

City of Oxford Affordable Housing RFP

Proposal – 5234 Hester Rd

February 28, 2025



4910 Para Drive
Cincinnati, OH 45237
(513) 621-4147
www.habitatcincinnati.org

1. Description of Firm

Habitat for Humanity of Greater Cincinnati

4910 Para Drive, Cincinnati, OH 45237

(513) 621-4147

www.habitatcincinnati.org

Contact Information

Joe Hansbauer, President & CEO

joe.hansbauer@habitatcincinnati.org

(513) 482-5601

Founded in Americus, Georgia, in 1976, Habitat for Humanity was established on the conviction that every man, woman, and child should have a simple, durable place to live in dignity and safety regardless of race or religion and that decent shelter in stable communities should be a matter of conscience and action for all people. Habitat for Humanity has helped build, renovate, and repair over one million homes for more than five million people worldwide.

In 1986, a handful of local Christians felt called to extend Habitat's impact to Cincinnati, OH. Over the years, several Habitat affiliates in various parts of the region gradually combined forces. The two largest affiliates (Cincinnati Habitat and TriState Habitat) merged in 2013 to become Habitat for Humanity of Greater Cincinnati (HFHGC). Today, HFHGC is one of the Top 40 of over 1,100 Habitat affiliates in the US.

The mission of Habitat for Humanity of Greater Cincinnati is to bring people together to build homes, communities, and hope across a nine-county service area spanning the tri-state area of Southwestern Ohio, Northern Kentucky, and Southeastern Indiana. Since its inception 38 years ago, HFHGC has mobilized individuals, groups, and organizations to build strong, vibrant communities by constructing, rehabilitating, and repairing homes in nine counties across three states.

HFHGC's primary programs include the following:

- The **Affordable Homeownership Program** creates opportunities for first-time homebuyers needing adequate housing to partner with HFHGC to build and buy an affordable home.
- The **Veteran Repair Program** makes critical home repairs and accessibility modifications possible for veterans and military-connected families.
- The **Aging in Place Program** serves senior citizens by providing critical home repairs and mobility modifications that make their homes safe and comfortable places to live as they age.
- **Rock the Block** is a one-day event held twice a year during which over 300 community volunteers come together to a neighborhood where HFHGC is currently building homes to complete home repair and community revitalization projects.
- The **Construction Training Program** trains and prepares difficult-to-employ individuals for careers in the construction industry.

2. Key Professionals

Joe Hansbauer – President / CEO

Joe Hansbauer is a graduate of the University of Cincinnati with a bachelor's degree in electrical engineering. Upon graduation, Joe began his career at Accenture as a consultant specializing in change and systems management. As a young professional, he helped to organize a Give Back Cincinnati trip to Habitat for Humanity of New Orleans in response to Hurricane Katrina. Joe described the trip as a pivotal moment when he realized the opportunity for a "profession with meaning." This experience was the impetus for Joe to leave Accenture and jumpstart a career in the social sector with the founding of UGIVE.ORG, an online platform with a mission to catalyze, excite, and empower the next generation of volunteers. Joe established himself as a nonprofit executive leader over the next 14 years, serving as the President and CEO of Findlay Market before joining Habitat for Humanity of Greater Cincinnati in 2022.

Megan Golike – Director of Operations

Megan Golike serves as Director of Operations. Since 2016, she has filled several roles at HFHGC, previously serving as Senior Operations Program Manager, working on construction sites as a volunteer leader, and organizing and leading bi-annual community events. Before coming to HFHGC, Megan performed critical home repairs on a Navajo Reservation in Arizona / New Mexico and the Appalachia region of West Virginia. She is a graduate of the University of Colorado.

Mark Bossert – Senior Construction Manager

Mark Bossert is a construction expert with over 20 years of home building and rehab experience. He provides operational assistance by performing repairs and subcontracting more extensive projects. Before joining HFHGC in 2022, Mark served as Vice President of Operations at Stegman Construction and Vice President at Tucker Homes, Inc. Mark has a bachelor's degree in business administration.

Adam Nelson – Land Development Manager

Adam Nelson has served HFHGC since 2008. He has a master's degree in architecture from Miami University and a bachelor's degree in architecture from the University of Nebraska-Lincoln. His passion is sustainable neighborhood revitalization, and he has been instrumental in modifying Habitat house designs to better match the character of Greater Cincinnati's neighborhoods.

In addition to the four key professionals, HFHGC has a Homeowners Services team who is responsible for verifying the income of applicants and selecting partner families. HFHGC's Finance Department will manage payment requests and contractor signoffs, and if needed, our Development and Grant Management team will be engaged to ensure compliance and reporting requirements are met.

3. Narrative

1. What experience do you have developing affordable housing? List prior projects, the length of time they have been in operation, and partners you work with to operate and maintain the property.

Habitat for Humanity of Greater Cincinnati (HFHGC) has extensive experience in developing and preserving affordable housing. In partnership with the Greater Cincinnati community, HFHGC has helped over 700 lower-income families become first-time homeowners and has supported more than 250 lower-income senior citizens, Veterans, and veteran-connected families in retaining their homes through critical repairs and mobility modifications.

HFHGC is committed to expanding affordable homeownership opportunities across nine tri-state counties by constructing and rehabilitating single-family homes for low-to-moderate-income individuals and families. Through our homeownership program, we provide affordable, 30-year mortgages that ensure housing costs do not exceed 30% of a family's income. Eligible households must have incomes between 30% and 80% of the Area Median Income (AMI).

Additionally, HFHGC has contributed to global affordable housing efforts, supporting the construction of over 1,000 homes in Armenia, Cambodia, El Salvador, and Kenya. Our experience demonstrates a strong commitment to creating sustainable, affordable housing solutions both locally and internationally.

Reckford Woods

In 2010, residents of Oxford had a dream to turn farm property headed to foreclosure into a subdivision dedicated to affordable homeownership. That vision was completed this year with 20 homes built and purchased in the Reckford Woods subdivision off Hester Road. Twenty families who once lived in substandard or too expensive rental houses, apartments, and trailers became first-time homebuyers, with the financial and emotional stability that homeownership brings. The families who live on Carter Court and Fuller Way are a tight-knit community who care for their homes and each other.

To create Reckford Woods, HFHGC built roads, gas lines, water lines, sewer systems, sidewalks, curbs, and gutters in partnership with the City of Oxford. Homes were constructed to Energy Star standards, using highly efficient building materials, advanced air sealing, and Energy Star windows and appliances, benefiting the environment and lowering homeowners' utility bills.

Volunteers from local churches, businesses, and Miami University worked alongside the homebuyers as they built homes and hope. Financial contributions were made by Butler County, Greater Oxford Community Foundation, Oxford churches, and generous individuals. These homes were also supported by Habitat's general operating funds (contributed from a nine-county region) and profits from five Restore locations in the Tri-state region.

Lower Price Hill Project

Habitat for Humanity of Greater Cincinnati (HFHGC), in partnership with the Community Learning Center Institute (CLCI), Community Matters, and The Port, completed the rehabilitation of eight historic properties designated as affordable homes for first-time homebuyers in Cincinnati's Lower Price Hill neighborhood. CLCI, a nationally recognized model for school-

centric neighborhoods and the lead agency of Lower Price Hill's neighborhood school (Oyler) embarked on this initiative to help stabilize families through a coordinated revitalization plan in the neighborhoods CLCI serves, starting with Lower Price Hill. CLCI worked with community leaders to create the LPH Concept Plan in 2014.

These special homes were only made possible by the generosity of donors who believe in the Habitat model and in preserving our architectural history. Sponsors have included P&G, Farmer Family Foundation, Robert & Adele Schiff Family Foundation, Schneider Electric, Champion Windows, Midwest Construction, and more.

Evanston New Home Construction Project

In 2019, the Evanston Community Council invited Habitat to re-engage to ensure that affordable homeownership is added to the mix in parallel with higher-end residential development in the community. The Evanston Community Council and Habitat for Humanity share the principle that a sustainable community is a community of diversity with housing opportunities for all. Habitat for Humanity partnered with the Evanston Community Council and The Port to create a plan to develop nine new affordable homes across the Evanston neighborhood over the next three years. Habitat will use green building practices and seek to have each home LEED Certified to increase the long-term affordability of the homes.

a. Provide a list of references of past projects you have completed in the past 7 years:

- City of Oxford
- Greater Oxford Community Foundation
- Community Matters
- Butler County
- The Port
- Community Learning Center Institute (CLCI)
- Evanston Community Council

2. What type of housing do you propose to construct in our community? Type of housing, number of units, will they be rental or for sale, any special features etc. If possible, share a rendering of your proposed project.

HFHGC proposes to construct up to 24 single-family homes in the City of Oxford as part of a cottage court style development, a housing model that clusters smaller homes around shared green spaces to encourage community interaction while maintaining individual homeownership. The homes will be a mix of one- and two-story designs, each approximately 1,000 to 1,500 square feet, providing efficient and well-designed living spaces.

This development will feature shared courtyard spaces that foster a sense of community, grouped parking areas to enhance walkability and reduce vehicle congestion, and select amenities that add to the neighborhood's appeal while keeping costs manageable. A homeowner's association (HOA) will oversee the maintenance of shared spaces, ensuring the long-term sustainability of the community.

All homes will be for sale, offering an affordable path to homeownership for families who meet Habitat's program qualifications. This project reflects Habitat for Humanity's commitment to providing safe, high-quality, and sustainable housing while contributing to the overall vitality of the Oxford community.

Please see Attachment 1 for a rendering of the proposed project.

3. What is your target audience? How do you define affordable housing? How do you select whom you will serve?

Habitat for Humanity of Greater Cincinnati (HFHGC) serves low-income individuals and families within our service area who earn 30% and 80% of the Area Median Income (AMI). Our homeownership program is designed to provide opportunities for families who may not qualify for traditional financing but have the financial stability and commitment to become successful homeowners. HFHGC defines affordable housing as a home where the monthly mortgage payment – including principal, closing costs, taxes, and insurance – does not exceed 30% of the household's gross income. By ensuring affordability, we help families achieve financial stability and invest in a long-term housing solution that promotes economic mobility.

HFHGC follows a comprehensive and equitable selection process based on three key criteria:

1. Need for Housing – Applicants must demonstrate a lack of adequate housing, which may include unsafe living conditions, overcrowding, or excessive rent burden.
2. Ability to Pay – Prospective homebuyers must have a steady income that falls within the eligible range and demonstrate financial responsibility to afford a mortgage payment that does not exceed 30% of their income.
3. Willingness to Partner – Selected applicants commit to investing 250 hours of "sweat equity," which includes helping to build their home and participating in homeownership and financial education programs.

All applicants are thoroughly screened by HFHGC staff and volunteers before being recommended to the Executive Committee of the HFHGC Board of Directors for formal approval. Our selection process is conducted without discrimination based on race, ethnicity, age, religion, sex, gender, sexual orientation, gender identity, gender expression, national origin, physical or mental ability, genetic information, military status, marital status, medical condition, or any category identified by state or local government. Through this process, HFHGC ensures that affordable homeownership is accessible to those who need it more, empowering families to build strength, stability, and self-reliance through housing.

Please see Attachment 2 for 2025 income guidelines and a detailed list of qualifications.

4. How is your property managed? What partners do you work with to operate and maintain your property?

Habitat for Humanity of Greater Cincinnati (HFHGC) provides affordable homeownership opportunities for first-time homebuyers. However, once construction is complete and the home

is sold, HFHGC does not retain responsibility for property management, as the homeowner assumes full ownership and responsibility for maintaining their home.

To ensure long-term success, all HFHGC homebuyers are required to complete our Homeowner Education Program, which covers essential topics such as home maintenance, repairs, and financial literacy. This program equips homeowners with the knowledge and skills needed to manage their property effectively.

Additionally, each HFHGC home comes with a one-year warranty, providing homeowners with support for any major repairs that may arise within the first year. Beyond that period, homeowners are responsible for maintaining their property, with guidance and resources from HFHGC and our community partners when needed.

5. How do you plan to work with the neighborhood in listening to and incorporating any concerns into the site design and operations?

HFHGC is committed to working closely with the Oxford community to ensure that our homes complement the existing neighborhood and align with local expectations. We design our homes to match the aesthetics and structure of surrounding properties and allow for modifications based on neighborhood guidelines or feedback. Before beginning construction, we actively engage with community members and local partners to build strong relationships and foster understanding of Habitat's mission. We host educational sessions where neighbors can learn about our homeownership program, the construction process, and the positive impact our homes bring to the community. These sessions provide an opportunity to address concerns, answer questions, and create confidence in our work.

Throughout construction, we maintain an open line of communication with neighbors to ensure that any questions or concerns are promptly addressed. By fostering collaboration and transparency, we strive to integrate our homes seamlessly into the neighborhood while reinforcing our mission of providing safe, affordable housing for families in need.

6. What services do you provide along with housing, if any? Describe your partnerships and program models.

Habitat is a partnership housing program in the truest sense of the word. Homebuyers that build and buy homes with Habitat work side by side with volunteers and construction staff each week building their own home and the homes of others. To be considered to build and purchase a Habitat for Humanity home, partners must be willing to invest 200-300 hours of "sweat equity". These hours are earned by working on build sites, attending homeownership classes, volunteering in HFHGC's ReStores or other approved activities.

Please see Attachment 3 for a list of required homeownership and financial literacy classes.

7. How will you fund the construction of this housing?

HFHGC funds the construction of affordable housing through a combination of donations, grants, and earned revenue. We receive generous support from individuals, foundations, corporations, and government entities, all of which play a vital role in financing our homebuilding

efforts. In addition to traditional fundraising, HFHGC generates revenue through our six ReStores, which sell donated furniture, appliances, and home goods to the public at discounted prices. Proceeds from ReStore sales directly support our mission, helping to offset construction costs and expand our impact.

8. If selected, when do you aim to begin construction?

If selected, HFHGC aims to begin site development and infrastructure construction in Summer/Fall 2026. This phase will include necessary groundwork, utility installation, and preparation for vertical construction.

Home construction will commence in Winter 2026 and continue through Spring 2027, with a phased build schedule to ensure efficiency and quality. The project is expected to reach completion by Fall 2027.

9. How will you fund the ongoing maintenance and operations of this property?

HFHGC ensures that homeowners are financially prepared to manage the ongoing maintenance and operation of their property by providing comprehensive financial education and requiring proof of financial stability before purchasing a home. Applicants are required to provide proof of stable employment for at least 12 months to demonstrate their ability to sustain mortgage payments and ongoing maintenance costs. To support long-term financial stability, HFHGC requires homebuyers to complete the Financial Peace University course, which teaches essential money management principles, debt reduction strategies, and long-term financial planning. By equipping homeowners with the necessary financial skills and resources, HFHGC empowers them to successfully maintain and operate their homes without ongoing financial assistance, ensuring long-term stability and self-sufficiency.

10. The City of Oxford has a goal to be carbon net neutral by 2045. Does your proposed construction include any green building techniques or environmentally friendly features? If yes, explain.

HFHGC is an experienced builder of LEED certified homes and can individually certify every model proposed in this plan. Additionally, while Habitat has not pursued LEED for Neighborhood Design, we believe we are well-positioned to receive a certification at this site and if selected we would pursue it here. All HFHGC homes are built to Energy Star standards.

11. How might your development and target audience impact public safety in the Oxford community?

Stable, affordable homeownership strengthens communities and enhances public safety. Research shows that homeownership is linked to lower crime rates, as families with stable housing are more invested in their neighborhoods. By reducing housing insecurity, Habitat for Humanity of Greater Cincinnati helps families build financial stability, invest in education, and improve long-term job opportunities—key factors in reducing crime and fostering safer communities. Affordable housing also improves health and educational outcomes, creating a foundation for future success. By providing families with a secure place to live, HFHGC's development in Oxford will contribute to a stronger, more resilient, and safer community for all.

Surveys of Habitat homeowners and their families throughout the country show better financial health, parents who are more confident about meeting their family's needs, and even improved grades for their children since purchasing a Habitat home:

- **65% reported better physical health** in the Greater Cleveland Habitat for Humanity's homeownership impact survey.
- **80% of children's grades improved** and **41% of adults completed an educational or job training program**, Chatham Habitat for Humanity in Pittsboro found in a 2021 homeownership impact survey.
- **94% of homeowners now feel safe in their homes** and **98% said that owning a home improved how they felt about themselves**, according to Habitat for Humanity East Bay/Silicon Valley's 2021 social impact study.
- **57% of families have more savings** and **48% of families feel more connected to the community**, a survey of Habitat for Humanity Greater Sacramento's first 100 families found.

12. Anything else you want to share with the selection committee?

Habitat for Humanity of Greater Cincinnati (HFHGC) has a long-standing commitment to revitalizing communities and expanding access to affordable homeownership. For decades, we have partnered with cities, neighborhoods, and residents to create lasting, positive change by building high-quality, affordable homes that strengthen communities and provide families with stability and opportunity.

Our recent work in Oxford, particularly in Reckford Woods, is a testament to this commitment. This development has demonstrated the power of community partnerships, bringing together local stakeholders, volunteers, and future homeowners to create a thriving neighborhood. Through this initiative, we have provided hardworking families with the opportunity to build equity, achieve financial security, and become invested members of the Oxford community. The success of Reckford Woods reinforces our ability to effectively execute housing projects that align with the city's vision for sustainable and inclusive growth.

As we look ahead to future development in Oxford, we are excited to build on this strong foundation. With the City's partnership, we can continue fostering vibrant, stable neighborhoods and ensuring that more families have the opportunity to achieve the dream of homeownership. We appreciate the selection committee's time and consideration and look forward to the possibility of working together to make affordable housing a reality for more Oxford residents.

Non scored questions:

1. What other assistance do you anticipate needing from the City of Oxford?

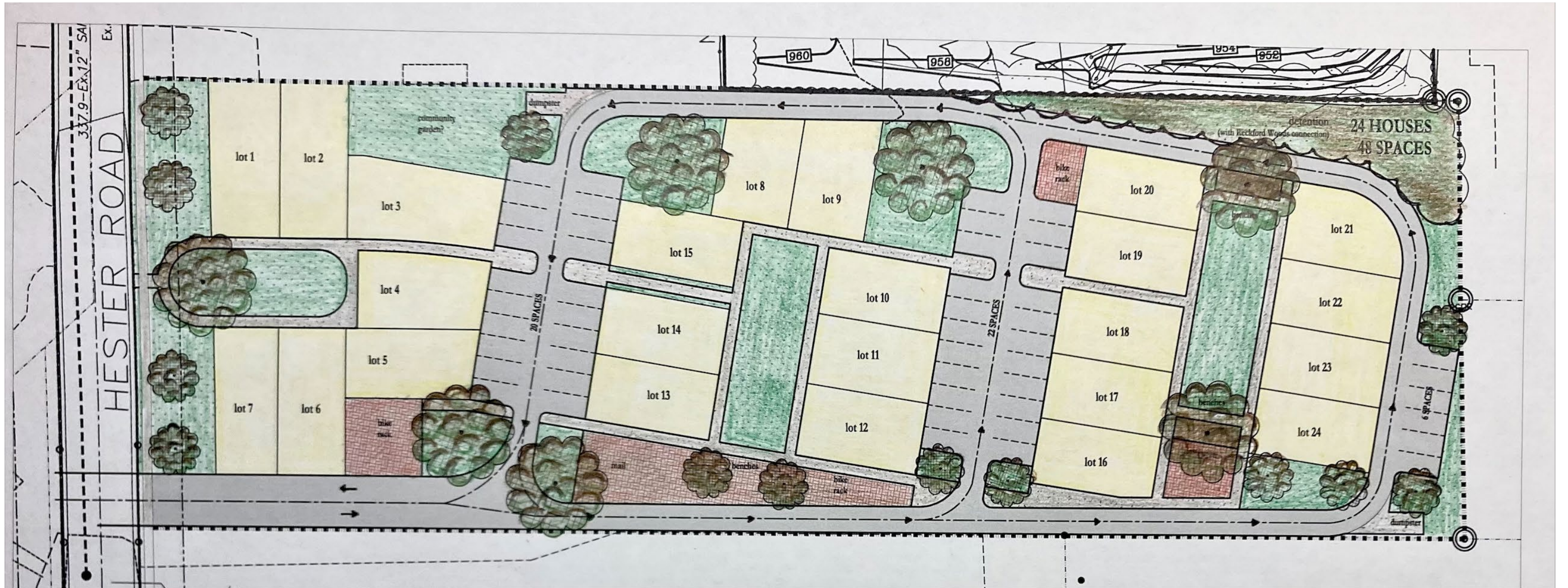
We would be grateful for assistance from the City of Oxford in identifying and connecting us to key stakeholders and inspirational members in the community. Our goal would be to establish new relationships and further engage the community in conversation of the need for affordable homeownership within the target neighborhood. Because we offer a partnership model, we will need to educate potential homebuyers on our program and work with them to apply through our application process.

Additionally, as we plan to begin site development and infrastructure construction in Summer/Fall 2026, we recognize the alignment with the City's available ARPA funding, which must be utilized by September 2026. We look forward to exploring opportunities to collaborate with the City to ensure these resources are effectively leveraged to support infrastructure costs and strengthen the long-term impact of this development.

2. Are you open to a long-term ground lease agreement or do you prefer to purchase the land? If you prefer to purchase, do you have a suggested purchase price?

Habitat for Humanity offers homeownership opportunities. We are looking to have the land transferred to HFHGC to allow our process to work effectively. We do not offer long-term ground lease arrangements. We would like to transfer the land at "no cost," or as low as possible to help assist with maintaining our affordable homeownership program incentives.

ATTACHMENT 1
Proposed Project



ATTACHMENT 2 2025 Income Guidelines and Qualifications

Qualifications

Applicant(s) must meet ALL of the following criteria to be considered for partnership:

- Have a household income of at least 30% of AMI and no greater than 80% of AMI as defined by HUD. (Includes gross wages as well as other sources of income such as child support, Supplemental Security Income, Social Security Disability, Pensions, etc.) See Income Table attached.
- Commit to investing a minimum of 200 - 300 hours of sweat equity- (A one-applicant household must earn 200 hours, a two-applicant household must earn 300 sweat equity hours)
- Have a need for housing (see above)
- Commit to attending homeownership classes in mortgage financing, credit worthiness, household budgeting, lawncare, home maintenance and minor repairs. Homebuyers are also required to attend 18 hours of *Financial Peace University*.
- No bankruptcy within the past three years - must be three years from date of discharge.
- Demonstrate an ability to repay an estimated monthly mortgage of \$800.00 (Includes closing costs, taxes, and insurance)
- Debt/Income ratio cannot exceed 40% of monthly income spent on estimated mortgage payment of \$800.00 and monthly debt combined.
- No open judgments or liens - must be released before an application can be considered.
- No more than \$2,000.00 in past due debt reported on credit report. (Each applicant must present a current statement AND written payment plan with creditor owed for any "bad" debt item on credit report)
- One- year stable employment for earned income
- For self-employed, must have two full years of self-employment income reflected on a 1040 Federal Tax Return before income can be determined AND must be able to provide verifiable proof of income for the prior three months.
- Habitat completes a Criminal background check (no felonies for anyone over age 18 within the past five years), a check on the Sexual Offender Registry which could result in denial of application and a check on the Specially Designated Nationals and Blocked Persons List
- Search on the Office of Foreign Assets Control website.
- Student Loan future monthly payments will be calculated as .05 of the total balance borrowed.
- No evictions within one year
- Must be a First Time Homebuyer as defined by HUD.
- Both Applicant and Co-Applicant must provide copies of two of the following forms of identification: driver's license, Permanent Resident Card (Green Card), Social Security Card, State Photo ID, Passport)

2025 Income Guidelines

Family Size	Minimum Monthly Gross Income	Maximum Monthly Gross Income
1	\$2,833	\$4,892
2	\$2,833	\$5,592
3	\$2,833	\$6,292
4	\$2,833	\$6,987
5	\$3,048	\$7,550
6	\$3,497	\$8,108
7	\$3,945	\$8,667
8	\$4,393	\$9,225

ATTACHMENT 3 Required Homeownership Classes

8 Week Lesson Plan Overview

Lesson 1 – Vic Black

Saturday, January 6th, 9 am – 11 am

Super Saving

Dave explains the seven Baby Steps that will guide you throughout *Financial Peace University*.

Lesson 2 – Vic Black

Saturday, January 13th, 9 am – 11 am

Relating with Money

Learn why it's important for spouses to communicate and work together toward success.

Lesson 3 - Walt and Janice Stumper

Saturday, January 20th, 9 am – 11 am

Cash Flow Planning

Learning how to take control of your money starts with a budget.

Lesson 4 - Walt and Janice Stumper

Saturday, January 27th, 9 am – 11 am

Dumping Debt

It's time to debunk some common debt myths! Dave gives you a plan to walk out of debt with confidence.

Lesson 5 - Dennis Devine

Saturday, February 3rd, 9 am – 11 am

Buyer Beware

Dave draws on decades of experience to reveal the power and influence that marketing has on your everyday buying decisions.

Lesson 6 - Dennis Devine

Saturday, February 10th, 9 am – 11 am

The Role of Insurance

In this lesson, Dave walks you through the world of insurance, carefully explaining what you need and what you need to avoid.

Lesson 7 - Vic Black

Saturday, February 17th, 9 am – 11 am

Retirement and College Planning

Dave walks you through the maze of retirement options and helps you figure out your best retirement plan.

Lesson 8 - Vic Black

Saturday, February 24th, 9 am – 11 am

The Great Misunderstanding

Learn how generous giving can completely revolutionize your attitude and improve your finances, business and relationships.

Habitat Follow Up Answers:

3/20/2025

I'm attaching a presentation I put together for my internal habitat team to fill in any holes about what cottage courts are. The images within that presentation are not representations of what we will build, but will guide the choices I make within the Habitat building program.

Of the three court groupings, the one closest to Hester I believe we will use some of our existing 2 story house models. The middle and rear will be 1 and/or 1.5 story cottages designed for this site.

I'm attaching images of our Avon and Blair models.

The Avon on Obryon has been done in Hardie Cementitious Fiber Siding, and has a side orientation vs how it is often constructed, but is how we would use it on Hester.

The Avon on Storrs has a lot of design upgrades (also in Hardie) to make it work in a historic neighborhood. We are unlikely to build anything at Hester this intense, but it is a 'dressed up' example of what we have done.

The Blair model home is one of our most frequently built homes. It is shown here in its standard iteration.

I am also attaching a picture of our Cardinal Model that I like. This home type is not planned for at Hester, but it is nicely executed here and could be thought of when considering what we will produce at the 1 and 1.5 story cottages.

Additionally, I laid out the first floor of four types of cottage homes we might attempt to build. These have not been shared with my team, it was just meant as a proof of concept to myself when I planned the lot sizes. They are all designed with at least 1 bedroom and a full bath & laundry on the first floor in addition to living and dining spaces. We can choose to put in full basements below or ½ floors above to add additional bedrooms as needed.

If it would be very helpful, I can attach them. However because they are only at that 'proof of concept' level of design development, I'm a bit hesitant to. You tell me how important it is and I will do what I can for you.

Note:

City of Oxford staff also had an interview with Habitat staff on Monday April 7, 2025.







Avon (OBryon)



Avon (Storrs)

Hester Rd. RFP follow up interview questions:

Please share your pro forma for this project.

- What funding sources do you already have aligned?
- What funding sources will you be applying for?
- What are your projected expenses?
- What will your home price for sale be?

Internal funding, and equity programs. Intend to apply for revamped WHO grant and Butler County HUD funds.

Homes will be very similar at Chester rd. Near \$180K for home sale. Mortgage capped at 30% income. Building costs \$235K per house.

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?

They have sketched out and hope to build 24 units on this site.

Sam follow up- any interest in attached units to get away from property line because of storm water issues?

Joe's response- consider looking at storm water behind current Habitat development.

Not opposed to a major pivot-but trying to match the feel of the "neighborhood".

Understands may need to lose some units or possible attached units. Committed to cottage community with shared green space. Open to building what's possible.

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?
- Is your project viable without the \$500K in ARPA funds?

Yes. Intend to be in position to accept these funds. Hope to begin PUD later this year, approvals early 2026- expend funds in 2026 to build infrastructure first. If selected but not ready to begin- would ask to move these funds over to Chestnut Street.

Fiscal Support

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

Hoping to have the land for \$1. And hoping for the \$500K ARPA. Looking for support in same way at Clarence – look at applications together for possible grant funding.

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?
- Who will manage the affordability and income qualifications into the future for these homes?

This is the habitat model. They typically aim for 15 years affordability. Hoping for 15 years instead of 20. WHO expects 20 years and they can make that happen.

Deed restrictions- HUD home funds and CDBG require 15 years affordable. Habitat aligns their deed restrictions and mortgage to match that.

The forgivable 2nd mortgage-slowly forgiven (starts in year 5, full forgiven by 15 years). Tried to have right of first refusal- habitat has the right to buy the home if sold before 15 years. Habitat must be informed if home needs to go for sale.

80% of their home buyers stay in their homes for 15 years. Leaves space for the generational wealth and build equity after 15 years.

Neighborhood Engagement:

How will you reach and coordinate with the surrounding neighborhood about your proposed project?

Mailing to existing communities in proximity. They would go out of their way to engage current habitat owners in that area. Community input session as part of PUD process at front end.

Will do a lot of engineering to understand storm water impacts.

On backend- block parties and info sessions to make people aware of the home buying opportunities and educate about their programs and income levels.

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?

They are actively involved in creation of HOA that will govern the housing development. Will work with city for approval of HOA. Will not be a significant property owner after sale of all of the homes. Will need to follow state law on this. Development may chose Habitat as HOA manager.

Timing of development: (new question day of interview)

Phased development- goal 2-3 years to be complete. If resources are there- faster.

a primer on Pocket Neighborhoods, organized around advice by Ross Chapin

The Third Street Cottages, began in 1996 in Langley Washington and designed by architect Ross Chapin, are largely responsible for the contemporary rebirth of the Cottage Court model around the Pocket Neighborhood concept. This presentation is to familiarize HFHGC with the concepts, so that we might consider when, where, and how to apply them to some of our larger-scale clustered developments.

Essential Design Keys

Layering from Public to Private

Nested Houses

Eyes on the Commons

Corralling the Car

The Commons

Mailbox Cluster

Cottage Scale

Individuality

Porch Rooms

Living Large in a Small House

Simple Materials, Rich Detail



Essential Design Keys

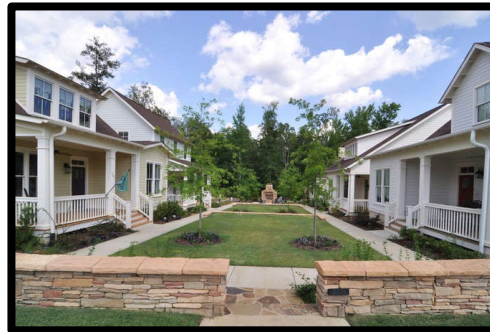
provide well-defined personal space and foster a strong sense of community

Ross Chapin: Architect, Pocket Neighborhoods Author

Layering from Public to Private

It is essential to clearly define personal boundaries. A resident arriving home or a guest coming to visit enters through “implied” gates — near the mailbox kiosk or the parking pockets — into the semi-public Commons. This shared garden is edged with a perennial border and a low split-cedar fence*. A swinging gate opens to the private yard, and a walk leads to steps, the front porch and front door. The porch railing* is at a height just right for ‘perching’ and is adorned with flower boxes to further define (and express) a personal boundary. Within the cottages, the layering continues with active spaces in front and private spaces in back and above.

*We’ve often found these elements missing when other developers work with the cottage courtyard pattern. The reason it’s so important is that the low hedge, fence and porch railing define personal territory. Without them, the resident can feel exposed and less inclined to venture out.



Essential Design Keys

provide well-defined personal space and foster a strong sense of community

Ross Chapin: Architect, Pocket Neighborhoods Author

Nested Houses

To ensure privacy between cottages, the houses 'nest' together: the 'open' side of one house faces the 'closed' side of the next. You could say the houses are spooning! The open side has large windows facing its side yard (which extends to the face of neighboring house), while the closed side has high windows and skylights. The result is that neighbors do not peer into one another's world.



Essential Design Keys provide well-defined personal space and foster a strong sense of community
Ross Chapin: Architect, Pocket Neighborhoods Author

Eyes on the Commons

The first line of defense for personal security is a strong network of neighbors who know and care for one another. When the active spaces of the houses look onto the shared common areas, a stranger is noticed. As well, nearby neighbors can see if daily patterns are askew next door or be called upon in an emergency.



Essential Design Keys

provide well-defined personal space and foster a strong sense of community

Ross Chapin: Architect, Pocket Neighborhoods Author

Corralling the Car

Cars dominate our lives to a great degree, so its critical they are kept in check. We've intentionally placed parking away from the cottages and screened from the street, having residents walk through the Commons to their front doors. This arrangement creates an opportunity to smell the flowers or talk with a neighbor in the flow of daily life. While considered controversial by some, it has not proven to be a hardship.



Essential Design Keys

provide well-defined personal space and foster a strong sense of community

Ross Chapin: Architect, Pocket Neighborhoods Author

The Commons

With all paths leading through and all cottages facing the Commons, this is the locus of community. A pea-patch garden is on one end, a calm stretch of lawn is on the other, while a child's swing hangs from the heirloom plum tree at the center. To the side is the Workshop: the place to cane a chair, start spring seedlings, and gather for parties. On the roof is a terrace with a terrific overview. The Tool Shed provides a spot for shared garden tools.



Essential Design Keys

provide well-defined personal space and foster a strong sense of community

Ross Chapin: Architect, Pocket Neighborhoods Author

Mailbox Cluster

Rather than picking up mail from your car, boxes are clustered in a kiosk and the pedestrian entrance, increasing 'chance' meetings among neighbors.



Essential Design Keys

provide well-defined personal space and foster a strong sense of community

Ross Chapin: Architect, Pocket Neighborhoods Author

Cottage Scale

These are 1-1/2 -story cottages, not 2-story houses. The difference is not just about style, but impact on the surrounding neighborhood. If twice the density of houses are allowed in a single-family zone, they need to be cottage scale.



Essential Design Keys

provide well-defined personal space and foster a strong sense of community

Ross Chapin: Architect, Pocket Neighborhoods Author

Individuality

Each cottage, though similar, is unique. This fosters a personal bond of caring and identity with each householder and their home. We carefully chose exterior colors for each cottage in relation to one another – a total of 24 different colors! While this was a bit over the top, we feel it is important to clearly differentiate one cottage from another. Each household creates their own garden landscape and flowerbox garden. Some are like overgrown English Cottage Gardens, while others are simple and Zen-like. But they all seem to work together. Another way the cottages are each unique is because homeowners name their own cottage. When a house has a name, how can it be a commodity?



Essential Design Keys

provide well-defined personal space and foster a strong sense of community

Ross Chapin: Architect, Pocket Neighborhoods Author

Porch Rooms

So many porches these days are 'faux porches'; they may look like a porch, but have absolutely no function except to provide "modulation of the façade" and "curb appeal." That's just babble. A porch should be large enough to be a room and placed just off of the active area of the house. It should also be next to the commons, where householders can choose to informally engage with neighbors. The passageway to the front door should pass along the side and not the center of the porch to preserve its function as a room.



Essential Design Keys

provide well-defined personal space and foster a strong sense of community

Ross Chapin: Architect, Pocket Neighborhoods Author

Living Large in a Small House

A small house can feel and function large when there is ample light and adequate storage space. Nine-foot and higher ceilings with large windows and skylights fill the rooms with light, creating a much larger perceived sense of space. There is ample storage with walk-in closets, built-in shelves and an attic. We designed in nooks, built-in eating alcoves, and deep sills. Living, dining, kitchen, bedroom and bath are all on the main level and there is a spacious full-height loft accessed by a ship's ladder.



Essential Design Keys

provide well-defined personal space and foster a strong sense of community

Ross Chapin: Architect, Pocket Neighborhoods Author

Simple Materials, Rich Detail

With standard off-the-shelf materials, we created a rich layering of texture. Using local craftspeople, the details are honest but not fussy, a delight to the eye. We used reclaimed whitewashed spruce paneling, brightly painted Dutch doors, vinyl windows with traditional white-painted trim, plywood & batten ceilings, stained Medite flooring, and no drywall!



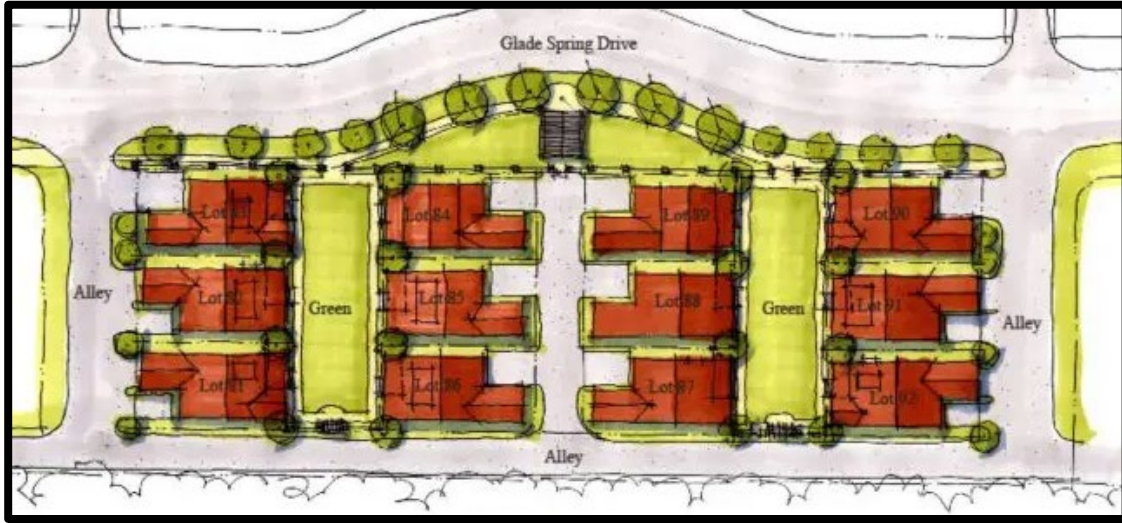
Third Street Cottages - Langley, WA
8 homes - .71 ac



Heritage Village - Barling, AK
17 homes - 2.3 ac



Saluda River Club - Lexington, SC
12 homes – 1.3 ac



The Borough - Carlton Landing, OK
8 homes – .3 ac

