

OTRCH

COMMUNITY HOUSING

June 2025

Housing First. Community Always.

Our Mission

We develop and manage resident-centered affordable housing to build inclusive community and benefit low-income residents.

- Vision: Quality stable housing for all in a socially, racially and economically inclusive community.
- Formed out of 2 groups (ReSTOC – est.1978 and Over-the-Rhine Housing Network – est.1988).
- 52 staff members (includes part-time and full-time)



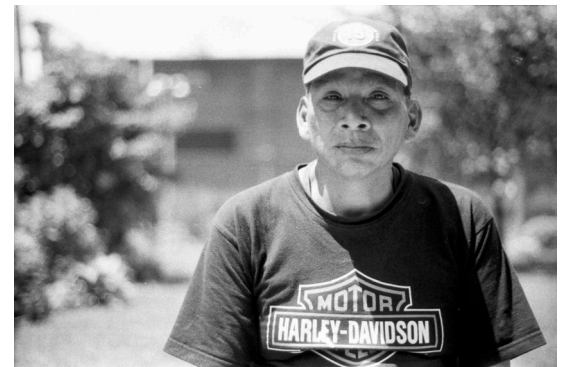
Who do we serve?

Residents of Over-the-Rhine and Throughout Cincinnati

- On average residents earn less than 40% of area median income
- Residents work in nursing homes, hospitals, food service, public schools etc.

Our community's most vulnerable residents

- Seniors
- Individuals with disabilities
- Those struggling with addiction and recovery
- People who have experienced homelessness



Focus Areas

- Property Development
- Property Management
- Resident Services
- Education/Advocacy



Property Development

We develop new properties and rehabilitate existing buildings to provide high-quality, affordable options for residents and commercial tenants.



Property Development

Barrister Ribbon Cutting



Property Development

Slater Hall Ribbon Cutting



Property Development

Vandalia Point Ribbon Cutting



Gloria's Place



Property Management

Our property management and maintenance team work to maintain our buildings, manage compliance, and respond to the housing needs of residents.



Resident Services

Our team of social workers provide supportive services, so households successfully transition into housing and establish support systems to retain their home.



Resident Services Programs

- Children's Creative Corner
- Recovery Hotel
- Scattered Site PSH
- Case Management




Permanent Supportive Housing

Supportive housing is an innovative and proven solution to some of communities' toughest problems. It combines affordable housing with services that help people who face the most complex challenges to live with stability, autonomy and dignity.

Corporation for Supportive Housing





Why do CDCs engage in housing development?

- Market is not meeting the needs of the neighborhood or is not interested in developing in the neighborhood
 - Trying to improve/create a housing market
 - Lack of decent and safe affordable housing
 - Lack of housing for people with disabilities
 - Lack of housing for people experiencing homelessness or transitioning out of homelessness
- Most, if not all, of these will require subsidy, both on the development side and the ownership/rental side



The math of building housing:

“Developers don’t build affordable apartments or unaffordable apartments. They build apartments. Some are, no doubt, nicer than others, but this alone doesn’t make them expensive or inexpensive.”*

- The cost to build an apartment is largely the same regardless of the rent charged. (\$130 to \$210 sqft)
- Market rate housing utilizes rental income to pay down cost of construction
- Additional resources are needed to fill the “gap” when rents are set to affordable levels

* - https://www.strongtowns.org/journal/2023/1/3/theres-no-such-thing-as-affordable-housing?apcid=00624f2c2a999c1847695701&utm_campaign=220104-wednesday-email&utm_content=220104-wednesday-email&utm_medium=email&utm_source=ortto

Housing Need and Homelessness

- The number of families calling the Central Access Point (CAP) helpline surged in 2024, with over 2,200 families seeking assistance. However, only 697 of those families were determined to need emergency shelter, and just 266 were accommodated, indicating a severe shortage of available shelter space.
- In 2024, 232 families were counted sleeping outside, a stark increase from previous years.
- Our Daily Bread said in 2019, around 56% of people coming to the soup kitchen for assistance were experiencing homelessness. In 2023, that amount rose to 70%.
- Arlene Nolan, Executive Director of Shelterhouse, said demand on all their shelters — those for single women, for single men and their emergency winter shelter — have been high.

"The number of residents in shelter can fluctuate, but Shelterhouse's numbers have reached unprecedented highs and have stayed there, serving upwards of 180 people per night in the emergency winter shelter alone."

What is AMI?

Effective: 4/1/2025

Median Family income for Family of 4 - \$111,800

AMI	1	2	3	4	5	6
30%	\$23,500	\$26,850	\$30,200	\$33,550	\$37,650	\$45,150
50%	\$39,150	\$44,750	\$50,350	\$55,900	\$60,400	\$64,850
60%	\$46,987	\$53,700	\$60,413	\$67,080	\$72,488	\$77,850
80%	\$62,650	\$71,600	\$80,550	\$89,450	\$96,650	\$103,800

Let's Do the Math

<https://nhc.org/>

<https://apps.urban.org/features/cost-of-affordable-housing/>

Housing for Our Neighbors

	Wage	Affordable Housing 30% of Income	4-person household AMI %
Cashier Source: Indeed	\$14.37/hour \$2,491/mo \$29,890/year	\$747/mo (including utilities)	27% AMI
Certified Medical Assistant Source : Indeed	\$20.47/hr \$3,548/mo \$42,578/year	\$1,064/mo (including utilities)	38% AMI
Bus Driver Source: Zip Recruiter	\$19/ hour \$3,293/mo \$39,520/year	\$988/mo (including utilities)	35% AMI
Childcare Provider Source: Zip Recruiter	\$12.64/hour \$3,155/mo \$26,291/year	\$947	26% AMI
Cincinnati School Teacher Source: Indeed	\$40,310/year min \$69,953/year avg \$98,664/year max	\$1,007/mo \$1,749/mo \$2,467/mo	49% AMI 72% AMI 108% AMI

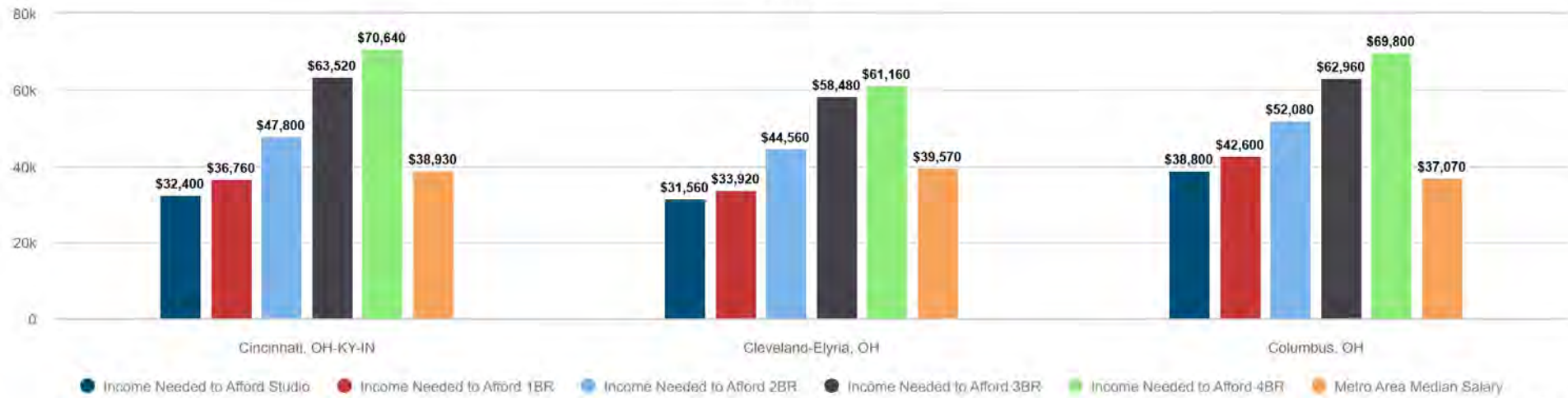
Market Rate Rents vs Income

- Market Rate Rents
 - Studio
\$1,107
 - One Bedroom
\$1,111
 - Two Bedroom
\$1,405
 - Three Bedroom
\$1,703

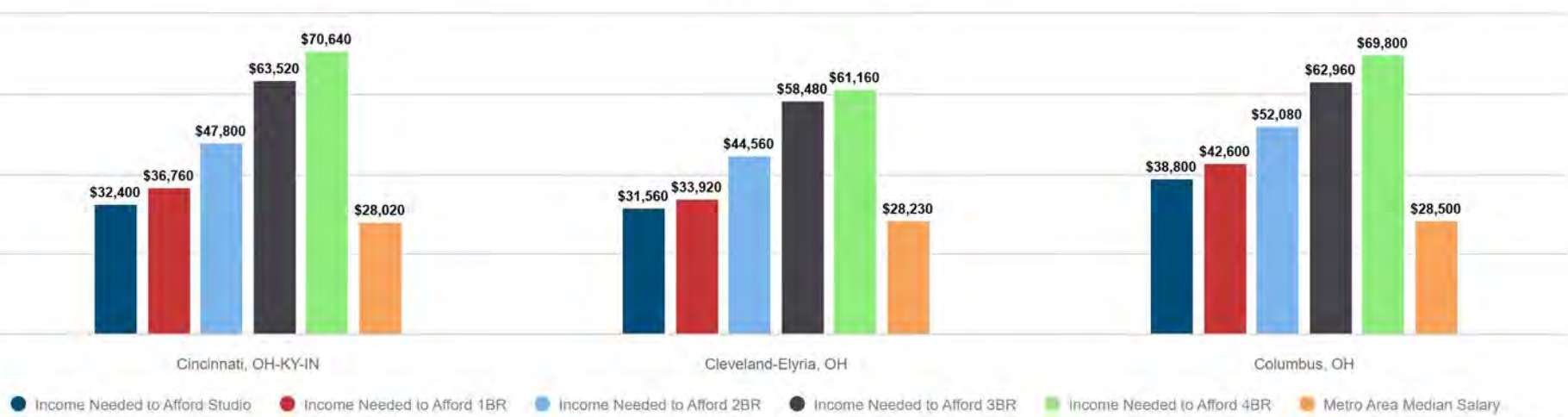
Source: Apartments.com

- Income Needed to Afford the Market
 - $1,107/30\% = \$3,690/\text{mo} = \mathbf{\$44,280}$
 - $1,111/30\% = \$3,703/\text{mo} = \mathbf{\$44,440}$
 - $1,405/30\% = \$4,683/\text{mo} = \mathbf{\$56,200}$
 - $1,703/30\% = \$5,677/\text{mo} = \mathbf{\$68,120}$
- Local Jobs and Incomes and Rent
 - Kroger Cashier \$16/hr = $\$33,280 \times 30\% = \mathbf{832}$
 - School Bus Driver \$22/hr = $\$45,760 \times 30\% = \mathbf{1,144}$
 - Home Health Aid = $\$34,193 = \mathbf{855}$
 - Social Security = $\$21,384 = \mathbf{535}$

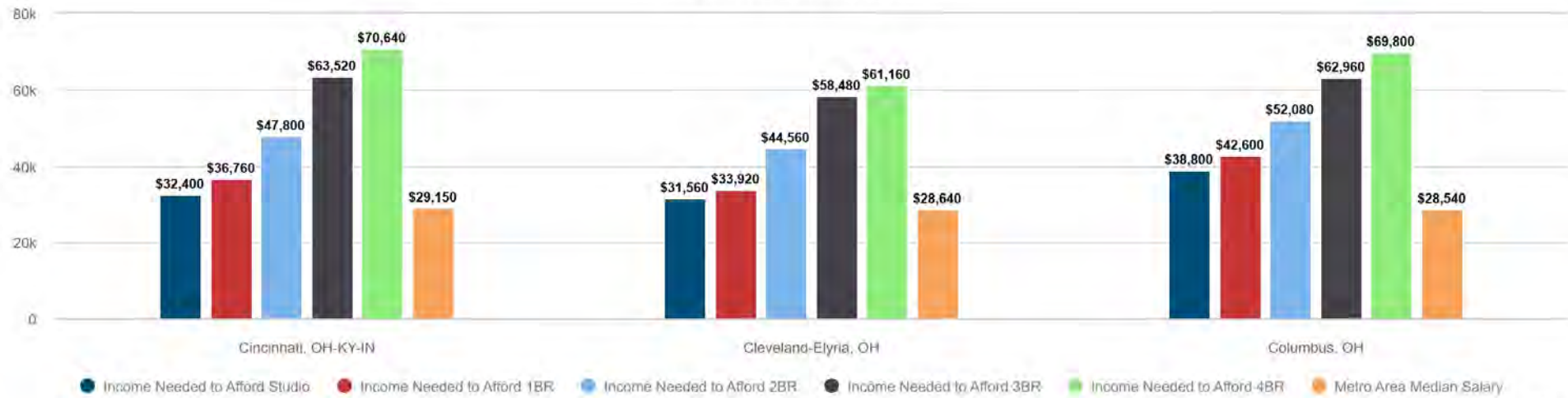
Rental Market Affordability: Tellers



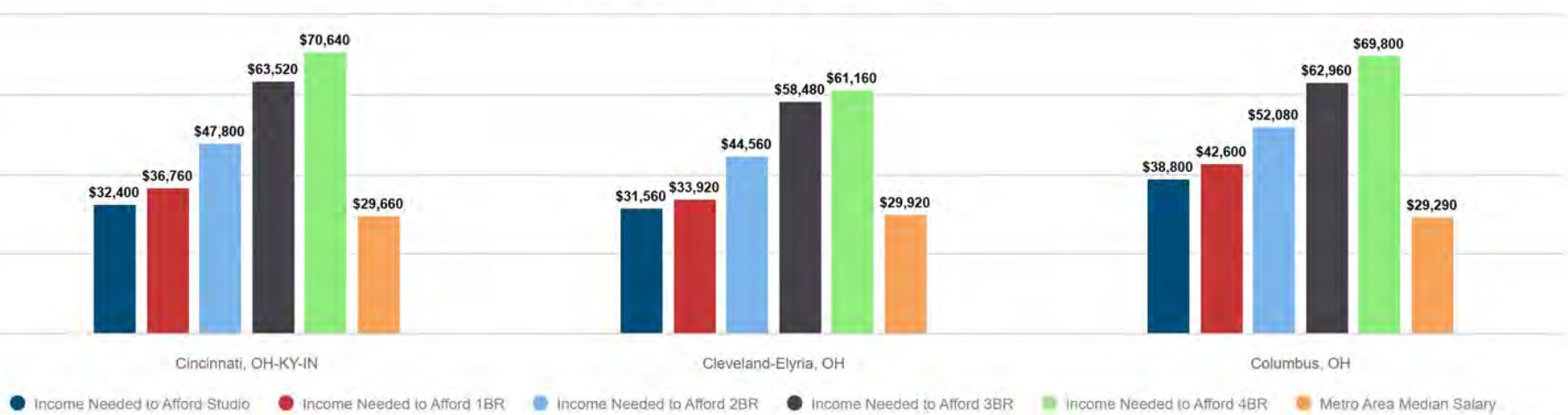
Rental Market Affordability: Cashiers



Rental Market Affordability: Childcare Workers



Rental Market Affordability: Home Health and Personal Care Aides





Looming Crisis: FY26 Budget

Administration's Proposed Budget:

- Eliminates Tenant Based Rent Assistance
- Eliminates Public Housing budget
- Eliminates Project Based Rent Assistance
- Reduces Homeless Assistance Grants

Budget Process:

- The administration introduces their budget, but it is Congress – the House and Senate – who determine the budget.
- FY2026 Budget will be adopted October 1, 2025.

Take Action Today

• **Use NLIHC's new advocacy toolkit**, "[Opposing Cuts to Federal Investments in Affordable Housing](#)," to call on Congress to protect and expand affordable housing and homelessness resources. The toolkit includes talking points, advocacy materials, engagement ideas, and more resources for advocates to weigh-in with their members of Congress on the importance of these vital resources!

• **Email or call members' offices** to tell them about the importance of affordable housing, homelessness, and community development resources to you, your family, your community, or your work. You can use [NLIHC's Take Action page](#) to look up your member offices or call/send an email directly!





Thank you!

Over-the-Rhine Community Housing

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