

Strategy Guide

HOUSING OUR FUTURE

May 2020

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'HOUSING OUR FUTURE,' a 10-year housing strategy for Cincinnati and Hamilton County, presents a set of 41 high-priority actions to produce and preserve affordable housing, protect vulnerable residents from housing insecurity, and change the overarching systems that affect housing affordability across the region. This **STRATEGY GUIDE** enriches the Strategy with additional information about the planning process and the local context. It also provides a list of the over 100 recommendations put forth by five Working Groups, three auxiliary groups, and Cohear Everyday Experts involved in the planning process.

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Developing the Housing Strategy

MOTIVATIONS

In February 2017, the Greater Cincinnati Local Initiatives Support Corporation (LISC) commissioned the Community Building Institute (CBI) to complete a study, *Housing Affordability in Hamilton County*. The study found that Cincinnati and Hamilton County, though collectively considered a relatively affordable housing market, are not affordable for everyone. Poverty in Hamilton County was increasing, while the number of affordable and subsidized units was decreasing. The study calculated a gap of approximately 40,000 units affordable and available for households making 30% or less of Hamilton County's median income. Based on this finding, LISC partnered with the Urban Land Institute (ULI) to explore whether existing vacant housing could be rehabilitated to meet housing needs. They surveyed over 10,000 vacant parcels and found many to have housing in good or fair condition. But before investing heavily in the transformation vacant buildings into affordable homes, LISC and its partners realized that a more comprehensive strategy was needed—one that would address all of the interlocking factors that make housing unaffordable in Greater Cincinnati, and one which a broad coalition of stakeholders could embrace in order to take unified action.

THE VISIONING PROCESS

The Greater Cincinnati Foundation, seeking to understand the region's housing challenges from an on-the-ground perspective, commissioned Cohear in the fourth quarter of 2018 to complete a qualitative study including both one-on-one interviews with over 40 housing providers and four listening sessions with community leaders and Everyday Experts (residents contacted through Cohear to provide their firsthand expertise on housing challenges). Armed with both qualitative and quantitative data, LISC, the Greater Cincinnati Foundation (GCF), CoHear, and Greg Johnson of the Cincinnati Metropolitan Housing Authority (CMHA) first invited key stakeholders to join a Steering Committee that would include the City, County, the Landbank and Legal Aid in early February 2019. Their first task was to convene stakeholders to set an agenda and identify core values and themes for a housing strategy. By March, the group had arrived at a vision statement and framework. By May, participation in the planning process had grown to include City and County staff and elected officials; developers; representatives of philanthropic organizations and banks; housing service providers from POAH, Housing Opportunities Made Equal, Legal Aid, the Council on Aging, and other organizations; and Everyday Experts.

Using a facilitated visioning process, the group built a consensus around the following vision, values, and goals:

Vision

The guiding vision for this Strategy is that everyone in Cincinnati and Hamilton County will have access to quality affordable housing in the places they want to live.

Values

- Putting **people** first
- Promoting **choice**
- Fostering **diversity**
- Advancing **equity**
- Cultivating **collaboration**
- Challenging the status quo
- Confronting racist and discriminatory policies and practices

Goals

- **Protect** our most vulnerable residents
- **Preserve** and develop long-term affordability
- **Invest** in housing that builds strong, inclusive communities
- **Create** equitable growth without displacement
- **Build** the capacity for development and innovative ownership structures
- **Provide** pathways to sustainable homeownership and generational wealth creation

WORKING GROUPS

In June 2019, participants in the planning process broke into five Working Groups:

- Access to Homeownership
- Production of Housing Units
- Preservation of Existing Affordable Housing
- Equitable Zoning and Policies
- Resources and Financing

Each group was tasked with developing a report that would include an overview of existing conditions (including existing policies and programs) relevant to their subject area; a set of key challenges or issues; and a set of recommendations that would address those challenges. Each group was headed by a chair or co-chairs who were responsible for convening the working groups throughout the summer.

Additional recommendations were provided by auxiliary groups working independently of the Housing Strategy. These groups included the Homeless Clearinghouse, the Eviction Task Force, and the Property Tax Working Group (the latter two groups were led by City Council members).

COMMUNITY OUTREACH AND ENGAGEMENT

Even as the Working Groups were convening, LISC and GCF worked to engage additional groups that will play important roles in implementing the Strategy. LISC met with more than 20 stakeholder groups, including:

- The Mayor of Cincinnati, the Assistant City Manager, and the Director of the Department of Community and Economic Development (DCED)
- Council Members and Staff of the Cincinnati City Council
- Hamilton County Commissioners and staff
- Elected and appointed officials and staff in first ring suburbs of Hamilton County
- City/County Vacant Property Task Force
- Property Tax Review Working Group
- The Greater Cincinnati Advisory Committee
- Board of Executive Advisors in Real Estate (BEARE), University of Cincinnati
- The University of Cincinnati Law Roundtable Forum on Housing
- Child Poverty Collaborative Steering Committee
- Cincinnati Association
- Affordable Housing Advocates (AHA) Board
- Homeless Clearinghouse Board
- Human Services Chamber
- Strategies to End Homelessness Board
- Eviction Task Force

In addition, LISC sought input from residents with the assistance of Cohear by conducting four focus groups with Everyday Experts and by including Everyday Experts in the planning process.

PRIORITIZING RECOMMENDATIONS

LISC, with the help of its consultant team, implemented a multi-step process to prioritize recommendations for inclusion in the final Strategy. These steps included:

1. Convening the chairs and co-chairs of the Working Groups in August 2019 to share their progress and identify potential overlaps and gaps between subject areas.
2. Convening the full group of participants in October 2019 to present each Working Group's preliminary recommendations and to discuss potential priorities as a group.
3. Convening the Steering Committee in December 2019 and January 2020 to review the first draft of a Housing Strategy prepared by PennPraxis.
4. Convening the Steering Committee for a final time in February 2020 to vet a final set of recommendations, with the assistance of Liz Blume of CBI. Recommendations were prioritized based on 1) how well they would serve the Strategy's goals; 2) the relative cost of implementation; and 3) the feasibility of implementation given capacity, political, and other constraints.

NEXT STEPS

The act of developing a housing strategy has created a strong coalition eager for implementation. Some strategic recommendations are already entering the implementation phase, such as the creation of new tenant protections. In the next phase, public, private, and non-profit stakeholders will continue to work together to develop new funding sources, pursue key policies at the local, state, and federal level, and to pilot new programs that promise to bring us closer to our vision of a Greater Cincinnati in which everyone has access to quality affordable housing in the places they want to live.

Existing Conditions

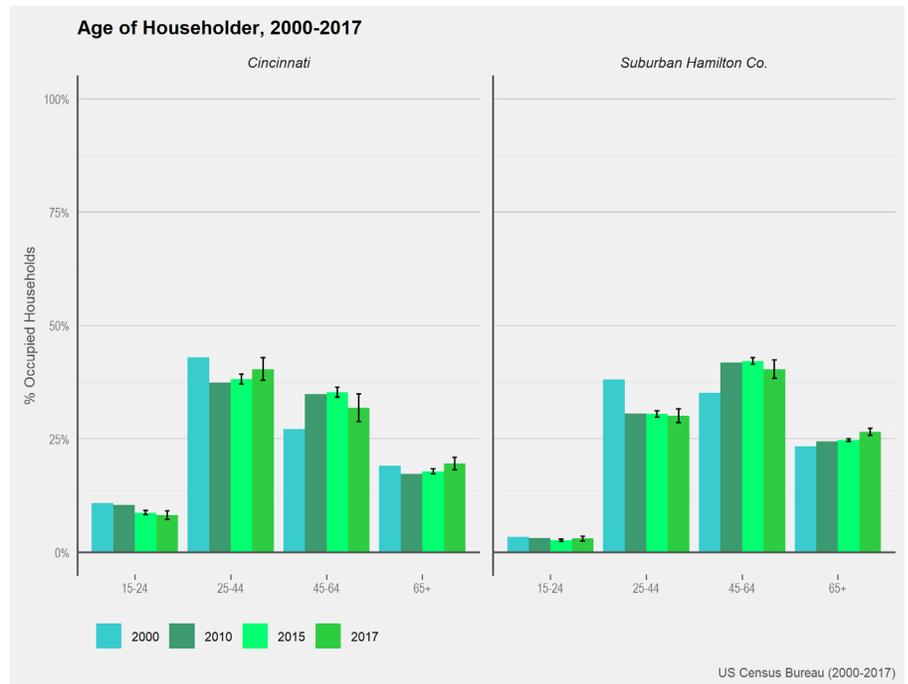
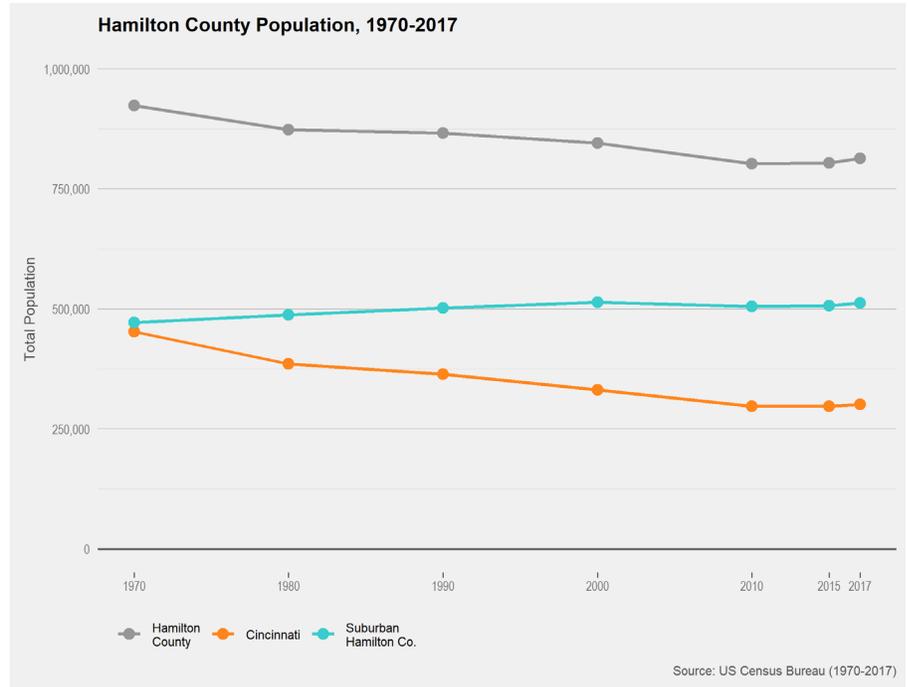
DEMOGRAPHIC TRENDS

Population Change

Over the last decade, Cincinnati and Hamilton County have seen a reversal of historic trends, transitioning from population loss of more than 3,000 residents per year between 1970 and 2010, to adding over 1,500 people per year since 2010.¹ The Cincinnati Metropolitan Area's population has grown modestly in recent years and is expected to continue to grow.²

Aging

Another important trend is aging. The number of Hamilton County seniors (those aged 65 and older) has grown by about 10% since 2010. Meanwhile, the number of middle-aged residents (aged 35 to 64) and the number of children (aged 0 to 18) have each decreased by around 3%. The number of young adults (aged 18 to 34) has increased since 2010, but only by 5%.³



¹ U.S. Census Bureau. American Communities Survey 5-Year Estimates, 2010 and 2017.

² The MSA grew by about 0.6% 2017-2018, which represents greater growth than the nearby MSAs of Cleveland and Pittsburgh but less than Columbus or Indianapolis. Growth projections are from Capstone Apartment Partners. Ohio Markets Report. Cincinnati: 1st Quarter, 2019.

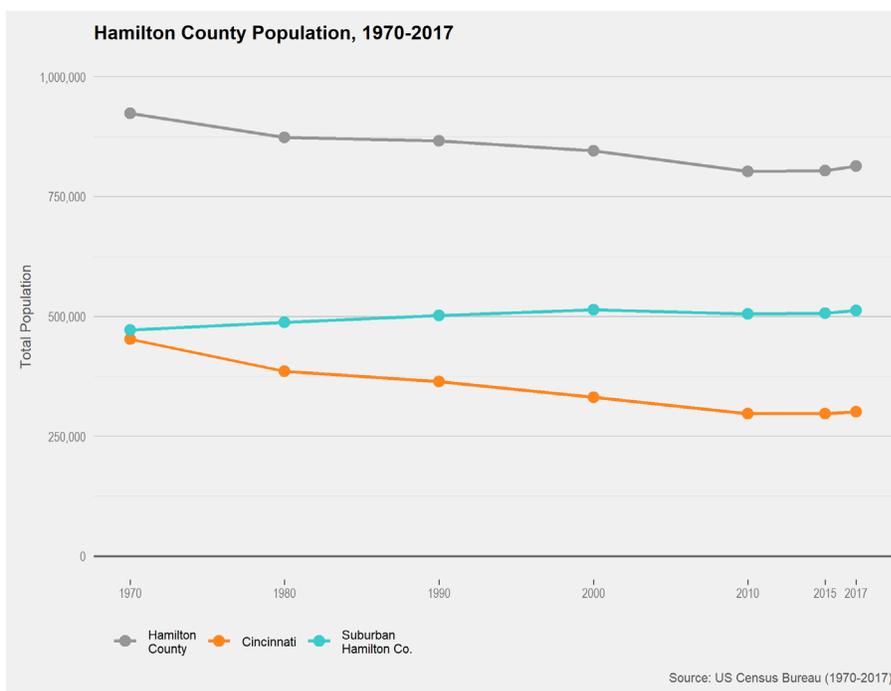
³ U.S. Census Bureau. American Communities Survey 5-Year Estimates, 2010 and 2017.

The population is aging in both the City of Cincinnati and suburban Hamilton County. However, suburbanites are significantly older on average. More than a quarter of householders in suburban Hamilton County are aged 65 or older.¹ These trends have important implications for future housing demand, including the demand for accessible and affordable housing.

Importantly, many of Hamilton County’s seniors (33%) live alone, and nearly half of those aged 75 or older have a functional disability.² These factors make it more difficult for seniors to perform needed repairs—including modifications for aging in place.

Household Types & Tenure

Nonfamily households now make up 42% of all households in Hamilton County and nearly 55% of households within the City of Cincinnati. Most of these nonfamily households are made up of a single person living alone (81%), with the remainder composed of unrelated individuals. Other household types, including married couples and households with children, have decreased. Perhaps partly as a result of this shift, renting is becoming more common. There are now about 16,000 more renters in Hamilton County than there were in 2010. Renter-ship is increasing in both the city and the suburbs.³



Incomes & Poverty

Real median household income in Hamilton County has increased slightly over the last few years.⁴ Nevertheless, the median Hamilton County household makes substantially less today (\$52,389) than it did in 2000 (\$60,458, in 2017 inflation-adjusted dollars) or in 2010 (\$54,346).⁵ Black households have suffered the largest income declines of any racial or ethnic group; median income for black households has fallen by 8% since 2010, adjusting for inflation.⁶

¹ U.S. Census Bureau. American Communities Survey 5-Year Estimates, 2010 and 2017.

² Suzanne Kunkel, Nader Mehri, Traci Wilson, and Ian Nelson. Projections and Characteristics of the 65+ Population in Hamilton County. Scripps Gerontology Center and Miami University, Ohio. July 2019.

³ Ibid, n.1.

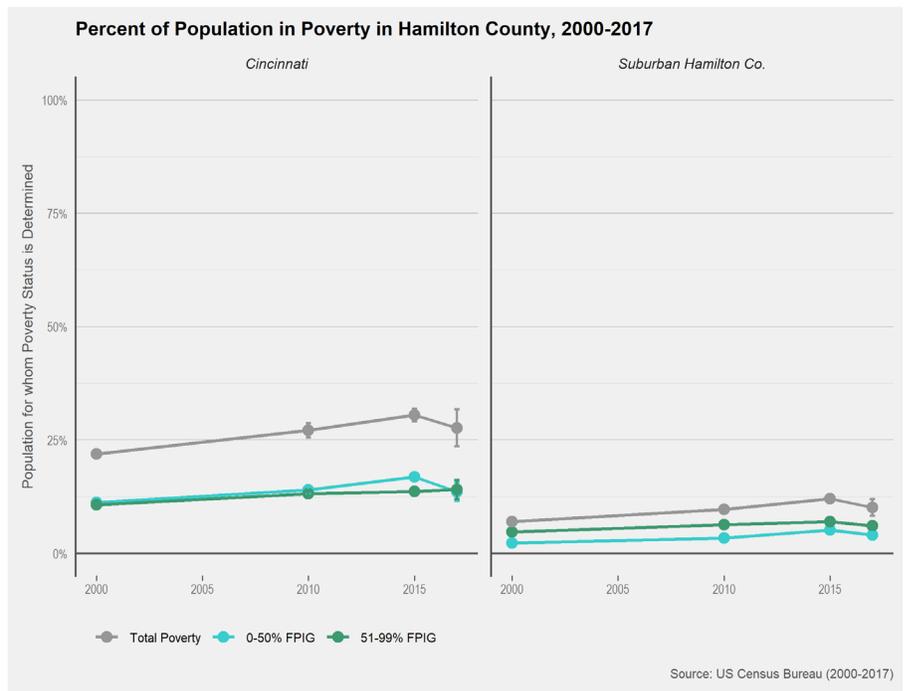
⁴ Median household income increased by 2% between 2013 and 2017. U.S. Census Bureau. American Communities Survey 5-Year Estimates, 2013 and 2017.

⁵ U.S. Census Bureau. Decennial Census 2000; U.S. Census Bureau. American Communities Survey 5-Year Estimates, 2017.

⁶ Ibid, n.1.

The share of low-income and impoverished households has grown. A quarter of all Hamilton County households (nearly 86,800 households) have incomes below \$25,000.¹ There are nearly 24,000 families living below the poverty line (12% of all families), up from 22,000 in 2010.² Poverty has also shifted outward from the urban core. In 2000, 30% of Hamilton County's impoverished families lived in the suburbs; this proportion had increased to 43% as of 2017.³

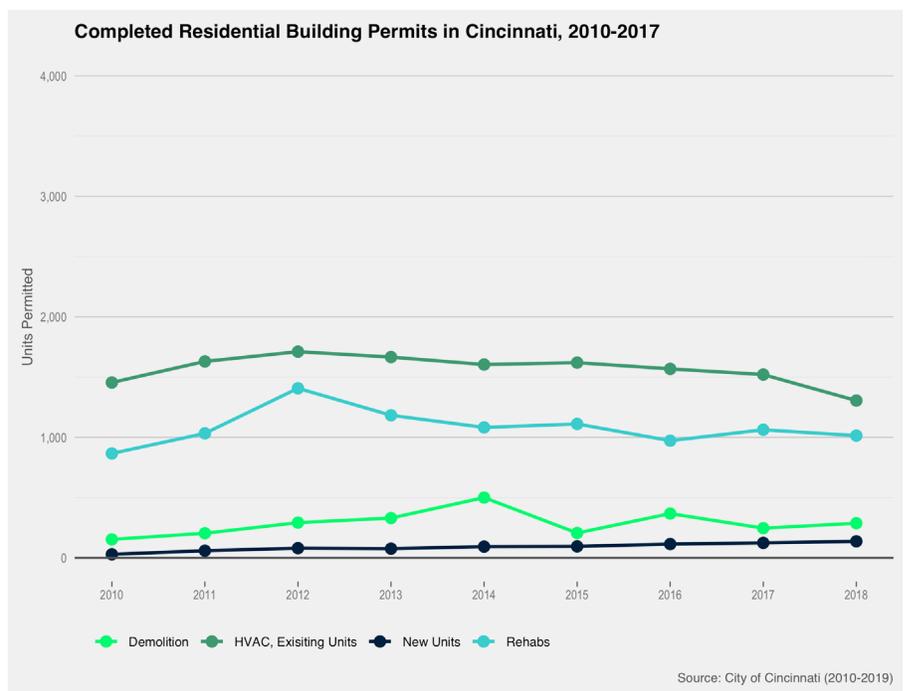
Although the region is experiencing job growth, most new jobs are low-paying service sector occupations. A recent report predicted that the Cincinnati MSA would add 1.2 million new jobs by 2028, but that less than a third of these new jobs would pay enough for workers to maintain "self-sufficiency."⁴



HOUSING PRODUCTION

Permitting Trends

Housing production is, on the whole, keeping up with population growth; Hamilton County local governments, including the City of Cincinnati, collectively issued permits for over 780 new residential buildings in 2018. This is an increase of about 80% since the depths of the Great Recession, when only 350 to 450 permits were issued per year.⁵



In 2018, City of Cincinnati building permits show 140 completed new residential buildings and 290 demolitions. Hamilton County records show 370 completed new residential buildings and 60 demolitions.⁶

Approximately 95% of residential building permits in Hamilton County are for single-family homes.⁷

¹ U.S. Census Bureau. American Communities Survey 5-Year Estimates, 2017.

³ Ibid, n.1.

³ U.S. Census Bureau. Decennial Census 2000; U.S. Census Bureau. American Communities Survey 5-Year Estimates, 2017.

⁴ In the Cincinnati MSA in 2018, \$41,198 is estimated to be the minimum wage needed for a household with one adult and one preschooler to meet basic needs without using public assistance programs. Source: University of Cincinnati Economics Center. Jobs Outlook 2028. August 2019. https://economicsresearch.org/wp-content/uploads/2019/08/Jobs-Outlook-Infographic-8.21.19_final.pdf

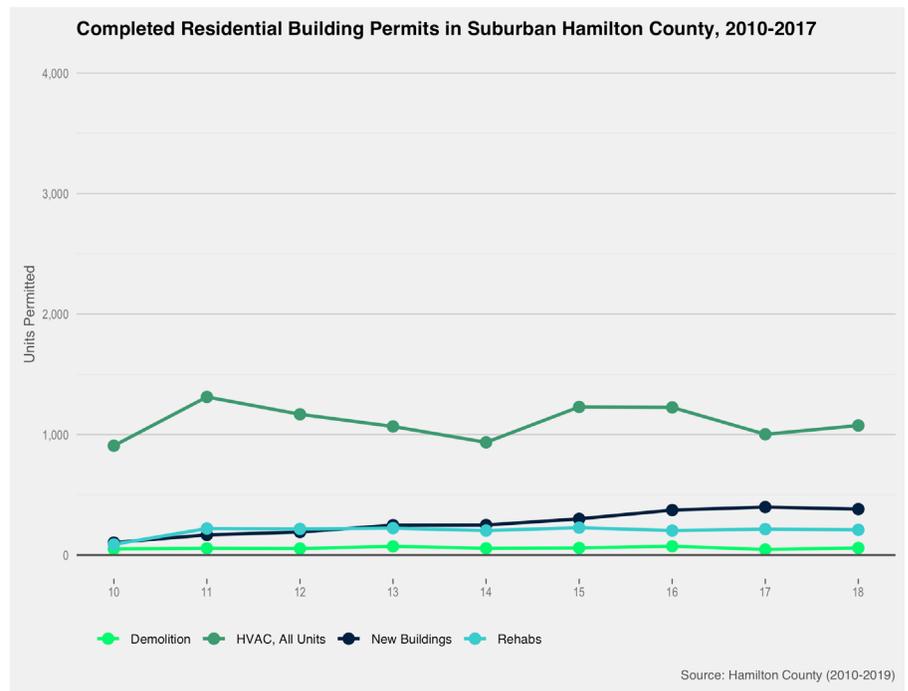
⁵ U.S. Census Bureau Residential Construction Branch, 2010-2018.

⁶ CincyInsights. Building Project Permits, 2010-2018; Hamilton County staff. Residential Permit History, 2010-2018.

⁷ U.S. Census Bureau Residential Construction Branch, 2018.

Construction Costs

Construction costs are rising. The Community Building Institute (CBI) and the Greater Cincinnati Local Initiatives Support Corporation (LISC) found that residential per-unit construction costs increased by 31% for single- and two-family homes, and 50% for multi-family homes, between 2000 and 2015. It now costs over \$250,000 to construct the average single-family home.¹ A survey of developers found that the cost of raw materials, fees, construction labor, and land prices have all increased over the last five years. The same survey found that unexpected costs and delays associated with the development approval process form a major barrier to developing affordable housing in Cincinnati and Hamilton County.²



Zoning

Especially within county jurisdictions, zoning codes limit the possibilities for affordable housing. They often do not allow sufficient density, for example, to make affordable development economically feasible. In the City of Cincinnati, only 23% percent of residentially zoned land allows for anything denser than single-family homes.³

When land is not zoned in a way that allows for dense development by-right, developers must seek variances or zoning adjustments. These processes take time and present an opportunity for community members, who may fear that affordable housing development will negatively affect their own property values, to oppose projects. Cincinnati created a form-based code in 2013, which is a zoning tool that can enable more by-right review, but it currently applies to only four neighborhoods because of concerns about its effects on real estate investment.⁴ Many Hamilton County jurisdictions require planned unit development zoning changes for multifamily developments, which create opportunities for community opposition.⁵

¹ Community Building Institute in partnership with LISC Greater Cincinnati. Housing Affordability in Hamilton County. February 2017.

² Jeff Beam and Nicole Boyer. Housing Production Stakeholder Survey. July 2019.

³ Analysis of Zoning Map using Cincinnati Area Geographic Information System (CAGIS), 2019.

⁴ Carrie Blackmore Smith. "Zoning Code Alternative in Limbo." Cincinnati Enquirer, March 22, 2014.

⁵ City of Cincinnati and Hamilton County. Analysis of Impediments, 2014, p. V-12.

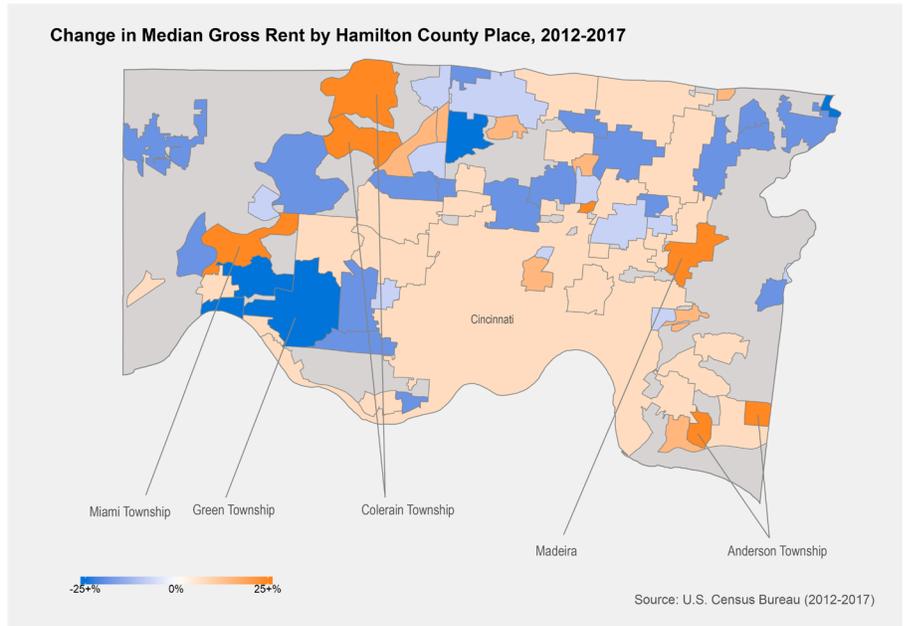
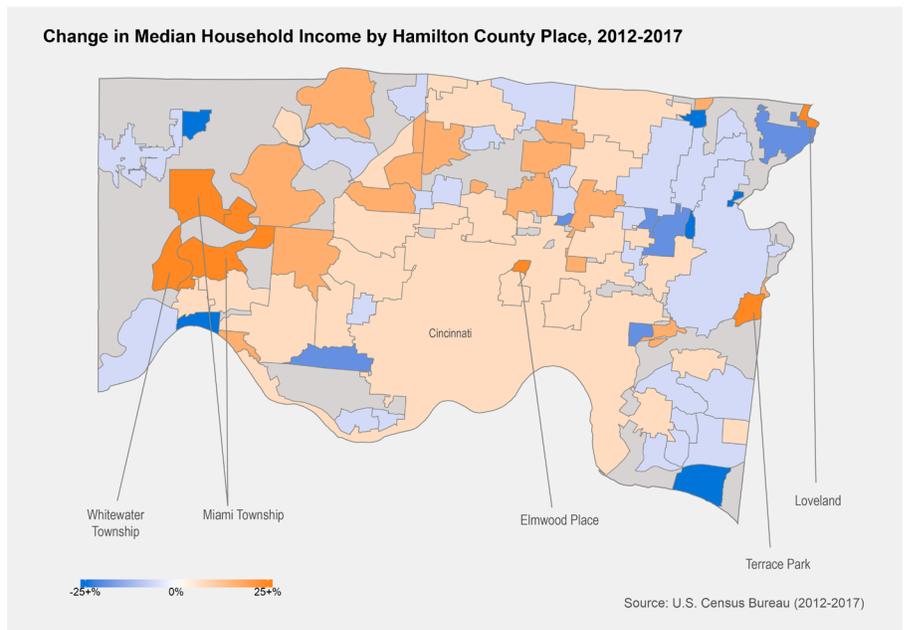
HOUSING COSTS

Rents

Tenants in both the City of Cincinnati and in suburban Hamilton County are seeing their rents go up. Median rent for Hamilton County as a whole is \$775 as of 2017, compared with \$735 in 2010 (adjusting for inflation). Rents have risen more than 25% in the last five years in Downtown Cincinnati and in nearby neighborhoods like Pendleton and Mt. Adams.¹

Some areas in Hamilton County, especially within the City of Cincinnati, are seeing increased investment and an influx of higher-income households able to pay higher prices for housing. Between 2012 and 2017, the neighborhoods of Over-the-Rhine, Pendleton, and Downtown Cincinnati saw greater than 50% increases in median household income, while Over-the-Rhine, Pendleton, and the West End saw greater than 50% increases in the white population. Median rents increased in these neighborhoods over the same period. In Hamilton County, Grandview is an example of a community that saw a greater than 50% increase in both median household income and median gross rent.²

New rental units tend to enter the market at the high end of the price spectrum. Capstone Apartment Partners reports that in 2019, most new multi-family developments in the Cincinnati Metropolitan Area are “high-end projects with chic ultra-modern aesthetics.” Average rent for these “Class A” apartments is around \$1,700.³



¹ U.S. Census Bureau. American Communities Survey 5-Year Estimates, 2010, 2012, and 2017.

² U.S. Census Bureau. American Communities Survey 5-Year Estimates, 2012 and 2017.

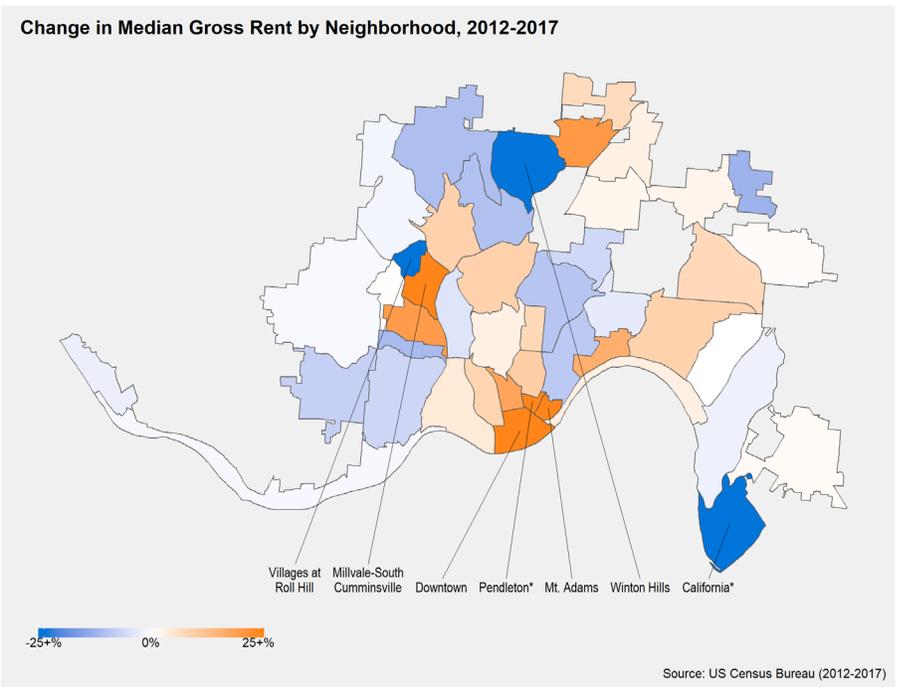
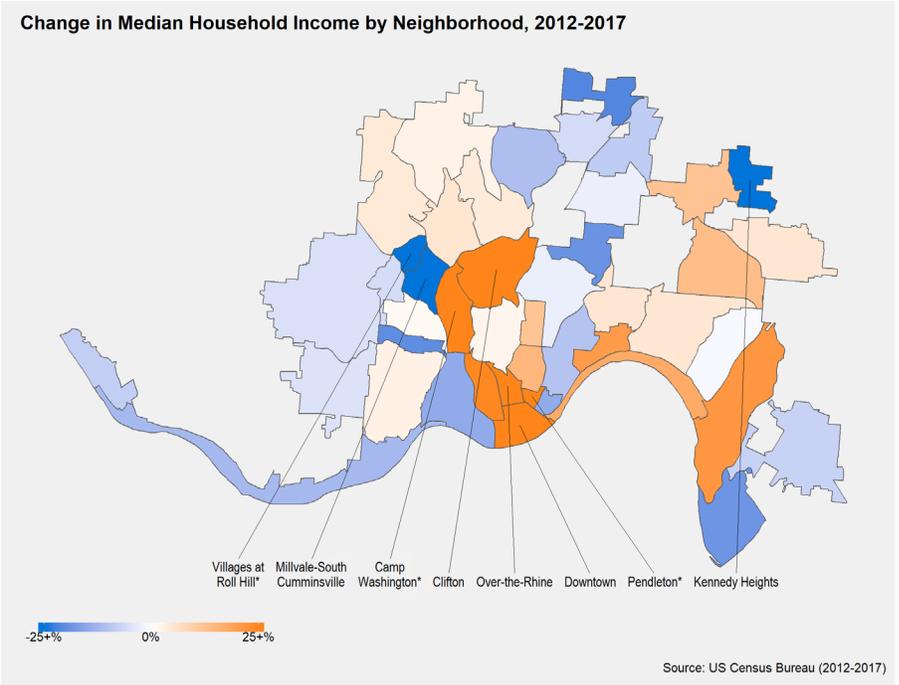
³ Capstone Apartment Partners. Ohio Markets Report. Cincinnati: 1st Quarter, 2019.

Home Sales & Values

The median home in Hamilton County is valued at \$145,800 as of 2017. This represents a decrease in inflation-adjusted value since 2010, when the median home was worth \$198,300 in 2017 dollars. Home values within the City of Cincinnati have fallen by an even larger percentage (-18% since 2010, from \$146,200 to \$124,200).¹

At the same time, however, home sale volumes in Hamilton County have increased. There were 10,265 sales in 2010, compared to more than 14,400 in 2017. Median sales prices in have increased by more than 25% over the same period, adjusting for inflation. The median sales price in 2017 was \$123,000, compared with only \$97,000 in 2010 (in 2017 dollars).²

A recent Place Matters report prepared by the Community Building Institute (CBI) found that median residential sales prices rose by more than 100% in Avondale, Bond Hill, and Roselawn, and by more than 200% in Madisonville and Price Hill, between 2014 and 2019. The median sales price rose most dramatically, from \$46,000 in 2014 to more than \$152,000 in 2019, in Madisonville.³



¹ U.S. Census Bureau. American Communities Survey 5-Year Estimates, 2010 and 2017.

² PolicyMap in collaboration with Zillow. Home Sales Volumes and Prices, 2010-2017.

³ Community Building Institute, using data from Multiple Listing Service. Place Matters 2019 Year-End Report. March 2020, p.11.

HOUSING CONDITIONS

Structure Age & Deterioration

Over 75% of homes within the City of Cincinnati are at least 40 years old. Homes located outside of the City of Cincinnati are generally newer, but first-ring suburbs show some signs of decline, including inflation-adjusted declines in the property tax base in all but 2 of the 33 localities.¹

As housing ages, it usually deteriorates in quality and becomes less desirable. As a result, it is occupied by progressively lower-income households through a process called “filtering.” In 2018, there were nearly 3,400 residential building code enforcement incidents within the City of Cincinnati that involved something more serious than uncut grass or litter, in addition to 74 incidents involving lead paint.² Data for the other villages, cities and townships were not readily available. However, the falling property tax revenues, increasing poverty and crime rates, and poor school performance that characterize 19 of Cincinnati’s 33 first-ring suburbs are likely associated with worsening housing conditions in those communities.³

Hamilton County currently has a vacancy rate of 9.6%, but according to a 2018 survey of vacant housing in Hamilton County conducted by Greater Cincinnati LISC, many units listed as “vacant” by the Census or the U.S. Postal Service—including units whose water supply has been shut off—are actually occupied. Low-income and especially immigrant families report living in very poor conditions that they do not have the funds or power to address.⁴

Accessibility

Accessible units are ones that can be entered and used by persons with physical disabilities. Basic accessibility features include no-step entries; bedrooms on the entry level; doorways and halls wide enough to accommodate a wheelchair or walker; grab bars; and electrical outlets, cabinets, and other features in easily reached locations. As the population ages, the number of people with disabilities and physical limitations is increasing. As of 2018, 12.4% of Hamilton County residents have at least one physical disability, which represents an increase of nearly 4,000 individuals living with disability since 2012 (the earliest year for which data are available). Disability is particularly prevalent among low-income seniors; 46% of those aged 65 or older and living below the poverty line have a disability, compared with 32% of seniors living at or above the poverty line.⁵ Yet according to the most recent data from the American Housing Survey, only 3.5% of all U.S. homes have basic accessibility features.⁶ Although there are few local data available, it is likely that Cincinnati and Hamilton County have a similar shortage of such units. The Council on Aging of Southwestern Ohio identified accessible housing as a “top need” in their 2019-2022 Strategic Area Plan.⁷

¹ Cincinnati’s first-ring suburbs are the 33 Hamilton County cities, villages, and townships located closest to the central city, but not incorporated in it. They include places like Indian Hill, Cheviot, Cleves, Mt. Healthy, and etc. Source: Tom Carroll. (n.d.). Revitalizing First Suburbs. Washington, DC: International City/County Manager’s Association.² Jeff Beam and Nicole Boyer. Housing Production Stakeholder Survey. July 2019.

² CincyInsights. Building Code Violations, 2010-2018.

³ Tom Carroll. (n.d.). Revitalizing First Suburbs. Washington, DC: International City/County Manager’s Association.

⁴ City of Cincinnati and Hamilton County. Fair Housing Assessment, 2019, pp.96-98.

⁵ U.S. Census Bureau. American Communities Survey 5-Year Estimates, 2012 and 2018.

⁶ Joint Center for Housing Studies. Housing America’s Older Adults, 2019, pp.10-11.

⁷ Council on Aging of Southwestern Ohio. 2019-2022 Strategic Area Plan, 2019, p.31.

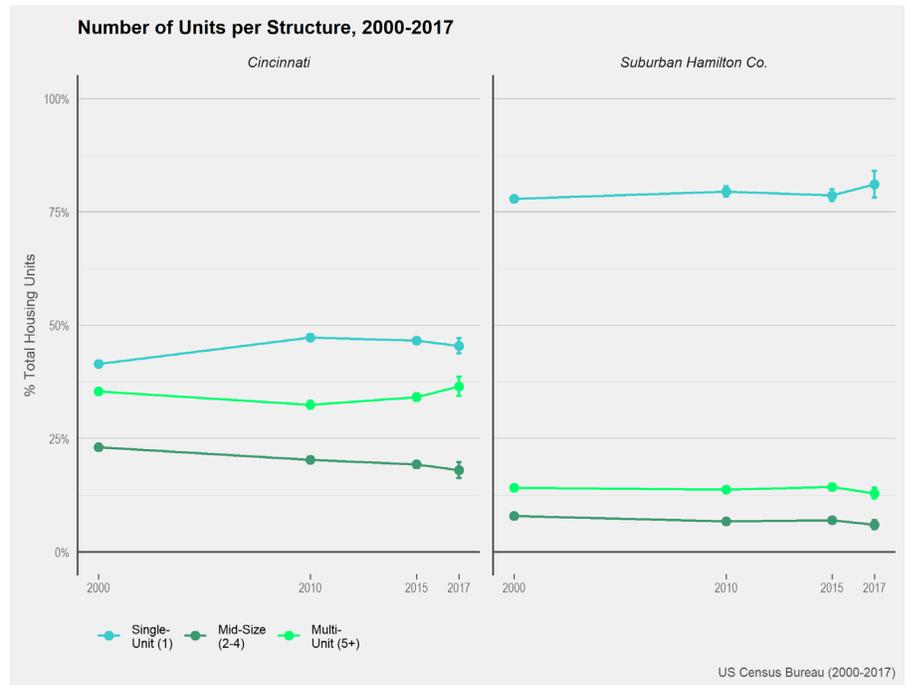
Housing Safety Concerns

Lead-based paint, which is extremely hazardous to children, is potentially present in any home built before 1978. The State of Ohio requires all children younger than six be tested for lead poisoning. An average of 3.8% of Cincinnati children tested between 2013 and 2017 were found to have elevated blood lead levels, which is consistently higher than the overall Ohio rate. Households living in some neighborhoods, including Evanston, Northside, and North Fairmount, are at especially high risk of lead poisoning.¹ Because Hamilton County landlords are not required to test their units for lead, most remediation occurs only when a child has already tested positive for lead poisoning. The remediation process may have the unintended consequence of displacing low-income families.

A Lack of Capital for Repairs

Low-income homeowners, minority homeowners, and seniors living on fixed incomes may have difficulty raising the capital to make necessary home repairs. Small landlords, who provide most of the housing options for low- and moderate-income renters, also face challenges in accessing capital for repairs.²

When repairs are deferred for too long, units may become uninhabitable. In both the City of Cincinnati and suburban Hamilton County, the share of small, two-to-four-unit apartment buildings is decreasing as these units exit the housing stock. Between 2010 and 2017, Hamilton County lost a total of 3,134 units in duplexes, triplexes, and fourplexes.³ The loss of these housing types, sometimes known as “missing middle” housing, is significant because they have historically provided affordable options in desirable neighborhoods. Replacing them has become difficult or impossible due to changes in zoning codes.⁴



¹ City of Cincinnati Health Department. “Childhood Lead Exposure.” Epidemiology Data Brief, Issue 2, May 2019.

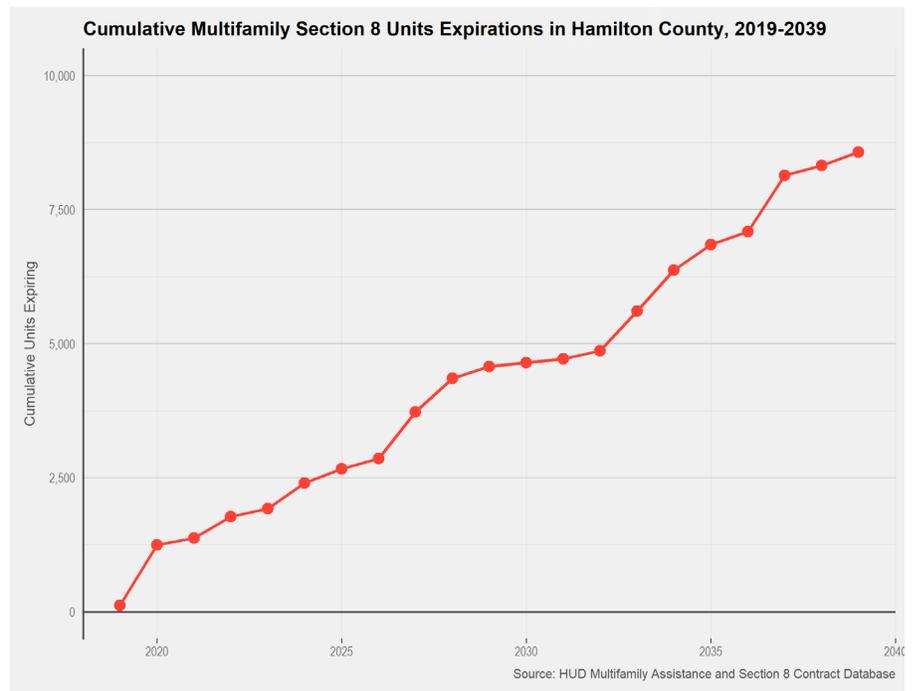
² Mallach, Alan. “Challenges of the Small Rental Property Sector.” New England Community Developments. Federal Reserve Bank of Boston, Issue 1, 2009.

³ U.S. Census Bureau. American Communities Survey 5-Year Estimates, 2010 and 2017.

⁴ Daniel Parolek. “What Is Missing Middle Housing?” Missing Middle Housing. <https://missingmiddlehousing.com/>

Expiring Subsidies

A significant share of affordable housing in Hamilton County is subsidized by the federal government. Some of the subsidized housing stock is owned by the Cincinnati Metropolitan Housing Authority (including 5,350 public housing units). The majority, however, is privately owned and subsidized through contracts that stipulate affordability requirements. LISC has estimated that for 6,553 units, these contracts will expire between 2020 and 2030, giving property owners the chance to raise prices to market rates.¹ Interventions are needed to recapitalize these units to keep them affordable and livable for the long term.

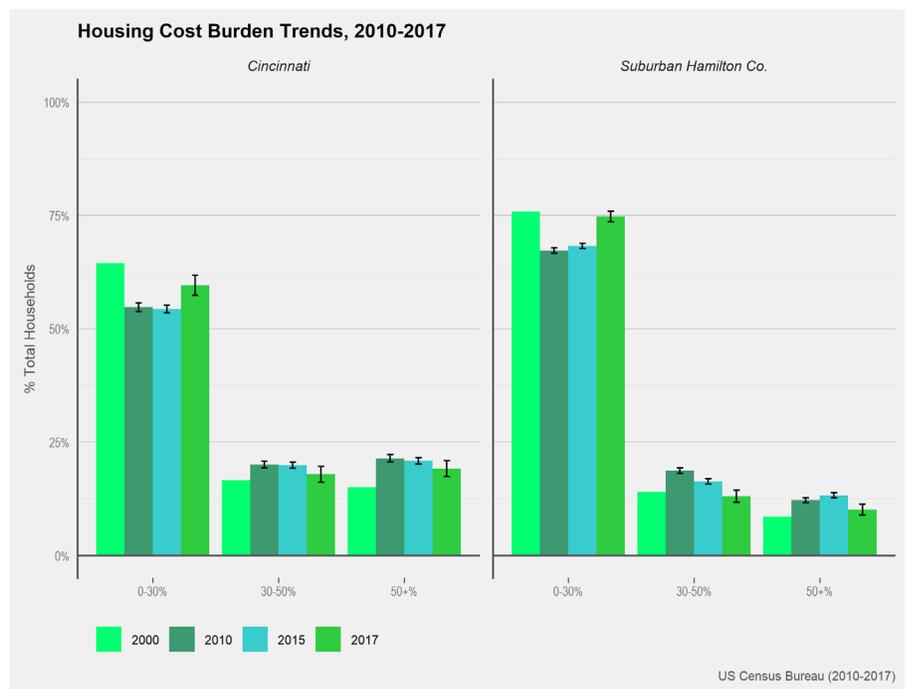


Low-Income Housing Tax Credits (LIHTC) are an example of a subsidy subject to expiration. In 2000, there were 25,962 units of LIHTC-subsidized housing in Hamilton County. By 2015, there were only 25,328 units, or 2% fewer than in 2000.² Since 2016, about 120 units of LIHTC have been added within the City of Cincinnati and 70 units have been added in other County jurisdictions. An additional 149 LIHTC units were rehabilitated in the County.³ More production rehabilitation is necessary to preserve Hamilton County’s subsidized stock.

HOUSING AFFORDABILITY

Housing Cost Burdens

Despite Cincinnati and Hamilton County’s reputation as affordable places to live, many households are struggling to afford housing. In 2017, the Census Bureau estimated that nearly 30,000 households in Cincinnati, and another 23,000 in the county, are “severely cost burdened.”⁴



¹ Community Building Institute in Partnership with LISC Greater Cincinnati. Housing Affordability in Hamilton County. February 2017.

² Ibid, n.1.

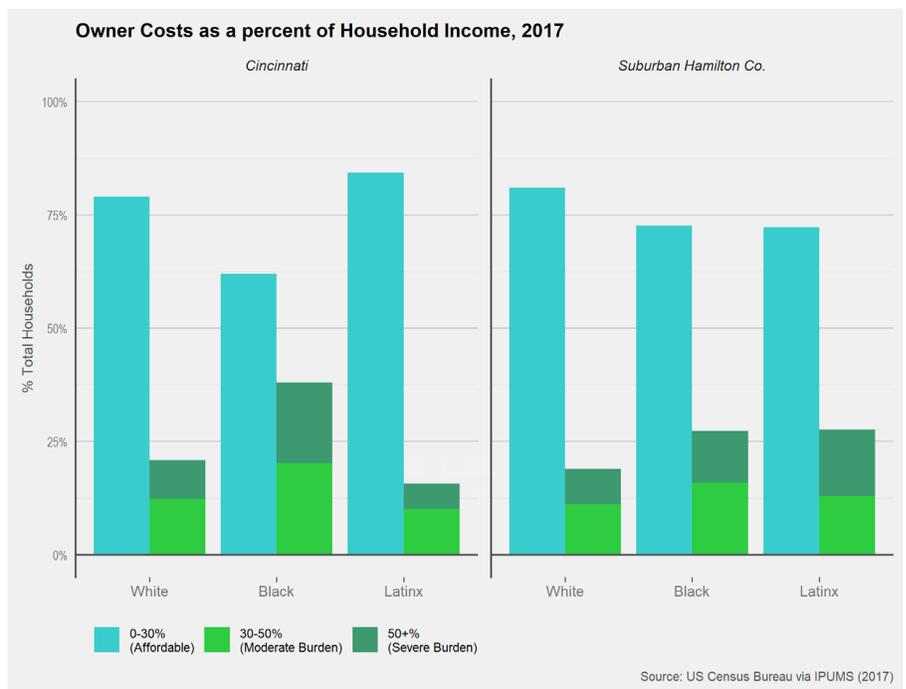
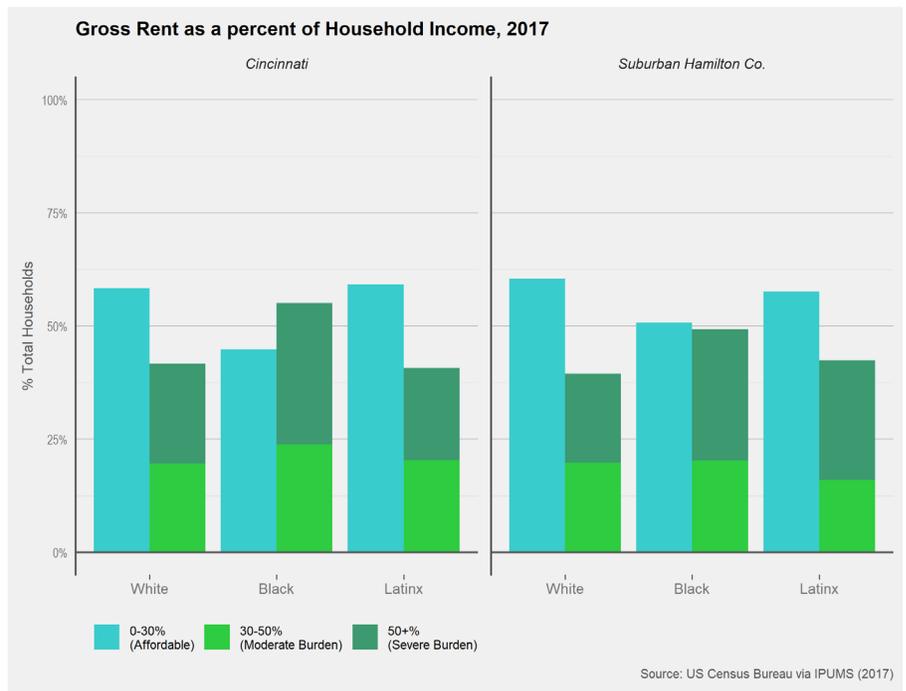
³ Communication from Joy Pierson, Community Development Administrator for Hamilton County, December 2019.

⁴ U.S. Census Bureau. American Communities Survey 5-Year Estimates, 2017.

Severely cost-burdened households pay 50% or more of their monthly income for housing, with little left over for food, transportation, healthcare, and other basic necessities. Severe cost burdens are most common among the lowest-income households. Nearly half of Hamilton County's 82,300 extremely low-income households (those who earn \$24,390 or less) are severely housing cost burdened (paying more than \$610 for their housing each month).¹

In 2017, the Local Initiatives Support Corporation (LISC) of Greater Cincinnati in collaboration with the Community Building Institute (CBI) calculated that for every 100 extremely low-income households in Hamilton County, there are only 28 units of housing that are both affordable and available. This adds up to a deficit of approximately 40,000 affordable and available units at 30% of Hamilton County's median income.² The National Low-Income Housing Coalition (NLIHC) estimated in 2018 that, in the greater Cincinnati Metropolitan Area, there is a deficit of 49,681 rental units affordable and available to extremely low-income renters.³

Certain groups face especial barriers to accessing affordable housing. Black households are more likely to be housing cost burdened than Whites, both as renters and as homeowners, and both in Cincinnati and in the suburbs.⁴



¹ Households are considered "extremely low income" when they have incomes 30% or less than area median income (AMI). In 2019, HUD set area median family income for the Cincinnati OH-KY-IN metropolitan area at \$81,300. About 24% of all Hamilton County households have incomes at or below 30% of this value (\$24,390) as of 2017, adjusting for inflation. U.S. Census Bureau. Public Use Microsample (PUMS) of American Communities Survey 5-Year Estimates, 2017.

² "Affordable" housing is housing that costs no more than 30% of a household's monthly income. LISC and CBI define a unit as "available" if it is vacant and either for rent or sale. LISC and CBI's analysis used the Hamden County median income for 2014, which was only \$48,927. Community Building Institute in Partnership with LISC Greater Cincinnati. Housing Affordability in Hamilton County. February 2017.

³ Note that the NLIHC defines "available" as any unit that is not occupied by a higher-income household. This is because "when higher-income households occupy rental homes that are also affordable to lower-income households, they render those homes unavailable to the lower-income households," who are unable to compete. National Low-Income Housing Coalition. The Gap: A Shortage of Affordable Homes. March 2020. <https://reports.nlihc.org/gap>

⁴ U.S. Census Bureau. Public Use Microsample (PUMS) of American Communities Survey 5-Year Estimates, 2017.

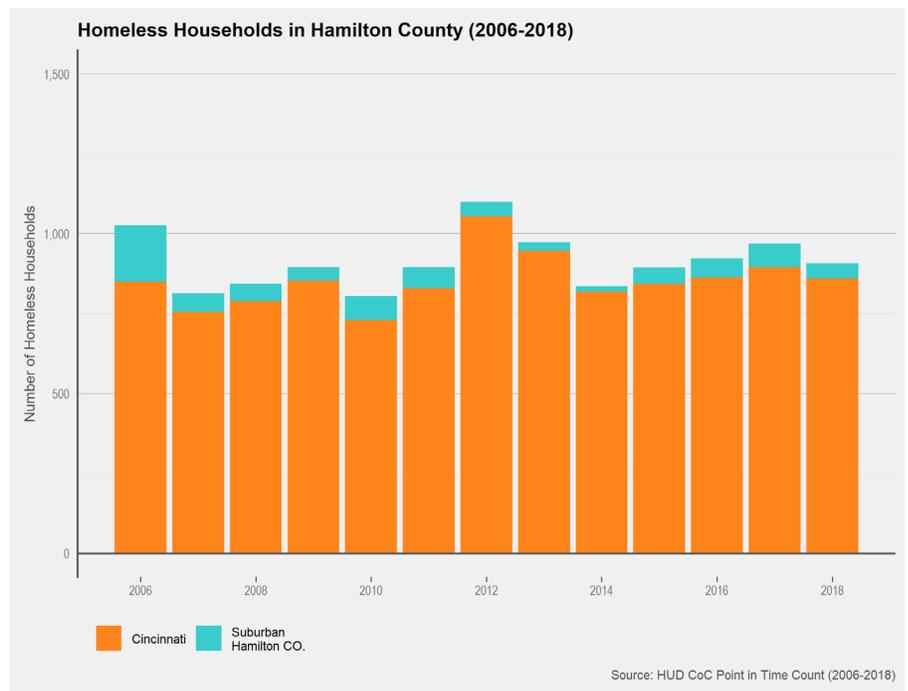
Evictions

A 2018 report found that nearly 9 out of every 100 renter-occupied units in Hamilton County are subject to an eviction filing in a given year, which is well above the national rate of 6.3 filings per 100 renter-occupied units. Furthermore, local eviction filings in Hamilton County are much more likely to be decided in the landlord's favor (48%) or dismissed (50%) than decided in favor of the tenant (2%).¹

Low-income renters have few protections from eviction. Less than 3% of tenants faced with eviction in Hamilton County have legal representation, compared with 88.2% of landlords pursuing an eviction. Eviction is concentrated in predominantly Black neighborhoods, where it contributes to systemic inequality.² Data from across the country show that eviction is a leading cause for homelessness.³ In Cincinnati, nearly 25% of the homeless are children.⁴

Homelessness

The incidence of homelessness in Hamilton County has remained fairly constant at around 900 households over the past decade, according to point-in-time counts conducted every January by the U.S. Department of Housing and Urban Development's Continuums of Care.⁵ However, this is likely to be an undercount. Point-in-time counts often do not capture less visible forms of homelessness, such as families living in motels.⁶ The Homeless Management Information System (HMIS) shows that 8,612 households interacted with homeless prevention and assistance services in 2017, including 6,059 households who received emergency shelter, safe haven, or transitional housing, or were contacted through street outreach. HMIS data also show that the majority of those experiencing homelessness in Cincinnati and Hamilton County are Black (62%), and nearly one in four are children under the age of 18 (24%).⁷



¹ Elaina Johns-Wolfe. "You are Being Asked to Leave the Premises": A Study of Eviction in Cincinnati and Hamilton County, Ohio, 2014-2017. University of Cincinnati, June 2018.

² Ibid, n.1.

³ National Law Center on Homelessness and Poverty. Protect Tenants, Prevent Homelessness. 2018, p.7.

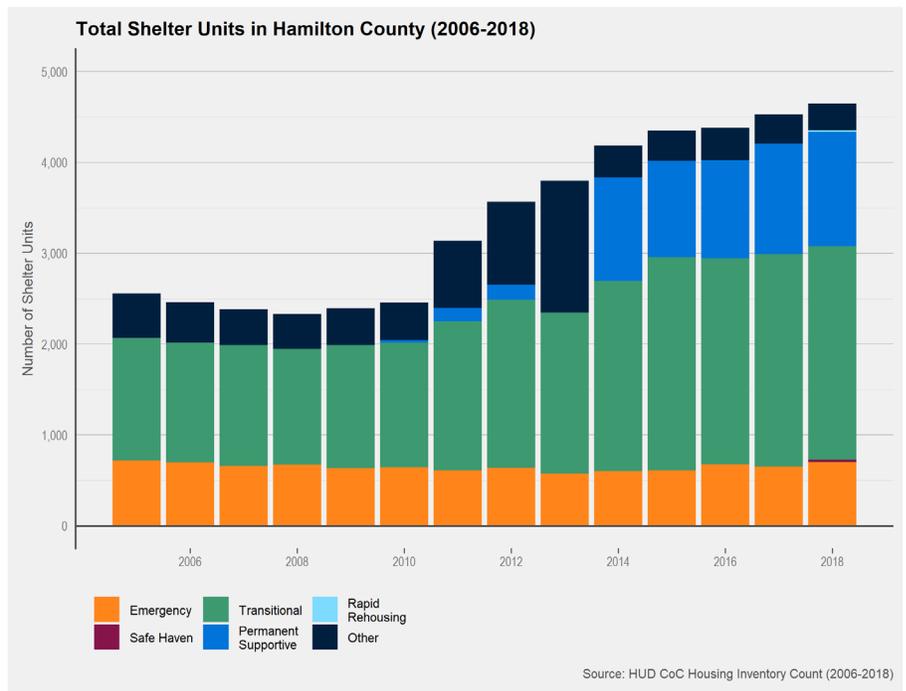
⁴ Strategies to End Homelessness. "Who Is Homeless in Cincinnati?" January 19, 2019. <https://www.strategiestoendhomelessness.org/who-is-homeless/>

⁵ U.S. Department of Housing and Urban Development. "Point-in-Time Count." HUD Exchange. <https://www.hudexchange.info/programs/hdx/pit-hic/>

⁶ Darrell Stanley et al. Don't Count on It: How the HUD Point-in-Time Count Underestimates the Homelessness Crisis in America. National Law Center on Homelessness and Poverty, 2017. <https://nlchp.org/wp-content/uploads/2018/10/HU DPIT-report2017.pdf>

⁷ Strategies to End Homelessness. Cincinnati and Hamilton County Continuum of Care for the Homeless: 2017 HMIS Data. April 2018.

While the total number of shelter units, especially permanently supportive units, in Hamilton County has risen substantially in recent years, the Fair Housing Assessment found that the current system of housing agencies and support organizations is undercoordinated, underfunded, and complex to navigate.¹ A 2015 study found that Hamilton County's shelter system could only take in 30% of the families with children who called to ask for emergency shelter.²



HOMEOWNERSHIP

Access to Homeownership

Homeownership has important advantages. It can increase household stability, as monthly mortgage payments are more stable than rental rates, which can increase annually. It may also provide some tax benefits through the mortgage interest deduction and other programs.³ Finally, homeownership can play an important tool in building wealth; one study found that homeownership translates into a benefit on \$6,787 per year for the average household.⁴ A home is also an asset that can be passed down to heirs, creating intergenerational wealth.



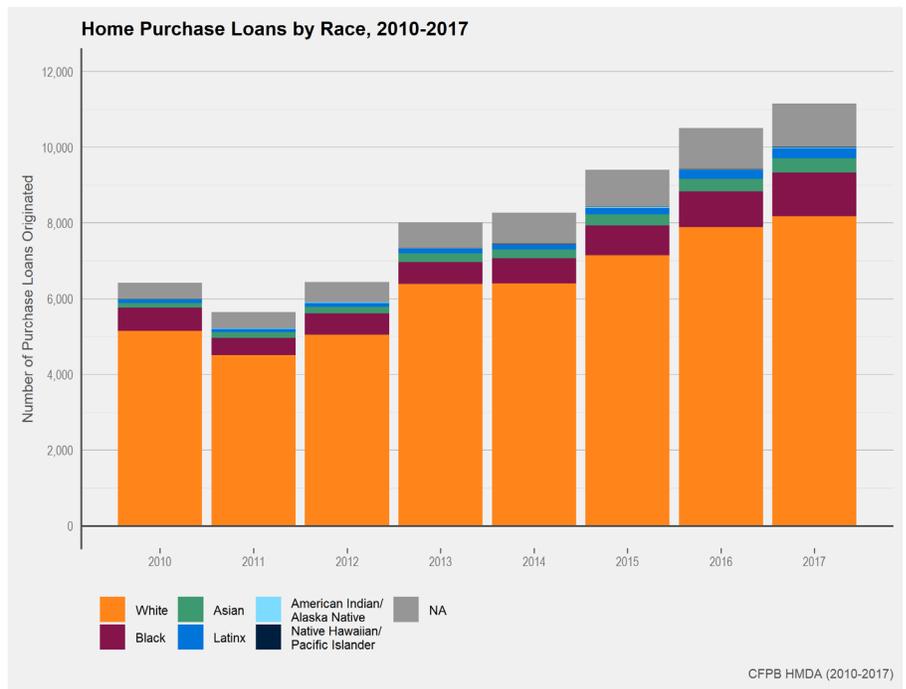
¹ U.S. Department of Housing and Urban Development. "Housing Inventory Count." HUD Exchange; City of Cincinnati and Hamilton County. Fair Housing Assessment, 2019, p.106.

² Affordable Housing Advocates. Affordable Housing Study: Responding to the Critical Need for Affordable Housing in Cincinnati 2015, p.13.

³ Freddie Mac. "Pros and Cons of Homeownership." <http://myhome.freddie.com/buy/homeownership-pros-cons.html>

⁴ Alexandra Killewald and Brielle Bryan. "Does Your Home Make You Wealthy?" RSF: The Russell Sage Foundation Journal of the Social Sciences, vol. 2, no. 6 (2016): 110-128.

Some groups have historically been excluded from homeownership, including Blacks and other minorities. In Hamilton County in 2017, Blacks received only 6% of home purchase loans, even though they make up more than a quarter of the county’s population.¹ This is not just because fewer Blacks applied for mortgages—it is also because those who did apply were less likely to be approved. In 2016, 77% of White applicants, but only 66% of Black applicants were approved for a home purchase loan in the Cincinnati Metropolitan Area. The approval ratio for home improvement loans is even more unequal; White applicants were approved 57% of the time, compared to only 28% of Black applicants.²



Low-income households may also have difficulty accessing homeownership. In Hamilton County, only 12% of home purchase loans were given to applicants with incomes below 50% of area median income in 2017, even though households in this income category make up 40% of all households in Hamilton County.³ Because upfront and maintenance costs tend to be larger for owners than renters, homeownership may not be a viable option for households with low incomes. But lack of credit and lender discrimination can create barriers to getting a mortgage even for those households with sufficient income.

Foreclosure & Tangled Title

There are currently around 40,000 homeowners in Hamilton County who earn less than 50% of area median income.⁴ For very low-income homeowners, any loss of income or unexpected expense can result in foreclosure. During the Great Recession (2006-2013), more than 22,000 Hamilton County homes were sold at sheriff sales.⁵ Foreclosure rates have since declined; in 2017, they affected less than 1% of all mortgages in Hamilton County.⁶ Still, many of the communities most impacted by the foreclosure crisis (such as Fairfax, Elmwood Place, Golf Manor, and North College Hill) continue to experience high levels of housing insecurity.⁷

Tangled title can also cause low-income homeowners to lose their homes or render them ineligible for housing assistance. Tangled title occurs when an owner-occupant’s name is not on the deed of their home, and is a common problem when homes are passed down from generation to generation.

¹ Home Mortgage Disclosure Act Data, 2017. <https://www.consumerfinance.gov/data-research/hmda/explore>

² City of Cincinnati and Hamilton County. Fair Housing Assessment, 2019, p.80.

³ Home Mortgage Disclosure Act Data, 2017; U.S. Census Bureau. Public Use Microsample (PUMS) of American Communities Survey 5-Year Estimates, 2017.

⁴ U.S. Census Bureau. American Communities Survey 5-Year Estimates, 2017.

⁵ Working in Neighborhoods (WIN) Foreclosure Assessments, 2006-2014.

⁶ Ohio Housing Finance Agency. Ohio Housing Needs Assessment, 2019. <https://ohiohome.org/news/documents/2019-HousingNeedsAssessment.pdf>

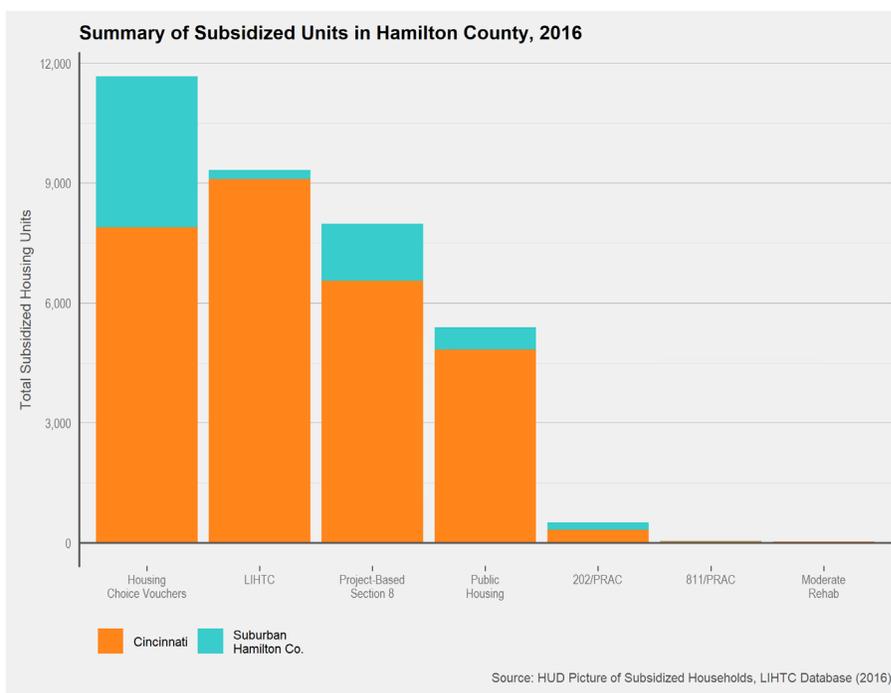
⁷ Affordable Housing Advocates. Affordable Housing Study: Responding to the Critical Need for Affordable Housing in Cincinnati 2015, p. 12.

HOUSING ASSISTANCE

Federal Subsidies

HUD (the U.S. Department of Housing and Urban Development) subsidizes roughly 25,000 units of housing in Hamilton County, including 5,350 units of public housing, 11,600 units via Housing Choice Vouchers, and 8,000 units via other site-based subsidies such as Project-Based Section 8, Section 202, and Section 811. About 6,000 units are subsidized via the Low-Income Housing Tax Credit (LIHTC).¹

The number of subsidized affordable units falls far short of need, however. As of 2018, approximately 18% of Ohio renter households exhibited “Worst Case Needs,” but did not receive any form of public housing assistance.² For the approximately 14% of renter households who do receive assistance, they wait, on average, 17 months for a public housing unit and 28 months for a Housing Choice Voucher.³ Even the receipt of a voucher does not guarantee access to affordable housing, however. Focus groups with Cincinnati residents found that, despite “source of payment” protections, landlords often reject housing vouchers.⁴



State & Local Assistance

Hamilton County, The City of Cincinnati, and other jurisdictions within the county provide various forms of housing assistance. First, they use municipal funds to help finance affordable housing development. For example, between 2016 and 2018, \$4 million in County HOME funds leveraged \$68 million in investment to produce or rehabilitate 444 units of affordable housing.⁵

¹ Community Building Institute in Partnership with LISC Greater Cincinnati. Housing Affordability in Hamilton County. February 2017.² City of Cincinnati and Hamilton County. Fair Housing Assessment, 2019, p.80.

² To have “Worst Case Needs,” as defined by HUD, a renter-occupied household must have income below 50% area median income, receive no government housing assistance (federal, state or local), and pay more than 50% of their income for rent, live in severely inadequate housing, or both. Severely inadequate housing is defined as having any one of the following interior building deficiencies: lack of hot or cold water; lack of a full bathroom; sharing a bathroom with non-household members; uncomfortable cold during winter lasting 24 hours or more because of heating equipment breakdowns; lack of electricity; exposed wiring, rooms with no working wall outlets, and blown fuses or tripped circuit breakers in the past three months; or any five of six upkeep deficiencies (water leaks from the exterior, interior water leaks, holes in floors, open cracks in walls or ceilings, peeling paint or broken plaster on walls or ceilings, and signs of rats). Source: Ohio Housing Finance Agency. Ohio Housing Needs Assessment, 2019, p.67.

³ Ohio Housing Finance Agency. Ohio Housing Needs Assessment, 2017, p.136. <https://ohiohome.org/news/documents/2017-HousingNeedsAssessment.pdf>

⁴ Cohear. Stories of the Housing Crisis in Cincinnati: The Urgent Need for a Better Path Forward. June 2019. Note that ‘Source of Income’ protections currently apply only to the City of Cincinnati.

⁵ Communication from Joy Pierson, Community Development Administrator for Hamilton County, December 2019.

Mortgage assistance is available for eligible homebuyers. Both Hamilton County and the City of Cincinnati utilize HOME funds to offer forgivable five-year loans for 3% of the housing price, up to \$5,000 for downpayment or closing costs to first-time homebuyers earning 80% of area median income or below. These programs are managed by the Home Ownership Center of Greater Cincinnati and at Working in Neighborhoods (WIN). The Port (a community economic development agency in Hamilton County) also offers downpayment assistance to low-income homebuyers.¹ Low-income seniors and persons living with disabilities can take advantage of Ohio's Homestead Tax Exemption, which shields some of the value of their homes from taxation.² However, this tax exemption is not widely used and additional efforts are needed to increase awareness about eligibility.³

The City of Cincinnati provides funding for critical emergency repairs to income-eligible homeowners. Hamilton County staff are seeking a community partner to implement a similar program county-wide; in the interim, they are coordinating heating-related repairs using private HVAC contractors. Several jurisdictions in Hamilton County, including Forest Park, Greenhills and Springdale, use Community Development Block Grant (CDBG) funds to assist income-eligible homeowners with \$1,000 to \$5,000 grants for external home repairs. Hamilton County also provides low-interest loans with a local bank through the Home Improvement Program (HIP) for large renovations or additions to any County homeowners.⁴

There are also some resources available for at-risk renters. The City of Cincinnati offers up to \$600 in rental assistance and \$150 in moving assistance for tenants displaced by Cincinnati Code Enforcement activities. It also provides funding to Community Action Agency's Blueprint for Success program to abate senior homeowners' code enforcement violations. In early 2019, the Cincinnati City Council approved the creation of a \$227,000 fund to provide emergency assistance to families on the verge of eviction. Hamilton County also implemented an eviction prevention program in August 2018 and the entire budget of \$150,000 had been expended in by mid-November 2019, showing the clear need for additional funding.⁵

¹ Communication from Joy Pierson, Community Development Administrator for Hamilton County, December 2019.

² Ohio Department of Taxation. "Frequently Asked Questions: Homestead Tax Exemption." https://www.tax.ohio.gov/real_property/faqs/homestead_exemption_faqs.aspx

³ Property Tax Working Group. Meeting Notes, 2019-2020. <https://www.cincinnati-oh.gov/planning/planning-projects-and-studies/property-tax-working-group/meeting-notes/>

⁴ Ibid, n. 1.

⁵ Ibid, n. 1.

Recommendations

This list of 101 housing recommendations was generated by:

- The 'Housing Our Future' Steering Committee ("Steering Committee")
- The Access to Homeownership Working Group ("Access to Homeownership")
- The Equitable Zoning and Policy Working Group ("Policy and Zoning")
- The Production of Housing Units Working Group ("Production")
- The Preservation of Existing Affordable Housing Working Group ("Preservation")
- The Resources and Financing Working Group ("Financing")
- The CoHear Everyday Experts
- The Eviction Taskforce
- The Homeless Clearinghouse
- The Property Tax Working Group

Tool Type		Tool Description	Source(s)
PRODUCE			
Policies	1	Streamline the permitting process and reduce associated costs by expediting approvals and waiving fees (entitlement fees, sewer and water tap fees, etc.) for affordable housing projects.	Production, Property Tax Working Group
	2	Reform zoning codes to allow for greater by-right density and reduced parking requirements in appropriate neighborhoods in exchange for development that includes affordable units.	Production, Policy and Zoning, CoHear Everyday Experts
	3	Create community-based comprehensive plans that provide for a wide variety of housing types and price points in each community.	Policy and Zoning
	4	Amend zoning codes to permit accessory dwelling units.	Policy and Zoning, Property Tax Working Group
	5	Set community benchmarks that fairly distribute the responsibility to develop affordable housing over the next decade across all of the local jurisdictions in Hamilton County. Publicize these benchmarks so that residents and advocates can hold communities accountable. Funding that flows to smaller communities through the City and County can be predicated on whether each community is meeting its benchmarks.	Production, Policy and Zoning
	6	Target incentives to suburban jurisdictions, where new affordable units will provide access to high-performing schools, job clusters, and low-poverty neighborhoods.	Policy and Zoning, CoHear Everyday Experts
	7	Require that property owners and/or developers who receive commercial property tax abatements, public funding or other municipal benefits must, in any residential development, commit to certain affordability standards.	Homeless Clearinghouse, Policy and Zoning

Tool Type	Tool Description	Source(s)
	8 Use a Request for Proposals (RFP) process for all sales of municipally owned properties; require that purchasers commit to certain affordability standards.	Homeless Clearinghouse
	9 Require linkage and/or impact fees for new construction in neighborhoods with rapidly appreciating housing prices and values.	Policy and Zoning
	10 Provide a model Community Benefits Agreement (CBA) and design a process that developers and communities can use to negotiate and implement successful agreements that provide affordable housing, local employment, and other benefits. There is potential to mandate a CBA process for projects that receive public subsidy, invoke eminent domain, or have a large potential impact on a residential neighborhood.	Policy and Zoning
Programs	11 Create a new generation of qualified affordable housing developers—especially small, local, minority developers—through training, mentorship, and the provision of resources such as vacant and developable land held by the Port.	Production
	12 Explore creative construction technologies and housing types such as modular construction, prefabrication, three-dimensionally printed housing, container homes, and etc. For example, Kentucky Habitat for Humanity offers a container home product that appears to be cost-friendly and energy-efficient. Additional research and pilot projects are needed to gauge the affordability of and demand for new housing types.	Production, Access to Homeownership
	13 Consider adopting the equitable development rubric created by the Peaslee Neighborhood Center or other frameworks that incentivize the inclusion of affordable housing in publicly subsidized developments.	Policy and Zoning
Funding	14 Collaborate across jurisdictions to increase competitiveness for state and federal resources such as the Low-Income Housing Tax Credit (LIHTC), which provides a tax credit for approximately 4% or 9% of an affordable housing project's construction cost.	Financing, Policy and Zoning, Preservation
	15 Develop a system to provide gap financing to projects that use 4% LIHTC credits.	Financing, Preservation
	16 Lobby the state to fix a floor on 4% LIHTC credit projects in Ohio.	Financing
	17 Support efforts to create a state-level tax credit for affordable housing development, which are being spearheaded by the Ohio Housing Council.	Financing
	18 Support the Neighborhood Homes Investment Act, a newly proposed federal tax credit that would support affordable homeownership, and the Affordable Housing Credit Improvement Act, which would revise existing LIHTC regulations to increase the amount of equity available for affordable housing, among other improvements.	Financing
	19 Increase funding for affordable housing development by targeting tax abatements, gifts or discounted sales of publicly owned land, credit enhancements, low-cost loans, and other incentives to affordable projects and/or by implementing inclusionary zoning and directing in-lieu fees to affordable projects.	Policy and Zoning

Tool Type	Tool Description	Source(s)
	20 Create a low-interest acquisition and pre-development fund. Property acquisition funds allow affordable housing developers to act quickly to acquire land or buildings as they become available, rather than having to wait for traditional public funding cycles to come through with permanent financing. Local jurisdictions, lending institutions, and philanthropic organizations should work together to create a new fund to finance acquisition and pre-development costs for affordable housing projects.	Financing

PRESERVE

Policies	21 Target home repair loans to contractors who work fairly with seniors and low-income households. Create a database of such contractors.	Policy and Zoning, Preservation
	22 Proactively target repair assistance to homeowners instead of relying on homeowner requests or applications.	Property Tax Working Group
	23 Require property owners who receive public subsidy to notify the City, housing advocates, and residents when property affordability periods are within 24 months of expiring.	Preservation
	24 During Rental Assistance Demonstration (RAD) property conversions, promote the interests of current tenants by 1) educating them about their rights and engaging them in redevelopment planning; 2) reducing disruption through phased relocation and by providing relocation assistance; and 3) requiring new property owners to provide long-term affordability.	Preservation
	25 When owners decide to opt out of preservation, require them to assist displaced residents by providing housing search counseling, covering moving costs, and subsidizing security deposits and/or first month's rent.	Preservation
	26 Create realistic livability standards that promote safe, sanitary housing and do not discourage potential property owners from participation in the Housing Choice Voucher program.	Policy and Zoning
	27 Restrict annual rent increases to a certain percentage, especially for long-time renters and in neighborhoods with rapidly appreciating housing prices and values.	Preservation, CoHear Everyday Experts
Programs	28 Invest in technological upgrades for code enforcement teams in the City and County. Current code enforcement is driven primarily by resident complaints. A more data-driven approach would rely on previously collected information about property conditions, owners' tax payment histories, evictions, and an array of other variables to flag high-risk properties and prioritize them for inspection. Code enforcement divisions should work with the University of Cincinnati to build a database and an algorithm to predict violations.	Preservation, Policy and Zoning, Preservation
	29 Combine code enforcement actions with resources, including repair grants and loans, that enable low-income homeowners and small landlords to comply.	Preservation, Access to Homeownership
	30 Train code enforcement personnel to assist property owners in developing a strategy for compliance.	Preservation
	31 In geographic areas with high development activity, when a code violation is filed, require a social worker to accompany the building inspector to provide information about available resources.	Property Tax Working Group

Tool Type	Tool Description	Source(s)
	32 Create a rental registration program that requires or incentives landlords to register their properties and provide a local contact. A landlord registry is an important tool for managing periodic inspections, identifying problem properties, and targeting resources for repairs, including lead and mold remediation.	Policy and Zoning, CoHear Everyday Experts, Eviction Taskforce
	33 Grow the number of skilled tradespeople to meet demand for rehabilitation, repair, and new construction. One solution might be to use a single entity as a clearinghouse for the development needs of a number of community-based or publicly subsidized home building and repair efforts. Such a clearinghouse would provide a steady stream of work to small contractors and help them build capacity. The Port has already been successful in supporting the growth of small contracting companies through a steady stream of work on Homesteading and Urban Redevelopment Corporation (HURC) projects.	Production, Access to Homeownership, Property Tax Working Group
	34 Build capacity for property management and maintenance. Examples of capacity-building measures include low-cost training and certification programs and the provision of technical assistance to existing property management enterprises.	Preservation, Policy and Zoning
	35 Explore opportunities to train tenants in property maintenance and incentivize them to participate through, for example, a renter credit system.	Preservation, CoHear Everyday Experts
	36 Address tangled title issues through expanded outreach and legal aid. Title issues can result from informal conveyances, homeowners dying without wills, or homeowners willing their properties to multiple heirs who have varying motivations and capacity for maintaining a home. The City and County can work with non-profit service providers to encourage and facilitate estate planning and fund organizations like Legal Aid to assist low-income homeowners in remedying title issues.	Access to Homeownership
	37 Expand outreach to homeowners who are eligible for Ohio's Homestead Exemption to ensure that they are signed up for property tax relief.	Access to Homeownership
	38 Promote the high-quality management of subsidized housing properties going forward. Educate property owners about the characteristics of good property management and the cost savings it generates. Hold large property owners, including the Port Authority and CMHA, accountable for upholding property standards.	Preservation, CoHear Everyday Experts
	39 Maintain open lines of communication between property owners and managers, inspectors (e.g., building inspectors, fire marshals), and residents. Engaging tenants and respecting their dignity is crucial to the long-term preservation of subsidized properties.	Preservation, Policy and Zoning
Funding	40 Create a small landlord loan program that expands access to credit for landlords seeking to acquire, rehabilitate, or maintain, housing that is affordable to low-income residents—particularly small apartment buildings and scattered-site units.	Preservation

Tool Type	Tool Description	Source(s)
41	Provide free or discounted home energy audits, energy efficiency upgrades, and weatherization repairs that reduce utility costs for low-income owners and renters. Energy efficiency improvements can be financed via loans that are revenue neutral (i.e., paid for by utility savings) and assessed as part of the property owner's utility bills or property taxes.	Access to Homeownership, Preservation
42	Expand and strengthen home repair loan products. Both the City and County have home repair loan programs that have been inconsistently funded or discontinued. They should work collaboratively to refund these programs. Affordable Housing Trust Fund and philanthropic monies should seed a loan fund to make low-interest, long-term loans to low-income homeowners for needed improvements. This loan could be secured by a soft second mortgage lien which is not required to be repaid until the house is sold.	
43	Create a revolving loan fund for repairs. Work with a financial institution partner to set up a revolving fund that makes repair loans to low- and moderate-income homeowners and rental property owners, enabling them to make the repairs needed to keep their units in good condition. Municipalities can provide the selected lender(s) with a loan loss reserve that covers losses on a share of the loan portfolio, which would allow lenders to broaden their underwriting criteria, lengthen the loan timeframe, and reduce the interest rate.	Resources and Financing, Policy and Zoning, Property Tax Working Group, Preservation
44	Explore and promote creative home repair funding initiatives. For example, banks can offer a home loan that comes with a free escrow account. Borrowers are incentivized to direct a nominal amount into this account to cover future repair costs. More lenders can and should offer this service. Another creative initiative is a "Heritage Home" program like the one operated by the Cleveland Restoration Society, which provides a professional visit, free technical advice, and referrals to financing options for households who own 50-plus-year-old homes.	Access to Homeownership
45	Explore the feasibility of a property tax collection deferral program through the Hamilton County Treasurer. Treasury staff could defer property tax collection for eligible households without seeking a change to state law.	Access to Homeownership, Property Tax Working Group
46	Work with the Board of Revisions to create a more user-friendly pro se forum to empower homeowners to challenge inaccurate property tax valuations with more success. The Auditor's next triennial valuation of real property will take place in 2020 and determine owners' property tax bill in January of 2021. With housing market recovering in many (though not all) areas of the County, valuations will likely increase, further stressing homeowners. However, a home's assessed value is not always equal to its actual value. Providing up-front access to third-party appraisal and legal resources may be necessary to help affected homeowners ensure the accuracy of their home's assessed value.	Access to Homeownership
47	When properties at risk of subsidy contract expiration are identified, develop strategies to encourage new owners to take over ownership/maintenance while preserving affordability. Strategies may include developing a roster of interested developers and CDCs and creating a preservation loan fund to finance rehabilitation.	Preservation

Tool Type	Tool Description	Source(s)
	48 Maximize rehabilitation opportunities through the Rental Assistance Demonstration (RAD) program, especially by pursuing both 9% and 4% LIHTC deals for RAD conversions. Use RAD to create more mixed-income housing projects while minimizing displacement. RAD should be targeted to both low-poverty, high-opportunity areas and to inner-city locations currently experiencing revitalization or with high potential to experience revitalization in the near future.	Preservation
	49 Provide long-term mezzanine debt to affordable rental properties. Mezzanine financing is gap financing that can help developers access loans from traditional lending institutions for which they would not otherwise qualify. It occupies the middle of the capital stack—less risky than equity but riskier than senior debt. CDFIs should work with local jurisdictions to offer low-cost mezzanine loans for the purchase and rehabilitation of rental buildings, in exchange for maintaining long-term affordability.	Financing
Data	50 Collect and analyze data from agencies that currently provide repair assistance, such as People Working Cooperatively (PWC), in order to gauge the scope of demand for such assistance and identify the potential for increased coordination and economies of scale.	Access to Homeownership
	51 Use publicly available data to identify households who are at risk of losing their homes due to property tax delinquency. This creates the opportunity for the City, County, Hamilton County Landbank, and non-profit organizations to intervene to organize tax relief and other resources.	Access to Homeownership
	52 Work with other stakeholders throughout Ohio to identify best practices and explore paths for state legislative reform to enable modifications to the Homestead Exemption or other tax relief measures at the local level.	Access to Homeownership
	53 Create a publicly accessible subsidized property database that identifies, assesses, and prioritizes subsidized properties for preservation assistance based on their condition and risk of expiration. Potential indicators include low REAC scores and repeat building code violations.	Preservation

PROTECT

Policies	54 Enact legislation that requires landlords to show “just cause” (such as habitual late payment of rent, nuisance activity, substantial damage to the property, or breach of a material term of the lease) in order to evict a tenant.	Policy and Zoning, CoHear Everyday Experts, Eviction Taskforce, Homeless Clearinghouse
	55 Pursue “pay to stay” legislation that forbids landlords from initiating the eviction process for non-payment of rent if the renter has presented full payment for rent obligations, and that requires eviction proceedings to cease if the renter pays all past due rent at any time before or during an eviction trial.	Homeless Clearinghouse, CoHear Everyday Experts
	56 Explore “thirty days to cure” provisions that give tenants time to work out a payment plan or other remedy before an eviction is carried out.	Policy and Zoning
	57 Explore legislation to limit rental application fees and set maximums for security deposits and other up-front costs.	CoHear Everyday Experts

Tool Type	Tool Description	Source(s)
	58 Discourage the harassment of low-income renters and homeowners in changing neighborhoods. Explore legislation prohibiting more than one instance of unsolicited contact with a property owner. Identify and warn individuals who serially file property complaints that this is a form of harassment.	Property Tax Working Group
	59 Enforce Cincinnati's source-of-payment law (Ordinance Chapter 740), which prohibits landlords from discriminating against households using government assistance to access housing. Expand this protection to the County, where vouchers can provide access to stable, low-poverty communities.	Policy and Zoning, Preservation, CoHear Everyday Experts, Homeless Clearinghouse
	60 Make policies governing the provision of existing homelessness services more flexible in order to accommodate vulnerable residents with large families, limited English proficiency, or other barriers that currently prevent them from accessing assistance.	Preservation, CoHear Everyday Experts
	61 Enact new or strengthen existing provisions that require sellers and realtors to disclose code violations and needed repairs to prospective homebuyers prior to the purchase of a home.	Preservation
	62 Improve the County Sheriff Sale process to make it more transparent and accessible to local residents, especially low-income and minority households and small developers.	Preservation
Programs	63 Create a county-wide housing court with jurisdiction over all housing cases, including eviction. Use this court as a venue to provide landlord-tenant mediation, legal representation and counseling for tenants, and other supports.	Policy and Zoning, Property Tax Working Group, Preservation, Eviction Taskforce
	64 Allocate funds to cover the costs of legal representation in all eviction-related proceedings for tenants with incomes below a certain level. Additionally, increase funding to organizations providing legal assistance in housing discrimination, landlord exploitation, and foreclosure cases.	Policy and Zoning, Eviction Taskforce, Homeless Clearinghouse
	65 Support the formation of a county-wide Tenant Association that can advocate for tenants, educate them about their rights and available resources, and provide tenant services such as landlord-tenant mediation, housing counseling, and eviction expungement.	Policy and Zoning, CoHear Everyday Experts
	66 Create a "Tenant Bill of Rights" to inform tenants of their rights.	Policy and Zoning
	67 Create a standardized lease that outlines landlord and tenant rights in clear, accessible terms and disseminate this lease in multiple languages. Either mandate or incentivize landlords to adopt this lease.	Policy and Zoning
	68 Incentivize landlords to help their tenants build stability through flexible or tailored rent payment schedules and renter credit systems that reward long-time tenants who keep their units in good condition with unit upgrades, rent discounts, and other incentives.	Preservation, CoHear Everyday Experts
	69 Encourage landlords to consider factors other than an individual's credit score when reviewing applications for tenancy, including rent payment histories, personal references, regular income, and etc.	CoHear Everyday Experts
	70 Increase landlord outreach, education, and incentives to promote the uptake of housing vouchers, especially in low-poverty neighborhoods. Take advantage of CMHA's involvement in the Greater Cincinnati and Northern Kentucky Landlord Association to engage landlords.	Preservation

Tool Type	Tool Description	Source(s)
	71 Provide housing search counseling to voucher holders to match them with landlords in high-opportunity neighborhoods.	Preservation
	72 Increase funding for emergency rent and utility assistance for families facing eviction and emergency mortgage assistance for those facing foreclosure. This assistance can give households the opportunity to gather additional resources and/or negotiate payment plans with their landlords or mortgage lenders.	Policy and Zoning, Preservation
	73 Maintain and expand homeless prevention efforts, including shelter diversion programs, shelter-to-home programs, and aftercare programs.	Homeless Clearinghouse
	74 Scale up existing efforts to increase access to homeownership, including downpayment assistance programs, individual development accounts (IDAs), and financial literacy education. For existing homeowners, promote wealth generation through financial literacy education and legal counseling.	Access to Homeownership, CoHear Everyday Experts
	75 Create an educational campaign to increase the awareness of resources available to promote homeownership access and retention. Identify trusted institutions, such as libraries, schools, and community centers, to help disseminate information and facilitate workshops. Target outreach to those who have been particularly disadvantaged by racism and other systemic barriers.	Access to Homeownership
	76 Create a clear, accessible document or on-line portal summarizing all available homeownership resources. Update this resource on an annual basis.	Access to Homeownership, Property Tax Working Group
	77 Incentivize homeowners selling their homes in high-opportunity areas to give priority to first-time homebuyers.	Access to Homeownership, CoHear Everyday Experts
	78 Support innovative homeownership models such as Dividend Housing, a form of community ownership that generates financial equity for residents; limited equity cooperatives; community land trusts; and lease-to-own programs.	Access to Homeownership, Preservation, CoHear Everyday Experts
	79 Support organizations and programs that have already proven successful in helping families access and sustain homeownership. There are many quality programs already available through organizations such as the Home Ownership Center (HOC), Price Hill Will, ProSeniors, Legal Aid, Working in Neighborhoods (WIN), Habitat for Humanity, Santa Maria, Great Neighborhoods, and others. These programs need additional funding in order to meet demand and increase access to the benefits of homeownership.	Access to Homeownership
Funding	80 Empower a single entity to act as a one-stop shop that coordinates all homeownership services, education, lending, and referrals. A useful precedent is the Indianapolis Neighborhood Housing Program (INHP), which is funded through a combination of public funds, philanthropic contributions, and corporate donations.	Access to Homeownership

Tool Type	Tool Description	Source(s)
	81 Work with Community Development Financial Institutions (CDFIs) and other patient capital investors to establish a fund that enables Community Development Corporations (CDC)s and other vetted organizations to scale up innovative homeownership programs, such as Price Hill Will's homesteading program. The homesteading program uses land sale contracts to provide quality low-cost homes to families who do not have access to traditional financing. The sale is coupled with wrap-around services and counseling. Though successful, PHW's program is limited by a lack of patient capital to a very small number of homes.	Access to Homeownership, Policy and Zoning
Data	82 Create housing search tools that match qualified minority homebuyers with housing opportunities in high-opportunity neighborhoods as they become available.	Access to Homeownership, CoHear Everyday Experts

SYSTEMS

Policies	83 Require that a certain share of Affordable Housing Trust Fund (AHTF) funds be used to develop and preserve housing affordable to those with incomes at or below 30% of area median income.	Homeless Clearinghouse
	84 When AHTF funds are used to make capital improvements and renovations, require that property owners/property managers provide existing or previous residents with the opportunity and the needed assistance to return to the newly improved affordable units.	Homeless Clearinghouse
	85 Require that units receiving AHTF funds be deed- and mortgage-restricted to remain affordable for the long term or in perpetuity.	Homeless Clearinghouse
	86 Modify incentives, funding priorities, and zoning codes to encourage a desired mix of housing types, price ranges, and densities throughout the City and County. For example, Cincinnati should revise its tax abatement policy so that rather than offering a blanket abatement, it requires projects in high-opportunity neighborhoods to include affordable units in order to receive tax benefits.	Policy and Zoning, Property Tax Working Group, CoHear Everyday Experts
	87 Work to reduce "cliff effect" issues. The "cliff effect" occurs when a small increase in income leaves a household ineligible for benefits such as subsidized healthcare coverage, the Supplemental Nutrition Assistance Program (SNAP), or subsidized housing. Cincinnati and Hamilton county governments should work with state and federal legislators to reduce cliff effects for families in the region, for example by designing a revenue-neutral reduction in benefits as a family's income rises (replacing the "cliff" with a "slope").	Preservation
Programs	88 Form an Affordable Housing Oversight Board for the AHTF to oversee the allocation of funds via a transparent and inclusive process; monitor compliance with requirements; and release targeted Requests for Proposals (RFPs) and/or Notices of Funding Availability (NOFAs) each time funds are made available.	Homeless Clearinghouse
	89 Conduct aggressive outreach to residents, elected officials, planning and zoning staff, Community Councils, and civic organizations in order to increase awareness about and acceptance of affordable housing.	Policy and Zoning, Preservation
	90 Require more diversity on boards and commissions that receive public funding.	Policy and Zoning

Tool Type	Tool Description	Source(s)
	91 Foster better relationships among diverse neighbors, for example by welcoming subsidized housing residents into community organizations.	Preservation
	92 Create a Community Challenge to pay a living wage. Educate employers and residents about the need for a living wage. Challenge employers to offer a wage that enables their employees to afford increasing housing costs, in exchange for positive publicity and other incentives.	Steering Committee
	93 Improve public transportation by increasing frequency, convenience, and affordability and by adding new routes that expand access to job clusters and to affordable, high-opportunity areas throughout the county.	Steering Committee
	94 Create a coordinated leadership structure made up of for-profit, non-profit, and public agencies with subject matter expertise that will help implement coordinated efforts, such as setting up a regional housing trust fund, and track progress towards shared goals.	Steering Committee
	95 Make housing a priority by creating a position similar to the Chief Advocacy Officer to lead housing efforts for the City of Cincinnati. This position would interface with the City Manager, City Council, Mayor, and other relevant departments.	Property Tax Working Group
Funding	96 Identify new public funding streams to invest the Affordable Housing Trust Fund (AHTF) with adequate funds to develop 2,000 affordable housing units annually. Possible funding streams could include linkage fees, impact fees, document recording fees, hotel and/or Airbnb taxes, eviction filing fees, sheriff sale fees, or property tax funds recouped through revisions to the tax abatement policy or expiring abatements.	Financing, Policy and Zoning
	97 Expand the AHTF into a regional housing trust fund that includes Hamilton County and suburban jurisdictions or create a parallel, county-wide fund.	Financing, Policy and Zoning
	98 Establish a private fund with philanthropic and corporate contributions that can supplement the AHTF.	Financing
	99 Designate a minimum share of newly realized tax revenue from expiring tax abatements to the AHTF so that when redevelopment occurs, increased tax revenues support affordable housing development.	Homeless Clearinghouse
	100 Establish reasonable yet meaningful expectations around local spending on affordable housing initiatives. Affordable housing advocates can collaborate with City and County staff to set a minimum budget for affordable housing efforts.	Policy and Zoning
Data	101 Create a publicly accessible, digital dashboard to track annual progress towards strategic goals, including the implementation status of key initiatives; the number of affordable units produced and preserved; the number of low-income homeowners, renters, and small landlords assisted; and the number of persons exiting homelessness.	Policy and Zoning

Resources

DEDICATING REVENUE SOURCES TO A HOUSING TRUST FUND. Localities use a wide variety of revenue sources to fund their housing trust funds. Some sources, like bond issuance, are one-time infusions of capital into a fund. Others are continuous funding streams based on local operations and revenues, such as developer impact fees, inclusionary in-lieu fees, real estate transfer taxes, and hotel taxes. The governance and allocation structures around the use of funds can also vary significantly. More information about identifying revenue for a housing trust fund, as well the structure of such funds, is available through the [Housing Trust Fund Project](#).

INCENTIVIZING LANDLORDS TO ACCEPT HOUSING VOUCHERS. [Studies show](#) that landlords are often reluctant to accept housing vouchers, either because of “red tape” (paperwork and housing quality inspections) associated with the program or because of bias against voucher holders. Discrimination occurs even in areas with source-of-payment protections and [research shows](#) it often disproportionately hurts households with children and those whose head is Black or elderly. Some housing authorities and localities have developed [strategies](#) to overcome this reluctance, including: giving tax incentives and signing bonuses for participating landlords; covering the cost of damages, security deposits, and first month’s rent; and giving participating landlords access to rehabilitation assistance.

CREATING A PRESERVATION INVENTORY. The first step in preserving subsidized affordable housing is to create a database of subsidized units and their contract expiration dates. The Community Economic Development Assistance Corporation (CEDAC) in Boston, Massachusetts maintains a [database](#) of more than 1,500 state- and federally subsidized housing properties. The Urban Institute provides a searchable, geospatial [Preservation Catalog](#) of some 400 subsidized housing projects within the District of Columbia.

REQUIRING RELOCATION ASSISTANCE. When affordable housing units are threatened with conversion to market-rate units or another use, requiring property owners to provide relocation assistance provides a cushion for tenants and may deter conversion in the first place. Los Angeles has a [citywide regulation](#), in place since 1979, that requires owners who evict tenants due to no fault of their own to pay each evicted tenant between \$2,000 and \$19,000. The payment is larger for the elderly, long-time tenants, and tenants with low incomes, disabilities, and/or young children. Payments are reduced for small landlords who own fewer than four properties.

INTERVENING TO PREVENT EVICTION. Eviction can be both [a symptom and a cause](#) of economic disadvantage. Many localities are developing new ways to prevent eviction. One example is Boston’s [Court Intervention Project](#) (CIP), which was originally implemented in 2010 to prevent eviction in the Boston Housing Authority, which was the biggest single evictor in Boston at the time. CIP has since expanded to target all individuals on the brink of eviction, especially those with a high risk of becoming homeless. CIP provides financial literacy counseling, helps the tenant create a payment plan, and provides financial assistance and other services until stability is achieved.

PROMOTING LEAD ABATEMENT. Housing built before 1978 may have lead paint, which is a serious health hazard, especially for children. Localities can use a variety of measures to protect residents from lead poisoning, including educating renters and owners about the dangers of lead; requiring or providing lead inspections, and providing financial assistance for remediation. A [2014 article](#) published in the Journal of Health Politics, Policy, and Law reviews the efficacy of local policies adopted by Burlington, Chicago, Detroit, Philadelphia, Rochester, San Diego, and Washington, D.C.

EXPEDITING APPROVAL FOR AFFORDABLE HOUSING DEVELOPMENT. To encourage the construction of affordable housing developments, many municipalities have created mechanisms to prioritize affordable housing applications and save developers time and money during the development review process. Examples include Montgomery County, Maryland's [Green Tape](#) program, which creates a special team within the Department of Permitting Services to accelerate permitting and inspection for priority projects and Asheville, North Carolina's [Affordable Housing Fee Rebate](#) program, which provides a 50% rebate of permit, water, and sewer fees for qualifying projects.

STIMULATING AFFORDABLE DEVELOPMENT THROUGH CREDIT ENHANCEMENT. Local governments can promise to cover a certain share of losses on defaulted loans (the "first losses") as a relatively low-cost way to promote low-interest lending for affordable development. For example, the Philadelphia Redevelopment Authority (PRA) offers a [credit enhancement](#) for construction loans made to developers who build affordable housing on Land Bank properties. The enhancement takes the form of a first-loss fund that will cover 25% of defaulted construction loans on a per-unit basis, up to \$250,000 per developer.

GIVING RENTERS A STAKE IN THEIR HOUSING. Unlike homeowners, renters do not usually have the opportunity to accumulate wealth ("equity") through their housing. The [Renting Partnerships/Dividend Housing](#) program and the [Cornerstone Renter Equity](#) program allow renters to earn equity credits for each month during which they pay rent on time, participate in resident meetings, and help maintain common areas. The programs require resident engagement to build financial credits which can be converted into cash after a vesting period. Inspired by land trust and co-housing models, Dividend Housing builds on Renter Equity and structures ownership to keep housing units permanently affordable. The Cornerstone Renter Equity program also operates a Family Coaching program which promotes resident self-sufficiency.

LAUNCHING A YIMBY CAMPAIGN. Opposition to the siting of something perceived as unpleasant in one's own community, often called Not-In-My-Backyard-ism (NIMBYism), can form a major obstacle to the provision of public goods, including affordable housing. One solution is to launch a campaign to correct misconceptions about affordable housing and foster inclusive, or YIMBY (Yes-In-My-Backyard) attitudes. The University of California at Davis prepared a [comprehensive report](#) in 2015 that investigates the source of NIMBYism and provides recommendations for an effective YIMBY initiative.

CREATING A REVOLVING HOME REPAIR LOAN FUND. The City of Seattle's [Home Repair Program](#) (HRP) is a revolving loan fund that provides loans to very low-income homeowners to finance substantial home repairs. Loans for the lowest-income households are interest-free; for those earning 50% to 80% of area median income, they have a 3% interest rate. Loans average \$19,400 and are either amortizing or deferred (payment for deferred loans is due on the sale the home; 59% of loans are deferred). The fund was initially seeded with annual allocations of Community Development Block Grant (CDBG) funds and is replenished as homeowners pay back their loans. Notably, the program coordinate with the City's Weatherization Program, since many homes need substantial envelope repairs before they can become energy efficient.

CREATING AN INCLUSIONARY ZONING POLICY. Inclusionary zoning (IZ) requires or encourages developers to include a certain share of below-market-rate units as part of market-rate residential or mixed-use developments. Its major advantage is allowing new affordable units to be created with little or no public subsidy. Depending on whether affordable units are required on-site, IZ can also be a way to integrate affordable units into low-poverty neighborhoods near public transportation and other amenities. The oldest and most famous IZ policy is the [Moderately Priced Dwelling Unit](#) (MPDU) program in Montgomery County, Maryland, which requires that 12-15% of homes in new subdivisions to be MPDUs. [Some IZ policies](#) allow developers to pay into a housing trust fund in lieu of building affordable units.

CAPTURING THE VALUE OF UPZONING. The idea of a government selling the rights to additional density was invented by São Paulo, Brazil, but a similar system has since been tested in New York City. The chief difference is that New York City set a price per additional square foot of density, instead of auctioning off density permits. In 2005, New York City created a [special zoning district](#) for the Hudson Yards, a large mixed-use urban redevelopment district in Manhattan. The City allows the owners of properties in this zone to purchase a larger floor-to-area-ratio (FAR) by contributing to a district improvement fund (DIF). In some areas, a smaller contribution to the DIF must be combined with the provision of affordable housing. The DIF is used to repay bonds sold several years ago to finance infrastructure improvements for the area, including the extension of the No. 7 subway line.

BUILDING THE NEXT GENERATION OF DEVELOPERS. [Jumpstart Germantown](#) in Pennsylvania is an example of an innovative program that combines opportunities for aspiring mission-driven developers with revitalization for the local community. The initiative involves a low-cost training program introducing inexperienced developers to property acquisition, financing, design, construction, and leasing or selling. After graduation, Jumpstart pairs program participants with an experienced mentor for their first development projects and plugs them into a developers' network. Finally, Jumpstart offers low cost loans using a loan process that mimics that of a corporate bank—giving aspiring developers important experience in preparing a construction budget and pro forma.

CREATING A ONE-STOP SHOP FOR HOUSING RESOURCES. The [Indianapolis Neighborhood Housing Partnership](#) (INHP) is a nonprofit organization that has become a portal to housing resources for Greater Indianapolis. It is funded by a combination of public dollars, philanthropic contributions, and corporate donations. Some of its services include free financial literacy classes, low-interest home purchase and rehab loans, downpayment assistance, and a housing search tool for affordable homes that INHP has developed or rehabilitated.

CREATING A PUBLIC-PRIVATE HOUSING TRUST FUND. Charlotte, North Carolina's City Council established a [Housing Trust Fund](#) in 2001, and the City of Charlotte has since dedicated \$150 million to the fund through voter-approved housing bonds. These bonds are gradually repaid by the City through property taxes, sales taxes, and fees. As of 2016, the fund had allowed for the development and rehabilitation of over 5,700 affordable housing units, which will stay affordable for a minimum of 30 years. In 2018, a philanthropic foundation created a parallel, privately financed fund called the [Charlotte Housing Opportunity Investment Fund](#), which currently holds \$53 million, and which works in tandem with the City's trust fund.

ADOPTING A REGIONAL APPROACH TO AFFORDABLE HOUSING. The jurisdictions within and around King County, Washington have created a voluntary regional system to allocate and fund affordable housing units. [Countywide Planning Policies](#) (CPPs) use a formula to assign each jurisdiction a target share of new affordable housing units, adjusting for each jurisdiction's history of accommodating or failing to accommodate their fair share. In addition, King County and 15 cities within the county are members of [A Regional Coalition for Housing](#) (ARCH), which operates a regional affordable housing trust fund. Members agree to guidelines for how much they should contribute, and for where new units should be built, each year. Since ARCH's founding in 1993, member governments have contributed over \$34 million to the fund.

NEGOTIATING COMMUNITY BENEFITS AGREEMENTS. CBAs can be a useful tool to ensure that the developers of large projects in low-income communities provide local benefits. In 2001, a coalition of community organizations and unions negotiated what is considered to be the [first comprehensive CBA](#) with the developer of the L.A. Live sports and entertainment district in downtown Los Angeles. The CBA required the developer to provide 120 units of affordable housing as well as local hiring for living wage jobs. The L.A. Live CBA has become a model for CBAs nationwide. However, CBAs require significant investment in the form of community organizing, and their provisions are sometimes difficult to enforce. An [analysis](#) of the pros and cons of CBAs is available through the Boston Federal Reserve Bank.

CREATING A RENTAL REGISTRY. Rental property registration allows for proactive inspection and code enforcement, as well as the ability to track problematic landlords and properties. In 2013, efforts to create a rental registration program in Austin, Texas resulted in a [study](#) of what makes a good rental registration program.

CREATING A COMMUNITY-WIDE TENANT UNION. The [Tenant Union Representative Network](#) (TURN) is a tenant service and advocacy organization that has been serving Philadelphia since 2005. Not only does it provide tenants with a voice, it provides legal defense in eviction actions, educates tenants about their rights, assists tenants with housing discrimination claims and landlord-tenant mediation, and assists in organizing tenant unions in individual properties.

SUPPORTING SMALL LANDLORDS. Small landlords often have trouble accessing capital, because the loans they require are too small and risky for traditional lending institutions to make. Philadelphia is piloting a [loan program](#) for small landlords with fewer than 10 apartments and tenants earning less than area median income to make health- and safety-related repairs.

PARTNERING WITH HOSPITALS TO REHABILITATE HOUSING. In Columbus, Nationwide Children's Hospital launched the [Healthy Neighborhoods Healthy Families](#) program in 2008, partnering with the City and local nonprofits to rehabilitate homes and give home improvement grants to vulnerable families.

CREATING A SUSTAINABLE LEASE-PURCHASE PROGRAM. Cleveland Housing Network (CHN) operates a scattered-site [lease-purchase program](#) that uses LIHTC funds. CHN leases properties to income-restricted tenants for 15 years, per LIHTC guidelines, then offers them the opportunity to purchase in year 16. The program provides counseling, downpayment assistance, and other resources to ease the transition to homeownership. Leases are also structured at rates that match future mortgage payment amounts. As a result, around 85% of renters successfully become homeowners.

PROVIDING FINANCIAL ASSISTANCE TO AT-RISK HOUSEHOLDS. In weak markets, housing is relatively inexpensive, but some residents' incomes are so low that even low-cost housing is out of reach. In 2020, Philadelphia announced that it plans to pilot [three kinds of financial assistance](#) to low-income renters, under the banner "PHLRentAssist." One is a voucher that goes to the landlords of LIHTC and other subsidized properties to subsidize their tenants' rents (\$300 per household per month). Another is a \$425-per-month rental voucher that will go directly to households living below the poverty line. The last is an unconditional cash transfer (also \$425 per month) that will be placed on a debit card for participating low-income households.

PROVIDING TAX RELIEF IN APPRECIATING NEIGHBORHOODS. When property values increase in a neighborhood, higher property taxes can put financial pressure on low-income homeowners. Targeted property tax deferrals, discounts, or freezes can help ease this pressure. One example is the City of Philadelphia's [Longtime Owner Occupants Program](#) (LOOP), which offers tax relief for low-income, long-time homeowners whose property assessments increased by more than 50% from one year to the next. LOOP limits the assessment increase to 50% and then locks the new assessment in for as long as a homeowner remains eligible.

Working Groups' Reports

The final reports of the following Working Groups are included:

- Access to Homeownership
- Production of Housing Units
- Preservation of Existing Affordable Housing
- Equitable Zoning and Policies