How to talk about the Housing Crisis
Everytime a building is torn down, the rent goes up. Everytime a family is evicted, the rent goes up. Everytime someone experiences discrimination, the rent goes up. Everytime a worker is denied a living wage, the rent goes up.

Is this how we measure Cincinnati's progress?
Basics - Elevator Speech

- Time Limit Examples: 2 Minutes, No Immediate Response
- Authenticity - Person First Language
- State Issue(s)
- Urgency
- Irrevocable (Played on CitiCable, online...)
- Use Talking Points
- Call to Action
Housing Crisis

- Shelters are over overflow capacity
- Most families are turned away without assistance
- Less than 25% of people who qualify for housing assistance get it
- Elderly households, families with children with disabilities, etc., are left without affordable housing
- Number of meals served and people accessing pantries steadily rising

Cincinnati loses 1000 Black residents every year to displacement
Housing Crisis

We are in desperate need of housing protections.

- Developers should not receive a benefit to displace residents
- Pay-to-Stay policies should be adopted and enforced
- A county-wide Housing Mediation Court should be created
- Strong anti-discrimination protections are needed

Other approaches, such as rent increase caps and rent control need to be explored further to ensure that the cost of living does not continue to outpace the value of wages...
Housing Crisis

The housing crisis exists in part due to the decreasing value of actual wages.

- Minimum wage jobs ($9.30 per hour) only provide someone with $480/month to go to housing, including utilities.
- Net vs. Gross income should be considered.
- Low-wage jobs saw the biggest increase during the last recovery.

Approximately 41% of Cincinnati households cannot afford the median rent of a 1-bedroom apartment.
Approximately 38% cannot afford the median rent of an efficiency apartment.
Approximately 57% of Black Cincinnati Households cannot afford the median rent of a 1-bedroom apartment.

Black workers in Cincinnati do not have upward mobility.
Consider the Audience

Type of Meeting
- Council
- Committee
- Budget

Tone and Speed

Background Information

Formalities

Be Prepared and Ready to Go!

LEVEL ONE: BASIC PURSUASION
BANDWAGON: EVERYONE'S DOING IT, SO WHY DON'T YOU?
AD HOMINEM: ATTACK ON A PERSON OR GROUP
APPEAL TO EMOTION: MAKES YOU FEEL SOME TYPE OF WAY
EXPLICITLY STATED AS FACT: THERE COULD BE NO OTHER WAY
HUMOR: TOO FUNNY TO NOT SHARE
REPETITION (RULE OF 3): A LIE REPEATED OVER AND OVER BECOMES TRUE?
WARM AND FUZZY: FEEL BETTER IF YOU BELIEVE IT
CHARISMA: STRONG PERSONALITIES WILL CONVINCE YOU/CULT LEADER
EXTRAPOLATION: IGNORES COMPLEXITY OF ISSUE
FLATTERY: MAKES YOU FEEL SMARTER AND BETTER
GENERALITIES: WORDS LIKE FREEDOM, DEMOCRACY, USED TO PURSUAD
BRAND NEW: WE ALL LIKE NEW STUFF, RIGHT?
NOSTALGIA: REMEMBERING WHAT THINGS WERE LIKE "BEFORE"
RHETORICAL QUESTIONS: FEEL LIKE YOU'RE SPINNING IN CIRCLES
SCAPEGOATING: POINTING FINGERS AT SOMEONE ELSE

THEN ASK YOURSELF THIS 
"IS IT...

LEVEL TWO: S.M.A.R.T.
SPECIFIC
MEASURABLE
ATTAINABLE (POSSIBLE)
REALISTIC
TIMELY

Greater Cincinnati Homeless Coalition
Advocating and Lobbying

Who
What
Why
How's
How NOT to talk about the Housing Crisis

Abstract or Too Complicated

Logical Fallacies

Hasty Generalization

Oversimplification or Complex Cause

Hyperbole or False Dilemma

https://cincihomeless.org/about/aboutus/publications/

**LEVEL THREE: CHECK FOR LOGICAL FALLACIES**

**FALSE DILEMMA:** an illegitimate use of the "or" operator, ex: With Us or Against Us

**ARGUMENT FROM IGNORANCE:** it is true because it has not yet been proved false (or vice versa)

**SLIPPERY SLOPE:** it will lead to something unacceptable, wrong, or disastrous

**QUESTIONABLE ANALOGY:** the comparison is not strong enough

**CIRCULAR DEFINITION:** uses the term(s) being defined as a part of the definition

**begging the question:** the writer assumes the statement under examination to be true

**HASTY GENERALIZATION:** a conclusion is not logically justified by sufficient or unbiased evidence

**BIASED AUTHORITY:** who are the "authorities" and what do they have to gain?

**COINCIDENTAL CORRELATION:** the name in Latin means "after this therefore because of this"

**CONFUSING CAUSE AND EFFECT:** A and B regularly occur together. Therefore A is the cause of B.

**COMPLEX CAUSE:** assumed that there is a single, simple cause of an outcome

**DENYING THE ANTECEDENT:** if P, then Q. Therefore, if not P, then not Q.
Simplify the Problem

- 28k units short of affordable housing in the city
  - 1 family struggling is too many
- People paying more than 30% of their income towards housing, including utilities, requiring hard decisions for survival
- In Hamilton County, half of all Black families pay 30% or more for housing
- Disproportionately affects Black, Appalachian and LGBTQIA+ families
- Lives cut short by homelessness

When a family is paying more than 30% of their income for housing, they are not able to fully participate in community life and prepare for the future.
Types of Homelessness

- **Homelessness at Home**: Many youth and adults come home to an empty house, desk on the couch, and no guidance. This is being homeless at home.
- **Sheltered in Tent / on Street**: When two families live together out of economic necessity, this is called being Doubled Up. In your car can be a dangerous set up.
- **Shelter Life**: Your car might be the only thing you own. With no other options, being homeless at home means that you have no place of your own, and you are counting.
- **Car Habitation**: Paying the majority of your income to live in substandard housing may lead to physical, emotional, and psychological harm. When people find housing in a model for instance, it is really a home.
- **Couch Surfing**: You are on the edge of homelessness.
- **One Paycheck Away**: If you’re paying more than half of your income for housing (including utilities), you are on the edge of homelessness.

Legal Rights and Laws
- Tenant Organizing
- Evictions
- Discrimination
- Right to Housing
- Access to Public Services

Medical Considerations
- Physical Health
- Mental Health

Organizing
- Young People's Homelessness
- Homeless Youth
- Homeless Elders

Policy and Action
- Affordable Housing
- Anti-eviction
- Eviction Prevention

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# Policy and Action
Current Needs

- Fund and Community Control of the Affordable Housing Trust Fund(s)
- 21st Century Recreation facilities
- Fire fleet and house upgrades

Better Together → Homeless Coalition, AHA, MARCC, Union, Labor, etc.
The Way Forward - a .3% earnings (income) tax

- Paid by individuals and companies on earnings
- Max Amount in Ohio 2.5% - current at 1.8%, can grow by .7%
- Ensure approximately $50 million per year to build and sustain affordable housing
- Affordability contracts to create long-term investment in affordable housing

- Must be voted on
- City Council has the power to put it on the ballot

https://www.actionforhousingnow.com/
Summary

The Housing Crisis is widespread and impacts all aspects of life.

The Affordable Housing Trust Fund can address the Housing Crisis if:

● It is funded.
● It is connected to other city needs, such as Fire and the CRC.
● It has a community controlled board focused on 60% AMI or less.

<table>
<thead>
<tr>
<th>%AMI</th>
<th>30%</th>
<th>60%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Income</td>
<td>$17,164</td>
<td>$34,327</td>
</tr>
<tr>
<td>Rent Afford</td>
<td>$429</td>
<td>$858</td>
</tr>
<tr>
<td>Better Together</td>
<td>City Hall Plan</td>
<td></td>
</tr>
<tr>
<td>--------------------------------------------------------------------------------</td>
<td>--------------------------------------------------------------------------------</td>
<td></td>
</tr>
<tr>
<td>✅ Dedicated Funds for Affordable Housing*</td>
<td>❌ No Dedicated Funds for Affordable Housing*</td>
<td></td>
</tr>
<tr>
<td>✅ Just Cause Eviction Protections</td>
<td>❌ No Housing Protections</td>
<td></td>
</tr>
<tr>
<td>✅ Livable Wages Guaranteed</td>
<td>❌ No Livable Wages</td>
<td></td>
</tr>
<tr>
<td>✅ Equity Focused</td>
<td>❌ Trickle-Down Housing Focused</td>
<td></td>
</tr>
<tr>
<td>✅ Community Controlled Board</td>
<td>❌ Mayor Controlled Board</td>
<td></td>
</tr>
<tr>
<td>✅ Affordable Forever</td>
<td>❌ Possible 10-year Affordability Restriction</td>
<td></td>
</tr>
</tbody>
</table>

* at or below 60% AMI (households making approximately 35k/year or less)
City's Idea of Affordable Housing

- Paying 30% or less of income towards housing.
- Uses federal affordability rates, which are not in line with the city itself.
- Provides gap financing, tax relief, public properties, other incentives, but does not actually fully finance or build projects.

What I've learned... The City may not believe that the issue is urgent, or may not understand what affordable housing is, who is building and sustaining it, and why it is important, but they clearly support market rate development.
Zoning Changes

- Impact Black neighborhoods
- Do not require affordable housing
- Amplify Wealth, (Not high ownership areas.)
- Do not guarantee an increase, or stop to the loss of housing
Current Trust Fund (created in 2018)

- No money has been spent.
- Accounting is confusing, as city has created multiple "affordable housing trust fund" accounts (seemingly to avoid accountability to 2018 legislation).
- Major funds promised by former and current administrations (34 million from Section 108 loan) are not dedicated to affordable housing - not one penny is required to build or sustain affordable housing.
- Private fundraising for affordable housing has strings attached.

Oversight Board was told by the City that approximately $7 to $9 million is in the Trust Fund.
Housing At All Levels = 'All Lives Matter' of Housing

- The greatest need for housing is for households making less than $35,000 per year.
- A full time minimum wage worker in Ohio makes $19,350, before taxes, and can only afford $483 each month for all housing costs, including utilities.
- There is a surplus of available housing once a family makes above $55,000.
- Most Cincinnati housing subsidy is for LUXURY HOUSING.
"In 2019 and 2020, this program [NOFA] facilitated *the creation* of over 700 units of affordable housing." - City Manager's Affordable Housing Recommendations 2021

<table>
<thead>
<tr>
<th>Project Name</th>
<th>Neighborhood</th>
<th>Total Cost</th>
<th>NOFA</th>
<th>0-60% AMI</th>
<th>80% AMI</th>
<th>80%+</th>
<th>Total Units</th>
<th>% Contribution</th>
</tr>
</thead>
<tbody>
<tr>
<td>1865 Chase</td>
<td>Northside</td>
<td>$668,000</td>
<td>$165,000</td>
<td>7</td>
<td>0</td>
<td>0</td>
<td>7</td>
<td>25%</td>
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<tr>
<td>Arts Apartments</td>
<td>West End</td>
<td>$28,500,000</td>
<td>$1,000,000</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>248</td>
<td>4%</td>
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<tr>
<td>Chalfonte Place</td>
<td>Avondale</td>
<td>$312,000</td>
<td>$124,000</td>
<td>0</td>
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<td>0</td>
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<tr>
<td>Findlay Center</td>
<td>Over-the-Rhine</td>
<td>$17,500,000</td>
<td>$350,000</td>
<td>13</td>
<td>0</td>
<td>0</td>
<td>33</td>
<td>40%</td>
</tr>
<tr>
<td>Madisonville New Homes</td>
<td>Madisonville</td>
<td>$1,000,000</td>
<td>$280,000</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>4</td>
<td>28%</td>
</tr>
<tr>
<td>Willkommen</td>
<td>Over-the-Rhine</td>
<td>$11,900,000</td>
<td>$1,000,000</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>94</td>
<td>8%</td>
</tr>
<tr>
<td>Durner</td>
<td>Walnut Hills</td>
<td>$2,900,000</td>
<td>$295,000</td>
<td>0</td>
<td>9</td>
<td>0</td>
<td>9</td>
<td>10%</td>
</tr>
<tr>
<td>Alaska Ave*</td>
<td>Avondale</td>
<td>$6,100,000</td>
<td>$1,000,000</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>22</td>
<td>16%</td>
</tr>
<tr>
<td>12th and Main</td>
<td>Over-the-Rhine</td>
<td>$8,800,000</td>
<td>$200,000</td>
<td>4</td>
<td>0</td>
<td>15</td>
<td>19</td>
<td>2%</td>
</tr>
<tr>
<td>West End</td>
<td>West End</td>
<td>$3,200,000</td>
<td>$500,000</td>
<td>0</td>
<td>15</td>
<td>0</td>
<td>15</td>
<td>2%</td>
</tr>
<tr>
<td>Warsaw Creative Camps</td>
<td>East Price Hill</td>
<td>$5,100,000</td>
<td>$700,000</td>
<td>0</td>
<td>19</td>
<td>0</td>
<td>19</td>
<td>14%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td><strong>$85,980,000</strong></td>
<td><strong>$5,614,000</strong></td>
<td><strong>350</strong></td>
<td><strong>47</strong></td>
<td><strong>146</strong></td>
<td><strong>543</strong></td>
<td><strong>7%</strong></td>
</tr>
</tbody>
</table>

* Unknown city-level
Talking Points

Stable Neighborhoods

Cincinnati has a high yearly move rate - which increasing housing costs for tenants and landlords, resulting in less affordable housing.

Matches the Need

The affordable housing trust fund that we created requires that all the funds be spent for families making about $35,000 or less (with the exception of higher home ownership AMI limits), where the largest gap of available housing exists.
Talking Points (continued)

The need for affordable housing is urgent

More than 150 people died early last year because they lacked access to safe and affordable housing. More than 559 in the last six years.

Shelter doors never close, and operate above overflow capacity

The lack of affordable housing, housing protections, and livable wages creates unnecessary strain on social service providers. Dedicated funding for affordable housing will help eradicate homelessness in Cincinnati.
Funds will Support Black and Appalachian Families

Years of housing discrimination and institutional racism, such as Jim Crow and Redlining, have left Black residents more vulnerable to a volatile housing market. The work of the Trust Fund will be to help stabilize these communities by focusing on best practices in achieving equity.

Accessibility and Vision at Forefront

Housing must be accessible and allow for community connection.
Talking Points (continued)

Funds Dedicated to Affordable Housing

Current City Plans and processes allow for funds earmarked for affordable housing to go to non-affordable housing (market housing), such as so-called workforce housing (61% - 120% AMI), luxury housing, businesses and parking garages.

ActionForHousingNow.com

Knowledge Worth Having ----->
Comments on the Trust Fund

- Build - Maintain - Sustain
- Rental & Mortgage Assistance
- Gap Financing
- Must be Equitable
- Respond to the Need

<table>
<thead>
<tr>
<th>%AMI</th>
<th>30%</th>
<th>60%</th>
</tr>
</thead>
<tbody>
<tr>
<td>West End</td>
<td>$110</td>
<td>$219</td>
</tr>
<tr>
<td>Black City</td>
<td>$182</td>
<td>$364</td>
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<tr>
<td>White City</td>
<td>$431</td>
<td>$862</td>
</tr>
<tr>
<td>City Total</td>
<td>$289</td>
<td>$578</td>
</tr>
<tr>
<td>Hamilton County</td>
<td>$429</td>
<td>$858</td>
</tr>
<tr>
<td>Metro Area (HUD)</td>
<td>$610</td>
<td>$1,220</td>
</tr>
</tbody>
</table>
City Council Calendar

New System

Old System

Watch on Citicable
Your Voice Matters!

Prepare: write out and practice

Plea for help: give specifics, make it personal

Start with your name and neighborhood, then problem, then story, then solution

Decide: Zoom vs. In-person

Focus: Resist Distractions and Easy Solutions

ACTION ALERT

The City of Cincinnati needs to hear your voice at the following events this month:

Share your story, add your voice!

2) Cincinnati Housing Solutions Summit: https://orco.de/HousingSummit
3) City Council Meetings: https://www.cincinnati-oh.gov/noncms/council/registration-form/speakers.cfm
<table>
<thead>
<tr>
<th>Video Title</th>
<th>Duration</th>
<th>Views</th>
<th>Date Updated</th>
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<tbody>
<tr>
<td>Issue 3 Teach-in (Affordable Housing)</td>
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<td>6 months ago</td>
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<td>Density (Zoning) and Affordable Housing</td>
<td>48:33</td>
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<tr>
<td>Mona and Mark Show: Updates</td>
<td>54:51</td>
<td>4</td>
<td>10 months ago</td>
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<tr>
<td>Hedge Funds, Home Ownership, and Gen Z...</td>
<td>33:01</td>
<td>68</td>
<td>10 months ago</td>
</tr>
</tbody>
</table>
Arguments Against Funding the AH Trust Fund

"No More Taxes"

Taxes are investments in our future, they help level the playing field and without them, we would not even be able to maintain public services.

"Money could be Mismanaged"

A community-based and publicly accountable board makes decisions about what projects to distribute funds to, with appropriate oversight, such as audits and accessible information. Successful trust funds exist throughout the country and serve as models.
Arguments Against Funding the AH Trust Fund

"Those who need it won't be able to access it without technology"

A broad coalition of individuals and organizations will work together to ensure that support, such as rent or mortgage assistance, is easily accessible. In fact, the legislation would require that people with the most barriers are given the most support, for example, no “blanket bans on having a criminal record would be allowed.

"Funds spent on administrative costs could go to direct services"

It is necessary that an independent oversight board is created to ensure the city will not put the funds into pet projects, which will require a community board and input.
Arguments Against Funding the AH Trust Fund

"The City is already supporting Affordable Housing"

The efforts by the city, mostly funded federally, are not enough to stem the tide of the loss of affordable housing. With each new unit of affordable housing, many others are lost.

The city says it funded the creation of “1,280 income-restricted affordable housing units” in the last five years. However, utilizing the information in a recent City-released report, none of these units, on their own, would be affordable to households at or below 30% of the County AMI.