007, by COG and Metropolitan Area.

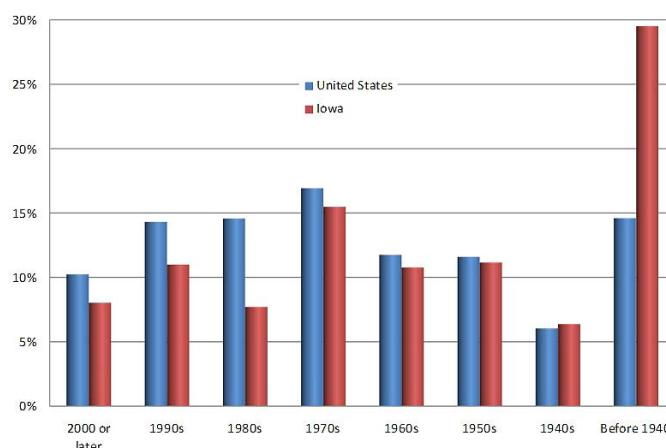


Figure 19. Distribution of all housing by year structure was built. Source: 2005–2007 American Community Survey, U.S. Census Bureau.

Tenure and Occupancy Status	Estimated Percentage of Total Units Lost Per Year			
	Iowa	Metropolitan	Micropolitan	All Other
Owner occupied	0.83	0.81	0.86	0.85
Single family	0.70	0.67	0.72	0.74
2 to 4 multi-family	1.61	1.56	1.74	1.65
5+ multi-family	0.77	0.79	0.78	0.68
Mobile home	2.88	2.84	2.91	2.92
Renter occupied	1.02	0.99	1.10	1.06
Single family	0.76	0.73	0.76	0.78
2 to 4 multi-family	1.57	1.55	1.62	1.56
5+ multi-family	0.83	0.82	0.92	0.79
Mobile home	3.01	2.94	3.09	3.03
Vacant	1.86	1.53	2.04	2.07
Grand Total:	0.95	0.90	1.02	1.00

Table 13. Annual percentage loss factors for the 2010 Iowa housing stock by county type. Source: Iowa State University Department of Economics estimates.

Other Housing Considerations: Age of the Statewide Housing Stock

Iowa's housing stock is significantly older than the national average, because the state has grown much more slowly than the nation (figure 19). One critical comparison is the fraction of housing that was built before 1940. About 29 percent of Iowa's housing stock fits into that category, compared with 14.5 percent for the U.S. Most importantly, Iowa lags behind the nation in the fractions built since the 1980s. Accordingly, Iowa's housing stock will have age-based issues. There will be differences in structural deterioration, building codes and standards between slow and rapidly growing areas, as well as issues associated with energy efficiency and those regarding the needs of the elderly or the disabled. Because of their collective slow rates of growth, Iowa's largest fractions of older homes are located in its rural areas.

Other Housing Considerations: Housing Unit Annual Loss Factors and Estimates of Future Loss

Table 13 contains Iowa-specific annual loss factors by tenure and occupancy status, type of structure and major urbanization level. There are no associated estimates for specific MSAs or COGs, but these values can be applied to regions by virtue of their dominant levels of urbanization.

The loss factors represent the expected percentage loss during any given year due to conversion, merger, commercial use, damage or condemnation, demolition or disaster, and other causes. The estimates were derived from national rates of loss, with adjustments to reflect the relative age of Iowa's housing stock. The differences in values across the county types primarily reflect the

differing age composition of housing stock in the state's metropolitan, micropolitan, and all other regions.

Readers should note that the annual loss factors apply only to the inventory that is expected to exist in the year 2010. In addition, the loss factors do not account for status changes within or across categories, such as changes from occupied to vacant status or from owner-occupied to renter-occupied status.

Table 14 applies the annual loss factors from table 13 against Iowa's estimated 2010 housing inventory to obtain projections of the number and type of units that will be removed from the housing stock by the year 2015. The first column describes the tenure and occupancy characteristics of the units. The

second column contains the estimated number of units of that type in the year 2010. The third column contains the estimated number of beginning units that will remain in the state's housing stock in the year 2015. The fourth and fifth columns detail the number and percentage of beginning units that are lost from the state's housing stock during the five-year period.

As table 14 illustrates, a projected total of nearly 62,000 housing units will be removed from Iowa's inventory between 2010 and 2015. These losses will include at least 32,800 occupied single-family units, 10,850 multi-family units, and at least 6,700 mobile homes. In addition, an estimated 11,600 vacant housing units of undetermined type will be lost.

Other Housing Considerations: Manufactured Housing

The purpose of this portion of the study is to identify trends and gaps in the housing needs of Iowans living in manufactured housing. The manufactured housing sector is an important and often underrepresented part of housing market discussion. Manufactured housing can provide an additional alternative for individuals looking for low-cost housing. Foremost Insurance conducts a triennial national market survey of manufactured-home residents. The 2005 national survey showed that the average manufactured home was valued at \$21,000 (Foremost Insurance Group, 2005). This is much lower than the average site-built home.

Manufactured housing can be a difficult area of the housing sector to study because of its variable nature. Problems with classification and definition are prevalent as different data sources define "manufactured home" with wide degrees of variation. As an example in Iowa,

Tenure and Occupancy Status	Beginning Inventory, 2010	Remaining Inventory, 2015	Five-Year Numeric Loss	Five-Year Percentage Loss
Owner Occupied	875,576	840,842	34,734	-4.0%
Single Family	817,788	789,504	28,284	-3.5%
2 to 4 Unit Multi-family	7,880	7,267	613	-7.8%
5+ Unit Multi-family	9,631	9,264	367	-3.8%
Mobile Home or Other	40,277	34,807	5,470	-13.6%
Renter Occupied	318,518	302,895	15,623	-4.9%
Single Family	121,674	117,141	4,533	-3.7%
2 to 4 Unit Multi-family	62,111	57,400	4,711	-7.6%
5+ Unit Multi-family	126,133	120,972	5,161	-4.1%
Mobile Home or Other	8,600	7,383	1,217	-14.2%
Vacant	110,927	99,296	11,630	-10.5%
Seasonal; Recreational; Occasional	18,999	16,408	2,591	-13.6%
On the Market	54,019	51,573	2,446	-4.5%
Other Vacant	37,909	31,315	6,594	-17.4%
Grand Total, All Units:	1,305,021	1,243,034	61,988	-4.7%

Table 14. Estimate of units from the 2010 housing stock that will be lost by the Year 2015. Source: Iowa State University Department of Economics projections.

a manufactured home can be classified either as real property or registered by the Department of Transportation as a vehicle. The same structure may be classified more on its foundation and location than its inherent value, design or construction method. Because there is no one central location for manufactured homes data, it can create difficulties in accurately accounting for manufactured homes and their implications for local affordable housing needs or housing in general.

Information for this report was collected from two sources. In September 2009, a data set was obtained from the Iowa Department of Transportation (IDOT) providing information on the manufactured/mobile homes registered by county through IDOT under the vehicle class "mobile home." This excludes manufactured housing that might be placed on private property and registered as real property; we assume this would be part of the traditional housing needs assessment. The IDOT data set also provided additional information about the manufactured homes including: year of manufacture, VIN (vehicle identification number) and model name for each entry. (Figure 20 shows the distribution of these mobile homes by county.) These data reflect both full-time and recreational residences. A 40-year-old mobile home in Allamakee County could represent a substandard, year-round home for one family, or a vacation, home/hunting lodge for another.

The second data set was constructed from 2000 U.S. Census data, Summary File 3, which was developed using the data from detailed surveys of one-sixth of the population or approximately 19 million housing units. The numbers in this data set are based on estimations from that survey (figure 21). Thus, these data estimate the number of mobile homes that are used as residences; however, it

is important to take into consideration that the data reflect what existed nearly 10 years ago.

The numbers generated from these two data sets are markedly different. The data set provided by IDOT indicated that there were more than 92,000 manufactured homes in the state of Iowa, while the 2000 U.S. Census Summary File 3 data indicated less than 65,000 manufactured homes in the state. This creates a broad range in the total numbers of manufactured homes in the state. For ease of comparison, a percentage of the population living in manufactured homes was calculated by dividing the number of manufactured homes per county by the total number of households in each county. This calculation was done assuming that one manufactured home was equivalent to one household and that there are no vacancies among manufactured homes. Later this information was aggregated into COG regions.

Aggregating the data at the COG level helps to show regional trends, which may be helpful in decision-making. As the data were analyzed, the overall distribution patterns among the data sets were found to be consistent (see figures 22 and 23). For example, each data set shows that the areas with the highest percentages of residents living in manufactured housing are clustered in southeastern portion of the state. Another consistent trend across the data sets was that the smallest percentage of the population living in manufactured housing is in the north central part of the state. Both data sets aggregated at the county level identified the same outliers (Dickinson, Allamakee and Louisa). Some of this outlying growth may be due in part to secondary vacation homes located along lakes and rivers in those counties.

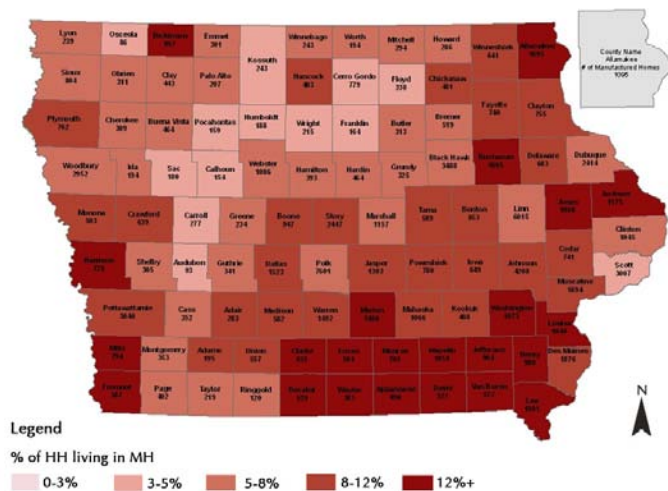


Figure 20. Percentage of households (HH) living in manufactured housing (MH). (Based on data obtained from the Iowa Department of Transportation.) Data Sources: State and County Boundaries of the State of Iowa, NRGIS Library; Iowa DOT manufactured homes data; U.S. Census Bureau. Map prepared by Amy Logan, ISU Department of Community and Regional Planning.

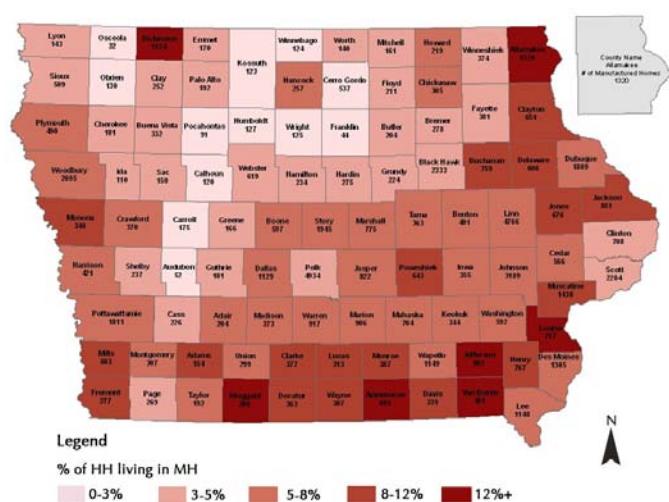


Figure 21. Percentage of households (HH) living in manufactured housing (MH). (Based on the 2000 Census). Data Sources: State and County Boundaries of the State of Iowa, NRGIS Library; U.S. Census Bureau, 2000. Classification Scheme: Natural Breaks (rounded). Map prepared by Amy Logan, ISU Department of Community and Regional Planning.

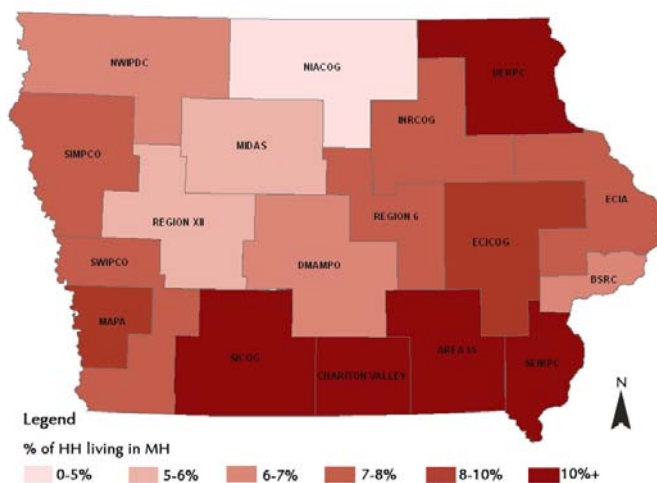


Figure 22. Percentage of households (HH) living in manufactured housing (MH) by COG region. (Based on data obtained from the Iowa Department of Transportation.) Data Sources: State and County Boundaries of the State of Iowa, NRGIS Library; Iowa DOT manufactured homes data; U.S. Census Bureau, 2000. Map prepared by Amy Logan, ISU Department of Community and Regional Planning.

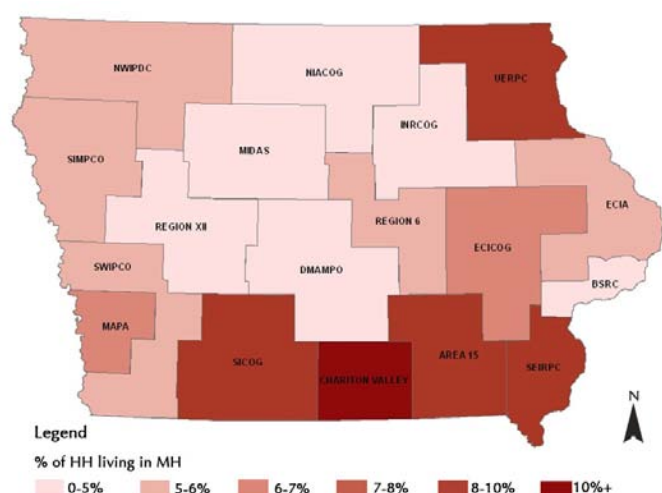


Figure 23. Percentage of households (HH) living in manufactured housing (MH). (Based on the 2000 Census Summary 3). Data Sources: State and County Boundaries of the State of Iowa, NRGIS Library; U.S. Census Bureau, 2000, Summary 3. Map prepared by Amy Logan, ISU Department of Community and Regional Planning.

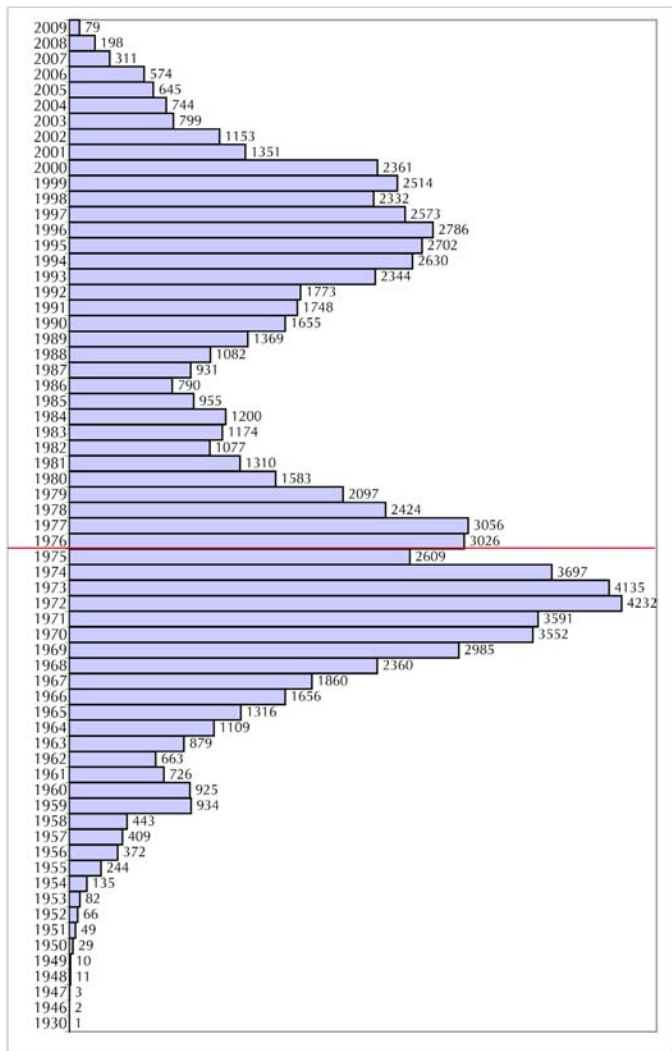
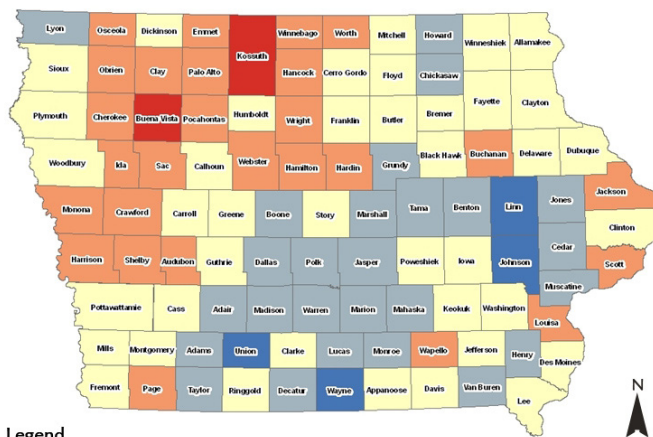


Figure 24. Statewide manufactured housing age distribution. Source: Iowa DOT, Statewide Mobile Home Database.

The Iowa data have followed a similar pattern to the trends described in a report produced by Specialists in Business Information (SIBI, 2007). According to the report, the 1990s were a time of substantial growth and loose credit standards in the manufactured housing market. This led to aggressive lending practices, which then led to high rates of default and repossession and a tightening of credit standards. These circumstances, along with a drop in traditional mortgage rates, sent would-be manufactured home buyers to the site-built market (SIBI, 2007). Of the 92,000 manufactured homes in the state of Iowa, more than 39,000 were built before the 1976 housing code was established (see figure 24).

Figure 24 shows the distribution of the age of manufactured housing stock in the state of Iowa. It is interesting to see the peaks and valleys in the age distribution. As one would expect there are fewer surviving homes from before 1960. A large number of manufactured homes are still titled dating back to



Legend

Average age in years

24-25 26-27 28-29 30-31 31-34

Figure 25. Average age of manufactured housing by county. Data Source: State and County Boundaries of the State of Iowa, NRGIS Library; Iowa DOT manufactured home database; U.S. Census Bureau, 2000. Classification Scheme: Natural Breaks (rounded). Map prepared by Amy Logan, ISU Department of Community and Regional Planning.

the 1960s and 1970s. It is interesting to note a steady increase in the number of manufactured homes per age class until the time of the national HUD code mandate. The HUD code was revised in 1974 and implemented in 1976 (Genz, 2001). Perhaps the increased popularity in mobile homes spurred the code legislation. After 1976, there is a steady decline the number of manufactured homes per year until the late 1980s. Perhaps this decline in manufactured housing is due to market saturation from the pre-mandate years. From the late 1980s throughout the 1990s there is again a steady rise in the number of titled manufactured homes. Interestingly, few new manufactured homes have been registered since the turn of the century.

Figure 25 shows that the overall manufactured housing stock in Iowa is maturing. The average age of manufactured home per county ranges from 24 to 34 years. According to Genz, the estimates among different experts for the useful life of manufactured housing range widely from 30 to 55 years (Genz, 2001). Even considering the most optimistic lifetime of these homes, the results indicate that on average, Iowans living in manufactured housing will need to consider new housing alternatives in the next fifteen years and, at worst, they may need to make those decisions much sooner. Fortunately, many of the counties with the greatest populations living in manufactured housing are living in slightly newer homes. This trend also suggests that in some of Iowa's nonmetropolitan areas, old and substandard manufactured housing represents a significant provider of affordable housing more by default than by choice.

Housing Demand Index

Developing a Composite Indicator

This section contains a compilation of several of the many indicators already listed by COG or by MSA as elements of a regional housing index scoring system. There are 10 components to this index, and all are derived from previous tables:

Population Growth Variables: Percentage change in population, 2000 to 2008; percentage change in ages 25–44, 2000 to 2008; international migration as a percent of the 2000 base population; percentage change in minority population, 2000 to 2008; projected population growth, 2010 to 2015.

Housing Unit Supply Variables: Percentage change in housing units, 2000 to 2007; percentage units vacant, third quarter, 2008; average number of days vacant, third quarter, 2008.

Housing Value Variables: Average residential property values per capita; average wage and salary per job.

Each variable is scored on its MSA or COG weighted average value relative to the statewide value. If the regional value is in excess of the statewide value, it is scored 100; otherwise it is scored zero. That value is then

multiplied by a weight. The initial expected weight of the variable is 1.0; however, weights of 1.5 were applied to growth in young adults and to wage-and-salary levels, as those are the most critical factors in determining housing demand in Iowa. The weights are shown the last row of table 15. For each area, the sum of its scores divided by the sum of the weights yields the regional composite score. The regional composite score gives a comparative ranking of the area's expected housing needs. Keeping in mind that demand can vary from county to county, city to city, or neighborhood to neighborhood, the higher the index score, the greater the need for housing within an MSA or rural COG region. The detailed and composite values are also shown in table 15.

Using this measure, the average score for all MSAs was 82. The highest value among the individual MSAs was Polk County at 82, followed by Johnson County at 77. The lowest-scoring MSA was Woodbury County at 18. The weighted average value for the COGs was 18. DMAMPO scored 82; the next closest value for the COGs was in the ECICOG at 45. MIDAS, NIACOG, SEIRPC all scored 9, indicating very low housing need in the aggregate. In general, the metropolitan areas within the central and eastern part of the state had the highest housing needs, as did their surrounding rural regions.

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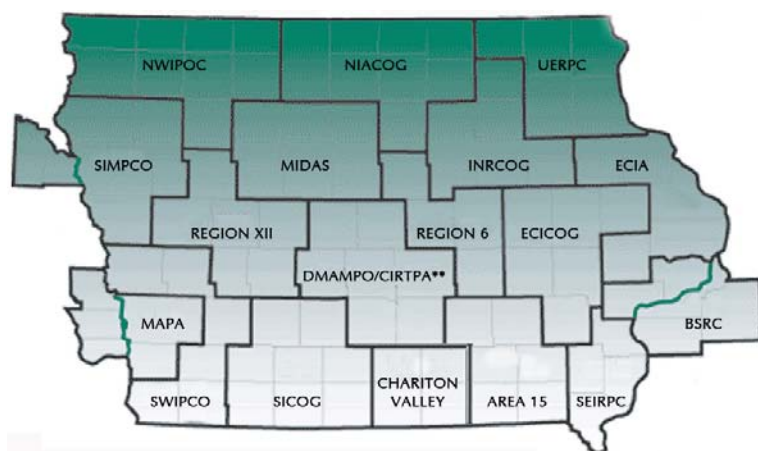
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Appendix A: Iowa Councils of Governments



Area 15 Regional Planning Commission

Appanoose, Davis, Jefferson, Keokuk, Lucas, Mahaska, Monroe, Van Buren, Wapello, Wayne Counties

Bi-State Regional Commission

Henry, Mercer (IL), Muscatine, Rock Island (IL), Scott Counties

Central Iowa Regional Transportation Planning Alliance

Boone, Dallas, Jasper, Madison, Marion, Story, Polk, Warren Counties

Chariton Valley Planning & Development*

Appanoose, Lucas, Monroe, Wayne Counties

East Central Intergovernmental Association

Cedar, Clinton, Delaware, Dubuque, Jackson Counties

East Central Iowa Council of Governments

Benton, Iowa, Johnson, Jones, Linn, Washington Counties

Iowa Northland Regional Council of Governments

Black Hawk, Bremer, Buchanan, Butler, Chickasaw, Grundy Counties

Metropolitan Area Planning Agency

Douglas (NE), Mills, Pottawattamie, Sarpy (NE), Washington Counties

MIDAS Council of Governments

Calhoun, Hamilton, Humboldt, Pocahontas, Webster, Wright Counties

North Iowa Area Council of Governments

Cerro Gordo, Floyd, Franklin, Hancock, Kossuth, Mitchell, Winnebago, Worth Counties

Northwest Iowa Planning & Development Commission

Buena Vista, Clay, Dickinson, Emmet, Lyon, O'Brien, Osceola, Palo Alto, Sioux Counties

Region 6 Planning Commission

Hardin, Marshall, Poweshiek, Tama Counties

Region XII Council of Governments

Audubon, Carroll, Crawford, Greene, Guthrie, Sac, Dallas Counties

Siouxland Interstate Metropolitan Planning Council

Cherokee, Dakota, Dixon, Ida, Monona, Plymouth, Woodbury Counties

Southeast Iowa Regional Planning Commission

Des Moines, Henry, Lee, Louisa Counties

Southern Iowa Council of Governments

Adams, Clarke, Decatur, Madison, Ringgold, Taylor, Union Counties

Southwest Iowa Planning Council

Cass, Fremont, Harrison, Mills, Montgomery, Page, Pottawattamie, Shelby Counties

Upper Explorerland Regional Planning Commission

Allamakee, Clayton, Fayette, Howard, Winneshiek Counties

*Chariton Valley counties are subsumed in AREA XV totals and not reported separately.

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