**What are urgent housing issues in your city?**

NNIP Camp, Session 1

September 23, 2024

Leader: Devin Keithley

Notetaker: Leah Hendey

Attendees: – Karyn Kerdolff, Josh Akers, John Cruz, Edward Lynch, Lucas Muson, Amy Rohan, Amanda Beavins, Geoff Smith

Intros:

Karyn Kerdolff – CURA -OSU - - interested in what folks are seeing and hearing

Josh Akers MARC - - extensive housing project -partnership – all aspects of housing. Decade in Detroit.

John Cruz - MAPC – one of 6 planners on housing team,

Edward Lynch – Detroit Future City – trying to understand the multitude of issues right now

Lucas Muson – Boston – [Greater Boston Housing Report Card](https://www.tbf.org/news-and-insights/reports/2023/november/2023-greater-boston-housing-report-card)  – a little different –want to think outside the bubble.

Amy Rohan –MKE – reclaiming our neighborhoods (RON) -parcel survey. Interested in other approaches.

Amanda Beavins- MKE – interest in tenancy & renters rights

Geoff Smith – Chicago – helps contextualize things to hear from other cities.

Devin – affordable housing become more political in the last 7 years- people didn’t know what LIHTC is before now going after agencies like mine (OHFA)– nationwide – shortage of housing nationwide – affordability challenges– homelessness and the Grants Pass supreme court decision…

John –Boston macro level– cost is out of control – property values so high, some paying in property taxes compared to rent levels monthly – missing middle affordability issue. MA – apartments to be legalized by right – zoning changes –some are extremely averse to change and terrified of what that will bring.

Josh – KC – transportation, housing, and wages. Underproduced by 24,000 units. 64,000 can’t find apartment without cost burden. Highest number of unsheltered per capita. Limited resources and developers that can scale. Affordability – big issue. Narrative is important. What do we call affordable housing.

Amy – hitting those issues as well – what doe we call it and how is it perceived -Community Development Alliance (funder collaborative) – working on a housing bill of rights – focused more on getting owner-occupancy.

Amanda - homeowners and future owners bill of rights.

Amy – a lot of duplexes and older housing stock; how to add density – to stock.

Lucas – growing economy, high wage workers, restrictive land use. Where do people point the fingers?

Amy – problematic landlord with state political power –excluding MKE from things – high property taxes, state wants to treat every property owners the same.

Karyn – worked at a city in Salt Lake County – Land locked- massive roads – development style of 1950s had a lot of conversations about who lives in apartments – don’t want apartments, developers run a lot of stuff – Utah pro-individual property rights. Such a lack of housing units, usually city – but state has striped a lot of control.

Leah – In DC, we are facing high levels of rent arrears from tenants. One nonprofit developer just pulled out of the market. Affordable developers facing high insurance and operating costs too. But evictions are also high, and tenants are struggling with the high cost of rent. See this WaPo article ([gift link](https://wapo.st/4erNLGG)).

Devin – rent control as solution?

Edward- affordability challenge? Not really Detroit’s problem. It can’t be cheaper. Our biggest issue is housing quality. Disinvested housing stock for a long time. In Michigan – capped property taxes – but keeps people stuck or don’t transfer title so don’t uncap property taxes.

Geoff – Chicago has high cost, low cost, middle cost. Working on “staying in place” older homeowner on south /west side - a lot managed to stay during the foreclosure crisis- struggling – rising cost of taxes, insurance, older houses not age friendly, improving value to pass on to heirs, maintaining this “affordable stock” if they are not maintained – a flipper would by – improve neighborhood housing.

Amy – related to that – talked with homeowners who have owned since the 60s and 70s -value of home – stagnant prices not a lot of equity.

Geoff – older owner have fixed income – can’t get loan.

Devin – looking at HMDA in Ohio - denial rates for home improvement loans 36% denial vs. home purchase 9%.

Geoff – 2 flats are big issue – existing middle we actually have vs. missing middle – middle tier – 2 flats are popular – for building wealth, keeping family together.

Devin – investor housing – doing some research – collected transfer data from Core Logic for SFR – investors going up since pandemic. ~20% of SFR purchases are investors – highest in Cuyahoga County. More like ~40% in neighborhoods more low income, people of color. Not published.

Amy – portfolio sales – from 6-30 properties from one investor to another investor.

Amanda – Community Development Alliance – created an acquisition fund to buy properties – homebuyer counseling agency. Stipulation on the purchase. – more Community land trust.

Amy – anti-displacement program – fund target homeowners.

Josh – Sherrod Brown done a lot of work on it – cities can’t regulate interstate commerce. Local level – acquisition funds. The more friction you can create for companies the more likely they are to divest – businesses models for efficiencies - - at the state level – Georgia – took a crack at it, California – requiring LLCS working in SF to identify themselves- 100% tax on value of them home. Implement costs to make cost prohibitive. Mostly happening at the state level.

Lucas- as prices go up – housing makes people anxious that they want control over it - - at individual and policymakers . – then people want rent control or find it.

Josh – is social housing off the fringe now? Percentage of income vs income restriction. KC – trying to launch – “civic assets” largest philanthropy put up $100M to form a private REIT – they have full ownership – REIT in charge of development details – leveraging funding, 7% rate of return, no ownership for investors – and every 2 years the REIT spins off shares into the community trust that the community owns– doesn’t have to go public bodies for decisionmaking. $9-12 million pilot, hoping to launch in 4-6 months – working with LISC. Gap financing – or buy upon completion. Done pro forma analysis to stress test.

Devin – key takeaways?

Amy – language matters – the Frameworks Institute – social anthropologists– check out their work: <https://www.frameworksinstitute.org/issues/housing/>

{resource Leah added to notes Messaging Playbook developed by Dr. Tiffany Manuel for DC region <https://www.mwcog.org/newsroom/2020/12/03/new-playbook-presents-messages-to-build-public-support-for-housing-in-the-dmv-housing/>)

Lucas – video with children more helpful. ADU – policy – passed -framed as personal control of property.

Josh – housing provides stability – how do we create thriving communities around everything?

Anyone working on office to housing conversion?

No.

Pew did a study about office to SRO housing.