



SPRING QUARTERLY MEETING

April 26, 2023

Statewide Association of Community and Economic Development Organizations

AGENDA

- Welcome
- Citizens Participation Panel
- Break
- Detroit Home Repair Program
- Break
- Affirmatively Further Fair Housing
- Lunch

AGENDA

- OCCD Business Meeting
- Legislative Update
- Break
- Leveraging Funds with Area Agency on Aging
- Break
- CARE Homes Initiative

Importance of Public Involvement

- Community participation is critical for successful planning, in that it creates a plan that reflects the priorities and concerns of all residents
- Open minds are important, participants should not expect a specific outcome
- All viewpoints will be encouraged, from the squeaky wheel resident to the quiet resident, and specific tactics will be employed to involve all residents
- Without public support, the implementation of a plan or project may prove difficult

Importance of Public Involvement

- Traditional forms (public meetings) of community participation are changing
- Use a variety of methods to garner community participation, with best practices including visioning, public meetings, workshops, public surveys, and website/social media

Communications Goals

#1 **Awareness:** Make residents aware of project and feel they have been invited to participate

#2 **Desire:** Cultivate interest in and community engagement in the process; build credibility in the Steering Committee and its resident-driven process

#3 **Knowledge:** Provide residents with opportunities to learn about the community and its future opportunities and challenges

#4 **Ability:** Offer meaningful opportunities for residents to provide and to consider input into the planning process through a variety of channels (public meetings, existing community events, and online)

#5 **Reinforcement:** Build consensus and enthusiasm for planning elements

Communication Vehicles/Opportunities

- **Public Meetings:** Steering Committee Meetings, Visioning, Workshops
- **Online:** Website, Facebook, Instagram, Twitter
- **Recurring Community Events:** Seasonal Events, School Events
- **Public Info Locations:** Community Hall, Library, Churches, Businesses
- **Media:** Local Papers, Regional Papers, Radio, Cable TV

Join Us for Virtual Visioning!

During this time of social distancing, Vision Worthington has expanded its community engagement portal and moved community participation activities online. VisionWorthington.org will be the primary way the committee gains resident input and feedback to articulate a vision of Worthington's future. City officials will use this carefully crafted vision to help make long-term strategic decisions and investments in our community.

www.visionworthington.org



UPCOMING FOCUS GROUP EVENTS		Registration Link
#1 Generations (Residents Born in 1965 and after)	Tuesday, June 16 7pm-8pm	To register for any of these sessions scan the QR code or visit the website link below.  Register at: https://www.signupgenius.com/go/409054EABA929AB9-focus
#2 Generations (Residents Born in 1964 and before)	Friday, June 19 10am-12pm	
#3 Worthington Business Owners	Monday, June 22 7pm-9pm	
#4 Civic Groups, Non-Profits/Community Organizations	Friday, June 26 10am-12pm	

Additional public input events will also be held later this summer. Stay updated by registering at VisionWorthington.org



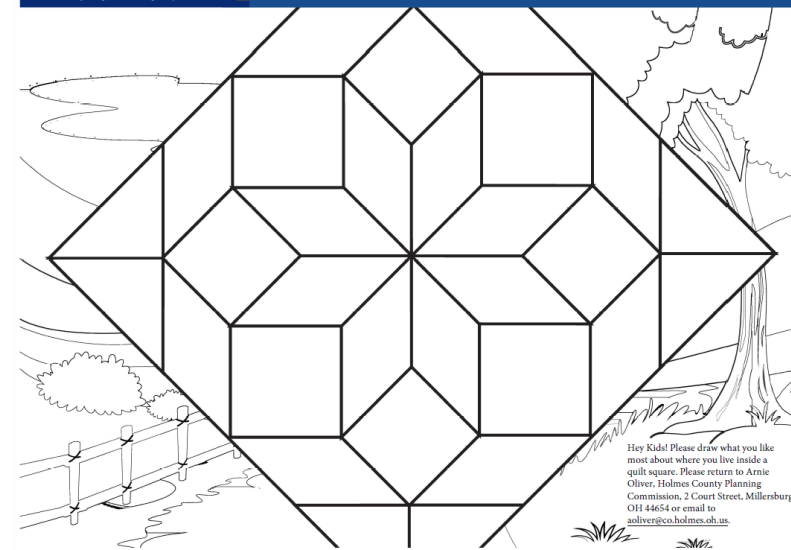
Village of Millersburg/Holmes County Comp Plan

Shaping Our Future
Holmes County/Village of Millersburg Comprehensive Plan

Hey Holmes County! What's Your Vision?

Shaping Our Future
Holmes County/Village of Millersburg Comprehensive Plan

Hey Holmes County! What's Your Vision?



Hey Kids! Please draw what you like most about where you live inside a quilt square. Please return to Arnie Oliver, Holmes County Planning Commission, 2 Court Street, Millersburg, OH 44654 or email to aoliver@co.holmes.oh.us

Communication Assets

Item	Activity	Responsible Parties
Village Website/Facebook Page	All Comp Plan Materials Posted/Events Posted	Village Staff
Street Speech	A consistent, 30 second description of project	SC Members
FAQ	Answers to frequently asked questions by residents	Kleinfelder Village Staff
Community Engagement Cards, Flyers	Printed postcards and/or flyers placed in public/community buildings to provide link to website and email sign up	Kleinfelder Village Staff SC Members

Communication Assets

Item	Activity	Responsible Parties
Email Updates	Emails to registered participants	Village Staff
Post Cards	Mail postcards to all households	Kleinfelder, Village Staff
Steering Committee Recordings	Posted to Village Website	Village Staff
Speakers Bureau Presentation	Consistent presentation that can be used by Steering Committee	Kleinfelder SC Members
Existing Community Events	Tables/Tents where members of the community gathering	SC Members
Yard Signs, Electronic Billboards	Advertisement of Visioning/Workshops	Village Staff, Kleinfelder SC Members

Physical Meetings/Visioning

- **Visioning (Community Wide Audience)**
 - Residents are asked to develop a vision that will reflect community value and depict future of community, using text, speech, images or a combination of all three
 - Helpful way to organize data collected for relationships and connections between community themes, attributes, and personal benefits

Planned Public Engagement Visioning and Workshops



Meeting People at Existing Events

Community Events (Community Wide Audience)

- Farmers Markets
- Community Days
- Holiday/Seasonal Celebrations
- Summer Concerts

Farmers Market- Worthington, Ohio



Information at Existing Locations

- **Public Information Locations (Community Wide Audience)**
 - Community Buildings
 - Businesses
 - Churches
 - Library

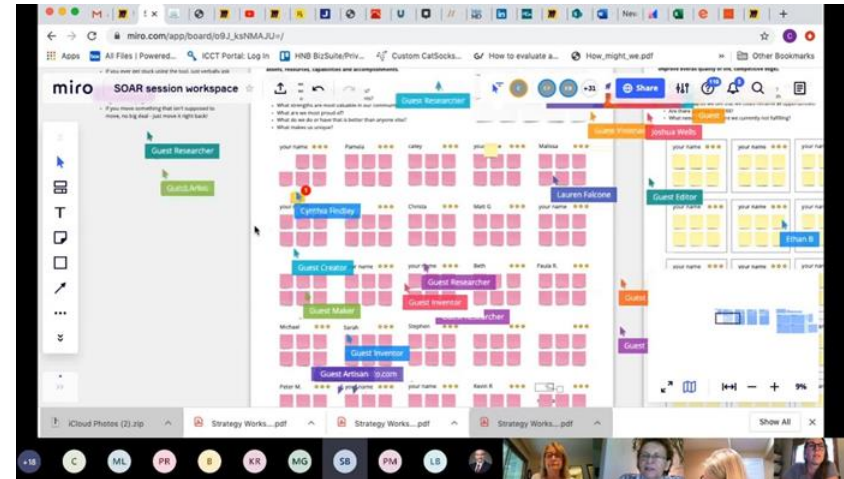
Speakers Bureau

Community Groups, PTAs, Churches, Fraternal Organizations, etc.

- Power point presentation to highlight planning process, mostly educational in nature, and how residents can get involved
- Could be modified to “street,” “elevator” or “checkout line” speech- a ready to go message in your day-to-day interactions as a resident

Virtual Participation

- Community Website
- Social Media
 - Facebook
 - Instagram
 - Twitter
- QR Code

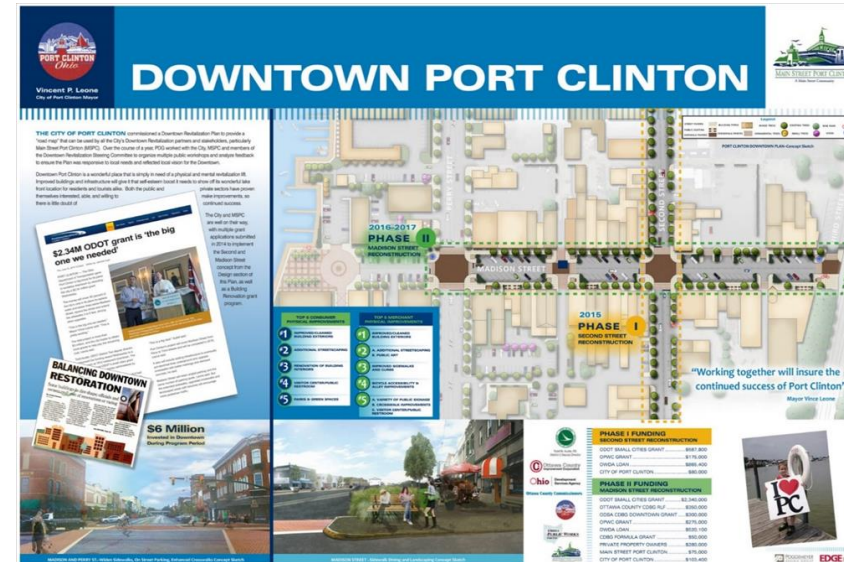


Quick Survey Monkey Poll

[https://www.surveymonkey.com/
r/OCCDQuickPoll](https://www.surveymonkey.com/r/OCCDQuickPoll)



Fun Ways to Engage

DOWNTOWN PORT CLINTON

Vincent P. Leone, City of Port Clinton Mayor

PHASE I 2016 SECOND STREET RECONSTRUCTION

PHASE II 2016-2017 MAIN STREET RECONSTRUCTION

ODOT BAKULI OTHER GRANT	\$501,800
SPINX GRANT	\$116,000
OTDA LOAN	\$480,400
CITY OF PORT CLINTON	\$480,000

ODOT BAKULI OTHER GRANT	\$2,140,000
OTDA QUALITY CORP. R.F.	\$300,000
OTDA LOAN DOWNTOWN GRANT	\$500,000
SPINX GRANT	\$216,000
OTDA LOAN	\$500,000
OTDA PORTOLA GRANT	\$500,000
PRIVATE PROPERTY DONORS	\$300,000
MAIN STREET PORT CLINTON	\$750,000
CITY OF PORT CLINTON	\$190,000

Working together will insure the continued success of Port Clinton!

Public Engagement

Closing Thoughts

- Soliciting public input can be challenging
 - Did we ask the right questions?
 - Did we get to all the residents?
 - Were the residents honest in their responses?
- Public input is necessary to make better decisions and have a true community driven planning effort

Thank you for your time.



Lauren Falcone, AICP
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ptecpanecatI@kleinfelder.com

Citizen Participation

APRIL 26, 2023

Stark County

- Urban County and Designated Consortium with funds being granted to the Board of Stark County Commissioners (BOC)
- Stark County Regional Planning Commission (RPC) is under contract with the BOC to administer the CDBG and HOME program
- RPC's membership is comprised of reps from cities, villages, townships and other units of county government

How Do We Reach Folks?

- Annual CDBG and HOME workshops
- Technical assistance
- CDBG Application Review Committee
- MS Forms
- Save-the-date notices
- After hour events
- One-on-one sessions
- Local newspapers
- BOC work sessions
- RPC newsletters
- Social media, RPC website

CDBG Application Workshop

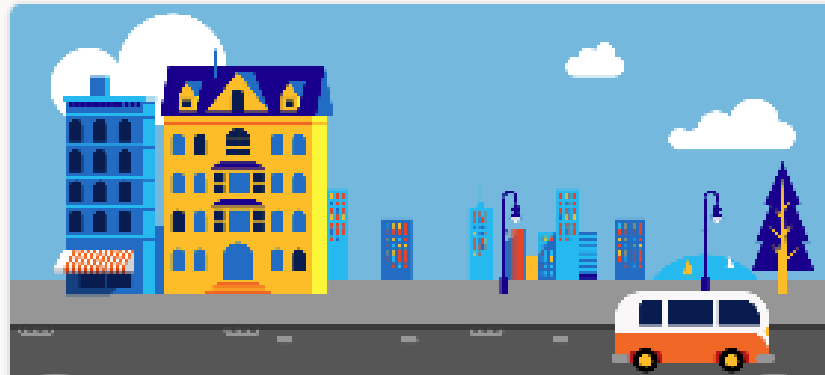


- Networking and outreach is critical
- TA prior to due date
- Site visits to suggest project ideas
- Scoring criteria and Review Committee
- Application follow-up

Planning is Key

- Public work sessions, public hearings, public meetings
- Monthly RPC Board meetings – evening and in person
- Weekly BOC work sessions and Board meetings – day and in person
- Virtual workshops and stakeholder meetings to accommodate special needs and hybrid working schedules
- Various forms of advance notice

MS Forms

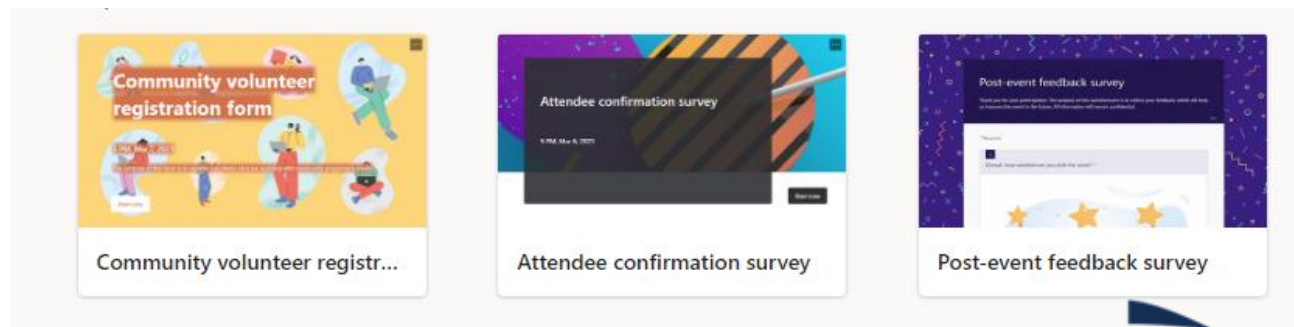
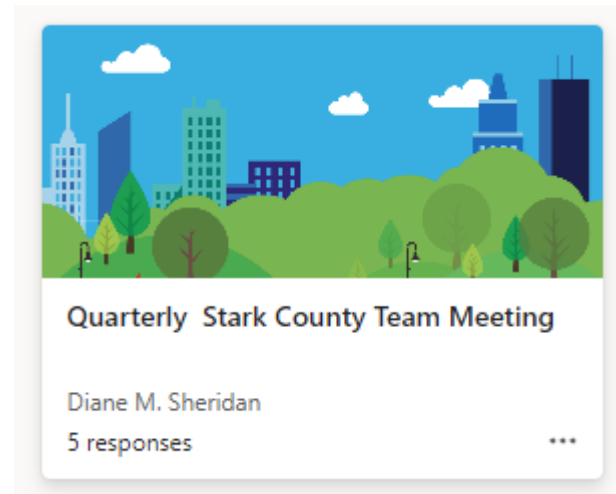


CDBG-CV Grant Funding Needs Survey

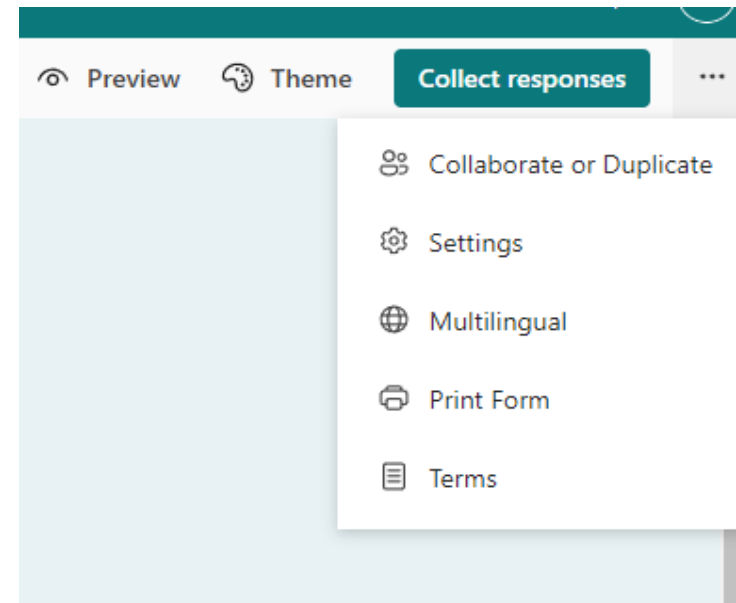
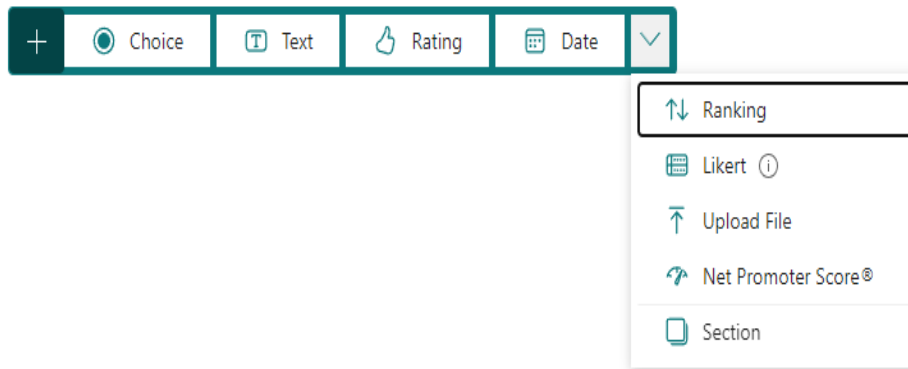
Diane M. Sheridan

23 responses

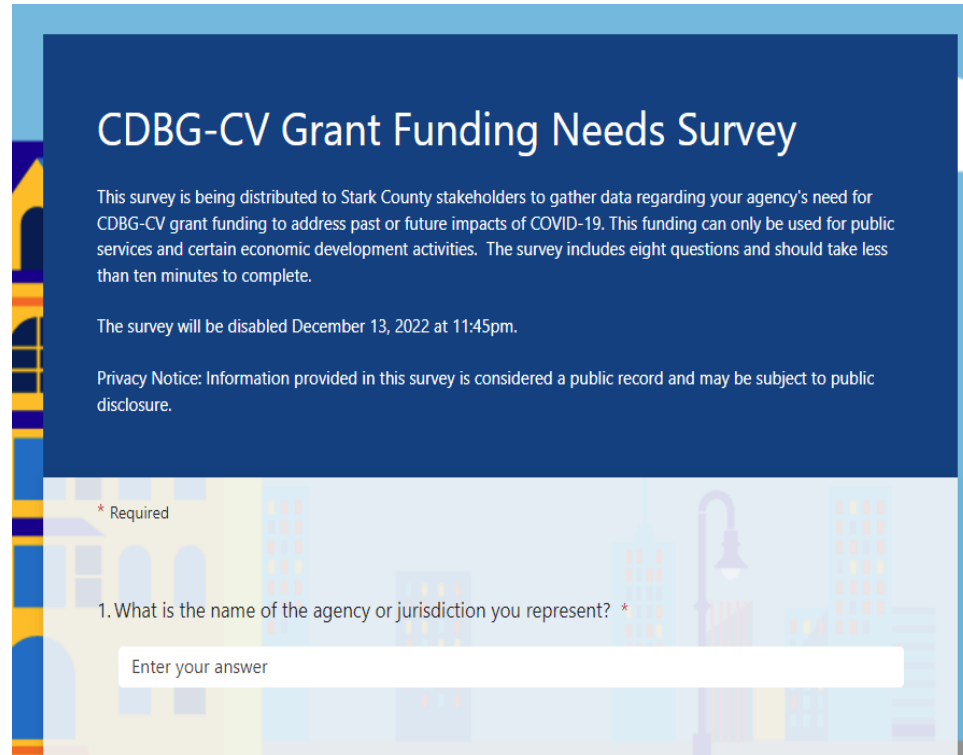
MS Forms



MS Forms



MS Forms



CDBG-CV Grant Funding Needs Survey

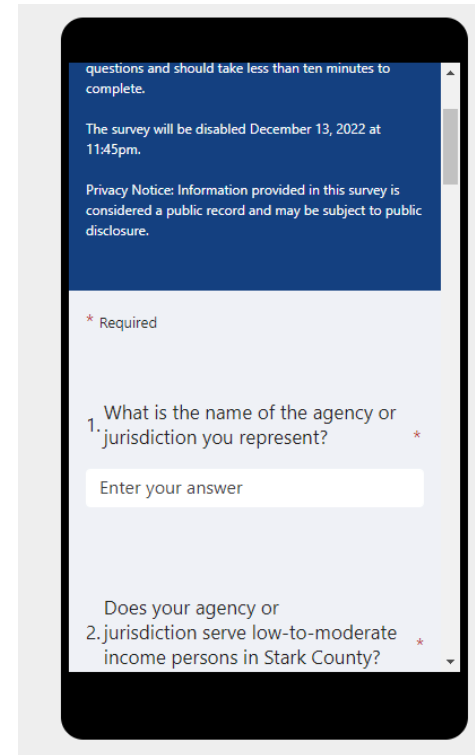
This survey is being distributed to Stark County stakeholders to gather data regarding your agency's need for CDBG-CV grant funding to address past or future impacts of COVID-19. This funding can only be used for public services and certain economic development activities. The survey includes eight questions and should take less than ten minutes to complete.

The survey will be disabled December 13, 2022 at 11:45pm.

Privacy Notice: Information provided in this survey is considered a public record and may be subject to public disclosure.

* Required

1. What is the name of the agency or jurisdiction you represent? *



questions and should take less than ten minutes to complete.

The survey will be disabled December 13, 2022 at 11:45pm.

Privacy Notice: Information provided in this survey is considered a public record and may be subject to public disclosure.

* Required

1. What is the name of the agency or jurisdiction you represent? *

Does your agency or

2. jurisdiction serve low-to-moderate income persons in Stark County? *

MS Forms

The screenshot shows the Microsoft Forms interface for sending and collecting responses. At the top, there are three buttons: 'Preview', 'Theme', and 'Collect responses'. Below these, the main heading is 'Send and collect responses'. Underneath, it says 'Anyone can respond' with a dropdown arrow. A text box contains the URL 'https://forms.office.com/Pages/ResponseP...' and a 'Copy' button. There is a checkbox for 'Shorten URL'. At the bottom, there are three circular icons: an envelope (E-mail), a QR code, and a code symbol (embed).

E-mail, QR Code or embed into a webpage or newsletter

Settings

Who can fill out this form

- Anyone can respond
- Only people in my organization can respond
 - Record name
 - One response per person
- Specific people in my organization can respond

Options for responses

- Accept responses
- Start date
- End date
- Set time duration ⓘ
- Shuffle questions
- Show progress bar ⓘ
- Hide **Submit another response**
- Customize thank you message

MS Forms

A	D	E	F	G	H	I	J	K	L	M
ID	Email	Name	What is the name of the agency?	Does your agency offer services to the community?	Did your agency or jurisdiction receive a grant from the state?	If you answered "yes" to the previous question, what was the amount?	If your agency or jurisdiction received a grant from the state, what was the amount?	Would your agency or jurisdiction be interested in receiving a grant from the state?	We are under a very strict budget.	We anticipate holding a grant in the future.
1	anonymous	Testing tester	Yes	Yes	Yes, PPP loan for \$20,000	Yes	Yes	\$75,001 - \$100,000	Yes	
2	anonymous	Test	Yes	Unknown	n/a	Yes	Maybe	\$50,001 - \$75,000	Yes	
3	anonymous	Summa Health	Yes	Unknown	Summa has pending applications	Unknown	Maybe	\$1.00 - \$50,000	Yes	
4	anonymous	Habitat for Humanity Eastern	Yes	Yes	PPP loan which helped	Yes	Yes	\$100,001 - \$200,000	Yes	
5	anonymous	Refuge of Hope	Yes	No		Unknown	No	No need for grant monies	No	
6	anonymous	United Way of Greater Stark	Yes	Unknown	Our agency received a grant	Unknown	Yes	\$75,001 - \$100,000	Yes	
7	anonymous	JR Coleman (JRC)	Yes	Yes		Yes	Yes	\$100,001 - \$200,000	Yes	
8	anonymous	Meyers Lake Village	No	No		No	No	No need for grant monies	Maybe	
9	anonymous	VANTAGE Aging	Yes	Yes	We received money through	No	Maybe	No need for grant monies	Yes	
10	anonymous	Jobs for Ohio's Graduates	Yes	Yes	PPP - \$470,000 for coverage	Yes	Yes	\$100,001 - \$200,000	Yes	
11	anonymous	Community Building Partners	Yes	No		Unknown	No	No need for grant monies	Yes	
12	anonymous	The Phoenix Recovery Support	Yes	No		Unknown	Yes	\$50,001 - \$75,000	Yes	
13	anonymous	Stark County Community Action	Yes	Yes	The SCCAA received funding	Yes	Yes	\$100,001 - \$200,000	Yes	
14	anonymous	ICAN Housing	Yes	Yes	We received a Pavroll	Yes	Yes	\$1.00 - \$50,000	Yes	

A	D	E	F	G	H	I	J	K	L	M
ID	Email	Name	What is the name of the agency?	Does your agency offer services to the community?	Did your agency or jurisdiction receive a grant from the state?	If you answered "yes" to the previous question, what was the amount?	If your agency or jurisdiction received a grant from the state, what was the amount?	Would your agency or jurisdiction be interested in receiving a grant from the state?	We are under a very strict budget.	We anticipate holding a grant in the future.
8	anonymous	Meyers Lake Village	No	No		No	No	No need for grant monies	Maybe	

MS Forms

including future expenses only **if your need exceeds the amount of COVID-19 dollars received.**

[More Details](#)

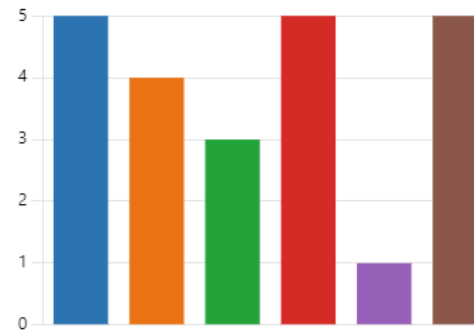
● Yes	16
● No	4
● Maybe	3



. We are under a very short timeline to spend potential grant monies. Funds must be expended/requested by early December 2023. Please **estimate** your agency or jurisdiction's potential need.

[More Details](#)

● \$1.00 - \$50,000	5
● \$50,001 - \$75,000	4
● \$75,001 - \$100,000	3
● \$100,001 - \$200,000	5
● Greater than \$200,001	1
● No need for grant monies at thi...	5



Contact Information

Diane Sheridan

Chief of Community Development

dmsheridan@starkcountyohio.gov

Lisa Snyder

Senior Community Development Planner

lcsnyder@starkcountyohio.gov

Policy Notice

OCD 23-02

CITIZEN PARTICIPATION
REQUIREMENTS



Out with the old, in with the new

POLICY NOTICE 07-01

- Public Hearing Notification Requirements
- Solely for purpose of simplifying advertising for public hearings 1 and 2 prior to application



POLICY NOTICE 23-02

- Citizen Participation Requirements
- Streamlines notification for public hearings
- Puts guidance on citizen participation into policy
- Allows for hybrid model under Ohio Open Meetings law
- Reduces publication notice from 10 days to 7

Citizen Participation Plan

- Update every 6 years
- Ensure LMI individuals can participate
- Assures reasonable and timely access to meetings and records
- Provide TA for groups representing LMI communities who ask for help developing projects
- Complaint process (15 days)
- Access to public hearings which solicit input
- Provide for non-English speakers (where warranted)

Public Hearings must be in person (minimum)

FIRST PUBLIC HEARING

- National and state program objectives
- Funds available
- Program overview/requirements
- Past history
- Date of second public hearing
- Date application is due
- Public comments

SECOND PUBLIC HEARING

- Selected projects
- Amount of CDBG and other funds
- Location
- Timetable for completion
- National objective
- Citizen views and comments

Some other ITEMS OF NOTE

- Sign in sheet and minutes for all hearings
- Publication of notice no less than 7 days prior to hearing
- Second public hearing cannot be fewer than 7 days since first public hearing

Amendment public hearings should follow second public hearing guidelines

The image shows a sign-in sheet titled "Please Sign In". It consists of a grid with 24 rows and 2 columns. Each row has a number from 1 to 24 on the left side, followed by two horizontal lines for writing a name. The grid is empty.

Notification requirements

Newspaper—publish in legal section

OR non-classified section of general circulation



Publish seven (7) days prior to hearing!

OR...Public posting and general outreach



Post in common areas of five local administrative offices where it is visible (7 days prior to hearing) AND

Post in five of the following:

- Community website
- Public social media accounts
- Public library or school
- Cable TV access channel
- Community center
- Community Action Agency
- Public Housing Authority
- Local workforce/development office
- Other public or private agencies serving the publ
- Direct contact-mailing



Policy Notice 23-02 and Citizen Participation Guidance

For assistance or questions, contact ODOD!

Contact information—

Terri Fetherolf, Director, Vinton County Development Department

dev.tfetherolf@vintonco.com





15-Minute Break
Next Session begins at
10:15 a.m.

April 26, 2023

Statewide Association of Community and Economic Development Organizations



Detroit Home Repair and Neighborhood Revitalization Story



Presented by Corporate FACTS Inc.



Presenter

Michelle E. Bush
Corporate FACTS Inc.
President/CEO





Today's Discussion Points

- Mayor's Vision
- Challenge
- Program Design
- Barriers and Solutions
- Outcomes
- Impact



Mayor Duggan

Vision for the Program



- Design a more effective Home Repair program.



- Convert current ineffective grant program to 0% home repair loan program.



- Increase number of households served.
- Achieve more impact in Detroit neighborhoods.



- Retain Detroit residents and preserve affordable housing.



City of Detroit



Market Conditions



- City lost over one million people.
- Abandoned neighborhoods and artificially undervalued housing.
- Declining economic base.



- Largest city to ever file for bankruptcy.
- Recognized by HUD as a distressed city; HUD provided significant support and guidance to City during bankruptcy.
- Chronic monitoring findings including CDBG timeliness – found over \$20 million of idle, unspent CDBG funds that could be redeployed.



- Constrained private sector lending.
- Home Repair Program managed in-house with high labor costs and inefficiencies.





Existing Program Challenges

- Availability of grants announced once every 2-3 years.
- One-day event held at Convention Center.
- Applications accepted on first come, first served basis based on eligibility.
- Very small chance of homeowner receiving a home repair grant.
- Customer's complaints of very long processing times to approve application and to complete repairs, poor quality work.





Concerns with Loan Program

- Low participation expected when converting from grant to loan.
- Very low-income households, especially seniors, would no longer benefit.
- Very low home value and equity disparities: in many cases home repair costs exceeded home values.
- Homeowners wanting to determine use of loan proceeds; not wanting to correct code violations as required by CDBG.
- Inability to afford a loan.



LMI Qualifications



Low Home Values



CDBG Requirements

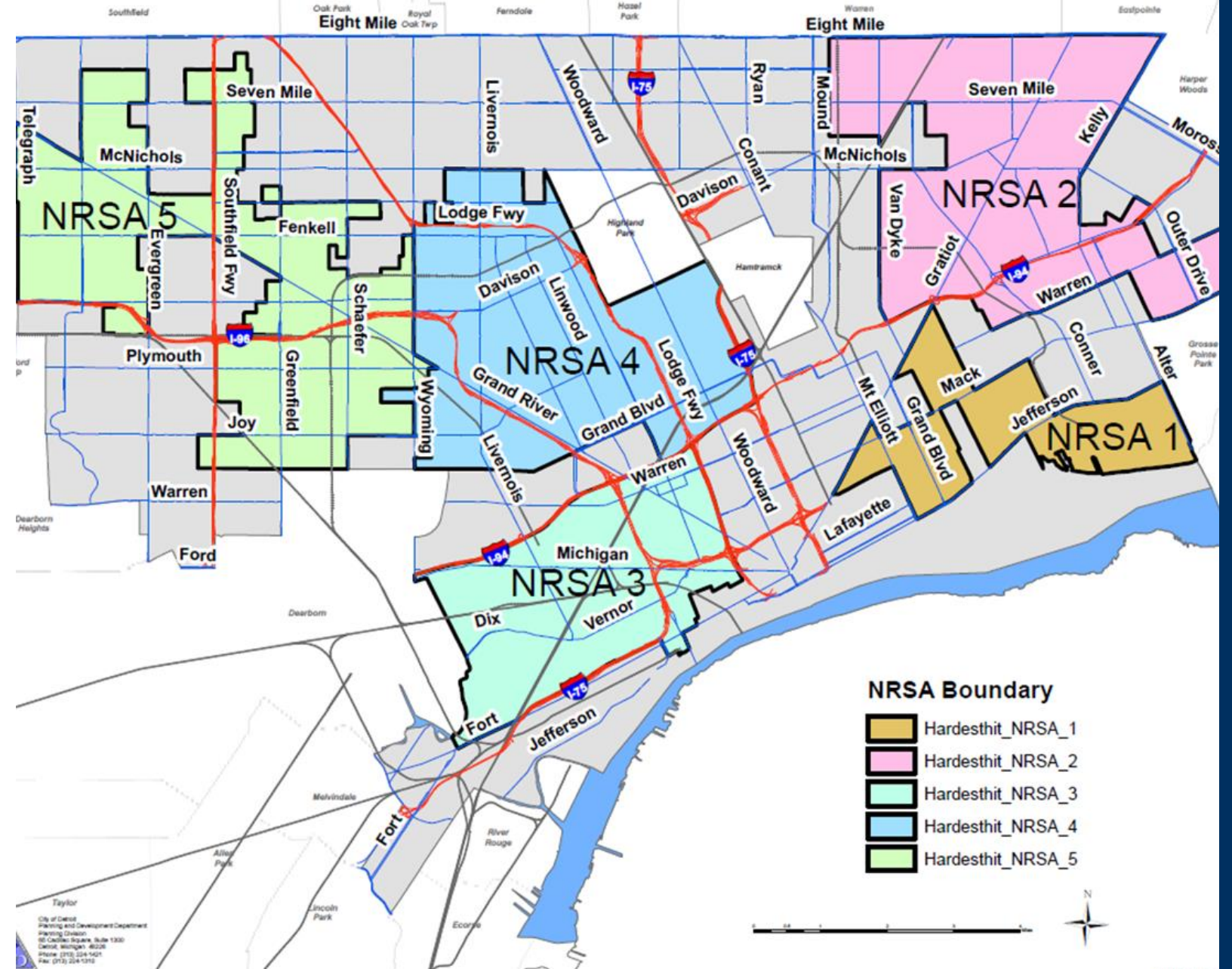


Program Designed to Address Market
Challenges &
Consumer Concerns



Neighborhood Revitalization Strategy Areas (NRSAs)

- Worked closely with HUD National and local Field Office to approve boundaries and strategies.
- Created five NRSAs that spanned a large geography across the city.
- Households above 80% AMI could participate.
- Economic development, blight elimination and rehab of vacant properties included.
- Large summer youth job program launched.





NRSA Program

FYI 2015 - 2019

Outcomes



- Successful Young Talent workforce training under the NRSA public service exemption - 15,000 Detroit youth served.

- The NRSA investments leveraged a Strategic Neighborhood Fund for ten neighborhoods, including the NRSA. Total - \$130m for park and streetscape improvements, commercial corridor development, and affordable single-family home stabilization.

- Leveraged an Affordable Housing Fund for affordable multi-family housing developers and owners access to loans, grants, and guarantees for Detroit neighborhoods, including the NRSA. Total \$250m to preserve and create affordable housing.



- Development of Housing Resource Centers (HRC), accessible, community-based sites administered by nonprofit housing counseling organizations, will serve as residents' first point of contact to address common housing stability challenges.

- 313 small businesses and micro-enterprises within the NRSA received financial and technical assistance.



- The improved living environment within the NRSA was achieved through the demolition of 9,223 dilapidated residential and 344 commercial properties and 321 business façade improvements.



- Addressed affordable housing preservation and resident retention through 335 homeowners who received zero percent interest home repair loans in the NRSA. Leveraged 367 senior emergency home repair and lead abatement grants.

PROGRAM DESIGN AND LOAN STRUCTURE

- 0% Interest Loan, payable over 10 years.
- \$25,000 Loan Maximum (exceptions made to remediate lead or major code violations).
- Minimum 560 credit score; up to 150% LTV.
- Used CDBG as a loan credit enhancement and to pay for activity delivery costs.
- Partnered with CDFI that attracted \$5 million in private capital to the program (\$4 million loan capital; \$1 million grant).
- Loans financed with 50% CDBG and 50% private funds.
- Private loan paid back first for entire portfolio; CDBG funds paid back after all private capital is repaid.
- Initially included 4% loan loss reserve that was subsequently removed.
- Mixed income pool of participants and credit enhanced loan structure helped to mitigate private capital risk.
- Over time, repayments will help to sustain the program.



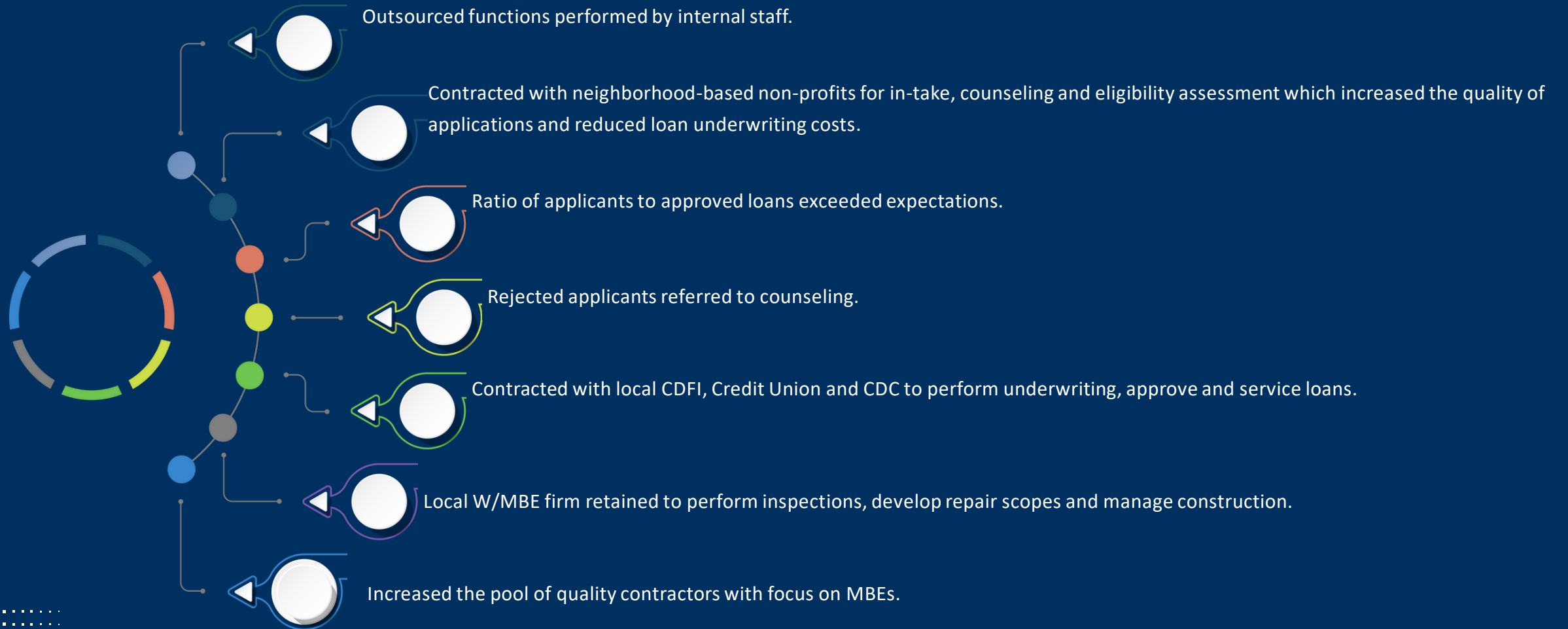
Community Engagement

Engaged the community to inform program design and assess demand:

- Conducted surveys and focus groups with residents in all income brackets to determine interest and willingness to assume a loan for repairs.
- Held sessions at neighborhood centers to present program to residents and answer questions before launching.
- Identified the types of repairs homeowners wanted (primarily new roofs, windows, kitchen and bath upgrades).
- Met with contractors and lenders to solicit input and feedback.



Revamped Service Delivery System



MARKETING AND OUTREACH



- Heavily promoted program on radio and TV through the Mayor.

- Placed program information in newspapers.



- Website allowed consumers to enter address to determine if properties were in an NRSA, to access loan qualification criteria and check credit scores for free.

- Distributed flyers across the city at community centers and CBO offices.



- Conducted orientation and training sessions with service providers.

- Conducted program information sessions at neighborhood community centers.

HOMEOWNER PROFILE

Age

58 years of age (73% older than 50 years)

Years in City

Homeowner in the City for 25 years

Credit Score

Credit score of 727 (range from 560 to 800)

Qualifying Amounts

Qualifies for a loan of \$25,000 but chooses to borrow about \$19,000

Household Income

Yearly household income of \$41,000



Program Statistics

3,311

Applications Received



District	Total Applications	%	# of Approvals
District 1	538	16%	178
District 2	477	14%	141
District 3	406	12%	125
District 4	553	17%	205
District 5	496	15%	203
District 6	322	10%	123
District 7	519	16%	174
Total	3,311	100%	1,149

Total Capital Expended: \$12,160,618

(698 loans approved and 619 projects completed to date)

Credit Scores for Approved Borrowers and Loan Default Rates

Analysis of credit scores for 476 approved borrowers with completed home repair projects.

AMI	TOTAL Borrowers	No Score	560-599	600-649	650-700	701+	800+
<=30%	45	10	5	12	9	8	1
31%-50%	98	4	21	28	15	23	7
51%-80%	186	2	36	53	47	43	5
81%-120%	147	0	22	38	36	41	10
TOTAL	476	16	84	131	107	115	23

Number of Loans Under Repayment	Loans Written Off	Percentage
512	15	2.9%

“Detroit Home Repair Loan Program Tops Expectations”

~ The Detroit News, February 4, 2019



"It exceeded our expectations. It brought people who had credit to the front door of a program where they might not have access to credit otherwise."

Arthur Jemison, City of Detroit



"People want to do better for their home and their neighborhood and are not looking simply for a handout."

Tiffany Douglas, Bank of America



"I honestly have never had an interest-free loan of any kind and it made it manageable."

Sandra Cavette, Program Participant



Website

www.corporatefacts.net



Email

info@corporatefacts.net



LinkedIn

linkedin.com/company/corporatefacts/



Thank you!

Looking forward to working together.



15-Minute Break
Next Session begins at
11:30 a.m.

April 26, 2023

Statewide Association of Community and Economic Development Organizations

Fair Housing for Ohio Municipalities 2023 OCCD Spring Conference

Miami Valley Fair Housing Center
505 Riverside Drive
Dayton, OH 45405

Today we will look at

- Review Basic Responsibilities of Municipalities under the Act
- Review Fair Housing Trends
 - Data on Source of Income Protections which can benefit Ohio communities
 - Data on Fair Housing Complaints Nationally
- Review Proposed Rule Affirmatively Furthering Fair Housing (AFFH)
 - This proposed rule implements the Fair Housing Act's affirmatively furthering fair housing mandate, which **directs the government to promote fair housing choice, eliminate disparities in housing, and foster inclusive communities.** Jan 19, 2023

Introduction

- The Fair Housing Act applies to virtually all types of housing, public and private

The Fair Housing Act applies to all Dwellings

- Dwelling means
 - Any building, structure or portion thereof which is occupied as, or designed or intended for occupancy as a residence ...

24 CFR 100.20

It is illegal to discriminate based on:

- Race
- Color
- Religion
- National origin
- Sex
 - Sexual Orientation
 - Gender Identity/Expression
- Disability
- Familial Status
- Ancestry & Military Status – Ohio
- Age and Marital Status – Dayton and other cities across the state
- **Source Of Income (SOI)** – Columbus, and 18 other Ohio cities

Sample definition of SOI

“Source of income” means any lawful source of income which can be verified and substantiated, from:

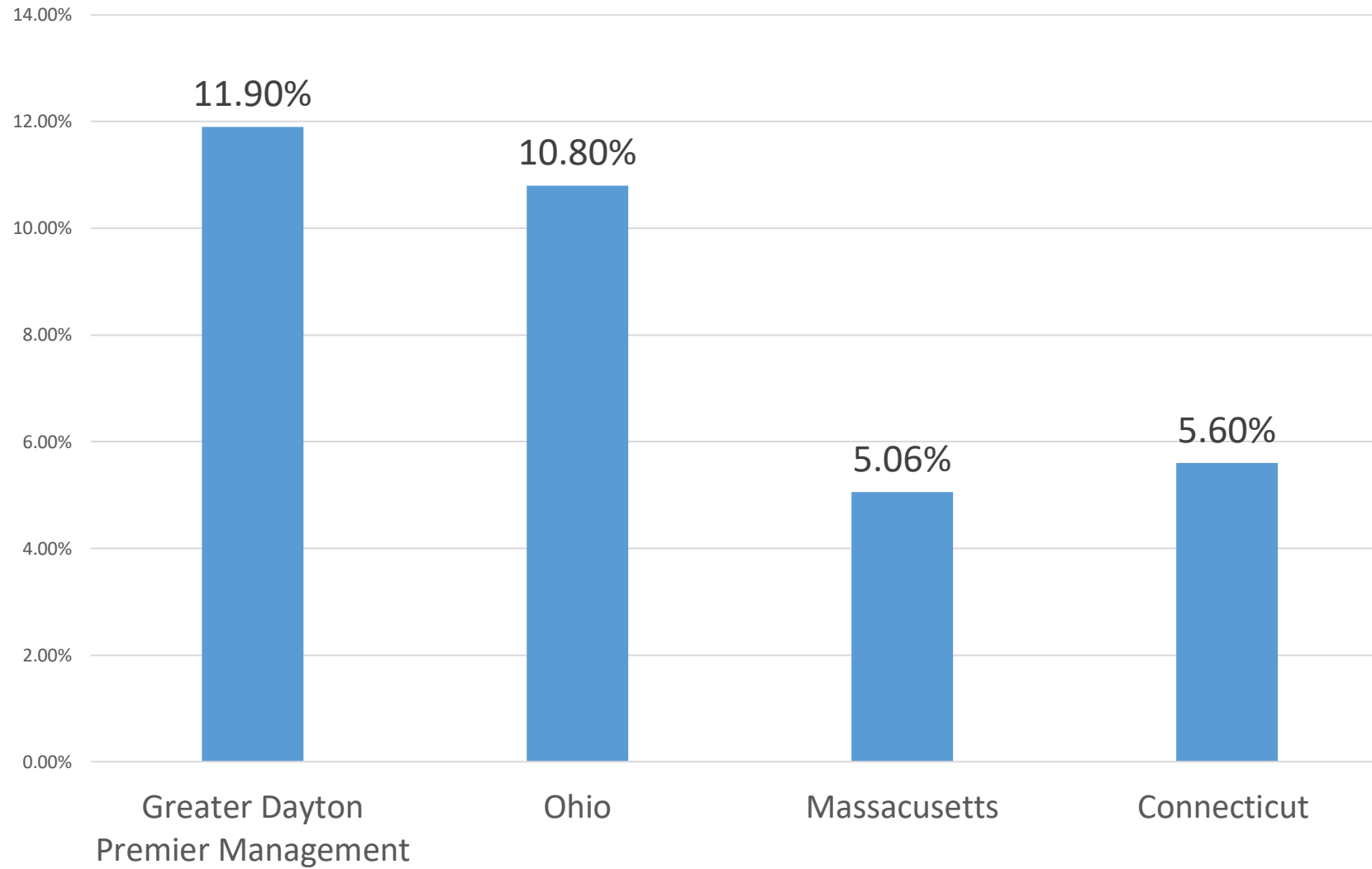
- wages, social security, supplemental security income,
- public or private sources,
- all federal, state or local assistance payments or subsidies, including
 - rent vouchers,
 - child support,
 - spousal support, and
 - public assistance.

SOI protections for HCV holders as of April 1, 2023

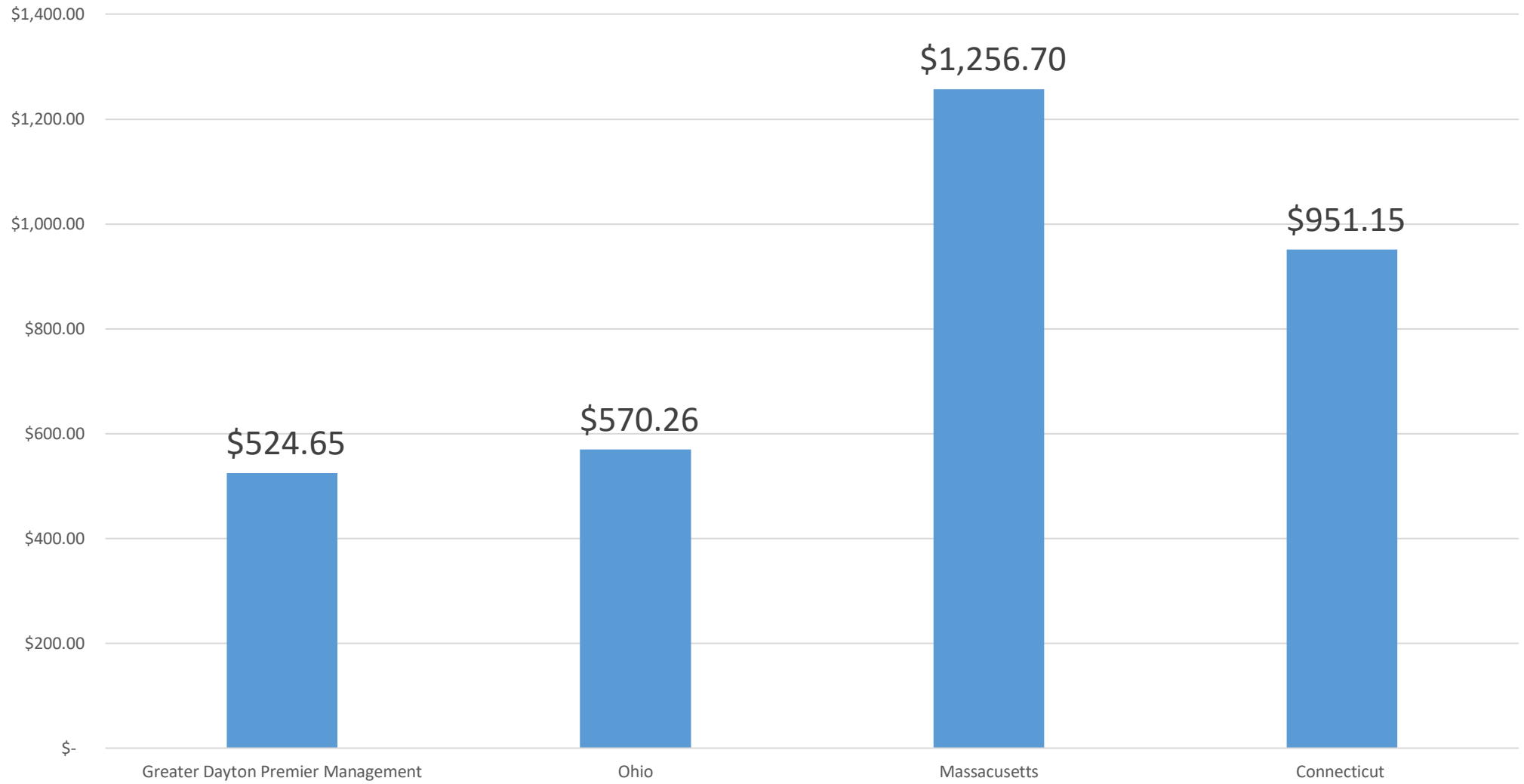
- 20 states have SOI protections
 - Wyoming also has SOI protections but not for people with HCVs
- 127 cities/counties across the country have SOI protections
- 19 municipalities in Ohio
- 4 states have incentives to promote acceptance of HCVs
- 4 states and 1 county have pending SOI legislation
 - A statewide source of income discrimination bill, HB 150, was introduced in the Ohio House on April 4.
<https://www.legislature.ohio.gov/legislation/135/hb150>

Summary of data on HCV usage

- Attrition rates are higher when there are no source of income protections
 - Even when the cost of the housing unit is higher, attrition rates in Ohio and Dayton are higher than Connecticut and Massachusetts
- Ohio and Dayton have higher percentages of unused HCVs than in jurisdictions with SOI protections
- More than 500 vouchers in Dayton and 7,500 in Ohio are not under lease

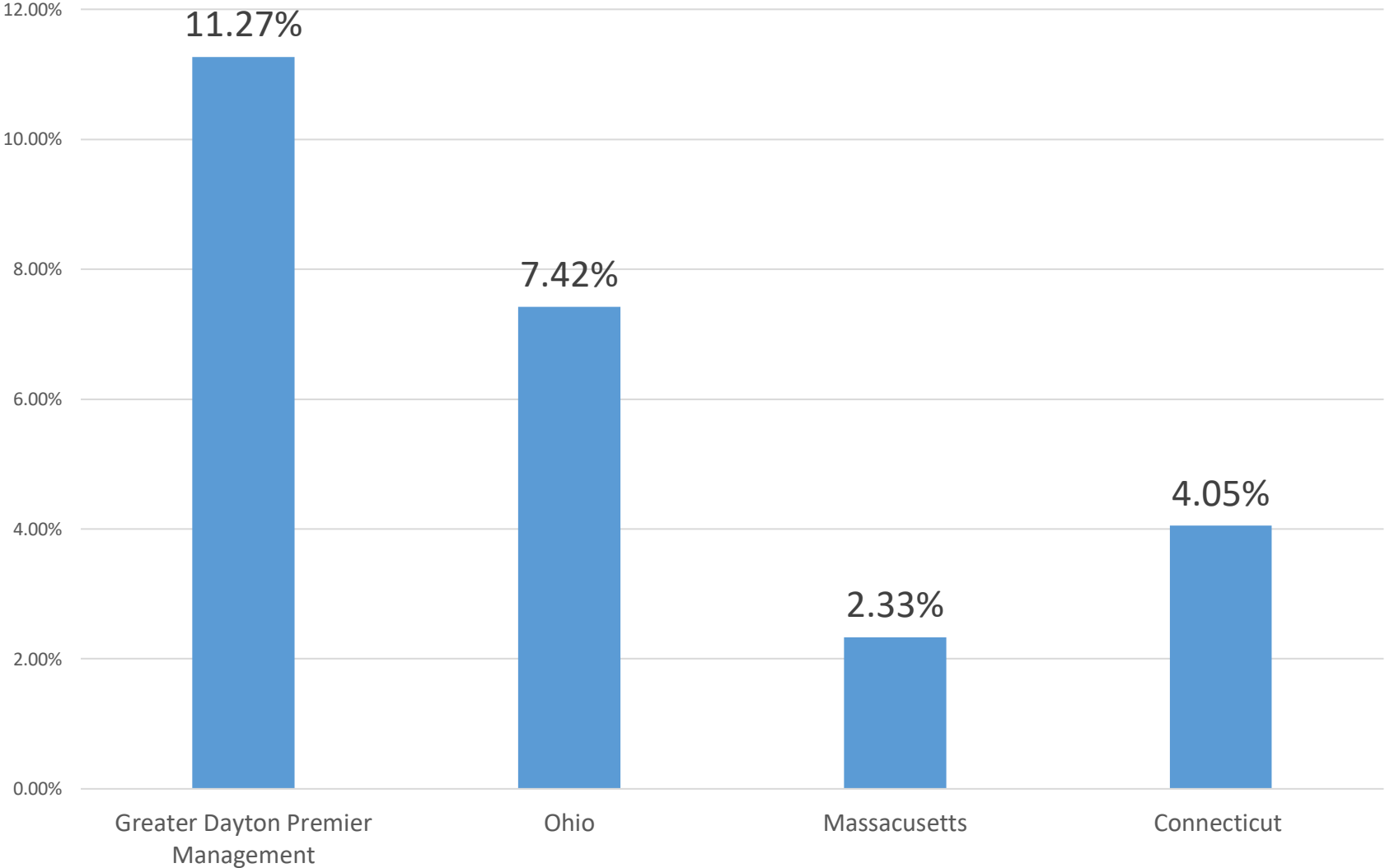


Attrition rates as of November 2022



Cost per unit as of November 2022

Leasing potential



Leasing potential by number of vouchers

- Ohio—7,529 additional families could be assisted
- Dayton—508 additional families could be assisted

Source of data/information

- https://www.hud.gov/program_offices/public_indian_housing/programs/hcv/dashboard
- Miami Valley Fair Housing Center—internal documents
- https://www.huduser.gov/portal/datasets/assthsg.html#2009-2021_query
- <https://www.prrac.org/appendixb/>

Source of data/information

- <https://www.naacpldf.org/wp-content/uploads/2022-11-14-Fair-Housing-2-web-1.pdf>
- <https://www.census.gov/quickfacts/fact/table/montgomerycountyohio,daytoncityohio,US/PST045221>

Fair Housing Prohibitions are based on protected class affiliation of individual, group, or neighborhood composition – professionals cannot:

- Refuse to sell or rent
- Discriminate in the terms, conditions
- Discriminate in advertising
- Misrepresent the availability of housing
- Engage in steering someone towards or away from a unit
- Refuse people w/disabilities modifications
- Discriminate in making loans, insurance policies, appraisals, & other real estate transactions
- To coerce, intimidate, threaten, or interfere with any person in the exercise or enjoyment of a fair housing right

Who can file a fair housing complaint?

Aggrieved persons, including real estate professionals and testers, who believe that they have been injured by a discriminatory housing practice.

State and Federal Fair Housing Resources for filing a complaint



- Ohio Civil Rights Commission (**OCRC**)
- Visit <https://civ.ohio.gov/>
- **Email:** PACE@civ.ohio.gov
- **Phone:** [\(888\) 278-7101](tel:(888)278-7101)

- Department of Housing and Urban Renewal (**HUD**) contact The Office of Fair Housing and Equal Opportunity (**FHEO**)
- Visit <https://www.hud.gov/fairhousing>
- You can speak with an FHEO intake specialist by calling 1-800-669-9777 or TTY: 1-800-877-8339.

Ohio Private and Public Fair Housing Organizations



PRIVATE

- Fair Housing Advocates Association -Akron-
<https://www.housingassistanceonline.com>
- Fair Housing Contact Service, Inc. –Akron-
<https://fairhousingakron.org/>
- Fair Housing Resource Center, Inc. –Painesville- <https://fhrc.org/>
- Housing Opportunities Made Equal, Inc. –Cincinnati-
<https://homecincy.org/>
- Fair Housing Center for Rights & Research –Cleveland-
<https://www.thehousingcenter.org/>

Ohio Private and Public Fair Housing Organizations

PRIVATE

- Miami Valley Fair Housing Center, Inc. –Dayton- www.mvfhc.com
- Toledo Fair Housing Center –Toledo- <https://www.toledofhc.org/>

PUBLIC

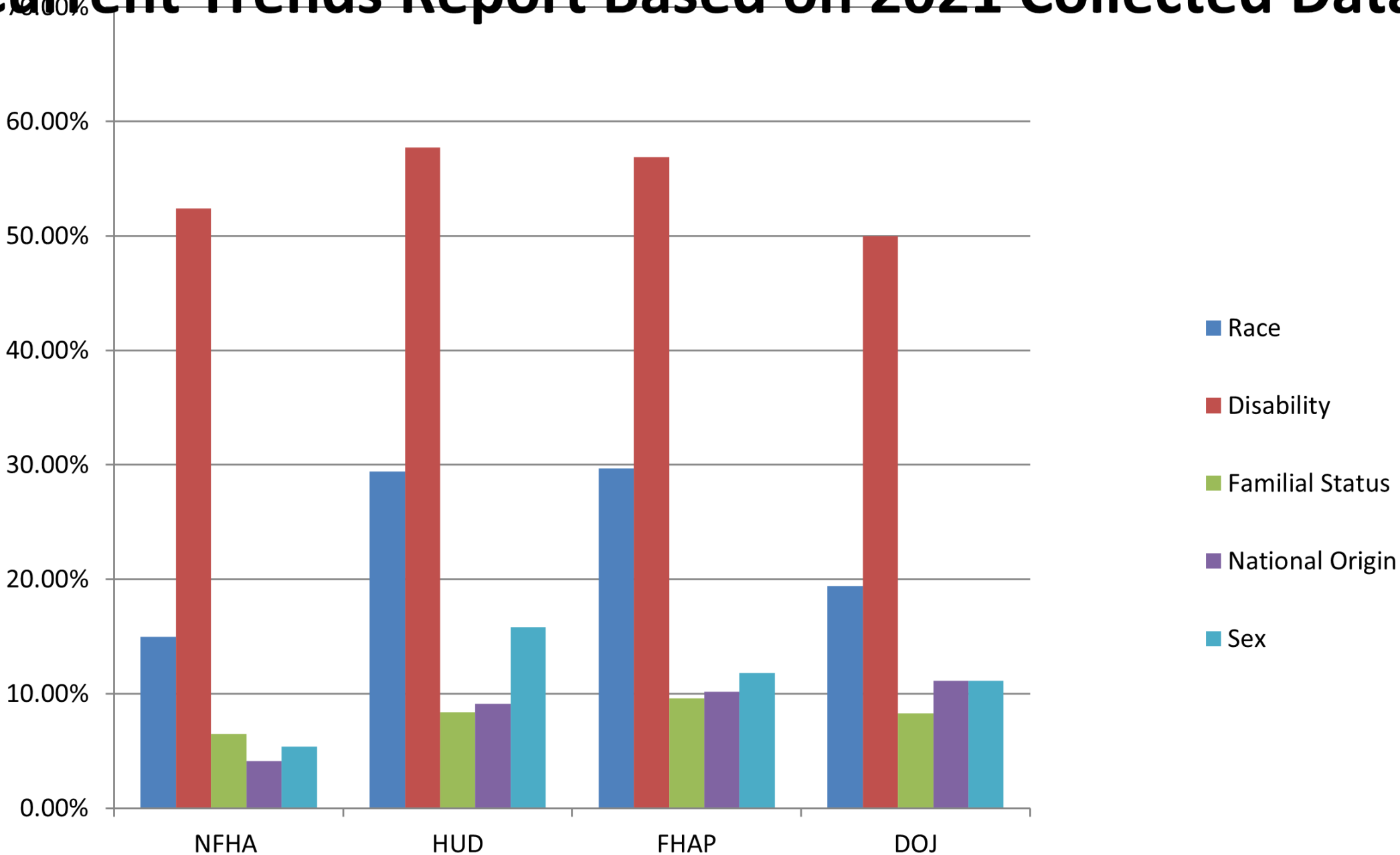
- Ohio Civil Rights Commission –Columbus- <https://crc.org/>
- HUD Fair Housing Office –Columbus- <https://www.hud.gov/states/ohio/working/fheo>



Exemptions

- Religious Groups and Private Clubs
- Advertising for gender specific roommates
- Senior Complexes
- Commercial Zoned Land/Dwellings
- owner-occupied buildings with fewer than four rental units – federal only but are not exempt from the State of Ohio law, which does not allow for such an exemption. This is sometimes referred to as Mrs. Murphy's exemption.

Current Trends Report Based on 2021 Collected Data



Notes on Report

- Complaints alleging discrimination because of

1. **Disability:** 53.68% or 16,758

2. **Race:** 18.97% or 5,922 (up over 2% from prior year)

3. **Sex:** 7.40% or 2,309 (from 5th place in 2020 to now 3rd most complaints)

4. **Familial status:** 7.24% or 2,261

5. **National Origin:** 5.68% or 1,774

The “other” category of complaints:

- 3,744 complaints in 2020 increased to 4,276 in 2021 which is 13.7% of all complaints.
- These areas were of special concern:
 - **Retaliation** complaints **increased sixfold** from 22 in 2020 to 127 in 2021 > 105
 - **Criminal background** - increased almost **fivefold** from 66 in 2020 to 314 in 2021, > 248
 - **Domestic violence** complaints **doubled** from 86 in 2020 to 172 in 2021 >85

Notes

- What is **retaliation**? Retaliation means to pay back an injury in kind. You hurt me; I'll hurt you. Under federal law, it is unlawful to coerce, intimidate, threaten, or interfere with any person because he exercised a Fair Housing right. Sometimes people file a fair housing complaint, and they are, in turn, evicted.

Notes

- National Commission on COVID-19 and Criminal Justice noted an 8.1 percent rise in **domestic violence (DV)** cases.
 - The ongoing effect of “shelter in place” mandates resulting from the COVID-19 pandemic is one reason for the rise in DV complaints.

Notes

- In the past five years, a national policy on **Fair Chance at Housing** has emerged and laws limiting consideration of criminal records in housing were passed in the
 - District of Columbia 2017;
 - Colorado, Illinois, and New York 2019;
 - New Jersey 2021.
 - HUD also issued guidance in 2016 on this topic.
 - Miami Valley Fair Housing Center premiered the nation's first 3-hour continuing education course certified by the Ohio Division of Real Estate called *Fair Housing and Fair Chances for People with a Criminal History*

Complaints by industry segment

	Rental	Sales	Lending	Insurance	Harassment	Advertising	HOA/Condo	Other	Total
NFHA Members	20,085	653	188	31	882	271	150	414	22,674
HUD	1,304	199	114	3	0	0	0	476	2,093
FHAPs	4,090	556	92	2	0	0	0	1,675	6,413
DOJ	22	0	1	0	4	0	0	9	36
Total	25,501	1,408	395	36	886	271	150	2,574	31,216
Percent of Total	81.69%	4.51%	1.27%	0.12%	2.84%	0.87%	0.48%	8.25%	100.00%

Notes on Rental Market

- 2020 saw 20,860 complaints - 72.65% of complaints
- 2021 saw 25,501 complaints - 89.61% of complaints
 - Rental transactions most frequent type of housing transaction, the simplicity of the transaction can make it easier to identify discrimination.

Municipalities and Fair Housing

- Municipalities carry out four broad categories of activities that affect their fair housing responsibilities:
 - Regulatory Activities,
 - Provision of Services,
 - Provision of Subsidies, and
 - Proprietary Activities

Municipalities and Fair Housing

- *Regulatory Activities:*

- When a municipality enacts and administers regulations that affect existing or potential residential properties usually through zoning or building/housing codes.

- *Provision of Subsidies:*

- Financial incentives offered to residential property owners such as grants, loans, or loan guarantees for rehab or building projects;
- Special services such as infrastructure projects or housing rehabilitation services using funds like CDBG.

Municipalities and Fair Housing

- *Proprietary Activities:*

- When a municipality buys or sells real property, particularly if the property was used or will be used as a residence.
- Eminent domain acquisitions can have fair housing consequences

- *Provision of Services:*

- When a municipality provides routine services in residential areas or to residents.
- Water, sewer, trash pickup etc.

Cautionary Note

- Cities that receive federal funding either directly or indirectly should have a policy of reasonable accommodation/reasonable modification and this policy should be available to all residents by publishing it in a variety of communication forms. For Example:
 - LEP guidance should be observed
 - Audio and Digital forms should be published

Santa Rosa - 20-02.310 Applicability.

- “A request for reasonable accommodation may be made by any person with a disability, their representative or any entity, when the application of a zoning law or other land use regulation, policy or practice acts as a barrier to fair housing opportunities.”
 - Our note: This is an example of best practices at the local level to limit liability under fair housing laws

Affirmatively Furthering Fair Housing or AFFH

All Parties to Federal Affordable Housing \$'s must

- make an affirmative plan with concrete actions
- to remove the barriers in a community that **limit choice** and **limit availability** in housing based on a protected class status.

Definitions

- “Impediments” are any actions, omissions, or decisions taken which have the effect of **restricting a person’s housing choice** by protected class.
- “Barriers” to housing choice are factors that **limit a person’s ability to choose** from a variety of housing types.
 - Factors may include housing supply and location, physical accessibility of housing, zoning for group homes, source of income, accessibility of financing, and limited English proficiency to name a few.

Link to AFFH Proposed Rule

- <https://www.federalregister.gov/documents/2023/02/09/2023-00625/affirmatively-furthering-fair-housing>
- The following slides have been developed from seminars given to fair housing professionals by the National Fair Housing Alliance in Washington D.C.
- See <https://nationalfairhousing.org/issue/affirmatively-furthering-fair-housing/>

Summary begins:

- The proposed rule retains much of the framework of the 2015 AFFH Rule.
- Under the proposed rule, as under the 2015 AFFH Rule, program participants will identify
 - fair housing issues,
 - prioritize the fair housing issues they will focus on overcoming in the next three to five years, and
 - develop the **goals which have concrete and meaningful outcomes** they will implement to overcome those fair housing issues.

Overview of HUD's 2023 Proposed AFFH Rule

- Consistent, focused, and flexible structure
- Data-driven
- Community-focused
- Goal-oriented, with metrics and timelines
- Reviewed by HUD
- Linked to other plans
- Balanced Approach
- Connect housing and access to opportunity
- Allow for and encourage regional approach
- Enforceable

Consistent, focused, and flexible structure

- Equity Plan (EP) replaces AFH and AI
 - 7 specified fair housing goal categories (similar, but not identical to 2015 rule)
 - Must identify/prioritize fair housing issues in each goal category
 - No separate template (unlike 2015 rule)
 - Streamlined set of questions
 - No analysis of contributing factors

Fair housing goal categories

- (1) Integration and segregation;
- (2) Racially or ethnically concentrated areas of poverty (R/ECAPs);
- (3) Significant disparities in access to opportunity;
- (4) Inequitable access to affordable housing and homeownership opportunities;

Fair housing goal categories

- (5) Laws, ordinances, policies, practices, and procedures that impede the provision of affordable housing in well-resourced areas of opportunity, including housing that is accessible for individuals with disabilities;
- (6) Inequitable distribution of local resources, which may include State or municipal services, emergency services, community-based supportive services, and investments in infrastructure; and
- (7) Discrimination or violations of civil rights law or regulations related to housing and access to community assets.

Data Driven

- HUD will continue to produce raw data, mapping/analytical tools from 2015 rule (AFFH-T)
 - Good Equity Plans and its subsequent Fair Housing Plan will acknowledge **local data and local knowledge** and, it is required in the EP.

Community Focused

- Seeks robust community engagement process
- Requires engagement at different stages of the process

Community Engagement

- Definitions section of the Proposed Rule:

“Community engagement means a solicitation of views and recommendations from members of the community and a process for incorporating such views into planning processes, decisions, and outcomes.”

Goal- oriented, with metrics and timelines

- Requires goals for priority issues identified in each goal category
 - Goals may be short-term or long-term
 - Must have timelines and metrics and identify funding sources, if any
 - Must report annually on progress;
 - Can adjust goals if needed (with approval from HUD)
 - Must achieve meaningful progress [concrete touchable and viewable outcomes]

Submitted to and reviewed by HUD

- Plans must be submitted to HUD 365 days before ConPlan or PHA plan is due
 - HUD has 100 days to review, accept or reject
 - If not accepted, HUD will provide detailed feedback
 - Grantees have 60 days to revise and resubmit
- Rule allows for multiple iterations if needed
 - Has provisions to deal with delays that might interfere with funding
- HUD acceptance of EP does not mean grantee is fulfilling its AFFH obligation

Linked to other plans

- Fair housing strategies and meaningful actions must be incorporated in ConPlan and PHA plan (and annual action plans)
- Fair housing goals must also be incorporated into plans required in conjunction with other federal programs

Balanced Approach – Allows both Placed Based and Mobility Based Options

- “Affirmatively furthering fair housing can involve both
 - bringing investments to improve the housing, infrastructure, and community assets in underserved communities as well as
 - enabling families to seek greater opportunity by moving to areas of the community that already enjoy better community infrastructure and community assets.”
- One must read this section carefully
 - Specific strategies for balance will vary based on local conditions and resources.

Recognizes where you live matters

- The development of the Equity Plan should connect housing and access to opportunity
 - Proposed rule guides grantees to consider whether all communities and members of protected classes have equitable access to assets
 - If not, the EP must take steps to create greater equity: advance fair housing goals

Other Points to consider

- Promotes regional approaches
 - Promotes collaboration in the (process)
 - Must consider issues beyond jurisdiction's borders (analysis)
- HUD will enforce but seeks voluntary compliance
 - Describes process by which HUD will investigate and resolve violations
 - If compliance is not possible, enforcement options include discontinuation of funding and a referral to Dept. of Justice (DOJ).

Other Points to consider

- Phased in over 4 years
- Timing based on size of grantee
- Many states in first 2 rounds
- Most grantees will do EPs in 2029
- During transition period, grantees must update/ conduct new AIs (if AI is more than 3 years old and EP is not required within 2 years)
- AIs will be submitted to HUD for potential review

Other Points to consider

- Grantees must make draft EPs public; encouraged to make final EPs public
 - Submitted plans + annual progress reports will be posted on HUD website
- Grantees must certify:
 - They will take meaningful actions to AFFH
 - They will take no actions materially inconsistent with their AFFH obligation



Lunch
Next Session begins
at 1:30 PM

April 26, 2023

Statewide Association of Community and Economic Development Organizations



Business Meeting

April 26, 2023

Statewide Association of Community and Economic Development Organizations

OCCD BUSINESS MEETING

- Call to Order
- Committee Reports
 - Membership – Rita Parise
 - Sessions & Training – Dawn Fish
 - State Programs – Nikki Reese
 - Legislative – Steve Torsell
 - Finance – Adam Blake

OCCD BUSINESS MEETING

- Opportunity for Engagement
 - OCCD Standing Committees
 - Membership
 - Sessions & Training Programs
 - State Programs
 - Legislative
 - Finance

*If you are interested
in participating in one
of the committees,
please contact
Patricia Richards at
office@occd.org*

OCCCD BUSINESS MEETING

- OCCCD Annual Awards
 - Submit by May 12, 2023
- OCCCD Foundation
 - Scholarship Application Period Open
 - Submit by May 26, 2023
- Adjournment

LEGISLATIVE UPDATE

- Tony Core, Senior Attorney, Squire Patton Boggs





15-Minute Break
Next Session begins at
2:30 p.m.

April 26, 2023

Statewide Association of Community and Economic Development Organizations



AREA AGENCY
on AGING
Region 9

AAA9





Welcome

What is an Area Agency on Aging?

Area Agency on Aging Region 9 Overview

AAA9 Housing

Examples of Housing around the State

We're in this together

Questions

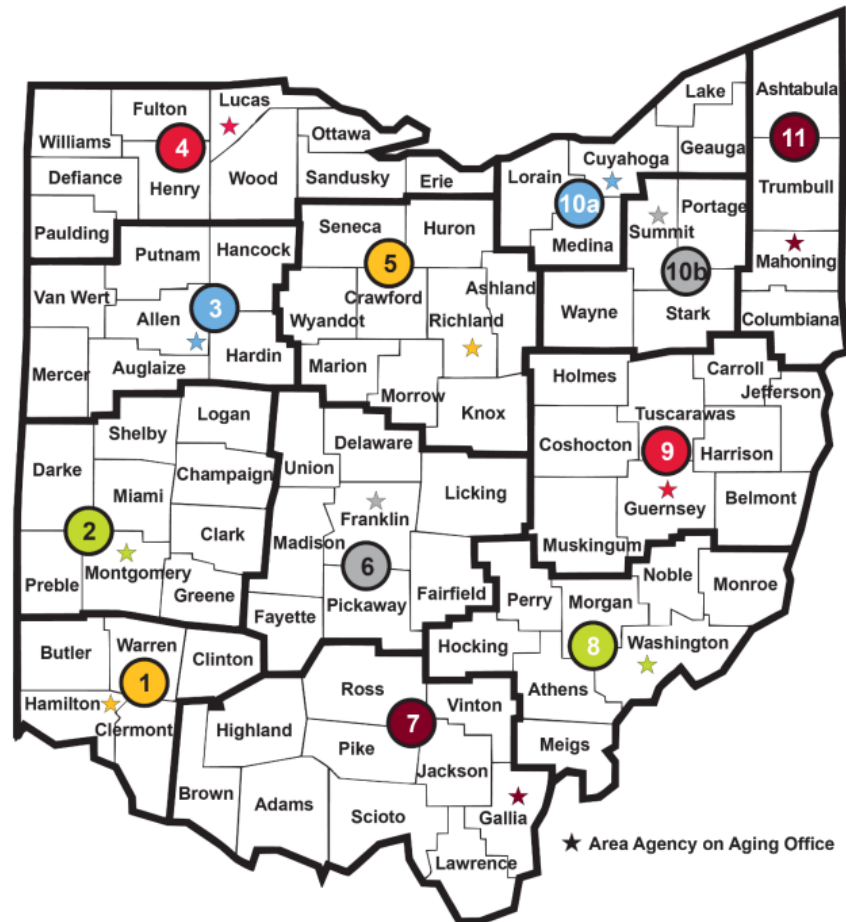
Area Agencies on Aging

[Area Agencies on Aging | Department of Aging \(ohio.gov\)](http://ohio.gov)

- The Ohio Department of Aging provides funding to 12 area agencies.
- Each agency serves a different region of the state, and each region is unique.
- Area Agencies on Aging assist older adults, persons with disabilities, and their caregivers, in their regions.
- These agencies receive funding through federal, state, local and community funds.

Ohio's Area Agency on Aging Service Regions

Call 1-866-243-5678 to be connected to the agency serving your community.



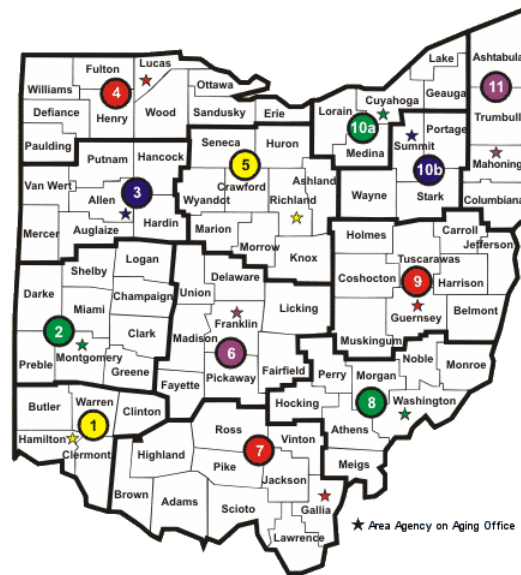
Who We Are

The Area Agency on Aging Region 9, Inc.

AAA9 first opened its doors in Cambridge, Ohio in 1975 as a private non-profit section 501(c)(3) organization.

Designated by the Ohio Department of Aging, AAA9 is one of America's nearly 700 Area Agencies on Aging.

AAA9 serves a nine-county area that includes:



Belmont
Carroll
Coshocton
Guernsey
Harrison
Holmes
Jefferson
Muskingum
Tuscarawas



What We Do



AAA9 is charged with helping vulnerable older adults and people with disabilities live with independence and dignity in their homes and communities.

We create **choices** in how and where people receive long-term care.

We **advocate** for systemic changes that improve the lives of older adults and people with disabilities.

We are a **resource** for these individuals as well as their caregivers.



How We Do It

- We help older adults and people with disabilities understand their options for care.

- We ensure their rights as a consumer are not infringed.

- We offer many different options in a variety of settings, from linking individuals to care in their home to assisting in nursing facility placement.



Vision & Mission

Vision

"To be the recognized community leader in providing consultation and ongoing assistance for older adults and people concerned about them."



Mission

"We work with people, communities, and organizations to help older adults and people with disabilities live independently and enjoy the highest quality of life possible."



AAA9 Programs

PASSPORT Medicaid Waiver

Older Americans Act (OAA) (Title III)

Caregiver Education and Support

Assisted Living Waiver

Evidenced Based Disease Prevention

Information and Assistance

Long-Term Care Consultations

Specialized Recovery Services

Care Coordination

Long-Term Care Ombudsman

MIPPA - Medicare Prescription Drug Assistance

Housing Assistance

Ohio Home Care Waiver

HEAP - Home Energy Assistance

PASSPORT

Medicaid Waiver Program

What does PASSPORT stand for?

PASSPORT stands for Pre-Admission Screening System Providing Options and Resources Today.

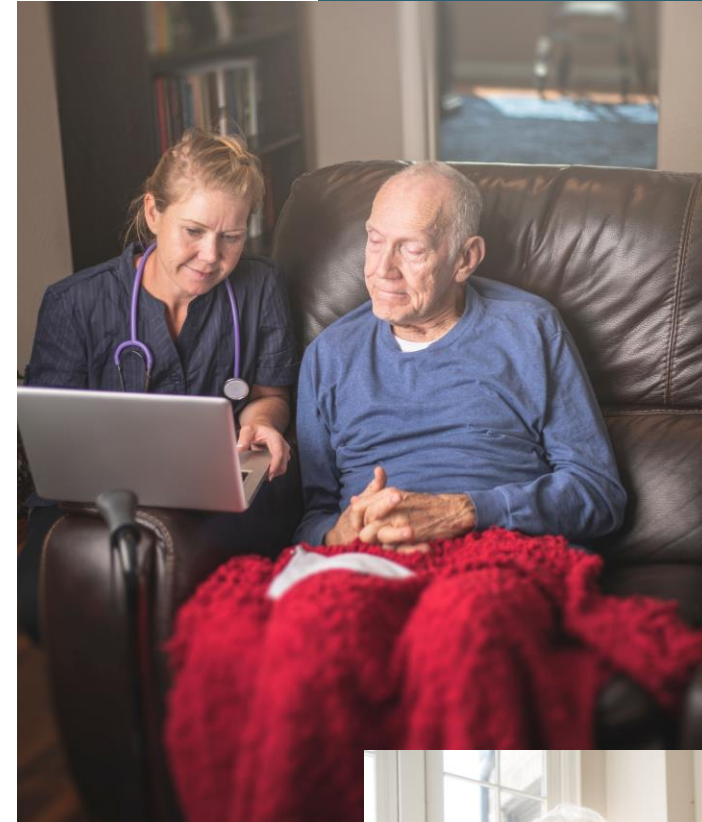
AAA9's Biggest Program

PASSPORT offers home health care and community-based services to individuals as an alternative to institutionalization or nursing home care. PASSPORT is funded with state and federal funds under the Medicaid Waiver III program.

Two-Part Program

Part 1: Pre-admission screening by telephone to determine eligibility and care needs and learn about the long-term care options.

Part 2: Once a consumer is determined eligible, care managers work with the individual to develop a package of in-home services to be provided by local service providers. The care manager then monitors the care for quality and changes the care plan as necessary.



Other Programs

Assisted Living Waiver

Bridges the gap between independent living and nursing home care by providing services in approved Assisted Living facilities to delay or prevent nursing facility placement.

Long-Term Care Consultations

Provides individuals or their representatives with information about options available to meet their long-term care decisions.

Caregiver Support and Education

Offers options to caregivers related to kinship caregiving, working caregiver solutions, and general support for private individuals that provide care to an older loved one, friend or neighbor.

Ohio Home Care Waiver

Meets the needs of people who prefer to get long-term care services and supports in their home or community, rather than in an institutional setting.

Other Programs

Specialized Recovery Services

Person-centered home and community-based services aimed at supporting individuals in the community for those diagnosed with a severe and persistent mental illness (SPMI) or with a diagnosed chronic condition (DCC).

HEAP – Home Energy Assistance

Helps eligible Ohioans pay their home energy bill.

Evidenced Based Disease Prevention

Community-based workshops that help participants learn proven strategies to manage chronic health conditions and feel healthier.

Senior Farmers' Market Nutrition

Provides low-income older adults with coupons to purchase eligible, locally grown produce at farmers' markets and roadside stands.

Services

The Area Agency on Aging, Region 9 is the starting point for locating local services to help individuals remain independent.

Our services include, but are not limited to:

- Personal Care
- Transportation
- Homemaker Services
- Adult Day Services
- Medical Equipment
- Home Delivered Meals
- Minor Home Modifications
- Emergency Response Systems
- Prescription Drug Assistance
- Long Term Planning
- Volunteer Opportunities



Other Ways We Can Help



Being a Resource

Information and Assistance Specialists use a standardized screening tool to determine callers' needs. If the need cannot be met within AAA9 constraints, these specialists are trained to connect the caller with the appropriate resources and services.



Assisting in Long-Term Care Decisions

Skilled staff at AAA9 can help explore options and develop a plan. A professional long-term care consultant will provide a free in-home evaluation of the current situation and future options.



Educating the Community

Free on-site and virtual presentations informing and educating those in our region on topics regarding older adults, people with disabilities, and ways we can help individuals remain independent.



Volunteer Opportunities

AAA9 is always looking for volunteers and ways to partner with other community agencies. We create a custom volunteer experience with both on-site and remote opportunities that allow individuals to work independently.

Housing at AAA9

- Housing Assistance Grant Program
- State Block Grant Ramp
- Foundation
- Waiver



Housing Assistance Grant Program (HAGP)

- Funding for this program is provided from the Ohio Housing Trust Fund grant and matched by the State Block Grant.

We have been awarded funding for the program and opened April 2022 through March 2024 or until funding runs out.



HAGP Criteria

- Assisting eligible homeowners aged 60+ and meets the 50% HUD median household income limit within our 9 counties.
 - Application (includes proof of annual income, deed, and be current on real estate property tax.
 - Essential Home Repairs and/or handicap accessibility.
 - If not corrected, could pose a threat to the health and safety of the occupant.
 - Own their home.
 - Once approved, home repair activity is up to \$10,000 for project.



Types of HAGP Projects

- There is a wide variety of projects that can be done following the Renovation, Repair and Paint (RRS) manual.

For example, Replacement of heating systems, plumbing systems, hot water heaters, hazardous electrical systems, deteriorating roof, walls and doors.

Replacement of hot water tank, furnace, air conditioner repairs, deteriorated gutters, down spouts, roof repairs, and flooring.



Types of Projects, cont.

- Modifications- handicap accessibility ramps, thresholds, bathroom or kitchen modifications such as walk in shower, grab bars, lever faucets, widening of door frames or entrances. Laundry appliances hook up to main floor if was not accessible.



Providers/Contractors

- The Ohio Department of Development and Ohio Department of Health are requiring;
 - Lead Base Paint/Lead safe work practices certification.
 - Renovation, Repair and Paint certification to be renewed every 5 years and follow the RRS manual.



State Block Grant Ramp

Temporary Aluminum Ramps



Different work around the State.

- This work looks different across the state depending on consumers needs and where they are serving.
- At AAA9, we cover mostly rural areas. The majority of the requests are for home repairs and modifications that are needed along with ramp requests.
- Some regions are more of an Urban area, rent could be the big need that consumers are requesting assistance with.





DIRECTION HOME

AKRON CANTON AREA AGENCY ON AGING & DISABILITIES

Serving Portage, Stark, Summit, Wayne Counties

Aging and Disability Resource Center: 877-770-5558

New: free & secure online referrals at dhad.org/refer



HOME & COMMUNITY BASED SERVICES

Home & Community Based Services (HCBS) help older adults and people with disabilities accomplish everyday tasks such as bathing, dressing, preparing a meal, or managing money.

Medicaid and non-Medicaid programming such as:
PASSPORT, Assisted Living, Care Coordination, MyCare Ohio (Fully Delegated Care Management and Waiver Service Coordination), Ohio Home Care, Service Management

Agency mission:

Direction Home Akron Canton Area Agency on Aging and Disabilities provides older adults, people with disabilities, and their caregivers

long term care choices and consumer protection so they can achieve the highest quality of life.



AGING AND DISABILITY RESOURCE CENTER (ADRC)

ADRC is here to provide you with screenings, assessments, and printed material from our resource library. The best part is that all ADRC services are FREE and provided by trusted and certified individuals.

- **FREE** information and supports available from the comforts of home
- **FREE** telephone assessments to determine long-term care needs and options
- **FREE** in-home assessments, as able, with a Direction Home Registered Nurse (RN) to determine eligibility for programs and next steps
- **FREE** referrals for family, loved ones, patients, and neighbors
- **ANYONE** can call!

Get help with:

- Home and Community Resources (like meals, transportation, home medical equipment, & more!)
- Alzheimer's and Dementia
- Family Caregiver Support
- Program Screening/Eligibility
- In-home* or telephonic screenings/assessments

*as able

Call 877-770-5558
Monday-Friday, 8AM-5PM

Visit: www.dhad.org/refer
Email: screening@dhad.org
Fax: 330-899-5248



Most requested services:

- Transportation
- Nutrition (home delivered meals)
- Utility Assistance
- Chore/Homemaker Services
- Emergency Response system
- Supportive Housing
- Continuing Education classes for social work, nursing home, nursing and counseling professionals



Call us TODAY at 877-770-5558

HOUSING SERVICES

Housing Assistance

- Provides housing options and resources to DHAD members and the community
- Assist with applying for housing
- Assist with housing issues and concerns

Minor Home Modifications Programs

- Office of Community Development (OCD) – Health and safety grant program for adults 60 years old and over and those 18 and over with a disability.
- ARPA/SCS – Health and safety grant program for adults 60 years old and over

Contact: Tamara Fillingame. Housing and Transportation Administration Specialist.

Email: tfillingame@dhad.org. Phone: 330-776-4018



Housing Assistance Program Central Ohio Area Agency on Aging – PSA6

The Housing Assistance Program at COAAA was founded in 2019 with a grant from Columbus City Council to support seniors maintaining sustainable housing. Since the program's inception, we've served 618 individuals and/or families, and distributed roughly \$622,000 to community members and enrolled consumers.

Basic Eligibility for HAP

- HAP recipients must be
 - 50+ for some funding streams, at or below 138% of FPGL
 - 60+ for other funding streams, at or below 200% of FPGL
- Must be experiencing an unforeseeable financial hardship that is unlikely to reoccur, i.e., housing must be sustainable after our assistance
- Recipients must have income of some kind sufficient to pay rent and utilities, or be supported by friends/family who have income sufficient to do so
- 35% (162) of HAP recipients were enrolled COAAA consumers, 65% (457) were community/self referrals.

How to Refer to HAP

- If individual is enrolled in one of COAAA's case management programs, case manager can do referral to HAP coordinators.
- If individual is not enrolled, they can call COAAA, or another individual can reach out on their behalf with their contact info.
- HAP coordinators will screen and/or do intake by phone, individual must make arrangements to submit documentation by fax, email, or in person. We do have Community Health Workers who can go out and obtain copies of required documents if needed.
- Processing can take as little as a few days, or as long as 2-3 months, it all depends on how quickly the individual and the landlord/property manager submit required documentation.

Ineligible for HAP

- We cannot assist individuals/families who have no income, no documentation of future income, and do not have family/friends who are financially able to support them.
- We cannot assist individuals/families who do not have a documented hardship that prevented them from or impacted their ability to pay rent on time.
- We cannot assist individuals/families whose property managers/landlords will not work with 3rd parties for payment, as we pay the property/owner directly.



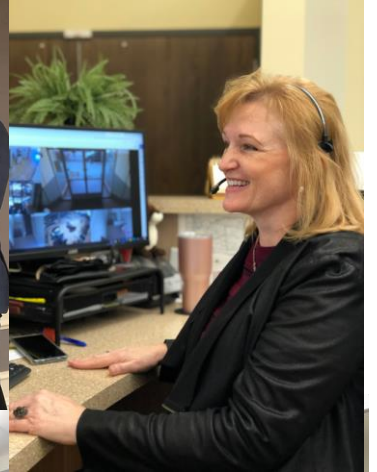
HOW CAN YOU HELP?

- Word of Mouth
- Partner with your local AAA
- Community Partnerships



- Get to know the services offered at your local Area Agency on Aging.
- Share your work. Resources are an ongoing need.
- Understand the population you are serving.
- Leverage funds.

Questions?



Contact Information



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THANK YOU

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information@aaa9.org



www.aaa9.org





15-Minute Break
Next Session begins at
3:45 p.m.

April 26, 2023

Statewide Association of Community and Economic Development Organizations



2023

Closing the Wealth Gap through Home Equity & Asset Opportunities

Bill Fischer, Vice President of Community Development

THE PORT



The Port and Managed Entities – A Plan for Renewal

Strategic Framework

ECONOMIC EQUITY

Equity and inclusion have always been central values and business imperatives at The Port. Our economic equity plans address capacity building and development for minority-owned, women-owned, and small business enterprises.

PUBLIC FINANCE

Bringing innovative public finance tools to stimulate private sector investment in commercial real estate and redevelopment of complex sites

INDUSTRIAL

Growing Hamilton County by transforming historic industrial properties back into productive use to attract manufacturing jobs

NEIGHBORHOODS

Driving broad redevelopment of residential and commercial properties to promote thriving neighborhoods throughout Hamilton County

PUBLIC PROJECTS

Partnering with community organizations and institutions throughout Hamilton County to revitalize the City and County's most complex and disinvested real estate



The Port

Mission-Aligned Managed Entities



Hamilton County
Landbank

 A MANAGED ENTITY OF THE PORT

Hamilton County Land Reutilization Corporation

The mission of the Hamilton County Landbank is to return vacant properties to productive use through the tools statutorily provided to the Landbank and by leveraging the resources of the Landbank's executive arm, The Port.

www.HamiltonCountyLandbank.org



 A MANAGED ENTITY OF THE PORT

Homesteading & Urban Redevelopment Corporation

The HURC is dedicated to improving the quality of housing stock and increasing affordable homeownership, providing a quality product with minimal overhead for the homebuyer.

www.HURCCincy.org



Why?

To close the wealth gap through the transformation of real estate



Our neighborhood focus areas:



**RESIDENTIAL
DEVELOPMENT**



**BUSINESS DISTRICT
REVITALIZATION**



**MINORITY DEVELOPER
SUPPORT**



Why these focus areas?



RESIDENTIAL DEVELOPMENT

Largest source of
generational wealth
creation



BUSINESS DISTRICT REVITALIZATION

Small businesses
promote local
reinvestment



MINORITY DEVELOPER SUPPORT

Real estate ownership
& closing the wealth
gap



Residential Development





Residential Development

Progress to date:

- **HURC** – 40 completed homes since 2015; \$120,000 avg. sale price; \$45,000 avg. subsidy
- **HCLRC** – 76 completed homes since 2015; market-rate, sale prices was between \$200,000 - \$400,000, avg. subsidy \$20-30,000
- **ARPA** – 58 new construction homes, simple floor plan and slender design to fit narrow lots. Starting 2023-2025
- **Homeowner Repair Program** – Exterior repairs to legacy residents.
- **Creating Affordable Real Estate Equity“CARE Homes”** – 194 single-family homes acquired from out-of-town investor; turning rental into affordable homeownership



HURC | Evanston
Six Affordable Home Rehabs



Mt. Auburn Townhomes
Subsidizing affordable



REACH | Evanston
30 Market-Rate Homes

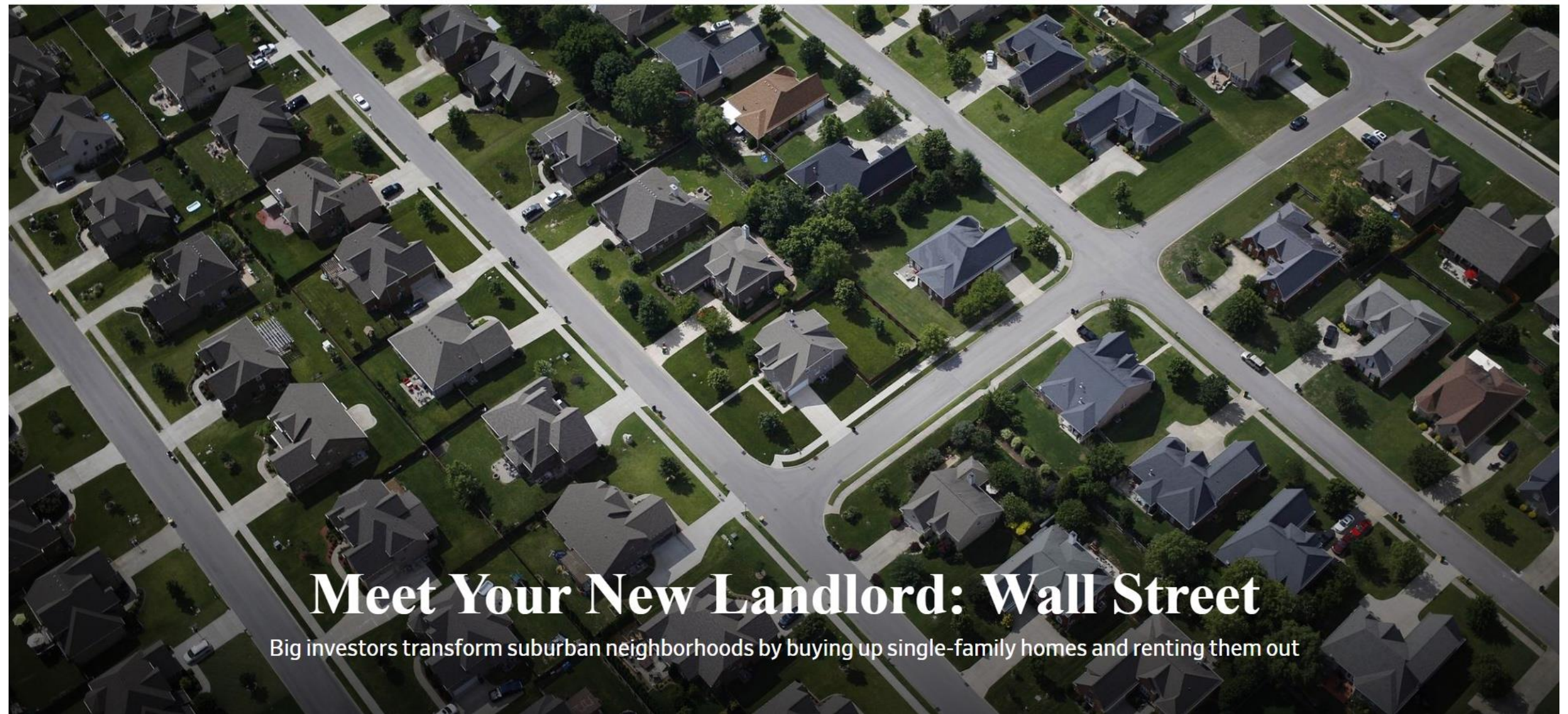


CARE Homes Initiative





THE WALL STREET JOURNAL.



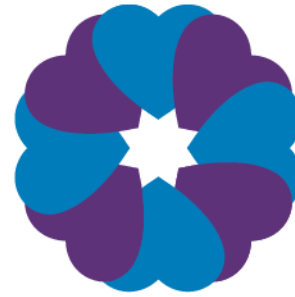
Meet Your New Landlord: Wall Street

Big investors transform suburban neighborhoods by buying up single-family homes and renting them out



CARE Homes Initiative

A pathway to
homeownership for
current residents



CARE Homes

THE WALL STREET JOURNAL.



PROPERTY REPORT

Cincinnati Agency Buys Nearly 200 Rental Homes, Thwarting Private Investors

City plans to upgrade rental homes and sell to tenants in affordable-housing effort

Enquirer coverage: Outside investors changing Greater Cincinnati's real estate landscape

Big investors are hogging American homes

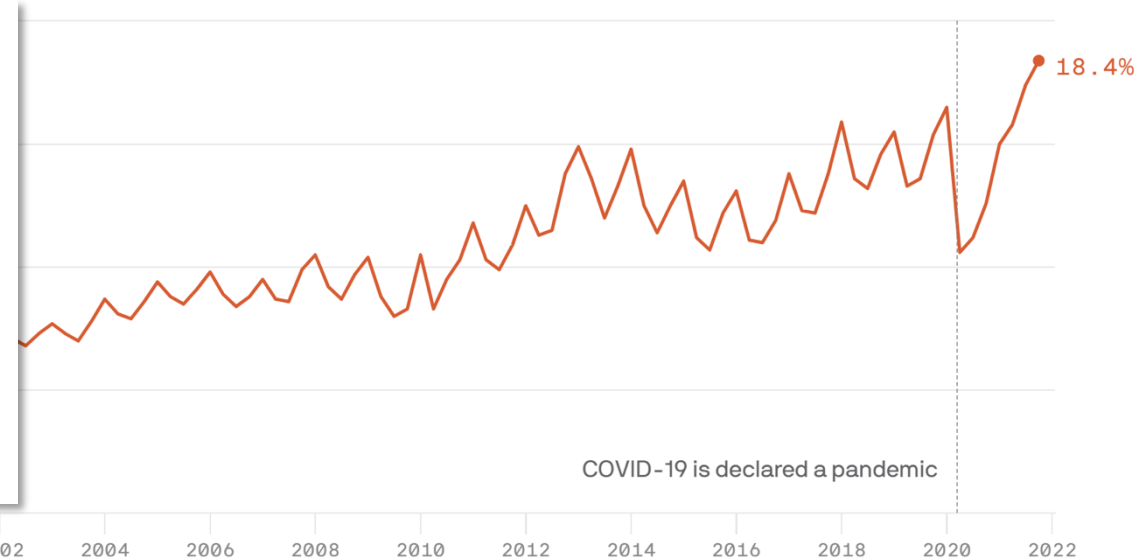
Share of all homes bought by investors

2000 Q1 to 2021 Q4

WHEN WALL STREET IS YOUR LANDLORD

With help from the federal government, institutional investors became major players in the rental market. They promised to return profits to their investors and convenience to their tenants. Investors are happy.

Tenants are not.



Data: Redfin; Chart: Jared Whalen/Axios

New Data: Cincinnati's Affordable Housing Gap Is 19,230 Units



Cincinnati Announces New Equitable Housing Policy Reforms

The city will make it easier for smaller, more diverse developers to gain access to local and state incentives.



Source: New York Times

Definitions

Institutional Investor: An organization that makes investments in a range of assets from stocks to real estate for profit

Real Estate Investment Trust (REIT): Institutional investor with a fund that invests in real estate rentals

iBuyer: An organization offering a wide collection of services for selling one's home, often providing more efficient and hands-off home sale to the seller

Problem



The Great Recession spurred the creation of Landbanks but also a new asset class for Institutional Investors.

Today, institutional investors are fundamentally changing the landscape of single-family housing throughout Hamilton County. Out-of-town investor-owners have been acquiring single-family homes at a prodigious pace.

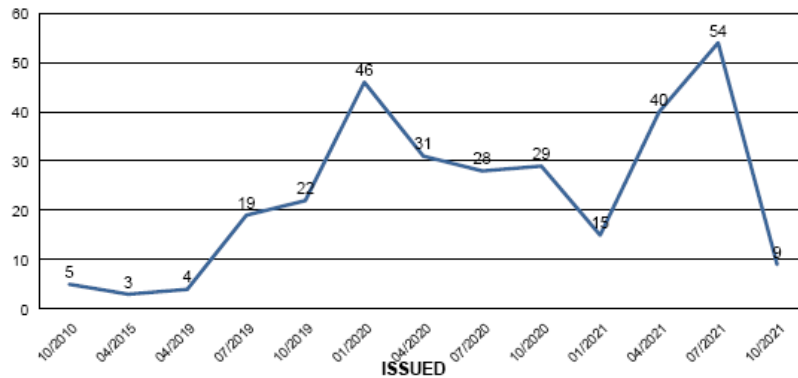
Long-term Impacts are unknown:

- Standards for property maintenance?
- Quality of life issues for tenants?
- Higher rents; high eviction rates?
- Code compliance issues?
- Fewer homes available to individual buyers; higher prices for homes across the board?

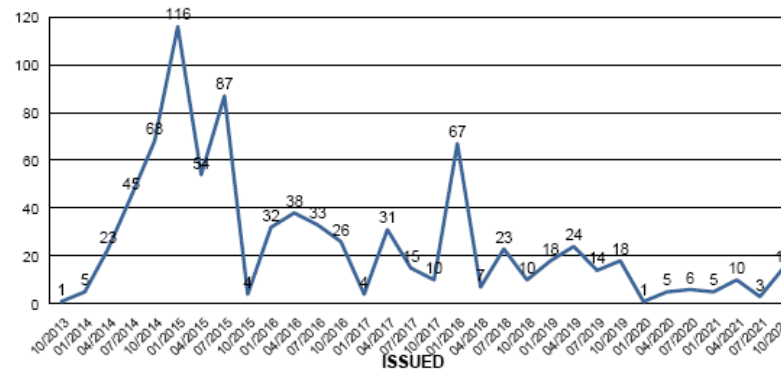
Code Compliance, City of Cincinnati

The Landbank was formed to interrupt a property's cycle of abandonment, blight, and tax-delinquency. Institutional Investors only perpetuate that cycle.

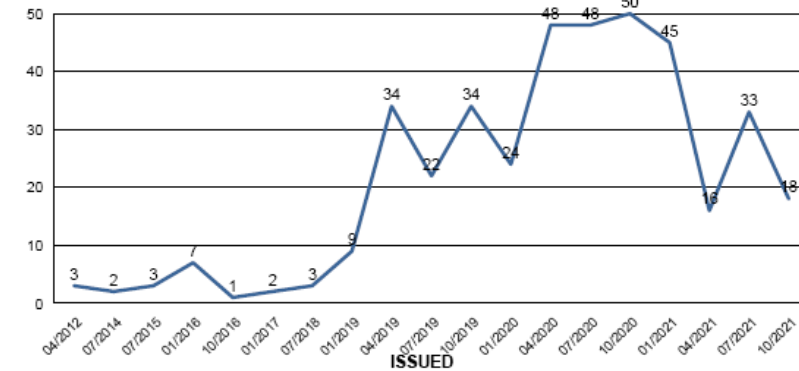
Vision + Beyond



Raineth

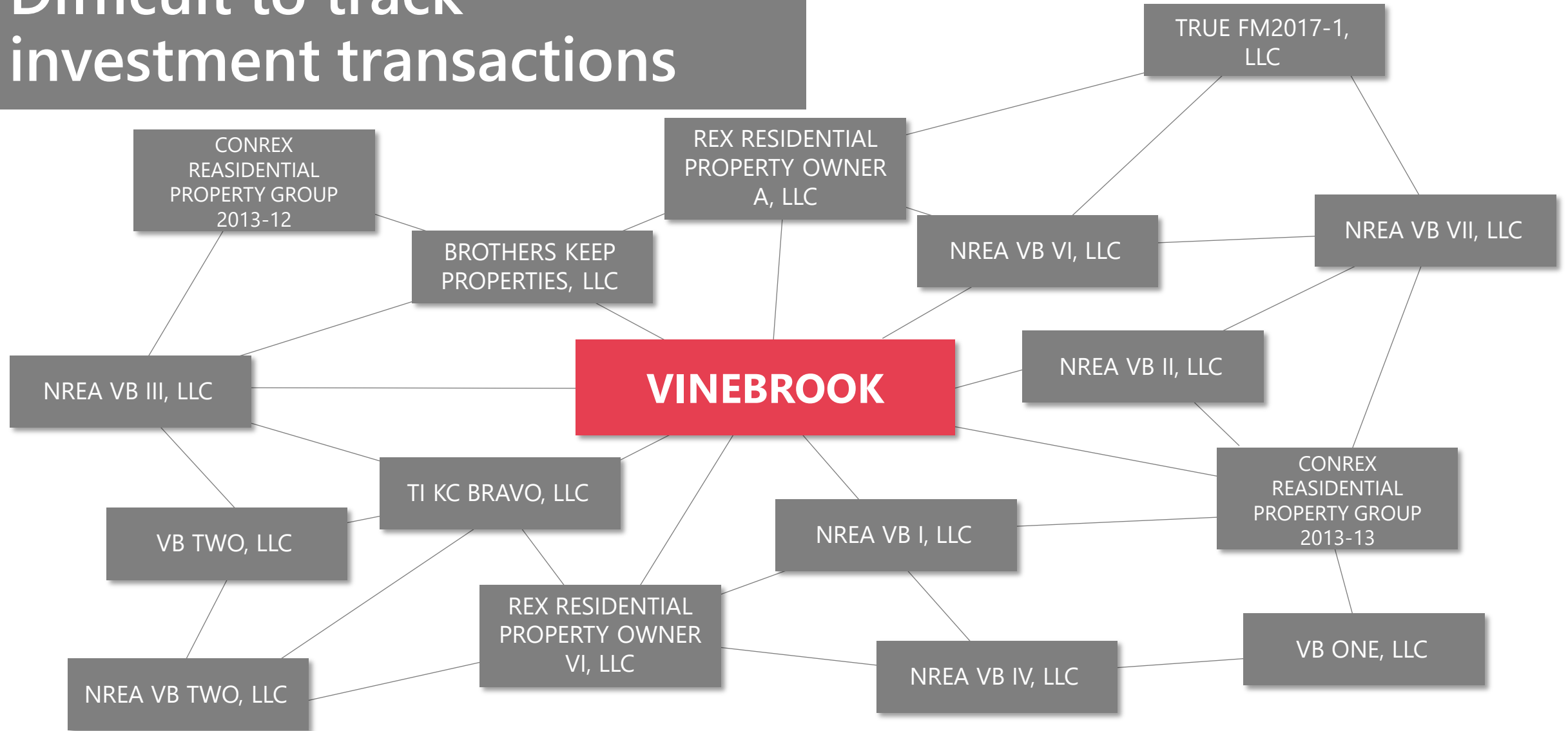


Vinebrook



— Violations

Difficult to track investment transactions

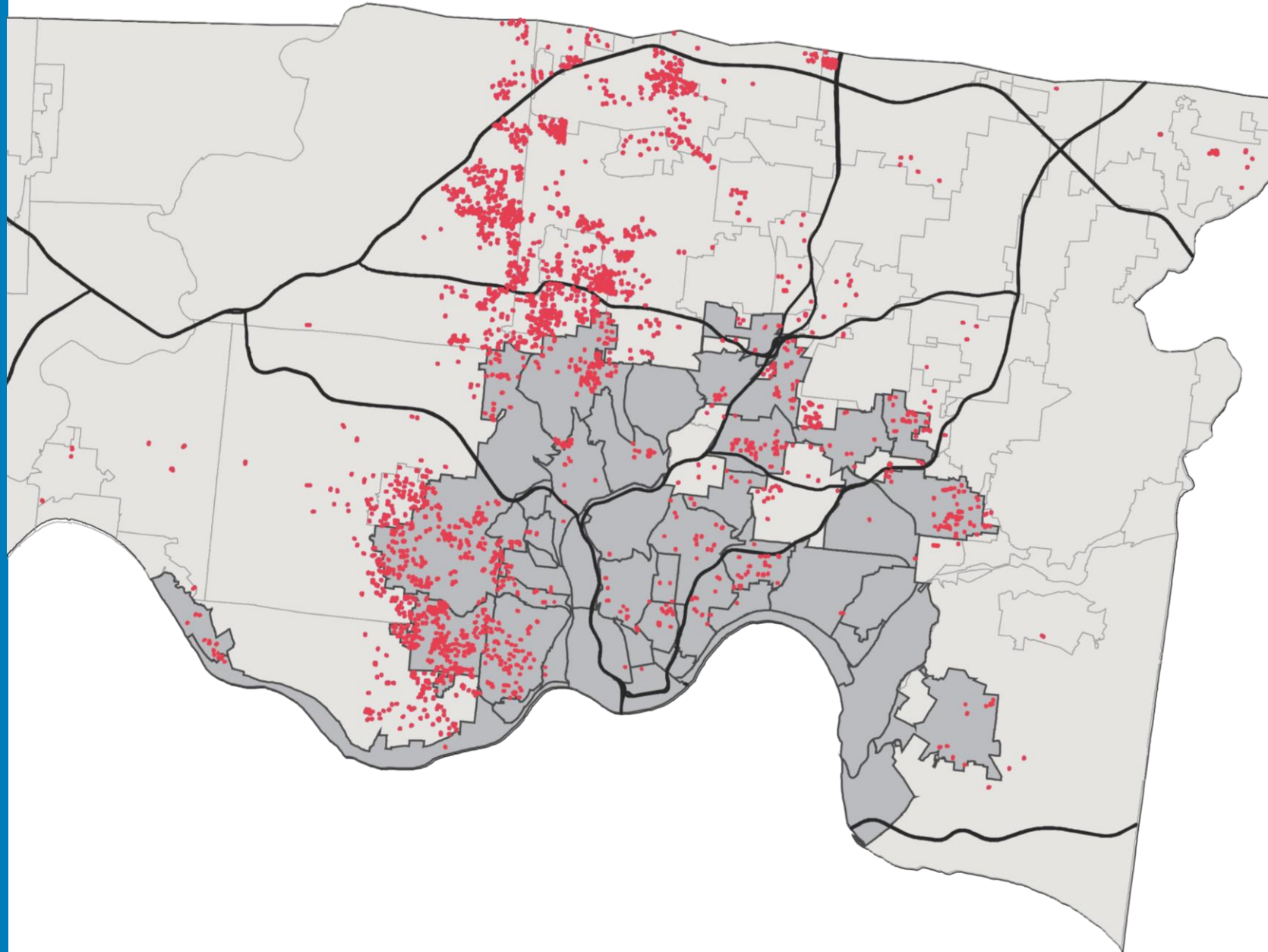




HAMILTON COUNTY | 2013 TO PRESENT

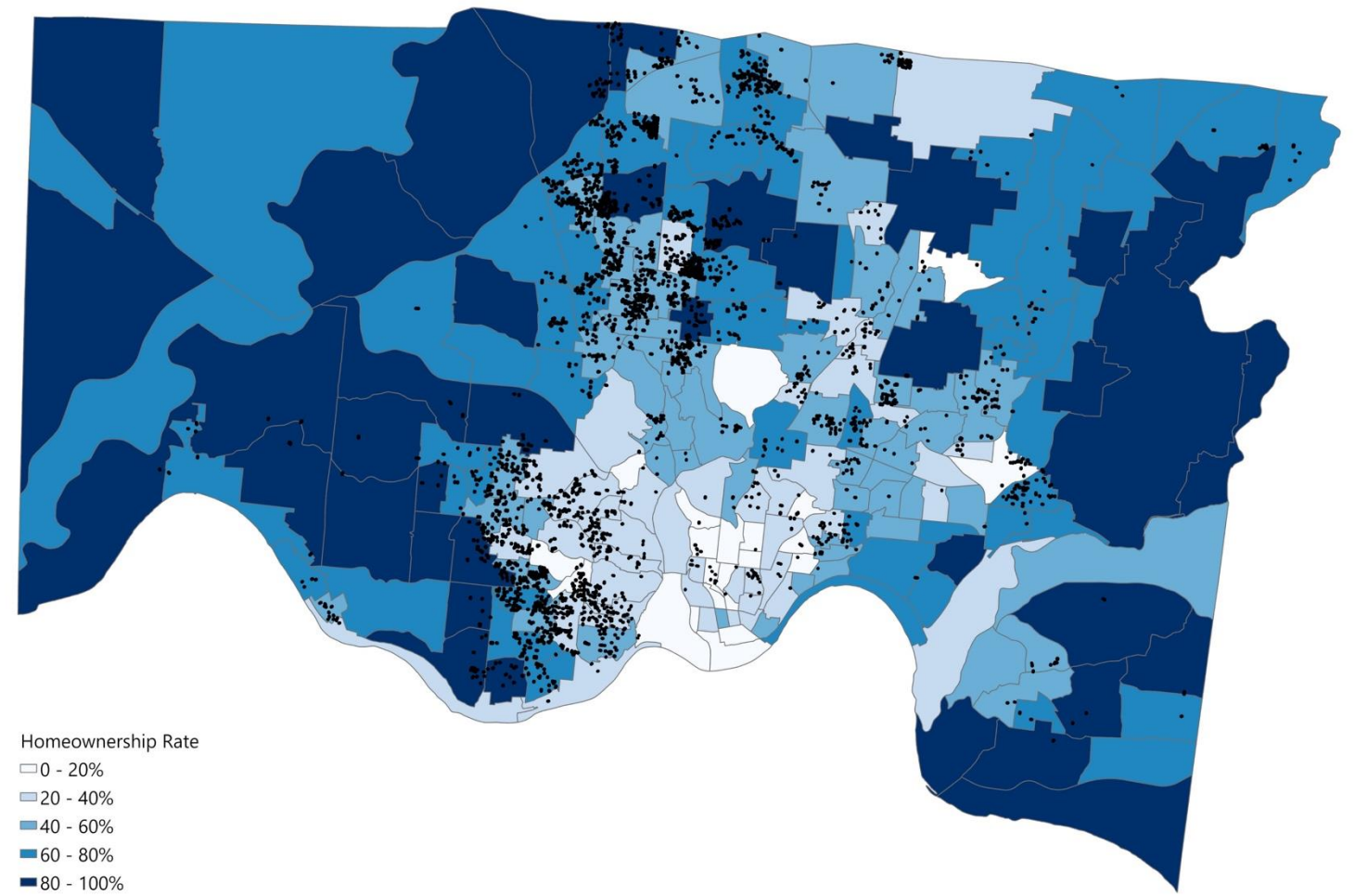
What We Found

More than 4,000 homes bought by Institutional Investors in Hamilton County



Homeownership Rates in Hamilton County

Institutional Investors' acquisitions have been overwhelmingly focused in communities with **lower homeownership rates.**



Concentrated in low & moderate income areas

Homeownership is vital for stability, equity and wealth creation for these communities & residents

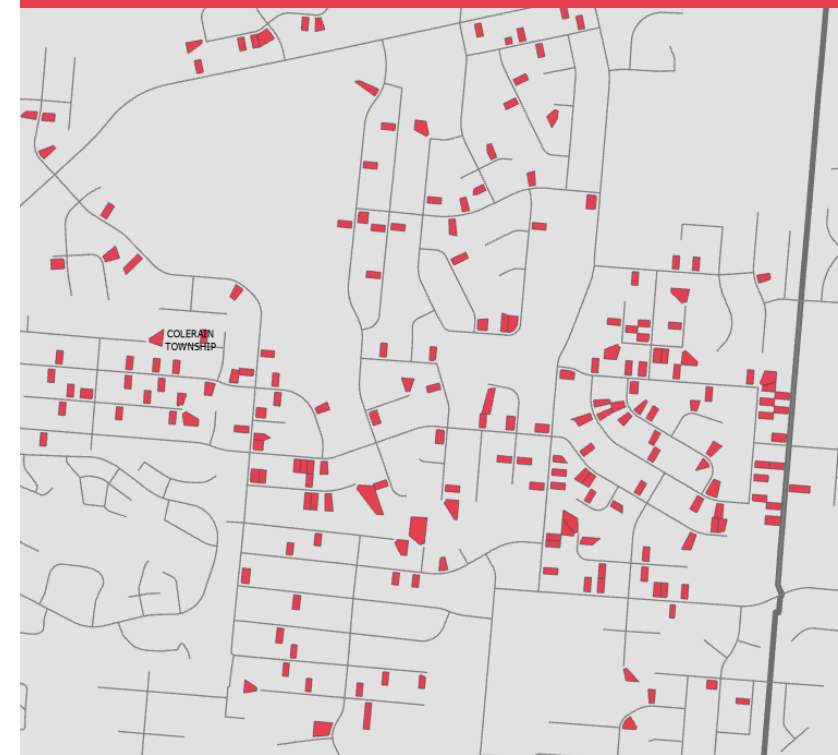
Springfield Township / Mt. Healthy



Springfield Township



Colerain Township





CASE STUDY: A Story of Two Homes



VINEBROOK

\$1,445/Month



Sale Date: 2/8/2019

Purchase Price: \$50,000

Rent: \$1,445

HOMEOWNER*

\$950*/Month



Sale Date: 9/8/2020

Purchase Price: \$142,500

Term: 30 years

Payment Starts*: \$950

*Current assumptions made for mortgage term and payment (insurance and PMI)



THE THREAT

Eviction and loss of
affordable
homeownership
opportunities



- Homeownership
- Wealth Creation
- Local Investment



- Rent \$ Leaving Region
- Fewer affordable homes = higher home prices
- Out-of-town landlords
- Displacement & lack of wealth creation
- Poor maintenance reduces surrounding home values



The Port's Acquisition of 194 Homes





THE OPPORTUNITY

A pathway to
homeownership for
current residents

- Prevent Immediate eviction
- Proceed with patience
- Minimize public subsidy – ideally to zero
- Qualify, vet, and train current tenants through local partners
- Maintain and improve properties
- Connection to down payment assistance and other resources
- Transition properties to homeownership
- When necessary, leverage partners for wraparound and support services.



THE HOMES



Westwood



Bond Hill



West Price Hill



Madisonville



Evanston



THE RISKS

- Can we vet this in time to make an offer?
- How will we stack up against Intense competition on price?
- How will we manage occupied property?
- What funds could possibly be available?
- Would partners and stakeholders support this high-risk acquisition?
- Will the Board tolerate this risk?
- Will our predictions and proforma be accurate?
- Ad nauseam!



GUIDING PRINCIPLES

A pathway to
homeownership for
current residents

- Five Year program
- Make homeownership the #1 priority
- Provide basic access to quality housing
- Ensure compassion and responsiveness to Tenant Needs
- Maximize the depth and breadth of our stakeholders and community partners
- Ensure the CARE Homes Initiative is a fiscally responsible operation



NEIGHBORHOODS: HOUSING | HAMILTON COUNTY | 2022

THE TEAM

Building a community of support



Metro Area Religious Coalition of Cincinnati

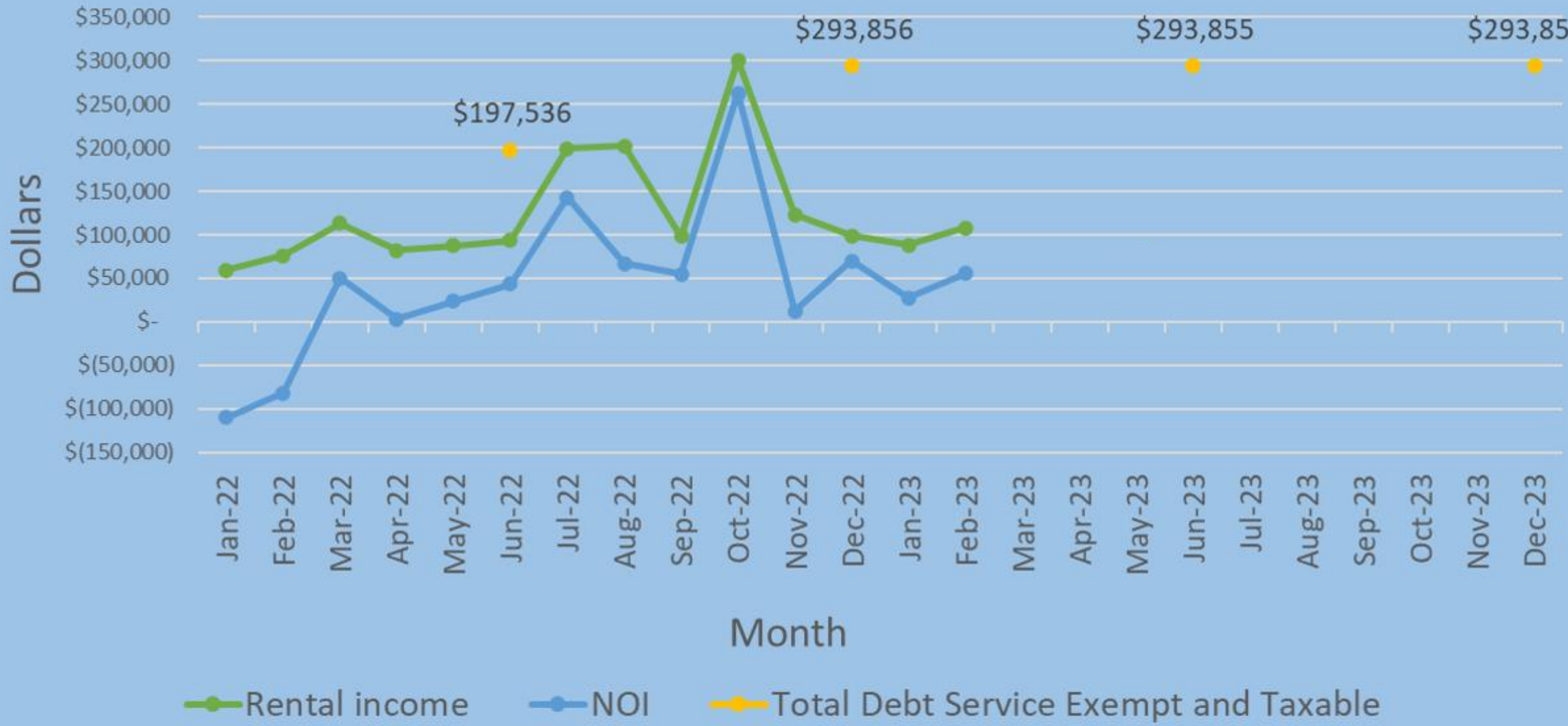


Creating Affordable Real Estate Equity

CARE Update



CARES NOI and Debt Service



CARE Initiative Update



CARE Homes Update

- February 2022: 160 tenants more than 1-month delinquent
- August 2022: 7 tenants are more than 1-month delinquent
- November 2022 New management company under contract
- Two properties sold to CDC partners (volunteer rehab program).
- 64 vacant properties - 27 properties under Renovation
- 35-40 remaining Vacant Properties in planning/scoping
- Working in Neighborhoods has 40 tenants enrolled in homebuyer and financial training.
- 2 tenants ready to purchase

	November 2022	December 2022	January 2023	February 2023	March 2023	April 2023	May 2023	June 2023	July 2023	August 2023	September 2023	October 2023	November 2023	December 2023	January 2024		
3527 Glenway	(\$16,100)	(\$14,560)	(\$27,027)	(\$27,027)		\$144,250						2714 Shaffer	(\$30,334)	(\$30,334)	(\$30,334)		
3525 Glenway	(\$5,300)	(\$11,280)	(\$25,108)	(\$25,108)		\$122,833						House 2	(\$30,334)	(\$30,334)	(\$30,334)		
3444 Fernside	(\$64,650)		(\$24,250)	(\$15,550)	(\$15,550)		\$168,750					House 3	(\$30,334)	(\$30,334)	(\$30,334)		
												House 4	(\$30,334)	(\$30,334)	(\$30,334)		
								1532 W H Taft	(\$30,334)	(\$30,334)	(\$30,334)	\$220,000					
								1443 Aster	(\$30,334)	(\$30,334)	(\$30,334)	\$149,167					
								3011 Costell	(\$30,334)	(\$30,334)	(\$30,334)	\$121,800					
								921 Woodlawn	(\$30,334)	(\$30,334)	(\$30,334)	\$161,633					
			811 McPherson	(\$16,879)	(\$16,879)	(\$16,879)	(\$16,879)		\$140,000				House 1	(\$30,334)	(\$30,334)		
			4717 Hamilton	(\$18,333)	(\$18,333)	(\$18,333)		\$153,980					House 2	(\$30,334)	(\$30,334)		
			1216 Texas	(\$15,318)	(\$15,318)		\$82,000						House 3	(\$30,334)	(\$30,334)		
			4 Walnut	(\$16,834)	(\$16,834)	(\$16,834)	(\$16,834)		\$47,021				House 4	(\$30,334)	(\$30,334)		
			1250 Iliff	(\$14,818)	(\$14,818)	(\$14,818)	(\$14,818)		\$121,800								
			2566 Mustang	(\$18,774)	(\$18,774)	(\$18,774)		\$174,080									
			8728 Desoto	(\$13,738)	(\$13,738)	(\$13,738)	(\$13,738)		\$142,780								
								1689 Grand	(\$30,334)	(\$30,334)	(\$30,334)		\$144,875				
								1940 Sunset	(\$30,334)	(\$30,334)	(\$30,334)		\$192,000				
								1682 Ashbrook	(\$30,334)	(\$30,334)	(\$30,334)		\$163,275				
								1734 Wyoming	(\$30,334)	(\$30,334)	(\$30,334)		\$122,000				
			5304 Sidney	(\$16,704)	(\$16,704)	(\$16,704)		\$189,800						House 1	(\$30,334)		
			159 Richardson	(\$11,010)	(\$11,010)		\$128,000							House 2	(\$30,334)		
			1018 Winfield	(\$20,098)	(\$20,098)	(\$20,098)	(\$20,098)		\$121,667					House 3	(\$30,334)		
			2814 Schafer	(\$11,416)	(\$11,416)	(\$11,416)	(\$11,416)		\$162,280					House 4	(\$30,334)		
								2479 Ontario	(\$30,334)	(\$30,334)	(\$30,334)		\$141,540				
								1930 Kinney	(\$30,334)	(\$30,334)	(\$30,334)		\$192,000				
								406 Purcell	(\$30,334)	(\$30,334)	(\$30,334)		\$98,800				
								1331 Beech	(\$30,334)	(\$30,334)	(\$30,334)		\$129,546				
								420 E Benson	(\$26,291)	(\$26,291)	(\$26,291)		\$141,540				
								3136 Harvard	(\$30,334)	(\$30,334)	(\$30,334)		\$192,000				
								1026 Considine	(\$21,107)	(\$21,107)	(\$21,107)		\$140,000				
								1621 Wyoming	(\$14,800)	(\$14,800)	(\$14,800)		\$103,600				
													3150 Saffer	(\$30,334)	(\$30,334)	(\$30,334)	\$114,000
													3552 Purdue	(\$30,334)	(\$30,334)	(\$30,334)	\$132,475
													1632 First	(\$30,334)	(\$30,334)	(\$30,334)	\$109,650
													3341 Cavanaugh	(\$30,334)	(\$30,334)	(\$30,334)	\$140,000
								8645 Desoto	(\$30,334)	(\$30,334)	(\$30,334)		\$104,520				
								6208 Chandler	(\$30,334)	(\$30,334)	(\$30,334)		\$207,480				
								2622 Hemlock	(\$30,334)	(\$30,334)	(\$30,334)		\$225,300				
								4904 Shirley	(\$30,334)	(\$30,334)	(\$30,334)		\$119,400				
													5727 Bramble	(\$30,334)	(\$30,334)	(\$30,334)	
													1037 Gilsey	(\$30,334)	(\$30,334)	(\$30,334)	
													555 E Epworth	(\$30,334)	(\$30,334)	(\$30,334)	
													2040 Ley	(\$30,334)	(\$30,334)	(\$30,334)	

Occupied

			6839 Griesmer	(\$10,840)	(Roof)										
			1427 Regent	(\$7,792)	(Roof)										

Reno acct balance - start
 Less capital spend
 Plus sale proceeds
Reno acct balance - end

	(\$86,050)	(\$25,840)	\$372,945	\$296,560	\$109,287	(\$80,185)	(\$64,238)	(\$121,139)	\$144,266	\$67,972	\$567,831	\$1,000,523	\$1,289,115	\$1,547,257	\$1,745,135
	\$0	\$0	(\$76,385)	(\$187,273)	(\$189,472)	(\$251,136)	(\$307,651)	(\$380,456)	(\$385,115)	(\$364,008)	(\$364,008)	(\$364,008)	(\$364,008)	(\$364,008)	(\$364,008)
			\$0	\$0	\$0	\$267,083	\$250,750	\$645,860	\$308,821	\$863,867	\$796,700	\$652,600	\$622,150	\$561,886	\$496,125
			\$296,560	\$109,287	(\$80,185)	(\$64,238)	(\$121,139)	\$144,266	\$67,972	\$567,831	\$1,000,523	\$1,289,115	\$1,547,257	\$1,745,135	\$1,877,252

In Construction
 Finished

	2	2	3	10	12	15	14	14	12	12	12	12	12	12	12
					2	4	5	10	14	20	24	28	32	36	40



CARE Contract Inclusion Tracker

Contractor Totals	SBE	WBE	MBE	Section 3	Non-Profit	No Inclusion
Unlimited Carpentry	\$207,831			\$133,590		
Kiaker Development			\$54,950			
CSR Collective	\$222,406					
O'Sullivan Exteriors	\$34,680					
Prestige Construction	\$262,173		\$262,173			
Iconic Homes	\$84,427					
Bouden Builders		\$44,400	\$44,400			

TOTAL	\$811,517	\$44,400	\$361,523	\$133,590	\$0	\$0	\$901,626
Percentage of Total Awarded Funds	90%	5%	40%	15%	0%	0%	



THE PORT

Community Outreach

WIN Homebuyer Outreach for Potential Homebuyers and Training



THE PORT

811 McPherson- East Price Hill

Typical Vacant Unit

- Renovation Work to Start This Month
- Expected Completion This May
- Estimated Sales Price \$140,000



THE PORT

3525 Glenway

CARE Rehab- Before





Before: 3525 Glenway



After: 3525 Glenway

THE PORT

3525 Glenway

- 3 Bedroom, 1 ½ Bath
- 1700 SQ Feet
- Renovations to be Complete Later This Month
- Estimated Sales Price \$123,000



THANK YOU



BILL FISCHER

Vice President, Community Development

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513-632-3765





**Thank you for attending the
OCCCD Spring Quarterly Meeting.**

*You will receive an email invitation for HUD
Entitlement and ODOD State Grantee
Breakouts to be held via Zoom.*