Deer Park Housing Action Plan 2021







Prepared by the Hamilton County Housing Action Plan Team:



Hamilton County Planning + Development Department





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Introduction

Deer Park is a community of about 5,599 people in north central Hamilton County. It has strong community schools, green space and a long tradition of multi generational families living in the community. The city has lost a small percentage of the population over the last decade. It's estimated 2,509 households are predominantly single-person and families without children. The total number of households in Deer Park decreased slightly in the last decade and represent a higher proportional share of Millennial and Generation X residents compared with the county overall.

The housing market in Deer Park consists of mostly single family homes. The vast majority of homes were built before 1970 and are predominantly twoand three-bedroom housing types.

The community is predominantly homeowners and has remained as such with a slight increase in renter households in the last decade. Residential vacancy is lower compared with the county overall, but has increased slightly from 2005-2009 estimates.

The median sale price of single-family homes in Deer Park has increased \$69,250, between 2014 and 2020 while the number of single family homes sold increased slightly in 2020 compared to the recent decline in sales from 2016.

The overall median household income in Deer Park is \$64,915, estimated to have slightly increased in the last decade. Deer Park's median household income is higher than Hamilton County's median income of \$57,212. The median income for homeowners is significantly more in Deer Park compared with renters in the city. Deer Park experienced significant growth in households with incomes more than \$75,000. An estimated 601 households – 24% of households in Deer Park - are cost-burdened. Households are cost-burdened when housing costs are more than 30% of household income. Cost-burdened households are nearly equally homeowners and renters but are more likely to be households with incomes between \$20,000 and \$50,000.

- 52% of all cost-burdened households are renters, while just 48% are owners.
- 66% of all cost-burdened households have incomes between \$20,000 and \$50,000 (29% have incomes less than \$20,000).
- 143 households are severely cost-burdened

Cost-burdened renters are more likely to be under 65 than over. The share of renters earning less than \$20,000 and experiencing cost-burden decreased slightly from 2010-14.

Deer Park Community

















Deer Park Interview Findings

Assets & Opportunities

- The school district is a valued asset in Deer Park. Community members support the schools and show their community pride at school events/ activities. Enrollment is strong, with students from nearby communities adding to enrollment over the past several years.
- Deer Park's Blue Ash Road Business Corridor is a major focus for its retail/ entertainment business growth and identity as a place that values high-quality amenities for residents, visitors, and daytime workforce. Kolar Experience Institute and Red Tiger Investments recently updated a framework plan for the Corridor's recovery post-COVID-19.
- Deer Park's housing stock is predominately 2-3 bedroom, modest single-family homes. Most homes in Deer Park were built by the 1950s.
- Home values and sales prices have been increasing in Deer Park, as they are in other communities in the region. Interviewees reported new buyers to be young families and young single people (also described as yuppies and Millennials by some).

- Interviewees reported that both residents and investors are starting to renovate houses in Deer Park. Some recognize that there are opportunities to add onto existing homes by either expanding out or up (into dormers). The city government is equipped to handle requests for variances to zoning or grant permits to encourage these improvements.
- There are opportunities to improve walkability in Deer Park. Specifically, creating pedestrian connections between Chamberlin Park and the business district (Blue Ash corridor). The recently completed Blue Ash Corridor streetscape enhancement is a good step in this direction.
- Deer Park's central location provides access to nearby shopping districts and easy access by car to the highways. Deer Park has good access/ relatively short commutes to major job centers, including downtown Cincinnati (12 miles), Uptown (9.8 miles), CVG International Airport (29 miles); and Blue Ash (2 miles). Deer Park is located near one of the region's strongest consumer demographic areas, Kenwood Towne Center.

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 Deer Park is seen as a safe community. People feel that having their own police department contributes to a better quality of life.

Challenges

- Some of Deer Park's housing stock has visible deferred maintenance.
- The Blue Ash Road Business Corridor is the center of the community and the heart of the commercial uses in Deer Park. The city has been working on a redevelopment vision for the underused corridor for several years. An upgrade to the roadway and streetscape is a major step forward in the area. Ultimately redevelopment is going to require more detailed planning and site assembly for key parcels.
- Deer Park will have the best opportunity to guide redevelopment of this important area if they are able to get engaged with current owners or acquire properties to influence growth.
- Deer Park is focusing a lot of attention and resources on developing a firstclass, high-amenity business corridor and optimizing Chamberlin Park's commercial opportunities. Some residents interviewed expressed concern about new rental housing and in particular, to adding multifamily housing at diverse price points, in future developments along the corridor.

 Multi-generational Deer Park families have a lot of community pride. Overall, they like Deer Park how it is.

- Deer Park is constrained by geography and land available for development, new housing types will require some creativity.
- Deer Park has multi-generational families that have defined the community's identity for decades.
 There is some resistance to change with some long-time residents.
- City infrastructure including roads and sidewalks need attention. Blue Ash Road has recently been repaired and repaved and the City has been working to repair other streets.
- Increased commercial and residential density is needed around the Blue Ash Corridor.
- Civic engagement and capacity would benefit Deer Park in getting residents to understand development potential and increase opportunities for legacy residents and new residents to know one another.
- There is a perception that there is an increasing number of rentals in the Deer Park market over the past five or so years. Census estimates show that the share of rentals has increased only slightly over the last 10 years.

Population & Households

Deer Park's population is 5,599 (2015-2019)

• Deer Park experienced a slight population loss between 2010 and 2015-2019: Deer Park lost about 2% of its population (137 residents).

Deer Park has 2,509 households (2015-2019)

- The number of Deer Park households decreased between 2010 and 2015-2019: Deer Park lost about 4% of its households (109 households).
- Deer Park's average household size is 2.15 people (2015-2019).

As compared with Hamilton County, Deer Park has more single-person households and families without children. It has slightly fewer married families with children and households with a single parent and children as compared with the county.

Non-Family Households

1,113 (of 2,509 total households)

Non-Family households include households with just one person or two or more people living together that are not related.

37% Single-Person

In 2015-2019, 926 households had only one person.

7% Other non-Family Households

In 2015-2019, 187 households had two or more people living together that were not related.

Family Households 1,396 (of 2,509 total households)

Family households include two or more people that are related.

34% Families without Children

In 2015-2019, 857 households were families with no children.

13% Married with Children

In 2015-2019, 328 households were married families with children.

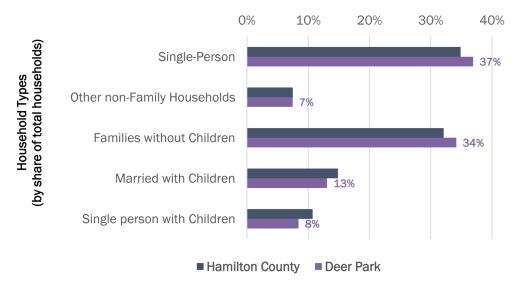
8% Single Person with Children

In 2015-2019, 211 households have one head of household with children (180 of these are single female headed families with children).

* Percentages represent percent of total households. Percentages may not total 100% due to rounding.

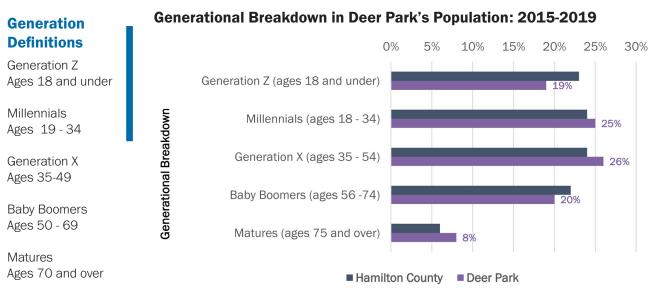
A demographic analysis provides insights into community composition and population changes over time.

Household Types in Deer Park: 2015-2019



Source: U.S. Census American Community Survey 5-year estimates.

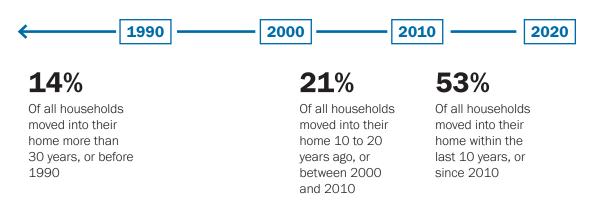
As compared with Hamilton County, Deer Park population has a higher share of Millennials, Generation X, and Matures and a lower share of Generation Z and Baby Boomers.



Source: U.S. Census American Community Survey 5-year estimates.

When did households move into the community? Household mobility data helps to understand how often households are moving into and within the community.

The mobility patterns of residents, or the share of residents moving into or within Deer Park during certain decades is comparable to Hamilton County.



Owners make up nearly 70% of all households in Deer Park. The share of renters has remained at about 30% for the past 10 to 15 years.

Owners and Renters

68% owners

2015-2019: 1,700 owners (equals the number of owneroccupied housing units in community).

2010: 1,783 owners, or 68% of all households.

2005-2009: 1,711 owners, or 72% of all households.

Community lost 11 owners in the last decade (between 2005-2009 and 2015-2019).

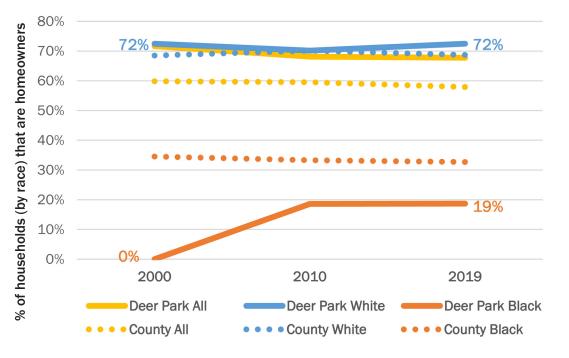
32% renters

2015-2019: 809 renters (equals the number of renteroccupied housing units in community).

2010: 835 renters, or 32% of all households.

2005-2009: 684 renters, or 29% of all households.

Community gained 125 renters in the last decade (between 2005-2009 and 2015-2019).



Deer Park Black-White Homeownership Gap: 2000 to 2015-2019

Source: U.S. Census American Community Survey 5-year estimates.

In 2015-2019, 72% of White households were homeowners while only 19% of Black households were homeowners in Deer Park.

The Black-White ownership gap in Deer Park is a 53 percentage points, significantly higher than the 36 percentage point gap in Hamilton County. In 2015-2019, there were an estimated 20 Black homeowners in Deer Park, while the Black population in Deer Park was only 303 people (representing 4% of Deer Park's households). Only 1% of Deer Park homeowners are Black.

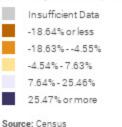
Estimated percent change in the number of homeowners between the periods of 2010-2014 and 2015-2019.

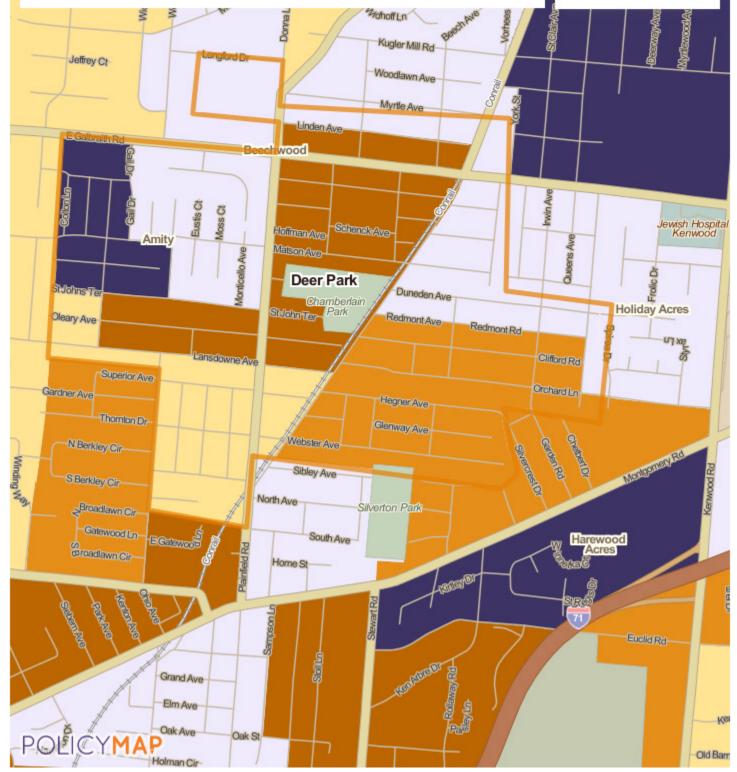
B

Estimated percent change in the count of households (occupied housing units) that are owner occupied between the periods of 2010-2014 and 2015-2019. A household includes all the people who occupy a housing unit as their usual place of residence. Percent change calculations are suppressed in cases where the population or household count in either period was less than 10. Percent changes between ACS survey data may reflect changes in geography, particularly with cities, or changes to the questionnaire or coding. Caution should be used when interpreting comparisons. More information is available <u>here</u>.



Year: 2015-2019 Shaded by: Block Group, 2010





Map: Deer Park Change in Homeownership: 2010-2014 to 2016-2019

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Deer Park's Housing Stock

Deer Park has 2,706 housing units

- The majority of housing units are single-family (more than 3 out of 4).
- The second most common type of units were in small multifamily buildings (buildings with 3 to 19 units).
- The median year built for homes in Deer Park is 1945.

Total Housing Units

2,706

2,509 occupied housing units = 2,509 households 197 vacant housing units (8% vacancy)

78% of units were in single-family homes

In 2015-2019, 2,105 units in community were single-family homes (2,098 of those were single-family detached homes)

14% of units were in small multi-family buildings

In 2015-2019, 378 units in community were in small multi-family buildings with 3 to 19 units

5% of units were in two-family homes

In 2015-2019, 139 units in community were in buildings with two units (also called two-family homes, or duplexes)

3% of units were in large multi-family buildings

In 2015-2019, 84 units in community were in large multi-family buildings with more than 50 units

An analysis of the housing stock provides insights into the housing market - including the mix of unit types, age of housing, unit cost, and development trends

Deer Park Housing



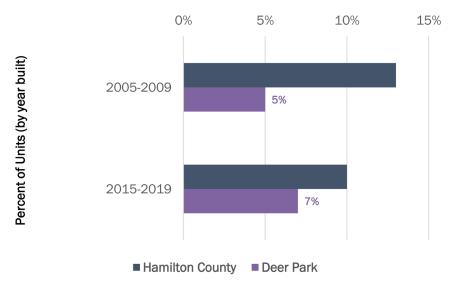






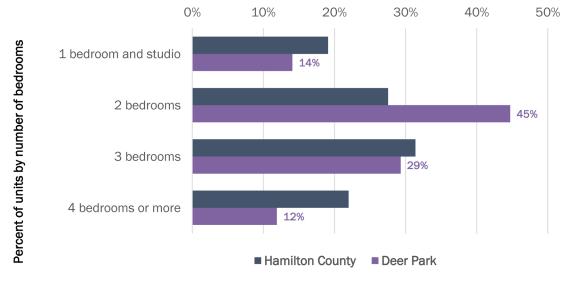


Deer Park Housing Action Plan 2021 /// Page 13 About 7% of units were vacant in 2015-2019, slightly higher than in 2005-2009. The vacancy rate is 3 percentage points less than Hamilton County.



Vacant Housing Units in Deer Park: 2005-2009 and 2015-2019

Deer Park has a much larger share of units with 2 bedrooms when compared with Hamilton County. These units make up nearly half of the market. Just over 40 percent of units Deer Park have 3 or more bedrooms.

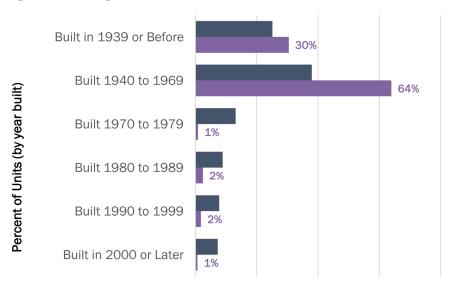


Unit Size by number of Bedrooms in Deer Park: 2015-2019

Source: U.S. Census American Community Survey 5-year estimates.

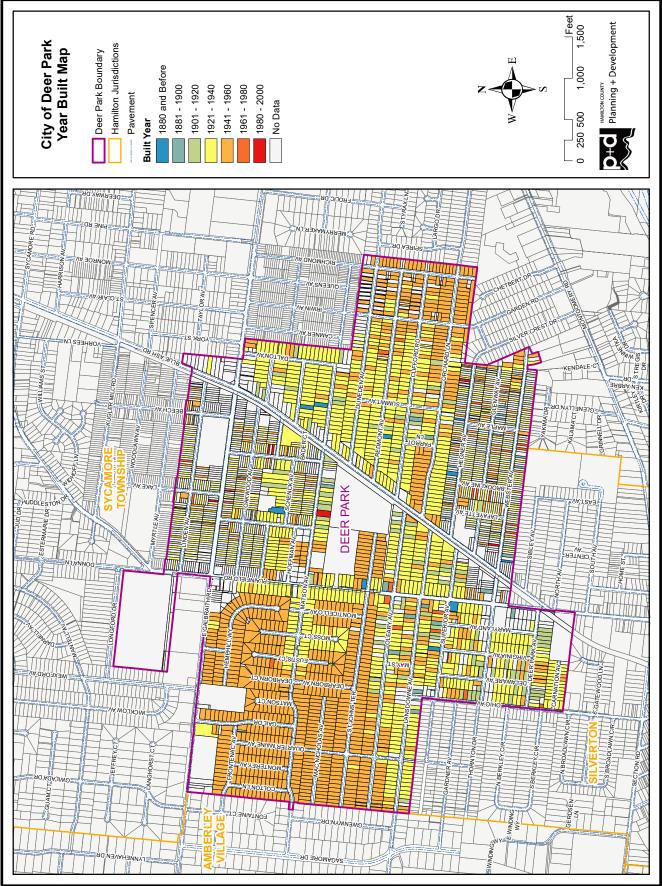
Source: U.S. Census American Community Survey 5-year estimates.

The vast majority of Deer Park homes were constructed before 1970 (94%). Only 6% of homes in Deer Park were built after 1970.



Age of Housing Stock in Deer Park: 2015-2019

Source: U.S. Census American Community Survey 5-year estimates.



Home Sales in Deer Park

Single-family Home Sales **\$184,000** Single-family Median home sale price in 2020

131 Single-family homes sold in 2020

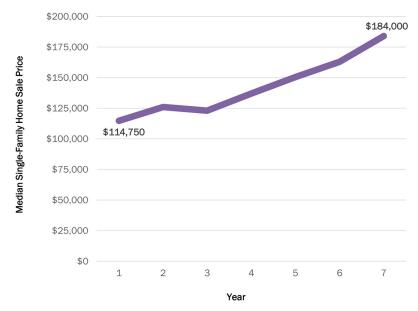
The median sale price of single-family homes increased by 60% between 2014 and 2020. The number of single-family homes sold trended up between 2014 and 2016. Following a peak in 2016 of 159 units, the number of homes sold decreased between 2016 and 2019. Following four years of slowing sales, the number of homes jumped in 2020 to 131.



+ \$69,250

60% increase in median single-family home sale price (2014 - 2020)

Median Annual Sale Price of Single-family Homes Sold in Deer Park: 2014 - 2020

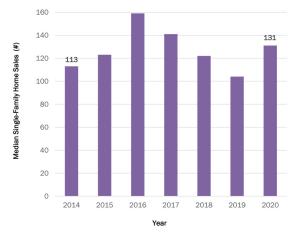




+ 18

16% increase in number of single-family homes sold (2014 - 2020)

Number of Units of Single-family Homes Sold Annually in Deer Park: 2014 - 2020



Source: MLS of Greater Cincinnati (January 29, 2021)

Source: MLS of Greater Cincinnati (January 29, 2021)

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Deer Park's Home Loans

Mortgage Lending Summary

- 173 home loans originated in 2019 with median loan amount of \$145,000 (up from median loan amount of around \$100,000 between 2010 and 2014)
- 93 of homes loans were for purchase; 80 were for refinance

Nearly 70% of loans in Deer Park went to borrowers with incomes between 50% and 120% of area median income

- 9% of loans went to borrowers with incomes less than 50% of area median income (as compared with 10% in Ohio)
- 35% of loans went to borrowers with incomes between 50% and 80% of area median income (compared with 22% in Ohio)
- 32% of loans went to borrowers with incomes between 80% and 120% of area median income (compared with 24% in Ohio)
- 18% of loans went to borrowers with incomes above 120% of area median income (compared with 40% in Ohio)

Lending to White borrowers in Deer Park has remained consistent

- 88% of home loans made in 2019 were to White borrowers (County: 78%); 95% of home loans made in 2010 were to White borrowers (County: 86%); 90% of home loans made in 2004 were to White borrowers (County: 76%)
- There is insufficient data to determine home loans to Black borrowers
- There is insufficient data to determine home loan denial rates for Black applicants; 12% of home loan applications from White applicants were denied (County: 12%)

For a family of 4, area median income in 2021 is \$85,400. Based on the area median income:

\$42,700

is 50% of area median income

\$68,300 is 80% of area median income

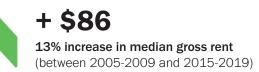
\$102,480 is 120% of area median income

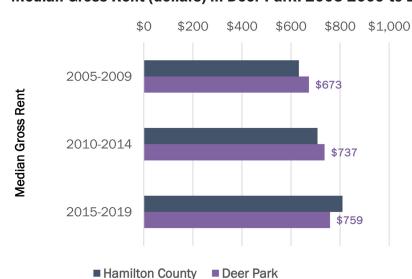
Source: <u>HUD FY 2021 Income</u> Limits Documentation System

Rents in Deer Park

Rents

\$759 Median Gross Rent (2015-2019)





Median Gross Rent (dollars) in Deer Park: 2005-2009 to 2015-2019

Source: U.S. Census American Community Survey 5-year estimates.

Median gross rents increased less than \$100 between 2005-2009 and 2015-2019. The 13% increase in median gross rent was significantly lower than the increase in the county overall (28%). CoStar data shows that multi-family rents continued to increase through 2020 and 2021 while the vacancy rate continued to decrease.

* CoStar provides a comprehensive multifamily property database. CoStar reports pulled for 2021 Q2.

Household Incomes

Housing affordability is a measure both of household income and housing cost. This section highlights income.

- The income of owners is significantly higher than the income of renters: the income of homeowners was more than double that of renters. This contributes to the disproportionate cost burden experienced by renters.
- Owner income grew at a faster pace than renter income.

Household Income

\$64,915

Median household income for all households in 2015-2019

Median income is higher than Hamilton County's median income of \$57,212. + 9%

Increase in median household income between 2005-2009 and 2015-2019

An increase significantly higher than the 1% decrease in Hamilton County.

Owner Household Income

\$81,379

Median household income for Deer Park owners in 2015-2019

+ \$15,408 = + 23%

Increase in median household income for community owners between 2005-2009 and 2015-2019

Percent increase

Renter Household Income

\$35,262

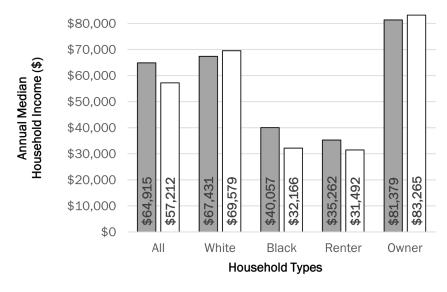
Median household income for Deer Park renters in 2015-2019

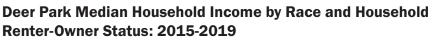
+ \$5,461

Increase in median household income for community renters between 2005-2009 and 2015-2019 + 18% Percent increase

* 2005-2009 to 2015-2019 change and percent change calculations use inflation-adjusted dollars.

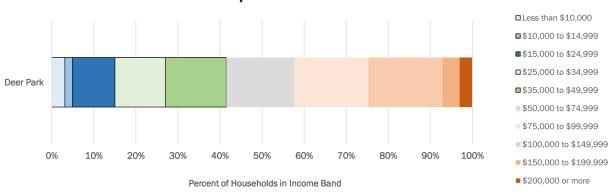
Black households and renters in Deer Park have median incomes that are slightly higher than Hamilton County overall. White households and owner households have slightly lower median household incomes as compared with Hamilton County.





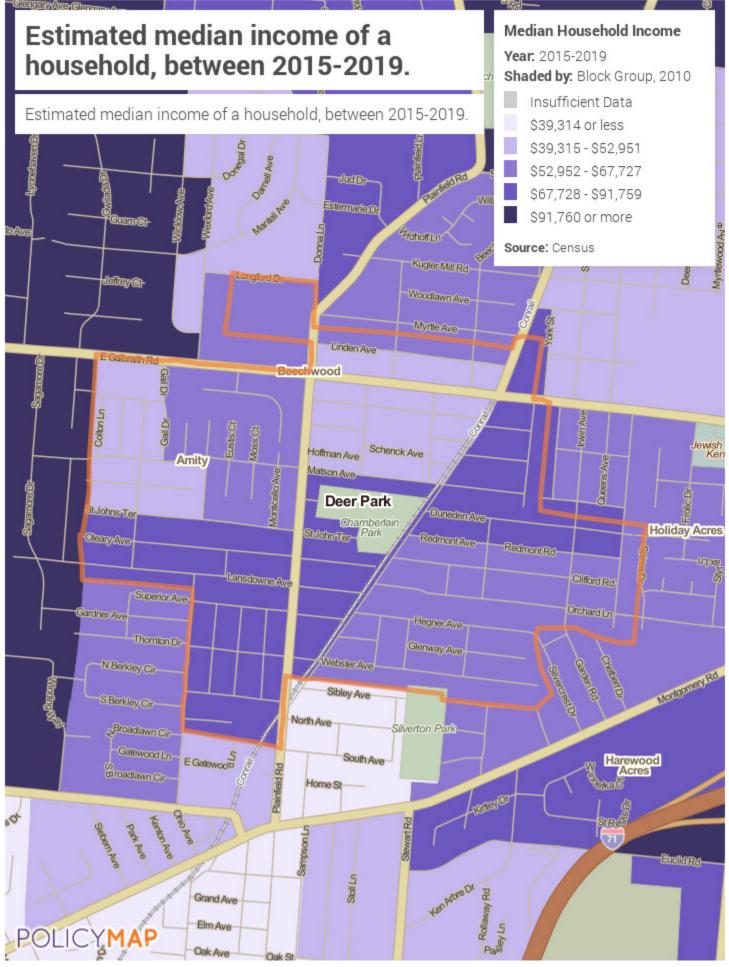


Source: U.S. Census American Community Survey 5-year estimates.



Deer Park Household Income Composition: 2015-2019

Source: U.S. Census American Community Survey 5-year estimates.



Map: Deer Park Household Median Income

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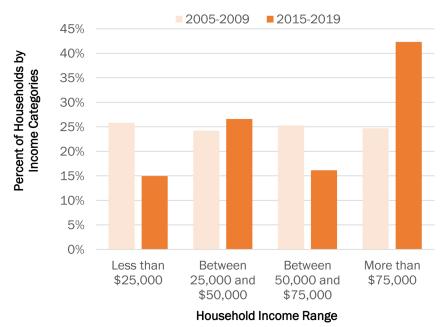


42% households make less than \$50,000

Deer Park experienced a significant growth in households with incomes more than \$75,000 and a slight growth in households making between \$25,000 and \$50,000. There was a significant decrease in households making less than \$25,000 and between \$50,000 and \$75,000.

Even with the increase in higher income households and decrease in the lowest income households, more than two in five households had an income of less than \$50,000 in 2015-2019. These households making less than \$50,000 are the most likely to be cost-burdened.

As of July 2021, there were 2 subsidized housing units in Deer Park. These are federally assisted rental housing units with an active subsidy (reflecting ten federally subsidized programs, as reported in the National Housing Preservation Database). In 2020, there were 16 households living in subsidized units in Deer Park, including households using a Housing Choice Voucher. Under this program, eligible families are responsible for finding a housing unit and families generally pay 30% of their monthly adjusted gross income for rent and utilities. The number of households living in subsidized units changes as families with vouchers move in and out of the community.



Income Categories in Deer Park: 2005-2009 and 2015-2019

* Income categories are based on nominal incomes in each year and are not adjusted for inflation.

Source: U.S. Census American Community Survey 5-year estimates.

Housing Affordability

Households at any income can be cost-burdened.

Cost burden takes into account how much of a household's income is spent on housing costs.

The following pages will detail how Deer Park residents experience cost burden.

Renters or owners are **cost-burdened when housing costs are more than 30% of household income**. Renter housing costs include the cost of utilities (electricity, gas, water, and sewer). Owner housing costs include all mortgage principal payments, interest payments, real estate taxes, property insurance, homeowner fees, condo or coop fees and utilities.

Renters or owners are **severely cost-burdened** when housing costs are more than 50% of household income.

601 households are cost-burdened

(or 24% of all households in Deer Park)

Cost-burdened households spend more than 30% of household income on housing costs.



48% of cost-burdened households are homeowners.



29% of cost-burdened households have incomes less than \$20,000.



52% of cost-burdened households are renters.



66% of cost-burdened households have incomes between \$20,000 and \$50,000.

143 households are severely cost-burdened

(or 6% of all households in Deer Park)

Severely cost-burdened households spend more than 50% of household income on housing costs.

Affordability for Deer Park Renters

Renter Income

\$35,262

Median household income for all renters in 2015-2019



\$882 per month

Based on 30% of a monthly adjusted gross income of \$2,939, a renter would need to spend less than \$882 per month for rent plus utilities for their home to be considered affordable and for them to not be cost-burdened.

315

Deer Park renters spend more than 30% on housing costs

39% of all renters are costburdened

94

Deer Park renters spend more than 50% on housing costs

12% of all renters are severely costburdened

Share of Renters that are Cost-burdened by Income in Deer Park: 2010-2014 and 2015-2019



Renters with the lowest incomes are most likely to experience cost burden. Renters with incomes between \$20,000 and \$35,000 are significantly more likely to be cost burdened now as compared with five years ago.

Source: U.S. Census American Community Survey 5-year estimates.

Estimated median renter cost burden, between 2015-2019.

Median gross rent as a percentage of household income, between 2015-2019. Gross rent is the contract rent plus the estimated average monthly cost of utilities and fuels if these are paid by the renter (or paid for the renter by someone else). Gross rent is intended to eliminate differentials that result from varying practices with respect to the inclusion of utilities and fuels as part of the rental payment. Medians are suppressed in cases where the sample of the average was less than 10 of the unit that is being described (e.g., households, people, householders, etc.). ACS employs values to indicate top and bottom ranges of income. A value of 50 indicates a value of 50 or greater, whereas a value of 10 indicates a value of 10 or less. According to the Census, these data should not be compared with 2000 Census figures.

Median Renter Cost Burden

Year: 2015-2019 Shaded by: Block Group, 2010

а

Nonroe Ave

Insufficient Dat
21.9% or less
22.0%-26.3%
26.4%-30.4%
30.5%-36.0%
36.1% or more

Source: Census

(CENTERS)

Rossmoyne St Clair Ave Myrtlewood Av Kinglar Millerat Jeffrey Ct WegelerwarAve おおの Marilaaa Inden Ava E Galbraith Ro Sagamore Dr wood Ree Gail Dr Colton Ln Gail Dr Eustis Ct Min Av Moss Ct lewish H Kenv Hoffman Ave Schenck Ave Amity Matson Ave A subouc **Nonticello** Ave Sagamore Dy Deer Park St Johns Te Duneden Ave Chamberlain Holiday Acres St John Ter Park Redmont Ave Oleary Ave Redmont Rd Lansdowne Ave Superior Ave OrchardIbn Gardner Ave Thornton Dr N Berkley Cir Winding W S Berkley Cir NorthAve Broadlawn Cir Gatewood Ln E Gatewood South Ave Harewood Rd Acres POLIC fome

Map: Deer Park Cost-Burdened Renters

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Affordability for Deer Park Homeowners

Owner Income

\$81,379

Median household income for all owners in 2015-2019



\$2,034 per month

Based on 30% of a monthly adjusted gross income of \$6,782, an owner would need to spend less than \$2,034 per month for mortgage plus utilities for their home to be considered affordable and for them to not be costburdened. 286

Deer Park owners spend more than 30% on housing costs

17% of all owners are costburdened

49

Deer Park owners spend more than 50% on housing costs

3% of all owners are severely costburdened

Affordability for Deer Park Households Over Age 65

Although most cost-burdened households (both renters and owners) are under age 65, nearly half of renter households over age 65 are spending more than 30% of their household income on housing costs.

Renters: There are a total of 192 renter households over age 65: 44% of those renter households over age 65 (84) are cost-burdened.

Owners: There are a total of 87 owner households over age 65: 28% of those owner households over age 65 (87) are cost-burdened.

Renters

Age 65

Owners Under	199	70% of all cost-burdened
Owners		
Renters Over Age 65	84 Renters over age 65 are cost-burdened	27% of all cost-burdened renters are over age 65
Renters Under Age 65	231 Renters under age 65 are cost-burdened	73% of all cost-burdened renters are under age 65

Owners Over Age 65	87 Owners over age 65 are cost-burdened	30% of all cost-burdened owners are over age 65

Owners under age 65 are

cost-burdened

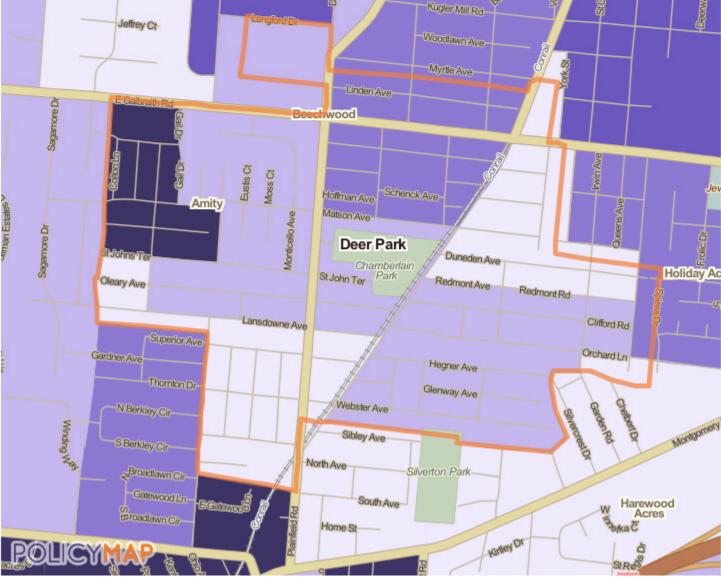
owners are under age 65

Estimated percent of all homeowners D who are burdened by housing costs, between 2015-2019.

Estimated percent of owner households for whom selected monthly owner costs are 30% or more of household income, between 2015-2019. Owner housing costs include all mortgage principal payments, interest payments, real estate taxes, property insurance, homeowner fees, condo or coop fees and utilities (not including telephone or cable television). Percentage calculations are suppressed in cases where the denominator of the calculation was less than 10 of the unit that is being described (e.g., households, people, householders, etc.). According to the Census, these data should not be compared with 2000 Census figures.

Percent of Homeowners who are Burdened





Map: Deer Park Cost-Burdened Homeowners

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Deer Park Recommendations

At 544 acres, Deer Park is a small Hamilton County municipality that is located adjacent to Silverton and Sycamore Township.

As it plans for new housing development, the municipality should prepare for NIMBY sentiment from some residents who oppose new housing that differs from its traditional legacy housing stock. Newer residents to Deer Park, however, may welcome a different approach that includes a mix of rentals and owner-occupied housing that includes a range of price points, designs and can accommodate seniors and its growing workforce. Deer Park has engaged retail design and community space programming experts to help shape the Blue Ash Road Business Corridor – their framework can include housing that will enhance the municipality's civic identity and create new community connections.

As rising housing prices show no signs of leveling off, it is important that Deer Park focuses on preserving the quality and affordability of its existing affordable housing supply and help lower-income residents know about resources available to help them stay in their homes. Deer Park demonstrates the vision to be deliberate about its future. See **Development Opportunities Map** for the location of key recommendations.



Provide new housing options in the community.

- Identify potential redevelopment sites in the community and proactively zone for higher-density housing. Higher-density housing could include affordable condos for seniors or rentals.
- Over the next ten years, Deer Park will look to provide 138 new affordable units to close the 20,000 unit target for affordable housing identified in the Housing Our Future report.

2

Protect existing affordable housing.

- Small multi-family buildings (4-15 units) provide valuable affordable housing.
- Work with property owners on code compliance issues.
- Support existing residents to connect to services they need, including emergency rent, mortgage, and utility assistance.

Support Deer Park Schools and strengthen the connection between schools, the community, and businesses.

Include housing as part of Blue Ash Road Business Corridor redevelopment.

- Corridor plans should include new higher density housing options.
- A portion of this housing should be affordable to people at 60% of AMI or below (for a family of 4, this would be about \$1,200/month).
- Use this opportunity to create more walkable destinations in the community.
- Enhance the community-serving retail along the corridor.

3

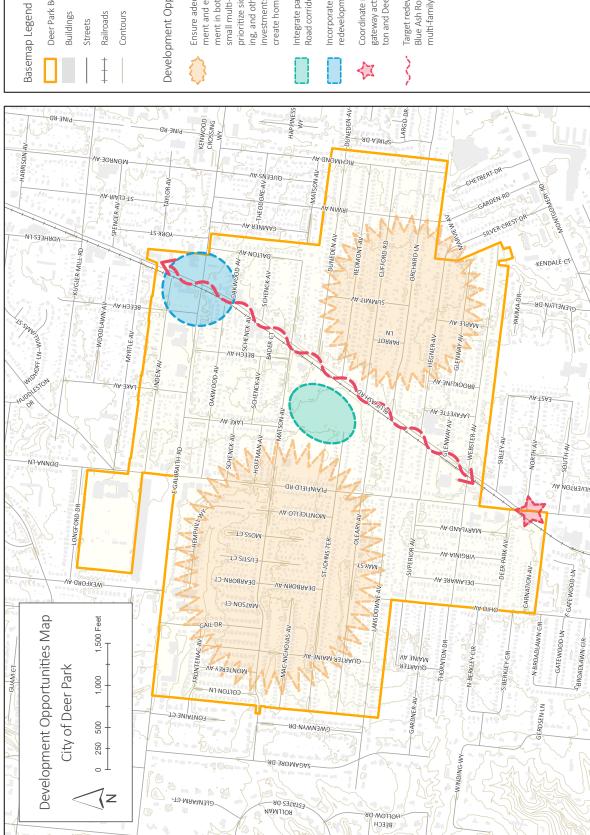
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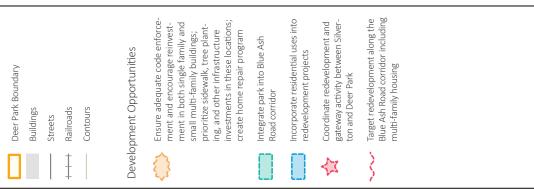
• Connect existing destinations (parks and schools) to the corridor.

Address poor property maintenance through a comprehensive property maintenance code enforcement program coupled with financial support to property owners, to make needed improvements.

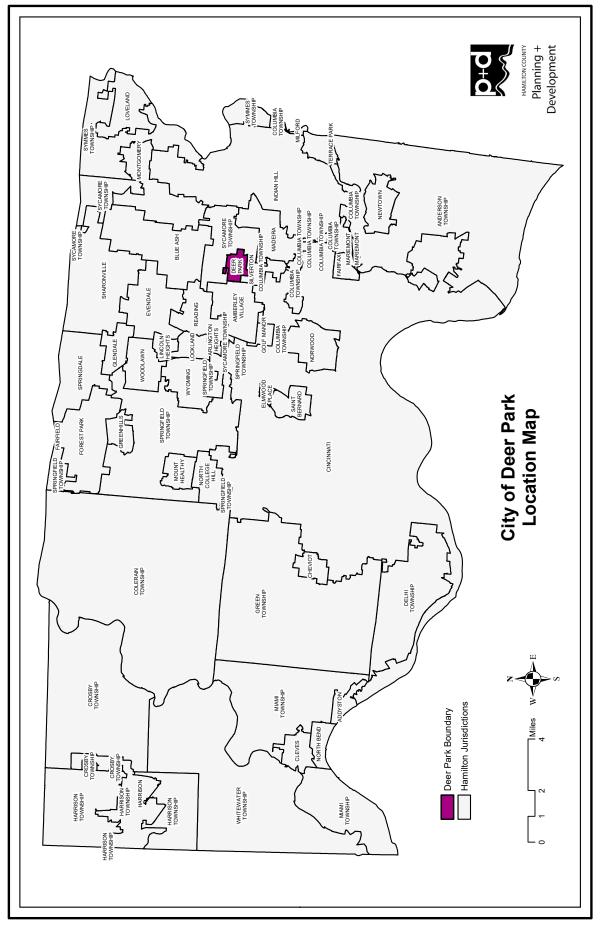
- Develop homeowner assistance program to assist income-restricted homeowners with needed repairs.
- Participate in regional code enforcement network.

Map: Deer Park Development Opportunities

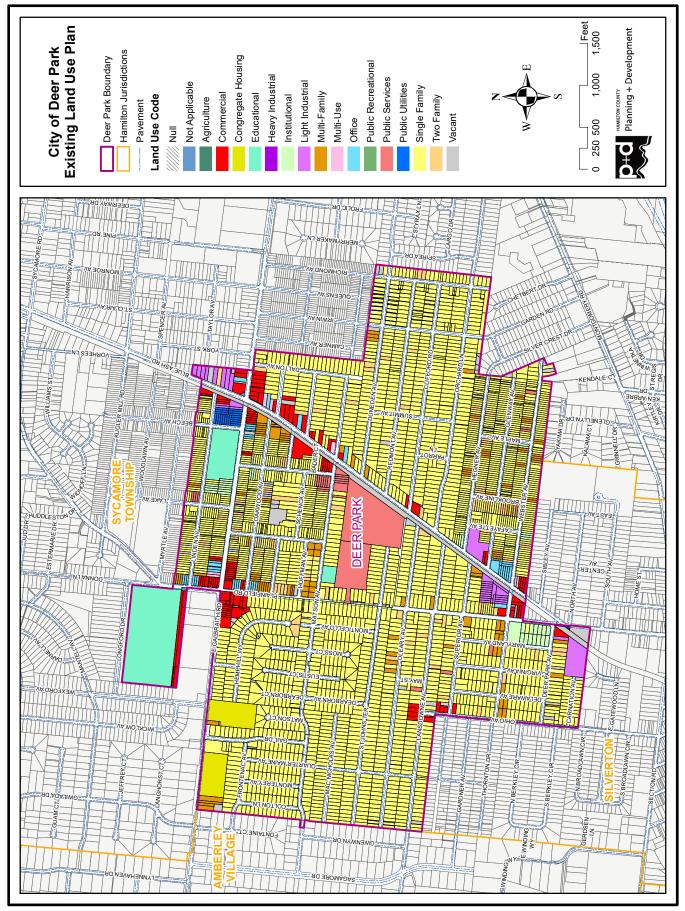


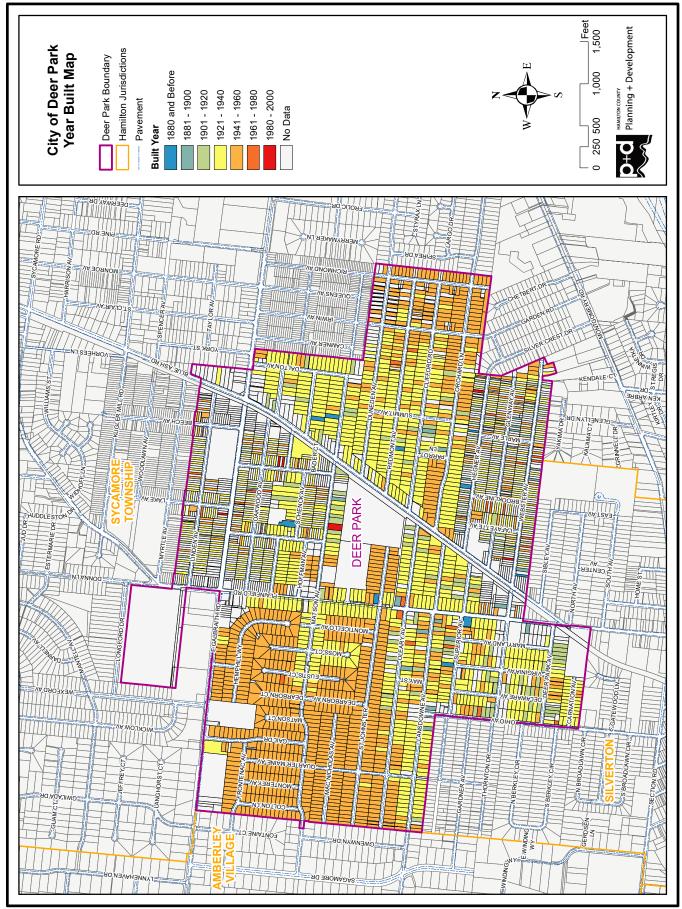




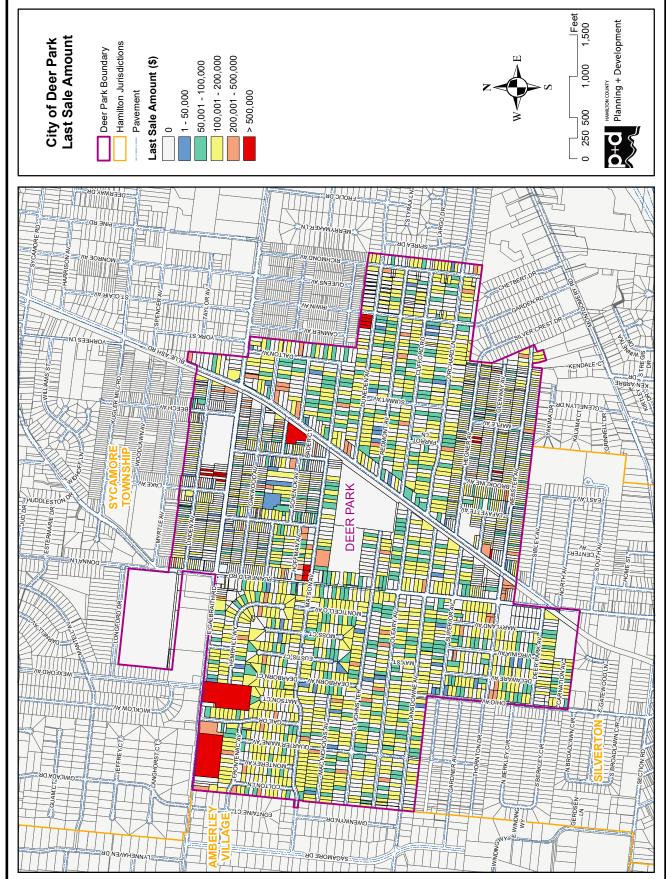


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Map: Deer Park Last Sale Amount (including residential and all land uses)

