Has tax increment financing (TIF) helped or hurt Iowa communities?

75% of Iowa school districts had TIF in 2018.

**TIF HELPS:**
- TIF is a `right` tool to address urban blight.
- Affected entities do not lose property tax revenue.
- Affected entities enjoy larger property tax base after TIF dissolution.
- Excess (unused) increments can be returned.
- School districts have some protections from TIF.

**TIF HURTS:**
- Affected entities do lose revenue during TIF life.
- TIF provides unnecessary incentives for private investments.
- TIF life can be too long (20 years or indefinitely).
- Base value may fall even to zero.
- School districts cannot opt out.

Iowa has the largest number of TIF districts nationwide.

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