



OXFORD

PLANNING
DEPARTMENT

Memorandum

To: Mayor and Board of Aldermen
From: Judy Daniel, AICP, Senior Associate Director
Date: April 16, 2019
Regarding: Update on Housing Commission Progress

The Executive Committee of the new Housing Commission met for the first time of March 6. This will be the body governing the Commission, and making any recommendations for action to the City, County, or other entities. The participation of all who agreed to serve on this body is appreciated. A list of the members is attached. They represent government, institutions, activist, and civic organizations.

The first meeting was a general discussion of why the Commission is being formed, introductions of the members, and the general role of the Executive Committee. This discussion included the study within the Vision 2037 Comprehensive Plan and a proposed Intent and Mission Statement for the Housing Commission.

The second meeting included a refinement of the proposed Intent and Mission Statement, and adoption by the group. A copy of that refined version is attached. This led, however, to a proposal to develop a more succinct statement of why our local governments have important roles to play in addressing some of the Affordable Housing tasks. This is because some on the Committee are still hearing from people who do not understand why local government should be involved in this effort.

The suggestion derives from an observation that the Vision 2037 Comprehensive Plan has an extensive section discussing Affordable Housing, concluding with a statement that actions need to be taken and programs implemented, to address this need. But the need is just stated without establishing entities needed to address the need. But then there are 12 actions proposed in the Implementation Section to address Housing elements of the Plan, of which 9 are specifically oriented to Affordable Housing Issues, most of which will require action by a government entity.

What is missing is a clear statement linking these two sections, stating the values that underlie the need for government to be involved in this effort. Several Commissioners are working on that statement, which can possibly be grafted into the statement of Mission and Intent. It will be discussed at the next meeting.

The Committee was also given a summary update on the Housing related proposed actions outlined in the Vision 2037 Comprehensive Plan Implementation chapter. It was gratifying to see that some of these recommendations are already being acted upon. (A copy of that summary is attached.) They were also shown the Affordable Housing Incentives Ordinance adopted by the City of Oxford last year, and there was a brief discussion of the incentives included.

The proposed time frame for first year actions was discussed and agreed upon (with the knowledge that time frames could slip depending on the time required for Topical Committee recommendations to be framed).

Then the proposed Topical Working Committees were discussed. Initially four were proposed, but after discussion a fifth (related to data and research) was added. A list of the proposed Committees is attached. Other ideas were discussed but it was acknowledged that it may be better to see how many people volunteer to participate on these committees before others are considered.

The final item was a discussion of the date and agenda for the Topical Working Committees Kickoff Meeting. It was determined that the date where the most Committee members could attend would be Thursday, May 9 at the Conference Center. This will be a three-hour meeting (5pm to 8pm) and included a speaker with expertise on affordable housing issues, and the formation of the five working committees. The first follow-up to that meeting will be to schedule meeting for the Committees.

As noted on the proposed and accepted time frame, the intent is for the Working Committees to spend up to six months evaluating their topic and coming up with further action recommendations – policy, legislation, or involvement of appropriate entities. The Executive Committee will meet every other month, or as needed, to consider questions and suggestions of the Committees.

We hope you will be able to attend the May 9 meeting. Please let me know if you have any questions, comments, or concerns.

Executive Committee of the Oxford Housing Commission

Robyn Tannehill	Elected Official	City of Oxford, Mayor
Dr. Janice Antonow	Elected Official	City of Oxford, Alderman
Kevin Frye	Elected Official	Lafayette County Supervisor
JR Rigby	Appointed Official	City of Oxford Planning Commission
Lionel Maten	University Liaison	University of Mississippi - Housing
Teasha Sanders	Housing Agency	Oxford Housing Authority
Lance Hickman	NonProfit Developer	Habitat for Humanity
Kathy Sukanek	NonProfit Developer	LOU Homes
Alonzo Hilliard	NonProfit Developer	Sigma LOU Group, LLC
J.W. McCurdy	Housing Developer	MR Construction
Stewart Rutledge	Housing Developer	Rosedale Corporation
Ruth Ball	Activist Organization	NAACP
Rev. Alfred Hall	Religious Leader	TOMBC / Philadelphia MBC
Joel Hollowell	County Planner	Lafayette County Planning
Judy Daniel	City of Oxford	Staff to Commission

Vision 2037 Implementation Plan Status

Housing Section (page 120) – Concepts derived from public input.

Priority 1 Actions

1. Create Housing Committee – Intention to align housing policy and desired development outcomes. Intent to have regular and productive committee meetings. (#41/ Management/ST)
Underway - Being initiated February 2019
2. Reduce overall multi-family zoned land in Oxford. Restore tradition a balance in housing development. Reduce acres zoned for multi-family housing. (#43/Policy/ST)
Achieved - The comprehensive rezoning that was adopted concurrently with the new Land Development Code in November 2017 reflects this path. Less land was zoned for purely multi-family housing, more uses are not allowed in a multi-family housing district, and upper floor and other multi-family housing is encouraged in all mixed-use commercially oriented districts.
3. Identify locations for affordable /senior housing development. Create map of target locations. Initiate dialog with stakeholders such as Housing Authority. (#46/Project/Short term)
Partial Success - While no specific locations have been identified, changes in the LD Code encourage and incentivize such uses. The use would be allowed in most zoning districts, so mainly incentives are needed to encourage such developments more than location mapping. One of the working committees of the Housing Commission will look into this.
4. Provide density bonus for those development which include affordable housing units or request exceptions. Intent to increase the number of “workforce” housing units. Progress is increased inventory of workforce housing. Need to identify appropriate bonus, and revise development code. (#48/Policy/ ST)
Partial Progress - Workforce housing is defined as meeting the housing needs of all who are employed, regardless of the level of their income. This therefore addresses a very broad spectrum of persons from the working poor (who do not make a living wage) to those earning not quite enough to afford market rate housing. (The housing needs not being met by local market forces is housing for any who earn 80% or less of the area median income who must pay more than 30% of their income for their housing.)

Unfortunately, there are too many who work, but are not paid a living wage that allows them to pay market rate for decent housing that is in a reasonable proximity to their work. Transit options may also be limited due to their hours or schedule. This differs from the needs for those who have little or no income and cannot, for a variety of reasons, work or find work. Those needs must be addressed by other means.

Density bonuses are provided in the new LD Code as a means to encourage housing in this spectrum. One of the working committees of the Housing Commission will look into other options for density bonuses.

Priority 2 Actions

1. Consider the need and financing opportunities for infrastructure, parking, and other requirements for workforce housing. Intent to increase the inventory of workforce housing. Need to determine need and feasibility. (#44/Policy/MT)

Workforce Housing is defined in #4 in Priority 1 Actions above. The Housing Commission and its working committees will be looking into these and other elements that are impeding the creation of more workforce housing – rental and for sale.

2. Facilitate inclusionary zoning engagement process. Need to determine feasibility and advisability. Intent to increase inventory and advisability. (#45/Project Management/MT)

No progress as yet. One of the working committees of the Housing Commission will be looking into the potential for this method of housing creation. Inclusionary zoning is most often successful in active housing markets with high demand, and in mixed-use and mixed-income developments.

3. Designate overlay districts for senior housing. Construction of age restricted (55+) adult communities, including co-housing and mixed-use housing and affordable units. (#47/Policy/ST)

One of the working committees of the Housing Commission will look into the varied types and aspects of senior housing needs. Currently co-housing is not allowed, and affordable (for those who cannot afford market rate housing) is limited. But mixed-use housing is strongly encouraged. Also, The City has adopted a height bonus option for senior age restricted housing. Overlay districts may not be necessary.

4. Establish a Housing Trust Fund. Capital to be used for construction of workforce housing. Goal to increase inventory of workforce housing. Need to facilitate discussions with developers, City, County, and University. (#49/Project Management/MT)

One of the working committees of the Housing Commission will look into what would be required to establish a Housing Trust Fund, how it would be funded, and how it would be managed. These are commonly used in other parts of the country.

5. Link regional transit with affordable neighborhoods and mixed-use nodes. Increase transit access to workforce housing. Need to evaluate existing linkages and transit stops. (#50/Policy/LT)

One of the working committees of the Housing Commission will look into how transit options such as shuttle busses, ride sharing, park and ride lots, and extended bus routes could be used to increase transit options between outlying communities in the greater Oxford / Lafayette County region.

6. Promote increased private lending for workforce housing. Create a private loan pool for workforce housing. Establish purposed capital resources. Facilitate discussions with banks and City regarding a loan pool. Involve University, OLCC. (#51/Project Management/MT)

One of the working committees of the Housing Commission will look into these types of innovative housing financing options for developers and potential purchasers. Major questions will be how elements such as a private loan pool would be funded, how designated capital resources would be found, and a management system for distribution of such funds.

7. Development incentives for the creation of workforce housing to provide greater housing affordability. Goal to increase the number of units qualifying as affordable according the definition used in this Plan. Need to decide which incentives will work in Oxford, and incorporate incentives into city policies. (#52/Project Management/ST)

Partially Achieved - Several of the working committees of the Housing Commission will look into how to provide more affordable housing options along the spectrum of what is needed for those who work but cannot afford market rate housing. Different types of incentives will be considered. The City of Oxford has already adopted are range of incentives that have been granted to two affordable housing developments approved in 2018. (See Affordable Housing Ordinance – City of Oxford)

Priority 3 Actions

Focus student housing in mixed-use nodes especial in the more urban place type categories. These locations are walkable or with transit access to goods and services. (#42/Policy/Ongoing)

Partially Achieved - The Land Development Code adopted in November 2017 already reflects this policy by encouraging and incentivizing multi-story mixed-use development in all the urban place type categories. One of the working committees of the Housing Commission will need to look into how to incentivize the use of these area for new student oriented housing.

LOU Housing Commission

Statement of Intent and Mission

The City of Oxford and Lafayette County are committed to providing a wide range of housing options for all its citizens and residents. To that end we are working together with the University of Mississippi and area advocacy organizations and employers to evaluate the impediments to a better balance of housing options (rental and for sale) in the City and the County.

There are a wide range of housing options affordable for those with higher incomes, more modest options affordable for those with moderate incomes (especially in Oxford); and substantial shortages of options affordable for those with limited or very limited incomes. Paths to expanding the options for those at lower income levels are needed. The intent of this Committee and its Working Committees will be to evaluate the drivers of housing costs and affordability, and to propose the means to provide more affordable and diverse housing solutions. It is to recommend options that may be enacted by the City of Oxford, Lafayette County, the University of Mississippi, housing developers, and non-profit organizations to further the expansion of housing options affordable to those at the moderate and low spectrum of income levels.

Statement of Values

1. We are committed to providing housing options for all who work in Oxford and Lafayette County.
2. We are committed to searching for solutions for all who need housing in Oxford and Lafayette County.
3. We are committed to seeking an equitable balance between those who are permanent, long term residents of Oxford and Lafayette County and those who are temporary or occasional residents.
4. We are committed to searching for solutions to the problem of visible and invisible homelessness in Oxford and Lafayette County.
5. We are committed to seeing all area stakeholders be involved in these solutions: Oxford, Lafayette County, the University of Mississippi, Baptist Hospital, and other major employers.

Potential Committees

We cannot determine how many Committees may be needed until we see how many volunteers appear to work on these Committees. Initially five are suggested, but the fifth could break into two or more if there is sufficient interest. I am proposing that the primary breakdowns for these groups be related to the affordability of the housing being studied. This is suggested because the tools to address these levels vary significantly. The initial proposal is:

1. Housing Needs for those above 80% of Area AMI (for sale and rental)

Assistance at this level (while not easy) is the easiest to achieve. This level can often be supplied at the low margins of market rate built housing. Incentives are often needed when developers can make more money on the same piece of land building more expensive homes. Barriers are more often the pace of the market for more expensive homes, land costs, financing, and zoning impediments. Typical tools for the Committee to look into at this level include: Incentives and Options, Zoning Changes (for Oxford and Lafayette County).

2. Housing Needs for those below 80% of Area AMI

This level of housing is more difficult to supply for the same reasons as noted above. Those who seek homes at this income level are usually working full time (or have other means of decent income) but their salaries are not aligned to the cost of market rate housing in Oxford. While they could potentially find affordable housing sufficient for their needs further out from town, the cost of transportation needs to be added to that equation. Their needs are primarily rental, but some home ownership might be possible, especially for home types like manufactured housing.

Typical tools the Committee could look into at this level include: Incentives, Subsidies, Zoning Changes, and consideration of the proper role and placement for manufactured and modular housing (rental and for sale) individually or in a community setting. It will also be important to consider the different needs for individuals vs. couples (younger and older), and those with children (under 18).

A study of current Barriers and Incentives and housing available will be useful for this work.

3. Housing Needs for those with Little to No Income

This is the most difficult level of housing need to address, as market forces in a community with strong housing market (high land costs) are not able to supply housing.

The adults at this level are usually unable to work (mental or physical health or age limits) or unable to find employment that pays a living wage. Unfortunately, this group also includes the children of the adults who have no work or work below a living wage.

Typical tools used at this level include subsidized rentals and other assistance. Tools used in other parts of the country should be considered and evaluated, even if not yet authorized for use in Mississippi. One tool at this level could be means to provide assistance in the maintenance of a home, for those who cannot afford standard upkeep.

4. Data, Definitions, and Terminology Committee

Created to look more deeply into background concerns. Study economics and costs. Consider topics like who is living where, where are people commuting from, etc. (Possible interest in working on this from JR Rigby, Stuart Rutledge, and Kevin Frye.

5. Other Issues

While this is a diverse set of issues, it will be necessary to see if there is sufficient interest to create separate study committees for these issues. All of these issues relate to the housing needs of all of the three income levels study committees recommended above. They include:

Substandard Housing - Home Maintenance or Repair Assistance

As noted within Committee #3, this concept, usually organized and perpetuated by a nonprofit organization, could be helpful to keep people with limited incomes in their existing housing at level 2 and level 3.

Expanded Transit Options – Park and Ride w. Vans to outlying towns

Since there are many more affordable housing options in the outlying communities in Lafayette County and adjoining counties, it could be very worthwhile to look into this very common method of adding to the transportation options for those who have jobs with standard working hours. This would reduce their commuting costs (gas and vehicle maintenance) and thus reduce their overall housing expenses.

Opportunity Zones and Housing Opportunities

There is potential for ideas and action here. Stuart Rutledge is interested in working on this aspect.

Student Housing – Substandard Rentals

While Ole Miss has many students who are in a fiscally sound situation (personally or through their parents); there are others who struggle. Many of them rent (individually or jointly) poorly maintained housing. As with the “Home Repair Assistance” concept noted above, should this group look into the safety and security of such housing? Should regular inspections of all rental housing be required?

State Enabling Legislation for Land Banks, Housing Trust Fund, Inclusionary Housing (and other types of tools). Land Banking is a tool that has been used for many years in other states. It has the potential to supply some plots of land at below market cost, thus making less expensive housing more likely to be built. The Committee would look into the state resistance to enabling this tool, and others, to determine the causes for the resistance.

Financing Mechanisms

The Committee can look into what types of options are available, or are being used elsewhere, to creatively finance the construction or renovation of affordable housing.