City of Jesup

Community Background

The City of Jesup is located in part of 17,780 acres of central lowa 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 2,508 at the time of the 2020 US Census. The city represented approximately 12 percent of the county's total 2020 population of 20,565. Figure J.1 shows the city's population trend since 1950. Figure J.2

projects the city's future population based on the linear and geometric trends from 1990 to

2020.

			_		esup Po _l U.S. Cens					
3000										
2600										
2200						*********	•••••			
1800										
1400		A								
1000										
	1950	1960	1970	1980	1990	2000	2010	2020	2030	2040
	_	Jesi	up Popula	ation	••••••	inear (Je	sup Popi	ulation 1	990 - 202	20)

Fig	Figure J.2: Population Projections							
Year	Year Census Population		% 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%					
2020	2,508	-12	-0.5%					
Avg. (1950	-2010)	192.9	12.8%					
Avg. (1990-2010)		129	5.9%					
Projected 2030		2,637	2,656					
Projected	2040	2,766	2,813					

Since its founding, the City has generally experienced strong population growth. While the population decreased marginally from 2010 to 2020, City leaders suspect the 2020 Census was an undercount, considering the brisk rate of housing starts and sales in the last decade. Figure J.2 shows projected population ranges the city should expect in 2030 and 2040 based on average of the growth rates experienced from 1990-2020. By 2040, the city is expected to have a population between 2,766 and 2,813 based on these trends.

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

In 2020, the city's median age was 37.8 - younger than the statewide (38.6) and national (38.8) median ages. Children and youth ages 0 to 19 account for a higher percentage in Jesup (28.8 percent) than in Iowa or the United States. This is an indicator that the city should expect to continue to see strong population growth.

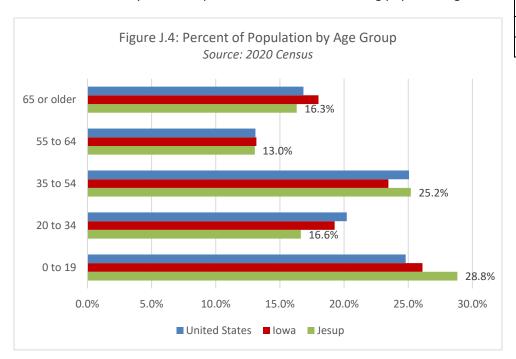


Figure J.3: Population Characteristics					
Population					
Total Population	2,508				
Total Males	1,211				
Total Females	1,297				
Median Age	37.8				
Race					
One Race-White	2,403				
One Race-Black or African American	9				
One Race-Asian	4				
Two or More Races	79				
Hispanic or Latino (of any race)	41				
Households					
Total Population in Group Quarters	0				
Total Family Households	680				
Total Family Households with Children under 18	324				
Households with individuals 65yrs and over	320				
Source: 2020 US Census					

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 an ongoing basis, with data updated annually, of randomly sampled addresses.

Figure J.5: Home Value Characteristics, City of Jesup							
	Estimate	MOE	Percent	MOE			
VALUE							
Owner-occupied units	778	±115	100%	(X)			
Less than \$50,000	31	±25	4.0%	±3.1			
\$50,000 to \$99,999	77	±35	9.9%	±4.2			
\$100,000 to \$149,999	241	±66	31.0%	±6.6			
\$150,000 to \$199,999	233	±59	29.9%	±6.6			
\$200,000 to \$299,999	120	±41	15.4%	±4.9			
\$300,000 to \$499,999	70	±32	9.0%	±4.2			
\$500,000 to \$999,999	6	±9	0.8%	±1.1			
\$1,000,000 or more	0	±10	0%	±2.8			
Median (dollars)	\$156,400	±8,326	(X)	(X)			
Source: ACS, 2016-2020 5-	Year Estimates						

Figure J.5 shows the value of homes in the city. The median home value is \$156,400, with homes in a wide range of prices. Over 55 percent of owner-occupied units are worth \$150,000 or more. Figure J.6 displays the rental costs and characteristics within the city. The median gross rent (including rent and tenant-paid utilities) is \$688, with over two-thirds of units priced between \$500 and \$999. Over 30 percent of Jesup renters spend 30 percent of their income or more on housing costs. Households that spend over 30 percent of income for housing are considered cost burdened.

Figure J.6: Rental Characteristics, City of Jesup						
	Estimate	MOE	Percent	MOE		
GROSS RENT						
Occupied units paying rent	164	±69	100%	(X)		
Less than \$500	49	±30	29.9%	±16.9		
\$500 to \$999	113	±63	68.9%	±17.3		
\$1,000 to \$1,499	2	±4	1.2%	±2.6		
\$1,500 to \$1,999	0	±10	0%	±12.8		
\$2,000 to \$2,499	0	±10	0%	±12.8		
\$2,500 to \$2,999	0	±10	0%	±12.8		
\$3,000 or more	0	±10	0%	±12.8		
Median (dollars)	\$688	±168	(X)	(X)		
No rent paid	15	±13	(X)	(X)		
GROSS RENT AS A PERCENTA	AGE OF HOU	JSEHOLI	D INCOME ((GRAPI)		
Occupied units paying rent (excluding units where GRAPI cannot be computed)	164	±69	100%	(X)		
Less than 15.0 percent	73	±53	44.5%	±22.9		
15.0 to 19.9 percent	23	±24	14.0%	±13.4		
20.0 to 24.9 percent	15	±21	9.1%	±13.0		
25.0 to 29.9 percent	3	±6	1.8%	±3.6		
30.0 to 34.9 percent	4	±7	2.4%	±4.7		
35.0 percent or more	46	±35	28.0%	±17.8		
Source: ACS, 2016-2020 5-Year	Estimates		-			

Figure J.7: Housing Characteristics, City of Jesup							
	Estimate	MOE	Percent	MOE			
HOUSING OCCUPANCY	HOUSING OCCUPANCY						
Total housing units	1,103	±123	100%	(X)			
Occupied housing units	957	±112	86.8%	±5.8			
Vacant housing units	146	±69	13.2%	±5.8			
Homeowner vacancy rate	0	±2.7	(X)	(X)			
Rental vacancy rate	7.7	±12.1	(X)	(X)			
UNITS IN STRUCTURE							
Total housing units	1,103	±123	100%	(X)			
1-unit, detached	881	±109	79.9%	±5.9			
1-unit, attached	17	±16	1.5%	±1.5			
2 units	66	±56	6.0%	±5.0			
3 or 4 units	30	±27	2.7%	±2.4			
5 to 9 units	33	±30	3.0%	±2.7			
10 to 19 units	18	±21	1.6%	±1.9			
20 or more units	9	±8	0.8%	±0.7			
Mobile home	49	±36	4.4%	±3.1			
HOUSING TENURE							
Occupied housing units	957	±112	100%	(X)			
Owner-occupied	778	±115	81.3%	±7.0			
Renter-occupied	179	±70	18.7%	±7.0			
Source: ACS, 2016-2020 5-Y	ear Estimate	es					

Figures I.7 and I.8 display general housing characteristics and homeownership characteristics. Figure F.7 indicates that there are 146 vacant housing units, although the 2020 Census identified only 77 vacant units. Jesup's housing stock, as in most rural lowa communities, is predominantly single-family detached units (79.9 percent), though

Figure J.8: Homeownership Characteristics, City of Jesup					
	Estimate	MOE	Percent	MOE	
MORTGAGE STATUS					
Owner-occupied units	778	±115	100%	(X)	
Housing units with a mortgage	499	±86	64.1%	±7.8	
Housing units without a mortgage	279	±80	35.9%	±7.8	
SELECTED MONTHLY OWNER COST	s (SMOC)			l	
Housing units with a mortgage					
Median (dollars)	\$1,218	±105	(X)	(X)	
Housing units without a mortgag	e				
Median (dollars)	\$479	±58	(X)	(X)	
SELECTED MONTHLY OWNER COST		ENTAGE	OF HOUSEH	OLD	
INCOME (excluding units unable to	calculate)				
Housing units with a mortgage					
Less than 20.0 percent	301	±67	60.3%	±8.8	
20.0 to 24.9 percent	80	±45	16.0%	±8.2	
25.0 to 29.9 percent	32	±20	6.4%	±3.8	
30.0 to 34.9 percent	21	±15	4.2%	±3.0	
35.0 percent or more	65	±40	13.0%	±7.4	
Housing units without a mortgag	e				
Less than 10.0 percent	152	±55	54.5%	±11.2	
10.0 to 14.9 percent	56	±27	20.1%	±9.2	
15.0 to 19.9 percent	39	±25	14.0%	±7.9	
20.0 to 24.9 percent	28	±25	10.0%	±8.5	
25.0 to 29.9 percent	0	±10	0%	±7.7	
30.0 to 34.9 percent	4	±8	1.4%	±2.8	
35.0 percent or more	0	±10	0%	±7.7	
Source: ACS, 2016-2020 5-Year Estin	nates				

the prevalence of multifamily units is higher than in other cities in Buchanan County. A large majority of the occupied houses (778 of 957) are

owner-occupied (81.3 percent), slightly higher than the countywide homeownership rate of 80 percent, and higher than the state and national homeownership rates of 71.1 percent and 64.4 percent, respectively.

Of the city's owner-occupied units, 64.1 percent have a mortgage. Median monthly owner costs, including mortgage payments, taxes, insurance, and utilities, are \$1,218 for owners with mortgages and \$479 for owners without mortgages. About 1 in 6 owners with mortgages (17.2 percent) have monthly costs at or above 30 percent of household income, while only 1.4 percent of owners without mortgages have monthly housing costs in this range. Housing costs of 30 percent of monthly income or less are generally considered affordable.

Selected Housing Characteristics

Historic Housing Trends

Table J.9: Historic Number of Housing Units							
Community	1980	1990	2000	2010	2020	Net Change 1980-2020	% Change 1980-2020
City of Jesup	876	827	911	980	1,085	209	23.9%
Buchanan Co. (Total)	8,222	8,272	8,697	8,968	8,886	664	8.1%
State of Iowa	1,121,314	1,143,669	1,232,511	1,336,417	1,412,789	291,475	26.0%
Source: US Census Bureau, calculated by INRCOG							

From 1980 through 2020, the number of housing units in the city has increased by nearly 24 percent from 876 to 1,085 – a higher rate than the county average (8.1 percent) and nearly as high as the statewide average (26 percent).

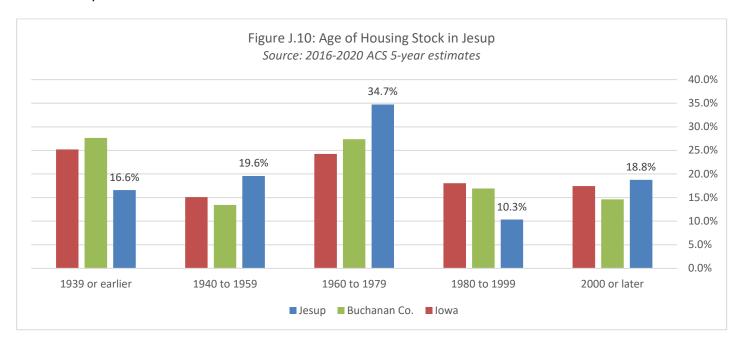
Vacancy Rate

Figure J.10 shows the city's housing vacancy rate for the city from 2010 through 2020. Note that decennial Census data is used for 2010 and 2020, while the American Community Survey 5-year estimate is used for 2015. While the 2020 vacancy rate of 7.1 percent is higher than the 2010 and estimated 2015 vacancy rates, it is lower than the countywide vacancy rate of 7.7 percent.

Figure J.10: Historic Housing Vacancy Rate Estimates, 2010-2015								
Year	Occupied Housing Units	Vacant Housing Units	Total Housing Units	Vacancy Rate	Vacancy Rate MOE			
2020	1,008	77	1,085	7.1%	(X)			
2015*	2015* 1,094 64 1,158 5.5% +/-3.8%							
2010 982 35 1,015 3.4% (X)								
Source: Dec	Source: Decennial Census, *2011-2015 ACS 5-Year Estimates; MOE=Margin of Error							

Age of Housing Stock

The graph below displays the percent of the city's housing stock by era when the unit was built. Jesup has much younger housing stock than other communities in the county.



Household Size

Jesup's average household size declined from 2.57 in 2010 to 2.49 in 2020, slightly lower than the countywide average household size of 2.51. During the same period, Jesup's average family size was estimated to increase. At 3.20, the city's average family size is higher than that of the county (3.11). Following national and state trends, the city's average household size is projected to decline in the coming decades. Factors contributing to smaller households include more single and two-person households, and seniors living longer in their homes.

Figure J.12: Household and Family Size							
	Averag	Average Household Size			Average Family Size		
	2000 2010 2020 2000 2010			2020*			
Jesup	2.57	2.57	2.49	3.06	2.99	3.20	
Buchanan Co.	2.61	2.53	2.51	3.13	3.05	3.11	
State of Iowa	2.46	2.41	2.48	3.00	2.97	2.98	
Source: Decennial Census, *2016-2020 ACS 5-Year Estimates							

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

A windshield survey was conducted in 2017 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.

For this update to the Housing Needs Assessment adopted in 2018, each city provided information on changes to parcel conditions since the windshield survey was conducted.

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 evaluated according to 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 years. 					
Poor	 Issues are primarily cosmetic but cover a sufficient portion of the structure. 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 the parcel.					

Results

Figure J.14 displays the results of the city's windshield survey. Of structures evaluated, over 80 percent of the homes were either in great (27.9%) or good (60.2%) condition. Less than 3 percent of the city's residential structures were deemed to be in Poor (2.6%) of condition. 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 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 4.13. (between Good and Great)

Overall, 909 parcels with dwelling structures were evaluated. Seventy-two (72) parcels were identified as vacant residential lots, including 32 available lots in the new Prairie Winds, West Echo, Marks, and Benson Ridge subdivisions.

Figure J.14: Windshield Survey Results, City of Jesup						
Condition of Parcels	Number	Percent of Parcels				
Evaluated	Parcels	Evaluated				
Great	254	27.9%				
Good	547	60.2%				
Fair	84	9.2%				
Poor	24	2.6%				
Dilapidated	0	0.0%				
Total	909	100%				
Status	Number Parcels	Percent				
Parcels Evaluated	909	90.1%				
Vacant	72	7.1%				
N/A	18	1.8%				
Undetermined	10	1.0%				
Total	1,009	100%				

Future Development

Floodplain Considerations

Jesup's Flood Insurance Rate Maps (FIRMs) were last updated on 12/30/2020. The sources of flooding include Spring Creek to the west of the city limits, and a natural surface drainage network that extends partly into east Jesup. Some residential parcels have portions in the 1 percent annual chance (100 year) floodplain, the 0.2 percent annual chance (500 year) floodplain, or both. However, no dwellings are located in the floodplain. Residential development in and around the floodplain should be avoided.

Areas for Development

According to data from the city and the Buchanan County Assessor, Jesup had 19 housing starts from 2018 through 2022, averaging 3.8 units per year. The city has vacant lots in several subdivisions and scattered throughout the older neighborhoods. Figure J.15 shows potential development areas in Jesup.

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 the future land use plan, these are the areas most likely poised for new residential development.

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

Source: Google Maps (accessed 1/10/24)

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.
- 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.

Figure J.16: Projected Housing Unit Demand								
Year	2020	2030		2040				
Total Population	2,508	2,637	2,656	2,766	2,813			
Population in Group Quarters	0	0		0				
Population in Housing	2,508	2,637	2,656	2,766	2,813			
Household Size	2.49	2.44		2.39				
Total Projected Households	1,008	1,082	1,089	1,158	1,178			
Vacant Units (7.1%)	77	83	83	89	90			
Total Housing Units	1,085	1,164	1,173	1,247	1,268			
Unit Change (from 2020)	-	79	88	162	183			
Percent Change (from 2020)	-	7.5%	7.5%	14.9%	15.7%			

• Total Housing Units – Total housing needed for projected demand of occupied and vacant housing units.

The projections in Figure J.16 indicate that by 2040, there could be between 1,158 and 1,178 households in the city. When considering the number of units required to house all households as well as a constant vacancy rate of 7.1 percent, there will be a projected demand for 1,247 to 1,268 housing units in the city by 2040.

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

- 2020 Housing Unit Count Number of Housing Units as determined by the 2020 Census.
- Unit Loss Projected rate of housing loss based on City records of housing demolitions from 2017 through 2021.
- *Units Added (new Construction)* Projected units added from new construction, based on the city's new housing unit start rates from 2017 to 2021.
- **Projected # of Units** Projected number of units housing units in the community based on forecasts of units added and lost.

According to city staff and the Buchanan County Assessor's Office, from 2017 to 2021, there were 19 new housing starts in the city – which equates to a rate of 38 new units every 10 years. In addition to meeting demand from new households, new housing construction is needed to replace units lost to demolition. Since Jesup's housing stock is relatively young, the housing supply projections assume housing is lost only to demolition. The housing loss rate is not adjusted upward using the statewide annual housing attrition rate of 1 percent for non-metropolitan areas.

Figure: J.17: Projected Changes in Housing Units							
Year		2030		2040			
2020 Housing Unit Count	1,085						
Unit Loss (Demolition)		-4		-8			
Unit Added (New Construction)		38		76			
Projected # of Units	1,119		1,153				
Difference Between "Total Housing Units" in Figure J.16	-45	-54	-94	-115			

City Housing Priorities

Key Considerations

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

Strong Housing Stock: The age of the city's housing stock is well-balanced. In fact, it is slightly younger than the state and national housing stock. Nearly two-thirds (63.8 percent) of the units have been built since 1960, with only 16.6 percent of homes built prior to 1940. Less than 3 percent of the homes evaluated in the Windshield survey were deemed to be in poor condition.

<u>Positive New Development Trend:</u> US Census and City data shows the number of city housing units has increased by nearly 24 percent between 1980 and 2020 – greater than the county's overall 8.1 percent increase.

<u>Limited Affordable Rental Housing:</u> Over 30 percent of Jesup renters spend 30 percent of their income or more on housing costs.

<u>Historically Low Vacancy Rates:</u> Since 2010, the city's housing vacancy rate has generally fluctuated between 3 and 7 percent. The current vacancy rate of 7.1 percent is lower than the countywide vacancy rate of 7.7 percent, indicating continued housing demand in Jesup.

<u>Generally Positive Population Trend:</u> The city's population has grown almost continuously since 1950 – unlike many smaller lowa communities. Between 1990 and 2020, the city's population increased by 18.2 percent (+387). Based on population trends, the city should anticipate a healthy decennial population increase.

Housing Goals and Action Steps

1. Identify Areas for Future Housing Development

<u>Rationale:</u> The city has new subdivisions in both the northern and southern portions of the city. However, their developments are nearing capacity. Future subdivisions will need to be built upon existing agricultural ground in the city or through possible annexation.

Implementation Strategies:

- Work with landowners and developers to establish new subdivisions.
- Explore areas for possible annexation.
- Review and update subdivision ordinances to ensure they strike a balance between ensuring the safety and efficacy of public infrastructure and minimizing development costs.
- o In areas of new development, encourage adjacent growth to avoid urban sprawl and the expensive cost of "leapfrog" development. In existing areas, the city should ensure new development will be compatible with surrounding land uses.

2. Increase Availability of Housing Options

<u>Rationale</u>: City should encourage the development of a 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 for both affordable homeownership and rental opportunities. The city should continue to encourage new home builds in addition to placing higher priority on development of duplex, triplex, other multi-unit facilities – owner or renter occupied – in order to limit sprawl as the city opens new subdivisions. Compact residential development patterns can reduce construction costs and increase affordable housing options, as well as reducing long-term taxpayer costs for infrastructure maintenance.

Implementation Strategies:

- Continue and increase rate of new construction of market-rate homes.
- Increase number of multi-unit rental properties; Establish incentives or set-asides in development agreements for units affordable to low- and moderate-income households.

- Encourage senior housing developments that allow senior homeowners to downsize, allowing their existing units to filter down to new homebuyers.
- Explore affordable housing tax programs, including lowa'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:

- o Identify and remove dilapidated homes and buildings. This will increase the number of available lots for new construction.
- Explore housing rehabilitation programs. Options to consider include establishing a city grant program to fund improvements, tax rebates/incentives/exemptions on the value of improvements, and housing rehabilitation funds from the lowa Finance Authority (IFA), U.S. Department of Agriculture (USDA), or the Federal Home Loan Bank of Des Moines (FHLB).
- Identify ways to encourage improvements to allow residents to "age in place", allowing residents to remain in their homes for longer.

4. Establish a City Housing Task Force

<u>Rationale:</u> 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.

Implementation Strategies:

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.

