



Affordable Housing

Chair: Josh Spring



Committee Purposes

1. Create amendments to Connected Communities legislation that, when passed, will promote the development of truly affordable housing and prevent displacement.

2. Explain what else can be done to improve Connected Communities legislation.

Policy Position 1



Grant Connected Communities density incentives only when truly affordable housing is included, or, in some cases, an in-lieu fee is paid to the Affordable Housing Trust Fund. Displacement must be prohibited.

At a minimum, the City will determine and report, by neighborhood,

- the change in the quantity of homes, including type (rented or owned) and bedroom count, that are affordable to households with incomes no more than 50% of AMI and no more than 30% of AMI,
- change in the number, type, and size of homes affordable to households earning $\leq 50\%$ and $\leq 30\%$ AMI.



Foundational Requirements

1. The following will trigger the required inclusion of affordable housing or an in-lieu-of fee:

Benefit from Connected Communities legislation to the developer from increased density in any form, including, but not limited to, the following:

- Allowance of “middle housing” in formerly single-family zoned areas;
- Decrease in or elimination of density restrictions;
- Decrease in or elimination of parking restrictions;
- Allowance to build one story higher or not count structures on the roof as a story.

Foundational Requirements (continued)

2. At least 20% of the units in a development triggering the above requirements must be affordable at equal to or less than 50% AMI.
3. The following income targets must be met:
 - Rental units must be affordable to households earning $\leq 50\%$ AMI, with at least 30% of those units affordable at $\leq 30\%$ AMI. At move-in, household income must not exceed the targeted level.
 - Homeownership units must be affordable to households earning $\leq 80\%$ AMI. Before approval, household income must not exceed the target.

Foundational Requirements (continued)



4. Preventing Displacement and Protecting the Investment

Rentals:

- Require the affordable homes to remain affordable for at least 30 years.
- At each transfer of ownership, the 30 years would automatically restart.
- Prior to the sale of a property, the tenants of that property must be given the first right of refusal to purchase.
- The City must be given the second right of refusal to purchase.
- Owners/landlords of CC benefiting developments triggering these requirements, must commit to only practicing “just-cause evictions” in these properties.

(Homeownership: We have not finalized this yet.)

Foundational Requirements (continued)

5. In-lieu-of fee parameters will include the following: (Pending Approval)

- Only benefiting developments with four units or fewer may pay an in-lieu of fee to the Affordable Housing Trust Fund (Fund 439) instead of including the required number of affordable units onsite.
- The in-lieu of fee must be equivalent to what the cost would otherwise be to develop the required percentage of affordable units.

Details

1. **Area Median Income (AMI):** As defined by the Department of Housing and Urban Development (HUD) for the Cincinnati, OH-KY-IN HUD Metro FMR Area.
2. **Income Definition (for household eligibility for these affordable units):** Federal or State regulations already in place on the development. If none,
 - Wages from employment age 18+
 - SS for age 18+
 - Benefits or resources based on having a low-income, such as the following, will not be counted as part of total income: SNAP, Utility Allowance, TANF, WIC, Child Support, Medicare, Medicaid.
3. **Income and Rent Restriction Standard:** The same standard used by HUD and the Ohio Housing Finance Agency.



Details (continued)

4. Income Verification (Pending Committee Approval)

- Rental units require income verification before move-in and annually by June 30. If a household's income exceeds 120% of AMI for two consecutive years, they have one year to vacate.
- If income drops below 120% of AMI within that year, the vacate requirement is waived, and the process resets.
- A new one-year lease must be offered after each verification.



Enforcement and Tracking Outcomes

1. Non-complying developers, owners, or landlords will be required to pay significant fines.
2. The City will officially declare that they will do no future business with non-complying developers, owners, or landlords (e.g., no property tax abatements, no benefits from CC, no zoning variances, no grants or loans, etc.).
3. By June 30 each year, rental-unit owners must submit documentation to the City showing they are charging affordable rents at the required AMI levels for the agreed number and size of units (according to bedroom count), along with completed income verifications.
4. If a household's income reaches 80% AMI or higher, the City will offer available homeownership assistance. The household may accept or decline without affecting their current housing.

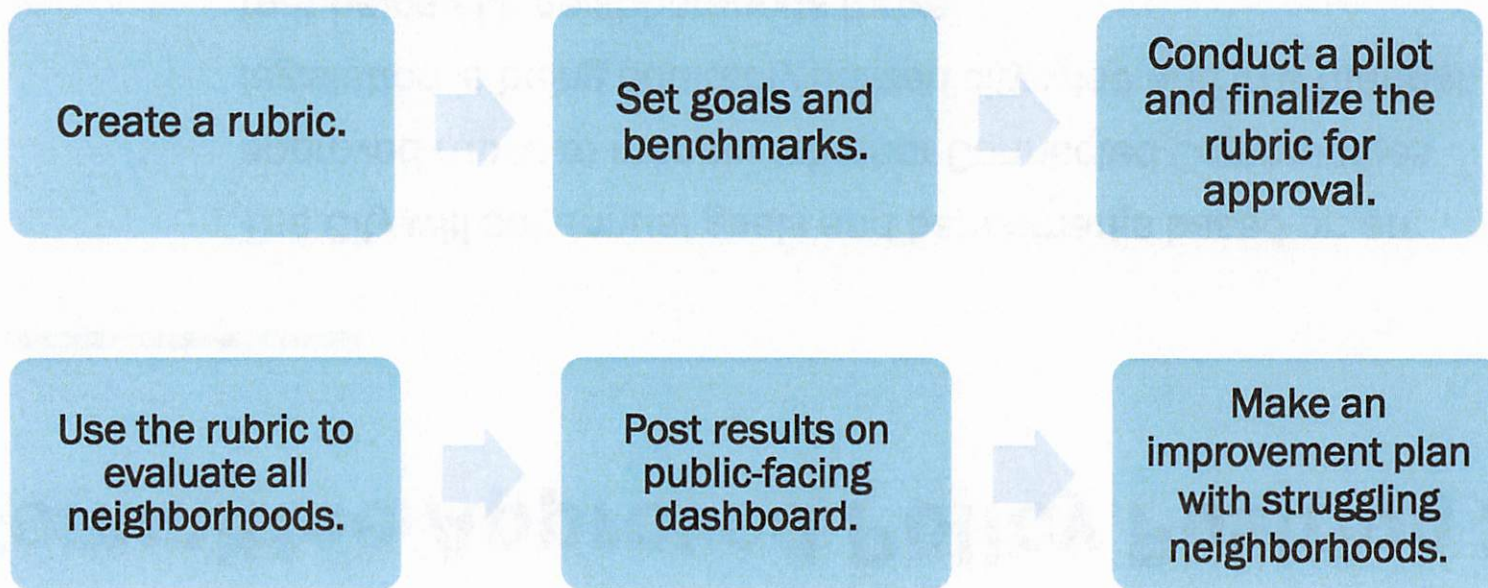


Committee-Approved Policy Position 2

The City will set annual goals and benchmarks based on an approved rubric to monitor whether Connected Communities legislation is being equitably utilized city-wide and in a manner that helps ALL neighborhoods thrive.



Overview of Action Steps



Traits of Thriving Neighborhoods



Safety and security

Housing affordability, quality,
and diversity

Housing stability

Walkability and accessibility

Community engagement and social
cohesion

Education and schools

Socio-economic diversity and inclusivity

Health and wellness

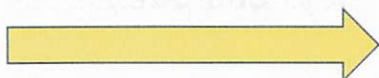
Local amenities and services

Green spaces and outdoor recreation

Economic outlook, opportunities, and employment

Sample Rubrics

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Category	1 - Needs Much Improvement	2 - Below Average	3 - Moderate/Adequate	4 - Good	5 - Excellent
K. Housing Stability	Rent/mortgage costs highly volatile; vacancies >12%; evictions >7%; no enforcement of protections/policies.	Unstable prices; vacancies 9–11%; evictions 5–6%; weak enforcement of protections/policies.	Somewhat stable; vacancies 6–8%; evictions 3–4%; enforcement of protections/policies has gaps.	Stable costs; vacancies 3–5%; evictions 1–2%; protections/policies mostly enforced.	Very stable; vacancies <3%; evictions <1%; strong enforcement of protections/policies.

Sources



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entire document.



Sources for Action Steps and Rubrics

A. Safety & Security

- Hartley, Daniel A. 2014. "Public Housing, Concentrated Poverty, and Crime." Federal Reserve Bank of Cleveland, Economic Commentary 2014-19 <https://doi.org/10.26509/frbc-ec-201419>
- *Neighborhood Crime and Disorder: Implications for Health and Quality of Life.* (2005). American Journal of Public Health, 95(9), 1507-1512.
This paper examines the impact of crime and safety concerns on public health, underlining the need for secure environments to support flourishing communities.
- Rios, V. M. (2011). *Punished: Policing the Lives of Black and Latino Boys.* New York University Press.
- Sampson, R. J., & Winter, A. (2021). *The Legacy of the "Culture of Poverty" and the Future of Neighborhood-based Policing.* The Annals of the American Academy of Political and Social Science, 694(1), 94-114.

B. Walkability & Accessibility

- Ewing, R., & Cervero, R. (2010). *Travel and the Built Environment: A Meta-Analysis.* Journal of the American Planning Association, 76(3), 265-294.
This study emphasizes the importance of walkability and access to public transportation as essential components of sustainable and livable urban areas.
- Ewing, R., & Hamidi, S. (2015). *The Influence of Walkability on Housing Prices and Rents: A Review of the Literature.* Journal of Planning Literature, 30(4), 239-251.
- Ghods, L., & Zhou, M. (2020). *The Role of Urban Design in Promoting Walkability and Active Transportation.* Journal of Urban Design, 25(3), 367-388.

C. Community Engagement & Social Cohesion

- Putnam, R. D. (2000). *Bowling Alone: The Collapse and Revival of American Community.* Simon & Schuster.
Robert Putnam's work highlights the role of social capital and community engagement in creating vibrant, resilient neighborhoods.
- Putnam, R. D. (2016). *Our Kids: The American Dream in Crisis.* Simon & Schuster.
- Van Der Boer, M., & Hofman, Z. (2022). *Social Cohesion and Neighborhood Well-Being: A Systematic Review.* Urban Studies, 59(2), 321-340.

D. Green Spaces & Outdoor Recreation

- Barton, H., & Grant, M. (2018). *A Healthier Place: Theory, Evidence and Practice in Building Sustainable Communities.* Routledge.
- Maas, J., et al. (2006). *Green Space, Urbanity, and Health: How Strong Is the Relation?* Journal of Epidemiology & Community Health, 60(7), 587-592.
This study discusses the positive impact of green spaces on physical and mental health, reinforcing the importance of parks and natural environments in flourishing neighborhoods.