

# Community-Wide Housing Strategy

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Equitable Development Discussion  
February 1, 2020  
Kathy Schwab, LISC

# A Growing Housing Need

## In Cincinnati and Hamilton County

### Gap in Households and Affordable and Available Units

Hamilton County Overall

Poverty, Income & Housing  
**Housing Gap**  
 Cost Burden

<i>Household Income</i>	Total Households	Affordable and Available Units	Gap
<i>\$14,678 or less</i>	55,600	15,581	<b>-40,019</b>
<i>\$24,464 or less</i>	90,946	52,611	<b>-38,335</b>
<i>\$39,142 or less</i>	138,559	125,073	<b>-13,486</b>
<i>\$48,927 or less</i>	165,531	163,191	<b>-2,340</b>
<i>\$58,712 or less</i>	190,342	193,252	<b>2,910</b>



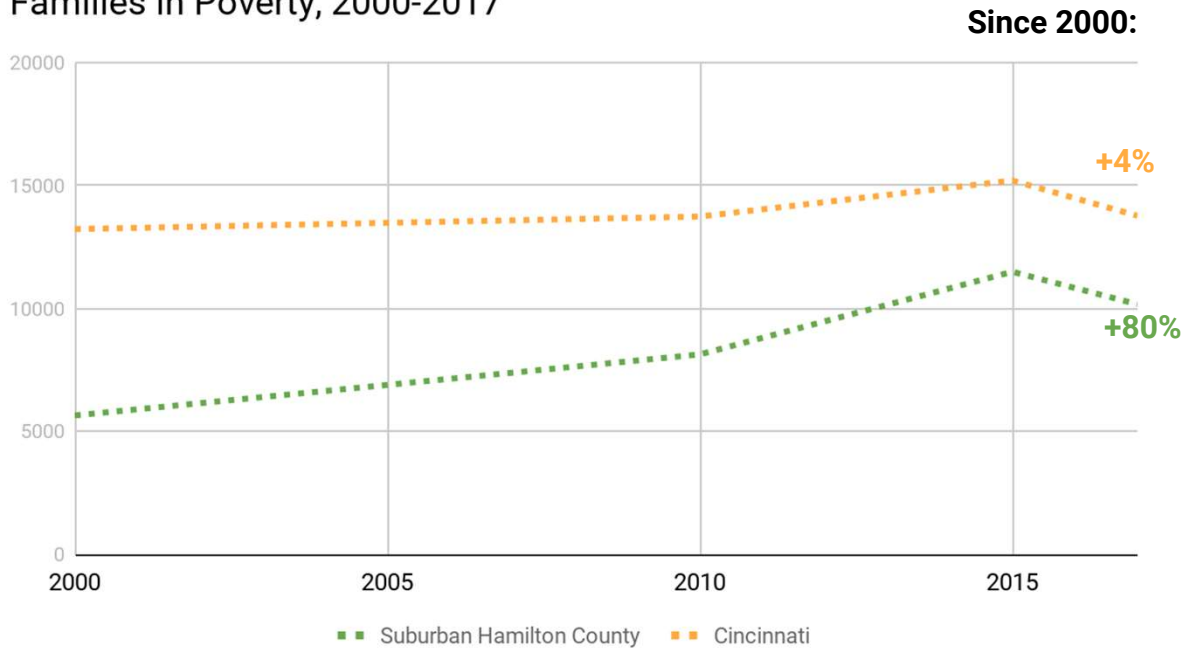
# Poverty

## Poverty has been rising

The number of Hamilton County families in poverty grew by 27% between 2000 and 2017.

In 2017, 22.4% of families in Cincinnati, and 8% in suburban Hamilton County, were living below the poverty line.

Families in Poverty, 2000-2017



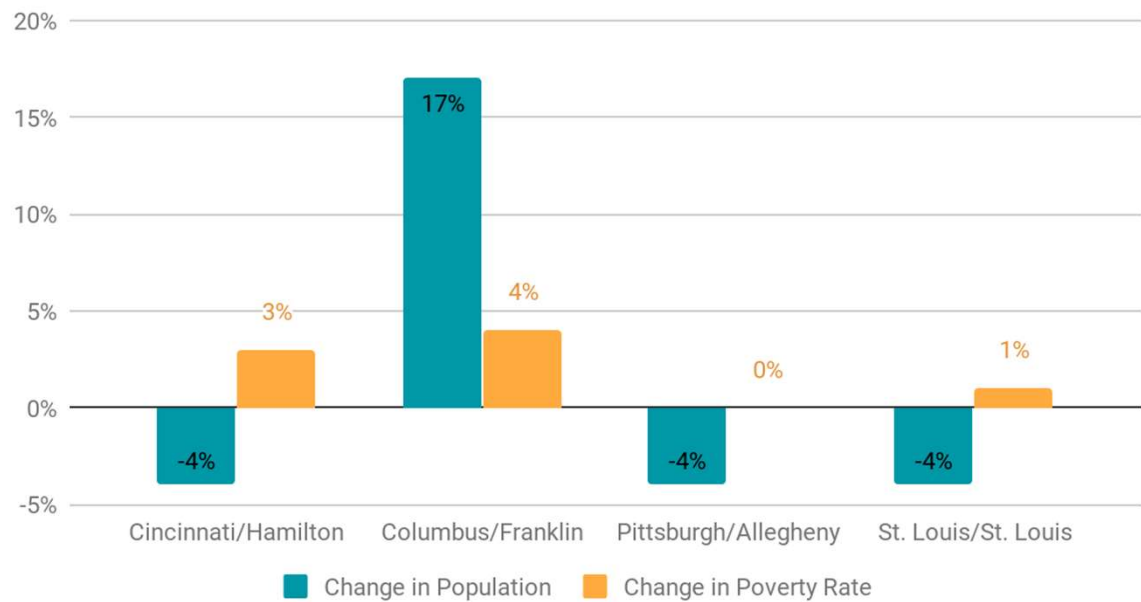
U.S. Census Bureau, 2000-2017

# Peer Cities

## Population vs. Poverty

Many of Cincinnati's peer cities saw similar population decreases between 2000 and 2017, but Cincinnati saw higher increases in poverty than these peers.

Change in Population and Poverty Rate, 2000 to 2017



U.S. Census Bureau, 2000-2017

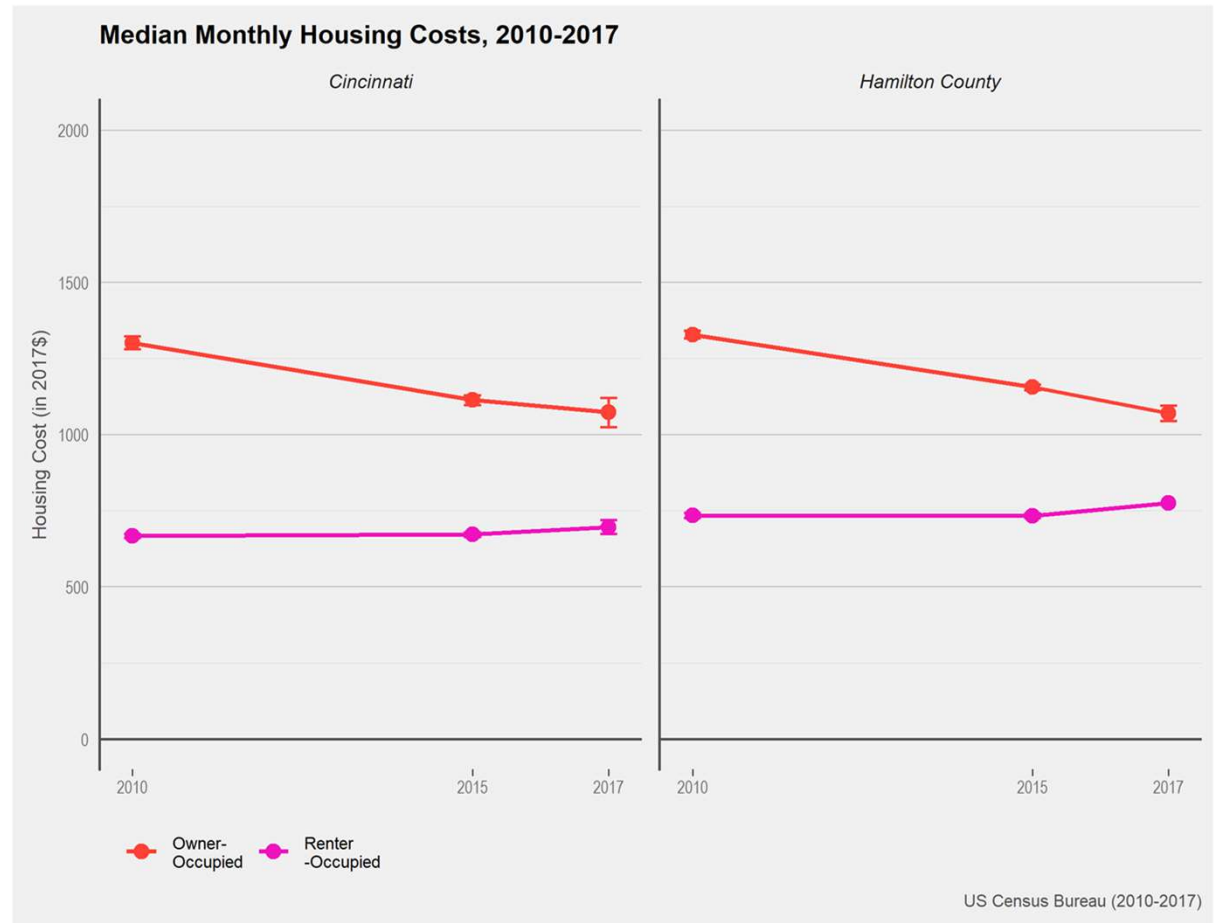
# Housing Costs

## Rising Costs for Renters

Tenants in both the city and county are seeing their rents go up, even as costs for homeowners fall.

## OTR/Pendleton Housing Inventory

Based on a study by CBI, nearly 3,000 units of affordable housing (or 73% of units affordable at 0-30% AMI) were lost from OTR 2002-2015. A majority of these units were rented to people of color.



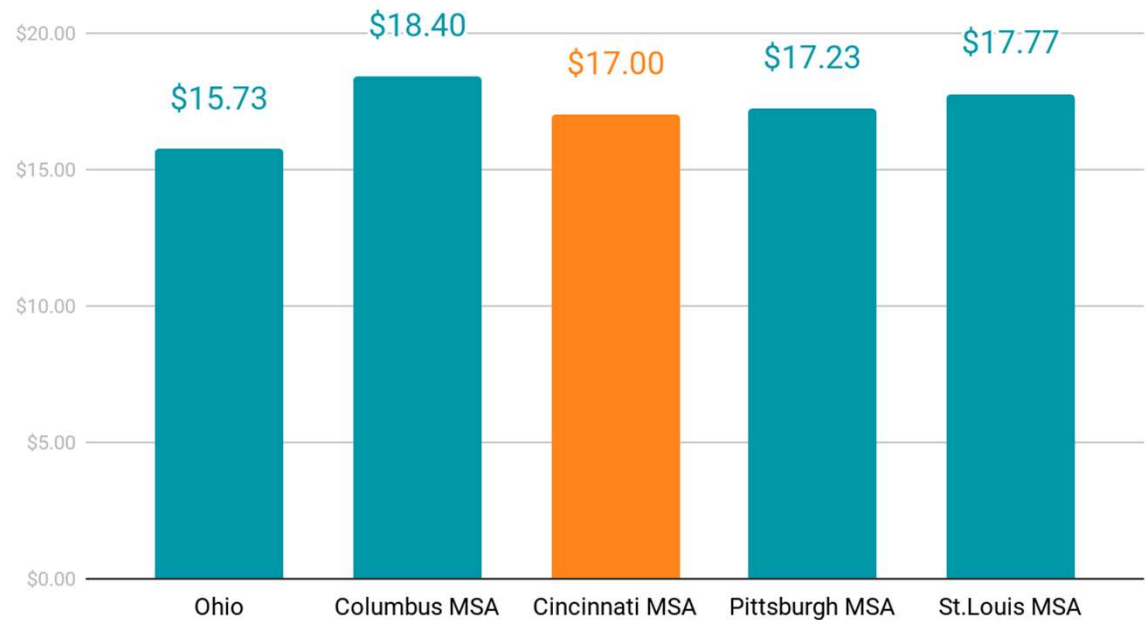
## Peer Cities

### National Low-Income Housing Coalition "Out of Reach," 2018

In the Cincinnati metro area, a household must earn **\$17 per hour** to afford a fair market rate 2-bedroom apartment without being cost-burdened.

This is slightly lower than for peer cities, but since minimum wage in Ohio is \$8.55, a renter would still need to work **2 full-time minimum wage jobs** just to afford a 2-bedroom apartment.

Housing Wage, 2019

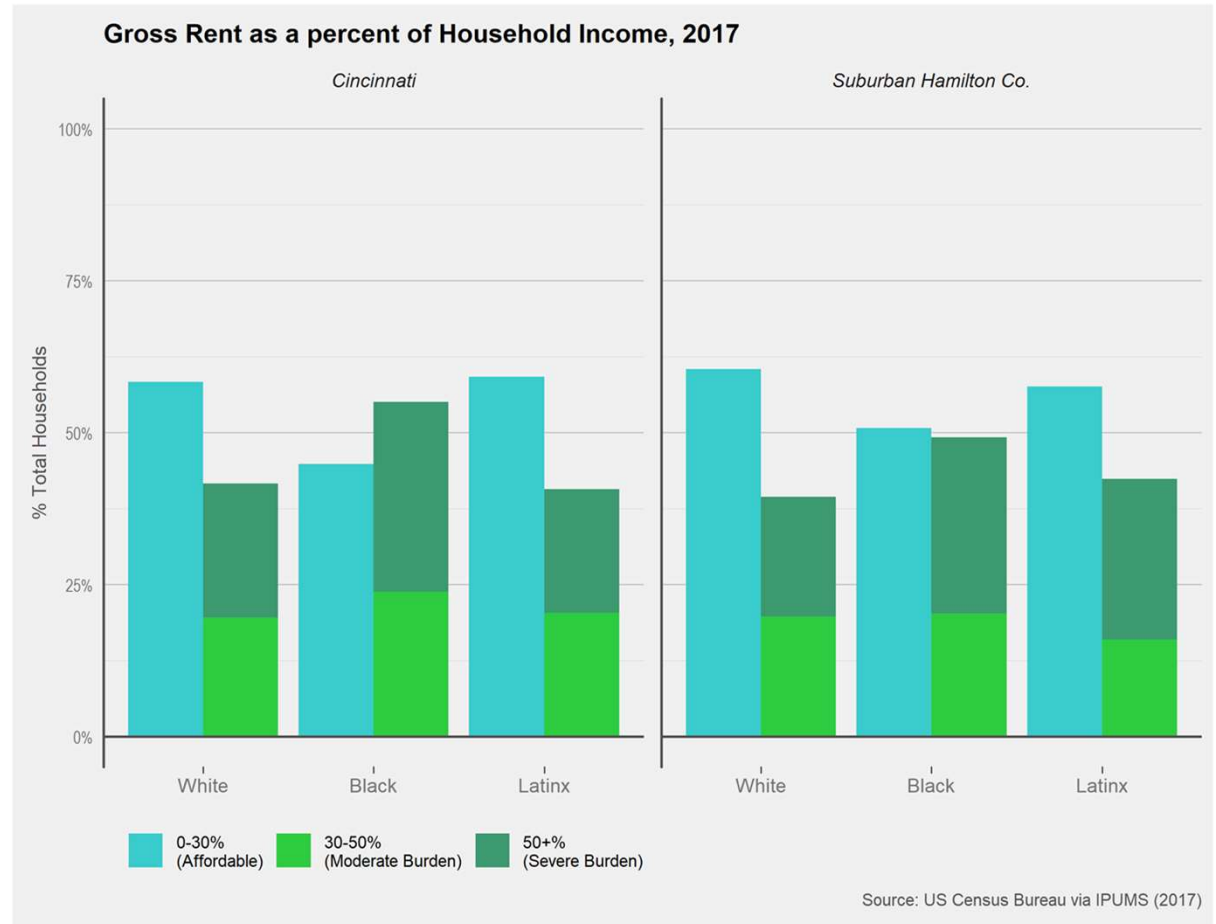


Source: NLIHC Out of Reach Report, Ohio, 2019

# 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.

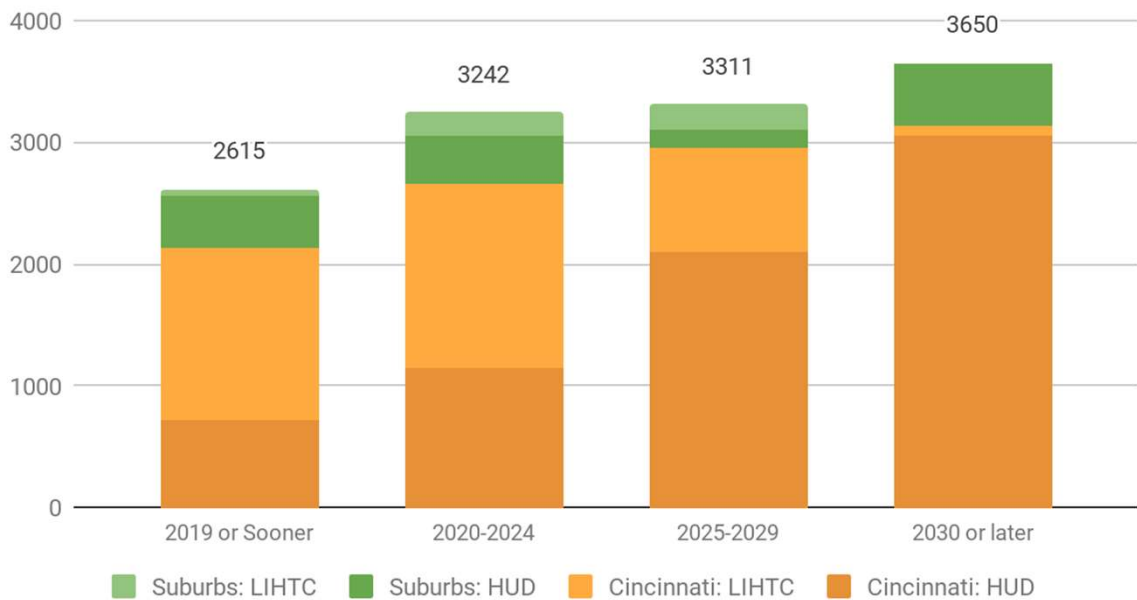


# Expiring Units

## 2017 Ham. Co. Affordability Study

A snapshot of expected expiration dates as of 2016 shows that 42% of homes kept affordable by HUD contracts are set to expire before 2030. About 72% of LIHTC units are also scheduled to expire before 2030.

### Subsidized Housing Expirations by Decade



HUD Picture of Subsidized Households; OHFA LIHTC Database, 2015



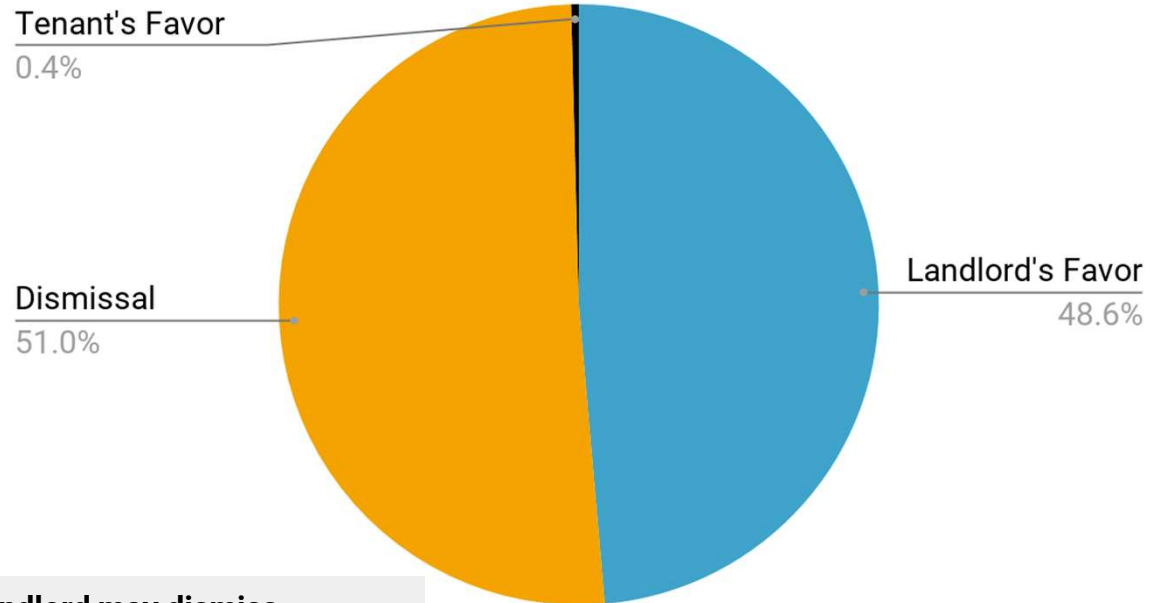
# Evictions

## Hamilton County Eviction Report

From 2014 to 2017, an average of **12,439 residential evictions** were filed in Hamilton County. The eviction filing rate (8.7%), or percentage of renter-occupied units that experience an eviction filing, sits **well above the nation's average** (6.3%).

Hamilton County evictions are highly **concentrated** in predominantly Black neighborhoods.

Formal Eviction Decisions, 2017

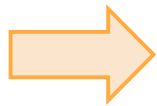


**A landlord may dismiss their case if:**

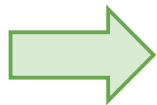
- They reach an informal agreement with tenant
- Tenant vacates the premises



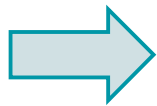
## Why a housing strategy?



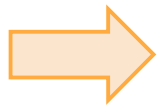
The scope + complexity of the problem demands a holistic response.



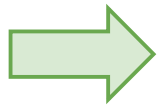
A chance to bring all the stakeholders to the table & build collective capacity.



Document that will unify and align advocates' collective strategies and efforts



We want to guide philanthropic dollars, but also municipal policy.




Provide specific policy recommendations



# Why a housing strategy?

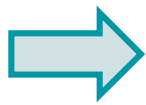
Realistically, what will this plan achieve?

- Provide an **assessment** of current needs
  - Establish **key goals** (with the idea that the City and County can adopt them)
  - Provide a **suite of tools, policies and funding** for a range of strategies
  - We want to guide philanthropic dollars, but also municipal policy.
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## Since 4<sup>th</sup> Quarter 2018

### The working group process:

- Over **250** working group participants
- A total of at least **48** meetings
- **17** Community Engagement forums for input



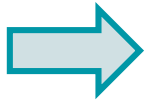
Narrowed to **5 topic areas**

Assessed **need** and developed a set of **over 100 recommendations**

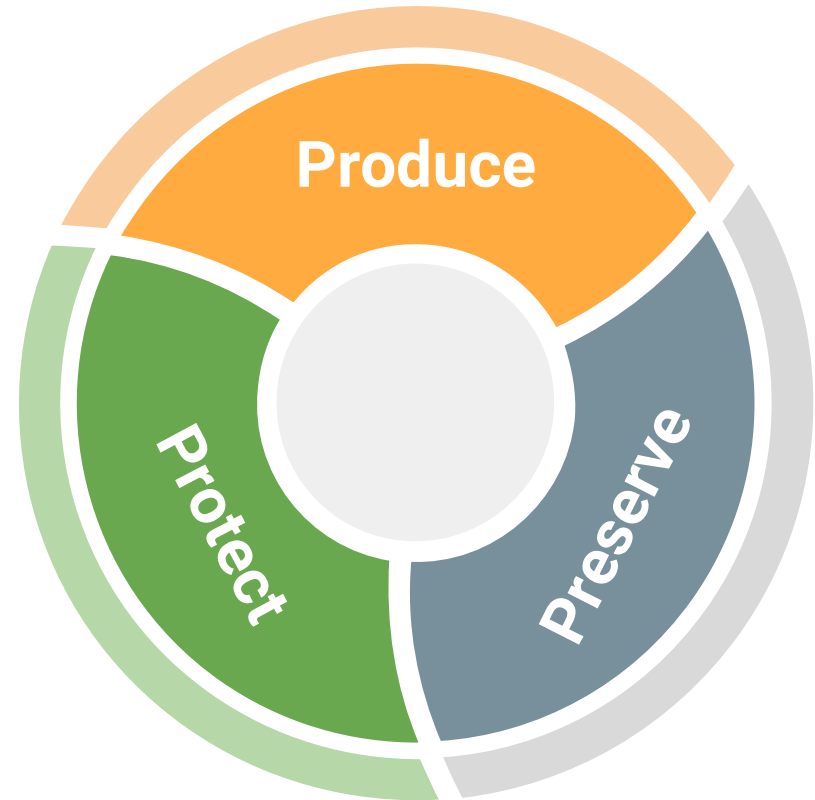


## Overview

*Cincinnati and Hamilton County face complex, interlocking housing challenges.*




These challenges must be addressed via **production**, **preservation**, and **protection**.



# Proposed Vision Statement:

Everyone has access to a spectrum of quality, affordable housing within their neighborhood of choice.

## **Proposed Guiding Principles:**

- Put People First
  - Promote Choice
  - Foster Diversity
  - Advance Equity
  - Cultivate Collaboration
  - Challenge the status quo
  - Confront racist and discriminatory policies and practices
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## Broad themes across working groups

**Renter Protections**

**Housing Quality &  
Conditions**

**Local Capacity**

**Innovative Financing  
Streams**

**Equitable Production  
Goals & Distribution**

**Eviction & Property  
Taxes**



## These are based on recurring recommendations...

**Tenant Rights** to Counsel, 'Pay to Stay,' and Landlord/Tenant Mediation

Proactive **Code Enforcement** + Home **Repair Grant/Loan** Program

Increasing **Development & Property Management** Capacity

Dedicating Funding for the **Housing Trust Fund**

Introducing **Fair Share** Expectations





**Access to  
Homeownership**



## Four Key Ideas

**Property tax relief** for low-income homeowners, esp. in rapidly appreciating neighborhoods

**Proactive Code Enforcement** combined with home repair programs, loans, and incentives for small landlords

**Open new pathways to homeownership** through homesteading and alternative credit building strategies

**Increase coordination** to offer one portal for homeownership resources, information, and data

**New Production**



## Four Key Ideas

**Address wage gap** by challenging companies to pay a living wage

**Increase by-right zoning** for multifamily development

**Streamline approvals** and waive fees in exchange for affordable units

**Expand the pool** and build the capacity of small developers, contractors, and property managers

# **Affordable Rental Preservation**



## Four Key Ideas

Create a **system to flag expiring units** and offer incentives for preservation and rehabilitation

Combine **data-driven code enforcement** with robust home repair programs and access to loans

Protect against displacement using tenant **legal protections, emergency rental assistance, and legal aid**

**Change the narrative** around affordable housing through outreach and information campaigns

# **Policy & Zoning**



## Four Key Ideas

**Reform the zoning code** to incentivize affordable development through density bonuses, require in-lieu fees, and permit accessory dwellings

Support a **tenant association** to educate tenants on their rights and mediate with landlords. Adopt new **tenant protections**.

Conduct a "**Fair Share Study**" and evaluating progress.

**Dedicate permanent funding streams** to the Housing Trust Fund and set up an **oversight board**



**Homelessness**



## Four Key Ideas

**Support existing programs** that are proven to reduce and prevent homelessness

**Require affordable development** in exchange for public land, subsidies, or incentives

Enact **tenant protections** such as a right to counsel, just cause eviction legislation, and a 'pay to stay' ordinance

**Dedicate permanent funding streams** to the Housing Trust Fund and use it to fund deep, permanent affordability

**CoHear**



## Four Key Ideas

Provide **emergency rent and utility assistance** to families on the brink of homelessness

**Require affordable development** in exchange for public land, subsidies, or incentives

Pursue **creative homeownership programs**, such as renter equity and co-op models, and alternative credit histories

**Build property management capacity** and allow (and train) tenants to invest in their properties

## **4. Next Steps**

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# Timeline



**Funding for the Community-Wide Housing Strategy provided by:**



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

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