

Observations, Resources and Research Possibilities Report

Jeff Staudinger

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As the Oxford Housing Commission begins its work to establish priorities, goals and strategies for affordable housing, I offer the following resources and research possibilities for its consideration, along with my observations on why these appear relevant to me.

Resources

I think Oxford will benefit from looking at the universe of funding, technical assistance and organizational models that have proven useful to other communities. While certainly not an exclusive catalogue of resources, I suggest these as a good starting point.

USDA RD: United States Department of Agriculture Rural Development (USDA RD) is the primary resource for housing funding in rural America. Oxford and Lafayette County are eligible areas for most, if not all, USDA RD programs. These include single family purchase loans, single family loan guarantees, public facility loans, housing preservation grants, among other programs.

https://search.usa.gov/search?query=Mississippi&op=Search&affiliate=usda-rd&_ga=2.81024023.1690378489.1557768263-1592011687.1557768263

HUD HOME and CDBG programs: In Mississippi, federal funds for affordable housing and community development are managed and administered by the Mississippi Development Authority. The federal HOME Partnership Act (known as HOME) makes funds available for individual household homeownership and through Community Housing Development Organizations (CHDOs), for affordable housing development. <https://www.mississippi.org/home-page/business-services/community-development/community-services/home/>

The Community Development Block Grant (CDBG) program, while mostly used for economic development, does make grants to local governments for “public facilities,” which can be tied to affordable housing: <https://www.mississippi.org/home-page/business-services/community-development/community-services/cdbg/>

H+T: The Housing +(plus) Transportation Index gauges how affordable a place is to live based not only on housing costs, but also the cost of transportation. The H+T Index can be helpful when addressing questions or concerns about the value of considering where affordable housing is located. It is being widely used today as a truer measure of affordability, rather than housing costs alone. While this may not be totally accurate (for example, commuter use of the University bus system does not seem to be factored in), the H+T Index fact sheet for Oxford is here: <https://htaindex.cnt.org/fact-sheets/?focus=place&gid=13351>; Lafayette County: <https://htaindex.cnt.org/fact-sheets/?focus=county&gid=467>

CLT: Community Land Trusts are community-based non-profit organizations that own, together with owner households, affordable housing. They are dedicated to “perpetual” affordability, and do so by removing homes from the speculative market, and controlling the cost of those homes to participating families through a shared appreciation agreement, and through sale only to families who are low income and agree to receiving a limited return of the appreciation of a home’s value over time. Grounded Solutions Network is a national organization that serves as a hub of the CLT network: <https://groundedsolutions.org/>

There are CLT’s operating Mississippi

In Jackson:

<http://www.revitalizems.org/our-mission>

<https://cooperationjackson.org/sustainable-communities-initiative>

In North Gulfport:

<http://northgulfportclt.webs.com>

ROC: Resident Owned Communities (ROC) is both a mechanism for cooperative ownership of manufactured home communities, and a national organization providing a model and technical assistance for existing communities. This model could be relevant both for possible transformation of existing mobile home parks, and as a model for new affordable housing development, as housing cooperatives. <https://rocusa.org/>

Research

Cottage Ownership and Rentals

While much of the conversation about affordable housing is focused on building new housing, there has been a somewhat recent resurgence of interest in buying existing housing that is “affordable” in the market, and preserving that affordability. During my tour, the existing cottage developments (Keystone Cottages, e.g.) were notable for their locational efficiency, modest size, and surprisingly (to me) the number of houses that were for sale. To me, further research into whether these units would be suitable for preservation as affordable housing is warranted. Questions to research include:

- What are rents for Keystone Cottages? How is ownership structured- as individual s-f homes, as condominiums? What are typical condo/homeowner association fees?
- What are sale prices?
- Could multiple units be purchased at one time?
- What would be representative rehab costs?
- What capacity is in Oxford (or would be needed in Oxford) to explore these as affordable housing?
- What would be the market for these?

- What resources might be available to enable preservation as affordable housing?
- Are “owner occupied only” units legal in Mississippi?

Freeman’s Village and other older neighborhoods

Older neighborhoods, historically occupied by persons of color, are becoming targets of developer interest because of their desirable locations, mixed condition housing stock and a homeowner population that shows some evidence of looking to financially benefit from rising values. These conditions often are indicative of gentrification, and accompanying involuntary displacement of lower income residents who cannot benefit from home sales, as well as the loss of diversity in population, culture and social structures.

This may present another opportunity for housing preservation. Many of these neighborhoods are relatively low-density, with infill development (as opposed to demolition and redevelopment) as a possible alternative for asset building by existing owners; and for housing rehabilitation as a preservation strategy. Local neighborhood leadership would be a key to any potential rehab/infill strategy.

- What are the existing ownership patterns and demographics?
- What are the existing land development characteristics? What are the infill opportunities?
- What are current property values? How have these changed?
- Who are the local leaders in these neighborhoods?
- What current economic, social, educational initiatives are happening in these neighborhoods?

Health and housing interface

An emerging trend in the US is the growing awareness of the interrelationship between health and community development. The Pew Charitable Trust, <https://www.pewtrusts.org/en/research-and-analysis/data-visualizations/2017/the-relationship-between-community-development-and-health>, the Robert Wood Johnson Foundation and The Redevelopment Fund, <https://www.investhealth.org/>, and others are actively exploring and supporting, through collaboratives and funding, new community initiatives to assess and then act on tangible community development that will have a positive health impact. Hospitals and medical centers throughout the country are also feeling the affects of a workforce that is needing to live farther from work due to the increasing cost of housing. I recommend that these issues be researched in Oxford.

- Where do the employees of the Baptist Memorial Hospital (and associated medical practices) live?
- How does the hospital currently perceive the relationship between housing and workforce sustainability?
- Does Baptist currently have any programs to assist employees with housing?
- How have similar medical centers participated in assisting employees with housing?
- Has the relationship between community development and health been studied in Oxford?

- Could potential research partners be identified and questioned about their interest in exploring these issues?

City-Owned Property

Within the general context of the potential use of city-owned property, the former Riverside Place property stands out as a potential site for reuse that could include affordable housing. I recommend that the City continue to include consideration of affordable housing as a key reuse for this site. Steps the City could take include:

- A financial analysis of the value of the site it is not undervalued should it become a subject of negotiations with potential developers;
- Research how other cities have made sites available for mixed-uses (including affordable housing), including Request for Proposals models;
- Perhaps using a “charrette” style planning method, explore a variety of site plans and uses (including affordable housing, market housing, public facilities, etc.) to illuminate opportunities, constraints and to elicit community interest.

In Conclusion

Thank you for the opportunity to visit Oxford, and to provide my comments and observations in support of the work of City staff and the Oxford Housing Commission. Please do not hesitate to contact me with questions or for clarification of the above, or to discuss how I might assist you in the future.