

# Housing Issues: Clean Up, Repair, Build

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# Why Is Housing A Communitywide Issue?

- Residential property tax revenues fund our schools and local services.
- Housing is an “economic engine” that creates and retains jobs. Sometimes, housing is our community “product.”
- Spatially, housing and neighborhoods make up the largest geographic mass of our towns.

# Why Is Housing a Communitywide Issue?

- “Housing Problems” can have a communitywide impact:
- Abandoned, derelict, rundown housing can impact the value of neighboring properties.
- Abandoned, derelict, rundown housing can be a public health and public safety concern – ex: fires and crime.

# Clean-Up

- The first two (and easiest) steps in neighborhood revitalization efforts are:
- 1. Assessing the housing situation at a neighborhood level.
- 2. Cleaning up!

# Walking Survey

- Sometimes called a “windshield survey.”
- Assesses the condition of homes in a neighborhood usually on a scale:



# Poor Housing

- General dilapidated state
- Missing or broken windows
- Missing or broken exterior doors
- Peeled and chipping paint
- Obvious roof or foundation problems
- Weeds, unshoveled walkways, junk
- Likely wouldn't pass a code inspection



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# Fair Housing

- Some visible problems
- Sagging porches
- Crumbling exterior steps
- Roof conditions
- Old windows, not energy efficient
- Maybe lacks updating like central air or a garage
- Maybe needs rewiring, new plumbing

# Good Housing

- Few visible exterior conditions
- Still might need some updating
- Still may have some maintenance issues
- Problems appear minimal or easy to resolve

# Clean Up Projects

- Neighborhood/community cleanups.
- Contract with a hauler to bring dumpsters.
- Separate dumpsters for general trash, hazardous wastes, tires, used appliances.
- Largest cost will be dumping fees.

# Clean Up Projects

- Cities are often willing to cover fees for dumping/hauling.
- Volunteers to help at dumpster site, volunteers to distribute flyers announcing the clean up times, volunteers with pickups/trucks to help people (particularly elderly).

# Clean Up Projects

- Consider letting salvagers/"scavengers" take out things that can be recycled.
- Decide on whether you will accept construction waste (or in what circumstances you would do that).
- Make it eligible for only homeowners – not commercial enterprises.

# Housing Clean-Up Projects

- Paint-a-thon.
- Clean up parkings, alleys, vacant lots, overgrown areas.
- Establish a volunteer minor repair assistance program.

# Housing Rehabilitation

- Usually requires professional contractors – plumbers, HVAC, electricians, roofers, etc.
- Focuses on bringing a house up to code.
- Goal is to add years of useful life to a home.
- Addresses “deferred maintenance” issues.

# Housing Rehab Programs

- Establish a Local Housing Trust Fund.
- May be several counties.
- Often administered by a county or a Council of Governments.
- LHTF's eligible for funding from the Iowa Finance Authority.
- Source of funds is the Real Estate Transfer Tax.

# Housing Rehab Programs

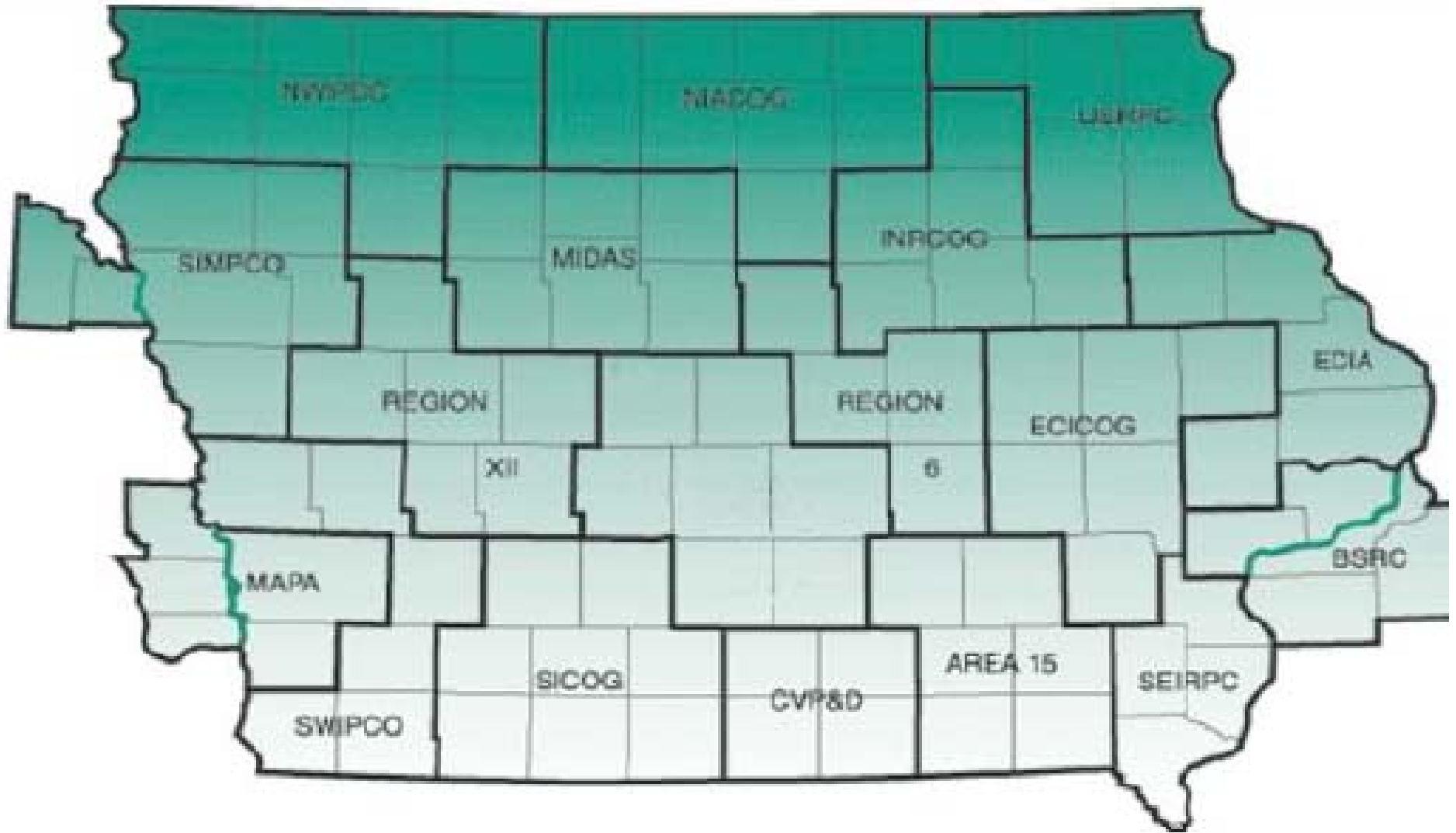
- LHTF money can be used for new construction of single-family or multifamily housing, homebuyer down payment assistance, rehabilitation of existing housing, feasibility studies.

# Local Housing Trust Funds

- Interested? Contact Frank Owens, ISU Community Development Specialist at:
- [frowens@iastate.edu](mailto:frowens@iastate.edu)
- (515) 237-5434

# Housing Rehab Programs

- The Iowa Department of Economic Development receives funds from the U.S. Department of Housing & Urban Development's Community Development Block Grants Program for housing rehabilitation. You can access these funds through your local Council of Governments.



# IDED Housing Fund

- Cities, Counties, Councils of Government, Nonprofits, or Community Housing Development Organizations (CHDOs) eligible to apply
- Can fund housing rehab, down payment assistance, rental assistance, and new construction
- Must benefit households at or below 80% of Median Family Income

# Habitat for Humanity

- Homes are often donated or purchased at very low cost
- Professional contractors and citizens volunteer to rehabilitate or construct the home
- Families work on their homes through “sweat equity”
- Habitat families have an affordable mortgage. It is not a “free house.”

# Habitat for Humanity

- 35 Chapters in Iowa
- Locate the chapter serving your area at:
- <http://www.habitat.org/cd/local/affiliate.aspx?place=57>

# Hard Housing Problems To Fund

- Demolition of homes considered “infeasible for rehab” in that the costs to repair them would cost more than the house would be worth
- Acquisition of vacated or abandoned properties in private ownership or foreclosure
- Purchase of land for new housing

# Income-Eligibility

- Almost EVERY housing program is directed at certain populations who are at certain income levels that range from 80% of Median Income, 40-60% of Median Income and at most 100-120% of Median Income.
- There are few or NO programs for market rate housing or middle/high income households.

# New Construction

- Not a good “starter project” for a citizen group.
- Highly complicated financing and grants of extraordinary difficulty.
- Usually would be something like creating a new subdivision or multifamily housing.

# How Citizens Impact New Construction

- Use the advocacy skills you learn in LeadershiPlenty!
- Encourage partnerships with the city, county or Council of Governments to conduct a full-scale Housing Needs Assessment.
- Citizen groups can even recruit interested developers.

# Housing Needs Assessments

- Formal study that identifies the age of your present housing, your future projected need for new units and the kinds of units needed.
- Units go away, some are added, family sizes change, and age demographics change the type of housing needed.

# Remember Your Community

- What kind of housing is needed for:
- Workforce/working families/families with children
- The elderly
- Folks with special needs – physical disabilities, developmentally challenged, extremely low income

# Stump The Speaker

- Questions?
- Comments?
- Good story to share?
- Where are the cookies?