

Hamilton County and City of Cincinnati 2020 Analysis of Impediments to Fair Housing

In 2019, County and City staff worked together to solicit and hire an outside consulting to conduct this analysis. Xavier University's Community Building Institute met with community stakeholders, analyzed data and made recommendations for improvements to further fair housing. The recommendations are broken into two areas: RESOURCES NEEDED and SYSTEMATIC CHANGES NEEDED as outlined below. Progress made in 2020 and 2021 and Plans for 2022 are included below each section.

RESOURCES NEEDED TO MAKE A MEASUREABLE DIFFERENCE

Establish a city and a county affordable housing trust fund(s)

Cities and regions across the country are pledging millions of dollars to create and maintain affordable housing in places where the market is no longer adequately keeping up with demand. This need is heightened because federal funds for this purpose are declining significantly and because private market property owners are able to command higher rents in strengthening real estate markets, and because as properties age and are not maintained, they are no longer livable and are being demolished. The scale of this problem demands that significant resources be dedicated to this purpose.

Over the next several years both the City and the County should be aspiring to make up to \$10 million available annually until the need is reduced.

2020 Progress: A Housing Trust Fund was established in 2019 for the City of Cincinnati, but no funding source has been identified. Petitions are being circulated to collect enough signatures to put this on the November 2021 ballot. Historically, County HOME funds were used primarily for tenant based rental assistance (TBRA) programs until 2016. Since then, County HOME funds have been awarded to create 524 units of affordable housing with \$5.4 million leveraging \$112 million in investments.

2021 Progress: Local Charter Amendment that would require the City to make an annual contribution to the affordable housing trust fund of \$50 million was defeated on the ballot for initiatives for the City of Cincinnati. It had almost 3 quarters of the votes in opposition. Resources for funding are still in progress.

2022 Plans: Continue looking for additional funding for affordable housing trust fund.

Support catalytic economic and community development investments in north central

Hamilton County

The communities in north central Hamilton County (in both the City of Cincinnati and Hamilton County) have affordable housing, both rental and ownership, and they have social networks that have included Black families and immigrant and refugee families for decades. These are mostly small political jurisdictions that have a difficult time generating the funds necessary for catalytic economic and community development projects. The region needs to support these communities and provide resources for the kinds of projects that can improve the trajectory of these places so they stay welcoming communities of choice.

2020 Progress: “Housing Our Future” housing strategy outlined suggestions and County HOME funds are being used to develop Housing Action Plans for six communities to identify and create these investments.

2021 Progress: The “Housing Our Future” Plan is being taken to the RPC for adoption by the County. Housing Action Plans have thus far been developed for five communities to analyze and identify opportunities in their housing systems.

2022 Plans: The Housing Action Plan program will continue with three more communities: Lincoln Heights, Golf Manor and Forest Park.

Support regional and community-based organizations that create and support affordable housing

Regional development organizations like the Port, the Hamilton County Landbank, Homesteading and Urban Redevelopment Corporation (HURC), Cincinnati Metropolitan Housing Authority, Local Initiatives Support Corporation (LISC) of Greater Cincinnati and Northern Kentucky, Habitat for Humanity Greater Cincinnati, Volunteers of America, Working in Neighborhoods, the Housing Network of Hamilton County, and the myriad of private and non-profit agencies working to provide stable, supportive affordable housing options should be supported to maximize production.

Community-based community development corporations (CDCs) and other kinds of community and housing organizations play an important role in comprehensive community development. They provide and maintain affordable housing, engage residents, are accountable to them, and help create positive local change. When these organizations are well staffed and properly resourced, they can accomplish great things in the communities where they work. We do not necessarily need to create more CDCs, but we need to support those that are doing good work and encourage them to work in more communities.

2020 Progress: Given the global pandemic and changes it brought in 2020, progress was stalled

in this area. County staff will be working with these and other partners to brainstorm and test new programs.

2021 Progress: The county took requests for proposals and will award \$1 million in general funds and \$500,000 in HOME funds for future affordable housing projects. Five affordable housing proposals within the County were awarded funds during 2021.

2022 Plans: General funds must be expended by June of 2022, funds will be used for affordable housing based off previous years requests. The County will also release a HOME RFP with 2021 grant funds for about \$1.2 million for affordable housing development projects.

Support agencies which protect vulnerable households

There is an existing network of organizations that support vulnerable protected class household, including the Legal Aid Society of Greater Cincinnati, Housing Opportunities Made Equal (HOME), Community Action Agency (CAA), Freestore Foodbank, Urban League of Greater Southwestern Ohio, Talbert House, Strategies to End Homelessness, Greater Cincinnati Homeless Coalition, Lighthouse Youth Services, St. Vincent DePaul, Catholic Charities Southwestern Ohio, and many others. While the right long-term solution to issues these organizations work on is that all households should have the resources and the capacity to support themselves, we are a long way from that today. These organizations need to be adequately resourced to follow their missions, and then held accountable for agreed upon outcomes.

2020 Progress: CARES funding provided over \$25 million in support for these and other agencies to assist homeowners, renters, small businesses, etc. During this year, the need for stronger partnerships, centralized data sharing and technical assistance was quite apparent.

2021 Plans: County staff is working with the National Community Development Association and HUD to allow for capacity building training, especially for nonprofit with people of color in leadership positions to be exempt from the planning and administration cap of the CDBG program. Locally, the Greater Cincinnati United Way has also volunteered to assist in this effort.

2021 Progress: The County funds several nonprofit organizations that serve vulnerable populations through our Nonprofit Services program, HOME CHDO Capacity Building funds, and ESG funds.

2022 Plans: Continuing to work with local organizations to provide protection of vulnerable households. Providing capacity building to smaller organizations that provide vital services is a

goal for Community Development in 2022.

ACTIONS NEEDED TO CHANGE OUR SYSTEMS:

Expand public transportation

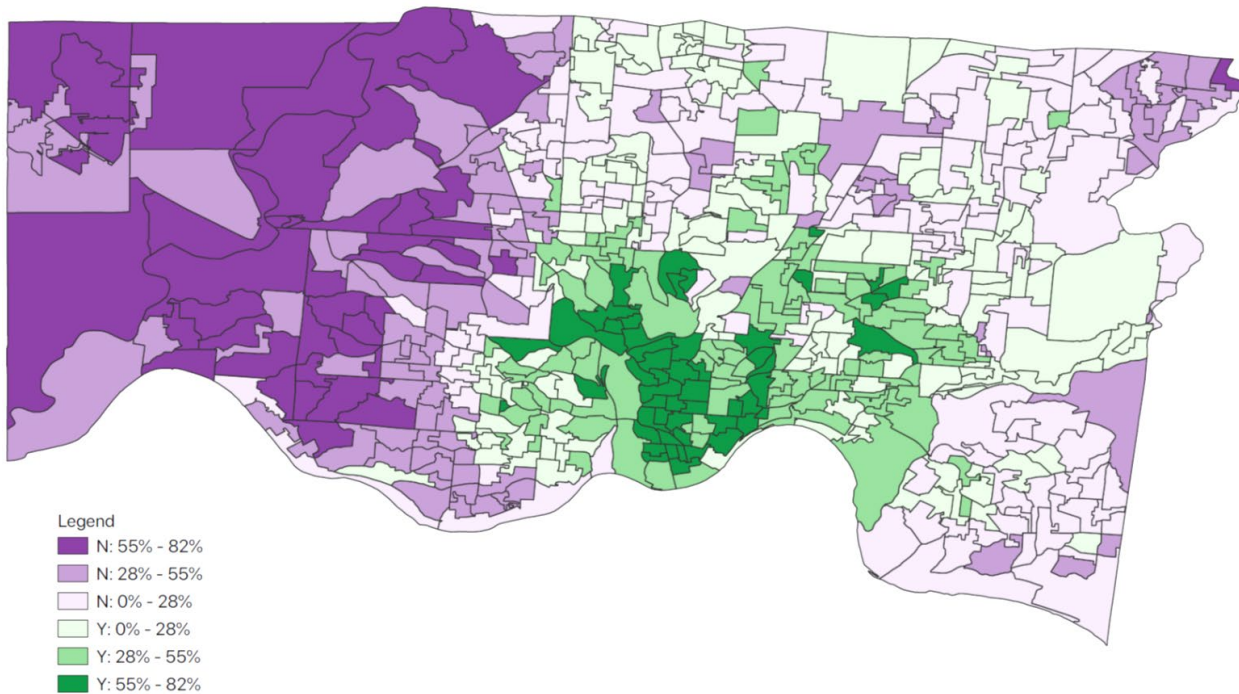
Much of Hamilton County remains off limits to protected class households who need public transportation. Access to public transportation is poor in many communities because service is limited, routes are not well designed, and location stops are restricted.

Access to reliable public transportation needs to be extended throughout Hamilton County and to employment and other opportunities throughout the region.

2020 Progress: In April 2020, Hamilton County residents passed new funding mechanism to expand the public transportation system and upgrade current routes, vehicles and related infrastructure to improve access for many communities. A map of the election results follows:



**Issue 7 Performance Map
Hamilton County 2020 Primary**



2021 Progress: 513 Relief Bus, the Hamilton County Equity and Resources Mobile Tech Bus, has reached over 50 destination stops and provides resources directly to those who need it most. It provides social services as well as access to COVID-19 vaccines within the County. In May, Phase One of the Reinventing Metro plan began, involving service improvements on 10 routes, earlier

and later hours of operation, and seven will now run 24 hours a day.

The City of Springdale is improving two bus shelters, one on Kemper and the other on Springfield Pike with the help of CDBG funds.

2022 Plans: continue efforts to expand public transportation network to improve access to jobs.

Create more lending products that work for protected class households

Access to capital for mortgages and home improvement loans remains a challenge for protected class households. Access to good, affordable home ownership opportunities are often limited because people cannot get appropriate loan products. The housing crisis and the following tightening of credit standards has only made an already difficult situation worse.

There are thousands of single-family homes in Hamilton County available for sale for under \$100,000. This could translate into monthly housing expenses of under \$800 a month and provide very affordable options for people.

Banks are often unwilling to lend smaller mortgage amounts, or make loans for purchase and rehabilitation. These issues, along with racial disparities, as evidenced by Home Mortgage Disclosure Act (HMDA) data, and people with poor credit histories, all conspire to limit access to capital in communities that would be great options.

2021 Progress: A \$5 million mortgage and relief program in CARES funding was launched in October by the Hamilton County Commissioner's Office to help relieve financial burdens which is essential after the COVID-19 impacts on housing. The County has reached out to real estate agents and lenders to develop new products such as a down payment assistance program.

2022 Plans: The County will continue to work with lenders and realtors to develop new products that help underserved populations. The county intends on releasing a Down Payment Assistance RFP as part of its HOME funds in 2022.

Improve housing crisis response

Being evicted, unable to find housing you can afford or becoming homeless are among the most traumatic, chaotic, stressful, destabilizing situations a household can endure. This is the definition of a crisis for a family. When a household is in the midst of this kind of situation, they need immediate support. The current network of help lines, support services, and intake systems designed to support these most vulnerable households are tremendously

overburdened, in part due to the lack of affordable housing units.

During focus group meetings, vulnerable households reported feeling abandoned by the systems that are designed to help them at this critical “intake” moment. There needs to be a better way to humanize this process and provide a more effective response to households in crisis.

2020 Progress: The COVID-19 pandemic only exacerbated this need. Weekly and monthly meetings took place to address the rental assistance and eviction crisis.

2021 Progress: ESG funds were allocated to provide shelter operations, homeless prevention programs and administration. The county used \$1 million in general funds and \$400,000 in HOME funds for affordable housing projects that faced a gap due to covid, helping 133 units reach completion.

Additionally, HCJFS has played a bigger role this year in responding to eviction prevention needs. The County also still funds Legal Aid

2022 Plans: Continue To build on 2021 progress.

Engage in active, consistent professional code enforcement

Poor property conditions are a huge problem for protected class households, especially in rental and owner-occupied units. Lack of access to capital, as described above, is part of the problem. Unscrupulous property management practices by large Real Estate Investment Trusts (REITs), who now own significant numbers of multi-family and single-family homes in the region, is another. There are also smaller rental property owners, some who are local and some who are not, who are not properly maintaining their properties.

Active, consistent, professional code enforcement is a critical part of what it takes to manage these kinds of units.

In small political jurisdictions, this function is often a part-time position. In bigger cities, competing interests often limit resources.

In all of these places, good code enforcement is the only protection many protected class households have to ensure their units are safe and healthy. Helping shore up this function of government is important to safe sanitary housing and to protection vulnerable households.

2020 Progress: The COVID-19 pandemic only exacerbated this need. No progress made.

2021 Progress: Housing Action Plans were created for five communities and provided

recommendations to alleviate poor property maintenance and improve code enforcement.

2022 Plans: County staff will continue to work on this initiative in other Housing Action Plans

Change zoning codes to open new areas to protected class households

Zoning codes and land use decisions often constrain housing choices in communities. Many of these codes and plans have been in place, and unchanged, for decades. Restrictive single-family zoning districts, large lot size requirements, onerous planned unit development regulations, and hearing processes often constrain housing variety in a place.

These regulations are enacted to protect property values, but they also sometimes effectively limit choice and options for protected class households. Jurisdictions in the County with these kinds of restrictive codes should be encouraged to eliminate restrictive provisions and seek to expand options for their residents and be more welcoming to new residents.

Elected and appointed officials should be supporting expanded housing options throughout Hamilton County and supporting organizations and jurisdictions that pursue them.

2020 Progress: No progress made.

2021 Progress: Hamilton County has held meetings for a “Model Zoning Code,” to modernize zoning codes and create tighter, better defined codes.

2022 Plans: Drafts will be created in beginning of year and County staff will work on adoption.

Discussion:

Over the next 3 years, these goals and recommendations will be measured and re-evaluated to remain organic as strategies and programs are tested, revised, refined and shared. The progress will be measured in annual Action Plans and CAPERs as well as public meetings, reports and complimentary planning efforts.