



Housing Our Future

STRATEGIES FOR CINCINNATI AND HAMILTON COUNTY

July 2020

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Vincent Reina

Faculty Director, Housing Initiative at Penn (HIP), part of University of Pennsylvania Stuart Weitzman School of Design

Framing the Strategy

Our Vision

The guiding vision for this Strategy is that everyone in Cincinnati and Hamilton County will have access to quality affordable housing in the places they want to live.

Framing the Strategy

Our Values

This Strategy is founded on seven core values:

- Putting people first
- Promoting choice
- Fostering diversity
- Advancing equity
- Cultivating collaboration
- Challenging the status quo

Framing the Strategy

Our Goals

This Strategy puts forth policies and programs designed to:

- Protect our most vulnerable residents
- Preserve and develop long-term affordability
- Invest in housing that builds strong, inclusive communities
- Create equitable growth without displacement
- Build the capacity for development and innovative ownership structures
- Provide pathways to sustainable homeownership and generational wealth creation

Existing Conditions



Julianna Boehm



Trulia



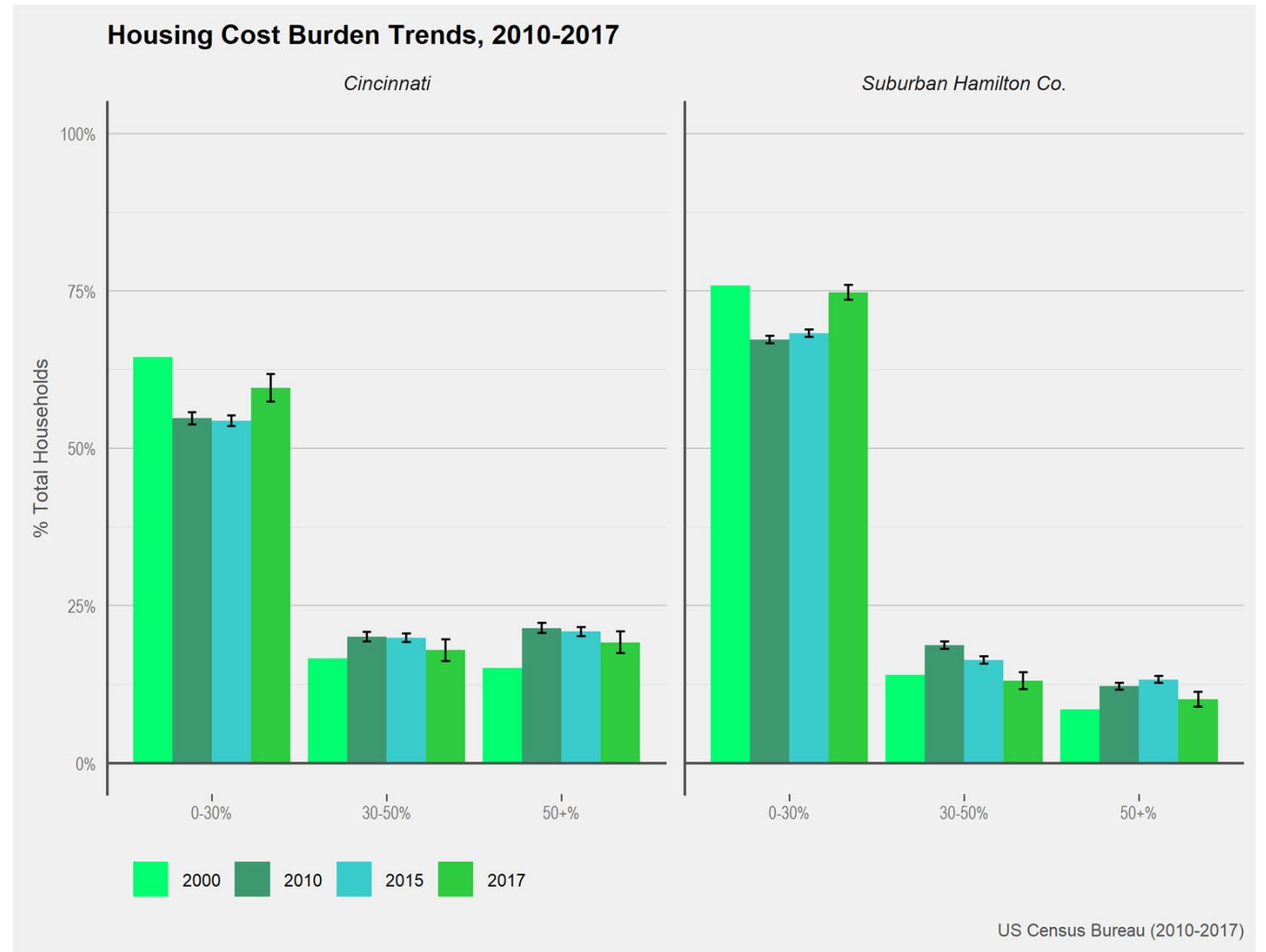
Phil Didion

Existing Conditions

Severe Cost Burdens

In 2017, **27,725** Cincinnati households (21%) reported being severely cost burdened. In the County, another **23,251** households (13%) reported severe cost burden.

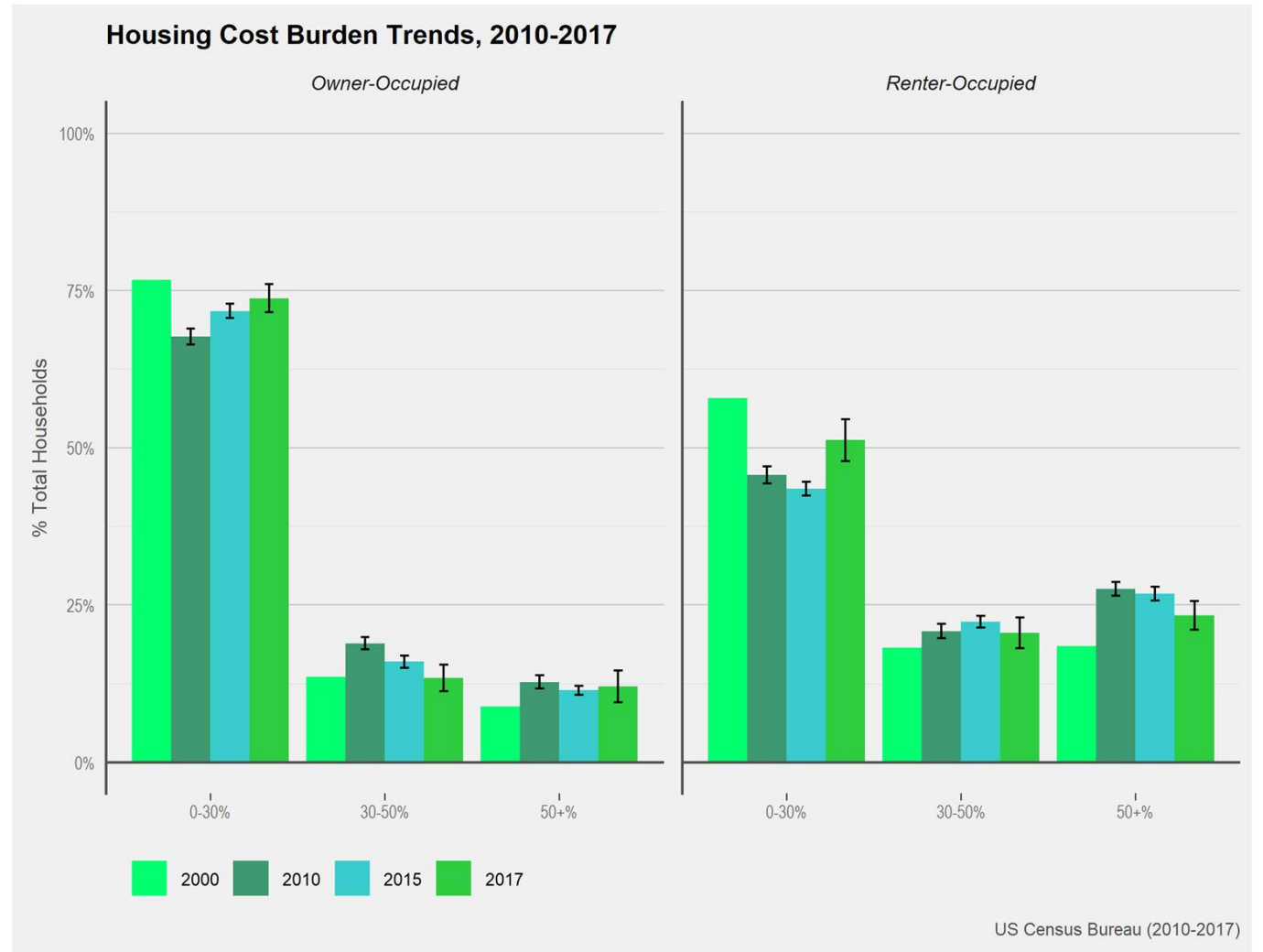
The problems are **worst for the lowest-income households** (those earning <30% AMI).



Existing Conditions

Cost Burden by Tenure

Renters are more likely to be cost burdened.

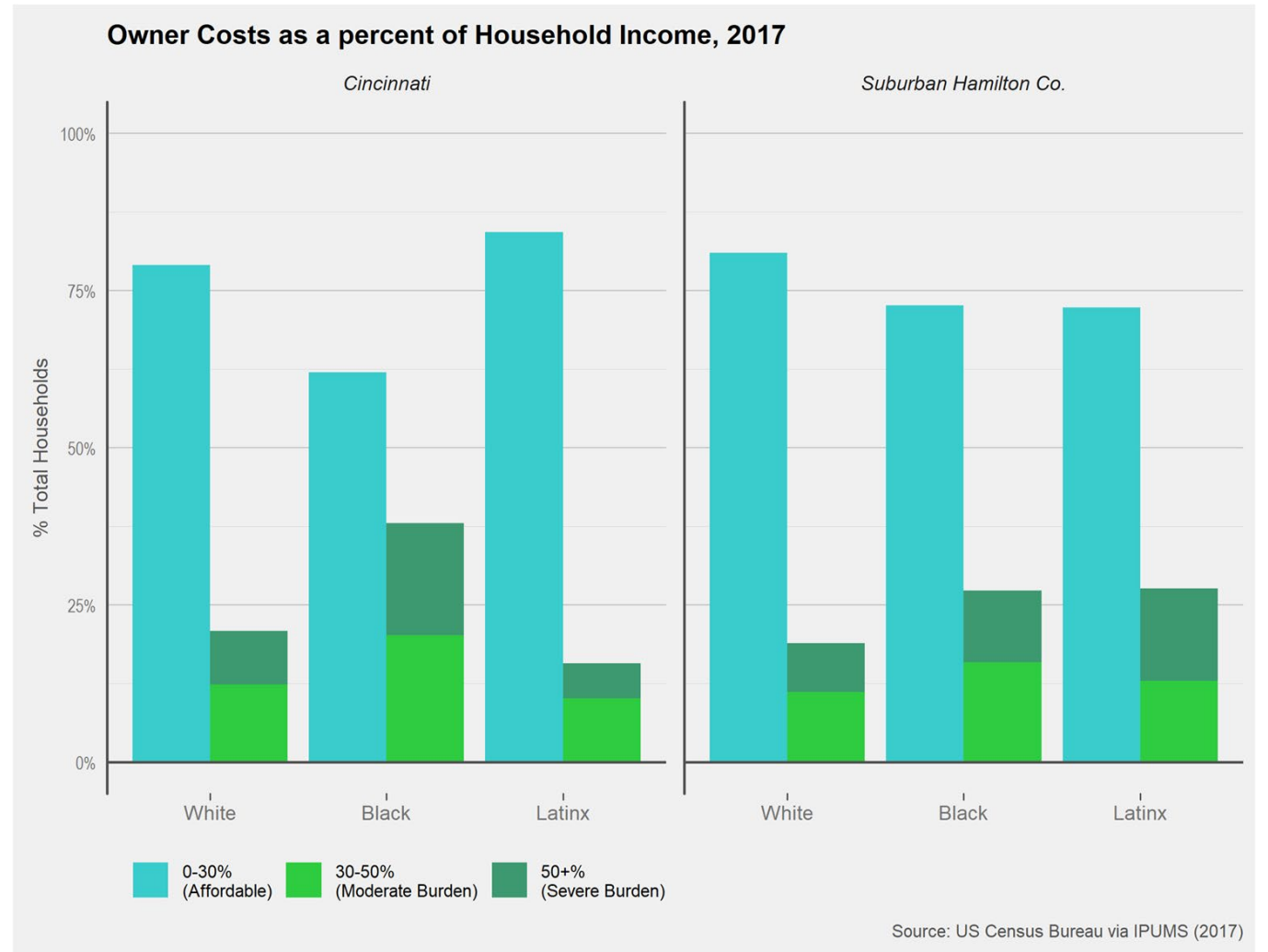


Existing Conditions

Owner Cost Burden by Race

High burdens among Black owners

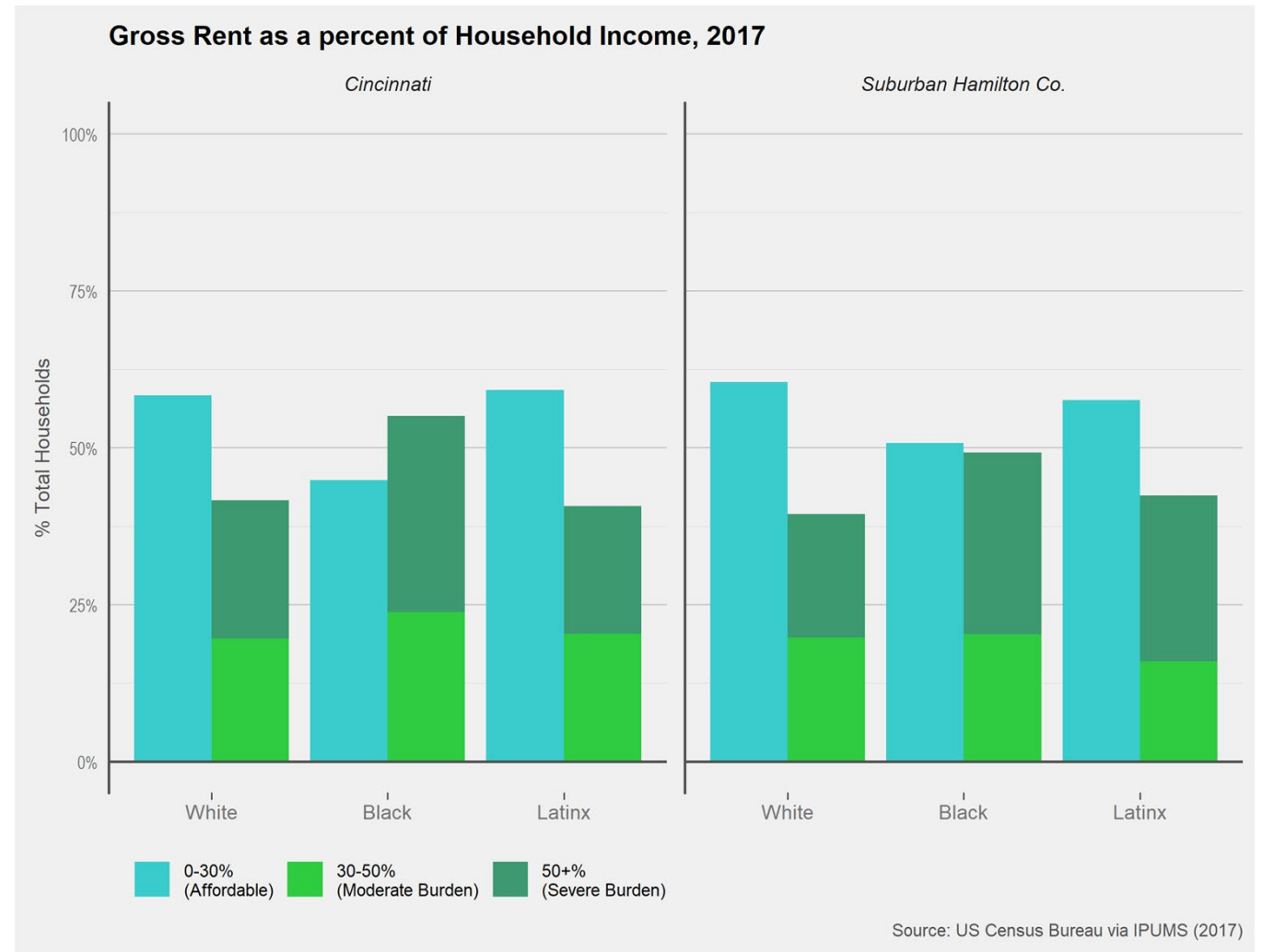
In the city, Black homeowners are more likely to be moderately and severely cost-burdened than Whites or Latinos.



Existing Conditions

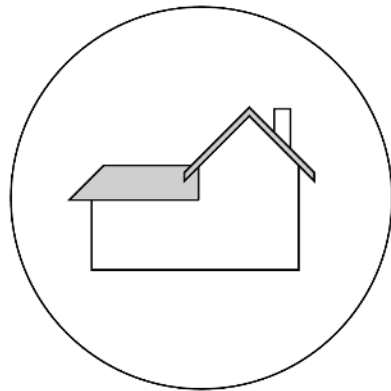
Renter Cost Burden by Race

Even higher burdens among Black renters In both the city and county, Black renters are more likely to be moderately and severely cost-burdened than Whites or Latinos.



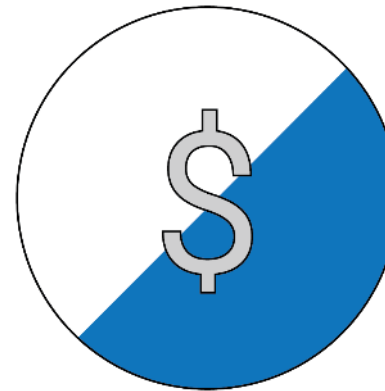
The State of Housing

- The combination of rising housing costs and stagnating incomes is creating unprecedented housing affordability challenges in Hamilton County.



40,000 units

Deficit of housing affordable & available to extremely low-income households

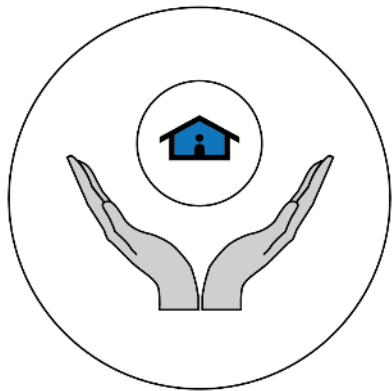


+6 %

Increase in median gross rent 2012-2017 (adjusting for inflation)

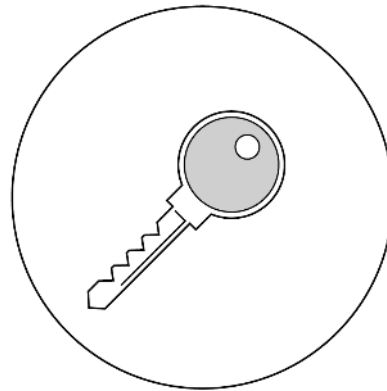
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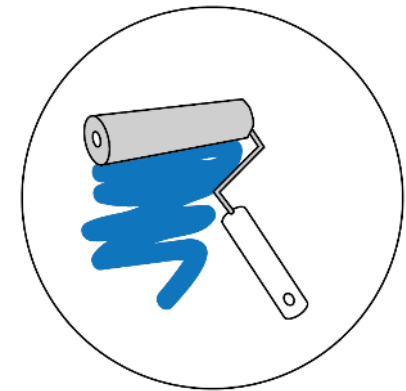
12,240 people

Number of individuals served by the homeless system in 2018



8.7 %

Eviction filing rate in 2014-2017 (one of the highest in Ohio)



11.2 %

Risk of lead paint hazard in 2015 (compare to 9.3% statewide)

The State of Housing

Nearly 1/3 of Hamilton County households live in unaffordable housing.

Median gross rent for a
2-bedroom unit

\$ 831

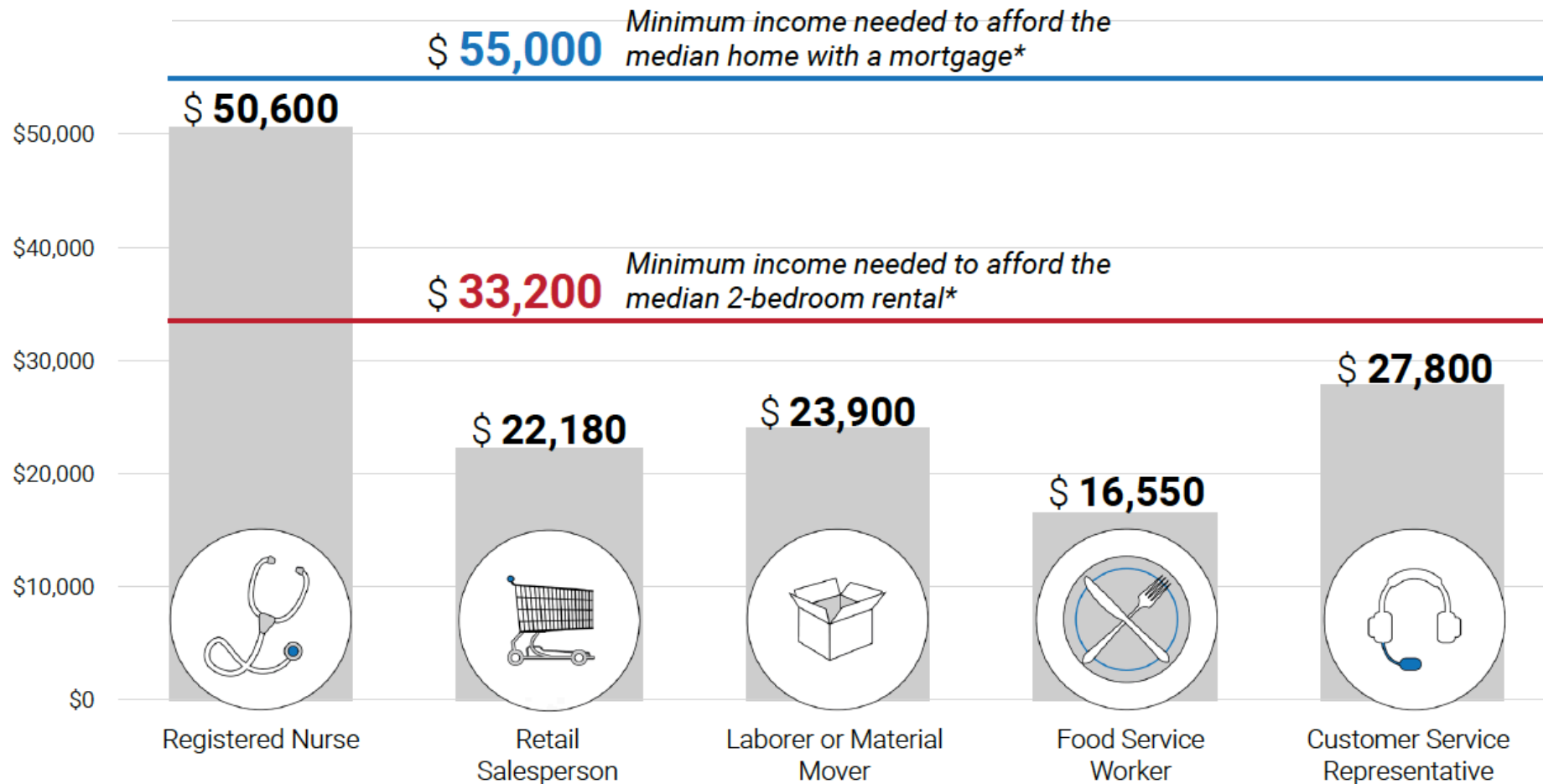
MAXIMUM RENT BY INCOME Hamilton County, PUMS 2014-2018

Income Band	Percent of AMI	Percent of All Households	Median Household Income	Gross Rent Required to Prevent Rent Burden*
Extremely low income	0-30%	16%	\$9,217	\$230
Very low income	30-50%	11%	\$21,681	\$542
Low income	50-80%	15%	\$35,862	\$897
Moderate income	80-120%	16%	\$54,168	\$1,354
Middle & upper income	> 120%	43%	\$113,116	\$2,828

**Gross rent includes utility costs. This value is calculated by dividing median household income by 12 to arrive at monthly income, then multiplying by 30%, since this is the accepted affordability threshold for the ratio of gross rent to income.*

The State of Housing

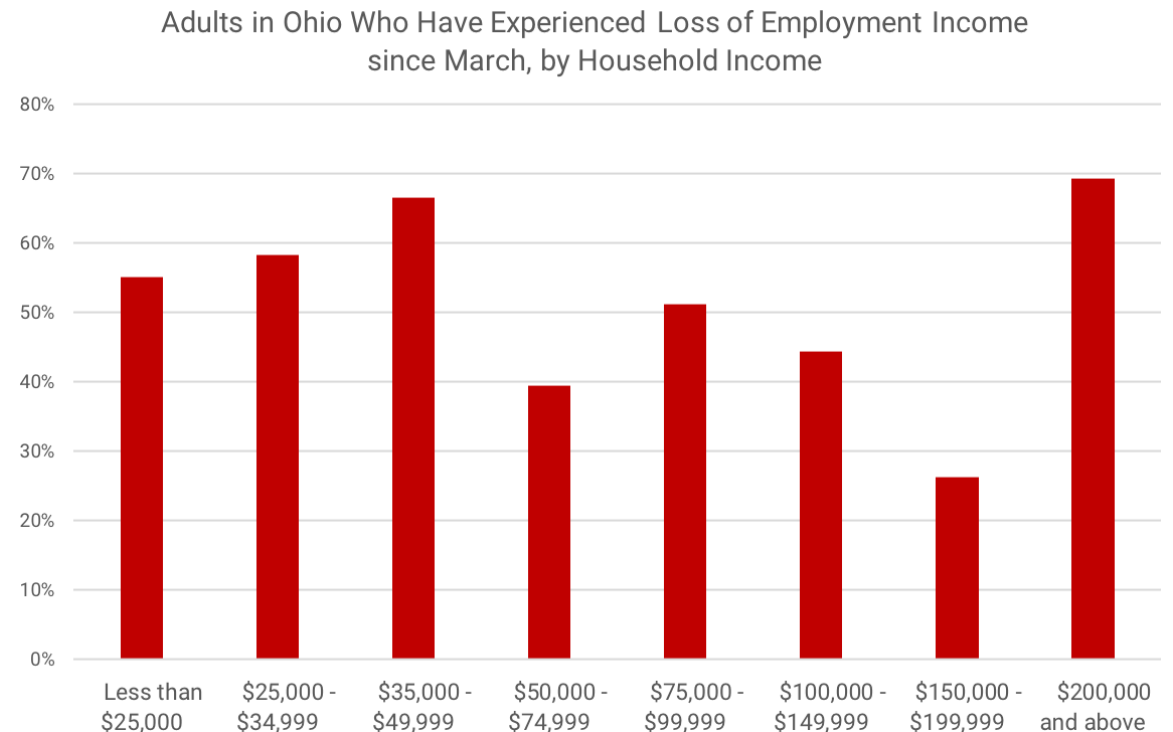
The top 5 jobs in the Cincinnati region do not pay enough to afford housing.



Existing Conditions

COVID-19 is exacerbating economic instability.

- Since March, **50%** Ohioans over the age of 18 experienced a loss of employment income, or had a household member who did
- About **35%** expected a loss of income in the next four weeks for themselves or a household member
- Those with **very low** household incomes (<\$50,000) and those with **high** incomes (>\$200,000) were most likely to experience a loss of employment income
- Whites were less likely than other groups to experience an employment income loss (32%, compared to 44%+ for Blacks, Asians, and Latino/as)

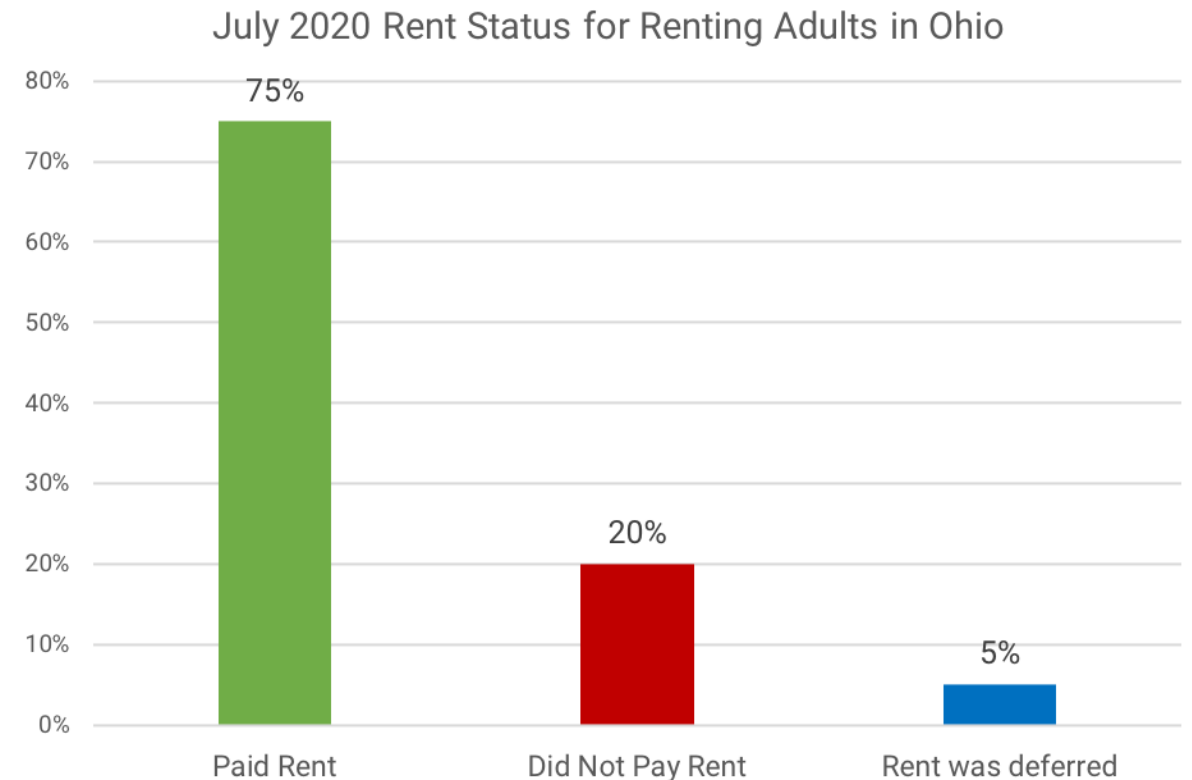


Household Pulse Survey Data, US Census Bureau

Existing Conditions

COVID-19 is exacerbating housing instability.

- 20% of adult renters in Ohio **did not pay rent** in July
- Black renters were more likely to miss rent (34%) compared to Whites (16%) or Latino/as (17%)
- Those with only a high school education were more likely to miss rent (32%) compared to those with some college (11%) or a college degree (17%)

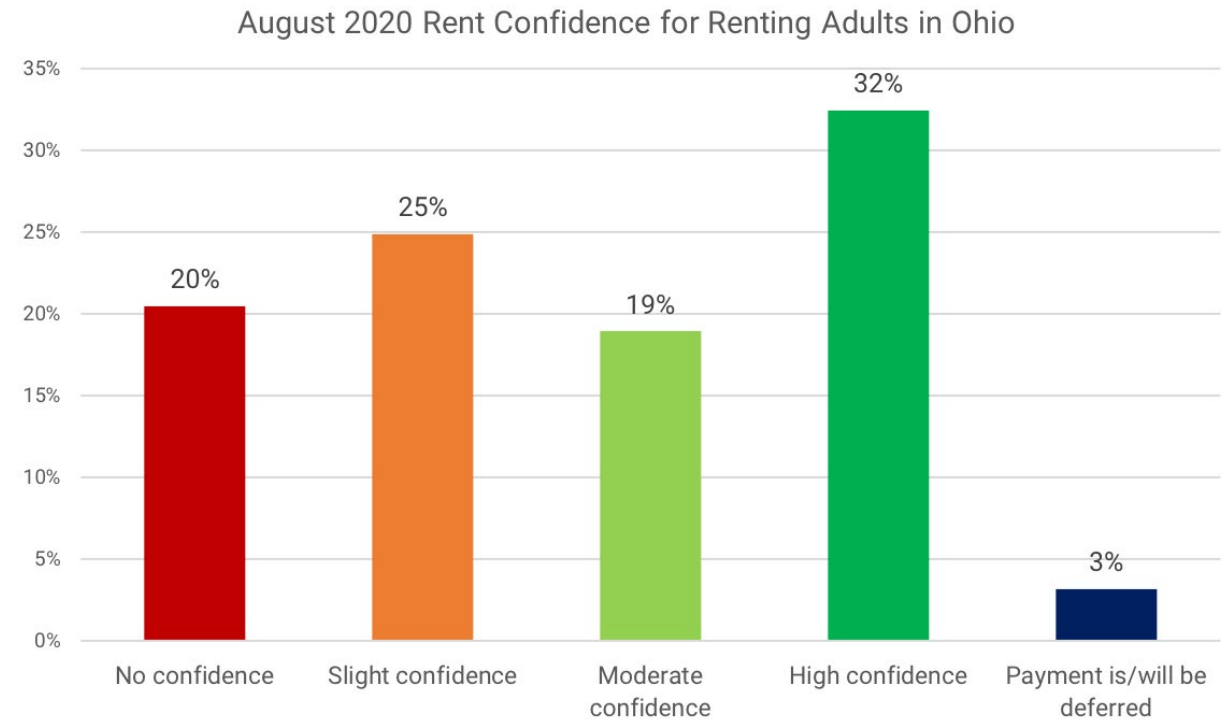


Household Pulse Survey Data, US Census Bureau

Existing Conditions

COVID-19 is exacerbating housing instability.

- In mid-July, 20% of Ohio renters had **no confidence** that they would be able to pay rent in August, and another 25% had only **slight confidence**.
- Those with **children** in their household missed rent 26% of the time, compared to only 17% of those in households with no children
- Generally, the lower a renter's household income, the more likely they were to have missed rent



Household Pulse Survey Data, US Census Bureau



Jennifer Foster
Avondale Community Council Board Member and participant in Cohear's community engagement efforts around this process



Kristen Baker
Executive Director of LISC Greater Cincinnati

The Strategy

'Housing Our Future' addresses these realities by:

- Recommending 34 **key actions** to **produce** and **preserve** affordable housing, **protect** the most vulnerable residents from housing insecurity, and alter underlying **systems** that affect housing access and the capacity to create change.
- Recommending **new resources** and financing mechanisms that can support these strategies.
- Providing **over 100 detailed recommendations** that local jurisdictions, public agencies, non-profit organizations, philanthropists, and lending institutions can adopt to address housing needs.
- Supporting these recommendations with existing conditions and best practice **research**.

The Process

- This strategy is the result of a **broad-based planning process** which involved public, private, and non-profit stakeholders, as well as residents, over the course of 2019 and early 2020.
- Stakeholders developed recommendations as part of **five Working Groups**. These recommendations were vetted by a **Steering Committee** of 19 housing experts.
- Recommendations were also provided by the Eviction Task Force, the Homeless Clearinghouse, and the Property Tax Working Group.
- In addition, input was gathered from hundreds of residents, neighborhood groups, advocates, and for- and non-profit developers through **public meetings, outreach events, interviews, focus groups**, and the engagement of over 50 Cohear **Everyday Experts**.

A Strategic Response

Produce new, affordable units

There is a gap of 40,000 units affordable and available to extremely low-income households

- Household incomes less than \$14,678
- 55,600 households in Hamilton County

At least 20,000 additional affordable units need to be produced over the next ten years

A Strategic Response

Preserve existing units as liveable and affordable

Currently, at least 60,000 affordable subsidized and unsubsidized units are in need of preservation and reinvestment

- Includes CMHA housing
- Unsubsidized units are commonly known as naturally-occurring affordable housing

A Strategic Response

Protects the most vulnerable residents from housing insecurity

Nearly 49,000 households are severely cost-burdened

- Severely-cost burdened households pay more than home of their income on housing expenses

An average of 12,400 evictions are filed in Hamilton County every year

- One of the highest numbers of evictions cases filed by county in Ohio

In 2018, 12,240 people access emergency shelter or homelessness services

A Strategic Response

Alters the underlying systems that affect our residents ability to access quality housing and our region's ability to effect meaningful change

Only 23% of residentially zoned land in Cincinnati allows for anything more than single family homes

- This share is lower in suburban jurisdictions

Real income for the median Hamilton County household has fallen by \$8,000 since 2000

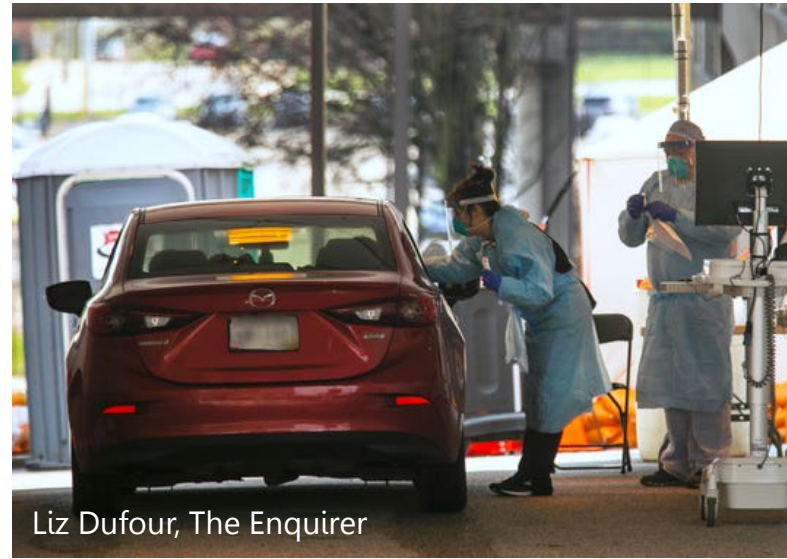
The share of families in poverty has increased by 20% since 2000

The Cincinnati metropolitan area remains one of the most racially segregated metropolitan areas in the country

Planning in a Time of Crisis



Stephen Brashear, Enquirer via EPA-EFE



Liz Dufour, The Enquirer



Cara Owsley, The Enquirer



Jessica Powell

Vice President of the Hamilton County Land Reutilization Corporation

Produce

In order to meet housing needs, Cincinnati and Hamilton County must scale up the production of affordable homes.

**EXPLORE OR SCALE UP
INNOVATIVE OWNERSHIP
MODELS & HOUSING TYPES**

**FUND NEW AFFORDABLE AND
MIXED-INCOME PROJECTS IN
SUBURBAN COMMUNITIES**

**BUILD CAPACITY IN HOUSING
TRADES**

Produce

In order to meet housing needs, Cincinnati and Hamilton County must scale up the production of affordable homes.

**CREATE NEW INCENTIVES FOR
AFFORDABLE HOUSING**

**TARGET HOUSING TO
VULNERABLE GROUPS**

**SET COMMUNITY
BENCHMARKS**

Produce

In order to meet housing needs, Cincinnati and Hamilton County must scale up the production of affordable homes.

**FUND MISSION-DRIVEN CDCs
AND NONPROFITS**

**INCREASE ACCESS TO
LENDING PRODUCTS**



Gregory Johnson

Chief Executive Officer of the Cincinnati Metropolitan Housing Authority

Preserve

Investment in maintenance and repairs are urgently needed to preserve our existing supply of affordable housing.

**PROVIDE HOME REPAIR
FUNDING TO LOW-INCOME
HOMEOWNERS AND SMALL
LANDLORDS**

**STRENGTHEN THE CODE
ENFORCEMENT NETWORK**

**MAXIMIZE OPPORTUNITIES TO
PRESERVE EXISTING CMHA
HOUSING**

Preserve

Investment in maintenance and repairs are urgently needed to preserve our existing supply of affordable housing.

MAXIMIZE OPPORTUNITIES TO PRESERVE PRIVATELY SUBSIDIZED HOUSING

REQUIRE LONG-TERM AFFORDABILITY IN EXCHANGE FOR RENOVATION ASSISTANCE

INCREASE SUPPORT TO ADDRESS TANGLED TITLE

CREATE RENTAL REGISTRATION PROGRAMS



Jenece Jones

Executive Director of Housing Opportunities Made Equal

Protect

As the region grows, we need to protect the housing stability of those who are most vulnerable to rising housing costs.

**EXPAND TAX RELIEF FOR
VULNERABLE HOMEOWNERS**

**TARGET INTERVENTIONS TO
RAPIDLY APPRECIATING
NEIGHBORHOODS**

**EXPAND HOMEOWNERSHIP
OPPORTUNITIES AND
INCREASE EQUITABLE WEALTH
CREATION**

Protect

As the region grows, we need to protect the housing stability of those who are most vulnerable to rising housing costs.

**CREATE A REGIONAL TENANT
ASSOCIATION**

**ENFORCE AND EXPAND
TENANT PROTECTION**

**COMMUNITY BENEFITS
AGREEMENTS**

Protect

As the region grows, we need to protect the housing stability of those who are most vulnerable to rising housing costs.

**INCREASE SUPPORT FOR
EXISTING EFFORTS**

**ESTABLISH A COUNTY
HOUSING COURT**

**EDUCATE AND INCENTIVIZE
LANDLORDS TO ACCEPT
VOUCHERS**



Mary Burke Rivers

Executive Director of Over-the-Rhine Community Housing

Funding the Strategy

Many of the actions described require additional resources.

**CREATE A DEDICATED,
RECURRING FUNDING STREAM
FOR THE AHTF**

**PROVIDE LONG-TERM
MEZZANINE DEBT TO
AFFORDABLE RENTALS**

**CREATE A LOW-INTEREST
ACQUISITION AND PRE-
DEVELOPMENT FUND**

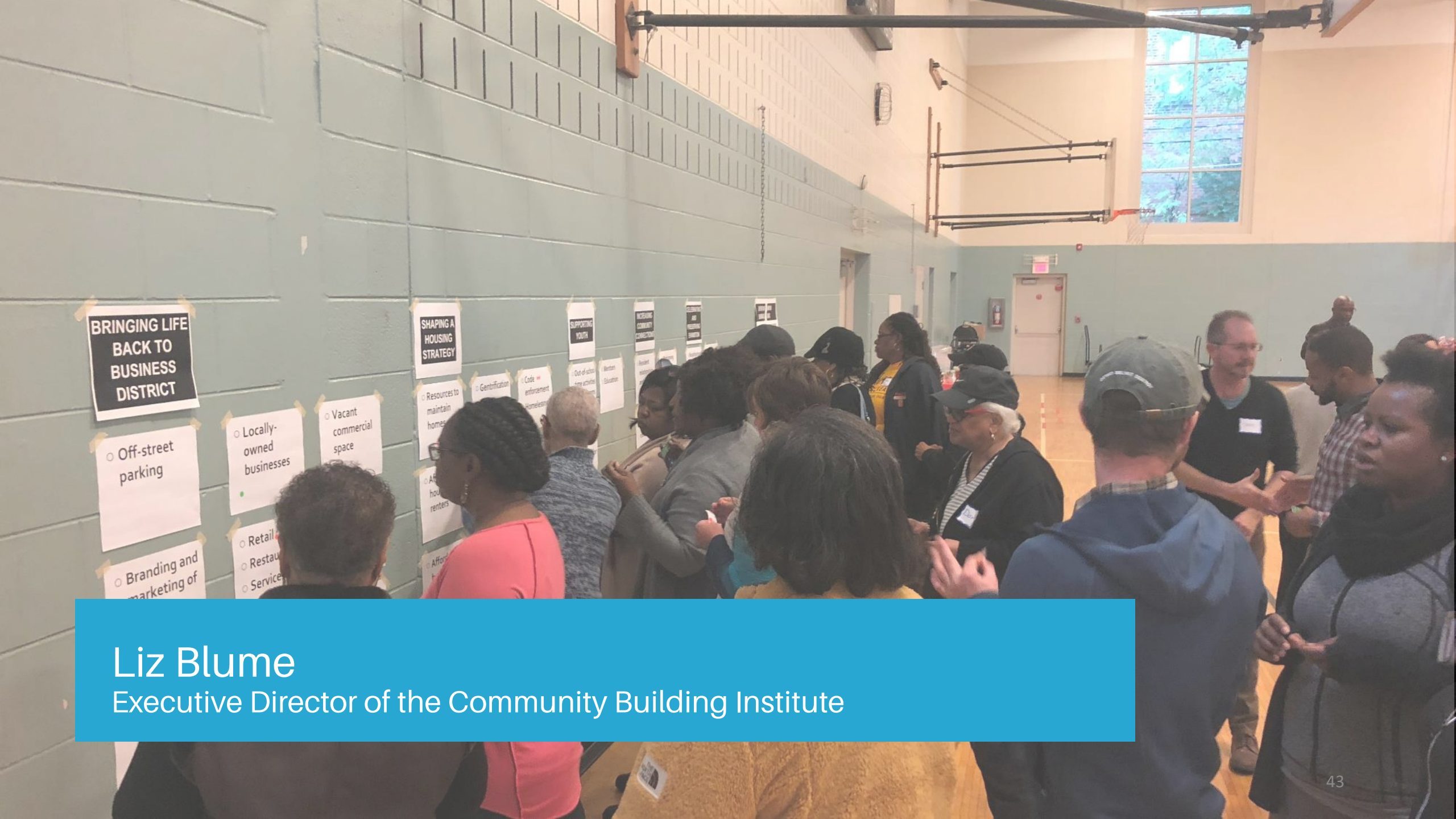
Funding the Strategy

Many of the actions described require additional resources.

**INCREASE SUBSIDY TO
DEVELOPERS WHEN THEY
INCLUDE MORE AFFORDABLE
UNITS**

**CREATE A REVOLVING LOAN
FUND FOR REPAIRS**

**ADVOCATE FOR NEW STATE
AND FEDERAL RESOURCES**



**BRINGING LIFE
BACK TO
BUSINESS
DISTRICT**

○ Off-street parking

○ Branding and marketing of

○ Locally-owned businesses

○ Retail
○ Restau
○ Service

○ Vacant commercial space

**SHAPING A
HOUSING
STRATEGY**

○ Resources to maintain homes

○ Afford

○ Gentrification

○ Code enforcement

○ Out-of-school activities

**SUPPORTING
YOUTH**

○ Resident

○ Mentor Education

**INCREASING
COMMUNITY
CONNECTIONS**

○ Resident

**FOR
RENTERS**

○ Resident

**FOR
RENTERS**

○ Resident

Liz Blume

Executive Director of the Community Building Institute

Systems Change

Achieving equitable housing access and affordability throughout our community will require changing the systems that have left too many behind.

**EXPAND THE AFFORDABLE
HOUSING TRUST FUND**

**MODIFY TAX INCENTIVES AND
FUNDING PRIORITIES**

**MAXIMIZE COMPETITIVENESS
FOR STATE AND FEDERAL
FUNDING**

Systems Change

Achieving equitable housing access and affordability throughout our community will require changing the systems that have left too many behind.

AMEND ZONING CODES

**CONDUCT AGGRESSIVE
OUTREACH AND EDUCATION**

**CREATE A COMMUNITY
CHALLENGE TO PAY A LIVING
WAGE**

Systems Change

Achieving equitable housing access and affordability throughout our community will require changing the systems that have left too many behind.

**ADDRESS "CLIFF EFFECT"
ISSUES**

**IMPROVE PUBLIC
TRANSPORTATION**

**CREATE A COORDINATED
LEADERSHIP STRUCTURE**

**ADOPT A SET OF METRICS TO
TRACK PROGRESS**

Short-term Needs

Keep people in housing: County-wide Rental Assistance Program

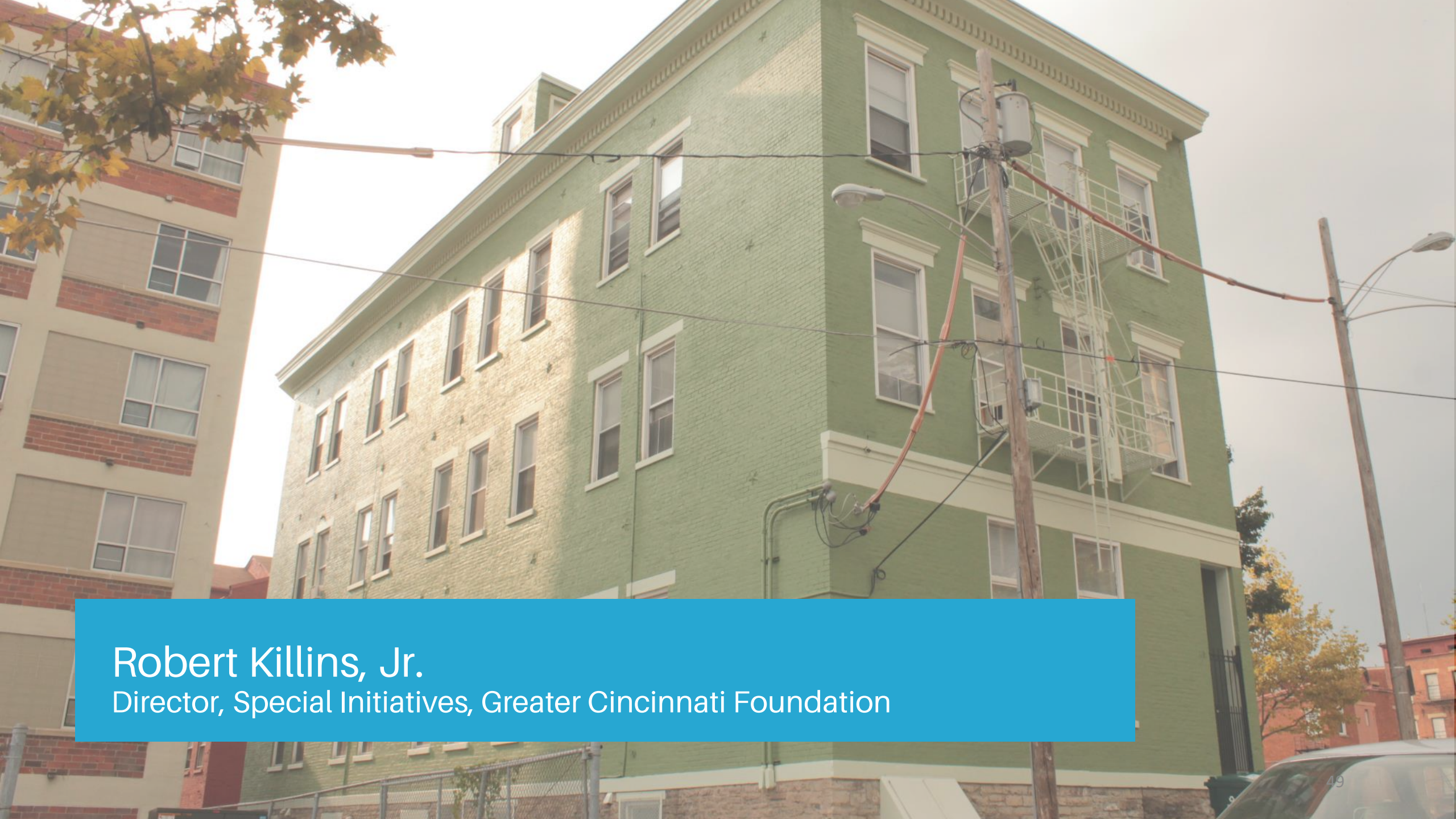
CARES ACT



Long-term Strategy



We cannot go back to normal – we need to do better – much better



Robert Killins, Jr.

Director, Special Initiatives, Greater Cincinnati Foundation

Sponsorship

Greater Cincinnati Local Initiatives Support Corporation (LISC) facilitated this process in collaboration with the Steering Committee. They would like to thank the Strategy's generous sponsors:





THANK YOU

The full report is available online at:

<https://www.lisc.org/greater-cincinnati/what-we-do/housing-our-future/>

Please join us for the next session in this series:
Housing our Future: Housing Insecurity and Evictions in the Wake of the Covid-19 Crisis

10:00AM Thursday, August 27th Virtual: Webex

Presentation prepared for Greater Cincinnati LISC by Vincent Reina and Claudia Aiken,
Housing Initiative at Penn (HIP) *PennPraxis, Weitzman School of Design, University of Pennsylvania*