

GOLF MANOR

VILLAGE-WIDE HOUSING PLAN

Housing Demand Analysis

Previous sections of this study analyzed the existing housing supply, growth trends, and demographic characteristics of the population and household base in the Village of Golf Manor. This section of the report presents estimates of housing demand in Golf Manor based on three growth scenarios: 1) Stagnant Growth; 2) Declining Growth; and 3) Low Growth. The estimates for for-sale and general occupancy rental housing are calculated from 2007 through 2012 growth scenario estimates.

In addition, this study assesses the demand for affordable housing in the Village of Golf Manor. The assessment includes an analysis of the gap between the supply of affordable housing and the demand (or need) for such housing utilizing special tabulations of Census 2000 and Claritas data. A housing gap analysis estimates the deficit/surplus of the housing units that are affordable to certain household income groups both for renter and owner-occupied households. The 2000 Census Comprehensive Housing Affordability Strategy (CHAS) provides special tabulations as a source for estimating that gap, particularly for low-income households.

DEMOGRAPHIC PROFILE AND HOUSING DEMAND

The demographic profile of a community affects housing demand and the types of housing that are needed. There are several key demographics and home buying trends that affect housing demand in a community as well as the types of housing that are needed. These demographic and homebuyer trends are known as housing life cycle stages. The housing life cycle-stages¹ are:

¹ REALTOR Magazine Online, www.realtor.org.

1. *Entry-Level Householders*: As people enter the workforce in Golf Manor they will likely seek to rent basic, inexpensive apartments. This category is usually singles or couples in their early 20s and will often share an apartment with roommates.
2. *First-Time Homebuyers and Move-Up Renters*: With the increase in affordable homeownership programs and the decrease in property values due to the current recession, more opportunities arise for first-time buyers entering the market to purchase homes at reasonable rates. This category is usually couples (married or unmarried) in their mid-20s or 30s, mostly without children. They often prefer to purchase modest single-family homes or rent upscale apartments. These households tend to have less disposable income, so affordability and the following features are important:
 - Modest design and location
 - Rooms, landscaping finished at move-in
 - Functionality and durability over aesthetics to minimize on-going maintenance costs of components.
 - Heavy-duty appliances
 - Large living space for more at-home entertainment.

Move-Up Buyers: Generation X, born between 1964 and 1978, identifies homeownership as a key to the American Dream. As the X-ers enter their 30s and 40s and have families, they are looking to move up in the housing market, purchasing newer, larger single-family homes.

Empty Nesters and Seniors: This segment is nearing their senior years or in their senior years. Empty nesters are looking for housing that will enable them to maintain their independent lifestyle. While seniors may desire housing that will reduce their responsibilities for

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3. *Move-Up Buyers*: Generation X, born between 1964 and 1978, identifies homeownership as a key to the American Dream. As the X-ers enter their 30s and 40s and have families, they are looking to move up in the housing market, purchasing newer, larger single-family homes.
4. *Empty Nesters and Seniors*: This segment is nearing their senior years or in their senior years. Empty nesters are looking for housing that will enable them to maintain their independent lifestyle. Seniors may desire housing that will reduce their responsibilities for maintenance. These are generally couples in their 50s and 60s.
5. *Younger Independent Seniors*: This segment prefer owning but will consider renting their housing. They will often move (or at least part of the year) to retirement havens in the Sunbelt and desire to reduce their responsibilities for maintenance and upkeep. They are generally in their late 60s or 70s.
6. *Older Seniors*: This segment may need to move out of their single-family home due to physical and/or health constraints or a desire to reduce their responsibilities for upkeep and maintenance. They are generally single females (widows) in their mid-70s or older.

HOUSING DEMAND CALCULATIONS AND SCENARIOS

Demand for additional housing in Golf Manor will come primarily from household growth, although the need for replacement of the housing stock will also contribute to the demand for residential development. Pent-up rental demand is also a source of demand. In this case, persons who would normally live in their own household instead live

with a roommate or parents. While a healthy rental market is expected to have a vacancy rate of about 3-5%, in Golf Manor the vacancy rate is 4.8% (Zilpy Rental Facts, 2009 http://www.zilpy.com/US/Ohio/Cincinnati_Metro/Golf_Manor/). This indicates that consumer choice and unit turnover is healthy and not creating pent-up rental demand. With a low rental vacancy rate, and age of market rate apartments, this study indicates there is a need for a newer, contemporary product, creating turnover demand with existing residents. Calculations of general-occupant housing demand in the Village of Golf Manor from 2009 to 2014 are shown in Figure 37.

On average, housing stock in Golf Manor is older and may need to be replaced with more modern structures. Replacement need is generated from the loss of housing, or the need to replace housing units that are physically or functionally obsolete (i.e., they no longer meet the needs of the current housing market). A review of the age of the Village's housing stock will show that about 732 units were built prior to 1950. It is estimated that 6% of these units should be replaced annually, or about 44 units. This would result in a replacement need for 220 units (44 X 5 years) village-wide between 2009 and 2014.

In the *Stagnant Growth Scenario*, Golf Manor is not projected to add population or households through 2014; therefore demand for new housing will be generated from the need to replace older, obsolete housing units. In the *Declining Growth* scenario Claritas data projects decline in households through 2014; therefore demand for new housing will also be generated from the need to replace older, obsolete housing units. As Figure 40 reveals, all the housing demand currently projected through 2014 will result from replacement need. Replacement need is generated from the loss of housing, or the need to replace

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replace housing units that are physically or functionally obsolete (i.e., they no longer meet the needs of the current housing market). It is important to note that, in order for Golf Manor to realize this growth, the Village will have to develop a cohesive marketing campaign designed to attract young professionals and workforce families to the area.

For Sale and General Occupancy Rental Housing Needs

Based upon demographic and market trends, 25% to 30% of housing demand will be for general-occupancy rental housing. Applying this percentage to the total housing demand in Golf Manor results in rental housing demand surplus for 16 to 19 units for projected declining growth; and 55 to 66 units for stagnant growth/current situation. The remaining 70% to 75% of housing demand will be for owned housing, resulting in demand surplus for 154 to 165 units for stagnant growth/current situation and 45 to 48 units for projected declining growth.

- The greatest impact would occur among first-time buyers and others seeking moderately priced homes. The largest portion of this demand will be for first-time homebuyers. Currently, this demand is being met by existing homes, since there has not been the development of any homes in recent years.
- Demand for multi-family or senior housing will come from empty nesters or senior households if property is more affordable than single-family housing.

Figure 40. Housing Demand Summary

Housing Demand Summary - Village of Golf Manor			
		Project Growth	Stagnant Growth
		2009-2014	2009-2014
Household Growth		-156	0
(plus) Replacement need ¹	+	220	220
(equals) Total housing demand	=	64	220
(times) Percent rental demand ²	x	25% to 30%	25% to 30%
(equals) Rental housing demand	=	16 to 19	55 to 66
(times) Percent owner demand	x	70% to 75%	70% to 75%
(equals) Owner housing demand	=	45 to 48	154 to 165

1 Based on replacing 0.6% of housing stock built before 1950 annually.

2 Excluding demand for senior housing.

Source: Claritas, Applied Geographic Solutions, Thousand Oaks, CA, 2008

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Affordable Housing Gap

This section also assesses the demand for affordable housing in the Village of Golf Manor. The assessment includes an analysis of the gap between the supply of affordable housing and the demand (or need) for such housing utilizing special tabulations of Census 2000 data. A housing gap analysis estimates the deficit/surplus of the housing units that are affordable to certain household income groups both for renter and owner-occupied households. The 2000 Census Comprehensive Housing Affordability Strategy (CHAS) provides special tabulations as a source for estimating that gap, particularly for low-income households using Area Median Family Income (AMFI) as a guideline.¹ According to HUD, affordable housing consumes no more than 30% of income. Housing expenses include rent and mortgage payments, property taxes, and utilities. HUD defines low-income as a ratio of household income to area median family income of 80% or less. In 2002, the Hamilton County area family median income was \$53,499.

AFFORDABILITY HOUSING GAP FOR RENTERS

Extremely low-income renters typically face the most severe shortage of affordable housing (housing costs of less than 30% of household income). Based strictly on counts of renters and rental units as estimated by the 2000 CHAS data, the Village of Golf Manor has a surplus of 78 rental units affordable to the lowest income renters (households with income less than 30% of the area median family income of \$40,964 in 1999). However, as seen in Figure 41, when adjusting for higher income, renters ignore living in the units af-

fordable to the <30% AMFI in the lowest income category lacked affordable rental units. Higher-income households occupied 43% of the units affordable to <30% AMFI renter households and occupied 43% of affordable units for the very low (<50% AMFI) and 65% low-income households (<80% AMFI). In comparison, for households with incomes >80% AMFI, there was a surplus of 224 units.

Figure 41. Affordable Housing Gap

Affordable Ownership Housing Gap							
Household Income	Owner Households	Total Units (Occupied + Vacant for Rent)	Surplus Units	Units Occupied by Households within Income Limits	% Occupied by Households Above Income Limits	Housing Gap (Owners Beyond Affordable Units)	Housing Gap (% of Owners Beyond Affordable Units)
Extremely Low, <30% AMFI	80	No Data	No Data	No Data	No Data	No Data	No Data
Very Low, <50% AMFI	129	429	-300	425	16.7	-296	-229.46%
Low =>50% to <80% AMFI	198	492	-294	482	23.9	-284	-143.43%
Moderate, >80% AMFI	623	51	572	51	100	572	91.81%

Affordable Rental Housing Gap							
Household Income	Renter Households	Total Units (Occupied + Vacant for Rent)	Surplus Units	Units Occupied by Households within Income Limits	% Occupied by Households Above Income Limits	Housing Gap (Renters Beyond Affordable Units)	Housing Gap (% of Renters Beyond Affordable Units)
Extremely Low, <30% AMFI	211	133	78	125	43.2	86	40.76%
Very Low, <50% AMFI	351	513	-162	493	42.2	-142	-40.46%
Low =>50% to <80% AMFI	165	128	37	113	64.6	52	31.52%
Moderate, >80% AMFI	239	15	224	15	100	224	93.72%

Source: 2000 Census Comprehensive Housing Affordability Strategy (CHAS).

1. CHAS data is the most recent data available.
The Village of Golf Manor Housing Plan



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AFFORDABILITY HOUSING GAP FOR OWNERS

The very low-income owners (household income of <50% AMFI) were effected by a deficit of 300 affordable units before taking into account higher-income owners living in those units. After adjusting for higher-income households who occupied 16.7% of those units, there remained a deficit of 296 affordable units. For owners with incomes <80% AMFI there was also a deficit of 294 affordable units based on stock alone. Almost 30% of these housing units were occupied by households above income limits. In comparison, for households with incomes >80% AMFI , there was a surplus of 572 units.

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Housing Plan Policies and Recommendations Strategies

This section outlines housing policies and strategies and offers methods for strategy implementation by the Village of Golf Manor. The following housing policies and strategies should be used as a guide for the Village in improving their housing stock, promoting homeownership, and maintaining the Village's positive image, visual appearance, and character. The policies and strategies were developed to help the Village of Golf Manor achieve its goals and objectives and to give the Village direction in terms of methods that can be used to address current housing challenges and opportunities.

Below is a list of housing policies identified by the Village of Golf Manor 2009 Housing Committee. The housing policies are followed by recommended implementation strategies the Village should employ to achieve the housing goals and objectives.

The Village of Golf Manor Proposed Housing Policies

POLICY A. Conserve, improve, and upgrade the quality and maintenance of existing single-family housing stock.

POLICY B. Increase the supply of housing choices for retirees, empty nesters, and seniors.

POLICY C. Improve the maintenance of rental properties.

POLICY D. Conserve and increase the amount and diversity of housing affordable for moderate-income households and local employees.

POLICY E. Maintain and improve the aesthetics of the community so the Village will continue to remain an attractive place to live.

POLICY F. Strengthen established neighborhoods by finding new uses for abandoned or under-utilized land.

POLICY G. Preserve and increase homeownership.

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Housing Plan Recommendations & Strategies

Based on the housing policies outlined, the Village of Golf Manor Housing Committee identified strategy recommendations that they felt were imperative to focus on within the next two years based on the policy recommendations.

Recommendation 1: Actively enforce the Village’s building code to require homeowners and landlords to maintain existing property.

Strategy Implementation 1.1. Keep on staff a building code officer to enforce the Village’s building code maintenance policies and rules versus outsourcing this responsibility. Such a position could be part-time. Another option is to hire a retired building code officer or partner with another jurisdiction to share the costs and services of a building code inspector (i.e., Contact First-Suburb Consortium of Southwest Ohio member jurisdictions or the Village of Cincinnati Building Department.)

Strategy Implementation 1.2. Offer building code violators assistance in improving their property through grant opportunities and referrals to homeowner maintenance programs such as People Working Cooperatively, the Homeownership Center of Greater Cincinnati Property Maintenance Loans, or Village of Golf Manor’s Exterior Housing Improvement Grant/Loan Program (See Strategy Recommendation 5).

Strategy Implementation 1.3. Create and distribute to residents a Property Maintenance and Repair Checklist. This can be posted on the Village website, mailers, and in the Village newsletter.(See Appendix 4. Example Property Maintenance Checklist).

Strategy Implementation 1.4. Work with Cincinnati Metropolitan Housing Authority (CMHA) to address CMHA owned and Section 8 Rental properties that are in violation of the Village and CMHA building code standards. Contact CMHA representatives Cecil McNeary, Maintenance Director for CMHA (Public Housing Units) at 513-977-5730 or Rob Singler, HCV Inspections Manager for CMHA (CMHA/HUD unit contract with open market landlords to house voucher holders) at 513-977-4835.

Recommendation 2: Aggressively pursue tax delinquent property owners of abandoned property.

Strategy Implementation 2.1. Enforcement – Develop partnerships with the County Recorder and Prosecutor, Legal Aid Society of Hamilton County, the Hamilton County Health District, the Village Chiefs of Police and Fire, the Village Mayor, and the Village Building Code Officer to create an enforcement team designed to expedite the process of declaring an abandoned house a public nuisance. The code enforcement officer, County Prosecutors Office and Legal Aid should assist to aggressively pursue the law and reduce the foreclosure process by three to six months. Police officers should also be encouraged to use their legal authority to cite anyone found on “nuisance” property in order to reduce crime, arson, and vandalism in neighborhoods.

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Strategy Implementation 2.2. Prevention – Send information to residents about homeownership and financial counseling programs offered by the Hamilton County Foreclosure Preservation Group to initiate prevention efforts and to help families remain in their homes. Utilize existing County programs, such as emergency rehabilitation offered by People Working Cooperatively, and Hamilton County Housing Improvement Program (HIP). Establish a Village of Golf Manor Housing Improvement and Repair grant/loan program for external repairs, such as roof repairs (See Strategy Recommendation 5).

Strategy Implementation 2.3. Acquisition and Rehabilitation – The Village should partner with nonprofit and private organizations such as Homestead and Urban Redevelopment Corporation (HURC), The Greater Cincinnati Development Corporation (GCDC), Cincinnati Housing partners (CHP), Center of Great Neighborhoods of Covington, Miller-Valentine Group (MVG), or the Real Estate Investors Association of Greater Cincinnati (REIA) to acquire property and spur housing rehabilitation. These partners will help the Village retain oversight for rehabilitation specifications and inspections. From there, the Village and a non-profit housing development partner from the Community Development Corporations Association of Greater Cincinnati (CDCAGC) could collaborate on marketing and selling the improved homes to families (contact Patricia Garry, Executive Director, CDCAGC) at 513-281-3774 or e-mail at patricia.garry@cdcagc.org).

Strategy Implementation 2.4. Demolition – The Village should identify buildings in very poor condition and condemn them when appropriate. The Village can apply for Community Development Block Grant demolition funding to aggressively schedule removal of properties that are a direct blight and send a clear message to those who refuse to take responsibility for their properties. Demolition costs for private properties that have repeatedly been cited as a dangerous nuisance and have been condemned should be assessed to the owner's property taxes. In addition, the Village can utilize Neighborhood Stabilization (NSP) Grant funds to demolish and landbank properties. For more information regarding the CDBG demolition and NSP funding, contact Susan Walsh, Community Development, at 513-946-8235 or e-mail susan.walsh@hamilton-co.org.

Recommendation 3: Work with non-profit/for-profit developers to seek sponsors for additional senior housing options.

Strategy Implementation 3.1. Partner with non-profit housing agencies that have specialized in senior housing, such as Working In Neighborhoods (WIN), or Cincinnati Metropolitan Housing Authority to develop active senior housing projects within the Village of Golf Manor for retirees, empty nesters, and active seniors. Contacts - Sister Barbara Busch, WIN at 513-541-4109; e-mail: bbusch@wincincy.org., Reema Ruberg at Cincinnati Metropolitan Housing Authority at 513-721-4580.

Strategy Implementation 3.2. Solicit other for-profit private housing agencies that specialize in senior housing developments, particularly those geared towards active seniors. One company would be Mercy Housing, Inc., contact Jonathan Lippincott, Project Developer at 513-639-0180; e-mail: jlippincott@mercyhousing.org.

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Recommendation 4: Collaborate with public and private entities in hosting events that showcase homeownership programs for potential and existing residents of the City.

Strategy Implementation 4.1. Partner with non-profit housing agencies to organize and implement homeownership education seminars (i.e., classes in buying a home and financial fitness, including home maintenance and repair) for potential and existing residents in the Village of Golf Manor. Contacts – Sister Barbara Busch, Working In Neighborhoods at 513-541-4109 or e-mail: bbusch@wincincy.org; JoAnne Brady- Homeownership Center of Greater Cincinnati at 513-513- 961-2800 or e-mail: jbrady@hometoday.cc; Nicole Stephens-Smart Money Community Services at 513-241-7266 or e-mail: nstphens@smart-money.org; Judy Rose, Federal Home Loan Bank of Cincinnati at 513-852-7619 or e-mail : rosejm@fhlbcin.com.

Strategy Implementation 4.2. Partner with the Cincinnati Area Board of Realtors to host a Village-Wide Open House showcasing homes for sale in the Village of Golf Manor. Contact Annette Chmiel, Director of Education at 513-761-8800 or e-mail: achmiel@cabr.org.

Strategy Implementation 4.3. Partner with the Cincinnati Area Board of Realtors to host a Realtor’s Brunch to educate realtors about community assets, community businesses and organizations, local school district as well as local housing and economic development initiatives of the Village of Golf Manor (See Strategy Implementation 4.2 contact).

Case Study Examples

Discover Mt. Healthy: In 2009 the City of Mt. Healthy hosted a Homeownership Seminar & City-Wide Open House. The City partnered with the Cincinnati Area Board of Realtors, local realtors, HOME, Hamilton County Regional Planning Commission, Smart Money, the Homeownership Center of Greater Cincinnati, local insurance agencies and financial institutions to offer a weekend of homeownership seminar and city-wide open house of listed properties in the City.

Sold on Springfield Township City-wide Open House: Springfield Township who used the Mt. Healthy example, planned a city-wide open house. The Sold on Springfield Township day of home open houses is aimed at luring prospective buyers to neighborhoods throughout the township. There will be lists of all the open house locations and a free gift bag with coupons and goodies from local businesses.

Recommendation 5: Continue The Village’s Exterior Housing Improvement Grant program for homeowners.

Strategy Implementation 5.1. Seek grant funding to continue the exterior housing improvement grant program (i.e., Wells Fargo Foundation, Greater Cincinnati Foundation, Fifth Third Foundation, Community Development Block Grant).

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Strategy Implementation 5.2. Partner with Hamilton County Community Development, or local financial institutions (i.e., First National Community Bank or Cincinnati Savings and Loan) to create a low interest loan housing improvement and repair fund to continue the exterior housing improvement grant program for residents.

Case Study Examples

Village of Elmwood Place Exterior Housing Program: In 2008 the Village of Elmwood Place implemented an Exterior Housing Program. The program was funded by the Village using Community Development Grant funds totaling approximately \$45,000 offering grants up to \$3,000. The program allowed for over fifteen homeowners within the Village to improve their homes.

Recommendation 6: Collaborate with local financial/housing institutions to identify properties that may be acquired by grant or foreclosure.

Strategy Implementation 6.1. Partner with the local financial institutions (i.e., First National Bank, Cincinnati Savings and Loans, Fifth Third Bank, National City Bank, US Bank, PNC Bank) to identify properties that are in mortgage foreclosure that may be transferred at low cost or granted to the village for rehab and resale. Contact Missy Greenwell, First National Bank, Terry Todd, Cincinnati Savings and Loan at 513-661-6903 or e-mail: Ttodd@cincinnati-sl.com; Kenneth Webb, Fifth Third Bank at 513-534-8525 or e-mail: kenneth.webb@53.com; Glenda Cousins, US Bank at 513-632-4184 or e-mail: Glenda.cousins@usbank.com, Robie Suggs, National City Bank at 513-455-9085 or e-mail: robie.suggs@nationalcity.com; Peg Moertl, PNC Bank at 513-651-8902 or e-mail: margaret.moertl@pnc.com; Judy Rose, Federal Home Loan Bank of Cincinnati at 513-852-7619 or e-mail : rosejm@fhlbcin.com.

Strategy Implementation 6.2. Partner with non-profit and public housing institutions (i.e., US Department of Housing and Urban Development (HUD) or Community Development Corporations Association of Greater Cincinnati regarding the Neighborhood Homes Initiatives (NHI) program) to identify properties that are in mortgage foreclosure that may be purchased at wholesale to the Village for rehab and resale. Contact Jim Cunningham, HUD Cincinnati Office at 513-684-3451 ext.2967 or e-mail: james.a.cunningham@hud.gov; Edward Rust, NHI at 513-520-2313 or e-mail erust@fuse.net.

Recommendation 7: Collaborate with local financial institutions to support and offer affordable homeownership loan programs.

Strategy Implementation 7.1. Partner with the local financial institutions (i.e., First National Community Bank, Cincinnati Savings and Loans, Fifth Third Bank, National City Bank, US Bank, PNC Bank,) to offer potential and existing residents special financing programs geared towards home purchasing and maintenance (See Strategy Implementation 6.1 contacts).

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Recommendation 8: Develop a marketing plan and public relations strategy to help promote or “re-brand” the Village as a great place to live.

Strategy Implementation 8.1. Have a Market Analysis completed for the Village of Golf Manor to assist in identifying those target business markets that it needs to pursue to locate in the Village. Contact George M. Vredeveld, PhD, University of Cincinnati Economics Center for Education & Research at 513-556-2950 or e-mail: george.vredeveld@uc.edu; David J. Burns, D.B.A., Xavier University College of Business at 513-745-3956 or e-mail: burnsd@xavier.edu; or Margaret Myers, Ph.D., Northern Kentucky University College of Business at 859) 572-6527 or e-mail: myersm@nku.edu.

Strategy Implementation 8.2. Create a marketing brochure and flier for the Village that highlights the Village’s assets (See Appendix 5: Example of Marketing Flier). This could be done in-house or by soliciting the graphic design expertise at Hamilton County Regional Planning Commission or the University of Cincinnati’s College of Business, School of Planning, or School of Graphic Design. The Village could also inquire to other universities and colleges, such as Antonelli’s, Cincinnati Art Academy, Xavier University, or Northern Kentucky University. Another option would be to contact marketing firms that work exclusively with non-profit organizations, such as NovoPrint USA Inc., contact Linda Shapona at 1-877-275-6277.

Strategy Implementation 8.3. Send out a mailer to local real estate developers and real estate agents highlighting community assets and potential sites for redevelopment (See Appendix 5: Example of Marketing Flier; Appendix 6: List of Real Estate Developers in Cincinnati Region; and Appendix 7: List of Real Estate Agencies who Sell Properties in the Village of Golf Manor.).

Strategy Implementation 8.4. Post available commercial, office, and retail properties on the Greater Cincinnati Chamber of Commerce Cincinnati Partnership USA Real Estate Locator website (www.cincinnati.usaprospector.com), contact Heather Kenneweg at 513-762-3721 or e-mail: hkenneweg@cincinnati-chamber.com; or post potential development properties on the Hamilton County Development Corporation Cincinnati Commercial Properties Cincinnati website (<http://www.cincysites.com/>) contact Dustin Montgomery at 513-631-8292 or e-mail: dmontgomery@hcdc.com.

Strategy Implementation 8.5. Develop and continue to update the Village’s Community Resident’s Guide identifying local appointed and elected officials, community businesses, civic, and religious organizations, school system, parks and recreation facilities, village holidays and special events.

Strategy Implementation 8.6. Develop a village marketing toolkit to serve as a guide in marketing the Village as a place to live. (See Appendix 10: Example Village of Golf Manor Marketing Toolkit). This targeted marketing may focus on increasing the existing Orthodox Jewish community in the Village.

Strategy Implementation 8.7. Institute a village “Welcome Committee/Program” to welcome new residents into the community.

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Recommendation 9: Collaborate with public and private entities in pursuing housing development and redevelopment opportunities, which provide diversity in housing choices for all income-levels.

Strategy Implementation 9.1. Partner with non-profit housing agencies, such as Homesteading and Urban Redevelopment Corporation (HURC), Cincinnati Housing Partners (CHP), as well as private developers like the Model Group or Miller –Valentine Group (MVG), to develop infill housing or rehab housing projects within the Village of Golf Manor. Contacts - Ed Rust, HURC , 513-520-2313; Bonnie Blankinship, CHP, 513-662-9729; Robert Maly, the Model Group, 513-559-0048; Brian McGeady, MV Residential Development, 513-588-2694.

Strategy Implementation 9.2. Solicit other for-profit private housing agencies that specialize in building and land reutilization to develop mixed-used housing in the Village. One company would be Middle Earth Developers, Inc., contact Tim Voss, Founding Principal at 513-681-3400 ext. 17 to develop infill housing or rehab housing projects within the City of Mt. Healthy. Contacts - Ed Rust, HURC , 513-520-2313; Bonnie Blankinship, CHP, 513-662-9729; Robert Maly, the Model Group, 513-559-0048; Brian McGeady, MV Residential Development, 513-588-2694.

Case Study Example

The Village of Lockland - Cincinnati Housing Partners: In 2000, Cincinnati Housing Partners (CHP) completed a successful housing project in the first suburb community of the Village of Lockland, “The Lockland Revitalization Project.” This project consisted of the development of new single-family units in the Village of Lockland’s northeast residential neighborhoods. Since 2000, CHP has built 20 new homes in the northeast area of Lockland. In addition, in 2009, the Village of Lockland was awarded \$265,000 in Neighborhood Stabilization Program funding to be used towards the acquisition, demolition, or rehab of vacant and foreclosed homes in their communities. The Village plans to utilize these funds for Phase II of the Lockland Revitalization Project; which calls for building eight new homes. Today, CHP has extended its services and is currently committed to housing development projects in two other inner-ring suburbs, the City of North College Hill, and the City of St. Bernard.

Strategy Implementation 9.3. Partner with private housing investor associations such as the Real Estate Investors Association of Greater Cincinnati (REIA) and their Neighborhood Reinvestment Program to acquire, rehab, and sell vacant or foreclosed properties within the Village (See Appendix 8: REIA Neighborhood Reinvestment Program and Strategy Implementation 10.1. contact).

Strategy Implementation 9.4. Partner with non-profit housing to offer homebuyer assistance, and homeownership maintenance courses for existing and potential residents (See Strategy Implementation 4.1).

Strategy Implementation 9.5. Promote energy savings programs and incentives for all residents.

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Strategy Implementation 9.6. Host a Rehab-A-Rama to showcase all newly rehabbed properties (both non-profit and privately driven) within the Village. Seek planning and coordination assistance from contacts at Housing Opportunities Made Equal (JoAnna Brown, 513-946-4469) and Hamilton County Regional Planning Commission (Todd Kinsky, 513-946-4454). Also, seek sponsorship from local financial institutions' community development departments (i.e., US Bank, PNC Bank, Fifth Third Bank, Spirit of America, Huntington Bank, Key Bank, and National City Bank, etc.), the Cincinnati Area Board of Realtors, and the Homebuilders Association of Greater Cincinnati.

Strategy Implementation 9.7. Partner with a non-profit or private developer to plan for the future redevelopment/reuse of the Vera and Stover Avenue properties.

Strategy Implementation 9.8. Streamline development process where possible as a possible incentive to encourage redevelopment.

Case Study Example

Covington Rehab-A Rama: In 2003, the City of Covington, Kentucky hosted a Rehab-A-Rama from 11 a.m. to 3 p.m. The program included a tour buildings were at varying stages of an historically-appropriate rehab. Six buildings in historic MainStrasse, Old Seminary Square, and Downtown neighborhoods will be featured. Covington Rehab-A-Rama was sponsored by the City of Covington, Covington Community Center, Covington's Urban Design & Review Board, the Westside Action Coalition, and Zimmer Hardware.

Recommendation 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.

Strategy Implementation 10.1. Collaborate with REIA (contact Jim Shapiro at 513-515-6717 or e-mail jshapiro@teleport.com) and the Greater Cincinnati Board of Realtors (contact Annette Chmeil at 842-3011, ext. 111 or via email at achmeil@cabr.org.) to offer good landlord programs for educating landlords of rental property on how to manage and maintain quality rental property within the Village.

Strategy Implementation 10.2. Plan, initiate, and manage a landlord permit and inspection program with standards for the maintenance and upkeep for multi-family and other rental housing units. Offer training to landlords about this permit and inspection program or provide a “Village of Golf Manor Landlord Rental Permit and Inspection Standards Guidebook.”

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Recommendation 11: Collaborate with public and private entities in hosting events to educate residents and landlords on foreclosure prevention.

Strategy Implementation 11.1. Collaborate with local non-profit housing agencies to offer foreclosure prevention seminars to all residents and landlords. Contact Bill Hanks, Housing Opportunities Made Equal at 721-4463 or e-mail: bhanks@uwgc.org.

Strategy Implementation 11.2. Create and distribute to residents a HomeSaver Foreclosure Prevention Checklist and Brochure. This can be posted on the City website, mailers, and in the village newsletter. For more information on Ohio's Foreclosure Prevention go online to <http://www.com.ohio.gov/SaveTheDream/county/Hamilton.aspx> (See Appendix 3: Sample "Homesaver Foreclosure Prevention Checklist" and Sample "How to Avoid Foreclosure" brochure).

Case Study Example

City of Ogden, Utah Good Landlord Program: Started in October 2004, the goal of Ogden City's Good Landlord Program is to address aspects of property management that may encourage the elimination of code violations and public nuisances while controlling and preventing illegal activity on rental properties that affect the quality of life within our neighborhoods. The program provides financial incentives to landlords who actively implement the objectives of the landlord training course, keep their properties free of criminal activity, and maintain their properties free of code violations. It also authorizes a discount toward disproportionate impact fees assessed against rental dwellings under the City's business licensing regulations. Disproportionate impact fees are assessed based on the amount of police and fire services provided to rental dwellings; the discount is offered to landlords who help the City reduce the occurrences for such services required on rental properties.

Recommendation 12: Create Community Reinvestment Areas within the redevelopment target areas.

Strategy Implementation 12.1. Establish Community Reinvestment Areas (CRAs) tax abatement program in the redevelopment target areas as incentives to encourage improvements and purchases of blighted properties. Contact the Ohio Department of Development's Tax Incentive Office by calling 614- 466- 4312 or 800-848-1300 or visit the website at <http://development.ohio.gov/edd/cra/>.

Recommendation 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.

Strategy Implementation 13.1. Collaborate with REIA (contact Jim Shapiro at 513-515-6717 or e-mail jshapiro@teleport.com) or Working In Neighborhoods (contact Annette Chmeil at 842-3011, ext. 111 or via email at achmeil@cabr.org.) to offer good tenant programs for educating tenants of both rental and owner-occupied property on how to manage and maintain quality property within the Village.

Strategy Implementation 13.2. See Strategy 8.7.

GOLF MANOR

VILLAGE-WIDE HOUSING PLAN

STRATEGIES & RECOMMENDATIONS

Issue/Opportunity	Recommend Strategy/Strategies	Stakeholders
<p><i>Declining Households:</i></p> <p>The overall number of households has declined within the last two decades. This decline is reflected in the percentage of owner and renter-occupied housing units.</p>	<ul style="list-style-type: none"> • Strategies 1.1 - 1.4 • Strategies 3.1 - 3.2 • Strategy 4.1 - 4.3 • Strategies 6.1 - 6.2 • Strategy 7.1 • Strategy 8.1 - 8.7 • Strategy 9.1 - 9.8 • Strategy 11.1 - 11.2 	<ul style="list-style-type: none"> • Village of Golf Manor • Community Organizations • Non-profit housing organizations • Private housing developers and investors • Financial Institutions
<p><i>Declining Population:</i></p> <p>The Village of Golf Manor has experienced steady population loss since the 1980s</p>	<ul style="list-style-type: none"> • Strategies 1.1 - 1.4 • Strategies 3.1 - 3.2 • Strategy 4.1 - 4.3 • Strategies 6.1 - 6.2 • Strategy 7.1 • Strategy 8.1 - 8.7 • Strategy 9.1 - 9.8 • Strategy 11.1 - 11.2 	<ul style="list-style-type: none"> • Village of Golf Manor • Community Organizations • Non-profit housing organizations • Private housing developers and investors • Financial Institutions
<p><i>Low Housing Demand:</i></p> <p>The Village of Golf Manor is projected to have a housing surplus for both rental and owner-occupied housing.</p>	<ul style="list-style-type: none"> • Strategies 1.1 - 1.4 • Strategies 2.1 - 2.4 • Strategies 3.1 - 3.2 • Strategy 7.1 • Strategy 8.1 - 8.7 • Strategy 9.1 - 9.8 • Strategies 13.1 - 13.2 	<ul style="list-style-type: none"> • Village of Golf Manor • Community Organizations • Non-profit housing organizations • Private housing developers and investors • Financial Institutions
<p><i>Affordable Housing:</i></p> <p>Housing in the Village is affordable for both owner-occupied and renter-occupied households.</p>	<ul style="list-style-type: none"> • Strategies 3.1 - 0 3.2 • Strategy 4.1 - 4.3 • Strategies 6.1 - 6.2 • Strategy 7.1 • Strategy 8.1 - 8.7 • Strategy 9.1 - 9.8 	<ul style="list-style-type: none"> • Village of Golf Manor • Community Organizations • Non-profit housing organizations • Private housing developers and investors • Financial Institutions

GOLF MANOR

VILLAGE-WIDE HOUSING PLAN

STRATEGIES & RECOMMENDATIONS

Issue/Opportunity	Recommend Strategy/Strategies	Stakeholders Responsible for Implementation
<p><i>Aging/Obsolete Housing Stock:</i> Over half of the housing stock in Golf Manor was built before 1959, which is nearing the half century benchmark</p>	<ul style="list-style-type: none"> • Strategies 1.1 - 1.4 • Strategies 2.1 - 2.4 • Strategy 4.1 - 4.3 • Strategy 5.1 - 5.2 • Strategies 6.1 - 6.2 • Strategy 7.1 • Strategy 9.1 - 9.8 • Strategy 10.1 - 10.2 • Strategy 11.1 - 11.2 • Strategy 12.1 • Strategies 13.1 - 13.2 	<ul style="list-style-type: none"> • Village of Golf Manor • Community Organizations • Non-profit housing organizations • Private housing developers and investors • Financial Institutions
<p><i>Lack of Available Land for Redevelopment:</i> At the present time, there is little available vacant land for new construction. In order for new construction to take place, land must be purchased and substandard units removed.</p>	<ul style="list-style-type: none"> • Strategies 2.1 - 2.4 • Strategies 6.1 - 6.2 • Strategy 9.1 - 9.8 • Strategy 12.1 • Strategies 13.1 - 13.2 	<ul style="list-style-type: none"> • Village of Golf Manor • Non-profit housing organizations • Private housing developers and investors • Financial Institutions
<p><i>Declining Home Values/Property Maintenance/ Increase in Foreclosures:</i> The average resale price of homes in Golf Manor was \$78,672 from 2006-2009, down from \$89,945 from 2001-2005. This indicates a stable to declining housing market.</p>	<ul style="list-style-type: none"> • Strategies 1.1 - 1.4 • Strategies 2.1 - 2.4 • Strategy 4.1 - 4.3 • Strategy 5.1 - 5.2 • Strategies 6.1 - 6.2 • Strategy 10.1 - 10.2 • Strategy 11.1 - 11.2 • Strategies 13.1 - 13.2 	<ul style="list-style-type: none"> • Village of Golf Manor • Community Organizations • Non-profit housing organizations • Private housing developers and investors • Financial Institutions
<p><i>Housing Rehabilitation and Redevelopment Opportunities:</i> To assist local governments address issues of excessive foreclosures, as well as vacant and abandoned properties, the federal government has recently implemented a new Neighborhood Stabilization Program (NSP). The Village of Golf Manor was awarded \$260,000 and can use this funding to collaborate with non-profit housing CDCs, private, and or public housing developers in housing projects.</p>	<ul style="list-style-type: none"> • Strategies 1.1 - 1.4 • Strategies 2.1 - 2.4 • Strategy 4.1 - 4.3 • Strategy 5.1 - 5.2 • Strategies 6.1 - 6.2 • Strategy 7.1 • Strategy 9.1 - 9.8 • Strategy 10.1 - 10.2 • Strategy 11.1 - 11.2 • Strategy 12.1 	<ul style="list-style-type: none"> • Village of Golf Manor • Community Organizations • Non-profit housing organizations • Private housing developers and investors • Financial Institutions

GOLF MANOR

VILLAGE-WIDE HOUSING PLAN

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