Welcome

Andy Meyer

ameyer@oki.org
513-619-7705
Announcements
AICP CM Credits
2.0 Credits

Go to your online CM Log
“APA Ohio Cincinnati Section”
“OKI Regional Planning Forum”
5310 Program Application Window Open

Deadline: Feb 1, 2019

Contact Travis Miller
619-7681
tmiller@oki.org
https://oki.org
https://howdowegrow.org
Feature Presentation

Liz Blume
Director, Community Building Institute at Xavier University

Elaina Johns-Wolfe
PhD Candidate at the University of Cincinnati

Jeniece Jones
Executive Director of Housing Opportunities Made Equal

Josh Spring
Executive Director of the Greater Cincinnati Homeless Coalition
What is affordable? to who?
Housing at no more than 30% of income

• Planners need affordable housing
  • $55,000 - $1,300 month
  • $75,000 - $1,800 month
• Minimum wage HH ($8.15)
  • $15,600 - $365 month
• HH making $15.50
  • $32,000 - $800
• HH making $18.75
  • $39,000 - $900
Cost burdened households

- **Over 100,000** households in Hamilton County paying **over 30%** of their income for housing (1/3 of all households in the County)

- Cost burden most severe for households making only 30% of AMI
  - **44,500** households
    - **17,000 Family** households
    - **10,000 Senior** households
Cost burdened households by race

<table>
<thead>
<tr>
<th>Race</th>
<th>Severely Cost Burdened</th>
<th>Cost Burdened</th>
</tr>
</thead>
<tbody>
<tr>
<td>White</td>
<td>13%</td>
<td>16%</td>
</tr>
<tr>
<td>Black</td>
<td>26%</td>
<td>23%</td>
</tr>
<tr>
<td>Hispanic</td>
<td>19%</td>
<td>17%</td>
</tr>
<tr>
<td>Other</td>
<td>17%</td>
<td>14%</td>
</tr>
<tr>
<td>Overall</td>
<td>16%</td>
<td>18%</td>
</tr>
</tbody>
</table>
Gap in housing options for lowest-income households

~40,000 units
Housing Instability and Poverty

- Frequent moves
- Doubling up (couch surfing)
- Evictions
- Homelessness
- Long term financial instability
Recent Evictions in Hamilton County

- Over 37,800 Evictions between 2014-16
- 8,465 families were “set out”
- Legal Aid successfully defended 272 families in legal proceedings

*Eviction is a cause, not just a condition, of poverty.*
Matthew Desmond, *Evicted: Poverty and Profit in the American City*
Gap for low income families widening

- Fewer total households, but more households in poverty
- Slight reduction in HUD subsidized units
- Increase in LIHTC
Change in number of rental units, 2000 to 2014

Rent*

- Under $750
- $750 to $1,249
- $1,249 to $1,999
- Over $1,999

*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)
- **47,172 units** (65%) are NOT subsidized

*Year 2000 rents adjusted for inflation to 2014 values*
Subsidized Housing
Hamilton County

- Public Housing Units
- Other HUD Subsidized Units
- Housing Choice Voucher Units
- Active LIHTC Units

2000:
- Public Housing Units: 7,060
- Other HUD Subsidized Units: 7,250
- Housing Choice Voucher Units: 4,358
- Active LIHTC Units: 5,389

2015:
- Public Housing Units: 11,552
- Other HUD Subsidized Units: 8,500
- Housing Choice Voucher Units: 5,765
- Active LIHTC Units: 5,765
Funding Sources for Affordable Housing

Direct Subsidy – National (35%)
• Public housing (7%)
• Site based section 8 (12%)
• Individual section 8 (16%)
• Rental Assistance Demonstration (RAD)

Tax Incentives - State and local
• Low income housing tax credits (LIHTC)
• New market tax credits
• Historic tax credits

Local Subsidy
• Tax increment finance (TIF)
• CDBG
• Direct supports
• Housing trust fund

Market units (no subsidy) (65%)
Subsidies for all housing types

Most Federal Housing Expenditures Benefit Homeowners

Federal housing expenditures in billions, 2015

$150 billion

Homeownership
- Other
- Capital gains exclusion
- Real estate tax deduction

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

*Low-Income Housing Tax Credit
Cost Burdened, Extremely Low Income Households
Cost Burdened, Extremely Low Income RENTERS
Cost Burdened, Extremely Low Income OWNERS

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

Suburban Hamilton County
City of Cincinnati
Cincinnati neighborhoods

0 3 6 Miles

N
Change in low cost rental units

[Map showing the change in number of units under $750 rent, 2000-2014]
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
Evictions in Hamilton County

Evictions in Hamilton County

Disposition

- Dismissed: 0.38%
- Landlord: 2.13%
- Tenant: 47.63%
- Unknown: 49.88%

Landlords with Legal Representation (n=800)

- Yes: 80%
- No: 20%
- Unknown: 0%

Tenants with Legal Representation (n=800)

- Yes: 0%
- No: 0%
- Unknown: 100%
Average Eviction Filing Rate, 2014-2017

# of eviction filings per 100 renter-occupied units

- 0.32 - 2.95
- 2.96 - 5.38
- 5.39 - 8.73
- 8.74 - 12.19
- 12.20 - 31.83

% Black

- 0% - 24%
- 25% - 47%
- 48% - 71%
- 72% - 94%

Elaina Johns-Wolfe, University of Cincinnati
Causes and Consequences of Eviction:

Eviction → Poverty

Poverty → Eviction
HOME’s Mission

HOME’s mission is to eliminate unlawful discrimination in housing with a primary focus on racial discrimination. HOME advocates and enforces housing regulations for all protected classes and promotes stable, integrated communities.
Who is HOME?

Enforcement
  • Testing Program
Tenant Advocacy
  • Housing Mediation Services
Education and Outreach
  • Courses for consumers and providers
Spanish Language Services
Mobility Program – concluded April 2017
What Is Fair Housing?

Fair Housing Choice:

• It’s not only about combating discrimination.
• It is also about the consumer having information, opportunity and options to live where they choose, without unlawful discrimination and other barrier related to any protected class.
Legal Rights of Consumers

• Cincinnati’s Local Fair Housing Laws
• Ohio Landlord-Tenant Law (evictions, leases)
• Ohio Fair Housing Laws (Ancestry / Military Status)
• Federal Fair Housing Act (discrimination)
• Americans with Disabilities Act (discrimination in public areas)
### The Fair Housing Act

<table>
<thead>
<tr>
<th>National Protections</th>
<th>Ohio Protections</th>
<th>Cincinnati Protections</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Race/color</td>
<td>• Ancestry</td>
<td>• Sexual orientation</td>
</tr>
<tr>
<td>• Sex/gender</td>
<td>• Military status</td>
<td>• Transgender status</td>
</tr>
<tr>
<td>• Religion</td>
<td></td>
<td>• Marital status</td>
</tr>
<tr>
<td>• National origin</td>
<td></td>
<td>• Appalachian origin</td>
</tr>
<tr>
<td>• Familial status</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Disability</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Fair Housing & Eviction

Race/Nat’l Origin Disparity

Children

Sex

Disability
Fair Housing & Eviction

- Affordable Housing
- Housing Trust Fund
- Tenant Protections/Education
Spotlight on Eviction

- Eviction isn’t just about poverty. It’s also about race – and Virginia proves it.
  The Geography of Eviction in Richmond: Beyond Poverty Benjamin F. Teresa, PhD

- Evicted: Poverty and Profit in the American City Paperback – by Matthew Desmond

GREATER CINCINNATI
HOMELESS COALITION
<table>
<thead>
<tr>
<th>Household Income</th>
<th>Total Households</th>
<th>Affordable and Available Units</th>
<th>Gap</th>
</tr>
</thead>
<tbody>
<tr>
<td>$14,678 or less</td>
<td>55,600</td>
<td>15,581</td>
<td>-40,019</td>
</tr>
<tr>
<td>$24,464 or less</td>
<td>90,946</td>
<td>52,611</td>
<td>-38,335</td>
</tr>
<tr>
<td>$39,142 or less</td>
<td>138,559</td>
<td>125,073</td>
<td>-13,486</td>
</tr>
<tr>
<td>$48,927 or less</td>
<td>165,531</td>
<td>163,191</td>
<td>-2,340</td>
</tr>
<tr>
<td>$58,712 or less</td>
<td>190,342</td>
<td>193,252</td>
<td>2,910</td>
</tr>
</tbody>
</table>
- HUD Definition: (1) Individual or family who lacks a fixed, regular, and adequate nighttime residence, meaning: (i) Has a primary nighttime residence that is a public or private place not meant for human habitation; (ii) Is living in a publicly or privately operated shelter designated to provide temporary living arrangements (including congregate shelters, transitional housing, and hotels and motels paid for by charitable organizations or by federal, state and local government programs); or (iii) Is exiting an institution where (s)he has resided for 90 days or less and who resided in an emergency shelter or place not meant for human habitation immediately before entering that institution.
Department of Education Definition: The U.S. Department of Education defines homeless youth as youth who “lack a fixed, regular, and nighttime residence” or an “individual who has a primary nighttime residence that is a) a supervised or publically operated shelter designed to provide temporary living accommodations; b) an institution that provides a temporary residence for individuals intended to be institutionalized including welfare hotels, congregate shelters, and transitional housing for the mentally ill; or c) a public or private place not designed for, or ordinarily used as, a regular sleeping accommodation for human beings.” This definition includes both youth who are unaccompanied by families and those who are homeless with their families.
- What is the real number?
- Shelter Capacity
- Not meant for human habitation
- Doubled Up/Couch Surfing
<table>
<thead>
<tr>
<th>Need Requested: Family Shelter</th>
<th>Households</th>
<th>People</th>
<th>Children</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Tots</strong></td>
<td>26.70</td>
<td>93.96</td>
<td>58.74</td>
</tr>
<tr>
<td>Outcome of Call</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Family Shelter Placement</td>
<td>1.09</td>
<td>4.07%</td>
<td>3.75%</td>
</tr>
<tr>
<td>Family Shelter Full</td>
<td>24.83</td>
<td>93.00%</td>
<td>94.82%</td>
</tr>
<tr>
<td>Ineligible for Family Shelter</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>&quot;Client can stay in current housing&quot;</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Domestic Violence Hotline Connection</td>
<td>0.78</td>
<td>2.93%</td>
<td>1.43%</td>
</tr>
</tbody>
</table>
- Gentrification
- Displacement
- Exclusive Development
- Development Process
- Criminalization
- NIMBY
- Homeless Bill of Rights
Homelessness Kills
Tenant Organizing
- Legislated protection from unjust eviction

- Equitable Development

- Tax abatements without displacement

- Tax abatements = affordable housing

- Affordable Housing Trust Fund
Questions?

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Next Regional Planning Forum
February 8, 2019

www.rpf.oki.org/