Golf Manor Housing Findings

Prepared by the Hamilton County Housing Action Plan Team:





Introduction

- Purpose of Study
 - Analyze current housing trends
 - Develop strategies to address needs
 - Collaborate with Hamilton County
- Process
 - Interviews
 - Data analysis
 - Field investigation



Interview Findings

- Community feels comfortable, quiet, and safe
 - Why people come and stay
 - There is little to do
 - Benefit from proximity to Pleasant Ridge and Oakley
- Homeowners need support with home improvements
 - Code violations
 - Home improvements
- Housing units are small
 - Creative additions
 - Cause families to move out of Village



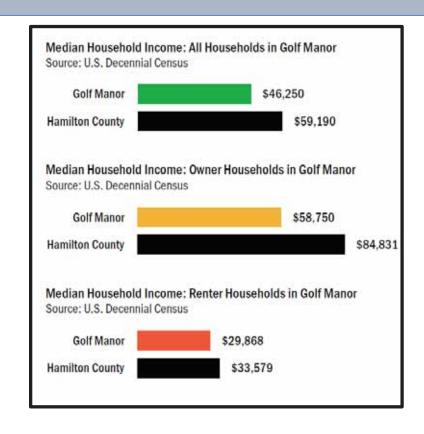
Interview Findings

- Schools are seen as an asset
 - Pleasant Ridge Academy
 - Cincinnati Hebrew Day School
 - Nativity
- Need for a community gathering space
 - Lack of "third spaces"
 - Coffee shop, local restaurant, community center
- Residents are looking for ways to get connected
 - In person and on-line
 - "you have to know someone who knows"



Population Information

- Population is stabilizing
 - 3,814 people in 2020
 - Gain of 200 from 2010-2020
- Black population is slightly down
 - 73% in 2010
 - 62% in 2020
- Household incomes below Hamilton County
 - \$46,250 in 2020
 - \$56,190 in 2020 Hamilton County
- Poverty is decreasing
 - 18.4% in 2010
 - 14.8% in 2020
 - 15% in 2020 in Hamilton County
- Half of households are families
 - 25% with children
 - 27% single person



Population and Housing

- Homeownership
 - 53% owner occupied in 2020
 - 54% of Black HH are owners
 - Greater share than Hamilton County
 - Slight decline from 2000
 - Slightly less than Hamilton County (59%)
- Tenure in Golf Manor
 - 56% moved in in last 10 years
 - 25% have been in community over 20 years



Housing Cost Burden



35% of all households in Golf Manor are cost-burdened

546 of 1,573 households spend more than 30% of income on housing:

- 42% of Golf Manor renters are cost-burdened
 313 of 738 renters spend more than 30% of income on housing
- 28% of Golf Manor owners are cost-burdened
 233 of 835 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

55% of cost-burdened households in Golf Manor have an income of less than \$20,000; higher than in Hamilton County where 45% of cost-burdened households have an income of less than \$20,000.

Severe Cost Burden



19% of all households in Golf Manor are severely cost-burdened

297 of 1,573 households spend more than 50% of income on housing:

- 33% of Golf Manor renters are <u>severely</u> cost-burdened
 243 of 738 renters spend more than 50% of income on housing
- 6% of Golf Manor owners are <u>severely</u> cost-burdened
 54 of 835 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

Housing Stock

- 1,714 housing units
 - Loss of 126 units from 2010
- Vacancy
 - 11.4% vacant overall
 - 2.9% owner occupied
- Housing types
 - 56% single-family
 - 13% two-family
 - 26% 3-4 unit buildings
- Housing Choice Vouchers
 - 2021 334 (21% of HH)
 - 2019 553



Housing Recommendations

- Provide consistent code enforcement
- Provide tools to encourage housing renovation and additions
- Consider infill locations for new housing



Consistent code enforcement

- Technical and financial resources to homeowners who need support
- Communicate quality standards to rental property owners
- Work with County code compliance for commercial (REIT) owners
- Protect low-income renters from eviction
- Ensure four-family and small multi-family buildings to stay in good condition
 - This is naturally occurring affordable housing



Encourage renovations and additions

- Partner with banks to provide purchaserehab loan products
- Develop Pattern Book to highlight best practice examples
- Showcase current owners making improvements



Consider infill locations for new housing development

Expand types of housing available in the community

Project opportunity areas

• North Wiehe –economic development

• Stover Avenue – housing development

