

Mahoning Valley Regional Housing Strategy

REGIONAL RECOMMENDATIONS

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This report was commissioned by the Eastgate Regional Council of Governments.

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**REINVESTMENT
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The Mahoning Valley Regional Housing Strategy

In 2024, The Greater Ohio Policy Center (GOPC) created a Regional Housing Strategy for Mahoning and Trumbull Counties at the direction of the Eastgate Regional Council of Governments. **This Strategy includes recommendations for programs and initiatives that will help continue to stabilize and strengthen all housing markets in the Valley from market rate to subsidized.**

RECOMMENDATIONS

The Mahoning Valley Regional Housing Strategy recommendations are organized into two groups: **Regional and Localized Recommendations.**

REGIONAL RECOMMENDATIONS

Regional recommendations require cross-sectoral partnership and new programmatic development. They are designed to address shared issues in a strategic, coordinated way.

Proposed new regional initiatives include:

- Housing Consortium
- Emerging Developers Training Program
- Coordinated Zoning Adjustments
- Downpayment Assistance Programs
- Proactively Assemble Land

For more detail, see the Regional Recommendations Module.

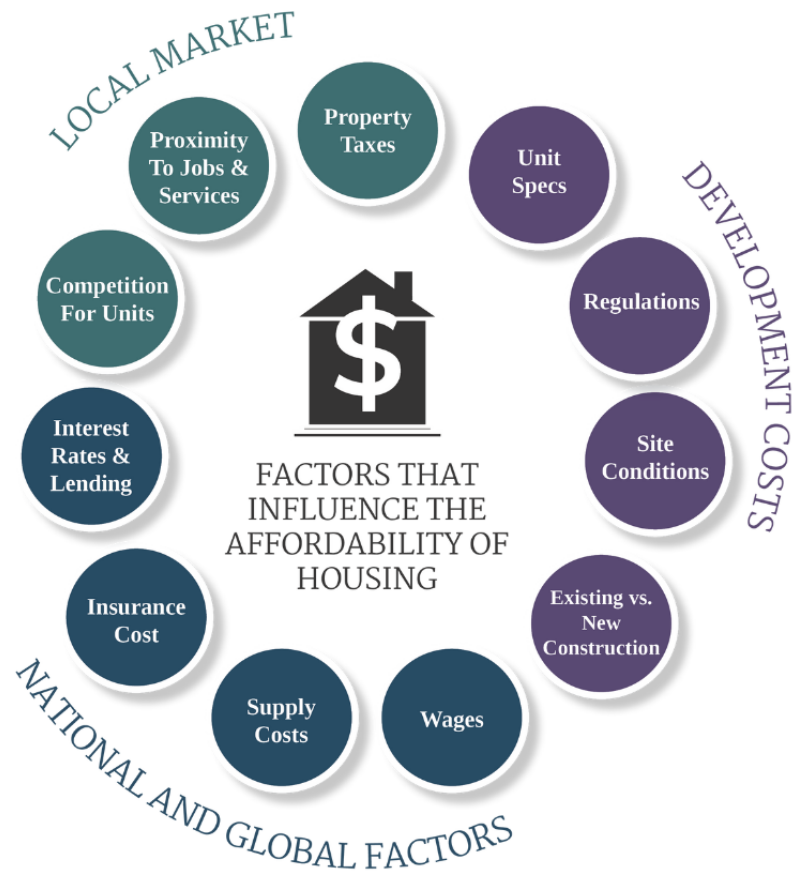
LOCALIZED RECOMMENDATIONS

Localized recommendations can be implemented by individual actors in their own communities at any time, apart from the regional recommendations.

The recommendations focus on the following goals:

- Protect existing housing stock and prevent decline
- Enhance existing neighborhoods and support existing residents
- Protect vulnerable populations
- Lower barriers to development and redevelopment

For more detail, see the Localized Recommendations Module.



Housing Affordability

There are many factors that affect housing production and affordability, including supply costs, unit specifications, and proximity to jobs and services. While some of these are globally or regionally driven, this strategy attempts to address those that local actors can adjust to move the needle on housing in the Mahoning Valley.

Recommendations for Regional Initiatives

Regional Initiatives require cross-sectoral partnership from regional entities to develop new programming and address shared issues in a strategic, coordinated way. They were selected to capitalize on opportunities that exist in the Valley already or to help address sticking points in a collective, strategic way. They are built around regional actors who are already well-equipped to work on them.

Proposed new regional initiatives include:

- ◇ **Establish a [Housing Consortium](#)**– An intermediary body at the center of the housing wheel ensuring alignment and coordination
- ◇ **Start an [Emerging Developers Training Program](#)** – Provide technical assistance and financial support to grow the developer eco-system, promote infill housing, and to keep wealth-building opportunities local to Mahoning Valley
- ◇ **Coordinate Regionally on [Zoning Adjustments](#)** – Provide technical assistance and advocacy support to help local governments across the Valley make needed zoning adjustments
- ◇ **Create [Downpayment Assistance Programs](#)** – Establish partnerships with local employers to help recruit and retain talent and increase homeownership rate
- ◇ **Proactively [Assemble Land](#)** – Coordinate on proactive land assembly

More detail on each of these proposals, a discussion of the need they address, and how they work can be found in the sections that follow.

ESTABLISH A
HOUSING
CONSORTIUM

A Guide to Establishing a Housing Consortium

This section describes what a Housing Consortium is and why it could be an important tool in helping the Mahoning Valley address current housing challenges. GOPC outlines a proposed structure for a Mahoning Valley Regional Housing Consortium. We also offer some suggestions about areas for collaboration and topics for discussion.

The suggestions here are designed to help get the Mahoning Valley Housing Consortium up and running. The direction and topics may change as the Consortium evolves. This type of real-time adjustment is to be expected.

WHAT IS A HOUSING CONSORTIUM?

A Housing Consortium is an **intermediary body at the center of the housing wheel**. The Housing Consortium will ensure people across organizations know one another and what each other are doing and works to align efforts. Multi-sector Consortia are effective in accomplishing key strategic priorities because all parties are “rowing in the same direction towards the same goal.” The proposed Mahoning Valley Housing Consortium will include **public and private development, subsidized and market-rate, and cover all of Trumbull and Mahoning counties**.

The presence of a coordinated effort focused on housing issues signals competency and seriousness to residents and to potential developers and builders within and outside the community. It can also address shared needs in a strategic, coordinated way.

A regional consortium is a big entity, so a dedicated full-time staffer and a smaller “Executive Committee” subset of the Consortium, will be necessary to keep the full Consortium moving forward. This is discussed in more detail later in this document.

WHAT DOES A HOUSING CONSORTIUM DO?

The Housing Consortium will be made up of representatives from all housing-related sectors, including: local governments, nonprofit and for-profit developers, social service agencies, and lenders. This diverse membership will allow for collaboration on a wide range of issues.

The first two years of the Housing Consortium will focus on networking and fostering familiarity among the members. Over time, Consortium members will know each other better. That familiarity will provide a basis for Consortium participants to coordinate around strategic goals, like land acquisition strategies and increasing regional competitiveness for LIHTC development, as well as implementation of recommendations from the Mahoning Valley Regional Housing Strategy.

The Consortium will also serve as a platform to educate members and other interested parties on regional issues such as regional zoning adjustments.

WHY DOES THE MAHONING VALLEY NEED THIS?

The Mahoning Valley includes 66 cities, municipalities, and townships. The region has dozens of organizations working to preserve, build, or provide housing. Each jurisdiction and organization has their own priorities and objectives and there is currently not a forum or coordinating body that brings all these well-intended parties together. A Housing Consortium can help everyone maximize their time and resources by identifying common goals and coordination strategies to accomplish them.

Additionally, the Mahoning Valley is faced with a multi-faceted housing crisis that cannot be solved by any one entity acting alone. Affordability, lack of new construction, high numbers of poor-quality units, acute needs of vulnerable populations, and outdated regulatory measures all impact the housing market in the Valley. Solutions exist to move the needle on these issues, but the outcomes will be greater and felt more widely when solutions are tackled in a coordinated effort.

WHO SHOULD BE PART OF THE HOUSING CONSORTIUM?

Below are types of organizations that GOPC recommends should be part of the Housing Consortium. The Housing Consortium staffer and the Executive Committee should strive for representation from both Trumbull and Mahoning Counties and across suburban, rural, and urban jurisdictions.

Local Government:

Representatives from county, municipalities, and townships with professional staff in the following departments could be invited:

- ◇ Community/Economic Development
- ◇ Planning/Zoning
- ◇ Building/Inspections
- ◇ Transportation/Engineering
- ◇ Planning Commission
- ◇ Health Departments/Mental Health Commissions/Development Disabilities/Recovery Board

Social Service Organizations and Health Care:

Invite all organizations across the region that touch on housing, such as the Continuum of Care coordinators. Include other organizations for which housing is an important consideration, such as the school systems and healthcare.

Philanthropy:

Major community foundations are an important stakeholder that can invest in Consortium initiatives and help attract support from others. Include foundations that have expressed an interest in transformational investment.

Developers and Financial Institutions:

Invite local developers (nonprofit and for-profit) and banks, credit unions, and CDFIs to be part of the Consortium. They bring industry expertise and valuable relationships to the group.

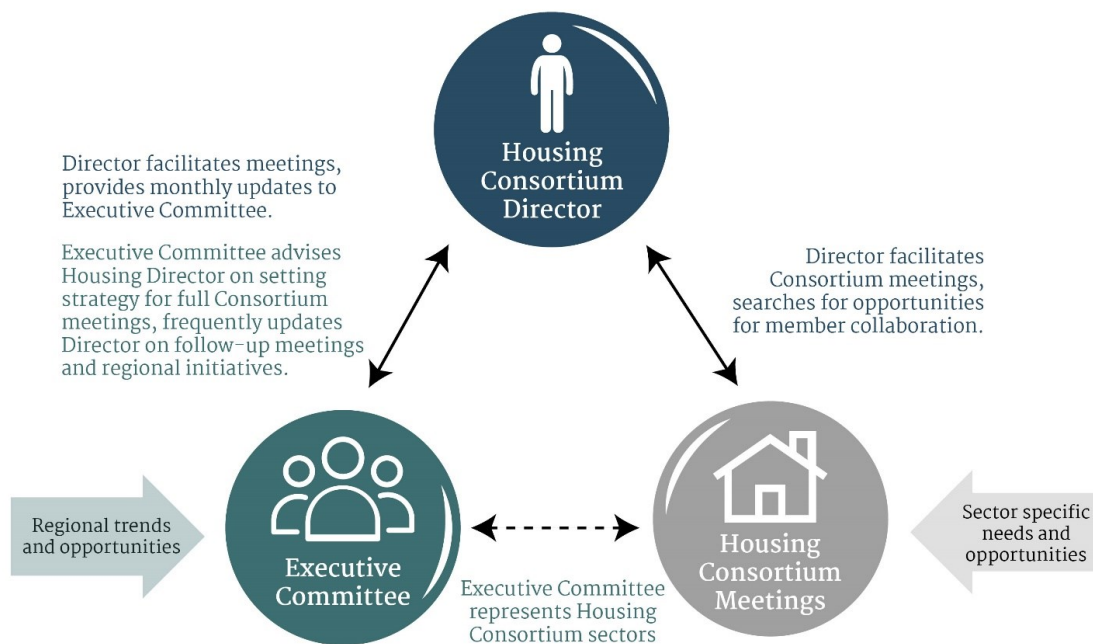
Regional Entities:

Cross jurisdictional entities like the Chamber, Eastgate Regional Council of Governments, and the Port Authority will be key members of the Housing Consortium, as they already have experience working at the regional scale.

STRUCTURE OF THE HOUSING CONSORTIUM

The Housing Consortium will be made up of three important components:

- ◇ The Housing Consortium Director
- ◇ Executive Committee
- ◇ The Housing Consortium Membership



Housing Consortium Director:

The Housing Consortium Director will be a full-time staff member to the Consortium and the Executive Committee. This position will require frequent one-on-one meetings (at least five per week) with individuals between official Consortium meetings to build trust and gain knowledge of individual organizations’ priorities. Not only will this staffer coordinate the Consortium, but they will be continually searching for areas of alignment and topics where regional collaboration and coordination can reap new benefits.

Executive Committee:

As the full Consortium will likely be quite large, a smaller Executive Committee will be formed to keep Consortium business moving and provide strategic direction. This group will meet more regularly than the full Consortium (ex: monthly or bimonthly Executive Committee meetings) and will work closely with the Housing Consortium Director on the group's strategic goals and efforts.

The Executive Committee will be responsible for scheduling follow-up meetings with members and briefing the full Consortium on progress regarding Consortium efforts and the development of regional initiatives recommended in the Mahoning Valley Regional Housing Strategy, like an emerging developer training program and homebuyer assistance program.

GOPC recommends that the Executive Committee be made up of no more than ten to twelve members. The Executive Committee should strive to ensure a diversity of representation at the Executive Committee level.

The Executive Committee should also serve as the governing body that hires the Housing Consortium Director, assess their annual performance, and handles all personnel issues, and monitors the funds earmarked for the Consortium.

Executive Committee Meetings:

- ◇ The full Executive Committee meets every one or two months.
- ◇ The Executive Committee should understand that they are a working committee that supports the Director. This may involve creating internal committees.
- ◇ Committee advises Director on strategy and other regional priorities and opportunities.
- ◇ Director provides updates on Consortium activities.
- ◇ Committee members provide updates on projects/plans/strategies.
- ◇ Plan educational sessions with the Director (ex: topics, speakers, communications).
- ◇ The Housing Consortium Director provides monthly email updates to Executive Committee.

Housing Consortium Meetings:

Because the Housing Consortium, by definition, should include a wide range of members covering a broad range of housing, its full membership will be a large group and may be difficult to assemble regularly.

To maximize participation and effectiveness, GOPC recommends the Consortium structure the monthly Consortium meetings around smaller sector-specific conversations that can be more focused on specialized needs. As priorities and strategies are identified, the Housing Consortium Director and the Executive Committee will connect dots across topics. This may include establishing cross-sector working groups to address specific needs.

ANNUAL GAME PLAN FOR THE HOUSING CONSORTIUM

This is a sample outline of the full gamut of Housing Consortium activities, covering meetings, agenda items, and staff and Executive Committee activities for the first two years of the Housing Consortium.

We propose Housing Consortium leaders structure Consortium activities in several ways:

1. Hold **topic specific meetings at the monthly Housing Consortium meetings** on an annual or semi-annual basis.
2. **Multiple one-on-one meetings** outside of monthly meetings between Housing Consortium Director and interested parties.
3. **Ongoing dialogue between the Housing Consortium Director and the Executive Committee**
4. Host occasional **educational workshops** for those interested in selected topics (zoning reform, how to attract tax credit development, etc.) or those who may not be part of the Consortium itself, like mayors, but would benefit from this type of programming.
5. **Host and fundraise for an annual reception** for the entire Housing Consortium membership to celebrate the year's accomplishments and to network.

Goals for Early Years of the Housing Consortium

These goals for the first three years show the way Consortium activities will start with networking and evolve over time to cross-collaboration on shared goals.

Year 1 Goals:

- ◇ Networking and trust building between members, ensuring the Housing Consortium Director understands the challenges and desires of members.
- ◇ Identify opportunities for members to collaborate on regional issues.
- ◇ Hold at least 1 region-wide educational event.
- ◇ Hold one Consortium-wide annual reception.

Year 2 Goals:

- ◇ Begin to implement recommendations from the Mahoning Valley Regional Housing Strategy.
- ◇ Develop list of priorities for Consortium-wide collaboration in each sector, by end of year develop and begin to implement strategies to address priorities and goals.
- ◇ Hold 1-2 region-wide educational events.
- ◇ Hold one Consortium-wide annual reception.

Year 3 Goal:

- ◇ Continue consortium-wide collaboration, set longer term goals and parameters to measure success
- ◇ Support individual members in implementing organization-specific recommendations from the Mahoning Valley Regional Housing Strategy.
- ◇ Hold 1-2 region-wide educational events.
- ◇ Hold one Consortium-wide annual reception.

In order to execute these objectives, we offer the following Consortium goals for the first three years and a proposed schedule for Consortium meetings.

Year 1 & 2 Housing Consortium Meeting Schedule:

This example meeting schedule for the Housing Consortium is designed to balance a very broad tent of participants, while also creating opportunities for in-depth conversations on specific topics. The goal is that each sector meets twice a year. Philanthropy can choose the meetings that most align with their priorities.

Month 1: Developers, Banks, & Philanthropy

- ◇ Developers share project updates & market trends
- ◇ Developers discuss financing needs
- ◇ Lenders talk about trends
- ◇ Philanthropy share trends they and their grantees are seeing
- ◇ Discuss short and long-term goals for housing and development

Month 2: Social Service Organizations

- ◇ Housing Director gives relevant updates
- ◇ Discuss specific housing needs
- ◇ Funding needs
- ◇ Emerging issues (i.e. immigration)
- ◇ Discuss short and long-term goals for programming
- ◇ Likely topic for year 2: Mahoning Valley Regional Housing Strategy goals and implementation status (successes, challenges, etc.)

Month 3: Local Government

- ◇ Housing Director gives relevant updates
- ◇ Likely topic for year 2: Mahoning Valley Regional Housing Strategy goals and implementation status (successes, challenges, etc.)
- ◇ Current and upcoming programming status
- ◇ Zoning and development process
- ◇ Major infrastructure projects

Month 4: Educational Workshop on Select Topic (In the first year, this could be zoning reform)

- ◇ Workshop open to internal members and external partners (ex: Mayors who don't regularly attend and send staff instead)

Month 5: Private Developers, Land Banks, and Port

- ◇ Housing Director gives relevant updates
- ◇ Mahoning Valley Regional Housing Strategy goals and implementation status (successes, challenges, etc.)
- ◇ Developers discuss projects
- ◇ Discuss land assemblage strategies and coordination
- ◇ Status update on Mahoning Valley Regional Housing Strategy goals and implementation

Month 6: Nonprofit Developers & Housing-Focused Social Service Organizations

- ◇ Housing Director gives relevant updates
- ◇ Nonprofit developers share project updates
- ◇ Mahoning Valley Regional Housing Strategy goals and implementation status (successes, challenges, etc.)
- ◇ Social service organizations discuss specific housing needs and how they are addressing them; barriers and challenges to meeting needs; things that they are excited about
- ◇ Discuss short- and long-term goals for housing and development

Month 7: Social Service Organizations, Local Government & Philanthropy

- ◇ Housing Director gives relevant updates
- ◇ Status update on Mahoning Valley Regional Housing Strategy goals and implementation
- ◇ Discuss specific housing needs
- ◇ Discuss current issues such as homelessness responses for upcoming winter and tenant protections
- ◇ Emerging issues (i.e. immigration)
- ◇ Discuss short and long-term goals for programming

Month 8: Annual Reception: All Members

- ◇ Accomplishments from the year

AREAS OF POTENTIAL COLLABORATION FOR THE HOUSING CONSORTIUM:

In the course of conducting research for the Mahoning Valley Regional Housing Strategy, GOPC identified several areas where enhanced regional coordination could help address housing challenges or scale up existing programming for greater impact. This list includes some of these possibilities.

The topics listed here are provided so the Housing Consortium Director and the Executive Committee are aware that these topics were raised with GOPC and can watch for opportunities to advance these efforts. Possible topics for the Housing Consortium to address include:

Increasing Regional Competitiveness for 9% LIHTC Development and Protect Existing Subsidized Units: The Mahoning Valley is not attracting its fair share of state low income housing tax credits (LIHTC) equity to the region. There are several coordinated ways that the region could attack this problem. First, local entities could work together to assemble sites in census tracts expected to score well on OHFA’s Qualified Allocation Plan and work in a coordinated way to develop and secure projects on those sites. Second, the region could assemble a team to lobby OHFA for changes to the Qualified Allocation Plan that will help the Valley perform better in the future. For more detail on this scenario, see the example on page 12. Finally, the Consortium could coordinate to protect existing LIHTC projects from financial mismanagement that leads to losing the tax credits. This could be done via engagement with the owners and managers of existing LIHTC properties to ensure appropriate reporting is happening (audits, HOME reports) and the properties are under sound asset management. If properties become at risk, the Consortium could act to find a new buyer for the portfolio before it enters receivership, preserving the tax credits on the property. This same strategy could also be employed to protect public housing, senior housing, and disability housing.

Increasing Regional Coordination Around Land Acquisition and Assemblage Strategies: This could be particularly useful in attracting new LIHTC development to the Valley.

Developing a Centralized Intake Process for People Experiencing Homelessness: Social Services organizations are in regular, ad hoc communication with each other working to serve clients affected by homelessness. They expressed interest in formalizing a centralized intake process that would help share information across agencies about where emergency housing units are available. Housing Consortium meetings can be a venue for sharing ideas and developing a plan to create and fund this centralized intake process.

Advancing Zoning Adjustments on a Regional Basis: In many local jurisdictions, current zoning is an impediment to needed development, like multi-family and infill development on small parcels. The Regional Housing Strategy for the Mahoning Valley recommends that individual local governments change their zoning codes but elevating these individual efforts to a region-wide effort could help increase the number of jurisdictions participating and foster more uniformity in zoning codes across jurisdictions.

Ongoing Scans for Shared Services and other Efficiency Measures that Can Save Costs and Increase Impact: Once groups from multiple geographies begin a regular dialogue, opportunities for shared services will emerge. One example could be the adoption of county wide code enforcement or permitting where multiple jurisdictions agree on codes and enforcement protocol and pool resources to share services.

Developing One-Stop Sources to Advertise Existing Programs: Interviewees for the Mahoning Valley Regional Housing Strategy frequently discussed the need for a centralized source of information about programs available to residents. This includes things like, financial literacy programming and supports for residents, property tax assistance, renter assistance programs, downpayment assistance programs, other incentives for relocating to Mahoning Valley or individual jurisdictions. Special guests from United Way’s 211 teams may be invited to these conversations.

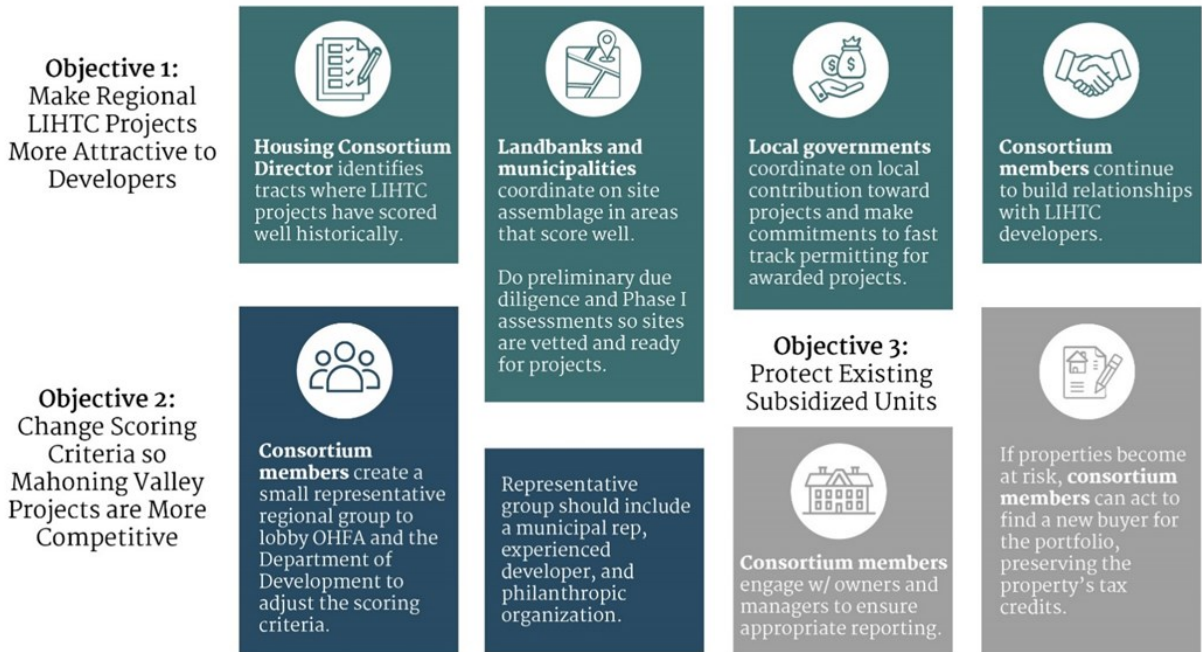
Centralizing Development-Related Information: A one-stop development-oriented shop with information about sites, demolition programs, available funding, qualified contractors, existing zoning, wetland maps, etc. would help local jurisdictions attract developers and developers prepare informed project proposals.

Regional Proposals to State or Federal Agencies for Funding: Coordinating around existing State or Federal RFPs is a clear topic for discussion at Housing Consortium meetings. Potentially, partners engaged in meetings may want to pitch projects to state or federal officials proactively. The opportunities for these strategy conversations can be facilitated through the Housing Consortium.

Other Topics for the Housing Consortium

- ◇ Create a Regional map with transparent information about development sites
 - ◆ flood plain layer and sewer/water connections layer to help establish targeted development zones
 - ◆ Maps showing where demolitions have happened and available data on the condition of the lots
- ◇ Commission a creative market study that will help demonstrate demand in the absence of comparable products to rely on

How the Housing Consortium Can Coordinate to Increase Regional Competitiveness for LIHTC Development



STAFFING

The Housing Consortium will require a dedicated, full-time, paid staffer to coordinate regular Housing Consortium, Executive Committee, and one-on-one meetings. The Housing Consortium Director will need to facilitate conversations, connect dots, and identify areas of opportunity where Consortium members can collaborate to address shared issues. This position requires a diverse skillset to effectively lead the Consortium and address the complex challenges associated with housing issues.

This is not an entry level position; the selected candidate will need to be experienced and have strong, wide-ranging, and respectful relationships throughout the region.

Eastgate Regional Council of Governments should serve as the fiscal agent of the Consortium and for costs purposes, the Director should be a staff member of Eastgate Regional Council of Governments. However, their compensation and benefits should be funded with dollars raised by the Executive Committee and Consortium. For example, philanthropic dollars or corporate giving funds.

From a fiscal oversight, hiring/firing, personnel, and strategic directions perspective, the Executive Committee should be in charge of these duties and others typical of a nonprofit governing board.

START AN
EMERGING
DEVELOPERS
PROGRAM

Start an Emerging Developers Training Program

GOPC recommends the creation of an **Emerging Developer Training program**. Such a program would grow the ecosystem of local developers, builders, general contractors and subcontractors, expanding the region’s capacity to build. In existing communities that have scattered, vacant lots, small-scale builders are key to infill development, as they are more comfortable taking on smaller sites, whereas many prominent home builders today often prefer large sites to achieve efficiency of scale. For example, the average sized project for a national home builder in 2024 is 25 acres and 50 units.*

In Youngstown alone, there are over 28,000 vacant parcels scattered throughout the city, primed for infill housing development. Investing in these sites will also support the stabilization of existing neighborhoods and property values. As Mahoning Valley’s household compositions continue to change, there is a great need for smaller homes among aging residents and smaller households. Small-scale developers can build at the scale necessary to fill in these vacant lots with the needed housing types.

An Emerging Developers Training program would expand the region’s number of developers/builders while also supporting workforce development and wealth building in the Mahoning Valley by helping existing local tradespeople expand their businesses.

Below are examples of similar programs throughout the region. We provide summary details of the following programs:

- ◇ Build South Bend Toolkit, South Bend, IN
- ◇ Centralized Real Estate Accelerator, Pittsburgh, PA
- ◇ Contractors on the Rise, Cleveland, OH
- ◇ Cleveland Equitable Development Initiative, Cleveland, OH
- ◇ Minority Contractor Capital Access Fund, Summit County, OH
- ◇ Emerging Developers Accelerator Program, Franklin County, OH

KEY DISTINCTIONS OF OTHER SUCCESSFUL PROGRAMS

- ◇ These examples include programs run by a variety of entities, including CDFIs, CDCs, and municipalities. The program’s format is influenced by the type of organization that is running it.
 - ◆ The city-run Build South Bend Toolkit takes care to educate developers on regulatory requirements and has also streamlined internal processes to be more user-friendly.
 - ◆ The Centralized Real Estate Accelerator, run by a CDC in Pittsburgh, provides

*According to a report from the National Association of Home Builders. 2024.

technical assistance and capital to aspiring local developers and small businesses.

- ◆ The Contractors on the Rise program, Equitable Development Initiative, and Emerging Developers program, all run by local CDFIs, offer a cohort training model that provides technical assistance and pathways to capital for local developers with limited experience. The Minority Capital Access Program, also run by a CDFI, provides ongoing assistance and training to minority developers
- ◇ Some programs are operated as a cohort of individuals for a specified time period while others operate as ongoing consulting. Both formats have their strengths and should be considered.
- ◇ The programs serve developers across the experience spectrum. Some programs are intended to train “development-curious” people who may be tradespeople or hobby “flippers” and want to get more serious. Other programs are intended for people with development track records that want to “go to the next level;” for example, flippers with experience renovating single family homes who want to learn how to rehab and rent apartment complexes.
- ◇ All listed programs offer some form of financial assistance to emerging developers. Most are in the form of low interest loans while some are offered as grants. Many address emerging developers’ need to cover startup costs they incur before construction and contractual payments begin.
- ◇ All listed programs provide participants with technical assistance during the development process, including support on permitting, financial structuring, and design.
- ◇ Some programs are open to all interested developers in a given geographic area (usually a city or county), while others are focused on specific neighborhoods or population segments (women, minority, LGBTQ+).

SUCCESSFUL EXAMPLES OF EMERGING DEVELOPER TRAINING PROGRAMS

Build South Bend Toolkit

City of South Bend

South Bend, IN

- ◇ The City of South Bend is committed to promoting redevelopment at all scales and has taken significant steps to support infill development including rewriting their zoning code, creating pre-approved housing designs, and developing an online-based collection of resources for developers interested in building in the city.
- ◇ This Toolkit contains information and resources on due diligence, financing, site acquisition, and educational webinars on all aspects of development. Users can explore information on vacant lots, local construction costs, zoning, titles, and design.
- ◇ The site provides information on permit requirements and applications, fee schedules, required inspections, and examples of site plans.
- ◇ Users can download a sample proforma template to aid in determining project feasibility. Links to other financing resources such as national and local banks located in South Bend and CDFI Friendly South Bend are available to point users toward additional capital sources.
- ◇ The city will occasionally provide subsidies to emerging developers to close appraisal gaps. This helps the new developers complete their first project and gain the experience they need to do more, building trust with the city. This support is offered on a case-by-case basis and is not part of a formal program.
- ◇ Several pre-approved housing plans are available for download, which can greatly reduce design costs for developers. Housing plan designs include a carriage house, cottage, narrow house, standard house, stacked duplex, side-by-side duplex, and six-plex apartment.
- ◇ The city hosts periodic workshops and seminars on development aspects including legal and design. These sessions are recorded and saved as webinars for future users.
- ◇ Having due diligence, financing, permitting, and educational resources in one place makes the complicated world of development more accessible for those entering the field.
- ◇ As of September 2024, five pre-approved houses have been built, by four developers. Nearly 100 additional pre-approved buildings are in the planning stages and expected to be built within the next two years.
- ◇ <https://southbendin.gov/bsb/>

Centralized Real Estate Accelerator

Neighborhood Allies

Pittsburgh, PA

- ◇ In 2020, Neighborhood Allies, a CDC in Pittsburgh, launched the Centralized Real Estate Accelerator, a program designed to grow community-based real estate development in the city.
- ◇ The Accelerator provides technical assistance and capital to aspiring local developers and small businesses.
- ◇ Participants are offered marketing and fundraising assistance to garner project support from investors, elected officials, and other stakeholders as well as development strategy and project management services.
- ◇ The program provides participants with predevelopment grants to explore feasibility, predevelopment loan guarantees for design and engineering, and membership and partnership interests to help close permanent financing gaps.
- ◇ The Accelerator received start-up funding from Dollar Bank (\$200,000), the Hillman Foundation (\$250,000), and First National Bank (\$50,000) in 2020
- ◇ In 2023, the Accelerator awarded \$700,000 in grants to local developers and small businesses.
- ◇ <https://neighborhoodallies.org/programs/centralized-real-estate-accelerator/>

Contractors on the Rise

Village Capital Corporation

Cleveland, OH

- ◇ Village Capital Corporation, a CDFI, in Cleveland, created the Contractors on the Rise Program in 2020 to help minority and women contractors get a foothold in Cleveland's construction industry.
- ◇ Geared toward contractors who already had some experience in rehab, new construction, or subcontracting, this program allowed participants to expand their portfolio, increase capacity, and improve their cash flow.
- ◇ Through the Contractors on the Rise program, each participant was eligible for up to \$200,000 in a revolving line of credit based upon their capacity and experience. These funds could be used for property acquisition as well as hard (construction) and soft costs. Eligible project sites were limited to select neighborhoods (Buckeye -Shaker and Slavic Village).
- ◇ After realizing that participants needed additional business coaching, VCC reallocated some of the funds originally slated for grants to put an accountant and lawyer on retainer to help cohort members formalize their businesses.
- ◇ The Contractors on the Rise program ran for roughly two years and served nine women and minority businesses, seven of whom purchased and remodeled their first home.
- ◇ The program was primarily funded through OH3C grant dollars from JP Morgan Chase.

Minority Contractor Capital Access Program

Western Reserve Community Fund

Summit County, OH

- ◇ This program is a collaboration between the Western Reserve Community Fund and the Akron Urban League.
- ◇ The program provides financial and technical assistance to Akron and Summit County-based minority, women, LGBTQ+, Veteran and Disabled-owned businesses in the construction trades.
- ◇ Eligible businesses apply and are evaluated based on need, experience, and growth potential. Once accepted, those businesses are given the opportunity to apply for financial assistance in the form of short-term credit to pay for costs related to specific construction contracts.
- ◇ MCCAP participants can also finance a bond premium, if one is required for a contract.
- ◇ These low-cost, short-term loans are repaid as the contractor is paid for work performed on the job. This short-term financing can help a construction business scale up and manage the cash flow challenges of the construction draw process.
- ◇ MCCAP participants receive access to technical assistance, targeted training, and mentorship (coordinated through the Akron Urban League) that build the business skills needed to grow and thrive in the construction trades. Examples of assistance include:
 - ◇ Help with bidding and estimating, project management, government contracting, compliance, and other key areas for businesses in the construction industry.
 - ◇ Assistance with general business practices such as bookkeeping, marketing, human resources, and certifications, among others.
- ◇ The program is designed to support minority-owned and other disadvantaged construction businesses and equip them with the best opportunities for long-term success and stability.
- ◇ <http://mccap.org/>

Cleveland Equitable Development Initiative

Cleveland Development Advisors, Village Capital Corporation, Capital Impact Partners

Cleveland, OH

- ◇ Cleveland Development Advisors (CDA), Village Capital Corporation (VCC) and Capital Impact Partners created the Cleveland Equitable Development Initiative (CLE EDI) in 2023 to provide minority developers with training, technical assistance, mentorship, networking and pathways to financing.
- ◇ The program takes developers with experience and works to “take them to the next level.” For example, one participant was an experienced single-family home rehabber and flipper and the program helped him gut rehab and rent a small apartment building. Another participant had experience with rehabbing small apartment buildings and wanted to learn how to use low income housing tax credits and how to comply with the regulations around screening applicants for income-sensitive housing.
- ◇ The nine-month program consists of formal real estate development training, workshops with local development experts and city leaders, transparent discussions around challenges and opportunities for developers of color to succeed in Cleveland, and beyond.
- ◇ Trainings are held weekly, three hours per session.
- ◇ Participants are paired one-on-one with a developer mentor to support from both a business and project approach perspective. These local experts provide project-specific guidance to further participants’ real estate development efforts.
- ◇ Cleveland Development Advisors and Village Capital Corporation work with CLE EDI members to connect them to project financing opportunities, leveraging the knowledge and relationships they’ve gained to strengthen their financing applications.
- ◇ After graduating, several participants subsequently secured development loans from Cleveland Development Advisors, Village Capital, and other lenders, like Enterprise
- ◇ The program’s first cohort had 15 members. The second cohort is set to start in fall 2024.
- ◇ <https://www.clevelanddevelopmentadvisors.com/edi/>

Emerging Developers Accelerator Program

Affordable Housing Trust for Columbus and Franklin County

Franklin County, OH

- ◇ The Emerging Developers Accelerator Program (EDAP) is AHT’s minority developer cultivation and training program designed to create pathways to development careers for groups who have historically faced barriers.
- ◇ The program consists of three elements:
 - ◆ Technical assistance: six-month education course covering affordable housing development (legal structuring, feasibility, market analysis, site selection and acquisition, proforma and financing, project management)
 - ◆ Access to capital: Upon successful completion of the program, participants can apply for loans to build affordable housing through AHT.
 - ◆ Ongoing consulting: Participants will benefit from ongoing consulting with industry experts throughout the development process.
- ◇ During the final learning session, participants create a comprehensive development project plan. Each participant presents this final project proposal for funding under AHT guidelines.
- ◇ The ultimate goal is to increase the number of affordable housing units by engaging more under-represented developers, particularly women and developers of color.
- ◇ The program is funded through the City of Columbus Department of Development, Franklin County, JP Morgan Chase, and the U.S. Bank Foundation.
- ◇ Since its creation, the program has had 40 participants across three cohorts. The fourth cohort is set to begin in fall 2024.
- ◇ <https://www.hztrust.org/edap>

COORDINATE
REGIONALLY ON
ZONING
ADJUSTMENTS

Coordinate Regionally on Zoning Adjustments

GOPC recommends a coordinated **Regional Effort to Enact Zoning Adjustments**. This work will help modernize zoning codes to better meet the needs of the region.

Specifically, it will:

- ◇ Promote similarity across codes making compliance easier for developers and reducing their risk
- ◇ Legalize development on small, currently non-conforming parcels to help drive development to existing communities where there is ample vacant land and existing utilities. By making these sites more viable for development, zoning adjustments can help eliminate the need to develop on the urban fringe, where expensive utility extension is often required
- ◇ Allow for a range of Missing Middle housing types to better match regional income levels and trends in household size

The actual nuts and bolts of changing zoning codes will happen at the local level, but a regional emphasis on encouraging development-supportive updates, striving for consistency across local governments, and providing technical assistance could provide the momentum and support needed to generate greater impact more quickly across the region.

Housing Type Definitions

Missing Middle housing refers to a range of housing types comparable in size to single-family homes but that contain multiple units and are located in walkable neighborhoods.

Examples of Missing Middle housing include:

- ◆ Duplexes
- ◆ Fourplexes
- ◆ Courtyard buildings
- ◆ Cottage courts
- ◆ Townhouses
- ◆ Multiplex or Triplex apartments
- ◆ Live/work space

An **Accessory Dwelling Unit (ADU)** is an independent residential unit located on the same lot as a stand-alone single-family home. The ADU is typically smaller than the single-family home and can be freestanding in the backyard, attached to the home, or attached over a garage. ADUs are sometimes also referred to as granny flats or in-law units.

EXISTING CONDITIONS

Throughout the region there is a lot of variation across existing zoning codes. Cities and villages and unincorporated townships all often have their own codes. In addition, local codes vary significantly in the level of detail they offer on residential development. Like most places in Ohio, most zoning codes in the Mahoning Valley are outdated, limit housing diversity, and by extension, dampen development activity and decrease affordability. In fact, some recent development projects in the Valley have failed due to an inability to get a zoning variance.

Planning Commissions exist in both counties to assist in administration and review services and potentially encourage proactive zoning code adoption. Eastgate Regional Council of Governments is also a resource for technical expertise for its membership.

Below are examples of best practices that should be encouraged throughout the region.

BEST PRACTICES IN ZONING ADJUSTMENTS

Best practices that should be incorporated into zoning codes throughout the county are:

- ◇ **Permit a Mix of Home Types** – allow for a fuller range of Missing Middle housing types while keeping neighborhood character.
 - ◆ Use existing neighborhood precedents to determine what is allowed. Zoning needs to match the character of existing neighborhoods; Multi-family neighborhoods should have multi-family zoning. This could include Accessory Dwelling Units, duplexes, small townhome complexes, cottages on existing single-family lots, and fourplexes. Change R1 standards to allow these types by-right.
 - ◆ Address obstacles to including more than one residential structure per site, like regulations against placing one unit behind another and requirements that mandate homes be a certain distance from front lot line.
 - ◆ Address obstacles around utility requirements—namely that detached ADUs and other housing types frequently must have their own sewer and water lines.
- ◇ **Minimum Lot Size** – change zoning so that existing vacant lots can be built on without a variance.
 - ◆ Lower minimum lot sizes to at least reflect existing lot sizes and context.
 - ◆ Consider allowing all lots to be buildable regardless of width and area.
- ◇ **Setback Requirements** – change setback requirements to promote development on existing vacant lots.
 - ◆ Review side setbacks against existing homes and adjust to match local context. Allow new construction to match existing front setbacks.
- ◇ **Right-Size Parking** – reduce the amount of required parking to reduce cost of parking and allow more developable space to be filled with housing.

- ◆ Reduce or eliminate parking minimums.
- ◆ Allow on-street parking.
- ◇ **Transit Oriented Development** – build denser housing near transit to help reduce residents’ transportation costs and increase ridership for transit.
 - ◆ Allow for higher-density development and mixed-use development by-right in transit corridors.
- ◇ **Minimum Commercial Component** – rethink requirements to lessen burdens on residential development.
 - ◆ Reduce or remove the Minimum Commercial Component in mixed-use projects which can be detrimental to housing projects if the commercial space must be built but cannot be leased.
- ◇ **Promote Pre-approval Programs** – streamline the plans review process, promote new housing types, lower barriers to development.
 - ◆ Pre-approved infill building plans grant expedited permitting to a set of pre-designed plans that are architecturally-appropriate for a specific community. They are designed to promote new construction by limiting the time and expense associated with the city’s plan review process. Cities around the country are adopting pre-approved building plans to attract new development to their community and stimulate the development of missing middle housing. The pre-approved building plans help to streamline regulatory processes, promote new housing development in existing neighborhoods, offer more choice in housing types, and reduce some development costs.
 - ◆ Pre-approved building plans can be tied into zoning update efforts by identifying appropriate building types for specific areas.

CREATE A
DOWNPAYMENT
ASSISTANCE
PROGRAM

Create a Downpayment Assistance Program

A **Downpayment Assistance Program** implemented by employers within the region will help recruit and retain talent. This type of program will also help increase homeownership rates, which will have multiple benefits to the region.

SUCCESSFUL EXAMPLES OF EMPLOYER PROGRAMS ELSEWHERE

Cleveland Clinic – Employer Assisted Housing

- ◇ Provides employees with up to \$20,000 in forgivable loans to purchase homes.
- ◇ An additional \$10,000 loan is available to “working families” whose total household income is less than \$150,000.
- ◇ The loan can be used for down payment, closing costs or mortgage points associated with buying a home in a designated target area.
- ◇ Through the program, the loan is forgiven if the borrowing employee continues to work for Cleveland Clinic and occupy the residence for 60 months after purchase.
- ◇ <https://my.clevelandclinic.org/-/scassets/files/org/dermatology-plastic-surgery/medical-professionals/13417-employer-assisted-housing-brochure.pdf?la=en>

Dallas Habitat for Humanity – Employee Benefit

- ◇ For its employees, Dallas Habitat has established a benefit that provides downpayment and closing costs assistance of up to \$13,000 in the form of a loan that is forgivable over a 5-year term.
- ◇ Loans are available to full and part-time employees who purchase a home after July 2022.
- ◇ <https://apnews.com/article/health-dallas-covid-prices-d79714c2ef7d96ee4e93792baa5b7bc5>

Walmart – Mortgage Assistance Program

- ◇ Partnered with Mutual of Omaha Mortgage to offer discount on mortgage
- ◇ \$1,000 off closing costs
- ◇ Applies if you are purchasing a new home or refinancing your existing home
- ◇ <https://www.mutualmortgage.com/corporate-perks/walmart/>

Johns Hopkins University and Hospital – Live Near Your Work Program

- ◇ Offers grants up to \$17,000 toward a down payment and closing costs associated with buying a house in designated city neighborhoods
- ◇ Matching program – receive funds from an employer and from Baltimore City
- ◇ Homebuying course & 1:1 counseling session MUST be completed prior to making an offer on a home
- ◇ <https://hr.jhu.edu/benefits-worklife/live-near-your-work/>

TOTAL GRANT	Hopkins Gross	Hopkins Net	City Grant	Total “Cash-to-Close”
\$5,000	\$2,500	\$1,535	\$2,500	\$4,035
\$10,000 (JHU ONLY)	\$7,500	\$4,605	\$2,500	\$7,105
\$17,000	\$14,500	\$8,903	\$2,500	\$11,403

San Francisco Teacher – Next Door Program

- ◇ Provides up to \$40,000 for market-rate housing units or \$20,000 for a below market rate unit.
- ◇ Loans are forgiven after 10 years.
- ◇ Participation requires income under 200% of area median income (AMI), assets less than \$60,000 in value, and a down payment of at least three percent, 1.5% of which can be from gifts.
- ◇ <https://sf.gov/reports/october-2022/about-teacher-next-door-program>

PROACTIVELY ASSEMBLE LAND

Proactively Assemble Land

GOPC recommends **Coordinated Land Assembly Efforts**. This work will help position the Valley to attract development and coordinate land uses. Specifically, it will:

- ◇ Identify strategic and target sites for development, conservation, and green/open space and align entities across the region around these efforts
- ◇ Increase coordination around state programming, like brownfields remediation grants and future state programs
- ◇ Promote collaboration among land acquisition and holding entities in the Valley in support of local and regional goals
- ◇ Assist in the attraction of regional LIHTC development by gaining site control in areas that score well on OHFA's Qualified Allocation Plan
- ◇ Potentially support other efforts, like downtown redevelopment efforts by CIC or the formation of an affordable housing strike fund.

CASE STUDIES OF PORT AUTHORITY AND CIC ROLES IN HOUSING DEVELOPMENT

Below are four case studies of three Port Authorities and a Community Improvement Corporation (CIC) in Ohio, that are building homes and/or eliminating barriers that otherwise hold back the private sector from doing development.

The Port case studies showcase the financial and organizational structures these ports employ to promote attainably priced housing development and to preserve existing homes in their regions. These case studies profile a very small rural port, a mid-sized legacy region port, and a large port.

The Port Authorities covered are:

- ◇ Development Finance Authority of Summit County
- ◇ The Port of Greater Cincinnati Development Authority
- ◇ Williams County Port Authority

The CIC case study profiles the Community Improvement Corporation of Springfield and Clark County and discusses how the CIC, under the management of the Greater Springfield Partnership, will bring over 600 homes to the city of Springfield and adjacent townships within a ten-year period. This work was made possible in part because the CIC held large swaths of land for many years before the project was developed.

THREE MODELS OF HOW PORT AUTHORITIES PROMOTE HOUSING DEVELOPMENT

1. Development Finance Authority of Summit County

The Development Finance Authority of Summit County (DFA) has positioned itself as a third-party financing agent for housing development. (The other ports examined in this case study act more like actual housing developers.) DFA offers a model of how to utilize diverse forms of funding to support housing development.

Summit County's Port Authority changed their name to the Development Finance Authority of Summit County (DFA) in 2012 to reflect its intent to reposition itself as a more comprehensive financing entity for redevelopment efforts across the region. Today, DFA does a significant amount of loan and bond financing for housing and economic development and has created multiple funds to support its work. While they have created many funds to support economic and business development (Jobs and Investment Bond Fund, Conduit Bond Financing, Property Assessed Clean Energy [PACE] Bond Financing), this case study will only focus on funding mechanisms that support housing.

Under a broad organizational umbrella, DFA has a hand in managing The Summit County Affordable Housing Trust Fund, offers New Market Tax Credit financing for new development, and provides small business and community-based lending. These tools help create and increase access to affordable housing across the region. To achieve these goals, DFA developed a Community Development Entity: Development Fund of the Western Reserve (DFWR), and Community Development Financial Institution: The Western Reserve Community Fund (WRCF), which is the managing authority of an Affordable Housing Trust Fund.

Most of the DFA's housing promotion is done through its subsidiaries DFWR and WRCF, though DFA proper occasionally finances housing directly or indirectly, by providing loans and grant funding to manufacturers, builders, and other agents throughout the development process.

Development Fund of the Western Reserve (DFWR)

The Development Fund of the Western Reserve (DFWR) is a Community Development Entity (CDE) managed by the DFA. The fund enables New Markets Tax Credit (NMTC) investments that target economically distressed communities, which are designated census tracts according to poverty levels and median area income. The DFWR can apply for and receive authority from the U.S. Department of Treasury to allocate these tax credits to eligible projects that may have a housing or mixed-use component. This financial tool is great for incentivizing private investment in underdeveloped communities. Past NMTC investments have been allocated to local manufacturers allowing them to refurbish necessary machinery, purchase raw materials, and invest in employees, helping to address the high demand and costs for construction.

There is also potential for the tax credits to be used directly toward development. When used on multifamily housing properties, New Markets Tax Credits have an affordability requirement that 20% or more of the total units must be both rent-restricted and occupied by qualifying low-income households for the seven-year NMTC compliance period. Since 2012, DFWR has distributed \$120.5M in federal allocations and over \$25M Ohio allocations across 10 counties and 26 projects.¹

Of note, DFWR has completed economic development projects within the Mahoning Valley using federal and state NMTC. They have allocated \$5M to Mercy Health Behavioral Institute in Youngstown, another \$5M to the Steel Warehouse of Warren, and an additional \$8M to the Youngstown YWCA.

Western Reserve Community Fund

The Western Reserve Community Fund (WRCF) operates as a certified Community Development Financial Institution (CDFI), dedicated to fostering community growth. The Western Reserve Community Fund is considered an independent entity however it is thoroughly integrated with the DFA's operations due to its management services agreement and functions similarly to a subsidiary of the DFA. WRCF provides vital support to small businesses, affordable housing initiatives, and non-profit organizations by offering flexible, low-cost financing options along with technical assistance. Among its endeavors, WRCF has spearheaded collaborative efforts with community partners, notably the Summit County Affordable Housing Trust Fund, which was established in 2021.

Affordable Housing Trust Fund

The Summit County Affordable Housing Trust Fund, a joint initiative between WRCF and Summit County, bolsters the development, renovation, and preservation of affordable housing within Summit County, to the benefit of low-income households. This fund primarily focuses on smaller scale, infill developments, such as single-family homes and small apartment complexes.

As the Trust Fund's administrator, WRCF extends low-interest loans, ranging up to \$500,000, with customizable terms, catering specifically to non-profit developers engaged in affordable housing projects in the county. These loans serve various purposes, including principal financing for smaller initiatives, gap funding, construction support, or long-term debt arrangements.

The Affordable Housing Trust Fund is chartered to lend county wide, however they have yet to receive borrowers for the Trust Fund outside of the city of Akron. The most popular product the Trust Fund delivers is the 0% lines of credit, which help nonprofits bridge gap payments, and help CDCs in need of commercial credit. For many borrowers, it is the first time that they have interacted with commercial credit, so the WRCF's willingness to take the lead and assist with capacity building is key.

The fund was initially financed with county dollars, but WRCF has since secured Equity Equivalents (EQ2s), which are a capital product for CDFIs and their investors that allows CDFIs to strengthen their capital structures, leverage additional debt capital, and as a result, increase lending and investing in economically disadvantaged communities.² The county has also set aside additional funds to help match those investments the Trust Fund receives from other sources.

¹For more information, CDFI Fund has an introduction to the NMTC Program and DFWR also provides a short overview; [2020 -introduction-to-the-nmtc-program -final.pdf \(cdfifund.gov\)](#); [NMTC+FACTS \(squarespace.com\)](#)

²[eq2-overview-by-opportunity-finance-network.pdf \(cdfifund.gov\)](#)

EXAMPLE PROJECTS

According to the DFA’s 2022 impact report, the Affordable Housing Trust Fund was able to help The Well Community Development Corporation undertake its first new construction project, a duplex in the Middlebury neighborhood.

Middlebury Duplex Constructed by The Well



Source: Western Reserve Community Fund

The duplex project received funding from both the City of Akron and Summit County, while WRCF provided gap financing in the form of an \$80,000 loan through the Summit County Affordable Housing Trust Fund. The loan initially functioned as a construction loan, providing essential support for ongoing work until funding from both the City and County became available. Upon the project's completion the loan transitioned into permanent debt. Consequently, the first tenants were able to move into their new home in early 2023.

The fund has also helped Truly Reaching You, a nonprofit that does housing rehabs with returning citizens; Nazareth Housing, who specializes in residential rehabilitation and energy efficient home improvements for lower income families; and other CDCs within Akron.

2. Cincinnati Port Authority

The Port (of Greater Cincinnati) considers the construction and preservation of affordable housing to be a top priority and this emphasis is reflected in The Port's organizational structure. In 2020, The Port's leadership team began reviewing and updating the organization's strategic plan, referred to as "[A Plan for Renewal](#)."

Today, The Port's mission is to promote and enable equitable development by using unique tools to transform unproductive real estate in neighborhoods and industrial areas into opportunities for employment and housing. In order to accomplish this mission, multiple sub-entities operate under The Port's umbrella, providing capital for projects and communities, including:

- ◇ The Hamilton County Land Reutilization Corporation (Hamilton County Landbank),
- ◇ Homesteading and Urban Redevelopment Corporation (HURC),
- ◇ Greater Cincinnati and Northern Kentucky Foreign Trade Zones (GCFTZ). *The GCFTZ will not be covered within this case study, as it has no housing component.

Through these mission-aligned entities and Port-run programs, The Port can effectively assemble land, attract funding, renovate the blighted property, and provide housing to low- and moderate-income communities. The Port also provides staffing for organizations under its umbrella, as well as all necessary administrative, executive and management support including accounting, real estate, development and legal and other professional services. Similar to the Summit County DFA and other organizations oriented toward housing and economic development, The Port assigns staff time and overhead among its issue-focused subsidiaries, as opposed to creating entirely new organizations. These shared services reduce staffing and overhead costs.

This case study will outline the work of the Port's sub-entities: Hamilton County Landbank and HURC, and the Port-run program, REACH, in supporting affordable housing development in the Cincinnati region.

The Landbank

The Hamilton County Land Reutilization Corporation was established at the end of 2011 and placed under The Port's operational management in January 2012. This allowed both organizations to efficiently share back office services and align project work, particularly through blight removal and redevelopment site preparation. The Landbank supports neighborhood organizations through acquisition and sale of property. It also cooperates with neighborhood partners to review and approve property sales to ensure proposed plans align with the neighborhood's goals.

The Landbank currently runs several programs to help transform vacant lots. Their lot-to-yard program allows owner-occupants to purchase vacant land adjacent to their home and incorporate that land into their yard, and their Gardens + Greens program allows buyers to transform vacant lots into gardens or community green space. The Landbank also allows buyers to rehab existing single-family homes, as well as build entirely new single-family and multifamily housing units on landbank-held parcels.

Before 2020, funding for housing development primarily originated from the Landbank itself, occasionally supplemented by contributions from the City of Cincinnati. However, in 2020, the Landbank secured financing from IFF, a mission-driven lender based in the Midwest, and funding from the Neighborhood Business District Improvement Program (NBDIP), a competitive grant program to attract and retain small businesses within the City of Cincinnati. Notably, a \$1,200,000 loan from IFF was instrumental in supporting The Port and Landbank's initiatives in the West End by facilitating the stabilization of nine residential and mixed-use structures within the neighborhood.³ That same year, the Landbank increased its property stabilization efforts, stabilizing 14 properties compared to just five in 2019. The significant rise in housing-related activity was largely attributed to the Landbank's successful efforts to secure new funding sources.

Homesteading & Urban Redevelopment Corporation

Since 2015, The Port has acted as the management company for the Homesteading & Urban Redevelopment Corporation (HURC), which was established in 1976 by the City of Cincinnati. HURC has its own board of directors and Executive Director. The Director's salary is paid by the Port through the management fees the Port collects. As management company, the Port handles all back-office responsibilities which helps make HURC a successful nonprofit. Functionally, HURC operates as a department or division of the Port, working seamlessly with the Landbank and Port to accomplish its mission.

HURC is enhancing the quality of housing and expanding affordable homeownership opportunities across Hamilton County by efficiently rehabilitating homes with minimal overhead costs. In Hamilton County, HURC is a certified Community Housing Development Organization (CHDO), which are private, nonprofit, community-based housing development organizations organized under state or local law to develop affordable housing. This certification makes the organization eligible for additional HOME funds from the U.S. Department of Housing and Urban Development (HUD).

Functioning under The Port's comprehensive housing strategy, the HURC provides accessible housing options for first-time, low, and moderate-income homebuyers. All of the properties that HURC rehabilitates are within Hamilton County.

HURC is able to address neighborhood disinvestment, lack of affordable workforce housing, and help complete affordable residential development throughout the city and county.

Rehab Across Cincinnati & Hamilton County Program

Developed and operated by The Port, the Rehab Across Cincinnati & Hamilton County (REACH) program cultivates sustainable communities in Hamilton County where residents experience safety, increased job opportunities, and expanded housing choices.

³[Public/Private partnership creates affordable housing in West End | The Port – Cincinnati \(cincinnatiport.org\)](https://www.cincinnatiport.org/public-private-partnership-creates-affordable-housing-in-west-end)

REACH accelerates neighborhood revitalization efforts by acquiring and renovating crucial blighted properties that impede community progress. In renovating strategic properties, REACH builds up comparable valuations (e.g. “comps”) which lowers risk and to make it attractive for the private market to return to an area. Presently, REACH initiatives are underway in Evanston, Walnut Hills, East and West Price Hill, and Avondale.

REACH often works in conjunction with HURC in specific community focus areas to ensure a diverse range of housing options. HURC, as a CHDO, limits its work to supporting housing for households earning up to 80% AMI. REACH has developed market rate homes, including higher-value homes in Walnut Hills, which helped to restart the market in that area REACH has primarily operated within the city limits.

Revitalization in Walnut Hills Demonstrates How The Port’s Multifaceted Programming Supports Housing

Over the last ten years, all three entities discussed--REACH, HURC, and the landbank--have used their unique powers to make important and distinct contributions to revitalization efforts in Walnut Hills, a historic neighborhood in Cincinnati. All these efforts are aligned and coordinated by the Port’s strategic planning and staffing support.

Starting in 2013, The Port initiated a partnership with the Walnut Hills Community Council and the Walnut Hills Redevelopment Foundation (WHRF), the neighborhood CDC. The Port worked with the Community Council, CDC, and the City of Cincinnati to determine how the REACH program could best be used to eliminate blight and create new housing for people who want to move to Walnut Hills. Responding to the community’s request, The Port’s initial focus was on the Peebles Corner area, where The Port renovated existing homes and constructed new infill housing. Through the REACH program The Port has been involved in the acquisition and sale of four rehabilitated and six newly constructed single-family homes, with additional homes in the pipeline, representing over \$1.5M in housing investment in the area.

Leveraging the Landbank’s capabilities in land assembly, certain properties underwent demolition (funded by the Moving Ohio Forward program, which ended in 2014), with the Landbank overseeing the associated demolition grants. Subsequently, one of the sites was divided and sold to neighboring local businesses, thereby improving delivery access and parking provisions.

In 2018, REACH rehabilitated and sold two homes, while HURC commenced the renovation of another property, further advancing the community revitalization efforts and ensuring affordably-priced housing. Five years later, in 2023, The Port issued a Request for Proposals (RFP) for a contractor to construct eight additional single-family homes throughout Walnut Hills, based on a consistent set of building plans.

The Port has also developed an impressive interactive website to showcase virtual tours of their development of the Walnut Hills neighborhood, along with some of their other development projects.⁴

⁴[Walnut Hills - Buildout Media Team 1 \(ovalroomgroup.com\)](https://www.ovalroomgroup.com/walnut-hills-buildout)

A Before and After Comparison of Morgan Street



Source: The Cincinnati Port Authority

617 Morgan Street, Before and After Rehab



Source: The Cincinnati Port Authority

3. Williams County Port Authority (WCPA)

Williams County Port Authority is serving as the developer on housing projects focused on attainably priced worker housing. They are helping to meet the needs of businesses in the county which need more housing to attract and retain workers by building houses that are sold for \$158,000 to \$170,000. WCPA has demonstrated early success in addressing the county's housing shortage.

Background

In 2007, Williams County Commissioners created the WCPA by resolution. The Williams County Land Reutilization Corporation (WCLRC), also known as the Williams County Land Bank, was incorporated in July 2016. The WCPA was mostly dormant until 2021.

The WCPA was revived and operates entirely with a working volunteer board. As of 2024, WCPA still has no paid staff. The WCPA's stated mission is to focus on building affordable homes under or near \$150,000 sales price. This mission recognizes that business expansion and retention opportunities within the county are limited by a shortage of attainable housing for workers. WCPA and other partners view the development of attainable housing as a necessary component of the county's economic development efforts.

WCPA Tackles Housing Needs by Serving as a Developer

To address housing shortages, the WCPA board determined they would act as a housing developer and help provide more housing options. Since they started developing housing in 2023, WCPA has developed 16 houses. WCPA homes typically sell for between \$158,000-170,000.

WCPA's aim is to maintain affordability for wage workers but even so, they decided not to utilize income restrictions in their development. They made this decision because they have a significant portion of their workforce (in the manufacturing sector) that earns 80% AMI or higher, which would make them ineligible to buy income-restricted homes.

After identifying the business imperative for attainably-priced housing, in 2022, WCPA began fundraising for contributions from county commissioners, employers, and community leaders who have cited housing as their primary workforce issues. Employers in the region have pledged \$800,000 over a three year period. WCPA uses these privately raised funds for housing development.

The First House

The first project, "Grass Roots 1" was built in 2023 on spec in Montpelier, OH on land donated by the Land Bank. The house cost \$120,000 to build. It is a ranch-style, 1,040 square-foot, 3-bedroom home with an attached garage. WCPA expected to sell the house for \$140,000 but it sold for \$156,000.

Construction on Grass Roots Home in Montpelier



Source: Williams County Port Authority

WCPA financed the project through a \$125,000 revolving line of credit with State Bank and Trust Company, a bank which operates across 22 branches, largely centered in northwest Ohio. The WCPA then used proceeds from first sale to finance the next build.

The Village of Montpelier also helped reduce project costs for Grass Roots 1 by waiving zoning and permit fees for the project and offering a 100%, 15-year tax abatement.⁵ The WCPA also reduced costs by prioritizing infill development on vacant lots that already have access to utilities. The WCPA also negotiated favorable purchase terms for building supplies from a national home improvement chain, which has a large distribution center in Williams County. Lastly, WCPA's single-family homes all use the same architectural plans.

Plans for Subsequent Grass Roots Ranch Homes

Initially, the goal for the WCPA was to construct 10 homes across the county, prioritizing affordability within different communities. Since they began however, they have exceeded that goal and have now sold 16 single family homes. The majority of their buyers are single women. WCPA's buyers are responsible for securing their own financing, although WCPA can help connect them to banks that offer FHA or Welcome Home loans.

WCPA is also collaborating with a developer for a senior rental community in the city of Bryan, the county seat, called the "Fountain Creek Villas". This community will have 42 units, all in ranch style, and will offer amenities such as a dog park, workout facilities, a shelter house and accessible pathways. Construction of this development is set to begin in 2024, and it is expected that it will help free up additional housing stock within the area as seniors downsize.

⁵<https://montpelieroh.net/wp-content/uploads/2021/04/CRA-Tax-Abatement.pdf>

Secrets to WCPA’s Success

There are several factors that have contributed to WCPA’s success. These include **critical financial support from local entities**, including a \$350,000 commitment from Williams County commissioners toward the Port’s housing efforts in 2023, with an additional \$700,000 pledged for 2024 and 2025.⁶ They also received a \$100,000 donation from Bryan Area Foundation. They continue to seek private donations and in-kind contributions, like pro bono marketing assistance.

Additionally, the Port has negotiated **favorable terms with local businesses** that help control project costs. They’ve established multiple revolving lines of credit for financing (with hopes of having multiple homes under construction at any given time). The WCPA has opened a \$70,000 account with Menards (30-day term, early repayment discount) and a \$60,000 with Big C Lumber for contractors (30-day term, early repayment discount). These lines of credit and their repayment discounts in the terms allow them to purchase materials necessary for building and help keep costs low despite the strain of high construction costs.

They’ve also created a public depository with Farmers & Merchants state bank, allowing them to receive or hold deposits from the Port Authority and assigned WCPA board members as the account holders.

Additionally, the region’s large manufacturing sector (4.5 times the national average) benefited the Port by providing an **adequate work force to build the homes**. The Port’s own volunteer structure lead to a **lack of overhead costs** added to the project. The WCPA also achieved **cost savings through partnerships with local jurisdictions**, like the City of Montpelier, which waived plan review and zoning fees and offered tax abatements on the Grass Roots 1 house.

The port also maintains an informative [Facebook](#) page, releasing an update on builds in progress (with photos) nearly every 2 weeks. This promotion has helped raise awareness about the projects and attract potential buyers.

West Unity New Construction Showcase



Source: WCPA Facebook

The Port cites the limited availability of low-cost buildable land as a potential challenge to their program and is something the Port is monitoring closely.

⁶[Commissioners commit \\$350,000 in 2023 to back Port Authority housing efforts; pledge \\$70,000 more... \(williamscountyed.org\)](#)

Despite slim profit margins on housing developments, the WCPA has succeeded in assembling a capital stack and developing projects. They cite the diverse backgrounds of their board: banking, finance, commercial development, real estate and law as a major contributor to their success as well. With a variety of unique skillsets and a wealth of knowledge between them, they are able to operate in high capacity despite having limited volunteer staff and no paid employees.⁷

⁷Interview with Dawn Fitzcharles, Vice Chair of WCPA

HOW THE CITY OF SPRINGFIELD IMPROVED THEIR HOUSING MARKET: SPRINGFIELD PARTNERSHIP AND COMMUNITY IMPROVEMENT CORPORATION

Introduction

For the past 15 years, the Greater Springfield Partnership (GSP) has been stewarding housing development in the City of Springfield through a Community Improvement Corporation. Initially the GSP's efforts prioritized workforce development, but in the early 2010s it became clear that a well-developed housing market was absolutely critical to retaining and attracting that workforce. While housing nonprofits had successfully built smaller affordable housing projects in the city, market rate housing at workforce- and executive-level pricing was still needed.

During the same period, the Community Improvement Corporation had acquired hundreds of acres of land in and near the city limits and had begun to install infrastructure in some areas for industrial parks.

The land assemblage, smaller market-rate projects, and a growing workforce would eventually culminate in Springfield securing a massive, 1,200-unit market rate housing development. By the time this opportunity arose, GSP had built a secure foundation for housing development in the city, and were able to let the private sector lead on the development process.

What is a CIC? Its Function and Powers

CICs are quasi-governmental nonprofit corporations which traditionally are used for economic development, but can also take on other market-strengthening roles. CICs are created by local governments to assist in the administration of economic development programs and initiatives.

A non-comprehensive list of powers that a CIC can utilize:

1. Mortgage property and insure mortgage payments
2. Take on debt, and issue obligations in order to acquire, build, and develop properties
3. Receive transferred public property from a political subdivision without advertising or bidding
4. Sell land that is owned by political subdivisions without advertising or bidding
5. Land may be sold below fair market rate
6. Buy, receive, hold, manage, lease real or personal property
7. Contract with federal, state, or local governments
8. Enter nondisclosure agreements. (This power is particularly appealing to private sector developers).
9. Administer programs, such as a county's land reutilization corporation (aka county land bank).
10. Recommend tax abatements (though they may **not** levy taxes)

⁸[Greater Springfield Partnership Moving Forward](#). This survey led to the formation of 4 core committees within the Partnership, each focused on a key area: Downtowns, Parks & Greenspaces, Recreation Areas, and Gateways & Corridors.

Concept Design of The Melody Parks Development



Source: *Melody Parks by Borrer*, October 2022

History of the Partnership: The Stepping Stones to a Functioning Housing Market

The Greater Springfield Partnership (GSP), is a nonprofit, membership-based economic development organization representing over 800 businesses. The GSP is the consolidation of the county Chamber of Commerce, a private economic development entity, and tourism and convention bureau. The GSP has a particular interest in advancing important economic and workforce development opportunities.

In 1970, the city of Springfield and Clark Co. created the Community Improvement Corporation of Springfield and Clark County (“CIC”). The Chamber of Commerce (now GSP) has been the longtime contracted administrator of the CIC.

In 2010, the GSP coordinated with the *Springfield News-Sun* to host a citizens’ survey asking for feedback regarding key areas such as economic development, education, and workforce. Feedback from the survey prompted the GSP to evolve from solely an economic development entity into a workforce entity. Survey results also encouraged the GSP to focus on place-making efforts in key areas of town.⁸ The addition of a workforce focus and the prioritization of important geographies, would become the foundation for the Chamber taking an active role in promoting housing several years later.

Over the next few years, Springfield experienced growth in the job market due to GSP’s success in attracting large employers such as Topre and Silfex to the region but concurrent investments were not made in housing development. This began to create a housing crisis in Springfield.

GSP recognized the need for more housing to attract business and workforce, and realized they would need to prove the strength of their housing market to attract developers.

Since the 1980s, the CIC had been acquiring land in and near Springfield’s city limits. In 2011, under GSP’s leadership, the CIC began a new phase of developing office and industrial parks on CIC-held land. While the CIC was responsible for infrastructure costs (and the associated debt) on the industrial park land, it also began to earn income as it sold and leased parcels to park tenants. By the mid-2010s, the CIC still had land holdings and it had sufficient funds to continue acquiring land. As the need for housing became more acute, the CIC began to turn its efforts to attracting market-rate housing developers. The CIC controlled large parcels along a major artery into the city and to the highway, and had developed the infrastructure in a nearby industrial park, which a housing development could tap into. The GSP, on behalf of the CIC, began to quietly talk with developers and builders about these sites.

Another feature of the CIC, which helped with recruiting developers, is that a CIC can enter into Nondisclosure Agreements (NDAs) with firms, which governments can’t do easily. This power can play an important role in offering the anonymity and confidentiality that developers may want, especially in the exploratory phase of an unknown or untested market.

In 2016 stakeholders in the city, including GSP, a city commissioner, and a local bank president created a Housing Consortium to address the City’s market-rate and affordable housing needs.⁹ The Housing Consortium was comprised of a multi-sector group of community leaders. The Housing Consortium commissioned GOPC to assess housing needs to develop broad policy and strategy. This information helped guide key players within the city to begin addressing their local housing issues.

The GSP also worked with the local government to push for publicity; sharing the story of development happening throughout the community. The GSP publicized the development of housing projects and showed how they bolstered the community.¹⁰ This publicity helped attract developers and showcase the ongoing interest and potential to invest in Springfield, leading to future development of market rate housing.¹¹ The GSP also conducted engagement surveys with residents, which allowed them to demonstrate to residential developers that there was demand for market rate development in Springfield, and that residents had the financial capacity to support it. The publicity GSP generated also supported the CIC’s finances, which are largely driven by donations from both the private sector and foundations in addition to a substantial contribution from the county and a small contribution from the city government.¹²

After behind-the-scenes discussions between the CIC, the City of Springfield and the developer, The Bridgewater development was announced in 2019. This project, developed by DDC Management and built by Ryan Homes, had 226 homes by 2022. The plan was to roll out Bridgewater over four phases but the timeline for the first and second phases were expedited in the face of high demand. The average sale price for those homes is about \$241,000 (as of spring 2024).

This development was so successful that DDC Management began looking for additional opportunities for development in the city, a move that signaled to other private sector developers the strength of Springfield’s market.

⁹[Springfield Housing Solutions Consortium — Greater Ohio Policy Center](#)

¹⁰[Construction to bring 60 additional units of senior housing to start in August \(springfieldnewssun.com\)](#)

¹¹[Why Developers Are Investing In Springfield Oh Hint Were 1 \(expandgreaterspringfield.com\)](#)

¹²Interview with Horton Hobbs, Vice President of Economic Development at Greater Springfield Partnership

At the same time that Bridgewater was being developed, a developer from Dayton, Charles Simms Development, built 34 condominiums in downtown Springfield. While the CIC and GSP were not directly involved in transferring land a few executive committee members of GSP sit on a separate local loan fund that helped attract the condominiums. GSP’s leadership was certainly well known as an effective economic development entity that also championed the importance of housing. This support helped get the condos and the single-family Bridgewater development approved.

After the success of Bridgewater and the Center Street Townes condominiums, the CIC’s landholding became even more attractive. When the developers of Melody Parks, the largest housing development in Springfield in 50 years, showed serious intent to move forward, they contacted the GSP with their plans.

Of the estimated 400 acres necessary for the site, half were owned by the GSP, but the other portion of land the developers needed, approximately 200 acres, was privately owned. However, GSP had pre-established relationships with the landowners. The GSP, acting for the CIC, committed to selling 200 acres of land that had been left over from their development of the PrimeOhio Industrial Park, but only if the developer was able to convince the private owners to sell the necessary acreage.

To help advance the project, GSP leveraged their personal connection with the owner to build a respectful relationship between them and the developer. After establishing this common ground, the owners were then willing to sell the parcels at market rate to the developer. With half the site under control, the CIC then sold the rest of the acreage to the developer, Forty Partners LLC, as part of the builders’ contract for residential lots.¹³

Location of Melody Parks Development



Source: Map provided by Greater Ohio Policy Center

¹³Forty Partners is the title of the joint partnership between development companies Borror and Dillin Corp.

Overview of the Melody Parks Development

Site Size: Approx. 400 acres¹⁴

Number and Type of Units: 1,250 single-family, multi-family, and patio style homes

Location: Off of Route 40 and less than 2 miles west of I-70 between Columbus and Dayton. This location is a convenient option to workers who may commute to either city or work in other communities in the region. There are corporate offices within the region, such as Speedway’s corporate headquarters in Enon, which is about 15 minutes away from Melody Parks.

Amenities: A series of parks, ponds and walking trails.

History of Construction: The assembly, re-zoning, sale of the land, and demolition of a historic drive-in movie theater began in November 2022, and finished in January 2023. The completion of the new community’s infrastructure — utilities, waterlines, sewer and more — finished in early 2024 and the developers, Dillin Corp. and Borrer, collectively known as Forty Partners, are now entering the construction phase as of summer 2024.¹⁵

Housing Stock

Types of housing units in the Melody Parks community will vary, including single-family homes, multi-family homes and patio-style homes. The first phase is expected to bring 60 to 80 houses and a couple hundred apartments to Melody Parks. Arbor Homes will construct new 1,200 to 3,200 square foot entry level homes, and Fischer Homes will construct semi-custom, 2,000 to 4,000 square foot homes. Prioritizing entry-level homes while also providing step-up home-buying options in the first phase of development will meet the needs of the current and projected populations, which are not-well matched to the current size and condition of existing housing stock in Springfield. The development will also provide ample options to age in place. For example, single story patio homes are a good option for empty nesters or seniors who may be looking to downsize.

Home sales are set to begin in late summer 2024. Apartments will be available in 2025. Patio homes, built on concrete slabs with an attached or detached garage, will be rentable in 2026.

Of the 1,250 housing units, there will be around 708 single family homes, around 395 apartment units, and 145 for-rent patio homes.

Amenities

The development will include landscaping and greenery in addition to land for future mixed-use development such as retail, restaurants and other commercial uses. Melody Parks is expected to have 15 park areas, a half-dozen ponds and several walking trails that weave through the neighborhoods, connecting residents to restaurants, grocers, banks and other establishments.

The GSP and CIC intend to help with upgrading amenities such as fountains, lighting and signage. These amenities will be added in later phases using funding from the proceeds of houses sold throughout the development.

¹⁴The development’s application to rezone the 378-acre property proposed for the housing community was approved by Springfield City Commission in June 2022.

¹⁵[Connecting with Springfield: The Personal Ties Behind Melody Parks – Melody Parks](#)

Tools Being Used

Throughout the project, the GSP, as the management body of the CIC, and developers tried to avoid dealing with zoning, annexation, etc. until they truly needed to. Some parts of the land are in a CEDA area (Cooperative Economic Development Agreement) which allowed them to do an expedited annexation of the land without detaching the parcels from the local school district in the township. GSP and the city commission worked together to facilitate this.

Other economic tools utilized to bring this development to fruition included 15-year 100% tax abatement for all of the new residential construction (aka CRA) and 30-year 75% TIF for the cost of infrastructure. These tools combined were enough to help the developer finance the development under the Partnership's guidance, without the use of additional state loans or grant programs.

Some Pushback

The Melody Parks project is not without controversy. Springfield Township trustees and Clark-Shawnee Local School District objected to parts of the plan. The school district believes Melody Parks will result in hundreds more students in their district without adequate funding to the district, while Springfield Township is concerned that the spike in homes and families will increase costs for road maintenance and other services with limited revenue generation.

The school district opposed use of a 100% TIF in a proposal that would have generated \$66 million in tax revenue, concerned that the TIF would redirect property tax revenue away from the township.¹⁶ In response, the developer presented a second proposal which would have generated \$71 million in tax revenue that was also rejected.

As a result, the City Commission extend the city's CRA boundaries to the Melody Parks development, which previously had sat outside the CRA boundaries. The district eventually settled for a proposal that would generate approximately \$63 million in revenue meaning the school district will lose approximately \$7-8 million in potential property tax revenue over time.¹⁷

Additionally, the school district has filed two legal challenges, arguing that oversight actions by Clark County government to remove members of the Cooperative Economic Development Agreement (CEDA) Regional Planning Commission retroactively and set aside a vote against part of the Melody Parks project were improper.¹⁸ The Commission held a vote to approve the annexation of a portion of the Melody Parks Development land (247 acres), and that vote failed. However, after the retroactive removal of Commission members, the vote was considered to have passed. The court filings are currently awaiting ruling.

The Partnership feels that the issues in the development could have been avoided with transparent communication between the developer and the school district about the nature of the development and expectations.

¹⁶[Springfield Twp. residents 'concerned and confused' over proposed housing developments \(springfieldnewssun.com\)](#)

¹⁷[Melody Parks: Springfield commissioner rebuts township official, says schools will get millions \(springfieldnewssun.com\)](#)

¹⁸[Melody Parks: \\$400 million development begins, plan calls for 1,200 housing units and businesses. \(springfieldnewssun.com\)](#)

Conclusion

GSP attributes their overall success as an organization to strong communication from the Partnership and transparency with the community, as shown through their commitment to publicity campaigns and collection of residential survey data. According to Horton Hobbs, Vice President of Economic Development at GSP, “As the CIC you’ll have to play the role of the liaison between the various groups of stakeholders for a development, you need to understand the dynamics of each of the players in the project and take the time to educate appropriately and stick to the facts. Make sure you’ve done your homework and understand the community, that’s what ensures success”.

The early steps that they had taken in the housing market, beginning with surveys and community assessment, establishing a Housing Consortium, conducting studies on the market all worked together to build momentum and proved that Springfield had both a need for housing and the market necessary to support it.