

OVERVIEW

Housing is an essential need for everyone and is therefore an important factor in community planning efforts. Housing is the largest source of personal wealth for most homeowners and is frequently also their largest expenditure. Housing can have a critical impact on an individual's quality of life, as it can affect who their friends are, where their children go to school, job opportunities, and many other aspects of daily life.

Housing is also a huge factor in local government issues. Housing can make up about 50% of a city's land use, and residential property tax makes up a significant portion of local government budgets. With that in mind, housing has effects on multiple other aspects of planning. Aspects such as the public services people require, the cost of these services and who is to pay for them are all dependent on where, how, and what densities residents are living at.

Transportation is also impacted significantly by housing. The travel behavior of an individual is based on where people live, therefore coordination between housing and transportation planning is necessary for successful decision making.

Housing is also a critical part of a region's economy. The affordability and quality of housing is important for a city's ability to retain quality employees. If costs are too high or supply is limited, employers risk losing employees to other regions. Housing is also a major employer within a region, as builders, lenders, construction workers and real estate brokers are vital to a city's economic base.

Therefore, quality housing is the foundation of a resilient community. Community planning efforts must be integrated with a community's housing policies for policy to be effective. This chapter provides a look at existing housing conditions in DeWitt to encourage a diverse housing stock that serves a wide range of individuals at different income levels and all stages of life.

HOUSING STOCK

This section of the chapter analyzes the condition of DeWitt's housing stock, by looking at the median age of existing units and new construction activities.

Median Year Built

Table 6-1. Median Year Built in DeWitt and Peer Communities

Area	Year
Eldridge	1995
Le Claire	1982
DeWitt	1974
Camanche	1974
Iowa	1971
Maquoketa	1964
Clinton County	1960
Clinton	1956

Source: US Census Bureau, 5-Year American Community Survey Estimates

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Housing Chapter Draft 7/10/2024**

Table 6.1. shows the median year built for all housing units in DeWitt and several comparison areas. The age of housing stock can be a general indicator for the condition of housing within the community, but it is important to remember that older housing is not necessarily in poorer condition than newer housing. DeWitt’s housing stock is newer compared to peer communities and in line with the state of Iowa average, with over 80% of stock being constructed after 1950 and almost 40% being constructed after 1980 according to the 2022 American Community Survey (ACS) 5-Year Estimates.

Table 6-2. Potential for Lead Paint in DeWitt Homes, 2022

Geography	Potential for Lead Paint
Clinton	84.40%
Clinton County	77.90%
Maquoketa	72.90%
Camanche	71.60%
Iowa	63.20%
De Witt	60.40%
Le Claire	51.20%
Eldridge	31.10%

Source: US Census Bureau, 5-Year American Community Survey estimates. Accessed through Iowa Finance Authority Iowa Profile

Table 6.2. shows the total housing units with potential for lead paint. According to the ACS lead can have many adverse effects on childhood development. DeWitt’s housing stock being on the newer side means that while most homes still have potential of lead paint, there is a lower proportion than most peer communities as well as county and state numbers.

New Construction

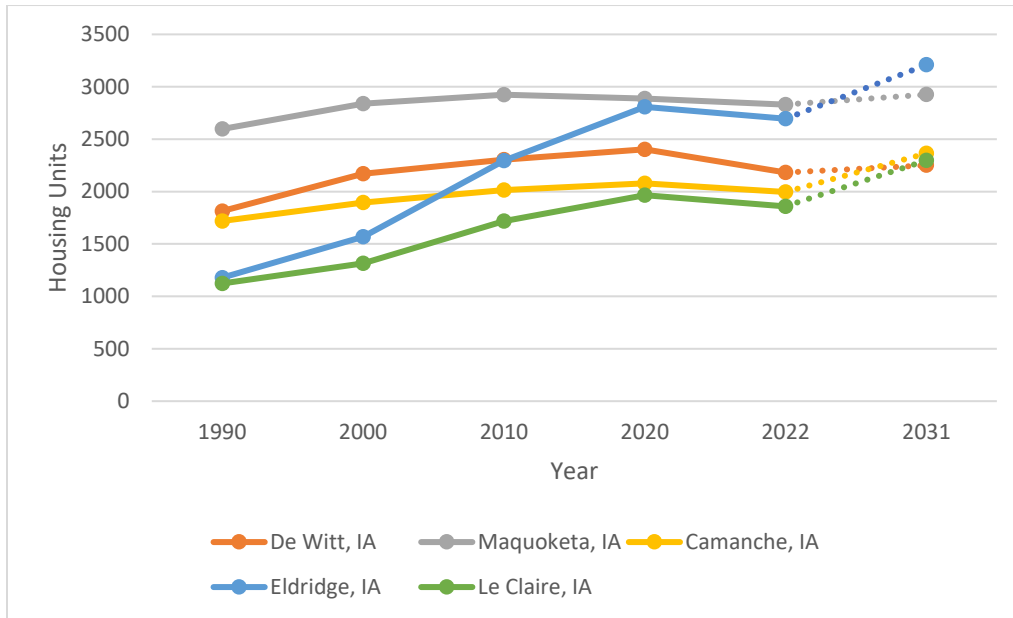


Figure 6-1. Total Housing Units in DeWitt and Peer Communities, 1990-2031 estimates

Source: US Census Bureau, Decennial Census. US Census Bureau, 5-Year American Community Survey Esitmates

Figure 6.1. shows the amount of housing units in DeWitt and peer communities from 1990 to 2022, and then projects the number of units into 2031. DeWitt is projected to have 2,249 housing units by 2031, in line with Camanche and Le Claire but behind Eldridge and Maquoketa.

HOUSING OCCUPANCY

This section analyzes housing occupancy in DeWitt, looking at the proportion of occupied and vacant units, how residents occupy their household and the average size of a household.

Housing Occupancy

Table 6-3. Housing Occupancy in DeWitt

Housing Units	2010		2020	
	Number	Percent	Number	Percent
Total	2306	-	2403	-
Occupied	2208	95.8%	2266	94.3%
Vacant	98	4.2%	137	5.7%

Source: US Census Bureau, Decennial Census

Table 6.3. shows housing occupancy within the City of DeWitt in both 2010 and 2020. The vacancy rate has increased to 5.7% but is still much lower than the State of Iowa’s rate of 8.7%. DeWitt’s vacancy rate is healthy as it is high enough to allow new residents to move in but not too high to lower prices for existing residents.

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Housing Chapter Draft 7/10/2024**

Housing Tenure

Table 6-4. Housing Tenure in DeWitt

Housing Units	2010		2020	
	Number	Percent	Number	Percent
Total Occupied	2208	-	2266	-
Owner Occupied	1560	70.7%	1625	71.7%
Renter Occupied	648	29.3%	641	28.3%

Source: US Census Bureau, Decennial Census

Housing tenure describes the arrangement under which a household occupies a housing unit, with the most common types being owner and renter occupied. Table 6.4. displays the housing tenure amounts and percentages within the City of DeWitt. Most units within the City are occupied by their owners, and this proportion increased between 2010 and 2020. This shows a strong homeownership market exists within the City.

Household Size

Table 6-5. Average Household Size for DeWitt and Peer Communities

City	2017	2022
Le Claire	2.6	2.8
DeWitt	2.4	2.7
Eldridge	2.8	2.6
Clinton County	2.4	2.4
Iowa	2.4	2.4
Camanche	2.2	2.3
Clinton	2.3	2.3
Maquoketa	2.2	2.3

Source: US Census Bureau, 5-Year American Community Survey Estimates

Table 6.5. shows the average household size for DeWitt and comparison areas. DeWitt’s average household size is larger than other communities.

HOUSING AFFORDABILITY

This section analyzes housing affordability in DeWitt by looking at household income, average home values and median rent.

Household Income

Table 6-6. Distribution of Household Income in DeWitt, 2022

Household Income	Count	Percent
Less than \$20,000	103	5.1%
\$20,000 to \$34,999	347	17.3%
\$35,000 to \$49,999	199	9.9%
\$50,000 to \$74,999	436	21.7%
\$75,000 to \$149,999	541	26.9%
\$150,000 and over	383	19.1%

Source: US Census Bureau, 5-Year American Community Survey Estimates

A household’s income is a primary factor for choosing where to live. Table 6.6. charts the distribution of household income within the City.

Home Values

Table 6-7. Median Home Values in DeWitt and Peer Communities

Area	2017	2022
Eldridge	\$216,300	\$289,500
Le Claire	\$205,800	\$284,600
DeWitt	\$145,900	\$195,000
Iowa	\$137,200	\$181,600
Camanche	\$114,400	\$169,800
Clinton County	\$112,400	\$144,900
Maquoketa	\$87,500	\$115,600
Clinton	\$93,500	\$112,700

Source: US Census Bureau, 5-Year American Community Survey Estimates

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Housing Chapter Draft 7/10/2024**

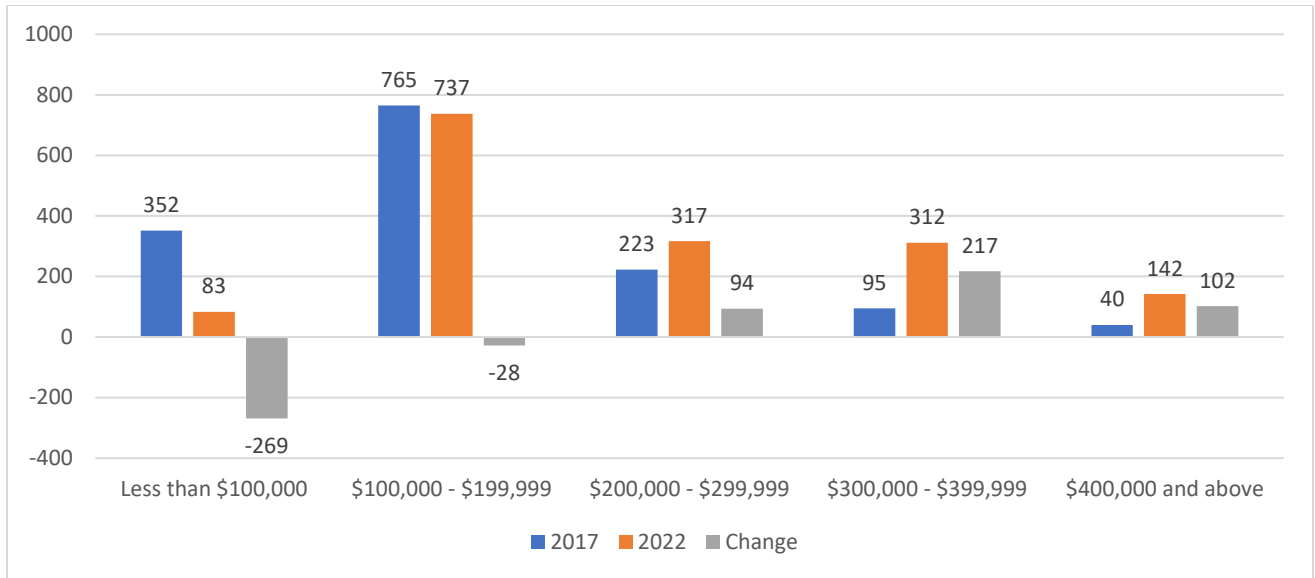


Figure 6-2. Distribution of Homes by Value in DeWitt

Source: US Census Bureau, Decennial Census. US Census Bureau, 5-Year American Community Survey Estimates

Availability of affordable housing is important for homeowners when choosing a community to live in. Table 6.7. contains the median home value and Figure 6.1 depicts the distribution of housing units by value in the City. DeWitt’s median home value has risen at a rate greater than many of its peer cities and is higher than the statewide average. The amount of homes valued at less than \$200,000 has also decreased since 2017. Ensuring that DeWitt has enough affordable housing for households with lower incomes is crucial for supporting existing residents and facilitating growth.

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Days on Market

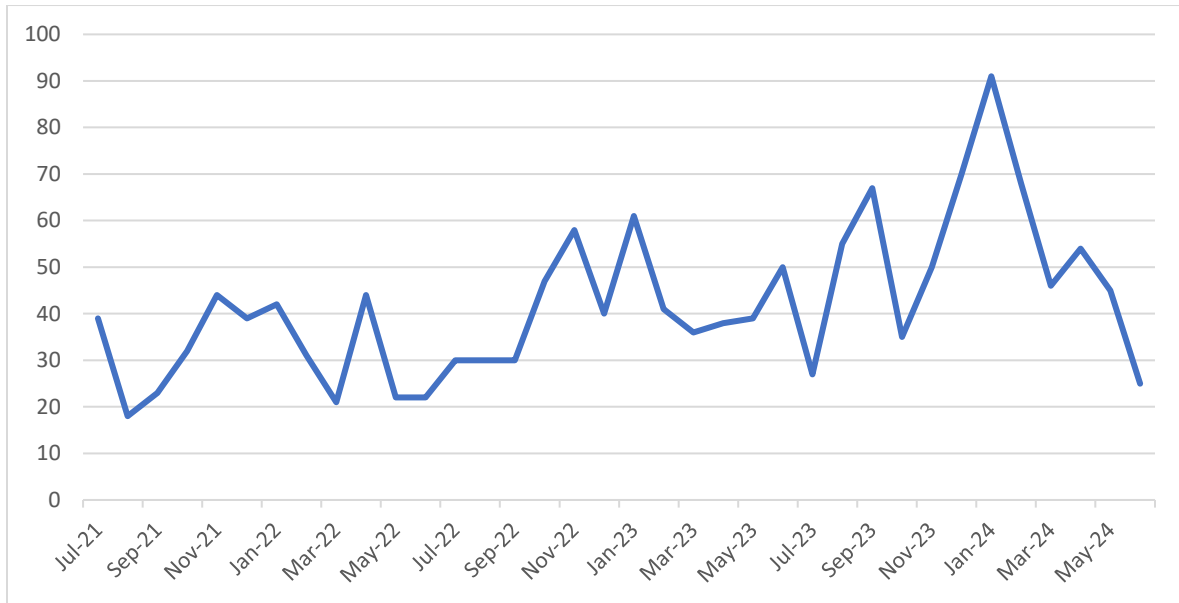
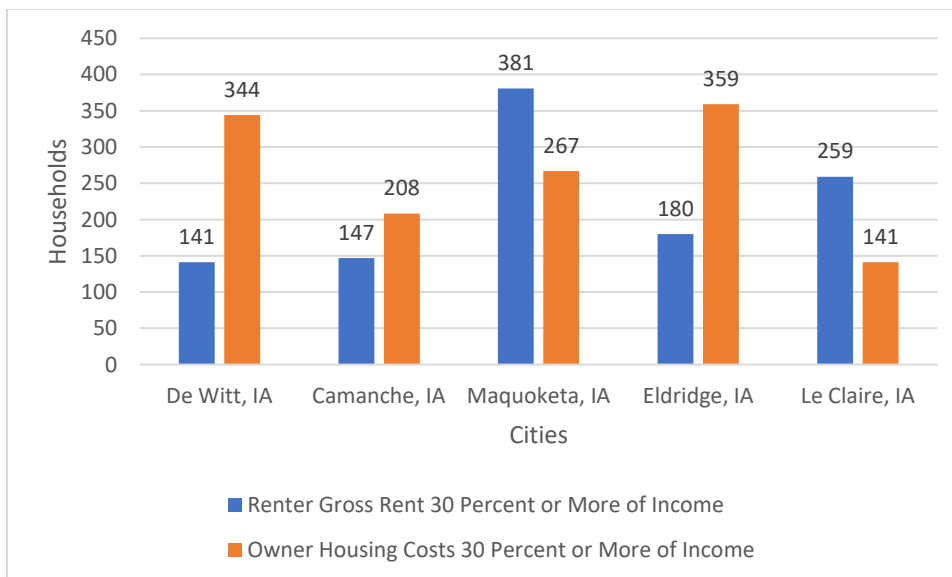


Figure 6-3. Median Days on Market, DeWitt Homes

Source: Realtor.com

Looking at the median days on the market is another way that a city can evaluate the ability of current or potential residents to buy a home in DeWitt. Since July 2021 homes in DeWitt have on average been sold after 25 days on the market, which indicates that there is high demand for housing. For context, for its Distressed Workforce Housing Designation, the state of Iowa uses 90 days or less on the market as an indicator of high demand for housing.

Owner Costs



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Figure 6-3. Households Spending 30% or More of their Income

Source: US Census Bureau, Decennial Census. US Census Bureau, 5-Year American Community Survey Estimates

Table 6-8. Housing Costs as a % of Income

Geography	% of Income
De Witt	18.4%
Clinton city	17.1%
Camanche	16.9%
Clinton County	16.8%
Iowa	16.0%
Eldridge	15.1%
Le Claire	14.7%
Maquoketa	13.0%

Source: US Census Bureau, 5-Year American Community Survey Estimates. Accessed through Iowa Finance Authority Iowa Profile.

While it can be good to look at income and home values in isolation, neither one tells a complete story regarding housing affordability. By looking at the proportion an average household spends on income it combines both variables to paint a clearer picture of affordability in DeWitt. Figure 6.X shows the amount of owners and renters who spend more than 30% of their income on housing, meaning they are considered to be cost-burdened. While DeWitt has the lowest number of cost-burdened renters compared to peer communities, it has the second highest number of cost-burdened owners. This is supported by Table 6.8. which shows the average percentage of household income homeowners spend on housing. DeWitt homeowners on average spend a greater proportion of their income on housing compared to peer communities, highlighting the need for more affordable homes.

Rent

Table 6-9. Average Rent in DeWitt and Peer Communities

Geography	2017	2022
Le Claire	\$820	\$926
Iowa	\$740	\$914
DeWitt	\$741	\$894
Eldridge	\$722	\$840
Clinton County	\$645	\$795
Camanche	\$625	\$793
Clinton city	\$634	\$736
Maquoketa	\$602	\$703

Source: US Census Bureau, 5-Year American Community Survey Estimates

It is also important to evaluate average rents to ensure that housing is affordable for renters as well. Gross rent is the amount of rent that is agreed or contracted to plus the average estimated cost of

**City of DeWitt Comprehensive Plan
Housing Chapter Draft 7/10/2024**

utilities (electricity, gas, water and sewer) and fuels (oil, coal, kerosene, wood, etc.), whether these are paid by the renter or for the renter by someone else. DeWitt’s average gross rent is higher than most peer communities and in line with the state average. Making the community more attractive to renters should be considered as affordable rental properties can help attract workers with lower incomes or who would prefer the flexibility that renting provides.

HOUSING PRIORITIES

This section states the housing priorities that are best suited for DeWitt to pursue.

Workforce Housing

A community with a strong resident workforce is attractive for potential employers, as many employers look at availability of local talent when choosing a location. This workforce will continue to attract new jobs, which attracts more workers and creates a cycle of economic growth and development. Providing affordable housing for low-to-middle income working households is an important step in starting this cycle.

Quality Rental Housing

Rental housing is an important part of developing a strong stock of workforce housing and attracting younger workers and their families. Younger families have income coming in but may not have enough saved to put a down payment on a house. By providing a strong stock of affordable rentals, younger workers can rent for a few years, develop ties with the community, and then save up for a down payment on a house in DeWitt. Rentals are also an attractive option for older residents who do not want the responsibility of maintaining a home.

New Construction

For DeWitt’s future growth it is important that new housing is constructed to anticipate new residents, as vacant units will not be enough to handle a growing population. There are many programs that can help encourage new housing construction. These include the Iowa Economic Development Authority’s workforce housing tax credit program and the statewide Low-Income Housing Tax credit. The Eastern Iowa Development Corporation serves as the general partner in all Low-Income Housing Tax Credits projects such as Evergreen Meadows in Peosta (32 units) and Asbury Meadows (24 units). The City of DeWitt also can use Tax-Increment Financing (TIF) to help finance any housing related projects. Many projects use a combination of funding sources and are the result of partnerships between city, state government, private investment and local economic development agencies. For more information on specific programs see the Housing Programs and Incentives section of the chapter.

HOUSING PROJECTS

This section goes over new housing projects that are in development within the city.



Source: DeWitt Observer

Iowa Mutual Lofts

Prior to 2020 Iowa Mutual Insurance closed their historic DeWitt office located at 509 9th Street in the downtown area. Then in 2021 it was announced that Bush Construction would purchase the 43,340 square foot building for \$14 million to renovate the structure and turn it into 53 market-rate loft-style apartments. The renovation set to rehabilitate and preserve the vaults, dumbwaiters and historic elevator door with the scissor gate. The city had initially agreed to a 12-year TIF rebate with payments not to exceed \$900,0000, but council members approved increasing it to a 16-year TIF with payments not to exceed \$1.2 million. The project had been delayed as Bush Construction awaited financing from the U.S. Department of Housing and Urban Development. Crews started cleaning out furniture and remaining items in Spring of 2022. Groundbreaking then took place in February of 2024 with construction starting in the Spring of 2024 and completing by the spring of 2025. The project has been strongly funded by the Iowa Economic Development Authority, who has contributed over \$4 million through tax credits and grants.

Tallgrass Apartments

The Tallgrass Apartments a 4.3-acre housing project is located within the 1300 block of 7th Street, .5 miles southwest of downtown DeWitt. The project is being developed with Low-Income Housing Tax Credit (LIHTC) financing, with 32 units targeting households with incomes up to 30%, 40% and 60% of

City of DeWitt Comprehensive Plan Housing Chapter Draft 7/10/2024

Area Median Income (AMI). There will also be 4 units that will operate as market-rate without a maximum income restriction.

The development of will consist of 8 one-bedroom “garden” units, one two-bedroom handicapped accessible “garden” unit, 16 two-bedroom townhouse units, one three-bedroom handicapped accessible “garden” unit and 10 three-bedroom townhouse units. Rents range from \$320 to \$900 for the Tax Credit units, while the market rate units range in rents from \$750 to \$950.

Brookline Apartments

Brookline Apartments are a 36-unit workforce housing project at 1590 8th Street. The project has been estimated to cost \$8-9 million to develop and has been assisted by \$500,000 in TIF rebates as well as federal housing credits through the Iowa Finance Authority.

Subdivisions

Jacobson Farm

Jacobson Farm is a subdivision located along 14th Avenue from 1st to 4th Street in DeWitt. The subdivision is connected to Westbrook Park through the Paul Skeffington Memorial Trail. The subdivision was developed by Diamond Rock, who entered into a 10-year residential TIF rebate with the City in 2016. The subdivision has a preliminary plat consisting of nearly 100 lots over 50 acres in the area. Jacobson Farm 1st Addition is platted with all City infrastructure installed and the 32 lots in this addition are nearly all developed. The 2nd addition, which borders the Union Pacific railroad along 1st street has been platted for 8 lots but none have been developed as of July 2024. Recent economic conditions such as higher interest rates and construction costs have slowed this development.

Steeplegate

The Steeplegate subdivision is located along Westwood Drive and Silver Creek Road and was engineered by Eldridge Lumber Yard. It consists of 12 lots of with at 2 acre minimum that allow large garages and outbuildings. These lots will have septic systems for sewer and are provided with City water. The project was assisted by TIF through the City. All of the infrastructure for the subdivision has been installed however no lots have been developed.

Saber Highlands

The Saber Highlands is a 161-lot residential subdivision located east of Humeston Road and north of 11th Street. Saber Highlands was originally platted in the 1990s and was since re-platted in 2023. The preliminary plat consists of over 100 lots on 42 acres, while the 1st addition would include 21 lots. This addition is ready for development and the City is currently working with the developer on this area.

Great Mountain Properties and Tim Clark Property

The Great Mountain and Tim Clark properties are located in northwest DeWitt, north of the commercial subdivision consisting of the AmericInn and Optometrist Office and west of residential. Currently the area is farmland and has not been platted, however the area is adjacent to existing utilities and would be a prime area for residential development.

HOUSING PROGRAMS AND INCENTIVES

This section goes over the various programs and incentives available for DeWitt as it pursues its housing goals.

Federal Low-Income Housing Tax Credit

This program is designed to be an incentive for developers to provide affordable rental housing for individuals and families with fixed or limited incomes. The tax credit provides a dollar-for-dollar reduction to offset an owner's federal tax liability on ordinary income for a 10-year period.

Iowa Workforce Housing Tax Incentives

This program provides incentives for the redevelopment or repurposing of existing structures into housing projects that are targeted towards middle-income households.

Iowa Housing Tax Credit Program

This state-wide program addresses the housing needs for lowest-income Iowans by providing tax credits for developers in a similar manner to the federal low-income housing tax credit.

Eastern Iowa Regional Housing Authority

Established in 1978, the Eastern Iowa Regional Housing Authority (EIRHA) operates as a division of ECIA. Their purpose is to meet the housing needs of low and moderate-income families and the elderly. EIRHA serves seven counties: Cedar, Clinton, Delaware, Dubuque, Jackson, Jones and Scott County, although they do not serve the cities of Clinton, Camanche, Davenport and Dubuque. The goal of EIRHA is to provide decent, safe and affordable housing for eligible individuals and promote self-sufficiency; create economic independence; and provide homeownership opportunities for Housing Choice Voucher and Public Housing Program participants.

Eastern Iowa Regional Housing Corporation

In 1990 the Eastern Iowa Regional Housing Corporation (EIRHC) was established to promote the general social welfare of eligible occupants of rental housing. Under this organization the United States Department of Agriculture, Tax Credit, Tenant-based Rental Assistance and Housing Trust Fund programs were formed. EIRHC's mission is to acquire, construct, provide and operate rental housing and related facilities suited to the special needs and living requirements of eligible occupants.

EIRHC Housing Trust Fund

EIRHC became a State of Iowa Housing Trust Fund (HTF) designee in 2014. In accordance with Iowa Code Section 16.181, a Housing Trust Fund is held within the Iowa Finance Authority (IFA). The funds are intended to be used for the development and preservation of affordable housing for households with low income in the State of Iowa. Their emphasis is to provide economic assistance that benefits the low- and moderate-income residents of Cedar, Clinton, Delaware, Dubuque and Jackson Counties for a variety of housing needs.

East Central Development Corporation

**City of DeWitt Comprehensive Plan
Housing Chapter Draft 7/10/2024**

The East Central Development Corporation (ECDC) exists to promote and encourage the public welfare and expand opportunities in the cities and counties located in the counties of Cedar, Clinton, Delaware, Dubuque and Jackson. ECDC is a non-profit corporation focused on revitalizing the five county area while serving underserved, low- to moderate- income communities that have experienced significant disinvestment. The ECDC serves as the general partner of all Low-Income Housing Tax Credit projects.

DeWitt Rehabilitation Program

The City runs a housing rehabilitation program primarily using local TIF housing funds supplemented with State or EIRHTF grants. The program has seen millions of dollars invested in the community and hundreds of properties improved.

RECCOMENDATIONS

Housing recommendations to be added later.