

# Universal Microhome Neighborhood

City of Oxford  
RFP Response  
February 2025



**Inclusive**  
HOUSING RESOURCES



**EMPOWER ME  
LIVING**



**KENDALL**  
BUILDING GROUP

**MSP**  
DESIGN  
McGill Smith Punshon



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Dear Jessica,

We are excited to bring together a collaborative partnership to respond to the City of Oxford's RFP for the 2.1 acre parcel at 5234 Hester Road. EmpowerMe Living (EML) is a social impact real estate company on a mission to change the housing landscape for adults with intellectual and development disabilities (I/DD). Adults with I/DD are left out of affordable housing conversations, mainly due to lack of awareness. This is an invisible crisis our fellow Ohioans face. The loss of a caregiver is the primary reason people with I/DD become unhoused. It's estimated that 80% of adults with I/DD in Ohio live in their family home, and 50% live with caregivers over the age of 60. **That is more than double the capacity of Fred C. Yager stadium.**

Together with our affordable housing partner, **Inclusive Housing Resources (IHR)** that specializes in I/DD housing, partner construction company, **Kendall Building Group (KBG)**, and our architect **MSP Design (MSP)**, we are pleased to present our microhome neighborhood. We are a team of experienced construction experts, real estate professionals, designers and planners that have experience working together. KBG supported IHR with construction reporting on two recent projects. MSP is currently supporting EML with a neuroinclusive ten-unit apartment building in Cincinnati. In addition to our professional experience, we share a collective vision, and most of our team has personal experience as parents or siblings of loved ones with I/DD.

We envision a neuroinclusive microhome community for the site on Hester Road, featuring 400 - 800 s.f. single family homes for sale. Four of the homes would be reserved for adults with I/DD, with a preference for the remaining homes to be reserved for their family members. This allows adults with I/DD and their primary caregivers to live in close proximity and ease the transition to independent living. We believe this model will help address the housing insecurity issues adults with I/DD face when their caregiver can no longer provide care. Homeownership is important for adults with I/DD reliant on government benefit streams because a home is a protected asset and won't jeopardize those benefits.

The microhomes are universally designed, which means they are accessible to everyone. They are ideal for active seniors looking to age in place or a graduate student working and studying long hours. We believe this neighborhood will strengthen the Oxford community and we look forward to working with you to make it possible.

In community,

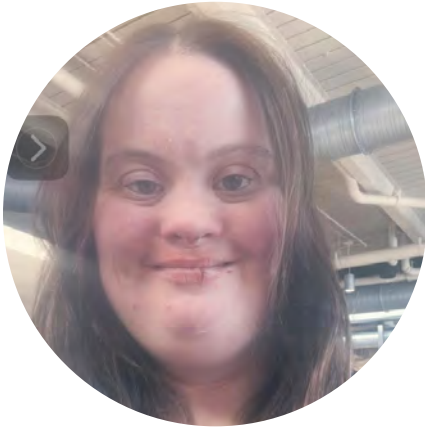
A handwritten signature in blue ink that reads 'Emily'.

Emily Kendall  
Co-founder and President, EmpowerMe Living



# Meet Rachel Andrew

## FUTURE OXFORD RESIDENT



When this RFP crossed our inbox, we immediately thought of Rachel Andrew. We want you to meet Rachel and hear from her directly on how our proposed community could work for her and why neuroinclusive housing is important.

- 1. Tell us about yourself:** I am an active, fun and outgoing person. I work full-time at Miami University in the dining halls. I have Down Syndrome.
- 2. Where do you live currently?** I live in Middletown with my parents.
- 3. Do you want to live on your own someday?** I would like to live on my own someday.
- 4. What do you love about your job at Miami University?** The best parts of my job are the food and interacting with co-workers and students.
- 5. Why is having a job important to you?** Having a job is important to me because it gives me structure and a routine, and like knowing that I'm helping students.
- 6. How do you get to your job?** I use Butler County Transit public transportation, B-Care.
- 7. How long does it take you to get to work and home every day?** Between 45 and 90 minutes, depending on how many other people are picked up and dropped off by the van.
- 8. Would living closer to work help you, and if so, how would it help you?** Living closer to work would help me save the time and hassle of commuting. I would also be able more easily do activities on the Miami campus in my free time.
- 9. What do you like to do in your free time?** Dance, watch TV, swim.
- 10. Please add anything else you think is important for us to know.** Due to my disability, I don't drive, so I have to rely on walking or public transportation to get anywhere. Oxford has a good local bus route system. Also, many shops and activities are walking distance. So, it would be a convenient location for me. I might even be able to walk to work.

## Firms Involved and Key Professionals

<b>Firm</b>	<b>Role</b>	<b>Key Professionals</b>
Inclusive Housing Resources	Project Leader and Property Manager	<b>Gina Gehm</b> , CEO <b>Regina Cross</b> , Area Affordable Property Manager <b>Rebecca Alspaugh</b> , Assistant Property Manager <b>Valerie Stitzel</b> , Assistant Property Manager <b>Dennis Ruhe</b> , Maintenance and Construction Director
EmpowerMe Living	Developer	<b>Emily Kendall</b> , President <b>Mark Kendall</b> , COO <b>Sam Klever</b> , Director, Resident and Community Engagement
Kendall Building Group	General Contractor	<b>Emily Kendall</b> , President <b>Mark Kendall</b> , Operations Manager
MSP Design	Architect and Civil Engineer	<b>Emily Lubbers</b> , Senior Project Architect <b>Bryan Grome</b> , Senior Landscape Architect <b>Jordan Weber</b> , Project Manager, Civil Engineering <b>Victoria Graves</b> , Interior Designer

### **Inclusive Housing Resources**

Inclusive Housing Resources was formed by Housing Network of Hamilton County and Partnerships for Housing (PFH) which were formed in 1992 to provide affordable housing for people with developmental disabilities in the community in Southwest Ohio by County Boards of Developmental Disabilities. Throughout the life of these organizations, we have acquired, redeveloped and redeveloped well over 130 separate sites and currently operate 131 separate sites of 181 dwelling units and 324 active leases across Butler, Hamilton, and Clermont counties. Learn more at <https://inclusivehr.org>.

### **EmpowerMe Living**

EmpowerMe Living will serve as the developer, owner, and manager of a network of consumer-controlled quality housing choices for adults with intellectual and developmental disabilities in a defined geographic area ranging from single family homes to larger planned communities. Housing choices will include: microhomes, single-family, and neuroinclusive apartment communities. Each network will be

organized around central hubs of shared amenities such as transportation, community centers with social opportunities, supportive programming and more that promote independent living, self-empowerment, community engagement, and connectedness. In addition to choosing the housing option best-suited for their needs and preferences, residents will bring their choice of support service provider. The company is led by experienced real estate, construction, and business professionals driven by personal passion to build better communities not just for their loved ones with I/DD but for all of us. Learn more about EmpowerMe Living on our website: [empowermeliving.com](http://empowermeliving.com).

See enclosure: Company Overview

### **Kendall Building Group**

Kendall Building Group is a woman-owned construction company founded by Emily Kendall and Mark Kendall based in Cincinnati, Ohio. Emily Kendall has a background leading high-growth teams in commercial real estate and property management. Construction operations are led by Mark Kendall, a veteran construction professional with over 20 years in commercial construction management and over \$375 million worth of project experience ranging from multi-family housing, healthcare, higher education and historical renovation. Learn more about our work at [kendallbg.com](http://kendallbg.com).

### **MSP Design**

MSP Design is a premier architectural and design firm dedicated to delivering innovative and sustainable solutions. We specialize in architecture, civil engineering, interior design, landscape architecture, surveying, and planning, ensuring every project meets the highest standards of functionality and aesthetics.

Our expertise in site design and development sets us apart as industry leaders. We excel in creating comprehensive site plans that integrate seamlessly with the surrounding environment, enhancing both functionality and visual appeal.

We pride ourselves on a collaborative process that involves close interaction with our clients to understand their vision and goals. Our diverse portfolio showcases our versatility, with successful projects ranging from educational institutions and corporate headquarters to residential developments and public spaces. We are

committed to shaping the future of architecture and design through innovation, sustainability, and excellence. Learn more at [mspdesign.com](http://mspdesign.com).

[See enclosures: Design team bios and featured projects](#)

## **Affordable Housing Experience, Inclusive Housing Resources**

Since 2016, the Inclusive Housing Resources (IHR) team has completed over 34 projects. Of these, three of the most significant projects were completed during COVID: Bramble House (6750 Bramble), Alice's House (776/784 Hand), and Freedom Homes (8476 Cottonwood, 3302 Werk and 242 W Sharon). Alice's House is the redevelopment of 8 single bedroom units into two 4-bedroom licensed buildings to create a licensed respite setting. Bramble House was the redevelopment of a gutted 19-unit apartment building into a 16-unit apartment building to serve as a licensed setting for a subpopulation of those served by the County Board. Freedom Homes is three sites, each containing a new construction quadplex with full mobility accessibility. Completing these major construction projects during COVID presented us as developers and our General Contractors significant challenges in obtaining products for construction and changing financing structures to accommodate increases in costs for both labor and materials.

In terms of property management, we currently manage 131 separate sites of 181 dwelling units and 324 active leases. At IHR, our property management staff are skilled with a variety of affordable housing compliance programs including HUD 811, Housing Choice Voucher and HOME compliance. We have performed well on all recent compliance reviews. On the IHR team, Regina Cross (Area Affordable Property Manager) has 23 years of affordable housing management experience and holds a Certified Occupancy Specialist and HOME compliance certification; Rebecca Alspaugh (Assistant Property Manager) has 16 years of affordable housing experience and Housing Specialist (Admission and Occupancy, Rent Calculation) certifications; Valerie Stitzel (Assistant Property Manager) has 7 years of affordable housing experience; Dennis Ruhe (Maintenance and Construction Director) has 20+ years of property maintenance and construction experience; and Gina Gehm (CEO) has 20 years of affordable housing experience and a Certified Occupancy Specialist certification.

While the IHR team's experience has been focused on the development and management of affordable rental housing, we are well-poised to help with the

development and management of affordable for sale housing. Our experience with government regulations for affordable housing will help with the planning and execution of the unit delivery and sale. Our partnerships will assist in providing homeownership counseling, down payment assistance and quality mortgage options.

List of Inclusive Housing Resource’s Recent Projects:

County	Year	Address	Structure Type	Project Type
Hamilton	2017	6118 Plainfield	Quadplex	Acquisition/Rehab
Hamilton	2017	745 Glensprings	Single Family	Acquisition/Rehab
Clermont	2017	802 Oaks	Single Family	Acquisition/Rehab
Clermont	2017	4697 Woodfield	Single Family	Acquisition/Rehab
Butler	2017	1928- 1930 Circle Ginny	Duplex	Acquisition/Rehab
Butler	2017	7213 Dimmick	Single Family	Acquisition/Rehab
Clermont	2018	5795 Willnean	Single Family	Acquisition/Rehab
Clermont	2019	559 Marilyn	Single Family	Acquisition/Rehab
Clermont	2019	726 McCormick	Single Family	Acquisition/Rehab
Butler	2019	8570 Acredale	Single Family	Acquisition/Rehab
Butler	2019	2 Cherokee	Single Family	Acquisition/Rehab
Hamilton	2020	1057 Albany Terrace	Single Family	New Construction
Butler	2021	1211 Dayton	Single Family	Acquisition/Rehab
Hamilton	2022	6369 Bridgetown	Single Family	Acquisition/Rehab
Hamilton	2022	8476 Cottonwood	Quadplex	New Construction
Hamilton	2022	776 & 784 Hand	Licensed Setting	Adaptive Reuse
Hamilton	2022	3302 Werk	Quadplex	New Construction
Hamilton	2022	6750 Bramble	Apartment (16)	Acquisition/Rehab
Butler	2022	1733-1735 Carolina	Duplex	Acquisition/Rehab
Butler	2022	2108/2110 Wellington	Duplex	Acquisition/Rehab
Butler	2023	1409 Eaton	Triplex	Acquisition/Rehab
Hamilton	2023	242 W Sharon	Quadplex	New Construction
Hamilton	2024	5415 Fox	Duplex	Acquisition/Rehab
Hamilton	2024	11496 Ivyrock	Single Family	Acquisition/Rehab
Hamilton	2024	5631 Kirby	Duplex	Acquisition/Rehab
Hamilton	2024	4258 Marlin	Triplex	Acquisition/Rehab
Hamilton	2024	5557 Surrey	Duplex	Acquisition/Rehab
Hamilton	2024	3281 Warfield	Single Family	Acquisition/Rehab
Hamilton	2024	4021 Belfast	Single Family	Acquisition/Rehab
Hamilton	2024	103 Illinois	Duplex	Acquisition/Rehab
Butler	2024	600 Edgewood	Quadplex	New Construction
Butler	2024	4745 Holly	Quadplex	New Construction
Butler	2025	6231 Firestone	Single Family	Acquisition/Rehab

## **Proposed Housing: Universal Microhomes for Sale**

- 13 Microhomes in Phase I, with option for up to 20 pending zoning approval
- Key Features of the Microhome Concept:
  - 400–800 s.f. universally designed single family homes
  - 1 – 2 bedrooms, full kitchens, living space
  - Permanent, slab-on-grade construction

Our innovative microhome concept embraces universal design principles to offer a truly accessible, adaptable, and sustainable living solution. Our microhomes are built with inclusivity at their core, ensuring a welcoming and functional space for individuals of all abilities, ages, and life stages.

1. **Universal Accessibility:** At the core of our microhome concept is universal design, a guiding philosophy aimed at creating environments that are accessible, inclusive, and usable by individuals of all ages and abilities. The design of the microhome is intended to be marketable to people with diverse abilities. Whether for those with mobility impairments, vision or hearing loss, or cognitive disabilities, the home is designed to be equally accessible to everyone, without the need for specialized modifications or separate solutions. Features such as step-free entrances, wide doorways, and adaptable spaces ensure that all users can enjoy the same level of comfort and accessibility.
2. **Flexible Layouts:** The microhomes utilize a kit of parts approach, where key elements—such as bedrooms, bathrooms, living spaces, offices/studies, and garages—are standardized yet versatile, allowing for multiple configurations to suit individual preferences. This modular system streamlines construction and ensures cost efficiency while offering a range of design options. Each kit of parts can be mixed and matched to create a variety of layouts, empowering residents to tailor their homes to fit their unique needs and lifestyle. Whether a person needs a home office, extra storage, or an expanded living area, they can customize the layout without the need for complex redesigns or costly alterations. The kit of parts simplifies both the design and construction processes, leading to more efficient building timelines and lower overall costs, while still delivering a highly personalized living experience.

3. Scalable and Modular: While each microhome is built to meet individual needs, our system is highly scalable. These homes are designed to be arranged in clusters to form communities, offering a solution for urban and rural environments alike. The modular design simplifies construction and reduces costs, while still maintaining a high degree of personalization and functionality.
4. Adaptable Exteriors: The exterior design of our microhomes is intentionally flexible to blend seamlessly into a variety of neighborhood contexts. We can ensure the home's aesthetic will be tailored to complement the surrounding architecture in Oxford. The exterior can be customized with different materials, colors, and architectural details, ensuring that each microhome fits cohesively within its community. This design flexibility helps maintain the aesthetic harmony of neighborhoods while preserving the unique identity of each individual home.

See enclosures: Renderings of our microhome designs and layout of 5234 Hester

## **Target Audience**

For project feasibility, we define affordability at 80% of AMI. We are primarily targeting adults with intellectual and developmental disabilities and their families for this neuroinclusive housing project. It's estimated that 80% of adults with I/DD in Ohio live in their family home, and 50% live with caregivers over the age of 60. Too often adults with I/DD are forced to transition out of the family home due to a tragedy. The loss of a caregiver is the primary reason people with I/DD become unhoused. Our model will enable aging parent caregivers to live next to their loved one with I/DD to ensure a smoother transition for when they can no longer provide care.

Four of the homes would be set aside for adults with I/DD and with priority for the remaining homes given to parents or caregivers. We will work with the Butler County Board of Developmental Disabilities to identify candidates. Remaining homes will be available to the public that meet the affordability criteria and requirements of our lending partner. Given their universal design and accessibility, they are ideal for active seniors and allow for aging in place. The affordability aspect also opens

workforce housing for people who work at Miami University. We will ensure compliance with fair housing throughout the entire process.

See enclosure: Affordability Analysis

## **Ongoing Property Management**

The homes will be governed by a condominium association managed by Inclusive Housing Resources with homeowners paying a small monthly fee to maintain the exterior of each property and common area maintenance. We will establish a capital reserve fund to help residents with interior capital expenditures such as HVAC replacement.

## **Neighborhood Outreach**

We have extensive experience in conducting focus groups, listening sessions and research projects. We will host a series of focus groups to address neighborhood concerns and incorporate feedback into our plans as warranted. We anticipate that our homeownership model will help reassure existing neighbors that their new neighbors will be long-term residents of the community. The design features of our homes will reflect the style of Oxford, and an HOA with management by Inclusive Housing Resources will ensure the properties are well maintained.

## **Services and Partnerships**

### **Supportive Housing**

Homeowners with intellectual and developmental disabilities will work with the Butler County Board of Developmental Disabilities to develop Individual Service Plans (Ohio ISP) to ensure they receive support needed to live independently such as home and community-based services if they don't already have an Ohio ISP in place. Additionally, individuals on social security will have established payee relationships to help with paying bills and mortgages.

### **Lender**

We are working with KeyBank to apply for AHP funding from the Federal Home Loan Bank.

## **Additional Partnerships**

We also plan to coordinate and work to establish partnerships with Best Buddies Oxford and Neighborhood Housing Services of Hamilton to provide homeownership counseling and closing cost assistance.

## **Construction Funding**

We will partner with KeyBank and to apply for AHP funds through the Federal Home Loan Bank to help homeowners with down payment assistance and mortgage qualification. Those funds will go towards the construction of the homes. In addition, we will work to identify additional funding through multiple sources including the Butler County Finance Authority, the Hamilton Community Foundation, Cincinnati Development Fund, and donor-advised funds such as Greater Cincinnati Foundation.

See enclosure: Development Pro-forma

## **Construction Timing**

We anticipate being able to mobilize on site with site development within 4-5 months of award provided ARPA funding is made available. We anticipate homeownership construction to be dependent on the timing of purchases, construction loans, and down payment assistance with an estimated timeframe of completion of 18 – 24 months.

## **Ongoing Maintenance and Operations**

The homes will be governed by a condominium association managed by Inclusive Housing Resources with homeowners paying a small monthly fee to maintain the exterior of each property and common area maintenance. We will establish a capital reserve fund to help homeowners with interior capital expenditures such as HVAC replacement.

## **Green Building**

Microhomes are inherently green because of their smaller footprint and lower energy consumption. Additionally, universal design is sustainable because it allows residents to age in place without undergoing extensive renovations to modify the accessibility of a home. We are also committed to using sustainable practices and

materials in the construction of our community. This includes recyclable materials, low VOC supplies, and installing energy efficient appliances in every home. The landscape will feature native plant material and easy-to-maintain greenspaces using solutions like micro-clover which requires less maintenance, watering, and fertilizing. We also plan to connect the community with walking trails and paths to take advantage of the location's proximity to the bus route and shopping.

### **Public Safety**

We anticipate this development having a positive impact on public safety by creating more homeowners invested in the well-being of their community.

### **Additional Considerations**

We anticipate working with the City of Oxford to create a new city street and with potential infrastructure needs.

We prefer to purchase the land for no more than half its currently assessed value.



# Enclosures

EmpowerMe Living Overview

MSP Design Team Bios and Featured Projects

Community Renderings

Affordability Analysis

Development Pro-forma



**EMPOWERME  
LIVING**  
HOUSING EMPOWERED BY CHOICE



# SOCIETAL IMPACT DESIGNED AS A REAL ESTATE COMPANY

## OUR MISSION

EmpowerMe Living is a real-estate and experience company on a mission to change the housing landscape for adults with intellectual and developmental disabilities (I/DD) by breaking down barriers to housing access and providing choices that meet their diverse needs and preferences.

## OUR VISION

We will harness the power of private capital and decades of commercial construction, real estate management, and equity fundraising experience to create networks of I/DD housing choices across the country, starting in Cincinnati – through social impact investments that leave lasting positive change in our communities.

## OUR VALUES

We believe in delivering the dignity of choice for adults with I/DD by offering more housing options. Safe, supportive, maintainable housing is the foundation for self-empowerment.

We believe the power of collaboration between private enterprise, non-profits, and government agencies can deliver innovative housing solutions.

Through developing, owning, and operating successful real estate projects, EmpowerMe Living will deliver significant and sustainable social impact.

## Housing Options will include:



Apartments



Accessory Dwelling Units



Microhome Communities



Multigenerational Living



Mixed-use Developments

## The Team



**Emily Kendall** / *Co-founder & President*

10+ years commercial real estate experience  
\$3B+ equity capital raised



**Mark Kendall** / *Co-founder & COO*

20+ years in commercial construction  
\$375M+ worth of projects built



**Sam Klever** / *Director of Resident & Community Engagement*

Special Education teacher, Forest Hills,  
and West Clermont Schools  
Master's in Special Education

## The Advisors



**Dan Connors**

*CEO, St. Joseph Home*  
Previous Deputy Director, OOD



**Dr. Patty Manning-Courtney**

*Retired Chief of Staff,  
Cincinnati Children's Medical Center*  
Founder, The Kelly O'Leary Center for  
Autism Spectrum Disorder



**Bill Courtney**

*Retired CEO, Clark-Dietrich*  
Current Chairman, Ohio Valley  
Goodwill Industries



**Madeleine Ludlow**

*Managing Partner, West Capital Advisors*  
Previous CFO, Cinergy (now Duke Energy)



## Emily Lubbers, AIA, NCIDQ

Associate, Senior Project Architect

Emily is a registered architect and licensed interior designer with over 14 years of experience specializing in architectural design and BIM management. She has worked on a wide variety of projects including healthcare, federal, retail, multi-family housing, office and daycare. She also has experience with visualization using Revit, Sketchup and Lumion.

### Project Experience

**Empower Me Microhomes** | Cincinnati, Ohio

**Anna Louise Inn** | Cincinnati, Ohio

**13<sup>th</sup> Street** | Newport, Kentucky

**14<sup>th</sup> Street** | Newport, Kentucky

**Union Township Public Library Addition** | Russellville, Ohio

**General Electric Credit Union** | Multiple Southwest Ohio Locations

**Cincinnati Scholar House** | Cincinnati, Ohio

**The Children's House** | Cincinnati, Ohio

**Mayerson Master Plan** | Amberly Village, Ohio

**Probasco Auditorium Renovation** | Cincinnati, Ohio

**Clyo Road Medical Facility** | Centerville, Ohio

**Ken Anderson Alliance Community Master Plan** | Springfield, Ohio

**New Maintenance Garage for Spring Grove Cemetery** | Cincinnati, Ohio

**Grooms Road Office Building** | Blue Ash, Ohio

#### Education

Master of Architecture,  
University of Cincinnati

Bachelor of Science of Architecture,  
University of Cincinnati

#### Registration

Registered Architect in OH  
Licensed Interior Designer

#### Professional Activities

AIA Cincinnati  
CREW Greater Cincinnati  
IIDA

#### Contact

elubbers@mspdesign.com





## **Bryan Grome, PLA**

Associate, Senior Landscape Architect

With experience spanning concept design to project installation, Bryan is a seasoned landscape architect proficient in handling diverse design projects. His vast experience includes site planning, park and recreation design, residential development, and municipal projects. Additionally, he is skilled in construction documentation, planting design and computer graphics.

### **Project Experience**

**Ken Anderson Alliance Community Master Plan** | Springfield, Ohio

**Cincinnati Scholar House** | Cincinnati, Ohio

**The Residences at Clocktower** | West Chester Township, Ohio

**Stonegate Expansion** | Cincinnati, Ohio

**The Summit at Liberty Pointe** | Liberty Township, Ohio

**Graphite Oakley** | Cincinnati, Ohio

**Mayerson Master Plan** | Amberly Village, Ohio

**Savoy at the Streets of West Chester** | West Chester, Ohio

**The Vintage Club** | City of Montgomery, Ohio

**Town Centre Square** | West Chester Township, Ohio

**Five Points Landing Park Master Plan** | Milford, Ohio

**USS Cincinnati Memorial** | West Chester, Ohio

**Mount St. Mary's Seminary** | Cincinnati, Ohio

**Water Street Streetscape** | Dayton, Ohio

**Probasco Auditorium Renovation** | Cincinnati, Ohio

**Kingswood Park Playground** | Deerfield Township, Ohio

#### **Education**

Bachelor of Science, Landscape Architecture, Purdue University, 2010

#### **Registration**

Registered Landscape Architect in OH

#### **Contact**

[bgrome@mspdesign.com](mailto:bgrome@mspdesign.com)



## Jordan Weber, PE

Project Manager, Civil Engineering

Jordan brings extensive engineering and land development experience to our team, having started his career in 2012. His primary responsibilities include designing and coordinating the production of detailed construction documents for various land development projects. His role also involves processing construction documents through the appropriate governmental reviewing agencies. Jordan's meticulous attention to detail and collaborative nature ensure smooth coordination and client satisfaction.

### Project Experience

**Cross Creek** | Cincinnati, Ohio

**Mapleview Section S** | Trenton, Ohio

**Waverly** | Huber Heights, Ohio

**Traditions of Anderson** | Cincinnati, Ohio

**USS Cincinnati Memorial** | West Chester, Ohio

**Sunrise Treatment Center** | Piqua, Ohio

**Butler Tech Natural Science Center** | Monroe, Ohio

**Austin Landings East** | Miamisburg, Ohio

**Village North** | West Chester Township/Liberty Township, Ohio

#### Education

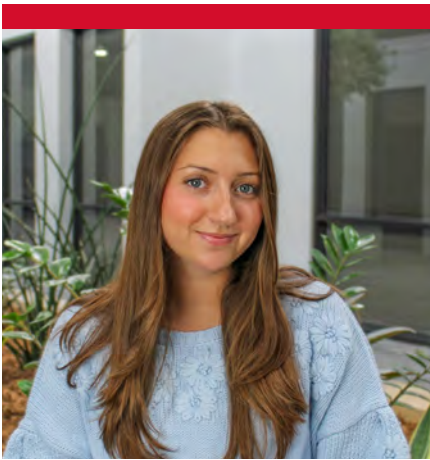
Bachelor of Science  
Civil Engineering  
University of Cincinnati

#### Registration

Licensed Civil Engineer in  
Ohio, Indiana and Kentucky

#### Contact

[jweber@mspdesign.com](mailto:jweber@mspdesign.com)



## Victoria Graves, NCIDQ

Interior Designer

In her role as an interior designer, Victoria brings over three years of experience and she is responsible for providing support in MSP's Interior Design and Architecture Departments. She provides drafting, renderings, Revit modeling, and project conceptualization/imagery for a wide variety of project types.

### Project Experience

**Empower Me Microhomes** | Cincinnati, Ohio

**Anna Louise Inn** | Cincinnati, Ohio

**Bur Oak** | Westlake, Ohio\*

**Villas at City Center** | Broadview Heights, Ohio\*

**Braemaer Farms** | Broad View Heights, Ohio \*

**Heritage Club Pool House Renovation** | Mason, Ohio

**General Electric Credit Union - Dent Branch** | Cincinnati, Ohio

**McCluskey Chevrolet** | Cincinnati, Ohio

**Switch Lighting + Design Retail Space** | Cincinnati, Ohio

**Landmark Recovery** | Moraine, Ohio

**Sharonville Community Center** | Sharonville, Ohio

**Redstone, Third Floor** | Cincinnati, Ohio

**Four Bridges Country Club** | Liberty Township, Ohio

**Mi Cozumel** | Florence, Kentucky

\*Project completed with another firm

#### Education

Bachelor of Fine Art, Interior Design,  
Miami University

#### Professional Activities

International Interior Design  
Association - Associate

#### Contact

vgraves@mspdesign.com



# Cincinnati Scholar House

Owner: HER Cincinnati | Location: Cincinnati, Ohio

**Design Challenge:** Housing is a key component of HER Cincinnati’s mission of breaking the cycle of poverty for women. The Family Scholar House model based in Louisville, provides affordable housing for single parents as well as a child development center with preschool education. Developing the first Cincinnati Scholar House in Walnut Hills, a transitional neighborhood close to public transit and educational opportunities, was an ambitious undertaking by HER Cincinnati and Christ Church Cathedral.

**Design Solution:** Working within a one acre-site, MSP designed a four-story, 44 residential unit building with street level child development center and retail space. The building meets the city’s form-based code and complements the historic aesthetic of the neighborhood. The complex site design includes a pedestrian plaza, community garden, playground, and outdoor gathering area.

**Design Outcome:** Cincinnati Scholar House is a thriving subsidized residential community for single parents and their children. The project was one of the first to be built as part of Walnut Hills revitalization and has served as a catalyst for continued redevelopment and investment.

## Provided Services

- Ar Architecture
- En Civil Engineering
- La Landscape Architecture

**Construction Budget** \$9.6 Million  
**Change Order Amounts** \$200,000 Owner Request  
**Actual Construction Cost** \$9.8 Million

**Completion Date** April 2020 (On Time)  
**Project Size** 63,600 SF

**Reference**  
**Beth Schwartz, CEO**  
HER Cincinnati  
513.768.6903  
bschwartz@hercincinnati.org



# Anna Louise Inn

Cincinnati, Ohio

The mixed-use development is located in the urban area of Cincinnati to provide access to public transportation and amenities for the residents. The construction is a combination of steel frame for the first floor commercial use with wood frame for residential floors two through four. Exterior finishes include brick veneer, hardi-board siding and asphalt shingle roofing.

The 2.15 acre site provides adequate resident and guest parking for the Inn. The four-story, 62,300 SF new Anna Louise Inn building provides residential living units for women, space for social service agency, Cincinnati Union Bethel (CUB) corporate offices and 12 dormitory units for the CUB community outreach program for women called "Off the Streets."

## Provided Services

- Ar Architecture
- En Civil Engineering
- La Landscape Architecture

## Project Size

Building

62,300 SF

## Completion Date

2015

## Project Funding

LIHTC, HOME, AHP

## Reference

**Beth Schwartz**

*President & CEO*

Her Cincinnati

513.768-6903

[bschwartz@hercincinnati.org](mailto:bschwartz@hercincinnati.org)

# Community Renderings

## 5234 HESTER ROAD

Our current proposed renderings show 16 homes on the 2.1 acre site with plenty of greenspace and connectivity to the surrounding community.

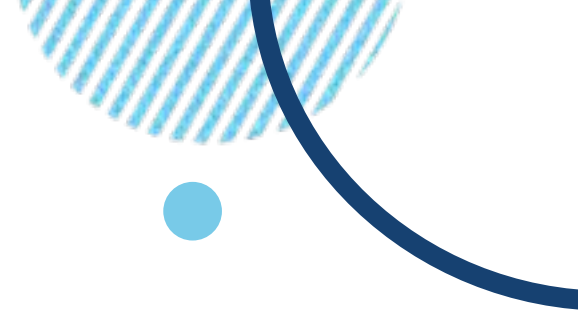
Our innovative microhome concept embraces universal design principles to offer a truly accessible, adaptable, and sustainable living solution. Our microhomes are built with inclusivity at their core, ensuring a welcoming and functional space for individuals of all abilities, ages, and life stages. Features include:

- Universal accessibility
- Flexible layouts
- Scalable and modular
- Adaptable exteriors



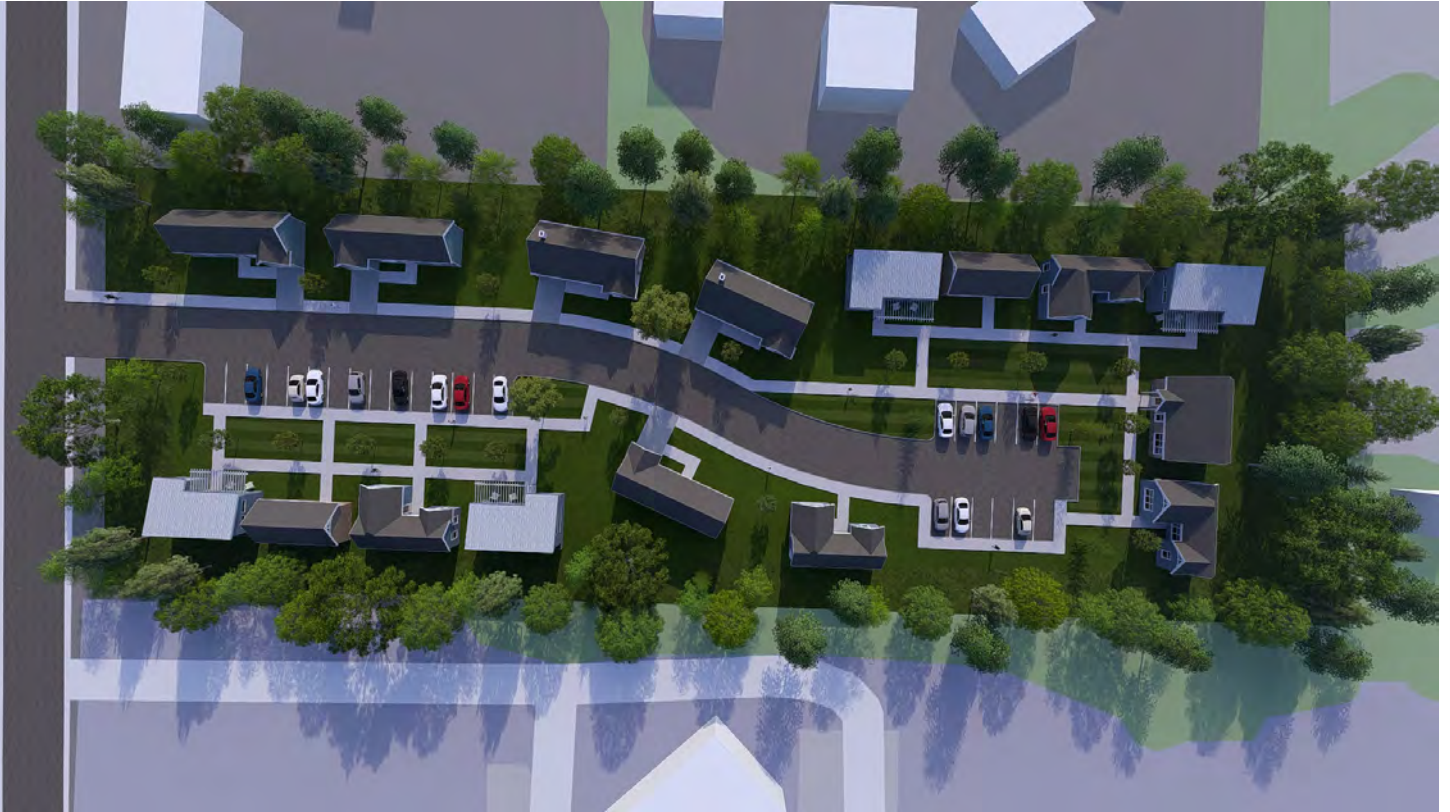
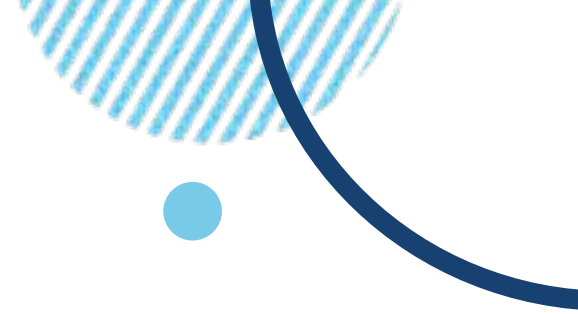
# Community Renderings

5234 HESTER ROAD



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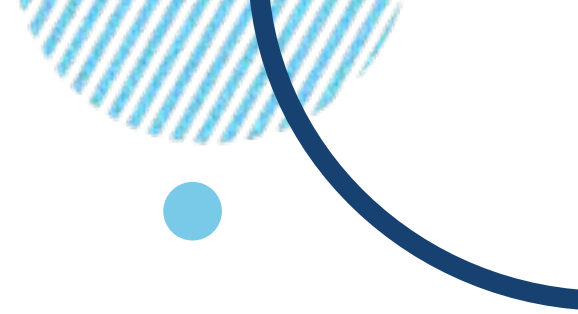
# Community Renderings

5234 HESTER ROAD



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5234 HESTER ROAD



**IHR, EmpowerMe Living, MSP Design CITY OF OXFORD RFP Response**

Affordability and Homeownership Analysis

**Income**

**Persons in Family**

	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>
50% AMI	36,700	41,950	47,200	52,400
60% AMI	44,040	50,340	56,640	62,880
80% AMI	58,700	67,100	75,500	83,850

**Affordable Housing**

**Persons in Family**

	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>
50% AMI	918	1,049	1,180	1,310
60% AMI	1,101	1,259	1,416	1,572
80% AMI	1,468	1,678	1,888	2,096

**HOA Estimate**

Mowing	5,200
Snow Removal	3,750 **sidewalk design
Pond Maintenance	5,000
Landscaping	2,000
<b>TOTAL</b>	<b>15,950</b>
Per HO	1,329
Per month	111

**Mortgage Models**

Amount	Downpayment	Downpayment %	Interest Rate	Term	Monthly Mortgage Payment	Tax & Insurance Est	Utilities	HOA	1 Person		2 Person	
									Total Housing Cost	Total Housing Cost2	Total Housing Cost	Total Housing Cost2
125,000.00	25,000.00	20%	6.50%	30 yr	632.07	148.00	170.00	115.00	1,065.07		1,065.07	
125,000.00	25,000.00	20%	7%	30 yr	665.30	148.00	170.00	115.00	1,098.30		1,098.30	
125,000.00	25,000.00	20%	7.50%	30 yr	699.21	148.00	170.00	115.00	1,132.21		1,132.21	
125,000.00	62,500.00	50%	6.50%	30 yr	395.04	148.00	170.00	115.00	828.04		828.04	
125,000.00	62,500.00	50%	7%	30 yr	415.81	148.00	170.00	115.00	848.81		848.81	
125,000.00	62,500.00	50%	7.50%	30 yr	437.01	148.00	170.00	115.00	870.01		870.01	
150,000.00	30,000.00	20%	6.50%	30 yr	758.48	165.00	170.00	115.00	1,208.48		1,208.48	
150,000.00	30,000.00	20%	7%	30 yr	798.36	165.00	170.00	115.00	1,248.36		1,248.36	
150,000.00	30,000.00	20%	7.50%	30 yr	839.06	165.00	170.00	115.00	1,289.06		1,289.06	
150,000.00	75,000.00	50%	6.50%	30 yr	474.05	165.00	170.00	115.00	924.05		924.05	
150,000.00	75,000.00	50%	7%	30 yr	498.98	165.00	170.00	115.00	948.98		948.98	
150,000.00	75,000.00	50%	7.50%	30 yr	524.41	165.00	170.00	115.00	974.41		974.41	
175,000.00	35,000.00	20%	6.50%	30 yr	884.90	181.00	170.00	115.00	1,350.90		1,350.90	
175,000.00	35,000.00	20%	7%	30 yr	931.42	181.00	170.00	115.00	1,397.42		1,397.42	
175,000.00	35,000.00	20%	7.50%	30 yr	978.90	181.00	170.00	115.00	1,444.90		1,444.90	
175,000.00	87,500.00	50%	6.50%	30 yr	553.06	181.00	170.00	115.00	1,019.06		1,019.06	
175,000.00	87,500.00	50%	7%	30 yr	582.14	181.00	170.00	115.00	1,048.14		1,048.14	
175,000.00	87,500.00	50%	7.50%	30 yr	611.81	181.00	170.00	115.00	1,077.81		1,077.81	
200,000.00	40,000.00	20%	6.50%	30 yr	1,011.31	198.00	195.00	115.00	1,519.31		1,519.31	
200,000.00	40,000.00	20%	7%	30 yr	1,064.48	198.00	195.00	115.00	1,572.48		1,572.48	
200,000.00	40,000.00	20%	7.50%	30 yr	1,118.74	198.00	195.00	115.00	1,626.74		1,626.74	
200,000.00	100,000.00	50%	6.50%	30 yr	632.07	198.00	195.00	115.00	1,140.07		1,140.07	
200,000.00	100,000.00	50%	7%	30 yr	665.30	198.00	195.00	115.00	1,173.30		1,173.30	
200,000.00	100,000.00	50%	7.50%	30 yr	699.21	198.00	195.00	115.00	1,207.21		1,207.21	
225,000.00	45,000.00	20%	6.50%	30 yr	1,137.72	214.00	195.00	115.00	1,661.72		1,661.72	
225,000.00	45,000.00	20%	7%	30 yr	1,197.54	214.00	195.00	115.00	1,721.54		1,721.54	
225,000.00	45,000.00	20%	7.50%	30 yr	1,258.59	214.00	195.00	115.00	1,782.59		1,782.59	
225,000.00	112,500.00	50%	6.50%	30 yr	711.08	214.00	195.00	115.00	1,235.08		1,235.08	
225,000.00	112,500.00	50%	7%	30 yr	748.47	214.00	195.00	115.00	1,272.47		1,272.47	
225,000.00	112,500.00	50%	7.50%	30 yr	786.62	214.00	195.00	115.00				

\*\*Assumed 2 BR at \$200K+

## Universal Microhome Neighborhood

ARPA Funding	260,000.00
Home sales (6 @ 700 Sqft, \$154,000/unit)	924,000.00
Home sales (7 @ 550 Sqft, \$121,000/unit)	847,000.00
<b>Total Sources</b>	<b>2,031,000.00</b>

Land Costs	42,000.00
Site work	260,000.00
Building Costs	1,449,000.00
Contingency	56,350.00
Soft Costs	150,979.00
Developer Fee	72,671.00
<b>Total Uses</b>	<b>2,031,000.00</b>

## Hester Rd. RFP follow up interview questions:

### EmpowerMe Living, Kendall Building Group, Inclusive Housing Resources, MSP Design: Universal Microhome Neighborhood

Please share your pro forma for this project.

- What funding sources do you already have aligned? **We've been laying the groundwork for funding sources and working with KeyBank as our sponsor for the Federal Home Loan Bank AHP program. We've also had initial discussions with Cincinnati Development Fund to explore their funding streams, as well as working with organizations like Greater Cincinnati Foundation or Northern Cincinnati Foundation to explore grant sources.**
- What funding sources will you be applying for?
  - **Federal Home Loan Bank AHP**
  - **Down Payment Assistance through OHFA**
  - **Energy grants through Ohio Department of Development**
  - **Butler County Finance Authority Grants**
- What are your projected expenses?
  - **See attached budget**
- What will your home price for sale be?
  - **See attached budget**

#### Rezoning

The city has started the rezoning process to a R2A to allow for increased density up to 24 units with a planned development.

- With the assumption of this rezoning occurring, what number of units to you propose to construct? **Our current renderings show 16 microhomes, which is a deliberate design decision to foster community and allow for green and natural space.**

#### ARPA Funds:

This project will need to go through the planned development process, which can take 3 to 5 months.

You will need final approval of your planned development before we can award the \$500K in ARPA funds. These funds need to be fully expended by 9/30/2026.

- Do you feel your project can move fast enough to accept these funds? **Yes.**
- Is your project viable without the \$500K in ARPA funds? **No, particularly given the uncertainty in the market right now given the tariff environment.**

### **Fiscal Support**

What other fiscal supports to you envision needing from the City of Oxford?

We would like to explore additional fiscal supports for infrastructure costs like tap fees, sidewalks and green spaces and underground development and/or a community amenity. Typically, the homeowner picks up the costs for the utilities and we would welcome creative opportunities to work with the City to transfer some of that cost burden off the homeowner.

### **Long term affordability:**

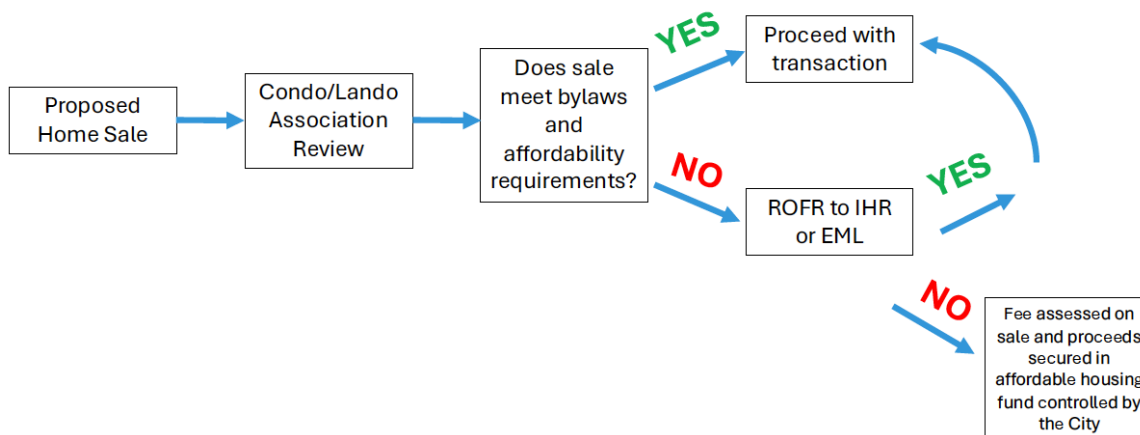
We will want to enter into a development agreement outlining the affordability and the 80% AMI income qualification. Our Council would like these units to be affordable for a 20+ years time period.

- How will your project ensure future affordability if homes are sold? The benefits of landominium association model ensures exterior upkeep and preservation of affordability and intended use. We propose deed restrictions and/or the recordation of landominium association bylaws to ensure affordability and that a certain number of homes are reserved for people with I/DD. Please note that the down payment assistance programs require between a 5 – 7-year payback period to further ensure affordability.
- The bylaws of the landominium association will be a primary tool to impact affordability and prevent short-term rentals. The drafting of these bylaws will need to seek to balance the preservation of these individual units as affordable housing and allowing homeowners to build wealth through homeownership. We propose

two pathways to promote affordability of housing and would like to work with the City on the drafting of these bylaws to meet the city's affordability goals. The two core mechanisms will be ensuring the subsequent sale meets affordability and income requirements and the set-up of a pool for related affordability activities for market rate sales.

- Inclusive Housing Resources would be the controlling member of the association and responsible for ensuring any transaction meets the requirements set forth in the by-laws. We would also likely consider including a right of first refusal provision so either Inclusive Housing Resources or EmpowerMe Living could purchase the home to ensure affordability is preserved.

At the same time, we recognize that enabling individuals to build wealth through homeownership is another important contributing factor, and we want to avoid excessively penalizing someone from capitalizing on the gains from a home sale. To that end, we propose that we work with the City of Oxford to develop an assessment fee on the proceeds of the sale in the event a home is sold outside of the affordability requirements, and the proceeds from that assessment will go into an affordable housing fund for the City.



Who will manage the affordability and income qualifications into the future for these homes? We propose Inclusive Housing Resources serve as the controlling member of the condominium association and will handle the affordability and income qualifications. IHR currently manages this process for their existing portfolio of properties.

We will work to ensure that the overall project remains affordable at 80% of AMI per the process outlined above. Additionally, we will work with lenders to ensure that for individual homeowners without an intellectual/developmental disability the affordability stays in the 30% range of gross income. It's important to note for people with I/DD that 30% target of gross income is not as applicable and they can allocate more than 30% of their gross income towards housing because they receive other forms of support. They also don't have some of the expense burden of a typical household with dependents, for example. People with I/DD typically receive other streams of support in the form of food stamps, long-term support services funding to help with home-maker personal care, and supplemental social security income allowing them to allocate more of their gross income towards housing.

**How will a person relying on SSI qualify for a mortgage?**

We will work with our lending partner on the qualification standards and options for people relying on SSI. For these borrowers we would recommend the completion of a HUD Homeownership Counseling program. These will help the individuals be bank ready and be prepared for activities related to home ownership (repairs, taxes, etc.). Habitat for Humanity sells homes to people at 30% of AMI routinely and does so through significant down payment assistance and lower interest rates. Other options include having a guarantor on the mortgage. In addition to having a family member serve as guarantor, we can also explore whether that guarantor could be an entity like Inclusive Housing Resources or EmpowerMe Living to ensure that if there was an issue with default the home could then be purchased by one of those organizations for rental to an individual with I/DD, preserving intended use and affordability. Additionally, individuals with I/DD can open a STABLE account which allows them to save up to \$100,000 without impacting their asset limits, which could be factored into consideration for mortgage qualification. These funds can be contributed by a family member up to \$19,000/year (without employment) and roughly \$34,000/year if the person with a disability is employed. These funds are not subject to asset consideration for affordability by statute and can be used for housing costs.

**Neighborhood Engagement:**

**How will you reach and coordinate with the surrounding neighborhood about your proposed project?** We will host open office hours for neighbors to come in and discuss the plans for the property. We also envision an educational campaign to help demystify developmental disabilities, which will be supported by an extensive research project we just conducted in Butler, Clermont, Hamilton, and Warren counties.

**Home Owners Association:**

Our development agreement will ask for a lead organization to be a 20 year member of the HOA.

Are you willing to partner with the HOA for this time period? **Yes.**

**RESIDENTIAL SALES INCOME**

Unit Type	Avg Size (sq. ft.)	# of Units	HARD CONSTRUCTION COSTS	SELL PRICE	DEVELOPER FEE PER UNIT	DEVELOPER FEE TOTAL
MICRO01	550	7	99,000.00	121,000.00	22,000.00	154,000.00
MICRO02	700	9	126,000.00	154,000.00	28,000.00	252,000.00
			-	-	-	-
			-	-	-	-
<b>TOTAL:</b>		<b>16</b>	<b>1,827,000.00</b>	<b>2,233,000.00</b>		<b>406,000.00</b>

**DEVELOPMENT EXPENSES**

EXPENSE TYPE	DESCRIPTION	COSTS	PER UNIT COSTS	NOTES:
Land Costs	Land and Acquisition Costs	42,000.00	2,625.00	Land, due diligence, acquisition closing costs, etc...
Construction Hard Costs	Homes - (Buyer Funded)	-	114,187.50	Assumes costs to build homes are funded by Buyer.
Construction Hard Costs	Earthwork and Infrastructure	240,000.00	15,000.00	These costs not included in home costs above.
Construction Hard Costs	Parking Lot	65,000.00	4,062.50	
Construction Hard Costs	ARPA Funding	(500,000.00)	(31,250.00)	Assumes ARPA funding.
Construction Hard Costs	Contingency	74,880.00	4,680.00	
Project Soft Costs	Design	30,000.00	1,875.00	
Project Soft Costs	Consulting	15,000.00	937.50	
Project Soft Costs	Permits, Fees, and SC Contingency	18,810.00	1,175.63	
Project Soft Costs	Development Fees	41,458.00	2,591.13	
Project Soft Costs	Realtor Fees	66,990.00	4,186.88	
Other	Reserves	-	-	
	Other	-	-	
	Other	-	-	
	<b>Total Development Expenses</b>	<b>94,138.00</b>	120,071.13	

<b>Total Gross Income</b>	<b>406,000.00</b>
<b>Total Development Expenses</b>	<b>(94,138.00)</b>
<b>TOTAL</b>	<b>311,862.00</b>