

City of Oxford Housing Advisory Commission
Minutes of the January 28, 2019 Meeting
LCNB Community Room

HAC members in attendance: Glenn Ellerbe, Sherry Lind, Shana Rosenberg, David Prytherch, Steve Schnable, and Scott Straker. Seth Geisler was unable to attend.

Staff members in attendance: Alan Kyger, Zachary Moore, and Sam Perry

Numerous members of the public attended.

Meeting called to order 7:03 pm.

David P. moved to approve the agenda, seconded by Glenn. All voted in favor. None opposed.

Scott S. moved to approve the minutes of the December meeting, Glenn seconded. All voted in favor. None opposed.

The Commission discussed election of officers. Initially Glenn nominated Seth for Chair and Shana nominated Sherry for Vice Chair. But after some discussion about balancing leadership responsibilities, Glenn withdrew his motion. David moved to nominate Sherry for Chair and Seth for Vice-Chair. Glenn seconded that motion. All voted in favor, none opposed. All expressed thanks to Seth and Sherry for taking turns leading the HAC.

Alan highlighted the Commission's efforts to better understand affordable housing issues in Oxford and ensure coordination among those organizations working on the issue.

Alan introduced Jim Lipnickey of Habitat for Humanity. Jim provided an overview of the organization's work, in which potential owners must qualify and provide sweat equity. Habitat provides the land and provides zero-interest mortgages and organizes community service to assist with construction. The Habitat affiliate for the region, which he believed was the largest geographic affiliate in the country, currently builds 35-40 homes per year. Attention was then turned to the local level as he provided an overview of the Reckford Woods subdivision on Hester Rd., a 6.5 acre parcel with 20 lots. Currently one street is entirely built-out and another has two houses that will be closed on in 2-3 months, with two additional houses to be breaking ground this year. Habitat holds the mortgages on their properties, and don't go to a bank. Currently a home can be acquired for \$92,000, but appraises at \$125,000. Habitat holds a second mortgage on difference, which is amortized with time spent in ownership (to prevent flipping). Overall, 7 to 8 models are utilized for new home construction with a minimum floor area of 1,100 square feet. Most homes contain 3 bedrooms, though one house with 4 bedrooms was built on Carter Court. In addition to the homes located within the Reckford Woods subdivision, Habitat

has also done 4 homes on Reigh Way, 1 across from the existing city pool, 1 on Homestead Ave, and 1 on College Corner Pike.

There were questions from HAC members and the public about the applicant pool. Jim noted that many applications are sent out, but few are returned, and only a percentage of those qualify. A down payment of \$500 or \$800 is required for a 30-year mortgage, and there are income limits depending on the number of individuals living in the home (the maximum annual income for a single individual to qualify is \$16,000). Typically 10-20% of applicants make it through the process. Jim expressed that many are overwhelmed by the application and simply don't know how to proceed on their own without assistance. While most homes are now occupied by former residents of the trailer park, recent families have moved from the Cincinnati area outside Oxford. Shana inquired about future plans, and Jim said Habitat is not looking for additional land but is focused on building 8 remaining lots. Sam asked about time from application to home building; Jim replied 12-16 months. David asked about limiting factors, to which Jim replied money and number of applicants; volunteers and land are not a problem. Alan asked about ways City could support their work. Jim suggested the City had been very helpful, and did not see immediate need for assistance.

The HAC welcomed Mindy Muller of Community Development Professionals. Alan introduced Mindy as the firm that has proposed a tiny house community in Oxford. CDP began in 2003 and is a woman-owned for-profit that focuses like a non-profit on service. CDP works within four main spheres: 1) non-profit organizational development, 2) affordable housing & homelessness, 3) social enterprise and entrepreneurship, and 4) plan development. Ms. Muller provided an overview of CDP's work on affordable housing, which focuses on transitioning people from homelessness to housing, and reviewed some of their successful projects in Butler County.

She discussed the concept of a tiny-house development in Oxford, which involves partnership with an area non-profit and diverse funding agencies to construct a community of tiny homes that can be rented for below-market rates (including utilities), enabling qualifying low-income individuals and families to move from homelessness or living in motels to having a single-family home in a community setting, as a step toward more stable renting or ownership. This would serve families displaced from the trailer park or low-income seniors. Total project costs estimated at \$867,000, but funded by diverse public and private sources, including: (1) \$496,275 from Federal Home Loan Bank; (2) \$277,875 from Butler County's HOME funds; (3) \$17,000 from Butler County's CBDG funds; (4) \$15,000 from the Oxford Community Foundation; (5) \$25,000 in Community Reinvestment money from LCNB Bank; and (6) \$36,000 to come from other sources. Affordability is guaranteed in the project through 15-20 years by deed restriction. Current projection is a community of 12 tiny homes in a central location convenient to transit and local services. Ms. Muller has potential sites and funders identified, but if it can't work in Oxford in 2019, CDP is looking elsewhere. She is hoping to have site

control by April 2019 in order to meet an August 2019 FHLB application deadline, and if all went well then the plan would be to break ground in Spring 2020.

HAC members and public asked questions about funding and administration. Mindy emphasized that the non-profit partner is key, as is the ability to purchase land affordably ("If you have debt on the land," she stated, "you can't make the project affordable"). The key barriers to overcome, she reiterated, are securing a site and a non-profit partner. After questions from Ann, David and Sam, she noted that the owner needs to be a non-profit, but administration and property management services could be contracted out.

Steve and Alan asked about data that substantiates need in Oxford. Mindy cited information from community needs assessments and other sources like the Family Resource Center to emphasize there are more than 12 families already living in motels or other insecure arrangements in Oxford. The HAC expressed enthusiasm for the project, and the commission and staff are committed to working on resolving key issues of site and non-profit partner.

David provided an overview of the affordable housing subcommittee, which has identified regulatory strategies for mandating affordable housing set asides, but needs more information on how units would be managed/kept affordable. The subcommittee is waiting on information gained from invited guests from local agencies and will return to policy afterwards.

Guest Ann Whelpton provided an overview of AARP Livable Communities SWAT Team. The Commission discussed different focus areas to seek assistance from AARP experts, focusing mainly on housing and tactical urbanism. Sam confirmed that housing consultation could provide synergy with HAC and other efforts.

David moved to adjourn the meeting at 9:05 pm, seconded by Glenn. All voted in favor, none opposed.