

Preliminary Recommendations

Community-Wide Housing Strategy

Vincent Reina & Claudia Aiken | October 21, 2019

Agenda

1. Where we are
2. Revisioning
 - Discussion
3. Assessing the need
 - Discussion
4. Preliminary recommendations
 - Group report-out
5. Next steps

1. Where we are

It's all coming together...

- ✓ **Best practice research:** conducted based on working group requests
- ✓ **Working group preliminary recommendations:** submitted early October
- ✓ **Outreach:**
 - City and County officials and task forces
 - Advocacy and service organizations
 - The developer community
 - Everyday experts

2. Revisioning

What you've already achieved

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- A total of at least **16** meetings

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Discussed **5 topic areas**

Assessed **need** and developed a set of **preliminary recommendations**

We want to discuss what you've proposed...

But first, let's take a step back, and have a conversation about where we are headed.

Your feedback

What we've been hearing:

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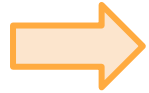
- The working groups represent a broad set of **stakeholders**, but there are still some not at the table
- There is a lack of certainty about the **decision-making process** within the working groups
- There are concerns about a **lack of certainty** to what extent the City and other potential implementers will embrace the strategy in its entirety

Revisioning

Realistically, what will this plan achieve?

- Provide an **assessment** of current needs
- Establish **key goals** (with the idea that the City and County will adopt them)
- Provide a **suite of tools** for a range of actors

Discussion

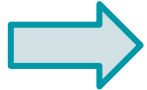


What are your thoughts? Are we framing this process correctly?

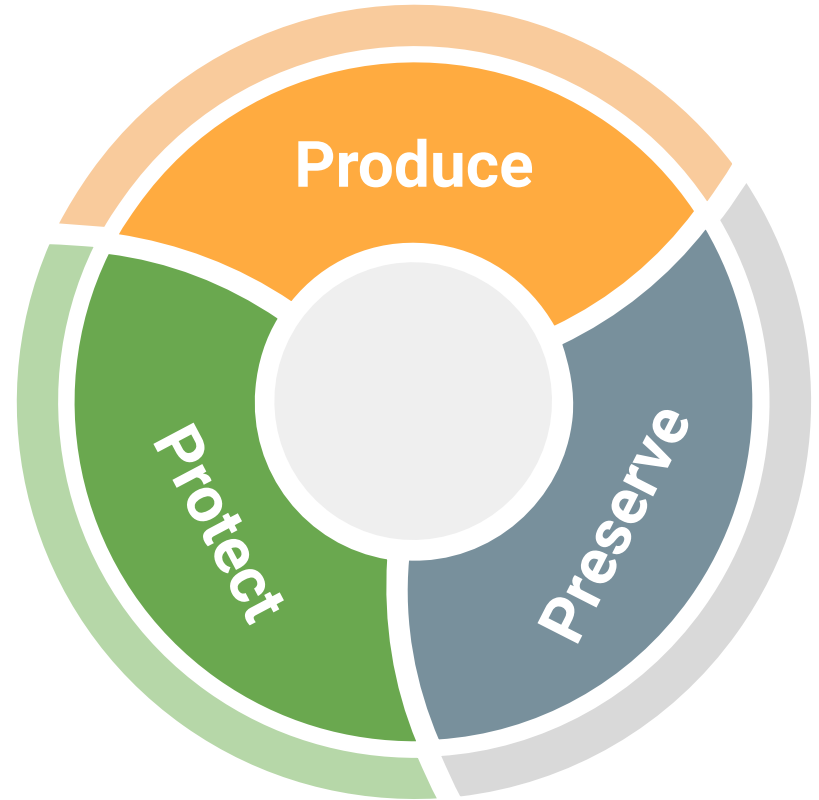
3. Assessing Need

Overview

Cincinnati and Hamilton County face complex, interlocking housing challenges.



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



Production

Cincinnati + Hamilton County...

- Built about **437 new residential units** *in 2018*
- Added **570 households annually** *2010-2015*, and is projected to add at least **275** more per year through 2030.
- Saw their combined vacancy rate fall from **11.5%** to **10.55%** *between 2010 and 2017*



Nick Swartsell, CityBeat, 2017

Preservation

In Hamilton County...

- There were about **3,400** non-minor residential **building code violations** *in 2018*
- There are **8,580 units** whose subsidy contracts will expire by 2030.

In the Cincinnati Metro...

- About 4% of units were found inadequate *in 2015*
(with water leaks, rats, no heat, or no running water)



Madison Schmidt, Cincinnati Enquirer, 2014

Protection

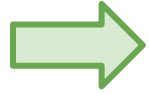
Cincinnati + Hamilton County...

- Are home to over **40,000** severely **cost-burdened households** who are extremely low-income
- See about **12,500 residential evictions** each year
- Have rapidly changing neighborhoods where direct and indirect **displacement** is occurring



Lisa Entsminger, Cincinnati SoapBox, 2011

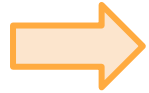
Discussion



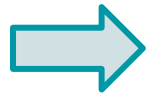
Is this a fair and holistic representation of housing needs in Greater Cincinnati?

3. Preliminary Recommendations

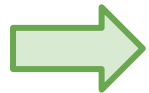
Let's talk recommendations!



First, we'll present some broad themes that emerged from your reports.



Then, each working group will "report out" about a few recommendations.



Finally, we'll break out into groups to discuss key themes and priorities going forward.

Broad themes across working groups

Renter Protections

**Housing Quality &
Conditions**

Local Capacity

**Innovative Financing
Streams**

**Equitable Production
Goals & Distribution**

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

Streamline approvals
and waive fees in
exchange for affordable
units

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

**Establish fair share
expectations** for the
City, County, and smaller
jurisdictions

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**” assigning expectations to each jurisdiction 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

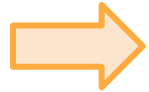
Provide **emergency rent and utility assistance** to families on the brink of homelessness

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

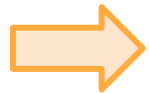
Pursue **creative homeownership programs**, such as renter equity and co-op models, and alternative credit histories

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

Discussion (Breakout)



What key themes emerge? (Do you agree with the ones we presented?)



What should be the strategy's top priorities?

4. Next Steps

Timeline



Breaking out projected 10-year growth

(based on current income/tenure split)

% of Area Median Income	Households	Owners	Renters
<30% AMI	669	176	493
30-50% AMI	431	184	246
50-80% AMI	516	298	218
80-120% AMI	449	326	123
>120% AMI	686	598	88
TOTAL	2,750	1,582	1,168

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