Notes from Increasing Housing Supply Task Group Meeting on 8/1/25

The meeting was attended by 17 people, including the two co-chairs:

- Amanda Esposito (Co-Chair)
- Jessica Collaco (Co-Chair)
- Jacob McKinney (Oxford House)
- Sam Burns (lending officer at PFCU)
- Harry Brown (retired from Purdue – was a regional planner, worked at LUM)
- Kat Boyer (Purdue Federal Credit Union/sustainable management masters)
- Kaley Higgins (leasing agent/LTHC)
- Ronda Ohms (community outreach director for Covenant Community Church)
- Jenna Winger (Wabash – community outreach, history in real estate and social work/YWCA Board)
- Bryan Smith (CityBus CEO)
- Kevin Letcher (retired from State Farm/ law background/claims/insurance University of Kansas)
- Jolene Prather (Riggs Community Center Outreach)
- Jennifer Million (United Way of Greater Lafayette)
- Angel Valentin (Wabash Township Trustee)
- Kathy Parker (WL Council Member VP/APC Board Member)
- Jill Smith (Community Development Corporation board member)
- Ebony Barrett (joined after the introductions)

We started out with introductions, including what our background is and what our hopes for this task force are. The Tippecanoe Housing Solutions Coalition was also introduced, as well as our goal, the acknowledged needs of the community, and a handful of strategies that were suggested as part of the "conversations" in April.

The question was asked of Jill what their affordable housing program looked like – what is affordable rent and have they seen success with their program? Jill explained that the initiative was still very new, so they have not had a chance to measure any success yet, but they have two homes right now; the rents started at $500 and $600 initially, but both have had to be adjusted slightly higher since then. The program also includes maintaining relationships with the renters with a class called "Getting Ahead": this enables the renters to feel seen and heard, and creates longer-term goals for them. They are able to see further ahead than the next emergency that drains their bank account. It helps them to "*get out of the tyranny of the moment*".

Bryan Smith from CityBus had mentioned a program from the federal government called "TIFYA" (?), a better-interest loan option for transportation oriented developments. The development must be within a half-mile walking distance of a qualifying station or facility, and the development must use the prevailing wage as well as adhering to "Buy America". Between those requirements, it tends to increase the price of construction, so smaller developers (and smaller projects) are often priced out. This program isn't available here yet, but CityBus is currently re-identifying their stations and facilities, with the hope of starting this program here. They have also been talking with IU Health and Ivy Tech about it, so it is possible we may see some developers use this in the future.

https://www.transportation.gov/buildamerica/TOD

Having a checklist of available programs, federal, state or local, that could help housing developers would be a great idea to create and share with the community.

Kevin had mentioned during his introduction that he had worked with various hospitals in other locations, so this led to a very animated discussion about the possibility of partnering with our local hospital providers. Especially given the recent news of upcoming hospital projects on the west side of the community. One example we could look at is U of I in Illinois, which has developed and created affordable housing. Kaiser Permanente and Anthem have both also worked with partners to create affordable housing near their respective facilities. The IU Public Policy Institute was brought up, which is a resource for financing public housing (??): https://indyhealthdistrict.org/ The Indy Health District was also mentioned as a local example of affordable housing. They look at it from the perspective of healthy housing – not just affordable, but how a person's housing situation can either help or hinder their health outcomes.

Someone mentioned using a local CDFI organization, here in Greater Lafayette that is Homestead. They help developers with financial support, usually single homes at a time.

There are various developer incentives, as explained by Kat Boyer, that are either regulatory or funding. The community should explore more "by right development", so that there is less opportunity for discretionary decisions and NIMBY arguments. These types of developments also avoid minority displacement. Regulatory incentives include "fast tracking" options, such as pre-approved building permits for specific types/models; South Bend, IN was provided as an example of this, as well as Missoula, Montana. Sometimes developer incentives are only enough to make the project feasible, and don't go any further into providing affordable options.

Many developers may not be inclined to provide affordable housing options if they don't see the benefit financially. Most need (or want) to make a profit. Are there other options to incentivize developers financially, like tax breaks? It was mentioned that the county makes more from property taxes than the property owner does in rent; someone else argued that if property taxes increase, the property owner usually passes that increase on to the renter. Renters are allowed to claim a deduction on their income taxes, but it is usually not enough to help out, and they often cannot wait for the tax refund before being evicted.

In terms of increasing housing options, the area is seeing more interest from outside developers, as evident by the multiple student projects currently being built in West Lafayette. When one type of developer has a monopoly, the market doesn't get to be mixed enough to promote various price points. We would like to see more outside investment in the community to shake up the options a little. There should also be more options on the lower-income end of the housing spectrum, like mobile home parks or duplex communities. There have been some "bad apples" here in the past, that prevent this type of development from occurring in what is perceived as "nice areas". NIMBY again!

In an effort to combat NIMBYism, being strategic about marketing housing means turning the question around to "who are the people who need affordable housing?" They are teachers, nurses, medical staff, fire and police. Critical employees cannot afford to live here! This takes the fear out of NIMBY's who don't want a "certain type" of person in their neighborhood. Another marketing approach is to ask people to take ownership of their community. What can you do to make sure your neighborhood is welcoming to all? To ensure those people we need (nurses, teachers, etc.) can live here?

Having conversations with TSC to promote dense and affordable housing around schools was suggested. Can we partner with them to build housing near their centers, so that buses aren't needed to drive so far.

On the north end of Lafayette, there is real opportunity for redevelopment to include increased density: duplexes, maybe some R1C or R1T zones. Specific areas of the community may be more open to having ADUs than others. Knowing how much it would cost and what kinds of steps to take would be helpful for people interested in infill projects like that. The redevelopment of Market Square was brought up as a big idea that could spur additional areas.

Preservation of existing affordable housing is also something we should be considering, to make sure they stick around and aren't demolished for newer and more expensive housing projects. We are seeing dense housing developments being built, but none of them have been affordable. Are there subsidies from the city that could help out with this? The PD process might be a route to affordability for larger developments, which is something other jurisdictions have used before. The city would need to take a firmer stance on what they want to see. Another option would be to require funds to offset no affordable units – like the parks impact fee, but for affordable housing. Is this an option?

The conversation looped back around to hospitals, when we asked who didn't care about making a profit on housing, that could afford to build low-cost housing projects.

We ended by talking about what was expected of the task group over the next 6-9 months, and that we would like to see a hybrid option for the next meeting: in person with a virtual option. PEFCU employees on the call offered their facility that has enough room and could host.