

# MINUTES

## City of Defiance Housing Committee

Wednesday, October 23, 2019

Council Chambers, 631 Perry Street Defiance, OH 43512

### Agenda

- 1.) Good Tenant Program – Angie
- 2.) Announcements – Rita
  - Planning/Zoning Board of Appeals combined (on ballot)
  - Acceptance of Indiana and Michigan licenses
- 3.) Review of Committee Progress – Liz
- 4.) Plan of Action

### Minutes

- 1.) Liz Keel of Maumee Valley Planning Organization began the meeting at 3:00 p.m. She explained that the main purpose of the meeting was to create an action plan for the committee to move forward during the next year. She then turned the meeting over to Angie Franklin of the Northwestern Ohio Community Action Commission (NOCAC) to discuss the good tenant program.
- 2.) Ms. Franklin explained that the good tenant program for the City of Defiance will be called “Rent Smart” and consist of a series of 2 – 3 classes beginning in the spring. NOCAC will be producing marketing materials for the courses, which will be ready in January for promotion. The classes will be available for tenants at no cost to them and will feature incentives to attend the approximately 3-hour courses to be led by a NOCAC instructor. For each class, attendees will receive a \$10 gift card to places such as Walmart. At the end of the second class, attendees will receive a basket of cleaning supplies and home items and will be entered into a drawing to win a new vacuum. The funds for the incentives have been secured for the first year of classes, which were completed in part through fund raising and through a donation from a former local Realtors group. After completing the courses, tenants will receive a certification form. Mike McCann, City Mayor, asked whether people will be able to get to the meetings. Ms. Franklin said that NOCAC has taxi vouchers, which could be used to transport individuals to the training sessions. In addition to the tenant courses, NOCAC is also in the process of developing a landlord course and mediation program.
- 3.) Rita Kissner introduced two announcements: on the November ballot will be an issue to combine the planning and zoning board of appeals; and developers and builders from neighboring states will be able to secure permits in the City.
  - a. Mr. McCann explained that there have been developers from Indiana that want to be included in development projects in the City, but have felt excluded due to the perception of the current policies. Mr. McCann assured the group that out of town developers will be able to work in the City, along with local developers.

- b. Mr. McCann also discussed the ballot issue to combine the planning and zoning board of appeals. He said that in combining the two boards, it will create a more efficient process for developers in requesting reviews for projects and receiving approvals. If the issue is approved and the planning and zoning boards are combined, then the City will begin the process of rewriting the planning and zoning code.
- 4.) Ms. Keel gave a PowerPoint presentation on the progress of the Housing Committee.
- a. First, she explained how the Housing Committee formed through the City's Strategic Plan and the six pillars. Housing was one of those pillars, with the issues of rental standards, affordability, availability, and blight rounding out the initial goals. In 2018, MVPO created and distributed a housing survey to gauge public opinions on housing in the City. This was followed by a Housing Opportunities Analysis that was completed in January 2019 by DiSalvo Development Advisors, LLC. Ms. Keel stated that these analyses underscored the need for more housing in the City.
  - b. She also discussed the progress of the committee throughout 2019. She noted the expanded Community Reinvestment Area (CRA) #3 as an opportunity for marketing, especially for new construction and to rehabilitate existing homes. Ms. Keel suggested that CRA examples could be included in the marketing materials (i.e. how would a \$45,000 investment in a home affect the owner in a CRA?). Mr. McCann suggested that CRA information could also be presented at a Home Builders meeting. Sean O'Donnell, City Law Director, explained that applying for CRA benefits can occur as late as 6 months from the date of project completion. Jerry Hayes, Defiance County Economic Development, noted that there is a 100% tax exemption (excluding land) for 15 years in CRAs #1 and #2. For instance, if an owner were to remodel their home, the taxes would remain the same even if as much as \$50,000 were invested in the improvement. Mr. Hayes also shared the current brochure for the City CRAs as well as a map of where housing development could occur, based upon a meeting with a local bank.
  - c. In terms of additional progress for the committee, the Defiance County Land Bank was established this year, which can be a vehicle for demolition and rehabilitation of residential homes. For instance, the Land Bank is in the process of acquiring a vacant lot in Hicksville that could be sold for residential development.
  - d. Ms. Keel went over the current goals of the committee, which are to 1) Create housing opportunities for all income levels, 2) Improve the rental housing stock, and 3) Remove blight. Ms. Keel asked what the group needs to do to move forward. She listed the need for infrastructure, marketing, developers, and jobs. Ms. Kissner stated that what we need is population, which would help workforce, schools, and in turn create an even greater need for housing. She asked Mr. McCann what type of plan we could develop to attract developers. Mr. McCann stated there is a need for a new subdivision, which would start with a concept and then move to infrastructure. There are incentives available for developers, like Tax Increment Financing.

- e. Rachelle Kuhn, Defiance County Health Department, asked about options for first-time home buyers. She explained that her generation may have greater difficulty in buying their first home due to the debt to income ratio, credit scores, and lack of knowledge on home buying. Cheri Schuette from F&M Bank said that the first step was to get pre-approved for a mortgage by a bank and then get a realtor.
  - f. Continued discussion focused on the plan of action moving forward for the committee. Mr. O'Donnell mentioned that the City will seek input from the committee on planning and zoning changes if the ballot to combine the two boards passes. This will open additional opportunities for planning for housing. Another avenue for the committee will be to support the tenant program and to promote the courses. A voluntary landlord registration list was also discussed and could remain with NOCAC. Jaime Gerken, Defiance County Health Department, also said that if the program gains enough traction, tenants may know to ask landlords for their certifications and vice versa. Mr. McCann mentioned the need for a Town Hall session with landlords to discuss any issues they may have and gain a better perspective of how we can support them. At this Town Hall meeting, the tenant classes could also be introduced and provide a path for greater promotion of the courses. After the results of the ballot issue, it would also be a good time to announce the redevelopment of the planning and zoning code. Another idea from Caren Bauer of New Home Development was to create a matrix of programs that banks could offer to homebuyers, such as homebuyer education (i.e. the Welcome Home program). Mr. McCann suggested that the committee expand their partnerships with groups such as United Way, which is working with the Henry County Transportation Network to expand transportation services into Defiance County. Other partnerships could include working with the Veteran's Services offices to support veteran housing development and work with other organizations to include housing for people with disabilities. Mr. McCann said that there will be up to 12 residential homes demolished through the upcoming FEMA program in the City.
  - g. To summarize, the plan of action consists of the following ideas:
    - Redevelop the Planning & Zoning Code
    - Support the Good Tenant Program
    - Host a Town Hall meeting for landlords
    - Create a homebuyer program matrix
    - Expand partnerships
- 5.) The next meeting was scheduled for Wednesday, November 20, 2019 at 3:00 p.m. in the same location. The meeting was adjourned at 4:10 p.m.

## City of Defiance Housing Committee Members

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