

## Jackson County Tomorrow Strategic Plan

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*In partnership with*  
**East Central Intergovernmental Association & the Jackson County Economic Alliance**



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# Jackson County Tomorrow

May 9, 2018

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Credit for the cover photo goes to Kelly Roth of Bellevue.



*Jackson County Tomorrow*



**School of  
Urban &  
Regional  
Planning**

# Executive Summary

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Jackson County Tomorrow aspires to provide a groundwork for activities and planning efforts surrounding young family retention and attraction. It began with conversations among young families not only about what they like about the community, but also what they would like to see improved, and community leaders should continue those conversations with both current and future generations.

The methods used in this project include qualitative assessments, from focus groups and a series of interviews with financial and real estate stakeholders, a quantitative, on-the-ground assessment of current conditions, and in-depth studies of best practices in comparable small U.S. towns. This process resulted in a number of community goals, objectives, and strategies for implementation that aim to improve Jackson County's ability to retain or re-attract young families.

Resident feedback provided the vision statement that guided the planning process and prioritized the goals and objectives described throughout this document.

## Vision Statement

*“Jackson County Tomorrow will build capacity within the county to meet the needs of all young families, promote economic vitality, and improve quality of life to ensure a sustainable population.”*

This vision builds upon the strengths of the community – its natural beauty, its active community spirit, and its family-friendly atmosphere – while addressing

areas of need – its business diversity, an aging housing stock, and a lack of child care providers.

These areas of both strength and need established the foundation for the strategies designed to accomplish the following:

1. Ensure that Jackson County residents of today and tomorrow have a variety of well-maintained housing options.
2. Ensure that high-quality childcare opportunities are available and affordable to all residents.
3. Promote engagement and entrepreneurship among the county's youth, including professional development opportunities for young workers.
4. Increase the region's ability to financially invest in itself and ensure that business transitions proceed smoothly.
5. Connect both current and potential residents with the resources and information they want with the most up-to-date methods available.

In the long term, Jackson County Tomorrow intends to facilitate the following measurable outcomes:

1. Lower the county median age from its current 44.5 years old
2. Increase the number of total residents
3. Increase enrollment in local school districts
4. Increase the number of new businesses establishments

The strategies associated with these goals are described further in this document and include tax abatement programs, website development and consolidation, mentorship programming, and funding for childcare providers, among many more. Each strategy includes implementation guidelines, timelines, funding

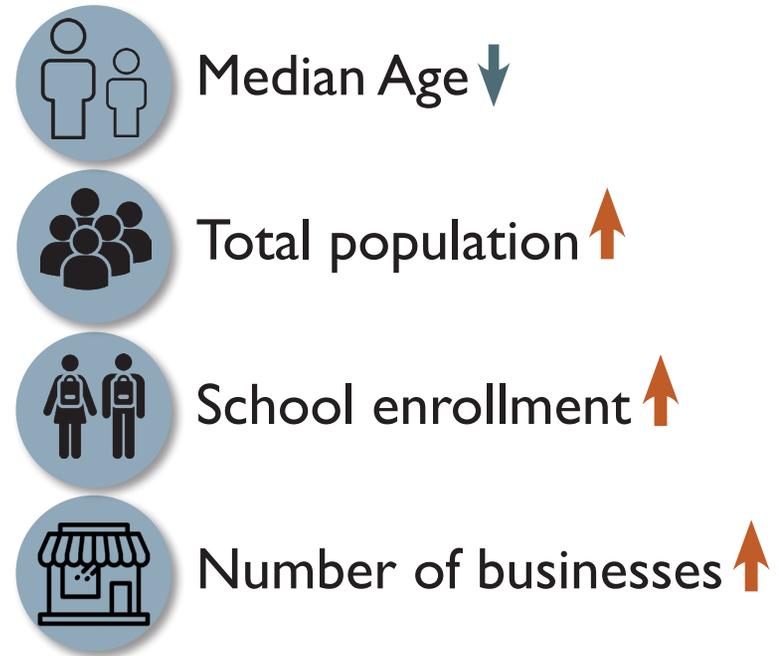
sources, and suggested responsible entities.

Many leaders, individuals, and organizations – public and private alike – will need to collaborate and cooperate to realize these goals, and progress will not always be linear. The proposed strategies in this document are intended to serve as guidance for future community development, but they are not exhaustive, nor are they permanent, and may require alterations as the community’s needs and capabilities change.

The competition among all communities for young families is fierce, but Jackson County is more than capable of putting up a fight. Ultimately, the success of this plan relies on the passion, the energy, and the commitment of Jackson County’s residents and leaders.

# Project Goals

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*Figure 1: Measurable impacts of Jackson County Tomorrow*

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# Chapter I: Introduction

## History

Named after Andrew Jackson, the United States' seventh president, Jackson County formed in 1837. Bellevue, Andrew, and Maquoketa jostled for the county's seat until Maquoketa permanently secured the designation in 1873. The county grew quickly, peaking with 23,771 residents in 1880 as the state's 23rd most populous county.

Jackson County has long benefited from its proximity to the Mississippi River, as

steamboats carried freight from the Illinois side to Bellevue and Sabula. The county's municipalities quickly embraced and long produced manufacturing goods and services.

Sabula operated as a meatpacking and sawmill hub until the 1930s, for example, while Maquoketa was home to such powerhouses as Clinton Engines, a small-engines producer that was at one time the 10th largest employer in the state. Its industrial past remains a part of the region's culture and character.

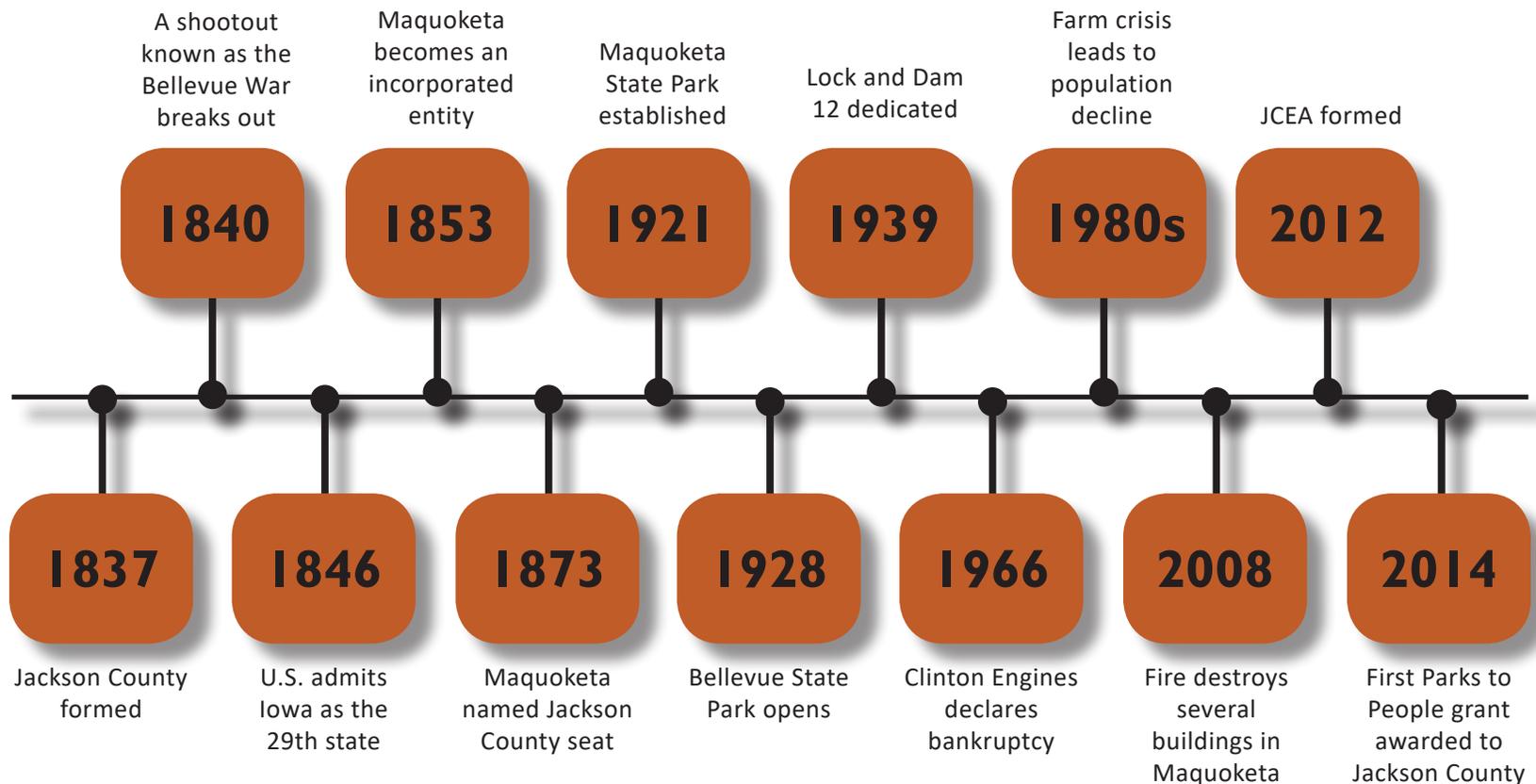


Figure 2: A brief history of Jackson County



*Jackson County's natural beauty and proximity to the Mississippi River, pictured here, spurred both tourism and manufacturing industries in local municipalities.*

**Source:** Chris Jasper

For decades, the region's natural beauty set it apart from the rest of Iowa. Residents and visitors alike wondered at the region's bluffs, rolling hills, and waterways. Iowa established two of its first state parks in Bellevue and Maquoketa in the 1920s, and the pair have since annually drawn hundreds of thousands of visitors. South of Bellevue and atop an island in the middle of the Mississippi River is Sabula, Iowa's only island city.

Like most small communities with significant agricultural and industrial employers, Jackson County's economy suffered as automation and agribusiness consolidation reduced employment opportunities. The energy crisis of the 1970s and the farm crisis of the 1980s led to high unemployment rates and a rapid exodus, as more than 11% of the county's population departed between 1980 and 1990. The years since have been characterized by a stable population base, expanding recreational services, and efforts to strengthen and diversify the county's economic base.

## Project Background

Established in 2012, the Jackson County Economic Alliance (JCEA) is a public-private partnership responsible for "developing and implementing an overall economic development plan for Jackson County." Supported by local governments and businesses, JCEA's goals and objectives include business attraction and expansion, higher-wage job development, and new construction. JCEA, in conjunction with the East Central Intergovernmental Association (ECIA), contracted the Iowa Initiative for Sustainable Communities (IISC), an organization within the University of Iowa's Office of Outreach and Engagement, to develop strategies to attract young adults to the region.

*Jackson County Tomorrow* aims to align the region's resources to help reverse the "brain drain" it has experienced over the last two decades. Jackson County's young residents and high school alumni leave for educational or professional opportunities and do not return, taking their talents with them. Their departures create disproportioned population pyramids that seem "hollowed out."

This trend saps local morale, diminishes productivity, limits economic dynamism, and causes an outbound flow of community wealth.<sup>1</sup> Businesses close, schools consolidate, and a downward spiral ensues.

There is cause for optimism, however. Although national trends appear to be working against small towns, emerging strategies leverage regional assets – natural, cultural, and economic – to ensure long-term growth and stability. Examples of such strategies are included in this report.

The strategies within *Jackson County Tomorrow* will not produce immediate results – it takes focus, time, and effort to attract younger residents – but they can help ensure that residents of today and tomorrow live in a Jackson County with a sustainable future.

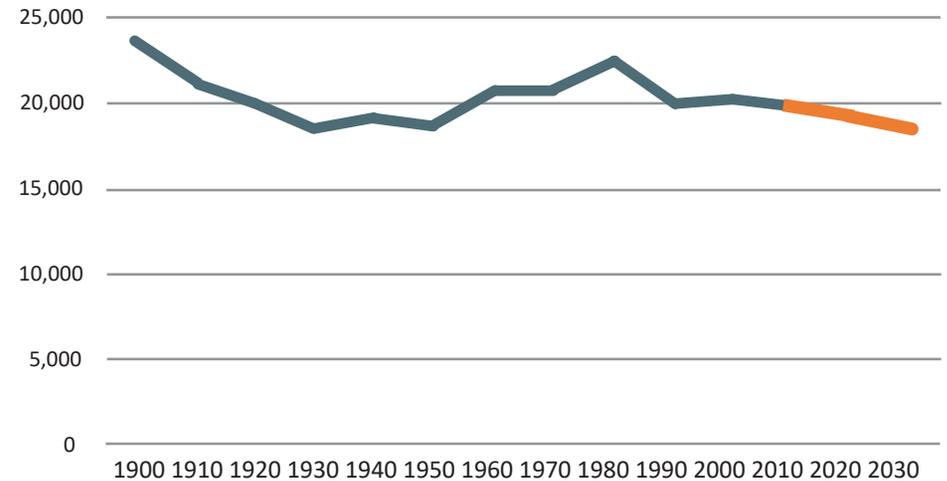
# Chapter 2: Current Conditions

## Populations and Demographics

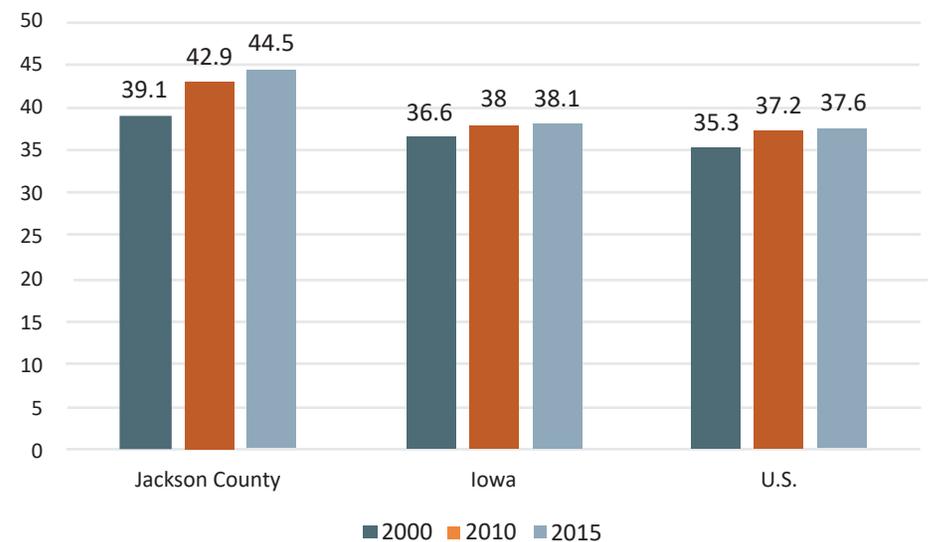
The population of Jackson County is about 19,572. Within the county are 13 incorporated municipalities (**Table 1**). Maquoketa, the county seat, is the most populated, and Bellevue and Preston represent the only other towns with more than 1,000 residents. An estimated 11,651 residents live within an

| Municipality          | Population    | % of County Population |
|-----------------------|---------------|------------------------|
| Maquoketa             | 6,029         | 30.8                   |
| Bellevue              | 2,134         | 10.9                   |
| Preston               | 1,079         | 5.5                    |
| Sabula                | 496           | 2.5                    |
| Miles                 | 454           | 2.3                    |
| Andrew                | 441           | 2.3                    |
| La Motte              | 239           | 1.2                    |
| Springbrook           | 175           | 0.9                    |
| Monmouth              | 144           | 0.7                    |
| St. Donatus           | 132           | 0.7                    |
| Zwingle               | 125           | 0.6                    |
| Baldwin               | 110           | 0.6                    |
| Spragueville          | 93            | 0.5                    |
| Unincorporated County | 7,921         | 40.5                   |
| <b>Total</b>          | <b>19,572</b> | <b>100</b>             |

**Table 1:** Population by municipality in Jackson County.  
**Source:** American Community Survey 2011-2015 Estimates.



**Figure 3:** Jackson County's population is expected to decline by 4.5% if current trends persist. **Source:** American Community Survey 2011-2015 Estimates.



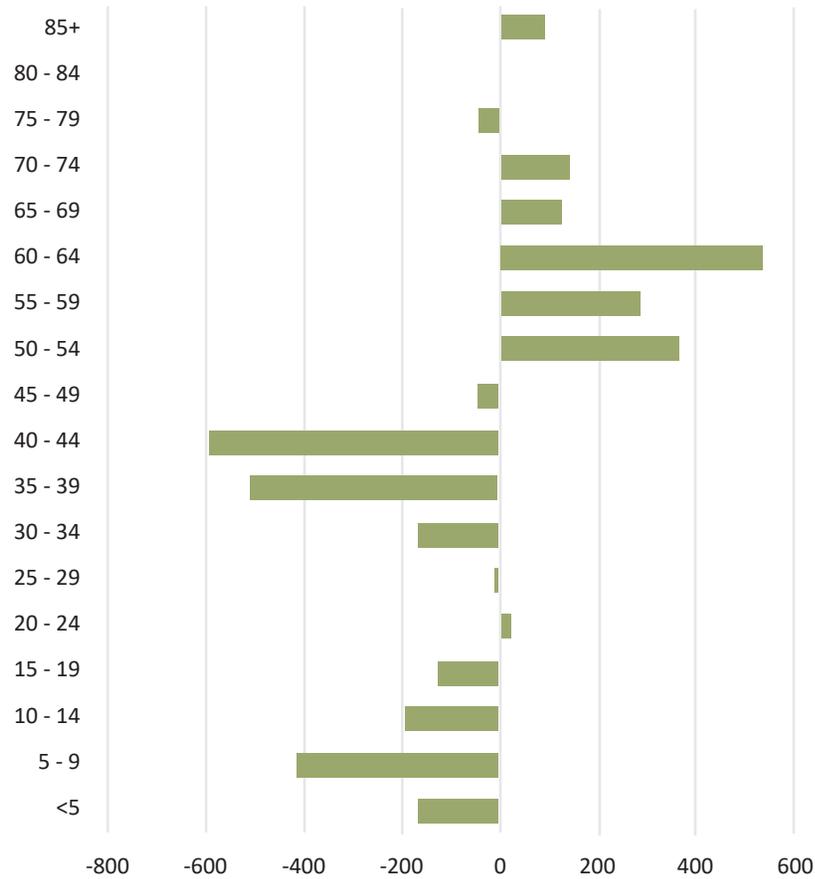
**Figure 4:** Median age growth in Jackson County.  
**Source:** American Community Survey 2011-2015 Estimates

incorporated city or town, while 7,921 live in the unincorporated county.

Using a cohort-component projection method, Jackson County’s population will decline to slightly more than 18,000 by 2030 – a 4.5% decline – if current demographic trends persist.

### Age Cohorts

Jackson County’s quickly aging population is a significant concern. Since 2000, its median age has increased by nearly 7 years. The state of Iowa and United



**Figure 5:** Gains and losses in population by age cohort in Jackson County.  
**Source:** American Community Survey 2011-2015 Estimates

States’ median ages have increased by 5.7 and 3.8 years, respectively, over the same period (Figure 4).

In fact, the only population cohorts that grew in Jackson County from 2000 to 2015 are those aged 50 and above (Figure 5), with a small bump in the population of those aged 20-24. Otherwise, there are simply fewer young people in Jackson County today than a decade and a half ago.

### Race and Ethnicity

Table 2 displays the ethnic and racial distribution in Jackson County and the state. The state of Iowa is predominantly white, accounting for about 89% of the total population. Iowa residents of Hispanic, African American, and Asian origin combined make up only 10% of the state’s total population. Jackson County is very similar in make-up, with a very high percentage of white residents.

### Educational Attainment

The education level among the population of 25 and older is displayed in Table 3. Jackson County features comparable high school graduation rates, but lower

|                    | Jackson County |      | Iowa      |       |
|--------------------|----------------|------|-----------|-------|
| White              | 18,796         | 96%  | 2,701,123 | 88.7% |
| Hispanic or Latino | 262            | 1.3% | 151,544   | 5.0%  |
| Black              | 35             | 0.2% | 86,906    | 2.9%  |
| Asian              | 79             | 0.4% | 52,597    | 1.7%  |
| Other              | 131            | 0.7% | 54,185    | 1.9%  |

**Table 2:** Race distribution of population living in Jackson County and Iowa.  
**Source:** American Community Survey 2011-2015 Estimates.

|                               | Jackson County |       | Iowa      |       |
|-------------------------------|----------------|-------|-----------|-------|
| High school diploma or higher | 12,471         | 90.7% | 1,875,150 | 91.5% |
| Bachelor’s degree or higher   | 2,103          | 15.3% | 547,175   | 26.7% |

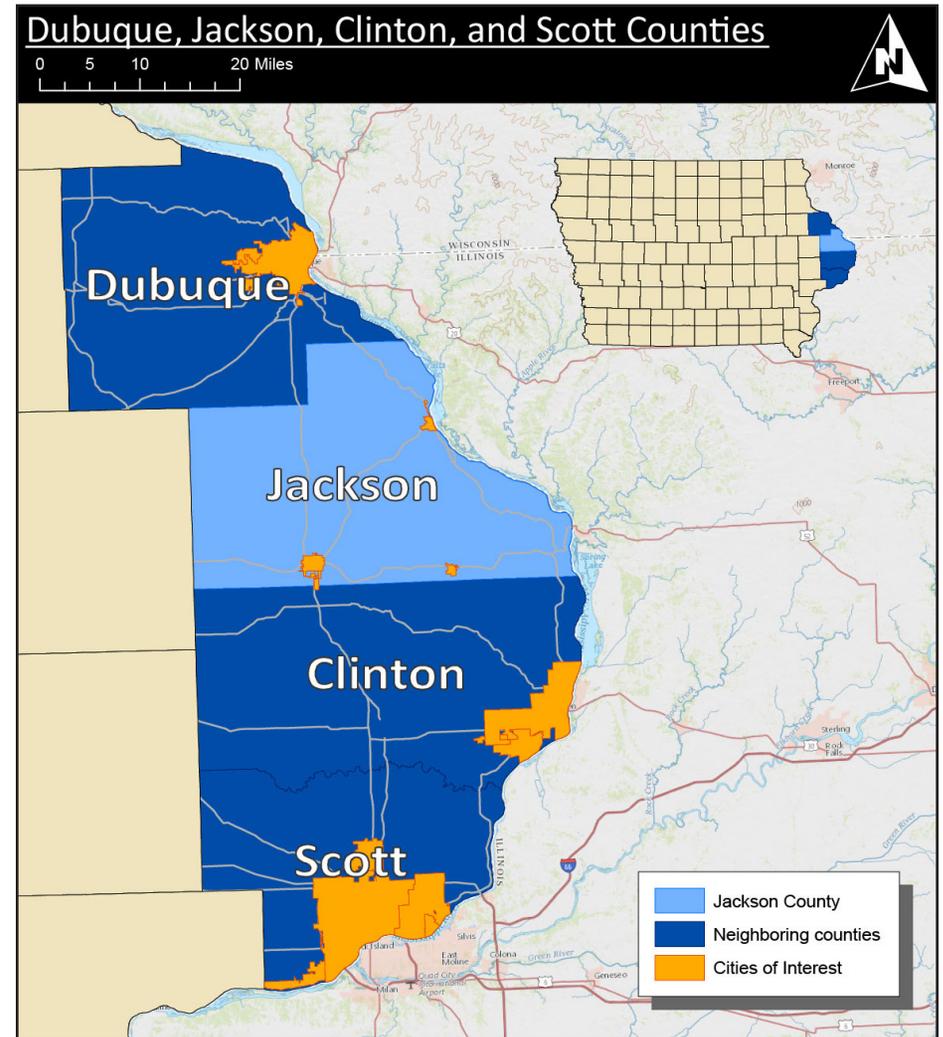
**Table 3:** Educational level of population living in Jackson County and Iowa.  
**Source:** American Community Survey 2011-2015 Estimates.

rates of higher education attainment.

## Location

Jackson County boasts a distinctive landscape and is home to a wide array of natural amenities. The county lies within the Driftless Area, a geologic region that features such natural attributes as bluffs, rolling hills, and valleys. Adding to the region's physical beauty, the entire eastern part of the county is bordered by the Mississippi River. Because these features are rather unique compared to the rest of Iowa, which is primarily flat farmland, the county is home to a sizable tourism industry.

Jackson County also lies directly between two of eastern Iowa's largest communities. Although Jackson County is not included in a metropolitan statistical area, many residents live within a 30-minute drive to Dubuque or a 45- to 60-minute drive to the Quad Cities, as shown in **Figure 6**. The Dubuque metropolitan region, which consists of Dubuque, Asbury, Galena, Illinois, and Plattsburg, Wisconsin, boasts a population of 95,906. The Quad Cities consist of Davenport and Bettendorf in Iowa and Rock Island, Moline, and East Moline in Illinois, the combined population of which is 379,690. Both areas represent significant employment centers for Jackson County's residents.



**Figure 6:** Jackson County neighbors Dubuque County to the north, Clinton County to the south, and the Mississippi River to the east. Source: TIGER shapefiles

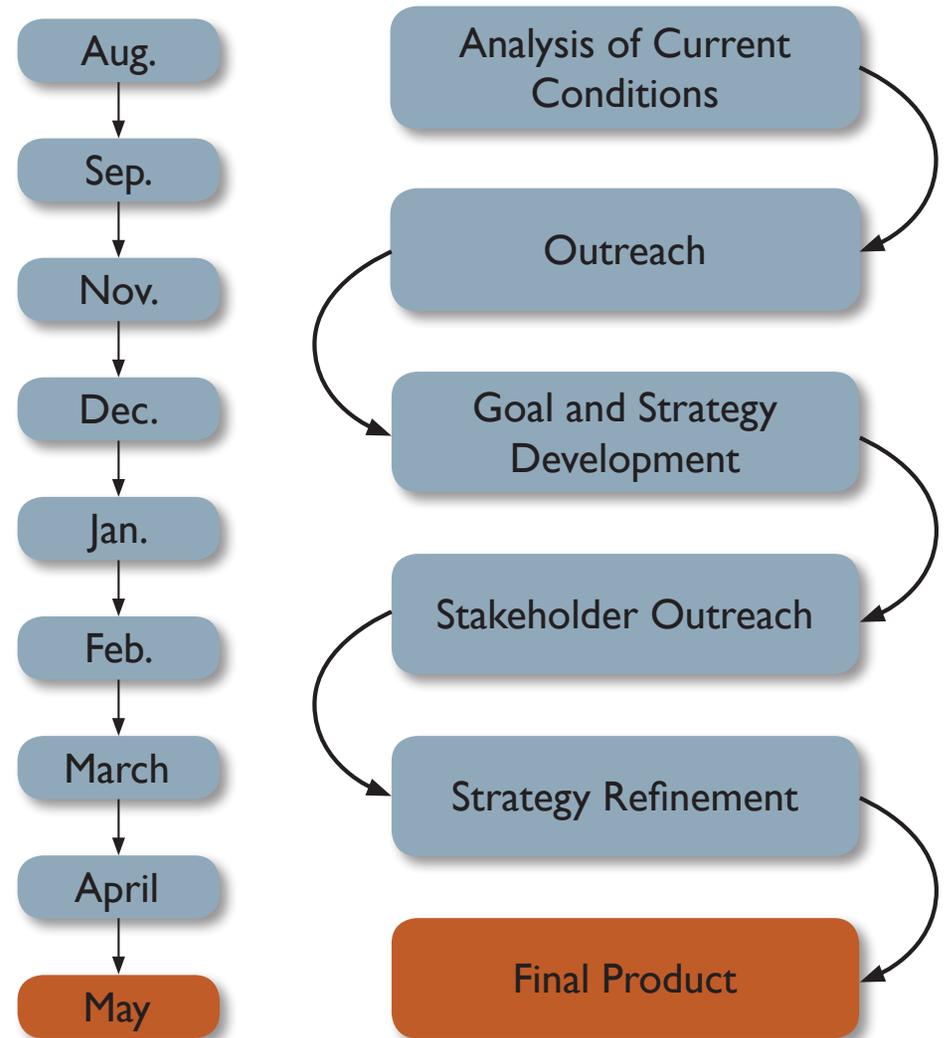
# Chapter 3: Methods

The *Jackson County Tomorrow* planning team utilized a strategic planning model meant to develop a long-term plan to guide an organization or entity toward a clearly articulated mission, goal, or objectives. As visualized in **Figure 7**, the process began in August 2017 with a visit to the county, where the planning team met with representatives from the region’s schools, businesses, local governments, and community organizations. The team then collected demographic, housing, and economic data to quantify the county’s current conditions.

The outreach process continued through November 2017, during which the planning team traveled to the county 10 times to speak with residents at farmers markets, homecoming football games, and a community-visioning event. They also conducted interviews with five real estate agents and four financial stakeholders. Realtors provided information about the county’s housing market and the housing needs of young residents and families. Banking representatives provided feedback on the local business climate and addressed such issues as lending practices, demand for capital, entrepreneurship, mortgage lending, and business succession planning.

The team also conducted focus group discussions in Bellevue and Maquoketa with residents, generally between the ages of 25 and 40, who had recently moved to or moved back to Jackson County. The discussions focused on push and pull factors influencing residents’ relocation to Jackson County, their experiences transitioning to the area, their perceptions of the county’s strongest assets and greatest challenges, and potential quality-of-life improvements that address the needs of younger residents. The team sent an email questionnaire to residents who wanted to participate but were unable to attend the events and received three additional responses. Eight residents attended each focus group event for a total of 16 participants.

## The Planning Process



**Figure 7:** *Jackson County Tomorrow’s* planning process.



Jackson County Tomorrow team members speak with a family at a farmers market in Maquoketa. **Source:** Chris Jasper

As a result of the various outreach methods, the planning team identified long-term target goals for the county shown in **Figure 8**: decrease the county’s median age, halt population decline, increase the number of new businesses, and increase local school enrollment. Success in each of these areas would indicate a larger percentage of young adults and an overall improved quality of life. Outreach efforts also highlighted major themes, or areas that the team’s strategies should address to achieve the county’s long-term goals.

After identifying potential strategies, the planning team returned to Jackson County to obtain feedback from stakeholders. The team held events in Bellevue, Preston, and Maquoketa, where they presented findings, proposed strategies, and sought input from City Councilors, residents, and other local stakeholders.



**Figure 8:** Jackson County Tomorrow’s outreach methods.

Collecting notes and comment cards at each of the community events, the team used community members’ feedback to clarify and refine the strategies. The purpose was to provide community leaders with the information necessary for the successful implementation of these programs and policies in their own communities.



*Matt Morlan discusses child care strategies with Maquoketa City Council member Jessica Kean. Source: Brooke Axness.*

*Jackson County Tomorrow* consists of refined strategies as well as information and findings collected at each stage of the planning process.

While developing the youth-attracting strategies, the planning team also turned to comparable communities. Jackson County is not the only rural or small region attempting to attract younger residents. Smaller communities across the United States have adopted innovative, unique, and relatively successful programs appropriate for re-purposing and implementing in any of Jackson County's municipalities.

The planning team selected these communities based on both their respective programming tools and their similarities to Jackson County. Characteristics



*Bellevue residents discuss town priorities at a Bellevue Heart and Soul visioning event at Great River Gallery. Source: Brooke Axness.*

considered during the selection process include:

- Distance from major metropolitan areas
- Presence of a higher-education institution
- Proximity to and utilization of natural amenities
- Sustained and targeted programs to attract and retain young people

The identified and selected communities include Atwood, Kansas; Ord, Nebraska; Holt County, Nebraska; Erwin, Tennessee; Humboldt, Iowa; Keokuk, Iowa; and Greenville, Kentucky. The planning team spoke with representatives from each of these communities to learn more about the implementation and continued operation of their best practices.

In each community, engagement with younger populations made all the difference. In Ord and Atwood, local programming helped to develop leadership and entrepreneurial skills in the area's middle- and high-school population. Erwin empowered its young professionals by creating RISE (Rejuvenate, Invest, Support, and Energize), a young professionals club and town advocacy group. Greenville asked its businesses and young families to help create a physically improved downtown. The downward spiral that defined their communities transformed into an upward spiral.

Each town also began with reasonable goals – attracting a certain number of residents annually, improving street access, or erasing a historical stain. Achieving these goals boosted community spirit, which provided momentum for further developments. Residents were willing to invest more time and money into their community, garnering further success.

While these communities initially shared many of the same challenges as Jackson County, they also share great potential. With attractive schools, highly engaged community institutions, active community organizations, and connections to a community foundation, the planning team feels hopeful for

the future of Jackson County. Using the comparable communities as effective models, *Jackson County Tomorrow* presents its own place-based strategies to support community capacity building.

# Chapter 4: Outreach

## Young family focus groups

The planning team first sought qualitative input from the region’s young families. The team set up a series of focus groups where young residents could share their feelings about their community, the factors that inspired the decision to live there, and how the community could be improved.

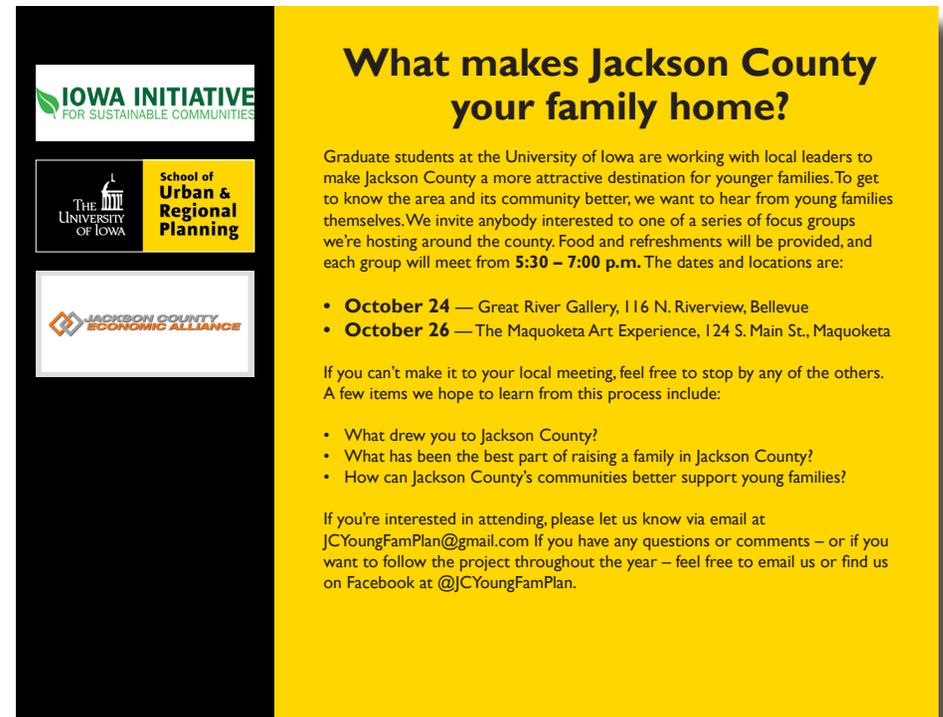
The team advertised the focus groups by distributing fliers at community events, including high school football games celebrating Homecoming, and at farmer’s markets. Across two focus groups in Maquoketa and Bellevue, 16 residents attended. These residents hailed from Maquoketa, Bellevue, La Motte, St. Donatus, and unincorporated Jackson County. A brief summary of the feedback provided at these focus groups can be found in **Figure 10**.

### Areas of Pride

Residents by and large had positive things to say about their communities, including the variety and number of **outdoor recreational opportunities**, the friendly **small-town atmosphere**, and its overall **affordability**. Focus group participants particularly appreciated housing costs, saying they could get “you get twice as much as you pay for in [DeWitt],” for example.

The region’s natural beauty received the most praise. “The parks are the best part of Jackson County,” one participant said. “You can’t recreate the blue skies and cornfields that you get here,” said another. Participants said they enjoyed the variety of outdoor activities available, including hiking or running through the area’s state parks, fishing in local creeks and rivers, or simply driving along the Mississippi River in the mornings and evenings.

Many respondents originally hailed from Jackson County, and they said they



*Figure 9: The Jackson County Tomorrow planning team distributed flyers to Jackson County residents at homecoming football games, farmers markets, and other community events to build support and encourage participation in focus groups.*

wanted to return to give their children the same small-town upbringing they enjoyed, citing the “genuine” relationships they can build and the “trust” between residents, especially those with children. “It’s easy to get involved in the community, and it keeps someone as busy as if they were to live in a big city,” a resident said.

Residents also praised the region’s unique businesses, including Bellevue’s

Flatted Fifth Blues and BBQ and River Ridge Brewing, Maquoketa's Codfish Hollow Barnstormers, La Casa De Pancho, and 61 Drive-in Theater, and Preston's Geno's Pizza Shop.

### Areas of Need

Residents said that **child care** and **housing** represented the most significant barriers to young families aiming to move into the county. Child care services, they said, are "impossible" to find, while others had been put onto wait lists of more than 18 months. Those that successfully found daycare openings described it as a "challenge," and said they felt badly for young residents who were expecting a child, especially low-income residents.

Although most focus group participants said they eventually found appropriate housing at relatively cheap prices, they called the process "difficult." A gap exists, one resident said, between the type of housing for sale and the type of housing young professionals want. Another participant said he would not have moved to the county immediately after graduating college because he is not a "handyman" looking for a "fixer-upper."

Although residents said they appreciated the outdoor recreational opportunities, they also said the region lacked access to basic amenities. Several participants specifically referenced a lack of coffee shops – "the nearest Starbucks is in Dubuque," one resident said – and an "inconsistent nightlife." The Brick Tap, a Maquoketa area bar popular with younger residents, closed in 2017, and residents say a replacement hangout spot has yet to surface. "We don't ever see people our age, probably because we don't have that night life anymore," a participant said. "Where do young people go now?" another respondent wondered.

Maquoketa residents also described their experiences with local internet utilities as "terrible." One focus group participant said that using the internet at their home was "like stepping back in time to 1996." Other residents said

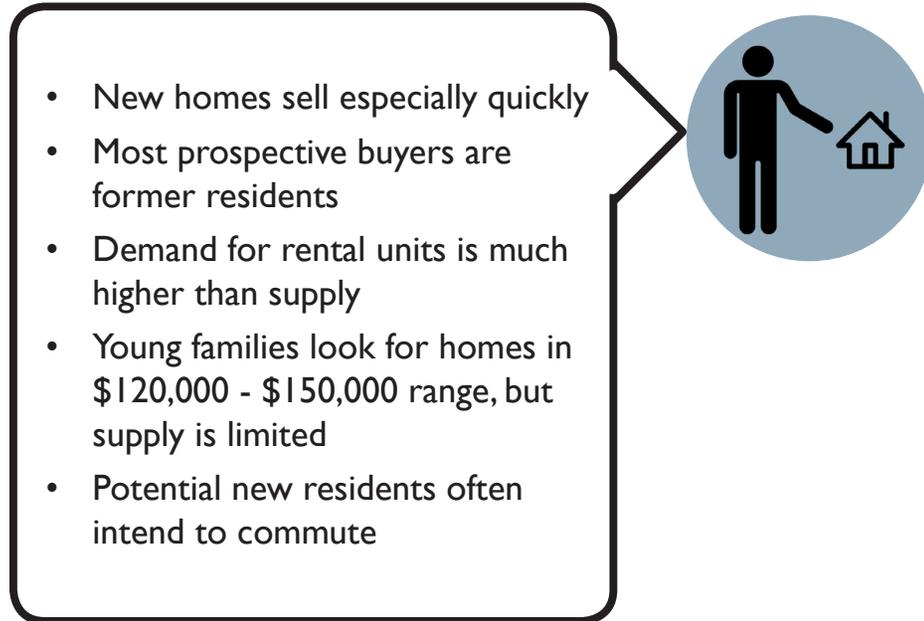
- 
- Difficult to find rental units
  - "Beautiful," but limited non-hiking recreational options
  - Limited internet presence
  - Child care is "impossible" to find
  - Central location, small-town feel improve quality of life
  - Few high-paying jobs
  - Need to market to neighbor cities
  - Communities are friendly and supportive
  - Low cost of living, but high quality of life

*Figure 10: Feedback from young families.*

they had been forced to take days off from telecommuting positions because their internet service ended without warning, and that the lack of reliable high-speed internet represented a massive barrier to business success. Likewise, residents said they had difficulties accessing information about the area online. One resident said that the local newspaper lacks a "functional website," and that the region lacked an up-to-date and informative community calendar. Residents said they thought an improved digital presence – "Even a half-decent Wikipedia page" – could go a long way toward attracting more people to the area.

The planning team also conducted a series of interviews with both bankers and real estate agents. In total, five real estate agents and four representatives from area banking institutions shared their impressions about the county.

## Interviews with Real Estate Agents



*Figure 11: Feedback from real estate agents.*

Questions for real estate agents focused on the housing market, the factors that pushed families away from the community, and about the type of housing young families prefer. These real estate agents echoed many of the concerns shared by young families, and had received feedback from residents considering a move to Jackson County, but who ultimately decided against it. A summary of their responses is included in **Figure 11**.

The agents noted that Jackson County's housing supply consisted of larger, historic Victorian homes, but that potential home-buyers are not in the market for "fixer-uppers." The demand, they say, is for "move-in ready" homes that do not require additional rehab work. These potential residents are also looking to purchase homes priced in the \$120,000 - \$150,000 range – a relative rarity

throughout Jackson County.

The real estate agents also found a number of differences among Jackson County's communities. Bellevue, for example, is the most robust and expensive, and faces a greater need for affordable homes and rental units. In Maquoketa, fewer homes are being built, but most homes sell quickly when they become available, one real estate agent said.

## Interviews with Bankers



*Figure 12: Feedback from bankers.*

The four interviews with bankers included discussions about mortgage lending, the demand for business loans in Jackson County, and the community's general business acumen. These financial representatives said that successful area businesses thrived due to their exceptional customer service, but that other owners lacked the nuts-and-bolts financial knowledge to maximize their

business' capabilities. They attributed numerous business closures both to a lack of preparedness and general lack of financial literacy, especially among "really small" business owners. One respondent said that the "knowledge base of operating a business" represented one of the community's economic weaknesses, and that the region needed to better prepare its residents for entrepreneurial activity. This lack of knowledge also extended to available lending packages, including Small Business Association-secured loans, which representatives said were not utilized frequently.

Interviewees also noted that companies routinely struggled to fill job openings with qualified workers, even as students leave the county in search of job opportunities elsewhere. "Family Dollar is always hiring," one respondent said. "I don't know if there's a labor shortage or if there just aren't enough people for specific jobs out there – trade jobs and everything like that."

Several also said that succession planning represented a growing need among business owners, but that they had few – if any – formalized processes to facilitate business transitions. The resources available, they said, focused primarily on intra-family business transitions, where a family member takes control over operations.

The results of these formal conversations, in addition to feedback from community leaders at City Council meetings, visioning events, and informal visits to Jackson County, laid the groundwork for *Jackson County Tomorrow*. Input from residents, private and public alike, prioritized the issues that this report will address. Ultimately, five distinct and pervasive themes emerged (Figure 13).

**Housing** — Residents, bankers, and real estate agents alike agreed that Jackson County's communities lacked the type and quantity of housing young residents desired. Improving housing quality and variety would do much to eliminate this barrier.

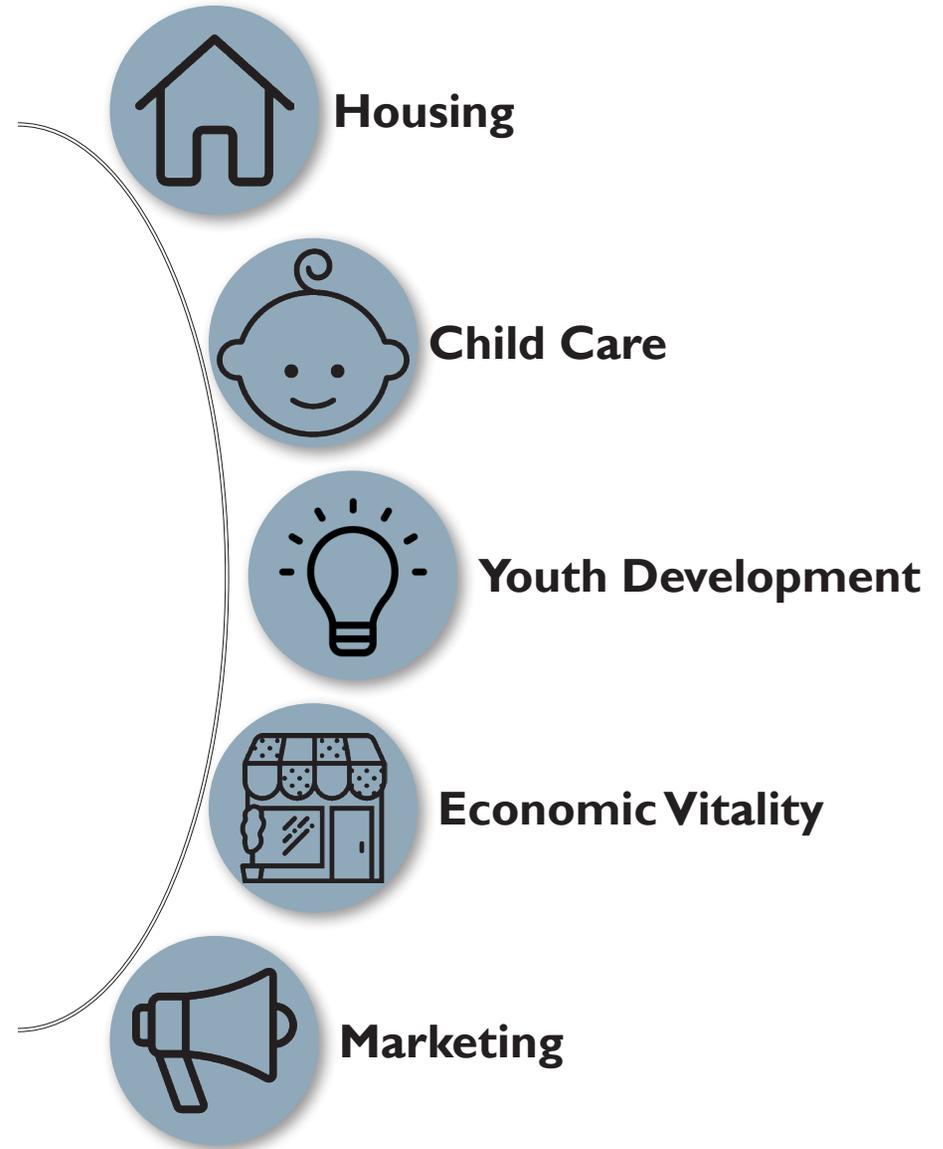


Figure 13: The five themes identified from community feedback.

**Child Care** — Current residents say they struggle to find adequate childcare providers, and prospective residents fear that it is simply not available. An increase in both carrying capacity and quality eliminates this barrier.

**Youth Development** — Students reported in surveys distributed to local schools that they wanted to return to their communities, but believed that job opportunities are limited across the county. Investing and developing young people’s talents can introduce fresh ideas to the community while also teaching young people the skills they can bring back to the county in the future.

**Economic Vitality** — Disappearing local businesses represents a threat to the economic stability and image of Jackson County’s communities. Implementing strategies meant to stabilize and diversify the economy can prevent the damage associated with business closures, encourage the generation of new businesses, and ease the expansion of existing businesses.

**Marketing** — Most of Jackson County’s residents think of it as something of an underrated gem, with an abundance of natural beauty, rolling hills, and recreational opportunities. They also think that neighboring municipalities simply do not know about the opportunities available in the county, and that county residents miss out on events, promotions, and activities in their own community, and that a stronger digital presence can make up for these deficiencies.

It is from these themes that *Jackson County Tomorrow* derived the interventions that populate the following sections.

# Chapter 5: Housing

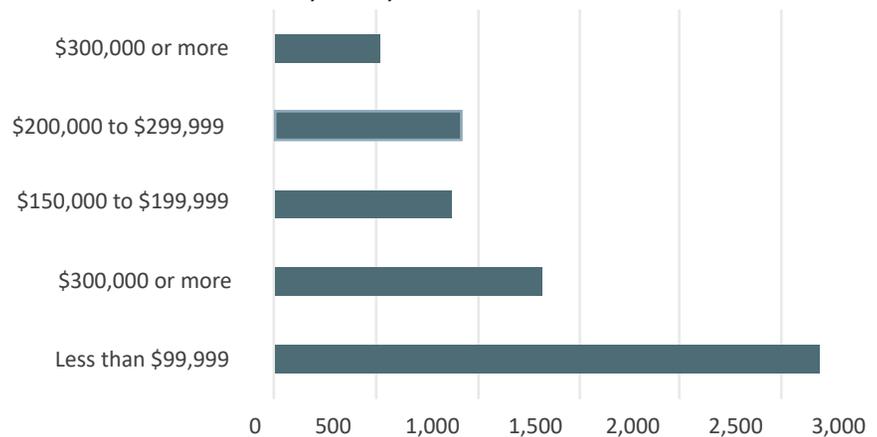
Jackson County residents appreciate the affordability of housing, especially in comparison to surrounding areas. Along with a relatively low median housing value (**Table 4**), most of the county's homes cost less than \$150,000, as shown in **Figure 14**. In addition to low housing cost, focus group participants said that high-quality schools and the social support provided by small town life make Jackson County's communities highly desirable.

Participants also emphasized the county's advantageous position between the Dubuque and Quad City metropolitan areas, which grants commuters access to large employment centers. Only 35.5% of the county's 9,239 workers are

|                   | Jackson County | Jones County | Dubuque County | Scott County |
|-------------------|----------------|--------------|----------------|--------------|
| Median Home Value | \$114,300      | \$129,300    | \$149,400      | \$148,200    |

**Table 4:** Median Home Value.

**Source:** American Community Survey 2011-2015 Estimates.



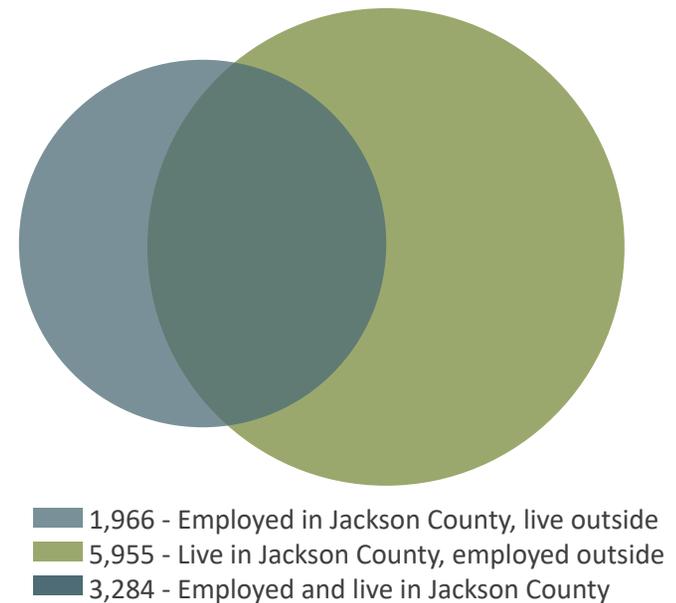
**Figure 14:** Value of occupied housing units in Jackson County.

**Source:** American Community Survey 2011-2015 Estimates.

locally employed, according to the U.S. Census Bureau's On the Map data. The remaining 64.5% of workers commute to employment locations outside of Jackson County (**Figure 15**). Additionally, 1,966 people work in Jackson County, but live elsewhere. With a larger quantity of available housing and greater variety of housing types, Jackson County could capture a larger proportion of these workers and grow its population.

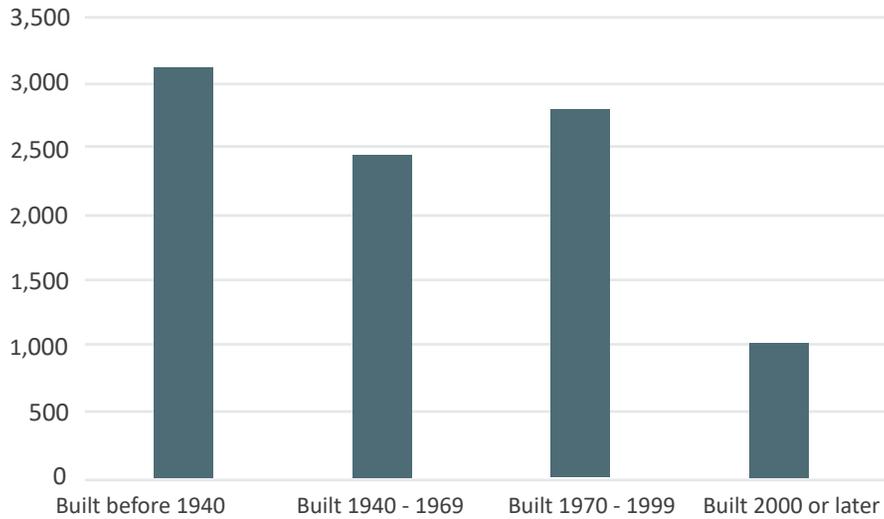
## Challenges

Although local assets make Jackson County's communities desirable places to live, the current housing supply does not meet the needs of the population, and creates a significant barrier for those looking to relocate to the area. Most



**Figure 15:** Inflow/outflow job counts in Jackson County.

**Source:** U.S. Census Bureau, 2015. On the Map.

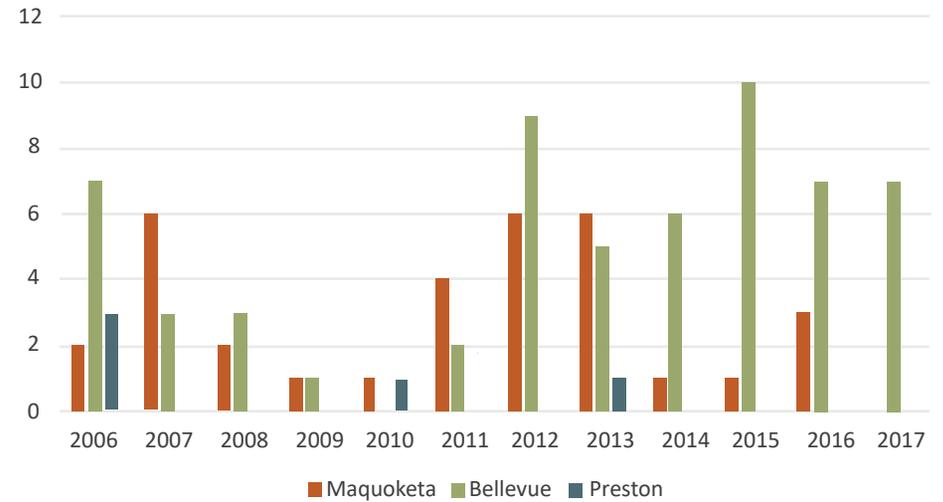


**Figure 16:** Year homes built.  
**Source:** American Community Survey 2011-2015 Estimates.

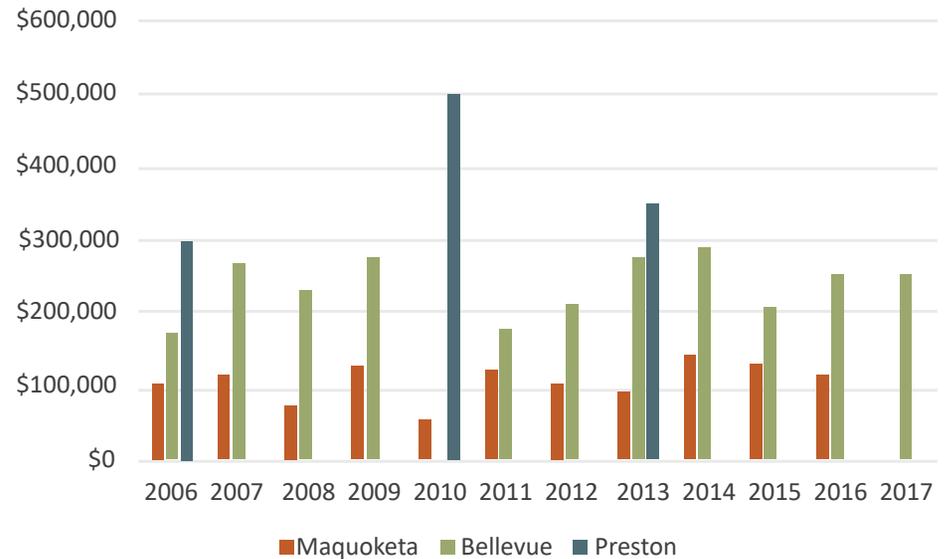
dwelling units in Jackson County were built before 1969; homes built before 1940 represent a third of the region’s housing stock (**Figure 16**). Older homes tend to have higher utility costs and often require significant updates. For this reason, housing values may alone not be representative of the real cost of housing for much of the area’s existing stock.

The data also reveals a predominance of single-family detached homes, which make up 81.7% of the county’s total occupied units. The lack of diverse housing types limits the options available to young residents and families. Focus group participants described the existing housing stock as falling on the extreme ends of the spectrum in terms of size, quality, and price. Aside from considerably aged housing in need of repair, the available alternatives are large, new, custom-built homes priced beyond what most young residents can afford.

New construction presents additional challenges for young home-buyers. Building permit records from 2006 through 2017 demonstrate inconsistent levels of residential development across the county’s communities (**Figure 17**).



**Figure 17:** New homes constructed 2006-2017.  
**Source:** Cities of Maquoketa, Bellevue, and Preston.



**Figure 18:** Building costs of new homes constructed 2006-2017.  
**Source:** Cities of Maquoketa, Bellevue, and Preston.

While Bellevue experienced steady residential development during this period, only five new homes were constructed in Preston. However, **Figure 18** reveals that in both Bellevue and Preston, the cost of construction was very high. These records confirm the assertion from focus group participants and others that without assistance, newly constructed housing is unattainable for most.

## Housing Development and Rehabilitation

With an essential need for more high quality and affordable housing across the county, it is important to both pursue opportunities for new development and address deficiencies in the existing stock. Additionally, in order to create housing opportunities for residents of all ages, Jackson County leaders must stimulate mobility within the housing market. The strategies outlined in this chapter support the goal of ensuring the county's housing stock meets the needs of both current and future residents.

### Housing Objective 1

*Encourage the development of new and diverse housing types to provide high quality options for residents of all ages.*

#### Strategy 1

##### Adopt Tax Increment Financing for Residential Development

**JUSTIFICATION** — As previously demonstrated by new home construction costs, most young families and small scale developers cannot afford to build new homes without some form of assistance. Additionally, there are very few improved lots within the county's larger incorporated areas, meaning that developers are responsible for buying and improving the land. Developers are then forced to raise selling prices to a level not supported by the local market



*A single-family residence in Bellevue. Source: Chris Jasper*

to make a profit after paying high lot costs. Developers instead choose to build in areas with either a larger housing market or where there are more incentives. In the past, leaders in Bellevue used tax increment financing (TIF) to finance residential development through rebate agreements with developers. As a result, their rate of residential development is significantly higher than any other city in the county (**see Figure 17**). TIF presents an opportunity for other cities in Jackson County to stimulate new development, grow their tax base, and meet housing needs.

**IMPLEMENTATION** — As outlined in the Urban Renewal Law of Chapter 403 of the Iowa Code, TIF allows cities or counties to divert incremental property tax dollars within a particular area to pay for the cost of public improvements for a new housing development. Through a rebate agreement, "all or a portion



*These three-bedroom, two-bathroom condominiums on the Mississippi River in Bellevue have an asking price of more than \$300,000. Source: Chris Jasper*

of” annual tax increment revenues are paid back to developers. This type of agreement is attractive for cities because they do not have to issue any bonds.

Lawyers representing the Professional Developers of Iowa (PDI) provide a series of reports detailing the legal background and special provisions for using TIF for housing infrastructure. They explain the process for establishing a TIF area and obtaining TIF revenues is as follows:<sup>2</sup>

1. Identify the boundaries or legal description of the proposed area
2. Determine if the conditions in the area qualify the area to be designated a “slum,” “blighted” or “economic development” area, as defined in Chapter 403
3. Prepare an urban renewal plan outlining objectives to be accomplished

within the area

4. Set a date for a public hearing by the City Council or Board of Supervisors
5. Refer the plan to the local planning and zoning commission for review
6. Send a copy of the plan and the notice of hearing to each affected taxing entities (counties, local schools, and area colleges) and schedule a date and time for a “consultation session” with those other affected taxing entities
7. Hold public hearing
8. Adopt resolution approving urban renewal plan
9. Adopt ordinance designating tax increment area
10. Incur debt
11. File annual TIF debt certification with county auditor

**LIMITATIONS AND OTHER CONSIDERATIONS** — For TIF projects established in “slum” or “blighted” areas, there are no restrictions on the use of tax increment revenues for housing. However, for housing projects established in “economic development” areas, these funds are limited to a 10-year collection period. The collection period can be extended to 15 years for cities and counties with a population less than 15,000, if agreed upon by all other taxing authorities.

Iowa law allows cities and counties to use TIF revenues to fund public improvement projects for housing without limits on the price of the homes or incomes of the homeowners. However, it requires that a percentage of the tax increment revenue be used to fund housing assistance projects or programs for low- and moderate-income households. The use of these funds is not limited to the TIF area and can be spent anywhere in the county. The amount of funds required is determined by the percentage of the county’s population with an income at or below 80% of the area median income. For example, if the county’s share of low- and moderate-income (LMI) families is 30%, the amount of increment revenue required to be used for LMI projects is 30% of the total project cost. Communities with populations of less than 15,000 may seek a

reduction from the Iowa Department of Economic Development if they feel that there will not be sufficient revenues generated to fund both the proposed project and the required LMI project.

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## Strategy 2

### Establish a Voluntary Assessment Agreement

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**JUSTIFICATION** — Residents and real estate agents alike expressed the need for new subdivisions in Jackson County. The new homes constructed as custom builds do not meet the needs of young families, who desire mid-sized and moderately priced housing. With few improved lots remaining in the county, development of new subdivisions has been slow. A resident with experience developing homes in the county described the lot costs of public improvements as prohibitive. Even for larger firms, the pressure to build and sell homes quickly in order to profit creates risk. A voluntary assessment agreement addresses barriers to developers in hopes of stimulating residential development.

**IMPLEMENTATION** — Chapter 384 of Iowa Code allows property owners to petition the city to levy a special assessment in order to pay for public improvements.<sup>3</sup> Through this law, developers who own property can establish a voluntary assessment agreement with the city to assist in the development of a new subdivision. The agreement authorizes the city to issue bonds to pay for the upfront costs of public improvements. In turn, the cost of each property's improvement is assessed to that property within the subdivision.

The developer is allowed 10 years to repay the city for the improvement costs, but the agreement places a lien on each property that prohibits the sale of the property before those improvement costs are repaid in full. The City of Manchester, Iowa, previously utilized this type of agreement to construct new subdivisions. In permitting the use of voluntary assessment agreements, the City can facilitate new residential development by relieving developers of initial public infrastructure costs.



*The Hurst Apartments are among Jackson County's relatively few rental options, and are available to low-income tenants. Source: Chris Jasper*

To establish a voluntary assessment agreement, a developer with ownership of property to be developed must first petition the City Council with a plan for public improvement to be paid in-whole or in-part by special assessments. Typical special assessment procedure requires written notice to all affected

property owners and a formal public hearing to adopt the final Resolution of Necessity. However, according to Chapter 384, Section 41 of the state code, if all affected property owners – or the single developer of all affected properties – petition the council, they may waive the public notice and hearing requirements.<sup>4</sup>

Upon receiving a petition, the council should work with engineering services to prepare plans for construction and supervision of the public improvement project. They should prepare a preliminary resolution including:

- A description of the proposed improvement and its general location
- An order to the engineer to prepare and file information with the City Clerk. Preliminary plans and specifications should include an estimation of the total cost of the work and a plat and schedule
- A description of the general property and designation of the specially benefiting lots to be assessed<sup>5</sup>

The preliminary resolution is adopted by a majority vote by all members of the City Council. Further specifications regarding estimates, property valuations and assessments, lot boundaries, or other details reported by the engineer are then evaluated and amended as necessary. Upon adopting the plat, schedule, and estimate, the council will decide to move forward with either all or part of the public improvement project. To finalize plans for the proposed project, the council must adopt a resolution of necessity with favorable votes from three-fourths of the City Council. A resolution of necessity should include:

- A description of the proposed public improvement
- A statement that confirms the Clerk’s office has an estimated total cost of work, a preliminary plat, and a preliminary schedule with proposed assessment amounts for each lot<sup>6</sup>

**IMPORTANT CONSIDERATIONS** — Because the voluntary assessment

agreement requires a large initial investment from the city, those considering this development strategy should ensure they have both the community support and the bonding capacity to provide for the cost of improvements.

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### Strategy 3

#### Support Pocket Neighborhood Development

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**Figure 19:** Site layout for Maquoketa Pocket Neighborhood.  
**Source:** [ecia.org/pocketneighborhood/](http://ecia.org/pocketneighborhood/)

**JUSTIFICATION** — The East Central Intergovernmental Association (ECIA) and East Central Development Corporation (ECDC) have worked to develop a building concept for a pocket neighborhood – a planned community meant to provide attractive and affordable housing for residents of all ages.<sup>7</sup> The layout includes ten, 1,064- square-foot, two- and three-bedroom, single-story homes clustered around a common green space and shared amenities.

Focus group participants described the challenges of being a newcomer to the area and expressed a desire for more opportunities to engage with their neighbors, and feel included in the tight-knit relationships shared by long-time residents. The intentional design of the pocket neighborhood facilitates social interactions and fosters the sense of community that young families desire.

The moderately-priced units in the pocket neighborhood fill a significant gap in the housing market for starter homes for young professionals and families. Sales

records from Zillow and Trulia show that from 2015 to 2017, only 12 homes across Maquoketa, Bellevue, and Preston sold for prices between \$150,000 and \$170,000. In addition, seven of these homes were built in or before 1950.<sup>8</sup> Local real estate agents confirmed that young residents strongly prefer newer homes, as most have neither the time nor money to invest in the rehabilitation of an old home. The move-in ready units in the pocket neighborhood match this preference. The development's incorporation of green building concepts and efficient appliances also ensure sustainability and additional long-term savings.

Although the pocket neighborhood concept appeals to buyers of various ages and incomes, it also meets the needs of a specific target demographic – new teachers. At the start of the 2016-2017 academic year, the county's four public school districts welcomed 12 new teachers.<sup>9</sup> However, according to a local superintendent, the lack of appropriate housing caused significant challenges for many.

Many residents fear that the best and brightest teachers will continue to leave Jackson County schools for communities with better housing options. The pocket neighborhood offers new teachers a high-quality and affordable housing option, a sense of ownership, and a social support system that will help anchor them to the community. Providing high quality housing for teachers also will help to demonstrate that the community values high-quality teachers and invests in education.

**IMPLEMENTATION** — Because the current site plan and design are place-specific to Maquoketa, City leaders should take the appropriate steps to move the project forward and develop the pocket neighborhood. To ensure full community support, the City of Maquoketa should work with ECIA to educate the public on the benefits of the pocket neighborhood. The City should market the neighborhood broadly to its various target demographics, but should also take additional steps to inform new teachers of available homes. The project

## Stories of success

*In 2016, Grinnell Garden Cottages began construction on their East Street Garden Cottage Development in Grinnell, Iowa.*

*The 12 planned units would range in size from 1,000 to 1,675 square feet and sell for approximately \$200,000. Less than one year after initial construction, four of the homes had already sold. The development addresses a housing shortage with high quality and affordable new units.*



**Source:** Grinnell Garden Cottages, LLC and ECIA Pocket Neighborhood Presentation. March 19, 2018.

will accommodate mixed incomes, but specifically targets buyers at 80% of the area median income. The average salary of \$35,171 for new teachers in Maquoketa puts them directly within the 80% AMI target demographic. A targeted marketing campaign from either the city or the school district would help to directly advertise available units to teachers. The city may also consider setting aside a number of units specifically for teachers.

Developing a pocket neighborhood in Maquoketa will help formalize the development process for other communities interested in establishing pocket neighborhoods. Furthermore, Preston and Bellevue will benefit from the county's enhanced partnerships with ECIA and ECDC.

Other communities interested in developing pocket neighborhoods should engage these entities early in the planning process to assist with education campaigns and marketing, site planning and development, and financing.

## IMPORTANT CONSIDERATIONS

- City must identify an available site for the development
- Legal costs associated with subdivision covenants and establishment of Homeowners Association
- Identification of target market
  - Current target market as identified by ECIA includes downsizing seniors, singles and professionals, veterans, couples, and small families
  - Eligible for additional funding sources if portion of units restricted to moderate-income buyers (at 80% of area median income)

**POTENTIAL SOURCES OF FUNDING** — ECIA and the City of Maquoketa have identified several funding sources to plan and develop the project. Any community interested in developing a pocket neighborhood should consider these sources and others:

- *Housing Trust Fund Loan* – 15-year loan at 3-4% interest rate (requires income restrictions for portion of buyers)
- *Housing Trust Fund Grant* – for design and site planning (requires income restrictions for portion of buyers)
- *Realtors Association Grant* – for home renderings and plans
- *Iowa Area Development Group grant* – for legal work, Home Owners Association agreement, subdivision covenants, and site development
- *Iowa Economic Development Authority Workforce Housing Tax Credits* – refund of state, sales, and use taxes paid during construction<sup>10</sup>

## Strategy 4 Develop Senior Housing

**JUSTIFICATION** — Clover Ridge Place in Maquoketa and Sunrise Villa in Bellevue currently provide assisted living for seniors, but there remains a need for independent living options for other senior residents. The development of a senior housing facility in Jackson County would provide an attractive housing option for the county’s aging population while opening up affordable single family homes currently occupied by seniors. As shown in **Table 5**, Jackson County residents remain in their homes for longer, on average, than residents across the state of Iowa. Low housing liquidity has implications for the county’s population as well as its housing stock.

First, with fewer homes up for sale, and less often, options are limited for new and potential owners – especially young professionals and families. Additionally, without suitable alternatives, seniors may choose to remain in homes that are not appropriate for aging residents. When residents are unable to keep up with the maintenance and updates required of older homes, these properties may fall into disrepair and contribute to an already stressed housing

|                   | Jackson County | Iowa  |
|-------------------|----------------|-------|
| Less than 3 years | 1.2%           | 1.5%  |
| 3 - 7 years       | 21.0%          | 28.9% |
| 8 - 17 years      | 33.6%          | 35.1% |
| 18 - 27 years     | 17.3%          | 15.7% |
| 28 - 37 years     | 10.6%          | 7.8%  |
| 38 or more years  | 15.5%          | 11.1% |

**Table 5:** Length of stay at current residence in Jackson County.  
**Source:** American Community Survey 2011-2015 Estimates.

stock. The growing senior population and rapidly aging housing stock highlights the need for a housing market intervention to circumvent additional future challenges.

In the absence of private development activity, Jackson County communities may consider developing a housing cooperative. A housing cooperative is a not-for-profit organization that allows its members – the residents – to collectively own the development and govern the organization. Housing cooperatives for senior residents are common in Iowa and have been established in both larger cities and rural communities.

Research indicates that these types of developments have positive impacts on their residents and communities. A 2001 report on rural cooperative housing found that the ease of home maintenance and the ability to remain in their local community had the greatest influence on older residents' decisions to reside in cooperative developments.<sup>11</sup> A qualitative analysis of interviews with residents found an “overwhelming enthusiasm” for rural senior cooperative housing. Some of the advantages emphasized by respondents include the tax advantages of homeownership, maintenance-free living, independent and affordable living with a supportive sense of community, and the ability for seniors to continue to contribute socially, spiritually, and economically to their communities.<sup>12</sup>

**IMPLEMENTATION** — The Chicago Mutual Housing Network identifies the major elements for organizing and implementing a housing cooperative.<sup>13</sup> They are adapted as follows:

1. **Establish clear housing goals and objectives.** Make sure all parties agree on the expectations of the new housing development.
  - City leaders should facilitate open discussions with community members and stakeholders to ensure that there is public support for this type of development. They should also solicit interest from

potential senior buyers.

2. **Pursue formal partners for the project.** Partners should assist in all stages of the process and should include banks and other lending organizations, planners and developers, technical assistance providers, and the cooperative members, or future residents.
  - With serious interest from several buyers established, the city and future owners should work together to engage formal partners.
  - For technical assistance, the Midwest-based Cooperative Housing Resources offers specialized assistance for communities interested in financing, organizing, and developing housing cooperatives (<http://www.terrymckinley.com/announcement.html>).
  - For financial planning and assistance: Local banks or other banks with experience lending to cooperative organizations may also serve as effective financial partners.
  - For project construction and management: Several organizations with experience constructing and managing cooperative housing developments in Iowa and across the Midwest are available for partnership:
    - Village Cooperative: Eagan, MN – <http://villagecooperative.com/>
    - Vintage Cooperative: Ankeny, IA – <http://www.vintagecooperatives.com/>
    - Eventide, Realife Cooperative: Denison, IA – [https://www.eventide.com/independent\\_living.asp#](https://www.eventide.com/independent_living.asp#)
    - Realife Homestead Cooperative: Laurens, IA – <http://www.homesteadlaurens.com/index.html>

3. **Determine which housing model and ownership structure best fit the group’s established goals and objectives.**

- The city, future residents, and their partners must decide what form the physical structure will take.
- The group must consider the preferences of the future residents, the long-term needs of the community, and the types of financing they would like to apply when deciding on an ownership structure. There are three main cooperative types, each distinguished by the ways in which members accumulate equity: market rate or equity cooperative, leasehold cooperative, and limited equity cooperative.

4. **Utilize partnerships with technical assistance providers** to develop a business plan to seek funding for the project.

**OPTIONS FOR OWNERSHIP STRUCTURE** — As outlined above, cooperative housing organizations typically take the form of either a market rate cooperative, leasehold cooperative, or a limited equity cooperative.<sup>14</sup>

**Market rate** – In a market rate cooperative, residents buy and sell units at market value. However, owners do not own a specific unit within the development, but rather a share of the cooperative corporation that owns the entire building. As shareholders, or members, of the cooperative corporation, residents essentially have a binding, long-term lease that allows them to live in one of the units in the building.

**Leasehold** – Leasehold cooperatives combine elements of rental and cooperative housing, though in this type of cooperative structure, residents have no ownership of the building. Instead, landlords or non-profits lease their property to cooperative organization that operates the building collectively. If the building is owned by a non-profit organization, the cooperative can typically utilize the space at a lower cost and can

benefit from additional management assistance. Leasehold cooperative agreements are usually arranged by non-profits who wish to maintain control of their property. They typically house short-term residents such as students. They also allow the owner to access low-income housing tax credits, which are not available to other cooperative structures.

**Limited equity** – To maintain long-term affordability for residents, cooperative organizations can adopt bylaw provisions that outline a formula limiting each unit’s equity appreciation. Like market-rate cooperatives, residents of limited equity cooperatives own a share of the corporation that owns the entire development. However, when they sell their unit, the established formula determines the amount of return the owner will receive. The flexibility of cooperative law allows organizations to establish their own formulas for limiting equity accumulation. Some set artificially low share prices and let the collective as a whole accrue any additional market value. Others allow share values to increase by a limited amount such as a defined percentage or the Consumer Price Index.

Although each community should conduct a thorough and inclusive planning process to explore all options, the limited equity structure represents the most effective ownership model for senior housing cooperatives in Jackson County. By providing an affordable ownership option for seniors, it meets an identified regional housing need. The focus on affordability makes the limited equity ownership structure the most commonly used model for senior cooperative developments. It also aligns the mission of the cooperative with that of many grant-giving foundations and non-profits. Similarly, limited equity cooperatives are eligible for financing options through the federal government.

**IMPORTANT CONSIDERATIONS** — While the development of senior housing may open up previously occupied single-family homes throughout the county, it is likely that many of these homes will require updates and repairs. To make them attractive to young residents and families, there should be a program in

place to finance and facilitate these types of improvements. A property tax abatement would effectively meet this need. Property tax abatements are discussed in detail in the following section.

**POTENTIAL SOURCES OF FUNDING** — In addition to the financing tools discussed below, communities interested in developing a senior housing cooperative should have project team members continuously searching for active grants.

- *Mortgage Insurance for Cooperative Housing: HUD Section 213* – “Section 213 insures lenders against loss of mortgage defaults. Section 213 enables nonprofit cooperative housing corporations or trusts to develop or sponsor the development of housing projects to be operated as cooperatives. Section 213 also allows investors to provide quality multifamily housing to be sold to non-profit corporations or trusts upon completion of construction or rehabilitation.”<sup>15</sup>
- *Mortgage Insurance for Rental and Cooperative Housing: HUD Section 221 (d)(4)* – “Section 221 (d)(4) insures lenders against loss on mortgage defaults. Section 221 (d)(4) assists private industry in the construction or rehabilitation of rental and cooperative housing for moderate-income and displaced families by making capital more readily available. The program allows for long-term mortgages (up to 40 years) that can be financed with Government National Mortgage Association (GNMA) Mortgage Backed Securities.”<sup>16</sup>

## Housing Objective 2

*Support the rehabilitation of existing housing stock for both owner and renter occupied units*

### Strategy 1

#### Implement a Property Tax Abatement Program

**JUSTIFICATION** — Focus group participants agreed that finding high quality housing was challenging when moving to Jackson County. Because a third of the county’s housing stock was built before 1940, most homes require updates and repairs. However, the additional property tax burden that results from making improvements is a disincentive for most residents. This is especially true for residents who are already financially strained. Within Jackson County, more than half of the region’s households have an annual income of less than \$50,000, and 24.2% of households earn just 50% of the area median income.<sup>17</sup> A

| Household Income       |       |                 |
|------------------------|-------|-----------------|
| Less than \$25,000     | 2,048 | 24.2%           |
| \$25,000 to \$49,999   | 2,247 | 26.7%           |
| \$50,000 to \$74,999   | 1,790 | 21.2%           |
| \$75,000 to \$99,999   | 1,114 | 13.2%           |
| \$100,000 to \$149,999 | 882   | 10.5%           |
| \$150,000 and over     | 352   | 4.1%            |
| <b>Median Income</b>   |       | <b>\$49,028</b> |

**Table 6:** Annual Household Income for Jackson County residents.  
**Source:** American Community Survey 2011-2015 Estimates.



*Bellevue residents say they have an especially hard time finding available and affordable rental options. Source: Chris Jasper.*

property tax abatement program would make residential improvements less burdensome by exempting all or a portion of the resulting increase in property valuation from the homeowner's property taxes. Updates to residential properties would improve the overall quality of the area's housing stock, provide more options for potential buyers, and result in long-term savings from increased energy efficiency in older homes.

Through this program, those constructing new homes in designated areas would also be eligible for a property tax abatement. Because the abatement provides a direct benefit to the person paying the property taxes, the program is especially useful for small-scale builders planning to personally occupy the new residence either temporarily or permanently.

**IMPLEMENTATION** — The Iowa League of Cities provides information about tax abatement in Iowa. According to Chapter 404 of Iowa Code (the Urban Revitalization Act), cities can establish tax abatement programs for residential, commercial or industrial properties. The process for implementing is as follows:

1. The City Council must determine which portions of the city in which property will be eligible for abatement;
2. Develop an "urban revitalization plan" for those areas, including benefit schedules for various types of property;
3. Mail notice of the public hearing to all property owners in the affected portions of the city and publish notice at least 30 days before the hearing;
4. Adopt the plan by resolution and designate the areas of the city by ordinance.<sup>18</sup>

Benefits for residential properties are dependent on the qualification of the area designated for property tax abatement. Areas must meet the criteria of "blight or historic preservation," "economic development," or "appropriate for public improvements related to housing and residential development." Blight qualification is determined by urban renewal law and economic development areas must serve households occupied by low and moderate income residents. With these designations, new construction may qualify for up to 100% abatement for a period of 10 years. Improvements to an existing property in designated areas qualify for the same benefits, but for the first \$20,000 of value added. The criteria that qualifies an area as "appropriate for public improvements related to housing and residential development" are broadest and thus, this designation is used most commonly by cities in Iowa.

For an abatement area with the "appropriate for public improvements related to housing and residential development" designation, cities can provide 100% abatement on the first \$75,000 of added value, for a maximum of five years. Although the maximum abatement amount is limited by state statutes, cities

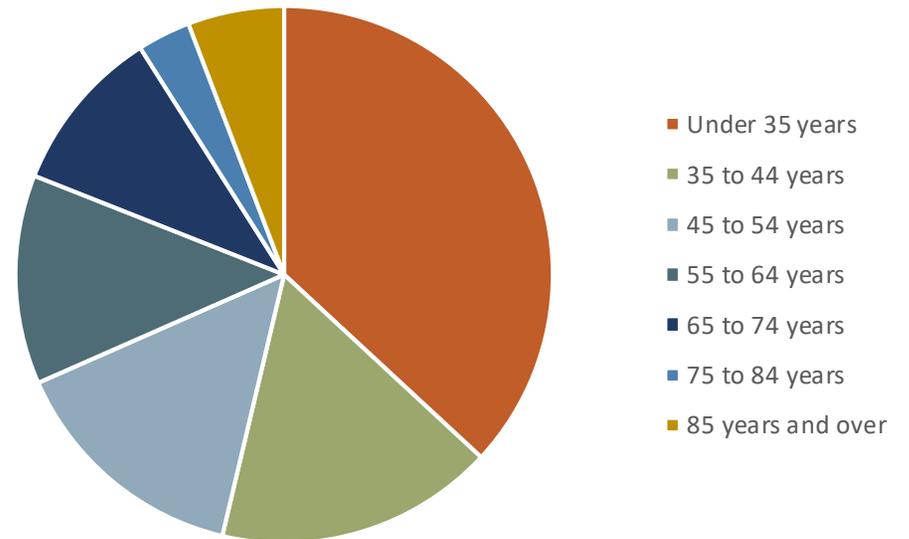
may design their own abatement schedule to provide any amount of abatement up to the maximum over the five year period. The abatement schedule is determined as part of the Urban Revitalization Plan.

The City of Maquoketa currently offers a property tax abatement program as outlined in its Urban Revitalization Plan adopted in 2003. Single-family residential properties within the urban revitalization area are eligible for a three-year partial exemption of property taxes. The exemption applies to the first \$75,000 of actual value added by residential improvements.<sup>19</sup> However, real estate agents and city leaders noted that this program is not widely used by Maquoketa residents. Increased education and marketing may help to promote home improvements across the City as residents become aware of the benefits available to them. The City may also consider revising its Urban Revitalization Plan to change the designation of the urban revitalization area to qualify property owners for additional benefits. Other cities in the county have not utilized property tax abatement, but should consider establishing a program to support housing development and improvements.

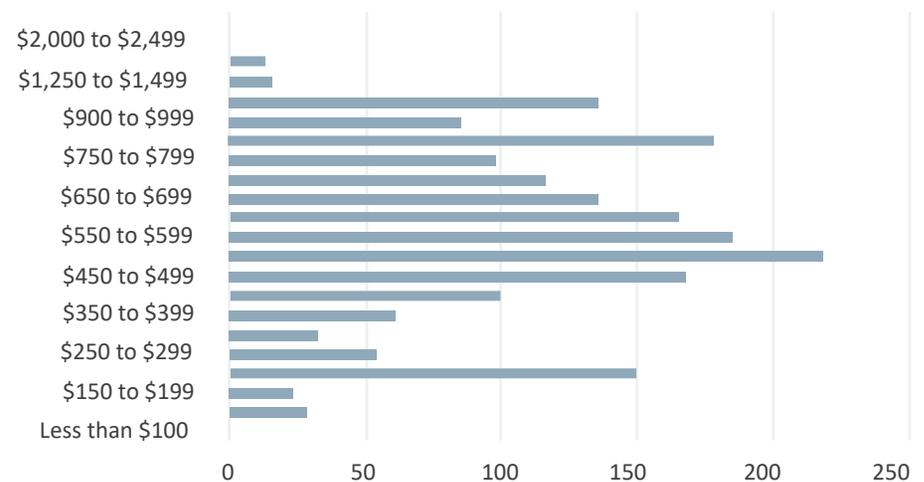
## Strategy 2 Establish a Rental Housing Rehabilitation Program

**JUSTIFICATION** — Renter-occupied units represent a quarter of all occupied units in Jackson County, and among renters, nearly 37% are under the age of 35<sup>20</sup> (Figure 20). This data demonstrates that young people make up much of the area’s demand for rental housing. However, many focus group participants described unsuccessful rental housing searches upon moving to the county. Low availability and poor quality present challenges for renters in the region. The county rental vacancy rate of 4.5% is lower than the state rate of 5.4%. Maquoketa, the city with the most rental units, has a rental vacancy rate of just 1.2%.<sup>21</sup>

Although the county’s rental market is largely affordable, affordability does not



**Figure 20: Renters by age.**  
**Source:** American Community Survey 2011-2015 Estimates.



**Figure 21: Gross rent.**  
**Source:** American Community Survey 2011-2015 Estimates.

tell the entire story. Interviewees and focus group participants explained that many of the less expensive properties are in extremely poor condition. Those who had personal experience searching for rental housing described some of the units as “unlivable.” Although this is certainly not descriptive of all rental properties, it does emphasize a need for improvement.

The City of Maquoketa recently adopted an ordinance requiring all residential and commercial properties to be registered with the city and inspected every three years.<sup>22</sup>

Although this is an important first step, inspections are infrequent and limited to basic safety requirements. Other cities in the county do not register or inspect their rental properties and none of the county’s communities have programs that encourage landlords to make updates or improvements.

Although improvements in quality are certainly necessary, an increase in the quantity of rental units is also important for Jackson County’s communities. Adding to the challenge of low vacancy rates is the fact that many of the county’s rental properties lie in less-desirable locations.

In Maquoketa, for example, many multifamily-zoned districts lie on the city’s periphery, both physically and socially separating residents from the city center and inhibiting their ability to become a part of the greater community. Because many young people prefer to rent, providing better and a larger quantity of rental housing options would help Jackson County attract and retain more young people.

**IMPLEMENTATION** — The Iowa Finance Authority (IFA) administers a Multifamily Loan Program by which Iowa cities or counties can provide financial assistance for new construction or rehabilitation of rental workforce housing or affordable multifamily housing.

Through this program, IFA makes loans to a city or county to be re-loaned

either to property owners so they can make improvements to existing rental properties or to developers to construct new multifamily housing units.<sup>23</sup> Once funds are loaned from IFA, the borrowing municipality may structure their loan program in the way that best fits their needs.

The flexibility of this program allows communities to use local resources to leverage IFA funds. Community stakeholders suggested that many of the county’s financial institutions are favorable in making loans. For this reason, a city could choose to organize their program in partnership with a local bank. For rental construction or rehabilitation projects, the IFA loan would finance a portion of the project, while the local bank would make the rest of the contribution. This type of partnership would extend the influence of IFA’s loan program while also fostering productive relationships between local organizations and institutions.

Jackson County communities have successfully utilized this program in the past. In 2009, IFA issued loan agreements for two Multifamily Loan Programs totaling \$357,000.<sup>24</sup> Since then, Jackson County has not received additional funding. As the county looks to grow its population of young people, this program could help meet the demand for improved rental housing options.

A Rental Rehabilitation Program would be further strengthened with an enforcement element. Building and design standards as well as regular safety and quality inspections help protect residents and ensure that property owners’ investments are preserved.

Many communities collect annual rental permit fees to pay for a part-time housing inspector. With an annual fee of \$50 and an estimated 2,150 renter-occupied units across the county,<sup>25</sup> \$107,500 could potentially be raised to fund the implementation and operation of a county-wide rental inspections program.

# Housing Objective 3

*Encourage and support the transition to homeownership*

## Strategy 1

### Encourage and Support Transitions to Homeownership

**JUSTIFICATION** — To attract and retain young residents, Jackson County must provide long-term housing solutions. Homeownership provides both economic and social benefits for the homeowner and the community in which they reside. Residents who own their homes build wealth through equity and achieve a greater sense of stability. Furthermore, ownership gives residents a greater stake in their community and often contributes to increased civic engagement. For young people, the purchase of a home usually represents their most significant long-term investment. Because this major purchase anchors the buyer to a community, Jackson County should support local young renters looking to transition to homeownership.

For many renters, the upfront cost of a down payment represents the most significant barrier to homeownership. Local housing developments such as the pocket neighborhood seek buyers with incomes at and above 80% of the area median income. Within Jackson County, approximately 38.5% of renters have incomes at or above this level (**Table 7**), placing them within the range of affordable homeownership. Due to its largely affordable housing stock, Jackson County also presents more opportunities for homeownership than surrounding regions. A down payment assistance program would help those interested in transitioning to ownership overcome the down payment obstacle. Additionally, it would also stimulate mobility within the market that would help to free up existing rental units for those in need.

|                        | Owner-occupied units | Renter-occupied units |
|------------------------|----------------------|-----------------------|
| Less than \$5,000      | 1.6%                 | 11.9%                 |
| \$5,000 to \$9,999     | 2.6%                 | 10.5%                 |
| \$10,000 to \$14,999   | 3.5%                 | 11.3%                 |
| \$15,000 to \$19,999   | 4.6%                 | 7.4%                  |
| \$20,000 to \$24,999   | 3.7%                 | 8.1%                  |
| \$25,000 to \$34,999   | 10.8%                | 12.2%                 |
| \$35,000 to \$49,999   | 16.1%                | <b>13.5%</b>          |
| \$50,000 to \$74,999   | 23.9%                | <b>13.1%</b>          |
| \$75,000 to \$99,999   | 15.6%                | <b>6.1%</b>           |
| \$100,000 to \$149,999 | 12.4%                | <b>4.5%</b>           |
| \$150,000 or more      | 5.1%                 | <b>1.3%</b>           |

**Table 7:** Annual Household Income. Renters approximately at or above 80% AMI in bold. **Source:** American Community Survey 2011-2015 Estimates.

**IMPLEMENTATION** — As members of the Federal Home Loan Bank (FHLB) of Des Moines, Maquoketa State Bank, Bellevue State Bank, Fidelity Bank and Trust, Clinton National Bank, and DuTrac Community Credit Union can access funding to assist moderate-income home buyers. The Home\$tart and Home\$tart Plus programs allow eligible financial institutions to grant funds for down payment, closing costs, and rehabilitation projects associated with purchasing a property. Each year, FHLB member institutions can apply for up to \$250,000 in Home\$tart funds to disburse in grant amounts up to \$5,000. Grants distributed through Home\$tart are eligible for households at or below 80% of the area median income. Through the Home\$tart Plus program, member banks may apply for up to \$100,000 to disburse in grant amounts up to \$10,000. Households receiving assistance from a Public Housing Authority are eligible for grants through Home\$tart Plus. Member financial institutions are reimbursed by FHLB Des Moines for the grants they disburse after the

closing of the grantee's mortgage loan.

In 2018, the Iowa Finance Authority made \$17,500,000 available for Home\$tart and \$750,000 available for Home\$tart Plus.<sup>26</sup> Currently (as of May 4, 2018), Bellevue State Bank, Clinton National Bank, DuTrac Community Credit Union, and Fidelity Bank and Trust offer these programs. These banks and other FHLB member institutions should continue to apply for this funding each year. County leaders should work with all participating banks to provide targeted marketing to households likely eligible for participation.

# Chapter 6: Child Care

Child care is one of the first barriers families encounter when planning to move to Jackson County. It was also one of the most prominent topics of discussion amongst focus groups participants. There currently are 10 childcare providers in the county with licenses lasting until August 31st of 2018 or later (**Table 8**). Five of these programs received above average ratings from the Department of Human Services, which is normally a draw for young families – parents want peace of mind knowing that their child is in the best hands.

The Quality Rating System (QRS) operates on a tiered system from Level 1 to Level 5. Child development homes and centers can move up tiers in the system by qualifying for point credentials detailed by the Department of Human Services (DHS). Home providers gain points by registering with DHS,

| Community    | Provider                             | Capacity   |
|--------------|--------------------------------------|------------|
| Andrew       | Andrew Little Leaders Daycare        | 33         |
| La Motte     | Charleen Kilburg                     | 16         |
| Maquoketa    | Sunshine Learning Center             | 281        |
| Maquoketa    | Donna Evans                          | 12         |
| Maquoketa    | Korene Shady                         | 12         |
| Maquoketa    | Little Sheperd Christian Preschool   | 45         |
| Maquoketa    | ONV-Maquoketa Head Start             | 20         |
| Maquoketa    | Sacred Heart Preschool and Childcare | 147        |
| Bellevue     | St. Joseph's Daycare                 | 89         |
| Preston      | Wee Care For Young People            | 57         |
| <b>Total</b> |                                      | <b>712</b> |

**Table 8:** All licensed centers and registered home providers in Jackson County. **Source:** Iowa Department of Human Services.

maintaining ChildNet certification, participating in the federal food program (CACFP), and writing a professional development plan. Additional points are based on employee experience and professional development. For example, teachers who complete Positive Behavioral Intervention and Supports training earn additional points. Centers, preschools, and school-based programs gain rank using similar methods. However, they must also perform self-assessments to qualify for Level 2.

Again, additional points are earned based on employee experience and professional development, including the director of the program. For example, center directors with a valid National Administrator Credential can earn an additional five points.<sup>27</sup>

The Department of Human Services will transition to a new rating system by 2019. Although few details are available at the time of this report, it likely will contain similar parameters to the old system, including employee education and professional development.

## Care Capacity

Most providers in the county are at or near capacity, and parents struggle to find adequate in-home providers without a personal connection. Maquoketa is the only city in the county that allows childcare businesses in unregistered homes. This shortage can deter families with young children or people who want to start a family. In addition, families with young children may also question whether it is feasible to stay in the area without easily accessible child care. The alternative is for a parent to stay at home with the child or find a family to help, which can strain a household's income without social support, of which most new residents have little. In extreme cases, the family may

decide to move away from the county if they cannot find the care they need.

## Care Affordability

Affordability creates additional challenges for families seeking child care. This issue was emphasized by the Maquoketa Chamber of Commerce’s director and other focus group participants. According to Iowa Child Care Resource & Referral, a family earning a median income of \$58,516 would pay 11% of their income for an infant at a registered home provider or 12% for an infant in a licensed center in 2017. The average cost of care for an infant in a registered home was \$123.75 per week and \$136.35 per week in a licensed center. **Table 9** showcases the percentage of median income spent on child care for a license provider in Maquoketa, Bellevue, and Preston.

It is clear from research and conversations with County stakeholders that child care is a challenge in terms of supply and affordability. However, it is also an opportunity to improve the existing providers and support teachers in the area. Subsequently, prospective young families interested in Jackson County may be persuaded to move to the area based on the high quality of care their children will receive.

Residents should also be aware of available tax credits at the state and federal level. Iowa offers the Child and Dependent Care Credit (CDCC), a refundable

credit available to taxpayers with a net income of \$45,000 or less.<sup>28</sup> There is an additional CDCC credit at the federal level as well. However, the federal CDCC credit is between 20 and 35 percent of allowable expenses. There is an additional limit of \$3,000 for one child and \$6,000 for two or more children.

## Child Care Objective 1

*Increasing overall capacity for child care in Jackson County*

### Challenges

According to focus group participants, child care is extremely difficult to find in Jackson County, and they say it is affecting local school enrollment because families will be less likely to live in Jackson County. It is essential for families with young children that are searching for a new home. In addition, it is necessary for any young couples planning to start a family. The choice to start a family should not dictate where a young couple decides to live. In Jackson County’s communities, where many people commute 30-45 minutes, these details are especially relevant.

Currently, there is a capacity for 712 children in Jackson County’s licensed centers and registered homes. According to American Community Survey

| Community | Provider                  | Weekly rate | Median Family Income | Cost for one child | Percent of median income |
|-----------|---------------------------|-------------|----------------------|--------------------|--------------------------|
| Bellevue  | St. Joseph’s Daycare      | \$148.50    | \$62,250             | \$7,722            | 12.40%                   |
| Maquoketa | Sunshine Learning Center  | \$140.00    | \$54,474             | \$7,280            | 13.36%                   |
| Preston   | Wee Care for Young People | \$128.25    | \$61,389             | \$6,669            | 10.86%                   |

**Table 9:** This table contains the median family income, percentage of median income spent on child care, and the weekly rate for care in Bellevue, Maquoketa, and Preston. The rates were chosen for children under the age of five and assumes the child spends nine hours with the care provider, given a full time job and commute times. **Sources:** ChildcareCenter.us, American Community Survey 2012-2016 Estimates



*Wee Care for Young People is Preston's only child care service provider, but has a capacity of 57 children. Source: Chris Jasper*

estimates, there are 1,084 children younger than five years old living throughout the county. This indicates a differential of about 372 children. Although there is likely some additional capacity through unregistered providers and social connections, there is still a large unmet need for care providers. With a goal of attracting young families, childcare capacity should be expanded.

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## Strategy 1

### Expand Capacity through Innovative Construction Practices

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The first step in expanding care capacity is to identify existing facilities that meet Department of Human Services standards. For example, according to the State Fire Marshal, centers with 50 or more occupants require an approved fire

alarm system. In addition, centers with infants (2.5 years old or younger) must have an automatic fire sprinkler or a direct exit to the exterior of the building for all rooms occupied by infants.<sup>29</sup> Due to their age, most structures do not meet these requirements. Therefore, the county should consider using an existing facility with appropriate amenities, such as a gymnasium and a cafeteria that it can share in conjunction with a newly constructed facility. The provider will then need to complete form 470-0722, obtain a State Fire Marshall Report, submit a drawing of floor plans, and obtain a water analysis if the water supply is from a private source. An additional test for nitrates in water is necessary for providers of children under the age of two.<sup>30</sup>

**COST** — The cost of constructing and operating a new childcare facility varies by size and included amenities. However, Humboldt County, Iowa, is currently constructing a new facility at the cost of \$1.5 million which will provide care for an additional 150 local children.

**FUNDING SOURCES** — Humboldt County utilized low-interest USDA loans and low-interest bank loans secured through conduit borrowing and bonds issued by the City of Humboldt and Dakota City. In conduit borrowing, a bank purchases bonds from a city and issues a low-interest loan for a project.

## Child Care Objective 2

### *Strengthen relationships with county teachers and childcare workers*

One of the greatest barriers to child care in Jackson County is teacher turnover. It is common for teachers to leave the county for other jobs in areas with more opportunities. Therefore, it is important to foster relationships with teachers and strengthen their commitment to the community. Over time, the quality of care provided by those employees will increase, which is important for attracting new families with children. The following strategies serve as methods to accomplish this objective.

#### **Strategy 1**

##### **Invest in Child Care WAGE\$**

WAGE\$ is a salary supplement program that also incentivizes continued education for those working in a regulated childcare program. Salary supplements are biannual and vary by educational attainment in a tiered system located in the Appendix.<sup>31</sup> To maintain WAGE\$ eligibility, employees must move on to the next level or attain a minimum of an Associate's Degree within two years. All childcare teachers in licensed centers and registered homes are eligible and can apply online at the Iowa Association for the Education for Young Children's website.<sup>32</sup>

**FUNDING SOURCES** — There are a variety of funding sources, both public and private, for WAGE\$. The Community Foundation of Greater Dubuque is currently putting together seed money that can then be matched by other donors.

#### **Strategy 2**

##### **Utilize T.E.A.C.H. Resources**

T.E.A.C.H. is a statewide scholarship program for continued education in early childhood development. Eligible participants work in preschools, licensed childcare centers, and registered home programs for a minimum of 30 hours per week. Those interested can apply online at the Iowa Association for the Education for Young Children's website.

**FUNDING SOURCES** — T.E.A.C.H. is continuously funded by:

- Federal Child Care Development Fund through the Department of Human Services;
- The Iowa Department of Management through Early Childhood Iowa Professional Development;
- United Way of Central Iowa;
- Women's Leadership Connection;
- The Iowa Department of Public Health through Maternal, Infant, and Early Childhood Home Visiting Program (MIECHV);
- Polk County Early Childhood Iowa Area;
- Child care programs who co-sponsor a T.E.A.C.H. scholarship recipient

#### **Strategy 3**

##### **Establish Childcare Cooperatives**

Cooperatives offer quality benefits, training, and guaranteed full-time work to their workers. They present a long-term solution to child care that address employee turnover, cost, and quality of care.

Eventually, child care costs can be readjusted based on administrative cost savings from the conversion to a worker-based cooperative.<sup>33</sup>

More detailed information about cooperatives can be found in the Economic Vitality chapter and Appendix of this report. The process for establishing, managing, and funding a cooperative organization can be applied to various sectors in Jackson County.

# Chapter 7: Youth Development

Jackson County features a workforce with lower education attainment figures than the rest of the state (**Table 10**). Financial stakeholders noted in interviews that startup activities are hindered by a lack of financial and business savvy, especially among the region’s smaller businesses. The lack of skills – combined with the region’s aging workforce – makes for a dangerous combination, and puts the region’s economic future at risk.

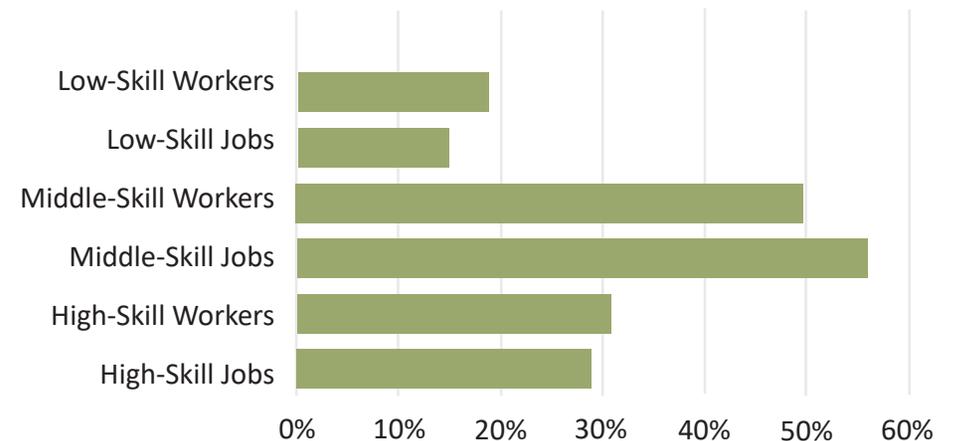
The National Skills Coalition estimates that more than half of Iowa’s current employees have middle-skill jobs, that require more than a high school diploma but less than a four-year degree. Today, 48% of Jackson County’s residents have a comparable education. Not only does Jackson County face a skill deficit today, but it is likely to grow – the Coalition estimates that between 2014 and 2024, 52% of all job openings will be middle-skill positions (**Figure 22**).<sup>34</sup> In interviews, area business leaders noted that firms had difficulty filling open positions in middle-skill occupations.

|                                    | Iowa    |               | Jackson County |               |
|------------------------------------|---------|---------------|----------------|---------------|
| Less than 9th grade                | 65,821  | 3.20%         | 509            | 3.70%         |
| 9th to 12th grade, no diploma      | 104,145 | 5.10%         | 708            | 5.10%         |
| High school graduate or equivalent | 656,680 | 31.90%        | 5,954          | 43.20%        |
| Some college, no degree            | 441,134 | 21.40%        | 2,722          | 19.80%        |
| Associate's degree                 | 231,629 | 11.30%        | 1,616          | 11.70%        |
| Bachelor's degree                  | 379,649 | <b>18.40%</b> | <b>1,566</b>   | <b>11.40%</b> |
| Graduate or professional degree    | 179,782 | <b>8.70%</b>  | <b>703</b>     | <b>5.10%</b>  |

**Table 10:** Educational Attainment for Jackson County.  
**Source:** American Community Survey 2011-2015 Estimates.

Not only does Jackson County contain fewer college-educated workers than the state average and the projected need, it also produces fewer middle-skill alumni. Recent high school graduates attend college at a lower rate than schools across the eastern Iowa region, the state, and the nation (**Figure 23**). Nationally, 59% of rural high school graduates attend college in the subsequent fall.<sup>35</sup> Making up the skills gap through higher education is one method by which Jackson County can stave off future economic problems and supply a workforce prepared to meet current and future labor demands.

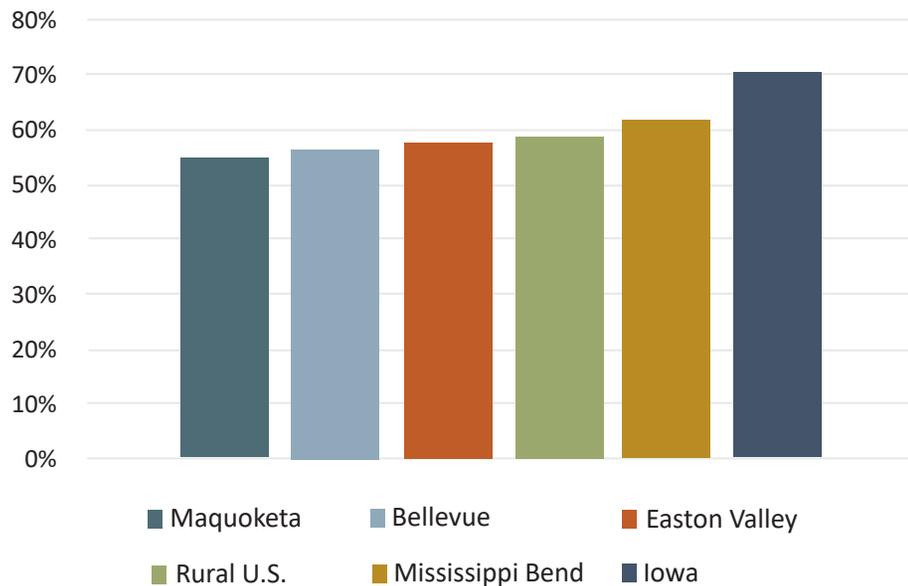
To that end, Maquoketa is home to the Clinton Community College Maquoketa Center. Located next to Maquoketa High School, the center offers opportunities to earn an Associate’s Degree, college credits, and Continuing Education Credits, and represents an opportunity to further improve and prepare the region’s workforce.



**Figure 22:** The demand for middle-skill jobs is greater than the number of middle-skill workers in Iowa. **Source:** National Skills Coalition.



The Clinton Community College Maquoketa Center. *Source: Chris Jasper*



**Figure 23:** Jackson County high school graduates seek higher education at a lower rate than the region, the state, and other rural communities.

*Sources: Iowa Department of Education and National Student Clearinghouse.*

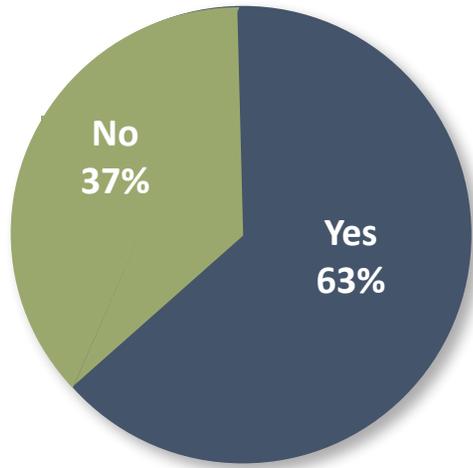
Jackson County’s organizations – not just its schools and school districts – can not only encourage students to seek higher education opportunities to fill those gaps, but also introduce and support entrepreneurial activities. The key is not to focus only on the high achievers – the students with the best GPA or participate in the most extracurricular activities – but to involve all students and community members. That means connecting students to the community and engaging with them in meaningful and novel contexts. Successful entrepreneurs can come from anywhere.

## Engagement and Entrepreneurship

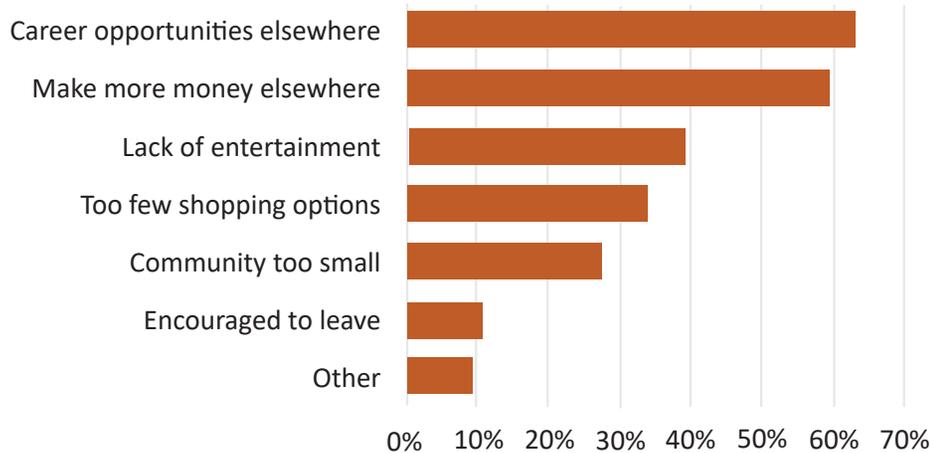
Investing in young people – especially students – represents a two-pronged approach to increasing the number of young families in Jackson County. First, investing in the community’s current young population makes the community more attractive to the young people themselves – they may feel valued, important, and empowered. Consider a hypothetical teen currently attending a local high school.

Teaching this student leadership and entrepreneurial skills today can pay off down the line when, after attending college and after a job or two, they consider relocating with a family in tow. Armed with the independence and real-world skills developed in Jackson County and cultivated thereafter, they decide to start a business back home. The student had a great experience growing up and wants to provide the same opportunities to the next generation. They already know the business climate, the available resources, and how to leverage them.

This is the ideal, of course, but it is not unrealistic. Recent surveys from Bellevue High School students indicate that a majority would like to return to their hometowns someday (**Figure 24**). The largest barrier to returning home, they report, is a belief that the community would not offer money-making opportunities (**Figure 25**). Current students largely feel as though there are



**Figure 24:** Student responses to the question “At this time, do you picture yourself living in this area in the future, perhaps after you graduate from high school or college, get some career experience or decide to start a family?”  
**Source:** Bellevue Teen Survey.



**Figure 25:** Current students do not believe they would be able to find jobs in their home town after graduating college. Response to the question, “What are some of the reasons you would not picture yourself living in this area in the future?”  
**Source:** Bellevue Teen Survey

better opportunities elsewhere in terms of both employment and earning potential.

This report focuses on small business development and startups, ideally from the local populace, in favor of aggressive business attraction strategies. Students already show some interest in these types of programs – nearly half of teen survey respondents indicated interest in entrepreneurship coursework. Today’s students can be tomorrow’s entrepreneurs if they are introduced to the idea early and in a structured, fun environment.<sup>36</sup>

Youth engagement takes several forms. Jackson County has already undertaken key outreach efforts, including surveys distributed to local schools, to gather feedback. Other methods to collect student input include:

*College Scholarships* – Jackson County contains numerous opportunities for students to earn additional scholarship funds for higher education purposes, including the Community Foundation of Jackson County. Although scholarships financially incentivize students to leave the community to pursue and education, they can be re-purposed to build a deeper connection between the community and student. If a community

### Stories of success

*A private company in Nebraska provides scholarships to students in rural communities where they provide services. The company asked students to indicate their interest in returning to the community in the future, and since engagement efforts began, applicants have become more specific and positive.*

*In one instance, a young woman wrote that she wanted to earn a degree in journalism and return home to operate the local newspaper. That information eventually spread, and local leaders reached out to the student and connected her with the newspaper, and began a dialogue about how the community can make that goal a reality.<sup>77</sup>*

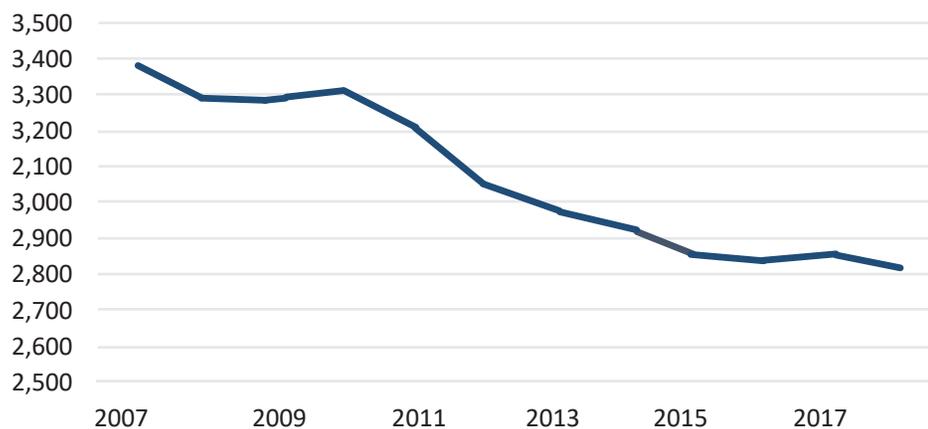
wants to encourage students to return and start a business, a scholarship aligned with those goals can be a good start. It can convey the message that the community wants to invest in the student, and it can encourage the student to articulate their vision for the community's future and their specific role in it.

*Youth Advisory Committees* – These youth-run programs advise public officials on policies, activities, or projects that particularly affect youth. These programs will be discussed in more detail in this section.

## Schools

Jackson County is home to four public school districts: Andrew, Bellevue, Easton Valley, and Maquoketa; and two parochial schools – Marquette Catholic in Bellevue and Maquoketa Sacred Heart Catholic Elementary School.

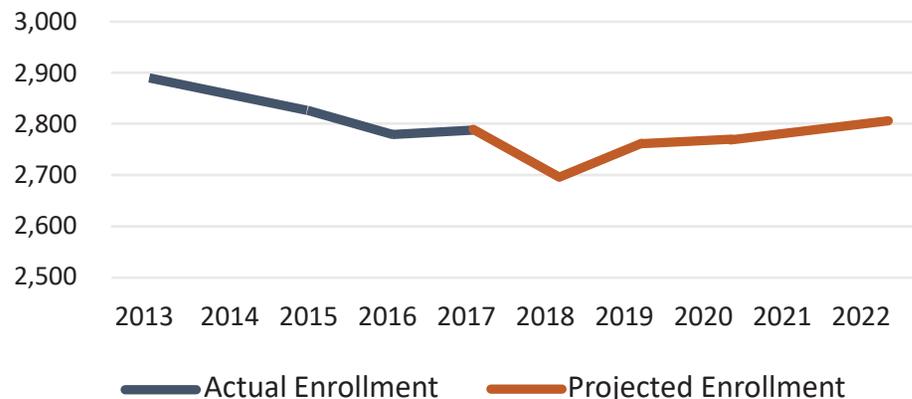
Since 2007, the county's public school enrollment has shrunk by 17% for a net loss of 559 students across all public districts (**Figure 26**). Although the consolidation of Preston and East Central High School in 2014 contributed



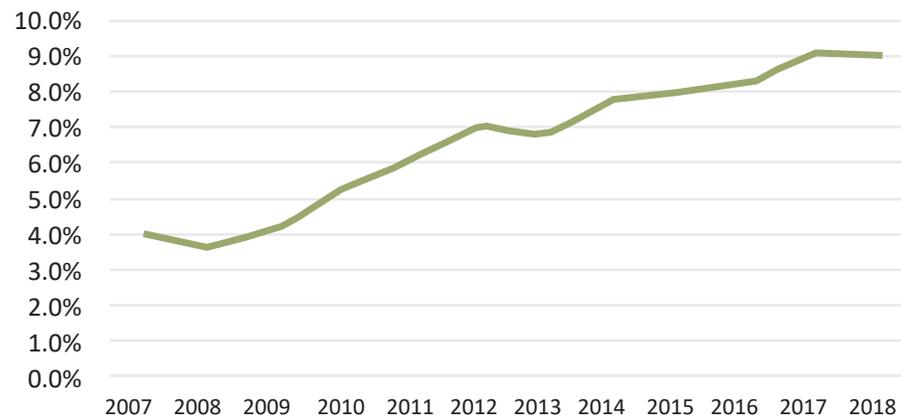
**Figure 26:** Total enrollment across Maquoketa, Preston, Bellevue, Andrew, and Easton Valley schools is declining. **Source:** Iowa Department of Education.

to these lower figures, the districts already were experiencing enrollment declines, and at a faster rate than in 2018.

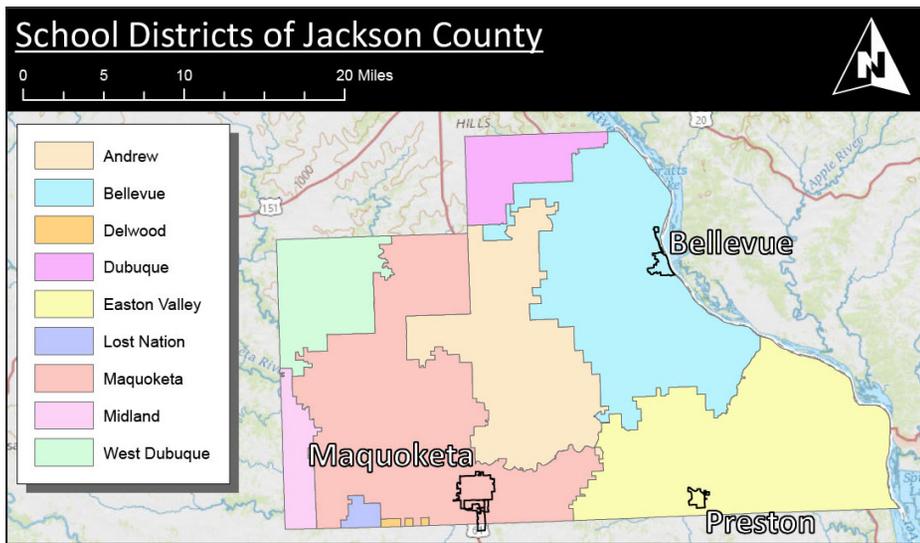
Enrollment declines create issues in small towns. Lower enrollment leads to decreased funding from the state, which can cause layoffs or permanently unfilled positions among faculty, dampening both the community's spirit and its economic stability. Schools are significant employment centers, after all.



**Figure 27:** Enrollment trends and projections for Jackson County school districts. **Source:** Iowa Department of Education.



**Figure 28:** Nonwhite enrollment in Jackson County school districts. **Source:** Iowa Department of Education.

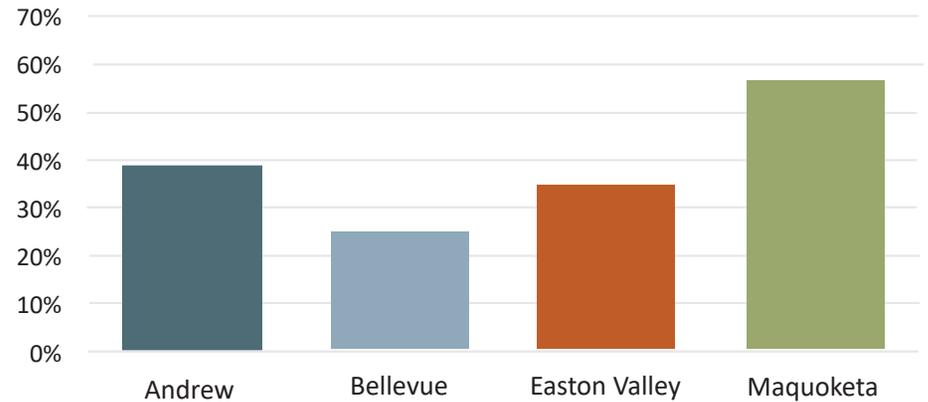


**Figure 29:** There are a total of nine school districts in Jackson County.  
**Source:** Iowa Department of Education.

Fewer families may move to the community, and school enrollment drops further. Enrollment declines also prompt school closures and consolidations, which Jackson County experienced as recently as 2014 when the East Central and Preston school districts combined to become Easton Valley Community Schools. Although school consolidations make fiscal sense for school building and district finances,<sup>37</sup> schools are significantly associated with social benefits and economic viability and vitality.<sup>38</sup>

That said, the State of Iowa Department of Education projects that Jackson County’s total enrollment will grow slightly between the current academic year and the 2021-2022 school year (**Figure 27**), but will still sit well below previous years’ enrollment figures. This projection is based primarily on birth rates in the county, which have remained steady, but do not consider migration – the primary population loss issue facing Jackson County’s communities.

Although enrollment overall is declining, one demographic cohort is growing



**Figure 30:** Free and Reduced Lunch statistics. **Source:** Iowa Department of Education.

quickly within the school system – Jackson County’s schools have seen an 84% increase in minority student population from 2007 (**Figure 28**). Over the same period, enrollment of white-only students fell by nearly 21%. Nonwhite students now make up more than 9% of the student population, a much higher figure than Jackson County’s general population, of which 3% is classified as nonwhite.

The diversification of Jackson County’s schools matches broader demographic trends. Rural counties across America are experiencing an influx of minority populations, either through natural change or immigration. For example, the Hispanic population grew the fastest nationally of any racial or ethnic group in the 1990s and 2000s, while non-Hispanic white population growth was among the lowest.<sup>39</sup> Jackson County’s minority population has grown slightly – from 2.3% in 2010 to about 3.0% in 2016,<sup>40</sup> though the county has not experienced a large influx of foreign-born residents. The trend still exists, both communities and school districts should prepare appropriately for these continuing trends.

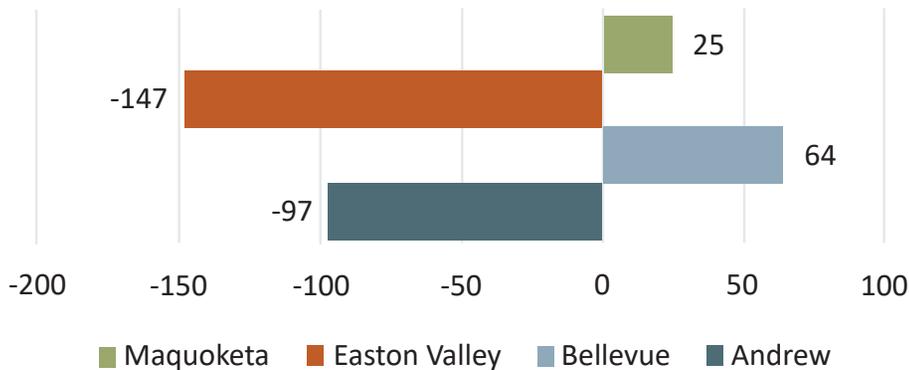


Maquoketa High School. *Source:* Chris Jasper

## Challenges

Jackson County’s schools are far from homogeneous. For example, more than half of the Maquoketa Community School District’s students utilize free or reduced lunch services (**Figure 30**). At the same time, only a quarter of Bellevue Community Schools’ students receive free or reduced lunch services. Statewide, 40.9% of students receive free or reduced lunch services.

Easton Valley Community School District’s elementary and high schools, meanwhile, received Commendable and High-Performing designations, respectively – placing them among the top 41% and top 13% of schools – from the Iowa Department of Education, but more students open enroll out of the district than any other in the region (**Figure 31**).



**Figure 31:** Net open enrollment in Jackson County for the 2017-2018 school year. Andrew’s open enrollment deficit can be explained in part because the school district does not contain a high school. *Source:* Iowa Department of Education.

# Youth Development Objective 1

*Improve youth leadership and engagement in Jackson County through engaging activities and leadership development opportunities.*

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## Strategy 1

### Incorporate Mentorship Programming within Local Schools

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If mentorship programs seem atypical in a rural setting, that is because they are – most of the nation’s 4.5 million students enrolled in mentorship programs live in urban settings. Mentoring also tends to be associated with “at-risk” youth who are thought to be more likely to engage in unhealthy behaviors. Most federal funding for mentorship programs is offered through the Department of Justice, which prioritizes juvenile detention prevention. But mentorship takes many forms, and a proactive, positive relationship can significantly impact youth both in school and beyond.

For example, more than three quarters (76%) of at-risk young adults who had a mentor aspire to enroll in and graduate from college versus half (56%) of at-risk young adults who had no mentor.

Mentorship activities also are more likely to convince young people to engage in activities beneficial to themselves, like sports or school council, and the community. Youth with mentors are also about twice as likely to volunteer.

Mentorship programs have also proven to increase student engagement in the form of extracurricular activities, class attendance, graduation rates, and standardized test scores, all of which are significantly associated with overall school quality.

Mentorship improves youth-to-adult relationships in the community and increases awareness of other cultures. The longest-lasting impact of mentorship is perhaps the participants’ willingness to pay it forward – mentees are much more likely to act as mentors later in life than those without mentoring of their own. The benefits of mentoring also extend to the mentors themselves – mentorship is associated with improved health outcomes, higher self-esteem, and better connectivity with community youth.

## TeamMates



TeamMates is a mentorship program based out of Nebraska that focuses on rural communities. It has recently expanded into Wyoming, Kansas, and western and central Iowa. Iowa contains the second-largest number of TeamMates chapters with 19, and representatives from the program have indicated a willingness to continue expanding eastward.

Each TeamMates chapter is overseen by a 501c3 governing board made up of school and community representatives. A designated Program Coordinator, usually an employee of the school, conducts the day-to-day operations of the chapter, including coordinating mentor-mentee pairings and meetings.

Mentors typically are adult members of the community simply interested in helping local youth. They may be industry leaders, community advocates, organizational representatives, or retirees, but their broad mandate is to help

the mentee develop life skills, provide educational resources, and help the student improve their ability to connect with others. In TeamMates, mentors can apply for the volunteer position to be nominated by another person, and must pass a background check conducted by the organization. Parents must also provide written permission for the student to participate in the program, and can choose the depth of their involvement throughout the mentoring process.

School districts interested in becoming a TeamMates chapter should request an inquiry packet from the organization, schedule a meeting with a TeamMates representative, and build community support with assistance from the organization. A complete description about how to start a local chapter can be found in the Appendix.

## 4-H

Other, less structured mentoring opportunities are available in the county through 4-H programming offered by Iowa State University Extension. Beyond the county's 15 registered 4-H clubs, independent members – who participate in planned learning activities outside of the club setting – in grades 4-12 may, for example, identify a mentor that guides the youth in their 4-H project work.<sup>41</sup> Full 4-H mentor position descriptions can be found in the Appendix, but the requirements include meeting with mentors at least six times a year, submitting to a screening process, and committing to helping the mentee complete service projects and public speaking.<sup>42</sup>

**IMPLEMENTATION** — If school district leaders want to utilize services from TeamMates, they can take the following steps:

- Determine community interest by inviting a TeamMates representative to present at a public event on the impact of mentoring.
- Form a 501c3 nonprofit TeamMates governing board. This board

oversees the local chapter and should be comprised of school representatives and members of the community.

- Identify a Program Coordinator who works in a local school.
- Complete Request for Program (RFP), available by request from the TeamMates Iowa Regional Office. A sample RFP is attached in the Appendix.
- Governing board adopts TeamMates organizational structure.

4-H mentorship processes are organized and administered by and through the 4-H organization and Iowa State, and are not specifically integrated into local school systems. If Jackson County's municipalities are interested in expanding mentorship possibilities, they can do the following:

- Advertise 4-H mentorship positions to community leaders
- Share independent mentorship options with youth at school or other public settings.

## COSTS

- Background Checks: \$35 per check;
- Program fees: Depends on the size of the school and the program. On average, Class A-size schools pay \$250-400, Class 2A schools pay \$400-\$750, and 3A-size schools pay between \$750 and \$1,250.
- Program Coordinator: Depending on the size of the program, from 1-2 hours per week to .1 FTE, or \$1,000 to \$4,000.

## FUNDING SOURCES

- Community Foundation grants as available.
- Kars 4 Kids<sup>43</sup>
- School districts.

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## Strategy 2

### Provide Avenues for Local Youth to Provide Structured Feedback in Community Contexts

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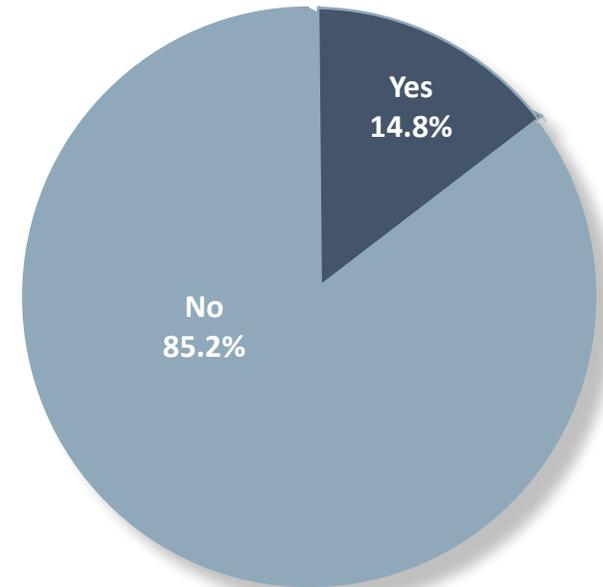
Young people should have the opportunity to help shape their communities through philanthropic, entrepreneurial, or leadership initiatives. If they invest time, energy, and expertise into their homes, they may be more likely to return, knowing they have made a difference. Existing initiatives like the Youth in Philanthropy Board, offered through the Community Foundation of Jackson County, and student representation on the Bellevue School Board provide meaningful, change-making roles for students in the community context. At the same time, however, recent surveys from Jackson County indicate that students largely feel excluded from greater community improvement programs.

More than 85% of Bellevue-area high school students indicated that they had never been asked for input on community improvement projects (**Figure 32**). Meaningful engagement creates a “double arrow,” where youth and community development represent two sides of the same coin. When youths contribute to communities, then communities can contribute to youth.

Youth Advisory Councils (YACs) represent organized, youth-led programs that can provide feedback on issues related to young people in the community. Examples of YACs include:

- Advisers to elected officials, including City Councils, Board of Supervisors, or School Board. Examples – City of Winston-Salem, N.C.<sup>44</sup> or Des Moines.<sup>45</sup>
- Advisers on grant making initiatives, as in McCook, NE.
- Advisers on long-term planning initiatives, from comprehensive plans to strategic plans in school districts.

YACS operate best when they’re institutionalized within a place or organization.



**Figure 32:** Responses to the survey question, “Have adults in your community asked your views on what would make this community a better place to live for teens?”  
**Source:** Bellevue Teen Survey



A young family participates in the Bellevue Heart and Soul’s visioning event at Great River Gallery. **Source:** Brooke Axness

## Stories of success

*Youth Change Reaction in McCook, Nebraska, is a youth advisory group that works with the local community foundation to develop youth-related projects. The group raised nearly \$100,000 to offset costs for a skate park, then helped guide grants toward a disc golf course in a local park. Students in the program joined forces with the Southwest Nebraska Leadership Institute – normally filled with adults – and secured additional funding for an elementary school’s backpack program, entrepreneurship courses in the local middle school, and Chromebook purchases for 5th-graders.*

If the YAC is partnered with municipal government, for example, the City Council can pass a resolution formalizing and guaranteeing the YAC’s existence regardless of leadership change.

YACs should be relatively small (between 10-20 people) with a mix of schools, towns, and backgrounds that provide leadership continuity. Members generally serve two-year, staggered terms to provide some continuity while also infusing fresh ideas regularly. Former advisors can act as informal, part-time staffers to assist with logistical, analytic, or otherwise uncertain topics requiring some experience.

Additional information regarding ideal YAC establishments can be found online,<sup>46</sup> and a full YAC development toolkit, with guidelines, can also be found online.<sup>47</sup>

**IMPLEMENTATION** — The steps to form a Youth Advisory Council generally include:

- Identifying a local “champion” with a plethora of community contacts who can partner the YAC with activities, funding, opportunities to provide feedback, and generally guide activities. Partners can include:
  - Municipal governments

- 4-H clubs
- Local business clubs
- School districts
- Recruiting potential members by tying the organization to potential activities it can affect, and advertising locally
- Developing a goal or mission statement – YACs exist to give youth a structured voice in the community, and they can choose a cause to champion, connect with adults, or help organize activities
  - Hosting an annual planning workshop with adults and members allows students to discuss their interests and determine community needs
- Develop terms and guidelines and distribute responsibilities among YAC members and adult mentors or partners.
- Conduct fundraising activities as needed
- Launch YAC and hold regular meetings
- Evaluate progress and record successes as they happen

There are other, less formal ways to garner youth input on community matters. They include:

- Intentionally seeking student input throughout municipal planning efforts
- Conducting periodic youth surveys (annually or biannually) to capture current and shifting perceptions, as Bellevue Community School District did
- Encouraging youth to participate in marketing efforts

**COST** — YACs typically operate on budgets ranging from \$500 to \$1,500, depending on the scope and meeting regularity.

**FUNDING SOURCE** — Depending on the structure and partnership – city/county government, schools, or the community foundation.



*Adult-youth relationships built through mentorship programming or youth advisory committees or project-based learning environments benefit both youth development and community development.*

**EXISTING RESOURCES** — YAC operations can be folded into the 4-H County Council, which evaluates 4-H programming, plans events, and conducts community service. Existing student representatives on school boards can represent the first step in YAC development. Bellevue Community School District features such youth participation.<sup>48</sup>

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### Strategy 3

#### Create Young Professionals Club

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**JUSTIFICATION** — The residents with the best idea of what young families need to live in Jackson County are those that currently live there. The planning team feels that young people should have more leadership roles within Jackson County’s communities. The utilization of existing human, intellectual, and social

capital has great potential to lead them forward on a path that addresses the barriers young families and professionals encounter in their decision to move to the county. Although there will be many entities responsible for strategy implementation, this particular party will help advance the role of the planning team in attracting young families to Jackson County.

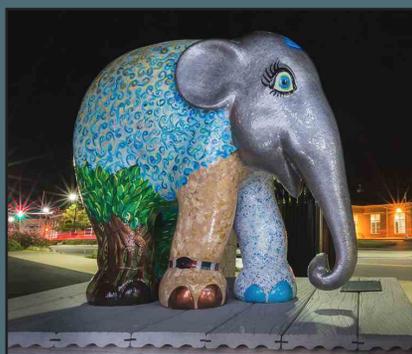
#### IMPLEMENTATION

1. Local leaders hold an event for all residents interested in the future of Jackson County.
  - At the event, all attendees express their level of commitment to a group of this nature and what skills they have to offer. The group will also create a vision statement and a name for themselves.
2. Future meetings are held biweekly or adjusted to as needed with a goal of 40 regular attending members.
3. The initial meetings will establish achievable objectives for the group and county.
4. The group should eventually elect an executive board and establish by-laws to handle meeting operations and delegate tasks.
5. The club can be formalized as a nonprofit organization under the Iowa State Code Section 504. Nonprofit status requires a submission of formal articles of incorporation and compliance with filing requirements detailed in Section 504.111. In addition, the club can receive tax-exempt status through the Internal Revenue Service by submitting Form 1023.<sup>49</sup>
6. The group will then support other local organizations and hold community events to foster intra-county relationships.

**COST** — Nonprofit status and Iowa State Code section 504 requires formal articles of incorporation and a \$20 filing fee.<sup>50</sup>

## Stories of success

Erwin, TN, was once most famous – or infamous – for publicly executing a circus elephant named Mary in 1916. After the closure of a large transportation firm in 2015, young professionals decided to band together as a nonprofit organization, RISE Erwin, and change the perceptions of the town. The organization organizes community events to support local businesses and promote tactical urbanism practices. The group organized and launched a Nativity Parade and an Elephant Revival Festival to both acknowledge and make amends for the town's history – profits from the event support an elephant sanctuary in Tennessee.



Source: Johnson County Press, <http://www.johnsoncitypress.com/Charities-Fundraisers/2017/10/18/Elephants-up-for-auction-Saturday-in-Erwin>

As young professionals supported community development initiatives, the image of the town changed for the better, and it became a tourist destination for more than the mountains in which it is nestled. Their involvement has been key to the town's revitalization efforts.

The current fee for Form 1023 is \$600. If the club's annual gross receipts is less than \$50,000 over three years and its total assets do not exceed \$250,000, then it is eligible for Form 1023-EZ. If eligible, the club can submit Form 1023-EZ for \$275.<sup>51</sup>

**FUNDING SOURCES** — If necessary, the group can establish a membership fee of \$50 per month. The implementation process and membership fee suggestion described in this report are based on the organizational structure of RISE Erwin.

## Youth Development Objective 2

### *Improve Youth Entrepreneurship through innovative programming*

Jackson County, like most rural areas, is not likely to create hundreds of jobs by luring an existing big business with incentive packages. Buildable land is at a premium, and holding bidding wars over businesses is an unsustainable and expensive process.

Building human capital through entrepreneurial education can improve test scores, provide college credits, and prepare students to potentially take over an existing business or encourage them to start a brand-new one.

### **Strategy 1**

#### **Build Entrepreneurship in Local School Systems**

Employment opportunities drive nearly all locational decision-making processes. Current students would like to return to their hometown, but feel as though they could not find a job. Jackson County's unemployment rate, according to the American Community Survey, sits at about 5% for the population aged 20-64, with a labor force participation rate of 81.6%. Both are roughly the same as the rest of the state.

The most sustainable form of economic development is internal, meaning that new companies arise out of the current populace to export goods to surrounding regions. Small businesses account for 97.1% of all employing firms across the state of Iowa, and employ almost half of the state's workforce.<sup>52</sup> The number of business establishments in Jackson County has diminished over the past decade, down to 529 in 2015 from 558 as recently as 2010.

Jackson County’s growth will most likely be spurred by small business growth, but the region has relatively few labor force pools from which to draw. The solution, therefore, is to invest in its own labor force pool – in its schools and in its students. The following programs tie students to business startup activities and processes.

## STEM Innovator



STEM Innovator is a professional development curriculum for middle- and high-school teachers offered through the University of Iowa’s Jacobson Institute for Youth Entrepreneurship and College of Education. The program infuses real-world challenges into an existing science, math, or engineering course and tasks students with developing innovative solutions. The curriculum includes strategies to assess entrepreneurship at the local level and 21st Century Skills.

The program emphasizes community involvement – participating teachers are guided through an outreach and project assessment phase to connect with interested community members.

Teachers with STEM Innovator certification are also eligible to offer transferable college credits to students who complete the course.

**COSTS** — None; 20 hours of teacher time.

**FUNDING** — The program provides a \$500 stipend to Iowa teachers enrolled in the program, depending on state funding. Teachers are also eligible for up to \$1,500 in graduate student credit, should they pursue additional education.

Additionally, school districts can apply for the state's STEM Best Grant, which has disbursed almost \$3 million since 2014 and provided \$475,000 to 19 partners in 2017 for STEM-focused initiatives. Other sources include:

- The Kauffman Foundation, which offers grants for entrepreneurship initiatives, especially ones that support diverse populations.<sup>53</sup>
- American Honda Foundation provides grants between \$20,000 and \$75,000.<sup>54</sup>
- ECOSolution grants available through the Captain Planet Foundation offers small grants of \$500 to \$2,000 for solutions-based STEM projects focus on environmental impacts.<sup>55</sup>

## Biz Innovator



Biz Innovator is the business-oriented companion to STEM Innovator. While STEM Innovator is typically offered to students in grades 9-12, Biz Innovator is most often offered to high school juniors and seniors by business-certified

## STEM Innovator

- Added curriculum for science, technology, engineering or math courses.
- Project-based learning with practical solutions and problem-solving exercises
- **Grade levels:** 9-12
- **Cost:** Free
- **College credits available:** Yes

Vs.

## Biz Innovator

- Specialized curriculum for business courses.
- Project-based learning focusing on startups, market analysis, and entrepreneurship
- **Grade levels:** 11-12
- **Cost:** \$299
- **College credits available:** Yes

educators. Like STEM Innovator, teachers earn the BizInnovator certification after completing 10 two-hour online sessions. Also like STEM Innovator, teachers can offer an entrepreneurship course for college credit if students pass a final comprehensive exam.

BizInnovator frequently serves as the business component of a STEM Innovator project – that is, the STEM Innovator course examines how to solve a given problem with science, technology, or engineering concept, and Biz Innovator courses prioritize marketing, product or service monetization, and product maintenance. Students in Biz Innovator courses may conduct market surveys, design outreach methods, or complete accounting and finance tasks associated with the product or service.

Biz Innovator need not always be affiliated with a STEM Innovator course, though schools encourage collaboration between the two. Biz Innovator also introduces entrepreneurial concepts and includes information on how to start and maintain a business on a practical level.

Through Biz Innovator, the Jacobson Institute also sponsors twice-annual business proposal competitions available to all Iowa high school students that feature cash prizes of up to \$3,000.

Both STEM and Biz Innovator can supplement current entrepreneurial and leadership development activities, including the Bellevue BIG program run through Bellevue High School. Both programs allow school districts to work with and learn from other programs throughout the state and nation.

**COSTS** — \$299 for course fees, and \$99 to activate the curriculum license.

Both STEM and Biz Innovator can be complemented with video series on youth entrepreneurship produced and provided by the U.S. Small Business Administration.<sup>56</sup>

### Youth Marketplace

The Youth Marketplace is a product-development activity for elementary- to middle school-aged students. The 20-to-25-hour project includes planning, developing, marketing, financing, and ultimately selling a product over the course of a semester or summer. Students write a business plan, apply for business start-up loans – though for very small amounts – and create tangible marketing materials to help sell their products. Offered through Iowa State University, the activity culminates in a Youth Marketplace Event where students sell their product or service.<sup>57</sup>

In some instances, young entrepreneurs can develop a viable business model

## Stories of success

STEM Innovator and Biz Innovator programs exist across rural Iowa. Monticello High School, for example, created a popcorn production business in their local high school, learning about supply chains, logistics, marketing, outreach, and pricing structures along with actual food production practices. Pekin High School, likewise, developed a local food system that includes leasable portable chicken coops, also known as the Chicken Tractor Project, to supply residents with fresh eggs.

The Pekin project also included the design, construction, and maintenance of a greenhouse located on school grounds, which has been used to supply the school cafeteria with fresh lettuce. The project eventually earned additional grant funding from Monsanto Grow Rural America, which allowed students to expand and improve the final product.

that finds success in the community. The youth entrepreneurs can also receive feedback about their marketing, business presentation, and product strategies from local business people.

Youth entrepreneurship fairs are a yearly tradition in Ord, Nebraska. Students spend a week of their summer partnered with business leaders, University of Nebraska-Lincoln outreach coordinators, and economic development specialists developing and selling physical products. The experiences have encouraged participants to start full-fledged businesses, from airbrushed mailboxes to full-scale tree nurseries.<sup>58</sup>

**COSTS** — \$99 course fee, up to \$1,000 for space rentals, printing, and event coordination.

### IMPLEMENTATION

- Coordinate with Iowa State University and ISU-Extension services to purchase curricula.

## Stories of success

A pair of teen-aged sisters in rural Nebraska launched their own retail plant nursery after participating in the University of Nebraska-led Youth Entrepreneur Partnership events. Those events included twice-annual career fairs, leadership training, skill development, and entrepreneurship curricula.<sup>78</sup>

- Establish partnerships with local Chamber of Commerce, business owners, and school districts.

**FUNDING SOURCES** — Community resources as available, STEM Best grants

## Strategy 2

### Create an Internship Development Program

Leadership can happen beyond extracurricular boundaries. Local interns may represent a temporary form of employment, but developing their leadership and entrepreneurial skills can pay off. An “Internship +” Program, modeled after the Greater Fort Dodge Growth Alliance’s initiative, connects interns at local businesses to local leadership. Usually conducted over a series of lunch-and-learn events, Leadership + programming can develop interviewing, leadership, and teamwork skills in a supportive environment. Such programs have the added benefit of showcasing the region’s unique resources to young professionals who may otherwise miss them.

**COST** — \$150 per participating intern per participating business to fund lunches.

**IMPLEMENTATION** — Local Chambers of Commerce should determine business interest with a brief survey to businesses who hire interns.

**FUNDING SOURCES** — Local businesses or Chambers of Commerce.

# Chapter 8: Economic Vitality

Behind every strong economy lies a solid foundation of small businesses. Small business comprises 97.3 percent of Iowa’s employers, which accounts for nearly 51.3 percent of total private sector jobs.<sup>59</sup> The heavily imbalanced age distribution of Jackson County, however, poses an imminent threat to the health of such businesses.

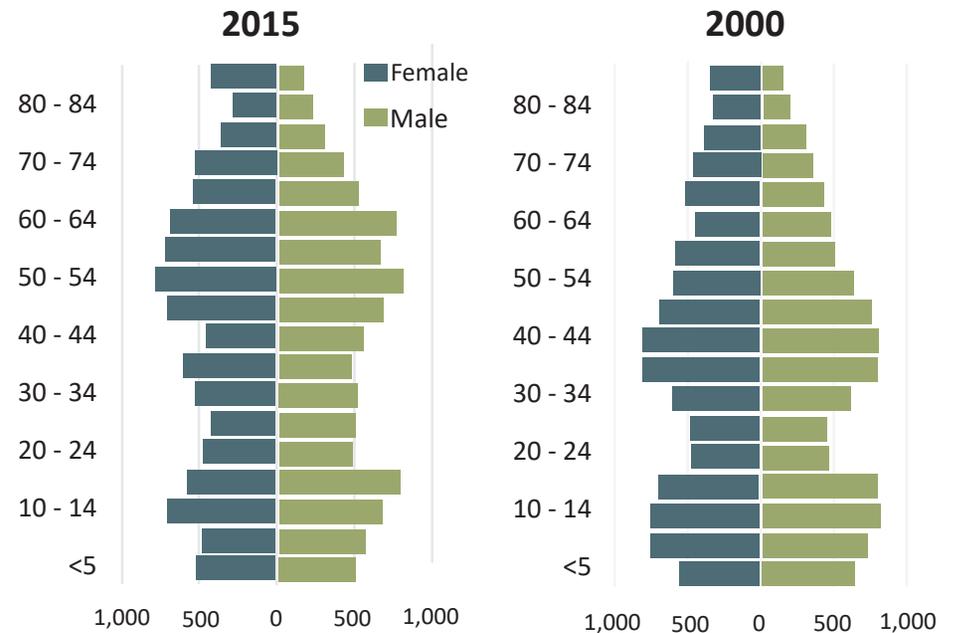
As **Figure 33** illustrates, the largest population cohort is approaching and entering retirement age while there has not been a replacement population that is nearly sufficient. The average business owner is more than 50 years old, close enough to retirement to consider the business’ long-term future, but perhaps not near enough to decide upon a transition plan. Failures in business transitions can cost smaller municipalities millions in lost revenues, so ensuring that older business owners are prepared through succession planning is vital to the future health of the regional economy.

To demonstrate the importance of succession planning, the *Jackson County Tomorrow* team calculated the economic impacts of two different business closures in Jackson County. This assessment used the 2017 IMPLAN data set, which is populated with industry-specific job and income figures in Jackson County that allow us to estimate potential fiscal effects due to a hypothetical business closure. The section below predicts the economic impacts of the corresponding business’ shutting down their operations in Jackson County.

## Terminology

To assist interpretation of the results below, an explanation of the terms are listed below.

The types of economic impact data include:



**Figure 33:** Population pyramids over time in Jackson County.

- Output. Refers to the value of industrial productivity over the course of the year, regardless of whether the good being produced was sold.
- Labor Income. This value is wage and salary payments to workers, including employer-provided benefits, health care, and retirement.
- Value Added. This term is comprised of all labor income plus payments to investors (dividends, interests, and rents) and indirect payments to governments. This value is equivalent to Gross Domestic Product (GDP).
- Jobs. This denotes the job value in different industries

| Retail, Health and Personal Care Store |             |                    |                    |                         |
|--|-------------|--------------------|--------------------|-------------------------|
| Type of Impact                         | Jobs        | Labor Income       | Value Added        | Total Industrial Output |
| Direct                                 | (10)        | \$(330,000)        | \$(430,000)        | \$(740,000)             |
| Indirect                               | (1)         | \$(40,000)         | \$(70,000)         | \$(160,000)             |
| Induced                                | (2)         | \$(40,000)         | \$(80,000)         | \$(160,000)             |
| <b>Total</b>                           | <b>(13)</b> | <b>\$(410,000)</b> | <b>\$(590,000)</b> | <b>\$(1,060,000)</b>    |

**Table 11:** Projected economic impact of a hypothetical retail store closure on Jackson County's economy.

The levels of economic impact data include:

- **Direct.** This is the data for the industry under evaluation.
- **Indirect.** These numbers relate to the intermediate industries that provide inputs for production to the direct firm
- **Induced.** Induced values summarize the third round of economic activity resulting as workers in the direct and indirect industries convert their labor incomes into household spending.
- **Total.** Denoted the sum of all the above activity for that industry change.

The sector this store falls under is a non-exporting, service-based industry and thus may not produce the magnitude of estimated loss outlined above if patrons of this store simply choose to buy their health and personal care supplies at a different store in Jackson County. If the customers begin to shop outside the county for their needs this business originally served, however, then the county will experience that loss.

The first example looks at a business within the Retail-Health and Personal Care Stores sector. Assuming this Jackson County business relied on 10 employees

| Mid-sized Manufacturing Firm |              |                      |                      |                         |
|------------------------------|--------------|----------------------|----------------------|-------------------------|
| Type of Impact               | Jobs         | Labor Income         | Value Added          | Total Industrial Output |
| Direct                       | (100)        | \$(4,170,000)        | \$(5,560,000)        | \$(24,820,000)          |
| Indirect                     | (27)         | \$(950,000)          | \$(1,530,000)        | \$(3,430,000)           |
| Induced                      | (20)         | \$(530,000)          | \$(1,130,000)        | \$(2,140,000)           |
| <b>Total</b>                 | <b>(148)</b> | <b>\$(5,650,000)</b> | <b>\$(8,230,000)</b> | <b>\$(30,380,000)</b>   |

**Table 12:** Projected economic impact of a hypothetical manufacturing firm's closure on Jackson County's economy.



Business closures like this dollar store in Maquoketa can have wide-ranging economic and sociological impacts. **Source:** Chris Jasper

to carry out its daily operations, the economic impact of the store's closure stimulated by eliminating those 10 jobs from the regional economy could then be estimated. The loss of this business would lead to a decrease in total output of Jackson County of \$1,060,000, which coincides with a loss of nearly \$590,000 in value added payments, and \$410,000 in earnings lost to 13 previous job holders.

In comparison with the first scenario, the second example assesses how the loss of a basic sector employer, specifically a manufacturing firm, would affect the county's economy. Due to the loss of employment originally fulfilled by this business's 100 employees, the resulting shock to Jackson County's regional economy would be significant. The overall outcome associated with the end of this firm would be a loss in earnings equal to \$5,650,000 to 148 job holders, a reduction in value added payments by \$8,230,000 and a \$30,380,000 decline in total output by the county. Noted in **Table 12**, the loss of this plastic manufacturing company would hit Jackson County's economy the hardest in magnitude across all categories. As this industry is basic, providing goods and services for use outside Jackson County, its closure would be a complete loss for the regional economy.

Failing to properly plan for business succession could cost Jackson County and its residents millions in lost wages, tax revenues, and consumption. Further, these losses can degrade quality of life for existing residents as beloved community gathering spots continue to diminish leaving nothing but an empty, vacant building behind.

## Economic Vitality Objective 1

*Achieve successful business transitions between owners*

### Strategy 1

Encourage Local Businesses to Utilize Programs and Services for Building and Appraising Business Value

**JUSTIFICATION** — Interviews with representatives of Jackson County's financial institutions revealed a need for new tools to support succession planning. Though they acknowledged its importance, few respondents had actually worked with firms to undergo the succession planning process. Bankers reported that businesses owners rarely initiate discussions about succession planning and most have not made long term plans for their business. However, experts agree that succession planning must begin early. An accurate business valuation can help to start the process. Advance Iowa, a business consulting program administered through the University of Northern Iowa, describes the benefits of business valuation in relation to succession planning:

- It allows owners to track progress toward their ultimate financial goals.
- It gives owners a measure of how much value they must add to their business to meet their exit goals.
- It helps establish a timeline for reaching exit goals.
- It provides a foundation on which to evaluate exit options and ultimately minimize tax consequences.<sup>60</sup>

Gaining a realistic sense of what their business is worth helps owners plan more accurately for the entire life of their business. Depending on the level of appraisal required, the cost of valuation services can range anywhere from \$3,000 to \$35,000.<sup>61</sup> For many small businesses, low-level valuations may be



*The historic Potter's Mill has undergone several business transitions and today operates as a restaurant, art gallery, and coffee shop. Source: Chris Jasper*

appropriate and business education can help to encourage business owners to seek out these services. For other businesses in need of more sophisticated appraisals, a cost sharing program may make valuation services more accessible.

**IMPLEMENTATION:** According to Advance Iowa, businesses at different stages should seek different types of appraisals. In early stages, it may be

more appropriate for a business owner to seek a value approximation, while a thorough valuation or marketability appraisal may meet the needs of a business ready to exit more effectively. Advance Iowa can help business owners determine the most appropriate valuation method.

Advance Iowa can also connect owners to partners who can share in the cost of having their business valued. Although the organization itself does not currently have a fund for business appraisal assistance, some of the organization's resource partners have the ability to contribute for this service.

Advance Iowa offers additional programming to assist businesses with financial literacy and value building so that final valuations meet owners' expectations. The Financial Scorecard System helps business owners learn about their firms' financial health. The program compares business performance with competitors as well as other performance measures within the industry to help owners understand their strengths and areas for improvement.<sup>62</sup>

As a certified Value Builder program, Advance Iowa makes the internationally successful Value Builder System accessible to its network. The goal of the 12-module engagement program is "to provide useful tools that help you understand and improve the value of your company so when it becomes time to sell, you have a valuable asset that will command a premium."<sup>63</sup> Both the Financial Scorecard System and the Value Builder Program provide tools for effective succession planning that support business longevity and successful transitions of ownership.

Small Business Development Centers (SBDCs) offer additional workshops, counseling, and programming for businesses engaging in the succession planning process. According to a representative from the Center for Rural Entrepreneurship, other rural communities have partnered with their local SBDCs to provide cost-sharing programs for small business appraisals.

Jackson County leaders should work to strengthen and expand their existing partnerships with business assistance organizations such as Advance Iowa and the Small Business Development Center.

Programs to provide cost-sharing for business appraisals will assist local businesses in preparing for successful transitions. Additional programming offered through these organizations will also help local firms build business acumen, which will improve their ability to navigate the succession planning process.

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## Strategy 2

### Utilize Cooperative Structures to Transition Ownership

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**JUSTIFICATION** — The goal in succession planning is to pass business ownership from one owner to another. However, one-to-many transitions have had as much success as one-to-one transitions. Members of worker-owned cooperatives are each part owner and operator. This strategy represents an exit opportunity for retiring owners that makes employees an important stakeholder group, gives financial assets and incentives to employees, and ultimately makes businesses more successful than their non-cooperative counterparts.

In cooperative succession planning, there are four types of transitions. One transition may be more beneficial or feasible depending on the type of business and plans of the owner:

1. Owner sells to existing employees and remains with the company
2. Owner sells to existing employees and retires
3. Owner converts to a co-op and brings in new people as founding worker-owners
4. Employees leave and start a co-op together, or restart a failed business

Of course, a business seeking these conversions would need solid financial

health and a commitment from employees.

**IMPLEMENTATION** — Please see the Appendix for a cooperative transition implementation matrix.

**COST** — Costs of cooperative business transitions depend on the business type and buy-out capital price. However, the price of capital should be a significant financial commitment. For example, Namaste Solar is a solar electric system design and installation company in Boulder and Denver, CO, that prices its voting class stock at \$5,000 per share.<sup>64</sup>

## Economic Vitality Objective 2

*Create a healthier business environment by providing opportunities for business owners to advance their skills*

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### STRATEGY 1

#### Host Business Education Classes

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**JUSTIFICATION** — Hosting business education sessions in the county connects area business professionals to resources and information that allows them to advance their business acumen and entrepreneurship skills, while also strengthening relationships throughout the business community. Given the need for succession planning in the county, this strategy caters to businesses at any stage in the transition process by connecting owners to a wealth of resources and guidance in the process.

The Center for Business Growth and Innovation (CBGI) at the University of Northern Iowa (UNI) represents a valuable partnership opportunity for the county. CBGI's Small Business Development Center offers free business

webinars, consulting services, and a range of additional tools for unlocking business potential. This type of collaboration creates an inclusive learning environment that encourages greater participation among those who attend, as their experiences, struggles, and ideas create a mutual bond. By building on human capital while also addressing specific business concerns, these classes ultimately help create a healthy, innovative business climate for the county.<sup>65</sup>

**IMPLEMENTATION:** There is some flexibility with this strategy, as these sessions can address any topic or issue. To facilitate the courses:

- Distribute a survey, poll, or email asking community members about their preferences among the topics offered.
- Determine a tentative meeting schedule.
- Identify local businesses with sizable and freely available meeting spaces and both internet and projecting capabilities and that are willing to host business education sessions
- Promote these events across a wide range of media platforms

Assuming these sessions will be offered monthly, each session will last at least an hour and a half, and setting up each session will require at least two hours.

**COST** — These sessions would require in-kind assistance from local businesses who donate their spaces. Other costs can vary. If CBI's free resources are used, the primary costs will be in the value of staff time dedicated to arranging and marketing the series. The time required to carry out this strategy per session is about 3.5 hours, so each session would cost about \$89.

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## STRATEGY 2

### Establish a Community Investment Club

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**JUSTIFICATION** — A community investment club is a group of people who pool money to make investments on local projects of their choosing. Creating such an investment club in Jackson County would establish a resource that can inject much-needed capital into projects and business endeavors locally. It also presents an opportunity for business owners and community members to advance their business skills through the club's educational components.

A community investment club addresses two barriers to successful business transitions – difficulty accessing financial capital and inadequate business acumen. The members' investments create a "local multiplier effect," wherein the equity is invested locally and spent many times over, driving local economic development.<sup>66</sup> Establishing a community investment club builds on the area's financial, social, and human capital by providing an avenue for business people, civic leaders, economic development professionals, nonprofits, aspiring entrepreneurs, and community members to connect, share ideas and information, and form a collaborative relationship.

**IMPLEMENTATION** — Ideally, stakeholders or leaders interested in launching a community investment club would heed the following steps:

1. Find and organize potential members (an ideal club contains between 5 - 20 members). Some have initiation fees in addition to monthly contributions
2. Set up an organizational structure (club directors, time and place, club rules, record keeping)
3. Set up a legal structure (Either a partnership or LLC)
  - Draft a partnership agreement and operating agreement for the club. Meet with a lawyer, CPA, or utilize online resources.
  - Typically, this requires the professional assistance of an

attorney or CPA, but inexpensive online options exist

4. Register club to get an employer identification number from the IRS
5. Open an account at a brokerage
6. Build a common agenda
  - Review financial metrics and performance
  - Discuss/decide how to invest
  - Education and/or Presentations
  - Research and Discussions

Recruiting and organizing core members and legally establishing the club will take some time – anywhere from one to three years, depending on community interest. Once the club has been set up, however, maintaining it will be an ongoing duty for members of the group.

**COST** — This strategy requires upfront costs to officially establish the club. This comes in the form of business entity filing fees and payments for legal structure set-up consultation. Typically, groups opt to charge a membership fee that can be allocated to cover the costs previously mentioned. Finally, cash pooled by involved members will be the funding source for the investments, requiring no outside capital assistance.<sup>67</sup>

State filing fee to set up an LLC in Iowa:

- Domestic Limited Liability Companies: \$50
- Domestic Limited Partnership: \$100
- Setting up the legal structure: LegalZoom.com offers basic LLC package: \$149
- CPA: \$100-\$300
- Attorney: \$1,000-\$3,000

## Community Foundation Involvement

Community Foundations are among the most important contemporary entities in rural community development. At a time of state and federal budget cuts, communities are forced to rely more and more on local resources.

The Community Foundation of Jackson County (CFJC) is one such resource. CFJC maintains more than \$7.8 million in assets, and distributed more than \$845,000 in scholarships and grants in 2016, much of which went toward specifically endowed purposes.<sup>68</sup>

Jackson County is projected to transfer more than \$900 million in wealth across generations via wills and probated estates over the next decade, and more than \$6 billion through 2059.<sup>69</sup>

If Jackson County can achieve even a 1% transfer-of-wealth capture rate, the Community Foundation's endowment would increase by an annual average of \$902,500 through 2029 and increase the foundation's endowment by \$37 million by 2059, according to Iowa State University projections. With annual payouts of 5%, the foundation's monetary disbursement could increase by more than \$45,000 annually. By 2059, the CFJC could distribute more than \$1.3

### *Stories of success*

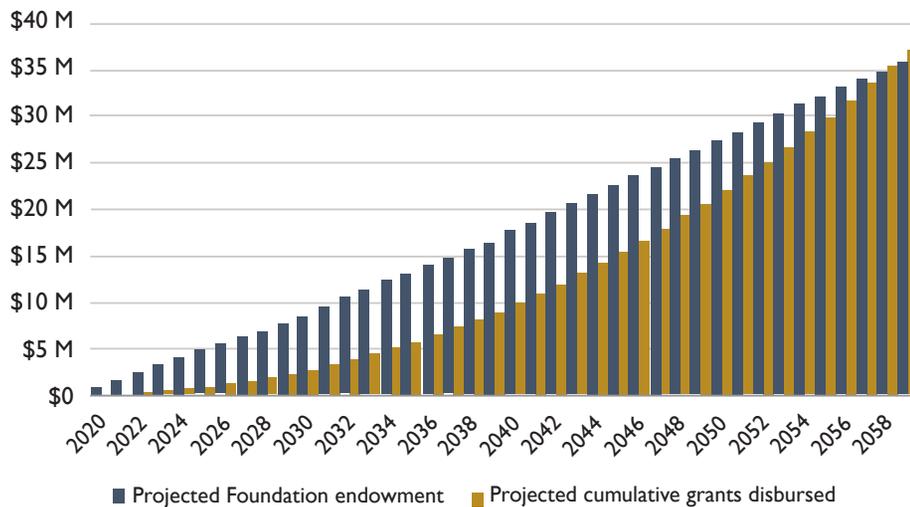
*The Nebraska Community Foundation set a 5% wealth capture rate for its county affiliates in 2002. The Valley County Community Foundation in Ord began hosting training sessions for attorneys, financial planners, and real estate to help residents understand charitable giving options.*

*The county affiliate reached its 5% capture rate goal in 2004 and set an ambitious 10% capture rate goal by 2010. The foundation has used the funding infusion to help pay the moving costs for dozens of potential young residents, enhance local youth entrepreneurship courses, and to conduct leadership development courses for both adults and youths.*

million annually, or more than \$35 million between 2020 and 2059 (Figure 34). By 2023, the foundation’s average disbursement would increase by more than \$160,000 – enough to finance the construction of an entire new home, or sponsor 23 children in need of daycare for the year.

The Community Foundation of Jackson County has already increased its capacity to handle additional funds by merging with the Community Foundation of Greater Dubuque. It also has already increased both its restricted and unrestricted endowments by millions of dollars.

Efforts are already underway to secure community assistance for the CFJC’s wealth-capture work. A proposed series of lunch-and-learns with area financial professionals, accountants, and business owners is designed to increase awareness of wealth transfer opportunities, but more can be done across all of Jackson County’s communities.



**Figure 34:** The projected annual potential grant making capabilities of the Community Foundation with an annual 1% transfer-of-wealth capture rate. **Source:** Derived from ISU Community Vitality Center’s Wealth Transfer statistics.

Jackson County’s leaders should cooperate to cultivate a culture of giving – that is, it should become a standard practice to assist the foundation, affiliated nonprofits, and other residents in need of assistance.

## Economic Vitality Objective 3

*Build financial capacity through philanthropic efforts*

### Strategy 1

#### Encourage Donations to Non-Endowed Foundation Funds

Of the foundation’s nearly \$8 million in assets, nearly \$7 million are endowed funds – meaning the money disbursed from those assets can be used solely to fund specific projects, goals, or initiatives. The remaining \$1 million are unrestricted or discretionary funds that can be used flexibly to address unexpected or otherwise unmet community needs. Unrestricted funds allow foundations to divert funding as needs evolve, invest in unique business and philanthropic ventures, and permit greater creativity in the grant-making process. Some strategies to increase both awareness and the actual amount of unrestricted funds include:

- *Simplified marketing efforts* – a simple guiding phrase can share the foundation’s work and message with a wider audience. For example, The Williams Group in Grand Rapids, MI, uses “For Good, Forever” to help community members understand its role in the community.<sup>70</sup>
- *Coordinating with schools* – A fraction of high school football ticket sales at a game or two may go toward CFJC’s unrestricted endowment.
- Connecting the proceeds to the youth attraction goals – Showcase the results.
- *Create a local Founders Club that requires a minimum initial financial*

*commitment* — This commitment can be as high as \$2,000 or as low as \$500. Encourage social competition with varied tiers of giving, like a \$2,500 - \$4,999 level up to a \$25,000+ Club. Celebrate and publicize significant donations while demonstrating the impacts of those donations over time.

- Update the Community Foundation’s sign at its Maquoketa office to increase visibility.

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## Strategy 2

### Align Community Foundation with Youth Attraction Goals and Initiatives

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Many of the strategies contained in this report will require financial contributions, advocates, and marketers. The Community Foundation of Jackson County already funds youth leadership initiatives in the form of the PBNJ, a youth philanthropy board that disburses more than \$2,000 annually to local nonprofits. The foundation is already connected with engaged students willing to make an impact on their community.

Many of the programs suggested throughout this document fit CFJC’s profile. Mentorship programs bolster schools much like the foundation’s Community Solutions Action Plan to improve grade-level reading throughout the county. The foundation need not shoulder the total burden of each initiative, but it can act as a partner as momentum grows over time.

As the Community Foundation’s endowment and grant making capabilities grow, it can eventually serve as a community impact investor. The foundation, alongside or in conjunction with a community investment club, can represent a small-scale seed funder. The Danville Regional Foundation in Virginia, for example, diversified its portfolio by purchasing real estate and leasing commercial space at affordable rents for limited terms.

## Stories of success

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*Founded in 2002, HomeTown Competitiveness (HTC) is a Nebraska-based interdisciplinary rural development program that focuses on four distinct and internal pillars of success – leadership development, entrepreneurship, charitable assets, and youth engagement. The program has inspired similar development tactics in Michigan, Indiana, Idaho, and Kansas, including hiring administrators who coordinate HTC-inspired programming. The coordinators often work alongside local community foundations to make philanthropic giving a way of life in these small towns.*

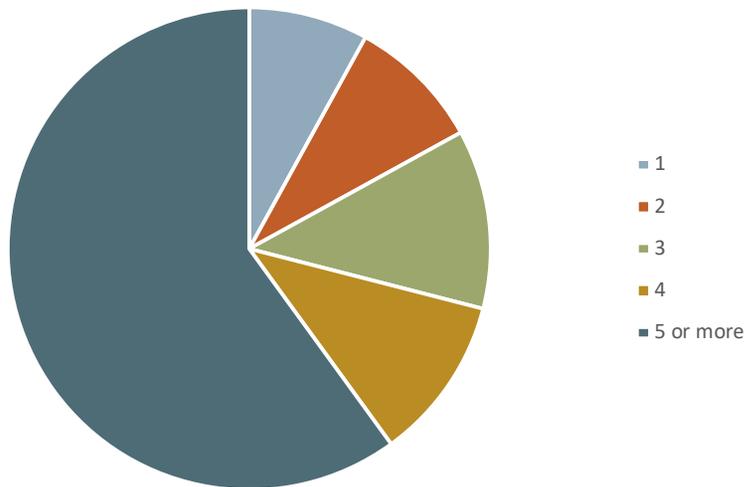
A study of 18,000 equity investments found that there is no statistical difference between urban and rural investment success in terms of jobs created, type of industry founded, length of investment, or business exits. What rural communities need most is patient capital, the kind that a prominent foundation can easily provide in conjunction with other local investment sources.<sup>71</sup>

Investing in youth can yield significant payoffs, even if area alumni choose not to return. One anonymous alumna of Ord, Nebraska, who currently lives on the west coast donated \$16,000 to the Valley County Community Foundation in 2017 as a token of appreciation to the community for investing in her education.<sup>72</sup> Rural communities cannot retain every resident born within its borders, but they can emphasize the importance of local giving and demonstrate how valuable donations can be in the long run.

# Chapter 9: Marketing

Internet access has become an essential component to the future growth and success of the county's economic development, education, healthcare, and overall quality of life. A 2016 survey on Maquoketa's Community Broadband Referendum found that nearly 88.7% of respondents subscribed to internet service. In fact, most respondents said they have five or more devices connected to the internet in their homes (**Figure 35**).<sup>73</sup>

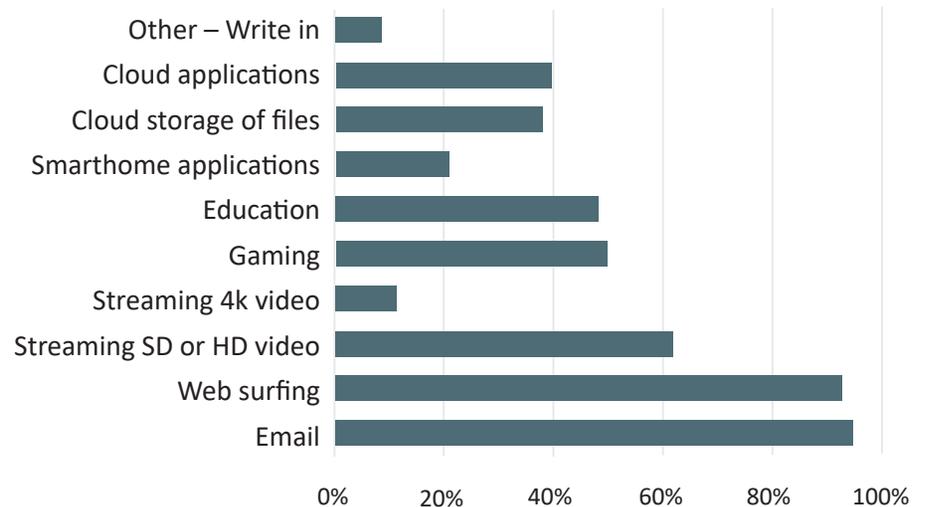
The internet is useful for both recreation and professional activities. The study found that checking emails (94.7%) and web surfing (92.7%) were the most common uses for internet in Maquoketa (**Figure 36**). Focus group participants also noted the ease of using resources such as Facebook in connecting locals with relevant information, citing it as one of their preferred resources. In recognizing the importance of these tools in communicating with a younger demographic, they can then be leveraged as a modernized community



**Figure 35:** Survey results showing how many internet-connected devices exist within respondents' homes **Source:** Dean, Curtis. "Community Broadband Engagement and Education Project Report." SmartSourceConsulting. December 2016.



Physical branding and wayfinding represent two avenues by which towns can market themselves. **Source:** Chris Jasper

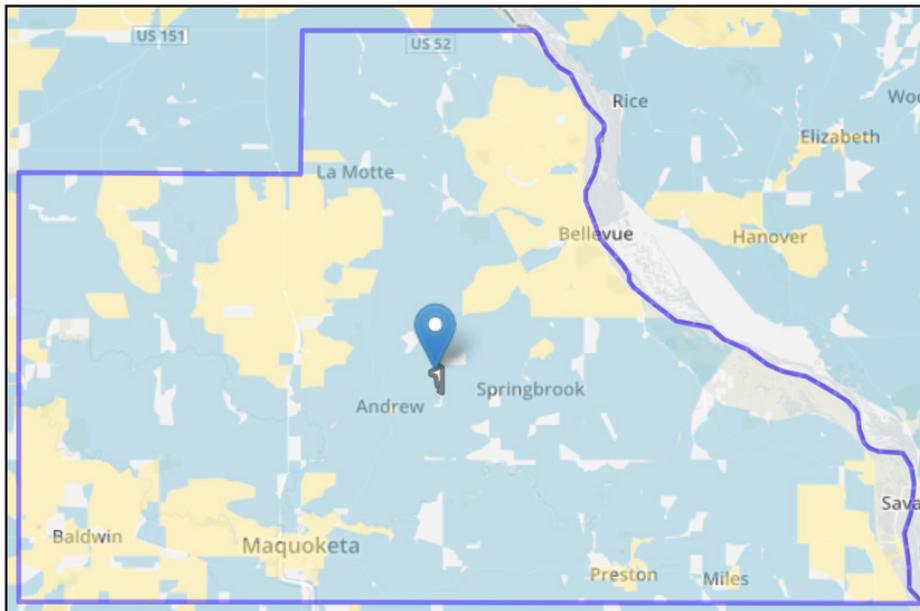


**Figure 36:** Internet uses of survey respondents. **Source:** Dean, Curtis. "Community Broadband Engagement and Education Project Report." SmartSourceConsulting. December 2016.

development technique, making it easier than ever to connect with like-minded contacts. Unfortunately, according to a 2016 FCC report, more than 30% of the county’s residents lack access to broadband internet (**Figure 37**).<sup>74</sup>

Although Jackson County possesses many qualities attractive to young families, communication barriers pose a significant problem. Young residents said they felt out of the loop from important county news, events, and opportunities due to the region’s lacking digital presence. This concern becomes even more pressing after considering the residents working outside of the county with kids in local daycare or school. These families say they receive updates about safety concerns in the schools late, if at all.

This issue also affects potential residents because misconceptions about the region’s quality of life can spread based simply on the online resources.



**Figure 37:** A 2016 FCC report found that about 30% of Jackson County’s residents do not have access to broadband internet, including 58% of its rural population. Yellow zones indicate broadband access, while blue zones indicate areas without fixed broadband connections. **Source:** 2016 Broadband Progress Report.

For those considering moving to Jackson County, an outdated, difficult-to-navigate website that lacks information about relocation services can deter them from ultimately making the move. The inability to learn about available opportunities, events, and amenities impedes progress. This challenge must be addressed to create a community that not only attracts young families, but allows them to thrive upon arrival.

## Marketing Objective 1

*Enhance the county’s marketing and outreach efforts and improve access to information for current and potential residents*

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### Strategy 1 Remodel Community Web Pages

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**JUSTIFICATION** — Internet-based outreach is an important – and largely preferred – form of communication for many young people. An updated, reliable, and easy-to-navigate website is an imperative part of improving barriers to accessing information in the county. Investing in an efficient, well-maintained website keeps residents better connected to local resources. Additionally, a community’s website serves as a first impression and can shape perceptions of the community. A better-functioning website is a tool that works on the county’s behalf 24/7 by highlighting the area’s assets and amenities, promoting the county as a business destination, and conveying the benefits associated with living in the area.

**IMPLEMENTATION** — The official Jackson County website is currently managed by the county’s Information Technology Office in the Maquoketa Courthouse. An arrangement with this entity to utilize these recommendations is the first

## Stories of success

Holt County Economic Development revamped its website to make information more accessible to both current and potential residents. With links to important local resources, a community calendar, and job openings posted by local businesses and organizations, usage of the website has increased significantly. The site now receives an average of 468 visitors daily, and has proven key for connecting local residents and informing others of the opportunities that exist.

step to implementing this action. There are a variety of different website design services available to utilize. Options vary in price and skill level required, so it is important to choose an option that fits best. When starting, the importance of an easy-to-navigate layout and modern style should be kept in mind.

The main considerations in this process are what elements should be included on the website. This all-inclusive resource should spread awareness of upcoming events, give updates on projects, promote the county's assets, and connect with other websites like the city websites, JCEA, schools, real estate options, and job openings.

Important elements on the website include:

- Allowing users to search for exactly what they want within the site using key words
- Contact information
- Documents
- Important plans, ordinances, reports, presentations, agendas, etc. associated with any of the county's communities
- Featured gallery
- Visually showcases local residents and amenities
- Recent news updates
- Upcoming community events

|   |
|---|
| <a href="#">Buy Local</a>   |
| <a href="#">Child Care</a>  |
| <a href="#">Cost of Living</a>  |
| <a href="#">Education</a>   |
| <a href="#">Getting Around – Where Are We?</a>  |
| <a href="#">Government</a>  |
| <a href="#">Health Care</a>   |
| <a href="#">Housing</a>   |
| <a href="#">New Neighborhoods</a>   |
| <a href="#">Ord Housing Authority</a>   |
| <a href="#">Parks and Recreation</a>  |
| <a href="#">Relocation Information</a>  |
| <a href="#">ShopOrd.com</a>   |
| <a href="#">SynoVation Valley Leadership Academy</a>                                  |
| <a href="#">Worship</a>   |
|  |

An effective website is easy to navigate and displays information that both current and potential residents find relevant. This example sidebar from Ord, Nebraska's municipal web page represents a potential template to display information across Jackson County.

**Source:** Ord, Nebraska.  
<http://www.ordnebraska.com/>

- Upcoming city events and meetings
- Information for Potential Residents
- Connections to social media

Another necessary component includes having a dedicated individual who manages and updates the content of the website to provide visitors with comprehensive, up-to-date information about their community. Allocating this task to a current employee who can take on the additional duties represents the best option. This responsibility entails dedicating 30 minutes to an hour per day to update the site with the latest information. This person should be the contact for local schools, businesses, media, and community organizations to share up-to-date community information in a digital format.

This employee should track website metrics, such as peak visiting hours, bounce rate, and top visited pages within the site, and adapt engagement methods accordingly. A large bounce rates, for example, indicates that viewers leave the site quickly, while low page totals on a given page may indicate navigational difficulties.

Reconstructing a website can take as little as six months or as long as three years. Once the site is up and running, the duties of web content manager should be ongoing.

**COST** — The upfront costs for this strategy are negligible in terms of cash value depending on the method employed for site reconstruction – many web-designing platforms, like Squarespace and Wix, are free. The cost associated with this action item comes in terms of time. This refers to the time required to implement the suggested changes on website content as well as the time required of an existing employee to take over the role of regularly managing web content.

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## Strategy 2

### Maintain Connections with Local Alumni

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**JUSTIFICATION** — Jackson County has a great deal to offer young people, and its young people seem to agree. Results from the Bellevue Teen Survey indicate that a large percentage of students would consider staying if opportunities became available.

At least three focus group participants originally hailed from the county and moved back after starting a family. Connecting Jackson County high school alumni to job opportunities in the county through social media and email-based listservs represents an effective way to capitalize on both these facts. This is one method that connects local talent to job opportunities by ensuring they are the first to know of the opportunities.

**IMPLEMENTATION** — This strategy requires a partnership between the local high schools and JCEA. The local schools should distribute brief surveys created by the economic development agency – online or paper – to seniors. The survey should include contact information and plans for post-graduation activities, including college selection or area of employment. Once completed, the school should send the surveys to the entity responsible who can then collect and compile the information into an online database or listserv. This list can be used to email these soon-to-be professionals about any job openings or other opportunities.

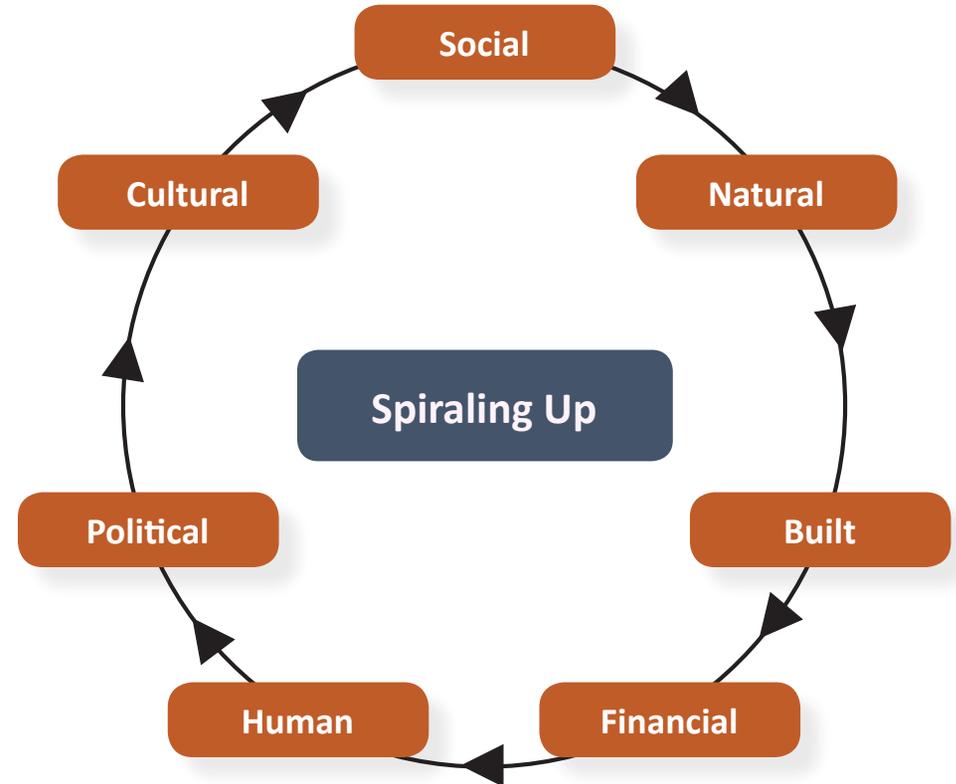
**COST** — Similar to the other marketing strategy, this action item has very little cash required in upfront costs, as the surveys and listserv tools are all free to use. Nevertheless, the costs are incurred by the amount of time required by the entities responsible to complete these responsibilities. JCEA will likely need to dedicate the most time in order to update the database with each new classes' contact information.

# Chapter 10: Putting it Together

*Jackson County Tomorrow* is built upon the theories that underpin the Community Capitals Framework, which states that community capitals reinforce one another in a positive feedback loop. Investment in any one or multiple capitals increase the “stock” of the other capitals, which increase other capitals even further, and build overall capacity within the county’s communities.

Capitals represent all aspects of life, from the built environment – school buildings, manufacturing plants, and downtown structures – to social capital – time spent volunteering, community values, or political influence. The Community Capitals Framework identifies seven types of capital present in every community.<sup>75</sup> They are:

- **Natural** – Assets embedded in a location, like parks, natural beauty, or nearby amenities.
- **Cultural** – The dynamics of a community that include influence, the value of heritage, or a strong work ethic. It can also include attitudes toward minorities.
- **Human** – The skills and abilities of people, including leadership and crafting skills.
- **Social** – The connections between people, including bonding social capital that builds community cohesion and bridging social capital that create and maintain contact across organizations and communities.
- **Political** – Reflects access to power and power brokers on the federal, state, county or local levels, including access to regional companies.
- **Financial** – The ability to finance complete projects, create additional community wealth, or otherwise fund programming.
- **Built** – The physical infrastructure that supports a community, including roads, sewage, or telecommunications services.



**Figure 38:** "Spiraling up" through the Community Capitals Framework.

Communities that have successfully attracted or retained young families built their efforts around these capitals. This report does much the same by encouraging and providing resources to achieve endogenous growth in each facet of community life.

For example, programs involving leadership development can increase the region’s political and cultural capital without requiring significant funding from



*Building social capital brings residents together, build leadership, and encourages community participation, like at the Heart and Soul event held in Bellevue.*

**Source:** Brooke Axness

external sources. Proposed housing programs naturally affect the region’s built capital.

Emphasizing philanthropic giving increases both the region’s financial capital – in the form of greater grant making opportunities – and its social capital. Marketing strategies build both the bonding and bridging social capitals by connecting residents to one another and expanding the region’s outreach. **Figure 39** identifies how each of *Jackson County Tomorrow’s* strategies affect each capital. Ultimately, the capital changes produce feelings of optimism that drive further growth.

For example, county leaders already are improving the region’s capital through

# Capitals

## Built

- Increased with
- New housing stock
  - Rental rehabilitation
  - Pocket Neighborhood
  - Co-op housing
  - Childcare options
  - Municipal fiber optic or broadband network

## Cultural

- Increased with
- Leadership development
  - Entrepreneurship development
  - Young professionals group
  - Philanthropic giving
  - Mentorship
  - Youth engagement

## Natural

- Increased with
- Parks to People
  - Housing Improvements
  - Youth Engagement

## Social

- Increased with
- Marketing improvements
  - Alumni outreach
  - Housing improvements

## Financial

- Increased with
- Philanthropic giving
  - Tax abatement utilization
  - TIF
  - Succession Planning
  - Housing Improvements

## Political

- Increased with
- Leadership development
  - Youth engagement

## Human

- Increased with
- Entrepreneurship development
  - Mentorship
  - Succession Planning

**Figure 39:** Strategies proposed in *Jackson County Tomorrow* increase community capitals.

significant investments in parks, natural amenities, and a series of trails through Jackson, Jones, and Dubuque counties. The project affects more than natural capital, however – the projects include interpretive signage and trails that highlight cultural amenities like Codfish Hollow and commercial opportunities at River Ridge Brewery.

Likewise, each strategy noted throughout this document represent more than an opportunity to affect only one capital. A new house is more than a structure – it’s a physical environment in which people can gather, talk, or play. Planning for business succession preserves local businesses and maintains both sales and commercial property tax revenues, but it also ensures that local buildings remain used and averts the negative social effects associated with business closures.

Finally, as noted on **Page 47**, rural America is projected to become increasingly diverse. These racial and demographic changes – which may be the most important population shift in recent demographic history<sup>76</sup> – represent an opportunity to attract new residents not born or raised in the county or its towns.

Jackson County should embrace and proactively plan for these demographic shifts by keeping minority and non-English speaking residents in mind while implementing the strategies detailed throughout this document. Examples of such supplementary and inclusive plans or policies include printing community materials in multiple languages, holding informative multi-cultural events, or inclusive zoning ordinances. Other strategies include diversity training and engaging in meaningful dialogue with new residents, no matter their origin.

## Strategy Matrices

The following matrices outline each of the proposed strategies listed throughout this report, their intended impacts on the communities upon implementation, and suggested entities responsible for implementation, evaluation, and management.

Also included in the matrix are suggested timeframes for implementation, ranging from short- to long-term. Short-term strategies can be implemented relatively quickly, or within one to three years, and are not meant to rank each strategy by relative importance. Long-term strategies, conversely, represent items that may take up to a decade to implement fully. Jackson County’s communities contain vastly different needs and may weight each objective or strategy differently.

The matrices include suggestions for entities or organizations that may be best suited to implement each strategy, but they are not cast in stone. The two most important ingredients to achieving *Jackson County Tomorrow’s* goals are leadership and collaboration. So long as community members continue to champion the young family attraction and retention cause, results will follow.

# Housing

| Strategy  | Impacts  | Responsible Entities  |
|---|--|---|
| <b>Short-term (1-3 Years)</b>                               |  |   |
| Develop the Pocket Neighborhood                             | <ul style="list-style-type: none"> <li>• Meets demand for affordable new construction</li> <li>• Provides a high quality, affordable housing option for young professionals and families</li> <li>• Facilitates social interactions and a sense of ownership that will help anchor new and young residents to the community</li> <li>• Increases tax base</li> </ul>   | <ul style="list-style-type: none"> <li>• ECIA/ECDC</li> <li>• City of Maquoketa</li> <li>• County Board of Supervisors</li> <li>• Local real estate agents</li> </ul>   |
| Support Down Payment Assistance Program                     | <ul style="list-style-type: none"> <li>• Support residents transitioning to homeownership</li> <li>• Homeowners build wealth through equity and achieve greater sense of stability</li> <li>• Ownership gives residents greater stake in the community, promotes increases civic engagement</li> <li>• Ownership helps anchor new and young residents to the community</li> <li>• Frees up rental units for those in need</li> </ul> | <ul style="list-style-type: none"> <li>• Maquoketa State Bank, Bellevue State Bank, and Fidelity Bank and Trust (currently members of the Federal Home Loan Bank of Des Moines)</li> </ul>                          |
| Establish Rental Housing Rehabilitation Program             | <ul style="list-style-type: none"> <li>• Provides loans for rehabilitation of rental units and conversion of existing properties to residential rental use</li> </ul>  | <ul style="list-style-type: none"> <li>• City/County staff</li> </ul>   |
| Implement Property Tax Abatement Program                    | <ul style="list-style-type: none"> <li>• Provides tax abatement for residential construction and rehabilitation</li> <li>• Eliminates the disincentive of additional tax burden that usually results from improvements</li> <li>• Increases tax base at the end of the abatement period (5 years)</li> </ul>   | <ul style="list-style-type: none"> <li>• City Councils or County Board of Supervisors</li> </ul>  |
| <b>Medium-Term (4-7 Years)</b>                              |  |   |
| Develop Senior Housing with Cooperative Ownership Structure | <ul style="list-style-type: none"> <li>• Meets demand for maintenance-free, independent living for seniors</li> <li>• Provides socially supportive atmosphere</li> <li>• Limited Equity ownership structure provides tax benefits of homeownership, while keeping units affordable over time</li> </ul>  | <ul style="list-style-type: none"> <li>• Senior Housing Developer/Co-op Property Management Company</li> <li>• City Councils</li> <li>• Interested members/residents (should elect a Board of Directors)</li> </ul> |

## Housing

| Strategy  | Impacts   | Responsible Entities  |
|---|---|---|
| <b>Short-term (1-3 Years)</b>                               |   |   |
| Utilize Tax increment Financing for Residential Development | <ul style="list-style-type: none"> <li>Provides rebate agreements for developers and eliminates the need for cities to issue bonds</li> <li>Stimulates new residential development</li> <li>Increases tax base at the end of the TIF period (10 years)</li> </ul> | <ul style="list-style-type: none"> <li>City Councils or County Board of Supervisors</li> </ul>  |
| Establish Voluntary Assessment Agreement                    | <ul style="list-style-type: none"> <li>Relieves developer of upfront costs of infrastructure installation</li> <li>Encourages development of new housing subdivisions</li> <li>New development increases tax base</li> </ul>                                      | <ul style="list-style-type: none"> <li>City Councils</li> <li>Developer to petition City Council for special assessment</li> <li>County Assessor</li> </ul> |

## Marketing

| Strategy   | Impacts  | Responsible Entities   |
|--|--|--|
| <b>Short-Term (1-3 Years)</b>                        |  |  |
| Remodel County or Municipal Websites                 | <ul style="list-style-type: none"> <li>Provides information to both current and potential residents</li> <li>Improves region's digital presence by increasing daily views</li> </ul> | <ul style="list-style-type: none"> <li>Local governments</li> </ul>  |
| <b>Medium Term (4-7 Years)</b>                       |  |  |
| Formalize and Maintain Connections with Local Alumni | <ul style="list-style-type: none"> <li>Maintains connection between region and area alumni</li> <li>Keeps alumni informed about local news, opportunities, and needs</li> </ul>      | <ul style="list-style-type: none"> <li>Local school districts</li> <li>JCEA</li> <li>Chambers of Commerce</li> </ul> |

## Child Care

| Strategy   | Impacts   | Responsible Entities   |
|--|---|--|
| <b>Short-Term (1-3 Years)</b>                        |   |  |
| Invest in Child Care Wage\$                          | <ul style="list-style-type: none"> <li>• Supplements childcare worker salaries biannually</li> <li>• Encourages workers to continue their education</li> <li>• Incentivizes workers that remain with the same employer</li> </ul>   | <ul style="list-style-type: none"> <li>• Licensed center directors and registered home providers</li> </ul>                              |
| Utilize T.E.A.C.H.                                   | <ul style="list-style-type: none"> <li>• Demonstrates a commitment to childcare quality and teacher relationships</li> <li>• Rewards scholarship funds to childcare workers and teachers that advance their education</li> <li>• Facilitates long-term career achievements</li> </ul> | <ul style="list-style-type: none"> <li>• Licensed center directors and registered home providers</li> </ul>                              |
| Utilize Cooperative Structure for Childcare Services | <ul style="list-style-type: none"> <li>• Offers quality benefits and training to childcare workers</li> <li>• Saves on long-term administrative costs by transitioning to an employee-owned cooperative</li> </ul>  | <ul style="list-style-type: none"> <li>• Chambers of Commerce</li> <li>• JCEA</li> </ul>   |
| <b>Long Term (8+ Years)</b>                          |   |  |
| Construct New Facilities                             | <ul style="list-style-type: none"> <li>• Demonstrates county’s commitment to childcare needs</li> <li>• Opens space for incoming families with limited social ties</li> </ul>   | <ul style="list-style-type: none"> <li>• Local governments</li> <li>• School districts</li> <li>• JCEA</li> <li>• Local banks</li> </ul> |

# Youth Development

| Strategy   | Impacts   | Responsible Entities   |
|--|---|--|
| <b>Short-Term (1-3 Years)</b>                    |   |  |
| Encourage and Implement Mentorship Programming   | <ul style="list-style-type: none"> <li>Improved student attendance and academic achievement.</li> <li>Builds youth-adult relationships</li> <li>Increases social capital</li> </ul>   | <ul style="list-style-type: none"> <li>School districts</li> <li>TeamMates</li> <li>4-H</li> <li>Community Foundation</li> </ul>                                   |
| Develop Youth Advisory Committee                 | <ul style="list-style-type: none"> <li>Community leaders receive feedback from young residents</li> <li>Youth more involved in policy-making processes</li> </ul>   | <ul style="list-style-type: none"> <li>Local governments</li> </ul>  |
| Build Entrepreneurship Capacity Among Area Youth | <ul style="list-style-type: none"> <li>Increases likelihood of new business startups</li> <li>Prepares residents for business succession</li> <li>Gives students real-world project experience</li> </ul>                                   | <ul style="list-style-type: none"> <li>Local school districts</li> <li>Local businesses or business leaders</li> <li>JCEA</li> <li>Community Foundation</li> </ul> |
| Develop Internship Development Program           | <ul style="list-style-type: none"> <li>Builds leadership among area interns</li> <li>Connects young professionals to local resources</li> <li>Young professionals develop soft skills</li> </ul>  | <ul style="list-style-type: none"> <li>Area Chamber of Commerce</li> <li>JCEA</li> <li>Business leaders</li> </ul>   |
| Create Young Professionals Club                  | <ul style="list-style-type: none"> <li>Connects young professionals and families to decision-making processes</li> <li>Fosters social interactions within Jackson County communities through event planning and regular meetings</li> </ul> | <ul style="list-style-type: none"> <li>Self-organized and managed, structure can include committees, elected positions, and chairperson roles</li> </ul>           |

## Economic Vitality

| Strategy  | Impacts   | Responsible entities  |
|---|---|---|
| <b>Short Term (1-3 Years)</b>   |   |   |
| Use Cooperative Structure to Facilitate Succession Planning                           | <ul style="list-style-type: none"> <li>• Creates exit strategies for retiring business owners</li> <li>• Transforms workers into an important stakeholder group</li> <li>• Gives financial assets and incentives to workers</li> </ul>  | <ul style="list-style-type: none"> <li>• Chambers of Commerce</li> <li>• JCEA</li> <li>• Local businesses</li> </ul>  |
| Offer Continuing Education Business Courses   | <ul style="list-style-type: none"> <li>• Increases business IQ across the region</li> <li>• Connects local businesses to innovative resources and ideas offered locally and throughout the state</li> </ul>   | <ul style="list-style-type: none"> <li>• JCEA</li> <li>• Chambers of Commerce</li> <li>• Local businesses</li> </ul>  |
| Support Cost-Sharing for Business Appraisals  | <ul style="list-style-type: none"> <li>• Makes valuation services more accessible</li> <li>• Helps business owners plan effectively for the entire life of their business and ensures successful ownership transitions</li> <li>• Establishes relationships between business owners and state and local business resource providers</li> <li>• Helps initiate the succession planning process</li> <li>• Promotes a healthier business climate</li> </ul> | <ul style="list-style-type: none"> <li>• Advance Iowa (UNI)</li> <li>• Regional SBDC</li> <li>• JCEA</li> <li>• Community Investment Club if chartered</li> </ul> |
| <b>Medium Term (4-7 Years)</b>  |   |   |
| Encourage Non-Restricted Foundation Endowments, Including Wealth Transfer initiatives | <ul style="list-style-type: none"> <li>• Community Foundation's assets grow</li> <li>• Increases financial capacity in the county</li> <li>• Creates opportunities for philanthropic impact investing</li> <li>• Outgoing wealth remains in the community</li> </ul>  | <ul style="list-style-type: none"> <li>• JCEA</li> <li>• Area finance professionals</li> <li>• CFJC</li> <li>• Area Chamber of Commerce</li> </ul>                |
| Align Community Foundation with Youth Attraction Goal                                 | <ul style="list-style-type: none"> <li>• Increases number of young residents in Jackson County</li> <li>• Coordinates public and nonprofit youth engagement and attraction activities.</li> <li>• Connects foundation work with large community goal</li> </ul>   | <ul style="list-style-type: none"> <li>• Community Foundation</li> </ul>  |
| Charter Community Investment Club   | <ul style="list-style-type: none"> <li>• Creates community-oriented financial capital</li> <li>• Members can serve as mentors to local businesses</li> </ul>  | <ul style="list-style-type: none"> <li>• Chambers of Commerce</li> <li>• Local businesses</li> <li>• JCEA</li> </ul>  |

# Chapter 11: Conclusion

*Jackson County Tomorrow* endeavored to see Maquoketa, Bellevue, and Preston through young family's eyes and develop strategies to make those communities more attractive to potential younger residents. With a rapidly aging population, these young parents and their children represent the future of Jackson County. Focus groups with young families revealed both a need and preference for:

- Housing variety at affordable prices
- Expanded options for childcare
- A stronger digital presence

Interviews with regional experts, including real estate agents, bankers, and community leaders confirmed not only the personal need for these amenities, but also the economic need. Data analysis and a review of best practices in comparable communities also revealed the need for:

- Youth entrepreneurship and leadership development
- Economic vitality through succession planning and community-oriented investing practices.

Each of these themes represent internal opportunities for Jackson County to improve its ability to not only retain its existing young residents, but also re-attract those who have already departed.

The strategies detailed throughout *Jackson County Tomorrow* address the fundamental needs of young families – a family will always need a home and their children will always need care – but their preferences may change over time. Understanding those preferences over time will be key to retaining those individuals.



*Jackson County Tomorrow* aspired to begin a conversation about ways the community can help attract and retain young families, a conversation that included speaking with Maquoketa residents after a City Council meeting, pictured above. That conversation should continue if Jackson County wants to accomplish the goals laid out in this report. **Source:** Brooke Axness

*Jackson County Tomorrow* contributes to a productive conversation among leaders, parents, and professionals about the community, and that conversation does not end here, at this report's conclusion. Keeping that conversation alive will be a vital task to ensure Jackson County and its communities remain a viable home for families both today and tomorrow.



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# Appendix B: Attachments

| WAGE\$ Salary Supplements by Tier |  |            |
|-----------------------------------|--|------------|
| Level                             | Education Requirement  | Supplement |
| 10                                | Master's or Doctorate Degree plus or including 24 EC credits   | \$3,500    |
| 10                                | Bachelor's Degree with an Active Teaching License with an EC Endorsement   |            |
| 9                                 | Master's or Doctorate Degree plus or including 18 EC credits   | \$2,900    |
| 9                                 | Bachelor's Degree plus or including 24 EC credits  |            |
| 8                                 | Master's or Doctorate Degree plus or including 9 EC credits  | \$2,300    |
| 8                                 | Bachelor's Degree plus or including 15 EC credits  |            |
| 7                                 | Associate Degree plus or including 24 EC credits   | \$1,800    |
| 7*                                | Master's or Doctorate Degree (less than 9 EC credits)  |            |
| 7*                                | Bachelor's Degree (less than 15 EC credits)  |            |
| 7*                                | 90 credits toward a Bachelor's Degree plus or including 24 EC credits  |            |
| 6*                                | Associate Degree plus or including 12 EC credits   | \$1,400    |
| 6*                                | 60 credits general education plus or including 18 EC credits   |            |
| 5*                                | Early Childhood Community College Diploma  | \$1,100    |
| 5*                                | 36 credits general education plus or including 12 EC credits   |            |
| 5*                                | Associate Degree (less than 12 EC credits)   |            |
| 4*                                | 24 credits general education plus or including at least 6 EC credits   | \$800      |
| 3*                                | 12 EC college credits (could be part of a CDA Credential™, Paraeducator, Apprenticeship, Community College EC Certificate, ect.) | \$500      |
| 2                                 | Active Child Development Associate (CDA) Credential™ (earned with less than 12 college credits)                                  | N/A        |
| 1                                 | High School Diploma and training not for college credit  | N/A        |

\*Temporary levels of education. Early care and education providers at one of these levels must move to a higher level within two years to retain eligibility. Deadlines will be reestablished at each temporary level.

The following notes apply to multiple levels throughout the scale:

-EC credits are defined as college coursework focused on children ages birth to five.

-General education, such as English, Math and Science, is coursework earned toward a two or four year degree.

|      |                                | Cooperative Transition - Timing (weeks) |   |   |   |   |   |   |   |   |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |
|------|--------------------------------|---|---|---|---|---|---|---|---|---|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|
| Step | Task                           | 1                                       | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | 26 |
| 1    | Determine desire of seller     | █                                       | █ |   |   |   |   |   |   |   |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |
| 2    | Determine desire of buyer      |   | █ | █ |   |   |   |   |   |   |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |
| 3    | Conduct Feasibility Study      |   |   |   | █ | █ | █ | █ |   |   |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |
| 4    | Conduct a Valuation            |   |   |   |   |   |   |   | █ | █ | █  | █  |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |
| 5    | Do a Business Plan             |   |   |   |   |   |   |   |   |   |    | █  | █  | █  | █  |    |    |    |    |    |    |    |    |    |    |    |    |
| 6    | Meet w/ co-op Buyout Committee |   |   |   |   |   | █ | █ | █ |   |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |
| 7    | Funding search                 |   |   |   |   |   |   |   | █ | █ | █  | █  | █  | █  | █  | █  | █  |    |    |    |    |    |    |    |    |    |    |
| 8    | Obtain co-op attorney          |   |   |   |   |   |   |   | █ | █ | █  |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |
| 9    | Plan for management succession |   |   |   |   |   |   |   |   |   |    |    |    |    | █  | █  | █  | █  |    |    |    |    |    |    |    |    |    |
| 10   | Gain employee approval         |   |   |   |   |   |   |   |   |   |    |    |    |    |    |    |    |    | █  | █  | █  | █  |    |    |    |    |    |
| 11   | Design new business structure  |   |   |   |   |   |   |   |   |   |    |    |    |    |    |    |    |    |    |    | █  | █  | █  | █  | █  | █  | █  |
| 12   | Complete the transaction       |   |   |   |   |   |   |   |   |   |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    | █  | █  |

Table X: This is an implementation Gantt chart meant to guide business owners through the transition to a worker-owned cooperative.



**Topic: Business Lending**

To what extent does your institution cooperate or work with other financing institutions to finance business opportunities throughout the area?

Over the past decade, how many loan applications has your institution received?

What is the rejection rate?

What common factors – other than poor credit – lead most often to rejection?

In general, what is the demand for capital in the region (including potential applicants who may not apply for fear of rejection)?

In your financial expertise, what are the most significant barriers to starting a business in Jackson County/your operating region?

To what extent – if any – does your firm provide capital for the purposes of inter-generational business transfers, otherwise known as business succession? Is there a demand for this kind of transaction across Jackson County?

How might public entities in Jackson County (JCEA, local governments, etc.) help smooth the lending process or otherwise positively impact lending capabilities?

What are the greatest strengths in Jackson County's (or your region's) business community?

Does your firm have a youth outreach program or professional development work for middle- to high-school students?

Who else do you think we should talk to regarding this project?

### **Mortgage Lending**

Housing is an issue we've heard a bit about - does your firm have any kind of data regarding mortgage applications that indicate a housing shortage?

What lending practices, if any, can be attributed to this housing shortage?



## Term Sheet Multifamily Loan Program Construction Financing

|   |  |
|---|--|
| <b>Eligible Borrower:</b>                           | Any organization in good standing with a project to be located in Iowa. Single asset entity required.  |
| <b>Loan Size:</b>                                   | Limited to availability of funding sources   |
| <b>Maximum Loan Amount Determined By Lesser of:</b> | Loan-to-Value: 90% of appraised value<br>Loan-to-Cost: 90% of total development cost   |
| <b>Term:</b>  | Earlier of 24 months or 180 days after stabilized occupancy has been achieved  |
| <b>Repayment Terms:</b>                             | Interest only during construction; full repayment of principal and remaining interest at earlier of maturity date or construction completion date.   |
| <b>Rate:</b>  | Variable interest rates will be set in the sole discretion of IFA - 1 month Libor plus 2.75% - rate is 4.63% as of March 26, 2018.   |
| <b>Fees:</b>  | Commitment: .50%<br>Inspection: \$500 per inspection<br>Asset Management: \$25 per unit (submitted annually by January 31)   |
| <b>Other Costs To Close:</b>                        | Appraisal, Market Study, Title, Environmental, Survey, Legal, Architectural, etc.  |
| <b>Security:</b>                                    | 1st Mortgage on the property and a 15% letter of credit (LOC) (calculated as a percentage of the construction contract or rehab hard cost) or 100% construction performance bond. Personal and/or corporate guaranties may be required in addition or in the place of a LOC or bond. |
| <b>Title Guaranty:</b>                              | Lender coverage which includes mechanic's lien   |
| <b>Permanent Loan:</b>                              | Construction financing is subject to borrower securing a take out commitment for permanent financing.  |
| <b>Minimum Regulatory Requirements:</b>             | 75% of the units and rents at 80% AMI or lower (actual number based on % of project financed by IFA)   |

FINAL DEAL TERMS SUBJECT TO IFA BOARD APPROVAL

|                  |  |  |
|------------------|--|--|
| <b>Contacts:</b> | Tim Morlan<br>515-725-4914<br><a href="mailto:tim.morlan@iowa.gov">tim.morlan@iowa.gov</a> | Derek Folden<br>515-725-4950<br><a href="mailto:derek.folden@iowa.gov">derek.folden@iowa.gov</a> |
|------------------|--|--|



## Term Sheet Multifamily Loan Program Permanent Financing

|   |  |  |
|---|--|--|
| <b>Eligible Borrower:</b>                           | Any organization in good standing with a project to be located in Iowa. Single asset entity required.  |  |
| <b>Maximum Loan Amount Determined By Lesser of:</b> | Loan-to-Value  | 90% maximum  |
|   | Loan-to-Cost   | 90% maximum  |
|   | Debt Service Coverage  | 1.25 First Mortgage: 1.15 minimum overall            |
| <b>Term:</b>  | Not to exceed 30 years   |  |
| <b>Amortization:</b>                                | Not to exceed 40 years   |  |
| <b>Repayment Terms:</b>                             | Monthly principal and interest payments  |  |
| <b>Rate:</b>  | Fixed or variable rate available   |  |
| <b>Rate Cap or Swap:</b>                            | Libor based rate cap or Swap required on variable rate financing   |  |
| <b>Fees:</b>  | Origination:   | 1.0%, plus cost of bond issuance.                    |
|   | Asset Management:  | \$25 times total units per year – submitted annually |
| <b>Other Costs To Close:</b>                        | Appraisal, Market Study, Title, Environmental, Survey, Legal, Architectural, etc.  |  |
| <b>Security:</b>                                    | First Mortgage<br>Loan will be nonrecourse to the borrower.<br>Personal and/or corporate guaranties may be required.<br>FHA Risk-Share is available. |  |
| <b>Title Guaranty:</b>                              | Lender coverage required.  |  |
| <b>Minimum Regulatory Requirements:</b>             | 75% of the units and rents at 80% AMI or lower (actual number based on % of project financed by IFA)   |  |

FINAL DEAL TERMS SUBJECT TO IFA BOARD APPROVAL

|                  |  |  |
|------------------|--|--|
| <b>Contacts:</b> | Tim Morlan<br>515-725-4914<br><a href="mailto:tim.morlan@iowa.gov">tim.morlan@iowa.gov</a> | Derek Folden<br>515-725-4950<br><a href="mailto:derek.folden@iowa.gov">derek.folden@iowa.gov</a> |
|------------------|--|--|



Together We Transform Lives

## TeamMates Program Coordinator Job Description

This individual will work collaboratively with TeamMates Central Office administration, local TeamMates chapter board and their school district to implement the TeamMates mentoring program. The program coordinator provides direct oversight of the program to ensure quality mentoring.

- **Represent the TeamMates Mentoring Program for your school/community**
  - a. Market program at various venues in the community utilizing the TeamMates brand guide
  - b. Inform school staff/school board on TeamMates impact
- **Align local program with TeamMates policy and procedure**
  - a. Attend Partnership meeting annually for updates and training
  - b. Adhere to policy and procedure as outlined in the Program Management Manual
  - c. Ensure quality control measures are in place for safe mentoring practices
- **Provide consistent communication to Regional Coordinator /Central TeamMates office, school, and local TeamMates board**
  - a. Attend local TeamMates board meeting and provide coordinator report
  - b. Provide updates and information to TeamMates Central office as requested
  - c. Inform school personnel on TeamMates benefits, events, process, etc.
- **Collaborate with local TeamMates board to establish and carry out annual and strategic goals and assist with program budget**
  - a. Assist local TeamMates board with setting the board agenda and meeting the chapter goals
  - b. Provide program updates and data, including successes and needs
- **Assist with mentor recruitment and program marketing**
  - a. Communicates program benefits and expectations for both mentors and mentees
  - b. Promotes program using key marketing and recruitment materials (brochures, banner, videos etc.)
- **Coordinate the training and matching process for mentors and mentees**
  - a. Mentor and mentee trained using TeamMates materials and guidelines, including periodic renewal trainings
  - b. Make matches based on common interests and life experiences
- **Coordinate initial meeting of mentor and mentee**
  - a. Communicate specific details for sign-in, parking, resources, meeting time and location etc.
- **Develop match support and match activities**
  - a. Communicate with mentor and mentee on a monthly basis
  - b. Provide access to resources
  - c. Coordinate any group activities
  - d. Assist with recognition and appreciation for matches
- **Oversee match closure process**
  - a. Implement Closure process per TeamMates guidelines, including written notification and database update
- **Ensure accurate and updated records in database**
  - a. Maintain current data on all mentees, mentors, and board members
  - b. Enter bi-annual match data
- **Facilitate annual program evaluation to ensure best practices**
  - a. Complete annual reporting requirements including site visit, surveys, progress report, action plan and activities/events for insurance purposes



Submit one original

Request for Program Cover Page

Application for TeamMates Mentoring Program

Agreement # \_\_\_\_\_

6801 "O" Street  
Lincoln, NE 68510

**Project Title:** TeamMates of \_\_\_\_\_ (community or school district)

**Authorized Signature:** \_\_\_\_\_ (board member)

**Address:** \_\_\_\_\_  
\_\_\_\_\_ County \_\_\_\_\_

**Telephone:** (\_\_\_\_) \_\_\_\_\_ **Fax:** (\_\_\_\_) \_\_\_\_\_

**Date Submitted:** \_\_\_\_\_, 20\_\_

**Project Duration:** From \_\_\_\_\_, 20\_\_ to \_\_\_\_\_, 20\_\_  
(TeamMates fiscal year June 30-July 1)

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**To be Completed by Mentoring Program**

TeamMates Executive Director: \_\_\_\_\_, Suzanne Hince

Effective Dates of Project: \_\_\_\_\_, 20\_\_ through \_\_\_\_\_, 20\_\_



## Starting a TeamMates Chapter

Are you interested in becoming a TeamMates chapter? You will be joining more than 143 communities across Nebraska and Iowa. Listed below are the steps to becoming a TeamMates Chapter:

- **Request Inquiry Packet**  
Contact the Central TeamMates office for an "inquiry packet" that includes general information about the TeamMates Mentoring Program including: TeamMates brochures, history, guidelines and key contacts.
- **Determine Community Interest**  
Invite representation from the TeamMates organization to the community to give presentations on the impact of mentoring and the details for building support necessary school and community support for the TeamMates Mentoring Program.
- **Form the TeamMates Governing Board**  
As a 501c3 non-profit, a governing board must be established to provide oversight of the program. The board should be comprised of representatives of the school and all aspects of the community. The board members must complete a background check and board training.
- **Identify the Program Coordinator**  
A program coordinator who is an employee of the local school district needs to be identified. The school district may compensate this position in a variety of ways including a stipend, planning period or the position may be written into the job duty.
- **Complete RFP (Request for Program)**  
Once the school district has approved TeamMates and a board and coordinator have been identified, the RFP must be completed and sent to the TeamMates Central Office for review and approval. Contact your TeamMates representative or the central TeamMates office for the RFP form and sample.
- **Adopt TeamMates Organizational Structure**  
When the proposal has been reviewed and accepted the governing board will be asked to adopt the TeamMates organizational structure including the chapter agreement, articles of incorporation, by-laws and centralized accounting procedures. All leadership will be trained on TeamMates policy and procedure.

**Welcome to TeamMates—you are now officially a chapter!**

*TeamMates Mentoring Program*  
6801 'O' Street Lincoln NE 68510 [www.teammates.org](http://www.teammates.org) 1-877-531-TEAM

**Guidelines for TeamMates Mentoring Program  
Request for Program**

**A TeamMates Proposal submitted by a community reflects the Collaborative Effort of the community and school.**

**NEED STATEMENT**—Provide a narrative, including data, which explains the need for the TeamMates Mentoring Program in the school and community.

**SCHOOL** – Clarify the role of the school district in providing support for the TeamMates Mentoring Program.

1. Number and grade level of the students who would be chosen to participate in TeamMates during the first year. **The minimum number of students required to start a TeamMates program is 10.** Generally, the program is initiated with approximately 10% of 3<sup>rd</sup>, 4<sup>th</sup>, 5<sup>th</sup>, 6<sup>th</sup>, or 7<sup>th</sup> students who continue with the program until graduation from high school. Each school year, approximately 10% of the students in the upcoming selected middle level class are identified to be in the *TeamMates* program.

- **Number of youth to participate year one** \_\_\_\_\_
- **Grade level(s)** \_\_\_\_\_

2. Identify the school coordinator/contact person(s).

**Coordinator Name** \_\_\_\_\_

**Mailing Address** \_\_\_\_\_

**Phone** \_\_\_\_\_

**Email** \_\_\_\_\_

A coordinator that is an employee of the local school district needs to be identified as the TeamMates Coordinator. (School administrators may not act in the capacity of the coordinator) The school district may compensate this position in a variety of ways including a stipend, planning period, or the position may be written into the job duty. The TeamMates Coordinator will be trained by a TeamMates representative on the policies and the procedures of the TeamMates Mentoring Program.

See attached Coordinator Job Description for details on the role of the TeamMates Coordinator.

3. School board approval—A letter of support, from the board, for the TeamMates Mentoring Program or acknowledgement of support in school board minutes must be attached to the proposal.
4. Identify other school support that may include in-kind donations of coordinator time, space, office supplies, printing, telephone etc.

**COMMUNITY** – Clarify the role of the community in supporting the TeamMates Mentoring Program. Mentors are recruited from the community to volunteer in a one-to-one relationship for one hour a week in the school setting. The community also provides program funding for operational and/or local scholarship dollars.

1. Possible businesses or organizations where mentors could be recruited from include:
2. Possible funding sources include:

**BOARD OF DIRECTORS** – As a 501c3 Non-profit, a governing board must be established to provide oversight of the program. This board bears legal responsibility for the local TeamMates Mentoring Program. Identify leaders in the community who will oversee the TeamMates Mentoring Program as the local board of directors with officers, including; President, Vice President, Secretary and Treasurer. The person identified as the program coordinator cannot serve as a board member due to conflict of interest. This board must meet a minimum of four (4) times per year. It is recommended the board include someone representative of the school, city government or business community, banking, legal field, and marketing/media area.

1. Board Members:
  - President
  - Vice President
  - Secretary
  - Treasurer
  - Other board members

**BUDGET** – This budget will be reflective of financial resources made available through actual dollars and in-kind services to implement and sustain the program. Estimate income and expenses and apply to the TeamMates budget spreadsheet.

1. Samples of budgets reflecting a program run on in-kind contributions and one run with paid expenses are attached.
2. Actual costs for all mentoring programs include mentor background checks and programming fees. Please contact your Regional Coordinator for more details and for the EXCEL spreadsheet used for budgeting.

**TIME LINE** – Identify activities planned to implement the TeamMates program through the end of the fiscal year (June 30).

1. Use the form provided, which includes dates important to TeamMates paperwork and meetings and complete it to best represent your local program.

**LETTERS OF SUPPORT** – When proposal is submitted letters of support from the community and the school district should be included. Please provide a minimum of six (6) letters of support.

*A draft of the RFP should be submitted to DeMoine Adams for review [dadams@teammates.org](mailto:dadams@teammates.org)*

After approval, the RFP original, including a signed cover page and letters of support and budget should be submitted to: DeMoine Adams, 11850 Nicholas Street, Suite 120, Omaha, NE 68154

## Timeline Template

July

- Send coordinator and board members to New Leadership Training
- Attend Annual Partnership meeting (representation is mandatory)

August

September

October

November

December

January

February

- Enter 1<sup>st</sup> semester match data (Due February 15)

March

- Activity lists due for insurance purposes

April

- Submit Budget (Due April 1)

May

- Complete Action Plan for upcoming school year
- Enter 2<sup>nd</sup> semester data (Due June 15)

June

### **Include the following on the timeline to best fit the needs of your local program:**

Four (4) or more board of directors meetings

Train local board of directors

Train local coordinator

Publicize beginning of program

Inform school staff of program

Recruit/screen and train initial group of mentors

Identify and train initial group of mentees

Begin weekly mentor/mentee meetings

Hold awareness or celebration event

### **Optional Activities:**

Kickoff event

Mentor/mentee group activities

End of year celebration event

National Mentoring Month activity (January)

Mentor support meetings

TeamMates One-Hour Walk (April)



## Starting a TeamMates Chapter

Are you interested in starting a TeamMates chapter? You will be joining a team of more than 143 communities across Nebraska, Iowa, Wyoming and Kansas. Listed below are the steps to become a TeamMates Chapter:

- **Request Inquiry Packet**  
Contact the Central TeamMates office for an inquiry packet that includes general information about the TeamMates Mentoring Program including: TeamMates brochures, history, guidelines and key contacts.
- **Determine Community Interest**  
Invite representatives from TeamMates to your community to give presentations on the impact of mentoring, as well as the support needed at the school and community levels for a TeamMates program.
- **Form the TeamMates Governing Board**  
As a 501c3 non-profit, a governing board must be established to provide oversight of the program. The board should be comprised of representatives of the school and all aspects of the community. The board members must complete a background check and board training.
- **Identify the Program Coordinator**  
An employee of the local school district needs to be identified as the chapter program coordinator. The school district may compensate this position in a variety of ways including a stipend, planning period or the position may be written into the job duty.
- **Complete Request for Program (RFP)**  
Once the school district has approved the formation of a TeamMates chapter, the board has been formed, and a coordinator has been identified, the RFP must be completed and sent to the TeamMates Central Office for review and approval. Contact your TeamMates representative or the TeamMates Central Office for the RFP packet and sample.
- **Adopt TeamMates Organizational Structure**  
When the proposal has been reviewed and accepted, the governing board will be asked to adopt the TeamMates organizational structure including the chapter agreement, articles of incorporation, by-laws, and centralized accounting procedures. All chapter leaders, including the board and coordinator, will be trained on TeamMates policy and procedure.

**Welcome to TeamMates—you are now officially a chapter!**

*TeamMates Mentoring*  
6801 'O' Street Lincoln NE 68510 [www.teammates.org](http://www.teammates.org) 1-877-531-TEAM



# 4-H Independent Member Adult Mentor Position Description

**Time Required:** One 4-H year

**Purpose:**

- Mentor, coach and guide 4-H independent member in the completion of their 4-H Independent Member Agreement.
- Promote positive youth development experiences.
- Inform and encourage member and parents/guardians to actively participate in appropriate 4-H opportunities.

**Responsibilities:**

1. Complete the Child Protection Policy screening process, unless a parent.
2. Participate in volunteer development trainings to stay current with information, learn new skills and maintain our 4-H standard of quality experiences for youth.
3. Advise the independent member regarding their contributions to, and participation in, 4-H project work, events and activities.
4. Welcome parent ideas, activity and project assistance, support and attendance at 4-H activities.
5. Meet/share with the member at least 6 times a year.
6. Assist the member in setting goals and developing a 4-H plan for the year that includes:
  - Developing skills in the areas of leadership, citizenship, communications, personal life management and knowledge through project work.
  - Completing a minimum of one community service project a year.
  - Publicly demonstrating their learning by giving a presentation or demonstration before a group.
  - Reflecting on plan progress.
7. Answer/research questions the member has about 4-H and 4-H opportunities.
8. Support the member, being sensitive to their abilities and needs and being available to coach as needed.
9. Follow all 4-H guidelines and policies of Iowa State University Extension, the Iowa 4-H Program and the local 4-H program.

**Qualifications:**

- Enjoy working with young people.
- Ability to guide, coach and motivate while nurturing positive youth development, decision making, responsibility, and leadership in youth.
- Sincere interest in mentoring and sharing knowledge and skills with youth in an educational setting.
- Ability to effectively support the member in taking responsibility for their independent status.
- Be geographically accessible to the youth.
- Ability to work and communicate effectively in both verbal and written form.

- Willingness to become familiar with, support and work within the philosophy guidelines of Iowa State University, Iowa 4-H Program, and the local 4-H program.

**Resources Available:**

The Iowa State University Extension Service 4-H Program agrees to:

- Provide training opportunities (local and/or area);
- Provide appropriate curriculum, newsletters, and other resource materials;
- Provide the screening required for volunteers;
- Listen to ideas to help improve the 4-H program;
- Provide appropriate recognition and awards to leaders.

# IOWA STATE UNIVERSITY

## Extension and Outreach

Iowa State University Extension and Outreach does not discriminate on the basis of age, disability, ethnicity, gender identity, genetic information, marital status, national origin, pregnancy, race, religion, sex, sexual orientation, socioeconomic status, or status as a U.S. veteran. (Not all prohibited bases apply to all programs.) Inquiries regarding non-discrimination policies may be directed to Ross Wilburn, Diversity Officer, 2150 Beardshear Hall, 515 Morrill Road, Ames, Iowa 50011, 515-294-1482, [wilburn@iastate.edu](mailto:wilburn@iastate.edu).

This AGREEMENT of PARTNERSHIP, effective as of BEGINNING DATE, by and between the undersigned, to wit:

[Insert Names Here]

NOW, THEREFORE IT IS AGREED:

1. Formation. The undersigned hereby form a General Partnership in accordance with and subject to the laws of the State of \_\_\_\_.
2. Name. The name of the partnership shall be (Name of Club) Investment Club.
3. Term. The partnership shall begin on BEGINNING DATE and shall continue until December 31 of the same year and thereafter from year to year unless earlier terminated as hereinafter provided.
4. Purpose. The only purpose of the partnership is to invest the assets of the partnership solely in stocks, bonds and other securities ("securities") for the education and benefit of the partners.
5. Meetings. Periodic meetings shall be held as determined by the partnership.
6. Capital Contributions. The partners may make capital contributions to the partnership on the date of each periodic meeting in such amounts as the partnership shall determine, provided, however, that no partner's capital account shall exceed twenty-five percent (25%) of the capital accounts of all partners.
7. Value of the Partnership. The current value of the assets of the partnership, less the current value of the liabilities of the partnership, (hereinafter referred to as the "value of the partnership") shall be determined as of a regularly scheduled date and time ("valuation date") preceding the date of each periodic meeting determined by the Club.
8. Capital Accounts. A capital account shall be maintained in the name of each partner. Any increase or decrease in the value of the partnership on any valuation date shall be credited or debited, respectively, to each partner's capital account on that date. Any other method of valuing each partner's capital account may be substituted for this method, provided the substituted method results in exactly the same valuation as previously provided herein. Each partner's contribution to, or capital withdrawal from, the partnership shall be credited, or debited, respectively, to that partner's capital account.
9. Management. Each partner shall participate in the management and conduct of the affairs of the partnership in proportion to his capital account. Except as otherwise determined, all decisions shall be made by the partners whose capital accounts total a majority of the value of the capital accounts of all the partners.
10. Sharing of Profits and Losses. Net profits and losses of the partnership shall inure to, and be borne by, the partners, in proportion to the value of each of their capital accounts.
11. Books of Account. Books of account of the transactions of the partnership shall be kept and at all times be available and open to inspection and examination by any partner.
12. Annual Accounting. Each calendar year, a full and complete account of the condition of the partnership shall be made to the partners.
13. Bank Account. The partnership may select a bank for the purpose of opening a bank account. Funds in the bank account shall be withdrawn by checks signed by any partner designated by the partnership.
14. Broker Account. None of the partners of this partnership shall be a broker. However, the partnership may select a broker and enter into such agreements with the broker as required for the purchase or sale of securities. Securities owned by the partnership shall be registered in the partnership name unless another name shall be designated by the partnership.

Any corporation or transfer agent called upon to transfer any securities to or from the name of the partnership shall be entitled to rely on instructions or assignments signed by any partner without inquiry as to the authority of the person(s) signing such instructions or assignments, or as to the validity of any transfer to or from the name of the partnership.

At the time of a transfer of securities, the corporation or transfer agent is entitled to assume (1) that the partnership is still in existence and (2) that this Agreement is in full force and effect and has not been amended unless the corporation has received written notice to the contrary.

15. No Compensation. No partner shall be compensated for services rendered to the partnership, except reimbursement for expenses.
16. Additional Partners. Additional partners may be admitted after the first six months of operation, upon the unanimous consent of the partners, so long as the number of partners does not exceed twenty-five (25).

(a) Transfers to a Trust. A partner may, after giving written notice to the other partners, transfer his interest in the partnership to a revocable living trust of which he is the grantor and sole trustee.

(b) Removal of a Partner. Any partner may be removed by agreement of the partners whose capital accounts total a majority of the value of all partners' capital accounts. Written notice of a meeting where removal of a partner is to be considered shall include a specific reference to this matter. The removal shall become effective upon payment of the value of the removed partner's capital account, which shall be in accordance with the provisions on full withdrawal of a partner noted in paragraphs 18 and 20. The vote action shall be treated as receipt of request for withdrawal.

17. Termination of Partnership. The partnership may be terminated by agreement of the partners whose capital accounts total a majority in value of the capital accounts of all the partners. Written notice of a meeting where termination of the partnership is to be considered shall include a specific reference to this matter. The partnership shall terminate upon a majority vote of all partners' capital accounts. Written notice of the decision to terminate the partnership shall be given to all the partners. Payment shall then be made of all the liabilities of the partnership and a final distribution of the remaining assets either in cash or in kind, shall promptly be made to the partners or their personal representatives in proportion to each partner's capital account.
18. Voluntary Withdrawal (Partial or Full) of a Partner. Any partner may withdraw a part or all of the value of his capital account in the partnership and the partnership shall continue as a taxable entity.

The partner withdrawing a part or all of the value of his capital account shall give notice of such intention in writing to the Secretary. Written notice shall be deemed to be received as of the first meeting of the partnership at which it is presented. If written notice is received between meetings it will be treated as received at the first following meeting. Withdrawal may only take place after the first six months of partnership operation.

In making payment, the value of the partnership as set forth in the valuation statement prepared for the first meeting following the meeting at which notice is received from a partner requesting a partial or full withdrawal, will be used to determine the value of the partner's account.

The partnership shall pay the partner who is withdrawing a portion or all of the value of his capital account in the partnership in accordance with paragraph 20 of this Agreement.

19. Death or Incapacity of a Partner. In the event of the death or incapacity of a partner (or the death or incapacity of the grantor and sole trustee of a revocable living trust, if such trust is partner pursuant to Paragraph 16A hereof), receipt of notice shall be treated as a notice of full withdrawal.
20. Terms of Payment. In the case of a partial withdrawal, payment may be made in cash or securities of the partnership or a mix of each at the option of the partner making the partial withdrawal. In the case of a full withdrawal, payment may be made in cash or securities or a

mix of each at the option of the remaining partners. In either case, where securities are to be distributed, the remaining partners select the securities.

The partnership shall transfer to the partner (or other appropriate entity) withdrawing a portion or all of his interest in the partnership, an amount equal to the value of the capital account being withdrawn, less any actual expenses to the partnership related to the withdrawal. Payment may be made by transferring cash or securities or both. The value of securities transferred shall be as shown on the Club's valuation statement prepared to determine the value of that partner's capital account in the partnership and securities shall be transferred as of the date of that valuation statement (the "withdrawal valuation date"). The Club's broker shall be advised that ownership of the securities has been transferred to the partner as of the withdrawal valuation date. Cash shall be paid within 10 business days after the withdrawal valuation date.

If the partner withdrawing a portion or all of the value of his capital account in the partnership desires an immediate payment in cash, the partnership at its earliest convenience may pay eighty percent (80%) of the estimated value of his capital account and settle the balance in accordance with the valuation and payment procedures set forth in items 18 and 20.

21. Forbidden Acts: No partner shall:

(a) Have the right or authority to bind or obligate the partnership to any extent whatsoever with regard to any matter outside the scope of the partnership purpose.

(b) Except as provided in paragraph 16A, without the unanimous consent of all the other partners, assign, transfer, pledge, mortgage or sell all or part of his interest in the partnership to any other partner or other person whomsoever, or enter into any agreement as the result of which any person or persons not a partner shall become interested with him in the partnership.

(c) Purchase an investment for the partnership where less than the full purchase price is paid for same.

(d) Use the partnership name, credit or property for other than partnership purposes.

(e) Do any act detrimental to the interests of the partnership or which would make it impossible to carry on the business or affairs of the partnership.

This Agreement of Partnership shall be binding upon the respective heirs, executors, administrators and personal representatives of the partners.

The partners have caused this Agreement of Partnership to be executed on the dates indicated below, effective as of the date indicated above.

SIGN AND DATE HERE

\_\_\_\_\_