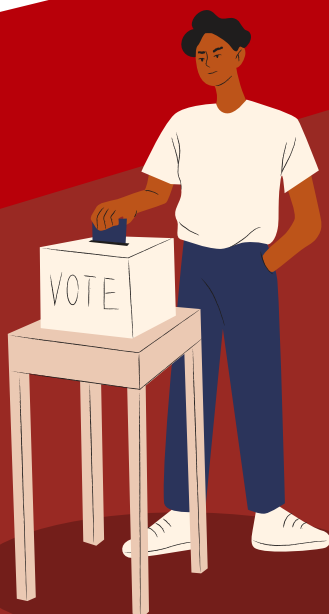




VOTER EMPOWERMENT GUIDE

VOTING
DAY IS
NOV. 2ND!

**LEARN WHERE THE
CANDIDATES STAND ON
FUNDING AFFORDABLE
HOUSING, STOPPING
DISPLACEMENT, AND
STABILIZING
NEIGHBORHOODS**



Candidate responses have been summarized, visit actionforhousingnow.com to read the full responses.

Introduction

What do we mean by Housing Justice Voter Empowerment Guide?

WHAT DO WE MEAN BY HOUSING JUSTICE VOTER EMPOWERMENT GUIDE?

We asked people and organizations to submit questions for Cincinnati City Council candidates about housing justice. We received many thoughtful submissions. Our People Power Committee thoroughly vetted these many questions and over a series of meetings, combined them and their themes to generate seven questions, three of which we asked candidates during live and recorded forums and four of which we asked candidates to answer in writing. It is our hope that through the answers candidates have given to these questions, you will be empowered with the information you need, to decide whether or not each of these candidates will fight to fund and protect affordable housing; will they stand with the tens of thousands of us struggling to keep or get a roof over our heads. We hope you will use your power to vote only for those whom you believe will passionately work for housing justice. And please don't keep any knowledge you gain or decisions you make to yourself. Please be a part of empowering others to vote accordingly.



DEFINITIONS



Common terms that are used when talking about housing.

Area median income (AMI)

The midpoint of a region's income distribution, meaning that half of households in a region earn more than the median and half earn less than the median.



Affordable housing

Housing affordable to families making no more than 60% AMI (approximately \$35,000 / year for a family, or about \$850/month, including utilities.) Housing is considered affordable to families if they spend no more than 30% of their income towards housing.



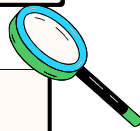
Affordable housing trust fund

Distinct funds established by city, county or state governments that receive ongoing dedicated sources of public funding to support the preservation and production of affordable housing and increase opportunities for families and individuals to access decent affordable homes.



Cost Burdened

Defined as paying more than 30% of household income for housing (rent or mortgage, plus utilities). Severe cost-burden is defined as paying more than 50% of household income for housing.




Commercial Property Tax Abatement

An incentive provided to developers by a vote of City Council. The developer is exempted from paying city property taxes on the increased value of the developed property for up to 15 years and pays 33% of the tax value to the school district.







Additional items to note when reading candidate responses:



City Council has the ability to pass legislation that creates new forms of revenue for the City. Funding the Affordable Housing Trust fund is not a question about whether or not to cut other vital services within our General Fund.



After we put so much pressure on City Council to fund affordable housing, in 2021, Council voted to pursue a one-time \$45 million loan from the federal Department of Housing and Urban Development (HUD) for affordable housing. While this is a positive step forward, it is not the same as Council putting City dollars into the Affordable Housing Trust Fund, this is applying for a loan we would have to pay back.



Question 1

Across the country, local and statewide affordable housing trust funds with consistent, dependable public revenue have long proven to be effective in preserving and producing affordable homes to combat the housing crisis. Cincinnati Action for Housing Now has called for at least \$50 million in city funds to be allocated annually to Cincinnati's Affordable Housing Trust Fund. Do you agree the city can and should generate at least \$50 million city dollars annually, while maintaining existing vital services, and annually allocate it to the development and preservation of affordable housing?



TE'AIREA POWELL

Yes, I do think that the city can fund the affordable housing trust fund with \$50 million annually. Recently, I've been to several meetings at City Hall where there has been a ton of money given to Cincinnati through the American Rescue Act. I believe it's like \$294 million which is more than enough to start off with for the first year.

JOHN WILLIAMS

Yeah, I believe that we should dedicate money annually to affordable housing. While I believe money should be allocated annually, I don't know if \$50 million is the right number. I recommend we look deeper to figure out what would be a more workable number on a yearly basis. Once we determine a number this will lead to some resolution regarding the funding source for affordable housing. Our fund should ultimately be in alignment with how comparative cities set their fund up.

BRIAN GARRY

Yes, we should be able to easily allocate these funds. Our city is short 28,000 units of housing, and even at \$50 million per year, it would take 56 years to make us whole again. There are various revenue streams that could be used to allocate funds to affordable housing, such as, 1) the railroad fund, 2) taxing of stock options, and 3) developer fee. We saw the Over-the-Rhine demographic shift greatly as it went from a historically Black neighborhood to a predominately white with the city funding these changes. As a government, our job is to protect the welfare of the people and should do so in providing more affordable housing options.

STACEY SMITH

Yes, I absolutely believe that the city should allocate at least \$50 million annually -- our residents cannot afford for us not to. This crisis is not unique to Cincinnati as it is happening across the country. There needs to be the same attention in addressing the affordable housing crisis as there is around issues like the opioid epidemic. When looking at statistics per person as to who experiences chronic homelessness, the US government spends almost \$36,000 annually in assistance programs. We must be willing to ensure at least 50 million per year is allocated to ensure that more and more and more of our citizens can be housed.

EVAN HOLT

I'm seeking to bring a working-class perspective into decisions that are being made at City Hall. I absolutely believe we should have a dedicated revenue stream for the affordable housing trust fund as it is the number one aspect of public safety. When looking at comparative cities it is notable that their trust funds have significantly more money allocated to them. We need to re-establish a dedicated revenue stream through leveraging federal tax dollars as I'm not a big fan of public-private partnerships. Those types of

EVAN HOLT

partnerships overwhelmingly benefit the private sector, as evidenced by 3CDC. We must have stronger renter protections to keep people in their homes, which is why I'm advocating for a tenant bill of rights.

NICK JABIN

It's a big issue just when it comes to our homeless population, as we know, and when it comes to just people that are trying to stay stabilized. It's a big issue and we can see that as we're spending millions of dollars on other things that don't matter, and that the people don't want that to have happening. It's just being creative and figuring these solutions out productively when it comes to making these things happen. They're not spending the funds on things that we do not need. So it's just being smarter in our decisions and actually representing people's values when it comes to spending those funds, so that's all I had to say.

PHILLIP O'NEAL

Absolutely, affordable housing is critical, it is at the top of my list. I think it's vital for us moving forward, especially as a community. It is the key to bridging the generational gap in wealth. The budget should be key to be looked at and adjusted every year to allocate funds. I owned my first home in Madisonville about 10 years ago, and the house was worth about \$90,000. Now, the house is almost worth \$200,000. So it's great for me as a homeowner, but at the same time, to make things affordable in our city, for the people who actually own a home and at the same time those taxes on the people who have those homes, want to help those people out as well who have been there for so long.

JALEN ALFORD

I believe the city should support and fund the Affordable Housing Trust Fund with \$50 million. We should take into consideration a policy I've put together with Steve Wagner. This includes giving purpose to the abandoned buildings, warehouses and hotels across Cincinnati, by making them into low income housing. We will also be providing social workers that can help them be on track. That way, we can see an increase in homeownership across Cincinnati. In terms of funding, I've found several federal grants and funding sources, and even some state funding sources.

JAN-MICHELLE KEARNEY

Everybody wants affordable housing, the problem is, and the real question is, can the city afford to commit 50 million a year from its general fund? I can tell you every year, we struggle with funding and our budget. We're worried about the earnings tax....and that's 70% of our budget. So I don't know if we can, it would be nice to say, yeah, we can do that 50 million a year. I don't know. But I know that for now, we need to get up to that 50 million to really start making a difference, and we are almost there.

BILL FROST

I'm against putting any fixed dollar amount into the city budget. I feel like... our income is not that stable, and it's about to get more unstable. I think earmarking any large number is problematic. I think [the \$50 million amount] it's too restrictive, and when you look at some of the other cities in the state, they're less restrictive, and they're able to get more private money into the mix. I think getting affordable units everywhere into big developments is absolutely the right thing to do. I think what we do, we do fund it. We do absolutely try and make sure we get the money going in there, but let's make sure we do it sensibly and with it across the board.

KURT GROSSMAN

In terms of the \$50 million a year, I don't know how the city can sustain that all the time. The other question is, is it enough? What I don't want to do is handcuff us in a way that doesn't give us the flexibility to do what we need every year. The other problem I have is I have never seen people sit down and develop plans with private industry, with our philanthropic institutions...the city, and those living the issues, to figure out a real plan to expand on affordable housing. I don't think throwing money at things is the solution. We need to plan for the short term, and we need to plan for the long term, including lifting people out of poverty so they can afford more and better housing.

JAIME CASTLE

The first trust fund that Cincinnati had was supposed to have Airbnb fees go to that and it doesn't. There should be a state and county level combination of effort to tackle this because this isn't just a Cincinnati problem. This is a federal, state, county problem. I think if we look at successful programs in other cities, we can find something that translates to being able to work here. I think the issue that divided people was the source of revenue every year. And where would that source come from reliably, sustainably? I think that this is limiting if we just say "city funds this much a year". So I want to continue the work and continue this conversation.

SCOTTY JOHNSON

I definitely want to see funding for affordable housing in Cincinnati. The source of revenue is a question, is it 50? Is it from year to year more? I think once you start talking about a specific amount of money, we pigeonhole ourselves. We have to be open to possibly do more. There has to be funding available for those that are

SCOTTY JOHNSON

underserved when it comes to housing. We have to make sure that we are hitting the nail on top of the head as to what exactly will work. What specifically is necessary and what specifically is needed, is something I think we need to do a deeper dive into. We definitely need to make sure that we are providing funding for housing.

GREG LANDSMAN

I wish we could set aside \$50 million a year. Unfortunately, we're in a budget crisis situation. We're in serious, serious trouble unless we generate new revenue, which we're going to have to do. And I believe housing has to be a huge part of that. We have got to raise as much private capital alongside our public money as humanly possible. Our fund has to be hundreds of millions of dollars, not just 10s of millions of dollars. So this is where this public private fund is going to come into play. It's got to be a city-county partnership to put as much money into a fund that will fund new units, fix existing units, provide rent supports, all kinds of other things that we know are going to be part of making sure Cincinnati is a place where if you work here, you can afford to live here.

JACKIE FRONDORF

What I would love to first see is some third party studies that really indicate whether it is 50 million. Is that truly the amount that's needed to fix our affordable housing deficit? I think really making a plan in the direction of where those funds are specifically going. I do believe that the city should generate funds every year for affordable housing, but we need to make sure that we have a solid plan in place in order to make the greatest impact possible. Unfortunately, I don't think there's a local revenue source to come up with that \$50 million annually. So I think, not only do we have to find a dedicated funding source, I think we also need to aggressively target funding from the federal level.

LOGAN SIMMERING

I think 50 million is definitely a good place to start for funding affordable housing. I think once we have that money set up, we can look into how we spend it. But absolutely, we just need to find this money, make sure it's growing an appropriate amount index to inflation as much as we need to make sure that people can actually afford to live in the city where they work. If that involves raising our own taxes, if that involves possibly paying the federal government and state for funds, so be it, but actually binding ourselves to an appropriate level of funding for housing is something that we should be doing.

REGGIE HARRIS

Earlier you defined the 28,000 units, certain shortages, people making up to 30% in the area median income. Our primary developer for that is CMHA, Cincinnati Metropolitan Housing Authority. With greater collaboration with the county, the port, and the city in supporting CMHA, CMHA could do 500 units in a year, and that doesn't even leverage any funds from the Affordable Housing Trust Fund. We leave money on the table in the city every year. To me, just saying \$50 million and 500 units is limiting ourselves based on the fact that we have mechanisms in place right now that can do this work. Should we have to put money into the Affordable Housing Trust? Yes, absolutely. To me, it's about creating more housing, all on the spectrum, so that we're not just thinking about one approach to affordable housing.

LAKEISHA COOK

I do think that we could allocate \$50 million. Affordable housing is not just renting, but it's also owning, and it's also new development properties. Funding is going to come through homeownership, and through a tax abatement. We want to spread Cincinnati across the

LAKEISHA COOK

city, and make sure that anybody has access to the community, everybody has equity to new apartments, and there's accessibility. It's about providing those levels of opportunity, whether it's through taxes, or whether it's the city paying a portion, and then the individual being able to pay the rest.

MEEKA OWENS

When I think about this city and moving forward, housing becomes increasingly important to me, as a single mom. I'm absolutely committed to finding affordable housing solutions in the city. We need to identify a strong revenue source for the Housing Trust Fund. I think as we increase money in the general fund, and are able to invest in housing, we make sure that we are also supporting organizations like Price Hill Will, and think sustainably about how we're building, and who we're building with.

MICHELLE DILLINGHAM

We are the only major city in Ohio without a dedicated revenue stream for the Trust Fund. Every Wednesday, city council grants subsidies for housing, but they subsidize for the wealthiest, and they subsidize for luxury apartments. We need people elected who won't just give lip service. It's interesting how some democrats are saying they care about this, because back when issue three was on the ballot, where were you? There's lots of money there. It's a matter of political will.

VICTORIA PARKS

When Todd Portune retired from the County Commissioner position, I completed his term. I had to work very quickly to get homeless people off of the streets, and to disperse Cares Act money. Affordable housing is something that has always been an obstacle for people like me. Issue three was a great idea, but it wasn't enough money. I would work for private and public partnerships, in order to get this job done. I believe that people should be able to live where they work, and not be gentrified out of their communities.

JOHN MAHER

We've got to preserve the current affordable housing stock and prevent it from being upsold to luxury housing units. We must support homeownership and renters by ensuring that they have the legal and economic support needed to remain in their homes. One way that we can help the affordable housing crisis is by funding the Affordable Housing Trust. We must continue to offer incentives to developers to include affordable housing, and find areas where we can relax zoning and development rules to accommodate affordable housing.

K.A. HEARD JR.

If the city can afford \$50 million annually and key, vital services, I support that. But under these circumstances, COVID and other things; mismanagement, corruption, all this other stuff, I don't think we can afford it right now. Affordable housing is needed, but I'm more interested in bringing people generational wealth through homeownership. We need to build our population to have more people paying taxes, then we can think about allocating \$50 million each year.

JEFF CRAMERDING:

It's just not feasible, with the perilous state of the city's budget, to allocate \$50 million right now for anything additional, including affordable housing. I've advocated for a task force that will look at the city's budgets and revenue expenditures to get a firm handle on it and what we need to do to remediate the situation. If we decide we need additional income, two avenues that are available to the city are raising the property tax and raising the earnings tax.

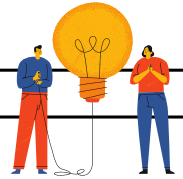
Notes

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Question 2

The City of Cincinnati freely awards public subsidies and benefits like land, zoning changes, and tax abatements to private development projects. Hundreds of cities across the country reserve these incentives only for projects that include affordable housing. Would you support an ordinance requiring the inclusion of affordable housing and prevailing wage jobs in order for developers to be awarded these incentives?

Thousands of Cincinnatians have been displaced from their homes so that developers can move in people with higher incomes. Would you sponsor an ordinance that would make it such that developers could not both displace people for gain and receive city incentives?



TE'AIREA POWELL

I absolutely would support that ordinance. As a landlord, myself, I've seen a lot of my calls increase about people looking for affordable apartments. If we give tax abatements to developers there must be inclusion of affordable houses. Often city leadership says there's nothing that they can do, but these are the type of preventative measures that they can do to stop developers from being predatory towards our residents.

JOHN WILLIAMS

While we should increase incentives to expand affordable housing, I have reservations on excluding developers who do not include affordable housing and prevailing wage jobs. I don't believe that would be the right approach. The city must work a lot harder to get developers to include affordable housing while using their own housing stock to increase affordability. Overall, I would not support this specific ordinance as it would be fiscally irresponsible.

BRIAN GARRY

The city has leverage in development deals which does make it fiscally responsible to use this approach. When we look at the development that has occurred in places like Over the Rhine or Madisonville, we do not want to displace long-term residents in these communities as they are critical in sustaining these communities. Typing tax abatement incentives around affordable housing creates for more inclusionary policy that will help remedy the situation.

STACEY SMITH

I agree that an ordinance of this sort is a route we can take to begin addressing this issue, especially as it is not difficult to undo them. It should require that developers include a certain percentage of affordable housing units in their developments. We have available units that could be preserved and used for affordable housing. If elected, my main priority is to decrease the deficit we have, especially as the units are available as affordable housing units should be permanently available. We should never support the displacement of anyone. Another route we must take is creating a Tenants' Bill of Rights to ensure housing security among our residents.

EVAN HOLT

I am an advocate for an ordinance that calls for affordable housing requirements that actively seeks to close the affordable housing gap. We need to have more city owned land and community land trusts, especially as it pertains to our tax abatements. Additionally, I will advocate to ensure tax abatements incentives are innovative as we need more grocery stores in our communities. We also need to incentivize the creation of Black owned businesses with community land trust, that would also help create some more wealth within neighborhoods. Our top priority should always be affordable housing as 54% of the city are renters.

NICK JABIN

My priority on council is to prioritize a fair balance within each neighborhood. We have to prioritize creating legislation that limits inequitable development that consequently leads to gentrification. Affordable housing is a human right -- all of our people should have access to well-maintained houses to sustain their livelihood.

PHILLIP O'NEAL

I'm definitely down to push out an ordinance that will be creative with the tax abatements to make it beneficial to our communities. While knocking on doors in Madisonville residents feel as if they're getting pushed out, similarly to how people were pushed out of Over the Rhine. Making people feel as if they are being displaced is a horrible feeling to have because certainty in your home stems from housing. We must include people who feel like they're being displaced and who live in their communities in these discussions to ensure their protection and improve their lives.

JALEN ALFORD

I would support an ordinance or development deals that has a certain requirement of affordable housing units in those developments. I want to put \$50 million in there, but we also have to make sure that future development deals that aren't coming from an Affordable Trust Fund also include affordable housing. Whether it's through legislation or incentives, we need to start holding them accountable.

JAN-MICHELLE KEARNEY

I'm working on an ordinance to bring before the city that developers have to let residents know at least three months in advance that the plan is to renovate or tear down the building, in addition to providing other assistance. It's really an anti-displacement measure. If we're going to give municipal benefits we should make an incentive system. The property tax working group is already working on the Columbus model, which is a tier system.

BILL FROST

The development rubric incentivizes a lot of these things that we want to see. Community benefits agreements are absolutely critical, we need to make sure that the community has a say in what's going on. We should never be allowing our tax abatements to result in someone losing their house or their property or their rental. Housing court is something we really are missing in this city.

KURT GROSSMAN

I'm a little tired of my city giving huge incentives to things like Liberty and Elm. Prevailing wages should be on every job in this city. We also need to have much more affordable housing, but more in a diverse cross section. We need to make sure people have more than enough notice and actual help in relocating if they're displaced. We can build a system that has incentives to bring back neighborhoods that are high opportunity neighborhoods, without throwing money at wealthy people.

JAIME CASTLE

Things are so case by case, and it shouldn't be that way. There is a system in Columbus with measurable criteria, and they have three designations; market ready, ready for revitalization, and ready for opportunity. They are prioritizing what neighborhoods really need investment. Those neighborhoods are getting more of this kind of subsidy from the city. It includes affordable housing, it includes prevailing wages. If there are projects that don't want to do all these things, they can pay a fee into the Affordable Housing Trust.

SCOTTY JOHNSON

It would be great if every developer would agree to prevailing wages. I would never want to see any citizen displaced, and I would not support an ordinance that dealt with the displacement of any citizens. As a city, we have to make sure that companies are being fair to those areas where development is taking place. We want to make sure that things are done decently and in order.

GREG LANDSMAN

We passed a balanced development priorities rubric that says we're going to incentivize housing, affordability, local jobs, where these local jobs are good paying jobs with career training. Also local business inclusion, particularly black and brown businesses, and then an anti-displacement commitment from the developer. I also introduced a per property waiver which says if a developer wants a waiver on density or parking, they have to include affordable housing.

JACKIE FRONDORF

I would support an ordinance requiring prevailing wage be used on publicly subsidized projects. In 2020, the property tax working group released a recommendation to assist low income residents, seniors, and people with disabilities, along with suggestions for improving residential abatement programs. I would implement these recommendations. I would vote to extend abatement benefits to projects that include affordable housing, and affordable housing components. Children need to feel secure in their homes.

LOGAN SIMMERING

To the extent that we are encouraging private developers through city funds, we absolutely should be requiring living wages, prevailing wages, affordable housing, and any kind of protection against displacement that we can. We should make it so that much less city money is going to private developers, but making it easier to build things, in general, through zoning reform that is broadly based, non-project-specific and other kinds of non-cash reforms like that.

REGGIE HARRIS

I would support an ordinance that was one part of an overall housing strategy that preserves existing affordable units, expands those units, and maps out a comprehensive plan to increase housing stock in this city. We can create a spectrum of housing and create growth that is equitable and sustainable, and informed by a strategy. We have a developer and a resource in this city to address 0-30% AMI in CMHA, so we have to decide how we want to work with them.

LAKEISHA COOK

If we're going to continuously want affordable housing, we need to have incentives for affordable housing. You cannot continuously push people out of neighborhoods that they have grown up in and then expect them to also be the working class in those neighborhoods. That is why we are at a work shortage. We want to continuously make sure that people who are working in Cincinnati have the same access as others. It's really about how we're going to make this system set up to be accessible, and it needs to be external from the city.

MEEKA OWENS

We need to continue to make sure we're developing rubrics that will help us know that developers are meeting these standards. I would also make sure that we are taking advantage of CBAs and our development deals, because when we're talking about creating safer and healthier communities, housing is certainly a right and is at the top of the list. Our policy and strategy will help us eliminate displacement and eliminate over-developing homogeneous neighborhoods based on race and income.

MICHELLE DILLINGHAM

What we need is a comprehensive housing policy. That's not just going to be a one off ordinance. It needs to be comprehensive, we need our city administration to reflect what the taxpayers and voters want out of us, and our public tax dollars. We need to be consistent, we need to be fair, and they shouldn't have to have a private meeting with the mayor and pass him a campaign contribution check to be able to do development in the city.

VICTORIA PARKS

I would definitely work for an ordinance that would create policy saying that if you want to play ball with the city, this is what you have to do. Developers that will work from a human point of view should be incentivized. Over in Madisonville developers paid for schools to get over a million dollars worth of renovations. There are ways for this to happen for the community to definitely benefit from it.

JOHN MAHER

I would support an ordinance that requires the majority of our funding and tax incentives to go to developers who are willing to do inclusive and affordable housing. I would also want to work with developers who would sign anti-displacement commitments. I'd launch a comprehensive review of our tax code as it relates to housing, and ensure that we are best incentivizing the affordable housing units that we need, and not providing developers with reasons to just do expensive buildings.

K.A. HEARD JR.

We're supposed to lead with love. We're supposed to care for our people, our citizens, our taxpayers, our voters. I support an ordinance, we have to have one, because people don't know how to actually care for people. We can't continue electing folks that are going to displace people, or even agree to. It's bad, bad business. We need to work in good faith. People trust us, people trust people that they vote for.

JEFF CRAMERDING

The city does need a comprehensive housing plan. The tax abatement incentive program, especially the residential component, needs to be re-examined. What will work in Clifton or in Hyde Park is very different from what needs to happen in Avondale and Price Hill. At Price Hill Will, we converted abandoned properties into productive use, increased property values and created jobs, which helps the city's budget. So tax incentives, if used correctly, can be a tremendous benefit, especially in neighborhoods that need development.

Notes

Question 3

Cincinnati has been cited as one of the most segregated cities in our country. The continuing legacy of systemically racist and classist housing and development policies and practices have left entire communities out of opportunities for economic success, while other communities have been created as places of concentrated wealth. Black People are most harmed by these discriminatory policies. How will your plans for affordable housing benefit Black People specifically? How will you work to increase access to wealthy neighborhoods?



TE'AIREA POWELL

Our ability to increase working in wealthy neighborhoods can be directly linked to Cincinnati Metropolitan Housing Authority (CMHA). They should create scattered sites for those with housing vouchers to spread out affordable housing options across the city. We must address landlords requiring people to make four times the cost of their income to be approved to rent. This should be addressed as it hinders an individual's ability to find stable housing. Although these are issues arising in the private sector, there should be an ordinance against these discriminatory practices.

JOHN WILLIAMS

Yeah, I strongly believe that we must because we don't want to be known as one of the 10 most segregated cities in America. Most individuals who need affordable housing are low-income which happen to be African Americans. We must ensure that both Black and Brown folks make a livable wage. Also, the zoning restrictions in some of those areas must be looked at, and redefined so that it's possible for more density to occur, which might open some of those areas for more minorities to go and rent in those areas. We must keep making opportunities where banks don't discriminate against renters, or people who want to buy houses.

BRIAN GARRY

The segregation that we face is purposeful, it is economic. We need to have a moratorium on the destruction of affordable housing in our city that stops gentrification. The continued legacy of systemic racism is what allows the continued funding of development that favors white people as building luxury living is prioritized through our tax abatement system. We need to invest millions into our communities, and stop the displacement of our legacy residents, which is happening in every single Black community.

STACEY SMITH

First, I am not interested in increasing access to wealthy neighborhoods. The goal should be leveling the playing field to elevate neighborhoods that are not as affluent. An individual should not have to go to a different neighborhood to have access to basic necessities – their neighborhood should be equipped to have what they need.

EVAN HOLT

No one, especially black working class and working, poor millennials, like myself, will ever be in a position to own a home if we're already spending more than we can afford for safe, stable, affordable housing. We should seek the model after Cambridge, Massachusetts, which created a city-wide overlay that by right modifies zoning rules for 100% affordable housing. All buildings must be rent controlled, and at least 50% of the occupants must make 80% of the area median income or less.

NICK JABIN

no response

PHILLIP O'NEAL

Segregation was strategically set up, so we have to be strategic in dismantling it. We definitely have to get access, resources, knowledge and money behind our communities. We need to be real with people about what's going on to protect them. Let's set up the correct legislature, set up the correct ordinances that make people feel good, where they live and where they're from, and they don't have to go to another neighborhood for anything else.

JALEN ALFORD

The proclivity of segregation within Cincinnati has notoriously been evident for many years, but is becoming more and more inexcusable. Gentrification continues to disrupt and dismantle many populations of historically African American neighborhoods who are priced out of their neighborhoods. Our local leadership down at City Hall must be actionable. Let's take actionable steps and be intentional to address the deficit of affordable housing. We need to make sure there is affordable housing in every development deal throughout Cincinnati

JAN-MICHELLE KEARNEY

I understand from Housing our Future that the Black homeownership rate is only like 33%. It's ridiculous. We know the redlining, the history of discrimination, deed restrictions, all contribute. We are suffering the effects today from all the racist policies that were implemented in the past. Single family zoning has kept us from having multi-family homes. Many people can't afford a total mortgage by themselves. We also have to look at credit scores, as well as homesteading programs, like in Price Hill.

BILL FROST

We have a lot of systems in our society that are not equitable to black and brown people. While we're overhauling the Collaborative Agreement, I think it's time to expand it, and include access to daycare, access to good schooling, investments in the schools, access to a lot of the resources that single parents and people in those poor neighborhoods just don't get. Also including how we use social workers with the police. I think good community councils and better representation in housing court is critical.

KURT GROSSMAN

We have a wealth gap, and it's a significant one. The only way we're really going to start resolving that is if we help those at the lesser end of the spectrum lift themselves up out of that. It's time to figure out how we get the help to the people who need it the most. That may include affordable housing, or integration in ways we haven't yet thought about. We are a city of two cities and we have to find a way to break that barrier down.

JAIME CASTLE

We can invest in neighborhoods that have not had that kind of support and give those subsidies to developments there. Zoning changes need to happen. We have a problem where investors are taking up the inventory of affordable homes and first-time starter homes. We need initiatives that encourage people to live in a house for a long time and improve the property. We need youth leaders programs. We can expand Cinci Works to allow accessibility in improving credit rate and debt.

SCOTTY JOHNSON

With systematic racism, housing is just the tip of the iceberg. Education, employment, the criminal justice system all feed into systematic racism. Those are just a couple of the issues that affect black homeownership. We could look into providing incentives and revenue for first time black homeowners. We can look into doing things where black homeownership in the city of Cincinnati is specifically targeted with some of the housing funds that we are talking about generating between public and private entities.

GREG LANDSMAN

We've got to fundamentally change our residential tax abatement, and create a tiered program, where you get the abatement in areas where we need to increase homeownership, but don't have to do things out of your financial reach. The property waiver on affordability, whether it's density or parking, is critical because it will allow us to do affordable housing in neighborhoods all across the city. We have to update our agreement with the port, all of these projects have to prove that they are deconcentrating poverty and desegregating our neighborhoods.

JACKIE FRONDORF

I'd like to see some low interest rate loans be made available to residents who earn a lower income, to allow them to purchase a home. This could be paid out of the Affordable Housing Trust Fund, or other sources. It would allow our black residents to begin to build their wealth. Along with granting better abatement for projects which include affordable housing, I would also increase abatement projects which are built in low income census tracts, generating an equitable way to improve the most forgotten neighborhoods.

LOGAN SIMMERING

We need to remove the zoning barriers that prevent denser development in wealthier areas of the city that tend to exclude our poor and generally black and brown residents. We need collective community wealth building, to establish community land trusts, and help develop economic cooperatives that are owned by the community. We need to help foster access to unionized jobs, and to help develop worker cooperatives in the city so that people have a chance to build businesses and build community wealth, who don't necessarily have access to a lot of capital.

REGGIE HARRIS

To me, what we're talking about is reparations. We can build pathways to affordable homeownership for black people, but we need to ensure that once black folks are in their home, they have access to capital for repairs. That there are mechanisms to help build generational wealth. It's a full lens of thinking about undoing systems of systemic oppression and racism. That's housing, that's jobs, that's sanitation, that's marijuana legalization, that is access to community engagement.

LAKEISHA COOK

We need to increase affordable homeownership in black neighborhoods. That could be done through tax abatements with partnerships through other organizations, like Habitat for Humanity. There is a significant wealth gap in minority neighborhoods, so we need to honor more opportunities for entrepreneurship. We need to ensure that we have opportunities for youth to be engaged in the city in which they live. We should ensure that we give money to all neighborhoods to develop.

MEEKA OWENS

When we think about leveraging financial tools; community block grants, low income housing tax credits, home funds, I'm reminded that we've done this with transportation. Thinking about how we prioritize multimodal transportation in the built environment that we are looking at, because that's what housing is- how well are we building ecosystems of success? We have to make sure that we're doing that in all 52 neighborhoods. When we make those investments, we increase the opportunity for homeownership.

MICHELLE DILLINGHAM

Our housing policies are detrimental to African American families. We are operating under a residential tax abatement system that is racist. The question is, what can we do with our incentives to advance equity? It is time to re-center communities and our residents in the decision-making process, not people who are looking to enrich themselves and their investors. Affordable housing was the top issue in the 2017 election, and nothing has been done by this current council.

VICTORIA PARKS

At the county, I wrote the resolution declaring racism a public health crisis. There have been many reports about the racism and the disparities in Cincinnati. We have been : locked out of the game for so long when it comes to generational wealth. This comes down to economic development; if there are jobs, if people can get to these jobs, and if there's education. We have to cultivate our young children.

JOHN MAHER

I actually see this as one of our greatest opportunities to grow. We must find ways to share that economic prosperity equitably. Too many cities have tried to invest, build and develop their way to economic prosperity, but leave out the very lifeblood communities. Expanding black ownership has to be a top priority. We have to do things like assist tenants facing eviction, help homeowners remain in their homes, make sure that tax appraisals are fair, and that tax relief for at-risk, long-term homeowners is available.

K.A. HEARD JR.

We need to start looking into these Independents, the Green Party, look into these other parties and see what we can find. We can change, we want change. We've been run by the same people, just different names, for over 50 years, and we're still in the same position that we were in four years ago, and then four years before that. I'm here for the people. I'm just a regular citizen just like anybody else.

JEFF CRAMERDING

The redlining was so devastating to almost all of our city's neighborhoods. It trapped poverty, and kept people out of a lot of neighborhoods. We've dealt with a lot in Price Hill; a housing crisis, predatory lending, and the foreclosure crisis. It's all been painful, but with work and dedicated citizens we're coming through it in Price Hill as a diverse, mixed-income neighborhood. I believe diverse, mixed-income neighborhoods are critical for the entire city.



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