Hamilton County Community Development Affordable Housing Programs

First Suburbs of Hamilton County

January 29, 2019

Community Development Mission

- "[. . .] provide quality affordable housing programs; community and economic development programs and services; and homelessness prevention programs throughout Hamilton County [. . .]"

What is Affordable Housing?

- Safe, sanitary, appropriate size housing provided by 30% of household income

- Recent National Low Income Housing Coalition shows that in order to afford a two-bedroom apartment in Hamilton County, an individual must earn $14.04 per hour working 40 hours a week (link: https://nlihc.org/oor)

- Seven of 10 of the major industries in the County pay between $9.16 and $13.59 per hour, representing 136,000 people

County HUD Funds

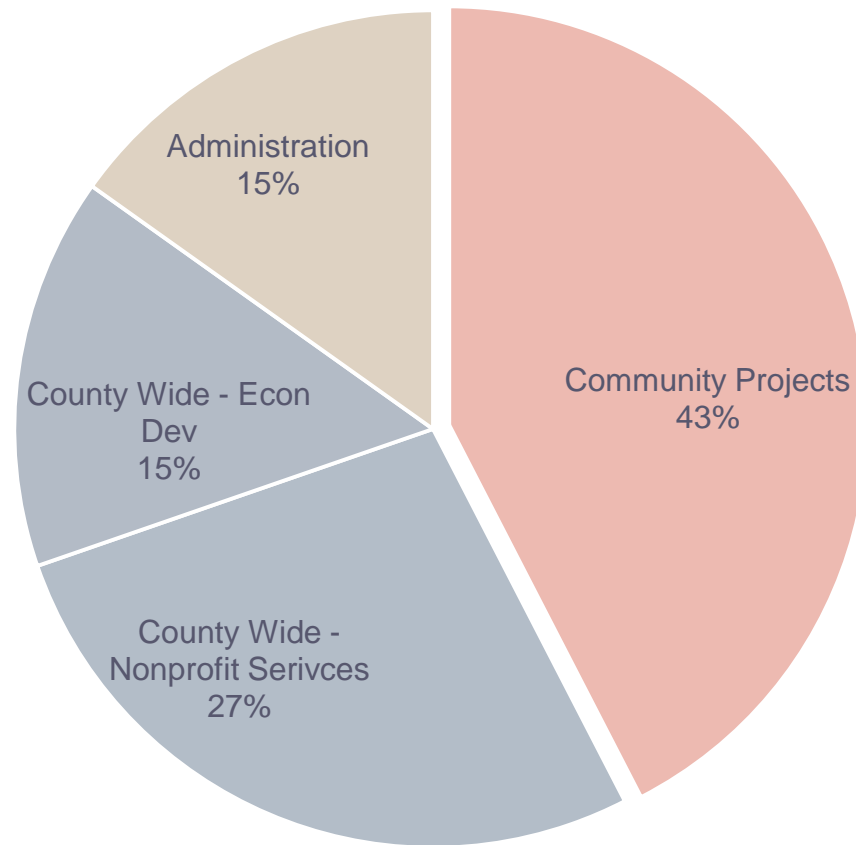3 Entitlement Grants

- Community Development Block Grant - $3.3 million
  - Increases with more communities participating
  - Formula based on age of housing stock, income levels, age of residents, economic viability of community

- HOME Investment Partnership Program - $1.4 million

- Emergency Solutions Grant - $270,000

Affordable Housing Needs in County

- Study commissioned by Local Initiatives Support Corporation (LISC) via Xavier University Community Building Institute (CBI) in 2016 https://www.xavier.edu/communitybuilding/documents/Housing_Affordability_Hamilton_Co_rev03.02.2017.pdf)

- Study showed 1/3 or 110,000 households are cost burdened – paying more than 30% of income for housing; of those households, 50% or 51,685 households pay 50% or more of their income for housing

- Study shows need for 40,000 units for households making $25,000 or less

County CDBG Budget

County Programs Using CDBG $

Legal Aid – Foreclosure Prevention

- 2017 – $30,000 total
  - $5,000 counseling for 10 HH
  - $25,000 emergency mortgage assistance for 12 households

- 2018 to date - $80,000
  - $20,000 counseling for 40 HH counseling
  - $50,000 emergency mortgage assistance for 20 households

Foreclosure Prevention by Location

Jurisdiction	2017	2018	Total
Anderson Twp.	1	0	1
Cheviot	1	1	2
Cleves		3	3
Colerain Twp.	6	5	11
Columbia Twp.		1	1
Deer Park		3	3
Delhi Twp.	3	3	6
Elmwood		1	1
Forest Park	2	1	3
Golf Manor		1	1
Green Twp.	3	8	11
Lincoln Hts.		1	1
Lockland	1	2	3
Loveland	1	0	1
Mt. Healthy		3	3
N. College Hill	3	7	10
Norwood	1	6	7
Reading		1	1
Springdale		1	1
Springfield Twp.	2	6	8
St. Bernard		2	2
Woodlawn		2	2
Total	24	58	82

County Programs Using CDBG $

- Home Improvement Repair Programs - $15,000 each
  - Forest Park, Springdale, Greenhills

- Working in Neighborhoods – Counseling Services

County Programs Using HOME $

- Working in Neighborhoods – Down Payment Assistance

HOME Investment Partnerships Program

- Affordable housing for low to moderate income residents.
- Programs include acquisition, rehabilitation and new construction of housing.
- Example: Maple Knoll Village, moderate rehab of 149 senior housing units for elderly adults ages 62+ with no more than 60% AMI.
  - $350,000 in HOME funds
  - Over $17 million total project cost

Maple Knoll Village

2016-2018 NSP and HOME Projects

- In 2016, County awarded $1.6 million in HOME and Neighborhood Stabilization Program funds to leverage $24.7 million in affordable housing development

- In 2017, County awarded $900,000 million in HOME funds to leverage $11.3 million in 243 units of affordable housing development

- In 2018, County awarded $1.4 million in HOME funds to leverage $19.1 million in 77 units of affordable housing

- Overall, County HUD funds of $4 million is leveraging $66.7 million in nearly 450 units of affordable housing

2016 HOME and NSP Projects

Project	Developer	Housing Type	Location	Funding
Annabelle's Place	Volunteers of America	New construction – 12 units female veterans housing	North College Hill	NSP $400K
West College Hill Homes	Habitat for Humanity	New construction – 7 single family homes	Springfield Township	NSP $200K HOME $150K
Maple Knoll Village	The Model Group/Episcopal Retirement Homes	Moderate rehab – 149 units of senior housing	Springdale	HOME $350K
West Union Square	Cincinnati Metropolitan Housing Authority	New construction – 70 units of senior housing	Colerain Township	HOME $250K
Lockland Homes	Habitat for Humanity	New construction – 4 single family homes	Lockland	HOME $250K

Source: July 19, 2016 Press Release – Affordable Housing RFP Results

Annabelle's Place – North College Hill

2017 HOME Projects

Project	Developer	Housing Type	Location	Award	Total
821 Flats	Tender Mercies and Over the Rhine Community Housing	New construction – 57 units of permanent supportive housing	West End, City of Cincinnati	$300K	$10.6 million
West College Hill Homes	Habitat for Humanity	New construction – 3 single family homes	Springfield Township	$150K	$450K
West College Station	Family Housing Developers and Wallick Hendy	Moderate Rehab –14 occupied single family homes	Springfield Township	$150K	$250K

Source: July 13, 2017 RFP Results Memo to BOCC

Habitat for Humanity – West College Hill

2018 HOME Projects

Project	Developer	Housing Type	Location	Award	Total
HNHC Disability Housing	Housing Network of Hamilton County	12 units of affordable, accessible housing for individuals with disabilities	4 units in Springdale; 4 units in Springfield Township; 4 in Northside	$300K	$2.15 million
4502 Carter Avenue	Lydia's House	Rehabilitation of 8 unit mixed use building; 2 units accessible	Norwood	$300K	$1.15 million
Habitat for Humanity – Lincoln Heights	Habitat for Humanity	New construction of single family homes	Lincoln Heights	$300K	$750K
Logan Towers	Model Group/ Talbert House	Rehabilitation and reconfiguration into 63 1-bedroom apartments, targeting formerly homeless persons	1817 Logan Street, OTR	$300K	$11.5 million
Downpayment Assistance	Working In Neighborhoods	Pre-purchase counseling, homebuyer education, and downpayment assistance		$200K	$3.5 million

For More Information

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