

WINTER QUARTERLY MEETING

January 27 – 28, 2021



Statewide Association of Community and Economic Development Organizations

AGENDA

- Welcome
- Emergency Business Assistance during the Pandemic
- Break
- Identifying and Overcoming Barriers to Disability Inclusion
- Break
- Regional Housing Plans
- Peer-to-Peer
- Business Meeting

EMERGENCY BUSINESS ASSISTANCE DURING THE PANDEMIC

- Katie Kramer, Vice President, Council of Development Finance Agencies
- Kandis Williams, Vice President, Cleveland Neighborhood Progress
- Henry Golatt, Small Business Coordinator, City of Columbus

Emergency Business Assistance During The Pandemic

Education · Advocacy · Research · Resources · Networking



Katie Kramer
Vice President
Council of Development Finance Agencies
January 2021

Presentation Overview

- ▶ Federal Resources
- ▶ Challenges Facing Communities During COVID-19
- ▶ Resources at Your Fingertips

CARES Act Overview

- ▶ Coronavirus Aid, Relief, and Economic Security Act, March 2020
- ▶ **\$2 trillion total**
 - Individuals: \$560 billion (estimated)
 - State and Local governments: \$340 billion
 - Small Businesses: \$377 billion
 - Big Corporations: \$500 billion
 - Public Health: \$153 billion

New Programs

- ▶ **Paycheck Protection Program – U.S. Small Business Administration**
 - Forgivable loan program, up to \$10 million per small business
 - Provides 8 weeks' worth of payroll and overhead expenses
 - The loan will be fully forgiven if the funds are used for payroll costs, interest on mortgages, rent, and utilities. 75% of loan must be for payroll
 - Loan payments will be deferred for six months.
 - This loan has a maturity of 2 years and an interest rate of 1%.
 - Through August 2020, the SBA provided \$525 billion in loans to 5.2 million businesses. Average loan size is \$101k.

New Programs

- ▶ **Economic Injury Disaster Loan – U.S. Small Business Administration**
 - Working capital loans of up to \$2 million
 - Loan advances of up to \$10,000 for temporary revenue losses are also available, and do not have to be repaid
 - Available through December 31, 2021
- ▶ **SBA Debt Relief – Small Business Administration**
 - SBA is paying the interest, fees, and principal of approved 504, 7(a), and microloans
- ▶ **SBA Express Bridge Loan – Small Business Administration**
 - Allows businesses to access \$25,000 quickly to bridge the gap while waiting for the approval of an Economic Injury Disaster Loan

Consolidated Appropriations Act 2021

- ▶ **December 2020 legislation that provided about \$900 billion in coronavirus relief**
- ▶ Extends the deadline to spend Coronavirus Relief Funds to December 31, 2021
- ▶ Additional \$285 billion for PPP through March 31, 2021
- ▶ \$20 billion for the EIDL Advance program and extends covered period through December 31, 2021
- ▶ \$57 million for the SBA Microloan program
- ▶ \$15 billion for the SBA to make grants to eligible live venue operators, theaters, and arts and cultural institutions
- ▶ \$9 billion to provide low-cost, long-term capital investments to minority depository institutions (MDIs) and CDFIs
- ▶ \$3 billion to the CDFI Fund to provide grants and other financial assistance to CDFIs

Challenges Facing Communities During COVID-19

- ▶ Development finance has always been at the forefront of recovering from natural disasters and economic challenges.
- ▶ The emergence of the COVID-19 crisis requires a unique and targeted response by the federal government, state and local development finance agencies (DFAs), private banks, and philanthropy.
- ▶ As the situation surrounding COVID-19 evolves, small businesses and communities across the country are very quickly facing liquidity challenges, job losses, and project stagnation.
- ▶ Credit is tightening and small businesses are struggling to make payroll while communities have been forced to scale back or halt development.
- ▶ Moreover, communities are facing difficulties financing critical infrastructure such as health facilities, broadband networks, and testing centers to address local COVID-19 demands.

Challenges Facing Communities During COVID-19

- ▶ Development finance agencies, CDFIs and nonprofits are uniquely positioned to solve these challenges through pragmatic solutions and adjustments to existing initiatives.
- ▶ CDFA understands that communities are under considerable stress and pressure to address these immediate challenges while being mindful of the long-term financial health of their organizations and communities.
- ▶ The following set of strategies and recommendations is designed to help development finance agencies evaluate their portfolios and determine whether modifications are needed for their bonds, tax increment finance, and revolving loan fund programs.

Strategies for Communities

Revolving Loan Fund Portfolios

- ▶ Communities operate thousands of loan funds throughout the country.
- ▶ CDFA expects these funds to be impacted significantly due to the COVID-19 pandemic, both in the immediate term to address current economic challenges as well as in the long term as business recovery continues.
- ▶ Consider the following...

Revolving Loan Fund Portfolios

- ▶ **Existing Borrowers** – Check in with your current borrowers to fully understand their liquidity and debt service constraints.
- ▶ Many small businesses are facing cash flow and liquidity challenges.
- ▶ They may need immediate adjustments to their loan terms, rates, and repayment schedules.

Revolving Loan Fund Portfolios

- ▶ **Adjusting Rates and Terms** – To the extent possible, consider adjusting current rates, terms, and repayment schedules.
- ▶ Now is not the time for ultra-conservative approaches to loan fund management.
- ▶ Borrowers are facing liquidity challenges and do not have the cash flow to pay debt service.
- ▶ Consider easing your loan fund repayment schedule to allow borrowers to defer payments for up to one year.
- ▶ While this may result in less cash flow to the fund, it will allow borrowers to focus on immediate challenges with less debt repayment stress.

Revolving Loan Fund Portfolios

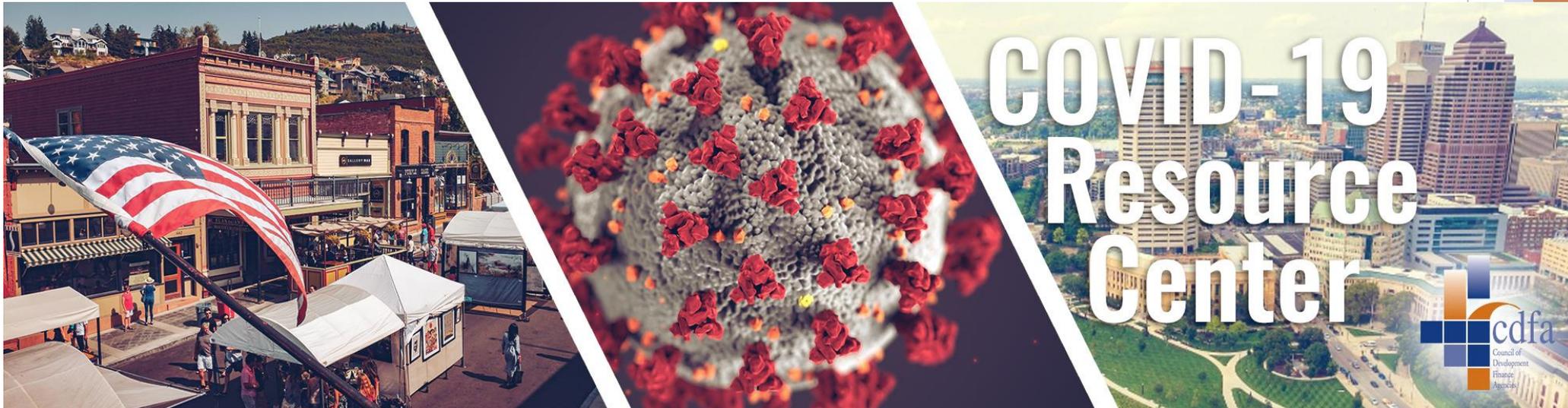
- ▶ Require that new borrowers demonstrate the impact that the crisis has had on their business and their need for immediate capital.
- ▶ Provide short term loans of three to six months with zero percent interest to allow these borrowers to continue to make payroll and inventory payments.
- ▶ Defer repayment of these loans for up to one year.
- ▶ Finally, consider requiring new borrowers to refinance their distressed loan after one year if they do not pay it off in advance.
- ▶ DFAs may then be able to charge reasonable, but low-cost interest, on the refinanced loans.

Revolving Loan Fund Portfolios

- ▶ **Recapitalizing Funds** – Federal and state governments, philanthropy, and the banking industry have been responding aggressively to the crisis but still need to hear from loan fund managers on the demand for low-cost capital.
- ▶ Reach out to your partners at federal and state agencies for a request to recapitalize funds immediately.
- ▶ Consider reaching out to foundations and financial institutions for fund capitalization as well.
- ▶ Be aggressive and request flexible funds to immediately put into new loans to address distressed businesses.
- ▶ If recapitalization is not possible, consider asks for loan loss reserves or loan guarantees to help address current borrowing needs.

Resources at Your Fingertips

- ▶ CDFA COVID-19 Resource Center



<https://www.cdfa.net/cdfa/cdfaweb.nsf/resourcecenters/COVID-19.html>



COVID-19 Resource Center

Development finance has always been at the forefront of recovering from natural disasters and economic challenges. The CDFA COVID-19 Resource Center is a collection of financing programs and resources to address disaster relief and recovery.

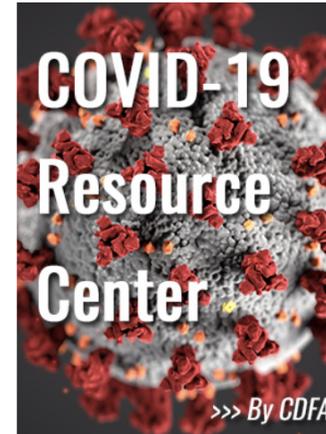
As the situation surrounding COVID-19 evolves, small businesses and communities across the country will very quickly face liquidity challenges, job losses, and project stagnation. Credit will be tightening and small businesses will struggle to make payroll while communities will be forced to scale back or halt infrastructure development. Moreover, communities are facing difficulties financing critical infrastructure such as health facilities, broadband networks, and testing centers to address local COVID-19 demands.

Development finance agencies are uniquely positioned to solve these challenges through pragmatic solutions and adjustments to existing initiatives. CDFA developed this COVID-19 Resource Center to serve as a central hub of everything the development finance world is doing to mitigate the impacts of COVID-19.

Tune in to CDFA's **Weekly Development Finance COVID-19 Briefing** to stay at the forefront of the development finance community's mitigation and recovery efforts.

Subscribe to CDFA's **COVID-19 Recovery & Relief Update** newsletter for regular updates on relief and recovery financing initiatives.

⇒ [Subscribe](#)



+ [CDFA's COVID-19 Comprehensive Recovery Strategy](#)

+ [Weekly Development Finance COVID-19 Briefings](#)

+ [State Response Map](#)

+ [COVID-19 Recovery & Relief Resources](#)

+ [Headlines](#)



Resources at Your Fingertips

- ▶ CDFA COVID-19 Recovery & Relief Update Newsletter

<https://www.cdfa.net/cdfa/cdfaweb.nsf/newsletter.html?open&id=562A7E10D100B739C76792F8EB00B312>

A screenshot of the CDFA COVID-19 Recovery & Relief Update Newsletter. The header features the CDFA logo on the left and the title 'COVID-19 Recovery & Relief UPDATE' in large, bold letters on the right. Below the title is a subtitle: 'The Latest Headlines Covering COVID-19 Recovery & Relief'. The main content is divided into three sections: 'Spotlight', 'Features', and 'Announcing the CDFA-ARI Rural Finance Webinar Series'.

Spotlight

Subscribe Now to CDFA's New COVID-19 Recovery & Relief Update Newsletter!
CDFA is launching a weekly newsletter covering how development finance is addressing disaster relief and recovery with a special focus on the COVID-19 pandemic. Subscribe now to this free offering from CDFA to keep receiving this content in the future!

Listen: COVID-19 Weekly Development Finance Briefing - April 3 (Free Recording)
During the April 3, 2020 Weekly COVID-19 Development Finance Briefing, experts from the North Carolina Rural Center, the Local Initiatives Support Corporation, and the New Orleans Business Alliance discussed their respective approaches to local financing programs to support small businesses.

Features

SBA, Treasury Launch \$349B Paycheck Protection Program
The CARES Act establishes a new \$349 billion Paycheck Protection Program that will provide much-needed access to capital so they can sustain their businesses and keep their workers employed. The new loan program will be available retroactive from Feb. 15, 2020, so that employers can rehire their recently laid-off employees through June 30, 2020.

What Each State Is Doing to Help Restaurants Harmed by COVID-19
Many states are loosening liquor laws and extending tax deadlines, and some are offering low- or no-interest loans or grants. See what forms of assistance are available in your state.

Announcing the CDFA-ARI Rural Finance Webinar Series
CDFA is pleased to announce the CDFA-ARI Rural Finance Webinar Series, a free, informative, and time-sensitive online series to serve rural America and the unique challenges they face. Join us on April 15, 2020, for the first installment of this series, where we will explore the immediate COVID-19 response and resources at the state, local, and national levels that local leaders can use to reduce the impact of this crisis.

Resources for Small Business Access to Capital

- ▶ **CDFA Intro and Advanced Revolving Loan Fund Courses**
<https://www.cdfa.net/cdfa/cdfaweb.nsf/pages/education.html>
- ▶ **CDFA RLF Resource Center**
<https://www.cdfa.net/cdfa/cdfaweb.nsf/resourcecenters/rlf.htm>
- ▶ **CDFA Federal Financing Clearinghouses**
<https://www.cdfa.net/cdfa/cdfaweb.nsf/ffcsearch.html>

Advancing Development Finance Knowledge, Networks & Innovation

Join CDFA Today!

- ▶ **Discounted Registration Rates for CDFA Trainings & National Summit**
- ▶ **Reduced Rates for Publications in the CDFA Bookstore & Special Offers from Industry Partners**
- ▶ **Exclusive Access to the CDFA Online Resource Database and Federal Financing Clearinghouse**
- ▶ **Free Job and RFP Postings**



www.cdfa.net
[@CDFA_Update](https://twitter.com/CDFA_Update)
[@CDFA_LegFed](https://twitter.com/CDFA_LegFed)

Cleveland
Neighborhood
Progress



investing for vibrancy

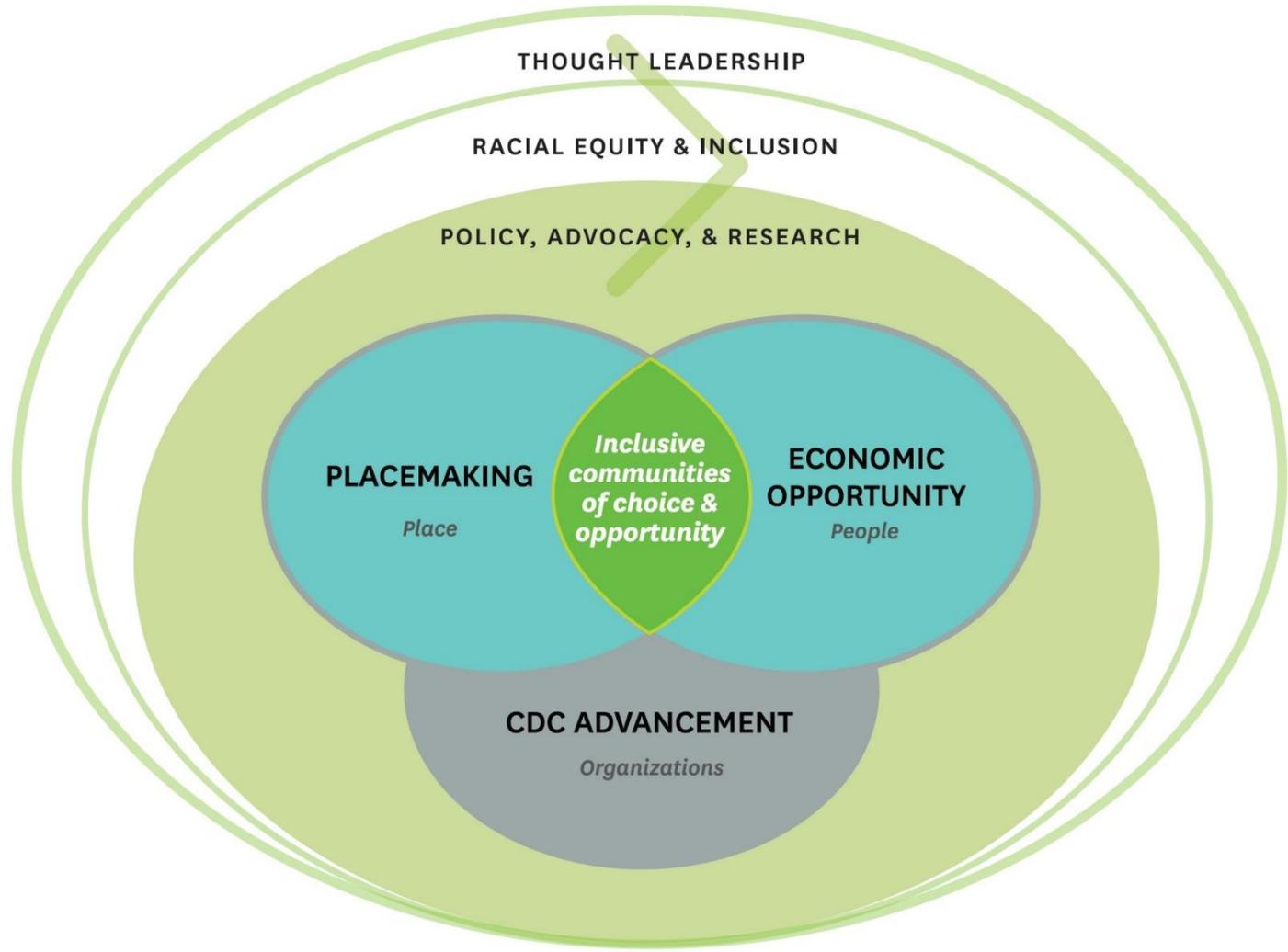
Cleveland Neighborhood Progress is a 501(c)(3) community development intermediary.

Mission: *To foster inclusive communities of choice and opportunity throughout Cleveland.*

Vision: *Cleveland's neighborhoods are attractive, vibrant, and inclusive communities where together, people from diverse incomes, races, and generations thrive, prosper, and choose to live, learn, work, invest, and play.*



Organizational framework:



Small Business Emergency Assistance Efforts



Cuyahoga County Small Business Stabilization Fund:
To support small businesses facing economic hardship during the COVID-19 crisis

Total Grant Pool: \$8.68 MILLION / Total Loan Pool: \$3.5 MILLION +

<u>ROUND 1 GRANT POOL:</u>	<u>ROUND 2 GRANT POOL:</u>	<u>ROUND 3 GRANT POOL:</u>	<u>RESTAURANT FUND:</u>
Administrator: ECDI	Administrator: CNP	Administrator: CNP	Administrator: DESTINATION CLEVELAND / CNP DISTRIBUTOR
Funding: \$500,000	Funding: \$2.5 MILLION	Funding: \$4 MILLION	Funding: \$1.68 MILLION
Recipients: 200	Recipients: 751	Recipients: 400	Recipients: 168
Grant : \$2,500	Grant : \$2,500 / \$5,000	Grant : \$10,000	Grant : \$10,000
Minority Owned Businesses: 81.5%	Minority Owned Businesses: 41.55%	Minority Owned Businesses: 75%	Minority Owned Businesses: 38%
Highest Industries represented: Personal Care (31%) Restaurants (25%)	Highest Industries represented: Personal Care (16%) Restaurants (22%)	Highest Industries represented: Personal Care (16.5%) Restaurants (24.5%)	Highest Restaurant type represented: 99% Full-service restaurants
  	 		

Other Examples of Emergency Assistance in NE Ohio:



- ❖ **City of Cleveland** –
 - ReStartCLE Emergency Working Capital Loan Program;
 - ReStartCLE Winter Restaurant Operations Support Grant;
 - ReStartCLE Restoration Working Capital Program

- ❖ **City of Euclid** – Business Assistance Grant Program

- ❖ **City of Lakewood** – Business Relief Job Retention Grant Program

- ❖ **Community Development Corporations (CDCs)** throughout Greater Cleveland – COVID-19 Emergency Response Grants

~ ~ ~ ~ ~

*Small Business Supports range from grants to low interest loans
(no fees; payment deferrals) to assist with recovery efforts.*



- ❖ ***Economic hardship for small businesses still persists – Long road to recovery***
 - ❖ Inability for “hardest hit” industry sectors (i.e., food/restaurant, retail, personal care) to rebound is a real threat;
 - ❖ “Hardest Hit” industry sectors are now saddled with unanticipated expenses due to new operating restrictions (i.e., CDC Guidelines)
 - ❖ Threat of seasonal change for restaurants/bars – outdoor dining will not be an option for most.
 - ❖ Although supports were successfully directed to small businesses with greatest need, the grant levels were not enough in some cases to secure longer term business viability.

- ❖ ***Ongoing TA to small businesses is critical and should remain top priority for recovery efforts***

Lessons We Are Learning:



- ❖ ***Digital divide is a huge threat that needs greater attention***

- ❖ ***Creativity is key when establishing emergency support efforts***
 - ❖ Encourage diversification of funding even if it may require more work administratively
 - ❖ Flexibility of terms is key; being overly prescriptive may create unanticipated consequences/barriers

- ❖ ***Commit to understanding industry trends in your community as they are all interrelated***
 - ❖ Monitor areas of stability for potential downturns
 - ❖ Consider the balance to support businesses most impacted by COVID, but can also demonstrate potential for stability/recovery and/or the ability to rebuild with the support of grant and technical assistance.

We will not be satisfied until all *Cleveland* residents live in a *Neighborhood* that meets their needs. That is how we measure *Progress*.

Thank You!

Questions?

Cleveland
Neighborhood
Progress



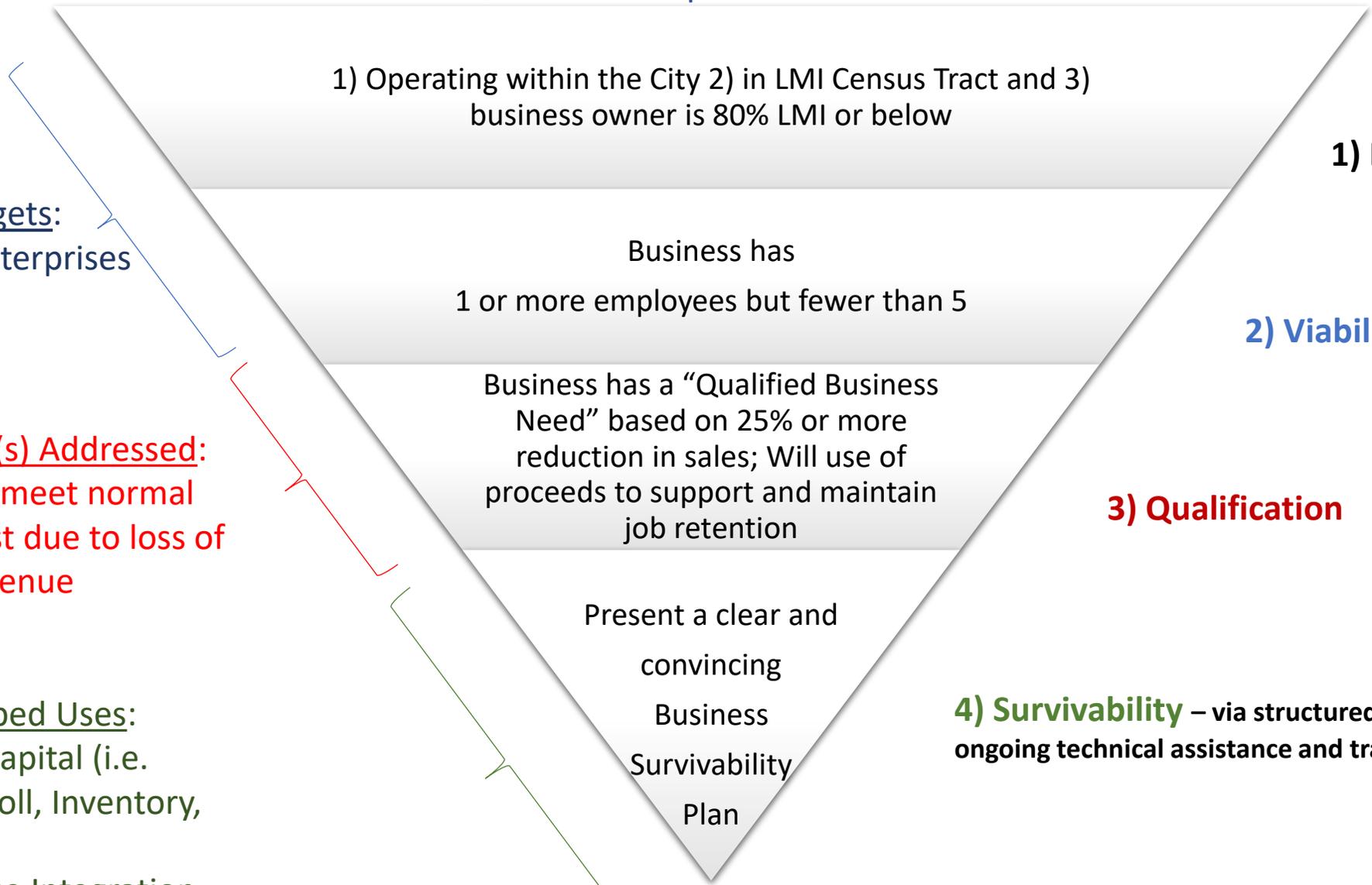
investing for vibrancy



**OFFICE OF SMALL BUSINESS AND
ENTREPRENEUR DEVELOPMENT**

“EMERGENCY BUSINESS ASSISTANCE DURING THE PANDEMIC”

City of Columbus – COVID-19 Small Business Response and Recovery Fund QUALIFICATION | SURVIVABILITY MODEL



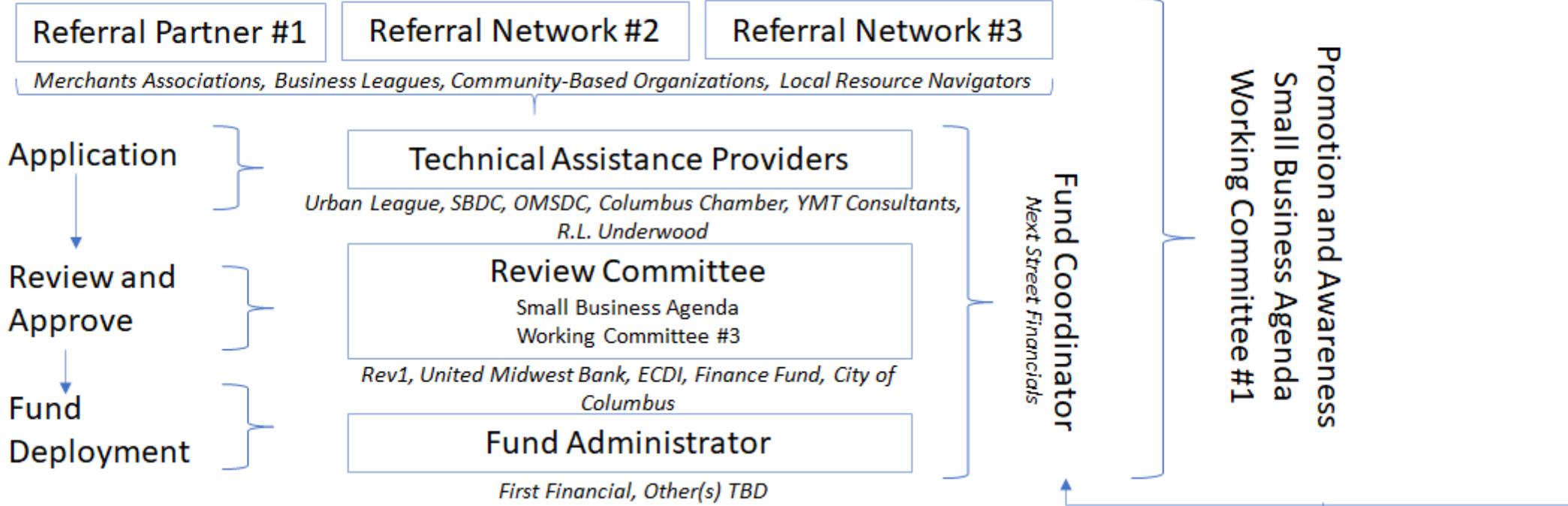
Targets:
Microenterprises

Stress Point(s) Addressed:
Inability to meet normal operating cost due to loss of revenue

- Prescribed Uses:
- Working Capital (i.e. Rent, Payroll, Inventory, Supplies)
 - Ecommerce Integration
 - Workforce Upskilling

4) Survivability – via structured ongoing technical assistance and training

COVID-19 Small Business Response and Recovery Fund
A Collaborative, Ecosystem –Wide Response that Builds on an Inclusive Small Business Agenda



Grants, Loans, and Community-Level Technical Assistance

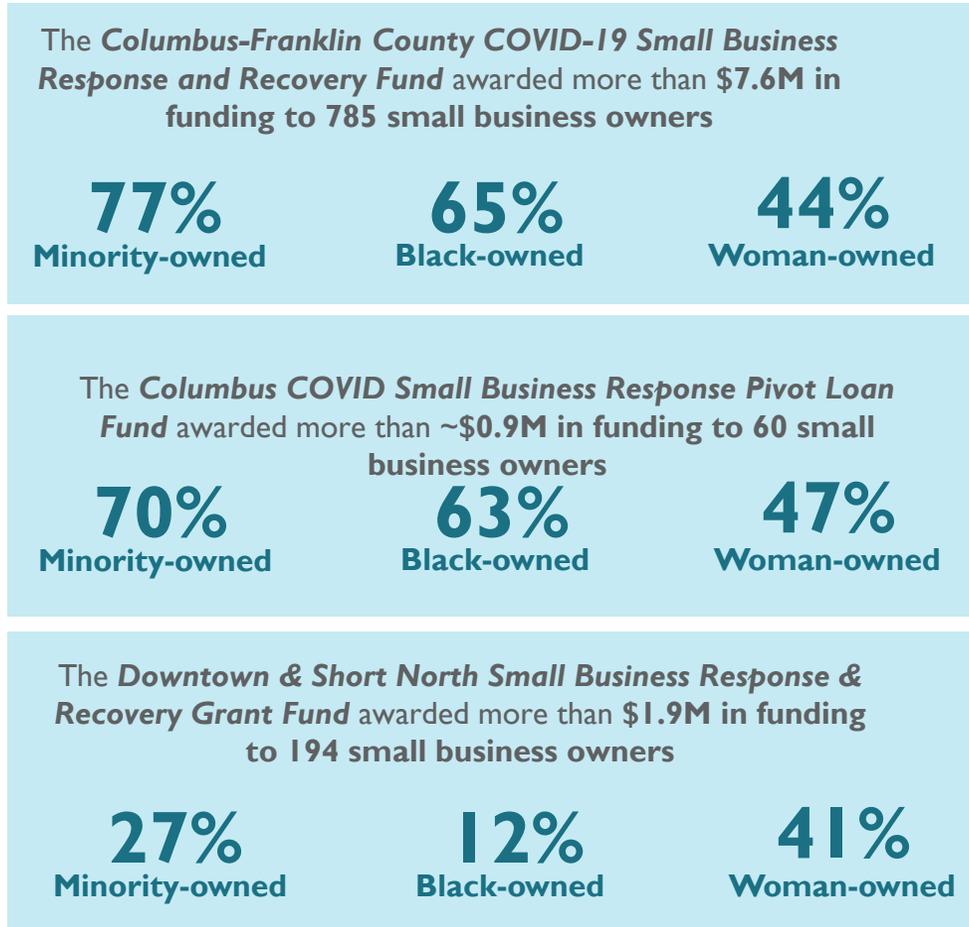
Columbus COVID-19 Small Business Response and Recovery Fund

The Columbus COVID-19 Small Business Response and Recovery Fund offers grants, technical assistance, and low-interest loans for small business impacted by the COVID-19 pandemic.



COLUMBUS COVID RESPONSE

With the advent of the COVID-19 pandemic, the Agenda framework already in place enabled the swift launch of the Columbus-Franklin County COVID-19 Small Business Response & Recovery Fund



COVID Response

\$10.5M

Capital Deployed in response to the Pandemic

- > The fund mobilized its ecosystem building champions and activated its cultivated network of **+45 additional institutional stakeholders** – ESOs, government agencies, financial and philanthropic institutions, advocacy champions, and neighborhood referral partners – to collaboratively and efficiently drive financial relief and training to underserved small business owners

Columbus-Franklin County COVID-19 Small Business Response and Recovery Fund - Outcomes Report

As of December 4th, the Columbus-Franklin County COVID-19 Small Business Response and Recovery Fund awarded over \$9.3MM in (Recovery and PPE) funding to more than 980 small business owners

100%

of the awards funded hard-to-reach small businesses who sustained **severe or substantial reductions in revenue due to COVID-19**. For example, Round I recipients were entirely from **low- and moderate-income** (LMI) census tracts or who have LMI designated income

80%
Minority-owned

68%
Black-owned

43%
Woman-owned

51%

of businesses who applied **did not have previous relationship with one of the ESO providers** and have now established that connection through the application process, **equating to more than 800 net new businesses directly connected to the local business support network**

Administration of the fund has been a **coordinated effort** involving and building capacity of **partners across the ecosystem** to serve small business owners in this crisis

Funding, Advocacy, Administration, and Review Committee

Entrepreneur Support Organizations & Technical Assistance Providers

Referral Partners



- Respond
- Recovery



- Technical Assistance
- Compliance



- Survive
- Stabilize
- Grow

Outcomes and Impacts

- 8,000+ SMBs Directly served by Surveyed ESOs
- 800 Net new businesses directly connected to ESOs
- 300+ events held by surveyed ESOs
- 855 employees retained and 209 rehired



15-Minute Break
Next Session begins at
9:55 a.m.

January 27, 2021

Statewide Association of Community and Economic Development Organizations

Identifying and Overcoming Barriers to Disability Inclusion

BETH GLAS & MARA LAYNE

MAXIMUM ACCESSIBLE HOUSING OF OHIO

JANUARY 27, 2021

Housing



ADA unit



Fully accessible unit



ADA unit



Fully accessible unit



ADA unit



Fully accessible unit



ADA unit



Fully accessible unit



ADA unit



Fully accessible unit

What can we do?

Survey your residents and property managers

Commit to going beyond regulations to achieve inclusion, equity, usability

Work with planning and design commissions to establish guidelines

Communicate expectations to developers, architects, designers, property owners

Include people with disabilities and seniors in planning

Market accessible units and features to the people who need them

Community



Inaccessible entrance



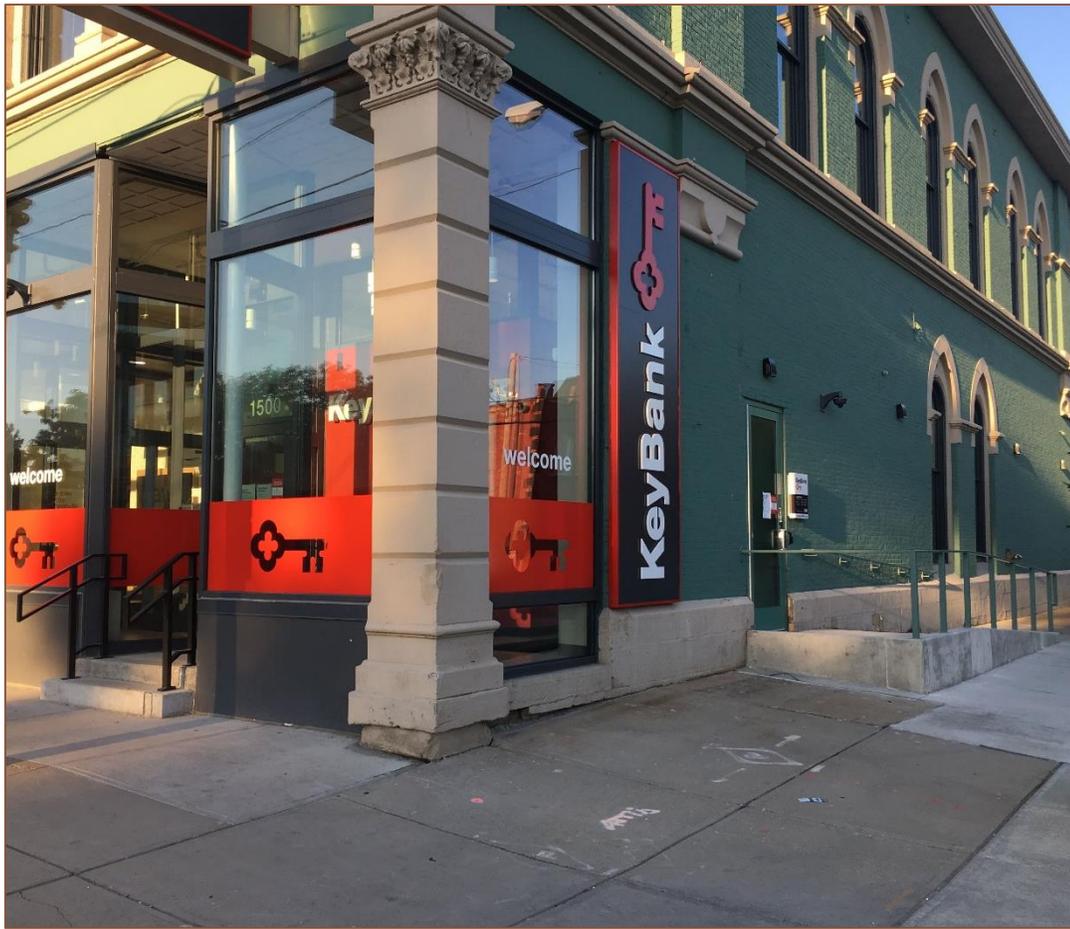
Accessible entrance



Inaccessible sidewalk



Accessible sidewalk



ADA-compliant design



ADA-compliant and inclusive design



Oh dear.



Better!



ADA-compliant design



ADA-compliant and inclusive design

What can we do?

Do walking tours in your community with an eye to inclusion, equity, usability

Identify physical barriers and prioritize resolution

Check AARP's Livability Index

Commit to going beyond regulations to achieve inclusion, equity, usability

Work with planning and design commissions to establish guidelines

Communicate expectations with businesses, developers, designers

Include people with disabilities in planning

How?

Resources

Independent Living Centers

Area Agencies on Aging

Senior Centers

Other nonprofits and agencies serving people with disabilities and seniors

Maximum Accessible Housing of Ohio

Questions & discussion



15-Minute Break
Next Session begins at
11:00 a.m.

January 27, 2021

Statewide Association of Community and Economic Development Organizations

REGIONAL HOUSING PLAN

- Kerstin Carr, Director of Planning and Sustainability, MORPC
- Jennifer Noll, Principal Planner, MORPC

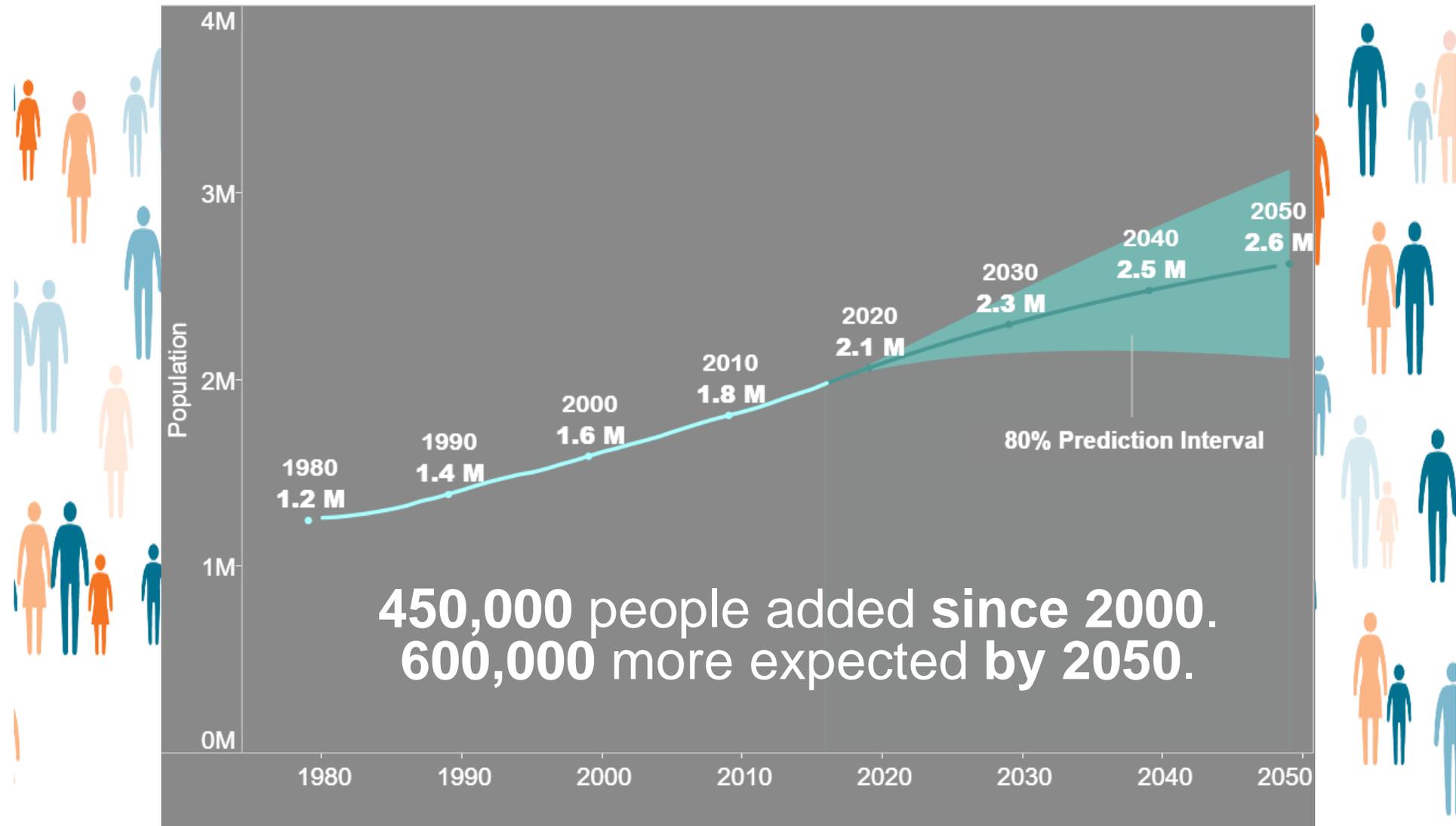


Central Ohio Regional Housing Strategy

OCCD Conference
January 27, 2021



Population Projections in 7-County Region



Project Sponsors



Vision Statement

A future where growth and recovery help realize *more equity among Central Ohioans, not less.*

Housing—where it's built or maintained, who it's for, and how it's priced—can be a platform to achieve this vision.



MORPC

**Enterprise
Community
Partners**

Ice Miller

RAMA

**Vogt
Strategic
Insights**

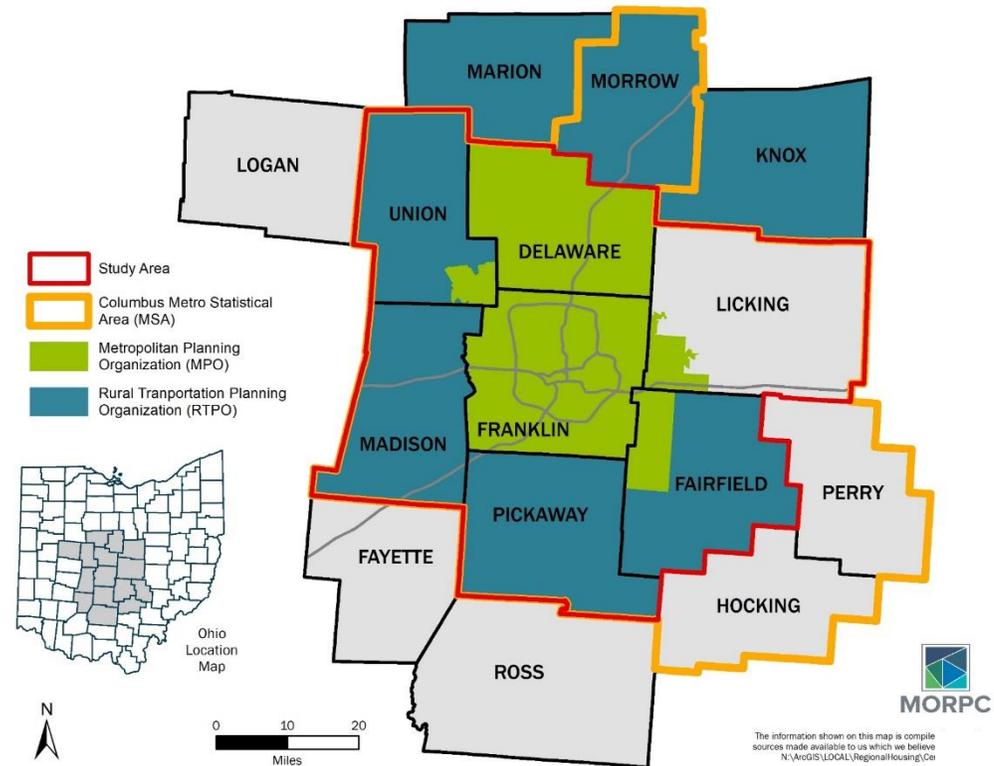


Study Area

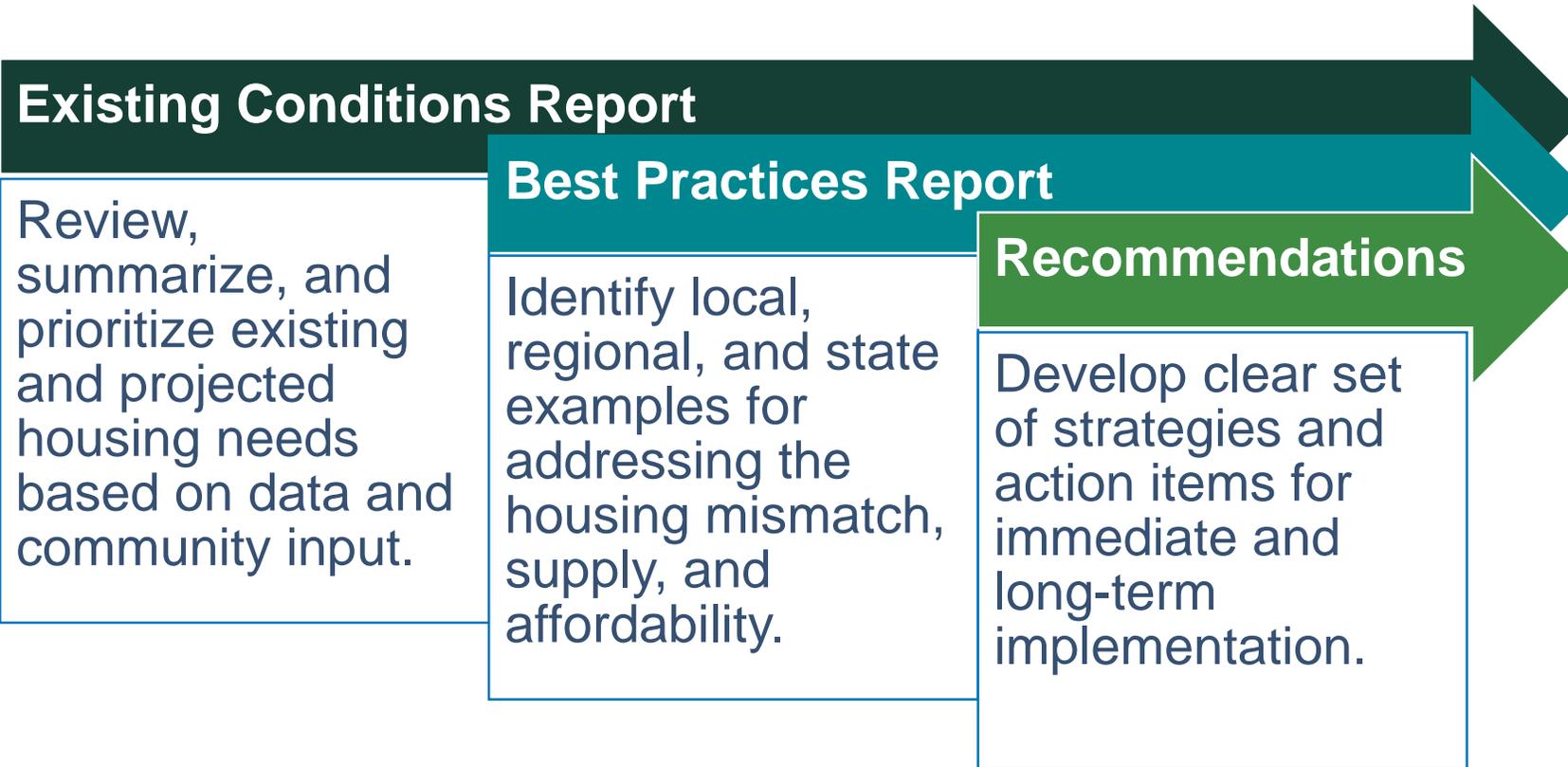
Within the 7-county regional study area:

- Region-wide*
- Submarkets
- Counties
- Representative municipalities
- Census Tracts

**For some datasets where data for all 7 counties was not available, data for the Columbus MSA was substituted*



Project Outcomes

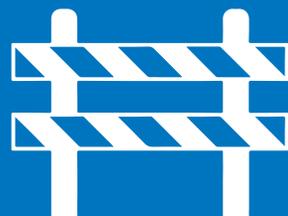


Tracking Success

Core Regional Housing Issues



Increased competition
for homes



Barriers limiting access
to homes



Limited supply of
homes priced for low-
income households



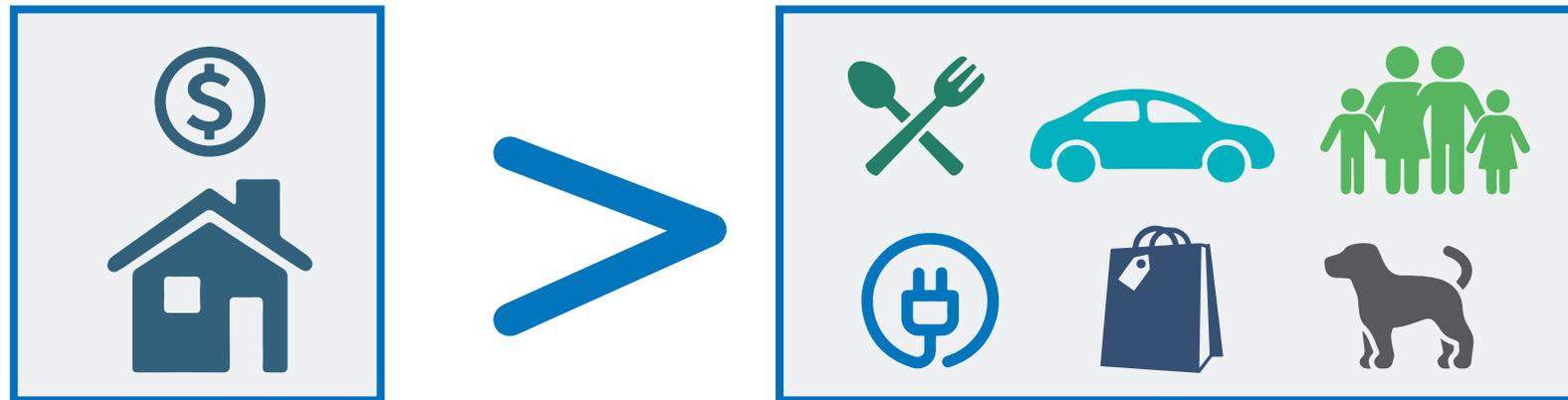
Demand for more
diverse housing stock



Housing instability
among Central Ohioans

HOUSING COST BURDEN

- Greater than 213,000 households spend over 30% of their income on housing
 - leaving less money for other important expenses like food, transportation, healthcare or education
- 43% of renters vs. 20% of homeowners
- 64% of households earning <\$50K vs 7% of households earning \$50K+





35 RENTERS PER DAY

EVICTION

NATIONWIDE:

2.34 evictions per 100 renters

CENTRAL OHIO:

4.10 evictions per 100 renters

High-poverty areas:

9.7 evictions per 100 renters

Majority African-American areas:

8.7 evictions per 100 renters

Without Permanent Shelter



Homelessness

- 7,600 individuals
- 2,000 families
- 485 unaccompanied children

~ 10,100

Families & Individuals

Aging Homes Lead to Maintenance Costs



Median Home Age:

40 Years (Single Family)

30 Years (Large Multi-family)

- **Programs available regionally for rehabilitation: 4 programs**
- **Programs available regionally for energy: 3 programs**

HOUSING PRODUCTION

Housing Production
Surplus



2000s

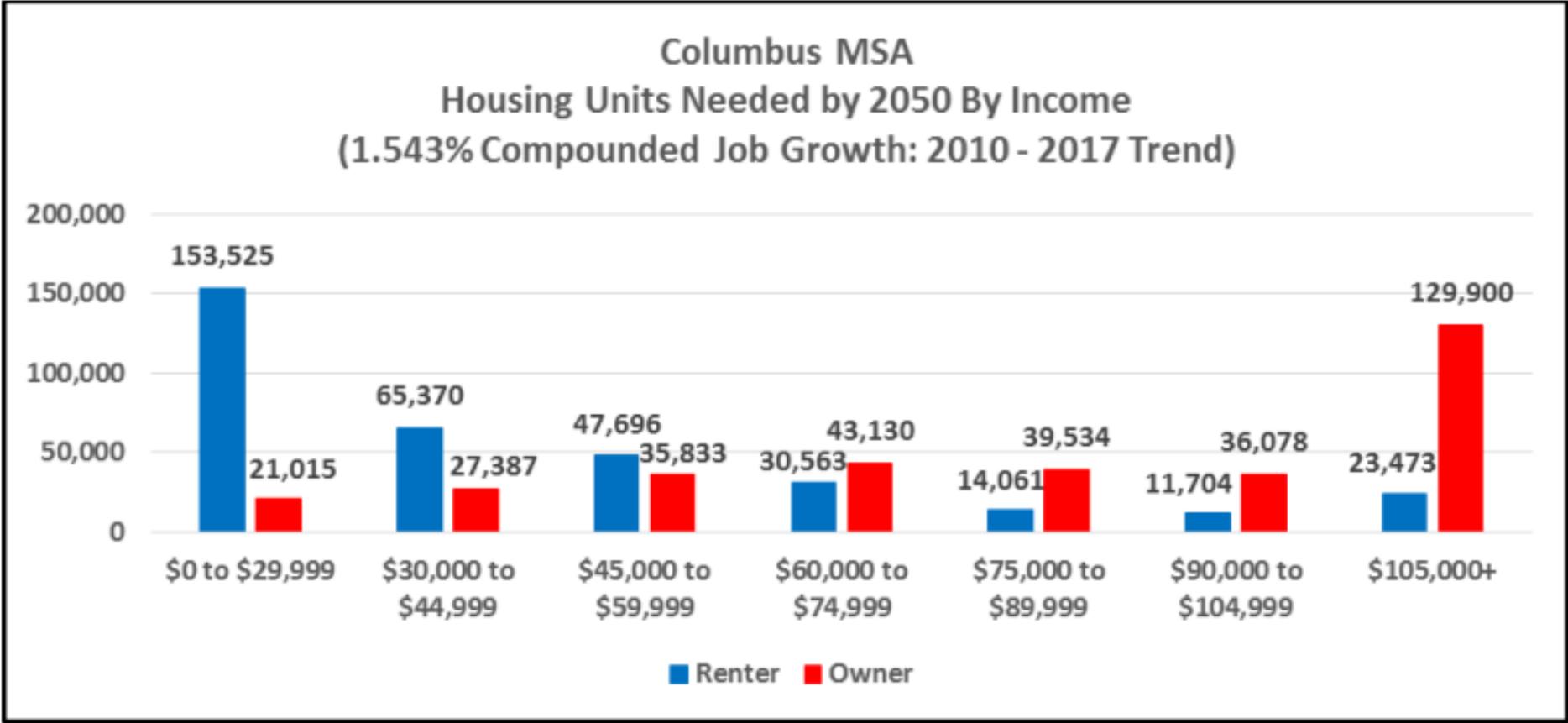
Housing Production
Deficit



2010s

Average HH size: 2.5 people

Housing Demand > Supply



Source: Vogt Strategic Insights; Regionomics LLC; Department of Labor Statistics; ESRI

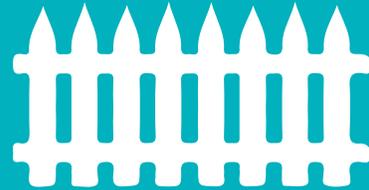
Barriers to Development



Uncertainty
associated
with local land
use processes
and standards



Higher costs
of residential
development



Not-In-My-
Backyard
(NIMBY)
attitudes



Limited gap
financing

Regional Financial Resources

Plentiful but complicated

- 55 housing or housing-eligible subsidy programs available

Flexible tools are needed

- Gap-financing tools
- Tax Increment Financing
- Property Tax Abatements
- New Community Authorities (special taxing districts)
- Bond proceeds

Need for direct assistance is greater than what's available

- Rental assistance
- Home repair

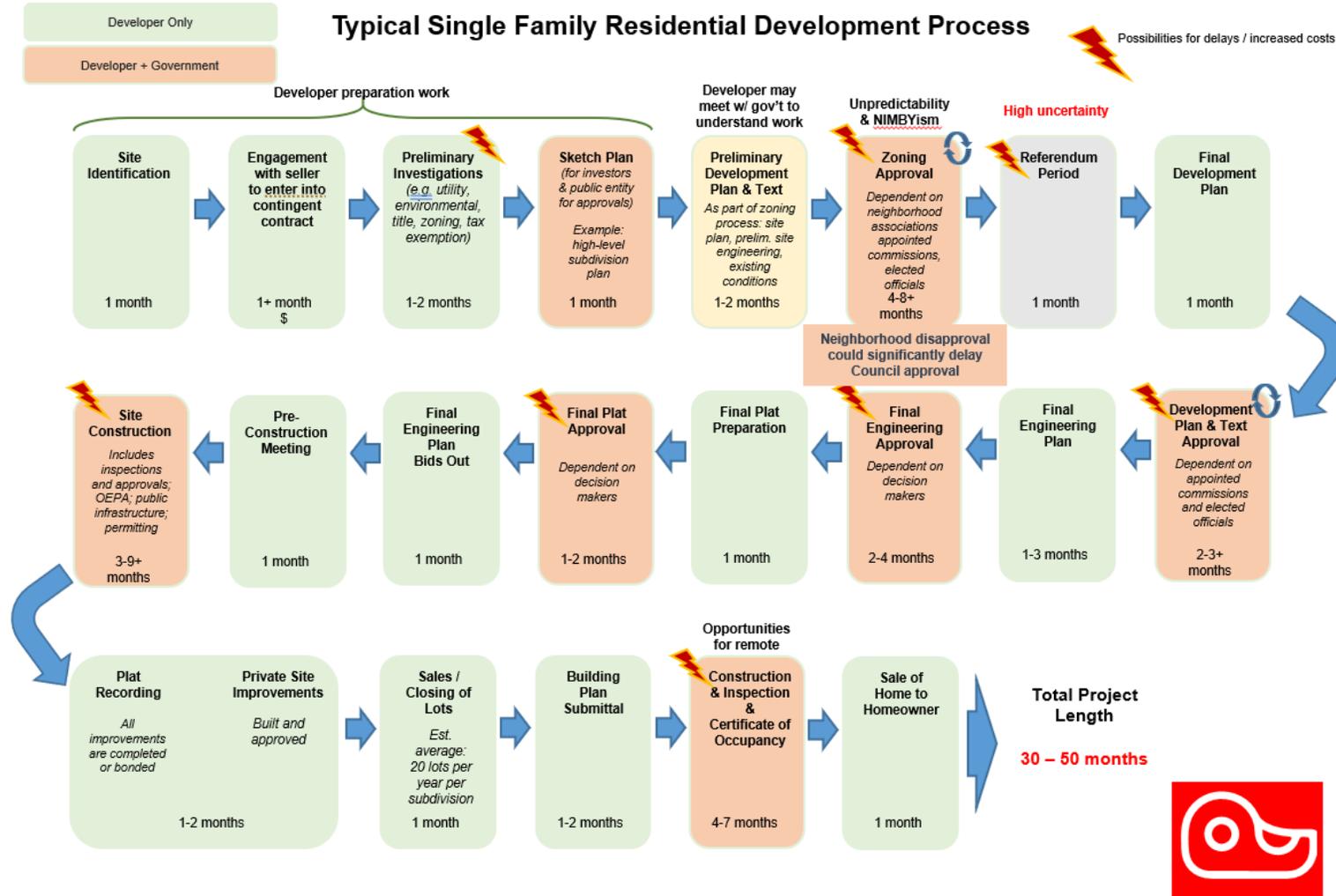
Lack of coordinated information

- Resources not collectively housed in a one-stop source

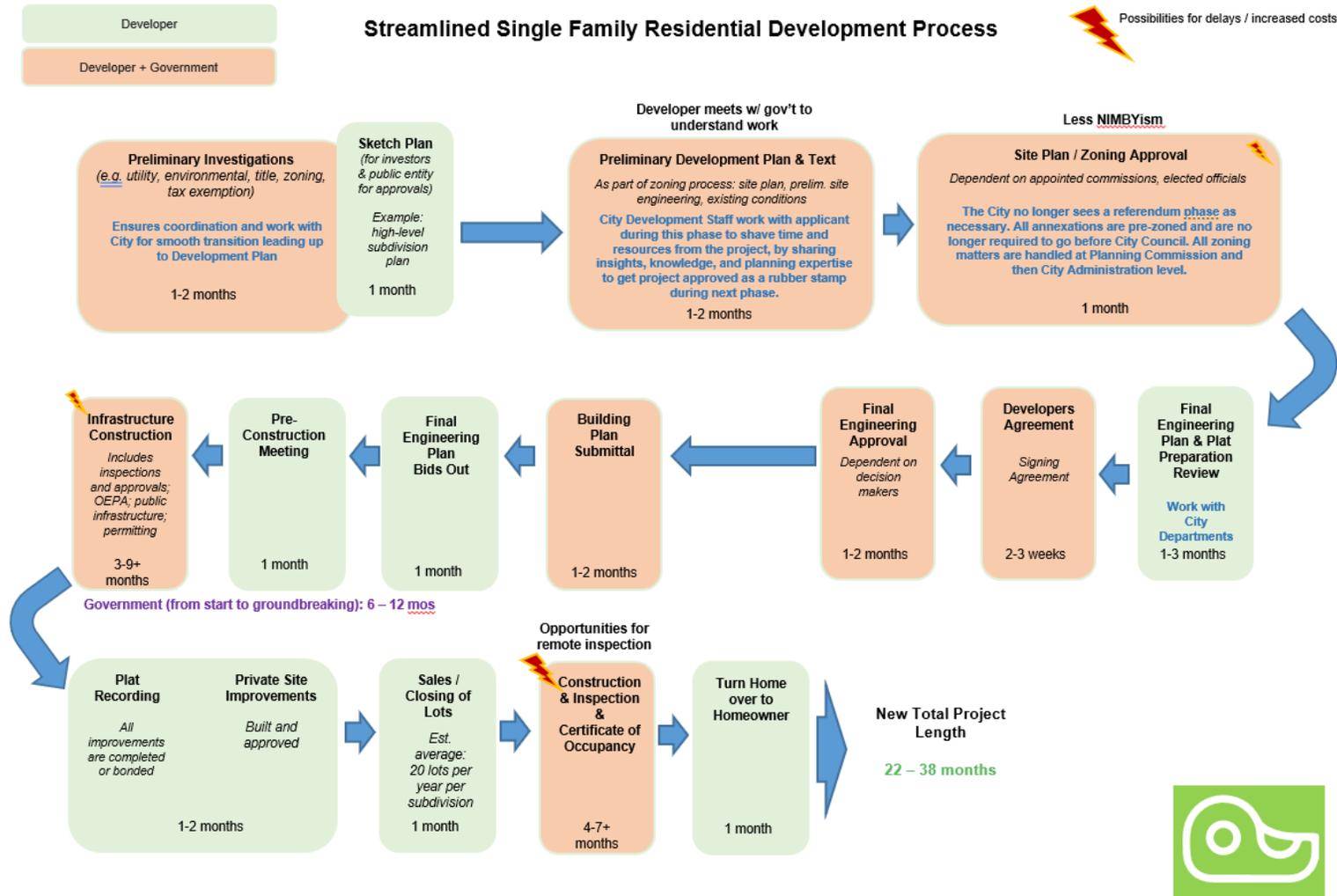
Priority Actions

	ADOPT A “GREEN TAPE” DEVELOPMENT REVIEW PROCESS
	ENACT SOURCE OF INCOME PROTECTION LAWS
	CREATE A STATE HOUSING TAX CREDIT
	PILOT THE DEVELOPMENT OF DIVERSE, LOWER-COST HOUSING PRODUCTS
	MORE TENANT-BASED RENTAL ASSISTANCE

ADOPT A "GREEN TAPE" DEVELOPMENT REVIEW PROCESS



ADOPT A "GREEN TAPE" DEVELOPMENT REVIEW PROCESS



ENACT SOURCE OF INCOME PROTECTION LAWS



Proposed Amended Ordinance 28 - 20

By: Lori Ann Feibel

An ordinance to amend 637.02(a)(1) through (a)(4) of the Codified Ordinances, in order to expand to all citizens rights to equal housing opportunities for them regardless of the source of income being used to pay for such

WHEREAS, The Council of the City of Bexley, Ohio desires to do all that is proper to secure for all citizens their right to equal housing opportunities

WHEREAS, Anyone who receives outside assistance for paying rent does not have equal access to rental housing in Bexley; and

WHEREAS, Veterans, recipients of disability payments, households with vouchers and anyone with other governmental or private sources of payment protected from discrimination when seeking rental housing solely on the basis of payment; and

WHEREAS, By protecting individuals from discrimination on the basis of source of income, residents and families in Bexley who receive rental assistance will have a better chance to seek out and find high quality housing; and

WHEREAS, To date, at least six other cities in Ohio have adopted similar legislation including Cincinnati (1980), Lindale, South Euclid, University Heights and Wickliffe; and

WHEREAS, Landlords can apply screening criteria regarding tenant income and can charge security deposits as personal financial protection; and

WHEREAS, Bexley reaffirms its commitment to being a welcoming community by continuing to explore and enact policy reforms and programs in order to increase the availability of affordable housing to families in Bexley;

NOW, THEREFORE, BE IT ORDAINED BY THE COUNCIL OF THE CITY OF BEXLEY,

3rd Reading
January 19, 2021

ORDINANCE NO 2020-29

TO AMEND CHAPTER 511 OF THE CODIFIED ORDINANCES TO PROHIBIT DISCRIMINATION ON THE BASIS OF SOURCE OF INCOME IN RENTAL AND LEASING OF HOUSING ACCOMMODATIONS

WHEREAS, In November 2019, the City adopted Chapter 511 "Unlawful Discrimination," to prohibit discrimination on the basis of race, color, religion, sex, national origin, age, familial status, disability, pregnancy, sexual orientation, gender identity, or gender expression; and

WHEREAS, Section 511.03 of the Codified Ordinances prohibits unlawful discriminatory housing practices; and

WHEREAS, prospective tenants with sources of income including veterans' benefits, housing vouchers, Social Security payments, investment income, and other similar sources, may face discrimination obtaining housing accommodations; and

WHEREAS, the City desires to amend Chapter 511 to prohibit discrimination on the basis of source of income in the renting and leasing of housing accommodations.

NOW THEREFORE, BE IT ORDAINED BY THE COUNCIL OF THE CITY OF WESTERVILLE, OHIO:

Section 1. That Section 511.01 "Definitions" of the Codified Ordinances be and hereby is amended to read as follows:

"511.01 DEFINITIONS.

As used in this chapter:

- (a) "Age" means at least forty years old, except as otherwise provided in this chapter.
- (b) "Aggrieved individual" means an individual who claims to have been injured by an unlawful discriminatory act or practice described in this chapter.
- "Burial lot" means any lot for the burial of deceased individuals within any cemetery, including, but not limited to, cemeteries owned and operated by the City.

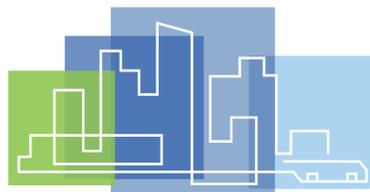


2020-2021

Qualified Allocation Plan

Office of Multifamily Housing, Development Division | September 2019

PILOT THE DEVELOPMENT OF DIVERSE, LOWER-COST HOUSING PRODUCTS



Linkus
Moving our region. Together.

REGIONAL
HOUSING STRATEGY

A small graphic of a row of houses in various colors (blue, green, yellow) located at the bottom of the 'REGIONAL HOUSING STRATEGY' logo.

MORE TENANT-BASED RENTAL ASSISTANCE



OHIO

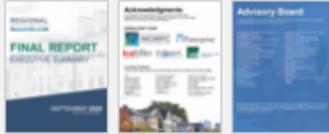
COVID-19 INFORMATION

COVID-19
Stay up to date on all #COVID19 information related to HUD programs. Visit [HUD.gov/coronavirus](https://www.hud.gov/coronavirus) to find the latest information and resources for service providers, homeowners, renters, and grantees.

[LEARN MORE](#)



Executive Summary



The Central Ohio Regional Housing Strategy (RHS) sets forth a bold vision: A future where growth and recovery help realize more equity among Central Ohioans, not less. Housing—where it's built or maintained, who it's for, and how it's priced—can be a platform to achieve this vision.

[Learn More](#)

Summary of Existing Conditions

The Regional Housing Strategy for Central Ohio is grounded in data and contextualized to the region with insights from stakeholders. This section summarizes the data analyses and key findings underlying the project.

[Learn More](#)

Regional Housing Submarkets Summary

Housing needs and opportunities vary across Central Ohio. An analysis of housing measures resulted in a set of 23 defining characteristics affecting 12 submarkets in different ways in Central Ohio. Learn more about region's housing submarkets and unique characteristics in this section.

[Learn More](#)

Regional Funding Resources & Investment Allocation Portfolio

This section illustrates how Central Ohio's current housing investments are allocated, relative to regional housing needs and priorities. It summarizes existing resources, barriers impacting the effectiveness of those resources, and key financing gaps. It concludes with actions that funders in the region can take to support regional housing goals.

(Report coming soon)

The accompanying Investment Allocation Portfolio inventories all known sources of funding for residential development and resident assistance (for renters and homeowners) by geography, financing type, and more.

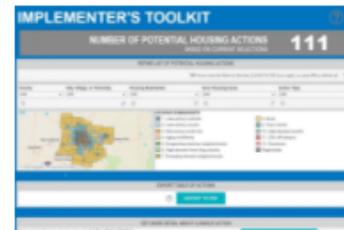
[Investment Allocation Portfolio](#)

Implementer's Toolkit

The Regional Housing Strategy Implementer's Toolkit provides a menu of actions that decision-makers across Central Ohio can take to implement the RHS vision of "a region where housing acts as a platform for equitable growth." Over a hundred actions can be explored in an interactive Implementer's Toolkit, targeting the list to a particular community or housing issue. These actions can also be browsed all in one place in the link to the Implementer's Toolkit document below.

[Open our Interactive Implementer's Toolkit >>](#)

For more features and an optimal experience, access the toolkit on your PC or laptop.



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IMPLEMENTER'S TOOLKIT



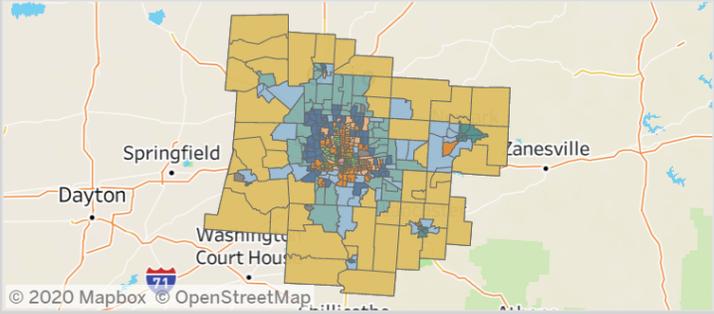
NUMBER OF POTENTIAL HOUSING ACTIONS
BASED ON CURRENT SELECTIONS

110

REFINE LIST OF POTENTIAL HOUSING ACTIONS

TIP Hover over the filters to find the CLEAR FILTER icon (right), or press **F5** to reset all filters

County	City, Village, or Township	Housing Submarket	Core Housing Issue	Action Type
(All)	(All)	(All)	(All)	(All)



- HOUSING SUBMARKETS**
- 1. Late-century suburbs
 - 2. Late-century exurbs
 - 3. Mid-century small lots
 - 4. Aging multifamily
 - 5. Burgeoning streetcar neighborhoods
 - 6. High-demand inner ring suburbs
 - 7. Emerging demand neighborhoods
 - 8. Rural
 - 9. Town Center
 - 10. High-demand exurbs
 - 11. OSU off-campus
 - 12. Downtown
 - Regionwide

EXPORT TABLE OF ACTIONS



EXPORT TO PDF

IMPLEMENTER'S TOOLKIT



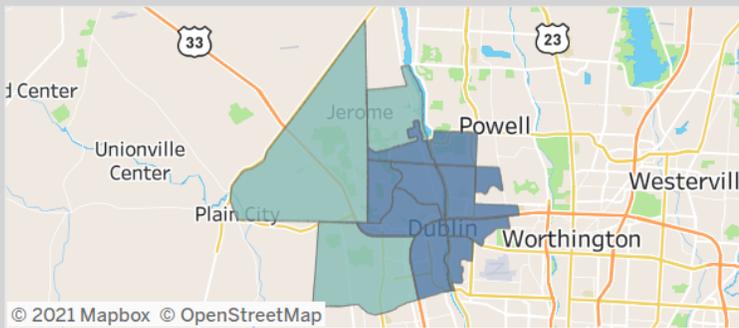
NUMBER OF POTENTIAL HOUSING ACTIONS
BASED ON CURRENT SELECTIONS

51

REFINE LIST OF POTENTIAL HOUSING ACTIONS

TIP Hover over the filters to find the CLEAR FILTER icon (right), or press **F5** to reset all filters

County	City, Village, or Township	Housing Submarket	Core Housing Issue	Action Type
(All)	City of Dublin	(All)	(All)	(All)



- HOUSING SUBMARKETS
- 1. Late-century suburbs
 - 10. High-demand exurbs

EXPORT TABLE OF ACTIONS



EXPORT TO PDF

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GET MORE DETAIL ABOUT A SINGLE ACTION

Select **one action** from the list, then click GO TO ACTION PROFILE

(All) [GO TO ACTION PROFILE](#)

BROWSE TABLE OF ACTIONS

COMMUNITY, COUNTY (HOUSING SUBMARKET)
City of Dublin, All (All)

CORE HOUSING ISSUE	ACTION TYPE	
Barriers limiting access	Development Financing	Expand use of project-based vouchers
		Pilot a Dollar Home Program
	Information Access & Data Infrastructure	Launch landlord recruitment and retention efforts for Housing Choice Vouchers (HCVs)
		Make it easier for households in need to find and apply for subsidized housing and services
	Innovative Partnerships	Create a landlord mitigation fund
		Pilot a Dollar Home Program
	Non-Land Use Housing Policies & Processes	Adhere to and encourage stronger non-discriminatory lending practices to increase financial services to minority and low-and moderate-in..
		Adjust voucher payment standards to account for variation in submarket rental prices
		Enact source of income protection laws
		Expand fair housing laws
		Remove barriers to development with green tape development review
		Revise land use standards to encourage small lot development
	Program Delivery	Adhere to and encourage stronger non-discriminatory lending practices to increase financial services to minority and low-and moderate-in..
		Adjust voucher payment standards to account for variation in submarket rental prices
		Create a good landlord program
Create a landlord mitigation fund		
Launch landlord recruitment and retention efforts for Housing Choice Vouchers (HCVs)		
		Offer down payment and closing cost assistance to new homebuyers

HOUSING ACTION PROFILE

Enact source of income protection laws



EXPORT TO PDF

Description & overview

This action protects renters and homebuyers from being discriminated against based on their source of income. These laws typically cover a variety of income sources, including federal benefits like Social Security and Temporary Assistance for Needy Families (TANF), as well as federal rental assistance via the Housing Choice Voucher Program (Section 8).

CORE REGIONAL HOUSING ISSUE(S) ADDRESSED

*Barriers limiting access to homes

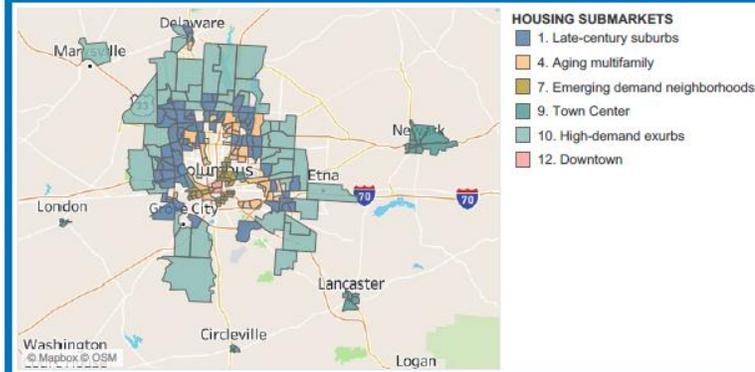
ACTION TYPE(S)

Non-Land Use Housing Policies & Processes

KEYS TO SUCCESSFUL IMPLEMENTATION

- * Identified sources of income to protect
- * Identified agency to enforce
- * Education and outreach campaign to public officials, landlords, tenants, real estate agents, lenders, on the income protection laws and consequences to an unlawful action
- * Political buy-in

Places in Central Ohio where this action is most relevant



Opportunities & Examples from the Region

Central Ohio action status

Not underway

Opportunities to start or scale in Central Ohio

If this bill is passed by the State Legislature, regional and local efforts could focus on education and outreach to impacted tenants and landlords to ensure each is well-versed in their rights and responsibilities. Stronger fair housing monitoring may assist with implementation and enforcement of this kind of legislation. While that bill is under consideration (and in the event it is not passed by the State Legislature), there are also opportunities to advance similar legislation at the local level. Local legislation could expand beyond Housing Choice Vouchers to cover any form of tenant-based rental assistance (like the City of Bexley's proposed legislation), which may be especially relevant as additional funds outside of the HCV program are used to support Central Ohioans via rental assistance (see: Expand Tenant-Based Rental Assistance action).

Regional Examples

In May 2019, Ohio State Legislators introduced Bill 229, legislation that would prohibit landlords from discriminating against tenants who use federal Housing Choice Vouchers. At time of writing, this bill is pending further discussion. Some localities in the region are also considering this legislation: Bexley City Council is currently considering legislation that would protect individuals receiving any type of housing assistance from discrimination based on their source of income. This type of legislation has also been passed in several Ohio cities outside of Central Ohio, including Cincinnati, Linndale, South Euclid, University Heights, Warrensville Heights, and Wickliffe.

Guides & National Examples

Up to five (5) may appear; Click on a title to open the link in a new browser tab

[Source of Income Laws](#)

[Overview of Ohio HB229, Legislation To Prohibit Housing Discrimination](#)

[Source of Income Anti-Discrimination Ordinance](#)



Next Steps

Local Housing Action Agendas.

Local Housing Action Agendas (LHAA) will translate Central Ohio's regional housing vision and recommendations from the Regional Housing Strategy (RHS) into meaningful local action on housing issues across a diverse region. Once complete, a Local Housing Action Agenda articulates how individual jurisdictions in Central Ohio will act on regional and local housing needs. The Mid-Ohio Regional Planning Commission will lead this process in partnership with local jurisdictions.

Relationship to Regional Housing Strategy.

Step	Regional Housing Strategy	LHAA
Step #1. Understand local housing needs	<ul style="list-style-type: none"> Regional housing needs Regional housing forecasts Submarket analysis Displacement risk analysis Opportunity mapping Findings from community engagement 	<ul style="list-style-type: none"> Local statement of housing need Supporting data
Step #2. Set priorities for local action	<ul style="list-style-type: none"> Implementers' Toolkit Investment allocation portfolio Case studies 	<ul style="list-style-type: none"> List of priority housing needs and related actions (jurisdiction-wide and targeted)
Step #3. Define local action	<ul style="list-style-type: none"> Implementers' Toolkit Investment allocation portfolio Case studies 	<ul style="list-style-type: none"> Recommendations to address jurisdiction-wide and targeted priority housing needs
Step #4. Demonstrate commitment to local action	<ul style="list-style-type: none"> Evaluation framework 	<ul style="list-style-type: none"> Ways to track and communicate implementation progress

Key Components.

Local Housing Action Agendas will include two primary components:

- **Overview of housing needs:** Each Local Housing Action Agenda will have an overview of local housing needs, including communitywide needs; needs affecting specific places or groups of people in a community; and priority needs to address through local action.
- **Recommendations for local action:** Each Local Housing Action Agenda will outline specific actions tailored to local opportunities, challenges, and capacity to address local priority needs.

Guiding Principles.

Local Housing Action Agendas will be guided by three overarching principles:

- **Context sensitivity:** This process recognizes and accounts for the unique practical and political realities at the local level in Central Ohio by working with individual communities to identify their most pressing housing needs and tailoring the approaches in the Implementer's Toolbox to each community in the region.
- **Equity:** Mirroring the RHS' focus on housing as a platform for equitable growth and recovery, equity is a cross-cutting consideration in developing these Local Housing Action Agendas. Each part of the process embeds equity by asking local stakeholders to answer a set of equity-focused questions about the decisions being made.
- **Building resilience:** The RHS was developed during the 2020 COVID-19 global pandemic. Committing to and taking local action on housing issues—in ways that use housing as a platform for equitable growth and recovery—will promote stability and resilience among residents, both in response to COVID-19 and in the event of future shocks.

Four Step Process:

- 1 Understand local housing needs**
This step builds a common understanding of how regional housing issues identified through the RHS affect a jurisdiction and identifies housing needs to address locally over the next 5–10 years.
- 2 Set priorities for local action**
This step connects and prioritizes jurisdiction-level housing issues to actions that address these needs over the next 5–10 years.
- 3 Define local action**
This step develops recommendations that tailor priority actions to local context and capacities, including any targeted housing issues.
- 4 Demonstrate commitment to local action**
This step results in a full Local Housing Action Agenda and launches local implementation, including ways to track and communicate progress that aligns with regional resources for implementation.

Local Engagement.

The process to develop a Local Housing Action Agenda relies on a local advisory group to provide continuous, candid feedback on local needs; priority needs and related actions; and local implementation considerations.

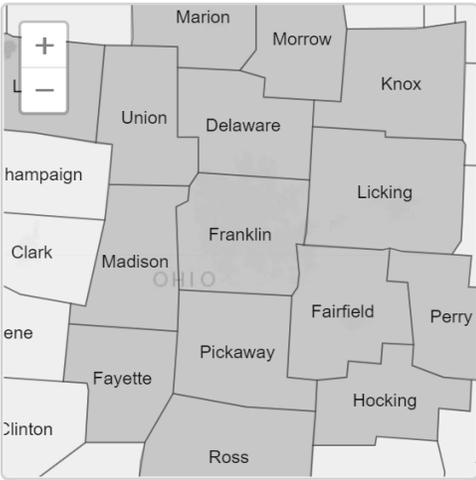
Formats.

The format of the local housing action agenda will also be tailored to meet the unique needs and goals of each jurisdiction in Central Ohio. A local housing action agenda could take many different forms to support effective implementation:

- Local municipal policy (resolution, ordinance)
- Local housing plans
- Local comprehensive plans (as chapters devoted to housing or generally)
- Local land use policies
- Stand-alone document

Coming Soon – Housing Dashboard

MORPC Sustainability Dashboard



Min Value Max Value

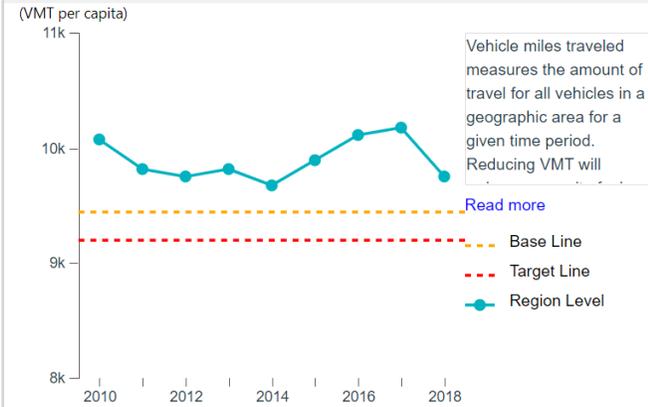
Options



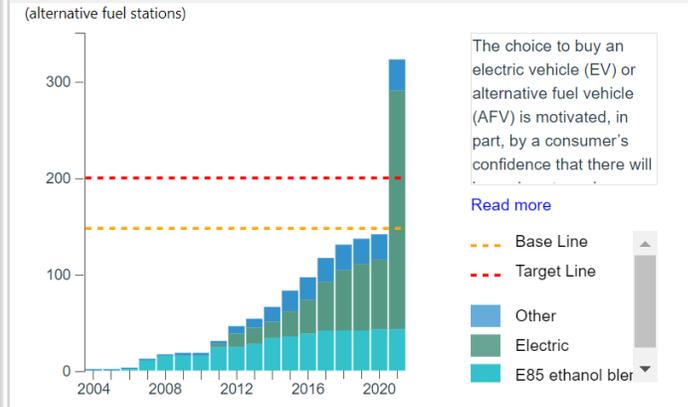
THE OHIO STATE UNIVERSITY
CENTER FOR URBAN AND REGIONAL ANALYSIS



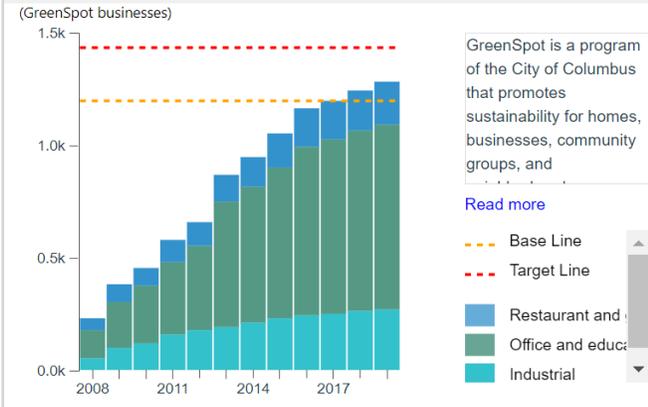
1.1 Reduce vehicle miles traveled



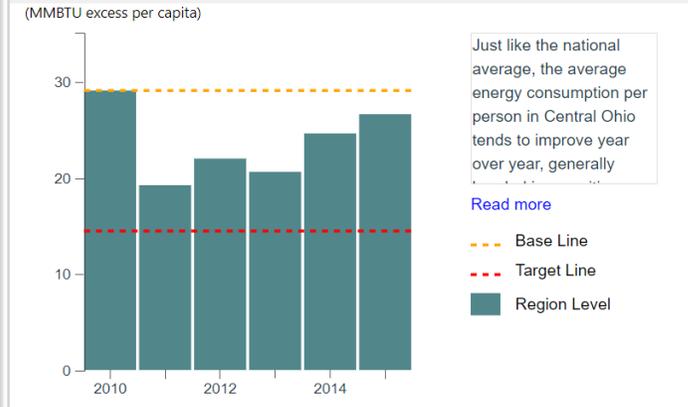
1.5 Increase alternative fuel stations



3.1 Increase sustainable businesses



1.6 Reduce excess energy consumption



Speaker Series

- **February 19th**

- 11 a.m. – 12:30 p.m.

- **There's Nothing Cookie-Cutter About These Homes**

- **April 30th**

- 11 a.m. – 12:30 p.m.

- **In the Zone: Local Regulations for 21st Century Communities**



THANK YOU!

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PEER-TO-PEER DISCUSSION

- Rita Parise, Columbus
- Tawana Jones, Montgomery County
- Adam Blake, CountyCorp
- Phil Downing, Downing Community Advisors
- Brian Iorio, Cleveland Heights

Business Meeting

January 27, 2021



Statewide Association of Community and Economic Development Organizations

OCCD BUSINESS MEETING

- Call to Order
- Reports from Standing Committees:
 - Membership – Tawana Jones
 - Sessions & Training – Brian Iorio
 - State Programs – Evelyn Warr-Cummings
 - Legislative – Steve Torsell
 - Finance – Terri Fetherolf

OCCD BUSINESS MEETING

- Reports from Strategic Plan Committees:
 - Secure Financial Sustainability & Breadth
 - Terri Fetherolf
 - Bring Real Value to Changing Membership
 - Dawn Fish
 - Create Organizational/Staffing Structure to Meet New Demands
 - Lucie McMahon

OCCD BUSINESS MEETING

- Reports from Strategic Plan Committees:
 - Expand & Capitalize on Partnerships
 - Brian Iorio
 - Branding & Marketing – Organization/Community Development
 - Tawana Jones and Angela Brown
 - Development an Advocacy & Policy Platform
 - Steve Torsell

OCCD BUSINESS MEETING

- Report from the OCCD Foundation
 - Tawana Jones and Lucie McMahon
- Adjournment



**Thank you for attending the
OCCCD Winter Virtual Meeting.**

*You will receive an email invitation for Day 2
later this afternoon.*