Northside Neighborhood Plan

Iowa City, Iowa

Northside Neighborhood Plan

May 2022

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Acknowledgements

Special thanks to the following individuals for their assistance in creating the Northside Neighborhood Plan:

Residents of the Northside Neighborhood
Jim Throgmorton, Former Mayor of City of Iowa City
John Thomas, City of Iowa City Council Member (District C)
Linda McGuire, Retired Associate Dean for Civic Engagement and Instructor at Law

City of Iowa City, Engineering Division
Jason Havel
Killian Laughead

City of Iowa City, Neighborhood and Development Services
Kirk Lehmann
Stan Laverman

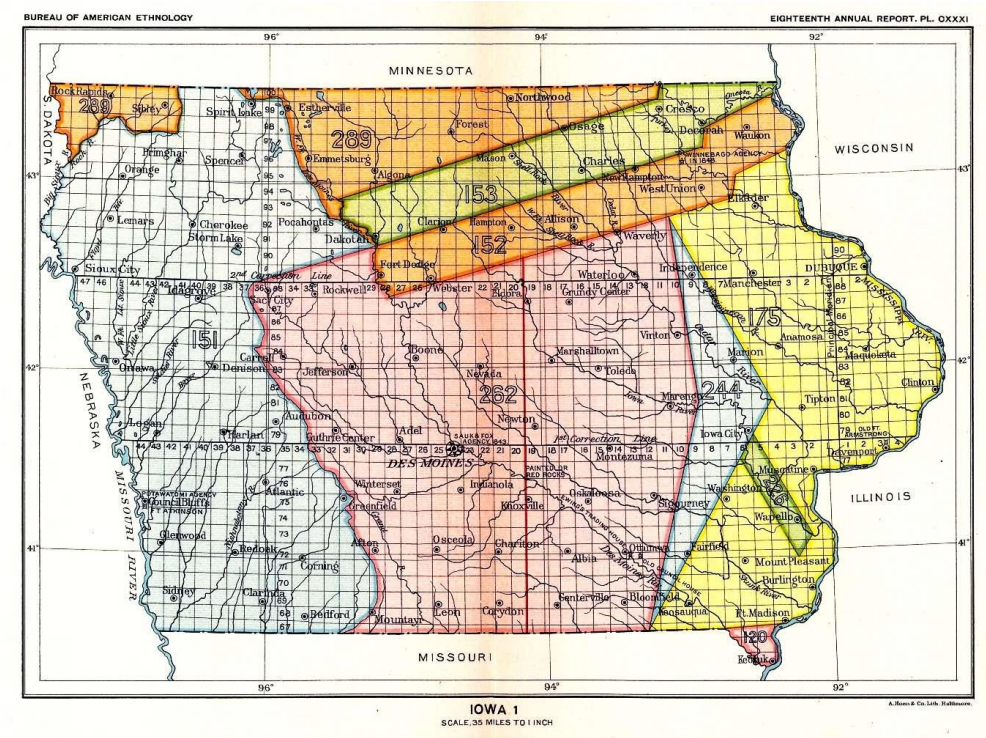
Johnson County Assessor

Poket App Developers

Land Acknowledgement

The Northside Neighborhood of Iowa City sits on the homelands of Native American Nations including Iowa, Meskwaki, and Sauk. The Land Acknowledgement of the City of Iowa City's Truth and Reconciliation Commission and Human Rights Commission states "because history is complex and time goes far back beyond memory, we also acknowledge the ancient connections of many other Indigenous Peoples here."[i]

This team that worked on this project commits to the UI Indigenous Land Acknowledgement, that "it is our responsibility to acknowledge the sovereignty and the traditional territories of these tribal nations, and the treaties that were used to remove these tribal nations, and the histories of dispossession that have allowed for the growth of this institution since 1847.[ii]



Executive Summary

The Northside Neighborhood has long been a pillar of the Iowa City community, and residents of the neighborhood are proud of their tight-knit community. However, factors like housing deterioration, an increase in rental housing without sufficient quality standards, and high land taxes without reflecting reinvestment threaten the character and future of the neighborhood. Northside Neighborhood residents commissioned this project team to analyze housing quality trends and explore property tax revenue compared to that in similar Iowa City neighborhoods.

To assess housing quality in the Northside Neighborhood, a customized questionnaire was designed and coded into a surveying app called Poket. The survey of every parcel revealed high rates of issues pertaining to aesthetics and foundational quality, particularly in the southeast area of the neighborhood closest to downtown.

An analysis of housing trends from 2012 to 2022 found that little has changed in terms of home occupancy rates and use of buildings. A comparison of the Northside Neighborhood with the Windsor Ridge and Weber neighborhoods of Iowa City showed that a) land tax rates in the Northside Neighborhood were higher than those in the other neighborhoods, and b) wide disparity in the ratios of cost of reinvestment to property tax revenue, with the Northside Neighborhood displaying the lowest ratio of 20.1, Weber at 26.5, and Windsor Ridge at 33.3.

Considering these findings, we recommend that:

a) the City of Iowa City reinvest larger proportions of tax revenue from the Northside Neighborhood back into the Northside Neighborhood. The city can make this reinvestment by adopting tax abatements for homeowners making improvements, or providing grants or low-interest loans to support improvement of Northside Neighborhood homes.
b) the city adopts a form-based code for the Northside Neighborhood, creating more rigorous quality requirements for all new construction within the neighborhood.
c) the city modifies its historic preservation guidelines to encourage repairs in deteriorating historical properties, and to update data about historic properties in the city's building permits department to prevent demolition of historic properties.
d) Northside Neighborhood residents should explore the creation of a Self-Supporting Municipal Improvement District to generate revenue for neighborhood improvement.

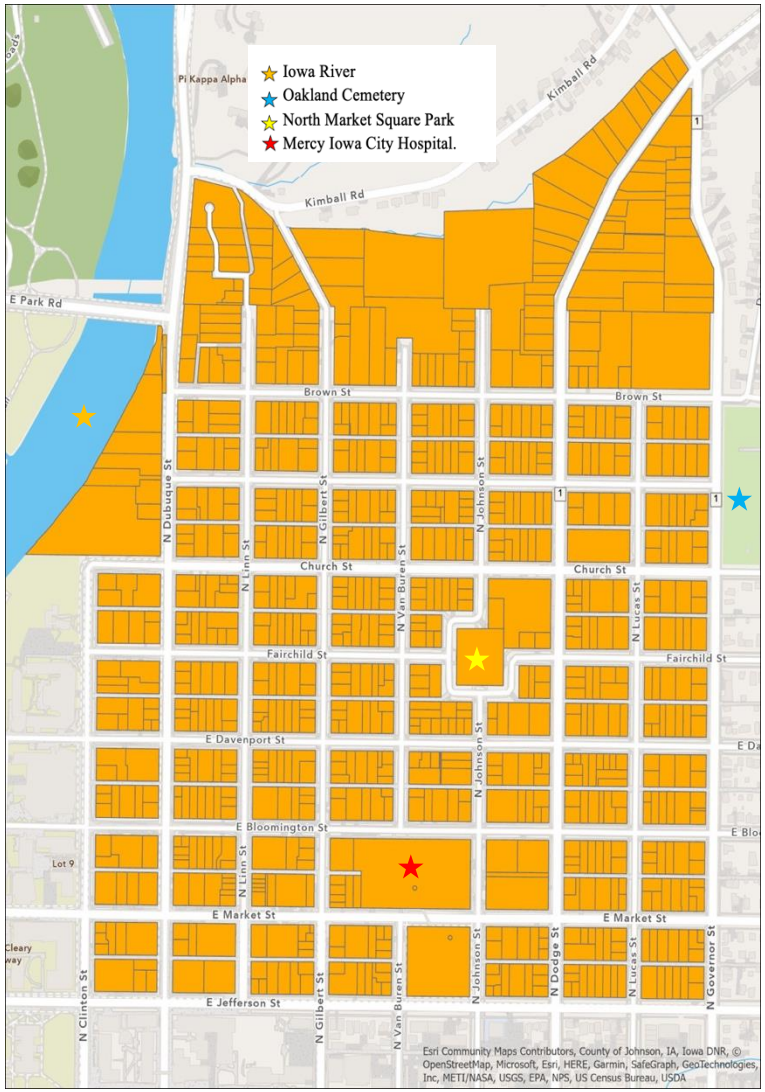
Section 1
Introduction

Plan Purpose, Development & Components

The Northside Neighborhood is within the city bounds of Iowa City, IA. This Neighborhood Plan aims to analyze current trends in the housing stock of the Iowa City Northside Neighborhood and make recommendations to prevent degradation of this historic neighborhood's character. In December 2021, residents of the Northside Neighborhood approached Professor Jerry Anthony about partnering with the Spring 2022 Housing Policy class of the UI School of Planning & Public Affairs. The residents, including former Iowa City Mayor Jim Throgmorton, City of Iowa City Council Member John Thomas, and former Iowa Law professor Linda McGuire, were concerned about the increase in single family homes being used as rental properties and the lack of regulations on these properties. The community members feared new development would not fit with the current, historic style of the neighborhood, and that the poor maintenance of some rental properties would undermine the neighborhood's aesthetic and character. This plan will be used by Northside Neighborhood residents to advocate for change at the local government level to protect their community from further degradation and loss of character. The Housing Policy class worked with the Northside Neighborhood residents to collect data on housing type and quality, analyze trends in neighborhood taxes across the city, and make recommendations to the City of Iowa City and the Northside community.

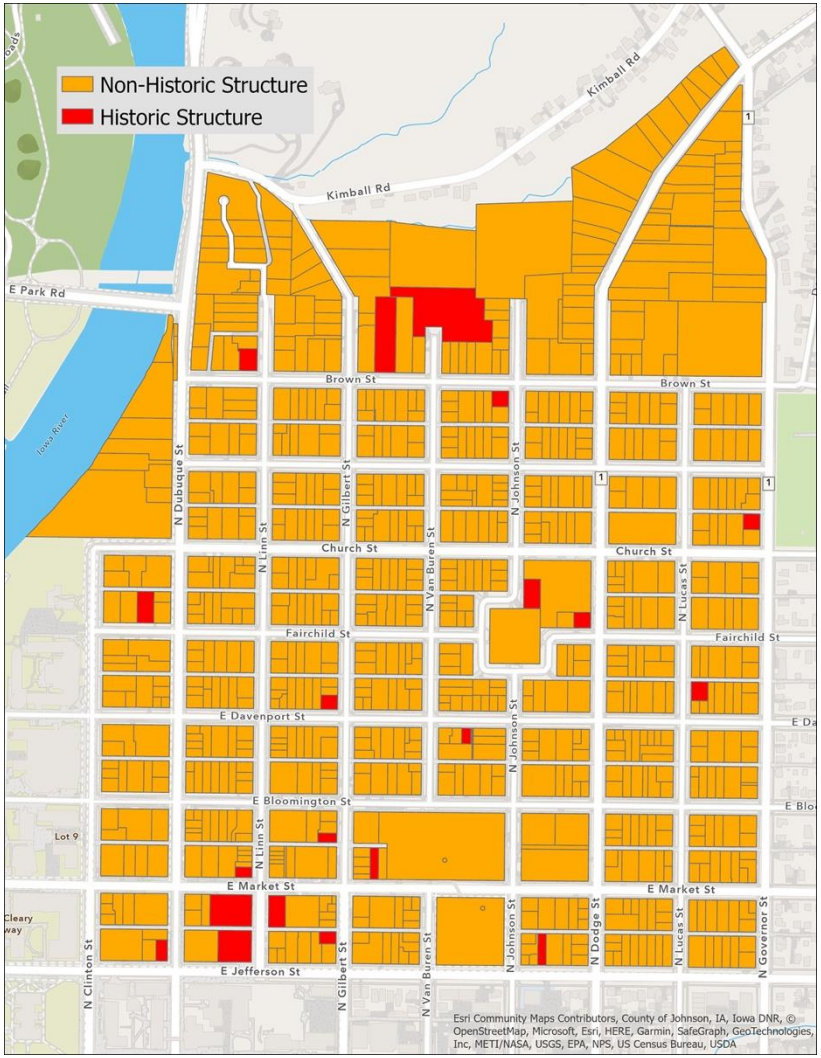
Background & Context

The Iowa City Northside Neighborhood (the neighborhood) is a community treasure. The neighborhood has 23 listings included in the National Register of Historic Places (NRHP). Located within the 1839 plat of the city, the neighborhood is Iowa City's one of the oldest neighborhoods in Iowa City, IA. Additionally, the neighborhood is adjacent to the University of Iowa campus, serving as a desirable neighborhood for many students living off campus who want to remain within a walkable distance from the University. It is an asset not just in itself but for Iowa City as a whole. The Northside Neighborhood provides the community with multiple features that mark it as a model for inclusive and sustainable development, including: a vibrant commercial district, a thriving and recently renovated elementary school, a mixture of housing types and costs, a significant forest canopy, medical facilities and grocery stores, and many appealing components of an attractive public realm, including: North Market Square Park, Happy Hollow Park, Oakland and St. Joseph Cemeteries, Linn Street Plaza, and others. Some notable amenities of the Northside Neighborhood (shown on the map to the right) include the Iowa River, Oakland Cemetery, North Market Square Park, and Mercy Iowa City Hospital.



As the neighborhood continues to age it becomes more vulnerable to housing quality degradation and new developments outside the traditional character of the Northside Neighborhood. Owing to the neighborhood's proximity to the University of Iowa, market forces constitute the primary threat to the neighborhood by creating a financial incentive for property owners to convert existing single-family and duplex structures into rental units (especially but not exclusively) for students.

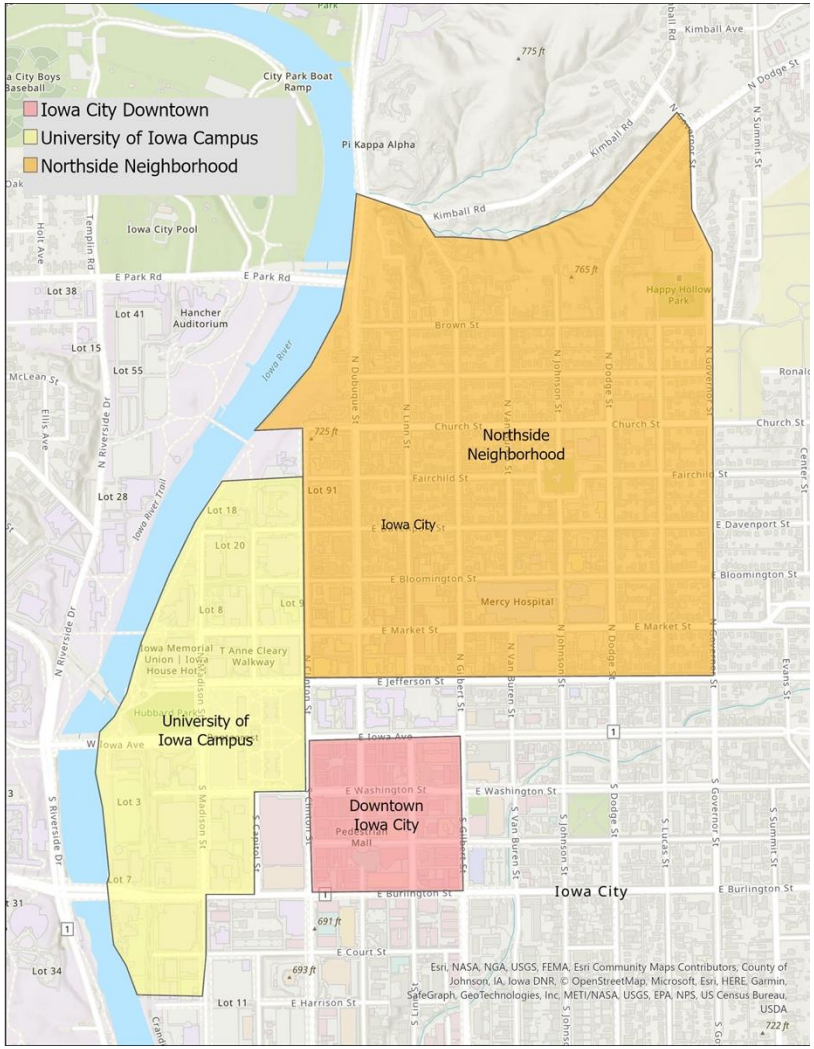
The number of students attending the University of Iowa has been rising, while the number of residence halls and dorm rooms has not increased at the same rate. Since 1968, only two residence halls have been constructed on campus, with total on-campus bed capacity hovering around 6,900 beds. With an undergraduate enrollment of almost 24,000 students, only 28% of students can find housing on campus, with first-year students prioritized. In addition, certain builders are looking to demolish existing structures and replace them with structures housing a larger number of occupants. This market pressure also drives up assessed values of property, which increases property taxes and makes the neighborhood less affordable for current and prospective owner-occupants.



The Iowa City zoning code has provided some protection against these market forces. The city first enacted zoning in 1925. The early zoning for most of the district was for single-family residential development, with industrial development located in the Gilbert Street corridor and along the railroad. In the early 1960s, the City drafted a new comprehensive plan, which advised the City to up-zone many of the close-in neighborhoods to encourage redevelopment with higher densities and modern buildings. In response to the up-zonings, rising University of Iowa enrollment, and a university policy to build no new residence halls (dormitories), widespread redevelopment of older neighborhoods began to take plan in the 1970s. In addition, the higher densities allowed in the new zones permitted the large single-family homes typical of the area to be split into apartments and rooming houses. Given that older neighborhoods were built with streets, yards, and parking to support single-family homes, the increasing densities put a strain on the neighborhood infrastructure. Back yards were turned into parking lots, on-street parking became more congested, and apartment buildings were constructed that were out of character with the neighborhood.

Many residents objected to the unchecked transformation in neighborhood character and petitioned the city to down-zone areas to preserve single-family residential character that remained. In response, the City Council down-zoned some of the City's older neighborhoods by adopting two new zoning designations, beginning with the RNC-20 zone adopted in 1983 and followed by the RNC-12 zone in 1992. These new zones acknowledged the mix of uses that had already resulted from the rezoning's of the 1960s while preserving the character of the older neighborhoods by preventing further densification. In addition, the Central District Multi-Family Residential Design Standards, adopted in 2000, ensure that new multi-family structures built in the Central District are compatible with the surrounding neighborhood. The city has also been successful in protecting historic resources in the Central District through the adoption of historic district and conservation district overlay zones, and by bestowing historic landmark status on the areas that are most significant.

The neighborhood is increasingly vulnerable to housing quality degradation and new developments that are outside of the neighborhoods traditional character. The deterioration of older buildings due to mistreatment or a lack of investment in the maintenance or improvement. This comes from the tremendous hardship on buildings often at the hands of young renters, resulting in the surge of owner's cost of routine maintenance, repair, and upkeep. This disproportionately affects older residents. As market forces cause the assessed value of currently affordable housing to increase, such residents encounter increasing property taxes and cannot afford to invest in their properties for home improvement or energy efficiency. Subsequently, increasing the exposure to be purchased by investors who see this as an opportunity to redevelop the properties.



Methodology

We collected primary data for the neighborhood with a housing conditions survey, procured parcel level size and tax information from the Johnson County assessor's office and got data on development costs from the City of Iowa City.

We conducted a housing survey for an overall assessment of housing conditions in the Northside Neighborhood. Some of the survey questions were directed at aesthetic conditions such as paint or fencing condition and general maintenance of the property including furniture or trash bins left in the yard. Other questions were aimed to gauge uses of residential property within the neighborhood; these included describing residential buildings, whether commercial activity was present on the property, or whether buildings appeared vacant. Finally, some questions were used to determine physical concerns such as the quality of roofs, foundations, and windows. Overall, the housing survey helped assess the quality and character of the neighborhood. We collected information on all residential parcels in the Northside Neighborhood using a smartphone application called the Poket. Developers of this app created a survey interface specific to this project to collect property data more efficiently and accurately than is generally possible with paper or Excel survey forms. Date collected was aggregated to analyze current housing conditions within the neighborhood along the following lines:

- Occupancy status (whether the house appeared to be vacant)
- Paint, roof, foundation, siding, sidewalk, and fencing conditions
- Presence of indoor furniture left outside
- Whether trash/recycling bins were left by the street or in the yard
- Whether a back or side yard had been converted into parking space
- Presence of solar panels

This survey relied solely on a visual analysis of the conditions of each house from the outside, so there could be some inaccuracies. For example, roofs are challenging to see and building foundations are not always visible. Evaluating whether a residential property is owner-versus renter-occupied was an additional challenge. Still, the survey produced very good information regarding the amount of owner- and renter-occupied housing and on issues impacting the housing quality. After the comparison on the quality of owner- and renter-occupied housing, we formed recommendations based on the patterns noticed in the analysis.

The City of Iowa City provided annual demolition permit data for 2000 to 2022 to assess the type of housing demolished (multi-family homes, single family homes used either commercially or residentially) and the type of replacement (medical facilities, parking lots, new single-family homes, etc.). Property data from the Iowa City and Johnson County Assessor websites provided documented property use trends (such as, residential, or commercial uses) between 2012 and 2022, the total tax revenue, and capital expenditures in the Northside Neighborhood over the last 5-10 years. This data was recollected for two other Iowa City Neighborhoods, Windsor Heights, and Weber, to assess how the Northside Neighborhood compared to two other neighborhoods within city limits that are further away from downtown

and have been developed more recently. Property taxes paid by residents in these neighborhoods were compared to the cost of potential capital expenditures in all three neighborhoods to determine if:

- on a per-square foot of **land area basis**, the Northside Neighborhood pays more property tax than the comparison neighborhoods
- on a per-square foot of **built-up area**, the Northside Neighborhood pays more property tax than the comparison neighborhoods
- on a per-liner foot of infrastructure basis, the Northside Neighborhood pays more in taxes relative to infrastructure service and maintenance costs than the comparison neighborhoods

Section 2 Housing Conditions

Figure 1 through 5 start to show the condition of the residences within the neighborhood. Figure 1 shows the condition of the roofs within the neighborhood. Most roofs (85%) are in good condition but there are homes with visible roof issues scattered throughout the neighborhood. Of the 15% of homes with visible roof issues, only 1.4% contained extensive visible problems. Some of the homes with roof issues are clustered toward the center of the neighborhood, especially along Church Street. Roof issues may present aesthetic concerns, but these issues will also impact the physical condition of homes as weather events start to impact the interior of the home.

Similar concerns exist with the condition of windows. Broken windows allow bad weather to negatively impact the interior of the home. Boarded-up windows may indicate that the home is not being properly taken care of or that the residence is vacant altogether. Figure 2 displays that only 6% of homes have broken or boarded up windows. Again, the issues are relatively scattered with a small cluster on the northwest side of the neighborhood. Figure 3 presents one of the more concerning issues within the Northside Neighborhood. Twenty-four percent of homes had a foundation issue. While many of the foundation issues are not extensive (only 2% are extensive), over time the severity of foundation issues may increase. Foundation issues present both health and safety concerns for residents within the homes. Uneven floors within the home may present a tripping hazard and water infiltration following a storm event could lead to mold growth. Worse, a cracked foundation could compromise the structural integrity of a home. With health and safety at stake, foundation issues are the most immediate concern. However, foundation repair can also be very expensive.

As regards aesthetic issues, siding conditions can be seen in Figure 4. While moldy siding or siding that is falling off the home is initially just an aesthetic problem, these issues can also impact the exterior condition of the home. Almost one-fifth (18%) of homes in the Northside Neighborhood have siding issues. A cluster of siding issues is present toward the center of the neighborhood along Church Street and in the northeast corner along North Dodge. Figure 5 also shows houses with paint condition issues. Over one-third (38%) of homes throughout the neighborhood need repainting. In fact, worn paint is a common issue in the Northside Neighborhood, affecting the aesthetics of the neighborhood.

We checked each home for cracked or uneven sidewalks, indoor furniture left in the yard, and trash/recycling bins left away from the home as shown in figure 8. Very few homes had indoor furniture in the yard (2%), or trash/recycling bins left in the yard away from the home (4%). During the first few hours of surveying, the option for "cracked or uneven sidewalks" malfunctioned in our survey app and recorded more frequently. This accounts for why 49% of homes had this issue. The real number is less than what is recorded in this report, but only this is an assumption. There is not much fencing in the Northside Neighborhood as 94% of homes had no fencing, However, if a home had a fence (6%) it needed repairs (all 6%). There do not appear to be any patterns regarding the location of houses that need repair. The houses with issues are scattered throughout the neighborhood.

Finally, Figure 6 shows the prevalence of solar energy within the neighborhood, and Figure 7 show differences in residential parking locations. Eight homes appear to have solar panels installed on the roof and three homes have ground-mounted solar panels. The rest of the homes have no evidence of solar use. There was an almost even distribution of "no parking" and "back/side-yard converted to parking lot" throughout the entire neighborhood, with many back/side-yards likely being converted to accommodate for rental housing conversions.

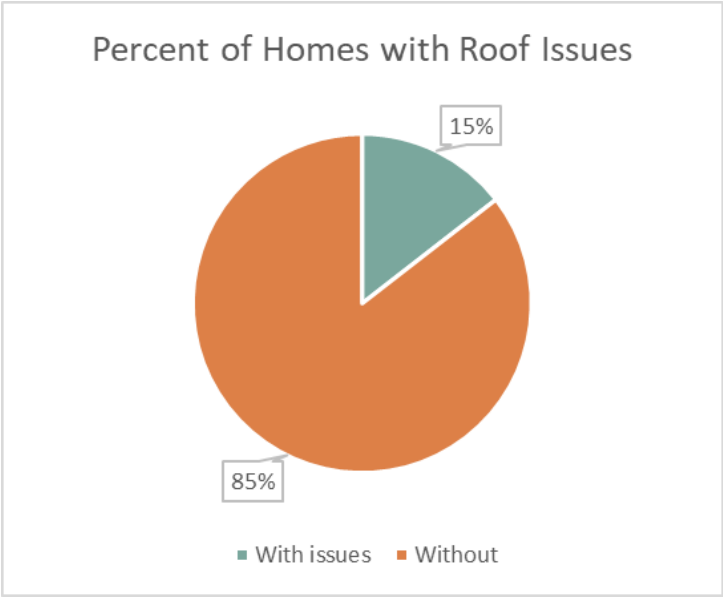
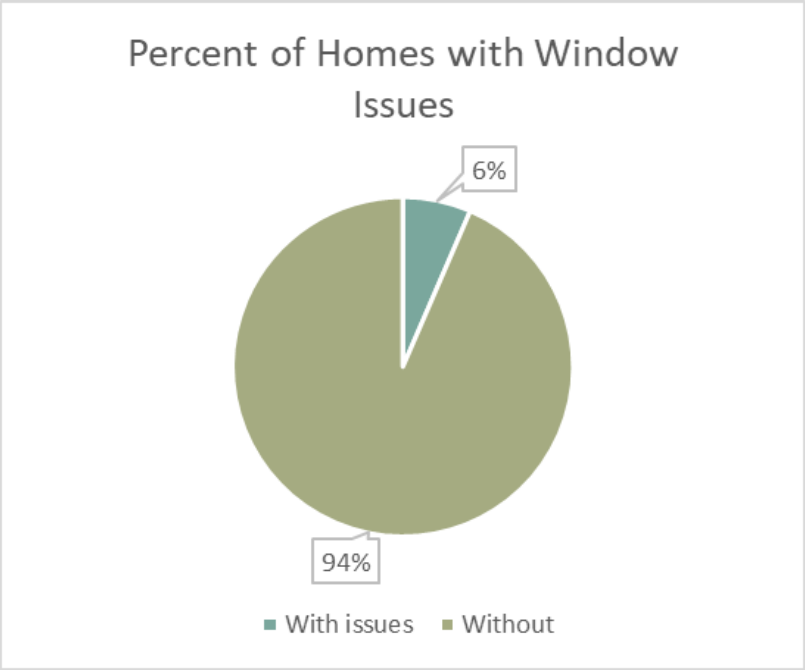


Figure 1: Roof Condition in Northside Neighborhood



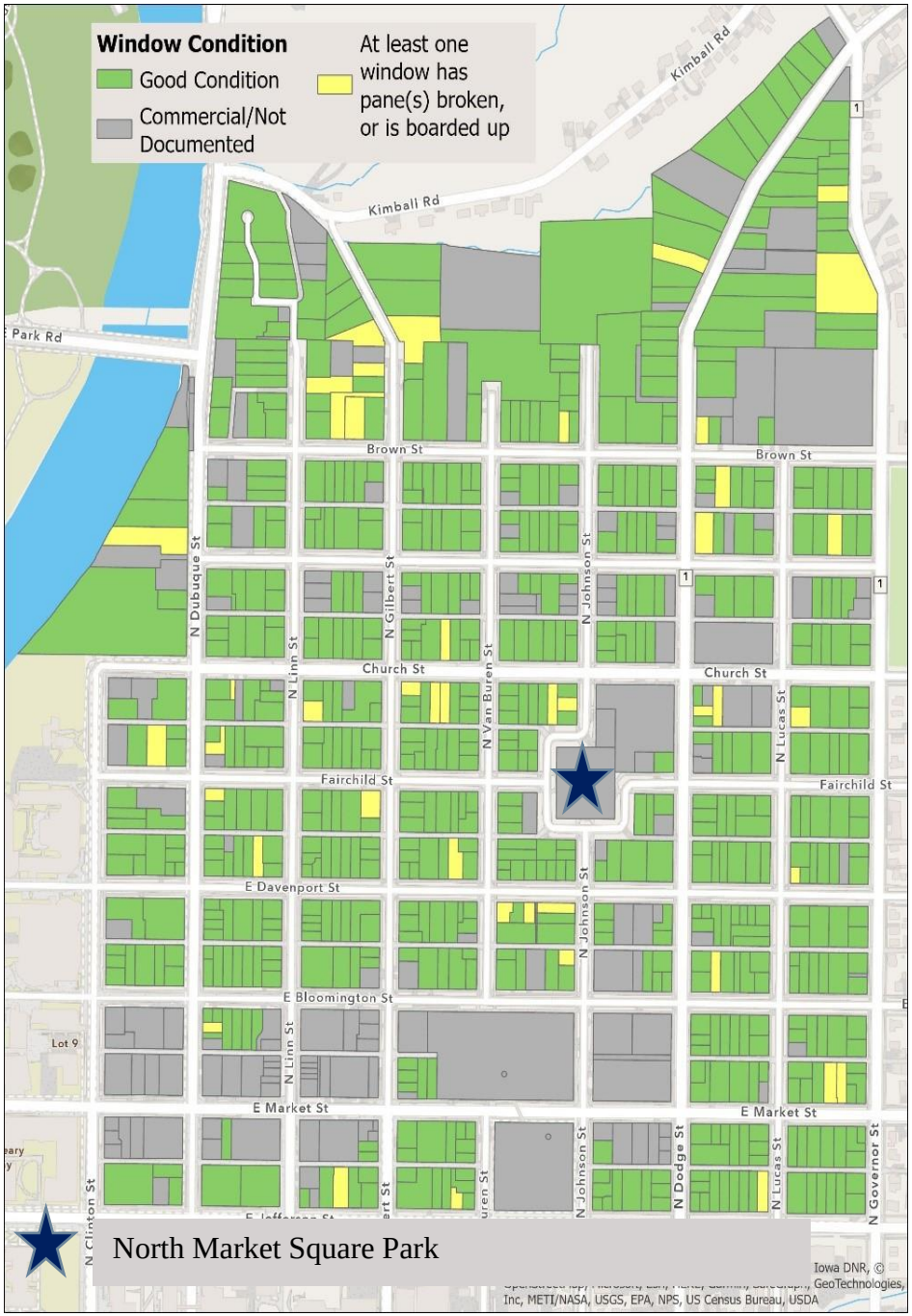
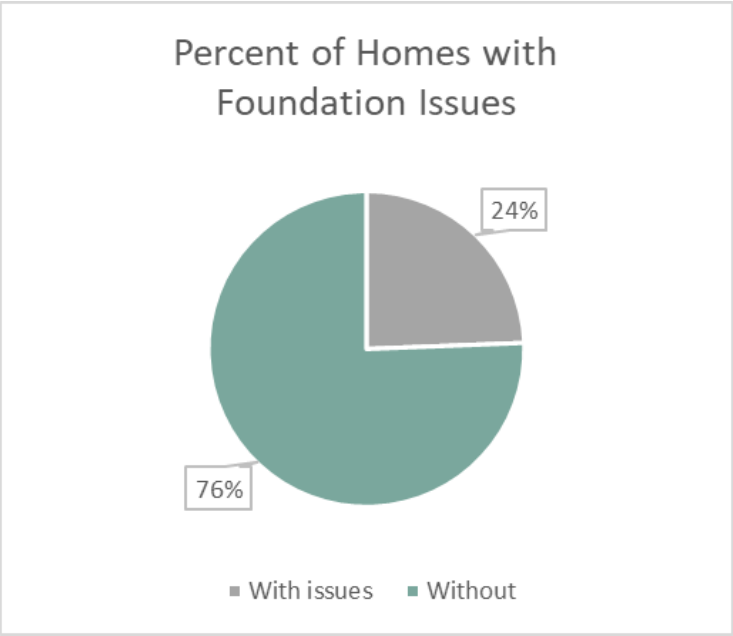


Figure 2: Window Condition in Northside Neighborhood



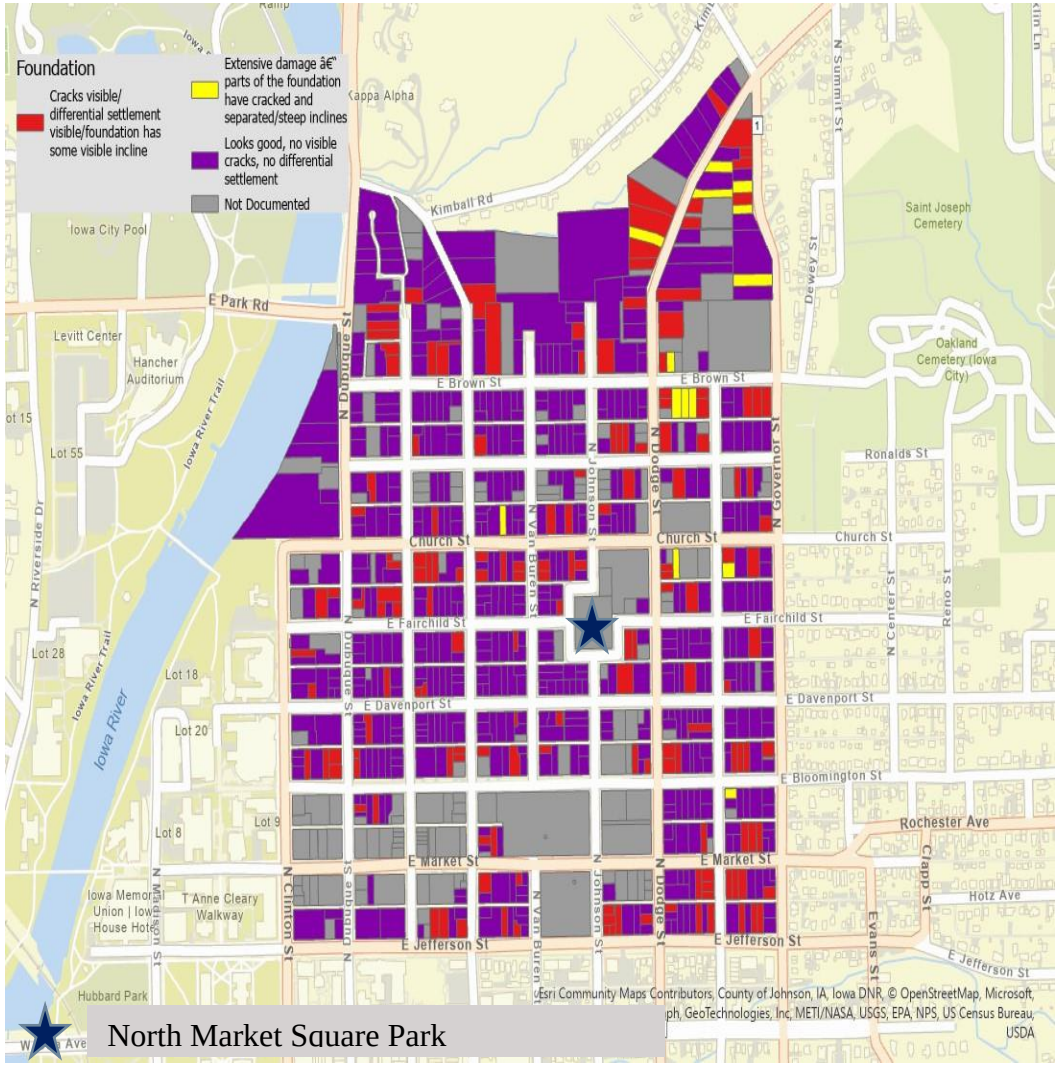
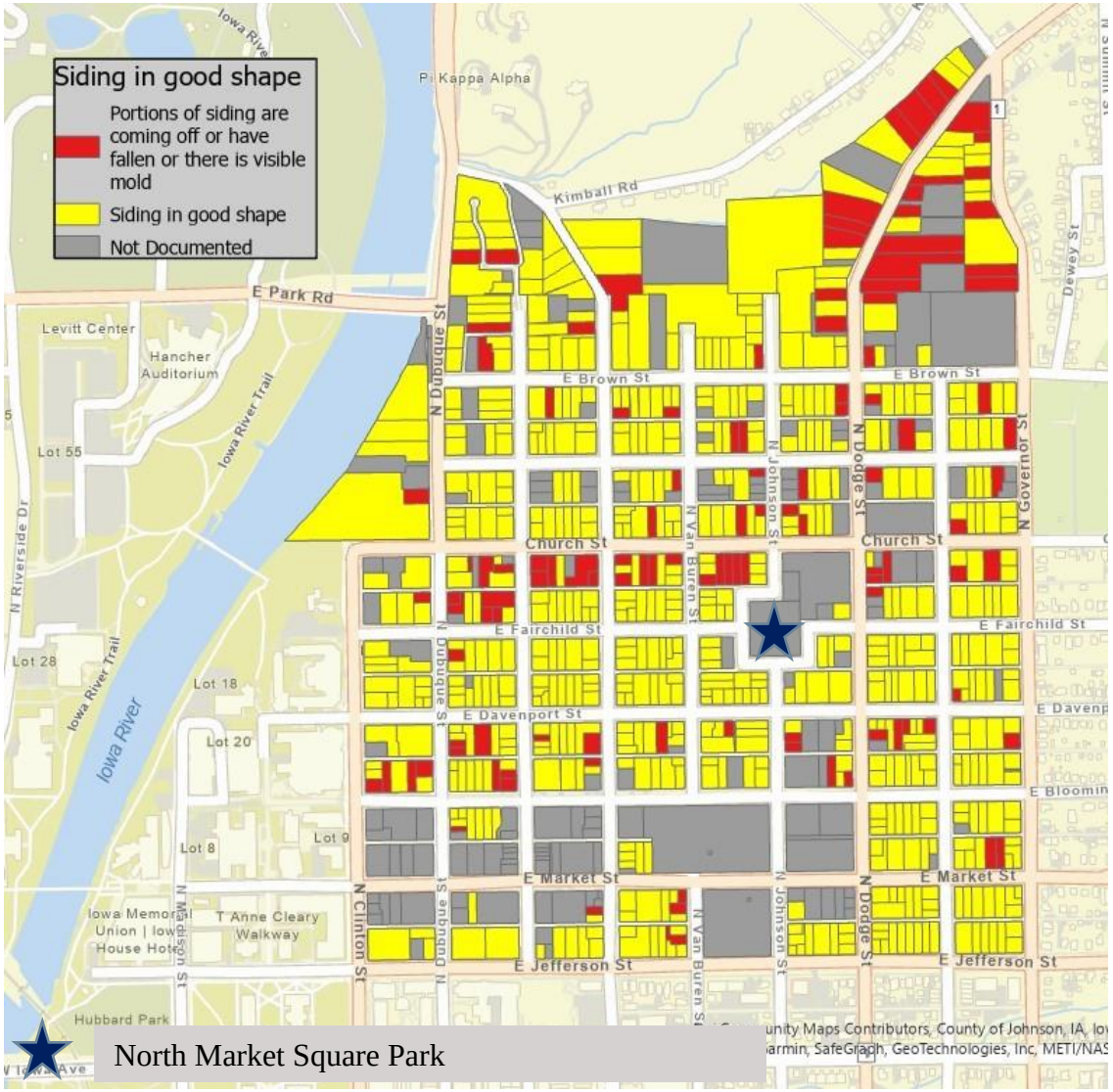


Figure 2: Foundation Conditions in Northside Neighborhood



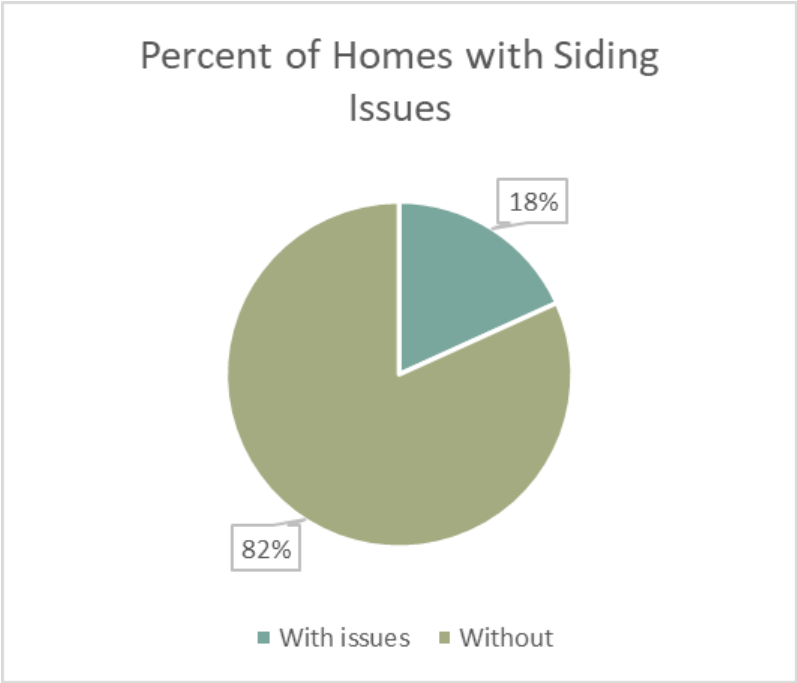


Figure 3: Siding Condition in Northside Neighborhood

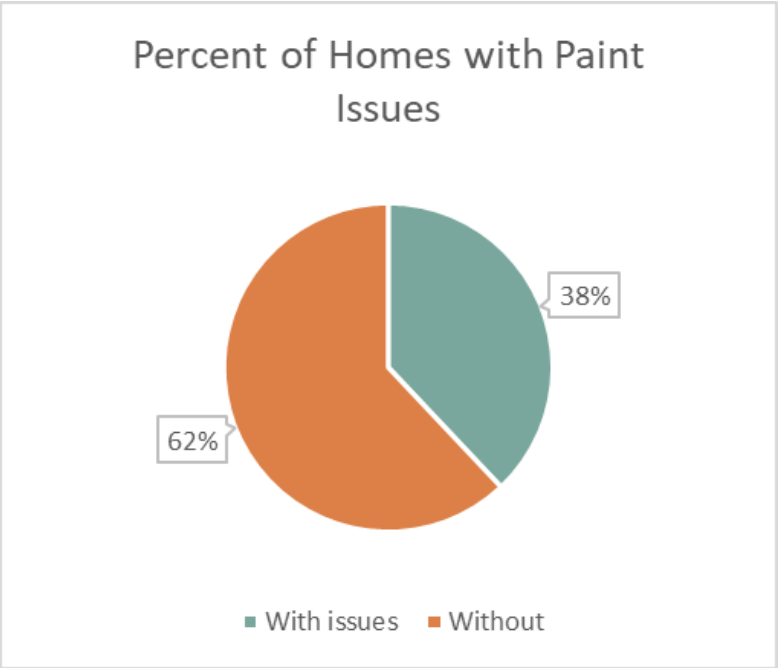
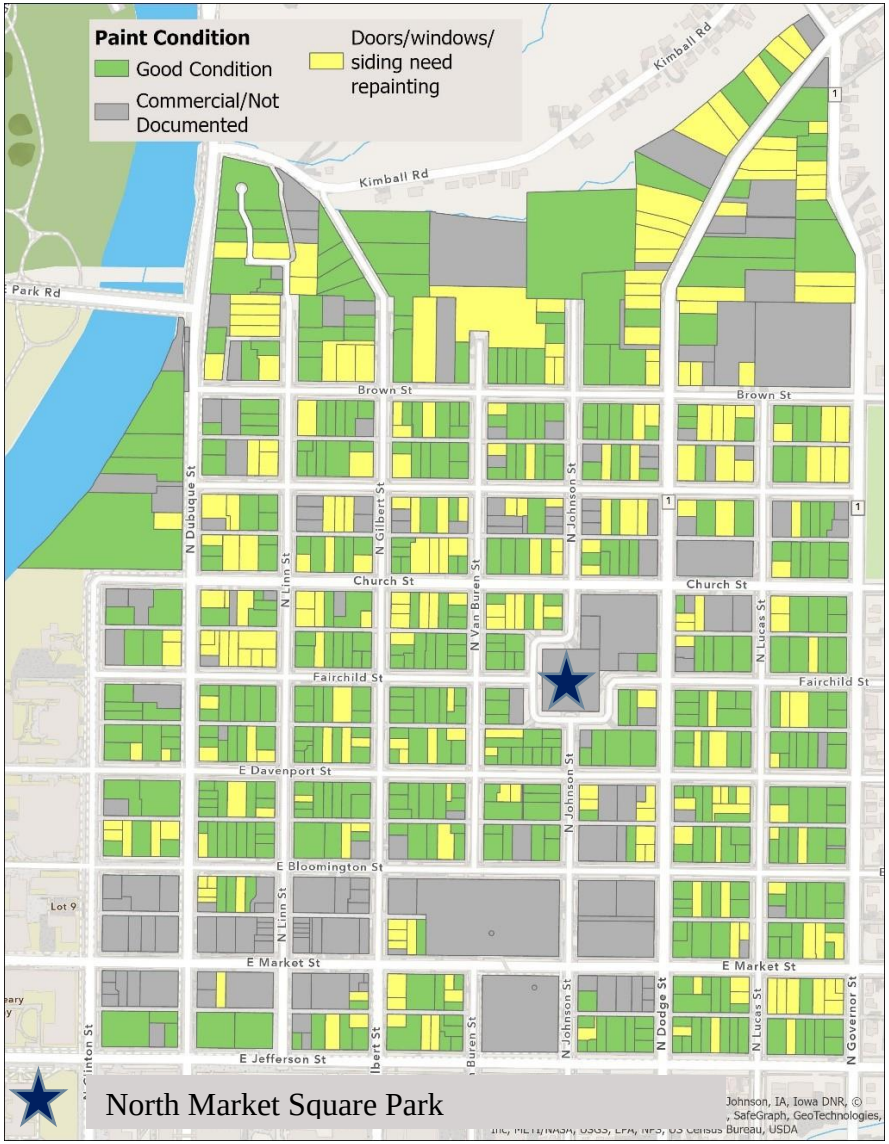
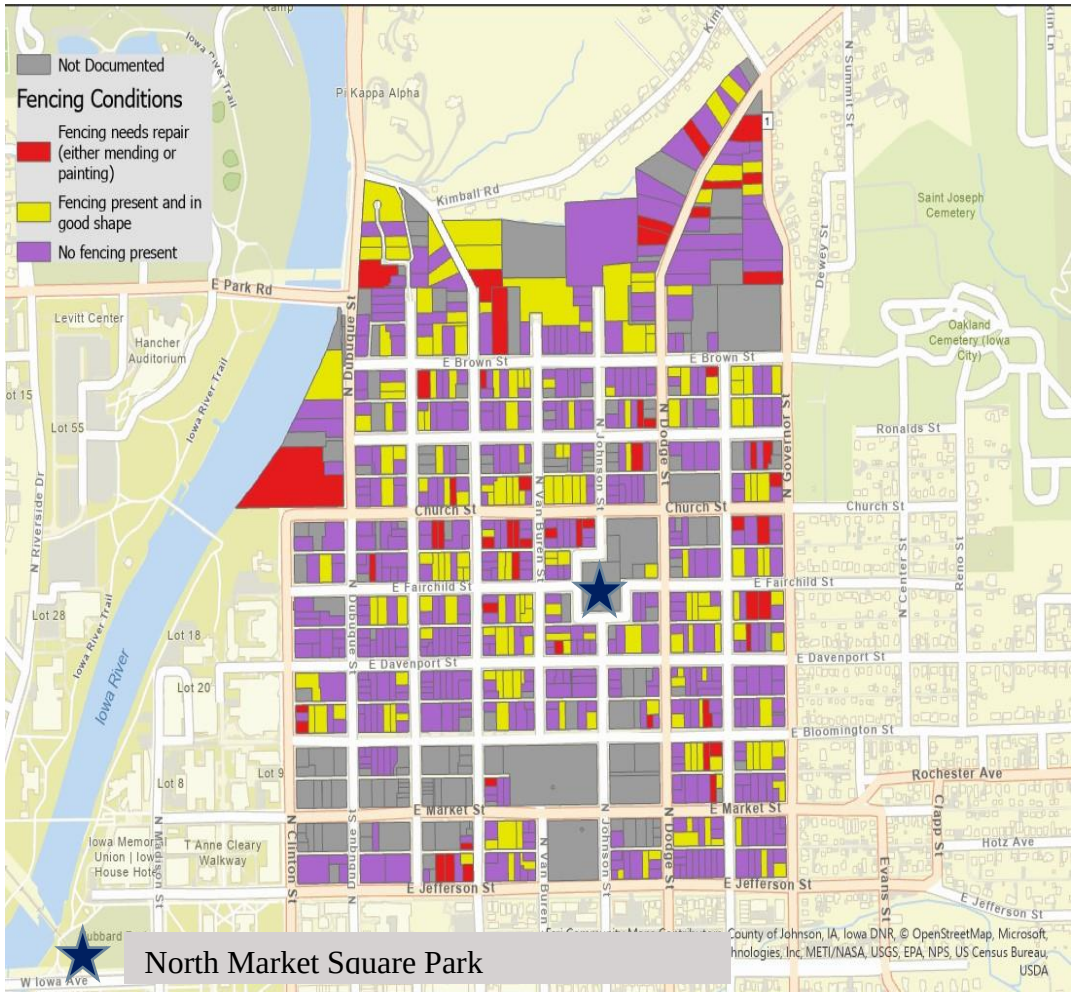


Figure 4: Paint Condition in Northside Neighborhood





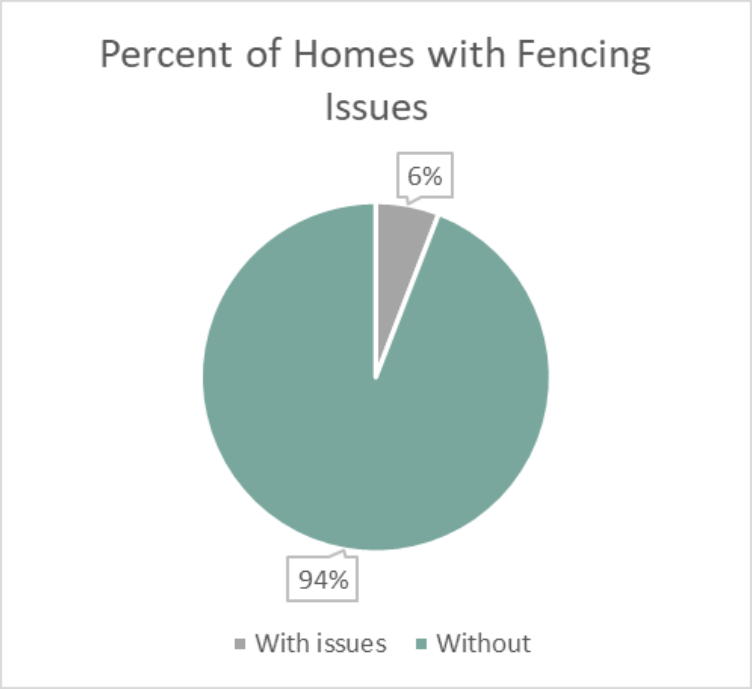


Figure 6: Fencing Condition in Northside Neighborhood

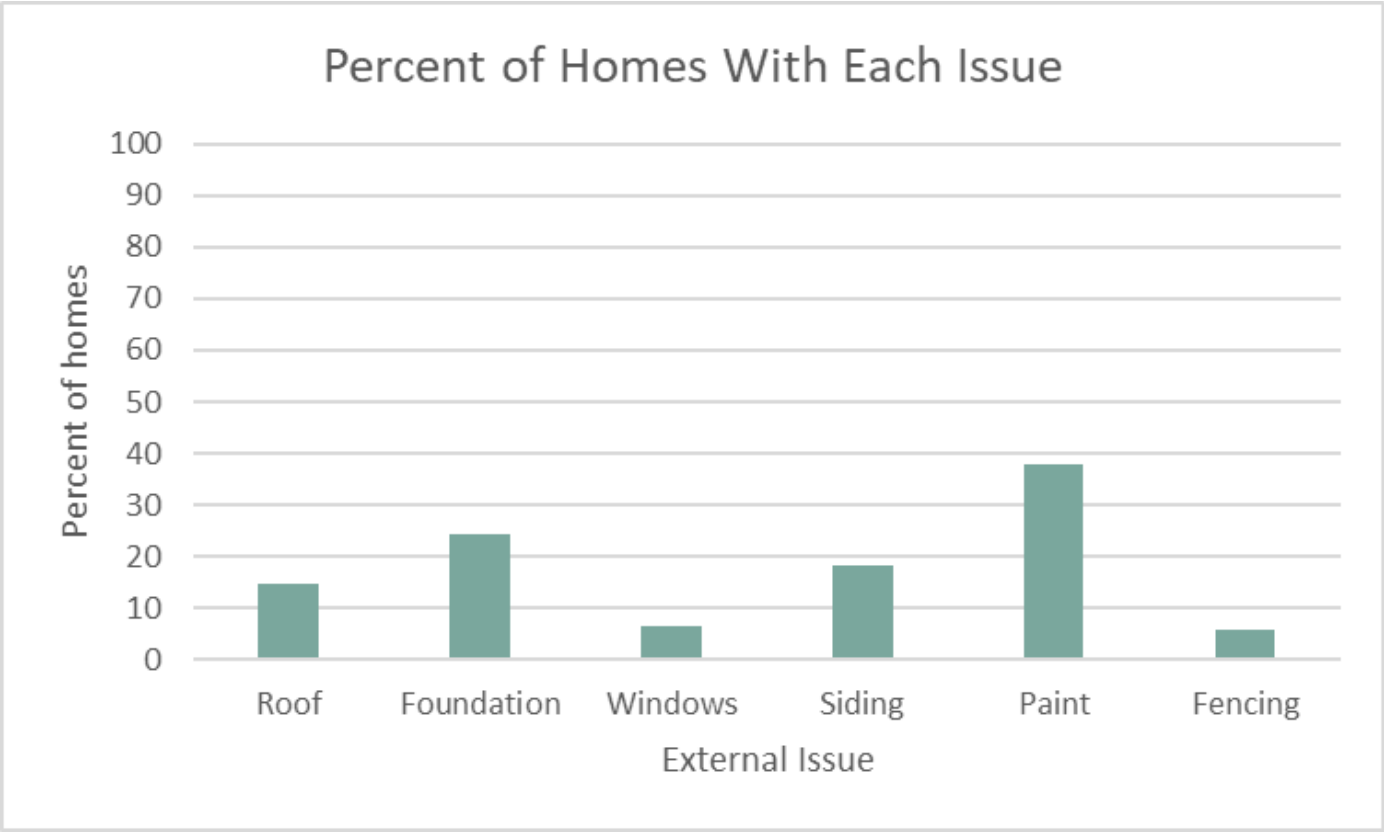


Figure 7: Housing Condition Issues

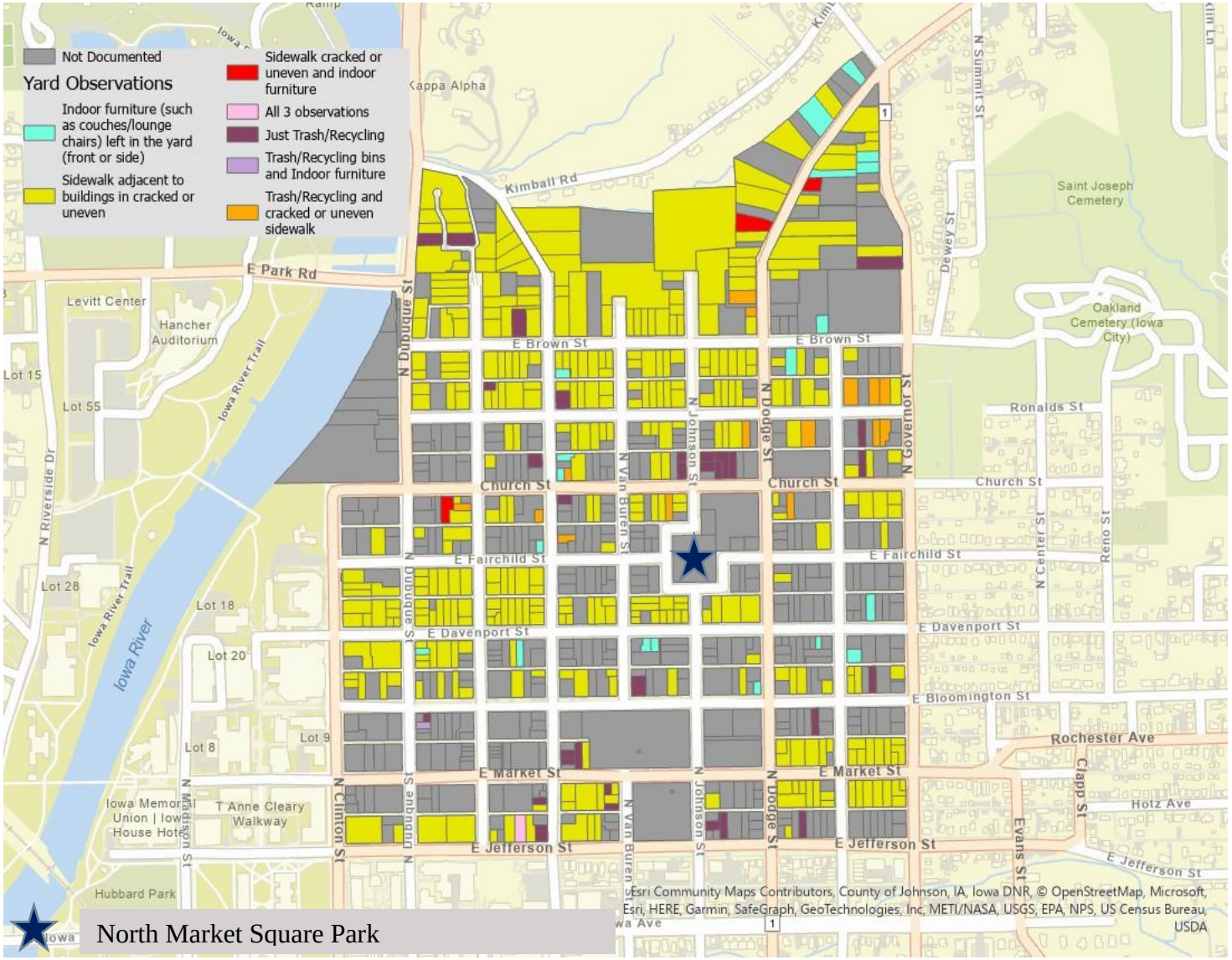


Figure 8: Yard Maintenance in Northside Neighborhood

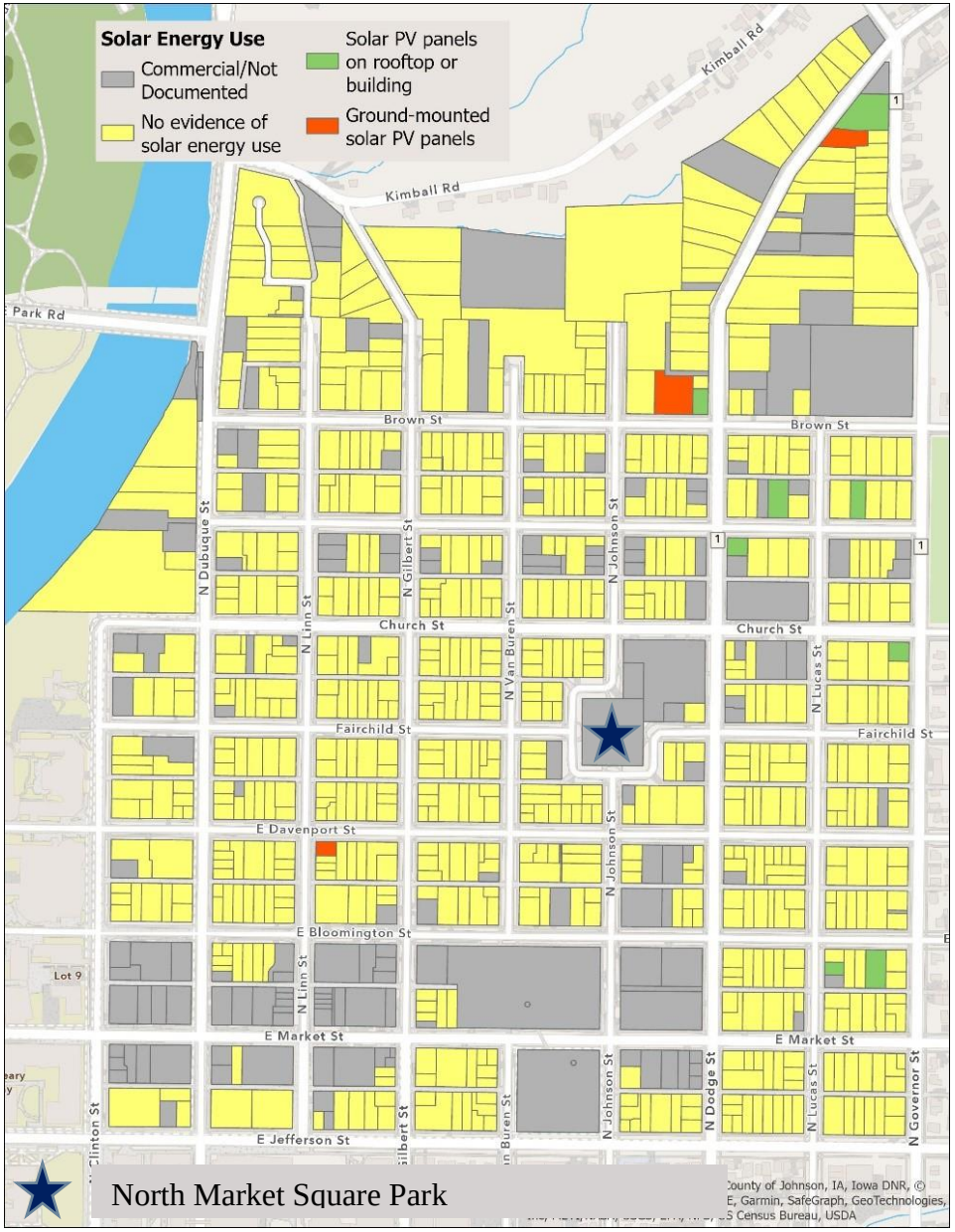


Figure 9: Solar Energy Use in Northside Neighborhood

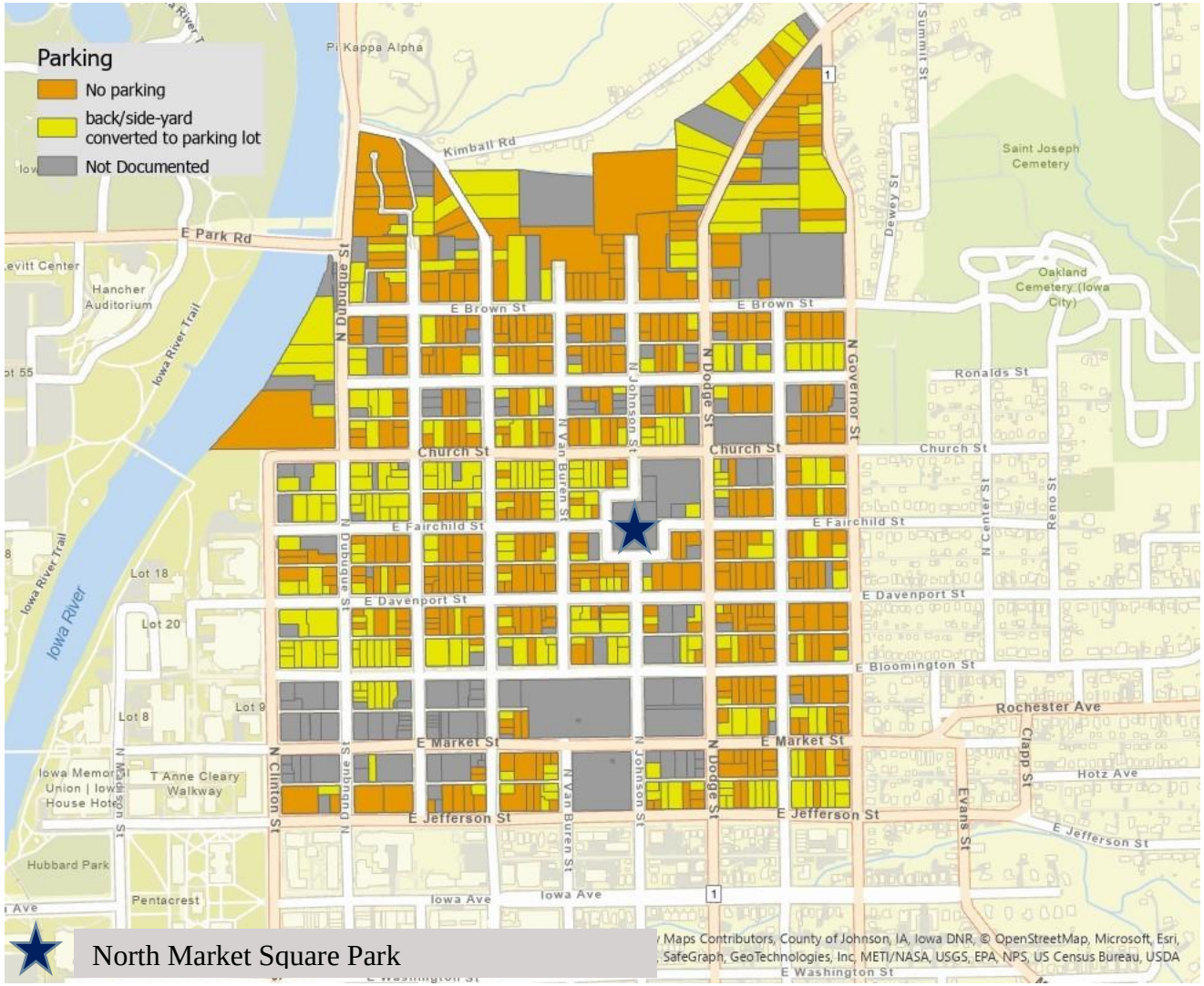


Figure 10: Residential Parking in Northside Neighborhood

Section 3
Housing Trends

Rental and Ownership Housing

As a historic Iowa City neighborhood, the Northside possesses an aging housing stock. As noted earlier, we collected data from the Northside Neighborhood using the Poket app to understand the current trends in repair needs for Northside residential parcels and compare differences in the quality of rental and owner-occupied homes. The Northside Neighborhood has a combination of rental housing and owner-occupied houses, with a higher percentage of rental units than most other neighborhoods in the city. We surveyed each house in the Northside Neighborhood to analyze the housing quality and use.

Tallies of each identified issue indicate the quality of the housing in the Northside neighborhood. The charts below summarize the survey data.

Total Number of Owner-Occupied Units: 439 Units

	Roof	Foundation	Windows	Siding	Paint	Fence	Total # of issues
Total issues per category	65	105	25	64	146	37	442
Percent w/issues per category	15%	24%	6%	15%	33%	8%	

Average # of issues per unit
1

	Units with 0 issues	Units with 1 issue	Units with 2 issues	Units with 3+ issues
Total per category	209	102	77	53
Percent of total of owner-occupied houses	48%	23%	18%	12%

Total Number of Rental Housing Units: 324 Units

	Roof	Foundation	Windows	Siding	Paint	Fence	Total # of issues
Total issues per category	47	79	21	59	123	19	348
Percent w/issues per category	15%	24%	6%	185	38%	6%	

Average # of issues per unit
1

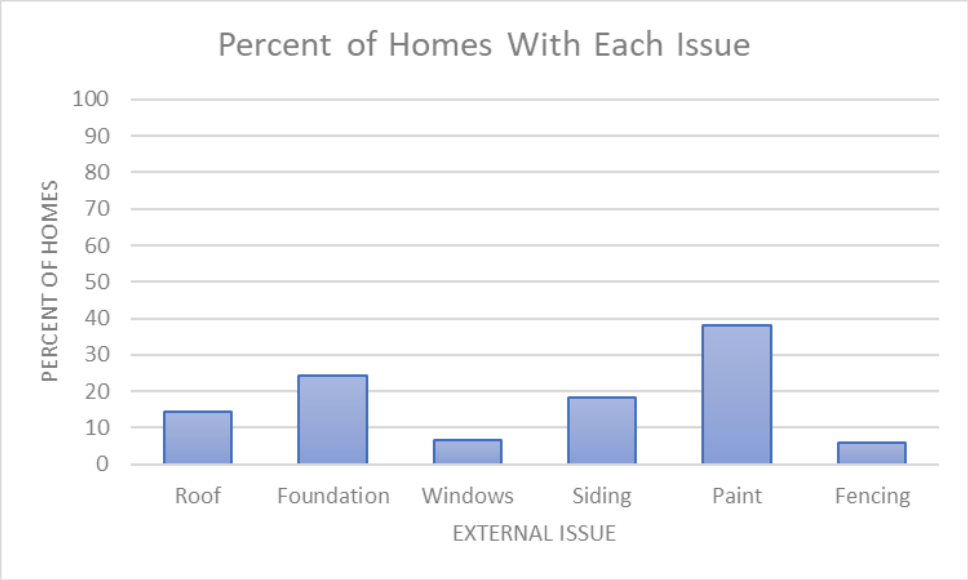
	Houses with 3+ issues
Total per category	45
Percent of total rental houses	14%

The overall condition of the rental and owner-occupied housing in the Northside neighborhood are similar. So architecture and form aside, the structural conditions of the two types of housing are about the same. Now many of the rental units are of more recent vintage than most of the owned houses – so the findings that rental units are just as good as the much older owner-occupied units may be an issue of some concern. The most common issue types are the same for owner-occupied and rental units, and the number of issues per unit are the same between the two occupancy types. 324 houses were identified as single/multi-family rental housing, with an average of one issue per house. There were 439 units identified as owner-occupied housing, with an average of one issue per unit, meaning the overall quality of both types of housing is the same.

Certain issues were commonly reported throughout the neighborhood and should be addressed. First, 14.5 percent of rental houses and 14.81 percent of owner-occupied houses had roof problems. This indicates that about 1/6 of the houses in the Northside neighborhood could benefit from roofing repairs, which are often quite an expensive renovation, with an average national cost around $8,000 (Forbes, 2022). Another common issues was the condition of the siding. Many houses had siding that was chipped or falling off or had mold.

This was an issue for about 18% of rental houses and 15% of owner-occupied houses, indicating that these houses may need exterior structure repairs soon.

Common Trends

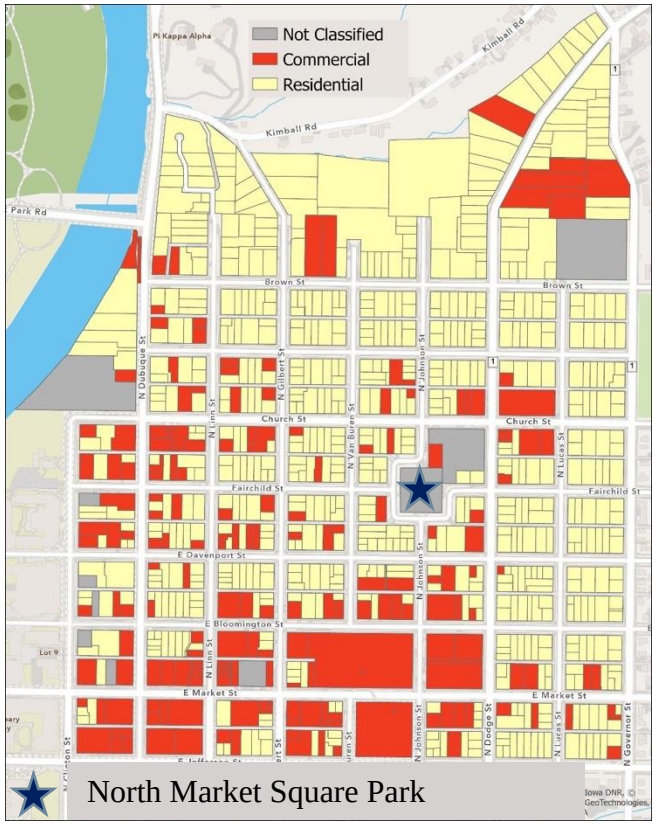


Foundation issues were another major concern arising from this survey analysis. Almost 25% of the rental houses and over 23% of the owner-occupied houses were found to have cracked, uneven, or sinking foundations, based on observations around the outside of the house. Due to the potential to miss cracks not visible from the outside and our inability to conduct detailed structural inspections of the foundations, the number of foundation issues is likely higher than what our survey reports. Most foundations here are constructed to last 80-100 years, an age which much of the housing in the Northside is approaching or has already passed.[iii] Thus, foundation repair needs are expected to be a growing concern in the Northside in coming years.

Finally, another condition that impacts both the aesthetics and function of homes in the Northside is the exterior paint condition. This was the most common problem for homes in the Northside, with almost 38% of rental homes and 33% of owner-occupied homes identified as needing repainting. While this is not as concerning as some of the other more serious and expensive structural issues that may impact Northside homes, it does impact the visual quality of the neighborhood and may be a less intensive and less expensive issue to resolve within the Northside.

Occupancy and Use

The land use maps in Figure 11 show the composition of the Northside Neighborhood in 2012 and 2022. Land use in 2022 had several more classifications. It appears that in 2012 multi-family housing was classified as commercial use, but the overall uses are relatively unchanged. In addition, the survey found that only nine of the surveyed houses appeared to be vacant (Figure 12). To supplement the land use maps, Figure 13 shows the residential uses within the neighborhood ranging from single-family homes owned by a single family to multi-family homes rented out to several occupants. The northern and eastern sides of the neighborhood appear to have more single-family owner-occupied homes. Residences along the south side of the neighborhood, near Jefferson St., and along the west side, closer to the University of Iowa campus include more multi-family homes and single-family homes that are rented out. Some residences, mostly along the south side of the neighborhood, appear to have commercial activity alongside residential activity (Figure 14).



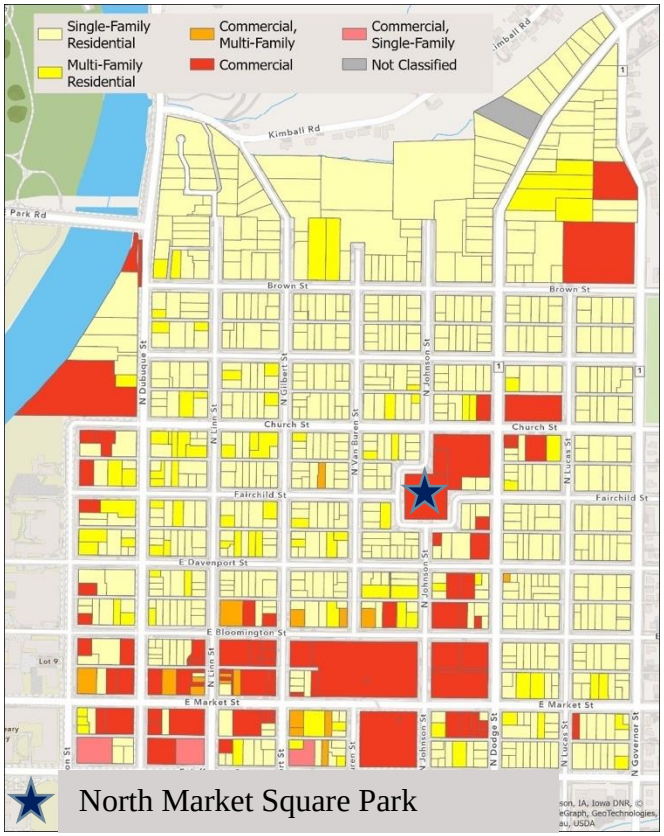


Figure 6: Northside Neighborhood Land Use – 2012 (left), 2022 (right)

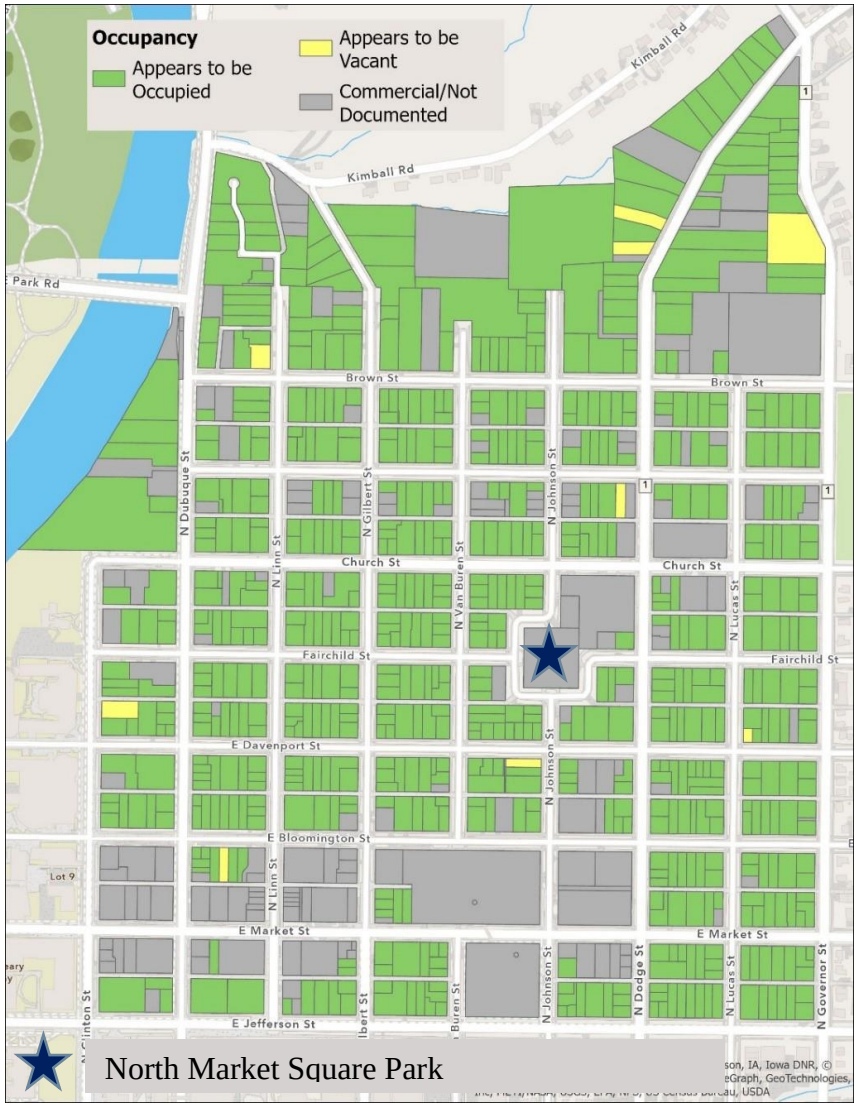


Figure 12:Vacant houses

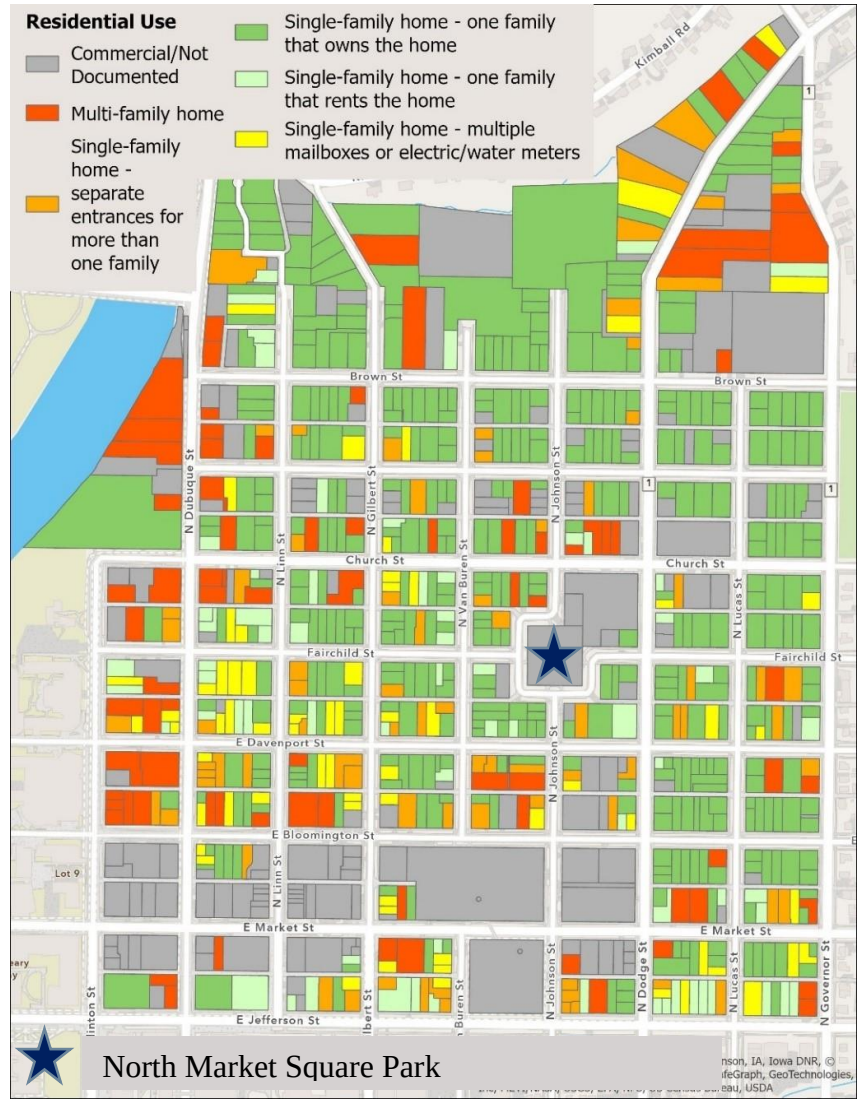


Figure 13: Types of Residential Use

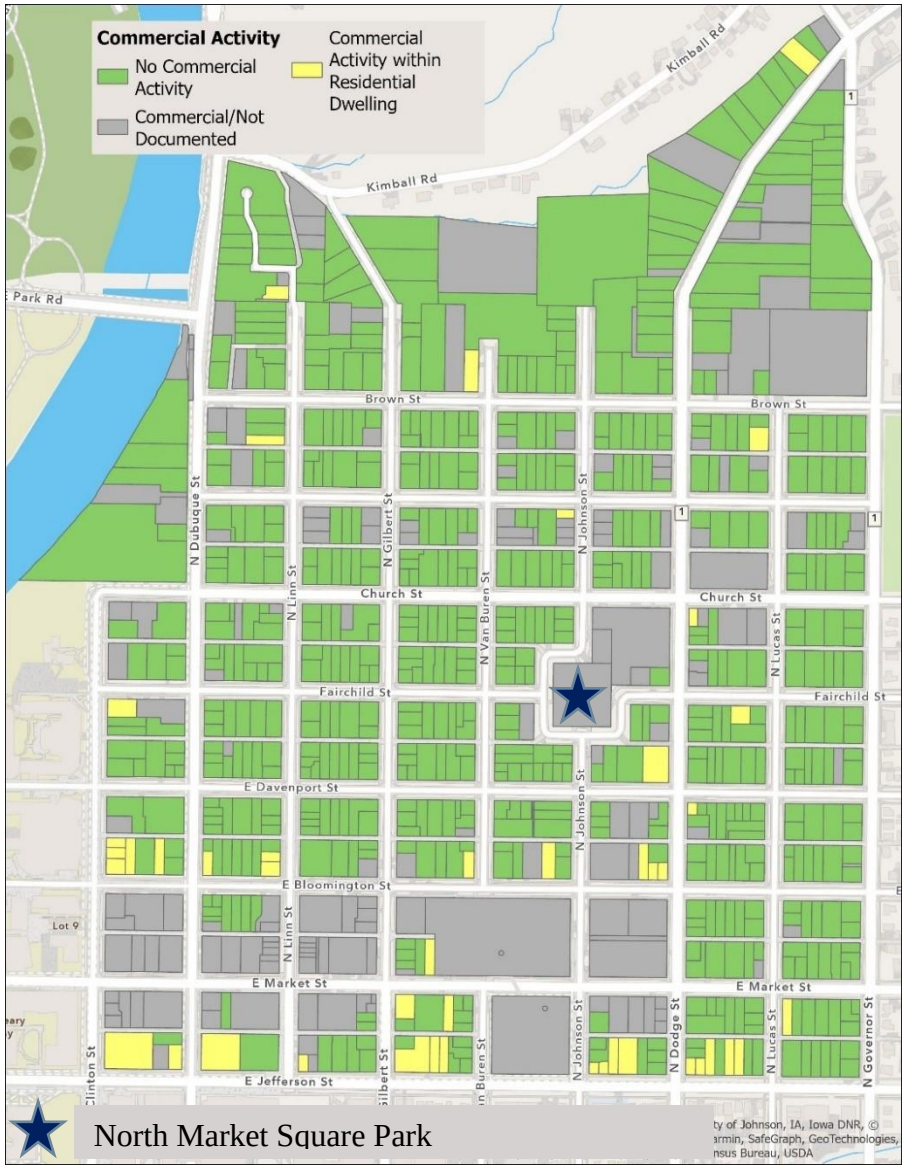


Figure 14: Apparent Commercial Use Within Residences

Historic Preservation Concerns in Northside Neighborhood Housing

Northside Neighborhood is home to 20 individual properties and 3 Historic Districts that are on the National Register of Historic Places. Combined, these listings include a total of 267 addresses. Unfortunately, 2 of these buildings, a single-family home located at 533 N Linn St and a duplex located at 321-323 E. Davenport St, are no longer standing. Both houses were rental properties for years before one was demolished and the other burned down. Many other historic homes in Northside face these same threats.

Rental Trends for Historic Buildings

Of the 267 properties in the Northside Neighborhood currently on the National Register of Historic Places, 250 were originally built as single-family houses. In the 1980s, 115 of these 250 houses (46%) were used as rental properties. In 2022, 102 of these houses are being used as rental properties. This number includes 49 multifamily conversions, 12 rooming houses, and 41 single family homes with rental permits. In 2020-2021, there were 10 properties whose rental permits expired and were not renewed. There are also 4 properties whose rental permits are currently pending or on hold. Adding these numbers up suggests that there would be 116 rental properties, a number very similar to the 1980s.

These numbers are not a complete picture of the rental trends in Northside. They do not include the hundreds of other historic houses that are not on the NRHP. Furthermore, Iowa City keeps limited historical records on rental permits, making it impossible to get individual totals for previous years, which is why the whole of the 1980s was counted together. Grouping the rentals from the 80s together like this means that it is not a fair comparison with a single year. What these numbers show is that Northside has a large percentage of its historic single-family homes being used as rentals, and this has been the case for decades.

While the number of rental houses appears stable, the specific houses that are rentals has changed over time. While some of the houses have been used as rooming houses for decades, some of the houses have converted back and forth between single family and multifamily occupancy multiple times over the last 50 years. As a result, only 58 of the 250 single-family homes on the register have never been rentals.

Fire and Historic Buildings

The risk of fire is a serious problem with poorly maintained rental properties, especially those in historic buildings. Iowa City's Building Inspection Service has records of 26 building fires that have happened in the Northside Neighborhood in the last 30 years. Two of these happened in single-family owner-occupied homes, two were kitchen fires at the Hamburg Inn, two of these happened in fraternity

chapter houses, and the remaining 20 fires were in multifamily and rental houses. There were at least 2 fires at Northside rental properties in the late 1980s. Thirteen of these 28 fires happened at properties included on the National Register of Historic places, and 24 of them happened in housing built before 1930.

Several of these properties show evidence of long-term neglect by their landlords. 130 E. Jefferson St was condemned and needed structural stabilization in the year before it burned. Housing inspectors in the 1970s and 80s commented that 630 N. Dubuque St and 114 N. Gilbert St had poor interior maintenance. In 1999, 320 E. Fairchild St suffered $32,000 in fire damage. In 2001 and 2007, it had multiple code violations including needing smoke detectors and fire extinguishers.

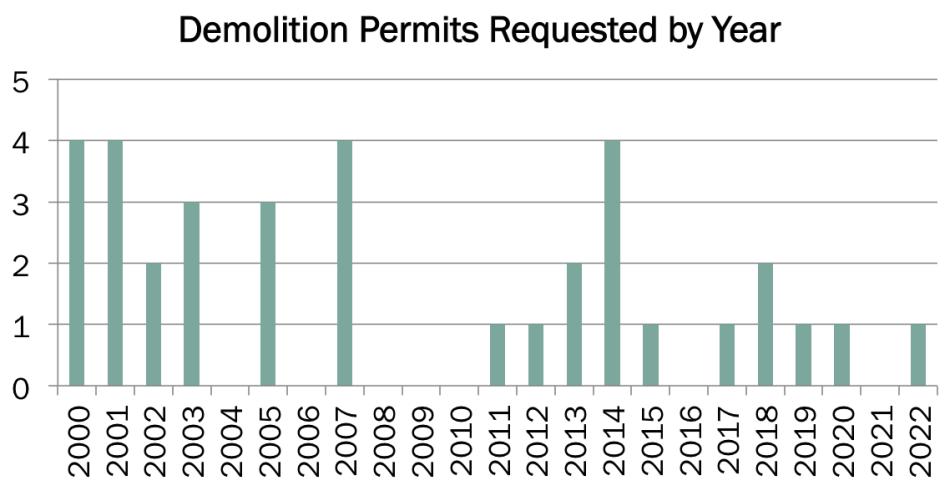
Another building, 321-323 E. Davenport St., burned down in 2009. This was a duplex that was built in 1870 and was a key building in the Gilbert-Linn St Historic District. It had citations in 1992 and 1998 for "Allowing junk and or salvage material to be collected and to remain on the exterior of the property." In 2005, the property's owner, Frank Person, wrote a notarized letter objecting to the building's inclusion in the NRHP listing. The lot now holds a multicar garage.

Demolitions

Twenty-five houses were demolished in Northside Neighborhood between January 1, 2000, and April 28, 2022. Three of these houses had been converted to non-residential use several years before being demolished. Twenty of the houses were rental properties when they were demolished, and the other 2 houses had previously been rental properties. Two of the houses were multifamily homes. The remaining 23 have initially been single-family homes, although some had been used as multifamily rentals for decades before they were demolished.

Most of the demolished houses were historic. At least 2/3 of them were built before 1930. The City's records do not have ages for all of them, but at least 23 of the 25 were older. Three of them were built before 1875.

Apartments replaced most of the demolished homes. The rest were replaced by medical facilities, commercial buildings, or parking lots. A few houses that were originally single-family homes were replaced with single-family homes or duplexes. Five of the lots remain vacant.



In addition to the 25 houses that were demolished, there have been 10 other demolition permits applications for houses in Northside Neighborhood from January 1, 2000, to April 28, 2022. The 2008 recession and the 2020 pandemic both appear to have slowed the demolition rate in Northside. There were 10 demolition permits issued 2003-2007, but only 2 permits issued 2008-2012. Five of the houses which had demolition permits issued 2007-2014 have not been demolished. Only 2 demolition permits have been issued since the 2020 pandemic began, and neither of those houses has been demolished yet. The 2020 permit for 410 N Clinton St has expired; the 2022 permit for 724 Ronald St is still active.

Iowa City's Historic Preservation Commission typically protects houses included on the National Register of Historic Places from demolition and modifications that detract from their historic character, but there are holes in this protection. Iowa City's Building Inspection Service, which issues the demolition and construction permits for houses, does not appear to have a complete list of what properties are on the NRHP. A 2007 construction permit application for 230 E Fairchild St received this comment: "Residing SFD –not in historic district; Permit not required. Case closed." The city employee who wrote that appears to have been unaware that 230 E Fairchild St is a key building in the Gilbert-Linn St Historic District which was added to the register in 2005.

Properties that have been nominated for the NRHP but whose applications have not yet been approved lack protection. A demolition permit was issued for 533 N Linn St on March 18, 2005. The house would have been a contributing building in the Gilbert-Linn St Historic District whose register application was approved April 21, 2005. The house's owner, Gregory Hassman, was undeniably aware of the house's nomination status, because he wrote a notarized letter on Dec 9, 2004, stating his opposition to the property's inclusion in the Gilbert-Linn St Historic District. The house was demolished and replaced with a parking lot.

Section 4
Property Tax

Property Tax Comparisons

One of the main components of the Northside Neighborhood Plan is to compare the neighborhood's total tax generation to that of the two comparison neighborhoods, Windsor Ridge, and Weber. These neighborhoods were chosen because they can help show the difference in property taxes between larger and newer neighborhoods compared to older, smaller plots homes like those in the Northside. The Iowa City tax assessor's office supplied parcel-level data allowing for a calculation of the costs for each parcel in each of the neighborhoods. Property taxes were calculated on a per-square foot basis of land areas and on a per-square foot of the built-up area to understand how what the Northside Neighborhood pays compares to other neighborhoods. These data points were converted into averages to allow for a neighborhood-to-neighborhood comparison.

	Northside Neighborhood	Windsor Ridge Neighborhood	Weber Neighborhood
Average land tax per square foot of land	$0.23 799 observations	$0.06 (26% of NN rate) 2241 observations	$0.04 (17% of NN rate) 1149 observations
Average house tax per building square foot	$2.54 689 observations	$2.82 (111% of NN rate) 1760 observations	$3.13 (123% of NN rate) 140 observations
Average total tax (for land plus house) per square foot of land	$0.91 799 observations	$0.31 (34% of NN rate) 2241 observations	$0.24 (26% of NN rate) 1201 observations

Figure 15: Average Tax per Square Foot Comparisons for Northside, Weber, and Windsor Ridge Neighborhoods

Property Tax Calculations

On a per-square foot land area basis, the Northside Neighborhood pays more than the Windsor Ridge neighborhood and the Weber neighborhood in property taxes. The average Northside Neighborhood property owner pays $0.23 per square foot of land, while Windsor Ridge residents pay an average of $0.06 per square foot and Weber residents pay $0.04. The location of the Northside Neighborhood could explain its dramatically higher tax rate per square foot of land. The neighborhood is in central Iowa City and is close in proximity to downtown and the Northside Market. Taking those factors into consideration, a higher land value can be achieved in the Northside Neighborhood over neighborhoods located further from the center of Iowa City.

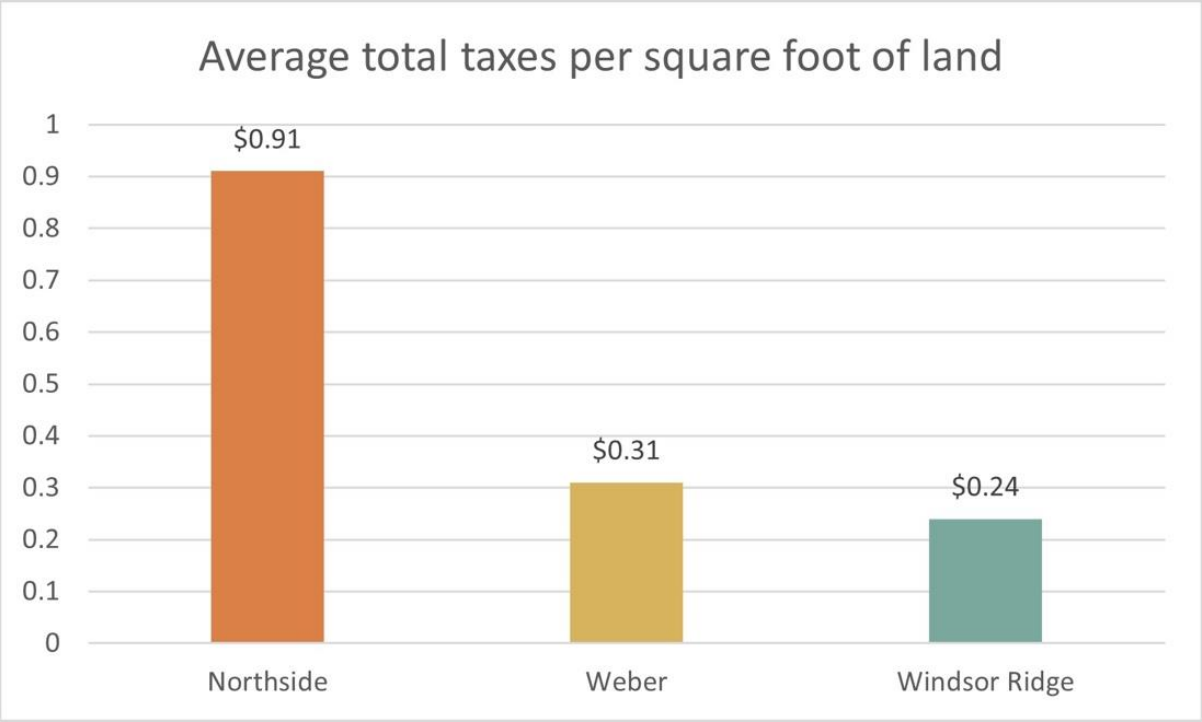


Figure 16: Average Total Taxes per Square Foot of Land for Northside, Weber, and Windsor Ridge Neighborhoods

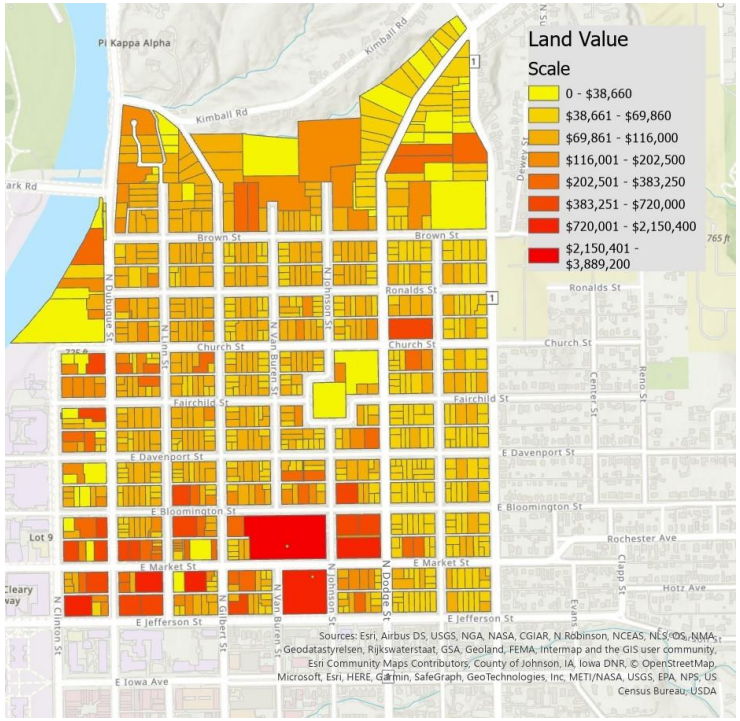


Figure 7: Northside Neighborhood Land Values

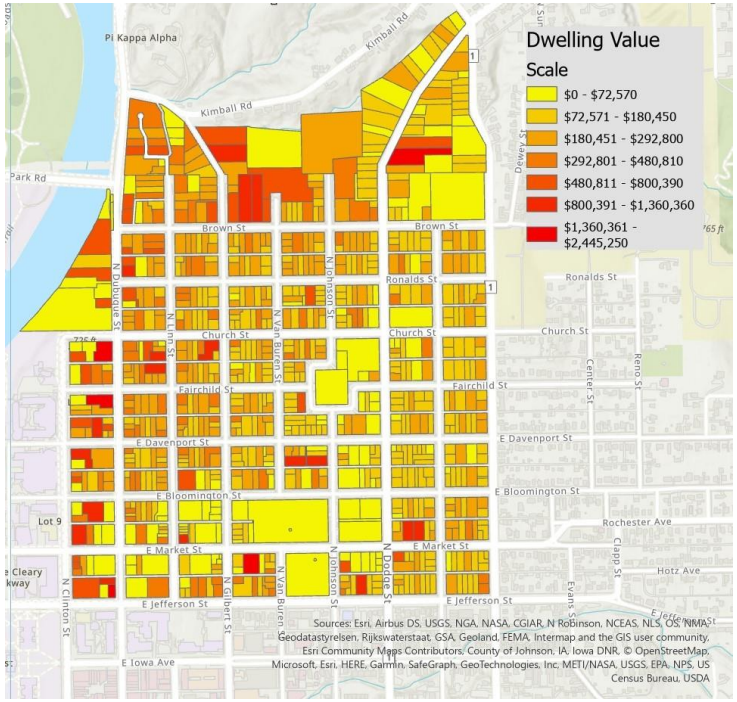


Figure 8: Northside Neighborhood Dwelling Values

Analysis

The Northside Neighborhood pays less than the Windsor Ridge and Weber Neighborhoods in average house tax per square foot of building. Per building square foot, the house tax was $2.54 in the Northside. Windsor Ridge property owners paid $2.82 per building square foot while Weber property owners paid $3.13. One explanation for this could be that if the homes on the Northside are sold more frequently, they could have a lower, more accurate assessment (McMillan, 2008). However, it is important to note that data was missing for a significant number of properties, particularly in the Weber Neighborhood. Only 12% of the properties in Weber had all the data needed to make an analysis. This could have skewed the results.

The Northside pays almost 300% more in land-based property taxes than the two comparison neighborhoods. For house taxes, the Northside pays less than other neighborhoods, but a lack of observations in the Weber neighborhood could have changed the outcome of this analysis. Additionally, the Northside pays more than three times the Windsor Ridge and Weber neighborhoods in average total tax per square foot of land. The higher rate for land-based property taxes in the Northside Neighborhood can be attributed to the desirable location of homes in the Northside, due to its proximity to the University of Iowa campus and downtown Iowa City, and limited availability of land in this built-up, historic neighborhood.

Previous sections of this report have discussed the amount of owner-occupied housing versus rental-occupied housing in the Northside neighborhood and property tax totals based on a per-acre basis and a per-square foot building basis compared to the two comparison neighborhoods, Windsor Ridge, and Weber. To better understand how neighborhood repairs are factored into the property tax rate, infrastructure costs were calculated in each of the three neighborhoods as well. The Northside Neighborhood is much denser, so parcels are closer together and sit on smaller areas of land than the two comparison neighborhoods, Windsor Ridge, and Weber. The design of the neighborhood is more compact compared to many of the neighborhoods on the periphery of Iowa City. The relatively efficient use of space means that the Northside requires less physical infrastructure to service individual homes, since they are closely grouped together. Since the Northside Neighborhood is older than the other neighborhoods and uses different materials such as brick roads, replacing the infrastructure could be more costly. This was determined by calculating cost of repairing infrastructure with data from the Iowa City Engineering Division, and street widths in each city. Given the age of the infrastructure in some of the Northside Neighborhood compared to the other two neighborhoods, cost for replacement or repairing of certain infrastructure can be more costly or more labor intensive than the other two neighborhoods, but specific figures were not available from the City of Iowa City. Also, the proximity of each parcel can make certain types of infrastructure more accessible than in other neighborhoods with more distance between parcels.

Section 5 Infrastructure Costs

Methods

By comparing the costs to replace infrastructure in the Northside to other Iowa City Neighborhoods, we can compare the relative level of investment and expense required to support Iowa City Neighborhoods. We sought out to discover how the Northside's tax revenues compare to the cost of infrastructure maintenance, and to investigate the value of the infrastructure costs to serve each resident and each housing unit.

The Iowa City Engineering Division provided estimates for the costs of street, sidewalk, water main, sanitary sewer, and storm sewer reconstruction to quantify the hypothetical costs of replacing all above infrastructure in the Northside, Weber, and Windsor Ridge neighborhoods. Hypothetical infrastructure reconstruction costs and annual property tax revenues were compared for each neighborhood to assess relative cost burdens in relation to tax revenues (See Figure 19).

The total road length of each neighborhood was measured in ArcGIS Pro using a Johnson County Road centerline map and shape files as a reference for each of the three neighborhoods. These total road lengths for each neighborhood were multiplied by the costs for sidewalks, water mains, sanitary sewers, and storm sewers as provided by the City of Iowa City Engineering Division. The total road square footage was calculated for each neighborhood by assuming an average 28-foot road width, allowing for the calculation of the total cost of replacing the road pavement in each neighborhood. Upon the Engineering Division's recommendation, an 18% general project cost was added to the total for each neighborhood. This additional general project cost accounts for the extra costs that are not directly attributable to the specific infrastructure types listed above, such as mobilization and traffic control.

Findings

Cost Type	Cost	Northside	Weber	Windsor Ridge
Sidewalk per LF	$ 110	$ 6,156,226	$ 7,669,426	$24,997,926
Water Main per LF	$ 245	$ 13,711,594	$ 17,081,904	$ 55,677,199
Sanitary Sewer per LF	$ 245	$ 13,711,594	$ 17,081,904	$ 55,677,199
Storm Sewer per LF	$ 224	$ 12,536,315	$ 15,617,741	$ 50,904,867
Street per LF	$ 17	$ 27,031,429	$ 33,675,754	$ 109,763,620
Subtotal		$ 73,147,159	$ 91,126,730	$ 297,020,810
18% Added General Project Cost		$ 13,166,489	$ 16,402,811	$ 53,463,746
Total Potential Infrastructure Costs		$ 86,313,647	$107,529,541	$350,484,556
Per Housing Unit (HU) Potential Infrastructure Costs		$43,703 Per HU	$60,274 Per HU	$144,351 Per HU

Figure 9: Infrastructure Cost Calculations for Northside, Weber, and Windsor Ridge Neighborhoods

	Northside	Weber	Windsor Ridge
Building Tax Revenue	$3,241,286	$3,327,926	$8,588,364
Land Tax Revenue	$1,061,224	$727,728	$1.925,050
Total Tax Revenue	$4,302,509	$4,055,654	$10,513,414
Per Housing Unit Tax Revenue	$2,210 Per HU	$2,273 Per HU	$4,330 Per HU
Potential Infrastructure Costs Relative to Tax Revenue	20.06	26.51	33.34

Figure 10: Land and Building Tax Revenue for Northside, Weber, and Windsor Ridge Neighborhoods

When looking at total infrastructure costs for all three neighborhoods, Windsor Ridge requires the most total spending on potential infrastructure of the three neighborhoods studied. Weber's potential infrastructure expenditures are the second most costly, and Northside's potential infrastructure costs are the least costly of the three neighborhoods studied. The amount of potential infrastructure spending in this analysis is directly proportional to the total road length in the neighborhood.

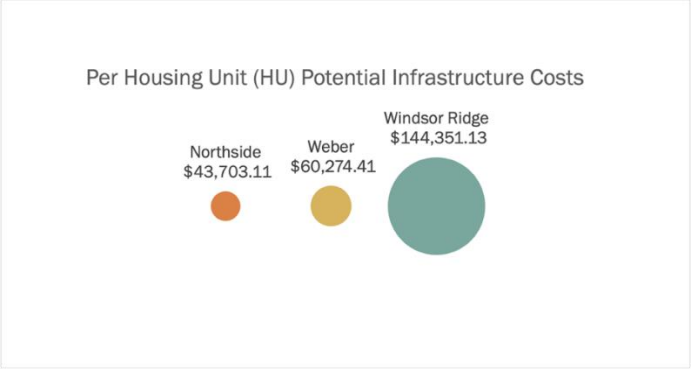


Figure 21: Per Housing Unit (HU) Potential Infrastructure Costs

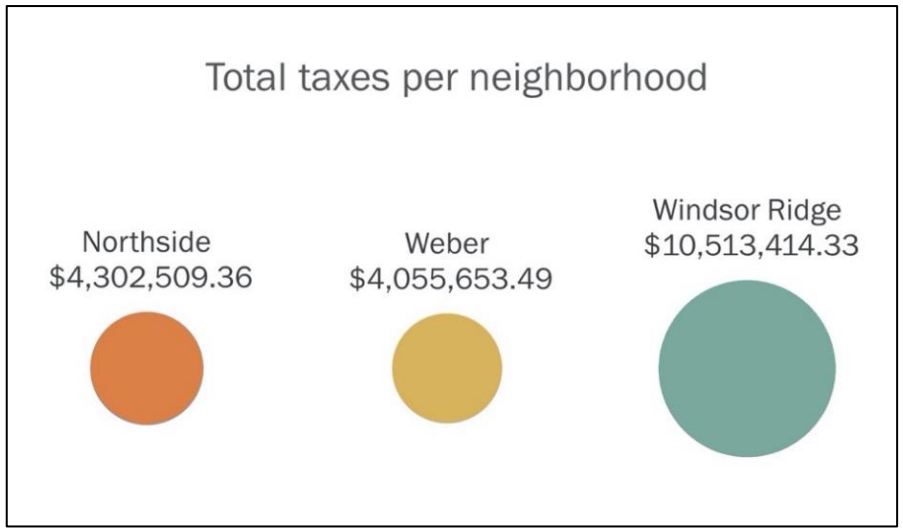


Figure 22: Total Tax Revenue per Neighborhood

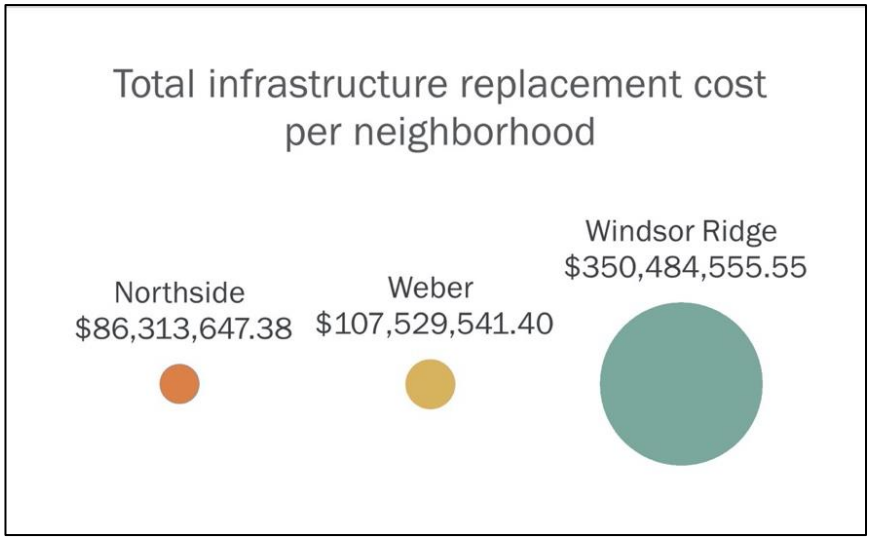


Figure 23: Total Infrastructure Replacement Cost per Neighborhood

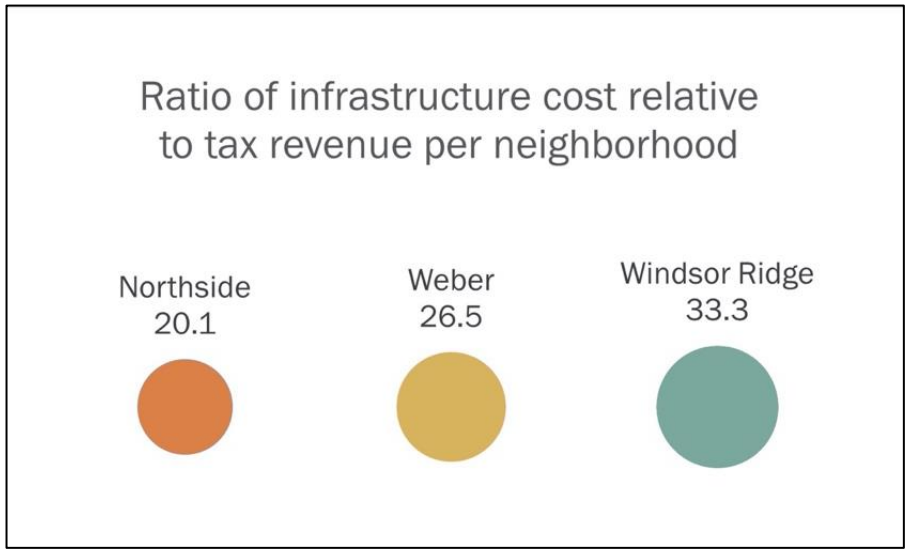


Figure 24: Ratio of Infrastructure Cost Relative to Tax Revenue per Neighborhood

Limitations

The City of Iowa City does not keep track of total infrastructure spending per neighborhood, in part because reconstruction projects often cross the boundaries of multiple neighborhoods. Roads often intersect with multiple neighborhoods and water mains may be in one neighborhood but serve residents beyond the neighborhood boundaries.

Additionally, recently developed neighborhoods such as Weber and Windsor Ridge are not yet old enough to require reconstruction, and the original infrastructure costs were footed by developers rather than the city. In contrast, the city may have paid for some of the original road construction in the Northside Neighborhood, but records clarifying this from over a century ago are no longer available. The Northside is reaching an age when much of its infrastructure is nearing the end of its usable life, and many repairs are happening in a short time. Younger neighborhoods will eventually require infrastructure reinvestment as well, but at this time, the Northside may be significantly more costly to maintain. Because we are interested in understanding the long-term picture of infrastructure spending in Iowa City neighborhoods, we investigated the hypothetical: "what if the same infrastructure needed to be replaced in all three neighborhoods today?".

Street, sidewalk, water main, and sewer costs were used as a proxy for the overall infrastructure spending. These infrastructure types represent some of the main infrastructure spending costs for residential neighborhoods. There are additional infrastructure investments and costs beyond the scope this report considers that perhaps should be explored further. For example, the costs associated with parks or streetlights are not considered in this analysis.

As stated previously, the long-term hypothetical infrastructure costs are being considered relative to current property tax revenues. The calculated predicted infrastructure cost is not the actual infrastructure cost for each neighborhood in any given year.

Another consideration is that some of the streets in the Northside are brick, which is more expensive to replace compared with other pavement types in Iowa City. Sometimes brick roads last longer than other pavement types, but not always. Longevity depends on a variety of local conditions, the amount of traffic to the area, and the construction methods. This analysis uses the average cost of street replacement as provided by the Engineering Division. It does not distinguish between the cost of brick and cement reconstruction, for example.

A final caveat is that a portion of project funding comes from sources other than those related to property taxes. Alternative funding sources include user rates for water, sanitary and stormwater, as well as Road Use Tax revenues. It is difficult to quantify how much the average project will be funded by these alternative sources. Our analysis does not consider the role of alternative funding sources, so it is important to keep in mind going forward that property taxes are the primary, but not the only funding source for projects.

Conclusion

Windsor Ridge has a far more total road length than the other two neighborhoods studied. When the potential infrastructure costs relative to tax revenue generated from each neighborhood are considered, Windsor Ridge still requires the highest infrastructure spending compared to the amount paid in taxes. In contrast, Northside has the lowest potential infrastructure costs relative to how much the Northside is contributing to tax revenue.

When infrastructure costs are considered on a per housing unit basis the Northside is the most economical neighborhood; there are $43,703.11 worth of potential infrastructure costs per housing unit. For contrast, in Windsor there are $144,351.13 worth of potential infrastructure costs per housing unit, which is the least economical neighborhood studied when considering infrastructure costs per housing unit.

On a per resident basis, the Northside is also the most economical neighborhood; there are $19,142.53 worth of potential infrastructure costs per resident in the Northside. In Windsor, per resident infrastructure costs total $62,043.65, which is the highest cost of the three. When quantified both on a per housing unit and per resident basis, the long-term infrastructure costs for Iowa City are lower in the Northside compared to the other less dense, more sprawling neighborhoods considered in the study.

Per residential parcel, Weber has the lowest infrastructure costs, at $93,585 per residential parcel. The Northside has the middle per residential parcel infrastructure costs at $108,028 per parcel. Windsor has significantly higher per residual parcel infrastructure costs at $156,397 per parcel. The Northside is in the middle in terms of per residential parcel infrastructure costs, meaning by this measure it is not the least expensive neighborhood to service with infrastructure.

Section 6 Findings & Recommendations

Findings

Housing Quality

According to the property survey data, many houses in the neighborhood need repair. There were two major categories of issues -- structural, and aesthetic, that require repair; both these issues downgrade the quality of the neighborhood. Aesthetically, the need for repainting was the most common issue, with 35.3% of houses needing repainting of the outside. Additionally, 7.3% of houses had fencing that needed mending or repainting. The structural issues facing the Northside Neighborhood are alarming. Issues with roofing, such as rust or missing singles, impacted 14.7% of all houses. Foundation issues, such as cracked or unevenly settled foundations affected 24.1% of all houses, indicating a major issue with foundation quality in the Northside. Additionally, this number may be much higher, as foundation issues may not be entirely visible from the outside of the house. Another 16.1% of houses have siding that is damaged, and 6% of houses in the neighborhood have missing or broken windowpanes.

Overall, 55% of houses in the Northside Neighborhood have one or more issues impacting their quality, and 12.8% of houses have three or more visible issues, indicating a major need for repairs to improve the condition of these houses. Generally, these issues are dispersed throughout the neighborhood, but there are clusters of issues along Church Street and the northern section of Dodge Street. Housing quality in the Northside neighborhood is a major area of concern that the neighborhood association should prioritize to maintain the overall quality of the neighborhood and continue to attract residents.

Regarding historic preservation, there is a very high percentage of historic homes being used as rental housing in Northside. This has been the case since the 1980s. Rental houses are much more likely than owner-occupied homes to have damaging fires. The overwhelming majority of houses demolished in Northside were rental properties that were originally built as single-family homes. Most or all of them were built before 1930. Many of them have been replaced by apartments, parking lots, or commercial buildings.

Property Taxes

An analysis of property taxes was used to determine the income generation for the city from different neighborhoods in Iowa City. The Northside Neighborhood was compared to two other sample neighborhoods, Windsor Ridge, and Weber. The Northside Neighborhood residents on average pay $0.23 per square foot of land while Windsor Ridge residents pay an average of $0.06 per square foot and Weber residents pay $0.04. This is nearly 300% more in land-based property taxes per square foot. When analyzing the average house tax per building square foot the Northside Neighborhood residents pay $2.54 per square foot while Windsor Ridge and Weber pay $2.82 and $3.13, respectively. While these averages are higher than the Northside Neighborhood, it does not compare to the disparity seen for the land-based taxes. Windsor Ridge average house tax per square foot is 111% of the Northside Neighborhood rate, while the Weber average is 123% of the Northside Neighborhood. When computing the average total tax per square foot of land and dwelling on a parcel the Northside Neighborhood averaged $0.91 per square foot while Windsor Ridge and Weber averaged $0.31 and $0.24, respectively.

In addition to higher land-based property taxes, analysis confirmed the Northside Neighborhood is paying the most in taxes relative to the potential infrastructure costs (when predicted infrastructure costs, not annual costs for any given neighborhood, are calculated). Windsor Ridge requires the most total spending on potential infrastructure. Weber's potential infrastructure expenditures are the second most costly, and Northside's potential infrastructure costs are the least costly of the three neighborhoods.

This analysis shows that the Northside Neighborhood property taxes are key to revenue generation for Iowa City. In addition, the residents of the Northside Neighborhood are paying the most given potential infrastructure costs in the neighborhood. The evidence points to signs that property tax revenue from the Northside Neighborhood is subsidizing other development in Iowa City and not being reinvested into that area, when this report demonstrates clear need. The Northside Neighborhood could greatly benefit from seeing the investment of their own taxes into their own community.

Recommendations

City Investment

Given the high land-based property taxes based on the high value of the land and the low costs of potential infrastructure for the Northside Neighborhood, the city should increase investment to this neighborhood to restore and preserve the quality of the neighborhood. While necessary infrastructure improvements were not directly measured in the survey data collection, the city could also use this opportunity to invest in the residential improvements in the Northside Neighborhood.
The following recommendations are intended to address the quality of housing in the Northside Neighborhood, with the goal of assisting residents in making improvements or reducing the tax disincentives that discourage reinvestment and improvements.

1. Adopt a tax abatement to slowly raise taxes over a period of multiple years to reduce sudden increase in property taxes for homeowners when they make improvements that increase their property values and to offset the disincentive to make updates or improvements.
2. Improve education on the City's Housing Rehabilitation grant programs to support homeowners in covering the cost of common issues that threaten the longevity, energy efficiency, or appearance of Northside homes.
3. Prescribe more rigorous quality requirements for rental permit approvals such as ensuring the foundation is free of cracks and leaks and the roof is in acceptable condition. Issues like cracked foundations or damaged roofs compromise the integrity of homes and lead to animal infestations. Exposure to critters such as bats and mice can lead to health issues for occupants. Addressing these issues before properties can be leased would help ensure the longevity of homes and protect occupants.
4. Modify Historic Preservation Guidelines for certain repairs essential to home longevity to encourage needed updates to deteriorating homes. For example, guidelines that allow synthetic siding that retains the appearance and function of the original

wood by default rather than with special approval, and guidelines that are more accepting of air and watertight energy efficient replacement windows.

With these recommendations, the City of Iowa City can invest the tax money that is coming from the Northside Neighborhood back into the people living there. This will also help restore and preserve the housing stock in the neighborhood which will be beneficial to residents across Iowa City.

Community Engagement

Without a doubt, colleges and universities provide significant challenges to municipal governments, which must provide services such as policing, water service, and garbage collection. Municipalities frequently rely on codes and zoning to keep their neighborhoods from being negatively impacted by student housing. According to researchers, this approach may be politically unpopular as it may result in appearing to discriminate against students.[iv] College communities also lack formal mechanisms allowing residents or students the means to address issues. Despite the challenges presented by adjusting to the ebb and flow of students who come, and students contribute positively to the sustainability and economic development of their host communities. Often overlooked in university-community interaction is the fact that students are at the heart of the issue and should be included as a key stakeholder group.[v] Colleges and universities, municipalities, as well as student leadership groups can all participate in the creation of a balanced community. A coalition of university leadership, local city planning and housing departments, and student representatives should be formed where the city and the university make specific resource commitments to develop a strategic plan for the revitalization and sustainability of the Northside Neighborhood.

The University of Illinois' Community Relations and Student Off-Campus Life Association and the city of Normal Illinois have done this best by creating a "Neighborhood Action Team" (NAT). This coalition is described as "an excellent example of leadership and consistent attention to quality of life and interaction issues between both residents and students. The NAT brings together university representatives from the housing office, off-campus services, and the student conduct/Dean of Students offices. The City of Normal representatives include police and legal department offices, as well as the building and zoning and communications departments. The key to success has been joint leadership and action from the Mayor and the University president and Dean of Students Offices, as well as regular, on-the-ground planning sessions that include a strategic tiered approach to behavioral issues, problem properties, on-site inspections of all rental units, rapid response to complaints and concerns, a code of conduct that extends off campus, as well as by-law enforcement for trash, parking, noise, and outdoor activities. The key to success of the enforcement side of the program has been an equally important positive engagement strategy side, where the team engages in off-campus welcome activities, an "I Am Normal" community standards information program, a "Bring it Back to Normal" student engagement/service-learning projects that give back to the neighborhoods, as well as a range of family events and celebrations through-out the year.[vi]

Form-Based Code

Form-based code is a land development regulation that promotes uniformity in building form, facades, character, setbacks, and parking ratios. In 2017, Iowa City utilized the consulting firm, Opticos Design, Inc. to conduct a Form-Based Code Analysis to assess the feasibility of implementing a Form-Based Code in Iowa City's South District and Northside Neighborhood. The Form-Based Code analysis included community workshops, planning workshops with city staff, and review and testing of existing zoning standards. The final report included general recommendations to improve the walkability and safety of the neighborhood with pedestrian-scaled lighting. As well as a formal analysis of the need for student housing throughout Iowa City to allow for more family housing in the Northside Neighborhood. The following actions are recommended:

- Establish a larger rear setback to maintain the character of backyards.
- Control the overall width and depth of buildings to reduce footprint.
- Creation of a new zone to augment existing shortage of "Missing Middle Housing" which could be accomplished with minor changes to the current code. Opticos Design defines Missing Middle Housing as "building with multiple units in walkable neighborhoods. These building types included duplexes, fourplexes, townhouses, small courtyard apartment buildings. These techniques offer a way to bring more diversified housing types to the market while also addressing the community's desire for housing options that are tailored to the needs of families in the Northside Neighborhood.
- New zoning changes to control future development.

In October 2021, the Iowa City Council adopted an amendment to the South District Plan based upon Opticos Design, Inc recommendations. We recommend that the city adopt a form-based code for the Northside Neighborhood as well.

SSMID Creation

Another potential policy avenue for members of the Northside Neighborhood Association to pursue is the creation of a Self-Supporting Municipal Improvement District (SSMID) for the neighborhood. A SSMID would create an additional tax adopted by the residents that would go into a fund that can only be accessed for the purposes of maintenance and improvement efforts in the Northside. The revenue from that SSMID could be used for strategic investments in the neighborhood's quality, such as snow and ice removal, or beautification efforts.[vii] Typically, a board of directors would be hired to oversee the use of the funds generated by the SSMID. Additionally, the term of the SSMID and the tax levy rate would have to be decided upon before the SSMID could be officially adopted.[viii]

In order to adopt the SSMID, at least 25% of residents, representing 25% of the overall land value in the Northside would have to sign a petition to request a SSMID be created by the City Council, and those 25% of residents could then file a motion that would require the city council to unanimously approve the SSMID.[ix] However, if 40% of residents representing 40% of the land value file an objection to the SSMID, the council would have to veto the SSMID. The South District Neighborhood Association of Iowa City recently went through the process of adopting a SSMID for the Pepperwood Plaza commercial area to renew and improve the infrastructure in the South District.[x]

SSMIDs are most typically used in commercial areas for business improvement efforts, with very few SSMIDs applying to residential areas. However, residents may find a benefit from the organized spending of this increased tax and can certainly choose to adopt it residentially. One concerning aspect of adopting a SSMID in the Northside neighborhood is that it would increase the cost of the Northside for residents by adding an extra tax for them to pay. Affordability is already a major concern in the Northside, so increasing the cost may not be in line with the association's affordability goals. Additionally, in an area with a high proportion of renters, the SSMID cost is likely to be passed from landlords onto renters, increasing the overall cost of living in the Northside for a group that may already be vulnerable in relation to affordability concerns.

The Sherman-Hill Neighborhood in Des Moines is the only residential area with a SSMID in Iowa. The tax levy rate in Sherman-Hill is $1.50 per $1,000 of assessed property value. The SSMID Board for the Sherman-Hill Neighborhood is primarily focused on historical lighting initiatives, beautification, and improving transit infrastructure in the neighborhood.[xi] While a residential SSMID is relatively uncommon compared to commercial areas, the Sherman-Hill Neighborhood SSMID has been in existence since 1997 and may be a model for the Northside to follow.[xii]

In the case of the Northside Neighborhood, a SSMID has the potential to improve both aesthetic and structural conditions, but it does not come at a low price. Public engagement efforts to ensure that a proposal SSMID is both well understood and desired by a variety of residents in the neighborhood is crucial to its success. Additionally, the SSMID levy rate should be set at a rate that will not vastly increase prices for existing residents. For a house valued at $200,000 a levy rate of 1.5% per $1,000 of assessed value would add $300 per year to a resident's property tax bill. A further analysis of the goals of the SSMID and potential costs of the desired improvements is critical before moving forward, to ensure that the levy rate is set at a reasonable level and residents have confidence in the public use of this money.

Appendix

Northside Neighborhood

Northside Neighborhood:
Census Tract 11
Population: 4,509
Housing Units: 1,975
Median Income: $28,236
Median Year Structure: 1942

Comparison Neighborhoods

Weber Elementary School Neighborhood:
Block Group 2, Census Tract 4
Population: 3,450
Housing Units: 1,784
Median Income: $43,958
Median Year Structure Built: 1991

Windsor Ridge Neighborhood:
Block Group 1, Census Tract 105
Population: 5,649
Housing Units: 2,428
Median Income: $70,370
Median Year Structure Built: 2004

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