Know Your Rights
Watch on Facebook

https://www.facebook.com/GCHomelessCoalition/videos/2229768503761097/
Why Are We Here?

People are being displaced from housing and entering homelessness
“The divestment that began under Reagan can help explain why what was once a cyclical phenomenon, in tune with the boom-and-bust of the nation's economy, is now a permanent urban fixture — which, in the years since the subprime meltdown turned swaths of suburbia into ghost towns, has spread out of cities.

Under Reagan, federal spending on subsidized housing — including state-owned public housing, in which the poor and working class can live for a set percentage of what income they have; and housing vouchers, in which the government helps close the gap between the cost of housing and a person's ability to pay — dropped from $26 billion to $8 billion, barely enough to maintain the government's existing stock of public units.”

- Believed it was the role of Religious
- Perpetuated “People want to live outside”
- Believed that taking away resources would force people into work.

Section 8 Voucher Applications

Closed: Hamilton County, Ohio Housing Choice Voucher Waiting List. The Cincinnati Metropolitan Housing Authority (CMHA) Section 8 Housing Choice Voucher waiting list is currently closed. It was last open for four days in January 2017; and before that in December 2014, and in 2012.
More on housing and employment:
Federal Rental Assistance Has Not Kept Pace with Growing Need

- Unassisted families with worst-case housing needs*
- Families receiving HUD rental assistance

Renters’ Incomes Haven’t Kept Pace With Housing Costs
Percent change since 2001, adjusted for inflation

- Median gross rent (including utilities)
- Median renter household income

Note: Includes households with zero rent who pay utilities.
Source: CBPP analysis of the Census Bureau’s American Community Survey.
Where the money goes

The largest share goes to public services, with almost $232 million for police and fire.

- Police: $132.9 million
- Fire: $98.9 million
- Non-departmental: $22.6 million
- Transfers out: $1.4 million
- Other: $119.7 million

Other:
- Recreation; Parks: $24.7 M
- Public Services: $18.9 M
- City Manager’s Office; Human Resources; Office of the Mayor: $18.2 M
- Health: $17.0 M
- Buildings & Inspections; City Planning: $8.2 M
- Community & Economic Development: $6.9 M
- Finance: $6.8 M
- Law: $6.2 M
- Enterprise: $4.3 M
- Technology Solutions: $4.3 M
- Transportation & Engineering: $3.6 M
- City Council; Clerk of Council: $2.9 M
- Citizen Complaint & Internal Audit: $867,700

Numbers do not add up due to rounding

Source: City of Cincinnati
Subsidized Housing
Hamilton County

- Public Housing Units
- Other HUD Subsidized Units*
- Housing Choice Voucher Units
- Active LIHTC Units

Gap in Households and Affordable and Available Units
Hamilton County Overall

<table>
<thead>
<tr>
<th>Household Income</th>
<th>Total Households</th>
<th>Affordable and Available Units</th>
<th>Gap</th>
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http://www.lisc.org/media/filer_public/a1/16/a116fbab-4be3-4704-98e6-83f633b7d893/asset_upload_file30_13212.pdf
Cincinnati Average Rent

As of August 2018, average rent for an apartment in Cincinnati, OH is $1136 which is a 7.92% increase from last year when the average rent was $1046, and a 1.06% increase from last month when the average rent was $1124.

One bedroom apartments in Cincinnati rent for $987 a month on average (a 6.99% increase from last year) and two bedroom apartment rents average $1267 (a 8.84% increase from last year).

The average apartment rent over the prior 6 months in Cincinnati has increased by $73 (6.9%). One bedroom units have increased by $40 (4.2%) and two bedroom apartments have increased by $92 (7.8%).
## Final FY 2018 FMRs By Unit Bedrooms

<table>
<thead>
<tr>
<th>Year</th>
<th>Efficiency</th>
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<th>Two-Bedroom</th>
<th>Three-Bedroom</th>
<th>Four-Bedroom</th>
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Hamilton County, Indiana is part of the Cincinnati, OH-KY-IN HUD Metro FMR Area, which consists of the following counties: Dearborn County, IN; Ohio County, IN; Boone County, KY; Bracken County, KY; Campbell County, KY; Gallatin County, KY; Kenton County, KY; Pendleton County, KY; Butler County, OH; Clermont County, OH; Hamilton County, OH; and Warren County, OH. All information here applies to the entirety of the Cincinnati, OH-KY-IN HUD Metro FMR Area.

- **Ohio’s Minimum Wage is $8.15/ hour**
- Efficiency apartment costs over 67 hours of work before taxes
- One bedroom costs almost 79 hours of work before taxes
- Two bedroom costs over 104 hours of work before taxes
- Three bedroom costs over 144 hours of work before taxes
- Four bedroom costs over 168 hours of work before taxes
Loss of wealth and home ownership

Black wealth has been significantly reduced in Cincinnati, as well as throughout the United States, as a result of the loss of homeownership during the foreclosure crisis that was a major part of the Great Recession. According to the American Community Survey, Cincinnati registered a loss of about 4,500 black, owner-occupied homes from 2005 to 2013. Every foreclosure represents a family that lost their savings, as well as their home. The effect on predominantly black neighborhoods is also significant. Foreclosed properties stand vacant and bring down values for all property in the area. According to the report “In the Shadow of the Mortgage Meltdown: Taking Stock,” by the nonprofit Working in Neighborhoods, 7 of the 10 Cincinnati neighborhoods with the highest number of foreclosure sales from 2006 to 2013 were predominately African-American.

In 2014, the “Cincinnati/Hamilton County Analysis of Impediments to Fair Housing Choice” identified several barriers to black homeownership: Credit standards have tightened, making it more difficult to obtain a mortgage loan to purchase a home. Data that lenders are required to publicly report shows that potential black homebuyers in Hamilton County face significantly higher mortgage rejection rates than whites, regardless of their incomes. And when they do get a mortgage, African-Americans are forced to accept a higher-cost loan. While not denying that some individual discrimination may exist, lenders say the difference is primarily because African-Americans with solid incomes often have lower credit scores and less savings or family help available for a down payment.

Another current barrier to homeownership is that, after witnessing families and friends lose everything in the foreclosure crisis, many black residents who can afford to purchase a home fear predatory lending and have a general distrust of banks. The process of getting a mortgage and buying a home is seen as too complicated and not worth the risk.

As a result, in 15-county Greater Cincinnati, homeownership rates are 74.5 percent for whites but 33.1 percent for Blacks, according to the 2011 American Community Survey.

In the United States, **redlining** is the systematic denial of various services to residents of specific, often racially associated, neighborhoods or communities, either directly or through the selective raising of prices. While the best known examples of redlining have involved denial of financial services such as **banking** or **insurance**, other services such as **health care** or even **supermarkets** have been denied to residents. In the case of retail businesses like supermarkets, purposely locating impractically far away from said residents results in a redlining effect.

**Reverse redlining** occurs when a lender or insurer targets particular neighborhoods that are predominantly nonwhite, not to deny residents loans or insurance, but rather to charge them more than in a non-redlined neighborhood where there is more competition.

Update on Encampments and Legal Battle
First Amendment
To the U. S. Constitution

Congress shall make no law respecting an establishment of religion, or prohibiting the free exercise thereof; or abridging the freedom of speech, or of the press; or the right of the people peaceably to assemble, and petition the government for a redress of grievances.

THE FOURTH AMENDMENT
OF THE UNITED STATES CONSTITUTION, RATIFIED DECEMBER 15, 1791

The right of the people to be secure in their persons, houses, papers, and effects, against unreasonable searches and seizures, shall NOT be violated, and NO WARRANTS shall issue, but upon probable cause supported by Oath or affirmation, and particularly describing the place to be searched, and the persons or things to be seized.
Homeless camp moves out from under Third Street bridge
CINCINNATI (WKRC) - A standoff between a camp of homeless people...

Homeless camp must leave private lot in OTR, prosecutor says

Deters to homeless campers in Over-the-Rhine: Get out by noon Thursday

Hours before eviction, homeless residents sue city of Cincinnati

Homeless advocate says moving, banning camps only a temporary solution

Cincinnati homeless camp residents find private park to settle in, for now
HOW THE DOWNTOWN CINCINNATI HOMELESS CAMP MIGRATED
BOISE, Idaho (AP) — Cities can't prosecute people for sleeping on the streets if they have nowhere else to go because it amounts to cruel and unusual punishment, which is unconstitutional, a federal appeals court said Tuesday.

The 9th U.S. Circuit Court of Appeals sided with six homeless people from Boise, Idaho, who sued the city in 2009 over a local ordinance that banned sleeping in public spaces. The ruling could affect several other cities across the U.S. West that have similar laws.
Case Specifics

What Happened on 3rd Street?

What is the current Federal Lawsuit?

What does Boise, Idaho have to do with any of this?

-----Link to Decision
Basic Human Rights
And Criminalization

Criminalization of Homelessness
UNIVERSAL DECLARATION OF HUMAN RIGHTS

**Article 25. Right to Adequate Living Standard**

Everyone has the right to a standard of living adequate for the health and well-being of himself and of his family, including food, clothing, housing and medical care and necessary social services, and the right to security in the event of unemployment, sickness, disability, widowhood, old age or other lack of livelihood in circumstances beyond his control.
Criminalization of those Experiencing Homelessness:

- Currently there is no documentation in Cincinnati or Hamilton County protecting the rights of people experiencing homelessness to do what is needed to survive outside.
Update on Criminalization Survey

- 28% of people (40/139 people) reported being ticketed based on perceived housing status
- 20% of people (28/139 people) reported being arrested based on perceived housing status
- 49% of people (66/134 people) harassed by law enforcement while not breaking any laws
  - Many people reported:
    - Police utilize violence
    - Told to move from public locations
    - Stopped and asked for ID without reason
- 36% of people (45/125 people) denied housing because of homelessness
- 22% of people (22/125 people) denied medical attention because of homelessness
- 31% of people (39/125 people) denied customer service because of homelessness
- 63% of people (75/120 people) report that law enforcement and paramedics treat them differently based on their housing status
  - People reported:
    - “Having a heart attack but refused treatment because they were accused of using drugs”
    - “Took 3 calls to get the paramedics to come. Ended up in a coma for 2 weeks”
    - “I was a victim of assault and the officer tried to take me to jail”
    - “Ticketed $150 for receiving money from someone in a vehicle”
    - “I was hit by a car and ticketed while unconscious. The paramedic wouldn’t take me to the hospital because they said I would smell up the place. I later found out I had a broken spine.”
Hostile Design

Hostile Design is a way to keep people from doing normal things that people would do – like sit, or lay down. These design elements are used throughout the urban landscape to exclude people from private and public spaces.

http://cincistreetvibes.org/local/hostile-design/
Existing City Law on Right to Panhandle

- You are able to fly a sign

- You are permitted to panhandle on public property at any time

- You are able to panhandle on private property, but only with permission from the owner

- It is legal to verbalize your request between 7am-7pm (7am-8pm during DST: March 8th – November 1st)

- It is illegal to panhandle within close proximity (20ft) of public transport (including bus stops), ATMs or banks, crosswalks, or lines for businesses.

- It is illegal to panhandle from anyone in a car

- It is illegal to lie about what the money is for, touch or gesture towards people, follow or harass people, threaten, and/or block pathways.
Rights we are Working to Protect

- Right to Feel Safe
- Right to Rest
- Right to Move
- Right to Education
- Right to Housing
- Right to Employment Free from Discrimination
- Right to Health
- Right to Solicit
- Right to Counsel
- Right to Privacy
- Right to Spirituality
- Rights regarding motor vehicles
- Right to Eat and Drink
- Right to Self Determination
- Right to Equal Public Access
- Right to Property
- Right to Vote
The Fair Housing Laws:

**Fair Housing Act**

Title VIII of the Civil Rights Act of 1968 (Fair Housing Act), as amended, prohibits discrimination in the sale, rental, and financing of dwellings, and in other housing-related transactions, based on race, color, national origin, religion, sex, familial status (including children under the age of 18 living with parents or legal custodians, pregnant women, and people securing custody of children under the age of 18), and disability.

Source: [https://www.hud.gov/program_offices/fair_housing_equal_opp/FHLaws](https://www.hud.gov/program_offices/fair_housing_equal_opp/FHLaws)

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**Ohio** - In addition to the categories protected under federal law, Ohio prohibits discrimination on the basis of ancestry and military status *(OH Rev § 4112)*.
Housing Quality Standards (HQS)

The Housing Quality Standards (HQS) consist of performance requirements and acceptability criteria or HUD approved variations in the acceptability criteria.

All program housing must meet the HQS performance requirements both at commencement of assisted occupancy, and throughout the assisted tenancy.

https://cintimha.com/hcv/landlords/documents/

Reasons for failure:
One bedroom apartment will be available first week of October. New carpet, water heater, electric stove, and a fridge will be installed once a tenant agrees to move in. Monthly rent including water and sewage will be $500-$530 (depending on how many people for the apartment) and security deposit is $500. Please only text/email me between 7am-3:30pm, after that you can call. Prefer responsible, working adults!! Only 2 people are allowed to live here! No pets! No Section 8!

Please note that this is a 1 person apartment. It's a small unit on E 13th street. on 3rd floor.
THE LANDLORD’S DUTIES
The landlord must: Comply with requirement of any building, housing, health or safety codes which materially affect health and safety; Make all repairs and do whatever is reasonably necessary to put and keep the premises in a fit and habitable condition; Keep the common area of the building safe and sanitary; Provide trash and waste receptacles, if there are four or more apartments in the building; Supply running hot water, a reasonable amount of hot water, and reasonable heat at all times; Give tenant reasonable notice of intent to enter into a tenant’s apartment and enter only at reasonable times; PROVIDE THE TENANT WITH THE NAME AND ADDRESS OF LANDLORD AND AGENT, IF ANY, IN WRITING AT THE BEGINNING OF TENANCY; Keep all electrical, plumbing, heating, ventilating, and air conditioning fixtures and appliances and elevators in good safe working condition, when these things are supplied or required to be supplied by the landlord; Not harass the tenant by unreasonable or repeated demands to enter the tenant’s apartment. If the landlord or agent enters without the tenant’s permission or repeatedly demands entry, the tenant can recover actual damages resulting from the landlord’s entering.
THE TENANT’S DUTIES
The tenant must: Keep the premises safe and sanitary; Keep premises free of trash and garbage; Use and operate all electrical and plumbing fixtures properly; Comply with the requirements imposed on tenants by applicable housing, health and safety codes; Allow the landlord or agent to enter the apartment for inspection to see what repairs are needed, or to make repairs or improvements at reasonable times, if the landlord or agent has given reasonable notice; Not intentionally or negligently destroy, damage, deface property or remove any plumbing fixture or appliance from the premises; Not act in a manner that will disturb any neighbor’s peaceful enjoyment of the premises.

RETAIlIATORY EVICTION
A landlord cannot retaliate against a tenant by increasing rent or decreasing services, or evict the tenant from the premises because: The tenant has made a complaint to the appropriate City or County Department about conditions in the apartment or rental unit which might not be in compliance with the health, housing, or fire codes, and which conditions materially affect the health and safety of the tenant, and were not caused by the tenant; The tenant makes a general complaint to the landlord about violation of tenant-rights; The tenant joins, organizes or participates in a tenant’s union or resident’s council.
File a Complaint

If you believe you have experienced discrimination in renting or buying a home, getting a mortgage, seeking housing assistance, or engaging in other housing-related activities, you can file a complaint with HUD. You can also file a complaint if you believe you have been denied an equal opportunity to participate in a HUD program.

- How to File a Complaint
- Information About Filing a Complaint
- Retaliation Is Illegal
- Assistance for Persons with Disabilities
- Assistance for Persons with Limited English Proficiency
- Types of Complaints Investigated by FHEO
- Additional Resources

Filing a Housing Discrimination Complaint with HUD:
https://www.hud.gov/program_offices/fair_housing_equal_opp/online-complaint

More on the Housing Choice Voucher Program, Public Housing, Section 8, Federal Rental Assistance, and Project-Based Vouchers: https://www.cbpp.org/topics/housing
HUD Subsidized Housing Rights

Expectations and Laws
Owners and Management of subsidized housing cannot prevent tenants from:

- Forming Tenant Organizations
- Organizing responses to living conditions (no matter if an official tenant organization has been started)
- Distributing leaflets in common areas and in residents’ doors
- Going door to door to give information about tenant organizations.
- Surveying interest in forming/joining a tenant organization
- Conducting meetings on site
- Conducting meetings WITHOUT management interference/attendance.

https://www.hud.gov/sites/documents/11-29HSGN.PDF
Is the landlord and management of HUD subsidized housing required to provide a meeting space?

- The landlord must make a community room (or other available space) available to residents when requested!
- However the request should be for purposes of things like starting a resident council, collective meetings to discuss and organize around things like rent increases, utility increases, anything that is addressing their living conditions.
- Owners of privately owned subsidized housing may charge a reasonable fee for a meeting room but the owners must first apply to HUD and have it approved by HUD.

https://www.hud.gov/sites/documents/11-29HSGN.PDF
Noticing Signs of Problems with Landlord / Management
Current Landlord

- Change in Ownership / For Sale Sign
- Refusal to renew lease
  - Eviction notice
- Change in regular maintenance
  - Not responding / fixing things
  - Entering unit more often
- Business suits walking the premises
- Inspections

Potential Landlord

- Aggressive sales tactics
- Seems to only care about money
- Lack of professional knowledge
- No written agreement
- Background Check on Landlord
Two Trials

Most eviction cases have two parts. On the Complaint you get from the court these are labeled the First and Second “Causes” or “Claims.” Although they are part of the same lawsuit, the court treats them like separate cases with separate trials.

First Cause: Eviction
The landlord claims you no longer have the right to stay in your home. The landlord is asking for a court order to force you to leave.

First Trial
The date and time for your eviction trial will be on the “Summons” you received from the court. You may receive two summonses—one by mail, a second delivered by the sheriff.

The only thing that will be decided at this trial is whether you will be evicted.

Second Cause: Money
The landlord claims you owe money. This is usually for back rent or damage you caused to the home.

Second Trial
Whether you win or lose the eviction trial, the court may hold another trial to decide money claims. This includes any money claims you have against the landlord.

The date for this trial may not be set until after the eviction trial.

You must file an Answer to the Complaint within 28 days if you want to fight the money claims.
HOUSING LAW INFORMATION

Grievance Procedures in Public Housing
Housing Resources for Veterans
Landlord Will Not Rent
Landlord Unlawful Entry
Landlord Has Locked Me Out & Shut Off Utilities
Protecting Your Housing Voucher
Small Claims Courts in Southwest Ohio
Sources for Rental Assistance
Tenant’s Guide to Getting a Security Deposit Back
Tenant’s Guide to Eviction Court
Tenant’s Guide to Rent Escrow
Tenant’s Rights in Foreclosure
Winter Reconnection of Utilities and E-HEAP Program (Hamilton Co.)
Winter Reconnection of Utilities and E-HEAP Program (Other SW Ohio Counties)

Legal Aid Self-Help: https://www.lascinti.org/get-help/self-help/
Researching Your Landlord
Step Three: Read all the Information!!

Look up: the owner’s name, How much are they paying in taxes? Did they sell it to anyone? What is the building/your place worth? What are the property lines? What other properties do they own? Where does your landlord live? and more!
- Who owns this business?
- Who/what other companies may be working with this owner/business as well?
- Is this a non profit?
- What changes have been made to this business in ownership and/or partners?
- How long has this business been around?
- What other companies does my landlord own?

Can be a useful search tool when a company owns your apartment building. Who owns the company? That’s likely who owns your home.
CAGIS!!

- Really useful when you don’t know exact addresses or the name of an owner.
- The overlay maps, like Aerial View give you an idea of change over time.
- Almost too much useful information.
- Even has information on inspections.

http://cagisonline.hamilton-co.org/cagisonline/index.html
And http://cagismaps.hamilton-co.org/CAGISPORTAL
LIHTC DATABASE

“Low Income Housing Tax Credits”

LIHTC is one reason someone might be living in an affordable home. These affordability requirements have expiration dates.

https://lihtc.huduser.gov/
https://en.wikipedia.org/wiki/Low-Income_Housing_Tax_Credit
**For the Preservation Database you must make a free account. This is the only resource that requires you to make an account.**
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<thead>
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<th>St.</th>
<th>Cincinnati</th>
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<th>Status</th>
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<td>Hamilton</td>
<td>01</td>
</tr>
<tr>
<td>1410 Apollo Lane</td>
<td>Cincinnati</td>
<td>OH</td>
<td>45223-1804</td>
<td>4</td>
<td>0</td>
<td>Inconclusive</td>
<td>01/01/1898</td>
<td>01/01/2019</td>
<td>39.165020</td>
<td>-84.530570</td>
<td>Hamilton</td>
<td>01</td>
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<tr>
<td>944 Neave St</td>
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<td>OH</td>
<td>45224</td>
<td>24</td>
<td>0</td>
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<td>01/01/1990</td>
<td>01/01/2019</td>
<td>39.102461</td>
<td>-84.535022</td>
<td>Hamilton</td>
<td>01</td>
</tr>
</tbody>
</table>
Forming a Community / Tenant Association
Right to Organize
How to Begin Organizing your Building
Sustainability

309 E 13th Tenants' Association

Parkway Tower Tenant Association

We deserve quality housing!

ALMS Residents' Association
Why Organize & Effectiveness of Organizing

ORGANIZE!
How You Can Get Involved

From Membership to Advocacy
Kitchen Table conversations

Resident Association (City-Wide)

Identify Buildings who need organizing

Neighborhood Displacement Watch Organization

Equitable Development Scorecard

Video record your own story (YouTube link, unlisted)

Book a Walking Tour or Speaker
Solutions we are pursuing
HOW WE ERADICATE HOMELESSNESS

HOUSING PROTECTIONS
- Tenant Organizing
- Policy Development and Oversight
- Know Your Rights

AFFORDABLE HOUSING
- Affordable Housing Trust Fund
- Coordinate Services
- Education and Training

LIVABLE WAGES
- Employment Pipeline
- Entrepreneurship Opportunities
- Legal Protection

To join us or to learn more about any of our programs, including our Homeless Experience Speaker’s Bureau, Tenant and Community Organizing, Streetvibes, or Operations, please visit us at www.cinchomeless.org
• Just Cause Eviction
• Pay to Stay
• Personal Property Protection in Eviction
• Tax Abatement without Displacement
• No Source of Income Discrimination
• Eviction Prevention Program
• Funding for Legal Counsel for Tenants

https://www.facebook.com/AHACincinnati/
2018 Advocacy Goals:

Full funding for Winter Shelter in the City Budget

Affordable Housing Trust Fund

Increase Human Services Funding

Homeless Bill of Rights

Retain and Increase Safe and Affordable Housing

Organize Subsidized Housing Nearing Expiry
Thank You
Cincihomeless.org
AHACincy.org
HOME Cincy Additional Resources: http://homecincy.org/other-resources/

Fair Housing Laws (HUD): https://www.hud.gov/program_offices/fair_housing_equal_opp/FHLaws

HUD File a Complaint: https://www.hud.gov/program_offices/fair_housing_equal_opp/online-complaint

Craigslist Fair Housing Info: https://www.craigslist.org/about/FHA


Cincinnati Public Housing (CMHA) Programs: https://cintimha.com/cmha-programs/

Enquirer Interactive Camp Moving: https://www.cincinnati.com/pages/interactives/homelesscamps/
Ohio Civil Rights Laws: http://codes.ohio.gov/orc/4112

Public Housing Types: https://www.cbpp.org/topics/housing

LISC Housing Study 2017: http://www.lisc.org/media/filer_public/a1/16/a116fbab-4be3-4704-98e6-83f633b7d893/asset_upload_file30_13212.pdf

HOME Housing Rights: http://homecincy.org/housing-rights/


Legal Aid Self-Help: https://www.lascinti.org/get-help/self-help/

Redlining: https://en.wikipedia.org/wiki/Redlining


Hostile Design Article: http://cincistreetvibes.org/local/hostile-design/
Additional Information
This book is part of HOME’s celebration of the 40th Anniversary of the Fair Housing Act and of its incorporation as a nonprofit with the mission of eliminating illegal discrimination.
Table: Cincinnati and Hamilton County Population, 1910 to 2000

<table>
<thead>
<tr>
<th></th>
<th>Hamilton County</th>
<th>Cincinnati Population</th>
<th>West End Population*</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Total</td>
<td>Black</td>
<td>Total</td>
</tr>
<tr>
<td>1900</td>
<td>409,479</td>
<td>n.a.</td>
<td>325,404</td>
</tr>
<tr>
<td>1910</td>
<td>460,732</td>
<td>n.a.</td>
<td>363,591</td>
</tr>
<tr>
<td>1920</td>
<td>493,678</td>
<td>n.a.</td>
<td>401,247</td>
</tr>
<tr>
<td>1930</td>
<td>589,356</td>
<td>n.a.</td>
<td>451,160</td>
</tr>
<tr>
<td>1940</td>
<td>621,997</td>
<td>64,304</td>
<td>455,610</td>
</tr>
<tr>
<td>1950</td>
<td>723,952</td>
<td>90,336</td>
<td>503,998</td>
</tr>
<tr>
<td>1960</td>
<td>864,121</td>
<td>123,440</td>
<td>502,550</td>
</tr>
<tr>
<td>1970</td>
<td>924,018</td>
<td>145,294</td>
<td>452,524</td>
</tr>
<tr>
<td>1980</td>
<td>873,224</td>
<td>165,994</td>
<td>385,457</td>
</tr>
<tr>
<td>1990</td>
<td>866,228</td>
<td>181,145</td>
<td>364,040</td>
</tr>
<tr>
<td>2000</td>
<td>845,303</td>
<td>198,061</td>
<td>331,285</td>
</tr>
</tbody>
</table>

*1910 – Wards 16-18, 1930 to 2000 – Cincinnati Statistical Neighborhoods

Cincinnati Average Rent By Neighborhood

Central Business District
Corryville
Columbia-Tusculum
Mount Adams
Oakley
Hyde Park
Northside
Kennedy Heights
Mount Lookout
Paddock Hills
Cuf
Clifton
Riverside
Hartwell
North Avondale
Evanston

Walnut Hills
Mount Washington
Pleasant Ridge
Mount Auburn
Mount Airy
Westwood
East Westwood
Bond Hill
College Hill
Over-The-Rhine
Roselawn
West Price Hill

The most expensive Cincinnati neighborhoods to rent apartments in are Central Business District, Corryville, and Columbia-Tusculum.
The cheapest Cincinnati neighborhoods to rent apartments in are West Price Hill, Roselawn, and Over-The-Rhine.
Most Households with Severe Cost Burdens Are Renters

Number of households paying more than half of income for housing in 2014

<table>
<thead>
<tr>
<th></th>
<th>Owners</th>
<th>Renters</th>
</tr>
</thead>
<tbody>
<tr>
<td>7.8 million</td>
<td>11.6 million</td>
<td></td>
</tr>
</tbody>
</table>

Source: CBPP analysis of Census data

Most Severely Cost-Burdened Renters Are Extremely Low-Income

Renter households paying more than half of income for housing in 2014, by HUD income category

- Extremely low-income (at or below higher of federal poverty line or 30% of area median income): 3%
- Above ELI and at or below 60% of AMI: 26%
- 60-80% of AMI: 70%
- Above 80% of AMI: 2%

Note: Households with zero or negative income are excluded. Area Median Income (AMI) is determined by the Department of Housing and Urban Development (HUD) for families of various sizes in each metropolitan area and rural county.

Source: CBPP Analysis of the 2014 American Community Survey using HUD AMI limits for fiscal year 2014
Federal Housing Expenditures Poorly Matched to Need

<table>
<thead>
<tr>
<th>Expenditures (billions of dollars)</th>
<th>Households with severe cost burdens (millions)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Income less than $10,000</td>
<td>7.0</td>
</tr>
<tr>
<td>$10-$20,000</td>
<td>6.1</td>
</tr>
<tr>
<td>$20-$30,000</td>
<td>3.1</td>
</tr>
<tr>
<td>$30-$40,000</td>
<td>1.4</td>
</tr>
<tr>
<td>$40-$50,000</td>
<td>0.7</td>
</tr>
<tr>
<td>$50-$75,000</td>
<td>0.7</td>
</tr>
<tr>
<td>$75-$100,000</td>
<td>0.2</td>
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<tr>
<td>$100-$200,000</td>
<td>0.1</td>
</tr>
<tr>
<td>More than $200,000</td>
<td>0.0</td>
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</tbody>
</table>

Notes: Data are for 2014. Homeowner expenditures include the mortgage interest and property tax deductions; income figures are for tax filing units. Rental expenditures include total outlays for the Housing Choice Voucher, Section 8 Project-Based, Public Housing, Housing for the Elderly (Section 202), and Housing for People with Disabilities (Section 811) programs. Income figures are for households. Data on the income of beneficiaries of various housing expenditures are available only for these programs, which represent about three-fourths of homeownership and rental spending. HUD defines households with severe cost burdens as those paying more than half their income for housing.

Sources: Joint Committee on Taxation, Estimates of Federal Tax Expenditures for Fiscal Years 2015-2019, Table 3, and CBPP analysis of HUD program data, Census data on number of households and cost burdens in each income group, and the Office of Management and Budget public budget database.
Most Federal Housing Expenditures Benefit Homeowners
Federal housing expenditures in billions, 2015

High-Income Households Get Four Times More Housing Benefits Than Low-Income Households
Federal housing expenditures per household
A Look At Cincinnati...

January 2011:

<table>
<thead>
<tr>
<th>Month</th>
<th>All Beds</th>
<th>1 Beds</th>
<th>2 Beds</th>
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</thead>
<tbody>
<tr>
<td>1/2011</td>
<td>622</td>
<td>480</td>
<td>700</td>
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</table>

Current:

<table>
<thead>
<tr>
<th>Month</th>
<th>All Beds</th>
<th>1 Beds</th>
<th>2 Beds</th>
</tr>
</thead>
<tbody>
<tr>
<td>1/2018</td>
<td>1,025</td>
<td>904</td>
<td>1,122</td>
</tr>
<tr>
<td>2/2018</td>
<td>1,056</td>
<td>935</td>
<td>1,166</td>
</tr>
<tr>
<td>3/2018</td>
<td>1,063</td>
<td>947</td>
<td>1,175</td>
</tr>
<tr>
<td>4/2018</td>
<td>1,062</td>
<td>940</td>
<td>1,183</td>
</tr>
<tr>
<td>5/2018</td>
<td>1,117</td>
<td>977</td>
<td>1,253</td>
</tr>
<tr>
<td>6/2018</td>
<td>1,105</td>
<td>964</td>
<td>1,260</td>
</tr>
<tr>
<td>7/2018</td>
<td>1,124</td>
<td>981</td>
<td>1,264</td>
</tr>
<tr>
<td>8/2018</td>
<td>1,136</td>
<td>987</td>
<td>1,267</td>
</tr>
</tbody>
</table>

Middle-class wages are stagnant—Middle-wage workers’ hourly wage is up 6% since 1979, low-wage workers’ wages are down 5%, while those with very high wages saw a 41% increase

Cumulative change in real hourly wages of all workers, by wage percentile, 1979–2013

* Low wage is 10th percentile, middle wage is 50th percentile, very high wage is 95th percentile.

Source: EPI analysis of Current Population Survey Outgoing Rotation Group microdata

Reproduced from Figure F in Why America’s Workers Need Faster Wage Growth—And What We Can Do About It
Fight Back!

Affordable Housing Trust Fund
Just-Cause Eviction Policy (Housing Court)
Community-Based Agreements
Aging in Place Policies
Decriminalization of Homelessness
Inclusionary Zoning
Rent Control and Homeowner Support
Weigh Costs of Healthcare and Jailtime to Housing and Fund Supportive Housing
Community Council Meetings

Gentrification Tactics

- Tax Abatements
- Paternalism
- Blight Removal
- Entrepreneurship programs
- Surveillance
- Community Development Corporations (land banking)
- NEP (Neighborhood Enhancement Program)
- Favoring Businesses over Residents
- Disinvestment
- Displacement
- Indirect Gentrification
- Hostile Design
- Discomfort
- Criminalization
- Denial of Experience
- Forced Programming
- Renaming
- Lack of Historical Insight
- Dog Parks and Breweries
- False Narrative

“Community is made up of faces, not facades. Don’t displace us!”
“This is our community! We Value People over Pups and Pubs!”

Please Consider:

How many of these tactics can you identify in your own neighborhood? Where are they? When/How did they happen?

What ways can you advocate for development without displacement?

Which organizations are hurting your community, whether directly or indirectly?

What organizations are indeed helping people in your community?

Your Ideas – What is the Action Plan?