

City of Oxford Housing Advisory Commission
Minutes of the March 18, 2019 Meeting
Oxford Municipal Building – First Floor Conference Room

HAC members in attendance: Sherry Lind, Glenn Ellerbe, David Prytherch, Shana Rosenberg, Steve Schnabl, and Scott Straker.

Additional guests: Coe Potter.

Staff present were Sam Perry and Zachary Moore.

Meeting was called to order at 7:00 pm.

Glenn moved for approval of the agenda. Shana seconded, all voted in favor.

Glenn moved to approve the February 25, 2019 minutes. Scott seconded, all voted in favor.

There was discussion of the possible shift of the meeting time. Zach shared the results of the poll, which indicated that everyone was available at two times: the standard 7:00 pm time and a 1:30 pm slot. Shana made a motion to shift the HAC monthly meeting to the third Monday of each month at 1:30 pm, Scott seconded, all voted in favor. The Commission also agreed to special meetings of particular public interest or with outside guests being scheduled periodically at the 7:00 pm time.

Zach described the meeting with Desmond Maaytah of the Butler County Development Department. Staff had a productive meeting with Mr. Maaytah, and gave him a tour of notable low-to-moderate housing areas within the City. Mr. Maaytah is also open to attending a future HAC meeting. His department administers federally allocated CDBG & HOME funds, a potential source of funding for housing. This is an important connection for future housing efforts in Oxford. City of Oxford receives 10% of Butler County's CDBG funds automatically by-contract (as does the City of Fairfield), then minus 15% for administrative costs, the rest of the money is available countywide on a competitive basis. The overall CDBG fund total is around \$1.1 million annually.

Zach gave an update on internal staff discussions related to the potential role of the HAC in making recommendations on housing-related Planning Commission cases. After discussions with legal counsel, such a formalized role would require amendment to our zoning code (i.e. to the administration sections of zoning and subdivision chapters). He also reiterated some of the possible thresholds for HAC review and recommendation, as established at the February meeting:

- Subdivisions of 10 units or more
- Up- & Down-zoning of residential
- Planned developments with a housing component
- Rezoning to/from residential

Zach presented to the Commission examples of each of these types, to illustrate the kind of developments that the HAC might provide input on. Sam suggested that with recent text amendments to the Planned Development in place, it might be good to wait a bit. David suggested it would be ideal in the long run to have the HAC provide targeted input to the Planning Commission and Council on the housing-related aspects of development proposals, much as the Engineering Department provides targeted input on stormwater, etc. But there was concern about whether the HAC currently has sufficient basis to provide informed evaluation/recommendation on development proposals. Steve made a motion to table the topic of HAC input on development proposals, with Glenn offering a friendly amendment that the HAC take it off the table until May. Steve amended his motion to reflect Glenn's amendment. Four voted in favor of the motion, one voted against (Rosenberg against). Motion passed.

Scott shared his research on workforce housing in Oxford, which dealt with the economics of housing construction and funding/financing for low-income employed persons. He shared mortgage front and back end ratios for those earning minimum wage, which suggests a couple of two employed people could afford \$793 per month for a mortgage, assuming a car loan of \$200 per month. He then reviewed construction and financing costs to build a three-bedroom 1-bath home (principal cost \$100,000) using an FHA mortgage, which for just the home itself would be \$761 per month. However, factoring in the estimated cost for the land itself (\$45,000), this would require a monthly mortgage of \$1,030 per month. Bottom line: a couple working minimum wage could afford constructing a home, but would fall short on the land by \$46,712. This analysis assumed a typical lot size that was reflective of Oxford's least dense residential zoning district (R1A), which provides for a minimum lot size of roughly 1/3 of an acre. David offered thoughts on the role of increased density allowance in perhaps reducing housing costs, though the discussion turned toward having other assurances in place (perhaps in the form of an overlay or other mechanism) that would ensure a quality development that adjoining neighbors/owners would be receptive to. The Commission thanked Scott for his research.

Coe Potter, local developer was present and asked to discuss the pending tree ordinance. Glenn moved to amend the agenda to include discussion of the ordinance, Scott seconded, all voted in favor. Mr. Potter expressed concerns about the pending ordinance in relation to housing affordability. There was discussion about the balance between environmental protection and housing, and an expressed desire for the goals of environmental protection to not interfere unduly with goals of affordable housing provision. Mr. Potter complimented the Commission on their efforts, as observed throughout the meeting.

Glenn moved to adjourn, Scott seconded, all voted in favor. The Commission adjourned at 8:25 pm.