

FHAct 50 Cincinnati Over-The-Rhine

Mixed-income housing is intended to both mitigate the detrimental effects associated with concentrated poverty and spur economic development by integrating higher-income households into marginalized communities. It is theorized that this integration will promote upward mobility through improved social capital and act as a catalyst of revitalization through increased financial investment.

Despite the theoretical benefits, the success of mixed-income housing is a difficult concept to operationalize. Oftentimes the perceived benefits of mixed-income housing rely on explicit or implicit bias towards higher-income households, "Although this approach has some merits, it is often implemented in a way that is not very beneficial to low-income tenants and often reproduces, if not exacerbates, existing social and economic inequalities" (Hyra 2013).

The objective of this report is to inform OHFA of potential ways to measure the outcomes of the FHAct50 funding in Cincinnati in a way that reflects pre-established goals.



GOALS

The two goals of the FHAct50 project that were determined to be most important are home stability and affordability. Home stability is essential to a high quality of life. Home stability provides a stable environment for children and adults to focus on economic, academic, and social opportunities to increase quality of life. Increasing quality of life for residents will create in turn positive externalities in the neighborhood.

The second goal of affordability aligns with FHAct50 goals of making the neighborhood accessible. By achieving a balanced ratio of affordable housing to market rate housing, the neighborhood will be accessible not only to those who want to move into the neighborhood, but the residents who want to stay in the neighborhood.



QUALITY OF LIFE

Quality of life is arguably the most important outcome of the FHAct50 project. Measuring quality of life will be operationalized by conducting a survey of a representative sample (demographic questions will allow for analysis of impacts across socio-economic groups) of the community. The survey will ask residents to reflect on the comprehensive impact the development has on their lives in terms of financial wellness, health, employment, sense of safety, community engagement, youth development, education and access to quality social services.

While all aspects of residents' quality of life cannot be accounted for in the survey, the goal of the survey is gather a general sense of each resident's perception of their quality of life in their neighborhood.

Housing Occupancy in Over-The-Rhine					
Census Year	Total Housing Units	Vacant Housing Units	Total Occupied Units	Owner-Occupied Units*	Renter-Occupied Units*
1970	7,312 (100%)	1,491 (20.4%)	5,821 (79.6%)	255 (3.5%)	5,566 (76%)
1980	6,386 (100%)	1,517 (23.8%)	4,869 (76.2%)	190 (3.9%)	4,671 (95.9%)
1990	5,087 (100%)	1,306 (25.7%)	3,781 (74.3%)	116 (3.1%)	3,665 (96.9%)
2000	5,261 (100%)	1,667 (31.7%)	3,594 (68.3%)	140 (3.9%)	3,454 (96.1%)

OTR Comprehensive Plan Goals

AFFORDABILITY

The other metric to evaluate the success of the FHAct50 initiative in Over the Rhine is a ratio of affordable units to subsidized units to market rate units. This metric will allow evaluators to observe whether a mix of incomes continues to remain in the neighborhood, or if the neighborhood has gentrified. Affordability will be established at 30% of the area median income (AMI) during the year data is gathered (U.S. Housing and Urban Development Department).

Data about rent prices will be gathered from online rental postings, developers, and the Cincinnati Metropolitan Housing Authority. The ratio of units that fall into the "affordable" category will be compared to units with rents above 30% AMI.

2002				2015			
Population	7,638	2000 Census		Population	5,610	2014 ACS	
Housing Units	5,261	2000 Census		Housing Units	5,229	2015 Inventory	
Occupied	3,594	2000 Census		Occupied	4,040	2015 Inventory	
Vacant	1,667	2000 Census		Vacant	1,189	2015 Inventory	
Units Affordable to People 0%-30% of AMI	3,235			Units Affordable to People 0%-30% of AMI	869	2015 Inventory	

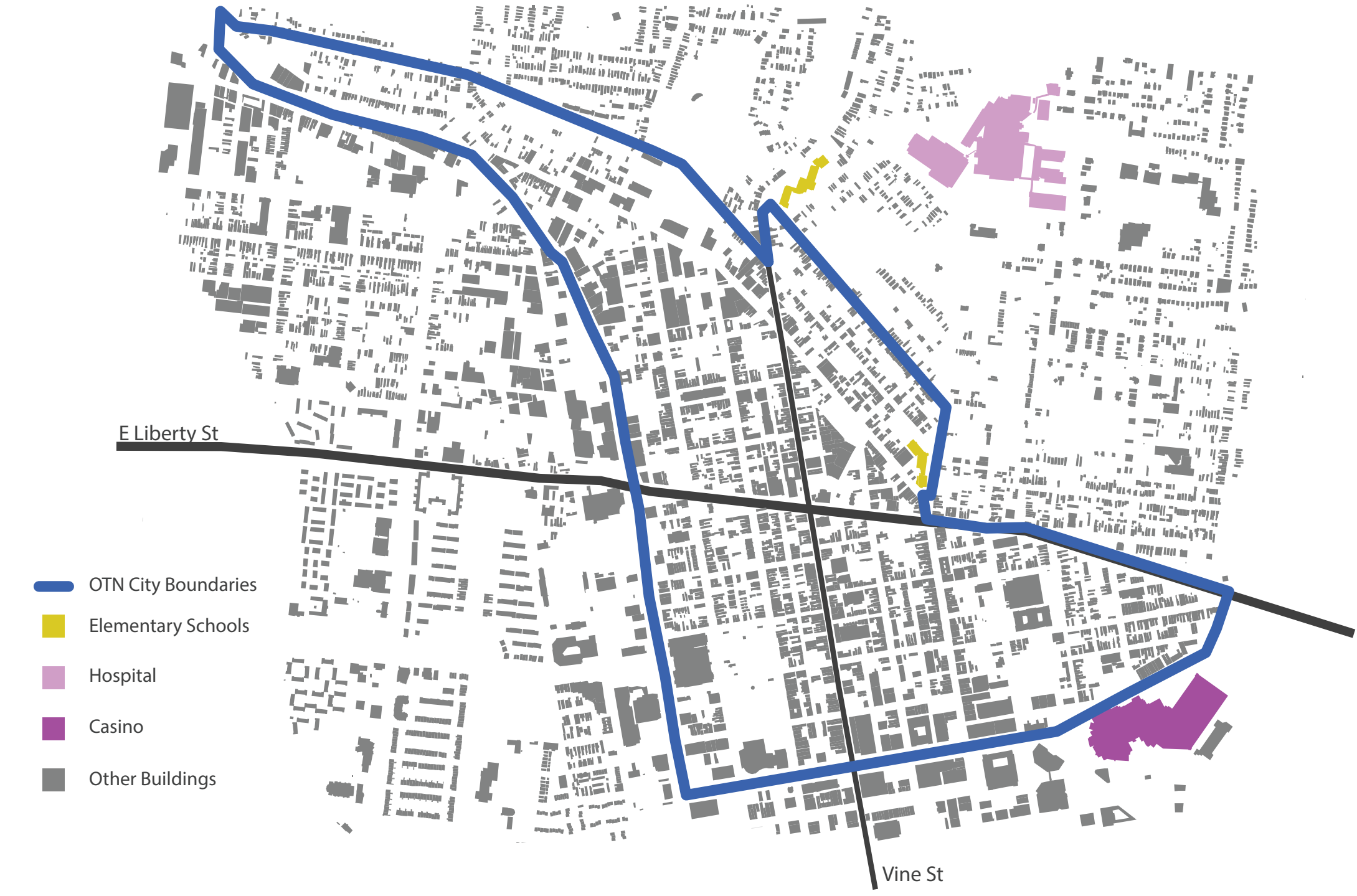
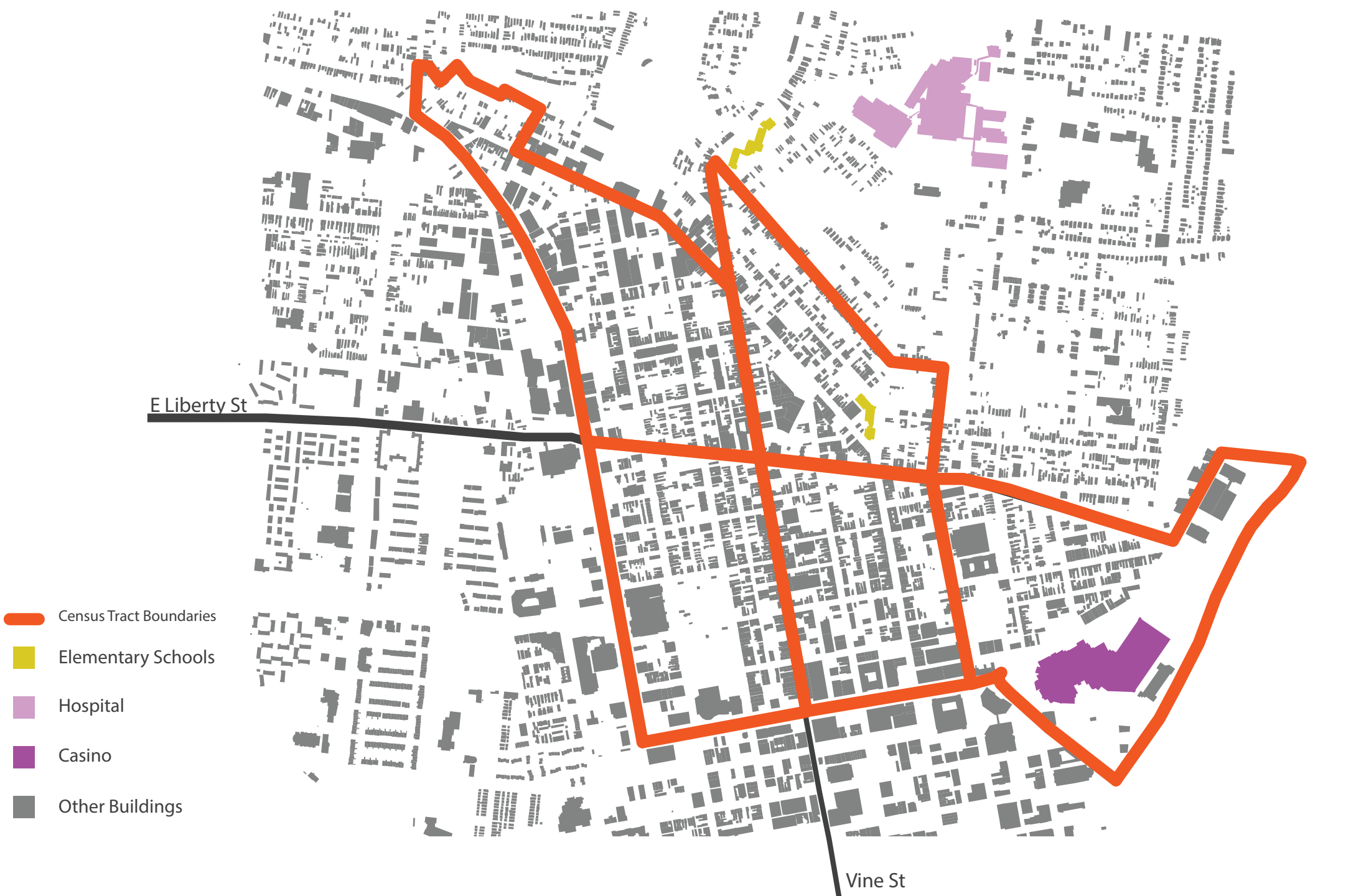
OTR Comprehensive Plan Goals

Total Housing Units In Over-The-Rhine					
Rental or Mortgage Costs	1-5 Years	5 - 10 Years	10 - 15 Years	15 - 20 Years	
Market Rate Housing					
Unlimited	20%	20%	20%	25%	
61% to 100% of AMI (\$60,500 in 2001)	20%	20%	30%	25%	
Affordable Housing					
31% to 60% of AMI (\$36,500 in 2001)	20%	35%	25%	25%	
Up to 30% of AMI (\$18,150 in 2001)	40%	25%	25%	25%	

BOUNDARIES

The boundaries for the neighborhood are influenced by the area's socioeconomic and geographical factors, such as Interstate 71/471 to the east, downtown Cincinnati to the south and the West End neighborhood to the west.

North of Over-the-Rhine is the Clifton Heights neighborhood, which targets student renters as the University of Cincinnati is adjacent. Downtown Cincinnati is mainly office buildings and higher end apartments.



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