

The Case For The Affordable Housing Trust Fund City Charter Amendment - Why This Initiative To Fund Affordable Housing Is Long Overdue  
(by Bill Woods for StreetVibes)

On May 4th voters will decide whether a Charter Amendment proposing that the City of Cincinnati spend \$50-million annually to increase affordable housing will become law. This number is no small amount of money, and the City Manager and many members of Council publicly denounce this proposal as something that will wreck the general budget. They act like they have been blindsided by the affordable housing advocates who champion this Charter Amendment.



As one of the organizations that supports this proposal, Applied Information Resources offers its perspective on why this Amendment is long overdue. The affordable housing crisis that confronts Cincinnati did not suddenly emerge out of nowhere. It's a crisis that's as old as AIR, Inc. itself.

In fact, the city's first homeless study conducted by AIR and paid for by the City of Cincinnati found that the lack of affordable housing was the number one reason why families were homeless in 1987. This study also cited the loss of affordable housing units in the city and major cuts in federal funding for housing programs.

AIR followed up two years later with a report that focused on the loss of affordable units and grassroots efforts to counter this trend. Noting that almost every low-income neighborhood showed a loss of units from 1980-1989, the report concluded that local and state government funding and philanthropic contributions were needed to make up for the loss of federal support during this time frame.

AIR completed its second homeless study in 1993. A quote from this update on homelessness draws the correlation between the lack of affordable housing and growing homelessness in Cincinnati. "There are numerous factors involved in the housing crisis confronting the homeless, but most of these factors relate to the clients' lack of income and the absence of affordable units." By that time, it could also be reported that federal funding for publicly assisted housing programs nationwide had decreased from \$30-billion to \$8-billion in one decade, and that less than 30 percent of the Cincinnati households that qualified for federal housing assistance received it.

In that same year, AIR did a report for the Greater Cincinnati Foundation that provided data on Cincinnati's affordable housing dilemma and examples of how best to address it. Two sentences quoted from this report capture this city's housing dilemma at that moment in time. "Cities such as Cincinnati were simply not prepared when the federal government slashed funding for housing assistance by over 70- percent in the 1980s. Communities have been playing catch-up ever since, and local leaders have been slow to admit that the affordable housing buck stops here."

Twenty-eight years later, the City of Cincinnati has held to the position of not accepting "that the

affordable housing buck stops here." Meanwhile, poverty and the lack of affordable units have

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increased, and several recent studies confirm these facts. A major study completed several years ago by LISC (Local Initiatives Support Corporation) found that Cincinnati possessed a shortage of 28,000 affordable housing units.

A year later, a second study, "Fair Housing Assessment," by Xavier University's Community Building Institute reinforced the grim reality of this city's ongoing and worsening affordable housing crisis. It documented how high end economic development projects in neighborhoods such as Over-the-Rhine have actually decreased the number of affordable units, and how low wages and ever increasing rents exacerbate this dilemma.

It called for a change in "how we allocate resources and address long term socioeconomic issues."

Thus, an abundance of studies document this worsening crisis over three plus decades. Meanwhile, grassroots efforts led by non-profit neighborhood development corporations, and supported by foundations and religious institutions have done their best to supply affordable units. Nevertheless, funding remains the key missing ingredient, and nothing has come close to replacing the huge loss of federal dollars for affordable housing programs that took place from the 1980s to the present.

Other cities across the country have come up with policies that have provided more revenue for affordable housing such as requiring major housing developers to include a percentage of affordable units in their projects or by establishing affordable housing trust funds. Advocates for Affordable Housing (AHA) has pressed the City to adopt both of these reforms, and it finally convinced City Council to create a trust fund in 2019. However, this entity has never been adequately funded.

This long term lack of will by the City to address this crisis finally led Advocates For Affordable Housing, the Homeless Coalition of Greater Cincinnati, and the Metropolitan Area Religious Coalition of Cincinnati to launch their City Charter

Amendment campaign in 2020 that mandates City funding for the trust fund. During this pandemic year that made signature gathering difficult at best, volunteers managed to collect 9,541 signatures to qualify this proposal for the May 4th Primary ballot.



If one believes that a major responsibility of government is to address the critical needs of the people that it serves, then the case for passing the Affordable Housing Charter Amendment is very strong. Will the City confront initial problems absorbing \$50-million into its budget? The honest answer is yes. A "yes" answer would also be appropriate to the question: "Isn't it sad that

a citizen initiated Charter Amendment is required to make the City respond to a long standing crisis that has made life so difficult for so many individuals and families with children within its boundaries. Although not a panacea, this proposal would be major step in providing some significant resources for addressing the 28,000 affordable housing unit shortage in Cincinnati.