



QUALITY HOUSING FOR ALL

A Four-Year Strategic Plan for Springfield

The Greater Ohio Policy
Center
July 2022

INTRODUCTION

The City of Springfield and its community partners have elevated housing to an urgent, communitywide priority, which is foundational to the city's future. In 2017, public, private, philanthropic, and nonprofit sector leaders formed the Housing Solutions Consortium to chart a path forward on the production and preservation of market-rate and affordable housing. In 2019, the leadership of the Consortium, along with the City Commission and City staff, commissioned the Engaged Neighborhood Plan, a detailed vision and plan for Southwest Springfield, which heavily focused on rebuilding the residential fabric of the neighborhood. In the same year, the Consortium also released a Comprehensive Housing Analysis that evaluated the city's housing markets, their challenges, and their opportunities.

A communitywide commitment to increase and improve the city's housing stock has led to tangible results: by the end of 2022, Ryan Homes will have completed 226 homes that have sold, on average, at \$241,000 per unit;^[1] Simms Development has constructed 34 new market rate condos in downtown; and the recent approval to develop more than 350 acres along East National Road is anticipated to nearly \$400 million in the construction of more than 1,000 homes. This level of private investment in housing has not been present in Springfield for at least two decades and is jumpstarting the market-rate housing market.

While Springfield continues to need more market-rate housing than is currently available, the city also faces a severe deficit of housing that is affordably priced for residents earning less than \$77,400 (120% AMI for a family of four^[2]). Prior to the Covid-19 pandemic, 36% of Springfield's renters and 17% of Springfield's homeowners were housing cost burdened, and there was a shortage of safe, affordable housing for Springfield's most vulnerable residents.^[3] Since the pandemic began in spring 2020, there have been many first-time clients seeking housing assistance and the number of families and individuals facing imminent homelessness increased 300% over the previous year (e.g. Spring 2021-Spring 2022), with 400 individuals, on average, begin served on a monthly basis in 2022.^[4] Covid-19 made the acute need for affordably priced housing more visible.

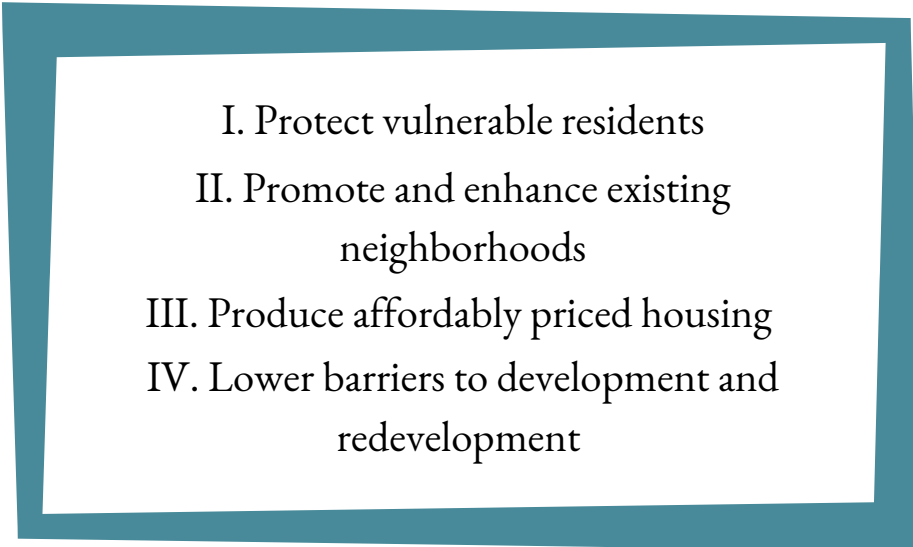
And while Springfield's housing market is showing strength, a number of neighborhoods, particularly in the southwest quadrant of Springfield, remain perched between strengthening property values and decline.

To help the City and its partners respond to pressing housing needs and strategically plan resources over the next four years, the City of Springfield engaged the Greater Ohio Policy Center (GOPC) to create a multi-year strategic action plan for housing to guide citywide housing efforts. The four year strategic action plan (2022-2025) provides a roadmap for the City—in partnership with community organizations, the private sector, and philanthropy—to work together to address Springfield's current housing needs and longer-term goals. This strategic action plan focuses on market-rate and affordable housing to achieve quality housing for all Springfielders.

INTRODUCTION

The Strategic Action Plan is organized by year to convey the general sequence of activities. Activities may change as the plan progresses, with some actions bumping up in the timeline, while others fall back. For example, new state and federal funds may spur changes to the plan. While the Strategic Action Plan is not written solely in response to ARPA funds, the timelines overlap, which offers the City and its partners opportunities to utilize these valuable one-time resources.

The Plan has four pillars to guide the activities listed here, and future activities that may not be contemplated by this plan. The pillars should help the City and partners deploy resources, whether that is staff time, financial resources, or partnerships. The rationale and goals of each of the pillars is described in more detail below. In summary, the pillars are:

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- I. Protect vulnerable residents
 - II. Promote and enhance existing neighborhoods
 - III. Produce affordably priced housing
 - IV. Lower barriers to development and redevelopment

GOPC developed this plan with a range of stakeholders, conducted one-on-one and small group interviews, gathered more than 500 responses to a Community Survey (April 2021), and consulted with an Advisory Committee that reflected the city's racial demographics and industry diversity.

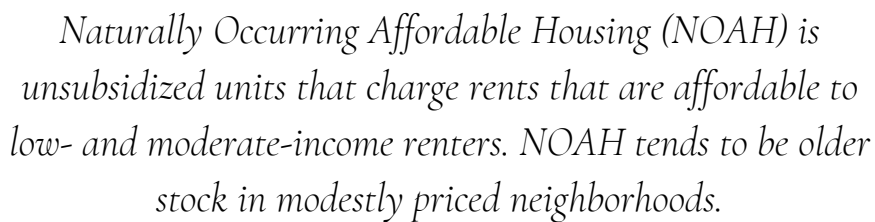
Current Conditions this Plan is Sensitive To

Naturally Occurring Affordable Housing

The Plan is written with several baseline facts in mind. First, Springfield has had, historically, a significant amount of naturally occurring affordable housing (NOAH). Naturally occurring affordable housing is unsubsidized units with rents or mortgages that are affordable to low- and moderate-income families. These units tend to be older, with basic appliances and obsolete finishes, located in modestly-priced neighborhoods. In Springfield's case, "low- and moderate-income families" means a family of four that earns less than \$51,600 (80% AMI[5]).

Springfield's supply of naturally occurring affordable housing has shrunk over the last two years for several reasons: the supply of affordable rental housing has not grown but demand has increased substantially. The recent influx of Haitian neighbors has contributed to these market dynamics, but are not the only reason. Rents have also substantially risen, making fewer units affordable, even if their quality and condition have not improved. The Fair Market Rent in 2022 for a two-bedroom apartment was \$821,[6] the highest ever in recent memory.

As a result of increasing rents and shrinking supply, the availability of naturally occurring affordable housing is more constrained than it was. This change in the market has left those households that were housing cost burdened previously, even more vulnerable.



Naturally Occurring Affordable Housing (NOAH) is unsubsidized units that charge rents that are affordable to low- and moderate-income renters. NOAH tends to be older stock in modestly priced neighborhoods.

That said, the cost of rent and owner-occupied housing in Springfield is still more accessible than other nearby markets. In January 2022, the median sales price of homes in Springfield was \$98,000, which was greater than previous years but still relatively modest compared to the statewide median list price of \$224,900.[7] Since January 2017, Springfield has experienced a 42% increase in average sale price for all housing (single-family, condominium, townhomes), from an average sale price of \$78,000 to \$111,000.[8] The direction of sales prices is positive but still half the average cost of building a new home, which is now estimated to cost \$288,000+ in Springfield.[9]

NOAH is an asset that can bring stable housing and homeownership within reach for families. But it can also be a challenge, because NOAH is often older with costly property maintenance costs. NOAH holds opportunities, but Springfielders must be realistic that such housing requires ongoing investments to keep it safe and habitable and that the supply of housing is increasing in costs as the market shifts.

Current Conditions this Plan is Sensitive To

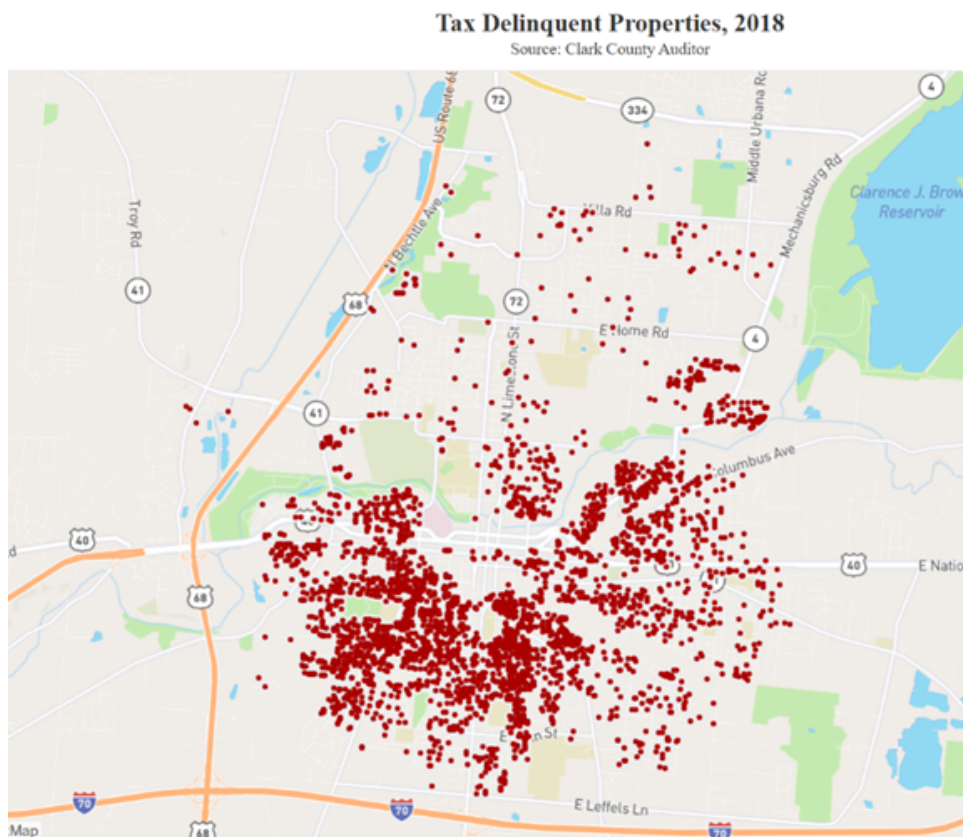
High Rates of Tax Delinquency

Second, the City of Springfield has a high rate of tax delinquent properties, much of which are concentrated on the city's Southwest side. While the data displayed on the map below are from 2018, GOPC has no reason to believe that the general trends it shows has changed.

Many of these tax delinquent properties are occupied rental properties; which means that, a high percentage of tax delinquent occupied rentals are likely NOAH. There is also a number of unoccupied tax delinquent properties.

The City of Springfield estimated in February 2022[10] that of the tax delinquent properties within the city:

- 14% are ready for occupation with minimal improvements
- 50% of tax delinquent properties are rehab-ready
- 37% are too degraded to be redeveloped and will need to be demolished



Housing Cost Burden

Third, 30% of all city residents are housing cost burdened, meaning they pay more than 30% of their income to housing costs (rent/mortgage, property taxes, utilities).[11] Burdensome housing costs put households at risk of forgoing other essential costs, such as food, car repairs, medication, and medical care. Burdensome housing costs elevate the possibility of eviction or foreclosure, which in turn can have devastating impacts on employment tenure, school performance, and health outcomes.

Current Conditions this Plan is Sensitive To

Housing cost burden is experienced by many more renters than owners: 17% of homeowners in the City of Springfield pay more than 30% of their income to housing costs; 41% of renters pay more than 30% of their income to housing costs. Forty seven percent of households that earn 50% or less of the household area family median income (e.g. \$32,250 or less) are paying more than 50% of that income to housing costs; in total that is 2,560 extremely low-income households in the city that are severely cost burdened.

47% of households that earn \$32,250 or less pay greater than 50% of their income to housing costs. In total, that is 2,560 households.

Appraisal Gap

Fourth, this Plan is aware that Springfield still has a notable “appraisal gap,” which is the gap between the value of a property and the costs required to repair it or to build an equivalent unit (and the rent/mortgage that a resident pays for the unit). All Ohio legacy cities struggle to overcome the appraisal gap. Significantly, the recent production of more than 300 market rate units suggests the appraisal gap is narrower in Springfield as compared to other cities. However, housing values are still extremely modest in many parts of the city, making it a real and undeniable financial challenge to renovate or build new units in the areas that need them the most.

This Strategic Action Plan is sensitive to the possibilities and challenges of NOAH and the tax foreclosed properties. The Plan is written with the goal of reducing the number of households experiencing housing cost burden and improving the housing market through the reduction of tax delinquent properties and improved property values.

The Plan is also aware that the appraisal gap makes difficult work even more tricky to accomplish. While these are real and significant challenges, the Strategic Action Plan is rooted in the belief that Springfield has great opportunities for all housing, whether it is permanently subsidized housing, affordably priced housing that receives a development subsidy, or market-rate housing.

Like all Ohio legacy cities, Springfield still has a notable “appraisal gap,” which is the gap between the value of a property and the costs required to repair it or to build an equivalent unit (and the rent/mortgage that a resident pays for the unit).

Current Conditions this Plan is Sensitive To

Market Volatility

Lastly, this Plan acknowledges that the housing market, and goods market more generally, has been unusually volatile, recently. The cost of materials to build houses, in particular, have been escalating since the 2017 when the United States federal government began placing tariffs on Canadian wood, foreign steel and iron, appliances produced in Asia, and other supplies.[12] Those constrictions in the market, in addition to periodic labor shortages due to Covid, have escalated costs for new construction and redevelopment. This tightening has put pressure on the entire housing market. While the increase in housing values benefits homeowners by increasing their home equity, it can also place unexpected burdens on income-limited owners and reduce access to homeownership or stable rental housing for low and moderate income Springfielders. This Strategic Workplan is aware of the ripple effects of escalating prices and their impact on the city's housing market.

Principles to Follow When Carrying out the Plan

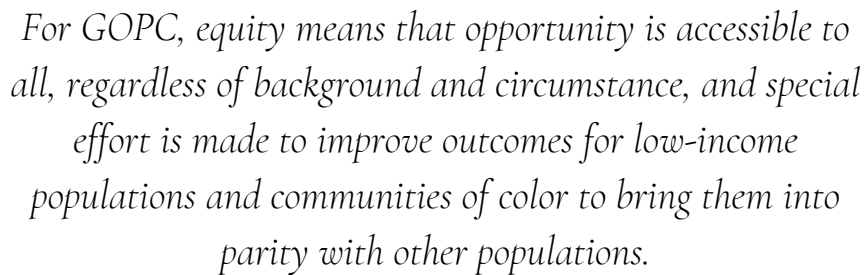
The following principles should inform how housing stakeholders execute this Action Plan.

Prioritize Equitable Outcomes

Investments in housing and neighborhoods are excellent opportunities to foster more equitable outcomes for Springfield’s residents. “Equitable outcomes” means opportunity is accessible to all and that efforts bring low-income populations and communities of color into parity with other populations.

As the City and its partners move forward in stimulating housing preservation and production, the variation in market strength across the city will mean that more municipal resources and engagement work occurs in the city’s distressed neighborhoods, middle neighborhoods, and emerging markets in order to encourage investments in these areas.

Bluntly, neighborhoods in Springfield’s southwest quadrant have experienced decades of underinvestment. Equitable redevelopment in Springfield will mean that more resources will be deployed to those neighborhoods to achieve more equitable outcomes.



For GOPC, equity means that opportunity is accessible to all, regardless of background and circumstance, and special effort is made to improve outcomes for low-income populations and communities of color to bring them into parity with other populations.

Be Transparent

The City and its partners should be transparent about resource allocation decisions and clearly explain how these resource decisions are in service of producing quality housing for all and are aligned with the four guiding pillars. Transparency is a best practice and will build confidence in all partners who are working to improve housing outcomes in Springfield, especially among residents who have previously felt unheard or ignored by the City and others.[13]

Principles to Follow When Carrying out the Plan

Co-Create Springfield's Future through Ongoing Resident Engagement

The Engaged Neighborhood planning process confirmed that ongoing dialogue between residents, stakeholders, and the City of Springfield can activate neighbors and cast achievable visions for Springfield's neighborhoods. Consistent engagement with residents, a culture of accessibility and responsiveness across municipal departments and nonprofits partners, and a public commitment to long-term change can ensure that housing investments match neighbors' expectations and that neighbors are supportive and welcoming of new housing developments.

Value Partnership

The City of Springfield cannot, singlehandedly, direct the future of the city's housing market. Nor should it. Coordination and partnerships among the City, County, private sector, nonprofits, philanthropy and education stakeholders, will make the vision of a city with quality housing for all a reality.

The Neighborhood Housing Partnership of Greater Springfield is an affiliate of NeighborWorks, a congressionally chartered nonprofit organization that supports community development. NHP administers housing stability services, like emergency repair grants, and homebuyer education courses. NHP is and will continue to be an important partner in advancing a housing strategy in Springfield.

Community groups, such as 1159 South Community Development Corporation and South Fountain Preservation, are active in neighborhood revitalization efforts. These groups have mobilized neighbors and stakeholders around shared visions for their neighborhoods. The Clark County Combined Health District, Community Health Foundation, and other private, nonprofit, and philanthropic partners are working across the City to invest in housing stability and housing development.

City staff and elected leaders should remain in productive dialogue with entities committed to producing a range of housing product that can serve a range of residents. The Housing Solutions Consortium is an important forum where stakeholders can forge connections and identify challenges that may slow the advancement of the four pillars.

A smaller, multi-sector, steering committee focused on moving and monitoring progress of this Housing Strategic Workplan will help ensure the success of the Workplan.

Strategic Workplan Pillars

Pillar I: Protect Vulnerable Residents


As discussed above, housing cost burden is experienced by 41% of renters and 16% of homeowners. The City of Springfield will be especially important in protecting vulnerable residents, particularly **renters**, by holding properties to a basic level of habitability. To ensure code enforcement and other measures of success, the community and housing partners will need to offer tools that help landlords and homeowners bring properties to code.

Just as important will be solutions from nonprofit, philanthropic, and public sector partners that keep vulnerable **homeowners** in their home, thus providing housing stability and maintaining an important building block for passing on intergenerational wealth.

Helping vulnerable residents find stable housing, and expecting a basic standard of housing quality benefits all residents in Springfield.

Pillar II: Promote and Enhance Existing Neighborhoods

Springfield is rich in neighborhood pride, with active neighborhood associations and community organizations. Respondents who completed the spring 2021 communitywide survey^[14] identified “pride in neighborhood” as one of the top reasons they liked living in Springfield.

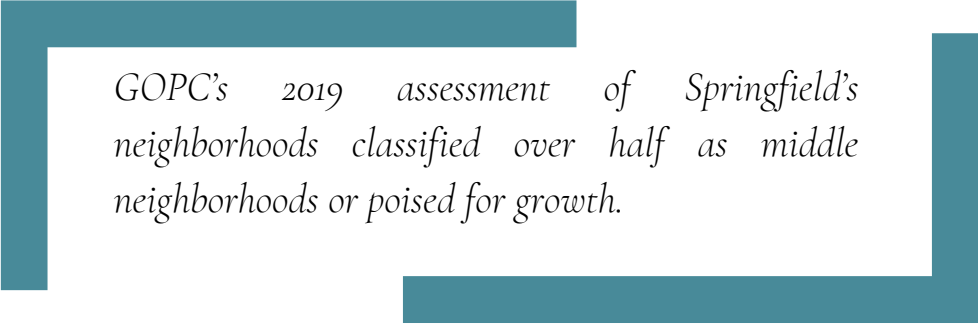


Springfield is rich in neighborhood pride, with active neighborhood associations and community organizations.

Springfield’s existing neighborhoods already have housing units, which are, generally, less expensive to rehabilitate or redevelop than building brand-new on the same site. These neighborhoods also have vacant lots, which hold the potential for new housing that can offer modern amenities. Springfield’s existing neighborhoods also have sewer and water infrastructure and energy utilities, and many have access to broadband fiber.^[15] Many have old-growth trees, parks, and sidewalks that contribute to residents’ overall quality of life.

Strategic Workplan Pillars

GOPC's 2019 assessment of Springfield's neighborhoods classified over half as middle neighborhoods or poised for growth. These classifications are likely still accurate, although several disinvested neighborhoods may have suffered even more since the 2019 analysis. To reduce future costs of redevelopment and to help stabilize existing residents, it is imperative that the City and its partners protect, promote, and enhance the neighborhoods it does have.



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This includes continuing to support downtown as a new residential neighborhood. The success of the Simms Development townhouses, and other loft apartment efforts, confirms there is high interest in living in downtown with its walkable footprint, access to restaurants, bars, retail, cultural institutions, offices, co-working spaces, and other amenities. Interviews in spring 2021 indicated that empty-nesters and seniors may be interested in living in downtown, if first floor units and walkable retail and entertainment options were available. Providing these options not only allows longtime residents to stay in the city, but it will open up their current single-family homes to a new generation of families.

The Strategic Action Plan outlines steps the City of Springfield and its partners can take to protect, promote and enhance the city's traditional residential neighborhoods and its downtown.

Pillar III: Produce Affordably Priced Housing

Springfield's focus on housing over the past few years has increased housing stock at the \$200,000 to \$300,000+ price point, which is a major accomplishment. But renters who responded to GOPC's April 2021 Community Survey overwhelmingly indicated that they have the general knowledge needed to purchase a home, but lacked the financial means to purchase. Survey respondents indicated down payments and fees and costs associated with initial home purchase were significant barriers, and a portion of respondents expressed concern over their personal credit. Respondents did not think access to viable credit or loans was an issue.

Helping renters become homeowners in Springfield will require a two-fold approach:

1. increase the number of units for sale at price points affordable to 120% and less area median income (esp. the 80%-120% range, which is \$51,600 - \$77,400 annual income), and
2. provide additional supports to assist renters in the homebuying process

Strategic Workplan Pillars

Additionally, Springfield needs more rental units that are affordable to households earning \$32,250 or less (e.g. 30% and less of AMI). Naturally occurring affordable housing (NOAH) is one route to addressing that need, potentially, but subsidized housing (whether through vouchers, and/or development subsidies) will be necessary to serve the lowest income residents of Springfield. The urgency for housing with subsidies will continue to grow; 24% of the subsidized rental units in Springfield are set to expire by 2032.[16] Springfield had 2,678 federally subsidized units as of Q1 2022.

Pillar IV: Lower Barriers to Development and Redevelopment

City leaders and staff have worked hard to find alignment with external partners around the importance of stimulating more housing development of all types and prices. The City is also working internally to strengthen housing as an internal priority across departments and staff.

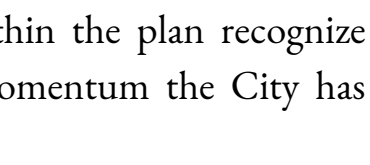
Continuing to prioritize a “housing for all” mentality across all departments will help the City be “open for business” and serve as a strong partner to private, nonprofit, and philanthropic partners.

While recent single-family and multi-family market-rate housing indicates a strengthening housing market, there are still real and imagined risks to developing in a modest housing market like Springfield. The City, and its partners, need to continue to lower risk so that new development and redevelopment can occur as quickly and as economically as possible.



Final Comment

The strategies described within the plan recognize and build on the strong momentum the City has already generated.



Visualization of the Strategic Plan, By Year

2022

Protect Vulnerable Residents	Promote & Enhance Existing Neighborhoods	Produce Affordably Priced Housing	Lower Barriers to Development & Redevelopment
<ul style="list-style-type: none"> increase enforcement of health and housing codes establish a rental license program 	<ul style="list-style-type: none"> establish a receivership program 	<ul style="list-style-type: none"> establish a risk-tolerant loan fund for developers, builders, rehabbers increase output from nonprofit housing developers 	

• *Cutting across priorities:* expand and enhance Springfield’s housing ecosystem (nonprofits, philanthropy, private sector)

2023-2024

Protect Vulnerable Residents	Promote & Enhance Existing Neighborhoods	Produce Affordably Priced Housing	Lower Barriers to Development & Redevelopment
<ul style="list-style-type: none"> expand Springfield’s emergency shelter capacity educate homeowners of available tax relief programs 	<ul style="list-style-type: none"> lessen the tax foreclosure timeline increase land bank’s DTAC income from 2.5% to 5% increase funding to the Housing Supplies Working Group locate housing and neighborhood resources in Southwest Springfield 	<ul style="list-style-type: none"> create a down payment grant program for residents earning 80-120% AMI aggressively apply for low income housing tax credits, esp. for 0-30% housing 	<ul style="list-style-type: none"> continue to align city departments on housing issues expand the tax abatement to the entire city

• *Cutting across priorities:* create a revolving loan fund (or expand the loan fund for affordably priced housing) for smaller landlords who want to repair their properties (responsible party: nonprofit, philanthropy)

2025

Protect Vulnerable Residents	Promote & Enhance Existing Neighborhoods	Produce Affordably Priced Housing	Lower Barriers to Development & Redevelopment
<ul style="list-style-type: none"> • establish a Legal Aid office in Springfield • pass tenant protections ordinances such as Right to Counsel 	<ul style="list-style-type: none"> • develop a new citywide Comprehensive Plan • initiate a planning process in other quadrants of the city (ala South Fountain) • increase nonprofit programming to include: <ul style="list-style-type: none"> *Homeownership classes, *Credit coaching * Historic home repair and maintenance classes 		<ul style="list-style-type: none"> • reform the city's zoning code
<ul style="list-style-type: none"> • <i>Cutting across priorities:</i> create a Housing Docket within the Springfield Municipal Court (nonprofits, funders & city advocate, courts implement) 			

ACTIVITIES FOR YEAR I (2022)

Cross-Cutting

1. HOUSING NONPROFITS: Expand and Enhance Springfield's Housing Ecosystem, especially nonprofit sector

Designate a point person or entity to help coordinate partners, within the housing ecosystem, around shared goals.

Prioritizing housing within Springfield requires an “all hands-on deck” approach. Springfield’s housing ecosystem will be an essential and critical partner for achieving quality housing for all. Currently, Springfield’s housing ecosystem, particularly its nonprofit partners, is uneven.

The City of Springfield has a strong community development department that has taken on projects and roles that are more appropriate for nonprofits to lead on. Nimble neighborhood-based nonprofits are blossoming, like 1159 South and South Fountain, which have ambitious goals but limited resources and are maintaining small footprints to ensure their success. Long-standing nonprofits, like NHP of Greater Springfield, have underutilized expertise and resources. Other long-standing nonprofits like Sheltered, Inc. (formerly IHN) are overstretched.

Expanding and enhancing the housing ecosystem, especially among the nonprofits, will be critical for the overall success of this plan and creating quality housing for all Springfielders.

A re-imagining of existing nonprofits and empowering emerging organizations (through financial resources and technical assistance) will require honest assessments of current gaps and needs that are going unfilled. This re-imagining will also, undoubtedly, require more collaboration and coordination among housing practitioners.

Designating a point person or entity to a) inventory current assets, gaps, needs, and opportunities, b) develop redevelopment plans for key areas, c) coordinate partners within the housing ecosystem, and, d) eventually, serve as a nonprofit developer, is a concrete first step toward strengthening Springfield’s housing opportunities.

Protect Vulnerable Residents

1. CODE COMPLIANCE: Effectively Enforce Housing and Safety Codes and Increase Staff, as possible

Use code enforcement to ensure rental properties are maintained in good repair to protect renters and help preserve existing units for the long-term.

Local property owners in Springfield, and other legacy cities, often own and manage naturally occurring affordable housing (“NOAH”), which are unsubsidized units that charge rents that are affordable to low- and moderate-income renters. Because of the age of the units and the likely length of time they have served as rental units, NOAH often requires diligent maintenance to keep the property in working order.

Keeping these properties safe, secure, and sanitary is important because they are the homes of many low- and moderate-income residents. Vulnerable renters are often reluctant to ask landlords to address health or housing code violations, and may hesitate to report violations for fear of retaliatory eviction. Code Compliance can help improve housing for Springfield’s renters.

Additionally, code enforcement by the city will help ensure NOAH units are not lost due to unaddressed structural issues, such as: leaking roofs, rotting floors, etc. More importantly, maintaining these properties to suitable levels of habitability can address pressing housing needs more economically than building new units.

Because resources are limited, the City should prioritize code enforcement to areas that are in danger of further decline, such as Distressed and Emerging Markets. Effective resource targeting to key neighborhoods or blocks will help prevent the spread of blight and/or flip the area back to health.

Code enforcement will help ensure NOAH units are not lost due to unaddressed structural issues.

The City is already doing compassionate code enforcement on the South Side, which helps owner-occupants who receive a code citation develop a plan for addressing the problem. However, a number of nuisance properties are rentals owned by landlords who minimally invest in their investment properties. Neutralizing and eliminating nuisance properties will protect existing homeowners’ investments and improve the overall conditions of naturally occurring affordable housing for renters.

Increased code enforcement should, ideally, be paired with the other programs that may roll out in year two and three, such as establishing a 0% or low-interest loan product for NOAH units.

2. RENTAL LICENSING PROGRAM: Establish a rental property license program

Fifty two percent of Springfield’s housing units are rentals.[17] Many cities with large numbers of rentals have rental licensing programs to help protect renters and landlords.

A rental property registry, similar to a vacant property registry, requires individuals and companies that own rental properties within the city to register annually and whenever the property is sold. This allows City officials to collect basic information on the owners and the property. A rental housing license program provides the basis for encouraging responsible landlord behavior and a pathway to legally remedy insufficient or inappropriate rental housing conditions.

A license program requires a registry component; not all registries have a license program.

License programs are not intended to be punitive. Instead, they open a communication channel between municipalities and property owners, and provide cities with a legal tool that protects responsible landlords from the impact of unengaged peers.

Most licensing programs in Ohio annually require an exterior property inspection. Interior property inspections vary in frequency across the state and are largely dependent on staff resources. A best practice is to inspect interiors annually; many smaller cities in Ohio inspect interiors triennially.

To help stakeholders understand how a licensing program protects all property owners and tenants, the City should consider issuing an annual report on the recently created vacant property registry. The vacant property registry is a similar program that protect property owners; transparency and early successes will help dispel unfounded concerns about a rental registry program.

A rental property license program creates a pathway to legally remedy insufficient housing conditions. A license program requires a rental registry component; not all registries have a license program.

Promote and Enhance Existing Neighborhoods

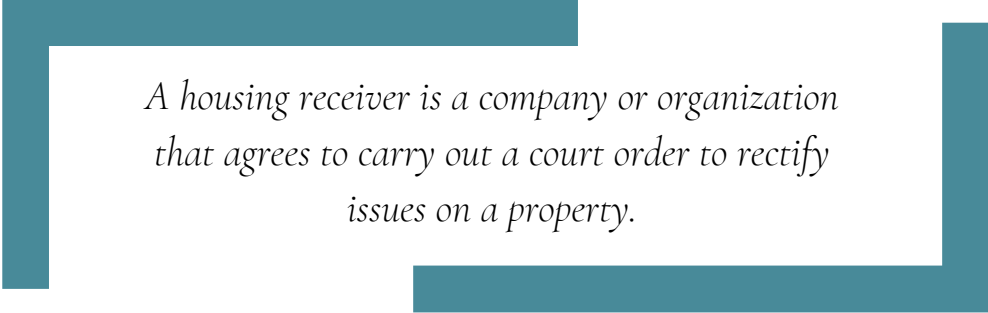
1. HOUSING RECEIVERSHIP: Secure a partner(s) to serve as a Housing Receiver in a Housing Receivership Program

A receivership program can help reduce problem properties that are not code compliant and that negatively impact surrounding housing values. First, the city of Springfield would identify property portfolios or important individual properties that require intervention because they are blighted or otherwise problematic. Next, the city would file a complaint in court. If the property owner does not address the complaint, the judge would assign the property or portfolio to a receiver that the judge selects. A receiver is a company or organization that agrees to rectify the issues on the property.

The receiver would rectify the issues, placing a lien against the property for all incurred costs. Finally, after the judge determines the receiver has rectified the issues, the judge would allow the receiver to sell the property to discharge the liens and associated fees.[1] For receivership programs to work well, the Receiver, City, and Court will have to work closely together.

A receivership program is high labor and can be high cost, but it will be high reward if it can start to address the property portfolios that are owned by unscrupulous investors. Instead of “one-offs” a receivership program can start to address portfolios of problematic properties “at scale.”

The City has begun a pilot receivership program, which will be an important opportunity to get comfortable with receivership as a tool to enhance existing neighborhoods.



A housing receiver is a company or organization that agrees to carry out a court order to rectify issues on a property.

Produce Affordably Priced Housing

1. LOAN FUND: Establish a Risk-Tolerant Loan Fund For Developers, Builders, and Rehabbers

A niche of rehab-focused investors and nonprofit organizations exists in Springfield. Establishing a risk-tolerant loan fund makes access to capital easier. The loan fund may have low lending rates or longer repayment terms or both to attract developers who can build housing that is affordably priced for Springfielders earning less than \$64,500 (100% area median income).

2. INCREASE OUTPUT FROM DEVELOPERS

The need for safe and quality housing is acute in Springfield. While a nonprofit housing developer takes shape, the City can take the interim step of inviting in private developers with expertise in acquisition, rehab, and resale. To offer assurances to residents, the city and development partners will need to establish clear expectations of output and metrics of progress. This work should be prioritized in the Engaged Neighborhood area, where the desire for increased quality housing choices is well documented.

ACTIVITIES FOR YEAR II & III (2023 - 2024)

Cross-Cutting

1. SMALL LANDLORD LOAN FUND: Create a Revolving Loan Fund for Landlords that Want to Repair Naturally Occurring Affordable Properties

To encourage rehab and preservation of NOAH rental units, the City, philanthropy, and private sector should consider establishing a zero- or low-interest loan product for local, small-scale landlords that serve low-income areas and who are: a) in good standing with the City and County, or b) are on a clear path to addressing tax/fee delinquencies or code violations.

“Small-scale” could be defined as a landlord that lives within Clark County and that owns fewer than 10 properties within the county. This program could be limited to units in the Engaged Neighborhood or broadened to include Springfield’s entire Southwest quadrant.

Milwaukee provides a 0% loan, up to \$14,999, to landlords in targeted areas. The loan is forgiven after five years if a landlord meets program requirements.

<https://city.milwaukee.gov/DCD/NIDC/RentalRehabLoan>

The City of Battle Creek, Michigan utilizes CDBG to operate a rental rehab program to support the development and rehabilitation of rental housing. The goal of the program is to increase the rental housing stock, enhance housing density, and create vibrant, mixed-use neighborhoods. Rental units in the downtown are prioritized, as well as units that will improve vacant, underutilized space, such as a top floor of a storefront.

<https://www.battlecreekmi.gov/562/Rental-Rehab-Program>

As discussed previously, naturally occurring affordable housing (NOAH) is a real asset for legacy cities like Springfield. However, because of the age and quality of the units, these properties are more likely to have code violations which range from minor issues to major structural deficiencies. Because rents are modest, small-scale property owners who own NOAH sometimes lack sufficient capital to make the investments needed to keep the units in good repair.

Springfield would benefit from establishing a loan product that qualifying landlords can access to help finance the repair and maintenance of NOAH. The City would need to require landlords who utilize the program to continue offering housing at affordable rents for a designated amount of time after the loan is issued, so that the loans truly do preserve housing that is affordably priced.

Protect Vulnerable Residents

1. EMERGENCY SHELTER: Make Capital Investments to Permanently Increase Emergency Shelter Options

Given the rates of housing cost burden and housing insecurity before the pandemic, it is not surprising that the need for shelter beds and services outstrips the county's current capacity.

Using ARPA funds to make capital investments to increase shelter capacity and the number of emergency shelter beds can create a bedrock for a longer-term housing stability strategy in Springfield.

However, additional capital investment and funding for long-term operations will need to be secured.

2. TAX RELIEF EDUCATION: Educate Homeowners on Available Property Tax Relief Programs.

The state of Ohio offers programs for financial relief from burdensome property taxes. The Homestead Program is for those who are disabled and/or 65 years or older[19] and the Owner Occupancy Tax Reduction program reduces property taxes by 2.5% for property owners who reside in the property they hold[20].

In both cases, homeowners must opt-in to the programs through an application process. Across the state, nonprofits often find that homeowners with limited financial literacy—who tend to be low- and moderate-income—are unaware or suspicious of these programs. Compassionate, culturally-competent outreach and education to homeowners in Springfield's distressed, middle neighborhoods and emerging markets could help connect homeowners to these resources.

Not all homeowners know they must submit an application to take advantage of the state's Homestead Program and Owner Occupancy Tax Reduction program.

Promote and Enhance Existing Neighborhoods

1. TAX FORECLOSURE TIMELINE: Coordinate with the Clark County Treasurer's Office to foreclose on tax delinquent and fee delinquent properties on an expedited timeline

Springfield's vacancy rate is still 11-12% of all properties,[21] and the overlap between vacancy and tax delinquency is high, based on GOPC's 2019 analysis. While some of these properties have legitimate reasons for being delinquent, it appears that some properties are in arrears because property owners are choosing not to pay the taxes. Unfortunately, a very small portion of real estate investors will build a business model around gathering rental income and deliberately not paying taxes. This tiny number of investors drag down the housing market for other investors and homeowners.

Close coordination between the City of Springfield and the Clark County Treasurer's office (which would initiate the tax foreclosure) could ensure that problematic properties start moving through the foreclosure and forfeiture system, but in a controlled way. In other counties with an abundance of delinquent properties, the land bank or other community development partner will notify the Treasurer which properties they would like the Treasurer to begin foreclosing upon; these properties are usually in a target area that is receiving other interventions like homeowner repairs or new housing investments.

Allowing for expedited foreclosure of vacant and abandoned property—a legal process allowed for and guided by the Ohio Revised Code[22]—will increase the likelihood of a property being rehabilitated instead of demolished because it will reduce the amount of time a property sits untouched.

2. SUPPORT DISCUSSIONS TO INCREASE RESOURCES TO LANDBANK:

Provide Information and Assistance to the County Treasurer and others

The County Treasurer made a commitment to Clark Co. residents to address problem properties and blight in Springfield and the rest of Clark Co. The County Land bank is a tool created to mitigate such properties. The City should provide information, data, and any other assistance the Treasurer may need as she explores ways to increase the impact of the landbank. That could include, potentially, increasing the amount of local funds that can be allocated to the county land bank.

All county land banks in Ohio are eligible to receive a small portion of the county's delinquent tax and assessment collection (DTAC) fund. In 2019, the county land bank received \$110,893 through DTAC.[23] This income has helped to fund parts of various staff positions within the Community and Economic Development Department at the County. However, there is no designated full-time staffer for the landbank.

In 2019, the county land bank received \$110,893 through DTAC. It could, potentially, receive double that amount by increasing the land bank's DTAC allocation from 2.5% to 5%

3. HOUSING SUPPLIES WORKING GROUP: Increase Financial Resources Available to Working Group and Residents

In late 2019, the City began more aggressive code enforcement on the Southwest-side to motivate inattentive landlords. To protect vulnerable homeowners who might be cited for code enforcement violations, the City established the Housing Supplies Working Group with NHP of Greater Springfield. The Housing Supplies Working Group helps homeowners set a plan for rectifying the code violation.

Expanding the staffing and potential grant making abilities of the Housing Supplies Working Group could help even more homeowners bring their properties into code compliance, which will help create safe and stronger neighborhoods.[24] Philanthropic or private contributions could provide additional resources.

4. LOCATE HOUSING AND NEIGHBORHOOD RESOURCES IN SOUTHWEST SPRINGFIELD: Consider Developing a Physical Resource Center

As attention and resources begin to flow into the Southwest quadrant of the city, the City and its partners should weigh the advantages and disadvantages of establishing a physical presence in the area.

A Community Resource Center could help increase residents' access to key offices and expertise. Such a Center could become the offices and meeting rooms for housing and neighborhood partners, such as: select staff from the City's community development department, NHP, Combined Health district staff, and others. By the simple fact of proximity, such a site would help encourage coordination and collaboration among organizations. And locating a Neighborhood Resource Center in this quadrant could also help confirm the City and its partners' commitment to serving this neighborhood.

ARPA funds could be used to renovate an existing building or build a new Community Resource Center, assuming the City can line up building contractors and work within the current ARPA timeframe (e.g. all funds expended by December 31, 2026). The City and partners would need to seriously consider long term operating sources; CDBG funds are one potential source, but others will likely be needed.

Produce Affordably Priced Housing


1. DOWNPAYMENT ASSISTANCE: Expand Opportunities for Down-Payment

Assistance to Households Earning 120% AMI or Less

GOPC's spring 2021 community survey asked Springfield residents about their current housing circumstances. Responding renters who were asked about their ability to purchase a home indicated that they have the knowledge of the purchasing process, but lack the necessary resources for the down-payment and fees associated with purchasing a home.

By expanding opportunities for down-payment assistance to those households earning 120% AMI or less (\$77,400 for family of four), renters may be afforded greater opportunity to become a homeowner.

In conjunction with efforts to increase the stock of affordable housing (through rehabs and renovation), helping more renters into homeownership opens up rental units, helps renters to begin building wealth, and increases the city's and school district's tax base.



*A family of four at 120% area median income earns
\$77,400 a year.*

NHP-Greater Springfield offers a down payment assistance program, but its scope is modest due to resource constraints. Additionally, the program is only available to residents earning 80% or less of the area median income. For a family of four that is \$51,600.

A program available to residents earning up to 120% area median income could help a significant number of families enter into successful homeownership in Springfield. Any down payment program that is pooled with other resource could provide deeper subsidies or support more families. However, if private sector partners are unsure about creating down payment programs, the City should still consider offering its own program. The City could limit the program to select target neighborhoods, such as the Engaged Neighborhood or other middle-market and emerging-market neighborhoods to help maximize limited funds and increase homeownership in areas with lower rates of homeownership.

In addition to enhancing opportunities for renters, a down payment assistance program may incentivize Springfield workers who reside outside city limits to purchase a home in Springfield. Potentially NHP-Greater Springfield could administer the program; philanthropy or private sector funds could fund the program.

Utilizing the data from the down payment assistance program can show private investors, philanthropic organizations, and anchor institutions that small investments in homeownership can help protect and enhance their corporate campuses and employee retention rates.

2. DEVELOP MORE HOUSING FOR THE MOST VULNERABLE RESIDENTS:

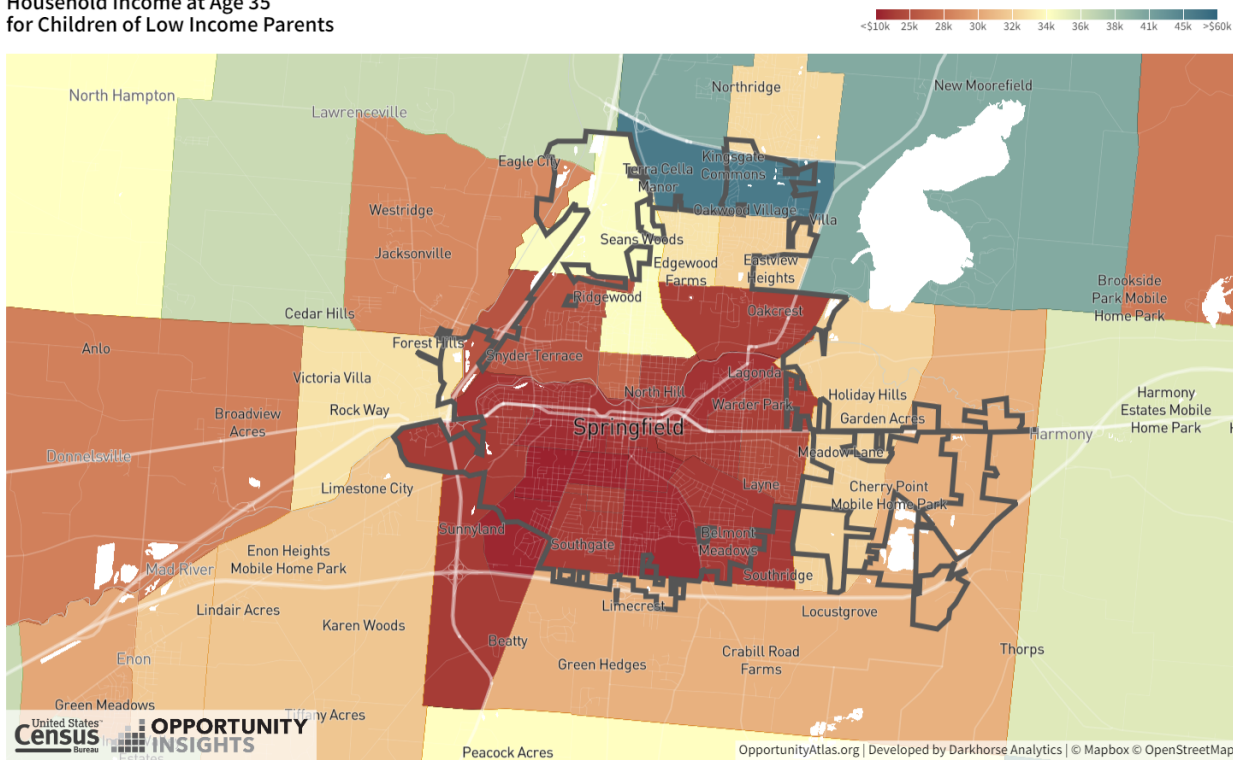
Apply for Low Income Housing Tax Credits

Over 2,560 households in the city of Springfield, that earn \$32,500 or less per year, spend more than 50% of their income on housing. Increasing household incomes through workforce development programming would reduce housing cost burden among families who are able to work, as would reducing the cost of housing by using federal programs, such as the low-income housing tax credit (LIHTC).

LIHTCs are important because they help adjust the capital costs of development so that extremely low and very low rents from tenants still satisfies the developers' debt. The City of Springfield has more opportunity to bring in LIHTC development and projects.

Springfield has several high-opportunity census tracts, meaning places where a child living in poverty has a greater than expected chance of increasing their income as adults. These “opportunity neighborhoods” should be considered for future developments oriented to families with minor children.

Household Income at Age 35
for Children of Low Income Parents



ACTIVITIES FOR YEARS II & III
(2023 - 2024)

Graphical Note: The above map exemplifies the history of redlining in housing investments.

To access the data, visit <https://tinyurl.com/sfieldopportunityatlas>

Lower Barriers to Development & Redevelopment

1. ALIGNMENT WITHIN CITY GOVERNMENT: Align City Departments and Staff on Short and Long-Term Housing Goals

Every department and division within the city contribute to the success of housing outcomes in Springfield. As housing continues to become cemented as a citywide priority, staff across city departments should intentionally seek opportunities where coordinating activities and investments can help achieve desired housing goals more quickly and with less expense over the long term. Concretely, an aligned focus on housing can ensure resource allocation is maximized, such as completing paving in a neighborhood where revitalization is occurring. Coordination among City departments will be especially important in areas that are already built up and that have undergone extensive planning, such as the Engaged Neighborhood Plan.

Understandably, municipal capital improvement schedules are set years in advance. City leadership and staff should publicly share these timelines as much as they can. This will hold the city accountable to its plans and give developers, builders, and homeowners more certainty about development timelines.

Maximizing resources also means calculating costs and revenues beyond the initial construction: building new homes on the edge of the city may cost the city and homeowners more than in-fill development over a 30-year life cycle due to the increased costs to maintain utilities and ensure coverage by first responders.

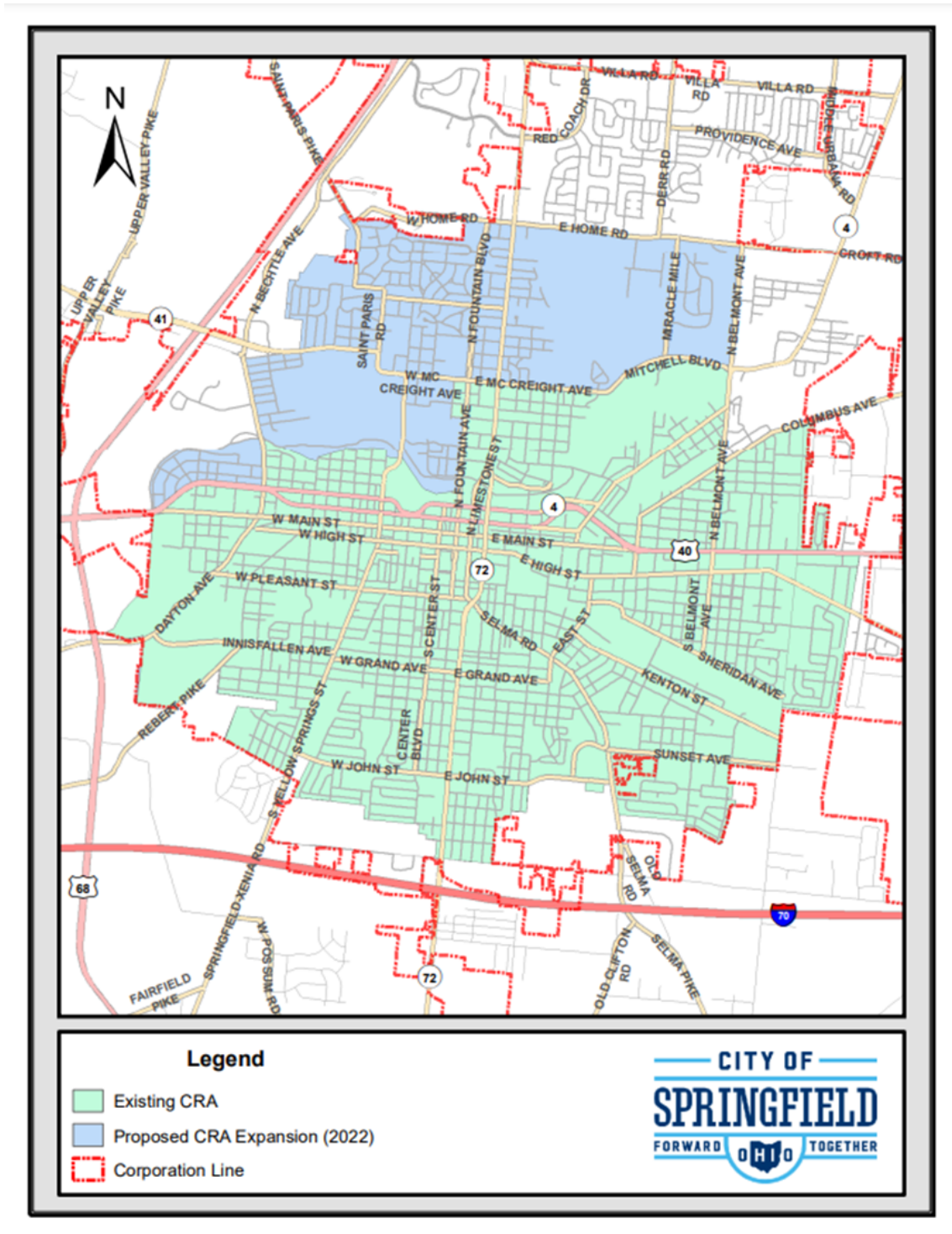
Lastly, prioritizing housing and aligning staff across city departments can help all city staff be better informed, which, in turn, will help them do their jobs better. For example, increased connections and coordination between code enforcement, the city's neighborhood liaison, and first responders can bring greater safety to Springfield's firefighters and police officers. Sharing information about vacant houses that may be structurally unsound, or is occupied by squatters can help first responders calibrate their responses to emergencies, keeping them and potential occupants safe.

Alignment within City staff and administration may be aided by a resolution by the City Commission that states that housing that is affordably priced for all current and future residents is a citywide priority.

Internal alignment may be aided by a resolution or endorsement by the City Commission that states that housing that is affordably priced for all current and future residents is a citywide priority. This type of public statement will help City staff organize strategy and resources. A vote to accept this 4-year Action Plan could also help underline how serious the City Commission plans to take housing.

2. LOWER DEVELOPMENT/REDEVELOPMENT BARRIERS: Expand Springfield's Residential Tax Abatement, Maintain TIFs, & Mitigate Tap and Permit Fees, as appropriate

The City Commission's recent expansion of the residential tax abatement[25] demonstrates a pro-development commitment. The community reinvestment area (CRA) where the tax abatement is applicable is a fragile market. However, middle neighborhoods, emerging neighborhoods and poised-for-growth neighborhoods exist outside of the tax abatement boundaries.



ACTIVITIES FOR YEARS II & III
(2023 - 2024)

Expanding the CRA to all parts of the City in the future lowers barriers to attracting developers. Real estate developers have consistently indicated that they look to invest in places that have straightforward policies. In weak market cities, a citywide CRA is straightforward because it helps developers avoid having to manually check whether every parcel under consideration is eligible for tax abatement or not.

A citywide CRA will further encourage private homeowners across the entire city to renovate and rehabilitate their homes, which will ensure older, market-rate, housing does not start to lose value and set off a new wave of disinvestment.

Tax Increment Financing (TIF) mitigates the increased cost of land development by capturing property tax increases, and uses the captured increments to repay pre-development costs, such as grading and platting, sidewalks, utilities, and road improvements. Springfield has done a good job in utilizing TIF to encourage and incentive development, especially market-rate development. The City should continue to offer TIFs, when appropriate, to attract developers.

Developers building new housing must pay a fee to connect to city's the sewer and water utilities.[26] This "tap fee" is lower than other nearby municipalities and districts. The city also assesses building permit fees.[27] In a market that is so volatile, any opportunity to shave costs will make development in Springfield more attractive.

A program, funded by the city or a combination of nonprofit and private funds, could help offset tap and permit fees in select neighborhoods, like the southwest quadrant of the city. This partial or complete subsidy would help make marginal improvements to the balance sheet and continue to demonstrate a commitment and desire of the community to spur new housing in key areas, like Southwest Springfield.

ACTIVITIES FOR YEAR IV (2025)

Cross-Cutting

1. HOUSING DOCKET: Work with Local Leaders to Create a Housing Docket in the Springfield Municipal Court

A key component to effectively managing problem properties is enforcement of basic health and safety standards, and appropriate consequences for those property owners that do not comply with these codified standards. As such, the judicial system is a critical partner for local governments that want to effectively manage problem properties.

A housing docket in the Springfield Municipal Court would mean that one judge would handle housing-related cases. Such a docket would build up that judge's knowledge of the local housing market and enhance the judge's expertise on the pressing issues holding back the city's housing stock.

A housing docket will help a judge recognize the differing challenges—and thus varied solutions needed—for an income-constrained homeowner who is not compliant with code or delinquent on property taxes, and a real estate investor whose business model depends on avoiding paying taxes.

Housing is a strategic priority for the City of Springfield and requires a “full court press” that involves as many partners as possible. Setting and enforcing expectations around housing quality and housing stability will require the court's help.

Protect Vulnerable Residents

1. LEGAL AID: Establish a Legal Aid Office in Springfield

Covid has only made starker the need for legal services among Springfield's vulnerable renters (and homeowners). The presence of Legal Aid in Springfield, through a full-time, dedicated staffer, would help renters navigate eviction (and owners navigate tax delinquency and foreclosure) proceedings so that their permanent records will not unduly prevent them from accessing safe housing in the future. Prior to Year IV, housing advocates in Springfield should investigate what resources and partnerships would be needed to establish in Springfield a full time, permanent Legal Aid staffer who specializes in housing issues.

2. TENANT PROTECTIONS: Pass "Right to Counsel," "Source of Income," and other Ordinances to Protect Tenants from Specious Evictions

Renters in Springfield (and elsewhere) facing evictions rarely have the resources to hire legal counsel. A recent study of Cleveland's Right to Counsel program found that the program prevented an eviction judgment or involuntary move 93% of the time it was applied.[28] Cleveland's program is, currently, only open to households with minor children but there are hopes to expand the program. Cleveland's Right to Counsel program has been in place since mid-2020 and is funded by the City and United Way. Philanthropy provided initial seed money.

A "Right to Counsel" ordinance would ensure tenants have sufficient representation in eviction court. A Right to Counsel ordinance would provide funding for Legal Aid to support vulnerable renters who enter eviction court. Legal aid and counsel to prevent eviction and homelessness is an eligible use of federal dollars provided through ARPA; local sources would need to be identified to sustain the program after 2026.

"Source of Income" ordinances provide protection to vulnerable renters by prohibiting discrimination by a landlord against a prospective or current renter based on their income source.[29] Source of Income ordinances ensure renters can access all potential rental units. Source of Income ordinances protect tenants who hold Section 8 vouchers or those families whose income comes from Social Security or Temporary Assistance for Needy Families (TANF). Source of Income protection is also becoming increasingly important as social service providers are seeing landlords turn away prospective residents who may have Covid-related rent assistance dollars.

In recent years, Athens, Akron, Cincinnati, Columbus, Cleveland Heights, Toledo and Worthington have passed Source of Income ordinances.

Numerous analysts recommend legal protections and tools for tenants should accompany increased code enforcement activity.

"Right to Counsel" ordinances ensure tenants have sufficient representation in eviction court.
"Source of Income" ordinances prohibit discrimination against prospective or current renters based on their income source.

Promote and Enhance Existing Neighborhoods

1. COMPREHENSIVE PLANNING: Develop a New Comprehensive Plan for the City

A city comprehensive plan captures the future goals and aspirations of the municipality and helps guide a community to achieving these goals by recommending future land uses and changes to the built environment.

As a legacy city that is rebounding and has bright prospects ahead, Springfield is overdue for a new comprehensive plan. The process of creating a comprehensive plan will collect and consider perspectives from across the city, and contemplate how best to utilize the opportunities Springfield has already generated for itself.

With so much alignment already existing among housing stakeholders, a new comprehensive plan can confidently plan an ambitious future. Moreover, comprehensive planning can happen simultaneously and mutually support detailed neighborhood planning, as described below.

2. NEIGHBORHOOD PLANNING: Establish Detailed Plans for all Quadrants of City

The City of Springfield's Engaged Neighborhood work in the Southwest quadrant has resulted in a community-led plan that will encourage and guide further neighborhood revitalization investments. The Engaged Neighborhood process has activated the Southwest neighborhoods and increased civic engagement.

Springfield has a number of neighborhoods and residential areas that would benefit for intensive community visioning and planning. Housing development leaders (ideally, a newly energized nonprofit housing developer), should strive to initiate a neighborhood plan in one neighborhood every five years.

It will take several years for all neighborhoods in Springfield to undergo intensive, focused, planning. In the meanwhile, before block-level planning occurs, City staff can utilize GOPC's 2019 neighborhood typologies[30] to help guide the City's interventions and investments across the city. "Poised for Growth" and "Emerging Markets" neighborhoods may, generally speaking, receive interventions that are intended to spur new in-fill and edge development, while the City may want to focus a different set of interventions on the "Distressed Neighborhoods" so that they remain stable.[31]

This interim growth map should be recognized by all City departments and used to guide service delivery.

The City of Springfield's Engaged Neighborhood work in the Southwest quadrant has resulted in a community-led plan that will encourage and guide further neighborhood revitalization investments. Other neighborhoods would benefit from similar levels of intensive planning.

3. HOUSING NONPROFIT: Continue to Grow the Offerings of Springfield's Housing Nonprofits

In Spring 2021, the communitywide survey results indicated that credit ratings and financial stability were significant factors holding back residents from homeownership. The City may want to explore the possibility of working with a local partner who can create or expand financial literacy and/or credit repair coaching programming so that more prospective homeowners are given the tools they desire and need for success.

Older and historic homes can be charming but their age means that they can regularly need substantial repair and maintenance. However, historic property owners may not be familiar with the process, tools, and resources involved in rehab and preservation of historic homes. Through education and outreach, the City and local partners may enhance owner-occupied rehab, and early intervention can reduce the increased costs down the road.

Classes, videos, and other resources on how to safely and successfully maintain or rehab an older home can help homeowners help keep housing stock in good repair and avoid costly mistakes. In other cities, local preservation groups, and sometimes neighborhood associations will offer these types of classes.[32]

Lower Barriers to Development & Redevelopment

1. ZONING CODES: Reform Springfield's Zoning Codes

Springfield's zoning codes were last updated in 2001 and a full-scale modernization has not occurred since the mid-20th century. Stakeholders commented in interviews that zoning codes are often a hinderance to quickly and easily bringing desired housing products to market. For example, developers, builders, and homeowners require variances to integrate multi-unit housing into single family neighborhoods, or to build emerging types of housing, like accessory dwelling units. Working through these variance requests can introduce uncertainty into production timelines and thus be costly.

Preserving naturally occurring affordable housing will be one important way to increase housing security in Springfield, but the City must also experience an overall increase of units that are affordable to a range of households. Multi-family housing of a range of unit numbers and size types will be one way to achieve those desired production numbers.

The City of Bryan, Texas recently approved zoning changes to allow for a “Pattern Zoning” system in parts of the City. Pattern Zoning is a development incentive and zoning tool that has the ability to lower development costs by allowing property owners and developers to select specific pre-approved residential and mixed-use building designs that can be permitted easily and within a quick timeframe.

Source: <https://www.bryantx.gov/midtownpatterns/>

Being “open for business” means the city’s Zoning Code is predictable but flexible, and variance requests are minimal or are easily processed. The City should engage an expert consultant to review the code and collect feedback from a range of stakeholders on ways to improve the code. A slate of adjustments may be needed, or Springfield may find that completely overhauling the code will pay dividends in the long term.

A number of cities around Ohio are currently revising or overhauling their zoning codes, including Portsmouth, Columbus, and Cleveland.[33] In all cases, the goals of the zoning updates is to make it easier to develop and build housing and in ways that equitably benefit all residents.

More broadly, a comprehensive plan would bring predictability to future investment decisions by the city, which would help make the city attractive to developers and give assurances to residents that investments will be made with their needs and desires in mind.

CONCLUSION

Springfield has many advantages and is in a strong position to preserve and produce quality housing that is affordably priced for all residents. First and foremost, there is a strong desire across all sectors to increase the quality and availability of housing in Springfield, and to work collaboratively to achieve this goal. Second, Springfield has an excess of tax foreclosed properties, which currently are a liability, but can become the “raw material” for creating new housing. Similarly, Springfield has naturally occurring affordable housing, which should help families bridge into housing that is not cost burdensome.

Strong commitments from the city and county to utilize all the legal tools available, in concert with leadership from the nonprofit sector, and supported by philanthropic and private partners puts Springfield on track to producing the housing its current and future residents need and desire.

ACKNOWLEDGEMENTS

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This report was written by Alison Goebel, Executive Director and Aaron Clapper, Senior Manager of Outreach and Projects.

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- [9] Personal communications, Shannon Meadows, March 2022
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- [11] The US Department of Housing and Urban Development (HUD) considers a family housing cost-burdened if they are paying more than 30% of their income to housing related expenses, such as rent, mortgage, property taxes, utilities. Housing insecure households may be homeless, but HUD also considers those who are “couch surfing” or using expensive short-term solutions, like living in long-stay hotels, as housing insecure. Data about Springfield’s housing cost burden rates comes from Comprehensive Housing Affordability Strategy (2014-2018 Springfield, OH City CHAS).
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