Lincoln HeightsHousing Action Plan



November 2022

Prepared by the Hamilton County Housing Action Plan Team:







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Executive Summary

The Lincoln Heights Housing Action Plan provides a clear picture of the current Lincoln Heights housing market, defines key objectives to stabilize the housing market and increase housing production in Lincoln Heights, and translates recommendations from Housing Our Future (HOF) to recommendations for Lincoln Heights.

Lincoln Heights is implementing a six-point strategic plan to address economic development, village infrastructure, village operations, safety, stakeholder relationship and communications. This positive momentum creates conditions that are supportive of new housing investment and residential reinvestment.

There is positive momentum in Lincoln Heights around housing and an openness to the new housing types and recommendations in the recently completed **Land Use Plan**. Most of Lincoln Heights' housing stock was built in the 1970s. Existing homeownership opportunities in Lincoln Heights are limited. In 2020, just 23% of all Lincoln Heights housing stock was owner-occupied. Interviews indicated an openness to new housing construction that could bring new residents to Lincoln Heights while also providing new homeownership opportunities to existing renters. New single-family construction will provide opportunities for expanding homeownership and balancing Lincoln Heights' housing stock by adding new market-rate options.

Recommendations balance the needs of current residents while also welcoming new investment in Lincoln Heights. They include housing stability and improved building conditions for long-time homeowners and families who have lived in the Village for years who need support to maintain and upgrade their family homes. New home construction, home buyer demand, increasing home values and single-family sale prices all indicate a strengthening housing market; making it a great time to invest in Lincoln Heights. The historic legacy, strong sense of community, and positive momentum in Lincoln Heights makes it a great place for families to buy or build a home today. The addition of new homeownership opportunities and market rate units will balance the housing market, diversify the housing stock available, and increase opportunities for building generational wealth in Lincoln Heights.

"A sustainable Lincoln Heights is at the forefront of my mind when approaching any plans that we develop. When looking at the trajectory of a sustainable community it's wise to diversify our housing stock portfolio."

- Council Member Tonya Key, Economic Development Committee Chair

Recommendation 1

Support housing stability for residents.

Recommendation 2

Expand homeownership opportunities.

Recommendation 3

Prioritize redevelopment of new "Main and Main."

Introduction

Purpose

Village Successes

Purpose

The purpose of the **Lincoln Heights Housing Action Plan** is threefold, (1) develop a clear picture of the current Lincoln Heights housing market, (2) define key objectives to stabilize the housing market and increase housing production in Lincoln Heights, and (3) translate recommendations from Housing Our Future (HOF) to recommendations for Lincoln Heights.

(1) Develop a clear picture of the current Lincoln Heights housing market

Housing markets have been volatile over the past decade. In order develop strategies that meet the needs of the current residents in the community and stay competitive in this every changing housing market it is important to get a clear picture of the current market. People interviewed were open to new housing construction in Lincoln Heights. They look forward to growing the Village and improving overall conditions. New single-family homes that draw new households is seen as a positive, but people do want to make sure there is room in the community to current residents.

2) Define key objectives to stabilize the housing market and increase housing production in Lincoln Heights

Housing construction has not kept pace with the need for new and renovated housing in this region since before the Great Recession of 2008. A lack of production and rising prices has made what was a real problem before 2010 a true crisis today. Meanwhile, household incomes have not kept up with rising housing costs. This is especially true in Lincoln Heights where few new housing units have been built in the last 20 years and incomes lag those in Hamilton County overall. The Housing Action Plan makes recommendations to complement the Land Use Plan and stabilize the housing market in Lincoln Heights by increasing housing choices and improving housing conditions for existing residents.

(3) Translate Housing Our Future recommendations to recommendations for Lincoln Heights

The Lincoln Heights Housing Action Plan is designed with an understanding of the larger regional housing initiative presented in Housing Our Future (HOF). Over a two-year period, Local Initiatives Support Corporation (LISC) Greater Cincinnati convened a table including housing professionals, community development corporations, financial institutions, government officials, and community members to discuss housing in the Cincinnati and Hamilton County region in general as well as the need for affordable housing in particular.

The recommendations identify the need to produce new housing of all types; specifically the need to create at least 20,000 new housing units available and affordable to extremely low-income households over the next ten years. It recommends preserving existing affordable housing stock and reinvesting in over 60,000 existing affordable subsidized and unsubsidized housing units (naturally occurring affordable housing) to reduce housing insecurity and homelessness and protecting the most vulnerable residents. Finally, there are a series of recommendations that call for changing the underlying systems that affect resident's ability to access quality housing and the region's ability to effect meaningful change.

HOF provides a framework for the Lincoln Heights Housing Action Plan and provides a way to investigate the Lincoln Heights market and translate the regional recommendations into actions that will make Lincoln Heights a balanced, competitive housing market that includes access to quality affordable housing for its residents.

Village Successes

Under its new leadership, Lincoln Heights is implementing a six-point strategic plan to address economic development, village infrastructure, village operations, safety, stakeholder relationship and communications. Below is a brief summary of some of the major activities, initiatives and accomplishments over the past 12 months. This positive momentum creates conditions that are supportive of new housing investment and residential reinvestment.

ECONOMIC DEVELOPMENT

Memorial Field

The Village received funding from Hamilton County of \$359,000 to improve the ADA Accessibility of Memorial Field. The Village was able to leverage the County's investment to be selected as the 2022 recipient of the Reds Community Makeover. In addition to the resources provided for the Memorial Field project, other organizations in the Village will benefit from this contribution – Lincoln Heights Elementary; St. Monica's Recreation Center; Lincoln Heights Outreach (LHOI); and the Healthcare Connection.



Memorial Field is the Village's "crown jewel" that has been neglected. It is the geographic center of the Village. We see the Memorial Field project as a catalytic investment that will spur future economic development on Lindy Avenue, specifically the old Lincoln Heights Elementary/YMCA which is owned by the Village. A recent ULI TAP suggested this area could be an innovation hub that capitalizes on investments being made in advanced manufacturing by state and local governments as well as private companies along the I-75 corridor.

"Main and Main" Former High School Site

In 2019, the Urban Land Institute (ULI) Cincinnati Technical Assistance Panel was convened to review, analyze and recommend potential redevelopment opportunities for the Village of Lincoln Heights. Participants in this panel included representatives from ULI Cincinnati, the Village, Hamilton County, Hamilton County Development Corporation as well as various experts on local government, real estate and development.

Among the panel's recommendations were the redevelopment of the Lindy Avenue Corridor – the geographic center of the Village. The targeted site for revitalization is the property referred to as the old Lincoln Heights High School/YMCA. Under the Building Demolition and Site Revitalization Program submission by the Port Authority, the high school was included in the abatement and demolition program. The cost of abatement and demolition is estimated at \$1,200,000. If the Port is successful in this award, the municipality would have to provide 25% or \$300,000 towards the abatement and demolition of the building.

Community Wi-Fi

Sufficient internet access is not a luxury. It is a must-have for students – and adults – to prevent them from being left behind and therefore subject to the endless cycle of poverty so evident in poor municipalities like Lincoln Heights. The Village of Lincoln Heights is building a free public wi-fi system to provide broadband access to all of the residents in Lincoln Heights. This is our solution of bridging the digital divide in a community that is a technological desert. We are laying the foundational work for a smart city which is a community that uses technology to improve operational efficiency, share information with the public and provide a better quality of life and government services in the Village.

This project will be completed in three phases. Phase One is fully funded. Once the final contract is agreed upon, we will start the implementation of Phase One. Total project cost to complete all phases is a one-time cost of approximately \$1,500,000.

Land Use Study

The Lincoln Heights Land Use Study is complete.

The next step is to implement zoning change recommendations to facilitate strategic development/ real estate investment and attraction of key residential and commercial infill/development.

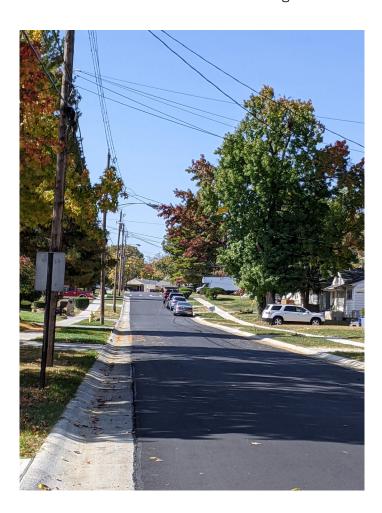
VILLAGE INFRASTRUCTURE

Code Enforcement

A key strategic goal of the Village is to improve the existing housing stock. The Village now has a code enforcer with significant construction management experience. His role is to identify violations and concurrently make recommendation on the implementation of our Code Enforcement Remediation Program or Home Improvement Program (outlined later in this document) to assist residents.

Hamilton County Mini-Grant

Hamilton County Department of Planning awarded the Village of Lincoln Heights \$8,500 to update and prioritize the street pavement resurfacing plan. The final deliverable with this grant is a recommended maintenance strategy over a 5-year and 20-year period. The 5-year plan will establish the street program for that period. The 20-year plan estimates a cumulative construction cost laid out in an annual budget.



SORTA Street Funding

In 2021, the Village completed the resurfacing of four streets in the Village. The total project cost was \$1,024,000 and the Village received an Ohio Public Works Commission (OPWC) award of \$367,500 and SORTA award of \$656,500 for Leggett and Wabash streets. This supplemental SORTA funding provided for the addition of sidewalk replacement within the project limits, enhancing pedestrian safety, especial for the mobility-challenged.

VILLAGE OPERATIONS

Department of Public Works

The Village elevated this department from a service department to a Department of Public works. The Department is now fully staffed and begun executing against its prioritized plan.

Safety

Lincoln Heights in the second year of the Hamilton County Community Oriented Policing Services Grant (COPS). The grant provides additional manpower and resources in Lincoln Heights and is a collaborative partnership between law enforcement and the individuals/organizations it serves to both develop solutions to problems and increase trust in police. Along with the grant, community-based crime reduction provides the intelligence-led operations assistance for the COPS grant.

The Village is currently negotiating the 3-year renewal of the Sheriff's contract.

Data and Interview Summary

Population
Income
Households
Housing Stock
Publicly Supported Housing
Cost-burdened Households
Interviews

Unless otherwise noted, data used in this analysis is from the U.S. Census, 2016-2020 American Community Survey (ACS) 5-Year Estimates (referenced as "2020 ACS 5-Year Estimates"). When available, U.S. Decennial Census data is included. The 2010 ACS 5-Year Estimate is used for trend information. Comparisons are made to Hamilton County throughout. "Hamilton County" refers to the entire county and includes the City of Cincinnati. Due to inherent errors in 2020 ACS data, comparisons with previous years ACS estimate cannot not be made.

Population

Lincoln Heights has 3,144 residents

Lincoln Heights' population decreased 24% between 2000 and 2020. Most of that population loss occurred between 2000 and 2010 when the community lost more than 800 residents. Between 2010 and 2020, Lincoln Heights lost just more than 140 residents.

Lincoln Heights population loss was significantly greater than in Hamilton County. Hamilton County's population decreased just 2% between 2000 and 2020.

The share of Lincoln Heights' population that is Black has decreased significantly between 2010 and 2020. In 2010, 94% of Lincoln Heights' population was Black. By 2020, 76% of Lincoln Heights' population was Black and 23% was White.

48% of Lincoln Heights' population is working age

The population between the ages of 18 and 64 is considered "working age." This population has the greatest potential to earn income from wages. Just under half of Lincoln Heights' population is working age (48%), significantly lower than in Hamilton County (62%) and Ohio (61%). Lincoln Heights low share of working age population is primarily due to its relatively larger share of population under 18 years old. Lincoln Heights' share of population under 18 years old is 38%, significantly higher than in Hamilton County (23%) and Ohio (22%). The share of population in Lincoln Heights 65 years old and over (14%) is comparable to Hamilton County (15%) and slightly lower than in Ohio (17%).

Share Population in Lincoln Heights Under 18 Years Old Source: 2020 ACS 5-Year Estimates



Lincoln Heights lost population at a much higher rate than Hamilton County between 2000 and 2020. Population loss slowed in Lincoln Heights between 2010 and 2020.

Total Population in Lincoln Heights

Source: U.S. Decennial Census



As compared with Hamilton County, the share of Lincoln Heights' population that is working age is relatively low.

Working Age Population in Lincoln Heights

Source: 2020 ACS 5-Year Estimates



Share Population in Lincoln Heights 65 Years Old and Over Source: 2020 ACS 5-Year Estimates



Income

Median household income in Lincoln Heights is \$15,417

The median housing income in Lincoln Heights (\$15,417) is very low when compared with Hamilton County (\$59,190). The income of both renter and owner households in Lincoln Heights is significantly lower than in Hamilton County (see charts).

The share of households with an annual income under \$25,000 in Lincoln Heights (65%) is significantly higher than in Hamilton County (22%).

The share of people living in poverty in Lincoln Heights is very high and continues to increase. In 2010, 31% of Lincoln Heights' population was living in poverty. By 2020, an estimated 60% of Lincoln Heights' population was living in poverty. Note the margin of error for the 2020 estimate is very high (17.5%). Even taking into account the large margin of error, there appears to be an increase in poverty in Lincoln Heights in the last decade, although the size of increase is harder to state. By comparison, 15% of Hamilton County's population was living in poverty in 2020.

Median household income in Lincoln Heights is significantly lower than in Hamilton County. This is true for both owner and renter households.

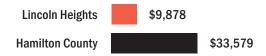
Median Household Income: All Households in Lincoln Heights Source: U.S. Decennial Census



Median Household Income: Owner Households in Lincoln Heights Source: U.S. Decennial Census



Median Household Income: Renter Households in Lincoln Heights Source: U.S. Decennial Census



Households

As compared with Hamilton County, Lincoln Heights has a higher share of single-person households and households with a single householder with children. Lincoln Heights has a smaller share of families without children and married families with children.

Lincoln Heights has 1,410 households

In 2020, 57% of households were family households; 43% were non-family households. Non-family households include households with a single-person living alone and other non-family households (with two or more non-related people living together). Between 2000 and 2020, the number of family households in Lincoln Heights decreased while the number non-family households increased.

More than a third of households in Lincoln Heights were a single householder with children under 18 years old; most of those were a female householder with children (no spouse present). In Hamilton County, just 10% of household were a single householder with children. A quarter of households in Lincoln Heights were a single-person living alone. Both of these household types are likely to have the potential of only one income to support all living costs.

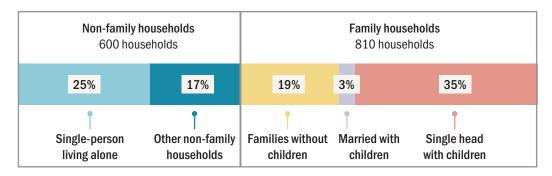
Just under one in five households in Lincoln Heights were families without children, compared with one in three households in Hamilton County.

Only 3% of households in Lincoln Heights were married families with children, compared with 15% of households in Hamilton County.

Lincoln Heights has an average household size of 2.38, slightly higher than in Hamilton County (2.31).

Household Types in Lincoln Heights

(percent of all households)
Source: 2020 ACS 5-Year Estimates



When did households move into the community?

Household mobility data helps to understand how often households are moving into and within the community.

Compared with Hamilton County (57%), Lincoln Heights (73%) has a very high share of households that moved into their homes in the past 10 years.

Owners were more likely to be longtime Lincoln Heights residents: nearly 80% of owners moved into their homes in 1999 or earlier.

Renters were most likely to have moved into Lincoln Heights in last five years: nearly 75% of renters moved in 2015 or later.

In Lincoln Heights, nearly 3 in 4 households moved into their homes in the past 10 years. More than 80% of those households moved in the past 5 years.

— [1990] —— [2010] —— [2020]

9%

Of all households moved into their home more than 30 years, or before 1990

12%

Of all households moved into their home 20 to 30 years ago, or between 1990 and 2000

6%

Of all households moved into their home 10 to 20 years ago, or between 2000 and 2010

73%

Of all households moved into their home within the last 10 years, or since 2010

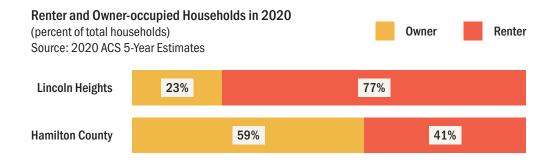




Homeownership in Lincoln Heights is decreasing

Compared with Hamilton County (59%), Lincoln Heights (23%) has a very low homeownership rate.

The homeownership rate in Lincoln Heights decreased between 2000 and 2020, from 35% in 2000 to 23% in 2020.







The state of homeownership in Lincoln Heights

Compared with Hamilton County (59%), Lincoln Heights (23%) has a very low homeownership rate.

The Black homeownership rate in Lincoln Heights was 29% in 2020. By comparison, the Black Homeownership rate in Hamilton County was 33% in 2020. Black homeownership decreased in Lincoln Heights between 2010 and 2020, from 41% in 2010 to 29% in 2020.

Homeownership in Lincoln Heights is concentrated in household over age 55: 45% of householders between 55 and 64 years old own their homes and 30% of householders over 65 years old own their home. For householders under age 55, only 10 to 15% own their home (depending on age category).

Just over half of Lincoln Heights homeowners have a mortgage (51%), compared with more than two-thirds of Hamilton County households (68%). Monthly housing costs are significantly higher for homeowners in Lincoln Heights with a mortgage. The majority of homeowners with a mortgage have monthly housing costs between \$500 and \$999 (64%). In contrast, most homeowners without a mortgage have monthly housing costs of less than \$400 (66%).

Owners were more likely to be long-time Lincoln Heights' residents: nearly 80% of owners moved into their homes in 1999 or earlier.

The number of home loan originations in Lincoln Heights has historically been low, with between 2 and 11 originations annually between 2008 and 2020. In 2020, there were 8 loan originations (including purchase and refinance loans) and 7 home loan applications were denied.

Most purchase loans in Lincoln Heights are government-insured (71%), and more than half of purchase loans are FHA (Federal Housing Administration) loans (57%). In contrast, 30% of purchase loans in Ohio were government-insured and 20% were FHA loans.

The majority of borrowers in Lincoln Heights had an income of less than 50% AMI (less than \$43,150 for a family of four) (62.5%), compared with less than one in 10 in Ohio (8.3%).

Just over a third of loans originated in Lincoln Heights were high-cost loans (37.5%), compared with just 4.8% in Ohio. The majority of those high-cost loans went to Black borrowers (2 of 3 loans).

There was only 1 loan originated for the purpose of refinancing in 2020 in Lincoln Heights. Lincoln Heights' homeowners may not have benefited from lower interest rates by refinancing home loans compared with other Ohioans (62% of all loans originated in 2020 in Ohio were for the purpose of refinancing).

As compared with renters, owners are significantly less likely to be cost-burdened. See **Cost-burdened Households** section for more detail.

Information on purchase and refinance loans is from PolicyMap and FFIEC. All loan information is from 2020.

Housing Stock

As compared with Hamilton County, Lincoln Heights has a lower share of single-family homes and units in multi-family buildings with 20 or more units. As compared with Hamilton County, Lincoln Heights has a higher share of units in small and moderate multi-family buildings with 3 to 10 units.

Lincoln Heights has 1,675 housing units

The number of housing units in Lincoln Heights decreased slightly between 2000 (1,762 units) and 2020 (1,675).

In 2020, the rental vacancy rate in Lincoln Heights was 7.8%. The homeowner vacancy rate was negligible (0 according to ACS data, but with a margin of error).

Lincoln Heights had a similar share of 2- and 3-bedroom units (29% and 35%, respectively) when compared to Hamilton County (27% and 32%, respectively). As compared with Hamilton County, Lincoln Heights has a larger share of units with 1-bedroom (24% in Lincoln Heights; 17% in Hamilton County) and a smaller share of larger units with 4 or more bedrooms (12% in Lincoln Heights; 22% in Hamilton County).

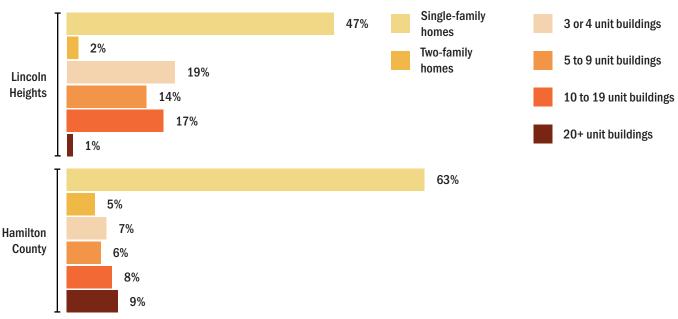
Housing Unit Building Type

(number of units in building)
Source: 2020 ACS 5-Year Estimates

The median year built for homes in Lincoln Heights was 1972, compared to 1962 in Hamilton County. Nearly half of Lincoln Heights' housing stock was built in the 1970s. In Lincoln Heights, 4% of housing units were built in the last 20 years between 2000 and 2020. In Hamilton County, 8% of housing units were built in the last 20 years.

In 2021, the median single-family home sale price in Lincoln Heights was \$82,500 (reflecting 7 home sales). In 2014, the median single-family home sale price was just \$11,500 (reflecting 16 home sales). Source: Multiple Listing Service (MLS) of Greater Cincinnati, Inc.

2020 ACS 5-Year estimates from the Census can be used to compare median home values for all owner-occupied housing units. In Lincoln Heights, the median home value was \$70,400 in 2020, compared with \$163,000 in Hamilton County.



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Publicly Supported Housing

There are two primary forms of public subsidy that create affordable rental housing: public subsidy of housing units and vouchers for very low-income households to help them afford housing.

Housing choice vouchers

Housing Choice Vouchers help some very-low income households afford housing through a program allowing participants to rent units from participating landlords with the assistance of a voucher. In 2021, there were 346 Housing Choice Vouchers used by households in Lincoln Heights (Source: PolicyMap with data from the Department of Housing and Urban Redevelopment). These 346 households taking advantage of vouchers represent 25% of all Lincoln Heights' households (1,410 households), compared with only 7% of households in Hamilton County. The number of vouchers in Lincoln Heights peaked in 2018 with 462 vouchers and has decreased every year between 2018 and 2021. This decrease in the number of vouchers is consistent with the downward trend in Hamilton County.

The Housing Choice Voucher program is a federal government program that assists very low-income families, the elderly, and the disabled to afford decent, safe, and sanitary housing in the private market. Because housing assistance is provided on behalf of a household, participants must find a unit and a landlord willing to accept a voucher. The income of households using a voucher may not exceed 50% of the area median income (AMI), which varies by household size. In 2022, for a single-person, 50% of AMI would be \$33,450. For a family of three, 50% of AMI would be \$43,000. By law, 75% of vouchers must go to applicants whose incomes do not exceed 30% of AMI. For a single-person, 30% of AMI would be \$20,100. For a family of three, 30% of AMI would be \$25,800.

Public subsidized housing units

Public subsidy of housing units means that there are affordability thresholds attached to housing units. The degree and length of subsidy is dependent on the funding source. The National Housing Preservation Database is a source for comprehensive data on the publicly supported housing property inventory. According to the Database, there were 7 housing projects in Lincoln Heights with a total of 488 units (September 2022). These 488 units represent just under 30% of Lincoln Heights' housing stock (1,675 total housing units). By comparison, approximately 5% of all units in Hamilton County have a public subsidy to ensure affordability.

The Lincoln Heights' housing market is meeting the needs of hundreds of households with lower household incomes through the Housing Choice Voucher program and various public subsidy programs. The addition of new homeownership opportunities and market rate units will balance the housing market, diversify the housing stock available, and increase opportunities for building generational wealth in Lincoln Heights.

Cost-burdened Households

Cost burden takes into account how much of a household's income is spent on housing costs.

The following pages will detail how Lincoln Heights residents experience cost burden. Renters or owners are **cost-burdened when housing costs** are **more than 30% of household income**. Renter housing costs include the cost of utilities such as electricity, gas, water, and sewer. Owner housing costs include all mortgage principal payments, interest payments, real estate taxes, property insurance, homeowner fees, condo or coop fees and utilities.

Renters or owners are severely cost-burdened when housing costs are more than 50% of household income.



43% of all households in Lincoln Heights are cost-burdened

608 of 1,410 households spend more than 30% of income on housing:

- 51% of Lincoln Heights renters are cost-burdened
 553 of 1,084 renters spend more than 30% of income on housing
- 17% of Lincoln Heights owners are cost-burdened
 55 of 326 owners spend more than 30% of income on housing



29% of all households in Hamilton County are cost-burdened

- 42% of Hamilton County renters are cost-burdened
- 19% of Hamilton County owners are cost-burdened

80% of cost-burdened households in Lincoln Heights have an income of less than \$20,000; significantly higher than in Hamilton County where 45% of cost-burdened households have an income of less than \$20,000.



26% of all households in Lincoln Heights are severely cost-burdened

373 of 1,410 households spend more than 50% of income on housing:

- 32% of Lincoln Heights renters are <u>severely</u> cost-burdened
 342 of 1,084 renters spend more than 50% of income on housing
- 10% of Lincoln Heights owners are <u>severely</u> cost-burdened
 31 of 326 owners spend more than 50% of income on housing



14% of all households in Hamilton County are severely cost-burdened

- 22% of Hamilton County renters are <u>severely</u> cost-burdened
- 8% of Hamilton County owners are <u>severely</u> cost-burdened

Interviews

Lincoln Heights has a very proud history. At the time of its incorporation in 1946 it was the only African American-run municipality north of the Mason-Dixon line. Though the community faced discrimination, residents were and continue to be proud of their history of self-governance. Long-time residents, those who moved away, and those who have been in the community feel a part of this legacy and it is part of what pulls people back to this community. Family ties are also important to residents and there are many multi-generational families in the Village.

Family ties and history are important assets that are drawing people back to the community. To stimulate the housing market in Lincoln Heights and attract new home buyers to the Village these assets will be important. Residents mentioned attention to the "civic space" in the community as an important step to making new people feel comfortable in the Village. Communicating events and government activities and opportunities to get engaged will help welcome new home buyers.

Another asset in the community are the many strong community anchors in the Village. The Lincoln Heights Health Center, Lincoln Heights Elementary School and Lincoln Heights Baptist Church are all strong institutions that can be gateways into homeownership for new residents. They are also places people can get connected and create stronger networks in the Village.

Village services were a topic of conversation for many of those we interviewed. The condition of streets and sidewalks was mentioned as a concern. In terms of public safety, residents report that the Village feels quieter and safer than it has in years. While some suggest they miss the close ties they had with Lincoln Heights Police officers, they are generally satisfied with service they get from the Sheriff's Department.



Property conditions and code violations were mentioned by residents as a concern. Consistent housing code enforcement could go a long way to improving housing conditions in the Village. Compliance for many homeowners will require financial supports and resources to be able to make needed improvements. Developing the right set of homeowner supports to accommodate current homeowners, Village residents who may not be homeowners, and property owners who do not live in the Village will be a challenge. The objective of code enforcement is to improve the condition of housing in the community but each of these groups have different needs and offer different challenges to the Village. Residents want to support current and historic residents and hold property owners responsible for poor property conditions.

People interviewed were open to new housing construction in Lincoln Heights. They look forward to growing the Village and improving overall conditions. New single-family homes that draw new households is seen as a positive, but people do want to make sure there is room in the community to current residents.

Interview Highlights

People are proud of Lincoln Heights

- Village no longer deserves it negative reputation (quieter, safer).
- Want to be part of historic legacy of this place (need to honor the Tuskegee Airmen).
- Families who move away still want to be connected.

Need to pay attention to the "civic life" of the community

- Want to see better communication from Village.
- Need to address "rumor mill."
- More openness and invitation to community events.
- People are mostly supportive of the Sheriff's Department.
- Long-time residents feel loss of old family and neighbors who are gone.

Community institutions are important part of the Village

- Health Center, Schools, Churches.
- All bright spots in the Village.
- Parents and parishioners could be new homeowners.
- General Electric is supportive of education initiatives.

Lots of openness to new housing construction

- New owners very enthusiastic.
- New construction in the \$275,000 \$350,000 range.
- New homeowners, families historically from Lincoln Heights, families with kids in schools who rent.
- Vacant lots need to be packaged and ready to go ("need a clear glide path").

Family - legacy homeowners need support

- · Home improvement loans and grants.
- Emergency home repairs.
- Lots of tangled title issues.

People value the open space and natural, rural/ suburban feel of the Village

- Make connection to Mill Creek and larger regional trail system.
- Support for mostly single-family homes with yards.
- · Lots of interest in gardeners and gardening.

Infrastructure and street and sidewalk conditions are issues

Blight elimination is an issue

People talked about more businesses, but it did rise as a priority in interviews



Recommendations

There is positive momentum in Lincoln Heights around housing and an openness to the new housing types and recommendations in the recently completed **Land Use Plan**. These **recommendations balance the needs of current residents while also welcoming new investment in Lincoln Heights**. They include housing stability and improved building conditions for long-time homeowners and families who have lived in the Village for years who need support to maintain and upgrade their family homes. New home construction, home buyer demand, increasing home values and single-family sale prices all indicate a strengthening housing market; making it a great time to invest in Lincoln Heights. The historic legacy, strong sense of community, and positive momentum in Lincoln Heights makes it a great place for families to buy or build a home today.

Housing Action Plan recommendations complement the housing recommendations in the **Land Use Plan** and help prioritize housing strategies in the short term to take advantage of the current market trends and programs that are available from Hamilton County, the Port, and other partners.

Recommendation 1

Support housing stability for residents.

Recommendation 2

Expand homeownership opportunities.

Recommendation 3

Prioritize redevelopment of new "Main and Main."

Recommendation 1

Support housing stability for residents.

Create a home repair program

- Use available private financial institutions, the Port, and Hamilton County resources to create a layered program.
- Eligible improvements should include code and safety improvements and also interior modernization and upgrades, including kitchens and baths, where appropriate.
- Support residents with applications and necessary paperwork.
- Create an inventory of vetted, reputable contractors who will can reliably meet the needs of Lincoln Heights residents.
- Where possible, consider bundling several home repair projects to take advantage of economies of scale.
- Use Village building inspector(s) to support residents with specifications for appropriate work.
- Target home repair program to owner-occupants.
- Work with residents who are living in or managing "legacy family properties" to make assistance available on a case-by-case basis.

Develop a consistent code enforcement program

- Make home repair program available to residents who are homeowners for needed code repairs.
- Hold commercial owners of residential properties accountable for poor conditions.
- Make use of available technology and code enforcement tools (i.e. GovPilot) and Hamilton County best practices to enhance local program.

Make legal resources available to residents with tangled title issues

Relevant Data and Impact:

Most homeowners in Lincoln Heights are over age 55 and have been in their homes for more than 20 years. Even though just over half of Lincoln Heights homeowners have a mortgage, they are less likely to refinance home loans. Interviews identified the need to support legacy homeowners with home repair loans and grants. Providing a home repair program will ensure housing stability for long-time residents.

Recommendation 2

Expand homeownership opportunities.

Encourage new single-family construction

- Assemble the lots in the Congress and Terry area for new single-family construction (consistent with Land Use Plan).
- Optional: Increase land assemblage to include lots on Chicago, Congress, Mathews and Van Buren that have friendly ownership. This could result in more than 20 lots to redevelop (assuming some lot consolidation), creating more "economies of scale" for larger developers and potentially positive impacts on home sale prices.
- Developers should be provided buildable parcels with utilities.
- Target home sale prices at \$275,000 to \$350,000. A home value of \$300,000 would be affordable to households making between \$60,000 to \$100,000 (based on a home value that is no more than 3 to 5 times total household income, depending on how much existing debt a household carries).

Relevant Data and Impact:

Existing homeownership opportunities in Lincoln Heights are limited. In 2020, just 23% of all Lincoln Heights housing stock was owner-occupied. Increasing home values and single-family sale prices indicate a strengthening housing market. Interviews indicated an openness to new housing construction that could bring new residents to Lincoln Heights while also providing new homeownership opportunities to existing renters. Most of Lincoln Heights' housing stock was built in the 1970s. Just under 30% of all housing in the Village are public housing units. The addition of new homeownership opportunities and market rate units will balance the housing market, diversify the housing stock available, and increase opportunities for building generational wealth in Lincoln Heights. New homeownership opportunities may also expand the working age population in Lincoln Heights.

Recommendation 3

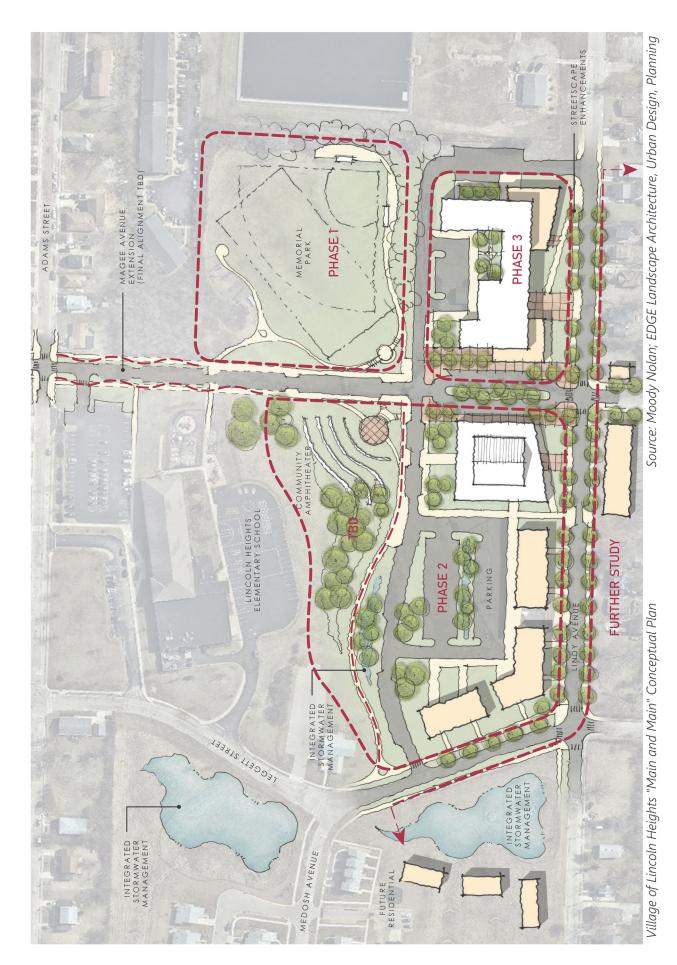
Prioritize redevelopment of new "Main and Main."

Support "Main and Main" strategy

- The "Main and Main" recommendation in the Land Use Plan will create an important focal point for the community, and an opportunity for a new type of mixed use housing on the two largest redevelopment sites in the Village (Lindy Avenue and Magee Street intersection). See "Main and Main" Conceptual Plan on next page.
- The Village should continue to prioritize steps for predevelopment of "Main and Main."
 See "Former [High] School Site Strategy" in the Land Use Plan for more detail on implementation steps.

Relevant Data and Impact:

The "Main and Main" concept has been supported by Village leadership in the **Land Use Plan** and previous plans. The redeveloped center can contribute to Village finances while also providing new activity and residential uses in the heart of the Village.



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