Housing Affordability in Cincinnati and Hamilton County

Report prepared by the Community Building Institute for LISC of Greater Cincinnati/Northern Kentucky
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; 10,000 Senior)
Context – affordable housing

Total HUD Subsidized Units: 25,328 -2.1% since 2000

For more information read the Hamilton County Housing Affordability Study at lisc.org/greater-cincinnati
Rising cost of housing outpaces income

![Graph showing the increase in housing costs and income over time.]

- Median Gross Rent:
  - 2000: 19%
  - 2014: 46%
  - 2014: 58%

- Median Income:
  - 2000: 0%

- Avg. Multi-Family Per-Unit Construction Cost:
  - 2000: 19%
  - 2014: 21%
  - 2014: 58%

- Avg. 1 and 2-Family Unit Construction Cost:
  - 2000: 0%
  - 2014: 21%
  - 2014: 58%

LISC
Greater Cincinnati & Northern Kentucky
Housing Gap

~40,000 units

Units Affordable and Available per 100 households in Hamilton County

<table>
<thead>
<tr>
<th>Household Income</th>
<th>Units per 100 Households</th>
</tr>
</thead>
<tbody>
<tr>
<td>$14,678 or less</td>
<td>28</td>
</tr>
<tr>
<td>$24,464 or less</td>
<td>58</td>
</tr>
<tr>
<td>$39,142 or less</td>
<td>90</td>
</tr>
<tr>
<td>$48,927 or less</td>
<td>99</td>
</tr>
<tr>
<td>$58,712 or less</td>
<td>102</td>
</tr>
</tbody>
</table>
Evictions

- An average of almost 12,500 evictions filed each year between 2014 and 2017
- 99% of eviction cases are decided in the favor of the landlord or dismissed
- Neighborhoods with higher eviction filing rates are more likely to have lower income households, higher rates of poverty, and predominantly Black residents
- 97% of tenants in eviction proceedings do not have legal representation

Evictions

Evictions by address, 2014-2017
Where we are today

47,956 vacant units in the County
(10% increase since 2010)
Objective

Create a model to stimulate the redevelopment of vacant real estate in Hamilton County while simultaneously addressing the housing affordability issue.
The Challenge

How do we match our region’s vacant units to the housing deficit?

100% Housing convenes relevant stakeholders to explore possibilities for Greater Cincinnati to create a coordinated housing strategy to repurpose vacant units to help bridge our housing gap.

70 team members representing 40 organizations

Working to:
1 document available inventory - Portfolio Team
2 scale production for impact - Planning Team
3 articulate financial solutions - Real Estate Operations & Financing Team

What we’ve done

Index of potential vacancy data sets
- GCWW shut off
- USPS vacancy data
- City of Cincinnati vacant building maintenance license
- Building permits

Exterior field survey to confirm vacancy and collect basic exterior conditions
- Summer 2018 – team of four surveyors working full time for twelve weeks
- Loveland Technologies data platform
- Grant support from JP Morgan Chase

Survey completed
- Share data analysis
Data

10,514 Parcels surveyed
6,536 Actually Vacant

- 2,353 (36%) Unoccupied buildings
- 4,183 (64%) Vacant lots

Unoccupied building stock

- 61% Single-Family in Good conditions
- 56% Multi-family in Good conditions
- 38% Single-Family in Fair conditions
- 46% Multi-family in Fair conditions
- 22% Single-Family in Fair conditions
- 47% Multi-family in Good conditions
Data summary by neighborhood

Vacancy in Cincinnati

- E PRICE HILL: 285
- AVONDALE: 205
- S FARMGROVE: 134
- EVANDER: 96
- WALNUT HILLS: 22
- OVER-HILLS: 31
- W PRICE HILL: 28
- NORTHWOOD: 121
- WESTWOOD: 114
- WEST END: 5
- MT AUBURN: 4
- MADISON: 3
- N FARMGROVE: 3
- COLLEGE HILL: 3
- OUE: 3

Legend:
- Vacant Lot
- Single-Family
- Multi-Family
- Non-Residential
Data summary by neighborhood

Vacancy in Hamilton County

Number of Parcels

<table>
<thead>
<tr>
<th>Neighborhood</th>
<th>Vacant Lot</th>
<th>Single-Family</th>
<th>Multi-Family</th>
<th>Non-Residential</th>
</tr>
</thead>
<tbody>
<tr>
<td>COLERAINE TWP</td>
<td>62</td>
<td>108</td>
<td>8</td>
<td>1</td>
</tr>
<tr>
<td>SPRINGFIELD</td>
<td>39</td>
<td>135</td>
<td>1</td>
<td>3</td>
</tr>
<tr>
<td>LINCOLN HEIGHTS</td>
<td>56</td>
<td>60</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>FOREST PARK</td>
<td>24</td>
<td>90</td>
<td>0</td>
<td>6</td>
</tr>
<tr>
<td>N COLLEGE HILL</td>
<td>25</td>
<td>54</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>NORWOOD</td>
<td>18</td>
<td>44</td>
<td>5</td>
<td>11</td>
</tr>
<tr>
<td>ELMWOOD PLACE</td>
<td>24</td>
<td>32</td>
<td>12</td>
<td>2</td>
</tr>
<tr>
<td>DELHI</td>
<td>18</td>
<td>31</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>CHEVIOT</td>
<td>38</td>
<td>5</td>
<td>5</td>
<td>2</td>
</tr>
<tr>
<td>ST BERNARD</td>
<td>16</td>
<td>27</td>
<td>4</td>
<td>1</td>
</tr>
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</table>
## Major owners

<table>
<thead>
<tr>
<th>No</th>
<th>Property Owner</th>
<th>Unoccupied</th>
<th>Vacant Lot</th>
<th>Total Vacant</th>
<th>% Unoccupied</th>
<th>% Vacant Lot</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Hamilton County Reutilization Corporation</td>
<td>72</td>
<td>390</td>
<td>462</td>
<td>15%</td>
<td>80%</td>
</tr>
<tr>
<td>2</td>
<td>City of Cincinnati</td>
<td>17</td>
<td>40</td>
<td>57</td>
<td>26%</td>
<td>62%</td>
</tr>
<tr>
<td>3</td>
<td>Orling Roy (Orling Roy L)</td>
<td>25</td>
<td>4</td>
<td>29</td>
<td>68%</td>
<td>11%</td>
</tr>
<tr>
<td>4</td>
<td>OTR Holdings Inc</td>
<td>27</td>
<td>1</td>
<td>28</td>
<td>73%</td>
<td>3%</td>
</tr>
<tr>
<td>5</td>
<td>Elm Street Acquisition LLC</td>
<td>22</td>
<td>2</td>
<td>24</td>
<td>92%</td>
<td>8%</td>
</tr>
<tr>
<td>6</td>
<td>Board of Commissioners of Hamilton County</td>
<td>0</td>
<td>23</td>
<td>23</td>
<td>0%</td>
<td>92%</td>
</tr>
<tr>
<td>7</td>
<td>Raineth Cincinnati LLC</td>
<td>21</td>
<td>2</td>
<td>23</td>
<td>47%</td>
<td>4%</td>
</tr>
<tr>
<td>8</td>
<td>US Bank National Association</td>
<td>16</td>
<td>2</td>
<td>18</td>
<td>50%</td>
<td>6%</td>
</tr>
<tr>
<td>9</td>
<td>Secretary of Housing &amp; Urban Development</td>
<td>13</td>
<td>1</td>
<td>14</td>
<td>41%</td>
<td>3%</td>
</tr>
<tr>
<td>10</td>
<td>WDC LLC</td>
<td>9</td>
<td>4</td>
<td>13</td>
<td>64%</td>
<td>29%</td>
</tr>
</tbody>
</table>
Madisonville

281 Parcels surveyed

Unoccupied buildings:
- Single-Family: 47%
- Multi-family: 19%
- Non-residential: 7%

132 Unoccupied buildings:
- Single-Family: 78%
- Multi-family: 13%
- Non-residential: 9%

Building Conditions:
- Good: 55%
- Fair: 40%
- Poor: 5%
Madisonville

Unoccupied housing stock

Vacant lots
Strategic Choices

• Infill new construction on vacant lots for ownership
• Rehab existing single family – rental vs for sale
• Small multifamily rentals
• Adaptive reuse of non-residential buildings
• Need for end-user data
Portfolio examples

Vacant lots
- New Construction
- Infill for ownership
- 84% less than .25 acres

Single Family
- Rehab for ownership
- 51% Good Conditions

Multi Family
- Rental
- 85% contain 2-6 units

Non-residential buildings
- Adaptive reuse
- 307 unoccupied structures
Next steps

- Analyze tax delinquency data - for the Port
- Identify end user profile – working with Cohear
- Create Business Plan(s)
- Technical assistance for home ownership
- Housing Strategy kick off Feb. 8
Comprehensive Housing Action Plan

- Unified vision
- Mutually agreed upon values
- Determine the strategic focus areas/themes
- Community engagement for wide support
- Next meeting March 1, 2019
Housing Planning Agenda

Table introductions

Small groups discussion on what success looks like

Context

Big picture quantitative and qualitative data

Vision

Based on core values

Themes

Strategic focus areas

Next steps

Commitment going forward