



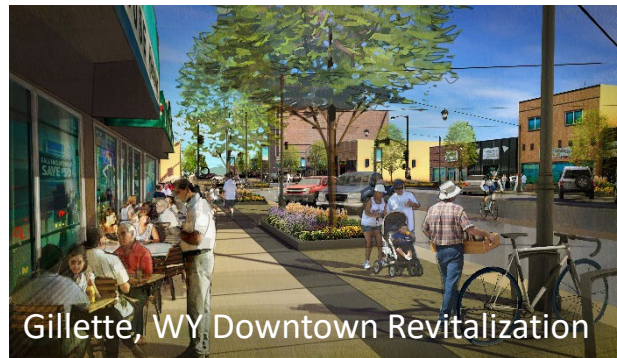
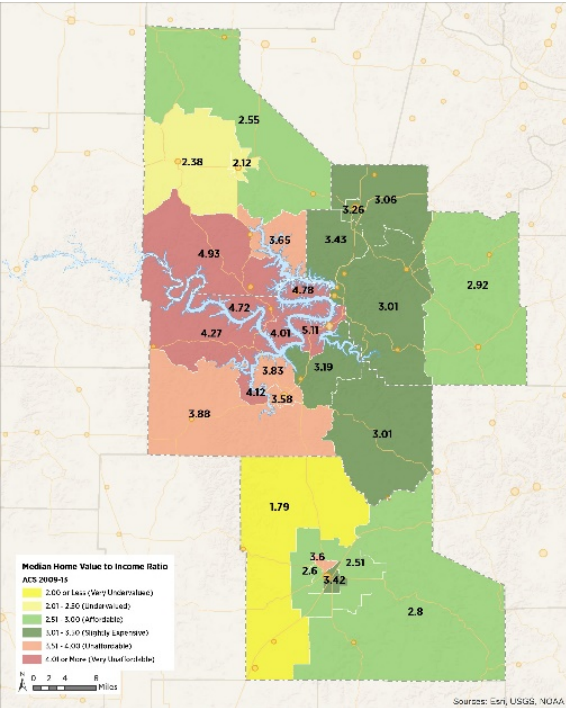
**Idaho APA**

**Regional Approaches to Meeting Housing Needs**

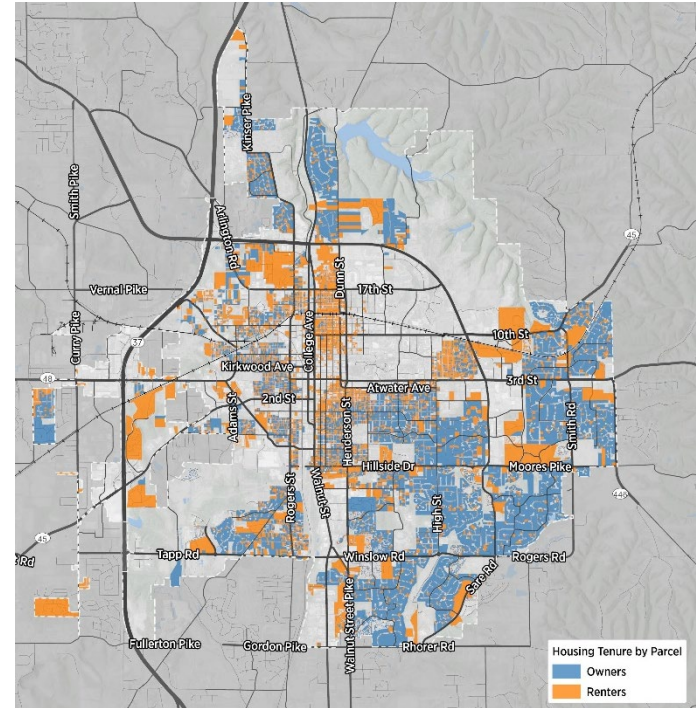
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# CREATE. MEANING. TOGETHER.

## Lake Of the Ozarks Regional Housing Study



## Bloomington, IN Housing & Neighborhood Study





# AGENDA

- **Why a Regional Approach**
- **Challenges and Benefits**
- **The Process**
- **Regional Strategies**
- **Case Studies**

# WHY A REGIONAL APPROACH

## Housing is Economic Development

- 2015 NAHB Study
  - Of a One-Year Impact of:
    - 100 SF Units,
    - 100 MF Units
    - \$1 Million in Rehab
  - Resulted in:
    - \$41.2 million in local income
    - \$6.5 million in taxes & other revenue to local governments
    - 566 local jobs

Figure K.5: 2016 Commuting Patterns (Source: IBRC)



# WHY A REGIONAL APPROACH

- Housing is Economic Development
  - Job growth often can happen without housing
  - More jobs than people and the housing to put them into
  - Industries today often must pull from a larger region to meet their housing needs
- Consumer Preferences

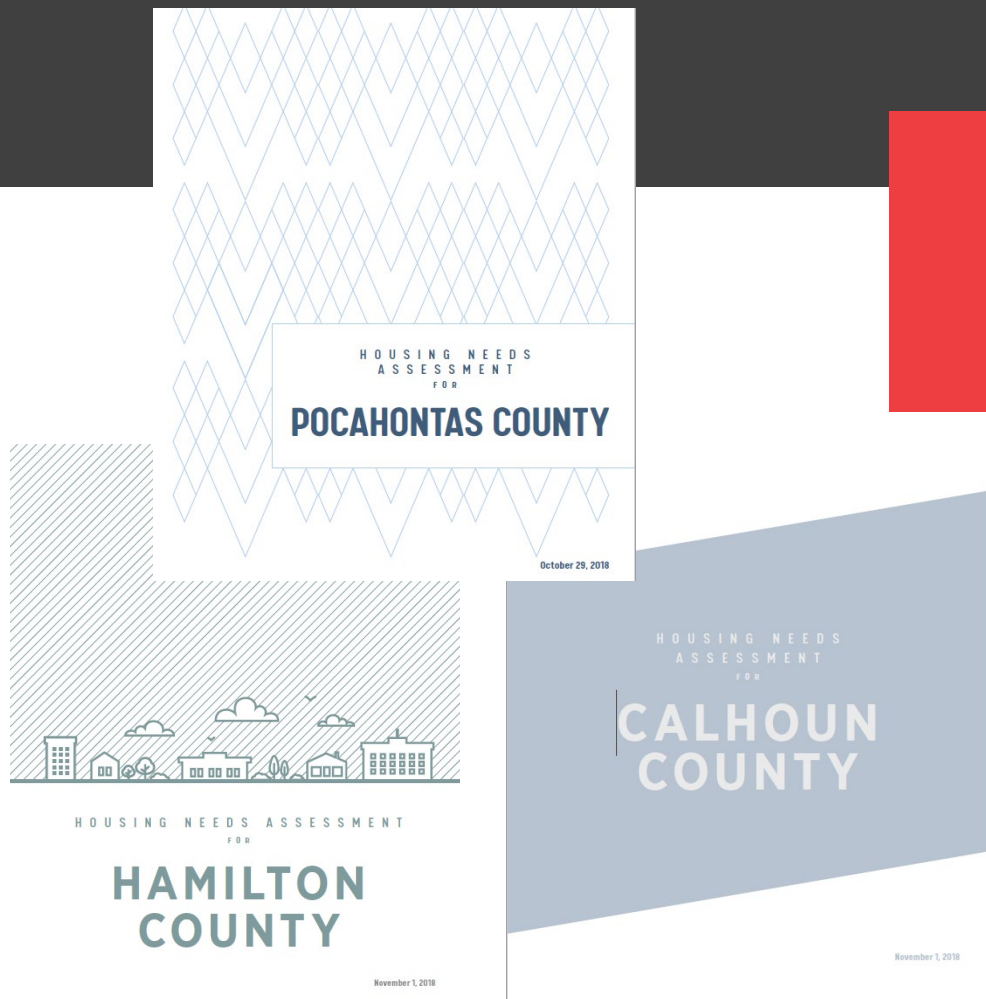


# CHALLENGES & BENEFITS



# BENEFITS

- Benefits
  - Shared resources to do the study & to implement
  - Knowledge sharing
  - Leveraging larger pools of funding
  - Regional builder resources



# CHALLENGES

- Herding cats
- Varying demographics
- Varying economic drivers
- Historic competition
- Variations in school districts





# THE PROCESS



# THE PROCESS

- Gathering the team
  - Need to get your partners from across the region assembled
  - Funding the study
  - County Level – representative from each city, economic development groups
  - Multi-County Study – representatives from each county and largest and/or most engaged community

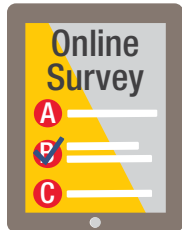


# THE PROCESS

## Discovery



Identify & Listen to Stakeholders



## Identifying Gaps & Opportunities Establish Strategic Goals



## Defining the Strategies & Actions

### Detailing the Strategies



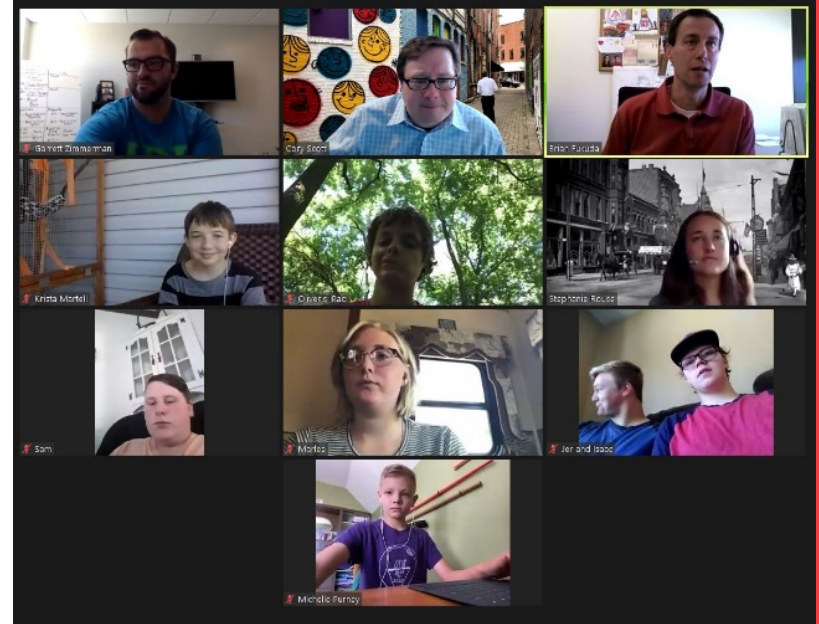
## DISCOVERY: **LEARNING FROM STAKEHOLDERS**

- Listening Sessions
  - Must go to the communities




# DISCOVERY: LEARNING FROM STAKEHOLDERS

Engaging the Next Generation – quality of life




# DISCOVERY: LEARNING FROM STAKEHOLDERS

[SURVEY PREVIEW MODE] Live Salina: A Strategic Housing Plan Survey



**Live Salina: A Strategic Housing Plan**

What new housing products do you think would be successful in Salina today?



**Affordable, small two- or three-bedroom house**

Yes

No

[SURVEY PREVIEW MODE] Live Salina - Encuesta de Vivienda Survey - Mozilla Firefox



**Live Salina - Encuesta de Vivienda**

¿Cree que el suministro actual de vivienda satisface adecuadamente las necesidades de los siguientes tipos de compradores potenciales para Salina? (Por favor marque si o no para cada tipo.)

	Sí	No
Profesionales solteros	<input type="checkbox"/>	<input type="checkbox"/>
Parejas jóvenes sin niños	<input type="checkbox"/>	<input type="checkbox"/>
Familias con niños	<input type="checkbox"/>	<input type="checkbox"/>
Familias con varias generaciones	<input type="checkbox"/>	<input type="checkbox"/>
Familias donde los hijos se han mudado fuera - padres jubilados o parejas sin niños viviendo en casa	<input type="checkbox"/>	<input type="checkbox"/>
Parejas de ancianos o persona mayor viviendo sola	<input type="checkbox"/>	<input type="checkbox"/>

<< Prev    Next >>

# DISCOVERY: LEARNING FROM STAKEHOLDERS



## Meeting in a Box Instructions

For groups consisting of more than 15 people, you are encouraged to break into smaller groups for the discussions. The amount of time suggested for each question is listed below. The discussion guide is based on a one hour period of time, however more time is always welcomed. The first question is an ice breaker question, intended to get the conversation started.

Each group needs to assign the following roles listed for the group exercise:

### Roles:

#### Facilitator

The facilitator begins the discussion for the group and watches the time.

#### Recorder

On the paper provided, please write down the items the group discusses.

#### Reporter

Report to the larger group at the end of the small group discussion.

### Questions:

- What are your favorite neighborhoods in Lincoln and why? (10 minutes)
- What housing types do you think would be successful and why? (25 minutes)



Large lot estate house



Large 4+ Bed home



Mid-size, 3 bed house



Small 2-3 bed house



Modular



Townhome or Duplex



Apartment



Downtown upper-story residential



Independent Senior Living



Older Rehabbed Home

- What strategies do you think would be most beneficial to the city's housing needs and why? (25 minutes)
  - Housing Rehabilitation Loans
  - Construction Financing Assistance to Builders
  - Down-payment Assistance to Owners
  - Mortgage Assistance
  - Public Acquisition of Dilapidated Properties
  - Public Development of Infrastructure for Affordable Units
  - Grants or Low-Interest Loans to Housing Developments
  - Rental Assistance Programs by the City





# OPPORTUNITIES: BUILD ON STRENGTHS

- Integrating input, perceptions, data, and experience

SECTION THREE: A PATH FORWARD



### *Expand housing options, especially for retirees, seniors, and young professionals*

During the late 1990s and early 2000s, much of the housing development focused on single-family detached housing. Following the recession, most of the construction activity focused on custom built homes or high density multi-family largely in the Bloomington area. There were some duplexes constructed but not at a significant level. This has left large gaps in the housing market for seniors, young individuals starting their careers, and empty-nesters looking to downsize. Housing programs should focus on adding housing variety to the market. Programs that assist with infrastructure should be tied to creating greater housing variety for every stage of life.

### *Further the development of high-speed internet and quality schools*

This is not a new or unfamiliar goal to the region but remains very important. Housing is one piece to attracting new residents and filling jobs. However, if prospective employees feel their child's educational needs cannot be met or internet access needed for work, school, or play is unavailable, they will look to other jobs and regions. Many noted that housing, schools, and high-speed internet are all necessary to make the region a magnet for growth.



# STRATEGY: MULTI-LEVEL

- Policies and Programs should be appropriate and should:
  - Be strategic
  - Build on community/county/regional character
  - Understanding of the market
  - Results driven
  - Be a catalyst for private market reaction

Figure 3.1: Program Matrix

Household Incomes	Affordable Rent	Affordable Homeownership	Applicable Housing Type & Strategies
<\$15,000	<\$400	-	Rental <ul style="list-style-type: none"> <li>• Public housing</li> <li>• Section 8 certificates &amp; vouchers</li> <li>• IHEDA Programs for extremely- &amp; very-low income</li> <li>• Senior only housing tax credit rentals</li> </ul>
\$15 - \$25,000	\$450-\$650	<\$50,000	Rentals <ul style="list-style-type: none"> <li>• IHEDA Programs</li> <li>• Low Income Housing Tax Credit rental development</li> <li>• Senior only housing tax credits</li> </ul>
\$25 - \$50,000	\$650-\$800	\$50,000 - \$125,000	Mixture of rental and entry level homeownership <ul style="list-style-type: none"> <li>• Market rate rental development with infrastructure assistance</li> <li>• Housing rehabilitation/neighborhood revitalization programs</li> <li>• Infill development</li> <li>• IHEDA Programs</li> <li>• Down payment assistance programs</li> <li>• Market rate senior housing</li> </ul>

# STRATEGY: MULTI-LEVEL

- Policies and Programs must meet different scales:
  - Regional/county
  - City

	 Objective	 Responsibility	 Finance Tools
Lot Development	Infill and new lot development to provide for economic development and community growth	Cities and County, Banks, Developers	<ul style="list-style-type: none"> <li>• Tax Increment Financing</li> <li>• Tax Abatement</li> <li>• State/Federal Programs</li> <li>• Lending Consortium</li> <li>• General City Funds</li> </ul>
Rental Development	Providing housing options for individuals at all income levels, including higher market rate units.	Cities and County, Developers, MCED	<ul style="list-style-type: none"> <li>• State/Federal Programs</li> <li>• Housing Trust Fund</li> <li>• Lending Consortium (gap financing for market rate units)</li> <li>• Tax Increment Financing</li> </ul>
Housing Variety	Variety, both in housing and lot size, provides for unique neighborhoods and accommodates changing household preferences, but more importantly provides affordable housing options	Cities, Banks, and Developers, Housing Partnership, Realtors	<ul style="list-style-type: none"> <li>• Housing Trust Fund</li> <li>• State/Federal Programs</li> <li>• Site Development Assistance with Zoning Ordinance Review</li> </ul>
Housing Rehabilitation	Capturing the benefits of existing housing stock while providing updated, affordable, and/or needs specific housing	Cities and County, Banks, Realtors	<ul style="list-style-type: none"> <li>• State/Federal Programs</li> <li>• Housing Trust Fund</li> <li>• Tax Abatement</li> <li>• Tax Increment Financing</li> <li>• General City Funds</li> </ul>
Senior Housing	Providing various housing options for aging communities. Seniors and young professionals tend to have similar preferences; some housing developments can satisfy two different markets	Cities and County, Housing Partnership, Developers	<ul style="list-style-type: none"> <li>• Lending Consortium</li> <li>• Housing Trust Fund</li> <li>• State/Federal Programs</li> <li>• General City Funds</li> </ul>

# REGIONAL STRATEGIES



# REGIONAL STRATEGIES

- Housing Partnership
  - Take multiple partners
  - Non-Profit developer
  - Economic development organizations
  - Cities & Counties



# REGIONAL STRATEGIES

- Financing Mechanisms
  - State & federal funding will not solve the problem
  - Regional funding sources
  - Combined with local funding tools



# REGIONAL STRATEGIES

- Codes & codes enforcement
  - Small and rural communities sharing resources



# REGIONAL STRATEGIES

- Programs
  - Often need to be local
  - Purchase/Rehab/Resale programs
  - Rehab programs

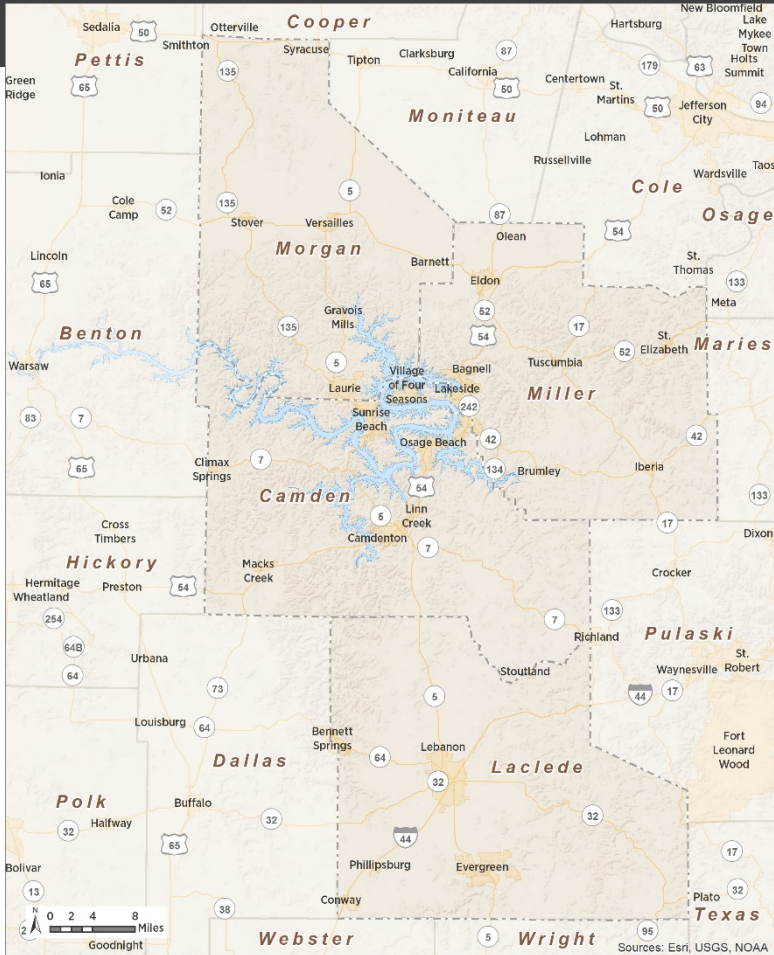




# CASE STUDIES

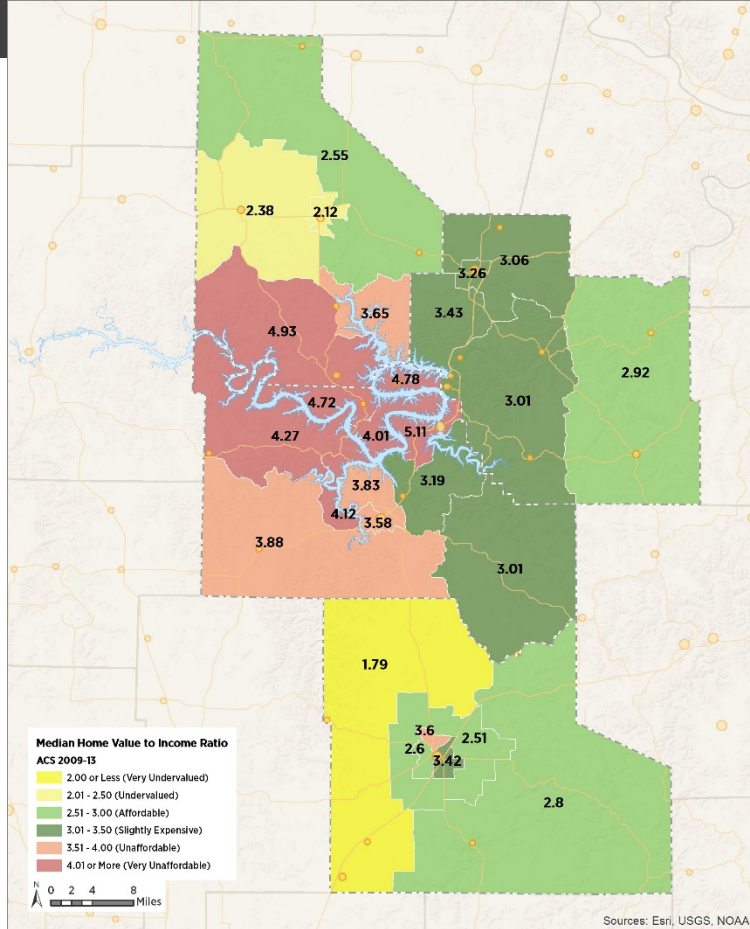


# LAKE OF THE OZARKS REGIONAL HOUSING STUDY



- Four County Regional Housing Study
  - Morgan
  - Miller
  - Camden
  - Laclede

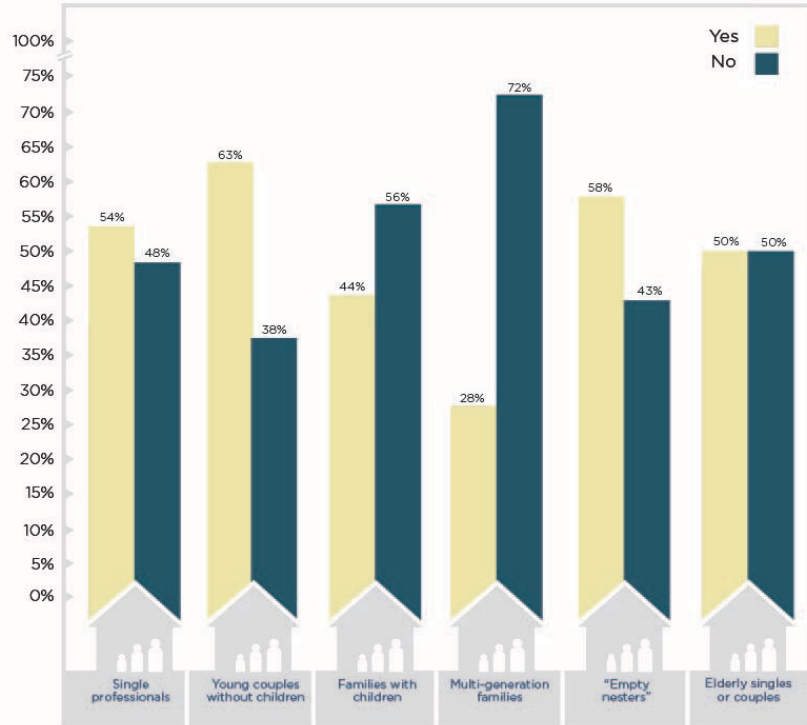
# LAKE OF THE OZARKS REGIONAL HOUSING STUDY



- Dramatically different environments
  - Economic drivers
  - Access
  - Housing quality
  - Incomes

# LAKE OF THE OZARKS REGIONAL HOUSING STUDY

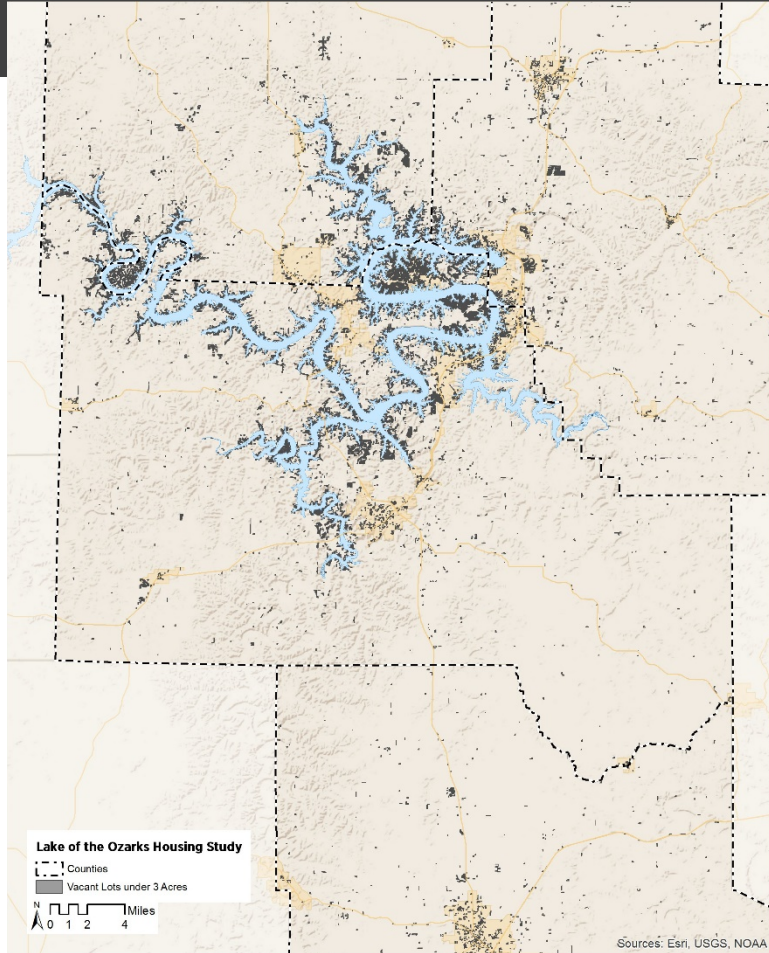
Do you believe that current housing supply adequately meets the needs of the following types of potential homebuyers?



- Common Themes

- Workforce housing needs
  - Type of workforce varied
- Lot shortage
  - Environmental impacts varied widely
- Infrastructure
  - Age, access, and ability to extend
- Rental housing shortage
- Rehabilitation needs
- Wage stagnation

# LAKE OF THE OZARKS REGIONAL HOUSING STUDY



- County Level Themes
  - Housing competition with the seasonal rental market
  - Market economics – under valuations
  - Need for market rate rentals
  - Varying levels of construction cost
  - Distance between affordable housing and jobs
    - Affordable housing existed but not where they needed it

# LAKE OF THE OZARKS REGIONAL HOUSING STUDY



- High level Goals:
  - Encourage investment in existing housing stock
  - Expand workforce development to include building trades
  - Grow the number of rental units
  - Increase the supply of affordable lots across the region
  - Invest for success
  - Share risk to meet needs that the private market cannot meet alone

# LAKE OF THE OZARKS REGIONAL HOUSING STUDY



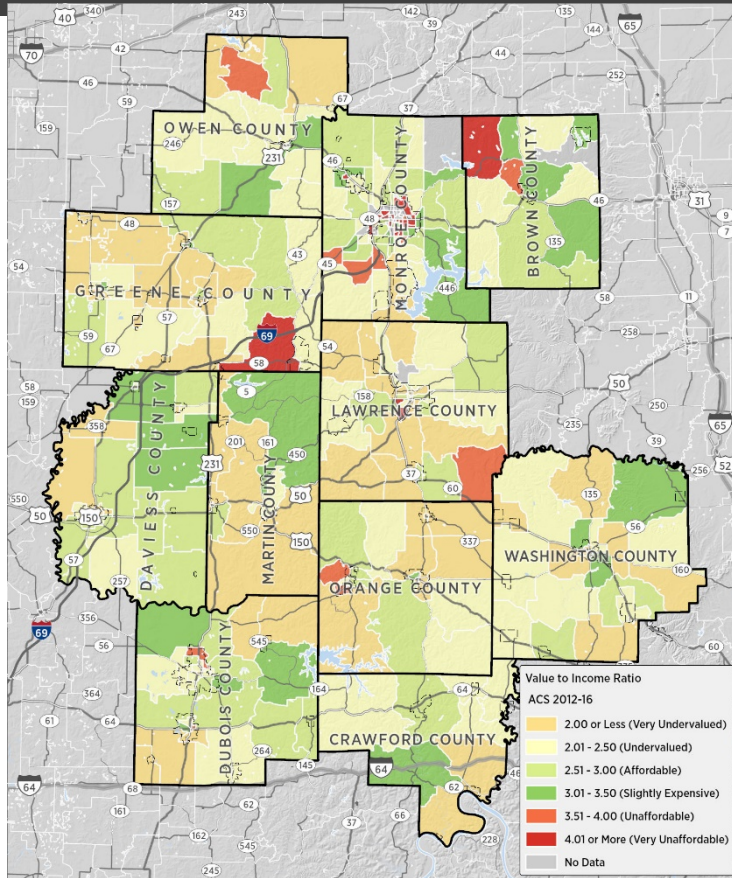
- Follow Up:
  - Regional Level:
    - Formed a Housing Task Force
    - Community Development Corporation
  - Local Level:
    - Camdenton Zoning Ordinance revisions
    - Osage Beach waving some fees
  - Modular housing discussions

# CASE STUDY 2



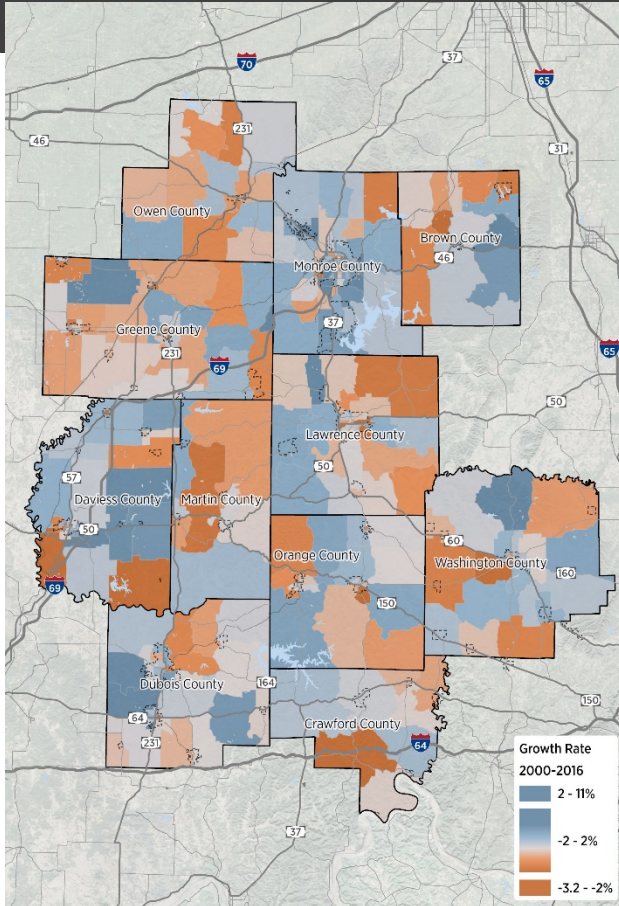


# INDIANA UPLANDS



- Eleven County Regional Study:
  1. Brown
  2. Crawford
  3. Daviess
  4. Dubois
  5. Greene
  6. Lawrence
  7. Martin
  8. Monroe
  9. Orange
  10. Owen
  11. Washington

# INDIANA UPLANDS



## Regional Assets

- Good job prospects
- Employers were engaged
- Existing partnerships
- Natural resources
- Strong school districts
- Good regional examples
- Sense of “nows” the time

# INDIANA UPLANDS

## Strategic Housing Goals

- Develop plans for sharing risk with developers to lower high cost of new and repaired infrastructure
- Develop consistent codes and code enforcement across the region to evaluate housing quality
- Find nonprofit developers and technical assistance to support these efforts



# INDIANA UPLANDS

## Strategic Housing Goals

- Expand housing options, especially for retirees, seniors, and young professionals
- Further the development of high-speed internet and quality schools
- Find ways to bring developable land to market
- Address the current state tax structure that prioritizes owner-occupied versus renter-occupied structures to encourage more rental construction in the rural counties



# INDIANA UPLANDS

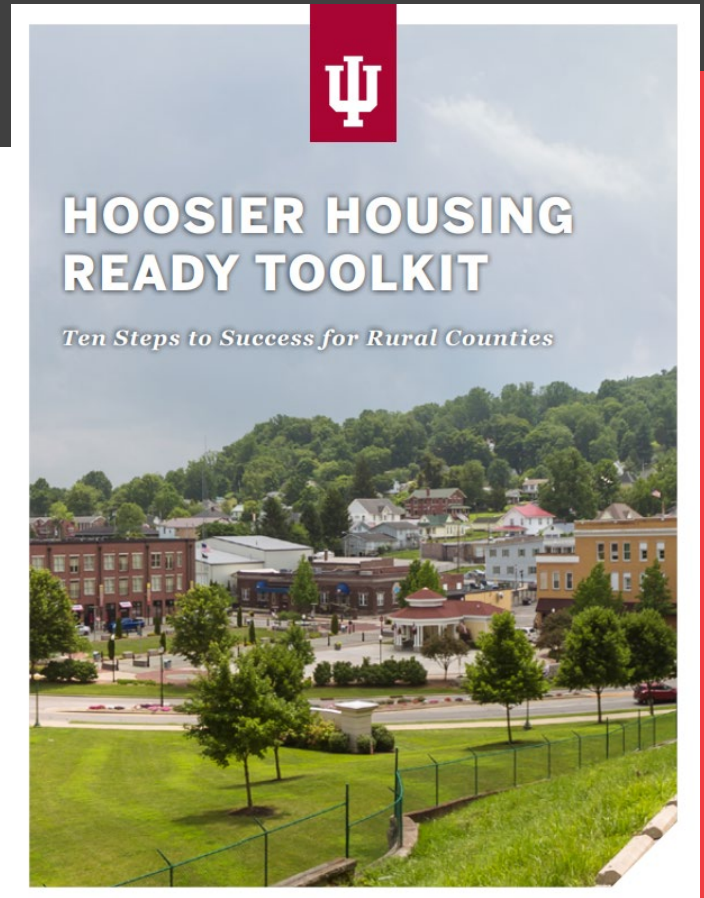
## Moving Ahead:

- Bloomington Housing & Neighborhood Study
  - Neighborhood level strategies
  - Recover Forward Bloomington
    - \$450,000 affordable home ownership program
    - \$250,000 energy efficiency funding for commercial & Residential
  - New income tax
    - Weatherization
    - Residential solar financing
    - Residential green infrastructure and native landscaping

# INDIANA UPLANDS

## Moving Ahead:

- Hoosier Housing Ready Toolkit
  - Laying the foundation for rural prosperity
  - Ten steps for communities to take
  - Housing ready worksheets
  - Proforma templates



<https://rural.indiana.edu/impact/housing/housing-ready-toolkit.html>

## Moving Ahead:

- Regional Opportunity Initiatives
  - Development of a Uplands Housing Series
  - Grand workshops

## ROI Housing Series: Session 3 Multi-Family Housing

Posted on September 17, 2020



In ROI's next session, we will discuss challenges with rental housing units in the Indiana Uplands and explore exciting multi-housing projects underway.

Posted in [Events](#), [News](#) [Leave a comment](#)

<https://regionalopportunityinc.org/housing-series/>

# INDIANA UPLANDS

## County Projects:

- Number have been delayed by COVID
- Owen County has two projects planned
- Huntingburg, IN leveraging local tools to build infrastructure



# CASE STUDIES: SHARED RISK



# SHARED RISK

## City Bonds – Greensboro, NC

- 2016 voters approved a \$25 Million bond
- Purchase, construction, & improvement of housing for low to moderate income households
- Projected to leverage \$54 million in investments
- 1,007 housing units being improved or created



A screenshot of the City of Greensboro 2016 Bond Tracker web application. The dashboard is titled "City of Greensboro 2016 Bond Tracker" and features a blue header. On the left, there is a sidebar with filters for Type (Comm &amp; Economic Dev, Housing, Parks &amp; Rec, Transportation), Phase (Preliminary, Design, Construction, In Progress, Complete), and Council Districts (1-5, All). The main content area shows "Active Projects" with a count of 29. Below this, a list of project categories is displayed, including "Code Compliance Repair Initiative - Revolving Loan Fund", "East Greensboro Housing Development - Revolving Loan Fund", "Handicapped Accessibility Improvements", "Supportive Housing Units for Homeless/Disabled/Veterans", "Non-Profit Homebuyer Lending - Revolving Loan Fund", "Emergency Repair Programs", and "Multifamily Affordable Housing". A "All Projects" button is visible at the bottom of this list. On the right side, a detailed view for the "Code Compliance Repair Initiative - Revolving Loan Fund" is shown, including a description, project updates, and financial data: Project Budget \$3,000,000, Funds Remaining \$3,000,000, and Estimated Start Summer 2020. A map of Greensboro is visible in the background, with project locations marked by colored dots. The bottom of the dashboard shows contact information for Troy Powell, 336-373-2208, and troy.powell@greensboro-nc.gov.

# SHARED RISK

## Newton, IA

- Population: 15,000 East of Des Moines
- 2010 – Zero units were constructed
- 2014 City approved incentives to builders, real estate developers, property owners, and homebuyers
- Expansion of quality and quantity of housing



GET TO  
KNOW **Newton**  
HOUSING DEVELOPMENT CORPORATION

# SHARED RISK

## Phase 2 Program – Sioux City, IA

- Intent: preserve and improve uninhabitable properties
- New owners or investors with intent to repair & live or sell the home
- Provides up to \$40K per home as a forgivable loan over ten years
- Have to address building code deficiencies and then can use the balance for other improvements
- Money comes from general fund



# SHARED RISK

## Campus Town Redevelopment Incentive Program – Maryville, MO

- Intent: remove blight & encourage infill development
- Focused on predominately student housing neighborhood adjacent to NWMS Campus
- Approximately 45 dangerous structures removed in 3 years
- 12 new projects ranging from duplexes to 16 unit apartment
- Potential to expand



## **Employer Programs – Schuyler School District**

- Workforce Housing Initiative Pilot Program (WHIPP)
  - \$1,000 renter subsidy for 5 years
  - \$2,000 ownership subsidy for 5 years or
  - \$10,000 lump sum for down payment & closing costs
- Rental guarantees from 5 business partners in the community

# SHARED RISK

## Local Investors – Fairfield, IA

- Population 9,500 in southwest Iowa
- Community stakeholders combined equity
- 27+ townhomes & duplexes
- Project included
  - Private equity
  - TIF
  - Tax abatement
  - Iowa workforce housing tax credits
- Units were \$160K to \$220K



*571 Polson Developments*



# CLOSING

- **Why a Regional Approach**
- **Challenges and Benefits**
- **The Process**
- **Regional Strategies**
- **Case Studies**



# QUESTIONS

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