# Affording Coralville:
A Conversation about Our Housing Needs

Coralville Public Library

Community Discussion

September 16, 2015

OBJECTIVE

Affordable housing is an issue that tends to escape municipal boundaries. This event was part of a yearlong series of conversations throughout Johnson County that will culminate in a half-day countywide summit. The goal of this forum was two-fold: to listen and learn from one another, and to allow Coralville's voice to help frame the countywide discussion about housing needs.

AFFORDABLE HOUSING INFORMATION
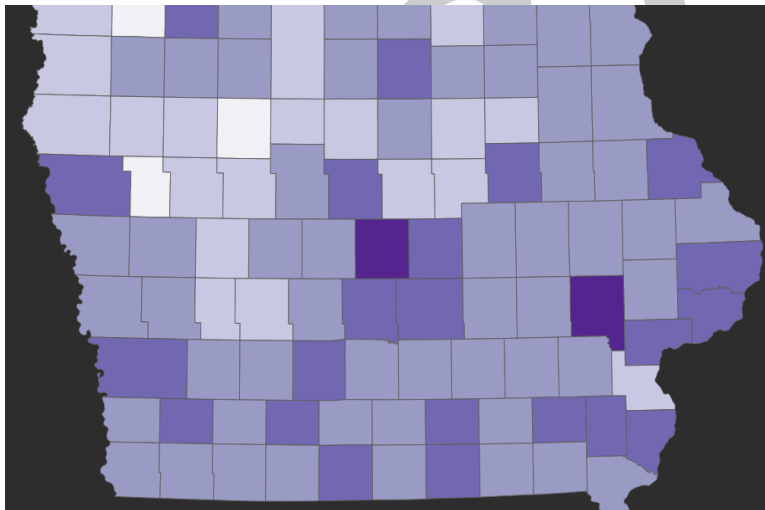
	JC	IA	US
Cost Burdened All	35%	25%	36%
Cost Burdened Renters	56%	40%	48%

- 35 % of all households in Johnson County are "cost-burdened" (meaning they pay more than 30% of income)

- JC cost-burdened renters is significantly higher than IA and US

Coralville's population has increased 20% in the last decade, however, the number of rental units has not similarly increased. This suggests that there is increased demand for lower-cost housing.

ROUND ONE: CURRENT COMMUNITY NEEDS

Regarding affordable housing in Coralville today, what do we know?

Transportation:
-Local transit has the highest use per capita
-Need for better, cheaper public transportation
-There is currently no daily public transportation to Cedar Rapids
-Need for more public transportation to North Liberty (currently only twice per day)
-Consideration for building a new lane on the expressway
-Need for more infrastructure for parking
-Strong correlation between the need for public transportation and affordable housing
-Lack of a car means a lack of opportunities and getting people where they need to be

Housing:
-Identified stakeholders: landlords, property owners, renters, and community members
-General concern: "Why is it so expensive to live here?"
-Very little affordable housing for anything larger than 2-bedroom space
    -Example: A townhouse can cost about $900/month
    -Rent companies are exploiting renters
    -Big companies control most of the development
-People working in the area cannot afford to live where they work
-No downtown in Coralville, but more centralized recently due to temporary residency
-Flooding is a major factor in affordability, especially in Coralville
-Massive public opposition to The Chauncey project in Iowa City
-Need a solution to eliminate time spent in-between leases when moving
    -Usually a 2-3 day period where renters do not have a place to live
    -No affordable housing for a short time period
    -Need a solution for this situation
-Some landlords charge extra for not setting up an auto-withdraw from accounts for rent
-Need to build with seniors in mind
    -This makes it easier for seniors to switch apartments while opening space for families

Economics:
-What exactly is affordable housing?
    -Location affects costs
    -Highest cost is land itself
-Affordable housing is not a priority
-Demand for land is extremely high
-Seems like the number of rentals and new construction is on the rise
    -River Landing: 2,000 units to be completed this year
-Big issue with percentage of income paid towards housing
    -DPIV clients are paying 60%, 70%, and 80% of their income towards housing
-The Hospital and University raise overall economies regionally
    -Being near the Hospital and University has a lot of students spilling into the rental market in Coralville

-Example: University of Kentucky uses residence halls to compete with rental companies
-Problem lies within cost per square foot while developing – anything that isn't profitable becomes a disincentive
        -Possible solution: public-private partnership to fill the cost gaps
-New construction will not fix solution because it has to be subsidized
        -Retrofitting old properties seems to be more cost effective and viable
        -Habitat for Humanity can do 12-block area of fixing up homes
        -New houses may increase the price
        -Available subsidies have shrunk in recent years due to less resources
-Tax breaks are still an expense, because someone has to pay for it
-If units are full, why not lower prices after time passes?
        -Assistance would have to be persistent or ongoing in the long term

ROUND TWO: VALUES OF THE IDEAL COMMUNITY

What is Coralville's ideal future? How does housing affordability fit into that?

Ideal Community #1: One that grows and includes everyone
        -Requirements:
                -Better social services in Coralville, because only current one is food pantry
                -Land left to develop should be used for subsidizing housing and avoid clustering
                -Community members must be heard
                -A neighborhood should be able to support itself
                        -More homes means need for community locations (schools, libraries, etc.)
        -Problems:
                -Current city desire is pretty and new infrastructure
                        -Stigma that "affordable" housing decreases the property value in
                        neighborhoods
                -Ignores that communities exist altogether
                -Current housing is "sectionalized"
                        -Low income people are secluded from those of middle/upper class
                        -This makes Coralville an "unattractive place to live"
                -Example: Peninsula had no community in that there was no place to go
                        -All houses, "no walkability"
                -Example: Cedar Rapids- more community-focused
                        -Commercial strip malls mixed with industrial jobs
                        -Able to walk anywhere you would need to go

Ideal Community #2: One that grants minority populations a community of their own
        -Requirements:
                -Isolated from the rest of the population in farm-like systems
                -Develop diversity of Coralville
                -Various incomes should be able to live in the same neighborhoods

-Problems:
- -Should we limit who gets involved in communities?
- -Is cooperation the link to resolving issues?
- -Overt racism in Coralville
  - -Examples: Boston Way stereotyping of people living in neighborhood
- -Housing affects opportunities
- -East of 12th Street needs to be developed

Ideal Community #3: One that allows for more housing options
  -Requirements:
- -Define "affordable"
  - -City definition differs from resident definition of "affordable"
- -Need an ideal balance between jobs and housing
- -"It should be the responsibility of the government to find affordable housing for people"
- -"People should be able to afford to live in the city in which they work"
- -Reallocate dollars- ideally spend taxes in infrastructure
- -More students should be able to live in Coralville for a lower rent cost
  - -Subsidizing is the only way
- -Coralville needs to create revenue to fund human services
- -Tax credits for developers to redevelop run-down housing
- -Need design standards that balance quality and sustainability

  -Problems:
- -Current boom on business side, but not on housing side
- -A lot of people that work in Coralville/Iowa City area actually live in other place
  - -Getting them to stay and work in Coralville should be addressed
- -Changes in the typical Coralville resident
  - -High FRL numbers in Coralville HS
  - -HS built on golf course
- -Public perception is that Coralville is wealthy
  - -"Coralville doesn't want to look poor" which discourages affordable housing
- -Government funding money is shrinking
- -Coralville has rebuilt roads and services in low income areas and funded food pantry
  - -Problem is that this has raised property values
- -Habitat for Humanity housing is given to immigrants, not urban poor
- -Land value: convincing land owners to drive down prices is a huge debate
  - -If demand is high, it is impossible to tell land owners to sell at affordable prices

ROUND THREE: SOLUTIONS

How can we get to where we want to be?

Transportation

-Better/cheaper public transportation
-More public transit routes and pedestrian-centric planning
-More public transportation results in less cars and a decrease in traffic/parking problems

Land

-Land is expensive
-Increased density means less land use
-Integrate solutions like Public-Private partnerships
-Zoning: incentives for developers
-Housing developers should be "incentivized" to come up with a solution for affordability
-Public sector needs to work with private sector
-Bank loans to encourage people to build their own houses

Housing

-Need to better define "affordability" – Need to include hidden costs (water, gas, etc.)
-Proximity of homes to grocery stores, schools, parks, etc.
-Less movement from place to place
-Cost of moving is a burden on everyone
-Landlords may be lazy if they don't feel like they have to worry about tenant until they move out and have to pay the cost
-Helping seniors with affordable housing
   -12 block radius for helping animals
     -Promote home ownership
     -Subsidize housing- State of Iowa and tax distribution
     -Mixed income housing to support diversity
     -Stabilize rent prices to decrease home displacement
     -Centralize leases for the entire state to make it more comprehensive and understandable
     -Policies that protect renters from deposit problems
     -Caps on rental increase each year – rules against certain percent increase to protect renters
     -Decrease charges put on tenants for services with no evidence that service was performed

Economic

-More urban approach to city planning
-Focus more on renovation, rather than expansion
-"Coralville has a vision and they are spending a lot of money to create that vision, certain people aren't in that vision"
-Engage low income community advocates
-Better local government involvement
-Addition or revision of city/urban planning department
-More long-term government plans for affordable housing

Water

-Water costs a lot in Coralville
-Cannot drink well water because of hard minerals
-Find ways to lower costs of water
-Need water softeners for apartments
-Take prices off of rent for unusable water

Density

-If we want community to be affordable, we have to be okay with becoming more urban
-Infrastructure to help make the community more connected
-Need things to make density easier on population, not necessarily roads