

**Welcome:** Ms. Nancy L. Walters, MARCC President, United Methodist Church/Ohio River Valley District

**Prayer:** Ms. Marci Cook, Volunteers of America of Greater Ohio-Indiana

**Minutes:** Delegates Council Minutes of 8 May 2019 – approved.

**Agenda:** Delegates Council Agenda for 12 June 2019 – approved.

**Today's Attendance: 22**

**AMERICAN BAPTIST CHURCHES, USA, Miami Association:** Mark Basil

**ARCHDIOCESE:** Rachel Anderson, James Bramlage, Bob Ehram, Karen Martin, Andrew Musgrave, Connie Widmer

**BAPTIST MINISTERS CONFERENCE:** Aaron Greenlea

**CINCINNATI ISLAMIC COMMUNITY CENTER:** Tyrone Jackson

**DISCIPLES OF CHRIST:** *Absent*

**DIOCESE OF SOUTHERN OHIO (EPISCOPAL):** *Absent*

**EVANGELICAL LUTHERAN CHURCH IN AMERICA:** *Absent*

**FRIENDS RELIGIOUS SOCIETY (Quakers):** J.P. Lund

**INTERDENOMINATIONAL MINISTERIAL ALLIANCE:** *Absent*

**JEWISH COMMUNITY RELATIONS COUNCIL:** Alice Perlman, Kathy Wise

**MARCC:** Margaret Fox, Alice Skirtz, Angela Wright

**PRESBYTERY OF CINCINNATI:** Patricia Brown

**UNITED METHODIST ORV DIST:** Mary Beth Owens, Nancy Walters

**UNITED CHURCH OF CHRIST/SONKA:** *Absent*

**UNITARIAN UNIVERSALIST COUNCIL:** Lee Meyer, Dan Schneider,

**VOLUNTEERS OF AMERICA:** Marci Cook

**Guests:** *Jessica Powell*, Hamilton County Land Reutilization Corporation

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**Please be mindful to place your cellphones on silent before each meeting begins. Thank you.**

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**OPENING REFLECTION & PRAYER – Ms. Marci Cook, Volunteers of America**

Good afternoon. I am not new to this council. I stood on the steps with MARCC when the I.D. Card was rolled out with the city. At that time, two of our clients received the first cards and were able to get housing. I am forever grateful for this delegation and your commitment to the work. I have been with Volunteers of America for three years. I enjoy what I do, but my passion is for our re-entry citizens, those returning from facilities throughout the state of Ohio. VOA of Ohio and Indiana have merged into one with the continued goal of caring for people of all backgrounds, including mothers recovering from drug addictions, veterans, the homeless, and those returning from being incarcerated back into the community, giving hope and helping people with 'a hand up' to get back on their feet. Our services include housing, healthcare. We are more than a non-profit, we a ministry available to help people reach their goals and potential. We've been around locally since 1896. During my daily work as a case manager, I've seen men and women come through our doors broken. Oftentimes, those that

have been incarcerated don't have family or anyone they can list as an emergency contact. This is a piece that we are falling short on. Reintegrating someone into society that they've been waiting to do for so long takes time. During this time, we provide counselling and programs to try and prepare them before they step out onto the streets. We are very good at finding work for our people, paying \$15.50/hour for our gentlemen doing construction cleanup which is good for someone with no experience. We are making progress to some degree. I'm glad that our ministry of service matches my personal ministry of service in giving back to the community.

**Prayer:** *'Oh Lord of all mercies and blessings, we ask you at this time to bless today's delegation. Grant us grace and mercy to do your will. We know our communities are suffering; we know that violence is running rampant in our streets. Shine your grace on us – for we don't know what to do. Bless everything that is said and done here. We ask these things in your son Jesus' name. Amen'.*

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### **MARCC UPDATES – Margaret A. Fox, Executive Director, MARCC**

- **Documentary.** Due to technical difficulties, the showing of the documentary “Faces and Facets of Eviction” by the Affordable Housing Advocates & the Northern Kentucky University Students’ Partnership was not shown. Please visit the link to view the documentary: <http://bit.ly/2LxiQ2B>, or go to our Facebook page, @MARCCOnline and click on the link.
  - **Court Watch Project.** Our volunteer training is scheduled for Wednesday, July 17th at Mt. Auburn Presbyterian Church, Geier Room, 103 Wm. Howard Taft Rd., 45219, 3:30 – 5:30 PM. If you would like to participate, please RSVP through Eventbrite, [www.eventbrite.com](http://www.eventbrite.com) and type in the title ‘Court Watch Training’, or call MARCC’s office at 721-4843. Judge Fanon Rucker and Elizabeth Brown (League of Women Voters) will be the facilitators. More information will be shared later. This will be a 6-week pilot project followed by a review to see what works/what doesn't. This project will then go in full force in September.
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**INTRODUCTION OF SPEAKER – MARCC’s Executive Director, Peg Fox.** Ms. Powell currently serves as a member on the Quality Housing Task Force, LISC, Vacant Housing Task Force, FC Community Coalition, and Cincinnati’s Community Advisory Board. For Ms. Powell’s extended bio, please see attachment.

### **TODAY’S PRESENTATION**

**‘Things Change Day by Day: The Landscape of Affordable Housing’**

**Jessica Powell, Vice President, Hamilton County Land Reutilization Corporation**

To connect with Ms. Powell: Office – 513.632.3760 / [jpowell@cincinnatiport.org](mailto:jpowell@cincinnatiport.org) or the website at <https://www.hamiltoncountylandbank.org/>

### **Ms. Powell**

Good afternoon. I began my professional career as a lawyer at the Legal Aid Society, working there for 12 years. During this time, I got to know Peg, Alice (Skirtz), and others of you through my work with the Affordable Housing Advocates. Working with legal aid and AHA helped me to form my perspective on housing issues in our communities. I grew up in an upper-class, all-White community, but ended up at Legal Aid from a combination of Catholic-induced guilt and education, but I am grateful I ended up there. As the world goes around, development is what is needed to promote private, market rate housing and deal with affordable housing issues. It is a true blessing to work at The Port for the past two years. The PowerPoint is an overview of The Land Bank of Hamilton County’s Port. There is a lot of understandable confusion about what we do. I want you to know what it and our other programs do for equitable work. It has taken me two years to appreciate the intersectionality of the work The Port does.

The Port has 3 main business lines & separate entities we manage:

- a) public finance
- b) industrial revitalization
- c) neighborhood revitalization

Separate Entities -

- Foreign Trade Zones group, with the goal of maintaining manufacturing in our region and addressing tariff issues and trade zones of manufacturing goods,
- The Hamilton County Land Bank (which I manage)
- Homesteading & Urban Redevelopment Corporation (HURC) which provides a more affordable, single-family homeowner program,
- Greater Cincinnati Development Corporation (GCDC), a non-profit spin-off that allows us to enter into joint ventures with other entities to help better control development. Before we had GCDC, if we sold property to a developer, we had no ability to place restrictions and oversight on that developer's development project. This includes jobs creation and other things important to The Port. FYI, we are not in joint venture with FC Cincinnati.

**Neighborhood Revitalization** - It needs to be understood that you can't just have single-family or only one approach to rebuilding. This must include the entities of business districts, homes and the residential market, supporting/developing local leadership, and ensuring equity and inclusion across the whole community. This intersectionality must have a meeting of jobs offered to citizens, a range of housing, local production, and vibrant, attractive business districts. Some of these examples are: Madisonville: In this neighborhood, we are providing public finance bonds and a Capital Lease for apartment development units at the corner of Madison Road & Whetsel Avenue that include 81 mid-level AMI (area median income), and 21 low-income units. Queensgate & Lower Price Hill: The Port is doing housing work through Community Matters and The Community Center Learning Institute in this neighborhood and jobs creation by public finance with the Nehemiah Manufacturing Group.

**Industrial Revitalization Strategic Platform Impact to Date** – Cincinnati has many un-remediated, dilapidated industrial sites. One of our major goals is redeveloping 75 acres of industrial land, with the raised patient capital (a very low-interest payment over a specified period) of \$10.8 million. This helps us finance the remediation work we must do and helps us keep an eye on job creation. Nationally, there is a demand for manufacturing. We want to be part of this. Our repurposing useless industrial sites helps us attract manufacturers. Our public finance area has attributed over \$740 million in bond financing projects from 2012 thru 2018.

In South Fairmount, the old Lunkenheimer Valve Factory, we do not have funds lined up for this necessary revitalization. The former Hudepohl Brewery, with the famous smoke tower, is another example of spaces needing revitalization. Many preservationists were upset with us at the announcement that the smokestack must be torn down. We have been losing money on for some time. It will be demolished in the next few weeks. The former owner of this building took a bulldozer to it, without a building permit, and let loose thousands of particles of asbestos into the air. This prompted the EPA going in to do a \$2 million remediation. The real estate market has failed to sell a site. The funds we got to complete the demolition is from Jobs Ohio, which will create jobs at a living wage.

We have had a huge, positive environmental impact: gallons of contaminated water captured; 230 acres of contaminated property remediated and returned to productive reuse; tons of concrete recycled; \$21,825,000 in grants received; 80k+ tons of contaminated soil excavated; and over 1,724 million tons of metal recycled.

**The Land Bank** - Their role is to turn vacant properties to productive use, improve the quality of life, spur economic development, and restore preservation. This was created as a response to the foreclosure crisis where banks were filing for foreclosures, then deciding they didn't want the properties, leaving millions of single-family and other real estates with outstanding property taxes, liens, etc. Under state law, land banks can take these blighted properties through a tax foreclosure process, clear the liens and put them back into good use and tax-producing status. I lived in Price Hill when the country was hard hit by the foreclosure crisis. On my street alone, approximately 2/3 of the properties went through foreclosure. Some occupants got to stay. The Land Bank positively impacted three of those properties.

**The Tools of Acquiring, Disposing, Holding Properties & Leverage Partnerships** - We cannot do this piece alone. We have seasoned partners, non-profits, other advocacy groups that are part of this process. This slide (see handout) shows property in Walnut Hills and the process of blight and degradation of this property from 2007 through 2015. The color-coded triangles reveals 'hits' of code enforcements and other issues (green = litter citation; blue = complaints, etc.) The Land Bank gets criticized for taking over or owning too many properties, but these are the properties that are stuck. We are the last stop if all other avenues to sell, rehab the property, or locate the owner have failed.

## Land Bank Programs

### 1. Core Public Stewardship Programs

- a) Neighborhood Initiative Program (NIP) – The U.S. Treasury has funded OFA (Ohio Finance Agency) to administer to land banks to demolish blighted properties. The goal: to positively impact equity and surrounding properties that cannot be brought back from the brink because the market doesn't exist. This NIP program is 4 years old and has put into \$10.6 million has been spent in demolition, impacting 550+ blighted, vacant properties in Hamilton County.
  - b) Acquisition – We get properties by donation, forfeited land list, and an expedited foreclosure process. We work with our community partners to get these properties repurposed. The perception that all property has value is not true. Sometimes from a myriad of issues, an owner is desperate to get rid of a property. The forfeited land list is where properties land when they go through a judicial tax foreclosure process. Land Bank has special statutory authority to take properties off that list. The alternative is the Annual Forfeited Land Sale in June. This is where 'bottom feeder' investors can pick up properties for \$50. Unfortunately, over 60% of these properties that go through a public sale make it back to the Forfeited Sale list because they are not put to responsible use. The Expedited Foreclosure has been controversial for areas like Evanston and the West End/OTR, but it has allowed us to take blighted, vacant, tax delinquent properties. We get these cases through in 8 months; the normal time of going through the judicial process in the prosecutor's office is 2 years. There are many safety mechanisms and due processes when properties are expedited that enable people to redeem their property, pay the taxes, or remove it to a judicial forum.
  - c) Government Partner Program – This involves acquiring property for municipal, county, or township needs. One example of this was a partnership with Wyoming to expand their athletic fields.
2. **Dispositions.** There are subdivisions of this program – Single-Family Home Development, Lot to Yard, Gardens/Greens, Multi-Unit Multi-Property Commercial Development, Government Development, and Neighborhood based Development Partner. We don't want to hold property because in the aggregate, our properties cost us money, but there are times when doing so is strategic, depending on the neighborhood. An analysis is done on each one. For instance, I may give you a lot in South Fairmount but not in Northside, because the market there supports development for housing. What do we do with a vacant lot? Through our Lot-to-Yard Program, we can sell someone a lot for \$200 to a neighboring property owner where they may incorporate it as a side yard. Our Gardens and Greens Program allows buyers to repurpose a lot as a garden or a small space for growing food. Some properties have promise and can be rehabilitated into a single-family home development (examples are in Walnut Hills and Evanston). Our acquisition costs are low, but we do try to capture some of the costs where we can. In our Commercial Development, we have properties that can be re-developed. For example, a former swim club in Springfield Township will become a group home setting for adults who cannot live on their own. They received funding from OHFA and the state.
  3. **REACH – REhab Across Cincinnati & Hamilton County.** This program takes blighted property, does a full gut rehab, and kickstarts a market that has otherwise failed. These properties are high-end and 120% of the AIM or higher. Our first REACH project was an invite from Evanston's Community Council. In Evanston, there had not been a healthy single-family sale in 10+ years. There are lots of long-time owner/occupants who stuck it out with the neighborhood through the building of the expressway (I-71) and redlining, but now have a property that's valueless and they cannot sell. The flip side are concerns of gentrification which are important. It has been tough for me to hear, eye-opening and even painful, being a housing advocate, that people only see our role as gentrifying neighborhoods. The reality: there is more than one contributor to the gentrification concern. We are trying to correct inequities of ownership. It is complicated.
  4. **Historic Stabilization** – We are the only land bank in Ohio that sets aside some of our funding to do historic stabilization to properties that have historical and intrinsic value. This helps to offset some demolition, i.e: The Regal Theatre is one of these properties where we put \$250k into it before the West End was what it is now, with another \$500k for its stabilization. The Flat Iron Building in Mt. Auburn is another property requiring stabilization. We do joint funding projects with Cincinnati's building department. Many times, we take on a property, not knowing what will happen with it.

**Land Bank's Impact on Hamilton County** – 975 properties currently owned; 137 properties stabilized/rehabbed (through 2018); 1,159 blighted properties demolished with \$29MM in grant funding; caused 361 properties held and reconvened to communities and municipalities; 500 landbank-owned parcels disposed to new, responsible end-users; protected \$31.1MM in home values through demolition of nearby, blighted structures. One of the goals of my team is not to hold these 1,100+ properties but to get them out the door. The following are the neighborhoods hard hit by the

foreclosure crisis that we hold many properties in, which will not be a surprise to anyone: Avondale, Price Hill, Evanston, Walnut Hills. Not all the properties we own are listed on our website and available to the public. The following properties are being held for our community partners until they are ready for redevelopment – CDC, Habitat for Humanity, Price Hill Will, NEST (Northsiders Engaged in Sustainable Transformation), Walnut Hills Redevelopment Corporation, Camp Washington Community Board.

Our role in equity is nuanced. We are mission-driven to make real estate work. We work with the for-profit world and the non-profit world, and the whole spectrum of development. We do not discriminate. Of the big deals in the public, I hope today you are seeing there is a lot more we're doing.

**HURC Program – Homesteading and Urban Redevelopment Corporation.** This provides a housing product for lower AMI (Area Median Income) home buyers. This is more affordable than our REACH product. We have good inclusion numbers for our public finance and other business lines. When bonds are issued for a project like the FC stadium, we require the developers and general contractors to meet our inclusion standards – 25% MBE (Minority Business Enterprise); 11% WBE (Women Business Enterprise); 30% SBE (Small Business Enterprise). This is monitored closely and includes remedial plans of action of developers that are not compliant.

**Kresge Foundation Dream Loan Fund** – This is for commercial corridors with mixed-income/mixed use that combine integrated housing strategies with neighborhood-based entrepreneurship, providing much needed capital and lending terms to projects that help nurture local microenterprise. We believe this will:

- Minimize barriers for neighborhood entrepreneurs by providing available space for target tenants
- Stabilizing neighborhoods through the support of entrepreneurship
- Restoring vibrant retail and commerce with a focus on inclusivity and engagement of neighborhood-based enterprise

One of the communities this is currently happening in is Walnut Hills' Esoteric Brewery, the first African American brewery in Cincinnati. We are providing a ITIN Improvement Loan for \$500,000 to help finance the redevelopment. We have quarterly meetings with the African American Chamber. In the development world, we know there is not enough inclusion and minority contractors. We are working with Cincinnati Chamber and other groups to facilitate an open-door communication and expand the reach of these contractors. The Port has invested in six new storefronts at their East McMillan Street business District. These projects will create 72 new jobs and bring over \$17 million in investment.

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## Q & A SESSION

**Alice Skirtz, Past President, MARCC**

**Q: What about all the changes in the West End?** **A:** The West End has consumed mine and others time and energy. Our leader, Laura Brunner, has been extremely receptive to our ideas. A typical port authority issues bonds and do sales that provide a small cushion on redevelopment on multi-million-dollar developments, work with the local jurisdiction. Our Port is unique. We have been criticized – sometimes fairly, sometimes not for our role in financing FC Cincinnati. The reality: we are not providing subsidy but doing our job in issuing debt for a development project with FC. The CBA the Port entered with FC and the West End Community Council was not as strong as it could have been. We have spent a huge amount of resources in this neighborhood, not on the stadium side but on the community side, working with 7 Hills Neighborhood House. FC paid for some community engagement because this neighborhood just did their community plan two years prior to the stadium. They had no way of anticipating the changes being seen in their neighborhood. We've done a housing study that will come out later this month, which FC is paying for, to get a sense of the baseline real estate conditions in the neighborhood to identify what the true risk is for displacement. Unfortunately, the numbers are grim for the unprotected, unsubsidized housing, with much risk. The Port is exploring ways to help mitigate that with our tools and resources. It will be tough. **Margaret Fox, MARCC Executive Director - Q: When your report is released, will it be available to the public, or will FC oversee how it's to be released?** **A:** It will be public. We are the official clients.

**Patricia Brown, Presbytery**

**Q: Does your designation of commercial properties include churches and non-profits?** **A:** It could. We work with non-profits which get our non-profit discount. We don't hold for non-profits the way we would for commercial, like an FC. We have examples where we've worked with churches to help them find solutions. There are many churches that

have had declining membership and couldn't keep their doors open and maintain older church buildings. There is a church in Evanston near the business corridor, Bibleway C.O.G.I.C., that had a lot of structural building code violations and inadequate funds to fix them. We worked with them acquire their property and relocate to another place. I think their pastor would comment that this was a good outcome for them. **(Marci Cook, Volunteers of America) There's another historical church building just up the street from Bibleway in Evanston, Calvary. It has an attached parking lot and has been sitting empty for years. Can you guys do something with that property?** **A:** We must be careful. There was a flyer being passed around different communities earlier this year from pastors. The caption on the flier: 'Come to this meeting. You shouldn't have The Port take your property.' It's amazing the perception is out there versus reality. We made sure to reach out to churches to make sure they understood we are not trying to take property from churches. In this role, I have been most shocked about how much distrust there is amongst the general public. I didn't understand until I came to work at The Port that they are a complicated entity. We only take a property when a church asks us to.

**J.P. Lund, Friends Religious Society (Quakers)**

**Q: Looking at what's been happening in Baltimore, what sort of oversight or 'leashes' do we have at The Port?**

**A:** We do not use eminent domain. Our port core members are appointed by the commissioners, the mayor. We are a public entity. There are no secrets to what we're doing. Development deals come to us because the developers own the property. Our lending work is underwritten.

**Kathy Wise, Jewish Community Relations Council**

**Q: (1) Of your industrial remediation projects, do you use green energy when possible and to create manufacturing to involve public lands and funds to help with environmental issues, job creation? (2) Has it been feasible to concentrate on deconstruction rather than demolition so materials can be repurposed and not thrown in a landfill?**

**A:** The future redevelopment of a site is done by the developer not us – we purchase, remediate, and sell. The developer decides how to develop the property. We do not encourage certain projects, i.e. green energy. The end use of redevelopment of our industrial properties has strict job creation requirements. We don't sell for industrial storage spaces; we sell for manufacturing that will bring high-paying jobs to the region. One of our conditions is that any new development must create jobs. The Port does some of its own rehab work. We have a crew that strips out things that can be reused. We give many demolition contracts to Building Value (a company founded by Easterseals that salvages reusable building materials, reselling items to the public) which takes out what they can, then demolish the properties.

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**REMINDERS**

**Saturday, June 15, MARCC ID Card Registration, 2 PM** at Lighthouse Community School, 6100 Desmond Street in Madisonville, Cincinnati, OH 45227. Presentations are at 12 Noon and 2 PM.

**Wednesday, September 11, MARCC Delegates Council Meeting, 12 Noon-1:15 PM, Synod Hall, St. Peter-in-Chains Cathedral, 325 W. Eighth Street 45202**

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**Attachments:**

Bio – Jessica Powell

Land Bank Acronym Guide