Housing in the 80s and 90s

- Population losses, 1970-1990:
  - Cincinnati: -89,500 (20% decline)
  - Hamilton County: -59,700 (6% decline)

- Communities struggle to maintain market value and quality of life

- Community-based CDCs form
  - Retain and attract the middle-class
Foreclosure Crisis, 2007-08

- **23,905** Hamilton County properties sold at Sheriff’s Sales between 2006 and 2014 *(WIN, 2014)*
  - 42% were in Cincinnati

- Between 2005 and 2010:
  - Median SF/Condo market sales price: **-7%**
  - Number of SF/Condo market sales: **-40%**

- **2010:** 43,000 more housing units than households in Hamilton County
Aftermath

- **CDCs** working to retain **middle-class** residents and improve community **quality-of-life**
- Port Authority creates **tools** to address poor property conditions, **vacant** properties
- Legal Aid working with **courts** to address **unscrupulous landlords**
- WIN and Legal Aid and HOME working with **homeowners and renters** to keep homes
Where we are today

47,956 vacant units in the County

(10% increase since 2010)
Cost burdened households

- Over 100,000 households in Hamilton County paying over 30% of their income for housing

- Cost burden most severe for households making only 30% of AMI
  - 44,500 households
  - 17,000 *Family* households
  - 10,000 *Senior* households
Evictions in Hamilton County

- Over 37,800 Evictions between 2014-16
- 8,465 families were “put out”
- Legal Aid supported 200 families in legal proceedings
Cost Burdened, Extremely Low Income Households

Number of Households Cost Burdened (<30% AMI)

- < 125
- 125 - 249
- 250 - 499
- > 499
Cost Burdened, Extremely Low Income OWNERS

Suburban Hamilton County
City of Cincinnati
Cincinnati neighborhoods

Number of Owner-Occupied HHs Cost Burdened (<30% AMI)
- < 30
- 30 - 59
- 60 - 119
- > 119

Community Building Institute A PARTNERSHIP BETWEEN XAVIER UNIVERSITY Live United United Way
Cost Burdened, Extremely Low Income RENTERS

Number of Renter HHs Cost Burdened (<30% AMI)
- < 100
- 100 - 199
- 200 - 299
- > 300

Community Building Institute
Gap for low income families widening

- Fewer total households, but more households in poverty
- Slight reduction in HUD subsidized units
- Increase in LIHTC
Rising cost of housing outpaces income

Community Building Institute

Graph showing:
- Median Gross Rent increasing from 21% in 2000 to 58% in 2014.
- Median Income increasing from 19% in 2000 to 46% in 2014.
- Average Multi-Family Per-Unit Construction Cost increasing from 0% in 2000 to 60% in 2014.
- Average 1 and 2-Family Unit Construction Cost increasing from 0% in 2000 to 58% in 2014.
Gap in housing options for lowest-income households

~40,000 units
Change in number of rental units, 2000 to 2014

*Year 2000 rents adjusted for inflation to 2014 values
Change in number of rental units, 2000 to 2014

-12,237 low cost rental units in Cincinnati

+1,852 low cost rental units in “suburban” Hamilton County (outside of Cincinnati)

*Year 2000 rents adjusted for inflation to 2014 values
Change in low cost rental units

Change in Number of Units Under $750 Rent, 2000-2014

- > -399
- -200 to -399
- -25 to -199
- -24 to 24
- 25 to 199
- > 199

Statistically Significant

City of Cincinnati

Community Building Institute
Change in moderate/high cost rental units

Change in Number of Units Over $1,249 Rent, 2000-2014

- > -199
- -25 to -199
- -24 to 24
- 25 to 199
- > 199
- Statistically Significant

City of Cincinnati

Miles
Decrease in low cost + increase in mod/high cost rentals
Summary of report findings

- Housing market successfully emerging from the recession
  - County median sales price **up 24%** since 2000
  - Still over 45,000 vacant units in County

- Leaving behind 100,000 cost-burdened households

- Most severe burdens felt by lowest income households

- Gap is widening
## Housing in OTR 2002 to today

<table>
<thead>
<tr>
<th></th>
<th>2002</th>
<th>2015</th>
</tr>
</thead>
<tbody>
<tr>
<td>Housing Units</td>
<td>5,261 (2000 Census)</td>
<td>5,229 (2015 Inventory)</td>
</tr>
<tr>
<td>Occupied</td>
<td>3,594 (2000 Census)</td>
<td>4,040 (2015 Inventory; includes units available to be occupied)</td>
</tr>
<tr>
<td>Vacant</td>
<td>1,667 (2000 Census)</td>
<td>1,189 (2015 Inventory; excludes units available to be occupied)</td>
</tr>
<tr>
<td>Units Affordable to People in 0%-30% of AMI category</td>
<td>3,235 (Estimated at 90% of occupied)</td>
<td>869 (2015 Inventory)</td>
</tr>
</tbody>
</table>

2002 to 2015 = loss of 73% of units at 0-30% of AMI
Change is Moving from South to North

Overall

- 46% of AMI
- 26% of AMI
- 22% of AMI
- 6% of AMI

Housing Costs

Legend:
- Red: Over 100% of AMI
- Orange: 61% to 100% of AMI
- Green: 31% to 60% of AMI
- Yellow: 0% to 30% of AMI
Over-the-Rhine Community Housing
**Mission:**
We develop and manage resident-centered affordable housing to build inclusive community and benefit low-income residents.

**Vision:**
Quality stable housing for all in a socially, racially and economically inclusive community.
Values

Housing is a right and should be available to all. All people deserve dignified housing.
Housing must include the most vulnerable members of our community.
All persons are respected and valued.

All relationships must be shaped by justice, community and inclusion.
Neighborhood amenities and services are available for all members of our diverse community.
History

Over-the-Rhine Community Housing formed in June 2006 through the merger of 2 housing organizations

ReSTOC

Founded in 1978 by volunteers from Drop Inn Center.

Target Area: Washington Park area of Over-the-Rhine.

Population served: Homeless and very low-income (up to 35% AMI).

Focus areas: Renovating existing properties, community building and advocacy, volunteer programs.

200 housing units owned and developed

Over-the-Rhine Housing Network

Founded in 1988 by four neighborhood development corporations.

Target Areas: East Clifton & Pendleton of Over-the-Rhine

Population served: Homeless and low-income (up to 50% AMI).

Focus areas: Property Management and Housing Development

300 Housing Units owned and developed
Over-the-Rhine Community Housing

- 435 units 93 buildings
- 60% of our residents are working
- 65% of our resident annual income is below $20,000
- 839 residents in 2016
- 245 applications processed
- 97% average occupancy
- $293,000 invested in minority owned businesses
Let’s Talk About Displacement and Community Development

CAN WE DEVELOP OUR COMMUNITIES IN A WAY THAT INCLUDES EVERYONE?
Why is it Important to talk about Displacement

- Because it’s happening. We need to recognize that and talk about how community development can address it.
- There is real community in our neighborhoods. Those communities are valuable.
- There is a deep need for affordable housing and when we lose an affordable housing unit we will not get it back.
- Affordable Housing is not the problem.
- Who are we developing our communities for?
## Housing in OTR 2002 to 2015

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<th>2014 ACS</th>
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<tr>
<td>Population</td>
<td>7,638</td>
<td></td>
<td>5,610</td>
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2000 Census

2015 Inventory
The Deep Need for Affordable Housing

- Deficit of 40,000 housing units that are affordable to extremely low income households
- There are 16,000 more households in poverty than in the year 2000
- As the cost of building housing goes up and the number of units declines, household income is not keeping pace and more of us pay a larger share of our income for housing.

LISC/CBI/United Way Housing Affordability Study
Two Mainstream Narratives

Renaissance

Poverty and Dysfunction
Cincinnati -- Let's raise a glass to Over-the-Rhine. It seems only appropriate. Not long ago, I met a group of fellow writers at a bar in Ohio's most historic German neighborhood, a 2-square-mile area once packed with immigrants. I sipped a beer while I surveyed the scene: An overflow crowd at the Lackman spilled outside on the warm evening, while pedestrians window-shopped at trendy boutiques nearby. Just a few years before, none of this would have been possible. Cincinnati's Over-the-Rhine area, just north of downtown, had become a wasteland, a desolate, scary place that most residents -- let alone tourists -- had no reason to visit except for occasional trips to Findlay Market and Music Hall.

Cleveland Plain Dealer  October 2012
There is Another Narrative

our peoples hope will rise and stand tall like the sunflower

buddy's place

A PROJECT OF ReSTOC

Community Building Institute
buddy’s place
Our Community
Our Community
Our Seniors
Soap Box Derby and Summer Camp
OTR Women’s Group
Market Rate next to PSH

RECOVERY HOTEL

BAKERSFIELD OTR

Community Building Institute
Action Steps

- Advocate for and support the Affordable Housing Trust Fund
- Advocate for Inclusionary Zoning
- Talk to Developers about including affordable units
- Lift up our stories
- Talk about Displacement.
“Some of Greater Cincinnati’s priciest homes, per square foot, aren’t in the region’s toniest addresses — Indian Hill, Hyde Park or freshly built suburbs far from downtown.”

“They’re in Over-the-Rhine, a neighborhood that 10 years ago had barely any home ownership and a reputation for violent crime and drug dealing.”

Cincinnati Business Courier April 11, 2014
“Some of Greater Cincinnati’s priciest homes, per square foot, aren’t in the region’s toniest addresses — Indian Hill, or Hyde Park. They’re in Over-the-Rhine, along side affordable housing and amenities that meet the needs of the neighborhood. Over-the-Rhine has created a strong housing market through embracing income diversity with intentionality.”

Cincinnati Business Courier April 11, 2017
114 West 14th Street
www.otrch.org & www.facebook.com/OTRCH
mburke@otrch.org
Policy & Program Choices

- Affordability
- Stability/Insecurity

Federal resources already reflect a choice

- $134 billion spent on homeowner subsidies
- $54 billion spent on rental housing subsidies
**Policy & Program Choices**

**Most Federal Housing Expenditures Benefit Homeowners**

Federal housing expenditures in billions, 2015

- **Homeownership**
  - Capital gains exclusion
  - Real estate tax deduction
  - Mortgage interest deduction

- **Rental**
  - Other
  - Accelerated depreciation
  - Public housing
  - LIHTC*
  - Section 8

*Low-Income Housing Tax Credit
Policy Options

- Inclusionary Housing
- Land development and zoning regulations
- Tenant Rights
  - Just cause eviction
  - Source of income discrimination
  - Tenant right of first refusal
- Housing Court
- Rental Registration
- Prioritize Nonprofit Developers
Program Options

- Housing Trust Fund
- Homesteading
- Rental Rehabilitation
- Renter Equity
- Nonprofit Master Lease