Rural Housing Readiness Action Plan
Grinnell – 2021

In partnership with

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GRINNELL Rural Housing Readiness Action Plan

Introduction

Tyler Avis requested assistance with visioning and action planning around issues of improving housing access, affordability, and quality in Grinnell, Iowa. Through a partnership with Iowa Economic Development Authority (IEDA), Grinnell received a matching grant through the Empower Rural Iowa to participate in the Rural Housing Readiness Assessment program provided by Iowa State University Extension and Outreach—Community and Economic Development (ISUEO-CED). ISUEO-CED agreed to organize and facilitate a process that involved the following steps:

1. Conduct an educational workshop with members of the housing steering committee
2. Conduct a visioning session
3. Conduct an action planning session.
4. Preparation of a final report.

After the first two educational workshops were held virtually, a community survey was distributed. The final two sessions were held in person, and included a wider audience of residents than the first two workshops. The purpose of this report is to be used to help clarify, prioritize, and begin making movement towards an improved housing reality.

Steering Committee

Grinnell formed a housing steering committee which included city staff, elected officials, and representatives from business and industry, schools, and regional planning and economic development organizations. Members of the committee were:
Tyler Avis, Russ Behrens, Dan Agnew, Rachel Bly, Josh Smith, Matt Karjalahti, Janet Stutz, Craig Schultz, Jessica Parker, Carl Meek, Brad German, Scott German, Dustin Smith, Chad Beck, Cody Jensen, Ryan Latcham, Mike Latcham

Housing Committee hard at work in Grinnell

RHRA Workbook Self-Assessment

Members of the steering committee took charge of filling out the RHRA self-assessment workbook, including gathering previous housing related plans, identifying relevant housing-related sections of city code, and inventorying existing housing programs (Appendix A). Tyler Avis completed the self-assessment, and noted that he knew where to find the information, but if anyone else had questions it would be challenging to find answers. One recommendation our team has is to make information for potential developers easy to find, up to date, accessible, and attractive for development.

Workshop #1 Community Context, Housing Data and Policy Decision Points

Members of the steering committee participated in a two-part educational workshop that focused on: a). the existing data and housing environment for Grinnell; and, b). the underlying decision points that make up local policy for improving the access, affordability, and quality of housing in a community. The workshop provided a space for the steering committee to reflect on meaningful housing data and explore how the current reality has been shaped by community action or inaction.

Community Survey

In conjunction with ISUEO-CED, steering committee members designed a community survey to gather public input into housing issues (Appendix C). Steering committee members were in charge of making the survey available to community members via the Grinnell city website as well as through a distribution to community groups. A total of 573 individual responses were collected. Key to the survey was asking respondents to envision housing improvements in Grinnell as well as any perceived barriers to making progress. These responses were coded by the ISUEO-CED team and incorporated into the visioning and action planning workshops alongside input from the steering committee.

573 people responded to the online survey, which is included in its entirety in this report. Out of those respondents:

- 518 live in Grinnell, and half of the 50 that do not stated that they own a home elsewhere or could not find a suitable home in Grinnell.
- Over half have lived in Grinnell less than five years
- 351 work in Grinnell
- Residents pay a wide range of housing costs, from \$300 to over \$2000.
- The majority of the respondents list “not enough affordable housing” or “not enough quality housing” as the main barrier to home ownership in Grinnell.

Workshop #2: A Vision for the Future of Housing in Grinnell

The group first imagined success with the question: “In 3-5 years, when we have achieved the goals we set out in this plan, what will housing be like in our community?” They then categorized them into groups and named each based on their underlying idea (Appendix D).

VISION #1: Improvement of Existing Housing Stock

- All Rental Housing in good and safe condition
- Invest in current rental units
- Improve dilapidated housing
- Investment in existing housing

VISION #2: Development of Corridors to Grinnell

- More Jobs
- Additional Economic Development
- A Need for skilled local contractors
- Development Incentives
- More Rental Options
- Retirement options for all income levels

VISION #3: People Knowing about incentives of Grinnell

- Market the community
- Free Land
- Incentives to move/buy/build here
- Don’t overbuild (right size)
- Be an example for other communities
- More Sidewalks
- Effective Public Transportation

VISION #4: Affordable and Appealing Residential Options

- Variety of home styles
- Development to attract acreage buyer
- More single family homes
- Large P.U.D
- A senior complex in a great location

VISION #5: Grinnell Attracting More Young People

- Options to attract families to our community
- Options to attract 24-40 age cohort
- Activities and options for young families
- Affordable options for our employees
- Improve school buildings - consolidate
- Repurposing school properties is an opportunity
- Creative solutions for housing homeless, etc.

Workshop #3: Turning Vision into Action

To ensure that the plan reflects a realistic path forward, the group took a moment to consider their ability to succeed. They were asked what their strengths and weaknesses were both as a team and as an overall community in terms of accomplishing the vision set forth above (Appendix E).

Considering:

Vision Elements from Workshop #3

- Improvement of Existing Housing Stock
- Development of Corridors to Grinnell
- People Knowing about incentives of Grinnell
- Affordable and Appealing Residential Options
- Grinnell Attracting More Young People

Strengths and Weaknesses as a Team

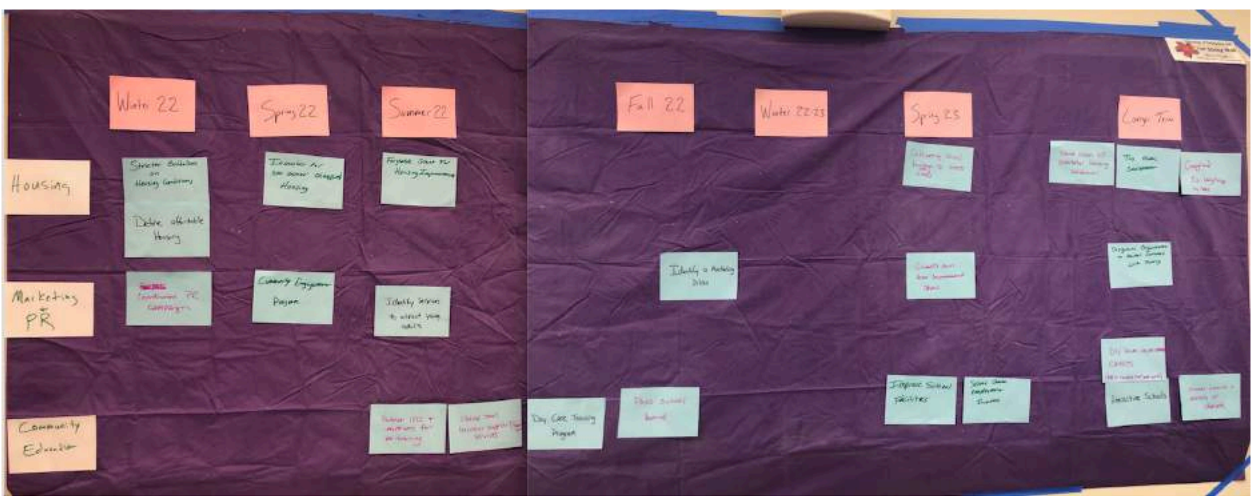
Strengths as a community	Weaknesses as a community
• Diverse opinions • Partnerships • ‘buy in’ from community leaders • Having Grinnell College • Good healthcare • Incredible opportunities for youth • Infrastructure in place • Geographical advantage • Diverse industry to support development • Opportunities for new industries	• Selling the vision • Difference in priorities • Not enough childcare • Not a large enough labor force • School buildings/facilities • Transportation • Cost isn’t supported by the market • Geographic disadvantage in respect to DSM and Iowa City • No marketing of Grinnell’s advantages • Retention of residents • No diversity in commerce • Downtown parking

The participants in the session also considered the potential outcomes of success. The benefits of success reflect some of the positive outcomes that will result if the vision becomes reality. The dangers of success are focused on potential negative outcomes that may result even if Grinnell is successfully able to bring this vision to reality.

Benefits and Dangers of Success

Benefits of Success	Dangers of Success
• More people • Strength to the community • Unity behind a plan • Sustainability • Talent to the workforce • Strengthen businesses through resident retention • Progression of growth • Trajectory forward	• More people/families (teacher shortage) • Property Values • Cannibalism of existing industry • Increase city budget • Additional social services necessary • Infrastructure • More industry can also be lost industry • Capitalism • Trajectory forward

Action Planning



Finally, the committee identified specific actions that must be taken in order to bring the above vision to reality. First, they identified actions in small groups (See Appendix E). Then the committee categorized actions based on which should be overseen by the same people. Three working groups were formed.

The team members listed with each group self-identified as responsible for ensuring that the goals listed under each working group are accomplished. The goals listed below will serve as a starting point, but the team members may add or modify action steps as they make progress.

The committee committed to presenting this plan to city council for consideration in Spring of 2022. The members of each work group committed to meeting initially once a month in person to discuss progress and coordinate action items. The team lead is responsible for coordinating this with the members of each team. The full housing committee will meet monthly after council meetings. At each meeting, there will be an update from the groups on the progress that has been made. The next meeting will be scheduled for March of 2022. Tyler Avis has committed to being the overall coordinator of this effort, communicating with the committee members, and scheduling full group meetings. This plan will be promoted to the community, city groups, the council, and other stakeholders.

Work Groups

Work groups goals will take numerous steps and investigation to complete. Below, we provide starting off points for each goal in the form of descriptions, resources, and/or the identification of example communities in Iowa that have implemented similar programs. We also include a sample breakdown of one goal into feasible and doable steps to model a process that gets results and further pushes work groups from vision into action (Appendix F). It is hoped that each work group will use the attached template (Appendix G) every quarter to further map out the work that needs to be completed in order to attain the larger goal.

WORK GROUP #1 Marketing/PR

Team Lead: Brad German
Team Members: Dan Agnew, Jessica Parker, Brad German, Carl Meck, Rep-POW I80, Rep-Chamber

Goal	Timeline
Research existing Program/recruit other members	Winter 22-21
Designate Organization or person for marketing/economic development (optional? Chamber?)	Summer 22
Identify needed services within the community to attract more citizens/business	Summer 22
Execution of marketing plan	Summer 22?
Organize Home Show	Winter/Spring 22-23

The focus of Work Group 1 is on the development of a marketing plan and resources to attract more people and businesses to Grinnell. Potential resources that may help reach these goals are identified as follows:

Funding for and Marketing of Housing Programs

Become familiar with the rules and regulations of the most likely funding sources used in rural Iowa such as the Community Development Block Grant administered by the Iowa Economic Development Authority. This funding resource is used for everything from upper story housing development, down payment assistance, rental assistance, housing rehab programs, and energy efficiency projects. The Iowa Economic Development Authority also administers the Workforce Housing Tax Credit that may be useful for some of the projects. See https://www.iowaeda.com/cdbg/housing\-rehabilitation/.

At a minimum, the city website should be updated with a housing page with links to homebuyer incentive and rehab program resources. For instance, Region XII Council of Government's housing page on their website (https://www.region12cog.org/housing/) has links to programs for the Housing Trust Fund, the Affordable Housing Program, CDBG Exterior Home Improvement and Owner-Occupied Rehab programs, and the Region XII Revolving Loan Fund for homeowners. The site also has information for home buyer assistance programs, CDBG Upper Story Conversion program, and Homes for Iowa for potential developers.

Other sites with important housing information that the city could link to include the Iowa Finance Authority's website at https://www.iowafinance.com/. Another source is the USDA's Rural Development Office in Iowa which has programs available for both new construction single- family and multi-family projects: https://www.rd.usda.gov/ia. Another USDA program is the 504 program which provides single family housing rehab loans for income- eligible populations: https://www.rd.usda.gov/programs-services/single-family-housing-repair-loans-grants/ia.

The United States Department of Agriculture's Rural Development Office also provides housing development resources for multi- family housing development through the Section 515 program: https://www.rd.usda.gov/programs-services/multi-family-housing-direct-loans/ia.

The rental housing funded by this program must be for low income, disabled or elderly populations.

Specific information related to funding upper story housing in downtown commercial buildings can be found on the IEDA website: https://www.iowaeda.com/downtown-resource-center/funding/.

It is more likely that community members and potential residents will look at the city's webpage than these other sources. The Steering Committee can consider marketing resources to the general public using both the websites and social media presence of the City, the Chamber, and Main Street to get the word out through a variety of sites. Periodic press releases to area newspapers and stories on local radio stations also still reach a large audience.

Many home improvements, such as reflooring or modest kitchen or bath remodels, will not likely increase property taxes. Major improvements that require pulling permits could, however, trigger a reassessment of the property value. It is recommended that you reach out to a land use expert through the COG or the resources from the Iowa League of Cities when creating a tax abatement program.

Marketing Plans

Prior to rolling out grant and incentive programs, a marketing plan should be in place. The marketing plan should begin when there is debate on what incentives and grants to create, continue through their creation, and be an integral part of their on-going promotion. City staff can draw on local businesses and manufacturers to help craft the message and develop a communication plan. For instance, Perry, and the Dallas County Hospital plays an integral role in helping organizations develop promotional materials, while the Chamber of Commerce is crucial in promoting programs to businesses, workforce, and community members. Area newspapers and stories on local radio stations also still reach a large audience.

It is our recommendation that the city consider formalizing infrastructure assets and strategies into promotional materials for developers. This would showcase that the city is ready for growth and has a strategy for future development projects. This could be as simple as marketing a new subdivision and infill lot possibilities or include materials about community amenities and home construction and home buying incentive programs.

One of the best strategies to encourage housing development is to make entry into your community as simple as possible for potential developers. Creating a development packet to distribute to potential home builders that includes information about tax abatement and any applications or forms that need to be submitted for local incentives is a good idea. The resources or incentives highlighted in this packet should be dictated by the type of housing the city aims to attract.

Different developers focus on different types of housing. Some developers only do senior housing, some may only do affordable housing projects using the Low-Income Housing Tax Credit (LIHTC) program. Other developers only do market rate multi-family housing. Some developers will only do new construction and others are willing to consider adaptive reuse of larger unused buildings like old schools or warehouses. To target your promotional efforts, utilize the State of Iowa's database of registered contractors and developers to identify builders in your area (https://contractor.iowa.gov/IowaIWD/CREG/publicSearch/publicSearch.jsp).

The annual Housing Iowa Conference hosted by the Iowa Finance Authority is an excellent place to connect with developers (https://www.iowafinance.com/housingiowa-conference/). Recipients of tax credit financing and CDBG funding often attend this conference because that's where the Iowa Finance Authority provides a workshop on upcoming grants for developers. It is also where your community leaders would network with other communities working on achieving their own housing goals. As a community, recruiting a developer also means identifying a location for new housing, working with the developer to acquire the property, working with the developer on site preparations such as utility extensions, assisting with applications and loan documents, and helping fill financial gaps.

One source of support would be for the city to apply to the Community Visioning program. The Community Visioning Program integrates landscape planning and design with sustainable action to empower community leaders and volunteers in making sound, meaningful decisions about the local landscape. Anchored by a committee of local residents, communities work closely with technical experts from Trees Forever, a private sector landscape architect, and the Iowa State University Department of Landscape Architecture to create a transportation enhancement plan reflecting the values and identity of the community. Successful completion of the visioning process results in a transportation enhancement plan and implementation strategies that empower communities to build meaningful townscapes, step by step, as resources become available. Application to the program can be found here: www.communityvisioning.org/apply/

In addition to marketing what Grinnell has to offer, there are many resources out there to develop attractions and amenities that new and existing residents may find attractive:

Attractions

Enhance Iowa provides Community Attraction and Tourism (CAT) grant funds to assist projects that provide recreational, cultural, entertainment and educational attractions. The funds help communities create transformational projects that enhance the vitality of a region and the state overall. Funds must be primarily used for vertical infrastructure (land acquisition and construction, major renovation and major repair of buildings, all appurtenant structures, utilities, site development and recreational trails). Eligible applicants include cities, counties and nonprofit organizations. Applications for the Community Attraction and Tourism grants are accepted quarterly, subject to the availability of funds. Funding is limited to no more than 20 percent of project cost, and $1 million is the maximum that will be granted for a project. Here is the link to more information about the program: https://www.iowaeda.com/enhance-iowa/

Amenities

As new housing is developed in new subdivisions and in the infill program, amenities should be included in the design to create neighborhoods that are walkable and offer recreational opportunities. It is always more cost effective to install sidewalks and lighting when a subdivision is created. Communities are reminded to remember to include broadband as an amenity even though it is increasingly becoming more of a utility infrastructure. Amenities should also continue to include reinforcing the tree cover so that not all of the trees in town are of the same age and species so as to limit the amount of loss to disease. It is also important to focus on outdoor recreational amenities and opportunities.

Downtown Appearance/Vitality

More than 50 Iowa cities are currently part of the Main Street Iowa Program, which provides training workshops, architectural and design assistance, business assistance, and a number of other technical assistance opportunities. Cities that apply and are selected to be a Main Street community develop local strategies that are implemented through comprehensive work in four broad areas -- economic vitality, organization, promotion and design. Here is a link to information about the Iowa Main Street program: https://www.iowaeda.com/main-street-iowa/. Michael Wagler (515-348-6184; michael.wagler@iowaeda.com) is the contact person for the program.

Facades

The City of Grinnell can apply for up to $500,000 to rehabilitate the facades of downtown buildings through the Community Development Block Grant (CDBG) program, which is funded by the federal Housing and Urban Development department. The program is administered in Iowa by Iowa Economic Development Authority. Applications are accepted annually in the spring. More information can be found here: https://www.iowaeda.com/cdbg/downtown-revitalization-fund/. Northwest Iowa Planning and Development Commission will write CDBG applications for no fee for member cities and counties: https://www.nwipdc.org

Streetscape

The Community Visioning Program is an effort between Trees Forever, a private-sector landscape architect, and Iowa State University that integrates landscape planning and design with sustainable community action to assist cities in making meaningful decisions about the local landscape. The program empowers local leaders through a planning process that results in a transportation enhancement plan reflecting the values and identity of the community. Eligible activities include streetscape improvement plans, planning community welcome signs at the outskirts of town, park improvements along major roadways, and trails plan development. Communities selected for the program must commit $2,000 toward project implementation. Applications are due in September. For additional information visit: http://www.communityvisioning.org.

Funding resources for implementing those types of projects can be found in the Community Project Funding Guide: https://treesforever.secure.force.com/Community_Project_Funding_Guide

WORK GROUP #2 Community Education

Team Lead: Janet Stutz
Team Members: Dustin Smith, Sean Skillern, Craig Schultz, Josh Smith, Janet Stutz (Rep IUEC, Brenda/Amy; Bond Committee/rep; Brett McGritt)

Goal	Timeline
Pass a Bond – Improve Facilities – Attractive Schools	Fall 22 or 23
Partner with IVCC employers for job training (DIY Home)	Spring 22
Shared small business support & start up services	Summer 22
Daycare Training – increase amount &Diversity of chilcare	Longer Term
Through Iowa workforce we connect those in need to employers for second chance	Ongoing

The focus of Work Group 2 is on educational opportunities and training for the young and not so young members of Grinnell, in order to attract new residents and help gainfully employ them as well. While this is a broad-scope, there are many resources available could help increase the number of child care providers; and other potential partnerships that could yield adult education/small business development opportunities. Potential resources are identified as follows:

Daycare Training & Support

Daycare is an ongoing struggle for many communities looking for ways to assist families with children. One option that cities in Iowa have been using to fund additional daycare options is by their Urban Renewal Areas to access Tax Increment Financing (TIF) as a grant within the Development Agreement with childcare centers open to development within their communities. While many communities use TIF for the brick and morter portion of childcare centers, some communities in Iowa have been using TIF funding for the operational portion of the daycare budgets as well. The city of Sheldon and the city of Forest City have both used TIF monies to support the operations of the childcare centers rather than just the actual building.

Iowa Childcare Resource & Referral has many helpful trainings and resources for increasing providers and supporting current centers. This includes a toolkit for communities looking for child care solutions which includes:

- Before & After School Programs
- Building & Expanding Child Care Centers
- Businesses & Child Care

- Child Care Entrepreneurs
- Community Colleges & Early Childhod Care
- Second & Third Shift Child Care

Much more information can be found on their website: https://iowaccrr.org/

Workforce Development

Iowa Workforce Development works closely with the Iowa Department of Corrections on the Returning Citizens Initiative. The correctional facility in Newton is one of the participating facilities and has Reentry Workforce Advisors who will network with employers to address the barriers that may exist in hiring returning citizens. All participants of the Returning Citizens Initiative complete the National Career Readiness Certification and receive job readiness training. Additionally, both state and federal governments offer tax credits for hiring convicted felons. More information on the Returning Citizens Initiative and grant information can be found at: https://www.iowaworkforcedevelopment.gov/returning-citizen-initiative

Small Business Support

Small businesses are essential to a thriving community. Iowa State University Extension and Outreach offers a Iowa Retail Initiative (IRI). IRI is available to community groups looking too assess existing and future retail needs, evaluate retail districts, cultivate community connections, and maximize community social media. More information can be found at: https://www.extension.iastate.edu/communities/iowa-retail-initiative.

The Iowa Small Business Development Centers (SBDC) can also be used to support the collaborative development of Iowa by providing no-cost assistance to entrepreneurs and businesses through consultation and resources necessary for success. SBDC Iowa has been successful in assisting with 1354 new businesses in the last five years. Poweshiek county is covered by the Iowa City/Coralville office. More information on programs and workshops can be found at: https://iowasbdc.org/regional-center/iowa-city-coralville/

Homebuyer Education Program

A homebuyer education program comes before the purchase of a home and focuses more on the financial sustainability of the purchase and its impact on the family budget. Programs like this help potential homebuyers clean up any credit issues that may impact the quality of the loan they may qualify for in the marketplace. Iowa State University has an online homebuyer education course called "A Place of Your Own." It is a six- session Moodle course that a participant can enroll in at any time for $45. Completion of the course comes with a certificate that the participant can share with their mortgage lender or realtor. Here is a link to the course:

https://www.extension.iastate.edu/humansciences/homebuyer

Another similar program is offered nationally by Home, Inc. It includes elements of homeownership finance, purchasing a home, and maintaining a home. It is $100 and available online at: https://www.ehomeamerica.org/homeincdsm

Some nonprofits, such as community action agencies, councils of government, or Habitat for Humanity organizations may have their own internal homebuyer education courses required as part of assistance given to their clients or rules of the programs they are managing on behalf of the State or Federal government, but these are generally NOT available to the general public.

Homebuyer Assistance Programs

Down payment assistance programs typically target first-time home buyers or income qualified households to cover part or all of the down payment. Down payment assistance programs can significantly lower the per month mortgage payment, especially if private mortgage insurance (PMI) would be assessed for buyers unable to cover 20% down payment of the total cost of the property. There are federal and state down payment assistance programs that lenders can navigate home buyers towards. Likewise, a local down payment assistance program can be created or amplified using local, state, and/or federal funds. However, not every lender is versed in the range of programs available. Communities should work with lenders to market these programs to potential homebuyers.

Federal Down Payment Assistance Programs: https://www.rd.usda.gov/programs-services/single-family-housing-direct-home-loans/ia

State Down Payment Assistance Programs: https://www.iowafinance.com/homeownership/down-payment-programs/

https://www.iowastatebanks.com/webres/File/Newsletter%20PDFs/FHLB%20Flyer%20

FirstHome, Homes for Iowans, and the Military Homeownership Assistance Program are available through online applications as well as through local banks. Income limits apply as do limits on the price of the house eligible for purchase.

Wright County created its own down payment assistance home buyer incentive program through Wright County Economic Development. The program does not require income qualification, takes the form of a loan, and requires dollar-for-dollar match by the homebuyer.
https://www.wrightcounty.org/departments/economic_development/first_time_homeowners_pro

Newton, Iowa offers an incentive package for whom homebuyers of a newly constructed home within a designated tax abatement district can qualify: https://newtongov.org/806/Housing-Initiative. This program is an example of how local communities can create more targeted guidelines to incentivize particular kinds of single-family dwellings. The more targeted a program, however, the likely chance that fewer individuals will qualify or apply. Communities must strike a balance of income levels, new construction versus older homes, and geographic specificity.

WORK GROUP #3 Housing

Team Lead: Tyler Avis
Team Members: Tyler Avis, Sharon Van Dyke, Slater, Bayer, Ryan Ferguson, Renavd, Rusty Jones, John Pelton, Jeld-Wen(HR), Barb Baker, John Halhbrenner, Jennifer Cogley, Jenifer Haven, Chad Becker, Scott German, Matt Karjalaht, Russ Beherns, Susan Hiner, and landlords, major employers, hospital, Kyle Wilcox, GC Souology, County/POW I80, Rick Whitney, Chris Baier

Goal	Timeline
Compile info into manageable review; Contact/Engage/Onboard team members	Winter/Spring 22
Stricter Guidelines on Housing Conditions	Winter 21-22
Define Affordable Housing	Spring 22
Incentives for non-owner occupied housing	Spring 22
Forgivable Grant for Housing Improvements	Summer 22
Cultivating local builders (etc) to meet needs	Spring 23
Shared vision of substantial housing subdivision	Longer Term
Tiny Home Development	Longer Term
Campground/EcoHousing/village/Tiny Homes	Longer Term
Cultivating local builders (etc) to meet needs	Spring 23

The focus of Work Group 3 is on the development of housing opportunities that would increase access and availability for existing and potential residents. Incentives and grants for new and existing homeowners, contractor trainings, and creative housing developments would all aid towards the accomplishment of that goal. Potential resources are identified as follows:

Build New Housing

Owner Occupied

Researching Grant Opportunities: When researching and compiling housing grants and resources for the community, it is important to become familiar with the financial resource programs available in the area, taking the time to visit the website links and read about the programs. As you read, here are some things to make specific notes about:

A. Who is eligible to receive the funding? Is it for homeowners or developers?

B. Who is eligible to apply for the funding? Is it an individual developer or the City on behalf of the community?

C. What are the assistance amounts? How much does the organization typically fund for a project and what percentage of a project's costs might come from this particular program or resource?

D. What is the process for applying for this resource? Is there an annual grant round or is funding available at any time you have a project ready to go?

E. Who is the main contact person at this organization who could answer more questions? Personal contacts with a grant officer is one of the best time investments you can make. Even if your idea isn't a direct match for the program the grant officer administers, those individuals are often able to point you in the right direction. Additionally, if your project does meet their funding criteria, they may also point you to additional funding sources that others have used to bring more money into the project.

F. What are the matching fund requirements?

G. What other projects have been funded recently and can you get a copy of their application?

State Housing Trust Fund grant program
State Housing Trust Fund: The Iowa Finance Authority administers the State Housing Trust Fund Project-Based Housing Program, which aids in the development of affordable single-family and multi-family housing. Here is a link to information about the program: https://www.iowafinance.com/state-housing-trust-fund/project-based-housing-program/

Locally-Constituted Investor Group/Housing Coalition

A locally-constituted housing development investor group can crowdsource capital and reinvest it into constructing housing and land redevelopment. Local investors create community buy-in, demonstrating pride and opportunity. This kind of group can also help ensure housing development dollars circulate locally, benefiting the local economy. A community in northwest Iowa that has successfully developed new housing with a similar public-private partnership is Sioux Center. The Sioux Center Land Development group worked with the City of Sioux Center to develop 75 units of new construction housing. Here is a link to the project, including house plans and pricing for the types of housing they were able to construct. The program was honored as an innovative program by the Iowa Finance Authority in 2012:
https://www.housingiowaconference.com/media/cms/2012_Sioux_Center_Land_Development_2169A76A1F69E.pdf

Urban Renewal Areas and Tax Increment Financing

Tax Increment Financing (TIF) is a tool that encourages housing development. TIF permits municipalities to issue bonds or borrow money to pay for infrastructure improvements in Urban Renewal Areas using future tax revenues that result from the improvements. Among other items, TIF funds can be used for public improvements, the repair or rehabilitation, demolition, or removal of buildings. TIF funds can even be used to relocate displaced households as a result of Urban Renewal Projects, including moving expenses such as paying rent for up to five years. For more on URAs and TIF districts, see the Tax Increment Financing fact sheet. Rules for establishing Urban Revitalization Tax Exemptions can be found in Iowa Code chapter 404: https://www.legis.iowa.gov/docs/ico/chapter/404.pdf. URAs and TIF are complex areas of law that carry severe consequences if misused or poorly managed. We highly recommend that an attorney specializing in URA/TIF be consulted.

Urban Renewal Areas have an associated Urban Renewal Plan that must be approved by the local planning commission. Among other requirements, the plan identifies how TIF funds will be spent; funds cannot be spent on items not identified in the plan. As the city evaluates their current URA, they should keep in mind the existing plan, consider the process for making amendments or changes to that plan, and what the likelihood of support or opposition to those changes might be from the other entities that rely on property tax revenues. Creating and utilizing a URA is also complex. It is recommended that you seek further training and seek the advice of the city attorney to know if this option better fits a city's redevelopment goals.

Tax abatement

Tax abatements can also be applied to spur new housing construction. Tax abatement should never be used in a TIF district because the taxes generated on the value added by new development through TIF are what is used to pay down the general obligation bonds or debt incurred to incentivize the development. It is recommended that you reach out to a land use expert through Northwest Iowa Planning and Development Commission or the resources from the Iowa League of Cities when creating a tax abatement program. For more on tax abatement, see the Iowa League of Cities document: https://www.iowaleague.org/members/Pages/PropertyTaxAbatementsandExemptions .aspx. (it will require the city's League of Cities membership information to access.)

Incentives for Developer, Builder, and Buyer

The creation and implementation of home building, buying assistance, and rehab incentive programs should be done in conjunction with support from the City and in concordance with existing plans. A community can incentivize new housing construction through a combination of incentivizing the developer/builder and incentivizing the buyer. In the case of existing in-fill lots, a common incentive that can help bridge the value gap between what new construction is assessed at and the price at which new construction would sell is through using a third party entity (such as the City or a non-profit) to purchase the lots from private holders and re-sell or donate the lot for construction. The price of the lot often overcomes the value gap and benefits both the developer/builder and the homebuyer. This is sometimes called "land-banking." For a good primer on the process, see https://www.communityprogress.net/land-bank-headquarters-pages-446.php. Be wary, however, that Iowa State code may not permit all practices promoted by national organizations like the Center for Community Progress.

Utility incentives can be accomplished by waiving the connection fee for newly constructed homes either on the front end with the builder or on the back end with the buyer. These types of incentives can also be coupled with incentives from your natural gas utility provider, Black Hills Energy, which has rebate programs available for certain energy efficiency improvements:
https://www.blackhillsenergy.com/efficiency-and-savings/residential-rebates/iowa-residential-rebates

Building and connection fees can increase the cost of new development and be a deterrent for construction occurring in a community. The short-term financial gain of permit surcharges is offset by the long-term property tax benefit to the community. Newton, Iowa has an aggressive single-family home construction assistance program. Adopted in 2014, the program waives building permit fees and covers the utility and interest costs of improvements for up to 12 months or when the property is sold, whichever occurs first (https://newtongov.org/806/Housing-Initiative). This program, along with a homebuyer cash-incentive, replaced Newton's tax abatement program. We recommend reaching out to Newton as a first step in researching non-tax incentives.

Down payment assistance programs typically target first-time home buyers or income qualified households to cover part or all of the down payment. Down payment assistance programs can significantly lower the per month mortgage payment, especially if private mortgage insurance (PMI) would be assessed for buyers unable to cover 20% down payment of the total cost of the property. There are federal and state down payment assistance programs that lenders can navigate home buyers towards. Likewise, a local down payment assistance program can be created or amplified using local, state, and/or federal funds. However, not every lender is versed in the range of programs available. Communities should work with lenders to market these programs to potential homebuyers.

Federal Down Payment Assistance Programs: https://www.rd.usda.gov/programs-services/single-family-housing-direct-home-loans/ia

State Down Payment Assistance Programs: https://www.iowafinance.com/homeownership/down-payment-programs/
https://www.iowastatebanks.com/webres/File/Newsletter%20PDFs/FHLB%20Flyer%20

Wright County created their own down payment assistance home buyer incentive program through Wright County Economic Development. The program does not require income qualification, takes the form of a loan, and requires dollar-for-dollar match by the homebuyer.
https://www.wrightcounty.org/departments/economic_development/first_time_homeowners_pro

Newton, Iowa offers an incentive package for whom homebuyers of a newly constructed home within a designated tax abatement district can qualify: https://newtongov.org/806/Housing-Initiative. This program is an example of how local communities can create more targeted guidelines to incentivize particular kinds of single-family dwellings. The more targeted a program, however, the likely chance that fewer individuals will qualify or apply. Communities must strike a balance of income levels, new construction versus older homes, and geographic specificity.

Other opportunities

Finally, there are local, state, and federal grants and loan opportunities available from government and non-government sources. Working with a local housing development corporation or your local Council of Government can increase municipal capacity to secure funding opportunities. The National Non-profit Housing Assistance Council is another resource for rural housing loans and technical assistance.(http://www.ruralhome.org/hac-services/)

Rental (low-income)

The State Housing Trust Fund has funding sources that are directed toward developers of rental housing for individuals and families with low income, such as the Low-Income Housing Tax Credit program. See this web page for more information https://www.iowafinance.com/state-housing-trust-fund/. See also the RHRA fact sheets on Low Income Housing Tax Credits entry level background information on these processes.

Infill

The Center for Community Progress "Building American Cities Toolkit" provides a primer on considerations for vacant lot redevelopment (https://www.communityprogress.net/toolkit-home-page-pages-292.php). In particular, the section on Reusing Vacant Properties highlights steps to identifying lot suitability and legal and financial concerns to acquiring lots. Please keep in mind that this resource is developed for larger cities and metropolitans and the legal and financial information will not be Iowa specific.

Building Code Enforcement

This goal is in regard to coordinated Code Enforcement. One issue that surfaced in the Rural Housing Readiness Assessment workbook exercise is that the city's staff has had inconsistent access to professional development opportunities for code enforcement and building inspection. As part of the evaluation of staff capacity, the city will need to decide how to split up the different duties of code enforcement and nuisance abatement. Many communities in Iowa don't have a designated employee whose sole job is to do this task; however, given that this has arisen as an area of chronic concern, the city should consider hiring a fulltime Code Enforcement Clerk.

Here is information to consider if you are considering hiring a code enforcement clerk/inspector/officer for assigning this job to a specific person:

1. Will the Code Enforcement clerk/inspector/officer be responsible for inspecting existing housing, remodels, new construction, nuisance abatement, and/or commercial structures? What skills or certifications will guarantee adequate knowledge to accomplish these tasks?
2. Consider how the Code Enforcement clerk/inspector/officer will interact with Zoning Officials, the City Council and the Police Department to ensure compliance with property owners;
3. Consider long term financing for this position by "loaning" your clerk/inspector/officer to neighboring communities for a set fee to offset some of your costs;
4. Building in time for professional development to assure that the Code Enforcement clerk/inspector/officer is networked throughout the state and current on all Iowa Building Codes and laws.

Community code enforcement involves individual residents and community or neighborhood organizations in the identification of nuisance properties and other housing problems. The Center for Community Progress provides three case studies of community code enforcement in larger metro areas.

https://www.communityprogress.net/tool-3--community-code-enforcement-partnerships-pages-269.php

The law firm of Jones & Mayer describes the impetus and mechanisms for proactive, community-member driven, code enforcement. These approaches could be tailored for your community needs.

https://www.jones-mayer.com/news/2020/11/10/reactive-v-proactive\-code-enforcement/

State code regulating nuisance abatement can be found in Iowa Code Chapter: https://www.legis.iowa.gov/docs/code/657.pdf

Finally, crowd-sourcing information and community involvement in reporting code violations or hazardous areas is an excellent way to engage with residents in improving their neighborhoods. You may wish to compare your plan with other kinds of housing engagement programs. Below are examples of community involvement strategies for housing goals.

Rehabilitate Existing Housing

Owner-Occupied

Information about the Community Development Block Grant housing rehabilitation program is available on the Iowa Economic Development Authority website at: https://www.iowaeda.com/cdbg/housing-rehabilitation/. This is where you can learn about the program rules, income-eligibility, allowable uses of funds, and links to other financial resources that are often coupled with these grants. The application materials, however, will be at https://www.iowagrants.gov/outsideStorefrontList.jsp?type=Grant when funding becomes available. Be watching for grant announcements in Fall 2021 for fall application dates. Contact Kristin Larson at Northwest Iowa Planning and Development for assistance in submitting a CDBG grant for housing rehabilitation and help in designing the program. Her number is (712) 262-7225 and her email address is kristin.larsen@nwipdc.org.

Decisions you may want to consider in designing your housing rehab program would be targeting both by income-eligibility and neighborhood. Also consider whether you would like to couple this with a larger and more generous housing rehabilitation program that would also address the lead-based paint issues in older homes.

Exterior home improvement incentive programs can be tailored to meet the specific needs of your community. In the educational workshop, the example of Burlington's Healthy Neighborhood Initiative demonstrates one way to structure an incentive program that requires both a homeowner match and the participation of a certain number of homes on the block. This approach builds buy-in from the community and multiplies visual impact. You can refer to the Powerpoint slides from the educational workshops which are appended to this report. The Healthy Neighborhood Initiative does not specify the kind of exterior improvement to which funds must be applied. Other communities choose to target on a particular exterior element, such as paint and siding, porches or gutters, for improvement. It can be possible to direct CDBG funding to create an exterior enhancement project for households that meet certain income guidelines. We recommend discussing with ICOG about options for this kind of program.

Beyond CDBG, there are also smaller approaches to housing rehabilitation that address exterior conditions or target particularly populations such as senior citizens. Exterior home improvement incentive programs can be tailored to meet the specific needs of your community. In the RHRA educational workshop, the example of Burlington, Iowa's Healthy Neighborhood Initiative demonstrates one way to structure an incentive program that requires both a homeowner match and that a certain number of homes on the block participate. This approach builds buy-in from the community and multiplies visual impact. You can refer to the Powerpoint slides from the educational workshops which are appended to this report. The Healthy Neighborhood Initiative does not specify the kind of exterior improvement to which funds must be applied. Other communities choose to target a particular exterior element, such as paint and siding, porches or gutters, for improvement. It can be possible to direct CDBG funding to create an exterior enhancement project for households that meet certain income guidelines. We recommend discussing with ICOG about options for this kind of program.

Other communities have followed a completely voluntary housing repair assistance program. Sometimes these programs are directed to senior citizen homeowners to help them with basic repairs or unusual outdoor work such as tree trimming, taking down overgrown areas, taking down unused out-buildings like old sheds, repairing retaining walls, repairing unsafe steps or sinking porches. Sometimes these efforts are led by church groups, youth groups like Boy Scouts, or neighborhood beautification groups. In the Cedar Rapids area, for example, the program Brush With Kindness is a multi-church and community group event that does exterior housing painting. The Community Action Agencies of Iowa has sponsored Paint-A-Thons for the last 25 years. Should the community choose to develop a group like this, to keep it from being overwhelming, you could pick a type of project to do each year – one year do painting, another year do tree trimming, another year do a garbage haul-away event, etc. Diamond Vogel's Paint Iowa Beautiful program can be utilized to provide paint for a variety of community beautification programs. The application deadline is in the fall; more information about the program can be found at https://keepiowabeautiful.org/grants-scholarships/grants/paint-iowa-beautiful/

While Habitat for Humanity is most well-known for new home construction, they also do a considerable amount of housing rehab. For instance, the Greater Des Moines Habitat for Humanity does an annual "Rock the Block" rehab blitz in selected neighborhoods (https://gdmhabitat.org/services/rocktheblock/). The program helps jump-start investment on a street or in a neighborhood, providing immediate visual impact with multiple homes on a block receiving assistance. As a result, neighbors often make improvements as well, multiplying the effect.

Rental

As a special kind of rehab program, targeting rental properties through assisting landlords to pay for improvements can significantly raise the quality of rentals in a community. The city could utilize Community Development Block Grant funds to incentivize single-family and duplex rental property improvements. This kind of program could be particularly successful when offered in conjunction with the implementation of a rental registry and inspections program, aiding landlords to make substantial improvements on buildings that may not pass minimum standards for receiving a rental certificate. Iowa City also utilizes CDBG funds for a rental rehab program for units with low-income tenants: https://www.icgov.org/city-government/departments-and-divisions/neighborhood-and-development-services/neighborhood-9

Repair Program

A new pilot home repair grant program -- the Home Rehabilitation Block Grant Pilot Program -- is being funded by $4 million in federal American Recovery Act/COVID relief dollars in Iowa. It will provide eligible Iowa communities with an opportunity to offer property owners in a targeted neighborhood financial assistance for eligible repair expenses to help preserve their homes. Administrative rules for the program are still being developed, but March 31 is listed as the grant application deadline. Watch iowagrants.gov website for a grant announcement for the program.

Up to $25,000 may be spent per housing unit, but expenditures on "technical services" will be limited to $3,000 per housing unit. Income restrictions (80 percent of area median income) will apply, and early indications are that neighborhoods near downtown will be a priority. Both owner-occupied and rental units will be eligible, according to website. Here is a link to information about the program: https://www.iowafinance.com/home-rehabilitation-block-grant-pilot-program/. Terri Rosonke at Iowa Finance Authority (terri.rosonke@iowafinance.com) is listed as the contact person for the program, and ICOG should be able to provide assistance in putting together a grant application.

Nuisance Properties (See separate section.)

Sidewalk Repair

A Sidewalk Improvement Program may be a useful strategy for improving community curb appeal by completing repairs or replacements of damaged sidewalks, curbs, and ramps. Because of limited resources, it is often a low level priority for home-owners to properly maintain their sidewalks. Below are examples of communities in Iowa that have developed programs to encourage and assist residents with repairs to their sidewalks.

Davenport Sidewalk Cost Sharing Program – The city and the residents split the cost of the needed repairs.
https://www.davenportiowa.com/our_community/neighborhoods/sidewalks__ada_curbs__driveways___boulevards/50_50_sidewalk_repair_program_cost_share

City of Des Moines Sidewalk Subsidy Program – Residents who meet income guidelines are eligible for partial or complete coverage of needed sidewalk repairs.

https://www.dsm.city/departments/development_services/permit_and_development_center/sidewalk_maintenance.php

The City of Emerson, in Mills County, also has a sidewalk repair assistance program. Their program requires that a resident submit a program application to the city along with a quote for the job from a contractor. The city then approves the project and pays up to $1,000 for concrete only; the resident is responsible for the labor cost.The building permit is approved by council before the job is started.The concrete is ordered from the city's supplier, which saves on cost. The City of Emerson funds this assistance program through a Community Betterment Grant in partnership with Mills County. Emerson provides a $5,000 match and receives $10,000 in return specifically designated for sidewalk repairs. For more information contact the City of Emerson, https://www.emersonia.org/.

Iowa City Sidewalk Program – Another mechanism for encouraging residents to perform needed repairs to their sidewalks is for the city to complete the work and to assess the cost to the property as part of the property tax bill.

https://www.icgov.org/city-government/departments-and-divisions/public-works/engineering/sidewalk-repair-program/sidewalk

Pedestrian Curb Ramp Construction Grant Program -- Municipalities may also apply for grants like this one for the purpose of improving curbs and ramps, which are normally not the responsibility of residents,https://iowadot.gov/pol_leg_services/Funding-Guide.pdf. Another DOT grant source for sidewalk improvements is Iowa's Transportation Alternatives Program (TAP). This program does require a 20% community match. More information can be found at the link below.
https://iowadot.gov/pol_leg_services/Funding

Trailer park

Rental Housing Units

Inspection program

Rental registry programs are an important step in helping cities gain a basic grasp of the number of rental units available in the community. Smaller communities in Iowa are seeing the utility and necessity of creating a rental registry and, in some instances, a rental inspection program that certifies a housing unit as suitable for habitation, meeting minimum health and safety standards. Rental registries and inspection programs take time and can be met with resistance by current landlords. This is especially the case for single-family home rentals that are less visible than multi-family units. A rental registry is typically the first step in the process of creating a rental inspections program.

In most communities, rental inspections are done on a three year basis. There is typically an annual charge to register a rental unit from $25 per unit at the low end to $100 per unit – and that money is used to pay for the inspection every third year. Unless the City adopts a specific rental code, most rental inspections will use the U.S. Department of Housing and Urban Development's Housing Quality Standards measurements. Here is a link to HUD's HQS inspection checklist: https://www.hud.gov/sites/documents/DOC_11775.PDF. For the most part, an HQS inspection is the lowest bar possible, meaning it is habitable, though maybe not desirable. While Iowa has a Uniform Landlord and Tenant Law (Iowa Code 562A), the law does not establish a statewide, enforceable inspection standard.

One model for smaller communities has been to contract with an external agency, such as the Council of Governments (COG), to inspect and, in some cases, manage the program. The City of Red Oak, for instance, contracts with their regional COG for rental inspections services. The City of Columbus Junction instituted their own municipal-run rental registry and inspections program in 2014.

See: http://columbusjunctioniowa.org/city-government/rental-housing/.

See the fact sheet "Rental Inspections Programs and https://www.communityprogress.net/tool-1---rentalregistration-lincensing-pages-207.php

for more information.

As an offshoot of this Rural Housing Readiness Assessment program, Iowa State University Extension and Outreach is developing a series of workshops on developing rental inspections programs. We will roll this out April 11th at the annual Rural Housing Readiness Assessment Conference in Ames. There is no fee for the workshop, and any Grinnell housing committee members can register by request. Please reach out to Scott Timm for registration information.

Consistent nuisance code enforcement is key to improving the overall appearance of a community. Many cities have adopted nuisance ordinances. Sometimes, however, codes that are on the books are not enforced. This could be because of lack of political will, city capacity, or unclear designation as to what entity is in charge of enforcement. The Iowa League of Cities has produced a 'Nuisance Abatement Manual' that helps to explain some procedures used to regulate nuisances. The manual can be found here,

(https://www.iowaleague.org/members/Publications/NuisanceReport.pdf).

We recommend that the city consult with a planning agency such as ICOG to explore code creation, adoption, and implementation. Nuisance abatement programs can be either complaint-based or proactive. Proactive programs will see better results in terms of improving property appearance but require greater investment in time or resources. A city may decide that there is need for proactive enforcement but are unable to commit a city employee for this work. Contracting with a private firm or the regional Council of Government, as well as partnering with neighboring communities on sharing costs are viable options to have a strong nuisance abatement program with limited resources. See the fact sheet on code enforcement in the Appendices for a primer on code enforcement considerations.

Tenant-Landlord Disputes

Tenant-landlord disputes can quickly develop into stressful and tense situations. Tenants may feel powerless and fearful about raising complaints with landlords about health and safety issues, afraid they may be evicted. Landlords, on the other hand, may not understand what legal recourse they can exercise as owners of a property and worry about damage to their investment property. Tenant- landlord mediation creates an environment that facilitates communication between the affected parties before costly legal proceedings or shame-producing and disruptive incidents such as eviction occur.

Tenant-landlord mediation will require soliciting individuals who are trained in general mediation as well the specifics of federal, state and local law. An excellent resource on landlord and tenant issues is Iowa Legal Aid. It would be worthwhile to explore their free online resource: https://www.iowalegalaid.org/issues/housing/landlord-and-tenant-issues.

It would be worthwhile reaching out to Iowa Legal Aid to see what kinds of legal services they are able to provide clients and if they have an existing mediation program or ability to train local social service providers to play that role. Any kind of local mediation program will have to be housed with a particular agency that would manage the volunteer mediators and requests from landlords or tenants. Potential partners could include Community Action Centers, United Way, or a city-led initiative.

Pocket neighborhood

Creating a pocket neighborhood can appear to be an ambitious project; however, the main steps, covered by many of the action items listed above, fall into the broad categories of:

1. Identifying location, including lots and owners;
2. Acquiring the lots, site assembly, including demolishing existing structures;
3. Acquiring funding and/or investors;
4. Open a call for developers, including determining if additional incentives are needed to attract builders.

This is a complex project and will likely require bringing on additional partners such as the COG or potentially private construction or planning services. The work group would benefit from talking through the process with others in Iowa who have accomplished it.

Maquoketa: As mentioned in the RHRA workshop (Appendix B, Slides 38-40) Maquoketa Bear River Cottages is a pocket neighborhood developed in partnership with East Central Development Corporation (ECDC) and the East Central Intergovernmental Association (ECIA[1]). More information can be found at: https://ecia.org/pocketneighborhood/

Des Moines: Two pocket neighborhoods from Des Moines may prove instructive. The first, the Birdland Area, is a flood reclamation and recovery project that partnered significantly with Habitat for Humanity of Greater Des Moines to build affordable, owner-occupied homes. This kind of partnership could be a model, whether it be a local chapter of Habitat, partnering with a community college or high school building trades program, working with an organization like Homes for Iowa, or a combination of affordable building options. Combining the new construction with a home buyer's assistance program like the USDA 502 program (mentioned above) could significantly lower the cost of entry for homebuyers.

https://www.msa-ps.com/our-experience/birdland-area-redevelopment-plan-des-moines\-iowa/

The second Des Moines project, Washington Court in the Riverbend neighborhood, details the complexity of identifying accumulating small lots from multiple owners in a low resource neighborhood.

https://www.housingiowaconference.com/media/cms/Washington_Court_Development__Web_FE112AB15B261.pdf

Ecovillages

Ecovillages are a newer kind of development that feature cutting edge sustainable technology where design, energy, water, waste recycling, and landscaping all work with nature. Systems that provide living necessities are socially and environmentally responsible and result in better living conditions for nature and mankind. Abundance Ecovillage, outside of Fairfield, is one of the first of their kind to provide this neighborhood design. More information about the community can be found at: https://www.abundanceecovillage.com/

Campground

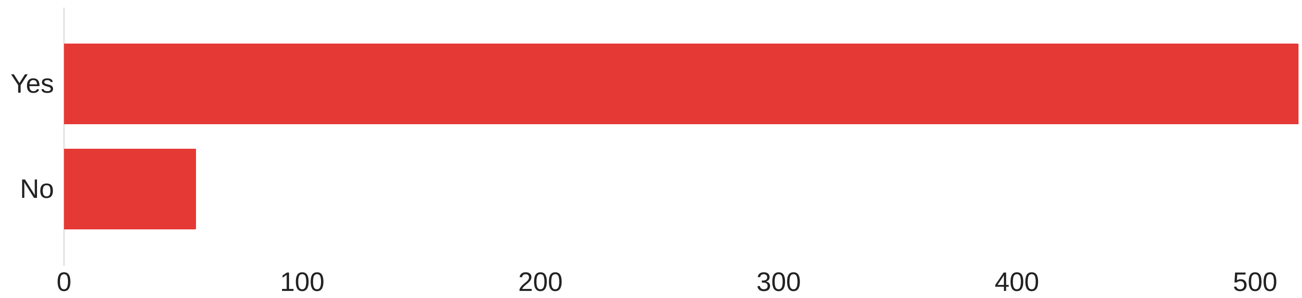
The City of Decorah has a campground that is owned and run by the City. Usage is seasonal, and maintenance and operation of the campground is the responsibility of the Parks and Recreation department. Andy Nimrod is the Director of Parks and Rec, and can be reached at: (563) 382-4158. The website for the city campground can be found at: https://parks.decorahia.org/pulpit-rock-campground.

Final Comments

It was a pleasure to assist Grinnell with this goal setting process. It is important to note that this plan including the projects and the timeline that you created is not "set in stone." They can and should be modified as new circumstances may occur. You have put together a fabulous and motivated steering committee, we are very optimistic about your capacity to move forward.

This plan is not intended to sit on the shelf. This lays out a realistic plan for you to make meaningful progress towards your vision of improving housing in Grinnell. We are looking forward to following your progress, and we will remain a resource for you as you move forward. We are happy to share best practices and provide support. We will also meet with Work Groups as they break down the actions into smaller steps.

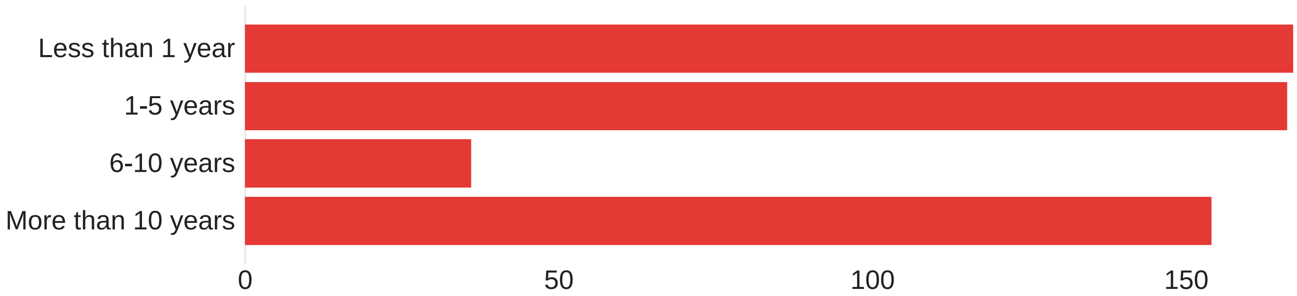
Q2 - Do you live in Grinnell?



Field	Min	Max	Mean	Standard Deviation	Variance	Responses
Do you live in Grinnell?	1	2	1	0	0	573

Field	Choice Count
Yes	518
No	55
Total	573

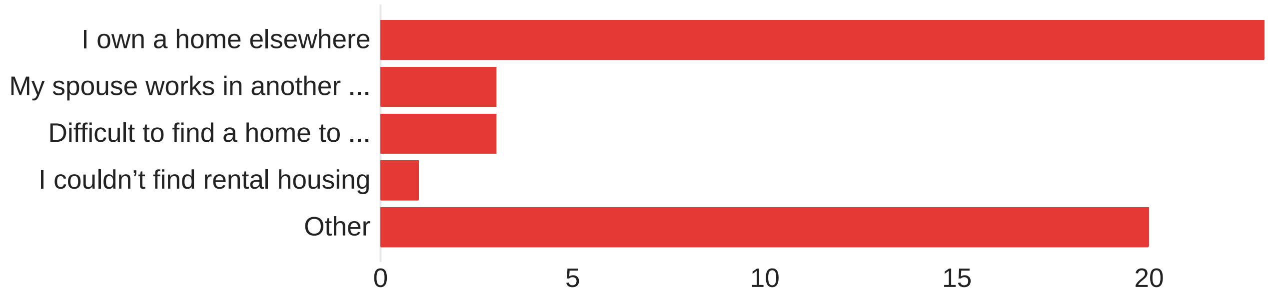
Q3 - How long have you lived in Grinnell?



Field	Min	Max	Mean	Standard Deviation	Variance	Responses
How long have you lived in Grinnell?	1	4	2	1	1	523

Field	Choice Count
Less than 1 year	167
1-5 years	166
6-10 years	36
More than 10 years	154
Total	523

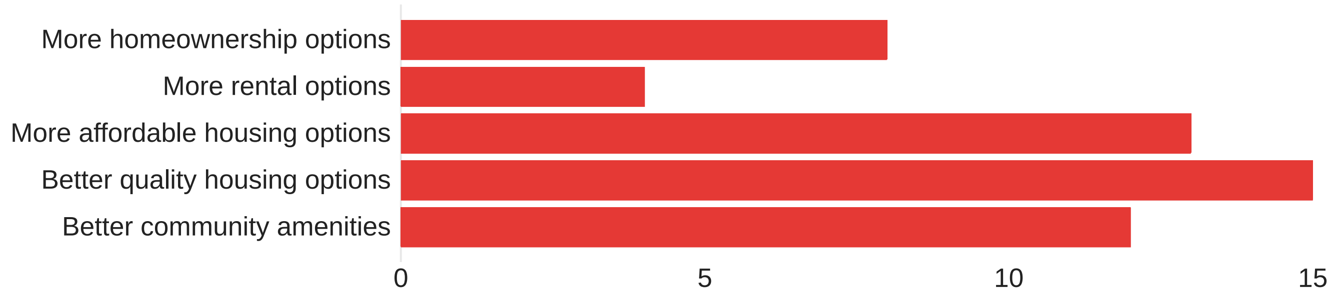
Q4 - What is the main reason you do not live in Grinnell? Select all that apply.



Field	Choice Count
I own a home elsewhere	23
My spouse works in another community	3
Difficult to find a home to purchase here that suits my family's needs	3
I couldn't find rental housing	1
Other	20
Total	50

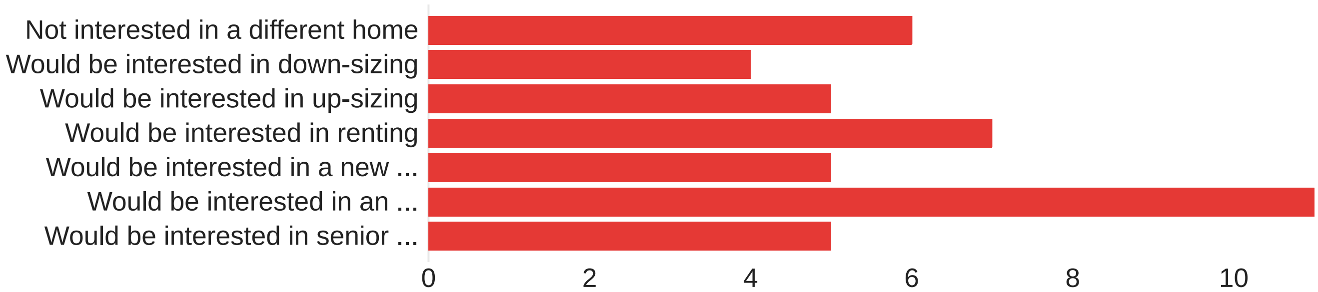
Other - Text
Farmer

Q5 - What would help you decide to move to Grinnell if you do not currently live here? Select all that apply.



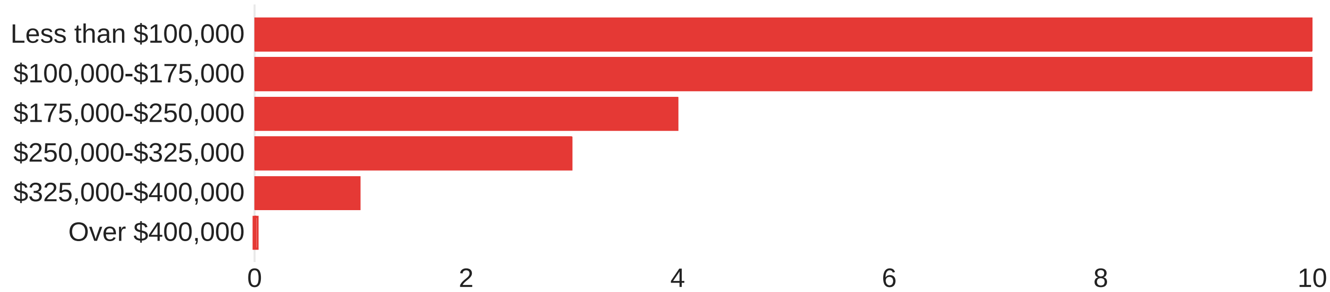
Field	Choice Count
More homeownership options	8
More rental options	4
More affordable housing options	13
Better quality housing options	15
Better community amenities	12
Total	52

Q6 - Thinking about your future housing needs, what type of housing in Grinnell would interest you if you chose to move? Select all that apply.



Field	Choice Count
Not interested in a different home	6
Would be interested in down-sizing	4
Would be interested in up-sizing	5
Would be interested in renting	7
Would be interested in a new construction single-family home	5
Would be interested in an existing single-family home	11
Would be interested in senior housing	5
Total	43

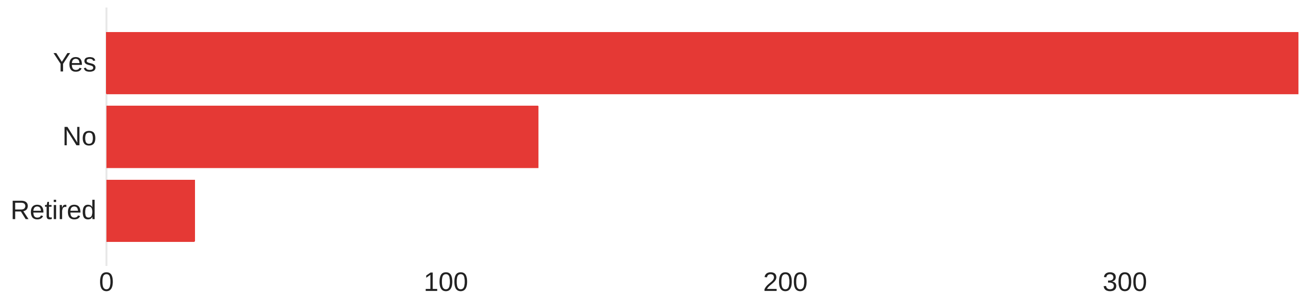
Q7 - What price range of house would you be looking for if you wanted a different home in Grinnell or were considering relocating to Grinnell?



Field	Min	Max	Mean	Standard Deviation	Variance	Responses
What price range of house would you be looking for if you wanted a different home in Grinnell or were considering relocating to Grinnell?	1	5	2	1	1	28

Field	Choice Count
Less than $100,000	10
$100,000-$175,000	10
$175,000-$250,000	4
$250,000-$325,000	3
$325,000-$400,000	1
Over $400,000	0
Total	28

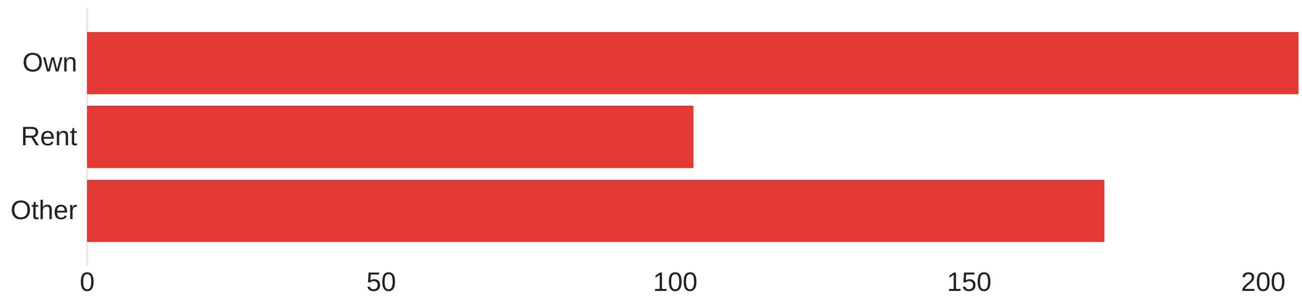
Q8 - Do you work in Grinnell?



Field	Min	Max	Mean	Standard Deviation	Variance	Responses
Do you work in Grinnell?	1	3	1	1	0	504

Field	Choice Count
Yes	351
No	127
Retired	26
Total	504

Q9 - Which of the following best describes your living arrangement?

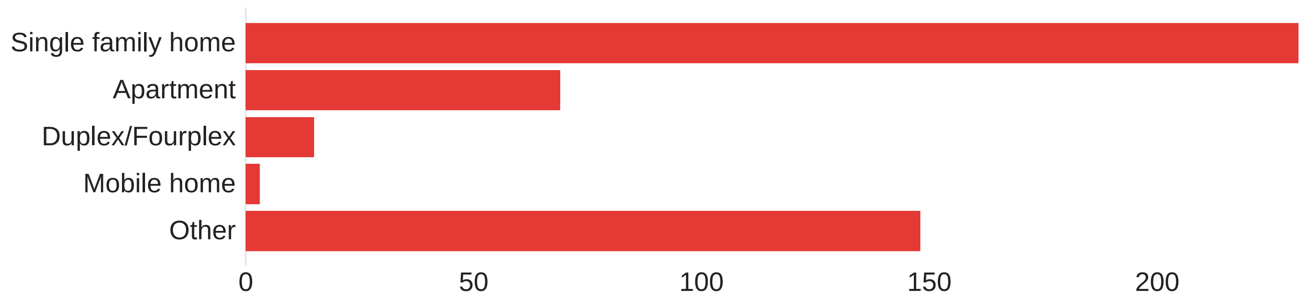


Field	Min	Max	Mean	Standard Deviation	Variance	Responses
Which of the following best describes your living arrangement? - Selected Choice	1	3	2	1	1	482

Field	Choice Count
Own	206
Rent	103
Other	173
Total	482

Other - Text

Q10 - What type of structure do you live in?

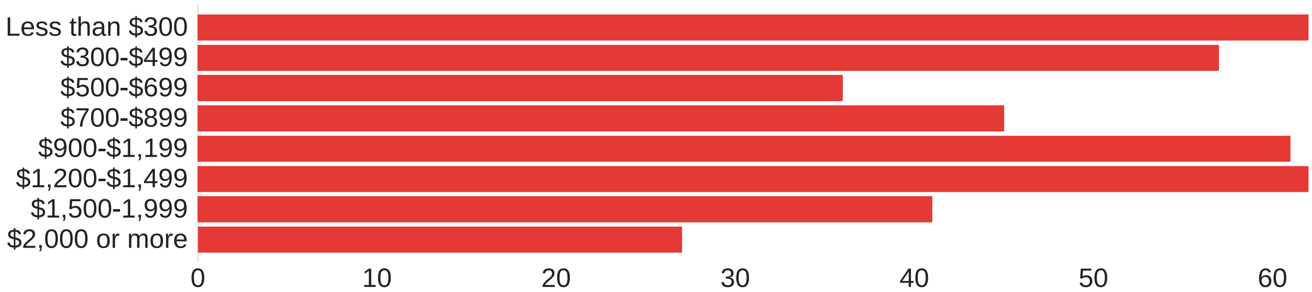


Field	Min	Max	Mean	Standard Deviation	Variance	Responses
What type of structure do you live in? - Selected Choice	1	5	3	2	3	466

Field	Choice Count
Single family home	231
Apartment	69
Duplex/Fourplex	15
Mobile home	3
Other	148
Total	466

Other - Text

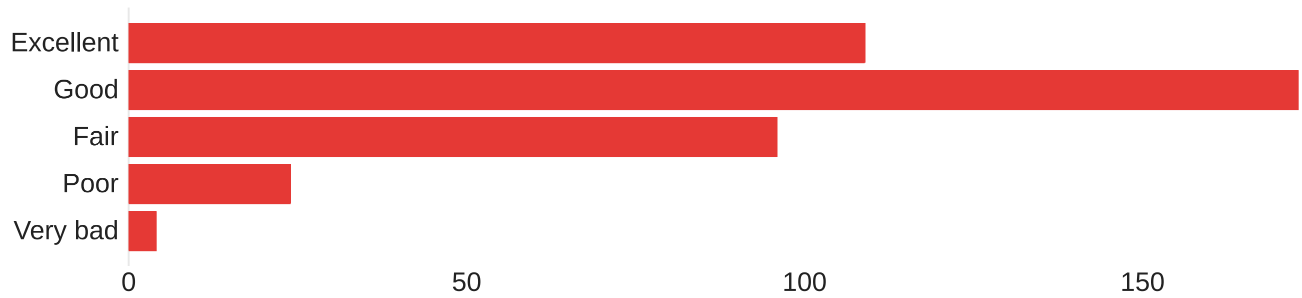
Q11 - How much do you spend monthly in housing (mortgage or rent plus utilities)?



Field	Min	Max	Mean	Standard Deviation	Variance	Responses
How much do you spend monthly in housing (mortgage or rent plus utilities)?	1	8	4	2	5	391

Field	Choice Count
Less than $300	62
$300-$499	57
$500-$699	36
$700-$899	45
$900-$1,199	61
$1,200-$1,499	62
$1,500-1,999	41
$2,000 or more	27
Total	391

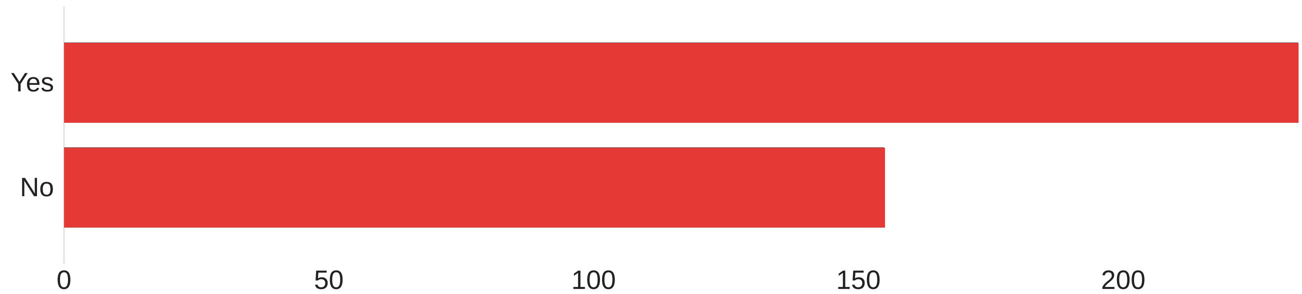
Q12 - How would you rate the condition of your dwelling?



Field	Min	Max	Mean	Standard Deviation	Variance	Responses
How would you rate the condition of your dwelling?	1	5	2	1	1	406

Field	Choice Count
Excellent	109
Good	173
Fair	96
Poor	24
Very bad	4
Total	406

Q13 - Would you participate in an incentive program to help homeowners and landlords make exterior improvements to their home?



Field	Min	Max	Mean	Standard Deviation	Variance	Responses
Would you participate in an incentive program to help homeowners and landlords make exterior improvements to their home?	1	2	1	0	0	388

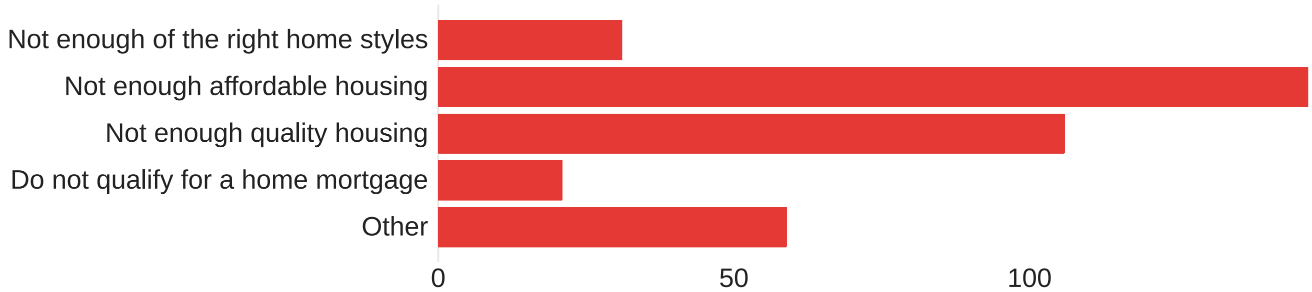
Field	Choice Count
Yes	233
No	155
Total	388

Q14 - Would you support a rental property registration and inspection program with the city?

Field	Min	Max	Mean	Standard Deviation	Variance	Responses
Would you support a rental property registration and inspection program with the city?	1	2	1	0	0	372

Field	Choice Count
Yes	312
No	60
Total	372

Q15 - In your experience, what is the main barrier to home ownership in Grinnell?

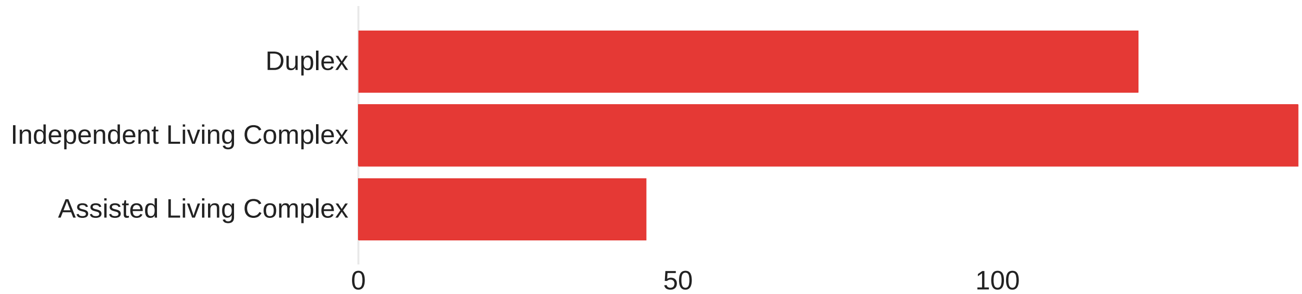


Field	Min	Max	Mean	Standard Deviation	Variance	Responses
In your experience, what is the main barrier to home ownership in Grinnell? - Selected Choice	1	5	3	1	1	364

Field	Choice Count
Not enough of the right home styles	31
Not enough affordable housing	147
Not enough quality housing	106
Do not qualify for a home mortgage	21
Other	59
Total	364

Other - Text

Q16 - Would you or a family member be interested in living in the following housing options in the future if built in Grinnell? Check all that apply.



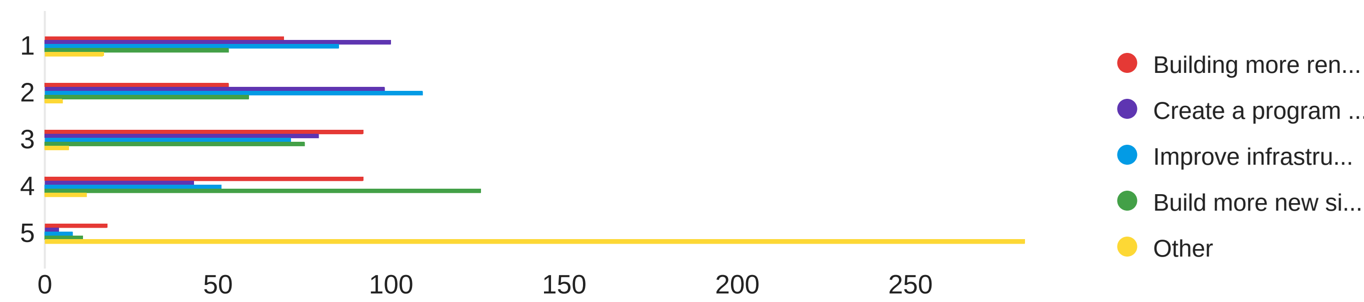
Field	Choice Count
Duplex	122
Independent Living Complex	147
Assisted Living Complex	45
Total	314

Q17 - Would you be interested in learning more about an investor group for housing projects in Grinnell?

Field	Min	Max	Mean	Standard Deviation	Variance	Responses
Would you be interested in learning more about an investor group for housing projects in Grinnell?	1	2	2	0	0	374

Field	Choice Count
Yes	102
No	272
Total	374

Q18 - What should be the top priorities for improving housing in Grinnell? (Rank in order of importance with 1 being the most important. Click on the statement and drag the statement into the order of importance.)



Field	Min	Max	Mean	Standard Deviation	Variance	Responses
Building more rental housing units	1	5	3	1	1	324
Create a program of assistance and incentives to improve existing housing	1	5	2	1	1	324
Improve infrastructure and amenities for current residents	1	5	2	1	1	324
Build more new single family housing units	1	5	3	1	1	324
Other	1	5	5	1	1	324

Field	1	2	3	4	5	Total
Building more rental housing units	69	53	92	92	18	324
Create a program of assistance and incentives to improve existing housing	100	98	79	43	4	324
Improve infrastructure and amenities for current residents	85	109	71	51	8	324
Build more new single family housing units	53	59	75	126	11	324
Other	17	5	7	12	283	324

Q19 - What is holding Grinnell back from improving housing options, in your opinion?

What is holding Grinnell back from improving housing options, in your opinion?
1: low willingness to invest and 2: control of rental market by unscrupulous landlords
40 percent of the town is living in poverty and does not have the money to improve those housing options.
A culture of "letting things slide" in terms of violations of city code.
A quickly diversifying range of residents' socio-economic situations
A: Pricing for home ownership. B: The system of "Land lords" is open to exploitation of the tenants, and can be observed to be actively exploitative from my experience speaking to tenants.
Accessibility for disabled people
Affordability and condition of available housing
Affordability seems to be a serious issue and it seems particularly challenging in Grinnell versus other small towns in Iowa.
Affordable housing is not $150,000 houses.
Affordable housing. Wages high enough to fully support people with housing needs.
Availability of single family homes that are not massive early 1900's home that are less than $200k. Starter homes are needed that are affordable while also livable.
BABY GIRL IVE LIVED HERE FOR LITERALLY 3 MONTHS AND I DONT LEAVE CAMPUS I DO NOT KNOW
Because a large percentage of renters are college students who do not plan to stay long term, landlords have very little incentive to maintain the housing they own. There are a lot of unsightly, unsafe houses in Grinnell because of this.
Budgeting
Building codes too restrictive, not cost effective
Building costs
COST & PROPERTY TAXES
College students in rural settings are a captive audience and there is no reason to improve living options because they know students don’t have a selection to choose from.
Competition.

Cost

Cost of living is fairly high here, despite small amount of amenities that go along with it. Not many houses under the 150k mark.

Cost of living is high for a small community

Cost of lots, current housing stock, and rental rates.

Cost to make improvements

Costs

Costs are higher than in similar sized communities. Home buyers are willing to commute from communities more in line with their opinion of market value. Property taxes are way too high for the level of services.

Costs, labor to do the projects, general availability of quality jobs in the area.

Council only cares about own agenda

Crappy water

Develop Grinnell's Interstate Corridor. Obtain a corridor study from an outside non-city affiliated 3rd party. Focus on making a hospitable business environment with livable wage. Incentivize and diversify relationships with commercial/industrial developers/investors. Provide a local, city sponsored financial incentive to any/all recently located Grinnell single family buyers. Move to Grinnell and get $5,000.00 in transaction credit? Move to Grinnell, purchase a single family home and enjoy 3 years 100% property tax abatement.

Development costs, high taxes

Division of equity/social groups, property tax rates (many do not improve their homes because after mortgage and prop. taxes, they don't have the ability), and city licensure, etc.

Don't put multi-housing within neighborhoods. These need to be built in new areas. Single family housing should be built in open lots and run down housing within neighborhoods. Supportive programs to remove old houses (city buy outs) to make room for new houses. This would help with the high cost of lots. Quality built housing is a must. We don't want cheap material and workmanship stock in our community. We need to increase our city limits and find a way break the landlock around the community. Long time family ownership of land around Grinnell is too expensive to buy. They are preventing not only housing to grow but business growth as well. Find out WHY the land by the interstate has infrastructure but no businesses. These landowners are holding our community growth with their selling business practices. What a waste of roads with no usage.

Economic disparity/housing segregation/lack of livable wage jobs aside from certain professions. Different parts of the Grinnell community tend to live in their own areas.

Everyone wants a big house &/or lots of land, but these options are long-term unsustainable & too expensive for average wage-earners--tho bigger profits for developers are probably why they are the only new options out there. We should look for opportunities to build smaller & less expensively around shared common grounds: surround a park &/or garden space w/mixed small to mid-sized homes, or rent-controlled & condo space so people can have some privacy, & equity if desired, along w/space to spread out, walk the dog, meet and share w/neighbors. I don't think there's much housing like this in neighborhoods where lower income singles or families can afford to rent, much less own, living space.

Existing houses need more improvements- they’re big projects for new homeowners to take on, and we need more contractors who can take on work fixing up places.

Expensive foundation/basement repairs

Extreme high cost of living in Grinnell

Finances

Financial and population support

Folks living in Iowa City, Des Moines, and Cedar Rapids that work in Grinnell

For residents needing to update their housing, they are hesitant to participate in City sponsored grants as they do not want to involvement with local government. Just an overall distrust of government as a whole. Also, a lack of building lots for new home construction.

From what I hear, builders do not want to deal with the Grinnell city council and the building codes/inspectors. I have contacted multiple that choose not to do business here.

Funding

Funding

Funds

Good paying jobs aside from the College and Grinnell Mutual.

Greed

Greed? Landlord monopolies? People coming from city housing markets earning professor wages making it okay for landlords to charge 750 per month for mediocre dwellings?

Grinnell College Residence Life

Grinnell College Resident Life Department

Grinnell College Residential Life Department

Grinnell is a strange mix of a town because half of the housing properties are very nice, well up-kept, new paint jobs and remodeling done. The other half are awful eye-sores which bring down the property values of the surrounding homes. There are some houses around here which look like they are falling apart. Busted out windows, exterior in poor condition, junk all over the front yard, etc. I would not want to buy a house like that and have to put all that time and money into repair work. I would also not want to live next to a house like that. The prices for housing and renting are quite good, but the limited choice is what prevents me from wanting to buy a home in the area. There are not very many nice houses or units on the market and a lot of the homes and apartments in the town need upgrades.

Grinnell is an expensive community. Property taxes in some locations are over %500 per month.

High housing costs in Grinnell as compared to neighboring towns

High property tax gets passed on to renters. Renters not taking care of the places they rent.

High property taxes. If people want lower taxes, they live outside of Grinnell.

High tax cost

History

Honestly, I think Grinnell lacks a reason for growth that spurs new, nice apartments and developments. The businesses in town aren't growing fast enough and the downtown lacks sufficient restaurants and activities. There are so many older homes in town that would require expensive updating to be modern that it locks homeowners into limited options and there aren't nearly enough new, nice apartments that would draw folks from cities used to newer developments. It becomes a chicken and the egg situation.

Housing follows employment. Jobs and their payscale dictates housing. The ongoing search for employers who will pay well.

How much it costs compared to other towns

I always assumed there wasn't enough wealth in the area to allow for home improvements. It is striking the number of houses that are falling apart. When I rented, I also felt there was a severe lack of rental properties.

I don't believe there's any incentive for improvement. Prices keep increasing for houses, and there isn't enough competition for rental properties.

I don't have any insights on this, I just know that early and mid-career professionals who move into the community to work for the college have a miserable time trying to find rental options if they do not wish to immediately purchase a home. I have colleagues who lived in hotels for several weeks because they struggled to find housing.

I don't know enough to comment

I don't know money

I don't think rentals are inspected enough.

I think people are maxed out on where their income goes. Property taxes are extremely high and going up. many are on limited incomes. landlords are not held to the same accountability as homeowners when it comes to keeping properties up, they tend to get by letting their properties deteriate which brings down property value on the block. There isn't any assistance (grants/rebates) to help upgrade homes for current homeowners.

I ‘m not sure there is a housing need

I'm not an expert, but the housing available for purchase or rent has been tight, even more so during this pandemic. Additionally, what is available is expensive to purchase or is too small a space to rent for folks moving to town with families. This is a problem for everyone, but particularly so for low-income people and immigrants (including possible refugees). I think we have a homeless problem that few notice and we need to get some low-income housing (without a lot of barriers for requirements on jobs or substances and such) along with some social supports so that folks can get back on their feet. We lack public transportation and affordable daycare which are also significant barriers.

Idk

Improving the housing we already have? If that is the question, money and homeowners that fall in that in between area that make too much to qualify for programs but not enough to afford making improvements. If the question is about adding housing then I would say lack of builders willing to take a risk and build affordable homes without a buyer in place which is understandable.

In my opinion it is the lack of contractors who are skilled and follow through, and a fairly difficult time getting access to materials and supplies.

Income disparities

Investors

Investors

It costs a lot to live in Grinnell

It is mostly for the elderly. I had a hard time finding an apartment that I could afford.

It's expensive to live here

It's very hard to find someone or a company who will do good work for you if you have a house. Wages are not high, and people with houses cannot afford to have work done which will improve their houses.

It’s too expensive to rent or buy in Grinnelll.

Job opportunities

Jobs. Stuff to do

Lack of awareness of a problem. If I don't consciously look around and think about it, I don't notice any problems.

Lack of capital - not enough income is coming into the town to support housing maintenance, and the demand for rentals from college students is not met.

Lack of capital and income in general

Lack of demand

Lack of funding and lack of lots

Lack of housing availability creates a need for housing, even if the place is not kept up well.

Lack of imagination

Lack of incentives and fear of higher property tax rates after improvements are made.

Lack of insight

Lack of interest in living in Grinnell due to how few things there are to do in the area/the town

Lack of investment

Lack of job growth and community growth overall. Grinnell is known to be higher in taxes and high priced homes for what updates and quality you receive.

Lack of life and culture—more stores, restaurants, cafes, etc needed to make it a desirable place to live.

Lack of opportunities that look profitable to developers

Lack of oversight of rental landlords. In my experience, it's hard to make landlords maintain their properties at a good quality and fix issues.

Lack of oversight of rental units

Lack of population. Lack of innovation in Grinnell’s master plan. Lack of support to bring in more employers. Lack of competent leaders making decisions on public and free money vs real world economics. Autonomy of senior city leadership. Misguided non profits.

Lack of realistic knowledge about cost of living for average families. We aren't all college professors.

Lack of vision on the part of City leadership. Grinnell should have their own economic development director. This survey is not structured get at the substantive issues surrounding housing- shows a lack of understanding of the social, economic, and political issues in Grinnell.

Land lords don’t want to put money into something they can make huge profit on, as is. Especially HUD housing.. alot of them the outsides look so dumpy.. I’d hate to guess what the inside looks like

Landlords

Landlords, particularly those renting to college students, are lax in maintaining properties and over-charging renters

Landlords, too many hoops to jump though with the city of Grinnell to build any new housing. Get rid of the low income restrictions on places, because half of the places ask that you have little to no money coming in to rent when there are many people to rent but the renting options are terrible or the inside of the apartment need updating.

Landlords/owners wanting too much money for the quality of housing

Less Income

Limited number of good quality rental properties -- both single family and mult-family

Little available land that isn’t overpriced for builders to build affordable building on.

Local contractors can't build affordable single family homes due to construction costs for just a few homes.

Logistics

Low qualitt living standards

Many college staff and faculty end up commuting from other areas as there are very, very few single family home rental options here and it is difficult to find the ones that exist.

Many predatory landlords do not maintain their properties well in order to keep costs down and maximize their profits

Market prices too high for young families, too much emphasis on low-rent attracts low-rent tenants and resources end up depleted.

Most units are priced out of range for first time buyers

Need more affordable housing for senior citizens. Such as single level homes or single level duplex style townhomes

No affordable housing and cost of property. I can live in a neighboring community and have a nice house for half of what I’d pay in Grinnell. But I have a mileage restriction since I work for the city

No long term vision for housing by the city and no economic development by the city

Not a lot of rental properties available for people that don't need low income housing

Not certain. Have heard that certain individuals own and control a lot of property

Not enough affordable housing options for those working at the current lower paying jobs that are available in the community

Not enough affordable property to develop single family homes

Not enough better paying jobs, some of largest employers don’t pay property taxes, which increases the load for private citizens

Not enough developer competition. There are two contractors in town and they’re unwilling or unable to offer quality homes at a justifiable cost.

Not enough houses

Not enough quality and affordable housing.

Not enough room to grow

Not enough single family houses and the prices are WAY to expensive.

Not sure

Not sure. Housing is either too expensive ir poor quality, nit enough inbetween. Improving quality if existing housing, qhile keeping prices reasonable is better than building new.

Old school thinking that everyone can afford or wants to live in a traditional single family home. Provide quality diverse options at various price points, locations, and styles. Only real progress is being made by outside developers - maybe build the capacity of our local contractors and builders - provide training to them to access tools and incentives to lower the cost of construction and development. It would be nice to see local realtors roll up their sleeves and help with more than just sales.

Our dated homes being listed for higher than they should be

Our school facilities are in desperate need of updates. With better schools we would attract and retain more families which would help our housing situation.

People are poor.

People still rent crummy houses + apartments which doesn't encourage landlords to renovate them.

Price

Price and size of homes. Household of 2 adults, earning $17/hr each = $65-70K household income. Determine, realistically, how many sq. ft. that income level could afford and that's the housing stock Grinnell needs. Home builders have been talked to in the past and don't want to build houses under $250K, due to lower profit margin. A lot of the housing stock in the affordable for majority range is rental and in poor shape. The income demographics of Grinnell vary widely and our current housing stock reflects that.

Prices for houses are expensive. Plus we need to build our population

Pricing of material and cost of living

Probably a lack of financial resources, stemming from cutting social services and grants at the state level.

Probably mix of lack of investment and not enough sustained market demand

Property taxes to high

Real estate agents setting home prices too high. They do not match well with what assessors and mortgage companies price them at

Rental options that are within budget (outside of Grinnell college) are rare to come by, if they are available they are run down and not maintained well. It is hard to afford housing and utilities on a single income from Grinnell

Renters running down houses

Residents are scared of more housing and potential changes to town.

Right now the market is tight, which is financially good for those working in real estate. Thus, little incentive to expand supply by those currently in the industry. Also, the down needs a few more things to attract people. More restaurants and improved school. It is a feedback issue though. More people living here would bring more restaurants, but more restaurants would bring more people, for example. So, hard to get the ball rolling on either.

Satisfied with my home.

Slumlords are influential people in town and don't face punishment for appalling rental property conditions. More oversight and enforcement is needed.

Small scale community

Sorry, haven't followed enough to voice an opinion

THE PRICING AND CONDITION OF AVAILABLE HOUSING DOES NOT REFLECT CURRENT WAGES IN THE AREA, NOR ARE THERE OPTIONS FOR TEMPORARY RESIDENTS (INTERSHIPS, PROFESSORS, ETC) THAT ARE FOR THOSE WHO ARE EXPECTING NICE HOUSING AND HAVE THE MEANS TO PAY FOR IT. THERE IS PLENTY AVAILABLE IN THE IN-BETWEEN PRICING TIERS.

Tenants need laws and guidelines protecting them from landlords

The availability to build smaller affordable homes

The college is buying up a lot of the property, driving both taxes and values up. Additionally, other houses that could be used for single-family housing are being bought by landlords to use as rentals, particularly surrounding the college. Last but not least, there is a gap of DECENT affordable houses. There's not much that's in the 140-170k range that doesn't require a lot of work on the front end, and to get something decent you have to get to the 180-200k range.

The college!

The college's influence on the town

The economic divide. Most if Grinnell’s population can’t afford to buy the homes in town in today’s market.

The economy.

The fact that your worried about housing when there are apartments available and there are house’s for sale

The power that be really don’t want the town to grow and prosper.

The price of building a new home is expensive

The realtors seem to control which part of Grinnell is worth more than others.

The rental properties are in such high demand that they can be in awful condition.

The slow, inexorable death of small town America stemming from the utter lack of incentive to stay in the town where you grew up. Honestly housing here is pretty great- quality and affordable. There's just no reason to live in those houses.

There are many things holding our community back, and it is a complex problem deeply rooted in the community. The community’s high local market, lack of locations to build, the acceptance of the status quo of new, cheaply constructed, small footprint homes that maximize profit and minimize quality, dedication to low income, government subsidized housing that allow landlords to turn a profit but doesn’t bring young professionals into the community, the dedication to builders in the community that are more concerned about maximizing profit than building quality long term homes, the high local market and need for readjustment from the realty industry are all variables that need to be addressed to improve our community and our housing options. This doesn’t even account fir the supply chain and the rise in material costs that have effected the industry as well. Thank you for asking this question.

There are so many old houses that need a lot of work in Grinnell. There are few, if any, housing regulations, especially for rental units. I think Grinnell is just used to doing things the same way they always have.

There are strong divides politically between citizens of Grinnell, which causes many minorities such as myself to fear living in housing outside of the college, despite wishing they felt safe enough to do so.

There is not a lot to draw people to Grinnell right now. We need more to offer to young families and singles. Maybe even those of us closer to retirement looking to stay in the smaller community, but want things to do.

There isn’t a lot of growth in Grinnell. The population has relatively been the same for years. Maybe the city could give more incentive to local contractors and supply with them with grants to help build more housing. If we need more housing.

Too expensive to buy a house

Too high taxes.....too expensive to live in Grinnell

Town size. College should expand.

Unsure

Unwillingness to provide housing options for people earning under $100,000 annually.

We don't want prices to go up. If there are improvements, I don't want my rent to go up.

We have a lot of wonderful houses in this city, but keeping them in good condition is too expensive and time-consuming for most people. And repair people often don't show up (I called a plumber in July and this is October...)

Will and private investor/developers

Zoning

affordability

brute force capitalism

capitalism. No one wants to invest in housing that isn't going to make someone rich. We have the technology to build net-zero, which is the smart and responsible thing to do, for our people and our planet. Anything built that is hooked to the grid, sucking down fossil fuel, is just adding to our problem.

college

cost

few paved roads in the countryside around Grinnell

finding developers willing to take the risk in a rural area

haven't lived here long enough to form an opinion

high home prices - Grinnell homes have traditionally been way overpriced

high level property taxes

high taxes

investment

lack of money / demand is what I would guess, but thats just off of inferences. I can't see why people would want to live in Grinnell as there isn't a lot to do.

master plan for community development

money

money

money

no idea, since I don't live here I don't know much about it

not enough help for homeowners who can't afford improvements. Not enough affordable, high-quality rentals

not enough houses being made. more affordable houses need to be constructed only low income housing is available. Market rate housing is rare and overpriced.

outrageous property taxes, inflated assessmnets, city plays favorites with developers

overall economy

price

rundown homes that need fixing.

short sitedness

the push to more apt dwellings and not enough options for affordable single family home ownership

the rich always have what they need, so why care about the not rich?

the squirrels

there is always demand due to the College so no incentive to improve.

“Slum landlords”. I almost didn’t move to Grinnell because the housing rentals I saw were in unsafe/deteriorating conditions. Mold, no smoke detectors, substandard interiors (painted wallpaper, cracked walls, ancient dirty carpet), high rents for below par houses, poorly maintained exteriors. If I hadn’t been able to stumble onto the place I was fortunate to find, I wouldn’t have left Kansas City. My landlord takes excellent condition inside and out of his property and expects me to do the same, which I do.

Q20 - What are the SPECIFIC ACTIONS that we, as a community, should take to improve access to quality and affordable housing in Grinnell?

162 Responses

What are the SPECIFIC ACTIONS that we, as a community, should take to improve access to quality and affordable housing in Grinnell?

Incentivize builders to put up spec homes.

Imp

Find other ways to get grants for those needing to fix their homes without direct City involvement. Work to get more affordable building lots for single family homes.

A new large mobile home park would be a big help

Housing incentive and also bring more new businesses to town.

Rid the city council and school board of Grinnell Collage puppets. Elect people who have a spine.

help bring the prices down a bit. rental properties are extremely high.

Give a financial incentive for people to buy single-family dwellings, and improve infrastructure so residents feel that they are getting something for their tax dollars. When people have pride in their home they tend to stay in a community. People don't get that pride with rental properties or apartments. If the private sector sees a benefit to compete for that market, it will work out way better than entitlements.

BRING HIGHER PAYING JOBS TO GRINNELL

Build housing that fits in the price range of the majority of the people. Most new houses are priced for higher income people

Close the gap. Grinnell has plenty of residents on the top and bottom of income and assets. Grow the professional sphere. Develop Grinnell's income diversity.

Helping reduce property taxes to lower rental costs. Or helping to subsidize high rental prices for quality places.

Encourage building contractors to build moderately affordable homes

1. Stop putting low income people in only certain places in Grinnell. NE Grinnell has very little housing diversity and housing is more expensive there. 2. Our next single family development should be attractive - water/ponds, interesting topography, off grid, near a natural resource area, etc. 3. Implement the rental inspection program - where possible help with improvements with small grants. 4. Maximize infill development when possible first. 5. A quality affordable senior living complex in the best location we can find (as close to downtown and Grinnell College as possible).

Annex more land and put in infrastructure. Establish a program to support the removal of old housing AND crackdown on inhabitable living conditions. Nuisance ordinance needs more teeth! Improve ROADS, ROADS, ROADS! Having holes and repaired infrastructure holes all summer and sometimes a year later before resurfaced is ridiculous. Nice roads are an important part of curb appeal. I wouldn't buy a house on the North side of town just because of the horrible road conditions. The south side has old and less than ideal housing stock, but the old roads are in much better shape.

Hire GOOD contractors that actually have pride in their work. Makes sure housing is up to date on HVAC/GAS/ELECTRIC and is EFFICIENT. Invest in nice properties like townhouses and single family dwellings (see Ankeny and West Des Moines for etc).

Addressed in previous comment

Not sure

Daycare is a pretty large issue in town, so finding affordable daycare would help a lot, outside of that housing/taxes are expensive in this area, so finding housing under 150k if pretty difficult here unless it needs significant work.

A rental inspection program and an easily accessible system in which tenants could easily hold their landlords accountable

None

more assistance for current homeowners/landlords to improve outdated properties. more affordable senior living so older residents can downsize without losing equity more high quality rentals (new construction)

Limit the college's acquisition of random properties. Inspection programs for rental properties and landlords - both big ones that are full of problems like the Reed Street apartments and the small ones (Dan Huebner). In my opinion, we don't need more rental properties - we have a lot. Development of smaller family homes, good quality but affordable in nature (140-190k range) would likely help young families out.

I think more oversight of rentals would be a good first step. A grant program or very low-interest loan program for exterior improvements also seems like a good idea.

Improve on rental inspection programs with consequences so the slumlords in town have to provide appropriate and safe housing for renters.

Lower the property taxes. Create more single family homes which will help drive down the price of houses on the market.

Make more of the apartments to where families can live. Most of the assistance apartments are for the elderly here in Grinnell.

Take care and upgrade existing houses

Identify and understand as a community the cost of living versus the monthly rental price. - As a young person from the community and now living and working in the community as an adult with a master's degree, the monthly rental cost with a rental I felt safe and secure in was completely out of my affordable price range.

Holding landlords accountable & regular inspections.

I'm not sure I know enough about the options for creating quality and affordable housing. I think as a community we could give mini grants, or reduce taxes for people that can prove they are making improvements on their homes or rental properties. We could also offer incentives to landlords for doing an inspection program that would provide a minimum quality of housing available for people in the community.

Subsidize lower income folks ability to maintain their home in good condition. Support zoning that encourages a MIX of housing types in any neighborhood. Enforce regulations on rental units so that landlords keep them in good repair, while providing landlords assistance to renovate or repair where appropriate. Incent builders to use quality materials and construction in the first place -- costs are so outrageous that it is challenging for contractors to do beyond the minimum in terms of structural considerations.

not sure

More apartments.

I don’t know

Build mixed use buildings downtown and offer retailers such as Starbucks incentives to operate in them.

Construction of new apartment housing will help to keep rents low, but ultimately what should be done is provoking closer ties with the Des Moines suburbs to try to attract more business to Grinnell.

Ensure rentals in town are up to standards.

Stop adding full-time city employees and increasing the tax burden on home owners

Fire all employees at Grinnell ResLife COPY RESIDENTIAL HALL FROM UC IRVINE!!! WE DESERVE BETTER HOUSE WITH WHAT WE PAY!!! LET GRINNELL COLLEGE RELEASE THE OPTION OF OFF CAMPUS LIVING!!!!!!

Improve all the facilities. Provide AC, to all rooms. Build more singles, and apartments.

Help improve the structural integrity and exterior aesthetics of existing housing.

Not take into account that everyone works at Grinnell College as a professor making a large salary. Majority of residents make minimal wages or not much above.

Make the water quality better

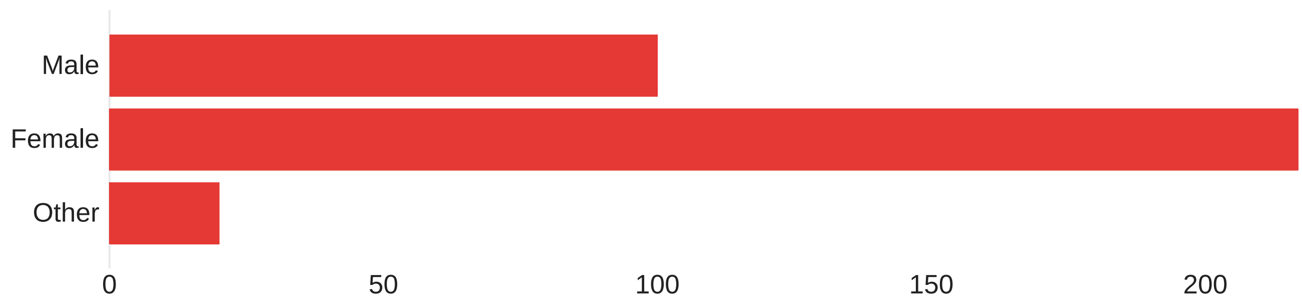
It would be great if people, especially people without families, working entry level positions had more housing options in the $400-700 per month range

why does our tax money go to signage about the number of restaurants in grinnell and flowers in the downtown area when our roads are crumbling?? why did the city give obscene amounts of tax breaks to the gun factory, which is run by multi millionaires? this community needs better priorities.

Attract competent contractors to Grinnell; make information available about competent contractors who will work in Grinnell. (Everything seems to work by word-of-mouth, so if you are new here, you don't know how to find professional help to improve your home.) If possible, build new rental housing units in areas close to the college (for one or two people) and close to industries with many employees (for families). Bar older homes from being split into low-rent apartments with incentives for homeowners to turn former rentals house back to one-family homes. One problem with our housing not looking nice is that older homes have been turned into many-unit rentals.

Quality housing

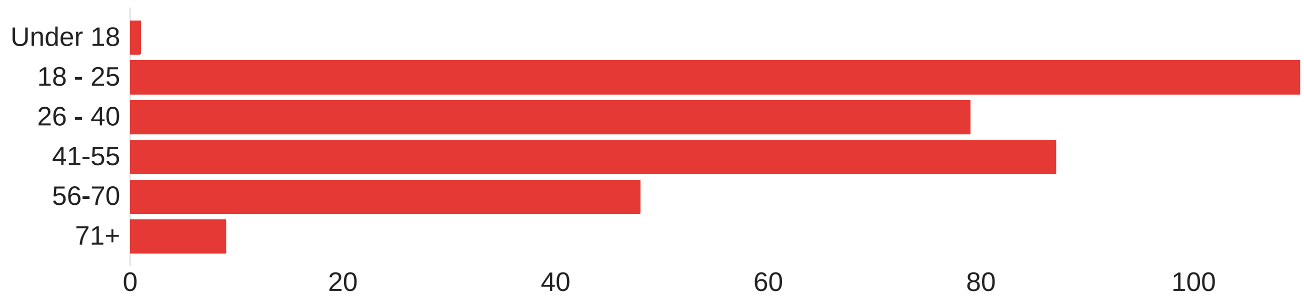
Q21 - What is your sex or gender?



Field	Min	Max	Mean	Standard Deviation	Variance	Responses
What is your sex or gender?	1.00	3.00	1.76	0.55	0.30	337

Field	Choice Count
Male	100
Female	217
Other	20
Total	337

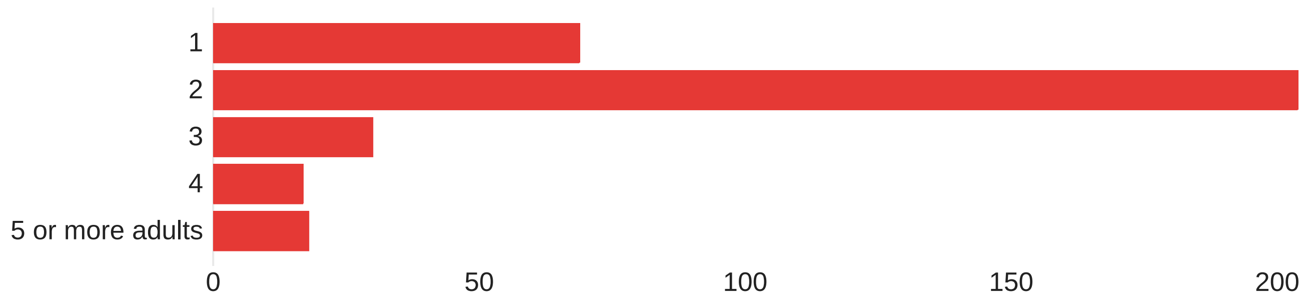
Q22 - What is your age?



Field	Min	Max	Mean	Standard Deviation	Variance	Responses
What is your age?	1	6	3	1	1	334

Field	Choice Count
Under 18	1
18 - 25	110
26 - 40	79
41-55	87
56-70	48
71+	9
Total	334

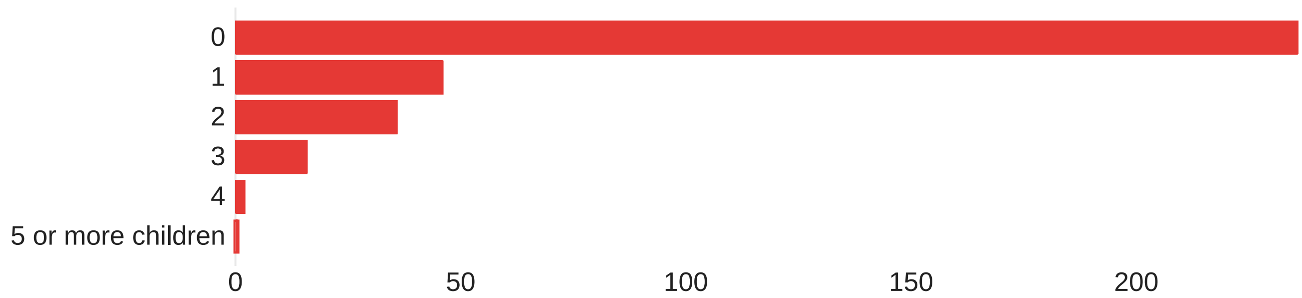
Q23 - How many adults (18 +) live in the household, including yourself?



Field	Min	Max	Mean	Standard Deviation	Variance	Responses
How many adults (18 +) live in the household, including yourself?	1	5	2	1	1	338

Field	Choice Count
1	69
2	204
3	30
4	17
5 or more adults	18
Total	338

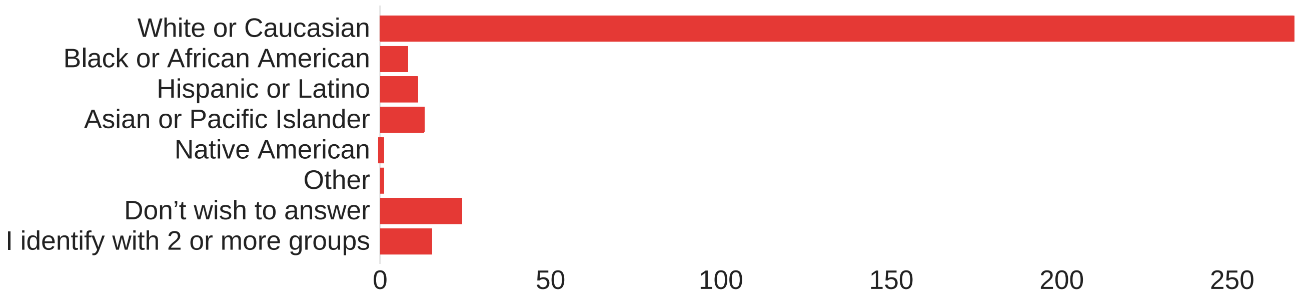
Q24 - How many children (0-17) live in the household?



Field	Min	Max	Mean	Standard Deviation	Variance	Responses
How many children (0-17) live in the household?	1	5	2	1	1	336

Field	Choice Count
0	236
1	46
2	36
3	16
4	2
5 or more children	0
Total	336

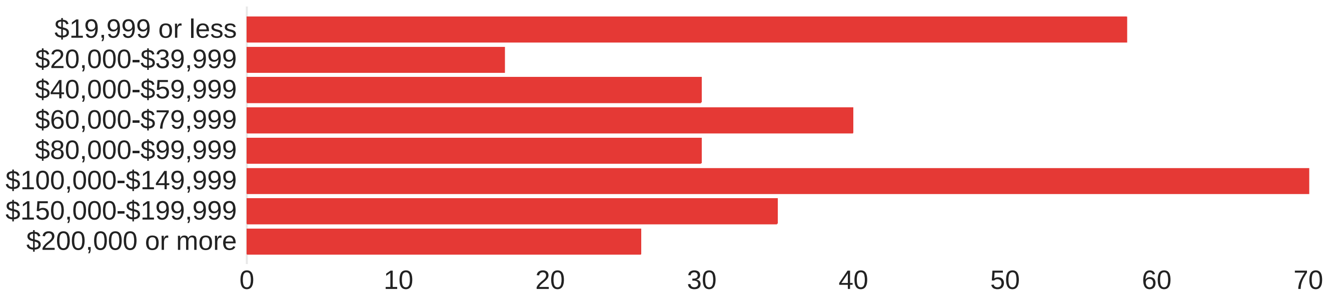
Q25 - What race or ethnicity do you consider yourself to be?



Field	Min	Max	Mean	Standard Deviation	Variance	Responses
What race or ethnicity do you consider yourself to be?	1	8	2	2	4	340

Field	Choice Count
White or Caucasian	268
Black or African American	8
Hispanic or Latino	11
Asian or Pacific Islander	13
Native American	0
Other	1
Don’t wish to answer	24
I identify with 2 or more groups	15
Total	340

Q26 - What income bracket does your household fall under? (Include the income of all who contribute toward the expenses of the household.)



Field	Min	Max	Mean	Standard Deviation	Variance	Responses
What income bracket does your household fall under? (Include the income of all who contribute toward the expenses of the household.)	1	8	4	2	5	306

Field	Choice Count
$19,999 or less	58
$20,000-$39,999	17
$40,000-$59,999	30
$60,000-$79,999	40
$80,000-$99,999	30
$100,000-$149,999	70
$150,000-$199,999	35
$200,000 or more	26
Total	306

Housing Readiness Fact Sheet

Rural Housing Readiness Assessment Process

Phase 1: Getting Organized

- Form a Housing Steering Committee.
- Collect and bring relevant **community plans, applicable studies, resolutions, city ordinances, and city budgets.**
- Complete a questionnaire and workbook that inventories information relevant to housing.

Phase 2: Interactive Workshop

- **Discuss a range of possible housing options** with the Housing Steering Committee, city officials, and community members.
- Use the questionnaire and workbook from Phase 1 to see which housing options are viable with current conditions, and which would require adjustments to ordinances, etc.

Phase 3: Public Input

- Develop an outline—based on phase 2—of possible housing options to present to the public for feedback.
- **Build consensus within the community** and prioritize action items.

Phase 4: Action Planning Workshop

- Convene Housing Steering Committee to **develop short-term and long-term goals for housing** based on information from all previous phases.
- Identify key stakeholders, funding, and individuals/groups to "get things done"
- **Create a timeline** for measuring accomplishments.

IOWA STATE UNIVERSITY
Extension and Outreach
Community and Economic Development

Assembling a Housing Steering Committee

Housing Readiness Fact Sheet

Background

In many communities housing policy is an ad hoc process, the accumulation of decisions made over time without reflection on longer-term impact. A local governing or advisory body charged with planning and implementing housing decisions can provide continuity, oversight, and direction. As a first step in the Rural Housing Readiness process, each participating community is asked to establish a Housing Steering Committee if such a committee does not currently exist. The Committee may be established by City Council Resolution (for an example, see fact sheet ***Sample Resolution to Create a Housing Steering Committee***). The Housing Steering Committee is charged with oversight of the preparation of the RHRA program and any other role and/or responsibility as determined. This fact sheet will serve as a road map for participating communities as they establish and assemble Housing Steering Committees.

Steering Committee Membership

The Committee will be made up of seven to ten individuals and include elected officials, city staff, representatives from real estate and finance, non-profits, major employers and concerned residents. It is recommended that the community advertise the opportunity to serve on the Housing Steering Committee and provide public notice. The governing body that establishes the Housing Steering Committee will invite expressions of interest to serve through the same process that would normally be employed when soliciting citizen board and commission members.

The composition of the Steering Committee may include 7-10 members reflective of the following mix:	
Elected Officials	• City • County
City/County Staff	With responsibilities in one of the following: • Housing • Planning • Community development
Housing Industry Representatives	• Realtors • Bankers • Construction companies or housing contractors • Chamber of Commerce • Housing or community development corporation staff
Nonprofit Organizations with a housing mission	• Council of Governments • Community Action Agency • Churches with outreach or household assistance programs
Major employers	Representative of employers with ties to the community
Community members	Including representatives from populations with unique housing needs: • Immigrant populations • Senior citizens • Low-to-moderate income households • Potentially-impacted neighborhoods

Role and Responsibilities of the Steering Committee

- RHRA Phase 1: This committee will begin by working with Iowa State University (ISU) Community and Economic Development (CED) specialists to conduct a community self-assessment by collecting relevant plans, studies, resolutions and ordinances. The committee will also complete a questionnaire and workbook that inventories plans, programs, funding sources, and other data for housing-relevant information to help the community "ground truth" their housing situation.
- RHRA Phase 2: Next, the housing committee, other interested city officials, and community members will walk through a three-hour interactive workshop with CED specialists. Participants will review and discuss the broad range of available housing options. This discussion will be designed around the information gathered in the first phase of the work, and will highlight how the community's plans, ordinances, funding policies, and other current conditions support or inhibit the provision of various housing options.
- RHRA Phase 3: After the housing workshop, CED specialists will work with the committee to conduct a public input session to help build consensus around what the community would like to achieve in the area of housing. The committee members will attend this session and help organize and recruit other participants. CED specialists will facilitate the public input session.
- RHRA Phase 4: Finally, the housing committee will convene for an action planning workshop. Participants will develop housing-related short-and long-term goals, and action plans for implementing those goals, based on the information and input gathered during the first three phases. Additional key stakeholders, funding opportunities and responsibilities, and individuals/groups tasked with "getting things done" will be identified, along with timelines for measuring accomplishments.

Leadership

At the first meeting of the Housing Steering Committee, the group will select a Chair, who must be an elected official, and a Vice Chair, who must be a non-elected representative. The Chair's responsibilities include: setting meeting agendas in consultation with the Vice Chair and CED Specialists, ensuring the goal setting and action planning is scheduled and conducted with the support of the CED Specialists, and upon full adoption of the committee, working with City and/or County staff to recommend and approve reports and recommendations. The Committee Chair will also be responsible for chairing and or convening meetings. The Vice Chair will serve in the Chair's stead when the Chair is unable to perform the duties of the Chair.

Meetings

The Committee may be subject to the Open Meetings Law (Code of Iowa, Chapter 21). If so, all activities must follow open meetings requirements (see fact sheet ***Open Meetings and Open Records*** for more information). As a first step, members will agree on a regular meeting place and time. As the work of the committee is sequential, and each phase builds upon the last, it is recommended that all committee members attend each meeting. The committee shall determine if alternates are permitted and if it will be permitted to participate via telephone or other electronic means as technology allows. Meeting agendas will be distributed at least 72-hours in advance of meetings via email. Meeting materials will be posted in advance on the City/County website.

Decision Making

The Committee will strive to make decisions by consensus. If consensus is not possible, then decisions can be put to a vote and require the majority of the members present. Voting can only occur when a quorum (more than half of the members) is present.

Staffing

The Committee will be supported by the ISUEO-CED Specialists and the staff of the local governing body who has established the Housing Steering Committee. The Committee will receive support in fulfilling its role and responsibilities.

Updating City Ordinances

City ordinances govern many areas of interest that effect housing, such as lot sizes, accessory buildings, and nuisances, to name a few. It is important that a City Code, especially code that effects housing, reflect current needs and be up to date. Ordinances are a law of general and permanent nature in the city. Ordinances are a requirement of enacting certain regulations. As a legal record, it is crucial that city code and ordinances be current. City ordinances consist of all city ordinances in effect with the exception of grade ordinances, bond ordinances, zoning map ordinances, the vacation of streets and alleys, and legal descriptions of urban revitalization areas and urban renewal areas.

Updating city ordinances reflects a time when city leadership has determined that the existing code no longer serves the needs of the city and its operation.

Iowa Code Ch. 380 outlines the definition and process for city ordinances.

Updating Code

Iowa Code 380.8 (3) states that a code of ordinances should be compiled and maintained at least annually, or compiled at least once every five years. Every city is required to update their City Code at a minimum every five years.

A city may maintain a code of ordinances by annually compiling and adopting by resolution a supplement to the code of ordinances that consists of all the new ordinances and amendments to the ordinances that became effective during the previous year. A city may also choose to annually add new ordinances and amendments to ordinances to the code of ordinances rather than do a supplement. Cities who do not choose to update their ordinances annually with a supplement or addition are required to compile a code of ordinances at least once every five years.

Requirements for Updating or Amending Code

City Ordinances are updated and amended by adhering to the following process. First, all amendment or new ordinance subject matter must be described in the title of the ordinance. If an amendment to an ordinance is being made, which ordinance, section, subsection, or paragraph to be amended must be specifically identified. It must also be identified whether the amendment is a repeal of the previous ordinance, code, section, subsection, or paragraph that is being amended.

Once staff or consultants have identified and added or amended the Code of Ordinances or City Code, it must go to the City Council for a vote.

- The proposed ordinance or amendment will need to be considered and voted on for passage at two council meetings prior to the meeting where it is to be passed. This requirement can be suspended by a recorded vote of three-fourths or more of all of the council members. If the proposed ordinance, amendment, or resolution does not receive sufficient votes for passage at any point in consideration, the proposed ordinance, resolution, or amendment is considered defeated.
- Passing an ordinance, amendment, or resolution requires a majority vote of all of the council members. The mayor may break a tie vote in a city with an even number of council members per Iowa Code 372.4.
- To pass a motion requires a majority vote of a quorum of the council. All votes shall be recorded.
- The mayor may sign, veto, or take no action on a resolution, amendment, or ordinance that is passed by the council, unless the mayor was entitled to a vote on that measure at the time of its passage.

Requirements for Publishing Code of Ordinances

If the proposed code of ordinances contains only existing ordinances that do not effect a change in substance, the council may adopt the code by ordinance. However, if a proposed code of ordinances contains a new ordinance or an amendment to existing ordinances, the council shall hold a public hearing on the proposed code before adoption.

The clerk shall publish notice of the hearing as provided in Iowa Code 362.3. Copies of the proposed code of ordinances must be available at the city clerk's office. Within thirty days after the hearing, the council may adopt the proposed code of ordinances. A new ordinance or an amendment to an existing ordinance becomes effective upon publication of the ordinance adopting the code of ordinances unless a subsequent effective date is provided within an ordinance. If the council substantially amends the proposed code of ordinances after the hearing, notice and hearing must be repeated before the code may be adopted.

SAMPLE RESOLUTION TO ESTABLISH A HOUSING STEERING COMMITTEE

RESOLUTION NO. ______

RESOLUTION ESTABLISHING A HOUSING STEERING COMMITTEE (PERMANENT OR TEMPORARY) TO SUPPORT THE RURAL HOUSING READINESS ASSESSMENT INITIATIVE

WHEREAS, the City Council recognizes that the availability of housing is a central community concern and aims to demonstrate municipal support for creating new housing opportunities to address long-term community needs; and

WHEREAS, the City Council has entered into a Participating Community Agreement as part of the Rural Housing Readiness Assessment (RHRA) Program funded by the Iowa Economic Development Authority (IEDA) and supported by Iowa State University Extension and Outreach – Community and Economic Development (CED); and

WHEREAS, the City Council desires to engage the community and involve a diverse group of community members and formally establish an advisory committee of volunteer community members to assist in assessing community housing needs, developing recommendations and providing advice, now therefore;

The City Council hereby establishes a committee, referred to hereinafter as the Housing Steering Committee, to guide the work of the Rural Housing Readiness Assessment (RHRA) program and to participate in the assessment phase and the development of recommendations to be made to the City Council. The committee shall be voluntary, consist of members of the community who either live or work within the boundary or near boundary and include Elected Officials (City/County), Staff (City/County), Housing Industry Representatives, Nonprofit Organization Representatives with a housing mission, Major Employer Representatives, and Community Members with interest in housing.

The Housing Steering Committee shall work with Iowa State University Extension and Outreach – Community and Economic Development (CED) Specialists over a period of 6-9 months; and complete their work and report their recommendations to City Council no later than XXX, XX, 202X.

This resolution is effective immediately upon enactment by City Council.

PRESENTED AND PASSED this Xth day of XXX, 202X by a vote of ________________________________.

____

APPROVED by the Mayor this Xth day of XXX, 202X

____

ATTEST/AUTHENTICATE by the City Clerk

Sample Ordinance to Establish a Housing Steering Committee

Ordinance No. XXXXX

An ORDINANCE of the City Council of City XXXXX, Iowa establishing the role, composition and duties of the Housing Steering Committee.

WHEREAS, the City Council recognizes that the availability of housing is a central community concern and aims to demonstrate municipal support for creating new housing opportunities to address long-term community needs; and

WHEREAS, the City Council has entered into a Participating Community Agreement as part of the Rural Housing Readiness Assessment (RHRA) Program funded by the Iowa Economic Development Authority (IEDA) and supported by Iowa State University Extension and Outreach – Community and Economic Development (CED); and

WHEREAS, the City Council desires to engage the community and involve a diverse group of community members and formally establish an advisory committee of volunteer community members to assist in assessing community housing needs, developing recommendations and providing advice to the City, now therefore;

THE CITY COUNCIL OF THE CITY OF XX, IOWA DOES ORDAIN AS FOLLOWS:

Section 1. A new Chapter 0.00 of the XX Municipal Code is hereby adopted in its entirety to read as follows:

Housing Steering/Advisory Committee

Sections:

0.00.0 Created – Membership, Appointment, Term and Compensation

A. There is created a Housing Steering/Advisory Committee for the City, hereinafter referred to as the committee. The committee shall consist of seven (7) to ten (10) members who shall be appointed and confirmed by a vote of the city council.

B. The committee shall consist of members of the community who either live or work within the boundary or near boundary. The committee members should include Elected Officials (City/County), Staff (City/County), Housing Industry Representatives, Nonprofit Organization Representatives with a housing mission, Major Employer Representatives, and Community Members with Interest in Housing.

C. Members shall serve for a period of XX years with terms (*insert the City's standard term length and any other term-related factors*).

D. Members shall serve without compensation.

0.01.0 Vacancies- Replacement/Removal

Members may be replaced if a vacancy occurs either due to resignation or excessive consecutive unexcused absences.

0.02.0 Duties and Responsibilities

The Committee is established for the following purposes:

A. To serve as a planning and advisory committee
B. Provide advice and/or recommendations to the City Council, City Staff or other appropriate groups.
C. As directed by the City Council, assist with advising on housing.
D. Provide a report to the city council on the committee's work annually.

0.03.0 Meetings, Officers, Records and Quorum

A. The committee shall meet as necessary and generally shall establish a regular meeting schedule and announce the specific day and time the committee will conduct its regular meetings in compliance with the Open Meetings Law.

B. A majority of the members servicing on the committee shall constitute a quorum.

C. At the first regular meeting, the committee shall select from its members a chair and vice chair for a term of one year (*or other number per usual practice*).

D. The committee shall provide public notice of the meeting and shall keep record of its meeting minutes. Minutes shall include a record of attendance and any formal actions taken by the committee, and be made available to the public per Open Records Law.

Section 2. This ordinance shall take effect and be in force as of its passage and publication.

PASSED BY THE CITY COUNCIL THIS XTH DAY OR X, 202X.

APPROVED BY THE MAYOR THIS XTH DAY OF X, 202X

Signed by Mayor__________________________

Attest/Authenticate:

Signed by City Clerk__________________________

Open Meetings and Open Records Laws: Fact Sheet for Housing Steering Committees

Work on behalf of the government must be done transparently and in compliance with the Open Meetings and Open Records Laws. In this Fact Sheet, we will provide information to help Housing Steering Committees understand the requirements and operate accordingly if required.

Do open meetings and records laws apply to Housing Steering Committees?

It depends. Iowa Code Chapter 21 states that the Open Meetings law applies to governmental bodies. A city council is clearly a governmental body, but the law also applies to committees "created by statute or executive order […] to develop and make recommendations on public policy issues." If a Housing Steering Committee meets this definition, for example if the committee was created by a city ordinance or order, it must comply with Open Meetings Law.

What constitutes a meeting?

Iowa Code Chapter 21, Section 21.2 (2) notes that a meeting is a gathering in person or by electronic means of a majority of members of a governmental body. It may be formal or informal and where there is deliberation or action occurring. If a social gathering occurs with a majority of the Housing Steering Committee present and there is no discussion of the policy and no intent to avoid the purposes of Chapter 21, then such a gathering is excluded. The safest thing to do is avoid discussion of the work of the Housing Steering Committee when members are gathered for social events.

What do we need to do to comply with Iowa's Open Meetings Law?

There are three basic elements in complying with Open Meetings Laws: 1) post a public notice 2) conduct the meeting in an open session, and 3) keep minutes.

1) Public Notice

Firstly, the Housing Steering Committee meetings must be preceded by a public notice which is posted in a prominent place at least 24 hours in advance and provided to media who have requested notice. The time, date and place with a tentative agenda should be posted. Examples of "prominent placement" include the bulletin board at city hall or county building designated for that purpose.

2) Open Session

The location and time of the meeting must be held in a place that is reasonably accessible to the public. Decisions should be taken only for items which have been placed on the advance agenda.

3) Minutes

A public meeting must be recorded in minutes, which are considered public record and open to public inspection. Minutes must show the date, time and place of the meeting; record the members present; any action taken and show the results of each vote taken. For more information, consult Iowa Code Chapter 21, Sections 21.3 and 372.13.

Are there any consequences if the Open Meetings laws are violated?

According to Iowa Code Chapter 21, Section 21.6, any aggrieved person, taxpayer or citizen may seek judicial enforcement. A court, upon finding a violation, shall assess each member of the body who participated in the violation damages from $100 to $500; if a member knowingly commits a violation, the damages could be from $1,000 to $2,500. If the practices noted above are carefully followed, Steering Committee Members will be able to avoid concerns about violating the Open Meetings law.

What about the Open Records law? Does that apply to a Housing Steering Committee's work?

Yes, the Open Records law, which is covered in Iowa Code Chapter 22, may also apply to a Housing Steering Committee because, as noted above, if it is considered a governmental body. Additionally, the records of certain members of the steering committee may be public documents if they are serving in some kind of public capacity as an elected or appointed official or staff person.

What is required to meet the requirements of the Open Records law?

The Housing Steering Committee must designate a "lawful custodian" for its public records and publicly announce who holds that responsibility. Most often, this responsibility lies with the City Clerk. This individual is responsible for maintaining records, handling public record requests, and record retention.

What is considered a "public record?"

All documents, presentations, tapes or any other information stored or preserved is considered a public record. This also includes email, websites, or social media shared or posted by members. It does not matter if the communication has taken place using a personally owned device. It is important to know that members of the public may request copies of such records.

How can a member of a Housing Steering Committee make sure to comply with Open Records requirements?

Firstly, be prepared to provide copies of any email correspondence or social media posts you may have on the work of the Committee if requested. An individual best practice is to avoid use of email or social media for any Committee "discussion" or "deliberation" among members. The consequences of violating the Open Records law are the same as violating the Open Meetings law, as noted above.

In summary…

A Housing Steering Committee and its members are subject to Open Meetings and Open Records law. Members can readily comply by ensuring the Committee provides proper public notice with detailed agendas, discusses and deliberates in open session, and maintains proper meeting records. When in doubt, always ask either your city or county attorney for clarifications.

Basic Checklist: Open Meetings	Basic Checklist: Open Records
✓ Post agenda 24 hours in advance of meeting in prominent place and to media who have requested notice.	✓ Designate a records custodian (usually the City Clerk) and maintain proper records.
✓ Provide a detailed agenda with the date, time and place. Any decisions that will take place should be included as an agenda item.	✓ Be prepared to provide any document, email or social media post if requested as public record even if on personal device.
✓ Deliberate and decision-make only in scheduled, open meetings.	✓ Avoid discussion or deliberation via email or social media.
✓ Record decisions and votes through minutes.	

Housing Readiness Fact Sheet

Previous Recommendations Worksheet

Looking over past assessments and plans, please list previous recommendations and any work that has been accomplished. If an assessment or plan does not exist, leave blank.

Type of Plan	Year	Recommendation, or Work Completed as a result of plan	Completed Y/N	Still Valid? Y/N
Housing needs assessment				
Comp Plan re:Housing				
Vacant Lot Study				
Other Housing Study?				

Low Income Housing Tax Credits

Background

The federally funded Low-Income Housing Tax Credits (LIHTC) are one of the most important resources for creating affordable housing in the United States today. Created by the Tax Reform Act of 1986, the LIHTC program gives state and local LIHTC-allocating agencies funding to issue tax credits for the acquisition, rehabilitation, or new construction of rental housing targeted to lower-income households.

These housing credits assist in investment in affordable housing in underserved rural and urban communities across the country. Many of these housing developments are home to working families, young professionals, or seniors or persons with disabilities that would be unable to maintain a home but prefer to live independently.

How LIHTC Works

- Federal tax credits are allocated to state housing finance agencies by a formula that is based on the state population. In Iowa this agency is the Iowa Finance Authority (IFA).
- The state agency, IFA, establishes the housing priorities for the state. Housing developers then compete for an award of tax credits based upon how well the applied project satisfies the state housing needs.
- Developers who are awarded the tax credits use them to raise capital from investors in their development.
- The tax credits can be claimed for up to 10 years, however, the property must be maintained as affordable housing for a minimum of 30 years. The tax credit provides a dollar for dollar tax reduction to offset the property owner's federal tax liability on ordinary income for those 10 years.
- There are two types of LIHTC: the 9% program and the 4% program. Each program has its own requirements.
- The actual tax credit rate varies based upon the Applicable Federal Rate (AFR). The 4% tax credit rate is adjusted monthly; however, the 9% is currently at a fixed rate making the 9% even more competitive.

Eligibility

Tax Credits are available for the acquisition and rehabilitation, substantial rehabilitation, or new construction of residential rental properties in the state. If the development meets those guidelines, the property must also meet one of the following requirements:

- 20/50 Test: A minimum of 20 percent of the residential units must be both rent restricted and occupied by individuals or families whose income is at or below 50% of area median gross income (AMI) limits (as established for different geographical areas and published by HUD).
- 40/60 Test: A minimum 40 percent of the residential units must be both rent restricted and occupied by individuals or families whose income is at or below 60% of AMI limits.
- 40/80 Test: A minimum of 40 percent of the residential units must be rent restricted and occupied by individuals or families whose income is at or below 80% of AMI, provided that the average income or rent limit in the project is at or below 60% of AMI.
- Both 9% and 4% credits are subject to a Qualified Allocation Plan (QAP) that states the specific criteria and eligibility, as well as the scoring systems to evaluate projects and priorities.
- Applicants for LIHTC can be individuals, non-profit organizations, for-profit organizations, LLCs, and partnerships.

9% Tax Credits

With 9% tax credits, the amount of credit that a developer can receive is limited to no more than the amount necessary to make the project financially feasible. The credit amount is a percentage of the "qualified" cost of development. New construction and rehabilitation are encompassed in the 9% tax credits. 9% tax credits are highly competitive. The application process takes place annually. In previous years, applications were due in early spring. 9% tax credits can also be used for historic preservation projects.

4% Tax Credits

4% tax credits, similar to 9% tax credits, limit the amount the project can receive to no more than the amount necessary to make the project financially feasible. The amount is determined by the percentage of the "qualified" cost of development. The maximum percentage for acquisition and projects subsidized by the federal government is 4%. 4% tax credits are also subject to a non-refundable reservation fee equal to 1% of the total 10-year tax credit amount. 4% tax credits can be applied for throughout the year as opposed to the 9% credits that have a set application period every year.

Conclusion

Low Income Housing Tax Credits are a competitive and highly sought-after funding source. The impact that they can make on the acquisition, substantial rehabilitation, and new construction of developments cannot be understated. When applying for LIHTC, be sure to work with organizations that understand what it takes to be a viable application and the requirements needed as a qualified applicant. There are an abundance of rules and regulations to using LIHTC as a funding source, especially when combining the tax credits with additional funding sources like HOME or tax-exempt bonds.

Manufactured, Modular, and Mobile Homes

Factory-built homes – homes that are manufactured off-site and then transported to a final lot placement – can represent a significant cost savings for new construction, lowering the entry point for homeownership. Factory-built homes can also address a lack of interest in home developers to build in rural communities because the risk is assumed too great or the market is deemed too small. Despite these benefits, some communities are reluctant to embrace manufactured housing as part of their new construction solution because of the hold-over stigma of "mobile" or "trailer" homes. It is important to recognize that **Iowa Code 414.28(2) forbids cities from passing ordinances that prohibit factory-built housing.**

Iowa Code distinguishes between modular, manufactured, and mobile homes.

Modular Homes

Modular homes are very much akin to site-built structures, blending in well with traditional construction. These residential structures are often assembled of pre-built components and are placed on a concrete slab or basement foundation. The structure is constructed to comply with Iowa State Building Code and is inspected the same as site-built construction. Modular homes appraise the same as site-built homes and they do not depreciate in value. They are financed through traditional mortgages. Modular homeowners generally purchase both the structure and the lot it sits on.

Manufactured Homes

Both modular homes and manufactured homes are built in factory settings, but while modular homes are assembled later, manufactured homes are structures that are typically delivered in one piece, already assembled, to a lot or site, and placed on a slab, basement, or metal piers. They are not designed to be moved once they arrive, with no wheels or axels permanently affixed to the structure. Unlike modular homes, however, these structures are regulated by a designated HUD code for manufactured homes. Local building or design codes, including minimum widths or roof pitch, cannot be applied to manufactured homes. Zoning standards like minimum lot sizes or parking, however, can be applied to manufactured homes. Because they are delivered already assembled, they are typically fairly uniform in size and shape. There are fewer home mortgage financing options for manufactured homes, but the federal government does provide backing for some financing institutions to provide mortgages to qualified home buyers. Some manufactured homeowners may own the dwelling where they live but lease the lot or land upon which the structure sits, also known as being part of a land lease community.

Mobile Homes

Mobile homes are trailer units that were built prior to 1976, the year that federal regulation for manufactured homes was established. Mobile homes were not built to any mandatory code standard. Like manufactured homes, they were not designed to be moved once they arrived at the site of installation. Thus, they are not registered as motor vehicles and are distinct from campers or trailers with hitches. According to Iowa Code 435.26, "mobile homes can be either considered personal property or real property. A mobile home is considered real property if it is located on a permanent foundation outside of a manufactured home community." For many mobile homeowners, there is a separation of ownership between the dwelling and the site the structure sits on, meaning the dweller owns the structure, but not the land it sits on. Owners thus pay rent to be part of land lease communities.

Land Lease Communities

Manufactured homes and mobile homes are often located on "land lease communities" in which the dwelling is owned by the inhabitant but the site is rented. Manufactured homes and mobile homes are among the lowest cost point of entry available for homeownership, with inhabitants being able to pay a low monthly fee to own the structure or are sometimes able to purchase the structure outright. Once the structure is on site, it is costly, and sometimes structurally impossible, to move the home. Thus, homeowners remain vulnerable to the fluctuations of the rent for the lot or pad that the home is settled on. A recent phenomenon where private investor firms purchase land-lease communities and substantially raise the monthly lease payments exploit this vulnerability, knowing that residents must pay or risk losing a home that is not truly mobile. Another vulnerability of homeowners who live in land lease communities is when the land is purchased by a developer who is interested in rezoning the property. This is especially a concern in cities that have grown to encompass a land lease community that had previously been outside of city limits.

Land lease communities must be a permitted use within municipal boundaries according to Iowa Code 414.28A (cities) and 335.30A (counties). Local governments may not "disallow or make infeasible the plans and specifications of land lease communities because the housing within the community will be manufactured housing."

Regulating Existing Land Lease Communities

Recent changes to state law guarantee the replacement of nonconforming mobile homes with a similar (nonconforming) structure within a land-lease community. This means that cities must permit a mobile home owner to replace his or her mobile home unless any of the following conditions are true:

1). Replacing the structure would cause injury to life or property;
2). The nonconforming use has been discontinued for the period of time established by ordinance (at least a year);
3). The replacement structure is significantly different from the original use; or,
4). The replacement structure obstructs a shared driveway or sidewalk.

Iowa Code 414.1(c)

Cities can help improve the quality of housing in land lease communities, benefiting residents' quality of life and assuring that the land lease community fits in with the overall appearance of the city. On the one hand, city and county residential weatherization programs can permit assistance to mobile and manufactured homes. Typically, these structures have been excluded from such programs. On the other hand, cities can implement and enforce nuisance and exterior maintenance ordinances community-wide to assure that structures are safe and sanitary and that lots conform with minimum standards. Equal implementation across the city will improve quality of life for all residents, including those living in land lease communities.

Rental Inspection Programs

Rental inspection programs are a key component in helping a community maintain a minimum quality standard for the existing housing stock. Investment and rental properties are exposed to additional wear and tear because the number and frequency of tenants who reside in a property. Rental property is an critical part of the housing mix in any community. It is important to create a rental inspection program that maintains quality housing without being overly burdensome for tenants or landlords.

Registering Rental Units

One of the first steps to addressing rental housing quality is to require that landlords register their units for rent with the city. Requiring rental registration allows the city to have a more adequate count of the number of rental units within their jurisdiction. It also allows for the city to determine what structures – and characteristics of structures – are able to be rented for human occupancy. For instance, this could help eliminate situations in which individuals are living in unheated, windowless garages, below grade and unfinished basements, structures without a physical address such as sheds or outbuildings, or buildings that have been condemned. Rental registration delineates what is a habitable, leasable structure.

Complaint-based Rental Inspection Programs

Historically, many communities have utilized a complaint-based code enforcement program to govern housing quality. Under a complaint-based program, a tenant will petition the city to send a code enforcement officer to respond to substandard housing. Unfortunately, tenants are often unwilling to report a violation for fear of retaliation or losing their housing if the structure is discovered to be uninhabitable. A complaint-based program, while perhaps being the most affordable administrative option, may miss deteriorating rental stock and substandard conditions. Thus, the long-term cost of complaint-based code enforcement is the decline of property values and potential damage to resident health.

Proactive Rental Inspection Programs

Proactive rental inspection programs establish a minimum threshold of quality that a landlord must maintain in order to earn and keep a certificate of compliance. The minimum threshold is typically based on basic health and safety protections such as proper egress, electrical and plumbing that match state building code requirements, working utilities, and a secure building envelop. Programs require landlords to register their properties with the city and submit to an on-site inspection on a regular schedule, and/or when there has been a change in tenants.

There are several benefits to a proactive rental inspection program. First, routine inspection preserves safe and healthy rental housing and slows the deterioration of the rental housing stock. Because of the minimum quality requirements, landlords are prompted to invest in their properties at least once during the inspection cycle. When a proactive program is implemented, some landlords may make a substantial investment in their property for the first time in years. Second, proactive programs reach all renters, especially the most vulnerable (the very poor, the elderly, non-native English speakers), taking away the burden of calling to make a complaint when the inhabitants may live in fear of losing their home. Finally, proactive programs have the potential to deter further neighborhood decline and preserve neighborhood property values, securing the city's property tax base.

Funding Proactive Rental Inspection Programs

Limited resources and staff capacity are primary reasons why a municipality may choose not to adopt a proactive rental inspection program. Most programs are designed to offset some costs through landlord licensing and registration fees, inspection fees and fines for violations and non-compliance. However, fees alone are rarely sufficient to fund an inspection program. The city has to decide that it is in its long-term interest to invest in improving and maintaining its rental housing stock.

In smaller communities, the number of rental units may not be enough to fund the staff time required to hire a full-time building inspector to implement and coordinate the program. In some cases, it may be feasible to designate an existing position or department as rental inspectors, such as fire marshal, fire or police department, or public works. In other cases, it may be an opportunity for a number of communities to pool their resources in order to hire one inspector for multiple jurisdictions. Likewise, there may be some county or regional organization such as a Council of Governments, Public Health Department, or Economic Development Corporation that would be willing to oversee and administer the inspections program on behalf of multiple communities.

Restricted Residence Districts

Not every community will have the capabilities for robust and complex planning and zoning. Cities need resources to hire staff or consultants to assist in preparing the comprehensive plan and the zoning ordinance. There is also a need to fund staff to oversee and enforce the planning and zoning effort. It may even be difficult to find the ten to twelve volunteers needed to staff the planning and zoning commission and the zoning board of adjustment.

Iowa Code 414.24 provides a means for small municipalities to prepare and adopt a version of zoning that is less complex and easier to administer than a conventional zoning plan. Under this approach, the city council establishes areas of the community called “restricted residence districts,” known also as “restricted residential districts.” The council, by ordinance, establishes rules for land uses that are allowed in such districts, but, in general, only houses, schools, churches, and similar structures are authorized.

Establishment

There are two ways that such an ordinance may come about. The city council may take the initiative in passing such a local law after holding a hearing and completing the other procedures outlined in code. Iowa Code also provides a means for residents to act directly. It states that, if the council receives a petition signed by at least 60 percent of the real estate owners in a restricted residence district, it shall create the district.

Advantages

Relative simplicity is the primary advantage of establishing restricted residence districts. Small communities that have never had any type of land use regulation may see a need to provide some sort of consistency and orderliness within the residence areas of the city. They also may wish to prevent incompatible uses from becoming established too close to existing residence properties. Restricted residence districts can help them achieve this goal by ensuring that only appropriate structures are placed in residence neighborhoods.

Restricted residence districts are also relatively easy to administer. The city council is invested with the sole power to administer the districts. There are no other boards and commissions. Adoption, amendments, permitting, and enforcement are all handled by the council. In this way, both cost and complexity are kept to a minimum. It may also be a good intermediate step in a community that might be considering full zoning.

Disadvantages

One clear disadvantage is that only residence areas of the city may be regulated through restricted residence districts. Communities that have issues in commercial and industrial areas of the city and wish to influence the land uses in those areas must have a complete land use program including a comprehensive plan and zoning ordinance. A restricted residence district simply cannot be used to regulate commercial and industrial areas.

Not having a planning and zoning commission and a zoning board of adjustment may also be seen as a disadvantage in some communities. The city council may want these other appointed bodies to assist in handling land use administration and enforcement in the community. Land use issues can become time consuming and to administer and contentious. Splitting the work with other boards distributes the time burden and may provide some buffer from local politics in making these decisions.

Best Practices in Restricted Residence Districts

When drafting a new ordinance, it is paramount to make sure that the restricted residence regulations are reasonable and clear. Can the average resident of the community read the regulations and have a good understanding of what they mean for his or her property? Is there clarity with respect to what is and is not permitted?

City councils should also try to avoid drafting regulations that are subjective or that call for a great deal of judgement on the part of those who are administering the ordinance. The regulations should be clear and should be equally applied to all property. The city council should, of course, also carefully adhere to Iowa's open meetings laws in all of their dealings regarding land use regulation.

If the restricted residence regulations deal with signs, only criteria such as the size, placement, construction, and lighting of signs should be regulated. Cities should not try to regulate the content of signs, even if some in the community may find the content of certain types of signs objectionable. In other words, residents have free speech rights to express their views in the form of signage if they so desire.

Cities should keep careful records of their deliberations, their decisions, and the reasons for those decisions. In any land use regulation matter, it is always possible that there may be an appeal of a decision to district court. In that case, it is important that the city's records be accurate, complete, and up to date. Finally, cities should make timely decisions on land use matters. Unless there is a good reason to delay a decision, a resident who makes a request for a permit or other action, should not have to wait six months or a year for an answer.

Conclusion

Local officials in smaller cities who have been reluctant to embark upon a planning and zoning effort should consider carefully whether restricted residence districts might be an approach that would work in their situation. Assistance is available from Iowa State University Extension and Outreach, local councils of governments (COGs), or regional planning commissions. As always, make sure to consult with your city attorney before making any ordinance or procedural changes.

Allowing Flexibility in Dimensional Requirements

In many communities in Iowa ,dimensional variances granted by the Board of Adjustment are widely used to allow exceptions to minimum setback requirements. The problem with this approach is twofold. First, variances in Iowa are only legally allowed to be granted under very specific conditions when regulations are presenting an “unnecessary hardship” (See our fact sheet on variances for more information). The vast majority of setback adjustments do not meet these requirements. If challenged, it is likely the majority of setback variances would not survive in court. Another issue is that beyond state law there are no criteria stating when a variance should be given. This leads to discrepancies among property owners in the way that the law is applied. Some property owners may have rights granted to them that other property owners do not receive.

Fortunately for communities, there are creative ways to allow flexibility under certain circumstances in the local zoning ordinance. If used properly, these may facilitate construction on unusually shaped or historic lots and ultimately make it easier to build new and rehabilitate existing housing.

Reducing Set Back Requirements

If homeowners or developers are consistently having issues complying with the minimum setbacks or other requirements it may be that the dimensional requirements in your ordinances are too strict. It is important to remember that your zoning ordinance is a local law and can and should be modified to reflect local goals. Elected officials should consider if loosening dimensional requirements would be beneficial for housing. This could be in all zones or a new zone could be created for certain “problem” areas like a historic downtown.

Special Exceptions

An important tool available to communities if they wish to allow some flexibility in dimensional requirements in certain circumstances is to allow the Board of Adjustment to grant a ‘special exception’ to adjust setback or other dimensional requirements. Terminology may vary based on the community. Many communities use terms like ‘conditional use’ or ‘special use’ permits; legally these are the same process which allows the Board of Adjustment to consider slightly out-of-character uses on an individual basis. These tools are commonly used for things like allowing a home-based business to operate in an area zoned residential.   They can also be used to grant a setback adjustment.

For instance, Iowa City’s zoning code allows the board of adjustment to grant ‘Conditional Use Permits’ to adjust setbacks under the following conditions.

(1) The situation is peculiar to the property in question;
(2) There is practical difficulty in complying with the setback requirements;
(3) Granting the exception will not be contrary to the purpose of the setback regulations; and
(4) Any potential negative effects resulting from the setback exception are mitigated to the extent practical.
(5) The subject building will be located no closer than three feet (3') to a side or rear property line, unless the side or rear property line abuts a public right of way or permanent open space.

If the board finds these conditions are met, then it may grant an exception to the minimum requirements in the ordinance.

Exceptions based on Surrounding Properties

In some communities, new dimensional requirements may not match with existing construction, especially in historic neighborhoods. To remedy this, the zoning ordinance in Bremer County allows front yard setbacks on new construction by right to match **"the average depth of two (2) or more existing front yards on lots within five hundred (500) feet of the lot in question"** provided that "**The depth of the front yard on such lot shall not be less than the average depth of said existing front yards or the average depth of the two (2) lots immediately adjoining** […]" This is a relatively simple way to allow neighborhoods to develop uniformly without the need for the public hearings required for a special exception required by the Board of Adjustment.

Whether or not to allow flexibility in dimensional requirements is a local policy decision that may not make sense for all communities. Some communities have very strict requirements and enforce them as a routine matter while in others local governments may value flexibility. Whatever decisions a local government makes, it is important to clarify policies in ordinance and enforce the law fairly.

Acquisition of Property through Tax Sales

In some circumstances, a local government may need to aquire a property to abate a particularly difficult nuisance. Governments do this often as a last resort when previous abatement methods have failed. Once the government owns the property, it may demolish the structure or rehabilitate it. The government may do rehab work itself or convey the property to a third party. But, the first step is gaining possession of the property. One of the tools that Iowa Code provides for cities to accomplish this is through tax sales.

Tax Sales in Iowa

When a property is abandoned or becomes a nuisance it is also common that that property may have delinquent taxes or liens from other sources such as unpaid fines or utility bills. In Iowa any unpaid liens on a property are sold at a tax sale auction held by the county, usually in the spring.

The sold tax certificate becomes a lien against the property. The owner of the tax certificate pays the outstanding debts on the property and in exchange may acquire the property if not reimbursed by the property owner.

If the original debt plus interest has not been paid to the tax sale certificate holder 18 months after the tax sale, the certificate holders may provide written notice to property owners of their right to redeem the property. Then a 90-day redemption period begins. If the fees are not paid by the end of that period, the owner of the tax certificate may become the owner of the property.

Often, tax sale certificates are sold to individuals who hope to gain a return on investment when they are reimbursed by the property owner, but may have no interest in taking control of the property itself. Sometimes these new owners who acquire a property through a tax sale I fail to pay property taxes as well and the lengthy process begins again.

Tax Sales and City Governments

Although cities are not always able to bid on tax certificates at a tax sale, Iowa Code Section 446.31 allows for a city to negotiate with a tax sale certificate holder to purchase their certificate. The city may be able to acquire a certificate for less than the total principal and interest owed to the certificate holder if the property is in poor condition with little chance the owner will redeem the property through paying the full amount of taxes and interest owed.

Traditional tax sales are not the most efficient ways of obtaining properties to address neighborhood nuisance issues or provide additional housing. They can be lengthy and expensive legal processes. Still, they are an important tool in a city's toolbox. Negotiations with certificate holders may allow for a city to halt a cycle of neglect and control the process of abatement and restoration.

Direct City Purchase of Tax Certificates

In addition to negotiation for the purchase of tax sale certificates, there are additional ways that tax sales may be used if the county agrees. For example, Iowa Code 446.19A allows the county to adopt an ordinance authorizing cities to acquire certificates for abandoned residential or commercial multifamily housing property. Prior to the purchase, a city must file with the county treasurer a verified statement that a parcel to be purchased is abandoned property and the parcel is suitable for use as housing following rehabilitation or that a parcel to be purchased is a vacant lot.

A city may then purchase the property and receive the tax sale certificate. The tax sale certificate may be assigned (sold) to a person who demonstrates "the intent to rehabilitate the abandoned property for habitation or build a residential structure on the vacant lot if the property is not redeemed." One major benefit of this is that the redemption period for the tax certificate is three months after tax sale rather than the 18 months of a traditional tax sale, allowing for the process to move much more quickly. Additionally, the city incurs no cost in acquiring the property as taxes owed on the property are charged off to the city and all other taxing bodies

Compulsory assignation to cities of tax sale certificate for abandoned housing

Iowa Code Section 446.19A allows counties to pass an ordinance authorizing cities to purchase tax sale certificates of abandoned housing property or vacant lots. After a tax sale is done, the city may file a verified statement with the county treasurer identifying a parcel sold at tax sale as abandoned residential or commercial multifamily housing property. The city may *require* the purchaser of the tax sale certificate to assign the certificate to the city by paying the holder the total amount of principal and interest.

Acquiring properties this way is time consuming and may be expensive as the city would have to pay the holder the full value of the certificate. Still it is an important tool for cities to control key properties that might otherwise remain a nuisance or undeveloped for a long period of time.

Redeveloper purchase of tax sale certificate at "public nuisance" tax sale

Iowa Code Section 446.19B allows counties to adopt an ordinance authorizing the county treasurer to separately offer and sell at the annual tax sale parcels that are abandoned property. These properties must meet a few specific requirements: 1) they must be assessed as residential property or as commercial multifamily housing property; 2) they must currently be, or be likely to become, a public nuisance; and, 3) they will be suitable for use as housing following rehabilitation.

On the day of the tax sale the county treasurer will separately sell these properties at the "public nuisance tax sale" and only persons who have entered into an agreement with the city to rehabilitate the property as housing are eligible to bid at the public nuisance tax sale. After a tax sale deed has been issued to the holder of a certificate of purchase at the public nuisance tax sale and the holder determines that a building, structure or other improvement located on the parcel cannot be rehabilitated for habitation, the holder may request approval from the city council to remove, dismantle or demolish the building, structure or other improvement. The city incurs no cost as the redeveloper who bids at the tax sale pays all amounts due.

The process of acquiring properties through tax sales is much more complicated than can be covered in this fact sheet. You should work closely with your city or county attorney throughout the process of acquiring properties or tax certificates.

Tax Increment Financing

Tax Increment Financing (TIF) is a tool that allows cities or counties to issue bonds or borrow money to pay for infrastructure improvements in Urban Renewal Areas using future tax revenues. Extending streets, utilities, storm and sanitary sewers can open up previously undeveloped or under-utilized property for new industrial, commercial and residential uses. As the new private developments are added to the tax rolls, the city or county sets aside the new tax revenue generated by the increased value of the property to pay off what they borrowed.

TIF in Iowa

According to a 2018 Iowa Department of Revenue study, 95 of Iowa's 99 counties have Tax Increment Financing districts. In Fiscal Year 2019, 5.9% of property tax revenue was generated in TIF districts. While economic development is the primary motivation for creating a TIF district, other land uses are also included in TIF areas. The Department of Revenue study showed that 53% of the land in TIF districts was classified as commercial, 19% was zoned industrial and 25% was residential.

Creating a Tax Increment Financing district can be controversial because multiple entities rely on property tax revenues. For instance, TIF freezes the property tax revenue for all taxing entities other than the city or county managing the TIF district. While property tax amounts equal to those paid on the first year of the TIF will continue to be paid to all taxing entities, most new taxes are diverted to reimburse specific projects. New tax revenues diverted from Iowa's school districts, for example, impacted 258 of Iowa's 330 school districts, effectively removing $130.6 million of valuation growth from school budgets, some of which was backfilled from other taxpayer revenue. Likewise, the type of projects receiving TIF benefits can be controversial. For example, new businesses would receive benefits that existing community businesses do not receive or new businesses are brought in which compete with existing companies.

How TIF Funds Can Be Used

TIF provides a flexible source of funding for a wide variety of community projects that are designed to encourage economic growth and jobs. Here are some of the types of projects Iowa law allows in TIF-funded districts:

- Repair, rehabilitation, demolition, or removal of buildings.
- Furnish, repair, or construct public improvements including streets, roads, utilities, parks and playground.
- Close, vacate, plan or re-plan streets, roads, and sidewalks.
- Relocate businesses and persons displaced by Urban Renewal projects including paying moving expenses and even paying rent for displaced persons for up to five years.
- Condemnation of real estate. This is eminent domain. The law allows condemnation of properties for wholly public purposes such as adding streets and utilities, but also to do site assembly and clearance of properties prior to the properties being sold for redevelopment purposes.

Creating a TIF District

Iowa Code 403 sets out the steps necessary to create an Urban Renewal area and a TIF district.
https://www.legis.iowa.gov/DOCS/ACO/IC/LINC/Chapter.403.pdf

Step 1: Designate an Urban Renewal Area

The City or County must pass a Resolution of Necessity that specifies the purpose for the designation and specifies the boundaries of the area. The Resolution must identify that the area is “a slum area, a blighted area, or an economic development area.” The Resolution must state that the health, safety, and welfare of the community is dependent upon the “rehabilitation, conservation, redevelopment or development of the area.”

The law allows communities to determine their own methods for determining whether an area is slum, blighted, or in need of redevelopment. Some factors to consider could be the quality of any existing buildings, the number of vacant buildings, higher than usual numbers of police or fire calls, the number of nuisance abatement citations issued, the quality or age of any existing surface or underground infrastructure, or increased maintenance emergencies such as broken water mains, potholed streets, or flooding. The designation of an area does affect the specific powers that a local government will have including the amount of years that TIF revenue can be collected.

Once the boundaries of the geographic area are designated, the city or county should compile a list of the properties affected and their current valuation in order to establish the “base” revenue from which the incremental increase in value will be measured. The city or county is not required to use all of the increased value for debt retirement. If there is unused increment, it can be redistributed back to the other taxing entities.

Step 2: Preparing and Approving an Urban Renewal Plan

An Urban Renewal Plan must be prepared and then approved by the local planning commission. The plan must identify how the TIF funds will be spent. The plan also must include a list of all current general obligation debt, the current constitutional debt limit for the city or county, and the proposed amount of indebtedness that is expected from loans, bonds, or advances that will be paid off from the TIF increment. Before approval of the plan, all the local taxing entities that will be impacted must be notified in writing by regular mail and a consultation meeting set with each entity. Each entity then has a week to respond in writing to request any changes or modifications. All consultation meetings must be concluded one week before planning commission approval. A public hearing is also required prior to approval, which may be held at the same meeting at which the plan is scheduled for approval to receive public comments.

The creation of an Urban Renewal Area is a complex process. Iowa State Extension and Outreach has additional workshops with more detail. When preparing an Urban Renewal Plan it is very important to work with your attorney to ensure that everything is done correctly. It may also be advisable to reach out to attorneys who specialize in the creation of Urban Renewal projects.

Iowa Case Studies in Rural Housing Readiness: Infill Housing Development

Infill housing development is reusing vacant lots for new construction housing. These lots have become vacant as a result of previous houses or commercial structures that may have been torn down or abandoned decades ago. Some of these lots may have been part of original town sites that grew around pre-existing farmsteads. Sometimes these infill lots are abandoned parks or were set-aside long ago for another purpose. Most communities have infill lots that would be considered "scattered site," meaning there may be several individual lots scattered throughout a neighborhood that have been split between adjoining houses to make larger yards or accommodate the addition of garages. There may also be "contiguous lots" from an older subdivision that didn't fill up at the time of development or that once had a larger use such as a former school or business site.

Advantages of Using Infill Lots for New Housing Construction

- Infill lots already have access to utilities – electric, water, storm and sanitary sewer.
- Infill lots already have access to transportation infrastructure and services – streets, sidewalks, alleys, and snow removal.
- Infill lots are likely already at grade, requiring less fill dirt or expensive land grading.
- Infill lots are likely already zoned for housing.
- Infill lots can be more affordable to purchase either by an individual homebuyer or contractor.
- Developing an infill lot reuse program can help address other community problems such as abandoned and vacant housing that negatively impact the value of adjacent properties.

Figure 1

Figure 2

Figure 1: a privately-developed new construction, single family housing on the site of a former elementary school in Sioux City. **Figure 2**: another former elementary school site with new construction, single family housing constructed by Siouxland Habitat for Humanity.

Disadvantages of Using Infill Lots for New Housing Construction

- Establishing a working capital fund to pay for property acquisition.
- The necessity of creating an inventory of vacant lots and buildings, determining which are of a suitable size for redevelopment, gathering owner contact information, and identifying the value of the lots.
- Acquiring the lots one at a time from multiple owners, some of whom may be out of state.
- The status of the vacant lot may include factors such as being part of a trust, in probate, in foreclosure, has back taxes owed or liens placed against the property.

- Managing and pre-paying for transaction costs such as title searches and legal services to clear the property for transfer.
- Unknown issues with the property such as buried foundations or debris, potential environmental contamination, and quality and age of existing utilities.
- Possible issues with existing residents opposing changes or disruptive construction in their neighborhood.

Figure 3

Figure 4

Figure 3: these large homes in Sioux City were at risk of being demolished when Unity Point Health expanded in their original neighborhood. The City of Sioux City purchased a previously unbuildable block, did extensive grading, installed streets, utilities and landscaping and moved these houses across town to a new neighborhood. The homes were then sold to income-eligible buyers. **Figure 4:** in the same neighborhood, one of several privately-developed new construction infill homes using the leftover lots from the original project. Not pictured is another of the large homes that was moved to a scattered site for use as a transitional housing program for women.

Creating An Infill Inventory

Creating an infill inventory of vacant lots in the community is the first step to developing an infill housing development program. Here are steps you can follow:

1. Call the County Recorder's Office. Ask this office for a list of known vacant lots. They may even have a GIS map of the properties available.
2. Use a simple, color-coded spreadsheet, to list the addresses/GIS pin numbers, the owner's name, and address or phone number contact information for the owner. Sometimes you will find the properties owned by an individual you can find, but other times you may find the property under the name of a business or Limited Liability Corporation (LLC) that doesn't have a physical address or that requires some more searching on your part.
3. Add columns to your spreadsheet for information about the property. Some good headings are: assessed value of the property, size of the property, willingness of the seller to sell the property, and notes about the property. You can find assessed values and physical descriptions of the properties on the County Assessor's website. You can also check with the County Treasurer's Office to see if any of the properties on your list have tax liens for back taxes. You may find owners who would be willing to give you the properties if you can settle the back taxes with the County.
4. Make a physical inspection. Using your spreadsheet, go look at these properties. Use a critical eye to see if the property might be suitable for housing development. What are some things that might present a problem? Large trees that would need to be removed? Is the ground so hilly that it would need a lot of grading? Does the lot look like it drains water properly or is it swampy? Is it on a paved street with utilities? Does it look like it is being used for some purpose?

5. Prioritize your list. Which are the most desirable properties where new housing would be most feasible and would be beneficial to the neighborhood.

Here is an example of an Infill Inventory that the City of Colfax used to identify and assess their vacant lots. They also assessed the status of vacant houses using the same process.

A	B	C	D	E	F	G
Address	Owner	Phone number	assessed value of land	Willing seller?	Desirability	Concerns
27 & 29 S. Kelley	City of Colfax	515-674-4096		Yes	Low	Flooding, but the big advantage here is that the property is city owned and can be transacted on immediately
423 W. State Street	City of Colfax	515-674-4096		Yes	Low	Narrow, proximity to busy commercial, but city owned and can be transacted upon immediately
621 Boise	William Hopkins	no WA bill	$14,180	?	Very Low	Small waterway, proximity to mobile homes, dilapidated structure
4 lots on Blake Street	Andrew Bell	no WA bill	$7,460	No	High	None, seller has initially indicated he is not overly anxious to sell.
111 Cherry St	Colfax 66 Service	515-559-4452	$7,890	? (Mayor to contact)	High	Extremely desirable. Clear lot, high and dry. Lot is having a large 30x40 accessory building being constructed upon it. The owner indicated that if there was enough land remaining after the accessory building is built that he would consider.
27 Cherry Street	Judy Lafferty	515-238-6326	$6,500	Yes	Medium/High	Dilapidated accessory structure, shared driveway, but a very nice lot well out of harms way of flooding. Willing seller will get back to us on price. Judy called me and indicated that she is not willing to sell this lot at this time.
305 E. Division	Mary Ann Lawrence	515-505-0311/64	$4,330	???	Medium/High	I like this lot. High and Dry, good candidate
700 Block of E. Division	Marcusson, Joseph Lynn	515-681-0681	$65,000 is what the property owner wants. Land appraises at $24,000	Yes	Low	Topography, existing structure, previous use. A guy is currently talking to him about buying it.
118 W. Division	Howard St. Christain Church	Tom Burns ?	$1,400	???	High	Church might sell
111 W. Division	Methodist Church	Tom Bowen 515-9	$6,110	???	High	Church created a pocket park, unlikely to sell

Reaching Out to Vacant Lot Owners

Start by making personal contact by phone if you have a telephone number to reach the owner. Start by asking if they would be willing to donate the vacant lot to the City for use in a housing program. Offer to give them a receipt they can use to write the donation off on their taxes as a charitable contribution and offer to pay for any real estate transaction costs. Most owners, however, will want to sell the property. Ask what they think would be a fair price, but try not to go much over 10-15% higher than the assessed value. This is important because any costs you can reduce on the front end will make your end product house more affordable to build and more affordable to buy. Below is the text of the letter that the City of Colfax sends to make contact with vacant lot owners who live out-of-state or are corporate entities:

Dear Property owner:

You are being contacted because you own a vacant/dilapidated house in Colfax at the above address that could potentially have a new home built upon it if the old one were torn down. The City is interested in your property and if you are willing to sell/give us the property. We would subsequently give it to a homebuiler who would sell it to a future owner.

The City is embarking on this effort to revitalize our neighborhoods, increase our population and school enrollment, and to increase our and the school's tax revenue with very little in the way of additional infrastructure expense.

If you are interested in helping, please contact Mayor David Mast or me at the numbers above.

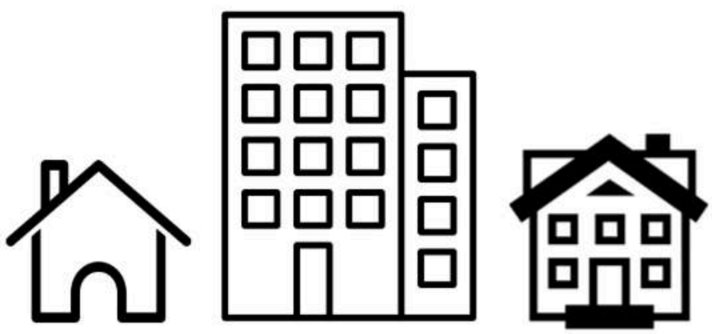
Advice from Iowa Community Leaders

"Our Development Corporation bought a couple of lots to put housing on. We were going to build a model home, but the first one sold immediately. The buyer didn't need a down payment and had built-in equity because we bought the land. The City of Wilton then paid us back through TIF (Tax Increment Financing) funds. We have an infill strategy. We have the first right of refusal on a square block of lots and a couple of contractors interested in putting up houses. The City has some land in the center of downtown that would be ideal for multifamily or condos. That would be a Stage 2 type of project for us. The key here was working together as a partnership with the City and that's the way it has always been. With every success, we move forward. A growing population and a growing school district is helping us." *– Becky Allgood, Executive Director, Wilton Development Corporation*

Steve Gilbert is President of Midwest Sustainable Homes and director of the Rural Housing 360 program. Rural Housing 360 works through local employers to qualify buyers for newly constructed homes on infill lots. He says communities should look for 60 foot lots and that the program can start as soon as the community has one or two lots available and ready to build upon. Here is some more of his advice:

"The community should be playing the long game – the home is the asset. One thing a community can do is set aside a contingency guarantee for housing contractors to help them to mitigate the risk of building on an infill lot. Where are the utilities? - How deep are they? How old they are? Who will pay the cost of that? Old foundations and debris that might be buried – who removes that? Water and sewer taps. Sidewalks. Curb cuts for the street. All of these can add $10,000-$15,000 per home to the price. A free or low-cost lot is not the answer, but it's imperative. A new lot is $40-60,000." *– Steve Gilbert, President, Midwest Sustainable Homes/Rural Housing 360.*

Rural Housing Readiness
Assessment Workshop

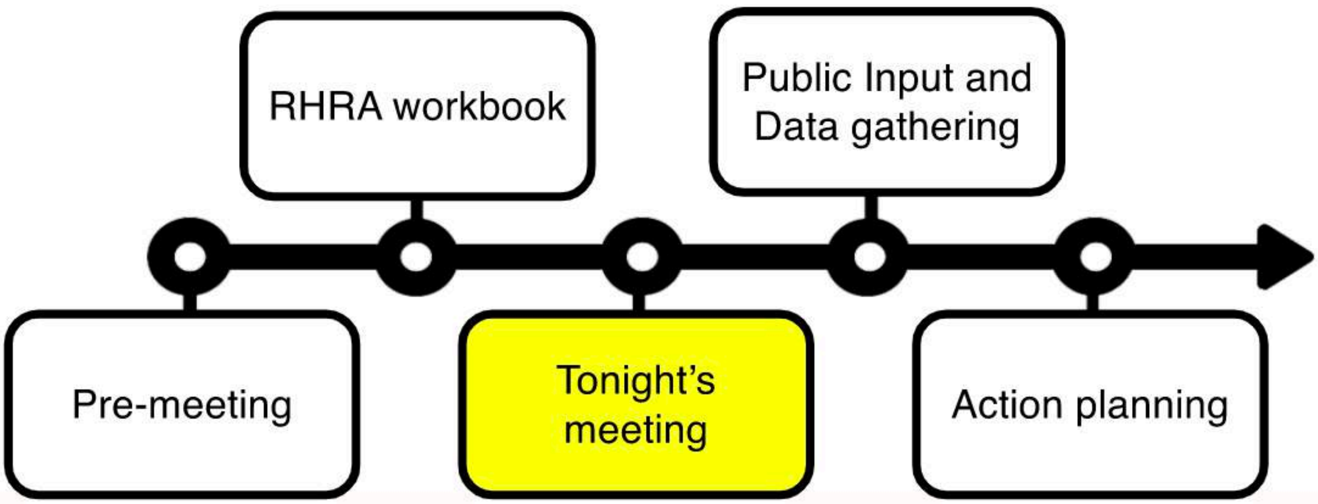


Preparing the ground for local housing strategy

Agenda

- Introductions
- Overview
- Housing Decisions
- New Construction
- Housing Rehab
- Next Steps

Overview of the Rural Housing Readiness Assessment Process

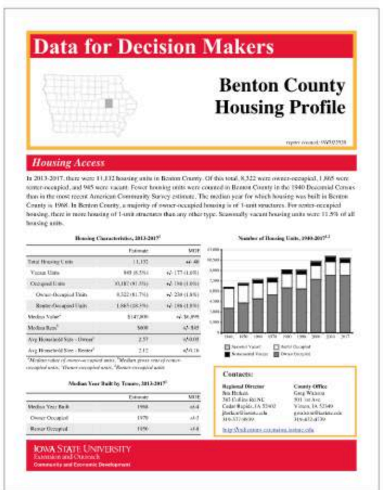


Why are we here?

To map out directions to improving access, quality, and affordability of housing

Develop a coherent, realistic, and well-reasoned housing strategy for our community

Sources of information on housing



- County level data
- 4 page report
- Wide range of information on housing access, characteristics, affordability and demographics

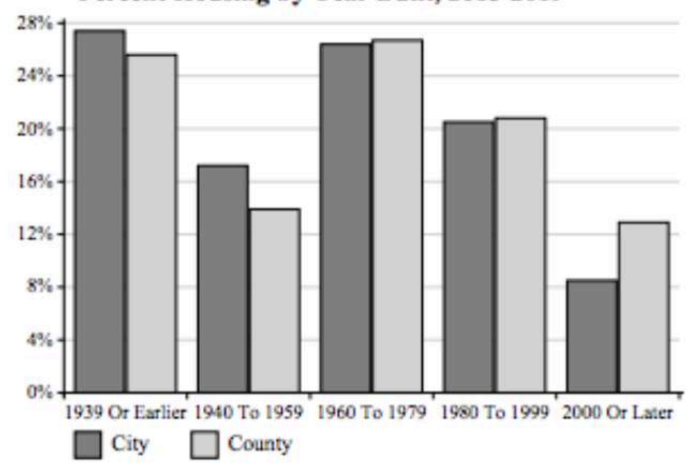
- https://indicators.extension.iastate.edu

Housing Characteristics, 2015-2019[3]

	City		County	
	Estimate	MOE*	Estimate	MOE*
Total Units	3,993	+/- 157	9,134	+/- 101
Vacant	6.9%	+/- 2.8%	15.0%	+/- 2.3%
Occupied	93.1%	+/- 2.8%	85.0%	+/- 2.3%
Occupied[a]	3,719	+/- 182	7,767	+/- 225
Owner	59.4%	+/- 4.4%	68.6%	+/- 2.9%
Renter	40.6%	+/- 4.4%	31.4%	+/- 2.9%
Rent[b,4]	$739	+/- $96	$719	+/- $46
Value[c,4]	$137,500	+/- $8,667	$141,100	+/- $7,856

[a]Occupied Units, [b]Median gross rent of renter-occupied units, [c]Median value of owner-occupied units

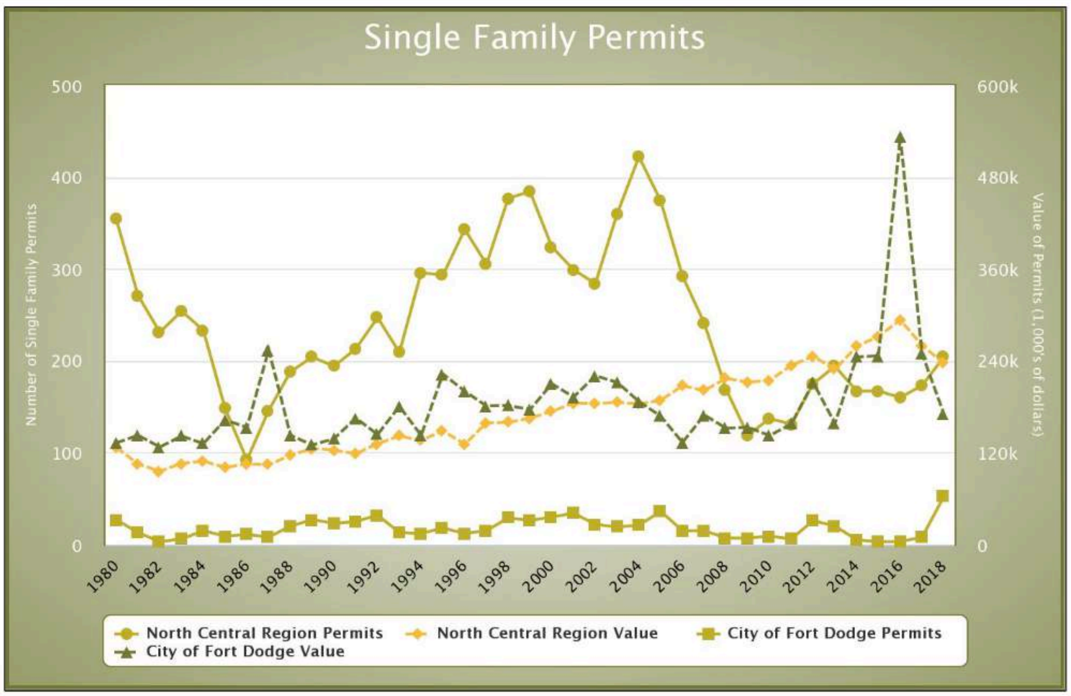
Percent Housing by Year Built, 2015-2019[3]



Sources of information on housing

- Data available for regions, counties and large cities
- Interactive web page
- Wide range of information on housing access, characteristics, affordability and demographics

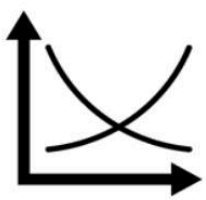
- www.westernes.com/iowa


Single Family Permits
Number of Single Family Permits
Value of Permits (1,000's of dollars)
500
400
300
200
100
0
600k
480k
360k
240k
120k
0
1980
1982
1984
1986
1988
1990
1992
1994
1996
1998
2000
2002
2004
2006
2008
2010
2012
2014
2016
2018
North Central Region Permits
North Central Region Value
City of Fort Dodge Permits
City of Fort Dodge Value

Defining: Housing Access

Residents are able to find housing fairly easily.

The available units roughly match the existing demand.



- Single-family, duplex, multi-family
- Owner occupied and rental units
- A variety of price points

Housing Access: Poweshiek

Number of Units by Structure Type (2015-2019)	
1 Unit Structures	4925
2-4 Unit Structures	37
5 or More Unit Structures	133
Mobile Homes	223
Total Number of Occupied Structures	5327

Housing Units by Tenure (2015-2019)	
Owner Occupied	5327
Renter Occupied	2440

Occupied Housing Units By Structure Type, 2015-2019[1]

	Number Estimate	MOE	Percent (%) Estimate	MOE
Occupied Units	7,767	+/-225	NA	NA
Owner Occupied	5,327	+/-253	100.0	NA
1-Unit[a]	4,925	+/-243	92.5	+/-1.2
2 to 4 Unit	37	+/-34	0.7	+/-0.6
5 or More Units	133	+/-50	2.5	+/-0.9
Mobile Home	223	+/-90	4.2	+/-1.7
Boat,RV,Van etc.	9	+/-9	0.2	+/-0.2
Renter Occupied	2,440	+/-250	100.0	NA
1-Unit[a]	1,143	+/-202	46.8	+/-6.7
2 to 4 Unit	660	+/-167	27.0	+/-6.3
5 or More Units	601	+/-171	24.6	+/-6.5
Mobile Home	36	+/-22	1.5	+/-0.9
Boat,RV,Van etc.	0	+/-16	0.0	+/-0.7

Housing Units by Number of Bedrooms and Tenure, 2015-2019[1]

	Number Estimate	MOE	Percent (%) Estimate	MOE
Occupied Units	7,767	+/-225	NA	NA
Owner Occupied	5,327	+/-253	100.0	NA
1 Bedroom[a]	159	+/-52	3.0	+/-1.0
2 Bedrooms	1,303	+/-176	24.5	+/-3.1
3 Bedrooms	2,343	+/-178	44.0	+/-2.6
4 or More	1,522	+/-179	28.6	+/-3.1
Renter Occupied	2,440	+/-250	100.0	NA
No Bedroom	62	+/-53	2.5	+/-2.2
1 Bedroom	462	+/-122	18.9	+/-4.6
2 Bedrooms	1,161	+/-212	47.6	+/-7.2
3 Bedrooms	596	+/-160	24.4	+/-6.1
4 or More	159	+/-61	6.5	+/-2.4

[a]Includes No Bedroom Units (e.g. studio apartments)

Housing Characteristics, 2015-2019[3]

	City Estimate	City MOE*	County Estimate	County MOE*
Total Units	3,993	+/- 157	9,134	+/- 101
Vacant	6.9%	+/- 2.8%	15.0%	+/- 2.3%
Occupied	93.1%	+/- 2.8%	85.0%	+/- 2.3%
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Renter	40.6%	+/- 4.4%	31.4%	+/- 2.9%
Rent[b,4]	$739	+/- $96	$719	+/- $46
Value[c,4]	$137,500	+/- $8,667	$141,100	+/- $7,856

[a]Occupied Units, [b]Median gross rent of renter-occupied units, [c]Median value of owner-occupied units

Defining: Housing Affordability

US Department of Housing and Urban Development: No more than 30% of household income should be spent on housing costs.

A household spending more than 30% is considered cost-burdened.

Defining: Housing Affordability

3 bedroom
$1126
4bedroom
$1185

Median household income*: **$46,750**
*after taxes

Cost of an affordable unit per month: **$1,168**

Household Income & Housing Affordability

Percent Median Household Income	Annual Median Household Income*	30% Monthly Income Spent on Housing Costs
30% MHI	$14,025	$386
50% MHI	$23,375	$584
80% MHI	$37,400	$935
95% MHI	$44,413	$1,110
115% MHI	$53,763	$1,344

*After taxes

Example Monthly Costs:

2 Adults
1 Child

Annual Income = $45,000

Costs	
Monthly Income	$3,750
Transportation	($1,194)
Food	($550)
Childcare	($556)
Medical	($600)
Income left for Housing & Other Expenses	$850

30% housing limit = $1,125

2 Adults
1 Child

Annual Income = $70,500

Costs	
Monthly Income	$5,875
Transportation	($1,194)
Food	($550)
Childcare	($556)
Medical	($600)
Income left for Housing & Other Expenses	$2,975

30% housing limit = $1,763

Recent Construction

Authorized Housing Construction Permits in Poweshiek County, 1995-2018

New table

Permit Year	Single-Family and Duplex Units Building Permits	Per Unit Valuation
2000-2004	236	$125,330
2005-2009	170	$166,388
2010-2015	101	$164,737
2016	32	$236,178
2017	24	$246,886
2018	19	$247,694
2019	25	$229,855

Defining: Housing Quality

- Housing quality refers to the physical condition of the residential building and its surrounding lot.
- This encompasses both cosmetic and structural

Real Estate Listings

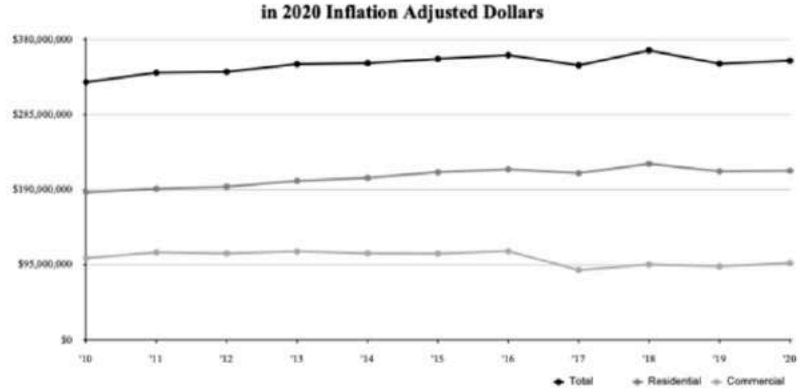
Poweshiek County

Single-Family Detached Homes	Jan-Sept 2020	Jan-Sept 2021
New Listings	266	263
Pending Sales	218	211
Closed Sales	184	192
Days on Market Until Sales	109	58
Median Sales Price	$150,750	$169,750
Average Sales Price	$183,370	$206,486
Percent of List Price Received	94.5%	96.4%

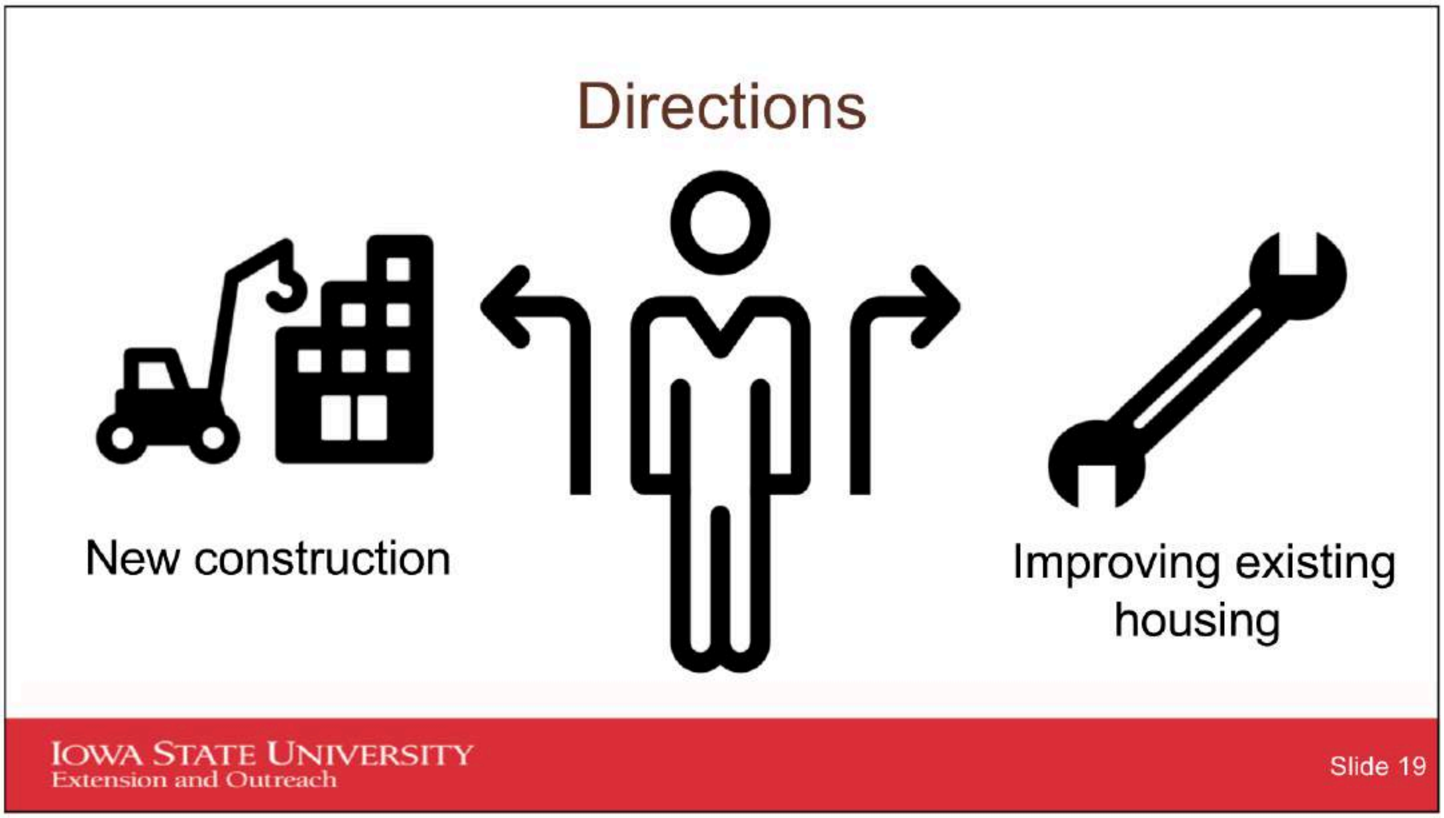
Iowa Association of Realtors, October 8, 2021

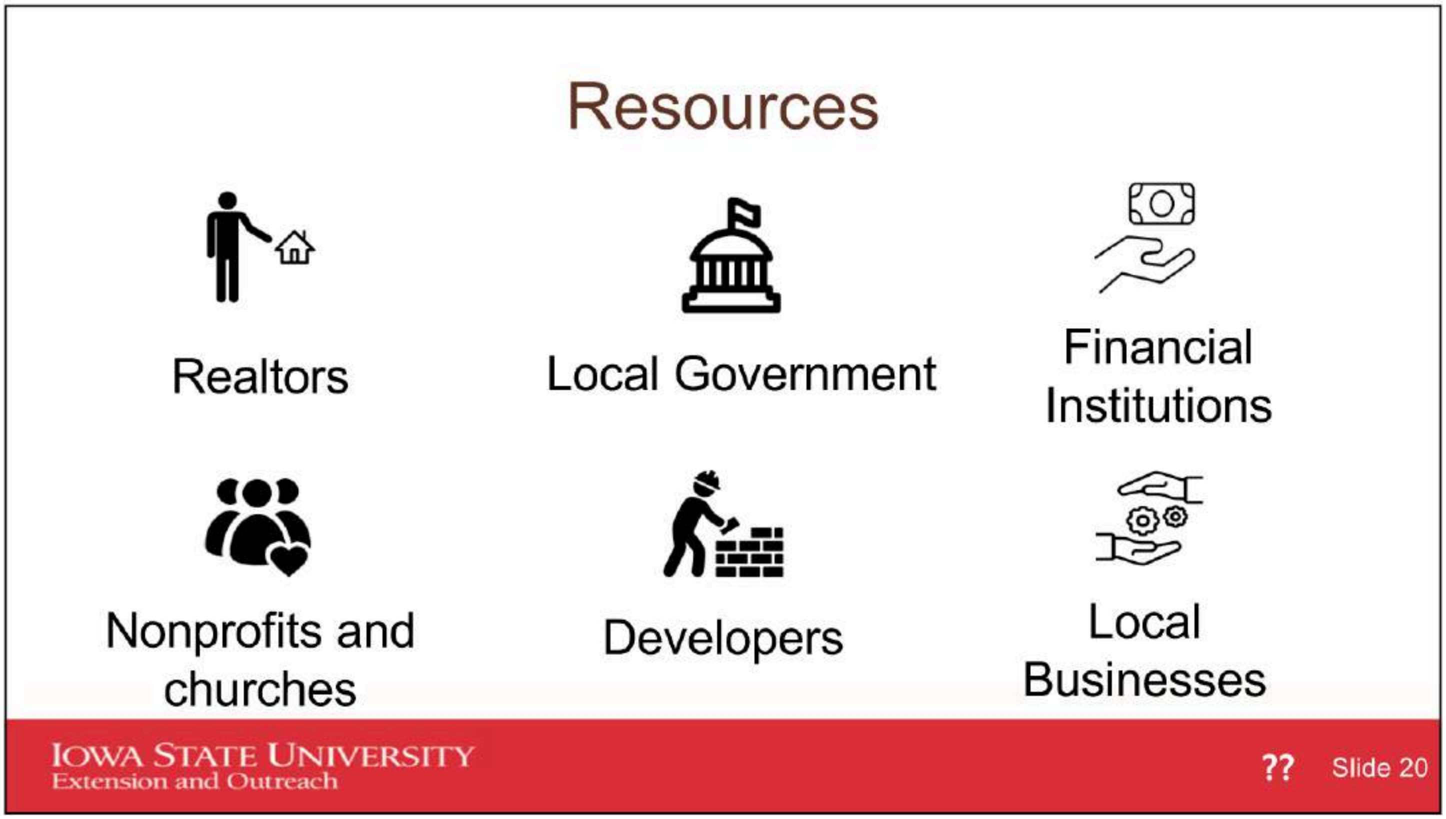
Property Values

Grinnell Taxable Valuation (incl TIF) 2010-2020[1]
in 2020 Inflation Adjusted Dollars



[1]Raw data from Iowa DOM, inflation adjustment calculated by ISU Extension and Outreach

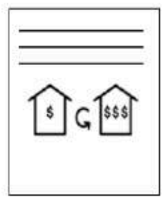

Directions
New construction
Improving existing housing
IOWA STATE UNIVERSITY
Extension and Outreach
Slide 19


Resources
Realtors
Local Government
Financial Institutions
Nonprofits and churches
Developers
Local Businesses
IOWA STATE UNIVERSITY
Extension and Outreach
??
Slide 20

Who's responsible for improving housing in your community?

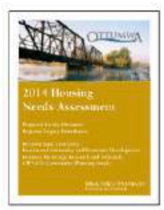
Documents that Make Up Housing "Strategy"

Comprehensive Plan,
Zoning, and
Subdivision Ordinance

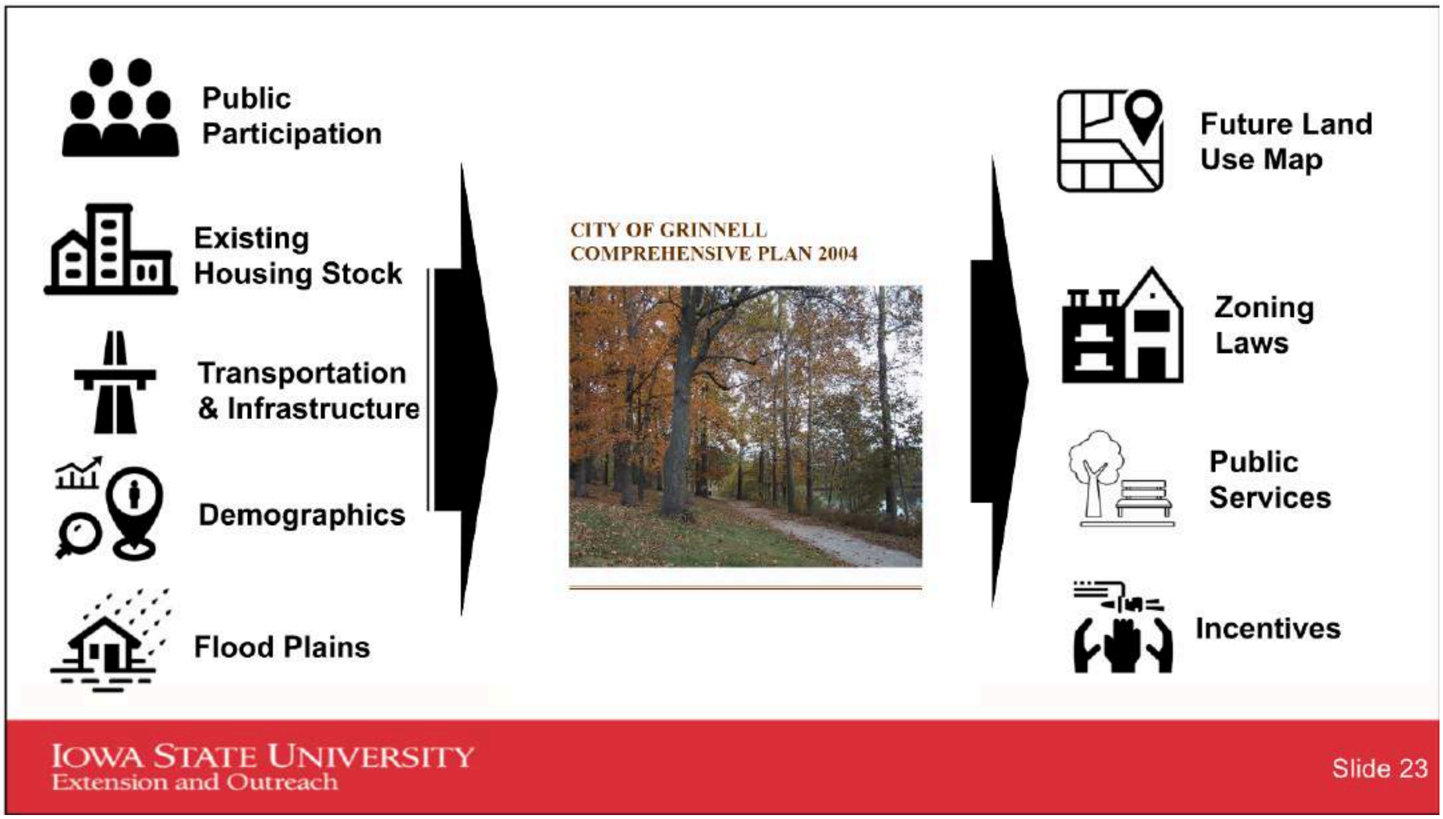


Urban Renewal, Urban Revitalization and other Incentive Programs

Inventories:
- Vacant lot
- Downtown upper-story
- Rental unit



Housing Needs Assessments and other studies


Public Participation
Existing Housing Stock
Transportation & Infrastructure
Demographics
Flood Plains
CITY OF GRINNELL
COMPREHENSIVE PLAN 2004
Future Land Use Map
Zoning Laws
Public Services
Incentives
IOWA STATE UNIVERSITY
Extension and Outreach
Slide 23

Recommendations from your Comprehensive Plan

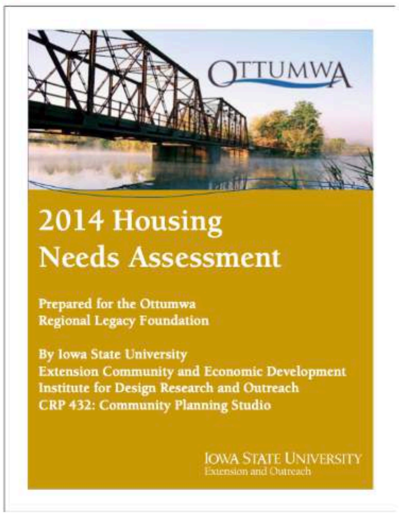
Most all have been addressed, 2 addressed, 3 (ongoing)
4 - Garden Cottages - commercial buildings, upper floors - number of apartment units improved over 10 years, converting industrial to lofts, residential
5 - created, needs to be implemented
6 - needs more attention - energy code adopted
Worked on nuisance properties, as well

1.Continue to apply for rehab grants as needed to assist low-income owners and renters
2.Provide technical assistance and continue to provide financial incentives (e.g. tax abatement) for housing rehabilitation to encourage maintenance of existing housing stock and historic preservation;
3.Purchase properties with dilapidated housing (or other principle structures) and clear the sites for resale
4.Identify and promote opportunities to add housing to underutilized buildings, and to combine housing with other compatible uses in new buildings;
5.Investigate the feasibility of a rental housing inspection program;
6.Provide residents and builders with information that promotes energy conservation practices, and advise building permit applicants of ways to increase energy efficiency in the design of their building

Housing Needs Assessment

Existing Housing Stock

Demographics



Unmet Housing Needs

Target Locations & Price Range

Other Recommendations

Recommendations from your 2017 Housing Market Analysis

Over the next 3-5 years:

1.45 rental units will be needed by January of 2020

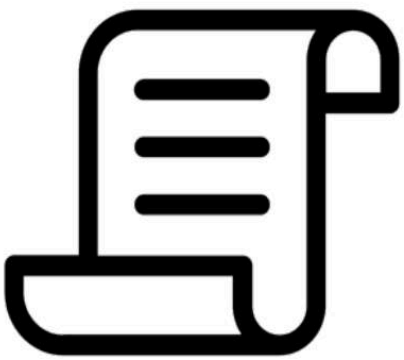
2.Provide housing for commuters that may want to live in Grinnell rather than commute. 12-58 rental units and 5-27 for-sale units

3.Build 3 bedroom homes with 1800-2200 sq ft. for couples and small families. Build 2-3 bedroom townhomes with 1600-1800 sq ft.

4.Focus on market-rate rental housing

yes, on track to complete - currently 16 unit market rate next to hospital; 4 separate 24 unit apartment buildings at 2 sites - next year;
Another 250 rental units - many rental units at various rates is in the works (have received IFA funding). Not much being discussed for owner-occupied

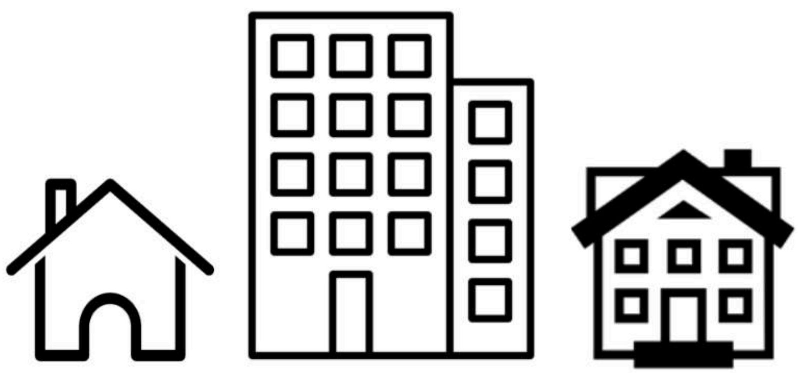
Local Ordinances



- Zoning Ordinance
- Subdivision Ordinance
- Building Code
- Energy Code
- Rental Ordinance
- Nuisance Ordinance
- Property Maintenance Code

Questions?

Rural Housing Readiness Assessment Workshop



Preparing the ground for local housing strategy

New Housing Development

Why Build New?

- Increase overall supply
- Higher impact to tax base
- Responds to current market
- Code compliant

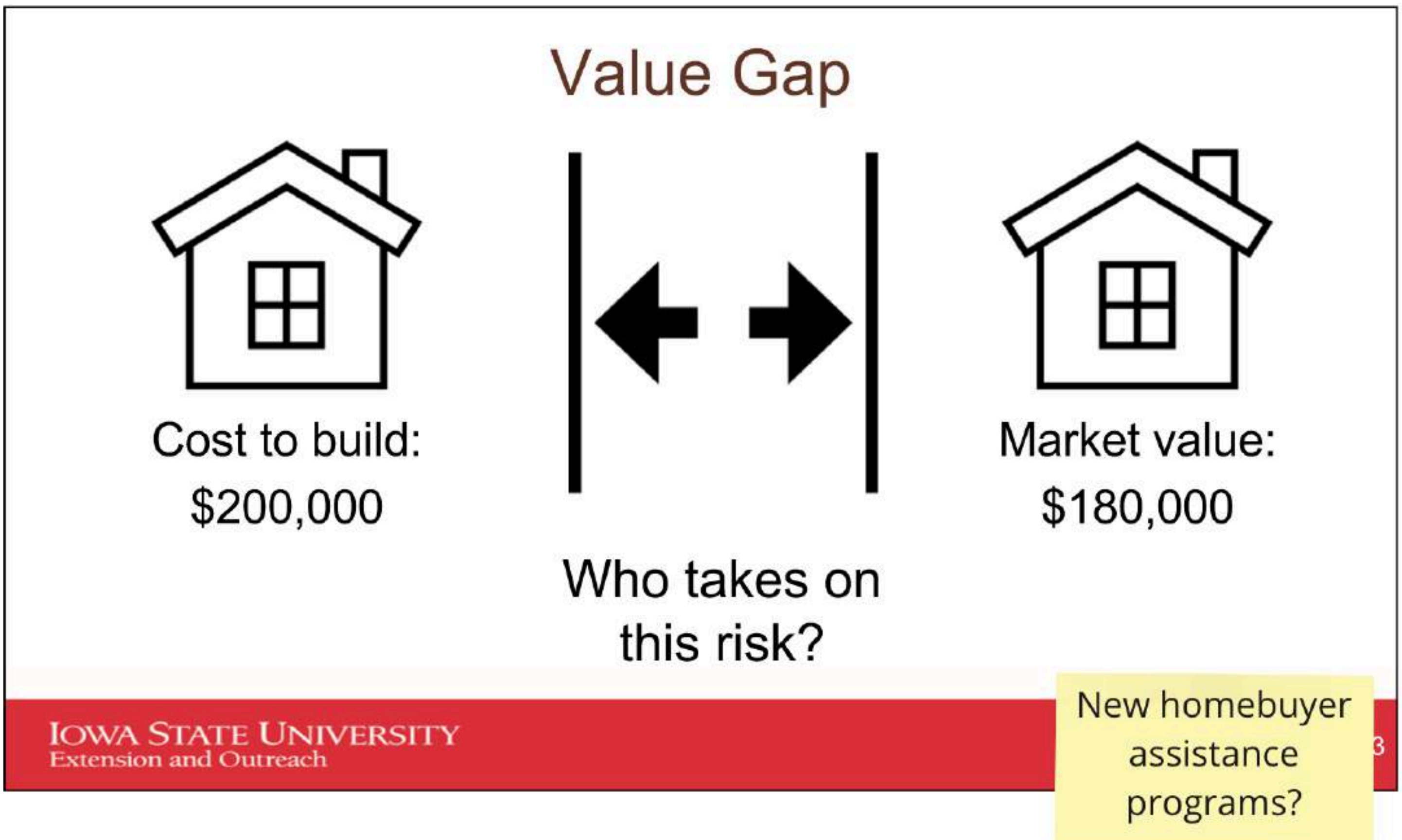
Difficulties of New Construction

Contractors may not be interested at the needed price range

Infrastructure may not be in place

Markets may be affected by national or international trends

Contractors may need to build lots of homes quickly, cutting back on quality


Value Gap
Cost to build:
$200,000
Market value:
$180,000
Who takes on
this risk?
New homebuyer
assistance
programs?
IOWA STATE UNIVERSITY
Extension and Outreach

New Housing Development

Where you going to put it?

What do you need in place to make it work?

How do you pay for it?

Infrastructure for New Housing

Broadband

Sanitary Sewer

Storm Water

Roads, sidewalks and transportation

Gas

Water

Electricity

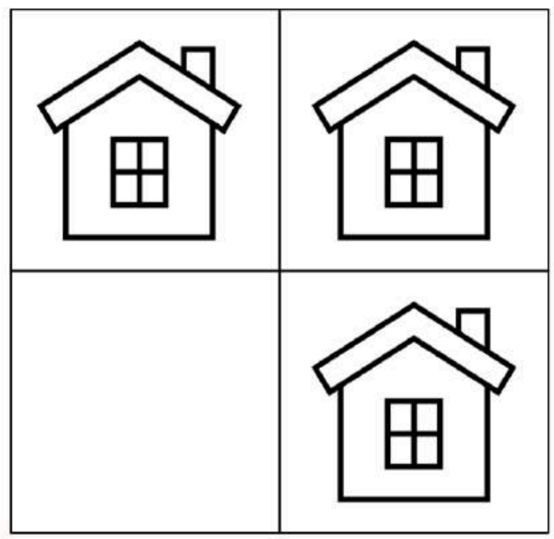
Public Services and Parks

- Where does it exist already in your community?
- What you provide or require the developer to build?

Grading

Vacant Infill Lots

- Generally have infrastructure in place and can be developed without the need for much financial support .
- Laws may make it difficult or impossible to build on smaller lots.
- Irregular lots can be combined to make buildable lots.



Maquoketa Pocket Neighborhood

- HNA: Need for at least 344 new houses by 2020
- Employer demand for more housing
- Only 16 housing starts over the past 6 years

- Developed by ECIA COG.
- Shared amenities.
- Approximately $135,000 per house for purchasers.
- Appeals to a wide range of potential buyers.


Welcome Home
BEAR RIVER
COTTAGES
GERMAN STREET
1011
1009
1007
1005
1003
SOLD
4
SOLD
2
SOLD
Bear River Drive
SOLD
7
8
9
10
1010
1008
1006
1004
1002
Bear River Drive
CRESLANE
https://ecia.org/pocketneighborhood/
Carl Reimer or Dylan Michels
563-690-5732 or 563-690-5751

New Single-Family Construction

- Stick built
- Modular/Manufactured
- Market Rate
- Income Qualified
- One or two-unit dwellings

Why promote site-built housing?

Support local contractors

Higher local income levels

Ability to provide incentives in case of a mismatch

Why promote manufactured housing?

- Might make sense when you look at income thresholds
- Infill housing is less of a stress on an existing community
- Crucial need for immediate workforce housing

New Multi-Family Construction

- Apartments
- Mixed-Use
- Market rate
- Income qualified
- Adaptive Re-use

Senior Housing

Why target senior housing?

- Aging demographics
- Stable source of income
- Opens up other housing stock
- Want to keep your parents close to home – and their wealth in the community
- The easiest starter multi-family, with less community controversy

Why consider income qualified?

- Consider what is affordable to your current population and the workforce you are trying to attract.

- You may be eligible for additional funding sources.

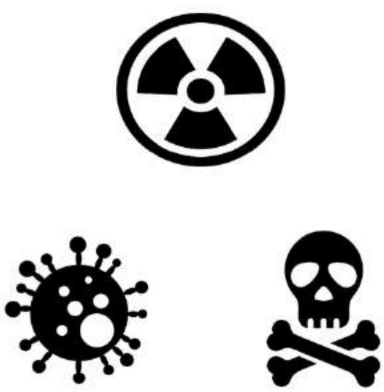
Improving Existing Housing Stock

Why Focus on Existing Housing Stock?

Why Focus on Existing Housing Stock?

- Supports local contractors
- Strengthen neighborhoods
- Maintains historic values and significance
- Improves valuations of surrounding properties
- Reduces landfill use
- Conserves resources
- Most sustainable option

Why Focus on Existing Housing Stock?



- Improve health of residents i.e. lead, asbestos, mold, radon, pests…
- Helps homeowners stay in their own property
- Asbestos and heavy metals require special disposal

Difficulties of focusing on existing housing

- May invest more than property is worth
- May not add to existing housing stock
- Landlords may not be motivated to invest in rental properties
- May push out existing residents as property is improved and rents raised

What to Consider in a Rehab Program?

Historic preservation

Funding source(s)

Target neighborhoods

Interior v. exterior focus

How does rehab happen?

- Individual homeowners
- Local government investment programs
- Non-profit efforts
- Investment properties (flippers)
- Community Action programs
- Regional Housing Trust Funds

Case Study: Burlington, Iowa

- Healthy Neighborhoods
- At least five neighbors in a one or two block area must participate.

City of
Burlington
A Great Place to Live, Work and Play

- Will provide a cash match for each property owner up to $1,000 for exterior projects.
- Examples of projects include: porch work, painting, siding, exterior lights, front doors, landscaping.

Healthy Neighborhoods

- Almost $30,000 was fundraised locally from:
  - Chamber of Commerce
  - Local foundation
  - A real estate organization.
- Five neighborhoods applied

Ordinances Governing Existing Structures

Some zoning practices can stifle rehabilitation:

- lot set-backs,
- placement of accessory structures,
- non-conforming use restrictions,
- historic preservation,
- conversion from single family to multifamily.

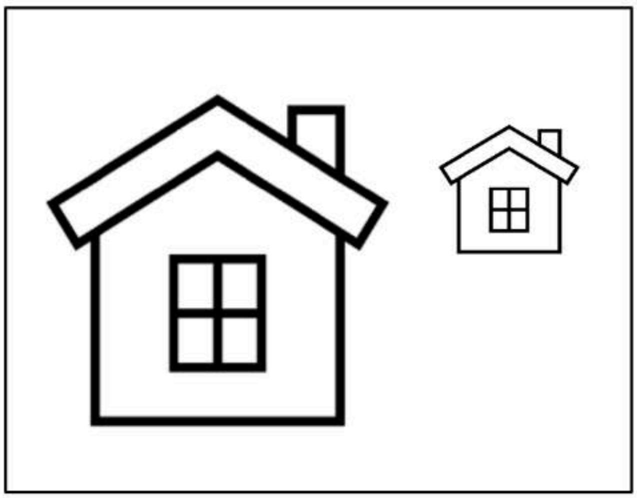
Better Living through Code Enforcement

- Rental registry and inspection program can help maintain minimum safety standards for a community
- Who enforces?
- Who inspects?
- Who pays?
- Can there be a cooperative agreement for sharing enforcement personnel across jurisdictions?

Better Living through Code Enforcement

- Nuisance abatement programs can maintain a higher level of community satisfaction and improve curb appeal
- Ensure what a “nuisance” is matches community values.
- Who enforces?
- Who inspects?
- Who pays?

Accessory Dwelling Units



A second, independent dwelling on the same parcel as a single-family house.

Enforcement of City Code

- Fair and consistent enforcement is necessary
- Consult your city attorney, especially with abandoned and derelict buildings
- Avoid issues that are not public nuisances or public safety issues
  – water flow, trees, neighbor disputes etc…

City Betterment Programs

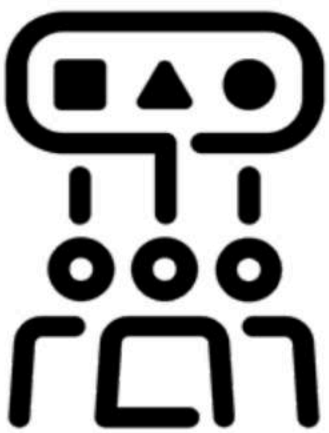
- City cleanup days
- Recycle/swap/garage sale events
- Amnesty days
- Property recognition programs
- Weatherization
- A Brush of Kindness

Wrap-Up

Where do you put your energy?

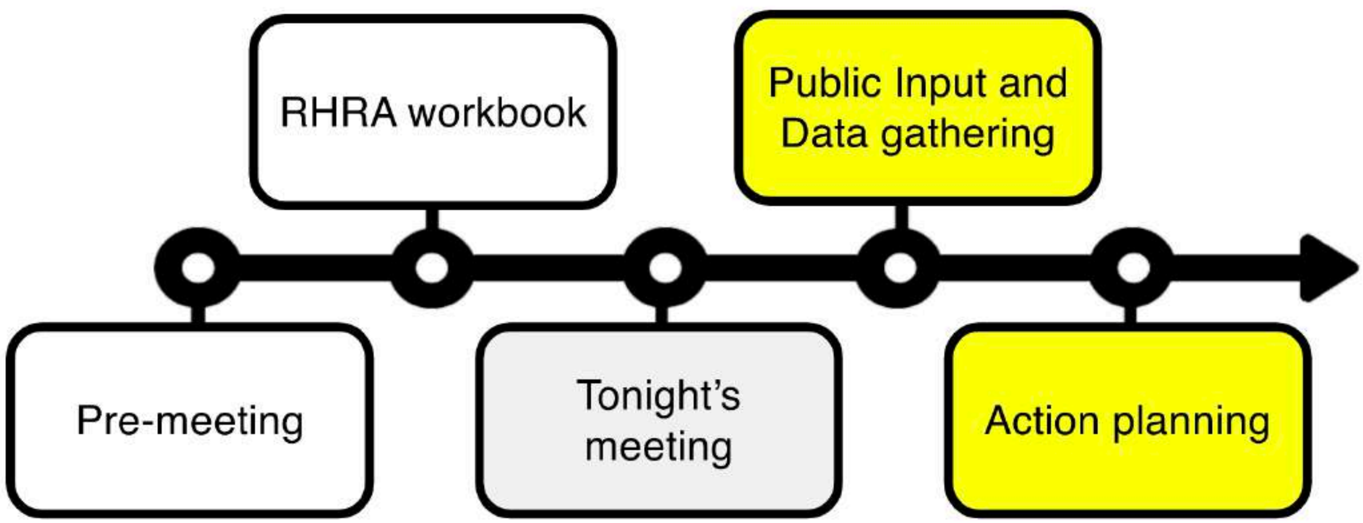
- What are the issues driving your needs?
- What are your priorities?
- What are your goals?
- How do you know your goals are the goals of your community?
- What do you want to know from your community?

Public Input



- What are the goals?
- Identify unique housing opportunities in the community
- Develop a greater understanding of residents' housing desires

Next Steps


RHRA workbook
Public Input and Data gathering
Pre-meeting
Tonight's meeting
Action planning

Questions?