

Welcome: Rev. Robert Dye, MARCC President, Interdenominational Ministerial Alliance of Greater Cincinnati

Prayer: Rev. Robert Dye (in the stead of Rev. Dr. Alphonse Allen who could not attend)

Minutes: Delegates Council Minutes of 16 October 2019 – motion to receive minutes accepted and approved.

Agenda: Delegates Council Agenda for 8 January 2020 – amendment – motion made and approved to express our thanks and appreciation to our past MARCC President, Ms. Nancy Walters, for her service.

Today's Attendance: 37

AMERICAN BAPTIST CHURCHES, USA, Miami Association: Mark Basil

ARCHDIOCESE: Rachel Anderson, Bob Ehram, Karen Martin, Mary Partee, Connie Widmer, Pat Wittberg

BAPTIST MINISTERS CONFERENCE: Aaron Greenlea

CINCINNATI ISLAMIC COMMUNITY CENTER: Tyrone Jackson

DISCIPLES OF CHRIST: David Tietsort

DIOCESE OF SOUTHERN OHIO (EPISCOPAL): Elizabeth Brown

FRIENDS RELIGIOUS SOCIETY (Quakers): Carol Burks, Doug Burks, Larry Gerke, Tim Leonard, J.P. Lund

INTERDENOMINATIONAL MINISTERIAL ALLIANCE: Robert Dye

JEWISH COMMUNITY RELATIONS COUNCIL: Kathy Wise

MARCC: Margaret Fox, Alice Skirtz, Angela Wright

PRESBYTERY OF CINCINNATI: Patricia Brown, Bob Clary

UNITED METHODIST ORV DIST: Mary Beth Owens

UNITED CHURCH OF CHRIST/SONKA: *Absent.*

UNITARIAN UNIVERSALIST COUNCIL: Dan Schneider

VOLUNTEERS OF AMERICA: Erica Bailey, Marci Cook, Angela Harris-Watkins, Ro-Ellen Sinkewich,

Guests: Joy Pierson, *Cincinnati Planning & Dev. Dept;* Emily Carnahan, *Cincinnati Planning & Dev. Dept;* Rev. Michael Oakley, *Evangelical Lutheran Churches of America;* Anna Brandt, *Habitat for Humanity;* Lauren Frooman, *Habitat for Humanity;* Amanda Barker, *Homeless Coalition;* Mona Jenkins, *Homeless Coalition;* Mark Mussman, *Homeless Coalition.*

Please place your cellphones on silent before each meeting begins. Thank you.

OPENING PRAYER – Reverend Robert Dye. ‘O Thou in whom my soul takes delight; we thank you for another day. We come now to share in this discussion and listen to a presentation that we might be more informed, and after the presentation, we commit ourselves to make life better for others, we pray, Amen.’

MARCC Updates – Margaret A. Fox, Executive Director

Court Watch Observers Training. Training session will take place at Mt. Auburn Presbyterian Church, Geier Room, 3-5 PM, 103 Wm. Howard Taft Rd., 45219. Judge Tyrone Yates/Municipal Court judge, Elizabeth Brown/League of

Women Voters, and myself will be the training panel for the volunteers. This training session will be followed by the Court Watch in February, and will be all month beginning Monday, Feb. 3rd thru February 28th. In August 2019, we began this project with a pilot. We have purposely had a good mix to represent who our volunteers observe – male/female, Democrat/Republican. We have a checklist that has been tailored to fit our local court system because each state has a different set of laws it must follow. In our observations, we’re identifying demographics, legal representation, charges, results and impressions. We hope to inform the public and the broader community about what occurs in our Municipal Court. The judges have been very respectful of the defendants, trying to make sure they have legal representation. All of this will be documented. In August, we had 700+ observations. In our November Court Watch, we gathered 250+ observations. We’ve been working with University of Cincinnati professor, Brian Calfano, to review the data, looking for patterns to identify demographics of people who move through our courts. Stay tuned and sign up for our Court Watch training at marcc@marcconline.com

MARCC ID Card in Covington. The City of Covington announced its acceptance and support for the MARCC ID Card! Covington Board of Commissioners passed the consent order to accept and honor the ID Card with full access to its municipal services, thanks to the work of the Esperanza Latino Center, Northern Kentucky Immigrant advocates and MARCC. Many law enforcement departments and a variety of local governments are honoring the card. We began 4 years ago in partnership with Catholic Charities of SW Ohio, beginning in the Cincinnati area. Our goal is to have one metropolitan ID Card. We are hoping by Spring to have an ID Drive in the City of Covington, but anyone from Covington is welcome to any of our Cincinnati ID Card drives to receive the card. Our next ID Card drive is January 25th, Community Friends Meeting house, 3960 Winding Way, 45229 (North Avondale), 12 Noon & 2 PM. To read the article, go to - <https://www.covingtonky.gov/news/2019/12/11/city-to-recognize-marcc-id-cards?fbclid=IwAR1zLkkvsNv-aXIzD0mnWQSU5dbfTp2JiGB9BpJtZHCuRS82B6AuELwT5I>

2020 MARCC Annual Meeting Luncheon. We encourage all of you to attend our Annual Meeting on Tuesday, February 18th, 11:30 AM – 1:30 PM, at North Church (Presbyterian), 4222 Hamilton Avenue, Cincinnati, OH 45223 with Speaker, Benjamin C. Glassman, U.S. Attorney for the Southern District of Ohio 2016-2019. The topic: ‘Investigating and Prosecuting Hate Crimes in America Today.’ Glassman set a precedent for what a hate crime is and how individuals can be tried for them, using a case in Price Hill of a bi-racial couple that had the inside and the outside of their home destroyed with painted racist remarks by white intruders. Lunch is \$20/per person. RSVP at marcc@marcconline.com or call us at (513)721-4843. Deadline of registration, February 14th.

**TODAY’S PRESENTATION:
‘Current State of Fair Housing in Cincinnati-Hamilton County’**

*Joy Pierson, Community Development Administrator & Emily Carnahan, Program Manager
Hamilton County Planning & Development Department*

(for bio information, please refer to today’s yellow insert)

Joy Pierson

I am excited to be here with you today. This is my first time being in this building in a secular capacity. I am the 11th of 15 siblings. Bishop Binzer is one of my first cousins. I will give an overview of the Hamilton County HUD Programs. This assessment was done in conjunction with the City of Cincinnati. Emily and I are here to represent the county. Milford participates with Clermont County. Of the 48 governments inside the county, 41 are participating. This is the highest number we’ve had. We’ve courted people for 5 years having frank discussions about fair housing. In 2010, there was a problem with Green Township and the Housing Authority. A board member of the housing authority was a trustee and made comments about not wanting public housing in Green Township. The justice department and HUD got involved and there was ultimately a consent decree to add a certain number of housing units to that area. All 12 townships dropped out of the program and we lost a lot of money. There was a misperception that if you took money from HUD that you would be dictated to of how many housing units in their community. Communities need to offer fair housing. Over the past five years, we’ve let communities know that whether they took our money or not, or what the housing authority may or may not do, they are in control of their own zoning. We would like the remaining governments join but we are still fighting nimbyism (not.in.my. backyard) and ignorance. It’s been a 10-year growth time. We are confident we will continue to enlighten people.

Funding. We receive \$3.3 million dollars annually for Community Development Block Grant money. This is used for a wide array of projects, giving the community half of the funding, approve what their budgets are for their projects, i.e. new streets, playgrounds, parks, senior centers, expansion of AMS service, property maintenance. The other portion of the funding is used for academic development projects and non-profit services, i.e. eviction prevention, foreclosure prevention, free prescription assistance, access to fresh food for foodbanks. The economic and non-profit projects are competitive, but they must happen outside the City of Cincinnati because they receive their own \$11.5 million annually. The other major fund we have is HOME, our affordable housing fund, which receives \$1.3 million a year. Up until 2016, we were using this fund to pay rent for folks. Since then, we have become 100% focused on housing development. The funding from 2016-2018 will preserve 680 units. Most of these are outside of the city limits. Our two projects in the city are Tender Mercies in the West End, and a Talbert House near Findlay Market. These are the major grants the county oversees. There are also the emergency solutions grant which helps with homelessness prevention through strategies to end homelessness that helps with Cincinnati's shelter operations.

Every five years, we are required by HUD to do an assessment report that outlines our needs, goals, programs and budgets for their funding. Our report today is about fair housing, not the state of housing or affordable housing. This 2018/2019 information is used in our consolidative, five-year plan for all the grants we receive. For the county, it is \$25 million/year; the city is \$18 million annually. We are required to look at housing discrimination in the federal protected classes – race, national origin, religion, sex, disability, family status. We work with the City of Cincinnati and bid to get the best proposals to provide thorough and objective analysis of housing, and their recommendations to improve on those barriers people are facing. We have assessed the fair housing climate, identified problems protected classes are having finding housing, identified the nature of discrimination against those protected households, and understand what the city and other smaller areas and townships are going to do to mitigate housing discrimination, and make recommendations about what needs to be done. After Emily's report we will be happy to answer any questions you may have.

Emily Carnahan

I will give a high-level overview of our report because it is a thick report. We have a summary of it on our website and you can do a deeper dive and find the full report “2020-2024 Analysis of Impediments Full Report” https://www.hamiltoncountyohio.gov/government/departments/community_development/hud_reports . The information for the Racially/ Ethnically Concentrated Areas of Poverty (R/ECAPs) begins on page 50 of the full report. The R/ECAPs are all within the City of Cincinnati and are the west side of the Lower Mill Creek, Uptown (Avondale, Evanston, Walnut Hills), Winton Hills, and the West End.

Hamilton County and the City of Cincinnati emerged with mixed results from the 2007-2009 recession –

- Different communities have different outcomes.
- Revitalization successes in the urban core (downtown)
- Market strengthening – east side suburbs
- Areas of persistent poverty deepening
- North central communities more diverse
- Mixed outcomes in West side communities

Hamilton County Housing Patterns

Liz Blume wrote this report from the Community Building Institute (see handout)

- Items highlighted in PURPLE tend to hold onto affordable units
- The GREEN denotes communities that invest in their infrastructure – schools, parks, etc.
- GOLD are our most integrated communities and they support new development and services
- ORANGE more fair housing options are needed

CBI conducted many interviews and focus groups (geographic and protected class) -

- Discrimination and affordability are different but tightly intertwined issues. Affordable housing shortage is exacerbating discrimination.
- Those that reported discrimination – young people, those with children, and disabilities suffer the most. Some think if they report discrimination, they will lose their children.
- Systemic discrimination – Lack of affordable housing in many communities. There is a lack of access to public transportation in many communities, which happens frequently. This is a critical issue.

- Discrimination based on market dynamics – displacement of protected class households is happening in urban core communities due to revitalization.
- Opportunity varies widely – Access to good schools, healthy food, parks and other community resources is uneven.
- The number of affordable housing units is not keeping up with the demand.
- Protected class households are more likely to live in housing in poor condition and is less likely to report it.
- Access to capital for mortgages and home repairs remain a challenge and those with homes that are under \$100k. they are less likely to have access to this funding.

Recommendations -

Increase resources dedicated to mitigating discrimination & providing affordable housing –

- Establish a city and a county affordable housing trust funds.
- Support catalytic economic and community development investments in north central Hamilton County for more diverse housing.
- Support regional and community-based organizations who create and support affordable housing.
- Support agencies who protect vulnerable households.

Enhance systems designed to mitigate discrimination & protect vulnerable households –

- Expand public transportation with more access to provide greater options.
- Create more lending products that work for protected class households.
- Improve housing crisis response.
- Engage in active, consistent professional code enforcement.
- Change zoning codes to open new areas to protected class households.

(Ms. Pierson) Through 2020-2024, we are currently in a holding pattern waiting for HUD to give us our grant amounts. We are thankful that the federal budget was passed last month. HUD is backing off their public housing. Emily and I are going to their National Community Development Association in a few weeks, and we are presenting with Liz Blume, how we did this fair housing assessment. Many people in this business are interested in this, as you are. We would like to continue the momentum. There is a little bit of money with the current secretary and the current administration, but those of us who are affordable housing advocates are continuing the work under the spirit of fair housing law.

Q & A Session

Sr. Patricia Wittberg, Sisters of Charity/Archdiocese

Q: The city has a Housing Trust Fund with little money in it. Currently, they with the Homeless Coalition (Affordable Housing Advocates, MARCC and other organizations), are attempting to get a funding stream and get it on the November ballot. Is there a county affordable housing trust fund, if so, what is the reference that keeps money in it? A:

Currently, there is not a county affordable housing trust fund. Part of the reason is because we didn't have the demand. Up until a month ago, we did not receive the request to get the funding we had. As previously mentioned, we just started in the development world and that left us 24 years behind schedule. This is our 5th year of doing this. We finally have double the ask of what we had available. It took much getting developers outside of the city to come and look and submit applications with the Ohio Housing Finance Agency. The funding that was recently rewarded is going Home City Lending Corporation, Habitat for Humanity in Lincoln Heights, housing in Colerain Township, and CMHA is doing a rehab of Marianna Terrace Apartments in Lincoln Heights. Each community that participates in the program and puts money in must have access to it. I am gun shy about having a county-wide housing trust fund because of the history of the politics of this city. I am proud to say, when we started our housing development projects, our commissioners do not have approval. There is no legislative action they take to approve the affordable housing projects. They wanted it set up like that as did we. We have an objective, non-political advisory committee that recommends the projects. The city has a process, but the community council must give its blessing and it violates fair housing. No one is willing to file a complaint because they want to keep the business in the city. We're looking at different funding sources. The State of Ohio does have an affordable housing trust fund, but we are receiving peanuts from it. I would like to focus our energy on getting more access to that in the county before we go creating something, since there's \$50 million dollars sitting there. **(Wittberg)** If communities only take out of the trust fund what they put into it, there will be inequities.

(Pierson) No, we're saying only the communities that participate will be able to benefit. Now, the funding we have is not

split up in an equal way. We are focused on educating and having more options for developers, single families, for existent homeowners, and other programs. I would rather focus on a pilot program and start small.

Mark Basil, American Baptist Churches, USA - Miami Association

Q: There are communities in the county that have an average house value in the thousands of dollars. When that's the case, what is considered affordable and how can we attract those communities to be more earnest about building affordable housing? **A:** Affordable housing is defined as no more than 30% of a person's household income is spent on rent & utilities. Affordability factor is based on the person's income level. We're looking at two different things here – the market value of a home vs the income of a person and what they can afford. Yes, we have inequities. We have a community that has two zoning options- 1 acre and 1 ½ acre. In this community, there is no multi-family housing. One of the recommendations is for more multi-family housing set by right not by land unit development. As the county, we cannot tell the local governments what to do. We can educate and work with the communities to encourage mixed-income housing instead of only condos. We must look at more welcoming communities and zoning changes.

Bob Ehram, Archdiocese

Statement: The study was done county-wide correct? Since communities are still not participating in county block grants, we are a moral voice. Those communities need to be called out and we need to know. **A:** We would love your help to recruit. Those communities are Terrace Park, Blue Ash, Symmes Township, Indian Hill, Evendale, and Mariemont.

Pat Brown, Presbytery

Q: The statement was made that there are opportunities for protected class households and the access to capital for home repairs. Is this a challenge to the tenants or to the landlords? **A:** Both. The local government is not doing property maintenance, we're not able to ensure people have safe housing. **(Brown) What about the banks?** **A:** The banks are less likely to provide home improvement loans to homeowners whose property is worth less than \$100k. We need creative ways to work with our banks to change this. The profit margin is very small. We must work with more people to get them to become homeowners, introducing them to the Homeowner Assistance Program that we can offer as an incentive. On the flip side, there are homeowners that no longer owe mortgages or they are facing increased taxes and cannot afford to take out a loan to do major repairs. It is mostly affecting seniors or poor people with disabilities on fixed incomes, especially where we have gentrification going on, then many don't have good credit scores. The county will be doing a pilot grant and loan program. We want to help those we can in becoming credit worthy.

Marci Cook, Volunteers of America

Q: I heard you state that we are getting peanuts from the state on the affordable housing trust fund they have. Being that our state has the most penitentiaries of all the states in the United States, would it not be an idea to tack them? These individuals coming back into society are struggling to find housing, even the efficiency housing, as well as getting them employment to pay for the housing. I do know that Cincinnati Metropolitan Housing is accepting applications from those that have felonies. Would the 'peanuts' we're getting from the state be a viable argument to have those peanuts turned into walnuts? **A:** There is a need for reentry housing in the county. One of the criteria for the county's program is to receive points for reentry housing, but we don't have anyone proposing it. We need to find developers. Some of you in this room may be able to help in this area, or some of you may be developers to do some projects. We have a low threshold of minimum 4-unit housing. We're willing to start with a quad-building with a non-profit or for-profit developer. The Housing Trust Fund at the state level has different criteria than what the county does. I don't know what it is for reentry. We can speak to them about that. We met with the folks of the State of Ohio and told them about our Eviction Prevention Program. They are looking to do this statewide. We'd be happy to have that conversation with you. Next week, I am meeting with the parole offices.

Connie Widmer, Archdiocese

Q: You mentioned that HUD has backed from fair housing. **A:** HUD is saying we don't need to be concerned about the fair housing act. Communities don't have the responsibility to analyze what's going on with fair housing. Secretary Carson has said that local governments have no ability to affect that and that the market will do what it will do. They took down the template to do this work. It's offline. We wanted to do this analysis. With the current administration, I don't see any congressional actions that are being proposed. There has been an administrative delay at HUD. **(E. Brown)** It's important to understand that the backlog of the new regulations is systemic stuff, that it doesn't allow the communities to look at it and seeing how the money is spent. HUD still does enforcement. If someone is filing a direct complaint that they were discriminated against, that is still active. This requires an individual to step forward, as opposed to asking the city

what they are doing with all the money they're receiving to ensure fair housing is happening. **(Fox) Q: Are you saying the template you used for this study was the template that HUD used as a planning tool? A:** HUD was encouraging communities to use it, then they took it down. We are not required to do it. We would rather continue to do the work.

Kathy Wise, Jewish Community Relations Council

Q: Persistent poverty is deepening. Where are those areas and why is it happening? A: (see map) It's not surprising to see that it is happening in the areas that have traditionally been in disinvestment. In Over-the-Rhine and Pendleton neighborhoods, we are reversing a 50-year mistake that HUD made in the late 1960s where they allowed Cincinnati developers to use eminent domain to buy up buildings and turn them into project-based Section 8. We had two sets of 20-year contracts that were project-based Section 8 until the late 1990s when disinvestment really surged. Now, with a lot of subsidy from the city through 3CDC, and other tax breaks, we have gentrification, keeping the poorest of the poor remaining the poorest of the poor. Most of those areas in the deepest concentrations of poverty are also the deepest areas of segregation. The map in today's handout doesn't give a picture of the poverty rates and income levels. It only addresses housing patterns. **(Carnahan)** The full report has quite a few maps enclosed. I will send you a recap map of racially concentrated areas of poverty.

David Tietsort, Disciples of Christ

Q: People in the City of Cincinnati are doing some of what you're doing. Are you coordinating with them? Does Hamilton County have different issues? A: The city and Hamilton County have different issues. We did this analysis with the City of Cincinnati. The staff of the city opted not to attend today. I'm not sure what they are doing with the report, if it's been presented to city council or no. Our commissioners did see it including other municipal groups. I cannot speak to what the city is doing with it, if anything. That would be something to ask the Department of Community & Economic Development. I've been told the acting director will now be Marquita Carter-Gore. They coordinated with us to do the analysis. There are actions that will happen with the County that will not affect the City of Cincinnati and vice versa, but there are things we can do together. We are taking the lead on many initiatives. We don't have anybody in the city actively taking this on as far as I know.

Mary Partee, Archdiocese

Statement: I was invited here because I was one of the first residents to serve on the CMHA board and served 13 years. Ms. Pierson did mention, and I can attest to them being many years behind. Back then, some areas did not want any low-income housing built in their neighborhoods. Blue Ash did finally build low-income housing in their area, but they stopped with only one project. You all here are the voices of the people. I ask you to continue to work together. Our government changes its scenarios how they'll fund affordable housing every year. This city has done a lot, yet they can do more. I heard you say how can a person move into a \$400,000/year community. That comes with talking with those communities to accept this project. At that time, the vision was for people to come to Cincinnati and not identify Cincinnati as ghettos. With FC Cincinnati and others coming in. I've never seen so many homeless people in our city. We need to stop this. HOME does still work against discrimination and that was a very big issue then. I don't think it's the same now. Back then, we had a hard time getting into the communities and talking to them to incorporate low-income families in their midst. Some think the homeless don't have vision, but they do. Those with a felony, that issue of availability of homes needs our work and attention as well. There are fathers coming home from prison that want to change. HUD doesn't like to see husbands & wives together; married couples, but they need to change this way of thinking and help to bring families together not find ways to separate them. Many times, we had to go around this in helping the mothers get on their feet, got her in housing with her children, then their family could come together and get married.

Margaret Fox, MARCC (Executive Director)

Statement: MARCC is a member of the Affordable Housing Advocates working actively on the Housing Trust Fund and are heading towards what we hope will bring this as a ballot issue in 2020 for a dedicated revenue source for housing. We already have the detailed structure of an oversight board. These are all pieces that need to be put together. It won't be easy. We have a little over \$700,000 in the Housing Trust Fund. MARCC is putting its energy towards that ballot issue. We are hoping to have a fair amount of funding, between \$30-\$50 million annually.

Aaron Greenlea, Baptist Ministers Conference

Statement: We have found lately that there are a tremendous number of young people that are homeless. This is a crisis. It's unfortunate that a city as wealthy as Cincinnati is a bit thick in coming to the plight of our homeless, whether they be young or older. The Over-the-Rhine area is running over with homeless people, but they are not the only area with this

problem. **A:** The Lighthouse Youth Services received a grant from HUD a few years ago, one of 7 recipients in the nation, to help those between the ages of 17 to 24. I can share this information with Peg. I'm not sure of the current active plan.

Q: In the Enquirer today, there was an article about something going on in Oakland, CA, that a reason for the source of housing shortage there is that speculators are buying up land and housing, and they're holding them. Is this happening in Cincinnati? **A:** There is one, REIT = Real Estate Investment Trust Properties, that owns 10% of a neighborhood in Colerain. They have over 2,300 single-family homes in Hamilton County. They are making a 60% return investment and are renting them. They come in, get rid of any landscaping requiring maintenance only doing the minimum; they evict on a dime; they rip up the grass and move on. We met with them discussing if Housing Opportunities Made Equal and Legal Aid and other local government administrators letting them know we find this unacceptable. That they need to be a community partner and that we would hold their 'feet to the fire'. We started with Colerain Township. This organization has properties inside and outside the city. We're happy as the county, to lay down the law, be the heavy and bring people together. This is something they're stuck with for 20 years. They can't sell any of those properties because of the long-term capital commitments they have to their investors. Luckily, some of our communities are coming out and getting back to where they were before the recession. Some aren't. We have a summit coming up in April for the communities outside of the city to look at the poverty that's increasing outside the city and the need for social services. This trend has been unfortunately happening across America.

REMINDERS

January 14, Tuesday, MARCC Court Watch Training at Mt. Auburn Presbyterian Church, 103 Wm. Howard Taft Road, 45219, 3-5 PM, Geier Room. Free parking available in the back. RSVP at marcc@marcconline.com or call (513) 721-4843.

January 25, Saturday, MARCC ID Registration at Community Friends Meeting House, 3960 Winding Way, 45229, 12 Noon and 2 PM.

February 3-28 Court Watch, Monday-Friday, 9-11:30 AM, Hamilton County Court House, 1000 Main Street, Cincinnati, OH 45202

February 18, Tuesday, MARCC Annual Meeting Luncheon, 11:30 AM – 1:30 PM, at North Church (Presbyterian), 4222 Hamilton Avenue, Cincinnati, OH 45223. Speaker, Benjamin C. Glassman, U.S. Attorney for the Southern District of Ohio 2016-2019. RSVP no later than February 14th at marcc@marcconline.com or call us at (513)721-4843. Payment can be made by credit card (Visa, MasterCard, Discover) by going to our website, marcconline.com, and locating the BLUE DONATE button at the top of the page.

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