

City of Oxford Housing Advisory Commission
Minutes of the July 15, 2019 Meeting
Holy Trinity Episcopal Church, 25 East Walnut Street. – Undercroft

HAC members in attendance: Sherry Lind, David Prytherch, Nicola Rodrigues, Shana Rosenberg, Scott Straker, and Steve Schnabl. Excused was Glenn Ellerbe. Additional guests included Mayor Kate Rousmaniere, Councilor Steve Dana, Prue Dana, and Judith Kolbas.

Staff members in attendance: Sam Perry and Zachary Moore.

Meeting was called to order at 7:00 pm.

Shana moved to approve the agenda, Scott seconded. All voted in favor.

Shana moved to approve the June 17 minutes, Scott seconded, all voted in favor. David abstained due to absence during June meeting.

The HAC welcomed its newest member Nicola Rodrigues, who was appointed by City Council in June. She holds a Ph.D. in Family Social Science, teaches courses in Family Studies at Miami, and serves as Client Services Specialist for the Family Resources Center.

Sherry welcomed guests of local agencies who can provide information that might assist Oxford in addressing affordable housing needs. David expressed thanks to the guests on behalf of Council, which has made the promotion of affordable and workforce housing a priority.

Mr. Desmond Maaytah introduced his work with the Butler County Community Development Department, which is funded entirely by HUD funds. He thanked Oxford for recognizing the importance of affordable housing and inviting him to speak. He found the City's attitude toward affordable housing refreshing, given that not all communities have the same stance.

The Community Development Block Grant (CDBG) program from HUD provides about \$1.1 million in funding annually to Butler County, which can be allocated to jurisdictions and non-profits to serve low and moderate-income people/communities or eliminate blight. HUD considers Butler County an urban county, thus the County is entitled to the funds which can then be allocated as the County sees fit, provided funding goes to support low to moderate income areas.

Mr. Maaytah described how CDBG funding has aided local communities with certain projects over the years, including community centers, sewer improvements, and housing. The scope has since increased to include programs like emergency home repair, "Neighbors Who Care" home repair programs, demolition programs, new home construction (e.g. Habitat for Humanity), and down payment assistance (through Neighborhood Housing Services). These various programs assist people in securing or maintaining their own homes. Oxford receives 10% of the County's CDBG funding (about \$115,000) annually,

which has been used mainly for sidewalk repair. However, other funds have also been applied for and used locally by non-profits like the Family Resource Center. Under HUD rules, Oxford qualifies as a low-income community entitled to CDBG dollars due the college student population artificially deflating community income figures.

The Butler County HOME Program provides approximately \$600,000 funding for homeowner rehabilitation, homebuyer assistance, acquisition or rehabilitation of rental housing, or tenant-based rental assistance. There is a 10-15 year affordability period for units taking advantage of HOME funds.

The Butler County Continuum of Care (CoC) Program provides \$550,000 per year to assist the homeless, rental assistance for the elderly, and case management for those with mental illness or substance abuse. He also mentioned some of the good projects that are already happening in Oxford, which include the new TOPSS social service facility which received \$75,000 and the tiny home community (a funding request for which has been placed before the Butler County Commissioners, and to which the City has already expressed its support).

Nicola asked about support for mobile homes. Desmond said Butler County policy has not been to support mobile homes. Steve suggested maybe in Oxford that form of housing is perhaps uniquely important for providing affordable, given our local market conditions.

Nicola also asked about ways funds might be used to support homeless people in Oxford, given that we don't have a shelter. Mr. Maaytah said funds have been used via private landlords with rental assistance. He admitted that most of the social service agencies are in Hamilton and Middletown and resources have not always been directed to address needs in Oxford.

David asked about options for CBDG funding. The City receives an automatic percentage and has discretion to use that funding as it deems fit to assist low and moderate-income people. But the City and Oxford non-profits can apply for other projects beyond that automatic percentage. David noted that there are many opportunities for Oxford to partner with Butler County to address housing needs.

Ms. Lori DiStaola is the Executive Director of Neighborhood Housing Services of Hamilton, and has worked for the organization for 23 years. Ms. DiStaola considers NHHSH to be a "one stop shop" for housing-related needs. NHHSH opened in 1992 originally in partnership with the City of Hamilton and Hamilton Community Foundation, and became an affiliate of NeighborWorks America Reinvestment Corporation in 1994, which receives direct Congressional funding. Other funding sources for NHHSH include HUD and local banks, which are required to reinvest in communities by the Community Reinvestment Act (CRA). The organization also began developing affordable housing in 1996, though helping low-to-moderate income families obtain ownership of existing housing affordably remains their key program. In addition, NHHSH has received special certification from HUD as a Community Housing Development Organization (CHDO), and has HUD-certified counselors on staff.

Since its inception, NHSH has been providing housing services for low to moderate income people with a mission “dedicated to building affordable, healthier, and stronger communities” through community partnerships. They believe everyone has the right to quality affordable housing; some locations, such as Hamilton and Middletown, have a lot of affordable housing but much of it is not good quality (blighted), while other locations have a lot of quality housing options but affordability is the issue. Staff works one-on-one with clients to help them through the home-buying process, pulling credit reports, looking at debts and budgets, and setting an action plan. No fees are charged for client services. According to Lorie most of their clients can afford their rents, but have the biggest trouble coming up with a down payment up front so they can get into a home. Since NHSH has established good relationships with banks and lenders, there are certain products that can be offered through their organization that aren’t normally offered to anyone “off the streets.” Homebuyer education helps to keep the default rate low at 2%, while the national average is close to 4%. The relationship between NHSH and clients continues after closing – their organization intervenes immediately with lenders whenever there is a life event that prevents a homeowner from making regular payments, where NHSH works out a repayment plan or a forbearance to prevent foreclosure.

NHSH programs include lending services for home purchases, improvements, and forgivable loans for down payment/closing costs. Down Payment/Closing Cost Assistance of up to \$5,000 is available to prospective homeowners at 80% of the Area Median Income or below. Community Based Economic Development includes partnerships with SELF (Butler County’s community action agency) and a local consulting firm to identify and encourage prospective entrepreneurs, which can provide a micro-enterprise loan of up to \$5000. Community building and organizing activities include partnerships with organizations, churches, and municipalities. Real estate development/asset and property management activities include collaboration with municipalities to build or rehab homes. NHSH owns 28 rental properties for qualified households and does property management in-house. She said overall NHSH works best in partnership with organizations and communities, networking and working together to identify funding opportunities and best ways to leverage funding to make in impact.

She suggested that Oxford would score well given its low-income profile in the Census. She described some of the programs done in Oxford: NHSH administered Miami’s forgivable loan employee assistance program (which had provided up to \$15,000 per faculty/staff member in down payment assistance), built some low- to moderate-income housing (specifically 2 houses on Harvest Court in the Muskopf Farms subdivision), and has worked in the past with the Oxford Community Foundation on projects like the owner-occupancy project on N. Locust, etc. She mentioned some of the low income tax credit opportunities that may exist, for which Oxford could score highly, though the challenge in Oxford is the high cost of the land to make the numbers work. Properties also tend to sell very quickly once they are the market, especially in the Mile Square where there is commonly a lot of interest in establishing student housing. David asked if donation of lands (e.g. city-owned) can be counted as the local contribution/match, which Ms. DiStaola confirmed.

There was discussion about how best to get started with all of these great ideas. Lorie emphasized that you really want to start with one project that can help you bring everyone – especially a developer – to the table, which allows you to build up the capacity locally. NHSH is happy to help Oxford in starting those conversations.

The Commission thanked the guests for their information, which was very helpful for thinking about possibilities (and next steps). Sam suggested that the housing affordability report will provide a great point of discussion for our next meeting, helping debrief and determine what direction to head.

David moved to adjourn at 8:36 pm, Sherry seconded, all voted in favor. None opposed.