

**Housing Assessment Recommendations - 1/14/2020**

*Primary objectives sought through each Recommendation	Recommendation	Strategy	Actions	Target Geography	Timeline	Resources needed
<ul style="list-style-type: none"> <li>▪ Revitalization of housing stock &amp; neighborhoods</li> <li>▪ Differ housing strategies by neighborhood type</li> </ul>	<p>A. <b>Develop and implement overarching neighborhood revitalization plans, and strategies for each neighborhood. These plans should include not only housing, but parks, safety, blight removal, infrastructure, amenities – a comprehensive approach to addressing neighborhood needs.</b></p>	<p>1. Focus efforts and funding in revitalization areas to accomplish goals.</p>	<ul style="list-style-type: none"> <li>▪ Select 1 -2 targeted areas (i. e. a couple of streets on a specific block) where there are anchor institutions, other developments happening, or partners willing to put forth a concentrated effort.</li> </ul>	<p><sup>1</sup>Revitalization areas</p>	<p>Complete plans and begin to implement in 2020</p>	<ul style="list-style-type: none"> <li>▪ Staff time</li> </ul>
		<p>2. Initiate a comprehensive approach to revitalizing each targeted area over a period of three (3) to five (5) years, using multiple strategies.</p>	<ul style="list-style-type: none"> <li>▪ Comprehensive blight removal (see B),</li> <li>▪ rehabilitation of worst remaining buildings,</li> <li>▪ Continue code enforcement efforts (see C),</li> <li>▪ assistance and encouragement with exterior repairs (see B),</li> <li>▪ concentrated infrastructure improvements,</li> <li>▪ neighborhood clean-up day, and</li> <li>▪ ensure appropriate services and amenities are in place to support the investments being made (i. e. access to a grocery store, childcare for working or student parents, etc.).</li> </ul>	<p><sup>1</sup>Revitalization areas</p>	<p>Complete plans and begin to implement in 2020</p>	<ul style="list-style-type: none"> <li>▪ Staff time</li> <li>▪ Expanded &amp; Targeted Development and rehab subsidies</li> <li>▪ Targeting of Infrastructure funding</li> </ul>
		<p>3. Develop and implement Citywide plans for addressing tipping point neighborhoods.</p>	<ul style="list-style-type: none"> <li>▪ Pinpoint problem properties and take action to address issues (blight removal, code enforcement)</li> <li>▪ conduct scattered rehabilitation and infill development;</li> <li>▪ move vacant and foreclosed upon properties back into productive use (B); and</li> <li>▪ encourage private investment.</li> </ul>	<p><sup>2</sup>Tipping point neighborhood</p>	<p>Complete plans and begin to implement in 2020</p>	<ul style="list-style-type: none"> <li>▪ Staff time</li> <li>▪ Continued rehab subsidies</li> <li>▪ Demo funds</li> </ul>
		<p>4. Develop and implement strategies for healthy neighborhoods.</p>	<ul style="list-style-type: none"> <li>▪ Address spot blight.</li> <li>▪ Code enforcement to hold property owners accountable.</li> <li>▪ Support private investment</li> </ul>	<p><sup>3</sup>Healthy neighborhoods</p>	<p>Complete plans and begin to implement in 2020</p>	<ul style="list-style-type: none"> <li>▪ Staff time</li> <li>▪ Demo funds</li> </ul>

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		<p>2. Initiate landlord registration</p>	<ul style="list-style-type: none"> <li>▪ Develop and implement a landlord registration process. This was very highly rated as a needed strategy on the public survey. a rental property registry enables city officials to collect basic contact information to better establish a channel of communication with the owners of rental property. This information is used in cases of code violations.</li> </ul>			
		<p>3. Fund rental rehabilitation</p>	<ul style="list-style-type: none"> <li>▪ Use CDBG funds for a rental rehabilitation matching program. Allocate a substantial annual amount of CDBG funding to a rental rehabilitation matching fund, to be used on a competitive basis to assist rental property owners in conducting needed rehabilitation of properties. We recommend a 50% match with the investment by the owner of other funds, to be paid on a reimbursement basis. If the owner is conducting the work themselves, then reimbursement would only be for eligible materials in place, following an inspection of satisfactory work quality and completion. If the owner is hiring the work done, then a competitive process should be followed, and reimbursement can be made as a percentage of the contract for work satisfactorily completed. We recommend a minimum and a maximum amount of funding for each eligible project.</li> </ul>			

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<ul style="list-style-type: none"> <li>▪ Revitalization of housing stock &amp; neighborhoods</li> <li>▪ Increase private investment in housing</li> </ul>	<p>D. <b>Address neighborhood safety and Crime</b></p>	<p>1. Address both reality and perception elements of neighborhood safety.</p>	<ul style="list-style-type: none"> <li>▪ Determine where safety is a primary concern.</li> <li>▪ Involve the neighborhood. This is an area where neighborhood associations and the community itself can become involved. Programs such as “Neighborhood Watch” have had some measurable success in addressing safety concerns.</li> <li>▪ Encourage the use of public space, including upgrades to the following key elements:                             <ul style="list-style-type: none"> <li>◦ Lighting</li> <li>◦ Sidewalks</li> <li>◦ Park improvements</li> <li>◦ Nearby amenities</li> <li>◦ Removal of hiding places</li> <li>◦ Keep buildings secured</li> <li>◦ Remove trash and rubbish</li> </ul> </li> <li>▪ Work with law enforcement.</li> </ul>	<p>Target neighborhoods with significant safety concerns.</p>	<p>Complete and begin to implement plans around neighborhood safety, including coordination with neighborhoods and law enforcement, by 2022</p>	<ul style="list-style-type: none"> <li>▪ Time, and incremental funding of improvements</li> </ul>
<ul style="list-style-type: none"> <li>▪ Revitalization of housing stock &amp; neighborhoods</li> <li>▪ Maintaining Housing Affordability</li> <li>▪ Increase private investment in housing</li> </ul>	<p>E. <b>Set housing goals and develop implementation strategies for both subsidized housing and private investment. The City has a facilitation role in housing, and needs to support rather than seek to supplant private development.</b></p>	<p>1. Use the numbers in the housing assessment report showing anticipated demand at various price points, along with a review of local resources to develop a five-year housing strategy.</p>	<ul style="list-style-type: none"> <li>▪ Set specific goals for subsidized housing.</li> <li>▪ Set specific goals for privately funded housing investment.</li> <li>▪ Work with potential partners to implement goals.</li> </ul>	<p>Citywide</p>	<p>Implement by end of 2020</p>	<ul style="list-style-type: none"> <li>▪ Staff time</li> </ul>

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<ul style="list-style-type: none"> <li>▪ Opportunities should be leveraged.</li> <li>▪ Increase private investment in housing</li> </ul>	<p>F. <b>Continue ongoing efforts to address regulatory barriers, and seek to continue to improve customer service.</b></p>	<p>1. Review of the regulatory framework, process, and systems associated with residential development. (We should note that we did not find significant regulatory barriers in our review, but there is always room for improvement.)</p>	<ul style="list-style-type: none"> <li>▪ Include a couple of contractors and developers in this process. They can bring an important perspective to consider.</li> <li>▪ Evaluate all internal processes associated with development to ensure that:                             <ul style="list-style-type: none"> <li>◦ They are as simple as possible for the end user to navigate;</li> <li>◦ they are tied to significant goals, and are structured to best meet those goals;</li> <li>◦ they have clear, efficient processes;</li> <li>◦ roles of all staff are clearly understood and defined;</li> <li>◦ where multiple departments are involved, there is good collaboration;</li> <li>◦ all fees are logical, and help offset costs; and</li> <li>◦ they are designed to encourage good development.</li> </ul> </li> <li>▪ Work with other government entities to make the rules and processes as seamless as possible from one jurisdiction to the next.</li> </ul>	<p>Citywide</p>	<p>By the end of 2022</p>	<ul style="list-style-type: none"> <li>▪ Staff time</li> </ul>
<ul style="list-style-type: none"> <li>▪ Increase private investment in housing</li> <li>▪ Support link between housing &amp; the economy</li> </ul>	<p>G. <b>Market City wide Community Reinvestment Areas (CRA) offering a tax abatement for new construction and major rehabilitation of residential property.</b></p>	<p>1. Market the City policy that Community Reinvestment Areas (CRA) be City wide. This will help in addressing the problem of low housing values and high housing development costs as a barrier to residential investment.</p> <p>2. An alternative to the CRA tax abatement outlined in B3 above would be to offer Tax Increment Financing (TIF) for any housing development that is done in specific parts of town.</p>	<ul style="list-style-type: none"> <li>▪ Work with legal and outside expertise to develop and offer a tax abatement program for new construction and major rehabilitation of residential property (both single family and multi-family). This will reduce or eliminate taxes for a specified number of years for the homeowner or rental property owner (end user).</li> <li>▪ Work with legal and outside expertise to develop and offer Tax Increment Financing for any housing development that is done in specific parts of town. A TIF mitigates the increased cost of land development by capturing property tax increases, and uses the increment to repay pre-development costs, such as grading and platting, adding sidewalks, extending utilities, and improving roads.</li> </ul>	<p>Citywide</p>	<p>By the end of 2020</p>	<ul style="list-style-type: none"> <li>▪ Costs are lost tax revenue, which is significant, plus legal and outside expertise – estimate \$30,000 - \$40,000.</li> <li>▪ Staff time</li> </ul>
			<p>Selected neighborhoods</p>	<p>Selected neighborhoods</p>		

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<ul style="list-style-type: none"> <li>▪ Opportunities should be leveraged.</li> <li>▪ Increase private investment in housing</li> </ul>	H. <b>Continue to work to improve availability of buildable lots.</b>	<ol style="list-style-type: none"> <li>1. Assemble lots for development.</li> <li>2. Make lots affordable.</li> <li>3. Simplify lot acquisition</li> </ol>	<ul style="list-style-type: none"> <li>▪ Look for opportunities to assemble lots that are in close proximity to one another. Where the City or the Land Bank has control of several lots together, assembling these into larger parcels will make them more attractive to developers.</li> <li>▪ Make lots low costs or free to developers. This can be a real benefit if it results in significant investment in the community. This can be more valuable to the City and the community than recouping lost taxes from old liens.</li> <li>▪ Develop and make available to potential investors good lists of available lots under the control of the City and Land Bank, along with details such as dimensions, infrastructure and utility improvements in place, slope, soils, and other important features affecting the potential use of the lot. This will help opportunities to become more apparent to potential builders.</li> </ul>	Citywide	Implementation in 2020	Staff time
<ul style="list-style-type: none"> <li>▪ Increase private investment in housing</li> <li>▪ Support link between housing &amp; the economy</li> </ul>	I. <b>Build a construction workforce.</b>	<ol style="list-style-type: none"> <li>1. Continue to work to address the lack of small to medium sized developers and contractors, and the shortage of skilled workers in the construction trades.</li> </ol>	<ul style="list-style-type: none"> <li>▪ Work with area economic development agencies, area institutions of higher education, and vocational schools to create a pipeline of construction management professionals and skilled construction workers to strengthen local efforts to build new housing. This will have the dual benefit of providing good jobs to strengthen the local economy, while rebuilding the City's housing.</li> </ul>	Countywide	This will take time to implement, but talks with local partners should begin right away. We recommend full implementation by 2030	Staff time
<ul style="list-style-type: none"> <li>▪ Increase private investment in housing</li> </ul>	J. <b>Market the City to Developers</b>	<ol style="list-style-type: none"> <li>1. Develop and implement a marketing strategy to encourage developer investment in the City.</li> </ol>	<ul style="list-style-type: none"> <li>▪ A marketing strategy and campaign needs to be developed and implemented that highlights the ways in which the City has become developer friendly and the opportunities that exist for profitable development. A campaign like this can help in changing perceptions about investing in the City.</li> </ul>	Countywide	Recommend implementation in 2022, as some of the other improvements should be launched ahead of this.	<ul style="list-style-type: none"> <li>▪ Staff time</li> <li>▪ Marketing materials</li> </ul>



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<ul style="list-style-type: none"> <li>▪ Opportunities should be leveraged</li> <li>▪ Revitalization of housing stock &amp; neighborhoods</li> </ul>	<p>L. <b>City leadership working in unity toward common goals.</b></p>	<p>1. Use planning around housing to ensure that City leadership is in agreement and working together toward common goals.</p>	<ul style="list-style-type: none"> <li>▪ As these recommendations are considered, and subsequent housing plans put into place, recognize the importance of City leadership creating a unified front. This will allow them to communicate goals and strategies clearly upfront to City Departments, who can implement with greater autonomy, and allow for everyone to pull together toward common goals.</li> <li>▪ Recognize that improving one part of the City positively impacts the whole City. When funding is broken into small bites and distributed widely, it often results in poor development outcomes.</li> </ul>	<p>Citywide</p>	<p>Implement in 2020.</p>	<ul style="list-style-type: none"> <li>▪ Staff time</li> </ul>
<ul style="list-style-type: none"> <li>▪ Revitalization of housing stock &amp; neighborhoods</li> <li>▪ Maintaining housing affordability</li> <li>▪ Increase private investment in housing</li> </ul>	<p>M. <b>Continue to leverage HOME dollars to make a bigger impact.</b></p>	<p>1. Use the bulk of HOME dollars only with significant leveraging of other funds. Using these dollars to rehabilitate a few scattered homes will have little real impact in the community</p>	<ul style="list-style-type: none"> <li>▪ Set out clear development goals in RFPs, soliciting developers who will bring other funds to the project.</li> <li>▪ Use a leverage ratio of at least \$4.00 of other investment for each \$1.00 of HOME funds contributed to the project. It may take multiple years of HOME dollars to induce developers, and produce a project of the desired scope. The need to strengthen and support local partners should be considered in implementing this recommendation, where that is a good fit.</li> </ul>	<p>Targeted to meet housing goals</p>	<p>Implement in 2020.</p>	<ul style="list-style-type: none"> <li>▪ Staff time</li> <li>▪ Possible assistance of a housing consultant. Costs and time will depend upon the overall scope of the project.</li> </ul>

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<ul style="list-style-type: none"> <li>▪ Opportunities should be leveraged</li> <li>▪ Revitalization of housing stock &amp; neighborhoods</li> </ul>	<p>O. <b>Strengthen internal capacity through the hiring of an additional staff person to assist with housing initiatives.</b></p>	<p>1. Hire an additional staff person, as needed.</p>	<ul style="list-style-type: none"> <li>▪ Carefully review staffing needs based upon housing goals and initiatives to be implemented.</li> <li>▪ Hire, as needed, a mid-level housing professional with the skill set to successfully complete tasks to be implemented.</li> </ul>	<p>Citywide</p>	<p>Implement in 2020</p>	<p>Salary of a mid-level housing professional, plus benefits.</p>
<ul style="list-style-type: none"> <li>▪ Opportunities should be leveraged</li> <li>▪ Increase private investment in housing</li> <li>▪ Support link between housing &amp; the economy</li> </ul>	<p>P. <b>Develop and implement a downtown Investment Plan</b></p>	<p>1. Develop and implement a downtown Investment Plan. For housing investment to be strong, people need to come to see the City of Lima as a desirable destination. Lima already has the advantage as the largest urban center in the immediate region to be a place that people gather. Revitalization of the downtown can make that experience one that draws people in, and that results in people wanting to live there.</p>	<ul style="list-style-type: none"> <li>▪ Collaborate with a good consulting firm and local businesses and other stakeholders to create a Downtown Investment Plan that is a blueprint for bringing together all of the elements that make a downtown come alive, and that guides the vision for creating the emotional connection that will drive the City's long term success and support your housing goals. This will include branding, marketing strategies, and quality of life initiatives.</li> </ul>	<p>Downtown</p>	<p>Initiate by the end of 2020, but this will be a long range project over the next decade.</p>	<p>Initial costs above the City's own investment of staff time are likely to run into the low six figure range.</p>
<ul style="list-style-type: none"> <li>▪ Opportunities should be leveraged</li> <li>▪ Increase private investment in housing</li> <li>▪ Support link between housing &amp; the economy</li> </ul>	<p>Q. <b>Work with Regional Planning and Economic Development Partners to attract businesses and talent.</b></p>	<p>1. Develop and implement strategies for using the quality of Lima's housing to market the community to business interests, and to attract and retain talent.</p>	<ul style="list-style-type: none"> <li>▪ Work with regional planning and economic development partners to identify opportunities.</li> <li>▪ Develop strategies to target these opportunities around business retention and expansion, and in the attraction and retention of talent.</li> </ul>	<p>Countywide</p>	<p>Implementation by 2030</p>	<ul style="list-style-type: none"> <li>▪ Minimal staff time</li> </ul>



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<ul style="list-style-type: none"> <li>▪ Revitalization of housing stock &amp; neighborhoods</li> <li>▪ Maintaining housing affordability</li> <li>▪ Increase private investment in housing</li> </ul>	<p>S. <b>Recognize substantial rehabilitation as a viable way to increase affordable homeownership.</b></p>	<p>1. Seek innovative ways to increase homeownership through rehabilitation.</p>	<ul style="list-style-type: none"> <li>▪ One specific idea is to work with the land bank and a local non-profit developer to create a land trust where homes are rehabilitated and sold, but any subsequent resale of those properties requires that they are sold to an income eligible household. This establishes the homes as affordable housing in perpetuity.</li> </ul>	<p>Citywide</p>	<p>recommend implementation by 2022.</p>	<ul style="list-style-type: none"> <li>▪ Legal and community development staff time</li> <li>▪ Outside expertise to guide the process through initial implementation, estimate \$20 – \$30K.</li> </ul>

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<ul style="list-style-type: none"> <li>▪ Maintaining housing affordability</li> </ul>	<p>U. <b>Support local nonprofits as they seek to develop housing for specific populations, such as transitional and supportive housing for homeless populations, residential recovery housing for those recovering from addictions, and accessible housing for those with disabilities.</b></p>	<p>1. Seek ways to support partners engaged in developing and managing housing and related services for special populations.</p>	<ul style="list-style-type: none"> <li>▪ Be willing to partner through the provision of gap financing for these types of projects, as possible</li> <li>▪ Seek to provide project support in other ways (i. e. low cost or free lots, assistance with infrastructure costs, etc.)</li> </ul>	<p>Citywide</p>	<p>Implementation in 2020.</p>	<p>Staff time Funding</p>

<sup>1</sup> Revitalization areas: Neighborhoods with considerable decline, noticeable mix of vacant and boarded up houses; primarily renter occupied, and 20% - 70% blight. Census Tracts 127, 129, 134, 136, & 141

<sup>2</sup> Tipping point neighborhoods: Neighborhoods with some marked decline, a significant number of houses for sale/rent and a number of vacancies. Mix of owners and renters and less than 20% blight. Census Tracts 112, 133, 137 & 138

<sup>3</sup> Healthy neighborhoods: Neighborhoods where the market is sustaining occupancy and real estate transactions (people are investing; largely owner occupied). Census Tracts 109, 110, 112, 118, 122, 123, 126, 130, 131, 132

**\*Objectives of Recommendations based upon the findings of the Housing Assessment (All recommendations address needs and barriers identified in the study)**

**Opportunities should be leveraged:** Lima possesses significant opportunities that can benefit the City and its citizenry, and that should be leveraged to address their housing needs.

**Revitalization of housing stock & neighborhoods:** There is a significant need for revitalization of housing stock and neighborhoods, particularly in certain areas of the City, and for lower income households.

**Maintaining housing affordability:** A significant challenge for the City going forward will be to substantially improve the City’s housing stock, allowing for growth and prosperity, while maintaining housing affordability to current residents.

**Differ housing strategies by neighborhood type:** Housing needs vary by geographic area across the City, and call for differing housing strategies.

**Increase private investment in housing:** There is a need for greater private investment in housing within the City, both in market rate housing and affordable housing at various price points.

**Support link between housing & the economy:** The connection between good housing and the local economy is critical, and a final set of housing initiatives should support both.