

NEWS FROM HOME

Winter 2023 - 2024 2400 Reading Rd, Cincinnati, OH 45202 **Elisabeth Risch Executive Director**



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The Roadmap To Increasing Black Homeownership: A Status Update

HOME and a group of more than 30 partners published the *Roadmap for Increasing Black Homeownership* in October 2022. Now, a year later, Cincinnati still finds itself at a crucial tipping point. **Black homeownership in the Cincinnati Metro Area is around 34%, while white homeownership is approximately 74% — a nearly 40% gap.** This gap is one of the worst compared to other cities across the country, and is getting worse over time.

The Roadmap for Increasing Black Homeownership proposed six key policy recommendations that would increase Black homeownership and preserve existing Black homeowners:



- Expand lending to Black and low-income homeowners that is fair and non-predatory
- Establish a loan and grant fund to support existing low- and moderate- income homeowners
- Modify zoning to be more inclusive
- Provide property tax relief to low-income homeowners in neighborhoods where property values are rising at a rate above the Countywide average
- Modify tax abatement incentives to support Black homeowners and homeowners in neighborhoods experiencing weak housing market performance that include a significant number of Black households
- Create an independent, transparent monitoring process

The Road So Far is a summary of the current landscape of efforts and highlights immediate action items to increase and preserve Black homeownership in the Cincinnati region. The report finds that over the last year, progress has been made on both policy and funding. Elected and appointed officials at the City of Cincinnati and Hamilton County are clearly more focused on Black homeownership than in years past.

Unfortunately, the housing market is increasingly challenging for low-income and Black homeowners. Home prices and rents have soared since the pandemic. In 2019, the median price of a home in Cincinnati was \$173,302. By 2023, it increased 40% to \$243,642. Market conditions like the lack of for-sale housing, rising interest rates, and lagging housing production contribute to the increasingly competitive housing market. These competing trends mean we are not only **not making progress**, but we are instead **falling behind** on the Roadmap's goal to eliminate the gap between Black and white homeowners in this region.

Without immediate additional support for increasing and maintaining Black homeownership, we are likely to see this gap continue to widen. The *Road So Far* provides various recommendations for immediate action including:

- Providing funding (including grants) to support existing homeowners with mortgage, property tax, and utility assistance.
- Ensuring the City of Cincinnati's "Connected Communities" zoning reforms are widely implemented, particularly in areas where there is currently little or no affordable housing.
- Passing the "70 Under 70 Plan" in the Ohio Legislature to protect low-income legacy homeowners from rising property taxes.
- Further refining local abatement policy to provide more tax incentives to low-income neighborhoods while eliminating residential abatements in high-income neighborhoods.

New HOME Staff Introductions



Sarah Law joined HOME in January 2023 as a **Tenant Advocate**. Sarah grew up in the Pleasant Ridge neighborhood and is a graduate of Cincinnati Public Schools. She attended The Ohio State University, were she received a B.A. in Political Science and Spanish. She served as an Intern and Page at the Ohio Senate Democratic Caucus and the Canadian Parliament, where she focused on housing policies and homelessness. She brings this experience to serve her local community members and address housing concerns in Cincinnati, OH.

As a Tenant Advocate, Sarah connects with and educates community members on their rights under the Ohio Landlord Tenant Law. She speaks with tenants regarding maintenance issues and evictions, while connecting

them to community resources, housing mediation services, and rental assistance for families with children at Carson School in Price Hill. Now one year into her new role, Sarah is excited to be a part of HOME's important work and legacy in Cincinnati and to continue helping tenants know their rights and find solutions to unjust and unsafe housing practices.

Julia Hannigan is HOME's new NCRC Equitable Development Fellow. They are currently earning their Graduate degree at the University of Cincinnati in Community Planning, with aspirations to continue working in Fair Housing after graduation. So far, Julia has really enjoyed working on several maps for HOME as we take a look at lending patterns in the area. Julia says making maps is the best thing they have learned through their studies, as it has taught them the importance of visually communicating various topics as they relate to geographic locations. They also have a background in Political Science, so they say it has been truly enjoyable to work closely with the Policy and Research team in efforts to understand the current political climate of our own city, all the way up to the federal level.





Rebecca Griffin is HOME's new **Director of Education**. She is a life-long Texas girl who moved to Cincinnati during the COVID-19 pandemic and is joining HOME after nearly two decades in public education. A National Merit Scholar, she earned a Bachelor of Science in Biomedical Medicine from Texas A&M University, a Master of Education in Administration from Sam Houston State University and is "all but dissertation" towards a PhD in Educational Leadership and Policy Studies from The University of Texas at Arlington.

Throughout her career in public education, she has advocated tirelessly for the rights of all students and families, but especially for those most

vulnerable to discrimination within our institutions. Rebecca is thrilled to be joining the HOME team to educate stakeholders about fair housing issues and promote stabilized, integrated communities.

Mitch Deck is the Policy and Research Coordinator at HOME. They came to HOME after graduating *cum laude* from the University of Cincinnati College of Law. Their education and work have focused on identifying and addressing systemic inequality. Most recently, Mitch spent 8 months working within the ACLU's National Political Advocacy Department, focused on combating the national rise of anti-democratic extremism. Previously, Mitch worked as a Litigation Fellow with the Ohio Innocence Project to free wrongfully incarcerated Ohioans. Prior to law school, Mitch graduated *summa cum laude* from the University of Cincinnati with their B.A. in Political Science.

55 Years of Fair Housing: It's Good to Be HOME

Thank you to all who attended and supported our 55th Anniversary Celebration! We had a wonderful event celebrating HOME's legacy and the work of fair housing advocates. We presented awards to Students Concerned About Today and Tomorrow (SCATT), Rhonda Berry-Dear, Liz Blume, and Deb Jetter. Our featured speaker Darrick Dansby, President of the Greater



Cincinnati Realtists Association, spoke about the importance of fair housing work particularly around increasing the Black homeownership rate in Cincinnati.

The Founder's Award, presented to **Students Concerned About Today and Tomorrow (SCATT),** is given to an individual or an organization that has made a significant contribution to housing, civil rights, integration and combatting discrimination generally. Named after the collaborative group of founders of HOME, this award acknowledges achievements beyond solely housing to create more inclusive and integrated communities for all.

The Theodore M. Berry Award, presented to Rhonda Berry-Dear, is given to an individual who has organized individuals to join forces and have a unified voice to overcome adversity and create a quality standard of living.

The Karla Irvine Award, presented to **Liz Blume,** is given to an individual that has made a significant contribution, brought attention, or relevance to housing fairness. Named after HOME's founding Executive Director, this award recognizes work around housing justice or housing fairness issues.

And finally, the **HOME Lifetime Achievement Award**, presented to **Deb Jetter**, is a new award given to recognize the significant accomplishments over a lifetime of service with HOME as a staff, board, or volunteer.

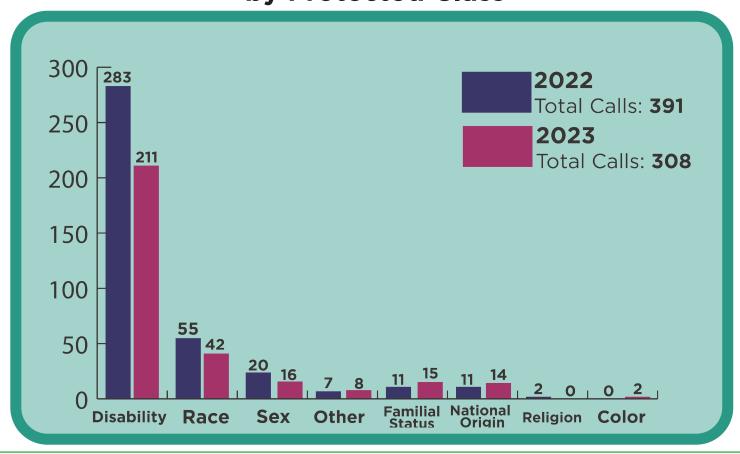
These folks are representative of the type of person and work it takes to combat and enforce housing justice and equality. HOME is proud of the work we have done over the last 55 years, and we are so happy to recognize some of the figures that have helped us further our current mission. Once again, thank you to everyone who showed up to this incredible event and for supporting HOME as we look towards the future of housing.





HOME by the Numbers 2023

Fair Housing Calls Received by Protected Class



Tenant Advocacy Program

Tenant Calls Received

2006

HOME Website Referrals

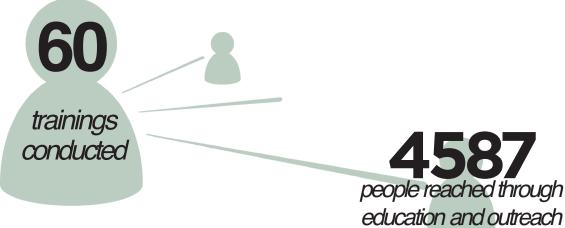
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HOME by the Numbers Continued



Clients Referred to Housing Mediation Services





2022 Financial Audit

Support and Revenue

<u>Overview</u>	2022	2021
Government Grants United Way	\$762,472 \$65,028	\$769,412 \$52,866
Other Grants	\$187,665	\$168,369
Programming & Special Events	\$94,285	\$17,627
Contributions	\$38,557	\$123,130
<u>Total</u>	\$1,148,007	\$1,131,404

Expenses

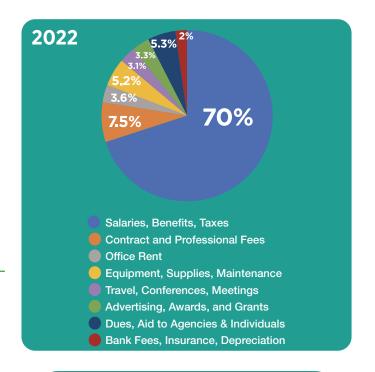
<u>Overview</u>	2022	2021
Program Services	\$1,043,792	\$1,045,859
Management & General	\$58,305	\$40,546
<u>Fundraising</u>	\$6,413	\$0
<u>Total</u>	\$1,108,510	\$1,086,405

Assets			
<u>Overview</u>	2022	2021	
Total Assets	\$829,836	\$671,383	
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Liabilities and Net Assets

Overview	2022	2021
Current Liabilities	\$328,018	\$209,062
Net Assets	\$501,818	\$462,321
Total	\$829,836	\$671,383







Thank You 2023 Major Sponsors!























John J. & Mary R. **Schiff Foundation**

HOME Staff 2023

Elisabeth Risch **Executive Director**

Rebecca Griffin **Director of Education**

> Teresita Lewis **Fair Housing** Case Specialist

LaTonya Springs Assistant Director

Mitch Deck **Policy & Research** Coordinator

Chad Siekman

Denese Benn Director of Finance & Operations

> Sarah Law **Tenant Advocate**

Chelsea Phillips Testing Coordinator Administrative Assistant **To Programs**

Janet Brown Director of **Tenant Advocacy**

Ayat Bell Fair Housing Case Specialist

Julia Hannigan Equitable Development **Fellow**

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