



## **Notes from Community Conversations: Lack of Supply**

### ***What resonated with participants from the data presentation and panel discussion***

- Affordable home ownership is scarce.
- Average home price was \$120K nine years ago and is now more than \$300K.
- NIMBYism is pervasive and is impacting progress and development for all levels of housing, not just low-income/affordable housing. NIMBYism can quickly become discriminatory.
- There are many challenges associated with supply/demand, building costs, and the balance between economic development and community development.
- Infrastructure (sewer, electricity, water) is an essential and significant investment, but people do not always understand the cost or challenges.
- South Bend's housing development model is impressive but would need government, community, university, and student support to implement in Tippecanoe County.
- Opportunities for a Land Bank or Land Trust need to be explored.
- Cap stacks need to include more local subsidies, LIHTC, and private investments.
- There is a need for more density and various typologies like ADUs, townhomes, multi-family units.
- There is a large need for redevelopment and infill development.
- The market for and location of housing is important, and stakeholders must consider the impact and unintended consequences of suburban sprawl as well as infill and incremental development.
- The county needs more incremental developers and strategies to attract developers.
- There is a need to keep development local and housing affordability sustainable.

### ***Who needs to be at the table or engaged***

- BAGL
- Minority and marginalized populations as well as families benefiting from low-income housing
- Investors who flip and sell housing within community
- Current developers and developers interested in working in Tippecanoe County
- Renters and Homeowners
- Public safety
- Main street businesses
- Neighborhoods
- Faith-based community
- Banks, financial institutions, and lenders
- Landlords
- Realtors
- Institutions (hospitals and health systems, Purdue leadership)
- Employers and workplaces
- Centennial Neighborhood residents
- Public and private funders
- Developer professional service providers (contractors, architects, real estate attorneys)

### ***Resources available or needed***

- The community is comfortable with bridge building, cooperation, and bi-partisan efforts.
- Several best practices are available: Centennial Neighborhood's brownstone project, South Bend's zoning and pre-approval processes...
- Investors and cities have options on properties. Specifically, 200 acres of land are being prepared for development and needing shovel-ready projects for 50K homes.
- Public transit.
- Parking lots.
- Media coverage focused on housing issues - exposing the issues and the ideas.
- A willingness at the local government level to move from single-family to multi-family homes.
- Strong faith-based community that could purchase/build/rent/sell homes or provide housing stability services.

### ***Realistic and achievable solutions***

- Strengthen and build connections to engage more voices and attract "bigger" voices to the table.
  - Increase community education opportunities and communication strategies regarding housing needs and housing solutions with local governments, citizens, neighborhood-based organizations, businesses, and institutions (Purdue, IU Health, schools).
    - Develop messaging and communication strategies (social media, community meetings) regarding housing needs and the people impacted by housing gaps.
    - Develop messaging and communication strategies (social media, community meetings) to reduce misinformation, increase transparency, and move past the vocal minority of NIMBYism to move attainable development forward.
    - Share actual plans with government, neighbors, nonprofits, and state government officials to show what can be done.
    - Develop and communicate terminology for affordable (not only subsidized housing) and attainable housing (unsubsidized and promotes self-sufficiency).
    - Ask stakeholders "are you with us" and negotiate win-win agreements to close gaps between divergent opinions.
    - Create champions for the work.
      - Utilize mayors, government voices, and partnerships to pave way for development and support those who vet & approve development through zoning and incentives.
      - Engage Sean Lutes and elected officials to join up with APC and neighborhoods on preservation issues.
      - Engage someone to explain University housing well.
- Develop strategies for new housing development within the county.
  - Review previous housing studies to determine market conditions and prioritize issues, infrastructure needs, demand, and rates the county and county residents will accept.

- Streamline zoning and approval processes.
  - Model after South Bend's zoning and pre-approval processes.
  - Review and update the minimum lot size, density restrictions, parking, ADU, condominium, and non-detached single family home requirements.
  - Decrease permit fees.
- Support a variety of housing products, typologies, and options.
  - Consider ADUs, townhomes, rehab/restoration, luxury housing balanced with planned attainable developments, cooperative housing models, and multi-family units with common areas.
- Incentivize housing development
  - Incentivize existing and new businesses to financially support attainable and workforce housing to meet their business goals.
  - Provide a 5% - 10% set aside for attainable housing development.
  - Create a Land Bank to make land more affordable for developers.
  - Encourage builders to buy supplies from Lafayette businesses.
- Utilize existing resources
  - Find shovel-ready projects for the 200 acres of land being prepared (IU Health to Walmart) for the 50k homes needed.
- Emphasize and support infill development
  - Create a positive vision of how infill projects can be just as great as new Arbor Chase development.
  - Network and support infill developers to develop homes utilizing a block-by-block strategy.
- Increase the number of incremental developers and the capacity of current developers.
  - Offer training, boot camps, and fellowship opportunities that provide the skills, network, tools, and talent to complete development projects or help emerging developers scale up.
  - Offer resources (access to capital, property, professional services) to new, emerging, and existing developers.
  - Provide opportunities for newer developers to network or partner with seasoned developers.
- Develop strategies to enhance existing housing supply.
  - Levy a capital gain tax on older (?) landlords.
  - Sell houses bought by landlords and out-of-state investors circa 2008.
  - Increase taxes on non-local landlords.
  - Develop plans for vacant, abandoned, and deteriorating (VAD) properties.
  - Conduct local and state policy conversations to encourage:
    - Local management/property management to comply with codes.
    - 4-year apartment and 2-year rental inspections.
    - Short-term rental (Airbnb) restrictions and regulations.
- City and university to work together on a policy to help limit how early landlords can sign advance leases which cause panic/rent increases and leave tenants feeling vulnerable.

- Protect and preserve housing affordability
  - Create a Community Land Trust