



The Stories of the Housing Crisis in Cincinnati

The Urgent Need for a Better Path Forward



Introduction

After food and water, what is more fundamental to being human than having a roof over our heads? Our home is where we keep our families warm, where we unwind at the end of a long day, where we get ready for our big presentation, or celebrate new beginnings with loved ones. A stable, healthy, affordable place to live is at the root of our ability to thrive — as parents, neighbors, workers, and citizens.

Cincinnati is facing a crisis: there are not enough safe, healthy places where people can reasonably afford to live. Our homelessness rates are at all-time highs. More than 40,000 people across our county are spending more than half of the money they earn on rent, often to live in substandard homes and apartments. This crisis is at the heart of our rising poverty rates.

And we aren't unique in facing this challenge: across the country, cities are struggling to maintain enough adequate housing.

In response, the most forward-thinking and innovative cities are creating long-term strategies to address this crisis and create a housing ecosystem that can help their communities and neighborhoods thrive.

A unified housing strategy is absolutely necessary to tackle affordable housing in Cincinnati. Existing programs and policies are making a difference, but a housing strategy would empower them to take a long-term lens to the issue and see where they plug in with other efforts. Systemic issues like housing inequality do not exist in a vacuum — they're deeply rooted in a number of situations and problems and require a holistic approach.

To help catalyze that effort, Cohear organized and facilitated dozens of community conversations and interviews with residents, stakeholders, grassroots leaders, developers, funders, and city leaders. This process unearthed the human stories behind the numbers, and more importantly, sparked dozens of creative ideas for how to address the crisis. Those numbers and that data are vital to understanding this issue, and we relied on some of the great quantitative analyses that have already been done within this space.

The work is only just beginning, but this report is a glimpse into the lessons we've learned so far, and the ideas we are taking with us into the next phase of the work.

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Cohear’s Mission

We believe that living an issue every day makes you an expert, and that decision makers need to listen and learn from that expertise to make better decisions for their communities.

We utilize a unique grassroots organizing model to connect anchor institutions, government agencies, and major corporations with the everyday experts whose insights they need. Bridging the gaps between leaders and the communities they serve is possible, starting at the local level, one conversation at a time. By changing who is at the table, we can change how and what decisions are being made.

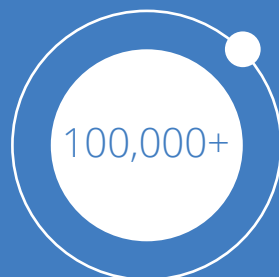
The Housing Crisis by the Numbers



Cincinnatians experienced homelessness in 2015.

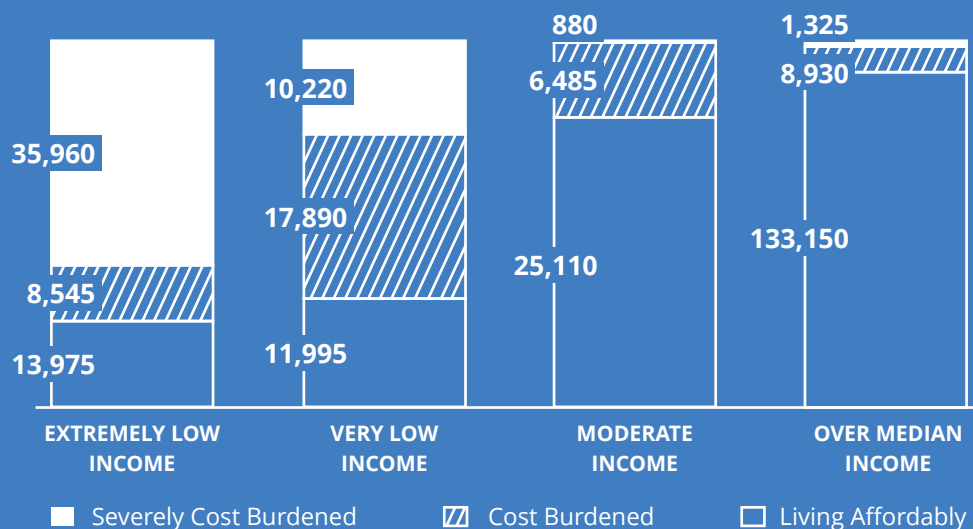


communities are disproportionately impacted by the housing crisis.



households in Hamilton County paying **OVER 30%** of their income for housing

NUMBER OF PEOPLE COST BURDEN BY INCOME LEVEL
Hamilton County Households



Information from the County-Wide Housing Strategy Report (LISC), Hamilton County, April 2019

Who We Engaged

7 Group Conversations between everyday experts and decision makers focused on the housing issues impacting people's daily lives:

1. The affordable housing search process
2. Landlord-tenant relationships
3. Development in neighborhoods experienced major investment and change: Madisonville, Bond Hill/Roselawn, Evanston, Avondale
4. Development in the West End
5. Development in Walnut Hills
6. Displacement in Madisonville
7. Displacement in Walnut Hills

45+ Everyday Experts from renters, homeowners, and landlords — from all over Greater Cincinnati, as well as leaders from:

- Cincinnati Metropolitan Housing Authority
- Greater Cincinnati Foundation
- JP Morgan Chase Foundation
- Model Group
- The Community Builders
- LISC
- Talbert House
- FC Cincinnati
- The Port
- The Mayerson Foundation
- POAH Communities

50+ 1:1 Interviews with decision makers, policy experts, stakeholders, business owners, and residents from 20+ organizations and communities

- Legal Aid
- OTR Community Housing
- OTR Community Council
- CMHA
- POAH
- Model Group
- Strategies to End Homelessness
- The Community Builders
- MEAC
- Avondale Development Corp.
- YWCA
- J-RAB
- HOME
- CBI
- Sisters of Mercy
- Talbert House
- Cincinnati Children's
- Cincinnati City Council
- University of Cincinnati
- Rental Partnerships
- Department of Community and Economic Development
- Meyer Properties
- 3CDC
- Walnut Hills Redevelopment Foundation

By the numbers:



GROUP CONVERSATIONS



EVERYDAY EXPERTS



1:1 INTERVIEWS

Key Themes

01

Strive to ensure that development serves existing residents, preserves sufficient affordable housing, and maintains neighborhood character.

02

Remove barriers to finding and keeping affordable housing by helping residents access housing resources.

03

Implement fundamental changes to how we approach housing policy, from funding to planning to development.

04

Prioritize diverse, mixed-income neighborhoods with a spectrum of housing and commercial opportunities for families, single adults, seniors, and young professionals.



Theme 01

Strive to ensure that development serves existing residents, preserves sufficient affordable housing, and maintains neighborhood character.

“THE COMMUNITY I'M TO BE FORCED TO LIVE IN - WHERE ARE YOU GONNA...MOVE ME TO? IS IT A SAFE NEIGHBORHOOD THAT I CAN MOVE TEENAGE BOYS INTO AND THEY'LL BE OK?”

Tiana, Walnut Hills resident

The city is “cool” again. All over the country, there has been a large-scale shift in populations and investment into urban cores. In Cincinnati the story isn’t quite as straightforward as in places like San Francisco or Philadelphia, but there are certain neighborhoods and parts of the city that are feeling the effects of these shifts. Often, new development and investment is occurring in neighborhoods that have seen disinvestment, forced segregation, and discrimination — usually based on race — over the last 50 years. These predominantly African-American communities have a lot of commercial “potential” to become hip, expensive neighborhoods, and are vulnerable to speculation and predatory development.

Residents of these neighborhoods, e.g. Evanston, Avondale, Madisonville, Bond Hill, Walnut Hills, and the West End, expressed wariness of the coming investment. They stressed that if new money is going to be poured into these neighborhoods, efforts need to be made to preserve enough affordable housing so that, as rents rise and property taxes go up, existing residents have the ability to stay in the neighborhood. Further, the development should first serve the housing and retail needs of the current residents, both in terms of the types of housing that is built and the selection of stores and restaurants that are given priority.

Finally, the fear of cultural displacement was as prominent as that of economic displacement. There is a sense that the neighborhoods that are the heart of the African-American community in Cincinnati are going to be transformed, and that black Cincinnatians won’t have anywhere to truly call home in the city anymore. Successful housing policy must therefore strive to protect the essential character of these neighborhoods.

THE CURRENT CONTEXT:

Residents of many neighborhoods, especially historically black neighborhoods, are at a risk of displacement due to lack of quality affordable housing.

"I don't think it's that there's not enough [affordable housing] on the list, I think it's that it's not even offered within the city of Cincinnati. You wanna go to West Chester? There's Section 8."

Kendra, Walnut Hills resident

Economic displacement can lead to the loss of personal connections that provide critical support. People find themselves having to choose between living in affordable but substandard housing in the communities where they have connections, or moving out.

"They want to move me out to Price Hill on the West Side, where I have no connection to what I'm already connected to. My kids go to Catholic School, they go to the Frair's Club... so that is gonna be hard on us."

Tiana, Walnut Hills resident

"I like Madisonville. I know the people in my apartment building — we're all friends. But it's just that it's harder to find a place to live, an apartment, that I can afford after I have to move out."

Pam, Madisonville resident

Moving out to the suburbs — especially when residents rely on public transportation and other public services — can make everyday life significantly more complicated. Those who cannot afford a car may be able to pay rent in the suburbs, but cannot shoulder the cost of transportation.

"These are people who I've been around my whole life, since I've had kids, that have helped me out. My brother is pretty close, my cousins are a couple highway exits down... These areas that I am in the center of so it just makes my life easier. Me going to Cheviot or the West Side of town is not going to benefit my life, but these are where I'm finding affordable housing."

Tiana, Walnut Hills resident

THERE IS JUST NOT ENOUGH QUALITY AFFORDABLE HOUSING. THAT'S OUR PROBLEM... IT HAS GONE DOWN TO NOTHING IN THE CITY."

Delorise Calhoun, President, J-Rab

"We've got too many empty buildings, and too many homeless people. They don't want to live out in the country. They want to live in the city."

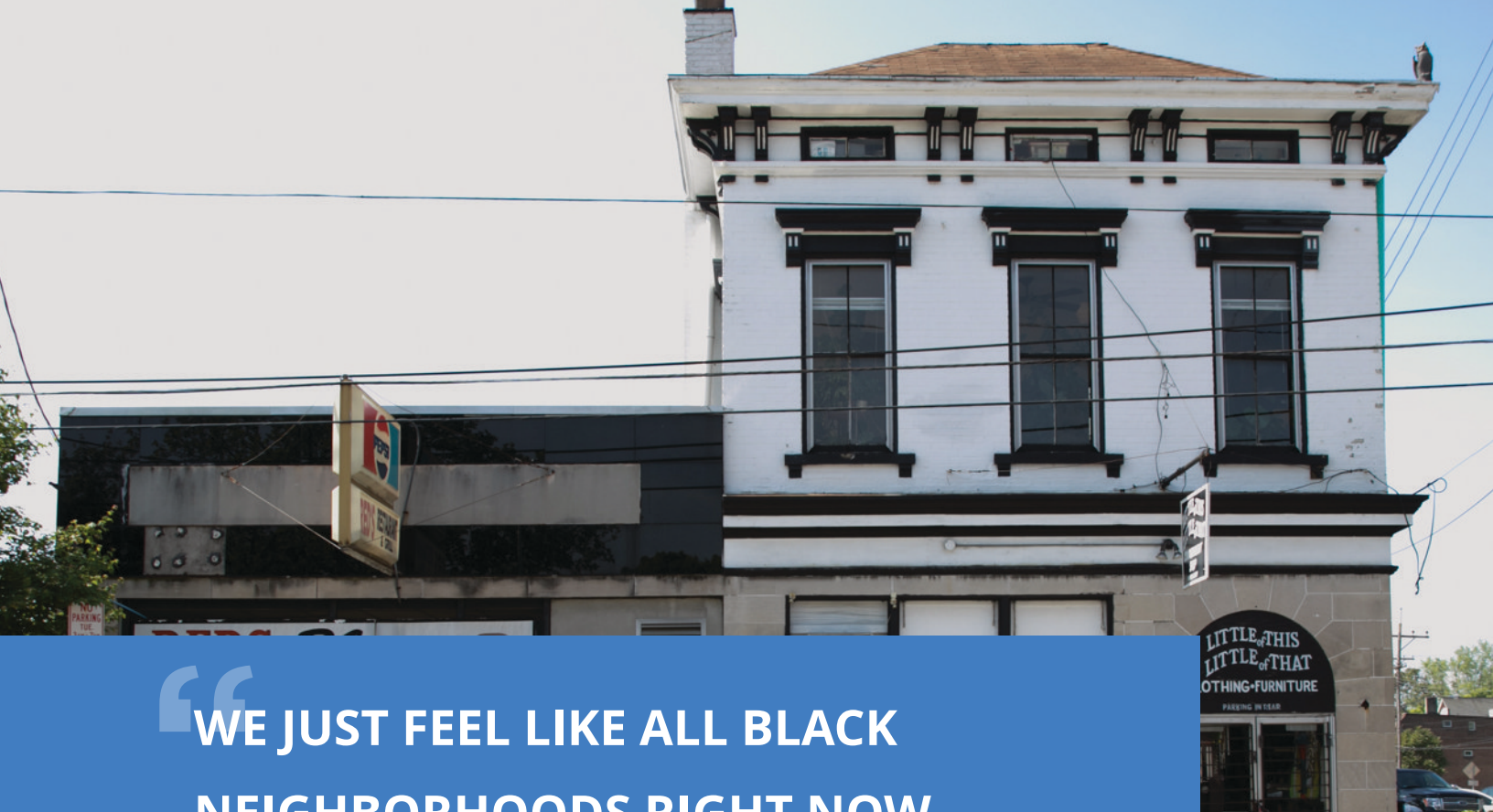
Delorise Calhoun, President, J-Rab

Landlords are taking advantage of low-information tenants as a means of displacement. For landlords, there are strong economic incentives to remove their current tenants as quickly as possible, make renovations to their property, and ride the wave of gentrification to charge dramatically higher prices. For many tenants, however, they described not knowing about certain rights and rules until it was too late, and landlords sometimes exploit that information imbalance. One example is the need to put rent money in escrow when landlords don't fulfill their responsibilities, rather than resorting to non-payment.

Some tenants are left in desperate circumstances where they need housing quickly and cannot wait for apartments to become available.

"I think the thing that is stressful is the waiting list... But some people can't wait. Some people have more dire needs than others."

Ms. Janice, Millvale resident



“WE JUST FEEL LIKE ALL BLACK NEIGHBORHOODS RIGHT NOW ARE UNDER ATTACK.”

Ms. Angie, Madisonville resident

Even those who are making rent and have seemingly positive relationships with their landlords may be at risk of displacement in neighborhoods that are rapidly gentrifying.

“That’s how they’re gettin’ us — they’re asking us to go to month-to-month without us understanding what that means... Because now you’re month-to-month, and the landlord works with you — ‘oh, if you don’t get it to me till the 15th’ you know, you think you’re in a good situation, you think you have a good relationship with this person, and then they sell it.”

Kendra, Walnut Hills resident

“...What these people are doing, they’re buying up homes out here, they’re fixing them up, they’re getting people to rent them, and then they’re selling them right out from under them while they’re living in them. And I’m not speaking of hearsay — this is what I’ve seen.”

Ms. Toni, Madisonville resident

Much of the remaining affordable, market-rate housing is low quality.

“We have a lot of housing that just needs to be better quality, because even though it’s affordable, it’s incredibly substandard... in terms of just, infrastructure that needs to be replaced or repaired — leaky pipes, bad flooring, old wiring, leaky roofs... those kinds of things. Responsible housing development needs to have a balanced approach to... adding new units, but also, you can’t neglect... the substandard housing that people are living in now.”

Jimmy Wilson, Vice President of Housing, Talbert House

“You’d want to have new housing — there is a shortage, but then you’ve got so much affordable housing that’s not quality, either.”

Roy Hackworth, City of Cincinnati Housing and Community Development

“Too much of the affordable housing that’s here is crap... And it got crappier and crappier until it got to the point where it was not sustainable anymore...”

If you don't invest in quality, it's self-defeating in the long term."

Adam Gelter, Executive Vice President of Development, 3CDC

For homeowners, an increase in property values translates into the ability to accrue wealth. This wealth accumulation through home values in predominantly African-American neighborhoods is critical in the effort to close the massive racial wealth gap. At the same time, however, many homeowners in these neighborhoods are seniors, including many on fixed-incomes. For these homeowners, the increase in property values will lead to increased property taxes, and a higher likelihood of code violation enforcement. Many homeowners are concerned that they will not be able to afford to keep their homes long enough to truly realize the financial benefits of their appreciated home values.

"I've been there forever and I'm paying taxes for everybody on my block, and my taxes are going up and I'm being fined out of my house because the chimney is falling off, my gutters are damaged, I need siding, I need a new set of windows."

Charles, Walnut Hills resident

"The taxes went from \$208 a month to \$1,800 in a year... So I'm sure at some point next year when I get the outside painted it's going to go up more than that... It's the same spot of ground."

Ms. Toni, Madisonville resident

The lack of quality options and regulatory oversight puts pressure on prospective buyers. There is also rampant speculation from out-of-town buyers in "up and coming" neighborhoods like Madisonville, Walnut Hills, Evanston, and the West End.

"I've been standing on the front porch of my house and a guy drove up and said, 'are you interested in selling your house?' I said, 'is there a sign in my yard?'... I mean, that's nerve!"

Ms. Toni, Madisonville resident

"Nobody protected us. None of these loan people, none of the inspectors, not our realtor, nobody. So we have now had to put more into this house

A GREAT EXAMPLE OF WHAT WE'RE TALKING ABOUT IS ONE OF THE NEWEST BUSINESSES IN OUR NEIGHBORHOOD: IT'S A HIGH END CHEESE SHOP. RIGHT IN THE MIDDLE OF A MIDDLE CLASS COMMUNITY THAT HISTORICALLY HAS HIGH RATES OF LACTOSE INTOLERANCE. SO, WHO IS THAT DEVELOPMENT FOR?"

Nia, Evanston resident

than we put down, which puts us in a terrible financial position.”

Jessica, Norwood resident

New development, both housing and commercial, is forcing out old small businesses — and the businesses replacing them may not be welcoming to existing residents. Residents highlighted this feeling of cultural displacement as one of their chief concerns with gentrification, and it also offers one of the clearest paths forward for developers, funders, and city leaders who are serious about addressing existing residents' concerns.

“There’s new spaces where it feels like you’re clearly not who they want to service. They’ve brought in a service, waiting for you, almost, to leave.”

Nia, Evanston resident



THERE ARE
LITTLE THINGS
THAT WE NEED
TO FEEL LIKE
WE'RE A
COMMUNITY.

Kendra, Walnut Hills resident

“None of my neighbors are gonna go to Fireside Pizza. It’s great, but they can’t afford it.”

Katy, Walnut Hills resident

“There’s also that video game place that I tried to walk in, and you just got that look, like, ‘you’re not supposed to be here’, and I’m like, ‘hold on... I’ve been here since I was fourteen, this is my neighborhood!’”

Kendra, Walnut Hills resident

Disinvested neighborhoods lose valuable services that bolstered a sense of community and kept money being spent locally.

“We have to leave our communities... to buy everything we need for subsistence.”

Ms. Angie, Madisonville resident

“We want [to] have enough development, enough things in our community, so that we don’t have to leave our community if we choose to, so that our dollars can also circulate in and out of our communities, like Hyde Park and Oakley.”

Mr. Nashid, Madisonville resident

“I love spending time in my community but I hate having to drive across town to go to grocery stores or to go to a coffee shop or to a restaurant.”

Rachel, Madisonville resident

“The check cashing place is the number one thing that I believe affects us. A lot of us can’t afford bank accounts. We used to have one right here at Gilbert, and then we had one in Avondale. We don’t have those things [anymore]. If I have a check that I need to cash, I have to now get to Walmart to cash it, or to Kroger.”

Kendra, Walnut Hills resident

MOVING FORWARD:

Ideas for how development can serve existing residents.

Make sure that new development supports existing small businesses, rather than driving them out. Community is more than who lives in a place — it's what they do and where they go. To prevent destruction of an existing community, have new development support business by subsidizing rents in commercial spaces or introducing new residents to businesses run by community members.

"I love Avondale... I love Gabriel's place, I'd like to see that remain... I love the fact that we have FirstScholars in our community, which teaches computer literacy and IT. I want Urban League to stay there, I want the clinics to remain there, and these schools like Rockdale School. And the library, the library is right down the street. And the recreation center... you can exercise, get things done. I want all those things to remain in our neighborhood."

Aurora, Avondale resident

"[I'd like to see] places that cross the racial and socio-economic boundaries within shopping. In OTR, you can tell what's for who."

Katy, Walnut Hills resident

"I'm excited about the Avondale Town Center, and I hope they try and bring small business there: a restaurant where you could sit-in like J&W, a laundromat... Make sure that we're reaching out to those small businesses that are still in existence to put them there."

Nikita, Avondale resident

Many residents feel as if the development that is occurring is done without regard for the dignity of the existing residents. Successful development, therefore, will seek to recognize the dignity of these longtime residents and their role as pillars of their community.

"The thing I do fear with...the developer coming in... you know he's relocating his people to his units —

well, one of those people just got relocated a year ago. So, you're just moving these people around, they have kids and the mom has cancer, and you're moving these people around because of money. So there's a human aspect we're missing to housing. If you're gonna tear something down, actually do it in a dignifying way versus a non-dignifying way."

Katy, Walnut Hills resident

Develop "third places" that can foster community ties. A third place is a communal space outside of the home (the "first place") or the workplace (the "second place"). Such spaces serve as anchors for social life, civic engagement, and community.

"I would like to go outside of the house, walk to a little place like Fricker's in College Hill, have a beer, wings, watch a football game. And we don't have that here, there's not a place we can do it... One thing I used to love about Fricker's is that you have the richest guy in College Hill and the poorest guy sitting at tables right next to each other. You were there as a community... There's that same feel here, but there's... I guess not that same place or venue to bring people together."

Jordan, Walnut Hills resident

Require development to actively take into account a neighborhood's specific needs and demographics when building affordable housing and new retail.

"If you have a developer saying they're building at 60% AMI, our neighborhood average is the 30% city AMI. So when you say you're building workforce housing, actually build our workforce AMI, not the workforce within the city of Cincinnati."

Katy, Walnut Hills resident

"I imagine that developers have some say in who's going into their retail spaces and storefronts. Cultivating relationships with individuals who are going to bring something that can benefit the whole community is not only going to help the community, but it also helps the business, because they're going to stay in business for longer if everybody in the community is going to patronize that place."

Nia, Evanston resident

"Actually [build] things that people need. "

Katy, Walnut Hills resident

Create programs to help existing residents capitalize on their skills by starting their own small business.

"I think it'd be great to get food places that weren't necessarily chains... Like I would say, 'who's in the neighborhood who's got cooking skills?' versus, 'who's got the money to start a business?'"

Katy, Walnut Hills resident

"We are committed to helping find capital that supports locally owned businesses in the neighborhoods where we invest. We recently began administering a fund, supported by the City focused on helping women and minority-owned business connect to capital, so hopefully that can be a part of the path forward."

Kathy Schwab, Executive Director, LISC Cincinnati

Encourage and facilitate infill development and the rehabilitation of blighted properties and historic homes.

"We have a lot of housing in the community that needs some significant rehab, reinvestment, recapitalization... As we develop new property, we need to reinvest and recapitalize some of the existing portfolio."

Jimmy Wilson, Vice President of Housing, Talbert House

"In this city, we incentivize new construction through LEED and tax abatements and those programs available, but there are fewer incentives to rehabilitate an existing historic building."

Emily Ahouse, Executive Director, Walnut Hills Redevelopment Foundation

Implement assistance programs and policies to help existing homeowners maintain their homes in the face of rising fees and taxes.

"Have something in place where, if we do have some multi-million dollar thing, at least have a place down the street that's available... a displacement strategy."

Jordan, Walnut Hills resident



LALA'S BLISSFUL BITES

“SUPPORT..THE PEOPLE THAT
ALREADY EXIST IN THE
NEIGHBORHOOD...FINANCIAL
SUPPORT, PROGRAM SUPPORT,
RENT CONTROL. IF THE PORT
IS GOING TO PUT A TAX-
ABATED, \$250K HOME NEXT
DOOR TO MINE, AT LEAST HELP
ME PAY FOR SOME REPAIRS.”

Charles, Walnut Hills resident

Theme 02

Remove barriers to finding and keeping affordable housing by helping residents access housing resources.

“THEY SAY THE RESOURCES ARE THERE, BUT WHERE? THAT’S WHAT I’M TRYING TO FIGURE OUT.”

Kendra, Walnut Hills resident

We spoke with dozens of renters, social workers, and housing specialists about how to find quality, affordable housing. The consensus was that there is no central, well-maintained database of meaningful information, and that landlords often take advantage of that information asymmetry. In addition to lack of transparency around the naturally occurring affordable housing that exists, there is a disconnect between residents and the resources that can help them find and maintain housing, such as rental assistance, utility support, or tenant rights’ education.

Strategies to improve housing affordability therefore must include a more robust, up-to-date space where people can know what their housing options are in a more transparent and democratic way, as well as better dissemination of information related to resources and assistance.

THE CURRENT CONTEXT:

There is no centralized database to search for affordable housing.

"I think if I had a direct source, I would have been able to find housing a long time ago."

Shante, Millvale resident

"There's nothing like a housing coalition or anything, there's just separate neighborhoods that each have their own thing."

Yolanda, Madisonville resident

"Housing is like a patchwork... There's not a good forum where... landlords and owners, and people who are providing these resources for a community to come together, where there is some networking and partnering that can be done."

Jimmy Wilson, Vice President of Housing, Talbert House

People are not always informed about the terms of their lease, making them vulnerable to being taken advantage of by landlords.

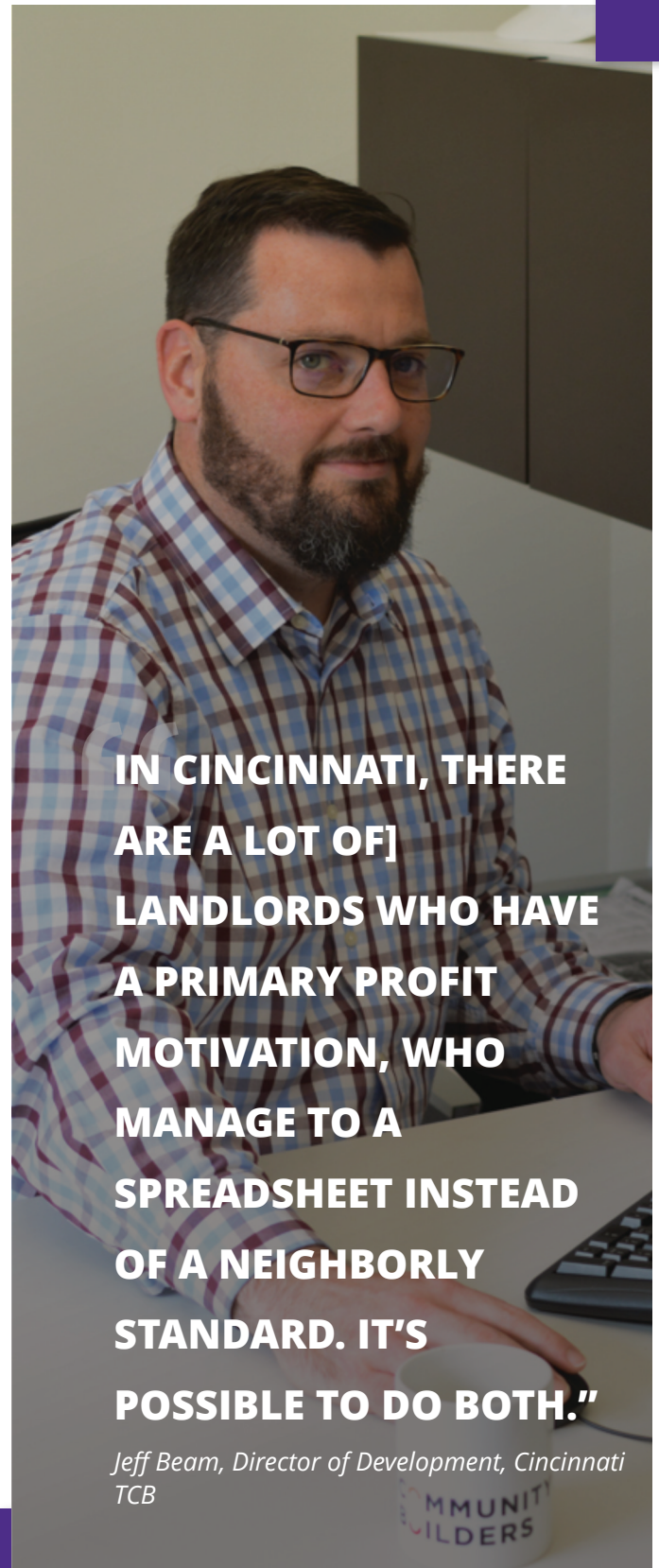
"Making sure that if I'm a resident I understand my lease, and what's expected, I understand the application... I sat with this young woman and helped her fill out the application, so that meant whenever she asked me a question, I'd help... She says 'I signed it. I didn't read all of this, I know that's bad, but I signed it'... I said 'no, listen here, young lady, don't you ever sign something you haven't read throughly.'"

Daphney Thomas, Community Manager, POAH

"I don't always read the lease, because it doesn't matter. I'm obviously taking the place, I don't have other options. So why would I read the lease? And me and my landlords both know that. That needs to change."

Nikita, Avondale resident

There is no system in place to hold landlords accountable to a standard of good practice, or incentives for more people to become landlords. As a result, many of the landlords who rent out affordable units rely on unsavory or exploitative practices, and there is a tremendous need for



IN CINCINNATI, THERE ARE A LOT OF LANDLORDS WHO HAVE A PRIMARY PROFIT MOTIVATION, WHO MANAGE TO A SPREADSHEET INSTEAD OF A NEIGHBORLY STANDARD. IT'S POSSIBLE TO DO BOTH."

Jeff Beam, Director of Development, Cincinnati TCB

more reliable and honest people to become landlords.

"In the rental housing world... there are not enough good quality, small mom-and-pop and nonprofit rental providers that will accept Section 8... We would love to find ways to facilitate rehabs of Landbank-owned properties that would keep rents affordable. We are willing to subsidize properties for quality landlords in order to ensure affordable housing opportunities in our neighborhoods."

Jessica Powell, Port Authority

Landlords often exploit potential tenants through the application fee process.

"I found a house... And the guy wanted the application fee. And I notice, OK you put your application fee in, \$30, but this house is still listed, and it's been on there 6 months, and I'm thinking, 'this house is paying for itself!... what I did was call the Better Business Bureau, and they said a lot of people had made complaints and there's nothing we can do about it, because it's legal.'"

Ms. Toni, Madisonville resident

"There's a house on Lincoln that my best friend applied for. Saw it, paid the \$50 fee, was told that she'd be given a call. Got the call, told she couldn't have the place, drove past, the 'for rent' sign was still up... That happens a lot in these neighborhoods."

Kendra, Walnut Hills resident

Larger subsidized housing property managers often have communication and respect issues with their tenants, leading to a downward spiral towards resentment and eviction. Residents noted that addressing this gap in communication could help alleviate tensions with landlords, and could help prevent nonpayment of rent.

"When you talk about relationships between landlords and tenants, it's two-fold. I'm a big believer in information, education, and knowledge about what your rights are. The agreement between you and your landlord is the lease agreement. And knowing the lease agreement is essential. It allows you to deal with the landlord, say 'Hey, you're not keeping up your end of the bargain.' But it also says what you're supposed to do as a tenant. So when we talk about triggers, the trigger for most landlords is a violation of the lease agreement. The other trigger is the information and complaints we get from neighborhood."

Subsidized housing property manager

"We have lived in CMHA for seven years. We used to have actual maintenance men... You know that this maintenance man was officially background checked and hired and a responsibility of CMHA. Now, we have people who I'm sorry to say but they suffer from addiction, who I would not trust in my home... If you don't hire random people to come into your house, why are you sending them into your tenant's house?"

Ms. Trudy, Avondale resident

New homeowners may need assistance making the transition from renting to owning.

"Sometimes [new homeowners] are one mistake away from being back to renters, [so] kind of having some support for a year or two... Teaching them how to budget, how to plan for it... People need support moving into homeownership."

Jimmy Wilson, Vice President of Housing, Talbert House

I...CHALLENGE US TO ASK: AFFORDABLE IN WHAT WAYS AND TO WHOM?

Greg Johnson, CEO of the Cincinnati Metropolitan Housing Authority

MOVING FORWARD:

Improving access to affordable housing and resources.

Create a well-maintained, accurate database of existing housing options, and incentivize or require landlords to update their properties in real-time.

"Tell landlords: 'Once you have a firm offer, you've got 72 hours to remove it from all sites or something like that.' You've gotta have accountability and they don't have accountability."

Rachel, Madisonville resident

"I think once a person has rented out the home, take the home off the listing. Because people already had somebody who they were renting the home to and would still have people coming in putting an application in and they'll say, 'oh, they're about to be out in six months,' and they're not."

Shante, Millvale resident

Include wraparound services and community life offices with affordable housing options. Services could include things like tenant education, financial consultation, or assistance with the job search. Wraparound services could also increase upward mobility, moving people out of affordable housing as they transition into economic security, thus freeing up space or new residents.

"If you have people who are going into affordable housing and have no chance of ever getting out of affordable housing, then you can never create enough... We need to be doing the important work of creating more affordable housing, but we can never create enough affordable housing unless people have a pathway to get out of poverty and they no longer need affordable housing."

Steve Smith, CEO, Model Group

"[We need to be] allowing people to go through a program that could let them, essentially, live without paying rent until their lives were rejuvenated. To where they bottom tier is met for them, that security piece, that primal need of living in a place that's safe and warm, that feels like yours.

Where they have a community of support, so there's no need to worry about how you're going to be treated when you go to the rent office, or how you're going to be treated by your landlords, because people who work for this program know that they're there to help this person rejuvenate their life."

Daphney Thomas, Community Manager, POAH

Establish a database to cross reference who on the waiting list already has housing, and who is in dire need, in order to more effectively triage housing needs.

"In a lot of cases, these scarce affordable housing resources are being used to move people from one affordable housing development to another in an attempt to upgrade... How do we deliver units to the people who most need them, if our waiting lists are filled with people... who already have affordable housing? I think if there were a way to cross-reference waiting lists and say, 'wait, you have housing that is based on 30% of your income, and you're on six of the waiting lists... And you've been on those waiting lists longer because you can wait it out, and someone who has an urgent need is now behind you.'"

Steve Smith, CEO, Model Group

Create a background and credit check database.

"[Establish] a universal background check and credit check that can be accessed So maybe you pay for your background check, your credit check, on time, and then it's on some sort of database that landlords can access."

Kendra, Walnut Hills resident

Hold affordable housing fairs across the city. Residents described wanting to attend satellite housing fairs in neighborhoods across the city, where they could get help walking through the process of identifying, qualifying for, and finding quality housing.

"If I got to design the housing search process, I would have property owners, decision makers, and potential residents attend some type of even fair every two months for the people who can't find housing, and for the people who have housing

“WE NEED A ONE-STOP PORTAL FOR PROPERTY AVAILABILITY FOR LANDLORDS AND POTENTIAL RESIDENTS. RENT-CONNECT EXISTS, BUT IT HASN'T TAKEN OFF.”

Becky, Housing specialist, Strategies to End Homelessness

available, and for the people from CMHA. There should be a person over there who can help guide you through the barriers you may be facing, a person who can do a credit check right there.”

Marshay, Millvale resident

“Real life things that would make a lot of stress-factors go away... Like a housing fair. And transportation to it too, because that's a barrier.”

Kendra, Walnut Hills resident

Establish programs to help with rent payments in emergencies, or that establish greater leniency.

“There are still a lot of landlords who are evicting people for not paying their rent because the people don't have the money. And the landlords can't find a way to figure that out, and I think there's a role for public policy to help that. We used to have more programs that would help people with their rent in emergencies... and we have recent started to bring them back.”

John Schrider, Legal Aid

“I got till the 15th to pay my rent without getting hit with that fee. That gives me so much more wiggle

room to live my life... if you're a paycheck-to-paycheck person, that payday may not hit on rent day.”

Kendra, Walnut Hills resident

“[We need] some kind of way where they don't necessarily pay me, but they'll do another kind of work or something, to where as a landlord I'm kind of made whole, financially.”

Jimmy Wilson, Vice President of Housing, Talbert House

Establish a “renter's credit score” program that would incentivize tenants to pay on time and take good care of their apartments.

“[Reward tenants] for great housekeeping, for rent being paid on time, utilities being paid on time... keep the grass cut, don't get the police called. All those things should be included.”

Shante, Millvale resident

“You can sign up to have your duke energy bills tracked... I also feel like you need to do like CMHA... You could have a sliding scale... You basically get more points if you pay sooner... That shows that you're able to budget.”

Kendra, Walnut Hills resident



“I THINK SOMETIMES THE MANAGERS LOSE THE PERSPECTIVE OF WHO THEY’RE DEALING WITH. TRUE, WE’RE NOT RICH PEOPLE... BUT THAT SHOULD NOT TAKE AWAY MY DIGNITY... THAT SHOULD NOT TAKE AWAY FROM, ‘I’M HUMAN AND I NEED TO BE HEARD BEFORE IT GETS WORSE.’”

Ms. Gloria, Avondale resident

Theme 03

Implement fundamental changes to how we approach housing in Cincinnati, from funding to planning to development.

“WE HAVE LACKED A CITY-DRIVEN STRATEGY... SCATTERED-SITE, SINGLE-FAMILY HOUSING, HOMEOWNERSHIP DEVELOPMENT, NEIGHBORHOOD SERVICE COMMERCIAL DEVELOPMENT, PARKS — THAT STUFF DOESN'T GET DONE, BECAUSE THERE'S NOT A MECHANISM.”

Affordable housing developer

This theme is the hardest to describe, but potentially the most fundamental to realizing the goals of the other themes. The culture around housing development in Cincinnati, from zoning and planning processes to a focus on homeowners (but not homeownership), exacerbates our critical lack of quality affordable housing.

If we let the market determine where and when housing development occurs, then the same forces of unrestricted capital flows that have created the housing crisis will continue to make it worse. Instead, developers and residents described a desire to see more strategic guidance from city leadership about what and where to build, along with the necessary incentives and financing structures to make that possible. Further, residents were eager to see more innovative ownership structures, including community land trusts, housing co-ops, and renter equity models.

THE CURRENT CONTEXT:

There aren't enough subsidies, tax incentives, philanthropic efforts, and other programs to financially encourage the development or preservation of affordable housing.

"We have so many wealthy companies here in Cincinnati, I think it's an indictment of the community — we have such vast resources available, but yet people who are struggling, infant mortality, poverty, homelessness, shortage of housing... it's unconscionable — in the midst of all these vast resources — how can these needs coexist?"

Jimmy Wilson, Vice President of Housing, Talbert House

"We are stuck with pretty light subsidies from federal programs or the City, for things like retail and commercial development, like the new markets tax credit and city capital dollars. But we have heavier subsidies available for... tax-credit housing, multi-family housing. So we have not enough resources for the retail, commercial, non-residential uses that people want, and we have not enough resources for... a broader array of housing."

Jeff Beam, Director of Development, The Community Builders

Cincinnati's political and planning culture is often reactive, rather than proactive, about community development opportunities.

"The city can play a critical role as facilitator and incentivizer, helping identify high priority neighborhoods... That maybe have histories of disinvestment and now should see a concentrated influx of resources. The city can point to the need in the places that aren't just responsive to what developers are binging in the door, but where they're actually saying, 'no, this is where we want you to focus.'"

Jeff Beam, Director of Development, The Community Builders

Homeownership is still out of reach for many.

"We have clients that are paying a mortgage amount in rent, and... I think homeownership is the great equalizer and wealth developer over time. Because,



you know, that home is the baseline foundation for many families to be able to send their kids to college... it's something that when somebody passes, it gets passed on to the next generation and is used to buy another home."

Jeniece Jones, Executive Director, HOME Cincinnati

"People who rent their houses for 10, 20 years... they should be able to own some property by now. They should have some type of investment, some type of stock in it."

Jeneya, Bond Hill resident

"We manage our budgets differently. I know for myself, guess what, this month rent got paid first. Guess what's gonna happen next month though. because of where my check falls, that car insurance is gonna get paid first. And then rent's gonna get paid with that \$25 late fee. Boom, that's how it works."

Kendra, Walnut Hills resident

"Homeownership... for me that looks like getting out of debt... But where do I go until I get there? That's another thing that concerns me with renting too, paying a large amount of rent, because now I'm committed to paying so much back in debt... If I wanna get to homeownership I have to pay down my current debt, so how does that quality with me and my current bills and income versus what I already owe in debt to get to homeownership?"

Tiana, Walnut Hills resident

There is a lot of room for improvement in how developers engage communities. It's often difficult to engage the communities that need the most support, because their tight schedules and budgets may render them unable to attend civic meetings. This sometimes gives developers a pass to do what they want with little to no meaningful community input. The same few people with similar experiences — usually homeowners — are often the only ones able to come to meetings.

"I've been to all the meetings, all the different time slots, and the same people show up to every doggone meeting. All this development, all these conversations are not indicative of what the neighborhood really wants... The neighborhood people are not there."

Charles, Walnut Hills resident

Residents don't believe their voice will be heard, and give up on engagement before it happens.

"They know their voice is not going to matter. Ms. CeCe came up, she's one of our renters... she's there and present, but she knows her voice ain't going to matter, and the developer is never gonna listen, so what's the point?"

Katy, Walnut Hills resident

Many developers engage the community council as a substitute for engaging the community. There isn't always an effective system in place for developers to engage with a given community. Many developers are seen as engaging the community council as a substitute for meaningfully engaging the broader community.

"I think moving beyond just, 'Oh we spoke to the community council leadership — we're good. They represent the neighborhood,' is important. That just can't possibly be true. People work, people have places to be."

Nia, Evanston resident

"The developer shouldn't be the one that is standing alone in front of a community council crowd, trying to get people to accept affordable housing or permanent supportive housing, or whatever the need is. We need guidance and support from the city or others who have established ore trust with a particular community."

Jeff Beam, Director of Development, The Community Builders

MOVING FORWARD:

Ideas to change the culture of housing development in Cincinnati.

Create new pathways to homeownership and improve existing homeownership programs.

"We have young women out here paying \$800 a month to live in a Section 8 house — they could buy a house!... They're not understanding the possibilities of staying in Madisonville, getting out of Section 8, and buying their own property."

Ms. Toni, Madisonville resident

"Arguably, we could free up those units to help those families that can, and want to, move on to homeownership — to free up a lot of the portfolio that's affordable... I think that's an approach that I'd like to see."

Jimmy Wilson, Vice President of Housing, Talbert House

Develop innovative ownership structures for housing and land, including renter equity, community land trusts, and owner co-ops.

Innovative ownership structures, such as community land trusts and limited equity housing cooperatives, are critical for preserving long-term affordability and ensuring that existing residents partake in wealth creation as their neighborhoods are "redeveloped."

"It's so important to get a community land trust into existence, because once it's in the trust you can't touch it. So even though you will not own the land, you will own the house and it will make it affordable."

Aurora, Avondale resident

"Renters should have the option to get sweat equity. We need Cincinnati to step up to agree to some sweat equity."

Jeneya, Bond Hill resident

Meaningfully engage the community to ensure everyone who wants to can have a say in new development, redevelopment, and more.

"There's some level of that facilitation that public-sector, nonprofit sector leaders could be doing, that makes it so that developers — who already have a very, very difficult job getting these projects completed — can plug in to something."

Jeff Beam, Director of Development, The Community Builders

"I think there have to be ways that developers reach out to individuals in the neighborhood other than community council... If I get phone calls and papers about selling my house, then I can get phone calls

and papers about what's going on in my neighborhood... I would definitely be interested if I received a piece of mail saying 'hey, we're doing this in your neighborhood. We're thinking about building this. Come to a meeting.'"

Nia, Evanston resident

"How do you get [good] community input?... If I don't know about it, or if I don't have an informed decision about it, how am I going to vote when no one's educated me about the development?"

Katy, Walnut Hills resident

"I would like something similar to co-op housing... And make it like a community, because that's what co-op housing does, it makes it more of a community.."

Aurora, Avondale resident

Theme 04

Prioritize diverse, mixed-income neighborhoods with a spectrum of housing and commercial opportunities for families, single adults, seniors, and young professionals.

“**EVERY COMMUNITY
NEEDS TO BE INTEGRATED
IN A WAY THAT IS
ECONOMICALLY AND
RACIALLY DIVERSE.**”

Katy, Walnut Hills resident

This was the most consistent idea expressed: if we are going to have a truly integrated and diverse city, that means more than just mixed-income buildings. It means a diversity of housing types, price points, and populations within streets, neighborhoods, and across the city. Critically, that diversity should not just come from more higher-income individuals moving into traditionally lower-income, African-American neighborhoods, but also from opportunities for more working people to move into wealthier neighborhoods.

The key to successfully implementing these ideas will be finding ways to develop in lower-income neighborhoods without fundamentally altering the neighborhood character or pricing out existing residents, as well as how to integrate low-income and working class families into wealthier neighborhoods while preventing “white flight” that has historically accompanied these shifts.

THE CURRENT CONTEXT:

There is a gap in housing for those who are earning enough income to get out of affordable housing, but not quite enough to enter market rate housing. There is a “missing middle” in the housing market, where people who make between \$35k-\$50k/year cannot find affordable places to live, so they often stay in subsidized housing as long as they can. If more housing was built for those households, it could create more available affordable units without requiring new development.

“I don’t have Section 8... I don’t qualify for those types of programs... [a housing plan] should include people that don’t qualify for the lowest part of income and those people who are working towards, you know the lower middle class.”

Tiana, Walnut Hills resident

“There needs to be affordable housing at various income levels. CMHA coming in would be the very lowest of low income, but there are still working class people that can’t afford to stay in the neighborhood.”

Ms. Jennifer, Avondale resident

“There are a variety of resources available to develop low-income housing, but very little for people earning 80-120%, I’ve heard people call it the ‘missing middle.’ It’s just — it’s missing because the buildings in this neighborhood cost so much to renovate that we can’t rent them at an affordable price without some form of subsidy.”

Steve Smith, CEO, Model Group

There is a strong sense that affordable housing should not be located only within concentrated areas of poverty.

“Putting more low-income housing in areas of high [poverty] concentration - don’t do it!”

Jeniece Jones, Executive Directory, HOME Cincinnati

Concentrating affordable housing in a few neighborhoods makes it difficult for people in those areas to access the economic development opportunities that may be present elsewhere.

“See, this is the thing they always do. Ok, let’s lump all the poor people here, in this building. Then they wanna know, why is this block always looking like this? Why are these people always fighting? Because — people don’t wanna live like that...”

Charles, Walnut Hills resident

“It’s... not healthy to continue to put all the affordable housing in the same 4-5 neighborhoods.”

Adam Gelter, Executive Vice President of Development, 3CDC

Multiple bedroom housing for families is largely unaffordable and difficult to find. In many of Cincinnati’s neighborhoods, there is housing large enough to accommodate families — but that housing is primarily single-family, historic homes. These homes cost so much to renovate and maintain that those in decent condition are too expensive to rent or own for most families.

“Consider what is needed to make this community an area of opportunity first: transportation, health care, jobs, education!”

Jeniece Jones, Executive Directory, HOME Cincinnati



“IDEAL HOUSING INCLUDES MIXED INCOME, ABOUT 30 UNITS, ABOUT 4 FLOORS, A COMMUNITY ROOM WITH ACTIVITIES FOR ADULTS AND KIDS, A CONSISTENT AND DEDICATED MAINTENANCE TEAM, A MIX OF BEDROOMS IN THE UNITS.

Delorise Calhoun, President, J-Rab

“I’ll be forced out pretty soon, I’m sure. I have three children... so we’re looking for three to four bedroom house, and I really can’t get nothing that’s not \$1,500-\$2,000 a month. This is what they’re looking to accommodate in the area where I’ve always lived. So... yeah, I can look into places that are like, eight or seven hundred a month, but they want to move me out to Price Hill on the west side, where I have no connection to what I’m already connected to.”

Tiana, Walnut Hills resident

“When you’re building in these communities, especially in communities where parents have more than three, four children, they need more space... You need at least four bedrooms.”

Nikita, Avondale resident

“Cincinnati has a 130-year-old building stock for so much of its housing infrastructure, but it has a very 21st century set of socioeconomic circumstances in all of its neighborhoods.”

Jeff Beam, Director of Development, The Community Builders

It’s difficult to find housing that is both affordable, accessible, and safe.

“[For] people with disabilities, [the biggest issue is the] lack of affordable *and* accessible housing... Also, the need for accommodations and modifications based on their disability... If they’re in a community that’s changing — having redevelopment or gentrification.”

Jeniece Jones, Executive Director, HOME Cincinnati

“Every neighborhood needs affordable home ownership and affordable rentals to become a thriving community.”

Greg Johnson, CEO of Cincinnati Metropolitan Housing Authority

MOVING FORWARD:

Ideas for creating diverse neighborhoods with a spectrum of housing options.

Require or provide incentives for landlords to take housing vouchers. Some landlords don't want to accept Section 8 because of stereotypical notions of the type of people who require such assistance, often rooted in classism or racism. Others have had negative experiences with Section 8 tenants in the past and have dismissed the entire group as a result. For similar reasons, homeowners are often wary of subsidized housing. It is therefore important to have policies that both create more opportunities for subsidized housing while also recognizing existing residents' concerns and avoiding over-concentrated areas of subsidize housing.

"There's a real issue that someone needs to stand up for, is that landlords aren't taking Section 8."

Tiana, Walnut Hills resident

"Effective landlord regulation should include requiring that private landlords accept Section 8 housing vouchers. If you're going to be a big landlord in Cincinnati, why shouldn't you have to take housing vouchers?"

John Schrider, Legal Aid

"Yes, we want low-income housing, but we don't want everybody in one building... I think if you spread it out, you don't put everybody on top of each other, I think it works better."

Charles, Walnut Hills resident

Encourage family-oriented affordable development. Affordable housing is for everyone — families included. Too often, large families are forced to crowd into one- or two-bedroom units in order to meet their budget. Developers need to be encouraged, through tax incentives and other such programs, to develop various types of housing, including larger units for families.

"In terms of the sense of what the community needs, I would say more affordable units with two, three, four bedrooms, and... low-income housing tax credit and other incentives to get that done in areas of opportunity which are low-poverty."

Jeniece Jones, Executive Director, HOME Cincinnati

Encourage and incentivize mixed-income developments.

"I think having mixed-income buildings is the way to have a diverse neighborhood without having pockets of poverty."

Roy Hackworth, City of Cincinnati Housing and Community Development

"The city would be... much better off if we could figure out a way to make... most of the neighborhoods, if not all the neighborhoods, have some level of diversity that doesn't exist in many neighborhoods today."

Adam Gelter, Executive Vice President of Development, 3CDC

Conclusion

Developing a long-term housing strategy for Cincinnati.

MOVING FORWARD: A PEOPLE-CENTERED HOUSING STRATEGY

Many individuals and organizations are already doing excellent work to tackle the problems, but these groups often remain unconnected and lack a unified strategy.

"We all do our programs well... A client comes through the door with a problem, everything stops... We deal with that person in the moment, but it's the long-term policy initiatives that are really going to move the needle, I think... there has to be a lot of political will-building around that. A lot."

Jeneice Jones, Executive Director, Housing Opportunities Made Equal

The problem is not a lack of people passionate about solving the affordable housing problem, and it's not even a lack of programs — it's about long-term planning, effective community engagement, and communication among those working on housing.

"[We need to create] some type of housing council or housing — some state, county-wide entity that can oversee this process... Some type of trusted public-private entity or partnership that could oversee the creation of this plan."

Jimmy Wilson, Talbert House

WHAT WE BELIEVE

We believe that to address this crisis we need solutions and policies that meet the scale of the need. Cincinnati can be the model for how cities with similar histories of racial segregation and discrimination, as well as a housing market that has hit hard by the 2008 crisis, can utilize housing policy to reduce the wealth gap, develop integrated neighborhoods that are sustainable, and ensure that every citizen has a safe place to call home.

Becoming that city will require deep and meaningful engagement and transparent communication, risk-taking that favors equity and fairness over profits and power, and soul-searching that asks citizens to transform their neighborhoods into communities.

For too long, the focus by those in power has been to think that these are real estate problems that should have real estate solutions, and that the depth of the human need is just an afterthought. This effort can only succeed if the voices, ideas, needs, concerns, and desires of the people most impacted, the people experiencing this housing crisis, are the pillars of this effort. We are committed to that goal. It will be critical to move beyond housing being a commodity to be traded, only accessible to those who can afford it. It is something we are entitled to as citizens, fundamental to our ability to thrive.

And after hundreds of conversations across the city, we are confident that we have the right ingredients in place to make this happen. We are grateful to the folks who have engaged so far, and are excited to be work alongside our partners - including GCF, CMHA, the Port, Legal Aid, LISC and many others - to develop a long-term housing strategy that outlines a future where everyone in our city has a safe, affordable, and quality place to call home.

A group of people are seated around a large wooden conference table in a meeting room. A man in a grey suit and glasses is on the left, looking towards the center. A woman in a bright pink jacket is in the middle, looking down at papers. Another woman in a dark jacket is on the right, looking towards the center. In the foreground, the back of a person in a red jacket and a person in a dark jacket are visible. The room has large windows in the background showing an outdoor area with exercise equipment. A television is mounted on the wall to the right. The text is overlaid on the right side of the image.

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*Greg Johnson, CEO of Cincinnati Metropolitan Housing
Authority*

