



CLINTON HOUSING

NEEDS & STRATEGIES



# Presentation Outline



**1** Meet the Team

**2** Project Scope & Methodology

**3** Housing Challenges & Strategies

**4** Funding Opportunities

# The Project Team



**Alyssa Schaeffer, URP**



**Mae McDonough, URP**



**Maeve Biscupski, SD**



**Matt Hodges, SD**



**Olivia Galyon, URP**



**S M Samiul Islam, URP**



**IOWA**

School of Planning  
and Public Affairs



## Community Partner

Tammy Johnson      Community Development Director

Matt Brooke      City Administrator

## Faculty & Mentor Support

Travis Kraus      IISC Director & SPPA Faculty Advisor

Haifeng Qian      SPPA Faculty Advisor

Jerry Anthony      SPPA Faculty Advisor

Dana Bartolomei      Alumni Mentor



# Project Scope

## Housing Needs Assessment Defined

*Examines existing housing supply and demand, quality, and community needs*

## Key tasks

Determine rental and ownership demand

Identify housing quality concerns

Consider a variety of policy strategies and funding opportunities



# Data and Methodology

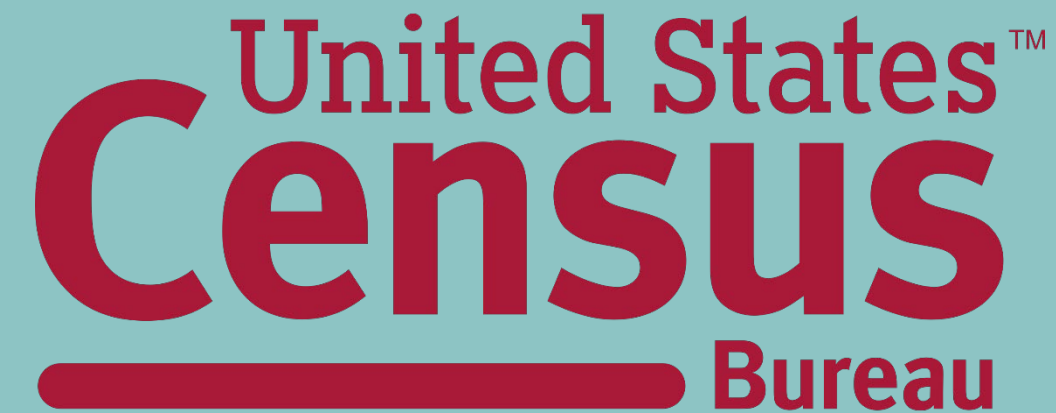
## Methods

### Quantitative:

- Geographic Information Analysis
- Housing Demand Analysis
- Demographic Analysis

### Qualitative:

- Case Study Review
- Community Engagement



# Community Engagement

Questionnaire and interactive posters at kick-off event

Focus group with key stakeholders

In-depth interviews with range of stakeholders



# Strengths & Challenges

## Strengths

**Optimistic** community members

**Caring community** organizations

Emerging **amenities**

## Challenges

**Older homes** in need of repairs

Shortage of **affordable housing** options

Current high mortgage **interest rates**

Existing homes do not meet resident **needs**

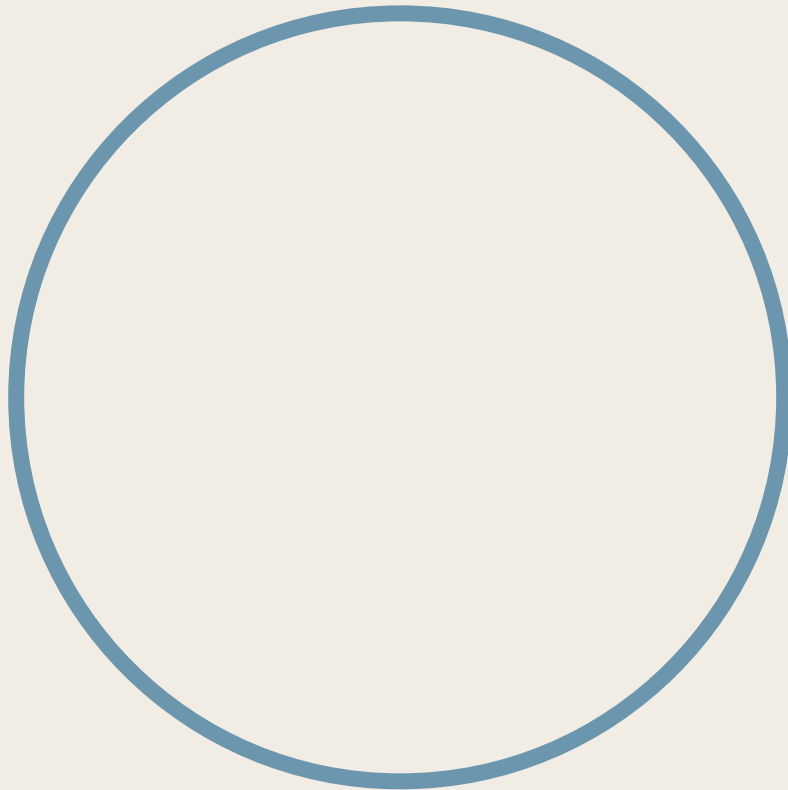
**Low return** on housing investments





# Housing Challenges & Strategies

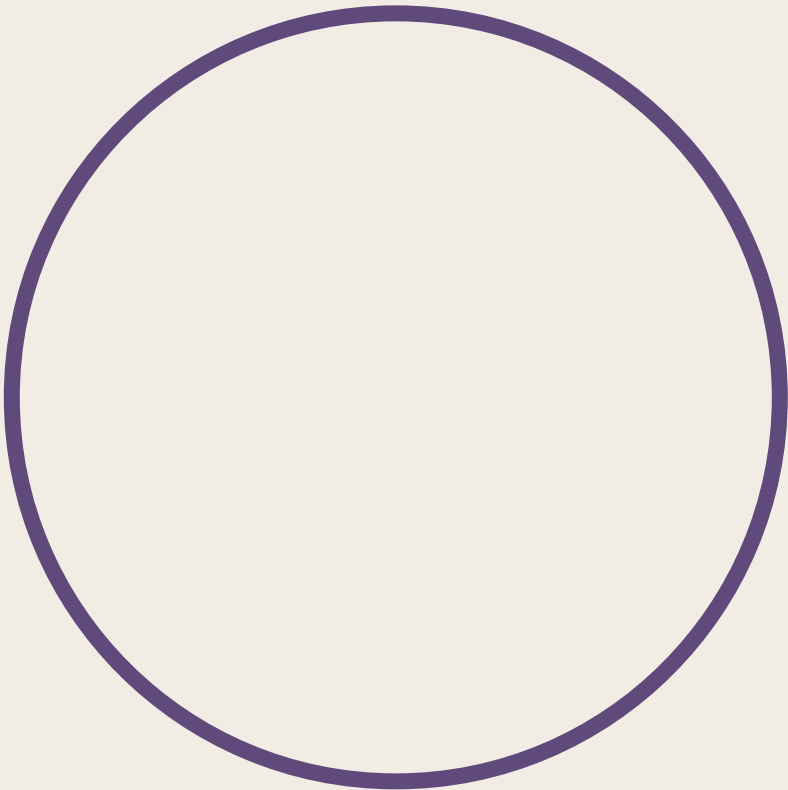
Availability



Affordability



Quality

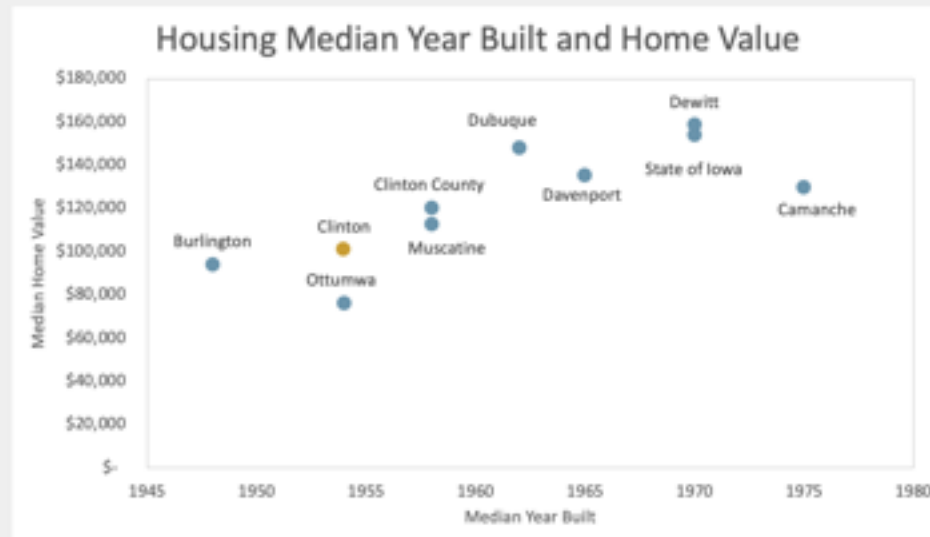




# Quality Challenges



## Housing Age



*The median year built for Clinton's housing is 1954; the **average house is 68 years old***

***88% of Clinton homes were built before 1978, this creates a need for rehabilitation with few lead remediation specialists operating locally***



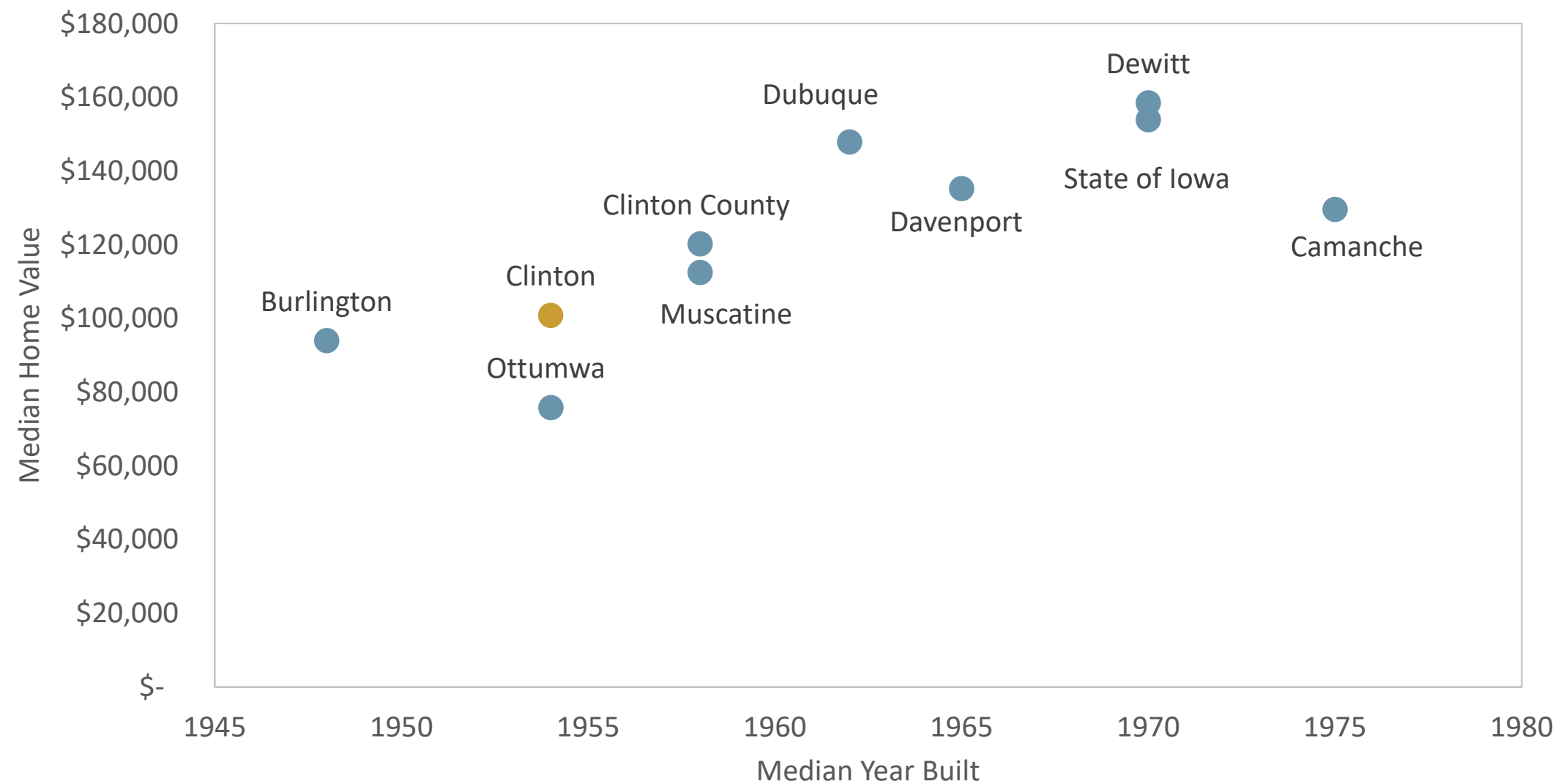
## Assessor Quality Report





# Housing Age

## Housing Median Year Built and Home Value

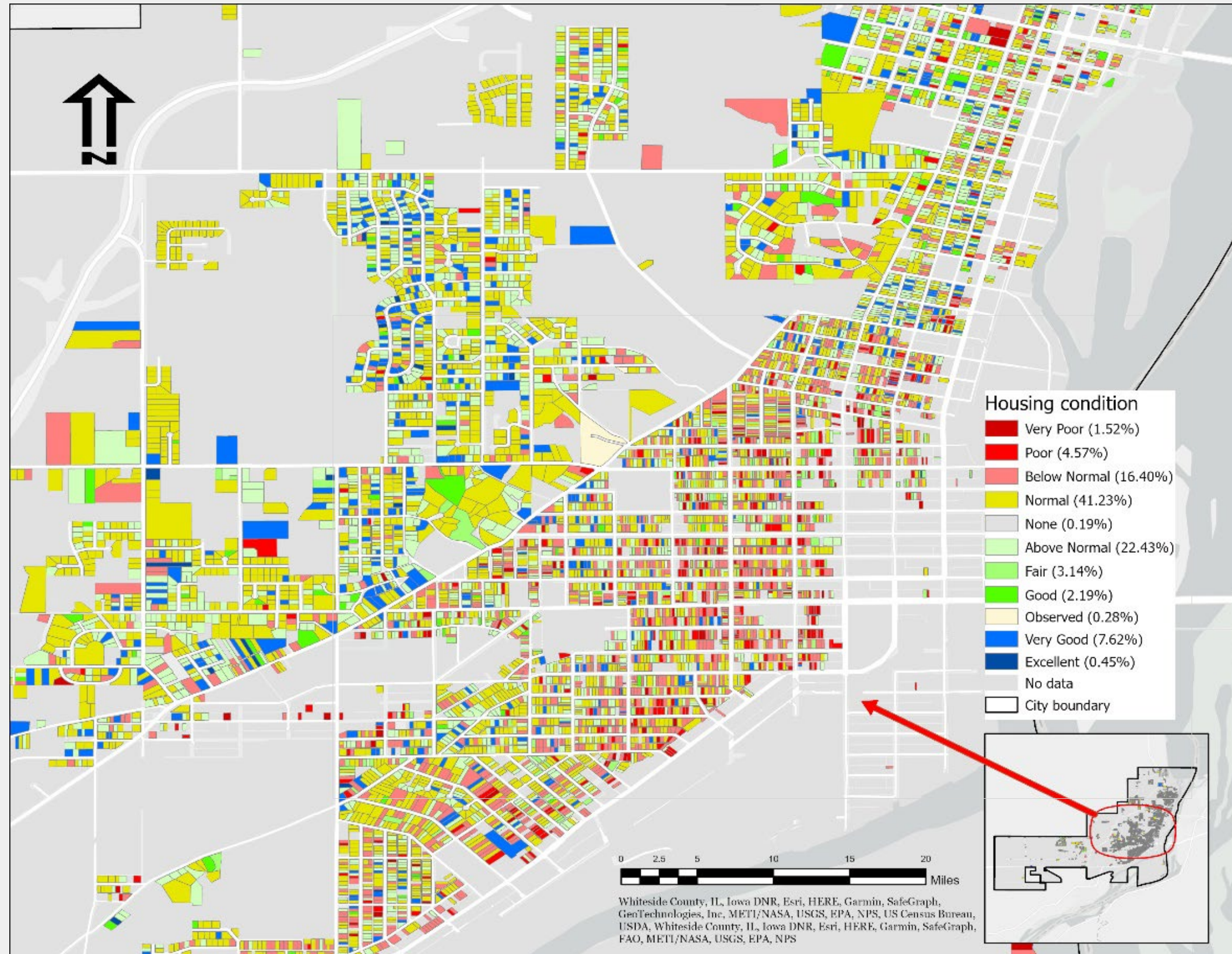


*The median year built for Clinton's housing is 1954; the **average house is 68 years old***

***88% of Clinton homes were built before 1978, this creates a need for rehabilitation with few lead remediation specialists operating locally***



# Assessor Quality Report





# Quality Strategies

 **Quality Strategies**

Strategy
1: Community Outreach
2: Emergency Loan Repair Program
3: Healthy Homes Program
4: Vacant Property Receivership & City Land Banking
5: Interest-Free Home Rehab Loan
6: Holistic Neighborhood Revitalization Initiative
7: Foreclosure Property Registry



● ● 3 ●

16

 **Engagement & Quality Improvements**

**Community Outreach & Housing Education**

- Connect residents with resources for home purchases or rental and utility support
- Create community within neighborhoods

**Expand Home Repair Programs**

- Continue offering roof repair grants
- Expand programming



● ● 3 ●

17



# Quality Strategies

## Strategy

**1: Community Outreach**

**2: Emergency Loan Repair Program**

**3: Healthy Homes Program**

**4: Vacant Property Receivership & City Land Banking**

**5: Interest-Free Home Rehab Loan**

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# Engagement & Quality Improvements

## Community Outreach & Housing Education

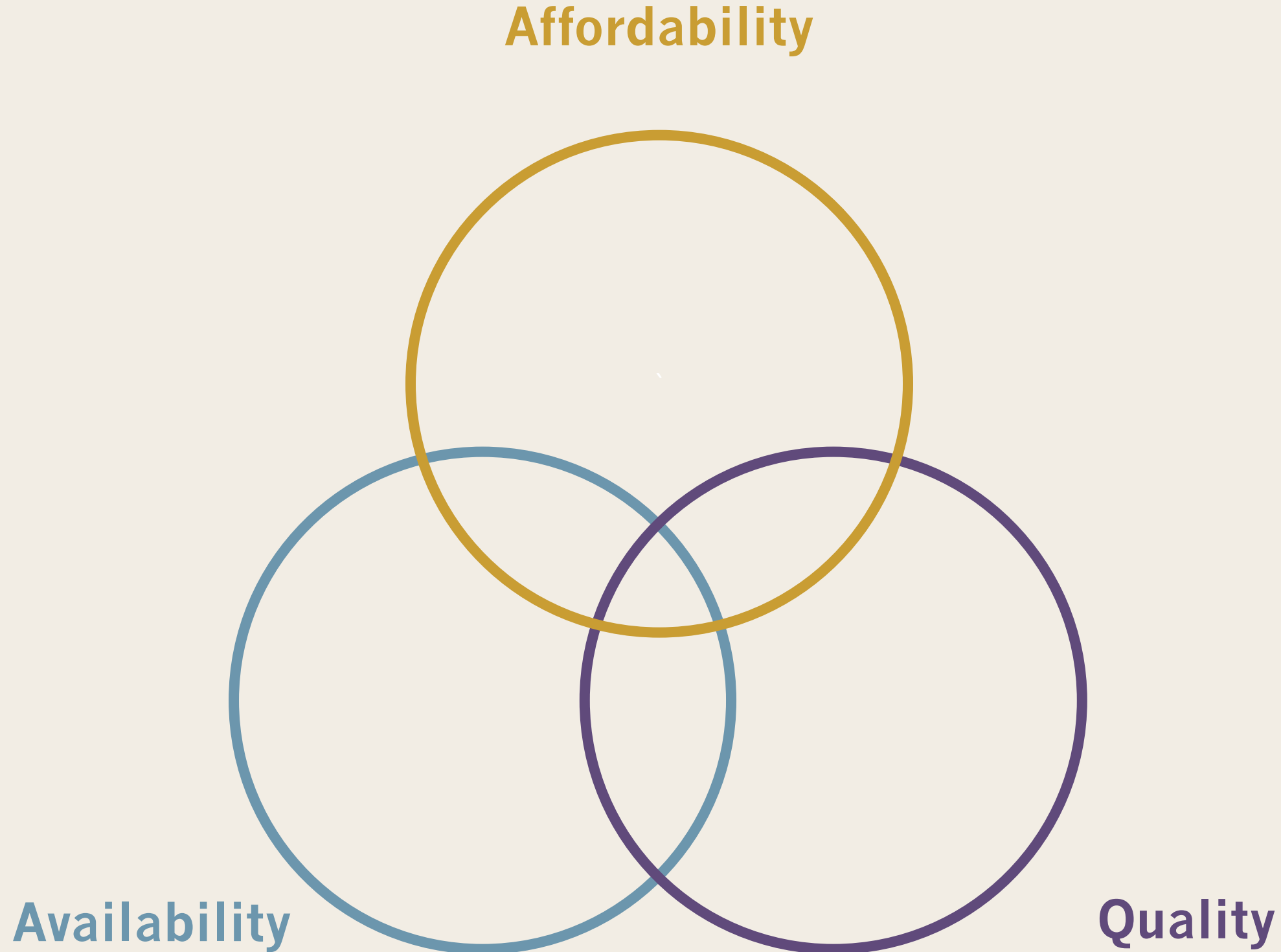
- Connect residents with **resources for home purchases or rental and utility support**
- **Create community** within neighborhoods

## Expand Home Repair Programs

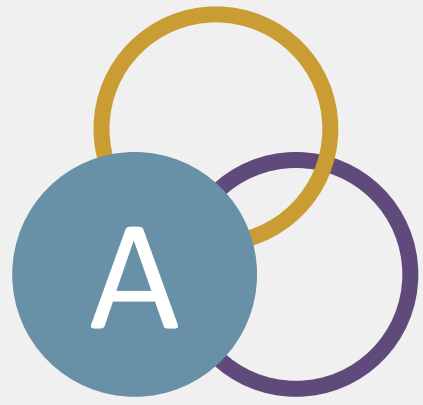
- **Continue offering roof repair grants**
- **Expand programming**



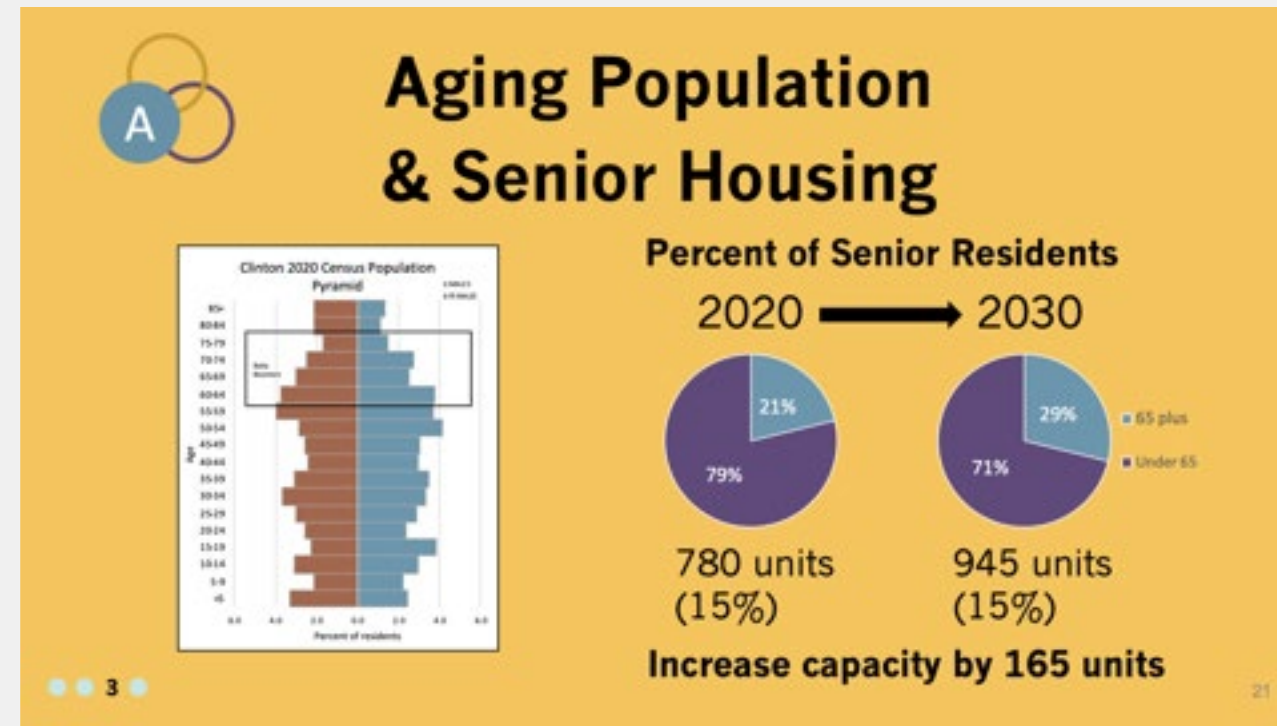
# Housing Challenges & Strategies







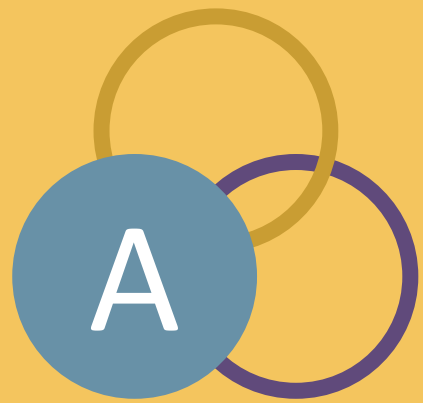
# Availability Challenges



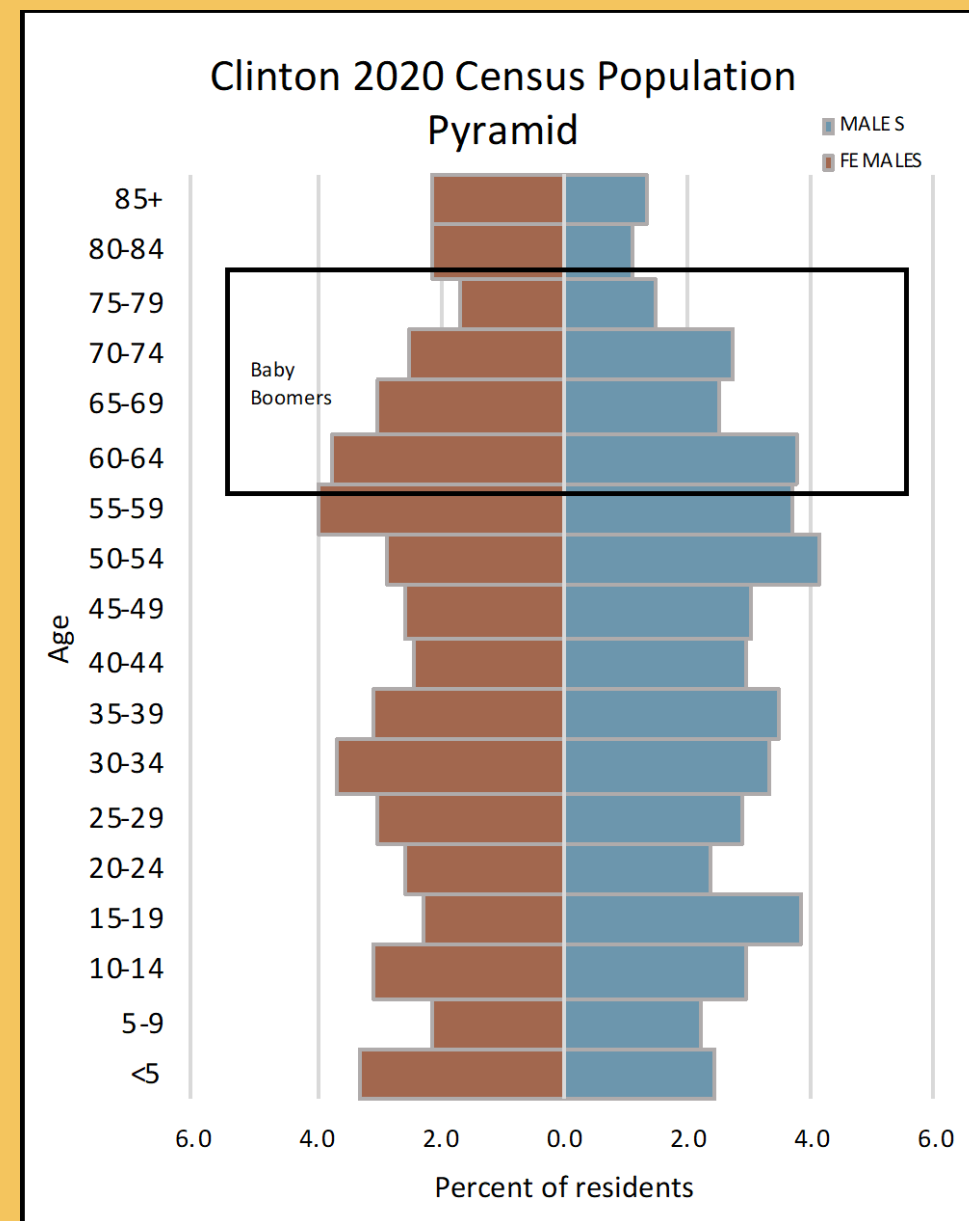
## Workforce Demand Model

Job Growth	
Manufacturing job growth	159
Educational service, health care, social assistance job growth	513
Retail job growth	129
Total job growth from top three sectors	801
Projected retirement demand	847
Housing unit demand from job growth and retirements (1:2)	824
Turnover	
Households under 65 years old	4,845
Turnover rate	33.4%
Percent desiring new owner unit	15.0%
Housing unit demand from turnover	243
Total Demand	
Total unit demand (job growth + turnovers)	1,067
Units available from population loss	798
Net need from permits (demolition - construction)	112
Total units needed	381
Annual units needed (2023-2029)	54



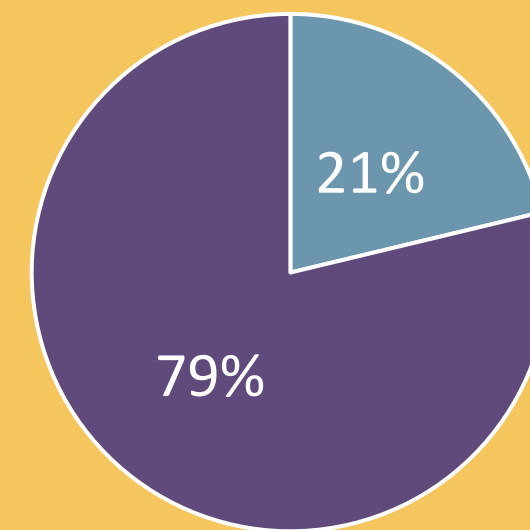


# Aging Population & Senior Housing

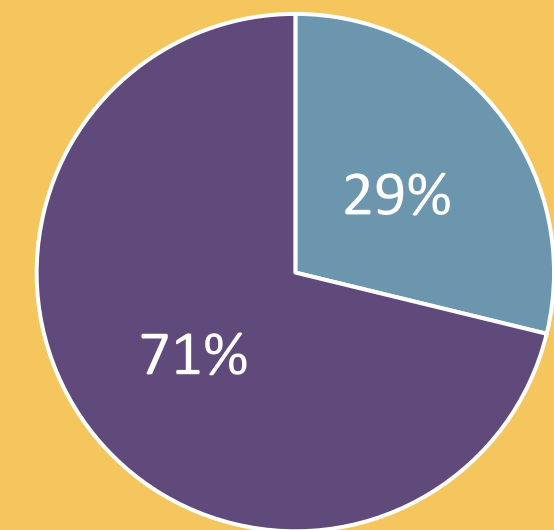


## Percent of Senior Residents

2020 → 2030

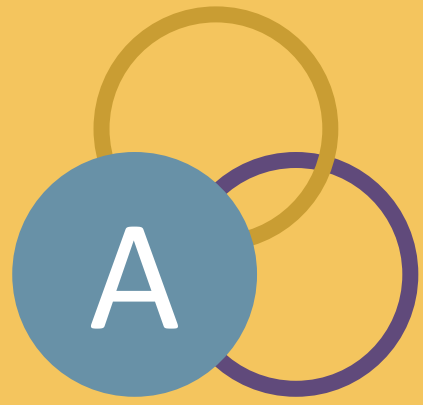


780 units  
(15%)



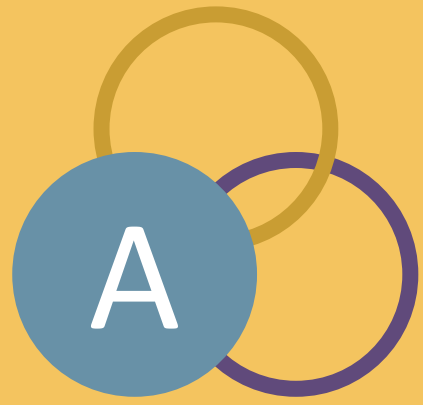
945 units  
(15%)

**Increase capacity by 165 units**



# Workforce Demand Model

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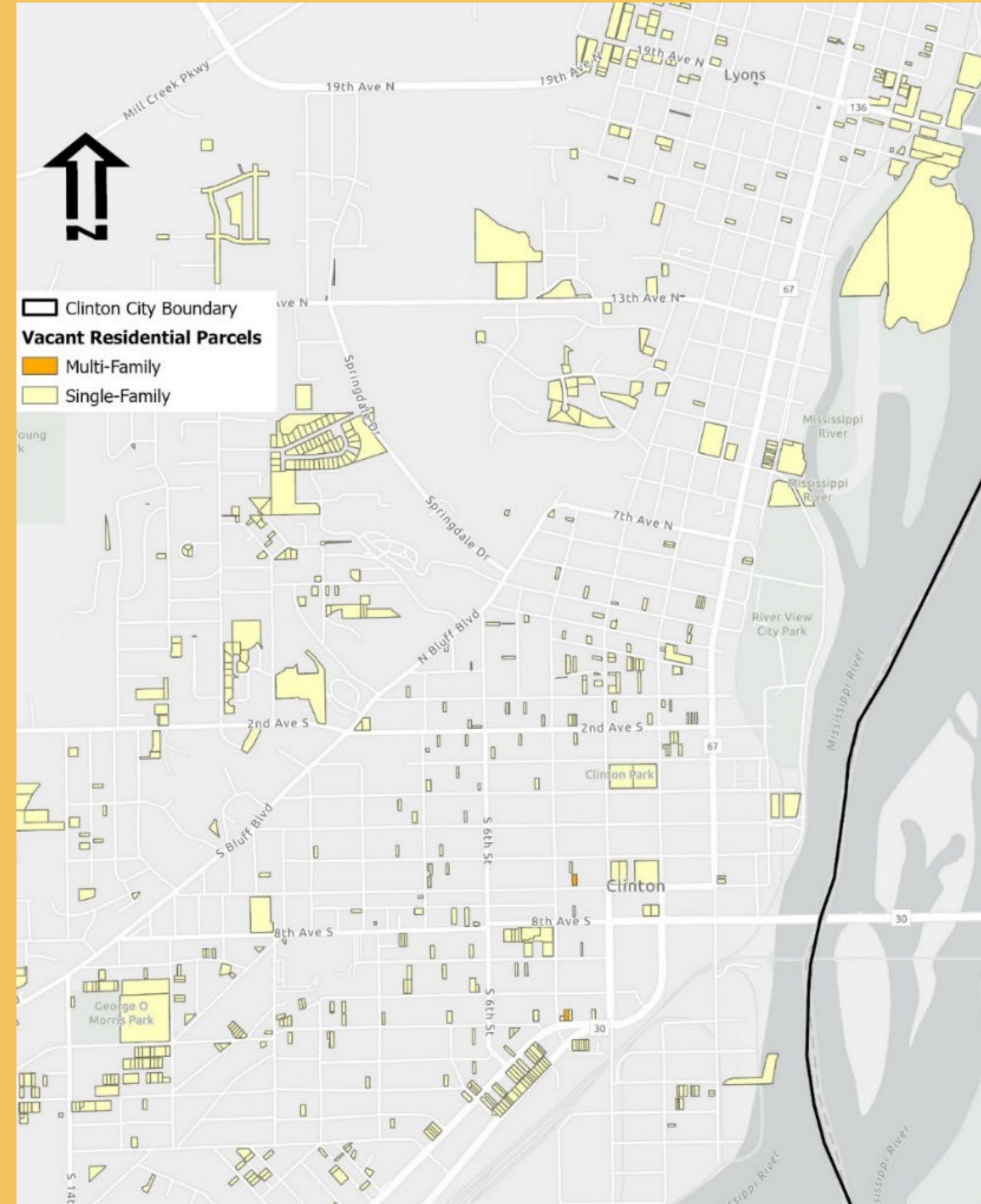
# Infill Housing

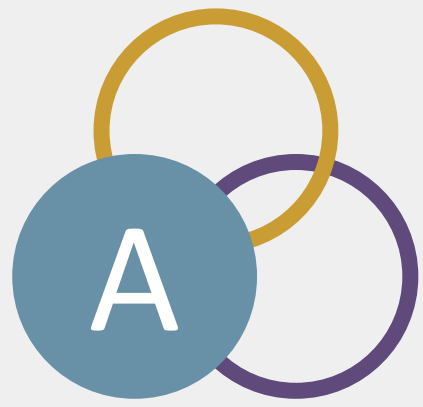
Approximately **1,100** vacant residential parcels

**10.9%** of single-family parcels

**2.2%** of multi-family parcels

**233** City-owned (~ 21%)





# Availability Strategies



## Availability Strategies

### Strategy

- 8: Zoning Category Simplification
- 9: Accessory Dwelling Unit (ADU) Development
- 10: Housing Grants & Planning Staff Member
- 11: Appraisal Gap Financing
- 12: Homes for Iowa Manufactured Housing



## Zoning Simplification & ADUs

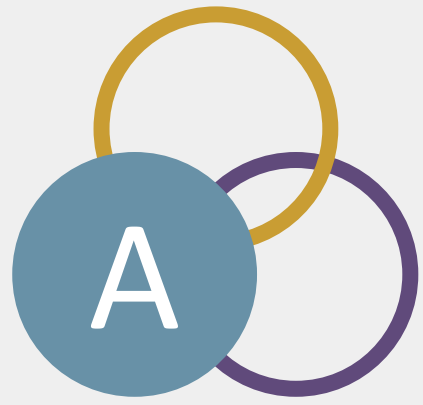
### Modify Zoning Code

Condense:  
R-1b and R-1c → low density  
R4 and R5 → medium density

### Allow Accessory Dwelling Units

Amend city zoning ordinance to allow for construction and use of ADUs in residential zones





# Availability Strategies

## Strategy

**8: Zoning Category Simplification**

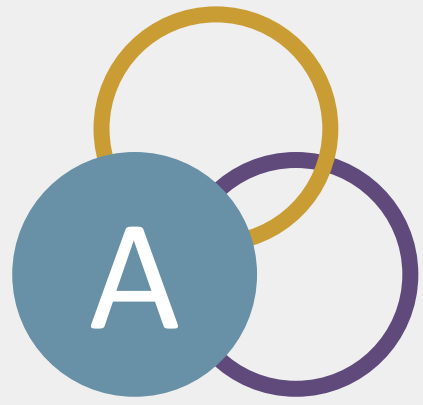
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**10: Housing Grants & Planning Staff Member**

**11: Appraisal Gap Financing**

**12: Homes for Iowa Manufactured Housing**





# Zoning Simplification & ADUs

## Modify Zoning Code

Condense:

R-1b and R-1c → **low density**

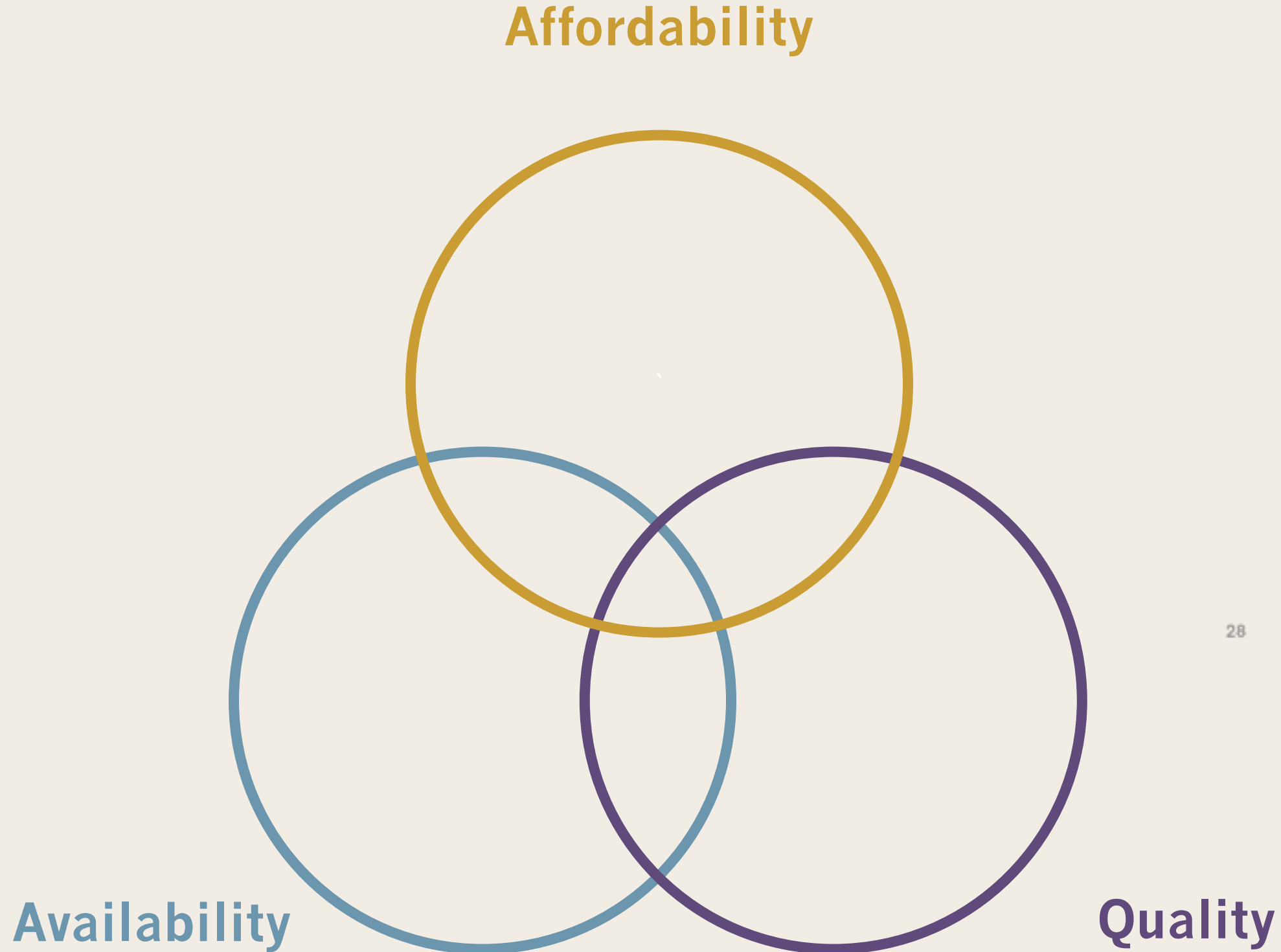
R4 and R5 → **medium density**

## Allow Accessory Dwelling Units

Amend city zoning ordinance to  
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**ADUs in residential zones**

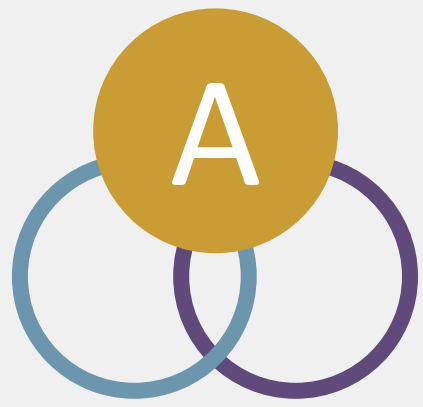


# Housing Challenges & Strategies



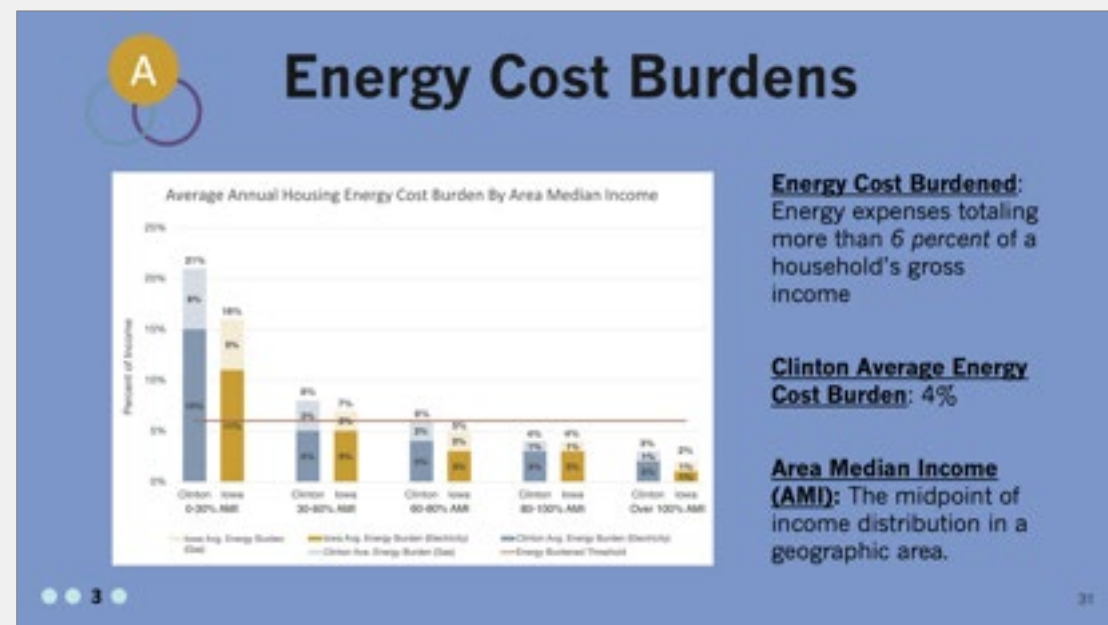
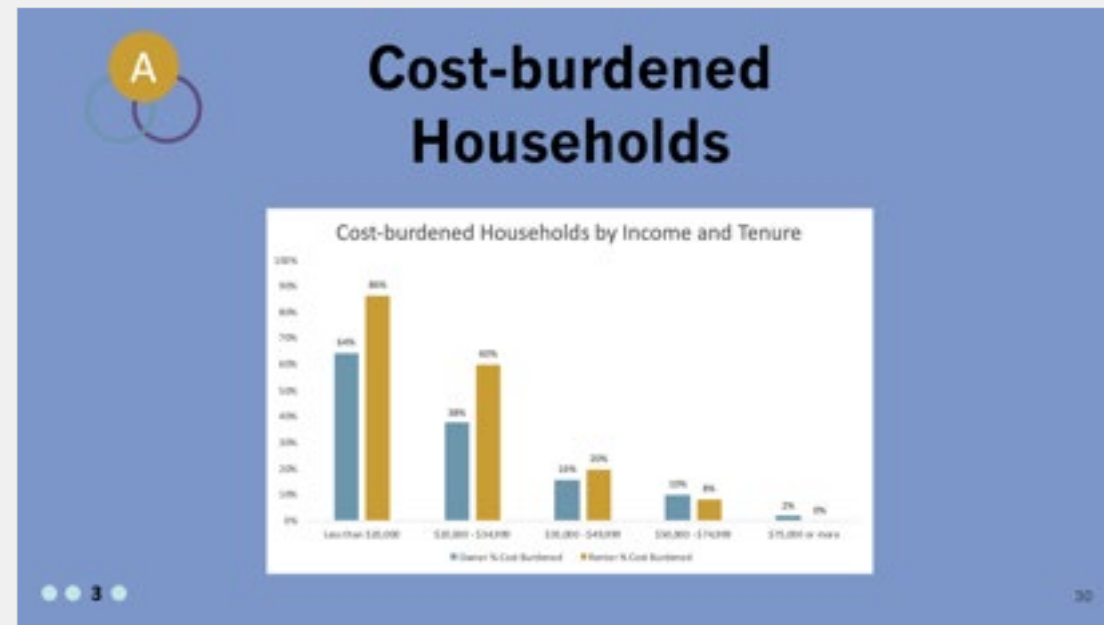
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# Affordability Challenges

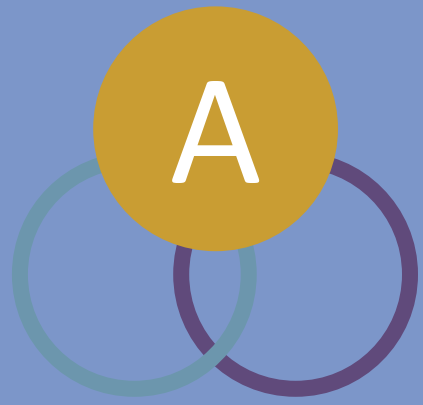
*Affordable Housing: housing costs—including utilities—that account for no more than 30 percent of residents' gross income*



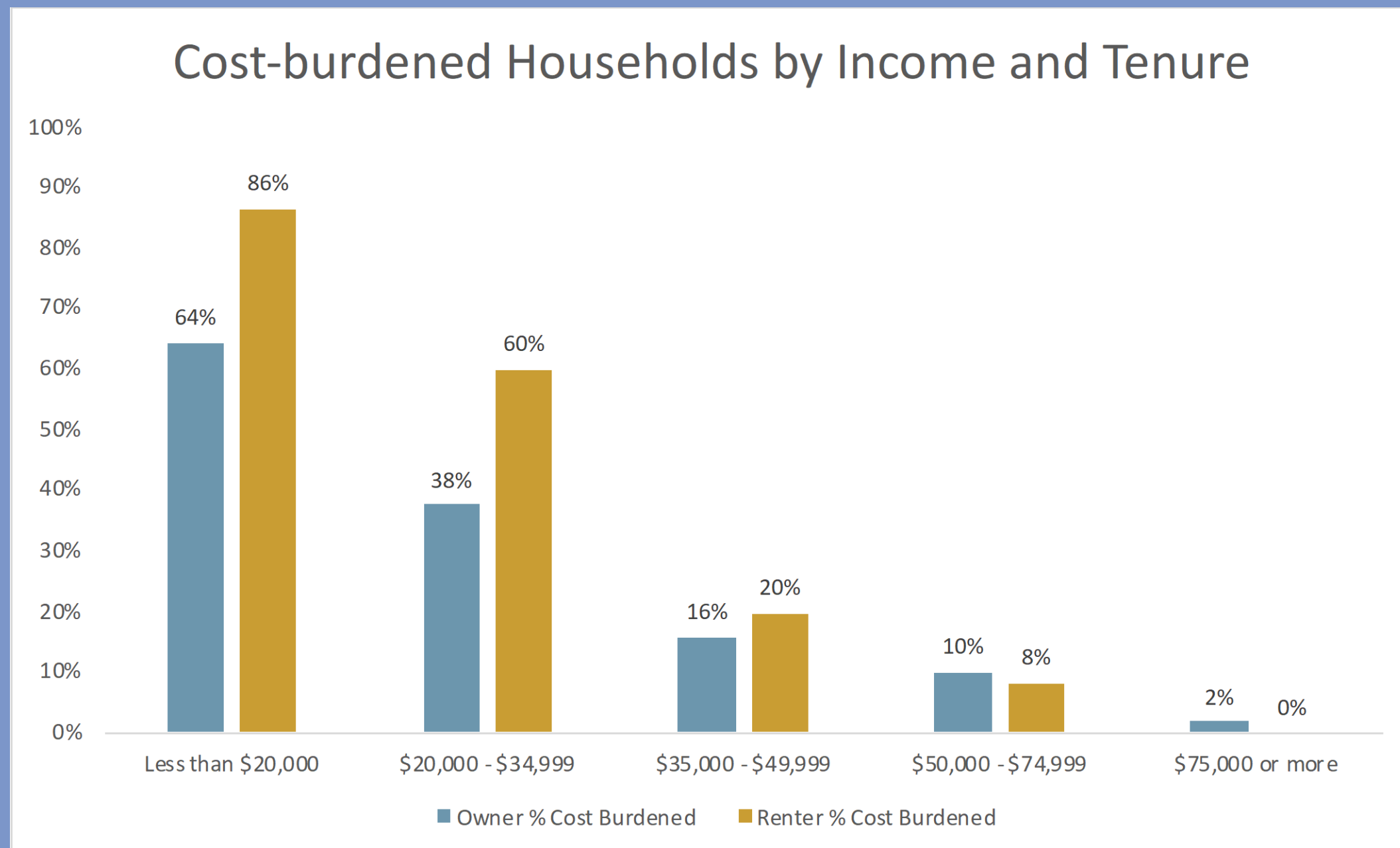
### A Infill Development Costs

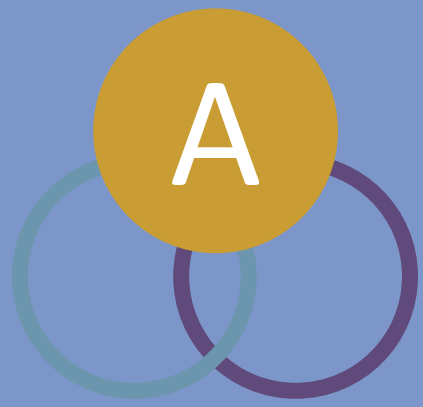
Single Family Unit 632 8th Avenue S	1,500 sq. ft. home
Cost of Lot	\$12,500
Estimated Cost of Construction	\$220,000
Fees	\$1,450
<b>Total Cost</b>	<b>\$233,950</b>
Estimated Market Price	\$150,000

→ **Shortfall: \$83,950**

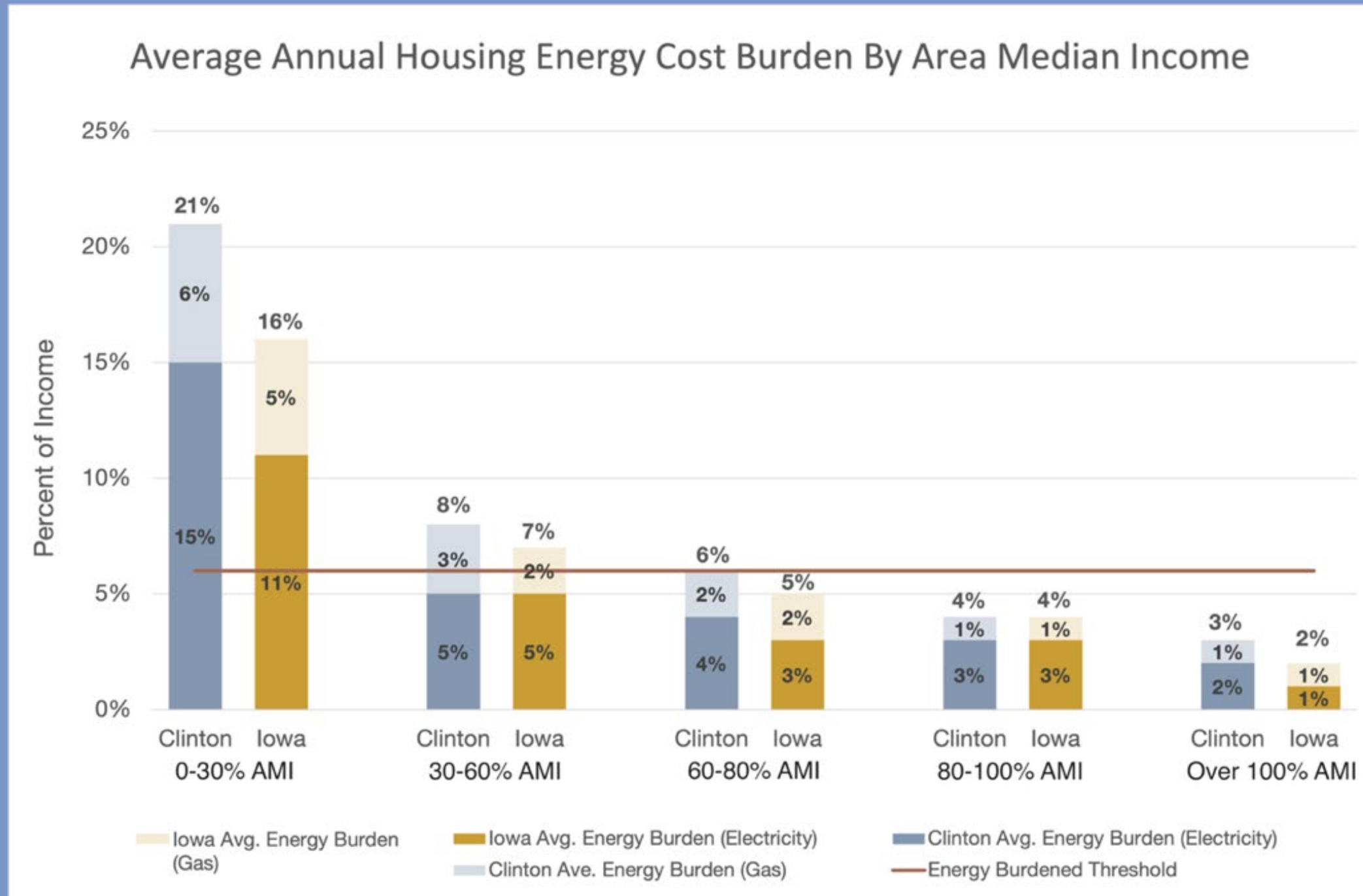


# Cost-burdened Households





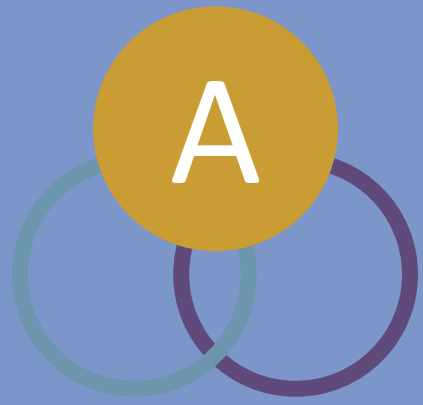
# Energy Cost Burdens



**Energy Cost Burdened:**  
Energy expenses totaling more than 6 percent of a household's gross income

**Clinton Average Energy Cost Burden: 4%**

**Area Median Income (AMI):** The midpoint of income distribution in a geographic area.

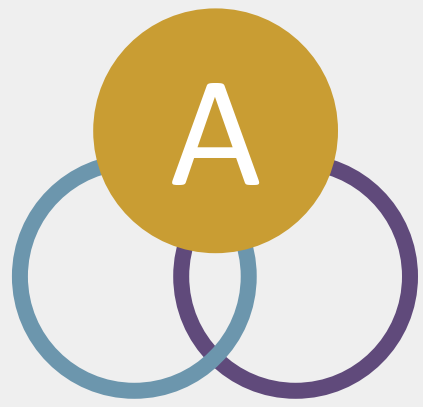


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**Shortfall: \$83,950**



# Affordability Strategies

 **Affordability Strategies**

Strategy
13: Sell City-Owned Infill Lots for \$1
14: Equitable Housing Initiatives
15: Land Redevelopment Trust
16: Emergency Housing Support Program
17: Homelessness Support
18: Home Improvement Tax Exemption
19: New Resident Workforce Housing Incentive Program
20: Development Incentive Loan Program



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34

 **Lot Sales & Workforce Housing**

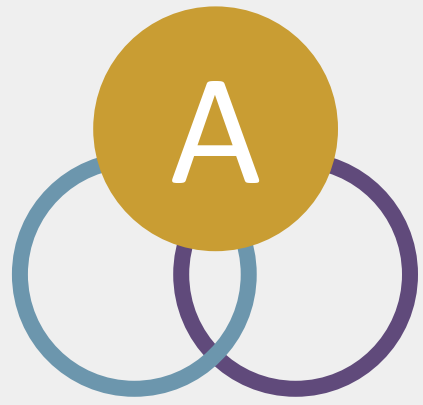
**Sell city-owned Lots for \$1**  
Further promote the sale of city-owned properties in core neighborhoods

**Promote Workforce Housing Development**  
Partner with major employers to provide rental or ownership assistance to new residents



 3

35



# Affordability Strategies

## Strategy

**13: Sell City-Owned Infill Lots for \$1**

**14: Equitable Housing Initiatives**

**15: Land Redevelopment Trust**

**16: Emergency Housing Support Program**

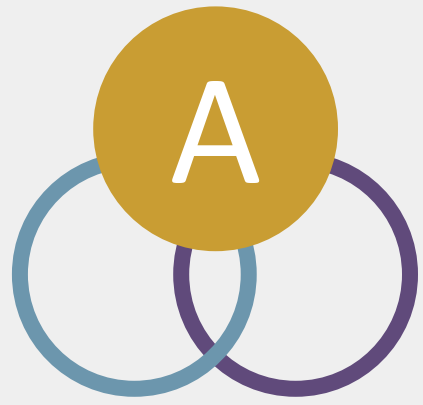
**17: Homelessness Support**

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# Lot Sales & Workforce Housing

## Sell city-owned Lots for \$1

Further **promote the sale** of city-owned properties in **core neighborhoods**

## Promote Workforce Housing Development

Partner with major employers to provide **rental or ownership assistance** to new residents



# Funding Opportunities

Supporting both residents' individual needs and opportunities for affordable housing development

## Funding Opportunities

Resident Focused	Type of Funding
1: IEDA First Home Program	Grant or loan
2: Homes for Iowans	Loan assistance
3: IFA HOME Tenant Based Rental Assistance	Cash assistance
4: Military Homeownership Assistance	Grant
5: IFA HOME Homebuyer Assistance	Grant

**First Home Program**

- Funded through the Iowa Economic Development Authority

**Tenant Based Rental Assistance**

- Funded through the Iowa Finance Authority

4

## Funding Opportunities

Development Support	Type of Funding
1: IFA HOME Rental Development Assistance	Cash Assistance
2: Workforce Housing	Tax credits and refunds
3: Revolving Loan Fund	Loans
4: Tax Increment Financing (TIF)	Tax revenue

**Workforce Housing**

- Tax credits and refunds provided by Iowa Economic Development Authority (IEDA)

**Revolving Loan Fund**

- Kickstart funding with IEDA Community Development Block Grant (CBDG) funding

4

## Funding Opportunities

Development Support	Type of Funding
5: Linkage/Impact Fees	Development fee
6: General Obligation Bonds	Municipal bond
7: Employer-assisted Housing	Investment matching
8: Low-Income Housing Tax Credits (LIHTC)	Tax credits

**Linkage/Impact Fees**

- Paid by property developers and reserved to support affordable housing development projects

4



# Funding Opportunities

Resident Focused	Type of Funding
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## First Home Program

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# Funding Opportunities

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- Tax credits and refunds provided by **Iowa Economic Development Authority (IEDA)**

## Revolving Loan Fund

- Kickstart funding with IEDA **Community Development Block Grant (CBDG)** funding

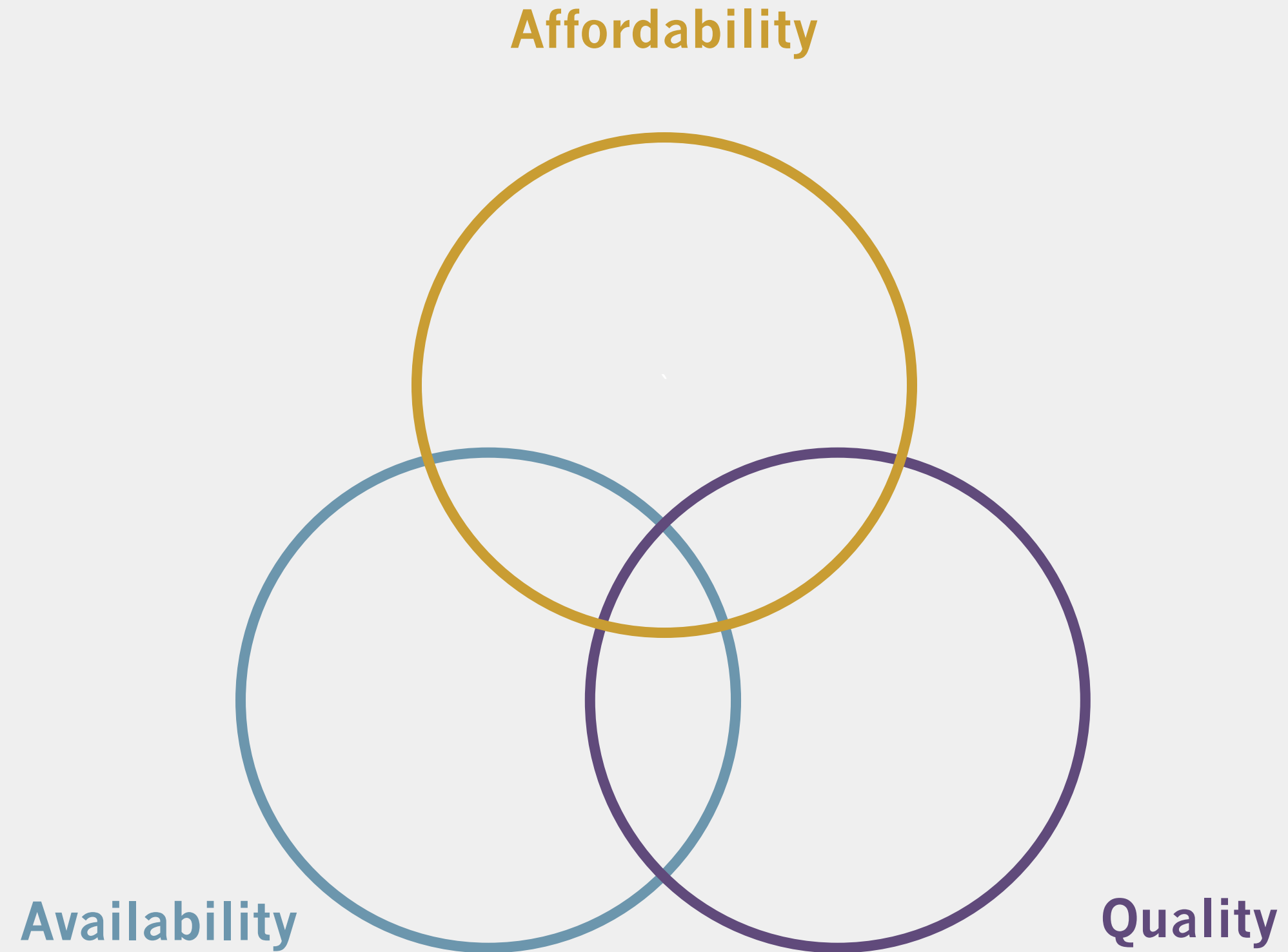
# Funding Opportunities

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## Linkage/Impact Fees

- Paid by **property developers** and reserved to **support affordable housing development projects**

# Project Summary



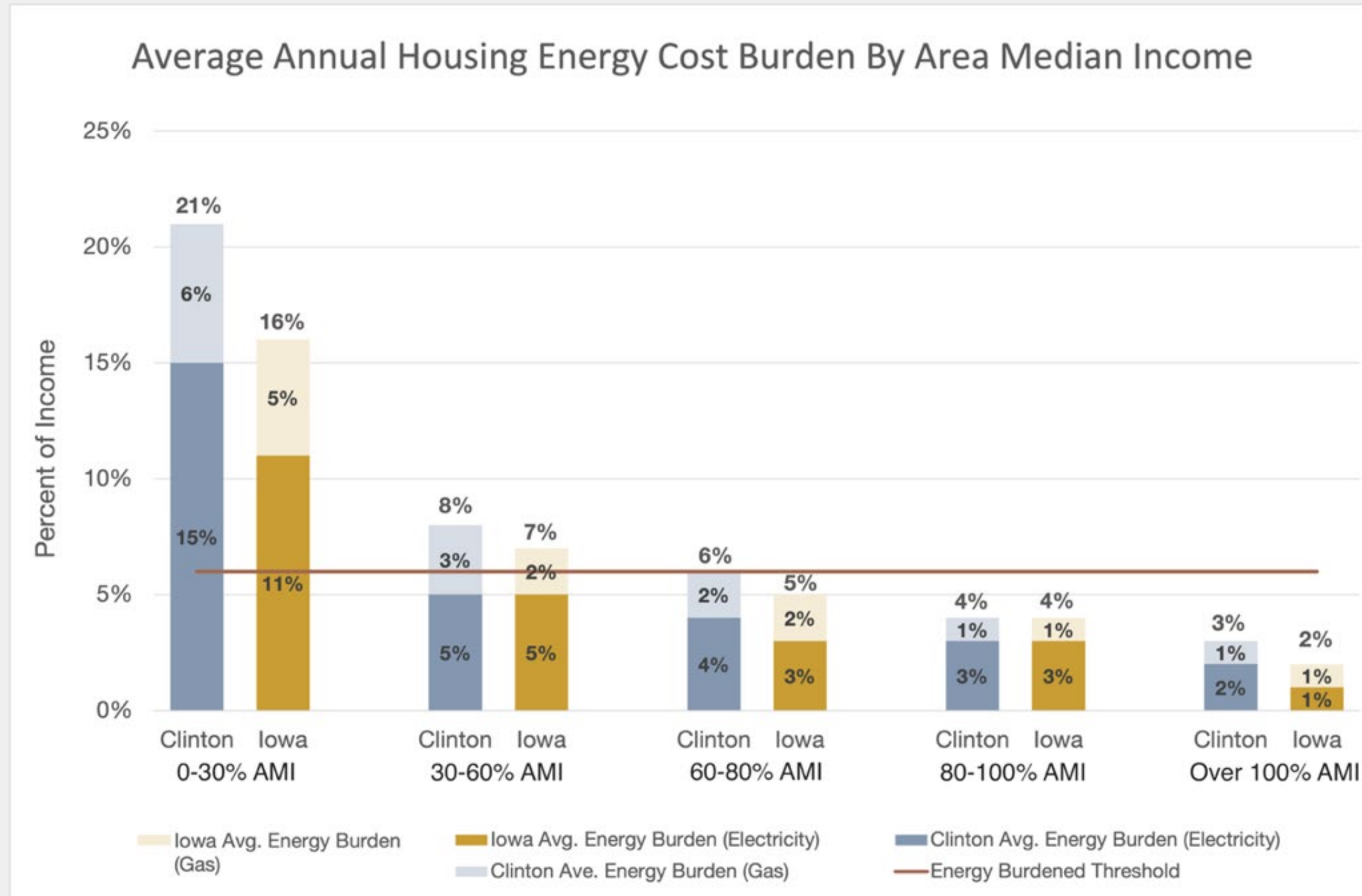
Thank You!





# Appendix

# Area Median Income Range



Percent Range	Clinton Area Median Income (AMI)
0-30% AMI	\$0 - \$13,820
30-60% AMI	\$13,820 - \$27,640
60-80% AMI	\$27,640 - \$36,853
80-100% AMI	\$36,853 - \$46,044
100% + AMI	\$46,066+

# Shortage Strategies

Strategy	Description
<b>1: Zoning Category Simplification</b>	Implement broad zoning changes by reducing the number of residential zoning categories.
<b>2: Accessory Dwelling Unit (ADU) Development</b>	Modify zoning code to allow for the development of ADUs- small secondary housing units on residential properties.
<b>3: Housing Grants &amp; Planning Staff Member</b>	Hire and allocate funding for a city staff member tasked with grant writing and housing planning.
<b>4: Appraisal Gap Financing</b>	Offer a city and/or non-profit-supported loan or grant program to cover the difference between a lower appraised value and a higher market price.



# Affordability Strategies

Strategy	Description
<b>5: Sell City-Owned Infill Lots for \$1</b>	Further promote the city’s home sale program that sells city-owned homes in need of major repairs and vacant lots in older core neighborhoods for \$1.
<b>6: Equitable Housing Initiatives</b>	Create opportunities for BIPOC and low-to-moderate income residents to access affordable housing and housing support programs.
<b>7: Land Redevelopment Trust</b>	Establish a non-profit organization to own and develop residential land with homes that are rented, leased, or sold at affordable rates
<b>8: Emergency Housing Support Program</b>	Offer financial support for utility assistance, short-term/emergency rental assistance, security deposit assistance, etc.
<b>9: Homelessness Support</b>	Facilitate short-term and long-term support structures for community members experiencing homelessness
<b>10: Home Improvement Tax Exemption</b>	Expand promotion and education about tax exemption for home improvements to reach more community members.
<b>11: New Resident Workforce Housing Incentive Program</b>	Provide \$10,000 in homebuyer assistance or 25% rental assistance for one year to new residents who are full-time employees in Clinton through a public-private partnership
<b>12: Development Incentive Loan Program</b>	Develop a revolving loan fund (RLF) to provide funding for new housing construction and development

# Quality Strategies

Strategy	Description
<b>13: Community Outreach</b>	Create a coalition of stakeholders from a variety of backgrounds to proactively engage with residents. Offering housing information and resources to residents.
<b>14: Emergency Loan Repair Program</b>	Continue offering roof repair grants. Expand programming as funding allows to support other vital repairs such water/sewer line replacement and foundation restoration.
<b>15: Healthy Homes Program</b>	Create a program to address environmental hazards in homes, such as lead-based paint, asbestos, mold, and pests.
<b>16: Vacant Property Receivership &amp; City Land Banking</b>	Continue the city practice of acquiring and demoing derelict homes and tax-delinquent properties to stabilize neighborhoods.
<b>17: Interest-Free Home Rehab Loan</b>	Offer interest-free loans for interior and exterior improvements.
<b>18: Holistic Neighborhood Revitalization Initiative</b>	Initiate home and neighborhood revitalization in targeted areas.
<b>19: Foreclosure Property Registry</b>	Monitor housing foreclosures and neighborhood quality through a registry for mortgagees.

# Funding Opportunities

Resident Focused Funding	Type of Funding	Description
<b>1: IEDA First Home Program</b>	Grant or loan	First Home is a program to assist first time homebuyers with the purchase of their home.
<b>2: Homes for lowans</b>	Loan assistance	Homes for lowans helps connect homebuyers with lenders offering lower interest rates and offer loan service to qualifying residents with an income under 80% AMI.
<b>3: IFA HOME Tenant Based Rental Assistance</b>	Cash assistance	This rental assistance program for residents can help pay monthly rental costs, security deposit, and utility deposit assistance, and is paid directly to the landlord or utility provider
<b>4: Military Homeownership Assistance</b>	Grant	This program provides veterans who served between 1990 and present with a \$5,000 grant to assist with down payment and closing costs for the purchase of their primary residence.
<b>5: IFA HOME Homebuyer Assistance</b>	Grant	The Homebuyer Assistance program provides funding, via non-profit organizations, to homebuyers to assist with down payment or closing costs, or rehabilitation assistance once a home has been purchased.

# Funding Opportunities

Funding to Support Development	Type of Funding	Description
<b>1: IFA HOME Rental Development Assistance</b>	Cash Assistance	This program provides funding opportunities to assist with the cost of development and preservation of affordable rental housing options.
<b>2: Workforce Housing</b>	Tax credits and refunds	Tax incentives allowed under this program include a refund of sales, service, or use taxes paid during construction, as well as a state tax credit of up to 20% of the cost of construction or rehabilitation of new housing units (\$1 million limit)
<b>3: Revolving Loan Fund</b>	Loans	Revolving loan funds allow communities and organizations to provide funding through an account that will be replenished as the loan and interest are repaid.
<b>4: Tax Increment Financing (TIF)</b>	Tax revenue	TIF is a potential investment strategy for areas that have experienced disinvestment.

# Funding Opportunities

Funding to Support Development	Type of Funding	Description
<b>5: Linkage/Impact Fees</b>	Development fee	Linkage/impact fees can be used to connect the creation of market-rate development to the funding of affordable housing.
<b>6: General Obligation Bonds</b>	Municipal bond	General obligation bond funding provides money for affordable housing development or resident support programs, repaid through local general funds or a special tax.
<b>7: Employer-assisted Housing</b>	Investment matching	Communities incentivize major employers to invest in housing project opportunities with a dollar-to-dollar match or similar funding commitment from the city.
<b>8: Low-Income Housing Tax Credits (LIHTC)</b>	Tax credits	Developers can apply for tax credits for the construction of affordable-rate units, with a competitive funding process.