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Impediments to Fair Housing Choice in Hamilton County, Ohio

A Report to the City of Cincinnati and Hamilton County

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Chapter

1

Executive Summary

Introduction

HUD requires that jurisdictions develop, implement and periodically update analyses of impediments to fair housing choice. This analysis has been prepared on behalf of the City of Cincinnati and Hamilton County. Fair housing choice exists when all of the residents of a community have the ability to freely choose among options that will afford them access to safe, sanitary and affordable housing in neighborhoods where they can thrive. Fair housing has to do with the ability to choose where to live and whether to continue living in a home.

Conclusions

- The region is growing, the central city is shrinking and both the City of Cincinnati and Hamilton County are experiencing the ill effects of regional development that is nearly entirely market-driven (i.e., unplanned).

- Greater Cincinnati is highly segregated.

- Growth in real median household income in the twelve counties outside of Hamilton County far outstripped the increase within the County.

- Job growth in Greater Cincinnati from 1990 to 2000 occurred primarily outside of Hamilton County. Access to jobs deteriorated for low-income residents of the City of Cincinnati and Hamilton County.

- The City of Cincinnati is losing households. The balance of Hamilton County is not. The City is more likely to be home to renters, single persons, non-family households, and gays and lesbians. Persons over the age of 65 are moving out of the City. The suburban market is dominated by married-couple families who own.

- Poverty rates fell across the board with the economic expansion of the nineteen nineties. The City's poverty rate of 21.9% is more than double the CMSA rate.

- Housing quality is improving. Rental units have a high vacancy rate, which allows choice for consumers who can pay market rates. The region's most serious housing quality problem concerns rental units in the City of Cincinnati, where close to one rental unit in five has moderate or severe physical problems.

- Homeownership among African Americans in Hamilton County is stalled at 35%.

- Income disparities between whites and African Americans cannot explain the concentration of African Americans in the central city.

- There are fewer affordable very low-income rental units on the market than there are very low-income rental households.

- Many of the rental units that are affordable to very-low income households are assisted units.

- Over half of very low-income families in Hamilton County, and more than 25% of other low-income families, live in housing that is either substandard, over-crowded or consumes more than 30% of income. The balance of the County needs more units of affordable low-income housing.

- Persons with mobility and self-care limitations are no more likely than other persons to live in housing that is substandard, crowded, or unaffordable; indeed, they are less likely.

- There are 25 areas in Hamilton County with more than double the countywide percentage of African American households (22.8%), thus constituting concentration.

- There are 17 areas in Hamilton County with concentrations of very, very low-income housing (incomes less than 30% of AMFI). Such households comprise more than half of housing units in seven neighborhoods of the City of Cincinnati.

- African Americans with high incomes are also segregated.

- Housing choice vouchers are effective in helping very low-income households expand their range of housing options.

- The public needs to be more accepting of fair housing and affordable housing.

- Rental property owner training is needed concerning the Housing Choice Voucher Program and, more generally, property maintenance.

- New low-income residents sometimes fail to understand community norms. It is equally true that communities sometimes shun residents of assisted housing. Renters are treated as second-class citizens in many communities.

- There is a lack of consensus and collaboration on affordable and fair housing issues.

- The Cincinnati Metropolitan Housing Authority and the Hamilton County Department of Community Development wish to provide safe communities and gain public acceptance for assisted housing. This leads them to exclude certain people. The consequence is criticism from advocates for the kinds of persons who are excluded.

- The City and the County need more units that are safe, sanitary and affordable to low-income persons, especially to very low-income persons.

- Low-poverty communities oppose housing that is affordable to low-income households.

- Homeownership is not for everyone.

- Safety concerns need to be defused as an obstacle to community acceptance of fair and affordable housing.
- Public transportation limits housing choice for low-income households without cars.
- Predatory lending is the most serious fair-housing issue facing existing homeowners.
- The impaction ordinance is a barrier to affordable housing development in the City of Cincinnati.
- Our region has lessons to learn from other parts of the country (and from ourselves).

Recommendations

Plan Better

Most new housing built in the region is not affordable to low-income households. The amount of affordable housing built is roughly comparable to the number of units lost through demolition.

The City and County need a vision to guide the development of new affordable housing. More affordable units are needed and those units must be developed primarily in low-poverty neighborhoods, to reduce the striking degree to which poverty is concentrated in our region. A huge challenge will be to accomplish this while working to reverse the out-migration of wealth from the county in general and the city in particular.

There are three planning mechanisms whose work the City and County should support and then work to implement the recommendations of:

- The First Suburbs movement
- The Community COMPASS effort
- The Housing Advisory Council

Promote Self-Sufficiency

Assisted housing needs to be repositioned from being a quasi-entitlement to a program that provides a ladder to self-sufficiency (this is not applicable to the individuals who receive assisted housing and have severe disabilities or are elderly). The Cincinnati Metropolitan Housing Authority has long stressed self-sufficiency, but more needs to be done, by CMHA, by the Hamilton County Department of Community Development and by advocacy organizations.

There are advocates for very low-income households who rebel at the notion of aiming to make people self-sufficient (not as a principle, but as a priority). The problem is assisted housing is a scarce resource. The means by which scarce resources are most effectively distributed is pricing. “Pricing” public housing for people who are not elderly and do not have severe disabilities could be as simple as holding them accountable for the implementation of an approved development plan.

Generate Public Support

We are extremely pessimistic that public opinion can change independent of a publicly accessible planning process and an effort to convert assisted housing from a lottery that some people are lucky enough to win into a component of a broad-spectrum economic development program.

Many low-poverty communities are effectively organized to exclude affordable housing for low-income households. Regional planning can partly address this issue. Many middle-income community residents find the philosophy of assisted housing distasteful and they naturally attribute these poorly thought of attributes of a program to its participants. Remaking assisted housing into a ladder to self-sufficiency can partly address this issue.

However, beyond these measures, there is still a need for better marketing. Two organizations have responsibility for administering Housing Choice Voucher programs in Hamilton County: the Cincinnati Metropolitan Housing Authority and the Hamilton County Department of Community Development. Each organization would, we believe, acknowledge that it has had limited success in this domain. And perhaps these organizations cannot sell the message that needs to be sold. It may be necessary for the governments to endorse and partially fund this effort, in partnership with foundations and key non-profits like the United Way, which has its own set of strategies for fostering the development of vibrant communities.

Marketing campaigns of the sort we envision do exist, such as Housing Minnesota, so often mentioned by our informants and participants.

Chapter

2

Introduction

Purpose of Report

The United States Department of Housing and Urban Development (HUD) requires jurisdictions that receive **Community Development Block Grant** (CDBG) funds to conduct periodic **analyses of impediments** (AI) to **fair housing choice**. Jurisdictions that receive CDBG funds must demonstrate that they are **affirmatively furthering fair housing**.

Throughout this report, terms and phrases in bold will be defined briefly upon first usage. All definitions provided throughout the body of the report are also available in Appendix A (page 73), sometimes with additional details.

- The Community Development Block Grant program is the largest of several funding mechanisms by which the federal government supports local community development.
- Analyses of impediments are reports that identify barriers to fair housing choice and make recommendations for removing those barriers.
- Fair housing choice exists when all of the residents of a community have the ability to freely choose among options that will afford them access to safe, sanitary and affordable housing in neighborhoods where they can thrive. Fair housing has to do with the ability to choose where to live and whether to continue living in a home.
- A jurisdiction affirmatively furthers fair housing when it has a current analysis of impediments, it is implementing the recommendations that follow from that analysis, and it is monitoring its efforts to improve fair housing choice.

This AI is being prepared on behalf of both the City of Cincinnati and Hamilton County. The last AI for the City of Cincinnati and Hamilton County was prepared in 1996.

Methods

Five methods were used in preparing this AI.

- Analyses were prepared based on data from the U.S. Census, the American Housing Survey, the Cincinnati Metropolitan Housing Authority and other sources.

- Key informant interviews were conducted with approximately two dozen experts in housing, community development and regional issues.

- Twelve focus groups with housing professionals were held. These professionals included bankers, developers, real estate agents, fair housing program staff, and advocates for special populations.

- Two community forums were organized so that residents could offer their views on fair housing issues.

- Consultations were held with key City and County staff members.

Organization of Report

The major portion of this report is divided into five sections.

- Chapter 3, Housing in Greater Cincinnati, provides the context for understanding fair housing in the region. It also provides objective evidence of some fair housing issues.

- Chapter 4, Previous Findings and Pending Legal Issues, provides a bridge from the last AI to the current one and summarizes the current state of complaints and other pending legal issues involving fair housing choice.

- Chapter 5, Fair Housing Activities, briefly summarizes the key organizations that work to further fair housing choice in Cincinnati.

- Chapter 6 presents impediments to fair housing in Hamilton County based on input from key informants, professionals and community residents.

- Chapter 7 presents the major conclusions and recommendations of the AI.

Appendices provide definitions, detailed tables, data sources, a list of key informants, and summaries from the focus groups and community forums.

Apologia

In planning this work, we reviewed eight AI studies that were recommended to us by fair housing experts from national organizations.

- Whereas housing is dynamic, controversial and fundamental, the reports were lifeless, boring and abstruse.

- Whereas jurisdictions should have a few clear-cut priorities, the reports seldom differentiated critical issues from less important issues.

- Whereas fair housing is about creating circumstances in which people can thrive, the reports seemed more concerned with tallying up vulnerabilities and deficits.

- Whereas consensus building and empowerment are fundamentally important in community development, the report authors spoke in terms of disembodied authority.

Cincinnati and Hamilton County face serious community development challenges, including racial tension, poor police-community relations, city-county jockeying, runaway suburbanization, dwindling developable land, and a deteriorating urban core housing stock. It is our intention that this AI be different from all the ones we reviewed. Our aim was to write a report:

- That illuminates how fair housing issues develop as urban systems grow and change.
- That occasions no confusion among readers as to the central issues.
- That promotes a broad vision of what fair housing is and why it is important.
- That gives voice to all of those individuals with whom we spoke and worked.

Chapter

3

Housing in Greater Cincinnati

Tables referenced in this chapter may be found in Appendix B, beginning on page 79.

Suburbanization

Conclusion

The region is growing, the central city is shrinking and both the City of Cincinnati and Hamilton County are experiencing the ill effects of regional development that is nearly entirely market-driven (i.e., unplanned).

Findings

The **Cincinnati-Hamilton Consolidated Metropolitan Statistical Area** (CMSA) consists of 13 counties in three states: Brown, Butler, Clermont, Hamilton, and Warren counties in Ohio; Dearborn and Ohio counties in Indiana; and Boone, Campbell, Gallatin, Grant, Kenton and Pendleton counties in Kentucky.

- The population of the CMSA increased 9% from 1990 to 2000 and an additional 2% from 2000 to 2003. It is now home to over two million residents (Table 1).
- Hamilton County's population declined 2% from 1990 to 2000 and Cincinnati's population declined 9% (Table 1).
- Until 2000, the population in the balance of the county outside of Cincinnati was still growing. From 2000 to 2003, the Hamilton County suburbs declined in population (Table 1).
- From 1990 to 2000, while the City's population was shrinking 9%, the balance of the MSA (including the County suburbs) was growing 13%, for a discrepancy between central and peripheral growth of 22%, worse than any major metropolitan area within 250 miles (Table 2).
- From 1983 to 2002, the City has been home to roughly 2% of new single-family units and 8% of new multi-family units. The balance of the County has seen its share of new single-family units decline from 32% to 11% and its share of new multi-family units decline from 25% to 19% (Table 3).
- Nearly 90% of new single-family units are now constructed in the surrounding counties, as are 71% of new multi-family units (Table 3).

- For every 100 new households from 1990 to 2000, 132 new housing units were built. The remaining 32 units were abandoned or demolished (Table 3 and data from Table 11). A modest surplus of new units to households allows housing stock rejuvenation. A large surplus sucks households out of older portions of the region.

- Since new construction is nearly all market-rate, and is skewed disproportionately to the most profitable market segments, these findings suggest that Hamilton County is losing wealth to the surrounding counties.

Implications

The region's population growth both results from and fuels economic growth, and is therefore good. And, were it not for the geographic imbalance in where construction is occurring, improvements in fair housing choice are easier when new construction is possible, even if only by permitting better units to filter down to populations that are more vulnerable (housing filtering being a problematic way to provide affordable housing, but not a way to be dismissed as unimportant).

The horrible dilemma for Hamilton County and the City of Cincinnati is that promoting **affordable housing** for **low-income** households might exacerbate the regional growth pattern that threatens to erode the tax bases of the County and the City. Any downward spiral in government revenues, especially when coupled with increased service demands on the governments, could easily make the net change resulting from better and more affordable housing a negative rather than a positive.

According to HUD, affordable housing consumes no more than 30% of income. Housing expenses include rent and mortgage payments, property taxes, and utilities.

HUD defines low-income as a ratio of household income to area median family income of 80% or less. In 2002, the Cincinnati area family median income was $64,200. As explained in Appendix A, low-income thresholds are adjusted for household size. For a four-person household, low-income is having an annual income of $51,440 or less.

It is natural to cringe at the complexity of these definitions. But they have value, including comparability over time. It must be emphasized that the term *low-income* encompasses many American households, including not just people who live in poverty, but many, many working adults and retired citizens.

Racial Composition

Conclusion

Greater Cincinnati is highly segregated. African Americans may be a plurality of the City of Cincinnati by 2010. Nevertheless, the region is predominately white (non-Hispanic). While growth rates of racial/ethnic groups other than whites and African Americans are stunning, they still comprise less than 4%, collectively, of the region's population. Greater Cincinnati is a study in black and white.

Findings

- The CMSA is 85% white, 12% African American, 1% Asian, 1% Hispanic, and 1% other (including bi-racial, a category not introduced by the US Census Bureau until the 2000 Census, but which has potential to detoxify race in America). See Table 4.

- The Cincinnati Primary Metropolitan Statistical Area (i.e., the CMSA minus Butler County) is the eighth most segregated metropolitan area in America (Table 5) as measured by **Taueber's Index**.

- The fact that nearly all of the most segregated metropolitan areas in America are in the northern Midwest strongly implies some common development pattern. This pattern probably follows from the fact that the automobile had allowed commuter suburbs to develop around northern industrial centers by the time of the Great Migration of African Americans out of the South.

- In net terms, the equivalent of one out of every five white residents of Cincinnati moved out of the city between 1990 and 2000. The equivalent of one of every 12 moved out of Hamilton County (Table 4).

- Black suburbanization is underway. While the African American population of the City increased from 38% in 1990 to 43% in 2000, the absolute increase was a modest 2.5%. In contrast, the African American population of the CMSA increased in absolute terms 13% (Table 4).

- As a proportion of the City's population, African Americans have increased by nearly exactly 5% a decade since 1940.

- Hamilton County as a whole is now approximately as "black" as the City of Cincinnati was in the mid-nineteen sixties, and approximately as segregated.

- The region's cultural heritage has been shaped by three great movements of peoples – the Germans by 1870, the African Americans by 1960, and the Appalachians, whose movement into the region has been of long standing and is continuing.

- Little heed is given to Appalachians because their cultural identity is rooted in place of birth in America rather than in our conventional notions of ethnicity and race. They are impossible to identify in most US Census products.

- The Asian, Native American and Hispanic populations in the CMSA have all increased 56% of more from 1990 to 2000, but from very small bases (Table 4).

- **Linguistic isolation** is a problem in only 1% of CMSA households (as compared with 4% in the nation as a whole).

Taueber's Index will be used throughout this report as a measure of segregation. On a scale of 0 to 1 (or, sometimes, 0 to 100), low values represent integration and high values segregation. The index represents the proportion (or percentage) of households that would have to move from areas of concentration in order to achieve full integration.

A household is linguistically isolated when no member over the age of 13 is proficient with English.

Implications

"White flight" deserves at least honorable mention as the most seductive coinage of the past 50 years. But what if its correspondence to reality has eroded? The continuing movement of white households out of the central city (and now out of the central county) is probably better explained by the location of new, desirable housing, especially as the exodus to the suburbs is being recapitulated by African Americans. The region badly needs to continue its dialogue on race (only skeptics would say it has not yet begun), but no dialogue on race can be facilitated by an assumption that the 90% of the white population of the region that lives outside of the City of Cincinnati has run away.

Household Income

Conclusion

Growth in real median household income in the twelve counties outside of Hamilton County far outstripped the increase within the County.

Findings

- The City of Cincinnati has a disproportionate share of the households in the bottom half of the region's household income distribution (68% versus 50% for the region as a whole) (Table 6).

- Real median household income in the twelve counties surrounding Hamilton increased at four times the rate in Hamilton County (12% versus 3%) (Table 6).

Implications

The City, certainly, but also the County, are simply not capable of absorbing the number of new higher-income households the region is generating. Critics have long said the City lost its share of this market because of "its problems" or "its schools." The fact that the County is now losing its share of this market even though it does not share those City issues should send the clear signal that the underlying dynamic has to do with development. The City is built-out and much of the County is nearly so, except for parts of its western third where the topology precludes high-density development. The critical issue is not whether the surrounding counties will continue to absorb most of the higher-end of the market for new housing. They will. The critical issue is whether they will start to absorb any of the market for affordable housing for low-income households.

Employment and Transportation

Conclusion

Job growth in Greater Cincinnati from 1990 to 2000 occurred primarily outside of Hamilton County. The use of public transportation decreased and travel times increased. Access to jobs deteriorated for low-income residents of the City of Cincinnati and Hamilton County.

Findings

These first findings are from County Business Patterns, a federal data resource that is geared to where people work, not where they live. The region in these results refers to a seven county metropolitan area.

- The region's jobs increased 18% from 695,771 in 1991 to 820,201 in 2001.
- The City of Cincinnati lost less than 1% of its jobs from 1991 to 2001.
- Hamilton County as a whole enjoyed a 6% increase in jobs, from 514,760 in 1991 to 543,407 in 2001.
- The number of jobs in the region outside of Hamilton County increased 52% over the period 1991 to 2001.

The following findings are based on US Census data geared to where workers live.

- The proportion of employed City residents who worked outside of the City increased from 32% in 1990 to 40% in 2000 (Table 7).
- The proportion of County residents (including City residents) who worked outside of Hamilton County increased from 11% in 1990 to 16% in 2000 (Table 7).
- Public transportation as the primary means to work decreased 7% in the CMSA (Table 8).
- Commutes got longer (Table 9), although not as much as might be expected since most job and population growth both occurred in the suburbs. The proportion of CMSA residents with commutes longer than 30 minutes increased only from 31% in 1990 to 33% in 2000.

Implications

It seems reasonable to infer that low-income workers in Hamilton County and the City have poorer access to jobs now than they did in 1990. (Ideally, there would be clearer evidence that the jobs low-income people fill have suburbanized.) This strongly suggests that either public transportation must be improved or that more low-income housing needs to be built in proximity to the jobs that low-wage workers can fill.

Households, Household Composition and Tenancy

Conclusion

The City of Cincinnati is losing households. The balance of Hamilton County is not. Households inside the City of Cincinnati differ in a number of ways from households outside of the City. The City is more likely to be home to renters, single persons, non-family households, and gays and lesbians. Persons over the age of 65 are moving out of the City. The suburban market is dominated by married-couple families who own. There has been some erosion of ownership of single-family detached units in the City.

Findings

- Cincinnati has about double the proportion of residents of group quarters compared with the balance of the region. These individuals are a mixed lot, including residents of nursing homes, college students in dorms, prisoners and residents of group homes (Table 10).

- The number of occupied housing units in the City of Cincinnati declined 4% from 1990 to 2000 (Table 11). From 1960 to 1980, almost all of the City's population loss could be explained by shrinking households; it lost no housing units. Since 1980, an increasing share of the City's population loss is attributable to lost households.

- In contrast, the balance of Hamilton County is losing population (down 3% since 1990) but gaining households (up 8% since 1990). How? Smaller numbers of people per household.

- Owner-occupancy in the City of Cincinnati increased slightly from 38% in 1990 to 39% in 2000. The City's ownership rate is heavily influenced by the proportion of its housing units that are single-family detached units (36%) (Table 11).

- The number of single-family units in the City of Cincinnati occupied by renters shot up from 1990 to 2000, from 6,274 to 8,716, an increase of 39%.

- The ownership rate in the balance of Hamilton County is 75% and in the twelve surrounding counties, it is 73%. Owner-occupancy in the region as a whole (67%) is higher than the national rate (66%) (Table 11).

- Forty-three percent of City of Cincinnati households contain someone living alone. In the balance of the region, fewer than 25% of households are singles (Table 12).

- Married-couple families comprise 58% of households outside the City of Cincinnati but only 27% of households within the City (Table 12).

- Persons age 65 and over are leaving the City. Even though the number of such persons in the CMSA increased 8% from 1990 to 2000, the over-65 population of Cincinnati declined 19% (Table 13). This could be due to concerns with crime and neighborhood quality, or it could be due to a restricted range of choices for the kinds of housing older residents are interested in.

- Gays and lesbians cannot be identified in the US Census, but same-sex partners sharing living quarters can. Based on this criterion, gay and lesbian couples represent only one-half of one percent of Hamilton County households, although there are census tracts in which they represent as much as four percent of households, including parts of Northside, the West End, and Mt. Auburn, among other City neighborhoods. Their concentrations are inside the City and are associated with parts of neighborhoods that have undergone remarkable revitalizations in the past 20 years.

Implications

The City of Cincinnati at this time cannot compete effectively with the suburbs for the middle-income, white married couple family with children. The City is very competitive in a number of other markets. The parallels between the development trajectories of the Hamilton County suburbs in 2004 and the City of Cincinnati forty years earlier have been

remarked upon already, but are underscored by these findings. The county cannot win the game of population catch-up with its dwindling developable sites.

Poverty

Conclusion

Poverty rates fell across the board with the economic expansion of the nineteen nineties, a largely successful policy experiment involving welfare reform, and reductions in teenage pregnancy. Poverty rates outside the City of Cincinnati were 5.5% in the Hamilton County suburbs and 7.8% in the surrounding counties. The City's poverty rate of 21.9% is more than double the CMSA rate.

Findings

- Between 1990 and 2000, there were broad declines in the number of people in **poverty** and the poverty rate (Table 14).

- Married-couple families in the CMSA had a poverty rate of 2.6% in 2000, compared to rates of 10.3% for male-headed families and 25.0% for female-headed families (Table 15).

- With respect to each type of family, African Americans have higher rates of poverty than whites do. Thus, while the higher incidence of female-headed families in the African American community goes some way in explaining the higher incidence of African American poverty, it does not account entirely for the black-white difference in poverty. In Hamilton County in 2000, the poverty rate for African Americans was 23.2% and the poverty rate for whites was 6.4%.

- The central city poverty rate in Cincinnati of 21.9% is high, but among nearby large metropolitan areas, it is better than the rates in Cleveland and Dayton and essentially the same as the rate in Louisville (Table 16).

The US Census Bureau defines poverty based on family income, adjusted for the number of family members, the number of related children, and the number of persons 65 and over. Poverty is also determined for single person households and for non-relatives living with families. The poverty thresholds are updated annually for inflation. Based on the poverty thresholds for 2003, an individual living alone is in poverty if his or her income is less than $9,573. A married couple with two children is in poverty with an income of less than $18,660. A single mother with one child is in poverty with an income of less than $12,682.

Implications

In later sections of this report, we will define a concentration to exist when a geographic area has at least twice the percentage of a subpopulation as the region as a whole. By this standard, the entire City of Cincinnati represents a poverty concentration.

There are four broad approaches to poverty reduction. One approach is to reduce it through regional economic development (an expanding economy creates job opportunities). A second approach is to reduce it through community development (a

vibrant community creates incentives for individuals to move toward self-sufficiency). A third approach is to deconcentrate poverty (separating individuals from the deleterious effects of pervasive poverty). A fourth approach is to promote individual and family development (teenage pregnancy reduction, education, parenting and employment services).

In other words, to reduce its concentration of poverty, the City of Cincinnati has to work to ensure that the regional economy will generate more low-wage jobs in accessible locations, or better coordinate community development investments that target poverty, or promote low-income housing outside of the City, or improve the delivery of advancement opportunities to its citizens, or some combination of these.

Housing Quality, Availability and Affordability

Conclusion

Housing quality is improving. There were over 100,000 new units constructed in the CMSA from 1990 to 2000 and nearly 20,000 demolitions. Rental units have a high vacancy rate, which allows choice for consumers who can pay market rates. A greater proportion of owners in 2000 were paying more than 30% of income for housing as compared to 1990. In contrast, affordability of rental units was marginally better in 2000 than in 1990. The region's most serious housing quality problem concerns rental units in the City of Cincinnati, where close to one rental unit in five has moderate or severe physical problems.

Findings

- For the ten years ending in 2000, in the City of Cincinnati, there was one building permit for every 46 units; in the Hamilton County suburbs, there was one for every nine; and in the twelve surrounding counties, there was one for every four (Table 17).

- Outside of the City of Cincinnati, vacancy rates were close to normal in 2000 (i.e., the rate associated with normal turnover in the market, as when homes are on the market unoccupied for short periods). The vacancy rate in the City was much higher, and increased from 9% in 1990 to 11% in 2000 (Table 17).

- Analysis by CB Richard Ellis for the Greater Cincinnati Northern Kentucky Apartment Association shows that rental vacancies have increased from 7% for the regional market as a whole in December 2000 to 12% in December 2002. Vacancies in the central portion of their market area are over 14%.

- The US Census of Population and Housing incorporates few indicators of housing quality. Less than 1% of units in the region (or in the City) lack kitchen facilities or complete plumbing. Only 1% of owner-occupied units and 4% of rental units are overcrowded (Table 18).

- As measured by HUD's standard – that housing is affordable when a household pays no more than 30% of its income for housing – the affordability of owner-occupied housing deteriorated from 1990 to 2000 and the affordability of rental housing improved, but almost imperceptibly. Affordability is better in the suburbs than in the central city, but not by as much as one might expect.

- In 1990, 14% of CMSA owners paid more than 30% of their income for housing whereas in 2000, 18% did (Table 18). In 2000, 23% of City owners were not in affordable units (up from 17% in 1990) and 19% of Hamilton County suburban owners were not in affordable units (up from 13% in 1990).

- The decreasing affordability of owner-occupied housing requires careful interpretation. One consideration is that people have continually escalating expectations for housing. This carries little appeal as a social justice issue. A second consideration is that lending mechanisms now exist that allow people to leverage their down payments more effectively than a decade ago. Is this a good thing from a social justice perspective? Yes, to the extent that people can handle the increased exposure, but no, to the extent that people might be more vulnerable to **predatory lending practices**.

- Rental housing, by HUD's definition, is less affordable than ownership. In 1990, 40% of Cincinnati renters paid more than 30% for their rental units, as did 34% of renters in the balance of the county. The 2000 numbers are virtually unchanged; 39% in the City and 35% in the Hamilton County suburbs (Table 18).

- A much better source of data for housing quality is the American Housing Survey (AHS), last done in Cincinnati in 1998. According to the AHS, 9% of all Hamilton County housing units have either **severe physical problems** or **moderate physical problems**. The prevalence of physical problems is much higher in the City than in the Hamilton County suburbs, and is lowest in the surrounding counties.

- Nearly one in five of Cincinnati's occupied rental unit has moderate or severe physical problems.

Predatory lending takes many forms and guises. Most often, it involves sub-prime loans, although not all sub-prime lending is predatory. Predatory lending involves unfair, deceptive, abusive or even fraudulent loan terms or appraisal practices, such as pre-payment penalties, high closing costs, and inflated valuations.

According to the American Housing Survey, a housing unit has severe physical problems if it has any one of several specified deficiencies in the plumbing, heating, or electrical systems, or if there are serious safety or upkeep issues. For example, lacking piped, hot water is a severe problem. Moderate physical problems are similarly defined in terms of specific criteria, such as frequently broken toilets. Please see Appendix A for details.

Implications

The HUD criterion for affordability is so difficult to interpret because people immediately project their values onto the results. If, for example, one believes that housing is an entitlement, then the rental affordability numbers are appalling. However, not everyone believes housing is an entitlement; indeed, many would argue that people should be free to spend as much of their income on housing as they wish, but that no one is entitled to more or better housing than they can pay for from their income. The topic can be clarified somewhat by comparing affordability of housing for different groups of people, which we will do later. At present, the major implications of these data are as follows: over the past ten years, ownership has become less affordable, rental housing is, if anything, more affordable, and the City of Cincinnati's rental housing stock is deteriorating.

Racial Disparities in Home Ownership

Conclusion

Homeownership among African Americans in Hamilton County is stalled at 35%.

Findings

- There are 90,000 African American households in the CMSA, two-thirds of which are in the City of Cincinnati (Table 20).
- The percentage of African American households in Hamilton County that own their homes reached 32% in 1970 but has fluctuated between 32% and 35% ever since. The current rate is 34.5% (Table 21).
- The number of African American households in the Hamilton County suburbs has nearly quadrupled since 1970 while the ownership rate has fallen from 67% to 56%. The number of African American households in the City has increased 45% since 1970 but the ownership rate is virtually unchanged at 27% (Table 21).
- One concomitant of this stalled ownership rate has been the increase in the proportion of single-parent families in the African American community over time.

Implications

A significant portion of America's wealth is equity in real estate. An important potential engine for generating African American wealth is homeownership. It seems unlikely that the African American community can significantly reduce the economic disparities between themselves and the white community without addressing whatever barriers stand in the way of increased home ownership.

Racial Disparities in City vs. Suburban Low Income Housing

Conclusion

Income disparities between whites and African Americans cannot explain the concentration of African Americans in the central city.

Findings

Since African Americans have lower incomes than whites do, and since the City has more low-income housing than the balance of the County, perhaps the concentration of African Americans in the City can be explained by the location of low-income housing.

- HUD distinguishes among three groups of low-income households, depending on the ratio of household income to Area Median Family Income (AMFI).
- In Hamilton County, there are approximately equal numbers of white and African American low-income households in the 0% to < 30% of AMFI range. Thus, if the

location of affordable housing explained racial disparities, it would be expected that 50% of both the City and the suburban low-income households would be African American. In fact, 62% of the City households and only 22% of the suburban households are African American (Table 23).

- Among households in the 30% to < 50% range, it would be expected that 40% of households in both the central city and the suburbs would be African American, whereas 54% of the City households and only 20% of the suburban households are African American (Table 23).

- In the 50% to < 80% of AMFI range, African American households are more heavily concentrated in the City than would be expected (42% versus 25%) (Table 23).

Implications

If whites and African Americans chose where to live based only on the availability of income-appropriate housing, there would be more low-income white households in the City and more low-income African American households in the balance of Hamilton County. The effect of this situation is that low-income African Americans live in communities with higher poverty rates than do low-income whites.

Affordable Low Income Rental Housing

Conclusion

There are fewer affordable very low-income rental units on the market than there are very low-income rental households.

Findings

- There are 96,690 low-income rental households in Hamilton County. Of these, 64,460 (67%) are considered by HUD to be very low-income by virtue of having incomes below 50% of AMFI (Table 24).

- There are 99,090 rental units affordable to persons with incomes below 80% of the AMFI, suggesting that at this level of analysis, there is congruence between supply and demand (Table 24).

- Unfortunately, 69% of rental units affordable to low-income households are only affordable to households with incomes in the 50% to < 80% AMFI range.

- Thus, while there are 64,460 very low-income rental households (incomes below 50% AMFI), there are only 30,935 rental units that are affordable to such households.

Implications

Even if the market reserved every rental unit affordable to very low-income rental households for the use of such households, there would still be a shortage of 33,525 units. Inevitably, very low-income rental households must receive a rent subsidy, pay too much in rent, constantly compete for more affordable units, double up such that multiple households share living quarters, or experience homelessness.

Assisted Housing

Conclusion

Many of the rental units that are affordable to very-low income households are assisted units. The nature of assisted housing has changed dramatically over the past ten years.

Findings

All housing is subsidized. For example, homeowners can obtain loans at effective rates below market, thanks to the federal tax deduction for mortgage interest. Therefore, the preferred term for low-income housing subsidized by public funds is **assisted housing**.

Assisted housing in Hamilton County is the responsibility of the Cincinnati Metropolitan Housing Authority (CMHA) and the Hamilton County Department of Community Development (HCDCD). Each serves the entire county.

The major types of assisted housing are public housing, project-based Section 8, and housing choice vouchers. Housing choice vouchers are often still referred to by the older name, tenant-based Section 8. In all three forms of assisted housing, tenants ordinarily pay no more than 30% of their income for rent. To be eligible for assisted housing, tenants must have incomes below 50% of AMFI, although once in an assisted unit, tenants can increase their incomes without fear of losing their units, up to 80% of AMFI (of course, as the income increases, so does their contribution to the rent).

Public housing is owned and operated by a housing authority, locally CMHA. There are four large public housing communities in Hamilton County: Findlater Gardens and Winton Terrace together comprise the great bulk of the Cincinnati neighborhood known as Winton Hills; Millvale, in the Cincinnati neighborhood South Cumminsville; and English Woods. Two others – Lincoln Court and Laurel Homes in the West End – were demolished as part of the City West redevelopment financed by HOPE VI funds and by loans and grants from the City of Cincinnati. In addition, there are eleven smaller communities of public housing for the elderly. Public housing is changing, and all new public housing in Hamilton County is what is known as scattered site, meaning that CMHA owns and operates small clusters of housing units, some of them single-unit structures.

Project-based Section 8 housing is privately owned. The landlords contract with HUD to make the units available for assisted housing. If a tenant moves out, he or she loses the assistance, which stays with the unit. No new project-based contracts are being signed.

The Housing Choice Voucher Program (HCVP), formerly known as tenant-based Section 8, allows tenants to secure any unit on the rental market that meets the program's payment standard and that is affordable to the voucher holder. Depending on the neighborhood, units meet the payment standard if they are between 90% and 110% of the fair market rent (FMR) set by HUD. If a unit rents for less than the payment standard, the program will cover the difference between the rent and 30% of the tenant's adjusted income. If the unit rents for more than the payment standard, the program will still only pay for the difference between the payment standard and 30% of the tenant's adjusted income. However, the tenant can cover the difference as long as he or she pays no more than 40% of their income in rent. As conventional public housing units are lost, and as property owners opt out of project-based contracts, the tenants are typically given HCVs.

- As noted earlier, 30,935 rental units are affordable to households with incomes below 50% AMFI. There are 25,766 assisted units in Hamilton County. There is not perfect overlap between these two sets of units. Indeed, it is frustratingly difficult to know how much overlap there is because the US Census Bureau rent question is hard to interpret. These data might suggest that there are only 5,000 units on the market affordable to very low-income families without housing assistance (Tables 24 and 25). On the other hand, if tenants correctly interpret the Census questionnaire and report the rent of the unit, and not how much they themselves pay for it, then these two sets of units might not overlap nearly that much.

- Households in the very low-income range who do not receive housing assistance are forced to spend more than 30% of their incomes for rent, sometimes much more.

- In the ten years from 1994 to 2004, about 1,500 project-based units went off-line, either because the owners opted out of the Section 8 program or because HUD terminated the contract because of concerns with housing quality (Table 25).

- The number of public housing units decreased by nearly 2,000 units with the demolition of Laurel Homes and Lincoln Court preparatory to the building of City West, the new community in the City's West End (Table 25).

- There has been a concomitant increase in HCVs to accommodate the tenants who have moved out of project-based units and conventional public housing units (Table 25).

Implications

The changing nature of assisted housing has resulted in a significant decrease in the degree to which low income assisted housing in Hamilton County is concentrated, as will be seen subsequently.

Low Income Housing Conditions

Conclusions

Over half of very low-income families in Hamilton County, and more than 25% of other low-income families, live in housing that is either substandard, over-crowded or consumes more than 30% of income (any one of which constitutes a **housing condition**). While the City's need for better low-income housing is dramatic, the situation is even worse in the balance of the County.

HUD says that a housing condition exists when the unit is grossly substandard, overcrowded, or not affordable to the tenants. Substandard units lack complete kitchen facilities or complete plumbing. Overcrowded units contain more than one person/room. Housing is considered not affordable if it consumes more than 30% of income. While there is reason to be concerned with substandard housing (see Table 18), Table 19 suggests that most housing conditions arise from affordability.

Findings

- Seventy-four percent of very low-income households in Hamilton County with incomes below 30% AMFI live in units with conditions.

- The prevalence of conditions drops to 54% for very low-income households with incomes in the 30% to < 50% AMFI range and to 28% of other low income households (incomes in the 50% to < 80% range).

- The prevalence of housing conditions at each of these three low-income levels is greater in the Hamilton County suburbs than in the City.

Implications

While there are more units of low-income housing with conditions in the City, there is a greater proportion of low income units with conditions in the Hamilton County suburbs. Why should housing conditions, as HUD uses that term, be better in the City? Because more assisted housing is available inside the City and because people are willing to pay a premium rent in order to move into the better suburban school districts. Clearly, more units of affordable housing are needed in the suburbs.

Assisted Housing for Persons with Limitations

Conclusion

Assisted housing is not all accessible to the elderly or others who have limited ability for self-care and mobility, but some of it is, by design. The availability of these assisted units means that persons with mobility and self-care limitations are no more likely to live in housing with conditions than other persons are; indeed, they are less likely.

Findings

- Of Hamilton County's 346,830 households, about 58,470 contain at least one person with a mobility/self-care limitation (Table 27).

- Of the 267,060 households where there is no one age 65 or over, 32,610 contain a member who has a mobility/self-care limitation (Table 28).

- There are 79,770 Hamilton County households with one or more persons over the age of 65. Of these, 25,860 contain at least one person with a mobility or self-care limitation (Table 29)

- Regardless of age, households with members with limitations are actually less likely than other households are to be in substandard, overcrowded, or unaffordable units (Tables 27, 28 and 29).

- About 20% of assisted housing units are occupied by persons age 65 or older, or by persons with disabilities.

Implications

The public may not appreciate the extent to which assisted housing serves the elderly or persons with disabilities. There are too few such units to serve all of the persons with mobility-self-care limitations. Nevertheless, it is fair to claim that a success of assisted housing is the role that it plays in reducing the impact of mobility and self-care limitations.

Racial Concentrations

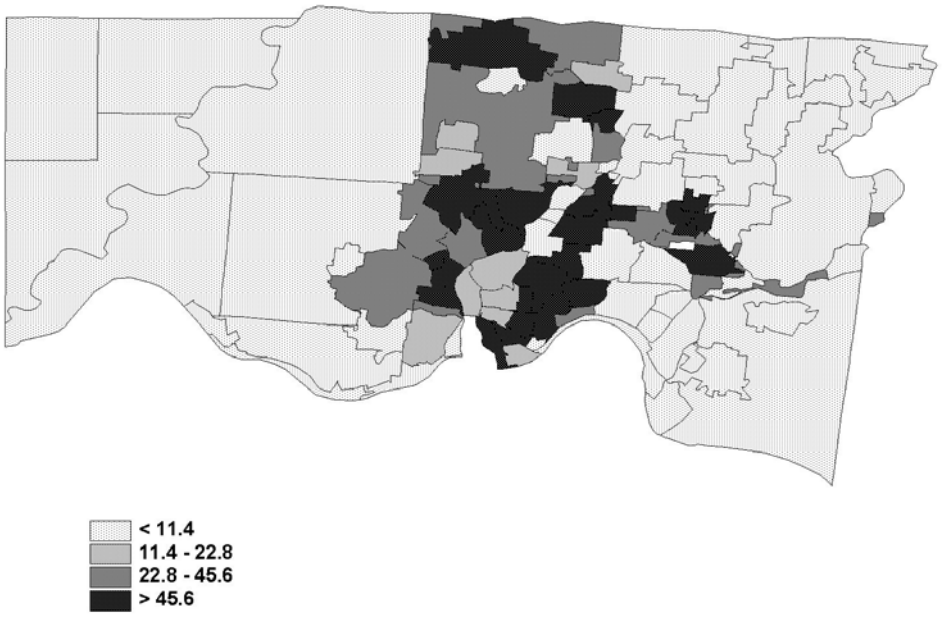
Conclusion

There are 25 areas in Hamilton County with more than double the countywide percentage of African American households (22.8%), thus constituting concentration.

Findings

- Map 1 shows where concentrations of African American households exist in Hamilton County (see Appendix C for outline maps with the names of areas).

A concentration exists when a political jurisdiction or city neighborhood contains more than double the countywide percentage of households with a distinguishing characteristic. As a result, characteristics shared by 50% or more of households cannot be concentrated. Therefore, in addition to identifying areas of concentration of minority households, this report also identifies areas that are predominately majority and make the largest contributions to Taueber's Index. These are referred to as areas of influence.



Map 1: Concentrations of African Americans (the lightest areas have less than half the percentage of African Americans as the county as a whole and the darkest areas have more than twice the percentage).

- Hamilton County has five areas that are more than 90% African American and five more that are 80% to 90% African American (Table 30).

- Taueber's Index for African Americans versus all others is 63.3, far worse than for any other minority group, suggesting that segregation is more severe for African Americans than for other minority groups. Some of the concentrations of Asians, for example, are proximal to the University of Cincinnati, which points to a benign explanation (Table 30) for the concentration; those individuals are likely students or young faculty members who chose to live in close proximity to work.

Implications

The persistence of racial segregation raises a serious concern about fair housing in Hamilton County.

Concentrations by Household Income

Conclusion

Seventeen areas in Hamilton County have concentrations of very, very low income housing (incomes less than 30% of AMFI). Such households comprise more than half of housing units in seven neighborhoods of the City of Cincinnati.

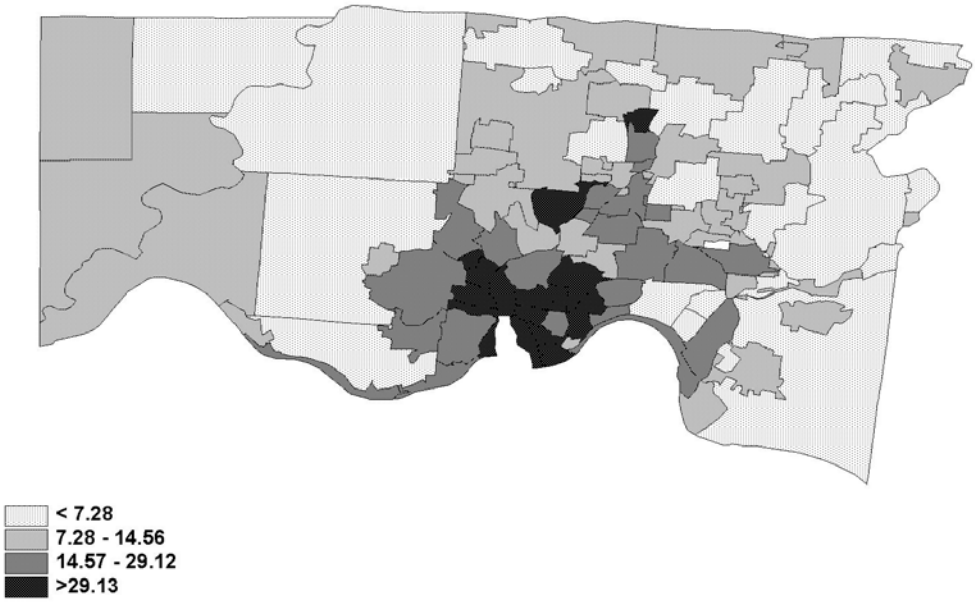
Findings

- Map 2 shows where concentrations of very, very low-income households exist in Hamilton County (households below 30% of the AMFI). Taueber's Index for such households is 36.5, suggesting that very low-income households are less concentrated than African American households are (Index 63.3).

- In seven Cincinnati neighborhoods, 50% or more of the households fall into this lowest income category: Winton Hills, Fay Apartments, Over-the-Rhine, West End, South Cumminsville-Millvale, North Fairmount-English Woods and Lower Price Hill (see Table 31).

- There is good dispersion of households with incomes in the 30% to 95% of AMFI range. Then, interestingly, concentration increases for households with incomes above 95% of AMFI. Anderson Township does not have the largest percentage of such households, but because of its size, it has the greatest impact on Taueber's Index.

- It is worth being cautious about the Taueber Index results in this section. They are probably misleadingly low because of the non-controversial nature of low-income housing other than very, very low-income (i.e., households with incomes between 30% and 95% of AMFI fit comfortably into many communities). The problem is that high income households (>95% of AMFI) are seldom found in proximity to very, very low-income households (< 30% AMFI).



Map 2: Concentrations of Households with Income < 30% of AMFI (the lightest areas have less than half the percentage of very, very low income household as the county as a whole and the darkest areas have more than twice the percentage).

Implications

In order to reduce concentrations of very low-income housing, the areas of Hamilton County outside of the City of Cincinnati have to become more open to the development of housing that is affordable to persons with very low incomes or more open to assisted housing.

African American Concentrations by Household Income

Conclusion

African Americans with high incomes are also segregated.

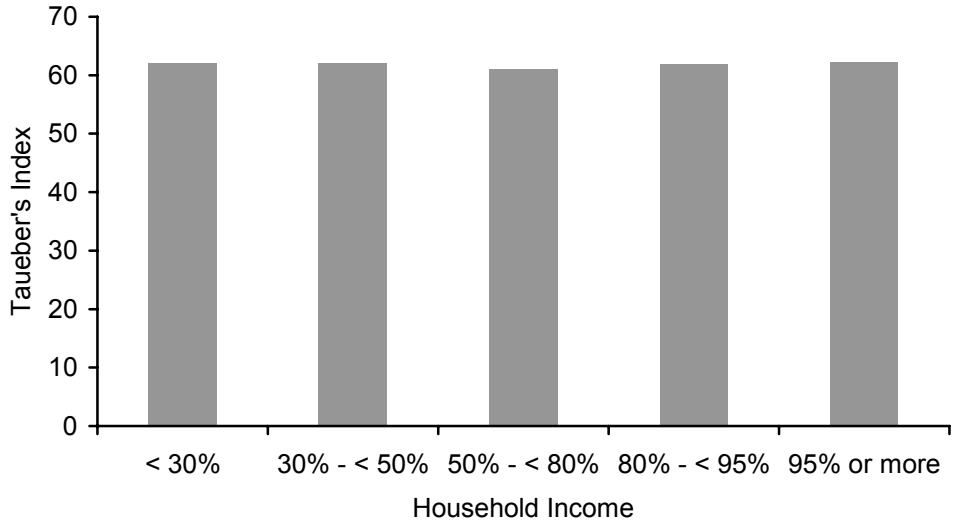
Findings

As shown in the graph on the next page, Taueber's Index for how segregated African Americans are is virtually constant at different income levels (see Table 32).

Implications

This is a new finding, and one worthy of careful consideration. Since higher income African Americans have increased choice in housing compared to very low-income African Americans, there is something voluntary in their residential location decisions. This could be a function of a pull factor (desire to be part of an African American community) or it

could be a function of a push factor (being made to feel uncomfortable in a predominately-white community). Or, of course, it could be due to both push and pull factors.



Concentrations of Affordable and Assisted Rental Units

Conclusion

Affordable rental units are concentrated. Housing choice vouchers are an effective method in helping very low-income households expand their range of housing options.

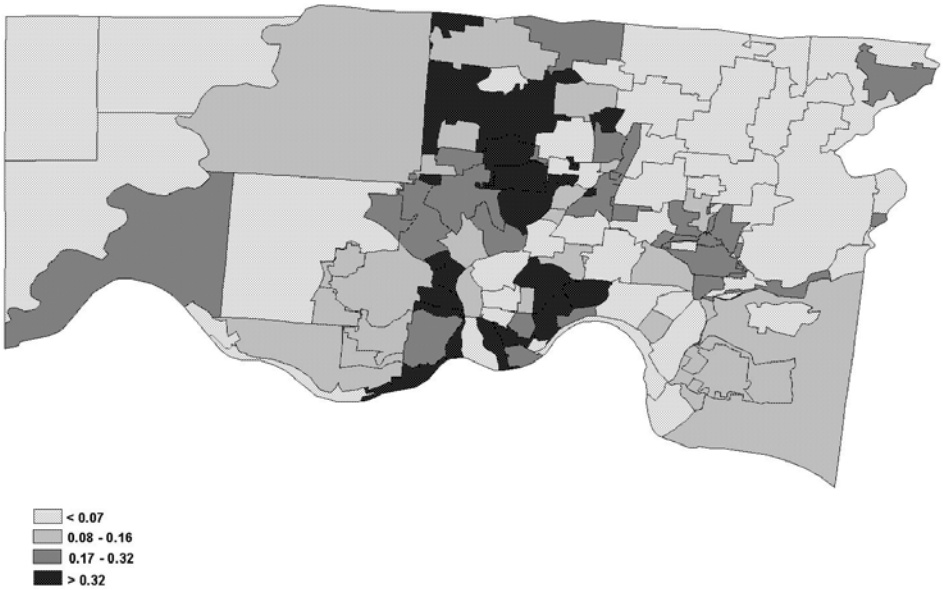
Findings

- Rental units congregate by price range. Units that are affordable to households with incomes below 50% AMFI are concentrated in nine neighborhoods (see Table 33), in eight of which units in this range represent more than half of the rental units.

- Because rental units clump together rather than being freely interspersed with own-occupied housing, in addition to being differentiated according to price range, assisted housing units tend to congregate. Eighteen percent of Hamilton County's rental units are assisted. As shown in Table 34 and Map 3, there are 12 communities where the percentage of rental housing that is assisted is more than twice the county average. Of these, all but two are located within the City of Cincinnati.

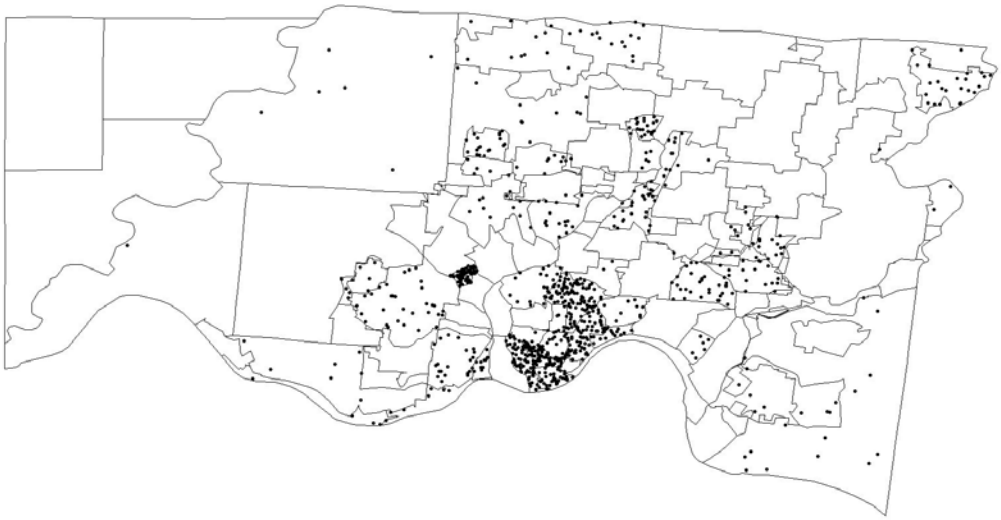
- There are 49 communities where less than 9% of the rental units are assisted (i.e., less than half the county average).

- Maps 4-6 show the locations of three different kinds of assisted housing. Public housing is more concentrated than housing where the occupant has a housing choice voucher. Project-based Section 8 housing is intermediate in terms of concentration.

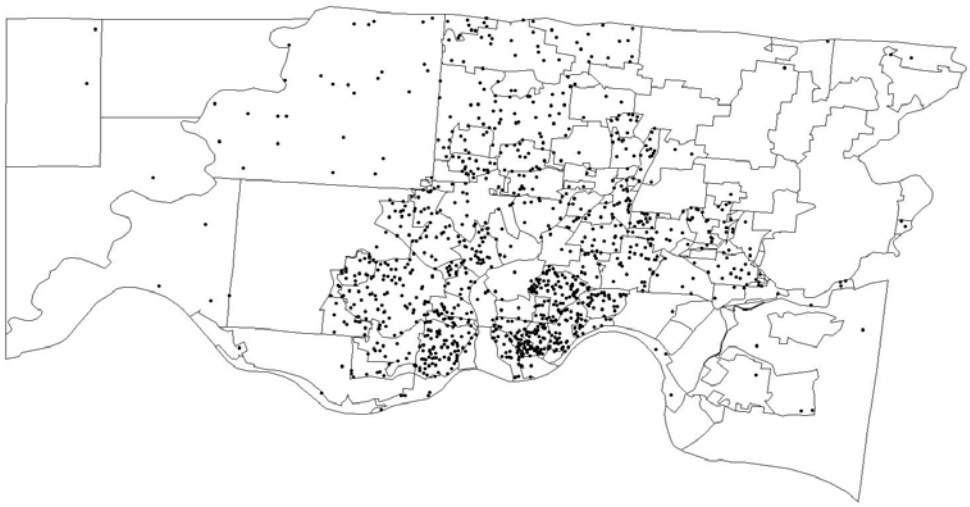


Map 3: Concentrations of Assisted Rental Units (the lightest areas have less than half the percentage of assisted households as the county as a whole and the darkest areas have more than twice the percentage).

Map 4: Location of Public Housing (each dot = 10 units; the dots are randomly scattered throughout each community and do not represent actual locations of assisted housing)



Map 5: Location of Project-Based Section 8 Housing (each dot = 10 units; the dots are randomly scattered throughout each community and do not represent actual locations of assisted housing)



Map 6: Location of Housing Choice Voucher units (each dot = 10 units; the dots are randomly scattered throughout each community and do not represent actual locations of assisted housing)

- As shown in Table 35, relative to all other forms of rental housing, public housing is highly concentrated (Taueber's Index 75.0), project-based Section 8 is less highly concentrated (Index 53.3) and Housing Choice Voucher units are the least concentrated (Index 35.9). However, because rental units are themselves concentrated (relative to all housing), the concentration of Housing Choice Voucher units relative to all other housing, rental or owner, is 44.7.

- What do Westwood, Indian Hill and Over-the-Rhine have in common? As shown in Table 36, each is desirable enough that people are willing to occupy housing units with conditions, meaning in nearly every case units that are more expensive than the household can afford. Westwood has a large inventory of units that are affordable to people in the 50% - < 80% AMFI range (Table 33) but because the neighborhood is desirable, people stretch their budgets. The same is true of Indian Hill. In the case of Over-the-Rhine, it is important to qualify this conclusion as being applicable only to those neighborhood residents with incomes > 95% AMFI.

- The changing nature of assisted housing has produced some dramatic movements in the direction of deconcentration. Over-the-Rhine and West End together had nearly 2,000 fewer units in 2002 than in 1994. At the same time, a number of communities gained units, including Springfield Township, Westwood, Mount Airy and Bond Hill.

- While not documented in the attached tables, several of our key informants noted that communities might be more tolerant of assisted housing for older persons than they are of assisted housing in general. They believe that some of the gain in the dispersion of assisted housing might be less impressive than it appears if the units most likely to have been deconcentrated were units for older persons.

Implications

Community change in the number of assisted housing units is largely a function of the type of assistance available and changes in the location of affordable rental units. There is likely to be continued erosion in the number of project-based vouchers, and to the extent that this occurs, they may be small increases in the number of tenant-based housing choice vouchers. The region's rental housing vacancy rate should largely permit these new vouchers to be absorbed. Beyond these conversions from one type of assistance to another, however, it appears unlikely that money for new vouchers will be available. Where new voucher-assisted units can be located will be tightly constrained by the location of affordable units for rental occupancy.

Chapter

4

Legal Framework and Previous Findings

Relevant Laws and Policies

Federal Fair Housing Laws and Executive Orders

The material in this section is taken verbatim from the HUD website, as retrieved in July 2004 (http://www.hud.gov/offices/fheo/FHLaws/index.cfm).

Fair Housing Act: Title VIII of the Civil Rights Act of 1968 (Fair Housing Act), as amended, prohibits discrimination in the sale, rental, and financing of dwellings, and in other housing-related transactions, based on race, color, national origin, religion, sex, familial status (including children under the age of 18 living with parents of legal custodians, pregnant women, and people securing custody of children under the age of 18), and handicap (disability).

Title VI of the Civil Rights Act of 1964: Title VI prohibits discrimination on the basis of race, color, or national origin in programs and activities receiving federal financial assistance.

Section 504 of the Rehabilitation Act of 1973: Section 504 prohibits discrimination based on disability in any program or activity receiving federal financial assistance.

Section 109 of Title I of the Housing and Community Development Act of 1974: Section 109 prohibits discrimination on the basis of race, color, national origin, sex or religion in programs and activities receiving financial assistance from HUD's Community Development and Block Grant Program.

Title II of the Americans with Disabilities Act of 1990: Title II prohibits discrimination based on disability in programs, services, and activities provided or made available by public entities. HUD enforces Title II when it relates to state and local public housing, housing assistance and housing referrals.

Architectural Barriers Act of 1968 : The Architectural Barriers Act requires that buildings and facilities designed, constructed, altered, or leased with certain federal funds after September 1969 must be accessible to and useable by handicapped persons.

Age Discrimination Act of 1975: The Age Discrimination Act prohibits discrimination on the basis of age in programs or activities receiving federal financial assistance.

Title IX of the Education Amendments Act of 1972: Title IX prohibits discrimination on the basis of sex in education programs or activities that receive federal financial assistance.

Executive Order 11063: Executive Order 11063 prohibits discrimination in the sale, leasing, rental, or other disposition of properties and facilities owned or operated by the federal government or provided with federal funds.

Executive Order 11246: Executive Order 11246, as amended, bars discrimination in federal employment because of race, color, religion, sex, or national origin.

Executive Order 12892: Executive Order 12892, as amended, requires federal agencies to affirmatively further fair housing in their programs and activities, and provides that the Secretary of HUD will be responsible for coordinating the effort. The Order also establishes the President's Fair Housing Council, which will be chaired by the Secretary of HUD.

Executive Order 12898: Executive Order 12898 requires that each federal agency conduct its program, policies, and activities that substantially affect human health or the environment in a manner that does not exclude persons based on race, color, or national origin.

Executive Order 13166: Executive Order 13166 eliminates, to the extent possible, limited English proficiency as a barrier to full and meaningful participation by beneficiaries in all federally assisted and federally conducted programs and activities.

Executive Order 13217: Executive Order 13217 requires federal agencies to evaluate their policies and programs to determine if any can be revised or modified to improve the availability of community-based living arrangements for persons with disabilities.

Other Federal Legislation Relevant to Fair Housing

The Home Mortgage Disclosure Act (HMDA) requires certain lenders to make available information on the number and types of lending applications received, and whether the applications were accepted, broken down by census tract, sex, race and income.

The Community Reinvestment Act (CRA) requires financial institutions to meet the needs of their communities. The requirements of the act allow governments and advocacy groups to raise questions about the adequacy of an institution's performance to regulatory bodies, thus creating an incentive for institutions to be responsive to the needs of their communities.

State and Local Legislation of Note

Ohio has a fair housing law that largely parallels the federal law, and thus does not require further explanation.

In 1993, Cincinnati voters approved Article XII to the city charter, which prohibits the city from passing any laws or taking action to protect gays and lesbians from discrimination, including discrimination in housing. A repeal effort is now underway. In contrast, the City of Covington, in 2003, enacted a new human rights ordinance, which reads in part as follows:

> The City of Covington desires to implement a policy to protect all individuals within the city from discrimination in certain contexts because of disability, age, sex, race, color, religion, ancestry, national origin, sexual orientation, gender identity, familial status, marital and/or parental status and place of

birth. Certain practices must be prohibited within the areas of employment, housing, public accommodations, resort or amusement as necessary to protect an individual's personal dignity and insure freedom from humiliation; to make available to the city all full productive capacities; to secure the city against strife and unrest which would menace its democratic institutions; and to preserve the public safety, health, and general welfare.

In 2001, City Council passed an ordinance that is commonly referred to as the Impaction Ordinance. Many of the policies made formal by the ordinance were already *de facto* policies of the City (e.g., rehabilitate vacant and abandoned buildings, support homeownership, and encourage housing choice). The ordinance was noteworthy for formally committing the city to reduce the concentration of poverty "through projects such as HOPE VI that provide ramps to homeownership." However, the key proviso forces the City to "Oppose the construction of new publicly-assisted low-income rental units unless the construction reduces the concentration of poverty or are intended for occupancy by the elderly." The major problem with this ordinance is its inherent ambiguity. Would building an assisted low-income rental housing unit anywhere within the City proper reduce the concentration of poverty? If the unit of analysis is the City as a whole then any new unit affordable to low-income persons that did not replace a comparable unit might be judged to not reduce concentration. Does the concentration of poverty become reduced if a new unit is built in a neighborhood with a proportion of poverty households that is lower than the City average? There are low-income housing advocates who believe that the ordinance would require them to develop at least three or four market rate units for every affordable low-income unit no matter where in the City they do development work. In other words, if a neighborhood has 25% poverty, adding even one publicly assisted household in the tract concentrates poverty unless it is accompanied by more than three market rate units.

1996 Analysis with Comments on the Responses to Recommendations

The last analysis of fair housing impediments study for the City of Cincinnati and Hamilton County was prepared by Donald B. Eager & Associates, Inc. in 1996.

Impediments

The consultants identified the following impediments to fair housing:

- No cooperative effort on the part of the City and County to affirmatively further fair housing and no formally adopted fair housing plan.
- Neighborhood resistance to new, affordable multi-unit development, especially in neighborhoods that are not poverty-impacted or racially concentrated, and the lack of political will to address this resistance.
- Failure to coordinate resources to create housing affordable to low-income persons in areas that are not poverty-impacted or racially isolated, and more generally, a lack of such construction in moderate income areas of the county.
- Lack of a strategy to increase home ownership inside the City of Cincinnati.
- Barriers to people living in public housing to obtain Section 8 certificates.

- Possible expiration of project-based Section 8 buildings.
- Exclusionary zoning in the County, including lot size requirements.
- Unfair practices that result in housing discrimination complaints due to race, family status and disability status.
- Lending and appraisal practices in neighborhoods that have suffered from disinvestment, and steering by the real estate industry.
- Transportation to work as a barrier to employment.

Recommendations

The consultant made the following recommendations. Text that is **emphasized** refers to the recommendations and the regular text describes follow-up actions by the City or the County, or both.

- **The City and the County should develop, formally adopt and implement a fair housing plan and agree to a joint policy on fair housing issues**. While it cannot be said that the City and County have developed an over-arching fair housing plan, there has been very significant activity since mid-2003, when the Cincinnati City Council passed an ordinance to create a Housing Advisory Council, with county representation, to make recommendations to the council and to the Hamilton County Commissioners with respect to a number of fair housing and affordable housing issues. The recommendations are now before City Council and the Commissioners.

- **The two jurisdictions need to collaborate with advocacy groups to break down neighborhood resistance to affordable housing. This might include a "fair share" plan or even changing the rules for local review by neighborhood groups**. Not only have there been no notable successes regarding neighborhood resistance, as judged by the community input we solicited and that has been included in Chapter 6 of this report, it appears likely that community resistance to affordable housing has stiffened in many communities. The community as a whole has experienced increased racial tension, including civil disturbances in April 2001. There have been individuals and advocacy groups that have advocated a fair share plan, but the City cannot be said to have formally adopted such a plan. However, both CMHA and the Hamilton County Department of Community Development have developed and implemented scattered site allocation plans.

- **The City and County need to "show strong political and community will to overcome discrimination."** Following the April 2001 civil disturbance, the Mayor established an organization called Cincinnati CAN (community action now). Tasks groups were established to set community goals and start the implementation of new initiatives. There have been several successes, particularly in creating community will to help children be successful by the time they enter kindergarten. Other initiatives have moved forward more slowly, but are gathering force (e.g., a hard-to-serve initiative to assist minorities with substantial barriers to labor force participation). It must also be noted, however, that the Cincinnati CAN website has not been updated in two years and that the housing and community task group failed to develop any meaningful goals except to increase African American home ownership. It must also be acknowledged that countywide movement in response to this recommendation

from the last impediments study has been minimal, although the Community COMPASS project, described below, is relevant.

- **Zoning practices should be reviewed countywide for barriers to affordable housing (e.g., lot size requirements).** The City of Cincinnati has implemented a new zoning code since the last impediments study. It will be described in more detail in the next chapter, but the new code is noteworthy for having addressed this issue. With respect to the county, this recommendation presupposed a level of countywide control over zoning that does not exist given the degree to which the Hamilton County suburbs are politically fractionated. There are 44 different sets of zoning regulations within Hamilton County. However, the Hamilton County Regional Planning Commission has instituted a process – the Community COMPASS project – that may lead to greater uniformity in development policies countywide. The Commission approved a Vision for Hamilton County's Future in 2003 that includes, among its 12 goals, the following two: 1) Clean, safe communities with inclusive populations, economic opportunities and open communication, and 2) A mix of residential choices throughout the county that provides an opportunity for home ownership across a broad range of economic levels including all lifestyles and age groups, and that serves to preserve architecturally and historically significant areas including revitalized communities.

- **Continued or increased support for the work of HOME.** Housing Opportunities Made Equal is a federally certified fair housing support organization. It continues to receive funding from the City of Cincinnati and Hamilton County. HOME has experienced some loss of revenue from the United Way and in support of its mobility counseling program. The City entered into a second contract with HOME in July 2003 to provide additional funding for counseling, placement, transportation and outreach. (Before then, the City only had the one contract with HOME for operational support.) The funding provided to HOME for this additional service was $68,000. The same amount was provided in 2004 and is projected to be provided in 2005 as well.

- **An increase in the number of Section 8 vouchers (now known as Housing Choice Program vouchers).** The good news is that there has been a substantial increase in vouchers, and as demonstrated in Chapter 3, the effect of those new vouchers has been to promote the movement of low-income households into neighborhoods in which there had previously been few affordable rental-housing opportunities. However, there has not been a remarkable net change in assisted housing. Most of the new vouchers have been replacements for public housing units that were lost in the HOPE VI project in the West End neighborhood of Cincinnati or for project-based Section 8 units that were lost due to HUD enforcement actions or property owner opt-outs from the program.

  It must further be acknowledged that while the authors of this report do support the conversion of conventional public housing to Housing Choice vouchers, and do argue that the conversions typically occur more smoothly than opponents have acknowledged, there are two distinct sets of opponents to such conversions. The first group includes some public housing residents and some low-income housing advocates who value freedom of choice to remain in public housing and who argue that conversions have not been without disrupting effects. The second group includes neighborhood residents, worried that they will see an influx of voucher holders, and elected officials who are sympathetic to their concerns. Thus, increasing the number of vouchers through conversions from other forms of assisted housing has attracted opposition from a diverse collection of groups with inconsistent policy agendas.

There has been some recent reduction in the number of vouchers. The Hamilton County Department of Community Development has a formal policy to accept all new voucher opportunities, but recently the county decided not to accept 75 new vouchers that CMHA had wanted to transfer from its rolls (CMHA had agreed to reduce temporarily the number of the vouchers in exchange for City support of an application for a low-income tax credit project in the West End; that agreement expires in September 2004). Further, recent federal changes in the funding of the Housing Choice Voucher Program have local program officials concerned that it may be necessary to reduce the number of voucher holders over the next few years.

- **On-going analysis of Home Mortgage Disclosure Act (HMDA) data and clearer expectations for lenders who wish to demonstrate their community development efforts for the purpose of meeting Community Reinvestment Act (CRA) guidelines.** There is no effort of which we are aware by the County to monitor HMDA data or develop clear expectations for lenders. It has been ten years since the last analysis of HMDA data for Hamilton County was prepared. The City of Cincinnati has recently reconstituted its long-dormant CRA committee, which will be shortly deciding what kind and amount of monitoring of HMDA data will be undertaken. Another positive development has been the quality of the professionals the major local lending institutions have hired to manage their CRA responsibilities. However, it should also be noted that concerns about lending practices have changed in extreme ways over the past eight years. Few concerns were expressed by our informants regarding the prime lending practices of the community's larger lenders. There is **great** concern with predatory lending. Furthermore, many lending institutions have reorganized their subprime lending operations so that they are managed by affiliates, not all of which are subject to HMDA reporting requirements. Thus, this report does not even present analyses of HMDA data, as no concerns were raised by even a few informants that suggested the lending practices of institutions covered by HMDA were discriminatory.

- **Efforts to influence lenders to promote low and moderate income home ownership**. Because there has been no central coordination by the City or County, neither jurisdiction can lay claim to having implemented this recommendation. It is also worth noting that in the minds of many of our informants, foreclosure risks seemed to loom as being of as great a concern as access to loans. This is not to say that the City and the County have not undertaken **other** activities to promote ownership.

- **Better training for building and zoning professionals on accessibility issues to ensure that new multi-family structures with four or more units are accessible.** No formal actions in response to this recommendation that were undertaken by the City or County could be identified.

- **Research on the transportation links between affordable housing and suburban employment opportunities.** Transportation planning for the region is the responsibility of the Ohio-Kentucky-Indiana Regional Council of Governments (OKI). The City and County could exercise the greatest influence on the promotion of such research through their representatives to the OKI board. Enough research has been done to satisfy many of the OKI board members and professional staff that transportation links between affordable housing and suburban jobs are inadequate. Queen City Metro did ask voters to approve a light rail issue in November 2002 but the voters turned it down decisively. It would appear at this time that the research is less an issue than the development of the community will to demand suburb-to-

suburb mass transit routes. The best vehicle – and a reasonable vehicle – for this work is the Community COMPASS planning efforts of the Hamilton County Regional Planning Commission. The newly-formed Hamilton County Caucus of OKI Representatives, organized under the Community COMPASS umbrella in the spring of 2004, will address issues and opportunities that come before the Intermodal Coordinating Committee, OKI Board of Trustees, and Executive Committee affecting Hamilton County communities. Some preliminary issues identified by the caucus as important are: The effect of OKI decisions on jobs in Hamilton County; and the effect of OKI's ranking criteria (for transportation funding) on the County's older established communities.

Legal Cases Cited in 1996 Analysis

The previous impediments study made note of four legal actions involving fair housing in Hamilton County. Text that has been **emphasized** represents our effort to clarify the importance of certain outcomes or to indicate the ultimate outcome of the case.

- *Hutchins v. CMHA* was settled in 1984. Under the terms of the consent decree, CMHA received new funding to build just over 200 units of low-income housing, at least half of which was to be built in predominately-white census tracts. **Perhaps more importantly, *Hutchins* committed CMHA, using its existing funding, to a new emphasis on the development of assisted housing opportunities outside of the City of Cincinnati. The settlement agreement also led to the creation of the Section 8 Mobility Program.**

- *Martin v. Taft* resulted in a 1988 consent decree under which the county allowed CMHA to construct hundreds of units of public housing outside of the City of Cincinnati (and outside of Lincoln Heights). The county commissioners also agreed to allocate CDBG funds to the development of affordable rental housing and to provide other county funds to support this construction. **Martin established the right of the Hamilton County Commissioners to sign cooperation agreements with CMHA even in the face of township, municipal or village opposition.**

- *Brisben Dev., Inc. v. City of Cincinnati* was still being litigated in 1996. The plaintiffs alleged that the City improperly sought to delay construction of low-income tax credit housing in Price Hill and Westwood. **The plaintiffs did not subsequently prevail**.

- *Taylor v. City of Cincinnati* was a formal complaint brought in 1996 in which the plaintiffs, African American mothers, alleged that the city was failing to provide affordable housing opportunities for African Americans in mixed-income neighborhoods or in neighborhoods that were not predominately African American. **The plaintiffs did not subsequently prevail**.

Fair Housing Complaints to HOME

Housing Opportunities Made Equal (HOME) is the region's fair housing counseling and enforcement agency. Following is a summary of complaints received from 1999 to 2003, broken down by protected class and by the nature of the complaint.

Complaints by Class, 1999-2003

	1999	2000	2001	2002	2003	Average %/Year
Race	420	402	339	234	387	79.2
Disability	12	22	34	24	25	5.2
Family Status	64	49	41	48	20	9.9
Sex	0	4	0	2	9	0.7
National Origin	1	1	5	55	43	4.7
Color	0	0	0	0	0	0.0
Religion	3	2	0	0	2	0.3
Other	2	0	0	0	0	0.1
Total	502	480	419	363	486	

Complaints by Nature of Complaint, 1999-2003

	1999	2000	2001	2002	2003	Average %/Year
Rental Practice	355	404	363	278	351	77.8
Sales	13	17	7	16	7	2.7
Lending/Appraisal	26	27	24	9	57	6.4
Insurance	5	3	0	3	0	0.5
Harassment	103	29	22	21	55	10.2
Other	0	0	3	36	16	2.4
Total	502	480	419	363	486	

Data on the disposition of formal complaints made to HOME that cannot be resolved locally were a little awkward to work with. Such formal complaints are made to HUD, which has the discretion to retain the complaints, especially if they are more serious or involve larger policy issues, or refer the complaints to state organizations (often the Ohio Civil Rights Commission). Based on the data that were available, it appears that at least 65 complaints to HUD have been made since June 2000, nearly half of which are still pending, but in only five of which was there a finding of no probable cause. At least 90 other formal complaints have been filed since April 2001, of which 56 have already been adjudicated in favor of the complainant. Most of the remaining cases are still pending or have dispositions that are otherwise unknown.

Pending Complaints

Lawsuits

We are not aware of any fair housing lawsuits that have been filed **and settled** since the last impediments study. There are two suits pending.

- *Farmer v. City of Cincinnati* was filed in early 2004. The plaintiffs allege that the City acted unlawfully in the closure of the Huntington Meadows apartment complex and are asking that Huntington Meadows be redeveloped to provide affordable low-income housing. Huntington Meadows, better known to many Cincinnatians as Swifton Village or, later, Hillcrest Gardens, was purchased by a private management

company in 1997. Their purchase was facilitated by tax credits from the Ohio Housing Finance Company and a $3.5 million City loan, forgivable after ten years, through the Rental Rehab Program. It appears in retrospect that major barriers to rehabilitation, such as asbestos, had been overlooked. By 2000, the project was in serious financial difficulty. Most residents had left or been evicted for non-payment of rent. Only 600 of the nearly 1,200 units were occupied when the decision was made in late 2002 to relocate the remaining residents because of building code and health code violations. The city is currently favoring the redevelopment of the 64-acre site for market-rate single-family homes.

- *English Woods Civic Association/Resident Community Council v. Cincinnati Metropolitan Housing Authority* was filed in early 2003. The plaintiffs allege that CMHA acted inappropriately in seeking to vacate and demolish English Woods. A CMHA request for permission to demolish the facility in 2002 was denied by HUD in 2003. The decision was praised by an unlikely consortium of groups including the residents of English Woods and some low-income housing advocates, but also a variety of elected officials and community groups, at least some of whose interest in low-income housing would appear to be keeping it confined to high-poverty neighborhoods. Today, English Woods is largely vacant and, according to CMHA, too expensive to rehabilitate. The future of the community is uncertain.

Formal Civil Rights Complaints

In May 2001, the City of Cincinnati was formally notified by HUD of a complaint filed by Stanley Broadnax, MD. The complaint made a number of allegations, including the fact that black neighborhoods and developers have been denied access to funds for community development. The complaint is pending.

Chapter

5

Fair Housing Activities

The purpose of this chapter is limited to identifying the major activities of the City, County and CMHA. It is not an attempt to identify every activity of every organization operating in the community.

City of Cincinnati

Major Development and Housing Support Activities

Following is a description of the housing activities undertaken by the City of Cincinnati Department of Community Development and Planning, as provided by the department or taken from its web site.

- **Housing Support Programs**: The Department contracts with Housing Opportunities Made Equal and the Legal Aid Society to provide rental support services and tenant and homeowner representation. These organizations provide counseling, mediation, and other support services to low and moderate-income renters and homeowners. HOME and Legal Aid each offers services in the area of predatory lending. When illegal discrimination has occurred, HOME provides service regardless of the client's income.

- **Rental Rehabilitation Program**: This program is designed to increase the supply of decent, safe, and sanitary rental units for rent to low-income households at affordable rents. It is a deferred loan program for rental property owners to use to rehabilitate buildings.

- **Lead Hazard Reduction Grant**: Purpose is to reduce lead hazards in buildings occupied by renters whose income is 50 percent of area median income. When coupled with the Rental Rehabilitation Program it is citywide. The City also partners with the University of Cincinnati in a separate lead program titled "Smart Streets" in the Over-the-Rhine community.

- **Housing Rehab Loan Program**: This is a low interest rate loan program for homeowners. Basically, low/moderate income homeowners in the city can get home improvement loans for a low interest rate. The purpose of these loans is for major home improvement, with building code violations and safety items to be corrected. A lead grant accompanies each loan if needed. This program is administered by the Home Ownership Center.

- **Housing Maintenance Services**: This is a grant program to low/moderate income homeowners. Grants are provided for repairs associated with winterizing and routine

maintenance, as well as for more critical problems. This program is administered by People Working Cooperatively and Normar, Inc.

- **Down Payment Assistance**: The City provides funds to the Shuttlesworth Foundation for down payment assistance to low/moderate, first time homebuyers.

- **Emergency Mortgage Assistance**: The City provides funds to the Better Housing League for emergency mortgage assistance to low and moderate income households.

- **Cincinnati Ambassador Program**: The mission of the Cincinnati Ambassadors is to provide and then utilize the knowledge and training of Realtor participants to promote urban living and to help increase the homeownership rate in the City of Cincinnati.

- **Tax Abatement Program**: Encourages rehabilitation and new construction of structures through property tax incentives. Rehabilitation and new construction of one, two, and three unit residential structures are eligible citywide. Taxes are abated for 10 years for rehabilitation projects and 15 years for new construction projects.

- **Enterprise Zone Program**: Provides for real and/or personal property tax exemption of 36% for up to 10 years (remaining 64% must be paid to Cincinnati School District). Projects receiving greater exemption to a maximum of 75% are considered on a case-by-case basis. Project must create or retain jobs, must be located within the City's Enterprise Zone, and the estimated exemption value over the term of the agreement should be half of the new income tax revenue over the life of the agreement.

- **Cincinnati Homeowner Infill and Rehab Program (CHIRP)**: This program is open to either for- or non-profit developers interested in developing homeownership units in single or two family buildings in the City. Funds are provided to developers through a deferred loan for small infill developments of 1-3 units. The homes are sold to buyers whose annual incomes are no more than 80 percent of the area medium income. The homes must remain available as affordable housing for 10 years from the date that the house was completed. To ensure this, a restrictive covenant is recorded on the house. Another requirement is that the home must be the principal place of residence by the homebuyer.

- **Downtown Housing**: Aimed at development and redevelopment of housing in the downtown business district. Most projects have been market rate rentals.

- **CitiRama**: Market rate housing development for homeownership. City funds in these projects are for infrastructure development (street, sewers, water lines, sidewalks, etc.)

- **Community Development Corporations Technical Assistance, Training, and Operating Support**: The City participates in a regional operating support collaborative known as the Alliance for Building Communities (ABC). ABC is a program of the Local Initiatives Support Corporation (LISC). The purpose is to provide operating support to local Community Development Corporations (CDCs). CDCs provide housing development as well as other community development activities. The City contracts with LISC to provide funds to seven CDCs.

- **Impacted Cities Program**: Within a specific, blighted area, a Community Urban Redevelopment Corporation (CURC) is formed. The City enters into a financial

agreement with the CURC in order to undertake redevelopment projects within the specified area, permitting the City to exempt the total redevelopment value of the improvements added to the existing property.

- **Neighborhood Revitalization**: Locate, acquire, clear, and assemble vacant blighted and underutilized property. The program is concentrated in Mt. Auburn, Evanston, and East End, but available citywide.

- **Cincinnati Land Reutilization Program**: Uses an interdepartmental team to identify sites available through the Hamilton County Delinquent Real Estate Tax Roll that can be acquired by the City and made available for redevelopment.

Major Research and Planning Initiatives

Following are brief descriptions of some of the more notable special planning projects undertaken or considered by the City since the last impediments study.

- **Revised Zoning Regulations**: The City of Cincinnati has recently updated its zoning regulations. The previous major revision was implemented in the early nineteen sixties, when the City was actively seeking ways to compete with the suburbs for single-family detached housing construction, and when it still had some undeveloped land in its outlying neighborhoods. In that earlier revision, the City essentially aimed to ensure that all new housing would have been attractive to potential suburban buyers, most importantly by increasing lot sizes and frontages. To anyone who thinks zoning does not matter, it is appropriate to mention that the new guidelines did also promote four-unit rental properties, and the effects on the composition of City neighborhoods can be seen in the large number of "four-front" structures that were built in the following years. Hindsight is always so clear. The new zoning regulations of the nineteen-sixties made in-fill development and renovation in the city's older neighborhoods difficult, and ensured that the units that were built would appear out of place in the older neighborhoods. The new regulations, finalized in 2002, promote affordable housing by allowing smaller lots and frontages and by eliminating barriers to the kinds of development that can make urban core mixed-use districts so exciting and vibrant (e.g., residential development on top of commercial space).

- **Section 8 Concentration Committee**: There was an aborted effort by the Cincinnati Police Department to respond to concerns from the west side communities about crime and Section 8. The police wanted access to Section 8 member information to determine if crimes were being committed by program participants. CMHA and HUD declined to share this information because it violated the civil rights of members.

- **CRA Committee**: The City's Committee on Reinvestment was created by City Ordinance 363-1988. The committee has been moribund for many years but has recently been reconstituted with seven members who will serve two-year terms. According to its new chair, a special focus of the committee will be investments in the Empowerment Zone area. The charge to the committee is as follows:

> To the extent allowed by federal and state law, any lender desiring to become or to remain a municipal depository or to receive an award or enter into an agreement pursuant to Section 301-11, paragraph (f), (g) or (h), must submit to the committee on reinvestment, on a form prescribed

by it, the following information, including data on the race, sex, and statistical neighborhood area of all applicants:

(1) Residential lending information: The number of applications for home mortgage loans and home improvement loans formally submitted and considered, and the total number and dollar amount of loans made during the preceding year within Hamilton County.

(2) Commercial lending information: The number of applicants for commercial loans formally submitted and considered, and the total number and dollar amount of loans made during the preceding year within Hamilton County.

(3) A statement by an authorized officer of the lender documenting new initiatives and investments in commercial and housing development by the lender during the preceding year.

In evaluating each lender's performance, the committee shall also consider the following criteria:

(1) The lender's current activity in low- and moderate-income neighborhoods, including location of branch offices, the availability of bank personnel to service low-income loans, and the effect of any branch office closings during the preceding year.

(2) New initiatives undertaken by the lender during the preceding year in areas such as commercial lending and low-income housing.

(3) The lender's compliance with the requirements of the Community Reinvestment Act, including its duty to educate the public regarding the CRA requirements.

Similar committees in other cities have used several tools to promote investment and counteract forces of disinvestment. Cleveland, for example, has written CRA agreements with some of the regional banks.

- **Section 8 Impact Study:** City staff in 2001 proposed a study of Housing Choice Voucher Program participants. An outside researcher was identified and City Council approved the study, which was vetoed by the Mayor.

- **Research on Home Ownership Strategies**: The City in 1996 contracted with an outside researcher to study strategies to increase homeownership within the City of Cincinnati. While restrained in its hope that dramatic change could be effected in the short-run, the report has had some on-going impact on City programming.

- **Neighborhood Revitalization Committee**: The City in 1998 convened a panel of community development specialists and researchers to study the city's role in neighborhood revitalization. One conclusion of the group that has been implemented was that the City should reorganize its planning and development resources to produce a better-coordinated effort. One conclusion that has been influential without perhaps being fully implemented was that the City should operate fewer citywide programs and better focus its effort. Three conclusions that have been less than fully implemented were: 1) that the City needs to coordinate better its efforts with partners, 2) that there need to be fewer neighborhood development corporations (NDC), and 3) that those remaining NDCs should have greater capacity.

Hamilton County

Department of Community Development

HCDCD is not only the community development agency for suburban Hamilton County, but also operates a Housing Choice Voucher program, albeit one only about third the size of the one operated by CMHA.

Housing Choice Voucher Program

For many years, CMHA and HCDCD had an operating arrangement by which the former served City residents and the latter served County residents. In 1981, CMHA expanded to serve the entire county. By 1984, any resident of the county was free to apply to either organization for a voucher, but if a City resident applied to HCDCD, they were expected to move to the Hamilton County suburbs. In 1989, the policy of portability was introduced, meaning that individuals could keep their vouchers no matter where they lived, even if they moved out of the county (something that happens infrequently).

Over the past several years, CMHA and HCDCD have consciously moved in the direction of common operational policies and joint sponsorship of such ancillary programs as the Regional Opportunity Counseling (ROC) program. Following are some examples:

- Both organizations place great emphasis on maintaining the quality of housing. Once a member identifies a possible unit to rent, an inspector visits the unit to ensure that it meets criterion. Annual reinspections are performed.

- Both housing authorities have been accused of paying above market rate rents, which would have the potential to distort the rent market and drive up market rate rents, thus fueling an influx of assisted housing into a community. CMHA and HCDCD collaborate in funding periodic rental reasonableness surveys. Each organization has the power to authorize payment of only 90% of the HUD-approved fair market rent (FMR) in lower rent areas or as much as 110% of the HUD-approved rent in higher-rent areas. Each organization uses this power in similar ways. Currently, the HUD fair market rent for a two-bedroom apartment in Hamilton County is $672 (including utilities).

- To complicate the issue, each organization will cover the difference between the FMR and up to 30% of the tenant's income. However, tenants may be approved for higher rents if they voluntarily agree to pay more of the income in rent, although neither organization will approve a voucher if the percentage of income devoted to housing exceeds 40%.

- Neither organization tracks reasons why some people who are issued vouchers do not successfully find a unit, something that must be accomplished within 120 days. Each estimates that 70% to 80% of voucher recipients do find a unit, a figure that has not changed notably over the years except for a period in 2000-2001 when the combination of HOPE VI projects in the West End and a number of opt-outs from the project-based Section 8 program combined to add a significant number of new Housing Choice Vouchers to the system.

- Both organizations are concerned that changes to federal funding policies may lead to a reduction in the number of vouchers. The Federal government has always provided

the funds necessary to pay the government share of the cost of a fixed number of vouchers. HUD has recently proposed that the dollar amount be fixed, so that if rents in an area rise faster than inflation, it will be necessary to reduce the number of voucher holders. (It is important to understand that neither the City nor the County provide any of the funds for Housing Choice Voucher Program operations).

- Both programs have in the past contributed funding to the residential mobility program known as ROC (Regional Opportunity Counseling). The ROC program was originally funded entirely by CMHA under the terms of a settlement agreement in *Hutchins v. CMHA*. After the agreement expired, CMHA continued the program using Section 8 reserve funds. Hamilton County soon started to contribute funding as well. When Housing Opportunities Made Equal had difficulty establishing that performance goals had been met, CMHA and Hamilton County discontinued funding HOME for the counseling. (HOME has continued its work a temporary basis using City funding, but only for City residents.)

- Both programs contribute funding to the Homeownership Center for a home ownership program for people in assisted housing.

Community Development Program

As the community development agency for Hamilton County, HCDCD receives Community Development Block Grant (CDBG) funds, HOME funds and Emergency Shelter Grant (ESG) funds. The total allocation of these funds to the county is approximately $5 million dollars, appreciably less than the roughly $26 million that the City of Cincinnati receives. With these funds, HCDCD:

- Makes grants for low-income homeowners to use in upgrading sewer and water systems.

- Supports People Working Cooperatively (PWC), a home repair service for low-income homeowners (also supported by the City of Cincinnati).

- Encourages the construction of homes for low-mod households through the use of HOME dollars for construction loans coupled with forgivable mortgages.

- Funds a Homeless Reintegration Program through Goodwill Industries.

- Provides funding for Cincinnati Housing Partners, HOME and the Better Housing League.

There are two reasons to make special note of HCDCD's use of community development dollars. First, the City of Cincinnati and Hamilton County several years ago decided to pool their resources and planning dollars for services to individuals and families who are homeless. The result is an award-winning Continuum of Care planning process that is one of the outstanding examples of regionalism at work in Hamilton County. Second, it is important to note that the total federal allocation to Hamilton County is under threat because of the recent decision by several Hamilton County townships to not participate in the community development program. One explanation for their defection, which threatens to reduce the flow of CDBG dollars, is a wish to quarantine themselves against programs that might lead to more affordable housing for low-income persons. In light of this, it is extremely important to recall that the *Martin v. Taft* lawsuit established the power of the

County Commissioners to approve agreements with CMHA (and presumably HCDCD) on the location of assisted housing in the unincorporated areas of Hamilton County.

HCDCD also administers a Home Improvement Program (HIP) using General Funds. The program provides below market rate loans to homeowners and other property owners to use in effecting home repairs and improvements.

Hamilton County Regional Planning Commission

As noted earlier, Hamilton County is fractionated politically, making it very difficult to act regionally. Fortunately, an important regional planning process is underway that in our opinion represents the best vehicle for promoting regionalism to date. It is the Community COMPASS project being coordinated by the Hamilton County Regional Planning Commission.

COMPASS has a strong statement in support of diversity. The Vision statement, approved in February 2003 includes the following objectives for the goal, "Embrace diversity and equity."

- Encourage and maintain clean, safe, inclusive, accessible, communities that foster open communication.
- Promote health and longevity for all residents of Hamilton County by providing opportunities for equal access to preventative and restorative health and health-related services, and other social and community services.
- Promote quality educational opportunities in safe learning environments, and opportunities for students to gain cross-cultural experience and knowledge at all education levels.
- Increase the availability of affordable recreational, social and cultural opportunities that appeal to the diverse population of Hamilton County.
- Welcome diversity in our institutions and in all levels of government (legislative, judicial and executive/administrative).
- Promote regional solutions to regional issues such as affordable housing, social services, public transportation and mobility.

The initiatives and strategies for Community COMPASS that were approved in July 2003 include three relevant to affordable and fair housing. They are as follows:

Enhance Neighborhood Livability

- Encourage neighborhood programs, events, and service projects that foster neighborhood pride and ownership of community. These may include
  - Use of public facilities (e.g. schools), which may be available for multigenerational recreational, social, and cultural activities
  - Neighborhood improvement programs such as clean-up days, spring flower planting, and holiday lighting coordinated among local jurisdictions and with volunteers from every segment of neighborhood.

- Recognition of individuals and organizations for "best practices" in engaging citizens in decision-making and encouraging volunteerism. Recognition may include awards or incentives to individuals, groups or neighborhoods

- A place in each neighborhood, such as a commons or a bulletin board, where people can come together and/or information can be shared in order to foster citizen interaction/relationships

- Banners, public art, or other programs to enhance neighborhood character

- Sister-city and cross-town neighborhood connections

- Neighborhood events and festivals

- Foster new and strengthen existing representative community organizations

- Identify and encourage land use strategies to create communities offering economic and social diversity.

Housing Standards and Regulations

- Encourage enforcement of existing housing codes in all jurisdictions

  - Support innovations in the new municipal court structure for dealing with substandard housing

  - Share relevant information – such as rental property owner names – between jurisdictions

  - Evaluate potential and benefits of district or multi-jurisdictional enforcement

- Encourage incentives (e.g. low interest loans, technical support, grants, etc.) and utilize existing programs to mitigate health-related problems (i.e. lead paint, mold, and radon gas) in existing housing.

- Promote awareness among jurisdictions about potential local government liability under the Fair Housing Act.

Affordable Housing

- Encourage development incentives through local jurisdictions that seek to eliminate blight and promote development of affordable housing near employment centers or on existing transportation corridors.

- Encourage a regional approach in the provision of housing for low-income persons and families.

Cincinnati Metropolitan Housing Authority

CMHA is a public housing authority that legally is a separate governmental entity with an independent board, although the City of Cincinnati and the Hamilton County

Commissioners do appoint some of the board members. HUD has designated CMHA as a high performing housing authority.

The public housing offered by CMHA, currently 5,300 units, has changed radically. Two of the former "Big Six" communities – Lincoln Court and Laurel Homes – have undergone dramatic redevelopment as a result of two HOPE VI projects (with grant and loan support from the City of Cincinnati). There remain four family communities – Millvale, Winton Terrace, Findlater Gardens and English Woods – with 2,575 units. There are also 11 smaller senior communities totaling 1,530 units scattered throughout the region; most are located in predominately African American City neighborhoods. CMHA also owns and operates small buildings, including a growing number of single-family detached units that provide the remaining 1,200 units of public housing. CMHA has plans to secure roughly 550 units of scattered site public housing in low-poverty areas outside of the City of Cincinnati.

CMHA reports that demand is weakest for its traditional (i.e., large scale) family communities, and that demand is weakest of all for English Woods, where the units are small, old, and in need of major renovation. (Conventional public housing is currently only 77% occupied and the occupancy rate at English Woods is only 30%. In contrast, occupancy is other forms of public housing is nearly 100%.) Given a CMHA-projected renovation cost in excess of $100,000/unit, CMHA proposed the demolition of English Woods. Its plan was to create a new mixed-income community and use the proceeds from the sale of the market-rate properties to finance the development of new scattered site public housing. As noted earlier, this plan has drawn opposition from a variety of groups, including some of the remaining English Woods tenants, the Legal Aid Society, some elected officials, and community organizations concerned about a new influx of Housing Choice Voucher-holders. Litigation is pending.

Under an agreement with the City of Cincinnati, CMHA has agreed, at least temporarily, to allow the number of Housing Choice Voucher-holders to decrease to no more than 7,300.This has resulted in the net loss of some assisted housing in the County. Why the City wanted to reduce the number of voucher-holders has not been made a formal part of the public record, but it would appear at best to be part of a strategy to effect a net decrease in the number of voucher-holders who live within the City. This is unfortunate, as hundreds of people have been waiting more than a year on a closed waiting list. The last time there was a possible opening of the waiting lists, approximately 9,000 people expressed interest.

In hopes of acquiring a new tool to help promote the deconcentration of Housing Choice Vouchers, CMHA and the City asked HUD in 2002 for permission to limit the number of vouchers on a per-building basis. HUD rejected their request. This event encapsulates some of the difficulties in developing consensus on low-income housing. CMHA and the City were asking for permission to use a tool – the application of which admittedly might have been associated with certain difficulties – that could be used to promote the deconcentration of voucher holders. Not only does the deconcentration of low-income households hold promise for blunting some of the consequences of living in poverty-impacted neighborhoods, it also holds promise as a technique to address community concerns about the number of voucher-holders who might move into a low-poverty neighborhood. It faced opposition from HUD and presumably would have faced opposition from some low-income housing advocates who value freedom of choice over some other considerations. Thus, organizations and advocates with a shared interest in low-income housing spend time and energy fighting over their differences instead of staking out common ground.

CMHA under its current leadership is nearly universally regarded as an excellent property development and management firm. However, there are concerns expressed in community forums and by key informants about CMHA policies to restrict assisted housing to people who do not have criminal records and who do have credit records consistent with what is needed to participate in the voucher program. This policy is a second good example of how people and organizations with more in common than in dispute allow their differences to result in paralysis. This report's first author has had occasion over the years to interview or listen to a fair number of people living in assisted housing. A universal concern among them has been safety. The few who do not fully support CMHA's screening policies want them to be made tougher. In addition, the fact that assisted housing clients are so carefully screened should be the basis for soothing neighborhood concerns about voucher-holders. Instead, many low-income advocates criticize CMHA for policies that exclude too many potential beneficiaries. This difference in perspective is not unimportant. We do not disagree with some of the critics of CMHA policies that there ought to be some pathways into assisted housing for people who are ready to rebuild their lives, and we will present a modest recommendation to this effect later in the report. Rather, the point to emphasize is that diverse groups with an interest in low-income housing allow themselves to be at odds over an issue that could be used effectively to reduce neighborhood opposition to assisted housing.

There seems to be a good consensus as to the value and importance of the work CMHA does to promote self-sufficiency, although its successes in this area do not appear to have made a dent on public awareness of and support for assisted housing. CMHA has implemented several incentives to assist and encourage residents in moving towards economic self-sufficiency. These programs have also promoted stability in CMHA communities by encouraging families to stay in place as their incomes increase (e.g., by capping monthly rent increases). Among the programs are the following:

- CMHA will disregard some earned income in rent calculations to encourage earnings.
- CMHA provides a variety of social and recreational services for residents.
- The Kaleidoscope Program helps women make positive changes in their lives and achieve their personal and career goals.
- The Kumon Math Institute and the Sylvan Learning Center provide basic academic support for grades K through 12.
- The Crossroads Center provides neighborhood-based comprehensive substance abuse prevention, intervention, and treatment.
- In conjunction with the Cincinnati Public Schools, CMHA supports the EvenStart program. The EvenStart program provides literacy training for family members of all ages. It is available for families at the largest family communities.
- CMHA's Family Self-Sufficiency Program is a voluntary program offered to voucher holders to encourage economic self-sufficiency. The financial incentive is the escrow account. The amount contributed is a result of the family's increased contribution to rent.

In discussing the impact of these programs, it must first be acknowledged that economic self-sufficiency is not a realistic goal for those residents of assisted housing who are elderly. And while it would be an injustice to deny that persons with disabilities can work, it is fair to say that their challenges are different. CMHA did provide data on households with

earned income, but its summaries made it difficult to know whether any of these households with earnings might also include persons with disabilities or persons over the age of 62. Nevertheless, it seems clear there are relatively few households without elderly members or members with disabilities where there is not at least one member with at least part-time employment.

CMHA members with vouchers are 87% African American and members in public housing are 93% African American. It cannot be known with certainty whether opponents of assisted housing in low-poverty neighborhoods are objecting to assisted housing per se, or whether that is a socially more acceptable way of objecting to the prospects of new African American neighborhood residents. Many of our key informants and focus group participants assumed that race is at least as salient a barrier to neighborhood acceptance as the assistance itself.

The Housing Advisory Council

The City of Cincinnati and the Cincinnati Metropolitan Housing Authority agreed in early 2003 to create a Housing Advisory Council. Membership on the council included one representative each from City Council, the CMHA board and the County Commissioners to serve as co-chairs. Other members included representatives of five Cincinnati community councils, three political jurisdictions in the balance of the county, the CMHA Executive Director, and one member each from the Greater Cincinnati & Northern Kentucky Apartment Association, the NAACP and the Legal Aid Society. The council submitted their report to City Council and the Hamilton County Commissioners in June 2004.

Council charged the Housing Advisory Council to use the following tactics:

- Maintain vibrant neighborhoods through a balance of mixed-income households
- Deconcentrate low-income families by increasing their access to housing opportunities in low-poverty areas
- Good neighbor program for renter households
- Educational program for rental property owners and investors to promote mixed-income housing
- Marketing program to promote mixed-income and racially diverse neighborhoods
- Promoting market rate rental housing and homeownership in high poverty neighborhoods
- Countywide solutions
- Programs that can be implemented in the short-term
- Use of non-traditional funds and the leveraging of traditional funding sources.

Recommendation 1: Retention of Single Family Units for Ownership

Objective: Reduce the number of single-family units that are converted from ownership units to rental units, thus increasing the homeownership rate.

Actions: The following activities would be targeted to areas at risk of losing owner-occupied units because of abandonment or foreclosure.

- Educational and counseling programs for first time buyers will help owners avoid predatory lending schemes.
- First-time buyers in targeted areas who complete such programs would have access to financial assistance at time of purchase.
- Use CDBG, HOME and other funds to provide temporary mortgage assistance to homeowners in targeted areas who are in default through no fault of their own (i.e. becomes disabled, suffers the loss of spouse; downsized, etc.) and who have the potential to be able to resume payments.
- Reinstate City's Homesteading Program to create incentives to rehabilitate existing stock in targeted areas.
- Ask HUD to increase the number of FHA revitalization areas in the City and County (i.e., designated areas in need of development). HUD-foreclosed homes in such areas can be offered for sale to police officers, teachers, and non-profit organizations.

Recommendation 2: Target Areas with High Voucher Concentrations

Objective: Use incentives to reduce concentrations of vouchers in neighborhoods or jurisdictions with inordinate numbers of vouchers relative to number of households.

Actions: CMHA and Hamilton County will analyze and report on the number of vouchers by geographic area on a semi-annual basis. If the proportion of households with vouchers were excessive, the neighborhood or jurisdiction would become the target of efforts to reduce concentrations. These efforts might include any of the recommended proposals discussed in this report, or any public investment. For example, the neighborhood or jurisdiction might receive increased access to down-payment funds to increase home ownership in the area. It might also be appropriate to conduct and publicize the results of rent reasonableness reviews (i.e., what the Housing Choice Voucher Program will pay for a unit) in order to assuage concerns of residents that CMHA and Hamilton County are paying above market rate rent.

Recommendation 3: Predatory Lending

Objective: Reduce the number of homeowners entangled by predatory lending practices in order to maintain owner-occupancy of units vulnerable to being converted to rental units and to preserve the homes of owner-occupants.

Actions:

- The City, Hamilton County and CMHA will work with financial institutions, HUD and other stakeholders to develop services and programs that educate and advise vulnerable groups regarding the dangers of predatory lending.

- The City Solicitor and the County Prosecutor, within their powers, should advise their respective jurisdictions on what can be done to criminalize predatory lending practices, should coordinate with federal authorities who are working on the problem, and should prosecute violators to the fullest possible extent of the law.

- Implement enabling legislation to allow civil actions to make whole the victims of predatory lenders (perhaps modeled after the Toledo ordinance). In other words, the legislation would create a right to private action and permit attorneys to take such cases on a contingency basis.

- The Legal Aid Society will work to educate the Bar concerning actions that can be undertaken on behalf of victims of predatory lending.

Recommendation 4: Community Education

Objective: Break the stereotypical link between assisted housing and crime and decay by: 1) improving citizen perceptions of and acceptance of affordable housing, and 2) increasing acceptance of and appreciation of diversity.

Actions:

- Use bills from the Greater Cincinnati Water Works to raise awareness of health, fire, building and nuisance codes and help residents understand their options if code violations exist in their neighborhoods or jurisdictions (City and County).

- Encourage community councils to issue quarterly communications that address issues of blight, code violations, citizen empowerment and assisted housing programs. In addition, the City and County should establish a bureau to provide speakers for community councils and to provide materials for quarterly communications that could be sent to community councils on a regular basis (Invest in Neighborhoods could handle the communications and the Mayor's Office could establish the speaker's bureau).

- Teach residents how to combat crime and neighborhood nuisances (e.g., through the Community Problem Oriented Policing program).

- Create a Community Resource Center to serve as a clearinghouse on housing questions and community support (City and County in partnership with United Way's 211 service).

- Hire more inspectors, provide better training for housing inspectors, and do better follow-up on properties that fail inspections, including increased number of cases referred to Housing Docket (City of Cincinnati Buildings and Inspections Department, Hamilton County and the Cincinnati Metropolitan Housing Authority).

- Offer technical assistance to communities committed to becoming diverse and vibrant neighborhoods (Xavier University Community Building Institute with funding assistance from Board of Realtors).

- Operate program designed to increase acceptance of diverse housing options, perhaps modeled after Housing Minnesota (City and County, with funding from the Cincinnati Business Committee).

- Create educational alternatives to be used where appropriate by judge in Housing Docket (e.g., a professional management course for property owners) (City and County)

- Educate judges and staff at Housing Docket about blight and nuisance issues.

- Extend the operation of the Housing Advisory Council two more years, with an optional two additional years, and charge it with progress reporting.

- The City of Cincinnati and Hamilton County will advocate for agreements whereby all jurisdictions will welcome and promote low-income housing.

Recommendation 5: Targeted Rental Rehab

Objective: Create incentives for high-quality rental property owners to rent to low income families.

Actions: Work with private and non-profit developers to conduct targeted rental rehab projects in areas of low poverty. Developers can be offered incentives for construction/rehabilitation financing. CMHA and Hamilton County would cooperate by offering long-term voucher subsidy assurances. Efforts are needed to ensure that the program is user-friendly.

Recommendation 6: Dispersed Affordable Rental Units

Objective: Increase the number of affordable rental units in areas where few similar units exist.

Actions: Provide on-going funding and support for the CMHA Affordable Housing Program. As part of this effort, the City of Cincinnati and Hamilton County should establish a fund to provide financial assistance for security deposits and/or other relocation costs to low and moderate income families moving to low poverty census tracts throughout Hamilton County. Efforts should also be made to identify rental property owners in the targeted areas who would be willing to rent to low and moderate-income families.

Recommendation 7: Progressive Enforcement of Voucher Program Standards

Objective: Improve Housing Choice Voucher Program housing for residents and improve the perceived quality of Housing Choice Voucher Program housing.

Actions: Rental property owners who are non-compliant would be required to take remedial training or lose the privilege to participate in the Housing Choice Voucher Program. Continued non-compliance would result in loss of participation privileges.

Recommendation 8: Voucher Program Rental Property Owner Briefing Program

Objective: Reduce errors by rental property owners and encourage rental property owners with properties in low poverty areas to participate in the Housing Choice Voucher Program.

Actions: Property owners who accept vouchers, or their designees, would be offered the opportunity to attend a briefing program. In addition, rental property owners with properties in low poverty areas will be invited.

Recommendation 9: New Affordable Units for Home Ownership

Objective: Create new affordable owner-occupied housing.

Actions:

- Identify parcels of land available for development (vacant, underused, abandoned, non-conforming, etc.).
- Reduce barriers to construction on these parcels through demolition and site preparation.
- Create incentives for developers to create units for owner occupancy by low-income households, and guidelines so that developers will know what level of government support will be available. In low poverty areas, for example, developers will be eligible for incentives in proportion to the percentage of units that will be affordable by low-income households.

Recommendation 10: New Affordable Rental Units

Objective: Ensure an adequate supply of public housing in low-poverty census tracts within both the City and outlying areas throughout Hamilton County. Provide the financial resources necessary to close the financial gap between allowable costs for acquisition of additional public housing units, and the high cost of acquisition in low poverty neighborhoods. Establish public policy at both the City and County levels that provides resources and ongoing support for renters' choice to move to low-poverty census tracts anywhere within Hamilton County. Public housing provides the site-based assisted housing choice that will ensure this choice remains available in low poverty neighborhoods over the long term.

Actions:

- Establish a fund to use as an incentive to encourage the replacement of lost low-income housing with new units of affordable rental housing.
- Target the development of affordable rental units in low poverty neighborhoods and jurisdictions through such tactics as the identification of land for tax credit projects.
- The City and the County should allocate funds to underwrite the higher acquisition expense for CMHA to purchase additional scattered-site public housing units each year in low poverty areas in the City and the County, with those new units to be located to avoid clustering.

Recommendation 11: Enhanced Web Presence

Objective: Produce a better web presence for low- income housing opportunities.

Actions: Each organization would improve its website content and usefulness, and link to the web sites of one another.

Chapter

6

Impediments to Fair Housing Choice

Nearly 100 people contributed their views on fair housing issues in the City of Cincinnati and Hamilton County. This chapter summarizes what we learned about community perceptions. Appendix D lists the individuals with whom we conducted key informant interviews. We do not, however, summarize their comments in order to keep confidential their views and opinions. Appendix E describes the 12 focus groups we conducted and includes the raw findings from those groups. Appendix F describes two community forums that were held and includes the raw findings from those sessions.

Following are the impediments to fair housing choice as identified by our participants. In keeping with our goal to give our research participants voice, we present their views in this chapter with a minimum of editorializing. We might not personally endorse each of these impediments; indeed, not all participants agreed with one another in every respect. In the next chapter, when we present our recommendations, it can be seen that we have tried to be responsive to what we regard as the most important themes underlying these perceived impediments.

Selling Diversity and Vibrancy

Conclusion

Ultimately, the public needs to be more accepting of fair housing and affordable housing. While there are many misperceptions of assisted housing that can be combated, an easier sell might be the virtues of diverse, vibrant, mixed-income communities.

Findings

- Affordable and fair housing issues need to be brought to the community's attention through a public awareness campaign focused on what affordable housing is and who needs it. The community needs to see the face of affordable housing.
- People who are receiving assisted housing should be educated on locating housing and understanding the responsibilities of being a renter.
- Elected officials need to become more aware of the issues faced in affordable housing and they need to provide community leadership.
- While there was only measured support for inclusionary zoning, there was strong support for efforts to eliminate exclusionary zoning.

Implications

Few elected officials were praised for their stands on affordable and fair housing. However, many participants recognized that elected officials would not provide effective leadership unless there is at least some constituency demanding that affordable housing and fair housing issues be addressed in a more constructive fashion. Advocates for affordable and fair housing must develop consensus and generate support from groups like churches, labor unions and businesses.

Quality and Availability of Rental Units

Conclusion

Rental property owner training is needed concerning the Housing Choice Voucher Program and, more generally, property maintenance.

Findings

- Too many rental property owners – whether participants in the Housing Choice Voucher Program or not – are failing to properly maintain their properties.
- Rental property owners might benefit from training on topics such as how to choose good tenants, how to manage tenants, how to deal with problem tenants, how to educate tenants, how to set rents, how to prepare and enforce leases, and how to comply with building codes
- General education is needed for rental property owners about the Housing Choice Voucher Program — what it is, how they can participate, and their right to limit the number of vouchers they take
- Better incentives are needed for rental property owners to reinvest in their properties in order to improve or maintain the quality of the existing rental stock.
- More enforcement tools are needed to ensure that rental property owners properly maintain their unit. The inspections of CMHA and HCDCD are the only effective enforcement tool at present. All rental property owners should be subject to inspections.
- The housing docket (aka “Housing Court”) is an effective tool.

Implications

The fact that City Council has recently considered ways to improve the quality of rental properties is a nice illustration that there is common ground for housing advocates and elected officials. In addition, with the right public relations approach, the generally good record of CMHA and HCDCD in promoting and maintaining good quality assisted housing could be a tool for promoting greater public acceptance of assisted housing.

Good Neighbor Programs

Conclusion

New low-income residents sometimes fail to understand community norms. It is equally true that communities sometimes shun residents of assisted housing. Renters are treated as second-class citizens in many communities.

Findings

- Some people need help and education concerning what it means to be a good neighbor. Specific things about being a good neighbor should be discussed—things like how often to mow your yard.
- Information and resources should also be provided to existing residents of a community, both homeowners and renters. One of the themes must be that being a good neighbor is not a function of household income.
- Life skills training is important, especially for young people who are living on their own for the first time.
- Communities need a certain amount of social capital and a pool of basic skills (e.g., conflict resolution, communication skills, etc.) that can be used to address the problems that will inevitably arise. People need to know where they can go for information about being a good neighbor and how to find resources to help them reach out to the others in their neighborhood.
- Renters get no respect.
- The subsidies homeowners receive (e.g., mortgage interest deductions) are viewed positively whereas rental assistance is stigmatized.
- Renters are disengaged from their communities. They have little say in what goes on.

Implications

Communities do not stop at trying to exclude assisted housing. There is resistance even to market rate mult-unit development, which contributes to the segmentation of our community along class lines. Some people emphasized the importance of new residents accommodating themselves to their new neighborhoods. Other people emphasized the importance of neighborhoods being receptive to new kinds of residents. It strikes us as unlikely that the one could be effective without the other. The kind of “good neighbor” program we envision would not be aimed just at the newcomer or the established resident, but would instead be directed at creating a sense that everyone has a stake in the community.

Collaboration and Planning

Conclusion

There is a lack of consensus and collaboration on affordable and fair housing issues.

Findings

- Some stakeholders are routinely left out of the fair housing conversation, including such groups as CPOP, Community Watch, the faith community, and the insurance industry.
- At the same time, fair housing advocates are often left out of the community development discussion by neighborhood organizations.
- Too often, fair housing and affordable housing advocates allow their differences to divide them, rather than focusing on the identification of common ground.
- There needs to be a clearinghouse for affordable and fair housing resources – like the United Way's 211 number.
- Governments need to collaborate to maximize the effectiveness of the housing funds available to them.
- The region needs an affordable and fair housing agenda, and governments need to commit themselves to supporting it.
- The Housing Choice Voucher Program does not require any local funds, and yet the city and the county have each acted to limit the number of vouchers available.
- The City and County might seek new areas for collaboration on housing issues, given the success of their collaboration on the continuum of care planning process.
- Each entity could do a better job of leveraging funds for affordable housing development (such as the idea from the Housing Advisory Council to require private developers who receive any type of governmental subsidy for a project to include an affordable housing component).

Implications

Forums in which people can be educated about fair housing issues and then participate in the agenda setting process are largely lacking. Nevertheless, the lesson of the Community COMPASS project and the Housing Advisory Council is very clear: such forums work. It was noteworthy that the people with whom we spoke focused on funding efficiency, and not funding increases. People had realistic views of the fiscal environment.

Assisted Housing Exclusion Criteria

Conclusion

CMHA and HCDCD have a dilemma. They wish to provide safe communities and gain public acceptance for assisted housing. This leads them to exclude certain people. The consequence is criticism from advocates for the kinds of persons who are excluded.

Findings

- Not everyone who needs assisted housing can meet the eligibility requirements (e.g., people with criminal records, poor credit histories, etc.).
- An unintended consequence of having criminalized such problems as addiction and failure to pay child support is that persons who seek to initiate a process of rehabilitation or restitution may find it difficult to stabilize their lives.
- Individuals are leaving jail without viable housing plans. Many ex-felons are left on the street without a place to live. Ex-offenders with felonies are considered "unhousable."
- Sex offenders are pariahs, although they have to live somewhere.
- Citizens with previous evictions have to pay the entire back rent owed before they can get back into assisted housing.
- Credit issues are a huge problem. Many need credit repair and a more stable credit history to rent or own.

Implications

Assisted housing eligibility criteria represent a wedge between groups equally committed to providing safe, affordable and sanitary housing.

Supply of Affordable Units

Conclusion

The City and the County need more units that are safe, sanitary and affordable to low-income persons, especially to very low-income persons.

Findings

- The need for assisted housing outstrips the supply.
- There is a real risk that CMHA and HCDCD will need to decrease the number of vouchers they approve.
- The waiting list for assisted housing is long and the wait means that assisted housing is essentially unavailable for people in crisis (e.g., a homeless family).

- Few units are affordable to people with very low incomes and those that are available tend to be of poor quality.

- Some people are concerned that assisted housing has a perverse effect whereby it increases rents for low-income families without housing assistance.

- Resources to help young people transition into early adulthood are inadequate. The world of children's services and the world of services to adults do not articulate.

- When utilities are not included in the rent, the voucher allowance for utilities may not be sufficient to cover increases in utility costs.

- Single Room Occupancy (SRO) units have been lost and more are under threat of being lost. There is no plan for their replacement. Simple availability of affordable housing will not be sufficient to address the needs of every homeless person. Nevertheless, some persons who are homeless could take care of themselves if SRO units were available. There has been a long-term decrease in the number of available SRO units in the region. An almost inevitable consequence of the loss of units at the Central Parkway Towers and some residential hotels downtown will be an increase in homelessness.

- Large apartments are in demand so there is little incentive for rental property owners to accept a voucher.

- Many of the affordable units that are available are in neighborhoods where no one wants to live with a family.

- In the suburbs, there is a lack of smaller units. Voucher holders have access to few one-bedroom apartments outside of the City.

- There is a shortage of housing for persons with physical disabilities. Universal Design is a technique that can help make sure buildings are safe for everyone.

- There have been recent losses of large numbers of affordable units at English Woods and Huntington Meadows.

- Hamilton County has not effectively used Low Income Tax Credits to finance the construction of income for low income households. Only 26 projects were developed in Hamilton County between 1999 and 2003, containing 1,977 units (not all of which were reserved for low income households). Even more discouragingly, only one of these projects, involving a mere 3% of the units, was built outside of the City of Cincinnati.

Implications

It is unfair to say that the City and County have done nothing to promote affordable housing. In fact, there have been some notable success stories (e.g., City West, the new Cincinnati zoning regulations, the county's approval of 450 units of public housing, and others). What is fair to say is that too much low-income housing is unplanned. In terms of housing filtering theory, low-income units are too often those units that filter all the way to the bottom of the market.

NIMBYism and Racism

Conclusion

Low-poverty communities organize to keep out housing that is affordable to low-income households in general and to some special populations of low-income people in particular.

Findings

- Neighborhoods in the City of Cincinnati and the political jurisdictions of Hamilton County are divided along racial lines.
- There are too few forces promoting the values of diversity and inclusion.
- There is a stigma associated with those who are mentally ill among rental property owners, other tenants, neighborhoods and the greater community. Other persons with disabilities are also stigmatized, although perhaps to a lesser extent than is true of persons with serious mental illness.
- Opposition to assisted housing is widely viewed by low-income housing advocates as a socially acceptable way of opposing neighborhood racial change. Some community activists take strong issue with such characterizations, insisting that new tenants in assisted housing are responsible for a decline in the quality of neighborhood life.
- This disagreement between low-income housing advocates and community activists cannot be resolved based on data currently available. However, the fact that CMHA and HCDCD both receive many complaints about "Section 8 tenants" at addresses where there is no Housing Choice Voucher undercuts some of the claim that assisted housing is promoting neighborhood decline.
- Communities are frightened that assisted housing, once it achieves a certain level in a community, will inevitably concentrate, with implications for property values and quality of life. This is exacerbated by a perception that the Housing Choice Voucher program participants are all African American, and that any concentration at all of vouchers is associated with increased crime.
- The media sensationalizes race.
- According to low-income housing advocates, opponents of neighborhood change use the terms "subsidized housing" and "Section 8" as code words for African Americans.
- Assisted housing is concentrated.

Implications

Affordable housing for low-income households in general and assisted housing in particular are widely believed to adversely affect property values, creating a situation in which communities compete to exclude it. There are virtually no countervailing forces that emphasize the benefits of diversity and inclusion. The City and the County must therefore find ways to create incentives for communities to accept low-income housing developments.

Home Ownership Can be Over-Emphasized

Conclusion

Homeownership is not for everyone.

Findings

- Some people buy homes before they are ready.
- Better homebuyer education is needed to help potential homeowners with all aspects of homeownership, including financial, psychological and diversity issues.
- The properties that people with low incomes can afford are often in poor condition and energy inefficient. A significant amount of money needs to be budgeted for maintenance and utilities in these types of homes.
- People need to be educated about the bottom line cost of owning a house, not just the mortgage payment.
- Moving into a house is a big adjustment for people who are used to renting. People need to be prepared for the change and have a support system to help them.

Implications

There has been a notable relaxing of lending guidelines for real estate loans in America over the past twenty years. This has helped many people buy homes. It has also been associated with the emergence of predatory lending. The greater access to credit is not the problem; low-income housing advocates twenty years ago and probably just ten years ago were correct to bemoan the lack of credit available to potential low-income buyers. However, our community education efforts have not adapted to the changed lending environment.

Safety

Conclusion

Safety concerns need to be defused as an obstacle to community acceptance of fair and affordable housing.

Findings

- Safe communities are a priority for all residents.
- When residents of assisted housing feel marginalized or unwanted in their communities, they may not be effective participants in neighborhood anti-crime efforts.
- Crime may be a reason people who might otherwise want assisted housing are choosing not to live in the bigger public housing communities.

- Communities can and have come together to deal with safety concerns.
- Effective collaborations are needed with the law enforcement.

Implications

The police and Hamilton County Sheriff are sometimes viewed as aligned with those community groups who seek to exclude assisted housing, and no doubt some law enforcement professionals in their capacities as private citizens do share those views. It is important to build bridges between low-income housing advocacy organizations and the law enforcement community, who are seldom invited and seldom involved in the low-income housing discussion.

Transportation

Conclusion

Public transportation limits housing choice for low-income households without cars.

Findings

- Low-income people often rely on public transportation to get to schools, grocery stores, daycare, jobs, medical care, etc.
- Consequently, the public transportation system radically influences, and thus limits, housing choice.
- Accessible housing needs to be in appropriate locations—near community services, medical centers, bus lines, and other services that help them overcome barriers.
- The Access bus program is cutting their routes and schedule. It is inconvenient because you have to schedule a week or more in advance to use the system.

Implications

Some key informants with whom we talked attributed the lukewarm suburban support for improved bus routes and light rail to the interests those communities have in making themselves untenable places for low-income households to live. Transportation thus becomes one more tool for exclusionary planning.

Predatory Lending and Investing

Conclusion

Predatory lending is the most serious fair-housing issues facing existing homeowners. There is a pressing need for better tools to combat it. Predatory investing generally is hurting neighborhoods.

Findings

- Based on research from the organization, Working in Neighborhoods, 2,114 properties in Hamilton County were at risk of foreclosure in 2002, and of those, 1,372 were actually foreclosed and auctioned. The communities with the most foreclosures were Cincinnati (743), Colerain Township (95), Springfield Township (63), Norwood (56) and Forest Park (55).

- Certain neighborhoods in the city are being targeted. While CMHA and HCDCD do adjust the rents they will pay by neighborhood, the adjustment process is not perfect. Investors can maximum their profits by acquiring homes in areas where there is an imbalance between Section 8 reimbursement rates and market rates.

- Predatory lending is the term commonly used, but several participants felt strongly that it unintentionally narrows the understanding of the phenomenon. One person argued that there is no predatory lending without what amounts to collusive appraising. Another person argued that just as bad as the lending *per se* is what investors do with the properties afterward.

- Citizens need to be educated about predatory lending and know what fair financing is.

- Cincinnati currently has no predatory lending laws, ordinances or regulations. Little legislative action has been taken. While there is interest locally in legislation like that passed recently in Toledo, existing state law limits what legislation municipalities can enact.

Implications

Predatory lending destabilizes neighborhoods by taking homes out of the hands of owners and putting them into the hands of non-resident investors. It strips households of a large part of their hard-accumulated wealth. It does no good for the business reputations of reputable banks, real estate professionals, or the appraisal community. Most housing issues are complicated; predatory lending is not. It's simple.

Impaction Ordinance

Conclusion

The impaction ordinance is a barrier to affordable housing development in the City of Cincinnati.

Findings

The impaction ordinance is misunderstood. Few agree on what it means. Some low-income housing advocates believe it to be a barrier to the creation of any new affordable housing anywhere in the City.

Implications

Whatever the intent behind the impaction ordinance, it needs to be repealed and replaced with an ordinance that mandates the monitoring of assisted housing by City neighborhood and causes City resources to be directed to those areas with emerging concentrations.

Model Programs and Suggestions

Conclusion

Our region has lessons to learn from successes in other parts of the country (and even from ourselves).

Findings

- Housing Minnesota is a public awareness campaign that puts a face on affordable housing. It was a comprehensive informative campaign. It would need political backing and the support of key community and corporate leaders.

- Fayette County, Kentucky publishes a booklet that is distributed to all new renters and homeowners. It is called "Welcome to the Neighborhood" and has resource information and suggestions for how to make oneself at home.

- Columbus, Ohio has developed permanent supportive housing for the homeless. They take the hardest to serve and put them in their own apartment with intensive case management. This required a lot of community support (businesses, United Way, etc.), but was very successful.

- Montgomery County, Maryland helped to pioneer inclusionary zoning. Whenever a housing development of ten or more units is built, a certain percentage of units have to be affordable. Attitudes have changed in favor of diversity and vibrancy.

- Linking support services with housing has proven to be successful on a small scale here in Cincinnati. For example, the use of a service coordinator has been helpful in some senior buildings.

- CMHA has done a good job with scattered-site public housing.

- CMHA also has developed a complaint hotline that has been successful.

Implications

Other communities have faced issues similar to the ones in Greater Cincinnati. Many of them came up with effective ways to solve their problems.

Chapter

7

Recommendations

While it is easy to list problems to solve, we do not believe that the way forward is to propose solutions to problems. The region has honest elected officials, an award-winning housing authority, many committed, hard-working advocacy organizations, a reasonably healthy economy, some new energy around urban core revitalization, and a diverse set of neighborhoods, which range, not from healthy to distressed, in our strengths-based view, but from healthy to developable. Our aim here is to focus on just three general directions in which the City of Cincinnati and Hamilton County need to move. Thus, the discussion below may be thought of as our strategic recommendations. In addition to the below, **we explicitly recommend the adoption of the recommendations of the Housing Advisory Council**.

Plan Better

Statement of Need

The region has been adding a net of 8,000 new housing units a year recently (10,000 new units and 2,000 demolitions). The vast majority of these are not affordable to low-income households. Instead, higher-income households purchase these new units, most of which are outside of Hamilton County. Their previous units are purchased or rented by slightly less prosperous households, and so on down the income scale, until low-income households gain access to the housing no one else wants, generally in high-poverty or transitional urban core neighborhoods and inner suburbs. There are four engines for creating new Hamilton County housing units affordable to low-income persons: the Cincinnati Metropolitan Housing Authority, the City and County governments (using primarily their federal community development allocations), Low Income Tax Credits, and the very spirited but low-capacity neighborhood development corporations and other non-profits. Nevertheless, their joint impact is probably only roughly on par with what is required to replace the dilapidated units that are lost each year, based on the persistence of housing affordability problems among low-income households from 1990 to 2000.

Key Considerations

- **How can more units of housing affordable for low-income persons be created?** Realistically, it is necessary to assume that more federal dollars for housing assistance will not be forthcoming, nor that the City and County budgets can be squeezed to find more than very modest additional amounts of money. This means that available dollars must be leveraged more effectively. Here is an example: government subsidizes private development in numerous ways. Governments must develop a **vision** of community development in which greater prominence is given to housing affordable to low-income persons and mixed-income development.

- **How can those units be better situated at the neighborhood level?** Units affordable to low-income households need to be built in areas where the occupants can have access to jobs for which they are qualified, hospitals, schools and services. Many people, including the authors of this report, would argue that the new units must not be concentrated in high-poverty neighborhoods. This inevitably means that ways must be found to increase public acceptance of mixed-income developments. However, it also means that a **vision** of mixed-income communities must be articulated so that economic development planning, human service planning and transportation planning can all take account of affordable housing. (A retired business leader once asked the first author, "Why do we always brag about new high-paying jobs we bring into the region? Given our needs, maybe we should be recruiting companies that can offer some modestly paid jobs.")

- **How can affordable housing for low-income households be accomplished so as not to promote the out-migration of wealth?** Low-income housing advocates must realize that elected officials simply have to have economic vitality and tax base protection at the top of their agenda, or perhaps second to public safety. Fortunately, with a **vision**, it is possible to develop healthy, vibrant, mixed-income neighborhoods that retain and attract the higher-income households that are crucial to the long-term success of the City. And Hamilton County elected officials, at both the level of the inner suburbs and the county as a whole, at last clearly understand that the out-migration of wealth is not a problem for the City of Cincinnati, but for Hamilton County as a whole.

Strengths to Build Upon

They do exist. Two years ago, we would have written something quite different. Efforts to promote regionalism and better planning would wax but then inevitably wane. However, there are now three efforts underway that are exactly what we envision when we recommend, "better planning."

- The **First Suburbs** movement originated in Cuyahoga County when perceptive public officials began to understand the ways in which the engines of regional development were hurting the built-out inner suburbs. A cynic might ask why their predecessors did not develop that understanding when those engines were favoring them at the expense of the City of Cleveland, but of course, we are all prisoners of our vantage points. We make this last point, not to be cynics, but to point out that the governmental leaders of the City of Cincinnati need to overlook the fact that these potential new allies were once their competitors and join forces with the nascent Hamilton County First Suburbs movement. The First Suburbs movement has the potential to grow into a statewide force to lobby state legislators for policies and laws and funding that will start tipping the scales now so heavily weighed in favor of greenfields development more in the direction of adaptive reuse.

- The **Community COMPASS** effort, spearheaded by the professional staff of the Hamilton County Regional Planning Commission, aims at creating a planning framework for the development of Hamilton County. The challenges are nearly over-whelming. Outside of the City of Cincinnati, Hamilton County has only relatively small municipal governments (Norwood, the largest municipality, has a population of just under 22,000). In contrast, there are five townships – Anderson, Colerain, Delhi, Green, and Springfield – each with a population in excess of 30,000 living under a form of government intended for a few farmers. Nevertheless, the COMPASS effort has completed the first two steps of its planning with the development and adoption of

a community vision and a set of initiatives and strategies. As discussed earlier (p. 44), the COMPASS vision and strategies are fully consistent with the goals of fair housing and affordable housing.

- Most immediately relevant, the **Housing Advisory Council** created by an ordinance of the City of Cincinnati Council has completed its recommendations and is in the process of presenting them to Council and the Hamilton County Commissioners. **These recommendations were presented in nearly full detail on p. 48-53 of this report as a way of endorsing them.** Community COMPASS has been exemplary because of the breadth and depth of the community input it has received and incorporated. The Housing Advisory Council (HAC) has been exemplary in a slightly different fashion; it proved that diverse members, some of them representing constituencies not necessarily naturally aligned with the goals of low-income housing advocates, could join and develop unanimous support for a plan that in our judgment has excellent potential for being implemented and making a difference.

Responsibilities

The elected officials of the City of Cincinnati and Hamilton County need to consider seriously the recommendations of the Housing Advisory Council. It would be important for officials to make themselves available to Council representatives to discuss which of the recommendations they might not be in a position to publicly support. These same elected officials should also educate themselves about Community COMPASS and the First Suburbs movement.

To the extent that there is formal support given to the recommendations of the HAC, City and County staff should move forward in a timely fashion to implement the recommendations. In particular, the staffs should be expected to not merely respond to the report on an item-by-item basis, but rather to fully incorporate the philosophy of the report into City and County community development activities. Staff should also be prepared to make a recommendation to Council and to the Commissioners as what type of follow-up advisory group would be appropriate, and when. As is the case nearly everywhere, the challenge in setting off on a new planning direction is overcoming the inertia associated with existing budgets and future budgetary commitments. A commitment to implement the recommendations of the Housing Advisory Committee will have an impact on the work of the City's Community Development Advisory Board and the City's Committee on Reinvestment.

City staff should find a way to become involved in the efforts of Community COMPASS and First Suburbs, and both City and County staff should avail themselves of opportunities to further the work of these efforts.

It will be extremely important to bring a diverse group of people together to participate in the planning. Too often low-income housing advocates brand neighborhood activists concerned with assisted housing as racist. Too often neighborhood activists do not have to grapple with the realities of providing assisted housing resources.

Expected Outcomes

In the short term, a plan like that proposed by the Housing Advisory Council would provide the City and the County with a blueprint for development activities that would create more units of housing affordable to low-income households. More importantly, it would demarcate at least some shared goals for groups that have been at odds with one

another, promote a reduction in fighting among organizations that should be allies and make them more effective in collaborating on other recommendations to be described in the next section.

In the intermediate to long-term, Community COMPASS has the potential to create a plan for the county that would be good for the central city and good for the suburbs, ending decades of cross talk, cross-purpose and cross feelings. Only a group with a mandate as broad as the one COMPASS has can hope to eventually address the exclusionary tactics political jurisdictions use to prevent low-income housing development. In addition, COMPASS to some extent, but First Suburbs in particular, have the potential to effect change at the state and federal level that would begin to weaken the forces that are driving exurban development at the expense of the central cities and central counties.

A major benefit of planning, if done inclusively, is the effect it has on participants in the planning process. OKI facilitates regional cooperation as board members learn about regional needs. The Cincinnati Metropolitan Housing Authority plays a similar function. People come to its board with preconceived notions of assisted housing and change. And it is not just that people change in simplistic ways from, say, anti-assisted housing to pro-assisted housing. Everyone changes, even the advocates. COMPASS and the Housing Advisory Council changed their members. Too much low-income housing planning work in the past has been done by advocates. COMPASS and the HAC are importantly precisely because they demonstrate that the planning deck does not have to be stacked for good plans to be made.

Promote Self-Sufficiency

Statement of Need

Low-income housing advocates need to reposition assisted housing from its status as a quasi-entitlement to a program that provides a ladder to self-sufficiency. The American middle-class does not like welfare, and the City of Cincinnati is surrounded by some of the most solidly Republican suburbs in the country. Low-income housing advocates can bemoan this fact until the end of time but they are simply not going to sell assisted housing *qua* entitlement in Hamilton County. In fact, fears of assisted housing are so great that advocates of mixed-income development are finding it difficult to promote even market-rate rental units in some communities. However, the Republican suburbs of Hamilton County include a fair proportion of what are sometimes called “pocketbook Republicans.” If there was ever a pocketbook issue, it is helping people achieve self-sufficiency. Every dollar spent now on making a low-income household self-sufficient is repaid many times over in future taxes on earnings, properties and sales.

Key Considerations

- Large proportions of the individuals who receive assisted housing have severe disabilities or are elderly. The comments made in this section do not apply to these residents of assisted housing.

- Assisted housing suffers from a confused image. On the one hand, it is not an entitlement as that term is generally used. If someone qualifies for Food Stamps, for example, the person will receive assistance as long as he or she maintains eligibility. In contrast, qualifying for assisted housing is no guarantee that you will receive it.

However, like an entitlement, once someone starts to receive assisted housing, he or she will continue to receive it as long as eligibility continues.

- The policies of the US Department of Housing and Urban Development work against a self-sufficiency approach by not permitting people to be picked for assisted housing based on the probability that they will be able to take advantage of it as a tool for achieving self-sufficiency. If that were possible, far more people would eventually benefit. As it is, positions in assisted housing can be held down by households without the motivation to capitalize on the opportunity afforded to them.

- Still, HUD's views are evolving, as demonstrated by its recent policy that public housing residents need to perform 96 hours of unpaid community service each year.

Strengths to Build On

- CMHA has long stressed self-sufficiency. The idea of coupling support services to housing assistance is not only already integrated into CMHA programming, it has had some success (though largely unproven, as will be discussed below).

- There are advocates for very low-income households who rebel at the notion of aiming to make people self-sufficient (not as a principle, but as a priority). We talked with some of them in the course of this research. We do feel, however, that the policy winds are shifting. In private conversations, at least, some advocates for the poorest members of our community will talk about the importance of a blueprint whereby homeless persons can move from the sidewalks into shelters into transitional living into permanent housing. The Homeless Coalition has a very successful collaborative program with Downtown Cincinnati, Inc., an organization that can be said to exemplify pocket-book concerns as well as any. The award-winning Continuum of Care planning process, which is countywide and supported by both City and County funds, by its very name is not inconsistent with the values being espoused here.

Responsibility

It is too early to be specific how to implement this recommendation. There has not been the requisite discussion among employment people, housing people, and community development people. A reasonable first step would be to convene a group of such individuals to examine HUD and local policies and make recommendations for implementation. Following are some of the issues that need to be addressed.

- There needs to be a better-designed system of entry into assisted housing. For instance, if an ex-felon is working with an organization willing to take responsibility for his or her conduct, it would be desirable for there to be a way that person could obtain a housing voucher. We have evolved a system whereby assisted housing is largely disconnected from other service systems. The housing system can be successful by excluding those people but the other systems cannot be successful unless they can help their clients gain access to safe, sanitary and affordable housing. We believe the housing system can succeed if it includes measured numbers of such members in dispersed settings if they are actively case-managed by suitable organizations.

- Even more radical, CMHA and HCDCD would eventually have to work toward eligibility criteria for assisted housing, something that cannot be fully implemented now given HUD policies, but which makes sense. These criteria should not be designed to accept only those people with the best chance of success, which would be unfair to

persons with moderate disabilities or special family care burdens, but rather to accept those people with the most realistic plans for advancing from their current circumstances.

- If we are going to emphasize self-sufficiency, then it has implications for where assisted housing can be situated. Households should be assisted in evaluating the suitability of housing vis-à-vis a required self-development plan. Locating assisted housing in high poverty areas is generally at cross-purposes with the goal of self-sufficiency. (Local success with residential mobility counseling has been mixed. Nevertheless, households need some form of assistance with locating assisted housing opportunities, even if that assistance takes a different form than the current ROC program.)

- CMHA and HCDCD will have to begin tracking why people leave assisted housing. We simply do not know at this time why people leave assisted housing (except when they are terminated for infractions). If self-sufficiency will be emphasized, then it will have to be monitored.

Expected Outcomes

Assisted housing is a scarce resource. The means by which scarce resources are most effectively distributed is pricing. "Pricing" public housing for people who are not elderly and do not have severe disabilities could be as simple as holding them accountable to the implementation of an approved development plan. This would have the effect of turning assisted housing from a quasi-entitlement program, with all the negative implications that has for public perceptions, into a development program for people who aim to become self-sufficient.

Generate Public Support

We are extremely pessimistic that public opinion can change independent of a publicly accessible planning process and an effort to convert assisted housing from a lottery that some people are lucky enough to win into a component of a broad-spectrum economic development program. We reject, for example, the notion that it is useful to characterize the largely white residents of our suburban communities as racist. First, if it were true, what could be done about it? Should we despair that anything can be done about housing until people change their racial attitudes? It is a convenient excuse to abide failure. Second, it undercuts our ability to adopt broadly supported regional plans by fostering an "us versus them" mentality that it antithetical to regionalism. As another example, we reject the notion that as long as communities can advantage themselves by excluding low-income housing – as long as the thinking is that if any one neighborhood is going to get stuck with a development, let it be some other one – then no amount of marketing will help. Nevertheless, as long as it is understood that we are not advocating that marketing alone will make much difference in the absence of plans and changes in the logic of assisted housing, we do recommend efforts to change public perceptions of assisted housing.

Statement of Need

Many low-poverty communities are effectively organized to exclude affordable housing for low-income households. Regional planning can partly address this issue. Many middle-

income community residents find the philosophy of assisted housing distasteful and they naturally attribute these poorly thought of attributes of a program to its participants. Remaking assisted housing into a ladder to self-sufficiency can partly address this issue. However, beyond these measures, there is still a need for better marketing. Both CMHA and HCDCD would, we believe, acknowledge that they have had limited success in this domain. And perhaps the housing organizations cannot sell the message that needs to be sold. It may be necessary for the governments to endorse and partially fund this effort, in partnership with foundations and key non-profits like the United Way, which has its own set of strategies for fostering the development of vibrant communities.

Key Considerations

- The public has no conception of what HUD means by a "low-income household" (under 80% of area median family income). In HUD's unfortunate parlance – unfortunate because who likes to think of themselves as below average – low income households include large numbers of young career teachers and police officers, in addition to a wide variety of other careerists nearly any community would be enriched by counting as neighbors. Communities that prevent the development of starter homes and market rate apartments are excluding "low-income" people (especially in the 50% to 80% range) who can help make communities go.

- The public fails to appreciate how many people in the 30% to 50% range of area median family income are self-supporting through employment. These households include the wait staff of the restaurants where we eat, the retail clerks at the stores where we shop, a large number of construction workers, day care providers and home health aides. Indeed, of the ones who are not self-supporting through employment, a significant number have serious disabilities or are elderly. We know that our community is generous in its support of tax levies for these populations. It strikes us that even a novice marketer could help devise a campaign where the support of the tax levies could be carried over into support for assisted housing on behalf of persons with severe disabilities and the elderly.

- There is a large disconnect between the assumed quality of public housing and the actual quality. Somehow, without violating anyone's right to privacy, we need to exploit the successes of CMHA and HCDCD in placing so many people in safe, sanitary units, and we need to protect their efforts against the presumption in the minds of many neighborhood residents that the housing in their communities which is assisted are those units that are dilapidated.

Strengths to Build On

We have one of the world's great marketing machines in the Procter & Gamble Company, not to mention a company that is often praised for its commitment to diversity. This is not to put any onus on P&G, but rather to make the point that there is marketing talent just in one company that is more than capable of rising to the challenge we have articulated. And we cannot imagine that the business community in general is not eager to contribute to an effort that might ease some of the racist taint our region has acquired.

Marketing campaigns of the sort we envision exist, such as Housing Minnesota, so often mentioned by our informants and participants. There is probably evidence that they work.

There is no need to make up evidence that a wide cross-section of the county's population will respond positively to the right message on diversity and inclusion; the results from the

January 2002 Community COMPASS public forum were shockingly clear that when people think about the kind of community they want to live in, they support ideals consistent with diversity and inclusion.

This discussion has focused heavily on marketing. But there is a second approach that can be taken to generate improved public support for more, better and more widely dispersed assisted housing. Public support will increase even without marketing to the extent that the City and County demonstrate that increases in assisted housing are not associated with increases in neighborhood crime. During the HAC planning process, it became apparent that there is good support among both low-income housing advocates and at least some community residents for the Cincinnati Community Problem-Oriented Policing (CPOP) program.

Responsibility

Again, we wish to emphasize the futility of marketing in the absence of planning that will create controls on over-concentration, or marketing that is unresponsive to the deep commitment that suburban communities have to a work ethic. P&G's marketing is successful because they sell good products.

Nevertheless, the City and the County could begin collaborating immediately on a marketing strategy. First, they should identify key partners, which should obviously include CMHA, community representatives, representatives from non-profits who might be potential funding partners, and representatives with marketing expertise.

Second, this group should examine the models for marketing campaigns that exist around the country, select the few that appear to be of greatest applicability and value, visit those cities, and summarize their findings and recommendations.

Third, the City and County should review the report and consider implementing its recommendations.

Expected Outcomes

Coupled with planning and program change, marketing could change the face of assisted housing.

Appendix

A

Definitions

Affirmatively furthering fair housing

A jurisdiction that is affirmatively furthering fair housing has a current analysis of impediments, is implementing the recommendations that follow from that analysis, and is monitoring its efforts to improve fair housing choice.

Affordable housing

According to HUD, affordable housing consumes no more than 30% of income. Housing expenses include rent and mortgage payments, property taxes, and utilities.

Analyses of impediments

Reports that identify barriers to fair housing choice and make recommendations for removing those barriers

Area median family income

In 2002, it is estimated that the median family income in the Cincinnati MSA for the previous year was $64,300. Thus, half of the region's families had incomes below this amount and half had incomes above this amount.

Areas of influence

If a majority of households in the area share a characteristic, then it is impossible for that characteristic to be concentrated as defined in this report (twice the area percentage). Thus, when there can be no area of concentration, this report lists areas of influence, which are defined as those areas that make the largest contributions to Taueber's Index.

Assisted housing

Assisted housing in Hamilton County is the responsibility of the Cincinnati Metropolitan Housing Authority (CMHA) and the Hamilton County Department of Community Development (HCDCD). Both serve the entire county. The major types of assisted housing are public housing, project-based Section 8, and housing choice vouchers. Housing choice vouchers are often still referred to by the older name, tenant-based Section 8. In all three forms of assisted housing, tenants ordinarily pay no more than 30% of their income for rent. To be eligible for assisted housing, tenants must have incomes below 50% of AMFI, although once in an assisted unit, tenants can increase their incomes

without fear of losing their units, up to 80% of AMFI (of course, as the income increases, so does their contribution to the rent).

Cincinnati-Hamilton Consolidated Metropolitan Statistical Area (CMSA)

Consists of 13 counties in three states: Brown, Butler, Clermont, Hamilton, and Warren counties in Ohio; Dearborn and Ohio counties in Indiana; and Boone, Campbell, Gallatin, Grant, Kenton and Pendleton counties in Kentucky.

Community Development Block Grant (CDBG)

The largest of several funding mechanisms by which the federal government supports local community development. According to the HUD web site, "Over a 1, 2, or 3 year period selected by the grantee not less than 70% of the CDBG funds must be used for activities that benefit low- and moderate-income persons. All activities must meet one of the following national objectives for the program: benefit low- and moderate-income persons, prevention or elimination of slums or blight, community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community."

Concentrations of households

A concentration exists when a political jurisdiction or city neighborhood contains more than double the countywide percentage of households with a distinguishing characteristic. As a result, characteristics shared by 50% or more of households cannot be concentrated.

Emergency Shelter Grant (ESG) funds

According to the HUD website, "The Emergency Shelter Grants program provides homeless persons with basic shelter and essential supportive services. It can assist with the operational costs of the shelter facility, and for the administration of the grant. ESG also provides short-term homeless prevention assistance to persons at imminent risk of losing their own housing due to eviction, foreclosure, or utility shutoffs. […] ESG funds are available for the rehabilitation or remodeling of a building used as a new shelter, operations and maintenance of the facility, essential supportive services (i.e., case management, physical and mental health treatment, substance abuse counseling, childcare, etc.), homeless prevention, and grant administration. "

Exclusionary zoning

Any zoning regulation, such as minimum lot size requirements, that makes it difficult or impossible to develop new housing that is affordable for low-income persons.

Fair housing choice

Exists when all of the residents of a community have the ability to freely choose among options that will afford them access to safe, sanitary and affordable housing in neighborhoods where they can thrive. Fair housing has to do with the ability to choose where to live and whether to continue living in a home.

"Fair Share" plan

A generic term for housing plans which require or promote the development of units affordable to low-income households in all parts of a region. The most famous example involves the efforts to comply with the New Jersey Supreme Court Mt. Laurel decision in 1975.

HOME funds

From the HUD website, "HOME provides formula grants to States and localities that communities use—often in partnership with local nonprofit groups—to fund a wide range of activities that build, buy, and/or rehabilitate affordable housing for rent or homeownership or provide direct rental assistance to low-income people. HOME is the largest Federal block grant to State and local governments designed exclusively to create affordable housing for low-income households. Each year it allocates approximately $2 billion among the States and hundreds of localities nationwide.

Housing Choice Voucher Program

The Housing Choice Voucher Program (HCVP), formerly known as tenant-based Section 8, allows tenants to secure any unit on the rental market that rents for no more than 110% of the HUD-established fair market rent level and for which the property owner agrees to take the voucher. As conventional public housing units are lost, and as property owners opt out of project-based contracts, those assisted tenants are typically given HCVs.

Housing conditions

HUD says that a housing condition exists when the unit is grossly substandard, overcrowded, or not affordable to the tenants. Substandard units lack complete kitchen facilities or complete plumbing. Overcrowded units contain more than one person/room. Housing is considered not affordable if it consumes more than 30% of income.

Linguistic isolation

A household in which no member under 13 years (1) speaks only English or (2) speaks a non-English language and speaks English "very well." In other words, all members 14 years old and over have at least some difficulty with English.

Low-income households

HUD defines low-income as a ratio of household income to area median family income of 80% or less. In 2002, the Cincinnati area family median income was $64,300. Low-income thresholds are adjusted for household size. For a four-person household, low-income is having an annual income of $51,440 or less (80% of $64,300). A 5-person household in early 1999 was in the 0-30% of AMFI if the household income was $16,500 or less. The cutoff is adjusted for the size of the household using the above multiples. Very roughly, the threshold for 30% is comparable to the Federal Poverty Level.

A wrinkle in HUD's definitions is that it excludes certain counties in the Cincinnati metropolitan area from the calculation of the AMFI, which is normally defined as the MFI for the metropolitan area. In Cincinnati, the excluded counties are Brown (OH), Gallatin, Grant and Pendleton (KY), and Ohio (IN).

	Number of Persons in Households						
Income Category	1	2	3	4	5	6	7
Low 0-30%	$13,503	$15,432	$17,361	$19,290	$22,376	$23,920	$25,463
Low 31-50%	$22,505	$25,720	$28,935	$32,150	$37,294	$39,866	$42,438
Low 51-80%	$36,008	$41,152	$46,296	$51,440	$59,670	$63,786	$67,901
Adjustment for household size	0.70	0.80	0.90	1.00	1.16	1.24	1.32

Physical problems

As defined on the website for the American Housing Survey, a unit has severe physical problems if it has any of the following five problems:

- Plumbing. Lacking hot or cold piped water or a flush toilet, or lacking both bathtub and shower, all inside the structure (and for the exclusive use of the unit, unless there are two or more full bathrooms).
- Heating. Having been uncomfortably cold last winter for 24 hours or more because the heating equipment broke down, and it broke down at least three times last winter for at least 6 hours each time.
- Electric. Having no electricity, or all of the following three electric problems: exposed wiring, a room with no working wall outlet, and three blown fuses or tripped circuit breakers in the last 90 days.
- Hallways. Having all of the following four problems in public areas: no working light fixtures, loose or missing steps, loose or missing railings, and no working elevator.
- Upkeep. Having any five of the following six maintenance problems: (1) water leaks from the outside, such as from the roof, basement, windows, or doors; (2) leaks from inside structure such as pipes or plumbing fixtures; (3) holes in the floors; (4) holes or open cracks in the walls or ceilings; (5) more than 8 inches by 11 inches of peeling paint or broken plaster; or (6) signs of rats in the last 90 days.

A unit has moderate physical problems if it has any of the following five problems, but none of the severe problems:

- Plumbing. On at least three occasions during the last 3 months, all the flush toilets were broken down at the same time for 6 hours or more (see ‘‘Flush toilet and flush toilet breakdowns’’).
- Heating. Having unvented gas, oil, or kerosene heaters as the primary heating equipment.
- Kitchen. Lacking a kitchen sink, refrigerator, or cooking equipment (stove, burners, or microwave oven) inside the structure for the exclusive use of the unit.
- Hallways. Having any three of the four problems listed above.

- Upkeep. Having any three or four of the six upkeep problems listed above.

Poverty

The US Census Bureau defines poverty based on family income, adjusted for the number of family members, the number of related children, and the number of persons 65 and over. Poverty is also determined for single person households and for non-relatives living with families. The poverty thresholds are updated annually for inflation. Based on the poverty thresholds for 2003, an individual living alone is in poverty if his or her income was less than $9,573. A married couple with two children was in poverty with an income of less than $18,660. A single mother with one child was in poverty with an income of less than $12,682.

Poverty Thresholds for 2003 by Size of Family and Number of Related Children Under 18 Years

	Related children under 18 years								
Size of family unit	None	One	Two	Three	Four	Five	Six	Seven	Eight or more
One person									
Under 65 years	9,573								
65 years and over	8,825								
Two persons									
Householder < 65	12,321	12,682							
Householder > 65	11,122	12,634							
Three persons	14,393	14,810	14,824						
Four persons	18,979	19,289	18,660	18,725					
Five persons	22,887	23,220	22,509	21,959	21,623				
Six persons	26,324	26,429	25,884	25,362	24,586	24,126			
Seven persons	30,289	30,479	29,827	29,372	28,526	27,538	26,454		
Eight persons	33,876	34,175	33,560	33,021	32,256	31,286	30,275	30,019	
Nine or more	40,751	40,948	40,404	39,947	39,196	38,163	37,229	36,998	35,572

Poverty definitions from http://www.census.gov/hhes/poverty/threshld/thresh03.html

Predatory lending

Takes many forms and guises. Most often, it involves sub-prime loans, although not all sub-prime lending is predatory. Predatory lending involves unfair, deceptive, abusive or even fraudulent loan terms or appraisal practices, such as pre-payment penalties, high closing costs, and inflated valuations.

Project-based Section 8

Project-based Section 8 housing is privately owner. The landlord contracts with HUD to make the units in a building available for assisted housing. If a tenant moves out, he or she loses the assistance, which stays with the unit. No new project-based contracts are being signed.

Public housing

Housing that is owned and operated by a housing authority, locally CMHA. There are four large public housing communities in Hamilton County: Findlater Gardens and Winton Terrace together comprise the great bulk of the Cincinnati neighborhood known as Winton Hills; Millvale, in the Cincinnati neighborhood South Cumminsville; and English Woods. Two others – Lincoln Court and Laurel Homes in the West End – were demolished as part of the City West redevelopment financed by HOPE VI funds and by loans and grants from the City of Cincinnati. In addition, there are eleven smaller communities of public housing for the elderly. Public housing is changing, and all new public housing in Hamilton County is what is known as scattered site, meaning that CMHA owns and operates small clusters of housing units, some of them single-unit structures.

Residents of group quarters

Residents of nursing homes, college students in dorms, prisoners and residents of group homes.

Taueber's Index

A measure of segregation. On a scale of 0 to 1 (or, sometimes, 0 to 100), low values represent integration and high values segregation. The index represents the proportion (or percentage) of households that would have to move from areas of concentration in order to achieve full integration.

Appendix

B

Detailed Tables

1. Population, 1990 to 2003

	CMSA	Hamilton County	City of Cincinnati	Balance of County	Other 12 Counties
1990	1,817,571	866,228	364,040	502,188	951,343
2000	1,979,202	845,303	330,662	514,641	1,133,899
2003 *	2,016,073	823,472	323,885	499,587	1,192,601
% Change					
1990-2000	8.9	-2.4	-9.2	2.5	19.2
2000-2003	1.9	-2.6	-2.0	-2.9	5.2

* Population for Cincinnati is July 2002

Source: http://eire.census.gov/popest/data/cities/tables/SUB-EST2002-03.php

2. Differential Population Change, 1990 to 2000, for Selected Metro Areas

	Central City	Balance of MSA	Difference
Cincinnati-Hamilton, OH-KY-IN CMSA	-9.2	13.4	22.4
Indianapolis, IN MSA	6.7	27.7	21.0
Louisville, KY--IN MSA	-4.8	13.2	18.0
Toledo, OH MSA	-5.8	8.3	14.1
Dayton--Springfield, OH MSA	-8.7	2.0	10.7
Cleveland-Akron, OH CMSA	-5.4	4.8	10.2
Pittsburgh, PA MSA	-9.5	0.0	9.5
Lexington, KY MSA	15.6	21.1	5.5
Columbus, OH MSA	12.4	16.3	3.9

3. Building Permits

	CMSA	Hamilton County	City of Cincinnati	Balance of County	Other 12 Counties
Permits for Single Family Units					
1983-1987	28,797	9,710	382	9,328	19,087
1988-1992	35,834	9,236	934	8,302	26,598
1993-1997	44,558	7,117	1,025	6,092	37,441
1998-2002	50,519	6,060	668	5,392	44,459
Permits for Multi-Family Units					
1983-1987	17,405	5,591	1,295	4,296	11,814
1988-1992	16,222	6,157	1,441	4,716	10,065
1993-1997	14,956	4,416	579	3,837	10,540
1998-2002	14,216	4,159	1,404	2,755	10,057
Share of Single Family Units					
1983-1987	100.0	33.7	1.3	32.4	66.3
1988-1992	100.0	25.8	2.6	23.2	74.2
1993-1997	100.0	16.0	2.3	13.7	84.0
1998-2002	100.0	12.0	1.3	10.7	88.0
Share of Multi-Family Units					
1983-1987	100.0	32.1	7.4	24.7	67.9
1988-1992	100.0	38.0	8.9	29.1	62.0
1993-1997	100.0	29.5	3.9	25.7	70.5
1998-2002	100.0	29.3	9.9	19.4	70.7

Source: socdc.hudusers.org

4. Change in Racial Composition from 1990 to 2000

	CMSA	Hamilton County	City of Cincinnati	Balance of County	Other 12 Counties
White Non-Hispanic					
1990	1,588,324	670,385	218,902	451,483	917,939
2000	1,676,081	612,104	173,427	438,677	1,063,977
% of Pop 1990	87.4	77.4	60.1	89.9	96.5
% of Pop 2000	84.7	72.4	52.4	85.2	93.8
% Change 1990-2000	5.5	-8.7	-20.8	-2.8	15.9
African American Non-Hispanic					
1990	202,977	180,423	137,747	42,676	22,554
2000	230,066	197,071	141,193	55,878	32,995
% of Pop 1990	11.2	20.8	37.8	8.5	2.4
% of Pop 2000	11.6	23.3	42.7	10.9	2.9
% Change 1990-2000	13.3	9.2	2.5	30.9	46.3
Native American Non-Hispanic					
1990	2,620	986	550	436	1,634
2000	4,097	1,679	766	913	2,418
% of Pop 1990	0.1	0.1	0.2	0.1	0.2
% of Pop 2000	0.2	0.2	0.2	0.2	0.2
% Change 1990-2000	56.4	70.3	39.3	109.4	48.0
Asian or Pacific Islander Non-Hispanic					
1990	13,519	8,810	4,066	4,744	4,709
2000	24,085	12,768	5,023	7,745	11,317
% of Pop 1990	0.7	1.0	1.1	0.9	0.5
% of Pop 2000	1.2	1.5	1.5	1.5	1.0
% Change 1990-2000	78.2	44.9	23.5	63.3	140.3
Other					
1990	1,032	795	456	339	237
2000	24,054	12,538	6,164	6,374	11,516
% of Pop 1990	0.1	0.1	0.1	4.0	0.0
% of Pop 2000	1.2	1.5	1.9	1.2	1.0
% Change 1990-2000	2230.8	1477.1	1251.8	1780.2	4759.1
Hispanic					
1990	9,099	4,829	2,319	2,510	4,270
2000	20,819	9,143	4,089	5,054	11,676
% of Pop 1990	0.5	0.6	0.6	0.5	0.4
% of Pop 2000	1.1	1.1	1.2	1.0	1.0
% Change 1990-2000	128.8	89.3	76.3	101.4	173.4

5. Taueber's Index for Selected Metro Areas

Rank	Primary MSA	1990	2000	Change
1	Detroit, MI	0.873	0.840	-0.033
2	Milwaukee-Waukesha, WI	0.820	0.810	-0.010
3	Gary, IN	0.869	0.809	-0.060
4	Chicago, IL	0.836	0.778	-0.058
5	Cleveland-Lorain-Elyria, OH	0.848	0.766	-0.082
6	Flint, MI	0.809	0.765	-0.044
7	Buffalo-Niagara Falls, NY	0.807	0.756	-0.051
8	Cincinnati, OH-KY-IN	0.761	0.742	-0.019
9	Newark, NJ	0.780	0.735	-0.045
10	Benton Harbor, MI	0.741	0.734	-0.007
11	St. Louis, MO-IL	0.770	0.731	-0.039
12	Saginaw Bay-Midland, MI	0.807	0.729	-0.078
13	Youngstown-Warren, OH	0.749	0.720	-0.029
14	Dayton-Springfield, OH	0.751	0.710	-0.041
15	Fort Wayne, IN	0.742	0.710	-0.032
16	Harrisburg-Lebanon-Carlisle, PA	0.759	0.700	-0.059
-	Indianapolis, IN	0.744	0.699	-0.045
-	Toledo, OH	0.736	0.690	-0.046
-	Pittsburgh, PA	0.713	0.682	-0.031
-	Akron, OH	0.693	0.651	-0.042

Source: Racial Segregation in the 2000 Census: Promising News, prepared by the Center on Urban and Metropolitan Policy, The Brookings Institution, 2001.

Index is computed for African Americans versus all other persons. The 16 most segregated MSAs In American are shown, along with selected other nearby MSAs.

6. Change in Household Income, 1990 to 2000

	CMSA	Hamilton County	City of Cincinnati	Balance of County	Other 12 Counties
1990 (in 1999 Dollars)					
Lower Quartile	$21,451	$19,640	$12,405	$28,415	$23,236
Median	$41,423	$39,884	$28,646	$50,232	$42,798
Upper Quartile	$66,396	$66,086	$51,634	$80,104	$66,670
1990					
% in Lower Quartile	25%	27%	40%	17%	23%
% in Lower Middle Quartile	25%	24%	26%	23%	25%
% in Upper Middle Quartile	25%	23%	20%	26%	26%
% in Upper Quartile	25%	25%	15%	33%	25%
2000 (in 1999 Dollars)					
Lower Quartile	$24,178	$21,272	$14,029	$28,942	$26,983
Median	$44,926	$41,113	$29,550	$51,175	$48,033
Upper Quartile	$73,626	$71,193	$53,396	$83,057	$75,426
2000					
% in Lower Quartile	25%	29%	42%	19%	22%
% in Lower Middle Quartile	25%	25%	26%	24%	25%
% in Upper Middle Quartile	25%	23%	17%	26%	27%
% in Upper Quartile	25%	23%	14%	30%	26%
% Change in Median Income	8%	3%	3%	2%	12%

7. Employment and Place of Work

	CMSA	Hamilton County	City of Cincinnati	Balance of County	Other 12 Counties
1990 Employed Workers	844,125	399,406	155,705	243,701	444,719
Worked in county of residence	559,565	356,399	141,465	214,934	203,166
Worked outside county of residence	284,560	43,007	14,240	28,767	241,553
Worked in place of residence	190,481	127,148	105,861	21,287	63,333
Worked outside place of residence	419,075	215,656	49,844	165,812	203,419
Not living in a place	234,569	56,602		56,602	177,967
2000 Employed Workers	951,709	398,465	147,616	250,849	553,244
Worked in county of residence	586,675	336,246	128,336	207,910	250,429
Worked outside county of residence	365,034	62,219	19,280	42,939	302,815
Worked in place of residence	181,406	111,543	89,226	22,317	69,863
Worked outside place of residence	478,760	225,593	58,390	167,203	253,167
Not living in a place	291,543	61,329		61,329	230,214
% Change 1990 to 2000					
Number of Employed Workers	12.7	-0.2	-5.2	2.9	24.4
Worked in county of residence	4.8	-5.7	-9.3	-3.3	23.3
Worked outside county of residence	28.3	44.7	35.4	49.3	25.4
Worked in place of residence	-4.8	-12.3	-15.7	4.8	10.3
Worked outside place of residence	14.2	4.6	17.1	0.8	24.5
Not living in a place	24.3	8.4		8.4	29.4

8. Transportation to Work

	CMSA	Hamilton County	City of Cincinnati	Balance of County	Other 12 Counties
1990 Workers					
Car, truck or van	765,177	351,642	124,670	226,972	413,535
Public transportation	29,907	23,076	17,445	5,631	6,831
Walked	25,182	13,474	9,137	4,337	11,708
Other	5,400	2,478	1,284	1,194	2,922
Worked at home	18,459	8,736	3,169	5,567	9,723
2000 Workers					
Car, truck or van	869,777	352,969	119,473	233,496	516,808
Public transportation	27,928	19,959	14,882	5,077	7,969
Walked	21,858	11,670	8,068	3,602	10,188
Other	6,163	2,614	1,312	1,302	3,549
Worked at home	25,983	11,253	3,881	7,372	14,730
Change 1990-2000					
Car, truck or van	13.7	0.4	-4.2	2.9	25.0
Public transportation	-6.6	-13.5	-14.7	-9.8	16.7
Walked	-13.2	-13.4	-11.7	-16.9	-13.0
Other	14.1	5.5	2.2	9.0	21.5
Worked at home	40.8	28.8	22.5	32.4	51.5

9. Travel Time to Work

	CMSA	Hamilton County	City of Cincinnati	Balance of County	Other 12 Counties
1990 Travel time to work					
Under 15 minutes	222,436	102,239	41,046	61,193	120,197
15-29 minutes	350,521	181,252	74,008	107,244	169,269
30-44 minutes	171,279	78,459	25,681	52,778	92,820
45 minutes or more	81,430	28,720	11,801	16,919	52,710
2000 Travel time to work					
Under 15 minutes	237,989	98,478	37,312	61,166	139,511
15-29 minutes	380,741	175,457	66,817	108,640	205,284
30-44 minutes	200,824	81,288	26,236	55,052	119,536
45 minutes or more	106,172	31,989	13,370	18,619	74,183
% Change 1990-2000					
Under 15 minutes	7.0	-3.7	-9.1	0.0	16.1
15-29 minutes	8.6	-3.2	-9.7	1.3	21.3
30-44 minutes	17.2	3.6	2.2	4.3	28.8
45 minutes or more	30.4	11.4	13.3	10.0	40.7

10. Household and Group Quarters Population, 2000

	CMSA	Hamilton County	City of Cincinnati	Balance of County	Other 12 Counties
Household Population	1,935,164	826,330	317,209	509,121	1,108,834
In One-Person Households	209,547	114,209	63,356	50,853	95,338
In Family Households	1,635,238	668,171	226,351	441,820	967,067
In Non-Family Households	90,379	43,950	27,502	16,448	46,429
Percent					
In One-Person Households	10.8	13.8	20.0	10.0	8.6
In Family Households	84.5	80.9	71.4	86.8	87.2
In Non-Family Households	4.7	5.3	8.7	3.2	4.2
Group Quarters Population	44,038	18,973	13,453	5,520	25,065
In Institutions	25,067	10,966	6,614	4,352	14,101
In Other Group Quarters	18,971	8,007	6,839	1,168	10,964
% in Group Quarters	2.3	2.3	4.2	1.1	2.3

11. Households by Tenancy, 1990 to 2000

	CMSA	Hamilton County	City of Cincinnati	Balance of County	Other 12 Counties
Occupied Units					
1990	679,137	338,881	154,342	184,539	340,256
2000	768,130	346,790	147,991	198,799	421,340
% Change	13.1	2.3	-4.1	7.7	23.8
Owner Occupied Units					
1990	438,304	197,556	59,169	138,387	240,748
2000	515,195	207,533	57,655	149,878	307,662
% Change	17.5	5.1	-2.6	8.3	27.8
Renter Occupied Units					
1990	240,833	141,325	95,173	46,152	99,508
2000	252,935	139,257	90,336	48,921	113,678
% Change	5.0	-1.5	-5.1	6.0	14.2
% Owner Occupancy					
1990	64.5	58.3	38.3	75.0	70.8
2000	67.1	59.8	39.0	75.4	73.0

12. General Household Characteristics, 2000

	CMSA	Hamilton County	City of Cincinnati	Balance of County	Other 12 Counties
Number of Persons (%)					
1 Person	27.3	32.9	42.9	25.6	22.7
2 Person	31.8	30.8	28.0	32.8	32.7
3-4 Person	31.3	27.4	22.0	31.4	34.5
5+ Person	9.6	8.9	7.1	10.2	10.1
Age of Householder (%)					
Under 65	80.5	78.4	80.8	76.6	82.3
65 or Over	19.5	21.6	19.2	23.4	17.8
Type of Household (%)					
Married Couple	52.3	44.1	27.1	56.8	59.0
Male Head	3.6	3.4	3.7	3.2	3.7
Female Head	11.8	14.0	18.4	10.8	9.9
Non-Family	32.4	38.5	50.8	29.3	27.3

13. Living Arrangements of Persons 65 and Older, 1990 to 2000

	CMSA	Hamilton County	City of Cincinnati	Balance of County	Other 12 Counties
1990 Total	213,744	115,000	50,587	64,413	98,744
Live with relatives	128,606	66,683	24,610	42,073	61,923
Live alone	66,257	37,554	20,445	17,109	28,703
Live with non-relatives	3,476	2,129	1,261	868	1,347
Live in group quarters	15,405	8,634	4,271	4,363	6,771
2000 Total	231,292	114,015	40,824	73,191	117,277
Live with relatives	142,137	66,550	19,310	47,240	75,587
Live alone	69,755	37,093	16,861	20,232	32,662
Live with non-relatives	4,717	2,495	1,346	1,149	2,222
Live in group quarters	14,683	7,877	3,307	4,570	6,806
Change 1990-2000					
Live with relatives	10.5	-0.2	-21.5	12.3	22.1
Live alone	5.3	-1.2	-17.5	18.3	13.8
Live with non-relatives	35.7	17.2	6.7	32.4	65.0
Live in group quarters	-4.7	-8.8	-22.6	4.7	0.5

14. Poverty Status by Age, 1990 to 2000

	CMSA	Hamilton County	City of Cincinnati	Balance of County	Other 12 Counties
All Persons in Poverty					
1990	203,312	112,575	85,319	27,256	90,737
2000	184,253	97,692	69,722	27,970	86,561
1990 Poverty Rate (%)	11.5	13.3	24.3	5.5	9.8
2000 Poverty Rate (%)	9.5	11.8	21.9	5.5	7.8
Children in Poverty					
1990	77,042	43,486	33,638	9,848	33,556
2000	64,468	35,706	25,807	9,899	28,762
1990 Poverty Rate (%)	16.0	19.6	37.4	7.4	13.0
2000 Poverty Rate (%)	12.5	16.6	32.5	7.3	9.5
Persons 18-64 in Poverty					
1990	104,235	57,082	43,608	13,474	47,153
2000	102,223	52,653	38,319	14,334	49,570
1990 Poverty Rate (%)	9.5	11.0	20.4	4.4	8.2
2000 Poverty Rate (%)	8.5	10.4	19.1	4.7	7.1
Persons 65+ in Poverty					
1990	22,035	12,007	8,073	3,934	10,028
2000	17,562	9,333	5,596	3,737	8,229
1990 Poverty Rate (%)	11.1	11.2	17.3	6.5	10.9
2000 Poverty Rate (%)	8.1	8.7	14.8	5.4	7.4

15. Poverty by Family Type, 1990 to 2000

	CMSA	Hamilton County	City of Cincinnati	Balance of County	Other 12 Counties
Married Couple Families					
Number in 1990	377,381	166,327	50,817	115,510	261,871
Number in 2000	401,949	153,091	40,147	112,944	289,005
Number Below Poverty in 1990	14,084	5,432	3,386	2,046	12,038
Number Below Poverty in 2000	10,638	3,993	2,002	1,991	8,647
Poverty Rate in 1990	3.7	3.3	6.7	1.8	4.6
Poverty Rate in 2000	2.6	2.6	5.0	1.8	3.0
Male-Headed Families					
Number in 1990	18,895	9,415	4,498	4,917	13,978
Number in 2000	27,353	11,721	5,449	6,272	21,081
Number Below Poverty in 1990	2,409	1,212	834	378	2,031
Number Below Poverty in 2000	2,820	1,428	1,058	370	2,450
Poverty Rate in 1990	12.7	12.9	18.5	7.7	14.5
Poverty Rate in 2000	10.3	12.2	19.4	5.9	11.6
Female-Headed Families					
Number in 1990	80,915	46,831	28,084	18,747	62,168
Number in 2000	90,484	48,636	27,237	21,399	69,085
Number Below Poverty in 1990	26,580	16,364	13,015	3,349	23,231
Number Below Poverty in 2000	22,651	14,459	10,167	4,292	18,359
Poverty Rate in 1990	32.8	34.9	46.3	17.9	37.4
Poverty Rate in 2000	25.0	29.7	37.3	20.1	26.6

16. Poverty Rates in 1999 (Places of 10,000 or More)

Rank	Central City	1999
1	Brownsville, TX	36.0
2	Hartford, CT	30.6
3	Laredo, TX	29.6
4	Providence, RI	29.1
5	Miami, FL	28.5
6	Newark, NJ	28.4
7	Athens-Clarke County, GA	28.3
8	New Orleans, LA	27.9
9	San Bernardino, CA	27.6
10	Syracuse, NY	27.3
-	Cleveland, OH	26.3
-	Dayton, OH	23.0
-	Cincinnati, OH	21.9
-	Louisville, KY	21.6
-	Pittsburgh, PA	20.4
-	Toledo, OH	17.9
-	Columbus, OH	14.8
-	Lexington-Fayette, KY	12.9
-	Indianapolis, IN	11.9

Note: Rates shown for 10 poorest cities in America and for selected nearby cities

17. Vacancies, New Construction and Demolitions

Number of Households	CMSA	Hamilton County	City of Cincinnati	Balance of County	Other 12 Counties
1990 Housing Units	722,225	361,421	169,088	192,333	360,804
1990 Occupied Housing Units	679,137	338,881	154,342	184,539	340,256
1990 Vacant Housing Units	43,088	22,540	14,746	7,794	20,548
1990 Vacancy Rate	6.0	6.2	8.7	4.1	5.7
2000 Housing Units	820,756	373,393	165,945	207,448	447,363
2000 Occupied Housing Units	768,130	346,790	147,991	198,799	421,340
2000 Vacant Housing Units	52,626	26,603	17,954	8,649	26,023
2000 Vacancy Rate	6.4	7.1	10.8	4.2	5.8
Building Permits 1990-2000	117,850	24,715	3,686	21,029	93,135
Estimated Demolitions 1990-2000	19,319	12,743	6,829	5,914	6,576
2000 Vacancies					
For rent	23,284	13,711	10,033	3,678	9,573
For sale	9,187	3,349	1,566	1,783	5,838
Rented or sold but not occupied	5,584	2,815	1,753	1,062	2,769
Seasonal or recreational units	5,548	1,786	841	945	3,762
Other (includes abandoned)	9,023	4,942	3,761	1,181	4,081

18. Indices of Housing Quality

Number of Households	CMSA	Hamilton County	City of Cincinnati	Balance of County	Other 12 Counties
1990 Housing Units	722,225	361,421	169,088	192,333	360,804
Lacking complete kitchen	5,298	2,332	1,441	891	2,966
% Lacking Complete Kitchen	0.7	0.6	0.9	0.5	0.8
Lacking Complete Plumbing	4,527	1,379	880	499	3,148
% Lacking Complete Plumbing	0.6	0.4	0.5	0.3	0.9
1990 Occupied Housing Units	679,137	338,881	154,342	184,539	340,256
Owner Occuped Units	438,304	197,556	59,169	138,387	240,748
Overcrowded Owner Occupied Units	5,017	1,964	730	1,234	3,053
% Owner Units Overcrowded	1.1	1.0	1.2	0.9	1.3
Renter Occupied Units	240,833	141,325	95,173	46,152	99,508
Overcrowded Renter Occupied Units	10,393	6,531	5,192	1,339	3,862
% Rental Units Overcrowded	4.3	4.6	5.5	2.9	3.9
1990 Specified Occupied Housing Units	588,202	307,079	138,784	168,295	281,123
Specified Owner Units	361,784	171,683	47,418	124,265	190,101
Owners Paying 30% or More	49,302	24,309	7,877	16,432	24,993
% Owners Paying 30% or More	13.6	14.2	16.6	13.2	13.1
Specified Renter Units	226,418	135,396	91,366	44,030	91,022
Renters Paying 30% or More	85,707	51,975	36,873	15,102	33,732
% Renters Paying 30% or More	37.9	38.4	40.4	34.3	37.1
2000 Housing Units	820,756	373,393	165,945	207,448	447,363
Lacking complete kitchen	6,478	3,502	2,143	1,359	2,976
% Lacking Complete Kitchen	0.8	0.9	1.3	0.7	0.7
Lacking Complete Plumbing	4,753	2,322	1,657	665	2,431
% Lacking Complete Plumbing	0.6	0.6	1.0	0.3	0.5
2000 Occupied Housing Units	768,130	346,790	147,991	198,799	421,340
Owner Occuped Units	515,195	207,533	57,655	149,878	307,662
Overcrowded Owner Occupied Units	4,507	1,755	591	1,164	2,752
% Owner Units Overcrowded	0.9	0.8	1.0	0.8	0.9
Renter Occupied Units	252,935	139,257	90,336	48,921	113,678
Overcrowded Renter Occupied Units	9,275	5,527	3,802	1,725	3,748
% Rental Units Overcrowded	3.7	4.0	4.2	3.5	3.3
2000 Specified Occupied Housing Units	673,194	315,413	133,238	182,175	357,781
Specified Owner Units	437,132	183,901	47,951	135,950	253,231
Owners Paying 30% or More	79,464	36,322	10,831	25,491	43,142
% Owners Paying 30% or More	18.2	19.8	22.6	18.8	17.0
Specified Renter Units	236,062	131,512	85,287	46,225	104,550
Renters Paying 30% or More	85,890	49,220	33,056	16,164	36,670
% Renters Paying 30% or More	36.4	37.4	38.8	35.0	35.1

19. Other Indices of Housing Quality

	PMSA	Hamilton County	City of Cincinnati	Balance of County	Other 6 Counties
Number of All Occupied Units	592,400	340,600	142,400	198,200	251,800
Severe Physical Problems	7,000	4,800	3,000	1,800	2,200
Moderate Physical Problems	30,500	24,700	17,300	7,400	5,800
% Severe	1.2	1.4	2.1	0.9	0.9
% Moderate	5.1	7.3	12.1	3.7	2.3
Number of Owner-Occupied Units	396,300	210,900	59,800	151,100	185,400
Severe Physical Problems	2,100	1,000	300	700	1,100
Moderate Physical Problems	12,000	8,400	4,600	3,800	3,600
% Severe	0.5	0.5	0.5	0.5	0.6
% Moderate	3.0	4.0	7.7	2.5	1.9
Number of Rental-Occupied Units	196,100	129,700	82,600	47,100	66,400
Severe Physical Problems	4,900	3,800	2,700	1,100	1,100
Moderate Physical Problems	18,500	16,300	12,700	3,600	2,200
% Severe	2.5	2.9	3.3	2.3	1.7
% Moderate	9.4	12.6	15.4	7.6	3.3

Source: 1998 American Housing Survey for the seven-county Cincinnati Primary Metropolitan Statistical Area

20. Households by Race of Householder, 2000

	CMSA	Hamilton County	City of Cincinnati	Balance of County	Other 12 Counties
Number of Households	768,136	346,792	147,970	198,822	421,344
White Non-Hispanic	655,248	255,845	83,415	172,430	399,403
African American Non-Hispanic	90,317	78,905	58,335	20,570	11,412
Native American Non-Hispanic	1,641	698	321	377	943
Asian or Pacific Islander Non-Hispanic	8,192	4,814	2,273	2,541	3,378
Other Non-Hispanic (Including Biracial)	6,752	3,685	2,171	1,514	3,067
Hispanic	5,986	2,845	1,455	1,390	3,141
Percentage of Households					
White Non-Hispanic	85.3	73.8	56.4	86.7	94.8
African American Non-Hispanic	11.8	22.8	39.4	10.3	2.7
Native American Non-Hispanic	0.2	0.2	0.2	0.2	0.2
Asian or Pacific Islander Non-Hispanic	1.1	1.4	1.5	1.3	0.8
Other Non-Hispanic (Including Biracial)	0.9	1.1	1.5	0.8	0.7
Hispanic	0.8	0.8	1.0	0.7	0.7

Source: CHAS data at socds.huduser.org

21. Homeownership by Race in Hamilton County, 1960 to 2000

		Hamilton County	City of Cincinnati	Outside of Cincinnati
2000	Owner-Occupied	207,533	57,655	149,878
	White	176,276	40,719	135,557
	African American	27,295	15,714	11,581
	Renter-Occupied	139,257	90,336	48,921
	White	81,093	43,382	37,711
	African American	51,750	42,690	9,060
	% Owner Occupancy	59.8	39.0	75.4
	White	68.5	48.4	78.2
	African American	34.5	26.9	56.1
1990	Owner-Occupied	197,551	59,172	138,379
	White	173,488	44,867	128,621
	African American	22,392	13,942	8,450
	Renter-Occupied	141,330	95,170	46,160
	White	93,158	53,623	39,535
	African American	45,916	39,877	6,039
	% Owner Occupancy	58.3	38.3	75.0
	White	65.1	45.6	76.5
	African American	32.8	25.9	58.3
1980	Owner-Occupied	186,226	60,673	125,553
	White	164,612	46,899	117,713
	African American	20,516	13,449	7,067
	Renter-Occupied	136,012	97,004	39,008
	White	96,465	61,632	34,833
	African American	38,152	34,411	3,741
	% Owner Occupancy	57.8	38.5	76.3
	White	63.1	43.2	77.2
	African American	35.0	28.1	65.4
1970	Owner-Occupied	166,581	61,504	105,077
	White	151,550	50,377	101,173
	African American	14,718	10,974	3,744
	Renter-Occupied	128,688	98,334	30,354
	White	96,923	68,469	28,454
	African American	31,133	29,313	1,820
	% Owner Occupancy	56.4	38.5	77.6
	White	61.0	42.4	78.0
	African American	32.1	27.2	67.3
1960	Owner-Occupied	144,442	65,355	79,087
	White	135,199	58,399	76,800
	African American	9,243	6,956	2,287
	Renter-Occupied	119,945	96,472	23,473
	White	92,766	70,870	21,896
	African American	27,179	25,602	1,577
	% Owner Occupancy	54.6	40.4	77.1
	White	59.3	45.2	77.8
	African American	25.4	21.4	59.2

22. Households by Income Category

	CMSA	Hamilton County	City of Cincinnati	Balance of County	Other 12 Counties
Number of Households	768,136	346,792	147,970	198,822	421,344
By Income in Relation to AMFI					
0 – 30%	92,374	50,490	35,234	15,256	41,884
31 – 50%	83,066	40,915	22,178	18,737	42,151
51 – 80%	142,769	66,300	30,522	35,778	76,469
Above 80%	449,927	189,087	60,036	129,051	260,840
% Households					
0 – 30%	12.0	14.6	23.8	7.7	9.9
31 – 50%	10.8	11.8	15.0	9.4	10.0
51 – 80%	18.6	19.1	20.6	18.0	18.1
Above 80%	58.6	54.5	40.6	64.9	61.9

Source: CHAS data at socds.huduser.org

23. Low Income Households by Race of Head, 2000

	CMSA	Hamilton County	City of Cincinnati	Balance of County	Other 12 Counties
All Households	768,136	346,792	147,970	198,822	421,344
White	655,248	255,845	83,415	172,430	399,403
African American	90,317	78,905	58,335	20,570	11,412
Other	22,571	12,042	6,220	5,822	10,529
% All Households	100.0	100.0	100.0	100.0	100.0
White	85.3	73.8	56.4	86.7	94.8
African American	11.8	22.8	39.4	10.3	2.7
Other	2.9	3.5	4.2	2.9	2.5
Under 30% AFMI	92,374	50,490	35,234	15,256	41,884
White	61,885	24,275	12,805	11,470	37,610
African American	26,778	23,955	20,770	3,185	2,823
Other	3,711	2,260	1,659	601	1,451
% Households Under 30%	100.0	100.0	100.0	100.0	100.0
White	67.0	48.1	36.3	75.2	89.8
African American	29.0	47.4	58.9	20.9	6.7
Other	4.0	4.5	4.7	3.9	3.5
30% to < 50% AFMI	68,506	34,160	20,173	13,987	34,346
White	51,175	19,595	8,835	10,760	31,580
African American	14,486	12,965	10,350	2,615	1,521
Other	2,845	1,600	988	612	1,245
% Households 30% to < 50%	100.0	100.0	100.0	100.0	100.0
White	74.7	57.4	43.8	76.9	91.9
African American	21.1	38.0	51.3	18.7	4.4
Other	4.2	4.7	4.9	4.4	3.6
50% to < 80% AFMI	142,769	66,300	30,522	35,778	76,469
White	120,410	47,895	17,105	30,790	72,515
African American	18,226	16,100	12,145	3,955	2,126
Other	4,133	2,305	1,272	1,033	1,828
% Households 50% to < 80%	100.0	100.0	100.0	100.0	100.0
White	84.3	72.2	56.0	86.1	94.8
African American	12.8	24.3	39.8	11.1	2.8
Other	2.9	3.5	4.2	2.9	2.4

Source: CHAS data at socds.huduser.org

24. Households by Affordability, 2000

	CMSA	Hamilton County	City of Cincinnati	Balance of County	Other 12 Counties
Number Rental Households	252,941	139,260	90,325	48,935	113,681
0% to < 30%	65,325	39,030	30,325	8,705	26,295
30% to < 50%	45,462	25,430	16,940	8,490	20,032
50% to < 80%	59,612	32,230	19,903	12,327	27,382
80% or More	82,557	42,569	23,163	19,406	39,988
Affordable Units to Households in Income Range					
0 - < 50%	53,255	30,935	23,905	7,030	22,320
50% - < 80%	122,154	68,155	46,345	21,810	53,999
81% - < 100%	67,264	33,600	17,025	16,575	33,664
Over 100%	10,268	6,570	3,050	3,520	3,698
% Rental Households					
0 - < 50%	21.1	22.2	26.5	14.4	19.6
50% - < 80%	48.3	48.9	51.3	44.6	47.5
81% - < 100%	26.6	24.1	18.8	33.9	29.6
Over 100%	4.1	4.7	3.4	7.2	3.3

Source: CHAS data at socds.huduser.org

25. Hamilton County Assisted Housing, 1994 to 2004

	Housing Choice Vouchers (formerly known as Tenant-Based Section 8)					
	CMHA	HCDCD	Subtotal	Project-Based Vouchers	Public Housing	Total
1994	3,850	1,395	5,245	10,428	7,619	23,292
2000	5,021	1,798	6,819	10,539	6,754	24,112
2001	6,055	2,275	8,330	9,945	6,171	24,446
2002	6,783	2,693	9.476	8,800	5,776	24,052
2004	7,955	3,108	11,063	8,986	5,717	25,766
Percent Distribution by Type of Unit						
1994	17.6			47.6	34.8	100.0
2004	30.9	12.1	42.9	34.9	22.2	100.0
% Change						
2000 to 2002	58.4			-14.7	-15.4	15.5

Not shown are 128 units of affordable housing operated by CMHA

Source: Cincinnati Metropolitan Housing Authority

26. Households with Conditions by Income Category, 2000

	CMSA	Hamilton County	City of Cincinnati	Balance of County	Other 12 Counties
Number of Households	768,136	346,792	147,970	198,822	421,344
By Income in Relation to AMFI					
0 – 30%	92,374	50,490	35,234	15,256	41,884
31 – 50%	83,066	40,915	22,178	18,737	42,151
51 – 80%	142,769	66,300	30,522	35,778	76,469
80% - < 95%	66,641	28,699	11,255	17,444	37,942
95% or More	383,286	160,388	48,781	111,607	222,898
Number of Households with Conditions					
0 – 30%	67,174	37,120	25,149	11,971	30,054
31 – 50%	44,483	21,890	11,435	10,455	22,593
51 – 80%	41,190	18,825	7,108	11,717	22,365
80% - < 95%	11,319	4,924	1,650	3,274	6,395
95% or More	24,639	11,044	3,268	7,776	13,595
% of Households with Conditions					
0 – 30%	72.7	73.5	71.4	78.5	71.8
31 – 50%	53.6	53.5	51.6	55.8	53.6
51 – 80%	28.9	28.4	23.3	32.7	29.2
80% - < 95%	17.0	17.2	14.7	18.8	16.9
95% or More	6.4	6.9	6.7	7.0	6.1

Source: CHAS data at socds.huduser.org

27. Households by Mobility/Self-Care Limitations by Conditions by Income (All Ages)

	CMSA	Hamilton County	City of Cincinnati	Balance of County	Other 12 Counties
Number of Households	768,241	346,830	147,999	198,831	421,411
Limitations and Conditions					
0 – 30%	20,846	10,590	6,860	3,730	10,256
31 – 50%	11,102	5,350	2,625	2,725	5,752
51 – 80%	7,455	3,405	1,190	2,215	4,050
80% - < 95%	1,765	740	289	451	1,025
95% or More	3,525	1,515	484	1,031	2,010
Limitations and No Conditions					
0 – 30%	8,733	4,375	3,225	1,150	4,358
31 – 50%	10,835	4,980	2,504	2,476	5,855
51 – 80%	19,784	8,380	3,810	4,570	11,404
80% - < 95%	8,578	3,395	1,340	2,055	5,183
95% or More	38,791	15,740	4,985	10,755	23,051
% with Conditions					
0 – 30%	70.5	70.8	68.0	76.4	70.2
31 – 50%	50.6	51.8	51.2	52.4	49.6
51 – 80%	27.4	28.9	23.8	32.6	26.2
80% - < 95%	17.1	17.9	17.7	18.0	16.5
95% or More	8.3	8.8	8.8	8.7	8.0
No Limitations and Conditions					
0 – 30%	46,338	26,530	18,290	8,240	19,808
31 – 50%	33,410	16,535	8,820	7,715	16,875
51 – 80%	33,733	15,435	5,925	9,510	18,298
80% - < 95%	9,585	4,190	1,348	2,842	5,395
95% or More	21,088	9,530	2,800	6,730	11,558
No Limitations and No Conditions					
0 – 30%	16,474	8,995	6,865	2,130	7,479
31 – 50%	27,770	14,055	8,234	5,821	13,715
51 – 80%	81,823	39,090	19,610	19,480	42,733
80% - < 95%	46,753	20,390	8,255	12,135	26,363
95% or More	319,853	133,610	40,540	93,070	186,243
% with Conditions					
0 – 30%	73.8	74.7	72.7	79.5	72.6
31 – 50%	54.6	54.1	51.7	57.0	55.2
51 – 80%	29.2	28.3	23.2	32.8	30.0
80% - < 95%	17.0	17.0	14.0	19.0	17.0
95% or More	6.2	6.7	6.5	6.7	5.8

Source: CHAS data at socds.huduser.org

28. Households by Mobility/Self-Care Limitations by Conditions by Income (Householder Under 65)

	CMSA	Hamilton County	City of Cincinnati	Balance of County	Other 12 Counties
Number of Households	606,007	267,060	118,145	148,915	338,947
Limitations and Conditions					
0 – 30%	11,385	5,660	4,055	1,605	5,725
31 – 50%	6,077	2,700	1,620	1,080	3,377
51 – 80%	4,533	1,995	775	1,220	2,538
80% - < 95%	1,178	455	195	260	723
95% or More	2,594	960	320	640	1,634
Limitations and No Conditions					
0 – 30%	4,117	2,260	1,795	465	1,857
31 – 50%	3,887	1,860	1,205	655	2,027
51 – 80%	9,838	3,970	2,230	1,740	5,868
80% - < 95%	5,278	2,065	905	1,160	3,213
95% or More	27,984	10,685	3,355	7,330	17,299
% with Conditions					
0 – 30%	73.4	71.5	69.3	77.5	75.5
31 – 50%	61.0	59.2	57.3	62.2	62.5
51 – 80%	31.5	33.4	25.8	41.2	30.2
80% - < 95%	18.2	18.1	17.7	18.3	18.4
95% or More	8.5	8.2	8.7	8.0	8.6
No Limitations and Conditions					
0 – 30%	35,308	20,595	15,075	5,520	14,713
31 – 50%	26,408	13,015	7,430	5,585	13,393
51 – 80%	28,498	12,570	5,000	7,570	15,928
80% - < 95%	8,528	3,610	1,205	2,405	4,918
95% or More	18,847	8,210	2,375	5,835	10,637
No Limitations and No Conditions					
0 – 30%	10,725	6,385	5,365	1,020	4,340
31 – 50%	16,327	8,800	6,240	2,560	7,527
51 – 80%	61,525	29,555	16,355	13,200	31,970
80% - < 95%	38,575	16,470	7,055	9,415	22,105
95% or More	284,395	115,240	35,590	79,650	169,155
% with Conditions					
0 – 30%	76.7	76.3	73.8	84.4	77.2
31 – 50%	61.8	59.7	54.4	68.6	64.0
51 – 80%	31.7	29.8	23.4	36.4	33.3
80% - < 95%	18.1	18.0	14.6	20.3	18.2
95% or More	6.2	6.7	6.3	6.8	5.9

Source: CHAS data at socds.huduser.org

29. Households by Mobility/Self-Care Limitations by Conditions by Income (Householder 65 or More)

	CMSA	Hamilton County	City of Cincinnati	Balance of County	Other 12 Counties
Number of Households	162,234	79,770	29,854	49,916	82,464
Limitations and Conditions					
0 – 30%	9,461	4,930	2,805	2,125	4,531
31 – 50%	5,025	2,650	1,005	1,645	2,375
51 – 80%	2,922	1,410	415	995	1,512
80% - < 95%	587	285	94	191	302
95% or More	931	555	164	391	376
Limitations and No Conditions					
0 – 30%	4,616	2,115	1,430	685	2,501
31 – 50%	6,948	3,120	1,299	1,821	3,828
51 – 80%	9,946	4,410	1,580	2,830	5,536
80% - < 95%	3,300	1,330	435	895	1,970
95% or More	10,807	5,055	1,630	3,425	5,752
% with Conditions					
0 – 30%	67.2	70.0	66.2	75.6	64.4
31 – 50%	42.0	45.9	43.6	47.5	38.3
51 – 80%	22.7	24.2	20.8	26.0	21.5
80% - < 95%	15.1	17.6	17.8	17.6	13.3
95% or More	7.9	9.9	9.1	10.2	6.1
No Limitations and Conditions					
0 – 30%	11,030	5,935	3,215	2,720	5,095
31 – 50%	7,002	3,520	1,390	2,130	3,482
51 – 80%	5,235	2,865	925	1,940	2,370
80% - < 95%	1,057	580	143	437	477
95% or More	2,241	1,320	425	895	921
No Limitations and No Conditions					
0 – 30%	5,749	2,610	1,500	1,110	3,139
31 – 50%	11,443	5,255	1,994	3,261	6,188
51 – 80%	20,298	9,535	3,255	6,280	10,763
80% - < 95%	8,178	3,920	1,200	2,720	4,258
95% or More	35,458	18,370	4,950	13,420	17,088
% with Conditions					
0 – 30%	65.7	69.5	68.2	71.0	61.9
31 – 50%	38.0	40.1	41.1	39.5	36.0
51 – 80%	20.5	23.1	22.1	23.6	18.0
80% - < 95%	11.4	12.9	10.6	13.8	10.1
95% or More	5.9	6.7	7.9	6.3	5.1

Source: CHAS data at socds.huduser.org

30. Household Racial/Ethnic Concentrations in Hamilton County, 2000

Race of Head	Taueber's Index	Concentrations *	
White Non-Hispanic	57.6	Green Township	97.7
		Anderson Township	97.1
		Colerain Township	89.3
		Delhi Township	98.5
		Norwood City	94.6
		Hyde Park	93.4
		Sycamore Township	90.7
African American Non-Hispanic	63.3	Lincoln Heights	98.4
		Bond Hill	94.3
		Avondale	94.0
		Fay Apartments	93.1
		S. Cumminsville-Millvale	92.3
		Evanston	87.0
		West End	85.6
		Winton Hills	84.4
		Walnut Hills	81.2
		N. Fairmont-English Woods	81.2
		Roselawn	75.9
		Kennedy Hts.	73.5
		and 13 others	
Native American Non-Hispanic	42.2	None	
Asian Non-Hispanic	39.7	University Hts.	15.8
		Blue Ash	5.9
		Clifton	6.7
		Symmes township	5.0
Other Non-Hispanic	25.7	Camp Washington	5.8
		East End	5.6
		Arlington Hts.	4.9
Hispan ic	25.8	Lower Price Hill	5.6

* Since white households could not meet guideline for concentration, neighborhoods shown are those making the largest contributions to Taueber's Index

31. Household Income Concentrations in Hamilton County, 2000

Household Income Range	Taueber's Index	Concentrations *	
< 30% of AMFI	36.5	Winton Hills	62.2
		Fay Apartments	59.8
		Over-the-Rhine	58.0
		West End	56.8
		S. Cumminsville-Millvale	55.7
		N. Fairmont-English Woods	54.3
		Lower Price hill	52.9
		Walnut Hills	44.0
		Avondale	41.5
		Camp Washington	37.2
		Lincoln Hts. Village	36.7
		Corryville	36.2
		CBD Riverfront	35.9
		S. Fairmount	34.5
		University Hts.	31.7
		Fairview-Clifton Hts.	31.3
		Evanston	29.6
30% to < 50% of AMFI	19.7	Lincoln Hts. Village	25.0
		University Hts.	24.0
50% to < 80% of AMFI	13.1	None	13.1
80% to < 95% of AMFI	10.9	Sedamsville-Riverside	18.0
95% or more of AMFI	30.5	Anderson Township	72.2
		Green Township	62.2
		Colerain Township	54.7

* Since higher income households could not meet guideline for concentration, neighborhoods shown are those making the largest contributions to Taueber's Index

32. Taueber's Index by Income, 2000 (Black versus Non-Black)

Income Level	Index
< 30% AMFI	62.0
30% to < 50% AMFI	62.0
50% to < 80% AMFI	61.0
80% to < 95% AMFI	61.8
95% or more AMFI	62.1

33. Concentrations of Affordable Rental Units, 2000

Income Range at which Units Affordable	Taueber's Index	Concentrations *	
< 50% AMFI	38.7	N. Fairmont-English Woods	73.8
		S. Cumminsville-Millvale	72.7
		Lower Price Hill	71.2
		Over-the-Rhine	71.2
		Winton Hills	68.1
		Fay Apartments	66.4
		West End	66.2
		Lincoln Hts. Village	62.3
		Avondale	44.8
50% to < 80% AMFI	31.4	Westwood	73.5
		Norwood City	65.9
		Mt. Airy	77.2
80% to < 100% AMFI	34.7	Woodlawn Village	83.5
		Symmes Township	73.3
		Forest Park City	64.6
		Blue Ash City	62.7
		Mariemont City	60.9
		Hyde Park	54.7
		Wyoming City	51.3
		Mt. Adams	51.2
		Mt. Lookout	51.1
		Newtown Village	50.2
		Anderson Township	49.9
100% or More AMFI	50.0	Amberly Village	36.8
		Terrace Park Village	36.5
		Montgomery City	33.2
		Sycamore Township	33.1
		Mt. Adams	28.6
		Loveland City	21.9
		Springdale City	21.1
		Blue Ash City	20.9
		Hartwell	20.3
		Anderson Township	15.1
		Sharonville City	14.7
		Symmes Township	13.1
		Mt. Lookout	12.1
		CBD-Riverfront	11.7
		East End	11.6
		Mariemont Village	11.5
		Deer Park City	10.7
		College Hill	9.8

* Since the 50-80% range could not practically meet guideline for concentration, neighborhoods shown are those making the largest contributions to Taueber's Index

34. Location of Assisted Units, 2004 (By Degree of Concentration)

Area	Housing Choice Voucher	Project-Based Section 8	Public Housing	Total Assisted Units	Rental Units	% Rental Units Assisted
Fay Apartments	105	651		756	849	89.0
Winton Hills	141	149	1,264	1,554	1,762	88.2
N. Fairmount-English Woods	119		968	1,087	1,265	85.9
S. Cumminsville (Millvale)	77		594	671	1,064	63.1
West End	216	666	814	1,696	3,550	47.8
Avondale	790	1,006	590	2,386	5,250	45.4
Over- the- Rhine	540	987	30	1,557	3,454	45.1
Walnut Hills	372	718	292	1,382	3,083	44.8
Lower Price Hill	41	111		152	343	44.3
S. Fairmount	180	150	4	334	847	39.4
Springfield Twp.	786	146	20	952	2,491	38.2
Lincoln Heights	105	207	77	389	1,032	37.7
Sedamsville	57	73		130	377	34.5
Evanston	286	87	113	486	1,423	34.2
Roselawn	332	348		680	2,146	31.7
Miami Twp.	41	9	1	51	200	25.5
Loveland	7	211	4	222	902	24.6
Madisonville	213	299	20	532	2,196	24.2
Columbia Twp.	156		1	157	654	24.0
East Price Hill	738	208	72	1,018	4,261	23.9
Golf Manor	177		4	181	764	23.7
Riverfront (CBD)	5	334		339	1,497	22.6
East Walnut Hills	122	151	139	412	1,833	22.5
Winton Place	72		8	80	400	20.0
Mt. Auburn	248	117	9	374	1,919	19.5
College Hill	300	226	17	543	2,809	19.3
Mt. Airy	460		16	476	2,593	18.4
Springdale	158	150	4	312	1,752	17.8
Kennedy Heights	121	39	6	166	954	17.4
Lockland	77	54	9	140	842	16.6
West Price Hill	284		218	502	3,315	15.1
Northside	290		14	304	2,052	14.8
Mt. Healthy	68	175	3	246	1,677	14.7
Paddock Hills	112	24	12	148	1,076	13.8
Silverton	102	49	4	155	1,136	13.6
Westwood	875	389	37	1,301	10,228	12.7
Columbia Tusculum	1	58	1	60	526	11.4
Camp Washington	38		2	40	357	11.2
North College Hill	134		5	139	1,309	10.6
Corryville	102	59	1	162	1,590	10.2
Oakley	48	302	10	360	3,608	10.0
Carthage	41		4	45	472	9.5
Anderson Twp.	18	143	19	180	1,901	9.5
Elmwood Place	48		3	51	571	8.9
Arlington Heights	14		1	15	170	8.8
Forest Park	152	80	7	239	2,815	8.5
Colerain Twp.	268	64	23	355	4,183	8.5
Delhi Twp.	26	73	25	124	1,569	7.9
Woodlawn	32		8	40	524	7.6
Amberly Village	2			2	27	7.4
Bond Hill	166		3	169	2,283	7.4

Area	Housing Choice Voucher	Project-Based Section 8	Public Housing	Total Assisted Units	Rental Units	% Rental Units Assisted
Mt. Washington	31	92	73	196	2,664	7.4
East End	26		1	27	371	7.3
Clifton	38	182		220	3,043	7.2
Madeira	10		10	20	280	7.1
Norwood	266	8	18	292	4,499	6.5
Wyoming	25		1	26	409	6.4
Pleasant Ridge	123		6	129	2,086	6.2
Fairview	121	42	3	166	2,768	6.0
Symmes Twp.	9	55	8	72	1,291	5.6
Reading	36	50	4	90	1,991	4.5
St. Bernard	29		3	32	749	4.3
Hartwell	65		12	77	1,806	4.3
Sayler Park	12		5	17	411	4.1
Greenhills	16		3	19	510	3.7
Harrison Twp.	22		5	27	761	3.5
Glendale	4			4	144	2.8
Cheviot	34		5	39	1,562	2.5
Riverside	7	44	2	53	2,146	2.5
Blue Ash	11		19	30	1,283	2.3
Newtown	1		5	6	275	2.2
Deer Park	12		4	16	739	2.2
Fairfax	2		1	3	148	2.0
Green Twp.	34		24	58	2,875	2.0
Linwood	4			4	206	1.9
Cleves	1		3	4	218	1.8
Crosby Twp.	2			2	139	1.4
University Heights	37		2	39	2,895	1.3
Sycamore Twp.	10		17	27	2,297	1.2
Whitewater Twp.	5			5	696	0.7
Montgomery	2			2	326	0.6
Sharonville	3		4	7	1,991	0.4
Hyde Park	5		3	8	3,363	0.2
Mariemont	1			1	562	0.2
Mt. Adams	1			1	671	0.1
California				0	49	0.0
Evendale				0	47	0.0
Indian Hill				0	81	0.0
Milford				0	5	0.0
Mt. Lookout				0	813	0.0
Queensgate				0	1	0.0
Terrace Park				0	38	0.0
Out of County	195			195		
Total	11,063	8,986	5,717	25,766	141,110	18.3

Source: CMHA. (Note that public housing units in the West End include HOPE VI/LITC units)

35. Taueber's Index by Type of Housing

Rental units (compared to owner-occupied)	35.2
Assisted units (compared to other rental)	46.2
Public housing	75.0
Project-based Section 8	53.3
Housing Choice Voucher units	35.9
Housing Choice Voucher units compared to all other units (rental and owner)	44.7

36. Concentration of Households with Conditions

Income Range	Taueber's Index	Concentrations *	
< 30% AMFI	20.4	Westwood	82.7
30% to < 50% AMFI	16.8	None	
50% to < 80% AMFI	18.6	Mt. Lookout	57.1
90% to < 95% AMFI	20.6	Hartwell	38.5
		Madeira City	36.5
95% or More AMFI	16.0	Village of Indian Hill City	19.1
		Over-the-Rhine	16.1
		Hartwell	14.5
		N. Avondale-Paddock Hills	13.9

* Since the < 30% range could not meet guideline for concentration, neighborhoods shown are those making the largest contributions to Taueber's Index

36. Changes in Number of Assisted Units, 1994-2002

Areas with Increases	1994	2002	Change
Springfield Twp.	323	563	240
Westwood	847	1,070	223
Mt. Airy	147	351	204
Bond Hill	108	290	182
Springdale	155	282	127
Evanston	309	404	95
Columbia Twp.	1	93	92
West Price Hill	275	367	92
Roselawn	501	588	87
Pleasant Ridge	56	139	83
Colerain Twp.	60	141	81
Winton Hills	1,401	1,480	79
Northside	145	220	75
College Hill	400	474	74
Silverton	19	93	74
Walnut Hills	1,380	1,435	55

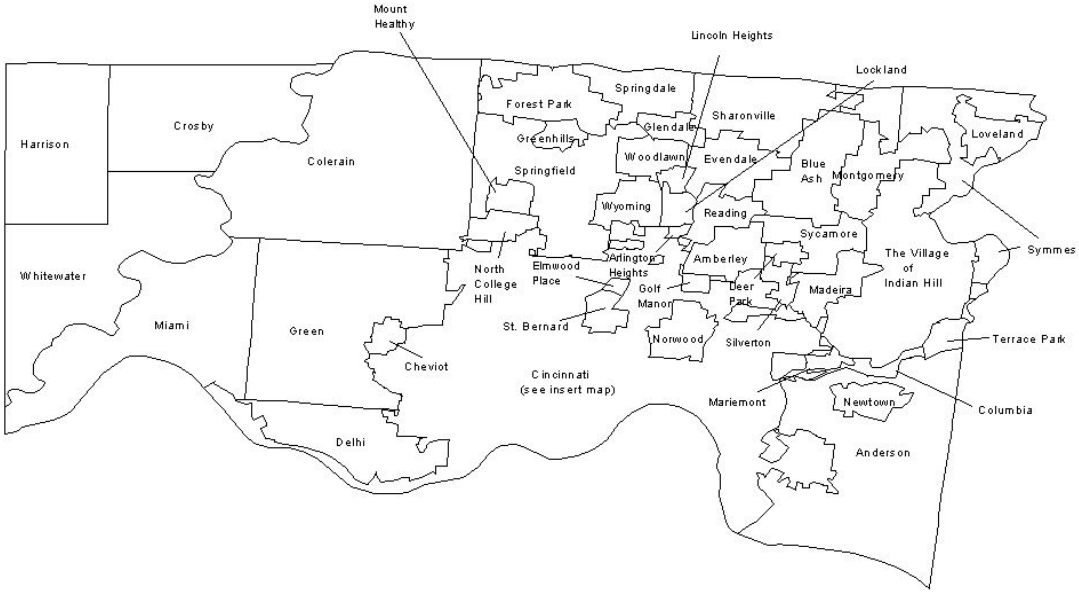
Areas with Decreases	1994	2002	Change
West End	3,404	1,780	-1,624
Over- the- Rhine	2,037	1,407	-630
Mt. Auburn	529	348	-181
Fay Apartments	792	662	-130
Avondale	2,259	2,148	-111
S. Fairmount	222	112	-110
Lower Price Hill	200	137	-63
Fairview	153	100	-53

Appendix

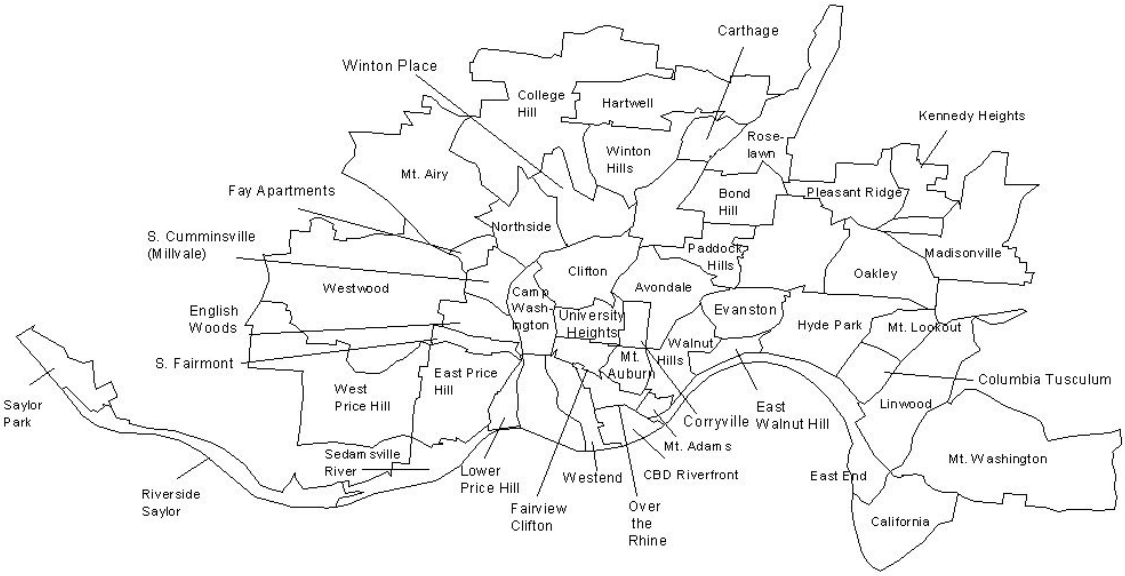
C

Outline Maps

Hamilton County Political Jurisdictions



City of Cincinnati Neighborhoods



Appendix

D

Key Informant Interviews

Participants

The following professionals were interviewed between April and June 2004 for the Analysis of Impediments to Fair Housing. The individuals were selected because of their general knowledge about fair housing issues, or because of specific knowledge about the housing issues of a special needs population. The names of the interviewees and the organizations they represent are listed below.

Name	Organization
Elizabeth Blume	Community Building Institute, Xavier University
Elizabeth Brown	Housing and Urban Development
Michelle Budzek	The Partnership Center
Ed Cunningham	City of Cincinnati Building and Inspection
Jim Cunningham	Housing and Urban Development
Eric Denson	City of Cincinnati
Dan Domis	Hamilton County Department of Community Development
Rep. Steve Driehaus	Ohio House of Representatives
Debra Forte-Muhammad	Cincinnati Metropolitan Housing Authority
Cristina Glynn	Center for Independent Living Options
Oren Henry	City of Cincinnati
Deborah Holston	City of Cincinnati
Karla Irvine	Housing Opportunities Made Equal
Francine Lopomo	ADAS Board
Diane Luftig	Council on Aging
Derrick Mayes	Realtor and representative of NAACP
Jackie Robinson	Excel Development Company
Joan Rourke	Cincinnati Metropolitan Housing Authority
John Schrider	Legal Aid
Rochelle Thompson	City of Cincinnati Community Development and Planning
Don Troendle	Cincinnati Metropolitan Housing Authority
Susan Walsh	Hamilton Co Department of Community Development

Appendix

E

Summary of Focus Groups

Participants

Sixty-one professionals participated in one or more of the focus groups that were held. The names of the participants and the organizations they represented are reported in the table below.

Name	Organization
Marion Adams-Byrd	Community Action Agency
Bob Alexander	Provident Bank
Bill Berger	HOME
Mary Ann Berry	Housing Advisory Council
Trish Brodrick	Goodwill
Michelle Budzek	The Partnership Center
Mary Burke	Over the Rhine Housing Network
Tanya Burkhart	CMHA
Mattie Carson	Community Action Agency
Dot Christenson	Family Housing Developers
Carol Coaston	HOME
Connie Cole	Caracole
Judy Colemon	Better Housing League
Douglas Conner	CMHA
Lois Day	Housing Advisory Council
Adrian Early	CMHA
Frank Fisher	Community Development Advisory Board
Charlie Foster	Steele Realtors
Janet Gates	Free Store Food Bank
Georgine Getty	Coalition for Homeless
Cristina Glynn	Center for Independent Living Options
Gwen Goode	CMHA
Jasmine Grant	CMHA
Debbie Greenebaum	LADD
Shirley Greer	Free Store Food Bank
Suzanne Hopkins	Center for Independent Living Options
Donna Howard	Lighthouse Youth Services
Linda Howell-Perrin	Bethany House
Sarah Humphries	Free Store Food Bank
Delores Hutchins	Community Development Advisory Board
Name	**Organization**

John Huth	Hamilton Co. Regional Planning Commission
Andy Hutzel	ReSTOC
Brenden James	CMHA
J.J. JioDucci	Madisonville Weed and Seed
Sharon Johnson	City of Cincinnati
Marquicia Jones	CMHA
Kelly Kramer	CMHA
Mark Kroner	Lighthouse Youth Services
Kevin Lab	Bethany House
Judy Langner	CMHA
Florence Malone	Huff Realty
Jacquelin Martin-Carr	Community Development Advisory Board
Derrick Mayes	Realtor and representative of NAACP
Kathy Miller	Center for Independent Living Options
Michele T. Mitchell	Avondale Community Council
Peg Moertl	PNC Bank
Chris Moran	League of Women Voters
Marsha Reece	CMHA
Kristine Ritchie	Home Ownership Center
Jackie Robinson	EXCEL
Dev Saggar	City of Cincinnati
Sara Sheets	Cincinnatians for Affordable Housing
Alice Skirtz	Community Development Advisory Board
Candis Smith	Federal Reserve Bank
Gina Stewart	CMHA
Rochelle Thompson	City of Cincinnati
Gerry Torres	City of Cincinnati
Herbert Walker	Community Action Agency
Susan Walsh	Hamilton County Community Development
Elizabeth Wetzel	CMHA
Brenda White	CMHA
John Young	Hamilton County Job and Family Services

Dates

Twelve 90 minute focus groups were held; four on each of the three broad topics. The topics and dates of the groups are listed below:

Topic A: Market Rate Affordable Housing Issues

Monday, May 24th: 10:00 - 11:30
Wednesday, May 26th: 2:00 - 3:30
Tuesday, June 1st: 9:00 - 10:30
Thursday, June 3rd: 3:00 - 4:30

Topic B: Assisted Housing Programs

Monday, May 24th: 1:00 - 2:30
Thursday, May 27th: 9:00 - 10:30

Tuesday, June 1st: 3:00 - 4:30
Friday, June 4th: 10:00 - 11:30

Topic C: Housing Issues of Special Needs Populations

Wednesday, May 26th: 11:00 - 12:30
Thursday, May 27th: 3:00 - 4:30
Thursday, June 3rd: 9:00 - 10:30
Friday, June 4th: 1:00 - 2:30

Findings: Market Rate Affordable Housing

Key Issues

- Safety and security
- Housing stock
- Credit checks
- Neighborhoods:
  - Zoning
  - Income
  - Cost
- NIMBYism
- Support services
- Fair financing
- Retaliation
- Insurance availability
- Predatory lending
- Accessibility to local schools, grocery, etc.
- Bedroom size
- Segregation – hard to move out to suburbs
- Police records
- Accessibility
- More landlords willing to take subsidies in inner city

- Cost of utilities
- Security deposits
- Shortage of quality affordable housing for low-income individuals
- Shortage of subsidies
- Housing choices for moderate 30,000-50,000 group – lack of inclusion (economic)
- Amount of housing for low to moderate -income choices are limited. More diversity in other things – household types, etc.
- "Working class" rather than subsidized or low-income
- Predatory lending and foreclosures
- How landlords set rate for renters
- First time homebuyer education
- Affordable = 30% of income; most people exceed that
- Community/Government involvement regarding policy – communities have a say in policy issues
- Cost problem – money to operate a unit and what people can pay – gap there – mixed neighborhoods doesn't work
- Projects like City West are set-ups for failure – need education regarding paying taxes, etc. – abatement is not forever
- Education is key – lots of habitat for humanity houses are foreclosed
- Home ownership is not for everyone – you need to take other steps before that point
- Banks and organizations can be responsible for some of this education – how to save, etc.
- Education regarding predatory lending
- Need to re-visit education for organizations, realtors, etc. If you can pay the mortgage, o.k. But what about maintenance, other costs?
- Are people losing homes because they shouldn't have been there to begin with or because of maintenance/improvement stuff?
- Affordable houses are often older, and that means higher heating bill, more repairs, etc.
- When getting a loan, you can't ask about dependents – these things all play a role in what living in a house really costs
- Tell people about bottom line, not just mortgage payment

- Lack in education system – people should be able to understand budgeting, etc.
- Education regarding what it means to be a neighbor – being a good neighbor is not tied to income directly
- There is a separation between renters and homeowners – it's o.k. to just rent.
- Home ownership in Cincinnati is about 33%
- Not support in city for renters, especially low-income renters.
- Hard on renters, but not hard on slumlords
- People do work to make their place nice, but it is hard when the property is crappy.
- HUD did not do a good job of building inspection – CMHA is doing it now and it's getting a little better.
- City may use this to get low-income people out of certain neighborhoods.
- Need to make more of an effort with older neighborhood residents where new houses/condos are going in – they feel like they are getting pushed out.
- Rents are getting hiked up so that low-income people leave so condos can go in.
- Mixing does not go well here, especially when it is forced.
- Affordable housing has to happen by itself – when it happens in declining neighborhoods, it is blamed for further decline – not working to mix neighborhoods.
- Previously, city has cut money where neighborhoods have allowed it – the mixing thing again.
- Blame affordable housing for neighborhood decline Inclusionary Zoning – hasn't been used here. Why is a neighborhood allowed to say "no" to certain kinds of housing?
- Impaction ordinance tries to get at this – but does it badly.
- Empowerment Zone money is not always as useful as it could be.

Barriers to Fair Housing

- Attitudes
- Racism
- Not in my backyard
- Biases – culture, ethnicity, gender, sexual orientation
- City ordinance – CRA
- Community Reinvestment Act

- Banks who require deposit money from city should do certain things/lending practices – but city has to monitor to make sure it is being done.
- Mayor has to appoint committee
- Education to landlords:
  - What a lease is
  - What can and cannot be asked.
  - Equal time educating clients and landlords
  - (HOME does this)
- Clients won't tell about problem until it is over.
- Retaliation – landlords against perspective clients – ones who have made complaints before.
- Landlords don't always feel like they should put subsidy money back into housing property.
- Ohio has largest number of foreclosures in country.
- When and how to prosecute predatory lending
- City/county doesn't have predatory lending laws or ordinance.
- Can't have new housing in some areas.
- Zoning issues – no new rental units in same areas
- Remaining land is sparse – zoned for larger lots.
- Developing hillsides – extra cost that is passed on
- In MD, when a developer builds a subdivision, a certain percentage has to be affordable by 30% income rule.
- Tearing down old stock is high cost.
- Public transportation in city and county for jobs, grocery, medical care, etc.
- Employment – difficult to get to when jobs are in Blue Ash, etc.
- Landlords have opted out of Section 8 contracts – tax credits are gone.
- No rent control laws at all.
- Difficult to find affordable housing without subsidy
- Limited 3, 4 and 5 bedroom units. Ones that are available from CMHA are in neighborhoods where folks don't want to go.

- Also, many are not eligible for CMHA.
- Living wage is so low – have to be very resourceful in order to live.
- Lack of other sources to assist – government employers especially because most jobs now are in suburbs – we need more collaboration – also with daycare
- No resources for those timed off of Welfare – wages are slow to increase.
- Education goes with the wage piece – need some kind of skill for living.
- Auditing – city going to start auditing entities
- Lack of access to stores, everyday needs – lack is often related to safety issues.
- Low supply = High demand = High prices. Need to produce more units.
- Land banking can be done. Has been done for upper-end. Could also be done for low to moderate as well. Need inclusionary zoning for land banking.
- Administrative attitude – city should have plan and vision for areas and then put out RFP – be proactive.
- No follow-through on community plans. Need to implement those plans.
- Council can turn over plans that are already in place.
- Projects can be stopped or started on a whim – depending on who is in the seat at the time.
- Rental neighborhood stock is declining – cooperation between city and landlords – money for setting rental rates.
- Predatory lending
    - Huge effect on neighborhoods
    - No regulations for appraisers
    - No Legislative action taken
    - Seniors are targeted
    - Certain neighborhoods being targeted (Madisonville, Northside, Price Hill, Westwood, Forest Park, Cumminsville, S. Cumminsville, Lockland, Reading, Mt. Auburn, etc.)
    - www.innercitypress.org
    - www.nhc.org
    - www.woodstock.org
- Need to change people's perceptions.

- Lots of Bankshare CRA, Community Reinvestment Act – helps programs that allow a little more debt, no PMI, etc.
- Putting money into community service is important as well.
- Banks are going into schools, rec. centers – offering finance classes for both kids and adults.
- A gap still exists, you can teach people how to budget, but if they don't have enough to live on, it's pointless.
- Everyone is going to need a bank account in the near future – we need education.
- Check-cashing places rip people off and some folks can't get a bank account.
- A high school degree used to be enough to earn a living wage – now it's not – how do we bridge that gap?
- Housing does not exist in a vacuum.
- How are banks packaging themselves to those who traditionally don't use them?
- 5/3rd's good neighbor program is a good one – doesn't focus on credit history – look at if you're re-established.
- Is the education being understood?
- Partnerships between money and grassroots programs work best.
- Not just one class – more time one on one.
- Banks have their programs in part because it is profitable for them – unless you're philanthropic, you don't just give money away.
- Affordable housing subsidies are seen as handouts, not as investment – needs repackaged – figure out a way to get a return on investment figures.
- You either blend neighborhoods or doom one area – not everyone can or will be able to afford housing.
- Respect low-income neighborhoods – why can't they get good school systems, police protection on their own?
- Sometimes it is a safety issue. The way to fix these problems is mixing neighborhoods. Example: in English Woods – crime happens and no one reports it.
- The large-scale displacement combined with real threat of drastic voucher cuts – where does that put these folks?
- Why aren't insurance companies/heating companies in with the housing issue? That's part of it – energy bills and real estate taxes can be huge.
- Public transit is a big issue – jobs are outside of city, but public transit is in the city.

- Schools
- Many need credit repair in order to buy own home
- Down payment and closing cost assistance is needed
- Attitude, confidence that they can own a home(lot of 1st timers)
- Cost of land
- Cost of repair
- Racism
- Income and housing – only those that can afford can buy.
- Disparity between cost and income (some up 50%)
- Cost of renovation
- Help available, but not for everyone – when they do try to help, it ends up being subsidized.
- Buying a house is not an end all–be all. Feel pushing some people that aren't ready to buy a house.
- Down payment assistance programs aren't enough – first event, people end up in default.
- City is pushing home ownership to help city.
- Renting needs to be more viable for more people, we stigmatize renters. They need the same space as others – not one room "ghettos".
- Not enough help once people get into their house. (need ongoing support – help with credit rating)
- Affordable housing not realistic
- Not just mortgage issues (all other expenses)
- Nowadays, many are paying 30-40% of income JUST for mortgage.
- Educated knowledge of what services available is lacking.
- People have no incentive to wait to buy a house—instant gratification society
- People moving in have a heavy debt load already.
- Senior citizens have difficulty affording housing. If you have to go to nursing home, you lose all belongings.
- Apartments – leases can be a problem (e.g., Alexandria – not affordable housing)

- Lenders only care about whether you can pay mortgage.
- This city has no tenant/landlord organizations
- When people go to court, etc. over minor repairs, difficult because can't pay for them.
- No requirements for landlords (licensed landlords?)
- Quality is in poor shape of those places that are affordable.
- City should use nonprofit developers better.
- Living conditions not improved ($50/mo needs to be set aside for repairs)
- People don't understand everything incorporated with buying a house and they rush into it. Don't believe what inspector says about condition of house
- Need one on one counseling for homeowners.
- Not broad enough income range to help people. High-income people in more debt.
- They over-counsel low income
- All part of education: need to know appropriate steps to get help if they lose job, etc.
- No safety net for people. If you have minor kids, o.k. – they get taken care of.
- Renters – affordable housing? Need 3 bedroom for family – costs 800-1000/mo. Helping or setting up for failure? Hard to afford even if they were off service and got good paying job.
- No credit like bad credit
- No cosigner
- Lack of local government to have a sound (or any) plan to address fair housing
- Fair housing has taken a back seat to upper income housing investments

Things that Facilitate Fair Housing/Ideas for Change

- Inclusion, HOPE VI, mixed income concept.
- Home ownership center – should be expanded – repairs, lending, Section 8, stuff with CMHA can actually buy a home.
- Better Housing League, home, local agencies are doing similar things – but they are limited financially.
- There is a lag in maintaining homes after they are in – need continuing education/support. Some programs are in place but need more. June is Fair Housing month.

- Legal representation is provided when problems with landlords – Legal Aid.
- But, Legal Aid steps in when evicted – What can be done to assist earlier? Be more proactive?
- Agencies need to work together to make clients more aware.
- Legal Aid recommends calling HOME – they are over booked.
- Some do client education in the beginning – this should be expanded/sustained.
- Cincinnati Apartment Association is good at educating – Social Services, how to talk with landlords, etc. – this collaboration has been positive.
- Some lending practices do encourage home ownership – low/no interest, etc.
- Development of parts of city (entertainment, Findlay Market, etc.) encourages mixed living.
- Starting to be a neighborhood shift.
- Forces in Price Hill
- Would like to see more development to stabilize community – maybe community centers? Community groups?
- Some groups are very against subsidized housing – maybe educate them.
- Make neighborhood look nice – revitalize business district.
- Communities are not open to subsidized housing.
- Some individual landlords will take subsidized housing clients.
- Landlord education is needed – lots of misunderstandings about how Section 8 works.
- Code enforcement tied to money for rehabilitation.
- Idea of Montgomery County, MD. For city money, a certain number of units are set aside as affordable – development guidelines. Attitudes have to change regarding vibrant communities with more diversity for both city and county.
- To change attitudes: Section 8 = Racism. Wide public discussion: League of Women Voters, Elected Officials.
- Housing Minnesota.org – public awareness campaign – puts a face on who needs affordable housing. Comprehensive informative campaign.
- Would Housing Minnesota work here?
    - Need advocate like Jesse Ventura.
    - Charismatic political backing

    - Campaign issue
    - Need education of key community leaders – corporate leaders.
    - Community councils
    - Enquirer
    - Faith-based communities
- Consumer education
- Income inclusion focus
- Different profile on what a "Section 8" tenant is
- Bottom line is money
- Change subsidized to: Mixed income, inclusionary, working people – better terms – includes more
- Community Council does not approach/seek out renters – resistance from homeowners—needs to do more of
- Organizations need to be better educated about the people they are dealing with – how can you help if you don't know what they need?
- Community Councils are not being utilized – City Council does not want to touch them.
- People have problems getting their needs heard – busy taking care of living.
- Condos that are being built downtown don't have affordable units.
- Suggestion to Council: Inclusionary Zoning
- City and county need to work together better – and none of counties can agree either.
- Encourage landlords who accept subsidies to participate in communities.
- Encourage landlords to use subsidies to improve units/properties.
- Give landlords more information for programs like Home Ownership Center.
- Impaction Ordinance – must prove need – just city
- When market rate housing is torn down, what replaces it? Laurel Woods, etc. This needs to be included – affordable housing needs to be replaced.
- Real dialogue is needed to address what is going to happen to these folks – needs to include everyone. Property owners, city/county offices – those affected.
- Stronger city ordinances, people's courts – these things work in other cities.

- Awareness campaign – What is affordable housing, who needs it? Goes beyond the "critical group" – lots of others need it too.
- Mayor needs to appoint committee for CRA – look at capital.
- More subsidy for home ownership.
- County ownership subsidy needs to be brought in – had appointment to convert Section 8 to ownership subsidies. City has this.
- Cleveland has a good CRA ordinance model.
- Look at what happens before folks get to the lending phase – lots of people have problems getting there.
- Needs to be a continuum – continuous help. After 2 years they are right back where they started. (all groups)
- Life skills education – awareness
  - Applications
  - Renting
  - Utility
  - What is credit?
  - What are taxes?
- Financial literacy
- Increase revenue/fund
- Use nonprofit developers
- County needs to be more proactive in developing housing throughout county
- City government needs to take a leading role in addressing the identified impediments

Findings: Assisted Housing

Key Issues

- Lack of plan for SRO-type units, impending loss, Denison, Ft. Washington.
- Subsidized housing is very restricted – if you don't meet regulations, you don't have access. Felonies, for example, process is very restricted.
- Bedroom size – lack of 3, 4 and 5 bedroom units that take subsidy.

- Lack of preference in vouchers for people who are homeless.
- Quality of units are poor.
- Public housing is not diverse - very condensed in certain issues.
- Also, location of housing limits choice.
- Decrease in vouchers. Net loss. Capping vouchers.
- Impaction Ordinance
  - Impaction is the problem not the ordinance.
  - Cannot develop housing for low income/homeless in city.
- Landlords don't put money back into properties – tenant-based certificate.
- Access to transportation, grocery, daycare, ability to pay utilities.
- Safety
- Schools
- Impaction ordinance does not include a plan to build diverse/mixed neighborhoods – the money is not there – it's created a new impediment.
- Screening process – qualified people with other confounding issues don't get services.
- Voucher cuts 2005 budget combined with 10-year plan to end homelessness.
- Not enough shelter beds to serve homeless today – budget cuts will make this worse – will affect people at all stages of system.
- We need a plan to prepare for this – help them become self-sufficient.
- Voucher waiting list is too long for families in shelters
- Housing Impaction Ordinance
- City is capping vouchers
- Lack of understanding of subsidized housing – elected officials and community
- Need clean, decent, affordable housing – lots who take vouchers are poor quality.
- What happens when temporary Section 8 runs out?
- Stigma with landlords – Section 8 and disabilities – especially when modifications are needed.
- To get landlords to want to make units accessible, it takes lots of rapport building.

- Education is needed – landlord and community.
- Lots of Section 8 is in bad neighborhoods.
- Lots of housing for people with disabilities is segregated.
- Not enough owner-occupied 3/4/5 bedroom places – more concerned with property.
- Lack of 1-bedroom sites in suburbs.
- Lack of transportation in suburbs.
- Cuts to residential routes of busses.
- Transportation policy is affecting the housing.
- Change name of Section 8 housing – the name itself carries a stigma – only bad stories get heard.
- Not renting/giving vouchers to people with felonies, bad credit.
- Manufacturing drugs on gait properties is only permanent ban.
- Other restrictions are locally determined.
- More good public relations are needed – we only hear bad stories – not the good.
- Number to call to complain regarding Section 8. (CMHA things)
- Online resource to put in work orders. (CMHA things)
- Not all subsidies are Section 8 – tax credit, deducting mortgage income, etc. This doesn't have that regular stigma – it's packaged as community development.
- Community/political attitudes – negative attitudes/antagonistic – stigma around Section 8.
- Funding – limits, restricts people to certain areas – really expensive areas aren't open.
- Hard to find money to fill gap when you're developing affordable housing. Housing is not a city cause – private money is hard to find.
- Lack of funding for subsidies for those who qualify – frustrating – leads to wait lists, etc.
- Multiple barriers – mental illness, substance abuse, etc.
- List of landlords willing to work with tough populations – if they don't have an opening, it's hard to find other options.
- Voucher holders need advocates.
- Landlords often refuse to take vouchers.

- Youth is another barrier.
- Regulations associated with programs – landlords don't want to deal with them – wants provider participation – too much paperwork.
- Quality property management – take care of existing stock, reduce negative perceptions.
- Maintenance/upkeep issues – negligent landlords – landlord is not using money in a responsible manner – returning calls, etc.
- Transportation issues – can't go to other neighborhoods because you don't have a car.
- Choice is limited by transportation problems.
- Housing for felons (i.e. – could send out awareness cards, etc.)
    - Keeping felons on street continues crime
- Evictions create problem. Once you have an eviction you can't get subsidized housing (unless you pay landlord back rent)
- Community attitude toward subsidized housing (disperse through community)
- Not stereotyping subsidized housing
- Focus needs to be on landlords – better care of property (do own screening, enforce lease/building codes)
    - How to entice landlords to do so?
    - Board of health and building inspection need to enforce codes
    - Upgrade city code
    - Requirements for landlords who get money (subsidy) (i.e. say Forest Park is run down because Section 8 is next door)
    - Multiple families in one home – landlord collecting $50.00 each "on the side"– need to enforce building code.
    - Building code enforcement – if well kept, they won't be able to tell what is Section 8 and what isn't.
- Pressure from taxpayers and citizens – perception and education
- Community needs to take an interest
- Lack of interest in lead problems – won't react until child has poisoning.
- Scarce resources – subsidy money drying up. Agencies need to partner and combine resources. (churches too)
- Employment is next big issue.

- Waiting list is 2 years long for subsidized housing –
- Subsidized housing sites are too concentrated.
- No funds for temporary housing assistance.
- Those ready to transition out of county Section 8 have no where to go. If we could move them faster, we could get more people in. (no available affordable housing)
- Many homeowners don't know how to make the conversion to Section 8.
- Many places not advertised – many want people off of Section 8.
- Shouldn't make money off of people that need housing.
- Deposits too expensive (need assistance with deposit hoping people will take better care.)
- Leaving water bill for landlord, but electric follows tenant
- Not enough resources – dwindling – we could be educated, then what if housing gone?
- Bush administration trying to cut Section 8.
- Can be subsidized as homeowners (most are) – but looked at differently than renters – stigmatized.
- Because of rental history, many can't utilize subsidized housing even if they had the deposit.
- Some agency workers take things personal. (need to be monitored)
- Wouldn't rent to someone because of juvenile record.

Barriers to Fair Housing

- Department of Community Development and Planning is a mess – no focus, lack of leadership, lack of history/perspective.
- Screening process is HUD – but CMHA and also county has a choice in interpretation.
- There is not a great deal of affordable housing.
- A standard of living is an issue – everyone deserves a decent place.
- Not everyone meets eligibility regulations as set by state/local laws
- Options are not available for people who need more space – so they end up in houses but then they need education regarding upkeep/maintenance.

- House people who can't afford to keep unit – can't pay electric, for example. Sometimes this is included in voucher system – doesn't cover all of it. (utility allowance)

- This allowance does not account for unusual usage; sudden increases in utility costs, units are often not real energy efficient – insulation, drafts, etc.

- Leadership lacks interest/courage/motivation to meet impaction problem head-on and it has to do with racial attitudes.

- Need to understand the harm impaction does to the city.

- People who are affected by policies/procedures are never involved – insight regarding what happens.

- Impactions – can't just decide to turn terrible housing stock into good units.

- The money that is meant to be used for low-medium income housing cannot be used without creating mixed neighborhoods, but diversity is not going to happen where there is crappy housing stock – there is no plan in place.

- Want ability to place developments where they will be most helpful for the participants – we're sending folks out, and core of the city is falling apart.

- Money may be specified for one low-income group, but city wants mixed neighborhoods.

- No market for some mixed neighborhoods.

- Covington has good mixed income neighborhoods.

- City has no policy to create affordable housing.

- Hasn't dealt with fair housing in years.

- County does not cooperate with city to make most of money available for better housing out where jobs are. (Rochester, NY has done this)

- Planning is a problem.

- Make it a standard thing rather than a geographic thing. Include other needs – jobs, safety, education, etc.

- Make funding available.

- Make it also contingent on the good it does for neighborhood as well as tenants.

- Misconception: when Section 8 is involved, they're going to manage property – need to education people – to landlords Section 8 is just a funder – sometimes the landlord thinks Section 8 will do maintenance, keep tenant in line, etc.

- Perceptual impediment – language gains a social stigma – need to continually change it. "Housing for Working Families" is what some call affordable housing.

- Affordable housing awareness campaign – it's for everyone – education.
- Attitudinal/Emotional ignorance – education doesn't solve this.
- Fair Housing groups and Faith Community comes in here – they can do things public policy can't – Project AMOS, etc.
- People react to what pains them.
- Suburbs have lots of low-wage jobs – workers who work there can't afford to live there – not cost effective otherwise.
- De-concentration of poverty – need a plan to distribute support services appropriately – transportation, etc.
- Need ongoing support to be good neighbors.
- When people in programs are good neighbors, landlords are more likely to take others.
- What is a good neighbor – cultural norms from public housing to other neighborhoods – mow the yard, don't pile things on porch, etc.
- Moving into a house is a big adjustment. Strong support system is really helpful. People are not prepared for this change.
- Basic conflict resolution, etc.
- Teach what is OK, but also teach what good neighbors don't do – prepare folks for neighborhoods that might not be very welcoming – go to city council/community council to get help for the other side.
- When you move into a neighborhood, there is a lot you don't know – the community could help out.
- Need to encourage community councils to include renters too – not just property owners.
- Include renters in being good neighbors.
- Federal Public Policy moves toward goal of mixed income communities.
- But there aren't good tools to recreate housing stock/opportunities for people at every level – there is a disconnect here.
- Lots of crummy landlords – but great housing stock – brick, etc.
- Don't know how to manage rental property – don't know how to choose good tenants, how to manage tenants, how to get rid of lousy tenants.
- Education regarding what kind of tenant is landlord looking for.
- Section 8 can't be only enforcement tool – some progress here – housing court – all landlords should be required to keep property in a certain condition.

- Inner-ring suburbs and outlying suburbs are beginning to experience disinvested properties – similar problems to what has been faced in Cincinnati.
- Impaction Ordinance
  - Erecting affordable housing in low-income areas hasn't happened.
  - Education regarding different subsidy programs.
  - Needs to be a regional issue.
  - Section 8 has additional burden of monitoring lead-based paint.
  - Everyone should have to be regulated.
- Subsidized is so complicated, as if it is intentional – people need advocates to move through system
- Development of subsidized housing is also complex
  - Need to streamline policy – takes years to get though it all – could save money streamlining that could go back into developments.
- Fear of high crime in subsidized neighborhoods. What needs to consistently be done to change that?
- Market rate costs increasing—leaves a bigger gap between subsidized and market rate
- Society not looking at poor and not doing what we can to help them. Need groups that continually work with them. More serious approach – integrating agencies and ideas – we are blaming people for being poor.
- Push for home ownership is not for everyone. The only properties they can afford are run down. Need to put the same money and care in rental property as in home development.
- Renters not respected as much as homeowners – they are not embraced the same – society feels you don't have an investment in the community.
- Oftentimes there are too many groups/services trying to address the same need – need more efficient – one doesn't know what the others are doing. Need collapsing and structural changes (or need good clearinghouse)
- Some agencies looking toward stabilization, promoting home ownership.
- Problem with collapsing agencies – need smaller – more relationships, not just one set of rules. HMIS getting set-up – some sort of clearinghouse.
- All money needed for agencies (other than housing) – gets taken away from housing.

Things that Facilitate Fair Housing/Ideas for Change

- Officials need to have a better handle on the realities of the situation.
- Take inventory of what's been done – what has worked, what hasn't.
- County is not incredibly flexible.
- TBA and medical concerns have conflicted and clients have lost vouchers but CMHA makes accommodations.
- County is easier voucher to get – open to disability, not income.
- Process needs to be uniform in county/city for Section 8 vouchers.
- Politicians are not going to do things to increase choice on their own. Need a grassroots organization to do planning.
- HUD is using outcomes based measurements – what outcomes do we want, how do we get there, how do we get the money there?
- If people (politicians) could be assured that a plan will help their problem, they'll buy in with regards to concerns about rapidly changing neighborhoods.
- Money
- A plan – regional
- Educating landlords, elected officials, those who could become landlords.
- Educate consumers regarding voting – need to actually get them to the polls.
- Need to understand if they don't vote for four years, move, or change name, they need to re-register.
- They think their vote doesn't count.
- League could include more information regarding candidate's positions on housing.
- Make polls and accessible.
- Lack of awareness of ability to vote.
- Shelter standards are to ask if they're registered – give voter education – you can use shelter/drop-in center address to register.
- Voters need to focus on needs of community, be aware of federal policies.
- Can ask elected officials to maximize voucher money – don't give them back.
- Need funding to supplement existing programs to help landlords modify homes.
- Transitional programs/affordable housing are lacking.

- Use county/city money to leverage other money.
- Similar programs should work together – more collaboration – mandated – this is a challenge.
- Creation of city/county housing policy.
- Need grassroots action
- Lots of money has gone to lead, as this phases out, make sure money is retained for other housing issues
- Abatement recently – need this type of money for accessibility.
- Criminal records – expungement costs $300-$400.
- Homeless stand-down – only one – is not more than that.
- Legal Aid has not done expungement in a couple of years.
- Sex offenders are touchy.
- Restriction still needs to exist – housing programs should not be a rotating door.
- There is no flexibility with the policy – regardless of type of felony; it is 7 years across the board with no access to subsidized housing.
- Need to find ways to keep people stable – people don't live up to their end of the bargain – were turned down by HUD – life skills training instead of evictions.
- Large population of homeless are women and children – no credit on their side, they go into housing in a state of shock – women want safe communities, good schools.
- Women who have to be at JFS/University Hospital because of child with disability can't live outside of city.
- There is not enough affordable/subsidized/accessible housing. It is a matter of putting all pieces together.
- Lots of people don't want to live where housing is available – safety is an issue.
- Perceptions of crime-infested neighborhood are barriers.
- We need more options available
- Public understanding of standards – places can be inspected, landlords can do credit checks; people moving in have to live up to responsibilities.
- But inspection is a turn off to many landlords
- What if all landlords were subject to inspections? Takes away this barrier.
- City and county need to maximize housing funds.

- CMHA hotline – complaints from everyone and investigate (city, county, Section 8-Hamilton County)
- HOME has/had program with county and CMHA to move to low-income areas – follow-up, support services, etc. – especially if encountering resistance – this should be reinstated/expanded.
- Mediation service for issues with neighbors, etc.
- Buildup support systems from all angles.
- In divided communities, people come together over safety – build on this "in", OTR, Madisonville, etc.
- But: problems can arise when certain community members start pointing fingers at Section 8 people. Also gets people to spend time with each other.
- CPOP, Community Watch, Human Relations monitors.
- Cultural awareness on all sides let people who are going to be affected by decision in on it.
- More landlord responsibility – educate renters, etc.
- Booklet: Welcome to the Neighborhood for renters and homeowners – suggestions for how to make yourself at home.
- Work with Apartment Association, etc. Some of these exist.
- Laws that protect you, rental issues, etc. for everyone.
- Package subsidized housing so all communities will accept it. Work on the image of subsidized housing. Don't pigeonhole users of vouchers – allow them to pick neighborhood most comfortable.
- Accountability
- However - don't want to scare landlords away – need balance. A lot don't want to deal with Section 8.
- If landlords want to make money, they need quality property.
- Need system that makes sure houses are up to par before getting turned over.
- Fall of affordable housing – need educational campaign (issue is funding)

Findings: Housing Issues of Special Needs Populations:

Key Issues

- Children's Services cutting kids off closer to 18 than in the past. Banks of the river between child and adult system getting further and further apart – support network diminishing.
- Long waiting lists for subsidized housing requirements are stricter.
- No life skills for 18-25 populations – lack of resources.
- Confusion about impaction ordinance with building new units – how it can be done – political climate here is a barrier.
- Permanent supportive housing – Columbus took hardest to serve – own apartment with intensive case management – is working.
- Need for transitional support 18-25 without families to support them – broaden categories (could use 500 at Lighthouse 18-25)
- Shelter and care vouchers – have to get funding for social supports 1,000 for community.
- Cycle through programs – never ending – Where does it stop? Services aren't in place.
- Need more money for these support systems (police, etc.)
- Columbus – permanent supportive housing. Damp-individual units-registration desk, intensive services – went all to this model, got rid of shelters – had business, United Way, etc. support – shelters are important – should have both.
- Each county department is withdrawing into itself because of budget concerns – focus is on closing cases regardless of outcomes.
- Felons – those who were active previously, etc. Rule with CMHA is no felony – wait 3 yrs – but you have to keep record clean – no formal expungement is needed, just good behavior.
- Lack of affordable, accessible housing on main streets near transportation and neighborhood services.
- Special needs housing needs to be near most of these components – developers don't always understand this – also units for special needs use are not always correctly built. Not completely accessible.
- High crime neighborhoods are also a problem – if not for the individual, sometimes for the care providers that are needed.

- Need to educate landlords, developers and architects. Maybe there is a gap between minimal access requirements. Maybe a communication problem between builders and architects.

- Oversized chairs are a problem. Don't fit thru. A big problem is with people who go from a regular chair to an oversized chair.

- CMHA has some models of good scattered-site housing.

- Problems with people of short stature. Countertops are too high, etc. Need to have some flexibility in guidelines.

- Much easier to build a unit around someone's needs, not visa versa.

- People with disabilities don't move very often.

- Need to meet care provider's needs too. Care providers are often very, very important in their lives.

- Some for MRDD folks – they become associated with a workshop and that is a major factor to folks. These homes are more than just homes.

- Support education provided to folks purchasing homes. Need education regarding what to do to accommodate people.

- Home ownership center – homebuyer education organization – moved from accessible building to a small house in Clifton and hold classes on the second floor.

- Segregation issues – wanting to do special things for disabled people in basement.

- The effort to understand is not really meeting the needs. A more genuine interest is needed from those at the top.

- All homebuyer classes should be talking about accommodations but none really are.

- Providing needed services is another problem. Places don't have budgets for interpreters, brailing services, etc.

- Many disabled groups are intimidated by home ownership. The process of getting into it – so many that could be-owning, aren't.

- People don't read credit reports, etc. Lots of services don't provide access related services.

- Lots of accessible public housing units, senior buildings, larger communities. Problem is that violence counteracts any rehabs that are done.

- Perceptions don't always match reality.

- Elderly usually just need some kind of homemaker services.

- Sometimes maintenance doesn't understand to not remove special accommodations that have been put into place.

- Transportation
- Stock of appropriate housing for special needs (i.e. has to be tailored) (2)
- Accessibility for physically/sensory disabled
- For those in rented properties, there are no funding sources for ramps, etc. (these do exist for homeowners)
- Service coordination – multiple funding streams, people don't match up – lots with disabilities live in Senior Centers but cannot access transportation for services provided.
- There are senior occupancy communities along with senior buildings – but senior buildings have been opened to younger with disabilities because they had the accessibility features – but now senior buildings (some) are going back to all seniors. No one is going to be forced out, just no new in.
- New housing – all has to meet minimum accessibility requirements – or certain percentage of renovations.
- There is a commitment to provide senior only scattered site housing outside the city.
- People with disabilities end up segregated because there are not always accessible units in every neighborhood – scattered site housing needs to be accessible.
- How is number of accessible units determined when the units are different? (scattered site vs. public)
- Section 504 regulations – social worker with fair housing regulations – does assessment to determine reasonable accommodations – make accommodations on an individualized basis.
- If a person without a disability takes a unit with accessibility/accommodations, they sign an acknowledgement regarding if someone with a disability needs it, they will be relocated.
- Need education regarding universal design – meets needs of everyone – it is happening other places and working well – people here are closed to it. The population is aging – idea of aging in place.
- Disabilities just happen sometimes – Universal Design makes adjustments easier, makes aging in place possible – older people don't have money to move – Lexington is a good model of Universal Design.
- Does Universal Design increase price of homes? Not if it's included from the beginning – it costs more to rehab.
- Need to get community to agree to put up new housing.
- Regulation issue – whenever project is funded, need to do environmental review – protects historic buildings.
- Need more civic/school groups to address some of these issues.

- But, these groups will not come to certain neighborhoods all of the time because of safety concerns.
- Some programs do rely on money – or they have criteria, i.e. age criteria with senior services.
- Landlords feel that if they accept one Section 8 voucher, they have to accept all that come their way.
- Income – living wage is low
- Decision making is slow (2-3 years)
- Concentration of poverty in neighborhoods – no community – can't sustain themselves – survival issues.
- Physical structural barriers – elevators, roll in showers, wider doors, etc.
- No forgiveness in policies for felonies
- Services connected with housing is limited – more for some populations (i.e. single man family) – more for Home Ownership Center
- Disconnect between where housing is and where jobs are.
- Psychological and social barriers – racial barriers that keep people living in familiar neighborhoods – along racial lines.
- Child support – now a felony
- Cultural barriers – reverse discrimination against men not understanding of situation – especially in child support.
- Once you get well, still other barriers especially with a felony
- Credit issues
- Stigma of mentally ill – landlords, other tenants, neighborhood and community reactions.
- NIMBYism
- Crime, noise – issues with younger disabled population in senior buildings
- Limited housing stock – older homes need special accommodations for physically disabled and aging population.
- Education issue
- Forward thinking about what is needed in future.
- Market/economy is not driving special accommodations now.
- Huge expense to modify existing home – who will finance it?

- Family ties – relatives don't know what best thing to do is.

- Public perception of CPS and others.

Barriers to Fair Housing

- Scattered sites are working. Relationships with individual landlords help lots of record keeping and reporting requirements. 1-2 big successful programs taking ownership and funding sources being consolidated could simplify processes. COC process being built out to coordinate with other systems.

- Change in attitude to a positive, pro-active one. Less punitive toward homeless (i.e. impaction ordinance, blocking of groups like ReSTOC and bridge sweeps)

- Transitional program in Seattle – privately funded piece.

- CMHA doesn't have money to do.

- DOJ is dumping people without exit plans.

- HMIS – is criminal record included?

- Ability to follow youth through system not yet possible for adults.

- Homebuyer/home education issues regarding diversity, and wheelchair access vs. cognitive handicaps. Physical is more discriminated against in many places.

- City has housing committee. Councilman Crowley is in charge of – no representation from disabled community.

- Neighborhood data on section 8 housing is being asked to be available on the web– not just how many, but where and not just apartments, but houses too—this would limit people's right to privacy

- Disabled are not considered a diverse population. People are only doing what they're required to do by law.

- Impaction Ordinance – exception in senior housing. More is o.k. where some already exist. A sub-context of keeping those with mental illnesses together as well.

- Council people don't want their section 8/disabled in places where they live.

- Haven't been able to replace units that have been torn down in Price Hill because they don't want them there.

- Parents of disabled children from the West Side of city want housing built in their neighborhoods. The housing is mostly in east and central part of city. Although attitudes of neighborhoods in general are not real friendly.

- One thing city could do, would be to mandate future developments have one entrance that is wheelchair accessible and same with bathroom. Also talk of a bedroom on 1st floor. Some cities are already planning developments for seniors and this city needs to care and make same stuff happen.

- Rental issue – if we accept one voucher, then we would have to let everyone who comes here use a voucher. They don't believe information otherwise.

- The way Cincinnati uses HOME dollars—Ohio is 49th in it's use of these monies

- Community attitudes – people don't want public transportation – bus is the only thing, routes are being cut/changed. Certain housing becomes less desirable - people become more isolated. Transportation routes to county areas are minimal – makes scattered site housing hard – don't have life-equipped buses.

- Access (bus) program is cutting too and they are only in certain areas until 6:00 p.m.

- Access does not cover all special populations – homeless – must schedule week or more in advance – segregated living rather than integrated – this is comfortable for some, not forced.

- Fair Housing Act has small number of required accessible housing – too minimal, especially with aging population.

- Everybody here drives cars – lots of accidents, some of these lead to disabilities.

- Even pedestrian areas are very challenging in lots of places – walk lights, etc. Lack of sidewalks, crosswalks, doable curb cuts, etc.

- Jobs aren't where people live – spatial mismatch – same thing with services to special needs.

- Perceptions of subsidized housing especially those with mental disabilities. More in public housing, if special housing is being set up, there is often neighborhood resistance – NIMBY.

- Sex offenders – communities really don't want this group – county has housing downtown that they pay for. It's for sex offenders. The location is very interesting – what are the notification policies? An example of discrimination/NIMBYism.

- Sometimes people commit crimes just to have three meals and a bed. It's cheaper to house and give supports, than to jail.

- Attitude that all MI are violent or threatening and volatile.

- Culture of blame and guilt – "it's their fault"

- Support systems – need more case management for MH and elderly

- Funding is limited – especially for special needs groups.

- Budget cuts – reduction in staff – public and private sources

- Tax codes that are narrowly focused on specific communities rather than broadly focused on region.

- Complexity of laws – either in tax codes or ADA, etc. building codes, zoning

- Era of litigation – people are afraid to interpret because of retaliation.

- Property liability insurance is high – habitational risk
- Legislative changes drive some things and not others.
- Extent of complexity in law changes.
- Fear of change
  - NIMBY
  - Concentration of housing/services in certain areas
  - Public acceptance of how changes will play out.
- Public perception
  - Concentration of certain populations
  - Media plays into sensationalism
  - Everyone is afraid of someone they don't know.
- Lack of education/information about life
  - Personal and community responsibility
  - Knowing what's going on
  - Fear to admitting I don't have info
  - Where do I go for info?
  - Is there a recognition that I need to be educated?
  - Personal experiences to engage people. (that's what community is)
- HUD requirement that drug related felonies are not included.
- No forgiveness in rules or laws
- Extends to family of people with felonies
- Case advocates, support for a small number of people to help them get housing.
- Agencies would have to own units to help establish rental history.
- Jobs – hard to find with felony – housing not near jobs.
- Laws have criminalized addiction and mental illness – have contributed to problems.
- Not enough addiction treatment services available – have to commit crime or be wealthy to be able to get help.

- Credit history – back rent – sometimes even with payment of back rent, still unwilling to rent.
- Lack of skilled citizens – value of education isn't there.

Things that Facilitate Fair Housing/Ideas for Change

- Good social service network in Cincinnati. Under-funded/understaffed right now.
- 18-25 year olds need to go through training.
- Look at problems as one community – "our problem"
- Support systems being attached to housing.
- Weave case studies of things that work.
- How do we get the politicians to know? Make them aware of programs, etc. to become advocates. Have been kept in the dark. Need to change message.
- Build to self-sufficiency.
- "Housing first" attitude – studies find stable housing to be more important to success than consistent support services.
- Section 8 vouchers can be helpful – but need is so great it is like throwing a pebble in ocean.
- Expand on scattered-site housing that exists.
- The availability of housing options for these people in general is a great tool. Not so long ago, these folks were mostly institutionalized.
- Some in the field express the sentiment, "If I can't buy a house, these people shouldn't be able to!"
- HOME dollars can be used to modify existing structures and make them wheelchair accessible—most funding has been used to improve CMHA housing, but little toward small scattered site landlords.
- People who work with the disabled need to be on committees, advisory boards, etc. City has used inclusion network people, but city needs more. (i.e. person in a wheelchair in the planning department)
- People with disabilities have formed consulting groups of their own – use them!
- Incorporate universal design in new buildings.
- Take things another step further than just following guidelines. Another level of consulting.

- City needs to find a way to make the distribution of HOME dollars more readily available to smaller landlords and individuals to modify existing structures in diverse areas of the city.

- Providing support services with housing – funding eligibility issues – CMHA does some of this – social workers, service coordinators, but not enough to meet the need.

- Program with CORE Behavioral Health – provides homemakers services (such as help getting groceries, etc.) but limited, helps only very needy – good model, needs built on.

- Congregate Housing Services – meds, additional supports – also very limited.

- CILO Provides services as well – one stop shopping – available for everyone.

- Funding streams – there have been small increases in fund for homeless, AIDS populations – facility support/renovations – it's not enough, but it's being held steady/increased in face of cuts.

- Homeless continuums of care works. AOG, permanent housing group, etc. Letting this group handle some city funds. It's growing.

- Model of collaboration – all those in the arena are included – bring together lots of specialties.

- The Partnership Center is a key player – Michelle Budzek– having a gatekeeper is very helpful.

- Collaboration is not personal; it's about how to get consumer what they need.

- CMHA works to hook-up with agencies that can provide needed services and get them into CMHA space.

- Collaboration=Success.

- Steer eligible groups to grants – use of space often meets match requirements.

- Person to person outreach is best – mailings, etc. are not as helpful especially with the elderly.

- Improving coordination of funding streams, regulations, etc. Might this be done from a federal agency focused on disabilities?

- Varying ages, requirements for services.

- CILO does lots of things for disabled population – good resource for them.

- Universal Design – makes things comfortable and easy – educate architects, builders, etc.

- Create collaboration around this – there is a required course for accessibility requirements for architects.

- Universal Design is safety for anyone.

- Appropriate locations of accessible housing – close to community services, medical centers, but lines, things to help overcome barriers.
- Families who are willing to step forward and tell their stories – sometimes lives do change in a heartbeat – make community more aware.
- There are people who champion inclusion who would be happy to be at the planning table
- Drug court
  - Caught people short of going to prison
  - Kept them in community
  - Kept them from getting felonies
- Mental health case management agencies
  - Getting referrals to housing groups
  - Providing services – money management, etc.
- Agencies are able to leverage what funding is available – collaborative process.
- Community is rich in resources like shelter and free store (Bethany House)
- Complexity of discussion regarding housing in Over-the-Rhine
  - Transformation
  - Flashpoint of potential
  - Different groups that are at table – developers, independents, non-profits, schools, businesses, chamber
- Money is on table
- Collaborative organization that is a one stop for housing issues.
  - Example is the United Way 211#
  - Free store did a similar thing – a book – 20 years or so ago
- Community investment in Cincinnati Public Schools
  - Potential for good things
- Development of new model in CPS
  - Woodward Technical
  - Better preparation for life

Appendix

F

Summary of Community Forums

Participants

Eighteen citizens and professionals participated in one or both of the community forums that were held. The names of the participants and the neighborhoods or organizations they represented are reported in the table below.

Name	Community/Organization
Kathy Atkinson	Walnut Hills
Karen Bell	Walnut Hills
Mary Anne Berry	Mount Washington
Carol Coaston	HOME
Georgine Getty	Greater Cincinnati Coalition for the Homeless
John Hall	Milford
Charles Houston	Paddock Hills / CPOP
LaVerne Johnson	Northside Community Council
Harriet Kaufman	Clifton
Florence Malone	Huff Realty
Tyra Oldham	NOIZ
Paul Rudemiller	Camp Washington/Winton Place
Gary Skitt	Northside Community Council
Candis Smith	Federal Reserve Bank of Cleveland
Louise Spiegel	Clifton
Kim Surber	Milford
Patsy Thompson	MACC
Rochelle Thompson	City of Cincinnati

Dates

Two separate two-hour community forums were held. The first was held on Monday, June 14th from 6:30 - 8:30 in the evening. The second was held on Thursday, June 17th, also from 6:30 – 8:30 in the evening. The topics at both sessions were the same.

Findings from Gallery Walk

Attendees participated in two activities at the community forums. The first was a gallery walk where they were asked to write their responses to questions posed on large sheets of paper taped to the walls around the room. For the second part of the forum, they were asked to synthesize the material they had learned from their own responses and the responses of others in the gallery walk and talk about some key issues in a focus group session. The transcripts derived from both of those activities are below.

What barriers make it difficult for different kinds of people to find safe, sanitary and affordable homes in neighborhoods where they and their children can be successful?

Persons with physical or mental disabilities

- Transportation – lack of public transportation
- Accessibility
- Understanding that people with disabilities are people with phenomenal gifts
- Lack of supportive services to allow for self-sufficiency
- Lack of understanding, not being focused on other cultures (a sincere learning environment)
- Affordable, accessible with good transportation
- Lack of choice
- Government – not always willing to provide necessary accommodation
- Undersized units
- Lack of communication to others from organizations as how to understand and assist
- Physical Accessibility
- Many older homes have steps that keep people out and bathrooms only on 2nd floor. Limits choices.
- Networking support to live in “least restrictive” environment
- Not enough attempts made by group home support staff to fully integrate residents into larger community.
- Resistance to change
- Fear of public “notoriety”
- Article 12 (sexual orientation)

Low Income Families

- Lack of new housing
- Income shouldn't matter
- Crime (drug dealing, etc.)
- Living well even if poor
- Respect
- Labels
- Lack of choice
- Undersized units
- NIMBYism (2)
- Government – programs that provide quick fixes but no long-term education
- Lack of transportation to work, daycare, etc.
- Stereotypes – hard to detach from them
- People are labeled
- Education
- Knowledge
- The increasing gap between what low-income people's income is and what rents are being charged. Too much subsidized housing is creating a disproportionate increase in rents for all low-income families, the vast majority of who don't receive rent subsidies.
- Public funding of projects creates economic integration and the flexibility of the funding in order to accomplish this goal. Income/affordability issues.
- Desire to stay close to extended family.
- Hate crimes (knowledge of)
- No mechanism in place in neighborhoods to be "alerted".
- Income insufficient to allow family to live in neighborhood of their choice.
- Often have difficulty keeping track of important documents as they move – and they often have to move frequently.

African Americans

- Racism
- Respect
- Redlining
- Government
- NIMBYism
- Safety/police protection and trust
- Predatory lending, 80/20 loan, balloon mortgages
- Stereotypes
- Income
- Comfort Levels
- Perception
- Bad experiences
- "Red-lining" by financial institutions in predominantly African American neighborhoods.
- Media negatives
- Crime fears
- Social isolation of middle class (both races)

Elderly Persons

- Income
- Lack of respect (mental model)
- Fear of crime – building being safe
- Fear of change – not everyone is comfortable leaving where they grew up with diversity
- Barrier – lack of housing choice for this group to remain in the community they have a life long stake in
- Respect
- Transportation, shopping and medical
- Government – social security is not enough

- Have to pick medicine or housing – better access to benefits
- Support to maintain self-sufficiency
- Income
- Comfort levels
- Lack of businesses/services that cater to needs/interest of seniors
- Fear
- Isolation “housebound”
- Have become targets for unscrupulous practices
- Fear of falling, of illness, of having to choose between food, medicine and housing/safety.

Large Families

- Not enough large bedroom units
- Shifting mental model that large means destructive behaviors
- Fear of crime
- Safety
- Respect
- Lack of landlords willing to rent to large families – especially with rent supports
- Lack of close daycare makes work hard
- Government – cut off income levels for programs
- Children
- Perception of people with children
- Income
- Size of housing units available
- Play/yard space for children
- Schools
- Few places that have enough bedrooms/bathrooms at affordable costs.
- Limited rooms/older run-down/concentrated in relatively unstable neighborhoods.

Persons who need subsidized housing

- Low income, handicapped
- Should only have their family living there not 5 other people . . .without permission for even a short time. Why?
- Not enough of it
- System and bureaucracy
- Government – rules regarding felonies, being shut out of system
- Need to be treated with respect – need to have the same rights as folks who rent without subsidies
- Stereotypes
- Stigma attached to vouchers
- Poor quality of housing stock made available
- Labeled with a host of "negatives" (perception)
- Lack of support for persons with vouchers
    - To locate housing
    - To understand responsibilities of renters
    - Frequent lack of play areas for tenants' kids
    - Few choices in housing
    - Segregation of section 8 voucher holders in densely populated buildings.
- Ethnic "intimidation" within neighborhood

Other kinds of people (specify)

- Inequities and unfair treatments of what we call the "other"
- One must respect themselves as well as others . . .it's catching
- People with felonies/sexual offenses
- People with active addiction
- Chronically homeless (2 years of more)
- Gays, lesbian and transgender

- Inclusive neighborhoods – sexual orientation
- Hispanic population
- Individuals who are dependent on public transportation
- Public officials and offices do not promote fair/open-housing choices
- Hispanic – growing population – hidden by necessity to survive
- Appalachian – hidden by choice

Thinking about my community in general

Its greatest strength is . . .

- Number of churches
- Number of financial institutions
- Strong property values
- Large number of professionals
- High ownership rate
- School choices
- Shared vision that has been formulated, written and referred to
- Honoring a sense of history (its own)
- Landscape – space
- Busy sidewalks
- Easy, informal, first-name
- Redevelopment foundation
- Ability to organize around major issues
- Learn more about neighbors
- Check with them when they are leaving home
- Quiet
- People (diversity)
- Location!

- We have lots of diversity: all economic classes, gay, straight, white, African American, and many other groups live in Northside.
- Dedication to Cincinnati
- The school system – Milford
- Inclusion of all cultures, ethics, etc. . .
- Potential
- Good transportation
- Location
- Beautiful trees and houses
- Diversity
- Mixed income

Its biggest challenge is . . .

- Embracing and encouraging diversity
- Apathy – overcoming
- Overcoming "NIMBY"
- Economic viability of our business district
- Rebuilding a strong sense of community relationship
- Engaging the community
- Being inclusive rather than exclusive
- Hamilton County – dealing with the challenges associated
- Leadership
- Development (property) – total scope
- Balancing mixed communities
- Safety
- People (diversity)
- Location
- Upkeep of neighborhood

- To get more African American people involved in the community council.
- Diversity
- Racism
- Fear/blame of poor
- Violence
- Leadership being effectively trained and willing to share and train others.
- Shifting the past to the present
- Lack of good leadership
- Business district
- Keeping current owners
- Too many night clubs

With respect to fair housing issues in my community

Our greatest need is . . .

- More low income housing opportunities
- Acceptance of folks not like me
- Getting all the neighborhoods in the city and county to accept a fair share of housing for low-income families.
- Increasing home ownership base
- Educating renters regarding their actual buy in the community
- Mixed use housing
- Knowledge of privacy issues
- For our empty and blighted properties to be dealt with (maybe improved by city government and private investors)
- Rehabilitation of property
- Home ownership
- Transparency with mixed incomes
- Understanding of the community

- Understanding why improvements need to be made and how it helps and how it puts us at a disadvantage.
- More subsidized housing
- Cheap rent for working poor
- Accessible/affordable

Our most important asset is . . .

- Adequate supply of housing/rental units that could be used for vouchers, etc.
- Openness to uncensored dialogue between diverse groups
- Community commitment to preserving heritage of diversity (housing, income, race)
- Education
- Businesses, organizations that will draw and sustain diverse populations
- We have everything from rehabbed $100,000 properties to Section 8. Lots of true diversity.
- Potential
- People with trade – electrical, plumbing and construction skills.
- Potential!
- Location
- Our growth potential in comparison to other cities
- Beautiful
- Parks/green space
- School system – draws diverse people – need more diversity
- Good number of rental units

Many Americans say that they value diversity and yet our communities are divided by lines of income and race. How do we begin bridging the gap between our vision and the reality?

These people or organizations can help

- Faith based organizations
- Community police partnering center

- HOME
- GCHKAA (apartment association)
- NAACP
- Urban League
- Community Councils
- Schools
- Banks – Credit Unions
- Faith Based that has a social justice platform – not just a “proselytizing” mission.
- Fair Housing Medication Service
- Cincinnati Human Relations Commission
- WIN – Northside/Cumminsville
- Legislators
- African American Chamber
- Ruby Payne – understanding a framework for poverty
- HOME (diversity training, they already provide this)
- Communication – more training (focused on different cultures sincerely wanting diversity. United and numbers accomplish lots of great things.
- NOIZ
- Homeless Coalition – demystify the poor/homeless
- Girl Scouts
- Community Councils
- City Council
- Teachers!
- Churches
- Schools
- Next door neighbors – be friendly

These are some of the steps we need to take

- Talk – leads to action! Not more words
- Teach people how to use money
- Housing Compliance/keep stock in safe conditions
- Use CPOP process to give information
- Help neighborhoods like Winton Place remain the most integrated neighborhood in the City of Cincinnati.
- More home ownership opportunities and less investor/rental opportunities. "Level the playing field".
- Take out the economic incentives for investors to buy up single-family houses and rent them out. (CMHA & HCDCD give a 10% surcharge on "reusable rent" to single-family structures.
- Put "solutions" on the community agenda.
- Community Diversity training
- Meetings at Community Centers
- Stop police brutality/overt racism
- Stop policies that criminalize poverty
- Stop putting such emphasis on race/and or race
- Increase neighborliness – investment in neighbors – friendliness, helpfulness, treating renters as community members.
- Education! (home ownership, budgeting, etc.)
- Need to have more social opportunities to interact during activities universally enjoyed by people regardless of race, religion, sexual orientation, abilities, economic status . . .
- Be open minded
- Police
- Segregation

Thinking about homeowners and renters who are currently living in my community…

The homeowners worry most about . . .

- Property values

- The foreclosures that have taken over our neighborhoods in record numbers – both resold at “scam” prices and rented properties.
- 99.9% of the time, foreclosed properties end up in the hands of investors, not homeowners
- Blighted/vacant/empty buildings and overgrown lots
- Crime is affecting property value
- Vandalism/theft/destruction of property
- Turnovers – mobility
- People who appear to be “different” (value base)
- Mortgage pools for the sub-prime market
- LLC’s
- Out of city banks
- Investors buy multiple properties, often renting – Section 8 overpays rent and keep owners who are actually committing bank fraud
- New levies and taxes
- Absentee owners who allow their buildings to merely exist/decline
- Predatory leasing and lending
- Property values
- Taxes
- Community safety
- Growing children – teenagers hanging on corners
- NIMBY-ism (not in my back yard) (2)
- Upkeep of property
- Find honest people that are hired to do good work
- Taxes – homesteading for seniors over 62 years
- Affordable housing based on true income
- That crime is ruining certain streets and driving out good property owners and renters.
- Safety
- Race and quiet

- High property taxes that hurt homeowners with fixed incomes
- Over and under pricing of property
- Maintaining of area
- School district
- Better schools – competent teachers who care for children
- Return on investments
- Property value increases
- Upkeep by residents
- Active, watchful neighbors
- Good, efficient city services

The renters worry most about . . .

- Being disengaged from the community
- Will I have to move if the building is sold or will the new owner raise the rent to the point where I can no longer live here?
- Not really belonging or entitled to having a real "say" in what goes on
- The next paycheck
- Condition of physical space
- Schools
- Sense of crime
- School district
- Condition of property
- Increase of rent so they are forced out/gentrification (2)
- Maintaining of area
- Fair rents
- Landlords not doing maintenance or security
- No laws on books to limit rental rates (some states have them)
- Crime, violence and bad education opportunities for children in the Cincinnati Public Schools

- Property being sold – used for other purposes – out in cold - Security of living there as long as one wants
- Upkeep of units
- Safe play areas
- Affordable units in same community to purchase

Focus Group Discussion

Reason for coming here tonight

- Building own momentum to revitalize itself – want it not to be only one income but mixed income
- Progress can't be made because of public policy and trends or lack of public policy
- Share what I see coming out of certain things – private sector investors or CMHA – want things to be dealt with or changed
- Live in most integrated area in Cincinnati – want to see it stabilized (Winton Place)
- Live in non-diverse community that is closed.
- Have served on Housing committees, etc.
- No affordable housing in some areas – affecting low and moderate-income people.
- CRA committee chair.
- Affordable has been stigmatized by HUD
- Cincinnati and county working together.
- Investment in community – Walnut Hills
- Housing stock in Walnut Hills is tight.
- Racial diversity is lacking – want it to be diverse like it has been in the past – want it to be thriving again
- Lifelong commitment to fair housing
- Wants to hear what everyone is thinking
- Governance of urban systems – how they flow – where we're going – how long it will take.
- Concerned about direction city is taking – disconnects are getting wider.

- Conquer gated communities of the mind – stereotypes we deal with because we don't deal with reality – they have consequences.
- Commissioner of Human Relations Commission.
- Accessible/affordable housing of significant size (family)
- Schizophrenic attitude of city. Re: Housing (takes away big units and builds/subsidizes small units)
- Paddock Hills Absentee landlord
- Landlords need to take on greater responsibility
- CPOP – Outreach policing
- Homeownership (Cincinnati) = 30%
- Community rebuilding
- Predatory lending/leasing
- Young people – place in city
- Came to be informed as to what is "going on" regarding "housing problems"
- Community groups need to get together to get a "shared vision".
- Problems in different communities are similar.
- Create opportunity for homeless.
- Working to encourage lending institutions to assess the needs of communities (CRA)
- Building codes have not been changed to accommodate disabled.

Divisions around Fair Housing Issues

- Accountability – linking problem with behaviors with services that are there for helping
- Conversations among people that care – citizen agenda – way to guide
- Right fair housing agenda items are on everyone's agendas
- Build on things that already exist – not new structure
    - So much fragmentation already exists
    - Collaboration partners
    - Peter Block – small group conversations
    - Too many words – need to do something

    - Linking existing resources

- Rebuild English Woods – don't allow CMHA to tear it down – it is a solid building. Maybe not all knocked down – the only other building type is in Mariemont – successful there – this relieves pressure on the city and county.

- If you want to be a diverse neighborhood, you have to accept your fair share of housing (subsidized or low income)

- If economic/racial integration happens naturally, it goes much better than if it is forced.

- Low income tax credit deal at Swifton Commons – kicked everyone out who was above income – created forced migrations.

- Vacation of English Woods is being done gradually – less stress on community

- Need to make sure places like English Woods are managed properly.

- In some places, you have to accept Section 8 vouchers – in Cincinnati, it is legal not to accept it.

- One key thing – can't cost city or county any money and has to be politically viable with elections coming up.

- Bigotry is deep seeded and anchored by religious faith and hypocrisy.

- Politics run deep – quality employment is limited for people of certain races.

- Biggest problem is mindset and dollars

- Need to look at where business community puts emphasis and money.

- Project compass is a positive – came up with wanting more diversity.

- Integration on west side of town – not a conversation fostered with people who live next door to each other – people living in diverse communities learn to live together. People are isolated from one another – people need a way to deal with problems. SERA process.

- Connecting transportation and mobility issues with housing – impacts neighborhoods by being chopped up and losing housing.

How can we change people's attitudes about fair housing?

- Northside: No attitudinal problems.

- Good/strong/open attitude in community.

- Landlords need to appreciate "sense of community" – educate tenants (and landlords) How to take care of property.

- Need to establish a "common interest" regarding the value of community.

- Promote opportunities for groups to come together – within and between communities.
- Racism & classism – difficult to overcome but needs to be addressed.
- "Neighborliness" in some communities.
- Renters not invited to community council events.
- Need "victims" to be heard.
- Inclusion/respect between renters and landlords.
- Tenants need to be trained to use voice.
- Tenants need to have access to resources.
- Landlords don't concern themselves with safety.
- Landlords not being "watched".

Elevator Speech—who would you talk to? What would you say?

- Talk to banks – lending practices – demystify financing
- Financial institution – homebuyer classes
- People themselves – you have power – education themselves – power of consumer.
- No internal source – too little communication between government agencies.
- Municipal court eviction judge – need to be more flexible with laws.
- Person with wealth/resources – train tenants/landlords.
- Nelson Mandela/Colin Powell/Bill Gates – resources, expertise, political will
- City council finance committee - accountability
- Financial Institution – educate home buyers – understand the needs of community
- U.S. Government – HUD – bring funds straight down to grassroots – accountability
- Educate people how to deal with finances.
- Working people/tenants need to organize.

Final Thoughts

- CMHA and county need to look at self and determine how to run Section 8 program better – to the better of the neighborhoods that have the majority of the units.

- Need to clean up their own act before they can sell Section 8 as a viable option.
- By having two entities – CMHA and county – county units need to be in county not city. Stop allowing county units to get stuck in city.
- Balance of units and where they are.
- Needs to be some incentive to disperse – two programs need to be combined.
- If you purchase a piece of property and haven't done anything with it in five years, it needs to be turned back over to someone who will redevelop it – no stockpiling.
- Dealing with age-old, deeply embedded issues.
- City could build on positive factors of community.
- Do it collectively by hammering away at the malcontents and drawing on the positives.
- Community should decide what they want to be and behave and act in a way to be that way.
- Could it be sold – it makes sense for an open, vibrant community to give people choice and access to transportation and green space, etc. – maybe it comes down to selling it with money (green)
- Need to see bigger picture – part of a global perspective and dynamics – greed is at top of list.
- Money issue has caused foreclosures and property flippers – CMHA has role in helping this
- CMHA is degrading and offensive to someone's humanity – not treated well and is intention.
- Population of "unhousables" – ex-offenders with felonies cannot be housed anywhere. This needs to be addressed as well.
- Trade off when at end of income spectrum – substandard housing but don't have anyone looking over you and lots of rules – peace.
- Build on relationships between communities that have more similarities than they think.
- Money and prejudice fuel most of what happens in Hamilton County