



GOLF MANOR

VILLAGE-WIDE HOUSING PLAN

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Prepared for the Village of Golf Manor, Ohio

Prepared by
Housing Opportunities Made Equal in collaboration with
Hamilton County Regional Planning Commission

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This plan was prepared as part of a housing grant from the United Way of Greater Cincinnati (UWGC) to the Hamilton County Regional Planning Commission (HCRPC) and Housing Opportunities Made Equal (HOME). This plan was written and prepared by JoAnna Brown, Housing Planner, with assistance from Hamilton County Regional Planning Commission staff, the Village of Golf Manor Housing Steering Committee, and Hamilton County Housing Advisory Board members.

The Village of Golf Manor Housing Steering Committee Members

Alan Zaffiro, Mayor
Wane Creager, Safety Service Administrator
Chris Berwinger, Resident - Community Representative
Greg Brown, Resident - Community Representative
Dominic Cesarone, Resident -Community Representative
Steve Gilbert, Resident - Community Representative
Brian Starner, Resident -Community Representative
Betty Walker, Resident - Community Representative

Hamilton County Housing Advisory Board Members

Elizabeth Brown, Executive Director, Housing Opportunities Made Equal
Carol Dragul, Realtor, Comey & Shepherd Realtors
Jeanne Gollhofer, Director, Cincinnati Development Fund
Michael Romanos, Professor, School of Planning-University of Cincinnati
John Rosenberg, Chairperson, Real Estate Executive Advisory Council-University of Cincinnati
James Shapiro, Real Estate Investors Association of Greater Cincinnati
Caroline Statkus, Former Planning Administrator, HCRPC
Susan Walsh, Director, Hamilton County Community Development
Stephen Wolf, Representative, First Suburbs Consortium of Southwest Ohio/City of Mt. Healthy

Hamilton County Regional Planning Commission Staff Member

Todd Kinskey, Executive Director

Housing Opportunities Made Equal Staff Member

JoAnna M. Brown, Housing Planner

Preface

The *Village of Golf Manor Housing Plan* is the product of a public-private initiative to create long-term, sustainable solutions for workforce housing challenges in Hamilton County, Ohio’s First Suburbs. The Village of Golf Manor, in partnership with Housing Opportunities Made Equal and the Hamilton County Regional Planning Commission, are seeking to address barriers to housing investment, while also capitalizing on market opportunities and attending to product voids through development of a comprehensive housing plan and action strategies. This plan was funded by a grant from the United Way of Greater Cincinnati.

Purpose, Goals, and Objectives

The aim of this housing study is to develop a housing plan for the Village of Golf Manor that addresses both current and future housing needs of the community, as well as adheres to the vision and the goals established by the community. The plan serves as a guide in promoting workforce housing development and improvements within the community. Workforce housing refers to single-family homes, townhouses, condominiums, starter homes, and apartments that are affordable to area workers, such as retail workers, teachers, firefighters, municipal employees and the other middle-income workers. This plan includes recommendations and action strategies for improving, redeveloping, and creating housing for workforce residents within the Village of Golf Manor, Ohio.

The vision of the Village of Golf Manor is to provide, “An attractive, diverse, affordable, community-oriented village for young families, professionals, and empty nesters that residents can be proud of.”

GOALS AND OBJECTIVES

The goals of the *Village of Golf Manor Housing Plan* are to address the community housing needs in terms of housing type mixtures, improvements to the existing housing stock, and examining new housing development opportunities. The proposed goals and objectives are outlined below.

Goal 1: Provide a mixture of housing choices and prices.

Objectives:

- 1.A Explore diverse types of development within the business district and other areas, considering types of development currently not available in these areas, such as condominiums, mixed use, and retail businesses.

- 1.B Determine the most appropriate mix and location of development densities for single-family, two-family, multi-family, and senior housing.

Goal 2: Promote homeownership.

Objectives:

- 2.A Market new infill housing (housing that is built on vacant lots in built-up areas of the Village) that will provide new homeownership opportunities for current neighborhood renters.

- 2.B Identify options to reduce conversion of owner-occupied to rental units.

- 2.C Market the Village to potential home-buyers.

Goal 3: Maintain and improve existing housing stock.

Objectives:

- 3.A Encourage residents and property owners to maintain properties.
- 3.B Enforce the Village of Golf Manor’s Property Maintenance Code; inform residents and property owners of the Village’s property maintenance guidelines via Mayor’s newsletter, village website, or other resources.
- 3.C Identify sources of funds for the rehabilitation of residential dwellings and assist residents in obtaining such funds.
- 3.D Target blighted residential properties and vacant lots for clean-up.
- 3.E Eliminate blight by removing identified structures that detract from a healthy image of the area.
- 3.F Create programs to promote well-maintained housing units.
- 3.G Promote preservation and restoration of housing that has historical significance.

Goal 4: Explore opportunities for development of new housing.

Objectives:

- 4.A Identify potential areas/sites for residential development or redevelopment.
- 4.B Work with realtors, developers, and non-profit housing groups to determine market for various housing types.

Village of Golf Manor Housing Issues

Several issues of concern have been identified from the analysis of this plan. Below are the critical issues related to the stability of workforce housing in the Village:

- *Population Loss:* The Village of Golf Manor has been losing population and households since the 1980s. This trend is projected to continue until 2014.
- *Low Housing Demand:* Based on information gathered in the housing needs assessment for the Village, it can be determined that the demand for housing in the Village is low. Furthermore, the Village is projected to have a housing surplus for both rental and owner-occupied housing. The Village’s critical housing issues are not whether it has enough housing, but rather how does it encourage, promote, and maintain good quality homes, increase homeownership, and reduce the number of vacant and foreclosed properties within the Village.
- *Blighted Properties/ Vacant & Foreclosed Homes:* The Village also has issues regarding absentee landlords and rental property being maintained to meet the Village’s building code standards. This is a particular concern on Vera Avenue and Stover Avenue. Both these areas have a high percentage of rental properties that are either vacant and/or foreclosed and blighted.
- *Lack of Housing Opportunities for Seniors:* As the Village’s population ages, there will be a need of additional housing options that are currently not available.

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- *Declining Economy/Underperforming Schools:* The Village’s economic status also plays an important role in encouraging homeownership and displaying a positive image that will help to foster redevelopment. All of these elements are related and have an overall impact on the quality of life for current and future residents. The Village cannot grow economically unless there are affordable places for workers to live. In addition, if the schools are considered to have poor academic test scores and if tuition for private schools are not affordable, homeowners and renters may opt to choose other housing locations outside the Village.

OPPORTUNITIES AND IMPLICATIONS

Because the market continues to exhibit high levels of volatility, adoption of long-term housing strategies for the Village of Golf Manor is essential. In the last few years housing prices and property maintenance have declined. This phenomena has resulted in both housing opportunities and implications. Among the indicators considered in the context of this effort are those related to: job levels, industry growth, home prices, and housing attainability and affordability. Some of these are summarized on the right and all are presented in greater detail in the full report.

Growth and Demand

- Declining Households
- Declining Population
- Low Housing Demand

Affordability and Availability

- Affordable Housing
- Aging and Obsolete Housing Stock
- Lack of Available Land of Redevelopment
- Declining Home Values/ Property Maintenance/ Increase in Foreclosures
- Housing Rehabilitation and Redevelopment Opportunities

Substandard Housing

- Declining Maintenance of Multi-family Housing Units
- Declining Home Values/ Property Maintenance/ Increase in Foreclosures

Senior and Special Needs Housing

- Senior Housing Opportunities

Economy and Schools

- Declining Economy/Underperforming Schools

Inadequate housing causing blighted neighborhood conditions.

- Declining Home Values/ Property Maintenance/ Increase in Foreclosures

Plan Methodology

The methodology for the development of this plan included literature reviews; surveys of community representatives; interviews with Village Administration and elected officials, non-profit housing organizations, real estate and development professionals, representatives of financial institutions, and public housing agencies; a housing windshield study of target residential areas; review of the zoning code and building code violation and building permit processes; and an evaluation of the demographic, socioeconomic, and housing characteristics of the Village of Golf Manor. Case studies of housing policies and programs implemented throughout the United States and within the Greater Cincinnati region have also been documented as possible options for the Village. A detailed methodology used for the housing plan is in the appendix (See Appendix 1: Detailed Housing Plan Methodology for the Village of Golf Manor, Ohio).

Key Plan Policies and Recommendations

The Village of Golf Manor Housing Steering Committee identified five housing policies that they felt were imperative to focus on within the next two years. Recommendations were drafted to adhere to these policies. Both the policies and recommendation strategies are identified below.

- ***Conserve and improve the quality of existing single-family housing stock.***
- ***Increase the supply of independent and assisted-living facilities for senior and special needs residents.***

- ***Improve the maintenance of rental properties.***
- ***Increase homeownership.***
- ***Decrease the number of vacant and abandoned properties.***

RECOMMENDATIONS

1. Actively enforce the Village's building code to require homeowners and landlords to maintain existing property.
2. Aggressively pursue tax delinquent property owners of abandoned property.
3. Work with non-profit/for-profit developers to seek sponsors for additional senior housing options.
4. Collaborate with public and private entities in hosting events that showcase homeownership programs for potential and existing residents of the Village.
5. Continue the Village's Exterior Housing Improvement Grant program for homeowners.
6. Collaborate with local financial/housing institutions to identify properties that may be acquired by grant or foreclosure.
7. Collaborate with local financial institutions to support and offer affordable homeownership loan programs.
8. Develop a marketing plan and public relations strategy to help promote or "re-brand" the Village as a great place to live.
9. Collaborate with public and private entities in pursuing housing development and redevelopment opportunities, which provide diversity in housing choices for all income-levels.

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10. Collaborate with public and private entities in hosting events that showcase “good landlord programs” to educate them on rental property maintenance and how to acquire quality tenants.
11. Collaborate with public and private entities in hosting events to educate residents and landlords on foreclosure prevention.
12. Create Community Reinvestment Areas within the redevelopment target areas.
13. Collaborate with public and private entities to create “good tenant” education programs or “welcome wagon” programs to make new tenants feel part of the community including teaching tenants how to reinvest and maintain their homes/rental property.

Conclusion

A comprehensive housing plan seeks to align demand with supply, effectively allowing for greater movement within the market while also responding to fluctuations in market conditions over the near- and long-term. Successful implementation of the Village of Golf Manor Housing Plan recommendations will be dependent not on the existence of this document, but rather on committed leadership from the public officials as well as public and private housing sectors.

Without trust and participation from multiple interests, the recommendations will be obsolete. Without exception, all of the participants in the process stated four essential elements for success:

- Acknowledgement of the challenges;
- Political will;

- Community outreach and education; and
- Consideration of the consequences of doing nothing.

The Village of Golf Manor Housing Plan is intended to assist the village administrators and housing advocacy partners that participated in its preparation, with the tools to serve and guide growth and development of housing for the near- and long-term. The recommendations presented herein were developed with input from the Village of Golf Manor Housing Steering Committee and guidance from the Hamilton County Housing Advisory Board. The Village of Golf Manor Housing Steering Committee is comprised of village residents, employees, and business owners. The Hamilton County Housing Advisory Board consists of representatives in housing, real estate development finance, and community development. The information is designed to provide for thoughtful consideration and sound decision-making. Finally, it is the recommendation of the authors of this report that the information contained herein be reviewed and updated often, as conditions change and strategies are advanced.



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