



## Inside This Issue

The Renovation is a quarterly newsletter for Hamilton County First Suburbs. It is presented through a partnership between Hamilton County Regional Planning Commission and Housing Opportunities Made Equal (HOME), sponsored by a grant from the United Way of Greater Cincinnati.

Housing Planner, JoAnna Brown, is the Editor

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## THE CUYAHOGA COUNTY FORECLOSURE PREVENTION PROGRAM

Written by James Rokakis, Cuyahoga County Treasurer

**FORECLOSURES!** While the subprime lending industry started to implode, in earnest, at the beginning of 2007, the damaging effects of widespread predatory lending have been felt in Cuyahoga County for a number of years. Foreclosures in Cuyahoga County Ohio have skyrocketed from a mere 3,500 in 1995 to nearly 10,000 in 2004, and an estimated 15,000 for 2007.

During the summer of 2005, in response to a call from suburban mayors to take action to stop the epidemic of vacant houses in the inner-ring suburbs, the Cuyahoga County Commissioners (Tim Hagan, Jimmy Dimora, and Peter Lawson Jones) and County Treasurer (Jim Rokakis) decided to create an early intervention program to stem the rising tide of foreclosures. The goal of the Cuyahoga County Foreclosure Prevention Program is to prevent foreclosures through educational programs and the referral of borrowers to counseling agencies using United Way's First Call for Help Line.

### PUTTING IT ALL TOGETHER

Although there were patchwork efforts to fight foreclosures in Cuyahoga County for at least the last five years, County government did not have a dedicated program to coordinate the efforts. During the summer of 2005, consumer advocates (representatives from counseling agencies and legal services agencies) and County Government met frequently to design the Foreclosure Prevention Program. The advocates who had fought for so long to stem the tide of foreclosures were present at the drafting table.

In addition, Cuyahoga County has a particularly strong United Way. They were willing to take an active role, from the very beginning. Many efforts that had taken place in the past to work on the "foreclosure problem" died on the vine, because no consensus could be reached about where to route the phone calls that were certain to result from a County-wide campaign. United Way's First Call for Help (2-1-1 in Cuyahoga County) has existed for years as a social service agency for the residents of Cuyahoga County in need. Their offer to be the intake line for the Foreclosure Prevention Program was the final piece to the puzzle.

### FUNDING SOURCES AND INITIAL PROJECTIONS

Funding for the Foreclosure Prevention Program was obtained from a wide variety of sources including the County general fund, Community Development Block Grant (CDBG) funds, Temporary Assistance for Needy Families (TANF), Private foundations, corporate donations, Freddie Mac, and local lenders.

### TAKE-AWAYS

In no specific order, there are many main components necessary to the creation of the Foreclosure Prevention Program and its continued success.

- 1. Government Involvement.** Having the government involved helps the program in immeasurable ways. Funders are more likely to donate to one coordinating body. The public is much more likely to take a problem seriously once there is a government program. Borrowers need help from a credible source, as there are a plethora of scam artists who poach the foreclosure rolls for targets.
- 2. United Way's First Call for Help Line.** There is no way to overstate the importance of having one central phone number for borrowers to call. Counselors are busy enough with those folks that are sent their way. Just as there needs to be an independent coordinating body, there needs to be an independent destination for the phone calls.

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## The Cuyahoga County Foreclosure Prevention Program

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3. **Have the agencies help design the program.** From the very beginning, the County brought the counseling agencies on board for the designing of the program. Not only did it access a valuable resource of information by doing so, the agencies themselves are much more likely to participate in the program and lend their support if their ideas are welcomed from the very beginning.

4. **Willingness to strike out anew.** Perhaps the easiest course of action would be to do nothing and take a side-line view. The leaders of Cuyahoga County were willing to try to fix the foreclosure problem. Ignore the fear of failure.

*Foreclosure Prevention Program please contact James Rokakis at [jrokakis@cuyahogacounty.us](mailto:jrokakis@cuyahogacounty.us).*

### FEATURE HOUSING PROGRAM



**HUD \$1 Home Program- Local Governments:** Properties which have been offered for public sale for 6 months and are not under sales contract will be removed from the market and offered to local governments for \$1 plus closing costs. For more info contact: Jim Cunningham at [james.a.cunningham@hud.gov](mailto:james.a.cunningham@hud.gov), or to view HUD \$1 listings for your community visit <http://sales.clfres.com/SearchListings.aspx>

## Foreclosure Prevention Help Available For First Suburbs!

Written by Elizabeth Brown, Executive Director, HOME

Many communities in Hamilton County are feeling the foreclosure crisis and its impact both on individual residents who lose their home and on the community itself as houses sit vacant. The industry estimates it will be at least another year before the rate of foreclosures peaks. In recognition of the problem, United Way is funding a foreclosure prevention service provided through Housing Opportunities Made Equal. The program started in 2007 targeting homeowners in one large Cincinnati neighborhood. Beginning in 2008 the program is available to any homeowner in Hamilton County who is having trouble paying the mortgage and is in danger of foreclosure.

Communities are encouraged to let their residents know that help is available and foreclosure is not inevitable. HOME staff have years of experience in mortgage lending and can assist homeowners in negotiating with their lenders. It may be possible to get adjustable rate loans modified when payments have increased beyond what the homeowner can afford. The HOME counselor also can help the homeowner access any Emergency Mortgage Assistance for which the family is eligible. The eligibility requirements vary, some funds are designated for people with disabilities, some have income restrictions,

## HOUSING PROGRAMS- A Quarterly Update

**Home Protect Program (HPP)-** Discounted loan program offered by the Federal Home Loan Bank to help maintain homeownership by providing permanent fixed-rate mortgage refinancing.

*Uses:* Refinance permanent first mortgages for homeowners facing delinquency or default.

*Program Beneficiaries:* Owner-occupied housing: Household incomes up to 115% of Mortgage Revenue Bond (MRB) income limits (\$74,300 in Hamilton County).

*Application Deadline:* Open

**Zero-Interest Fund (ZIF)-** Zero interest funding for 18-24 months for housing and business development; job creation/retention projects up to \$100,000.

*Uses:* Fund early-in costs for housing, commercial and industrial real estate-related projects located in Kentucky, Ohio and Tennessee.

*Program Beneficiaries:* Businesses and housing

*Application Deadline:* Open

*For both programs contact:* Judy Rose, Senior Community Investment Representative at 513-852-7619 or via e-mail at [RoseJM@fhlbcin.com](mailto:RoseJM@fhlbcin.com).

and some are based on geography. Communities may also partner with the Foreclosure Prevention Specialist at HOME to offer free foreclosure prevention workshops to their residents.

Because of United Way support, HOME Foreclosure Prevention services are free. Homeowners need to be careful about responding to ads that promise to prevent foreclosure but require upfront payments or require the homeowner to sign over the property.

Encourage your homeowners to call HOME as soon as they begin having difficulty making the mortgage payments; or if you would like to host a foreclosure prevention workshop for residents of your community, call Bill Hanks or Stephanie Willits at 513-721-4663.

*For more information regarding the HOME Foreclosure Prevention Program please contact Stephanie Willits at [swillits@uwgc.org](mailto:swillits@uwgc.org) or visit [www.cincyfairhousing.com](http://www.cincyfairhousing.com).*

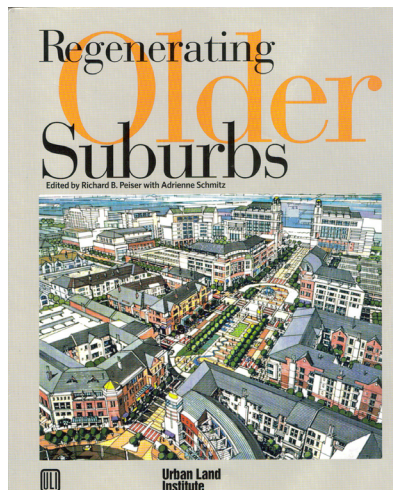
**To review current and past issues of *The Renovation Newsletter*, please visit our website at <http://www.hamiltoncountyohio.gov/hcrpc/fsc> and click on the "Newsletter" link.**

## Regenerating Older Suburbs (Book Review)

PEISER, RICHARD B. and ADRIENNE SCHMITZ (ed.).  
Regenerating Older Suburbs. (Washington, D.C.: Urban Land Institute, 2007),

Reviewed by JoAnna Brown, Housing Planner

The book *Regenerating Older Suburbs* represents a comprehensive examination of the issues confronting older suburbs and possible solutions for their revitalization. It provides a general overview of the processes that affect change within the suburb realm and identifies methods that can be utilized in dealing with residential and economic decline by promoting activities that encourage economic and community renewal. It effectively ties together the different elements of revitalization, such as housing, urban design, and policy that are necessary for regeneration to occur.



The book is comprised of four parts, including ten case studies from the United States, England, Sweden, and China. Part 1 “Setting” summarizes the current state of older suburbs and lays the framework for the need for regeneration. This section of the book clearly identifies obstacles faced by inner-ring suburbs and outlines “regeneration” techniques, which serve as the context for the remaining sections of the book.

The second part of the book, “Issues: Policy, Statistical Analysis, and Urban Design” outlines issues of concern facing older suburbs in terms of policy, socioeconomics, and urban design principles, and provides examples of regeneration techniques from England. This section emphasizes the importance of socioeconomic conditions, political attitudes, and a hybrid of urban design methods in developing new residential, commercial, and civic activity for the renaissance of older suburbs.

Part 3 “Case Studies” encompasses ten case studies and constitutes the heart of the book, offering accounts in an array of approaches in suburban regeneration efforts. This section covers a variety of examples of suburban revitalization, identifying the successes and failures of each case study example, including the current state of the project. In one case study, the contributors highlight downtown redevelopment in the suburb of Old Pasadena, California as the “poster child” for successful infill

revitalization in first-ring suburbs (p. 70). Old Pasadena utilized redevelopment mechanisms such as, public/private partnerships, the use of historic tax credits, design guidelines, tax increment financing, parking credits, and sales tax sharing agreements to successfully encourage economic development and investment.

The book closes by summarizing key findings and recommendations based on lessons learned from the case studies. The recommendations stress that in order for regeneration to occur a combination of revitalization elements must be active. These elements include leadership, community participation, civic and cultural engagement, creative financing, public and private investment, high quality urban design, various scales of redevelopment policies (local, regional, and federal), and economic drivers.

The choice of contributors was one of the strengths of the book. The contributors come from a broad spectrum of specializations and expertise within the field of community planning, economic development, and real estate development. A major advantage of the book is the contributors’ emphasis on the importance of reinvestment and revitalization of inner-ring suburbs in a realistic manner stemming away from grandiose ideas of how revitalization should occur and providing concrete examples of how it has happened. This is evident in the case studies which show realistic examples of how revitalization principles (i.e., leadership, community participation, creative financing, policy) can be implemented. Another strong point of the book is that not only did it present successful cases of revitalization efforts, but it also provided instances of initiatives that were not successful, and even sometimes detrimental to community revitalization. Successful cases were identified by those redevelopment initiatives that stimulated economic growth and community development, changed the overall image and perception of the area, and increased population of an area (e.g., Waltham, Ma. Moody Street Redevelopment which included redevelopment initiatives such as public/private partnerships, improved streetscape, redevelopment of underutilized or blighted properties). Case studies that were unsuccessful generally were those efforts that were unable to stimulate significant redevelopment and economic change or resulted in major losses of resources. One example of this is evident in the contributor’s discussion of the case of Blanchardstown, Ireland, in which higher density development was being steered to areas with weak or non-existent markets. This was largely a result of policy.

The overall contribution of this book is valuable to the research on revitalization of first-tier suburbs in general. The revitalization elements identified in this book can serve as guidelines for community development researchers and practitioners as they move forward on community revitalization initiatives of inner-ring suburbs.

# Local Updates

## First Suburb Consortium Hosts 1st Annual Housing Workshop

On November 15th the First Suburb Consortium of South-west Ohio hosted its First Annual Housing Workshop for its members. This workshop was hosted in collaboration with Housing Opportunities Made Equal, Hamilton County Regional Planning Commission and the United Way of Greater Cincinnati. The workshop panel included representatives from the community development divisions of Fifth Third Bank, National City Bank, PNC Bank, and US Bank, including a representative from the Hamilton County Foreclosure Prevention Group (of which all four banks are participants).

The workshop focused on educating community officials and representatives on homeownership programs that would be applicable to citizens in their communities. A major outcome of the workshop is that the financial institutions are willing to work collaboratively with the representatives of first suburb communities in promoting homeownership and addressing mortgage foreclosures. One participant stated, "I found the workshop to be beneficial and informative." The next workshop will be this Spring



Pictured above L-R, Chuck Kamine, First Suburbs Consortium of SW Ohio; Robie Suggs, National City Bank; Bruce Bryant Fifth Third Bank; Glenda Cousins, US Bank; Peg Moertl, PNC Bank; and Mark Lawson, Legal Aid Society of Greater Cincinnati/Hamilton County Homeownership Preservation Group.

and will focus on the acquisition and renovation of vacant or foreclosed properties in first suburbs.

## The Village of Elmwood Place Housing Plan Complete!

The aim of this housing study was to develop a housing plan for the Village of Elmwood Place 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 will serve as a guide for the Village of Elmwood Place in tackling their housing issues. Key plan recommendations were developed to help direct the Village and are based on the housing needs assessment data as well as the housing plan goals and objectives outlined by the Village of Elmwood Place Housing Committee.

### Key plan recommendations include:

- 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.
- Conserve and increase the amount of housing affordable for moderate-income households and local employees.
- Improve the environmental assets of the community so the Village will be an attractive place to live.
- Strengthen established neighborhoods by finding new uses for abandoned or under-utilized land.
- Increase homeownership.
- Decrease the number of vacant and abandoned properties.
- Improve the visual character in both the residential and commercial areas.

To review the draft of the Village of Elmwood Place Housing Plan visit the HCRPC website at <http://www.hamiltoncountyohio.gov/herpc/fsc> or contact Housing Planner, JoAnna Brown at (513) 946-4469.

## UPCOMING EVENTS

### SAVE THE DATE!

- **First Suburb Housing Spring Workshop** (April 2008) - This workshop will focus on how local first suburb communities can acquire vacant or foreclosed properties and renovate them. Speakers will include representatives from the HUD \$1 Home program, local housing development organizations, and other first-tier suburbs who have completed housing renovation projects. *Date and location TBA. For more info contact JoAnna Brown at 513-946-4469 or [joanna.brown@hamilton-co.org](mailto:joanna.brown@hamilton-co.org).*
- **Cincinnati Development Fund, PNC, & LISC presents: Homeownership Development Toolbox Training** April 8 - 10, 2008. Developers and funders of housing and neighborhood revitalization projects work through a comprehensive guide to development that helps them manage projects from start to finish. *To register call Alicia Townsend at 513-721-7211 ext 14 or visit [www.cincinnati-developmentfund.org](http://www.cincinnati-developmentfund.org) to learn more about the training.* Cost for training is \$35.00 per person for the 3-day session.
- **Planning Partnership Annual Meeting:** April 7th at 9:00 a.m. at the Civic Garden Center. *For more information contact, Catalina Landivar-Simon at 513-946-4455 or [catalina.landivar@hamilton-co.org](mailto:catalina.landivar@hamilton-co.org).*