

# About OCCH

## President's Message

### A Little Soul Searching

At Ohio Capital Corporation for Housing, we spend a good amount of time thinking about state and federal affordable housing issues. But we spend most of our time on the business of affordable housing: raising private capital, investing in quality affordable housing developments, asset managing those projects and providing an array of financial products and technical assistance to our many partners. We are proud of our 26 year history that involves over 35,000 units of affordable housing and cherish the long term relationships we have built with our investors, developers and property management companies.



But a number of things have occurred over the last six months that have led me to think a little harder about our affordable housing community and what we are doing and the choices we make. And by “we” I mean all of us: federal and state funders and tax credit allocators, for-profit and nonprofit developers, investors, syndicators, lenders, politicians and local land use officials.

These are a few of the things that have caused me to take a step back:

- The urban unrest following police shootings over the summer
- The Supreme Court ruling on tax credit allocation decisions in Texas that had a “disparate impact” on minority populations
- New HUD rules on Affirmatively Furthering Fair Housing that require communities to devise stronger fair housing strategies
- The podcast from “This American Life” titled The Problem We Live With about school integration in St. Louis
- The HBO special Show Me A Hero about housing desegregation in Yonkers, NY in the 1980s

Of course the issues dealt with in each of these events and rulings are certainly not new to me: I have spent 38 years working in urban areas as a community organizer, tenant advocate, public servant, housing development consultant and now tax credit syndicator. OCCH and our management company, Community Properties of Ohio (CPO), acquired and rehabilitated over a thousand inner city dilapidated scattered site Section 8 units that serve a very poor population.

So the issues are not new. Racism. Bad schools. NIMBYism. Lack of access to jobs, transportation and child care. Insufficient resources to battle these problems. All the ills that accompany concentrated poverty.

But the recent increased unrest in cities, the legal and regulatory developments, and the moving media pieces are bringing these important issues back into focus in our society, a focus that had been dulled over the years, though these problems, if anything, have gotten worse with the increase in income inequality.

As practitioners we must renew our efforts to use what limited resources we do have to address these age-old challenges in new ways. Affordable housing can and should be more than just providing “decent, safe and sanitary” shelter, but using housing as a springboard for the transformation of individual lives and communities.

These are not an either/or strategies of either investing in the revitalization of poor areas or directing all of our resources to suburban development. Indeed there is a growing poverty in many suburban areas. We must ensure further investment in the urban core is true revitalization and not just reinforcing the concentration of poor people.

I think we can all agree that policy makers and policy implementers have often made disastrous decisions over the years in the citing of public housing projects that created ghettos, urban renewal and highway construction that destroyed the social fabrics of communities, and the increased concentration of minorities in urban school districts. Many of our current efforts in affordable housing and community development are spent on correcting the mistakes of the past.

Programmatic responses can be complex. Housing Choice Voucher programs have not always resulted in deconcentration of voucher holders though there are some model programs. Many HOPE VI projects have created new mixed income developments while others have not. And while it is a great idea to develop family (not just elderly) housing in areas of opportunity, the NIMBYism is acute, and the cost of suburban development is usually significantly higher. And now is a time of heightened scrutiny on high project costs.

What are particularly infuriating are the dwindling resources available to fight the ills of concentrated poverty. With the urban unrest of last summer bringing these issues back to the surface, decision makers in Washington just cut and cut and cut.

We are a creative and resourceful affordable housing community. We need to think of new ways to deal with concentrated poverty and the creation of new opportunities in nontraditional neighborhoods. A couple of examples:

- Through CPO we were able to get a small piece of federal legislation passed that permitted us to take some of the Section 8 units in the very poor Weinland Park area next to The Ohio State University and place those units in better neighborhoods with a partner. The buildings left behind were sold to a developer as market rate housing, furthering the deconcentration of poverty.
- Our friends at the Model Group are using that same limited legislative authority to move Section 8 project-based subsidy in the Over-the Rhine neighborhood in Cincinnati to preserve affordable housing while opening up opportunities in this now trendy neighborhood for high end condominiums and apartments.
- And our partners at McCormack-Baron are leading CHOICE Neighborhood Grant projects around the nation (including Columbus with Columbus Metropolitan Housing Authority) to create desirable mixed income communities.
- Another exciting model is the East Lake Foundation in Atlanta that combined mixed income affordable housing with a high quality charter school attached to a YMCA. This project led to the Purpose Built Network of similar efforts around the nation ([www.purposebuiltcommunities.org](http://www.purposebuiltcommunities.org)).

We at OCCH are grateful to be involved with many of these efforts. In Ohio, there are fewer examples of placing family affordable housing into higher income areas of opportunity. The Ohio Housing Finance Agency's new allocation pool for such projects in the most recent Qualified Allocation Plan is a great start.

Tackling the multifaceted, difficult and debilitating problems resulting from concentrated poverty, poor education in particular, requires a renewed societal commitment. It certainly exceeds what we as affordable housing practitioners can do with our meager resources. Given the state of discourse in politics in America, such a renewed commitment certainly appears unlikely any time soon. But in the meantime, we must do what we can. And what we can do will make a difference!

Hal Keller  
President

[hkeller@occh.org](mailto:hkeller@occh.org)