

# MARCC Housing Principles

Updated July 11, 2025

## *Preamble*

The Metropolitan Area Religious Coalition of Cincinnati (MARCC) professes, as an interfaith coalition of denominations, the fundamental importance of safe and affordable housing in our metropolitan region and its relationship to national, regional, and local housing policies. Sacred scriptures tell us to make sure no one wants for food, clothing, and shelter. Without housing, people are at risk of entering a cycle of ill health, poverty, and homelessness, with little hope of moving on to a better life. MARCC sees homelessness and the lack of affordable housing as a pressing social problem that demands strategic and holistic responses. Here we offer and advocate for this set of principles upon which discussions, decisions, policies, and investments regarding safe and affordable housing should be based.

## *Principles*

*Increase Number of Affordable Rental Units:* Increase the number of affordable rental units given that the primary cause of homelessness is a lack of *truly* affordable housing.

*Fund and Facilitate Affordable Housing:* Local governments must dedicate a portion of all community and economic development grants by federal, state, and local governments to affordable housing development. Municipalities' financial, procedural, and policy frameworks must be conducive to safe and affordable housing.

*Reduce Foreclosures and Evictions:* Minimize foreclosures and tenant evictions. Work with the community and homeowners to educate tenants and mortgagees and reach reasonable agreements so that individuals and families can remain in their homes, and neighborhoods can avoid blight and disinvestment.

*Protect Vulnerable Populations:* Ensure that "Affordable" Housing developments adequately prioritize individuals and families at or below 50% AMI, as well as young people aging out of foster care and those in transitional housing processes.

*Re-establish, Promote, and Apply the Fair Housing Act:* Require public officials and local communities adhere to the Fair Housing Act prohibiting discrimination in the sale, rental, and financing of housing based on race, religion, national origin, gender, disabilities, families with children, or sexual orientation.

*Promote and Apply the Americans with Disabilities Act:* Local governments must implement the rule of law as it applies to accessible housing in relationship to planning and design, as must the architects, engineers, builders, and developers who implement those plans.

*Community Voice:* Ensure that community voices and organizations are authentically incorporated into the decision-making processes that preserve and create affordable housing.

## *Action:*

MARCC will work toward the policy changes these Housing Principles require, partnering whenever possible, to preserve and increase fair, safe, and affordable housing in the metropolitan Cincinnati area.