HOUSING ADVISORY COMMISSION AGENDA:

January 8, 2026

20 South Elm Street
Oxford, Ohio
5:00 PM

Approval of Agenda

Approval of Minutes

1. Minutes from the December 4th, 2025 Meeting

Old Business

New Business

1. Commission Member Introductions
2. Discussion of the Role of the Housing Advisory Commission
3. Discussion of Amendments to the Establishing Ordinance
4. Review of 2026 Priorities
5. Discussion of Ideas to Share with City Council for 2027 Priority Development
6. General Housing Efforts Updates

Adjournment

MINUTES
OXFORD HOUSING ADVISORY COMMISSION
20 SOUTH ELM STREET
THURSDAY, DECEMBER 4, 2025 AT 5:00 PM

Approval of Agenda

Members Present: Ann Fuehrer, Roxanne Ornelas, Jason Bracken, Mary Piper, Anne Bailey, Cathryn Loucas, Nicola Rodrigues, and Jock Pitts

Called to Order at 5:02 PM

Approval of Agenda:
First: Roxanne Ornelas
Second: Jock Pitts
Approved

Approval of Minutes

Approval of Minutes:
First: Cathryn Loucas
Second: Roxanne Ornelas
Approved

1. Minutes from the October 2nd, 2025 Meeting

Old Business

New Business

1. Welcome New Members

Welcome to Roxanne Ornelas, the new City Council Representative for the Housing Advisory Commission for 2026.

2. Housing Opportunities Made Equal Guest Speaker

See attached presentation: ***Housing Opportunities Made Equal by Home Cincy.***

Adjournment

Motion to Adjourn:
First: Roxanne Ornelas
Second: Anne Bailey
Approved

HOME
HOUSING OPPORTUNITIES MADE EQUAL

www.homecincy.org

@HOMECincy

What is HOME?

Housing Opportunities Made Equal (HOME) of Greater Cincinnati is a private, non-profit civil rights organization founded in 1968.

HOME's mission is to eliminate unlawful discrimination in housing.

HOME advocates for and helps to enforce housing regulations for <u>all</u> protected classes and promotes stabilized, integrated communities.

<u>TENANT ADVOCACY</u>

- Ohio Landlord Tenant Law
- Free housing mediation services
- Limited school programs*

<u>POLICY & RESEARCH</u>

- Roadmap for Increasing Black Homeownership
- Property Tax Report
- Lending Report

<u>FAIR HOUSING SERVICES</u>

- Fair housing counseling
- Investigations and enforcement

<u>EDUCATION & OUTREACH</u>

- Training for consumers, advocates and housing providers
- Outreach to vulnerable populations

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Tenant Advocacy

- HOME works with individuals who are experiencing difficulty maintaining their rental housing for reasons ranging from tenant/landlord issues to lack of resources.
- The Tenant Advocacy Program works to stabilize families in their homes and prevent a loss of housing.
- Our Tenant Advocacy staff work with individuals in danger of losing housing, provide information on housing rights and Ohio tenant-landlord law, give objective advice, and advocate on our clients' behalf with their landlord.
- HOME co-sponsors Housing Mediation Services, a source of free, professional mediation in the Greater Cincinnati area for landlords, tenants, or neighbors.
  - To request such mediation, call 513-751-2567 or visit www.housingmediation.org.

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Education and Outreach

- HOME offers a wide variety of courses for housing providers, consumers, and other organizations involved in housing.
- Our staff will customize a class based on your clients' or staffs' needs and interests.
- Trainings are available to consumers or agencies at no cost, while trainings for housing providers are offered at a low cost and can qualify for Continuing Education Unit credits.
- Our courses cover topics including fair housing rights, landlord-tenant law, illegal steering, Section 8 landlords, implicit bias, and more.

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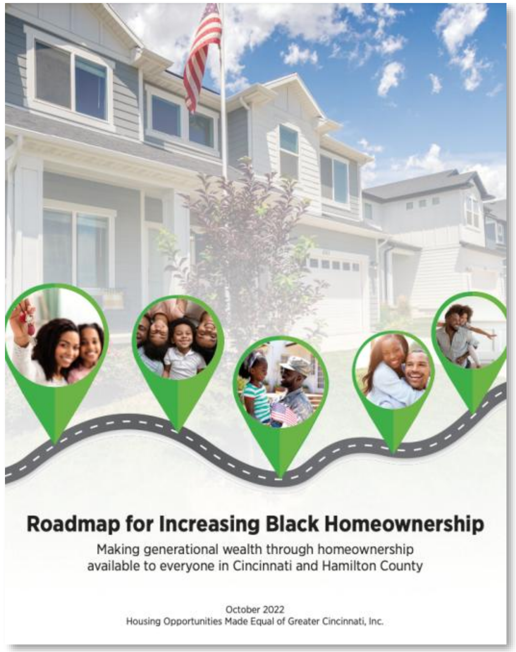
Policy & Research:
The Roadmap for Increasing Black Homeownership

- In October 2022, HOME and a group of more than 30 partners published the Roadmap for Increasing Black Homeownership. The report identified a 36% Black-White homeownership gap and proposed six key policy recommendations that would increase Black homeownership and preserve existing Black homeowners.

- Recommendations include:
  1. Expand Fair and Non-Predatory Lending
  2. Support Existing Low-Income Homeowners
  3. Modify Zoning to be More Inclusive
  4. Provide Property Tax Relief to Low-Income Homeowners
  5. Modify Tax Abatement Incentives to Support Black Homeowners
  6. Monitor Progress



www.homecincy.org/homeownership

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SANTA MARIA COMMUNITY SERVICES
125 YEARS Helping families help themselves

MARCC
Metropolitan Area Religious Coalition of Cincinnati

LISC GREATER CINCINNATI

easterseals
Serving Greater Cincinnati

CINCINNATI NAACP

Human Services Chamber of Hamilton County

GreenLight Fund Cincinnati

COMMUNITY MATTERS

UpSpring

Price Hill WILL

WORKING IN NEIGHBORHOODS
BUILDING SUSTAINABLE COMMUNITIES

URBAN LEAGUE OF GREATER SOUTHWESTERN OHIO

STRATEGIES TO END HOMELESSNESS
prevent. assist. solve.

FOUND HOUSE
INTERFAITH HOUSING NETWORK

Community Action Agency
CINCINNATI | HAMILTON COUNTY

GREATER CINCINNATI FDN.

OTR COMMUNITY HOUSING

Action Tank

CINCINNATI DEVELOPMENT FUND

Cincinnati Metropolitan Housing Authority

eliminating racism empowering women
ywca Greater Cincinnati

GREATER CINCINNATI HOMELESS COALITION

FIFTH THIRD BANK

CINCINNATI WORKS

AVONDALE DEVELOPMENT CORPORATION
CONNECT. BUILD. GROW AVONDALE

Community Building Institute

LEGAL AID SOCIETY OF SOUTHWEST OHIO, LLC
AN AFFILIATE OF THE LEGAL AID SOCIETY OF GREATER CINCINNATI

Talbert House

GCRA REALTIST
GREATER CINCINNATI REALTIST ASSOCIATION

aha Affordable Housing Advocates

the Y YMCA OF GREATER CINCINNATI

Zillow®

Warsaw Federal

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Policy & Research: Analysis of Lending Disparities in Hamilton County

- Key Findings:
  - Black households are underrepresented in the mortgage process.
  - Black borrowers are denied at a higher rate than white borrowers, regardless of income.
  - Neighborhoods where Black households live have much less access to mortgage lending. Over half of loans that are made in Black communities go to white applicants.

www.homecincy.org/homeownership

Why Fair Housing?

- Upholding Civil Rights (THE LAW)
- Ensuring Equal Access to Housing for ALL
- Combatting Legacy of Legal Discrimination, Segregation & Redlining
- Protecting Vulnerable Populations
- Promoting Diversity and Inclusion
- Promoting **Healthy People**
  - Environmental Hazards such as Lead*

What’s your WHY?

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The Fair Housing Act

Titles VIII-IX of the **Civil Rights Act of 1968**

Made it unlawful to discriminate in housing and housing related transactions on the basis of

RACE, COLOR, NATIONAL ORIGIN, and RELIGION.

- Amended in **1974** to add **SEX** protection
- Amended in **1988** to protect families with children (**FAMILIAL STATUS**) and people with disabilities (**DISABILITY STATUS**)

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Fair Housing “Protected Classes” in 2025

RACE	All races
COLOR	All skin colors
NATIONAL ORIGIN	All national origins
RELIGION	All religions (including no religion)
SEX	All sexes, genders, orientations & expressions
FAMILIAL STATUS	Refers to presence of children under age 18
DISABILITY STATUS	Refers to current, past, or perceived disability

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Fair Housing Laws By Location

USA

- Race
- Color
- Religion
- National origin
- Sex
- Familial status
- Disability

Ohio

- Ancestry
- Military status

Cincinnati

- natural hair types and natural hair styles commonly associated with race;
- sexual orientation and gender identity or expression;
- age;
- military status;
- marital status;
- Appalachian origin
- Source of income

Oxford

- Source of income

EQUAL HOUSING OPPORTUNITY

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Fair Housing Scope

OHIO DOES NOT PROVIDE OWNER OCCUPIED EXEMPTIONS

Examples of Housing Covered:
- Houses
- Apartments
- Condos
- Mobile Homes
- Dorms
- Assisted living facilities
- Emergency shelters
- Transitional housing
- Extended stay hotels
- Subsidized Housing → Added legal obligations

Examples of Providers Covered:
- Landlords
- Apartment Agents/Managers
- Real Estate Agents/Brokers
- Condo Association Managers
- Condo/HOA Boards & Members
- Builders/Developers/Investors
- Maintenance/Contractors
- Lenders/Insurers/Agents
- Advertising Media/MLS

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Fair Housing Violations

[Housing Discrimination Under the Fair Housing Act | HUD.gov / U.S. Department of Housing and Urban Development (HUD)]

- Refusal to rent or sell housing *based on a protected class*
- Refusal to negotiate *based on protected class*
- Setting different terms, conditions, or privileges *based on protected class*
- Falsely denying that housing is available *based on protected class*
- Showing prospects properties in certain areas or avoiding certain areas *based on a protected class* (STEERING)
- Denying any person access to, membership or participation in, any organization, facility or service in a housing-related transaction *due to a protected class*
- Advertising using language that is considered discriminatory toward *members of a protected class*

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Fair Housing Enforcement

Fair housing complaints can be filed with administrative agencies (within one year) or in court (within two years).

File a Fair Housing Discrimination Complaint/U.S. Department of Housing and Urban Development (HUD) | HUD.gov / U.S. Department of Housing and Urban Development (HUD)

Filing a Charge | Ohio Civil Rights Commission

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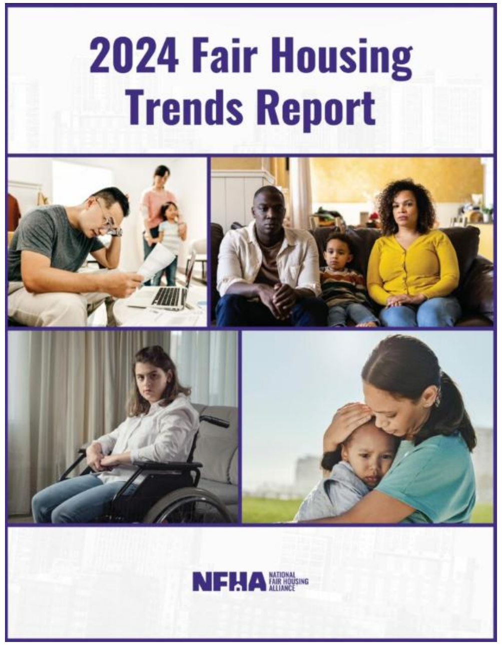
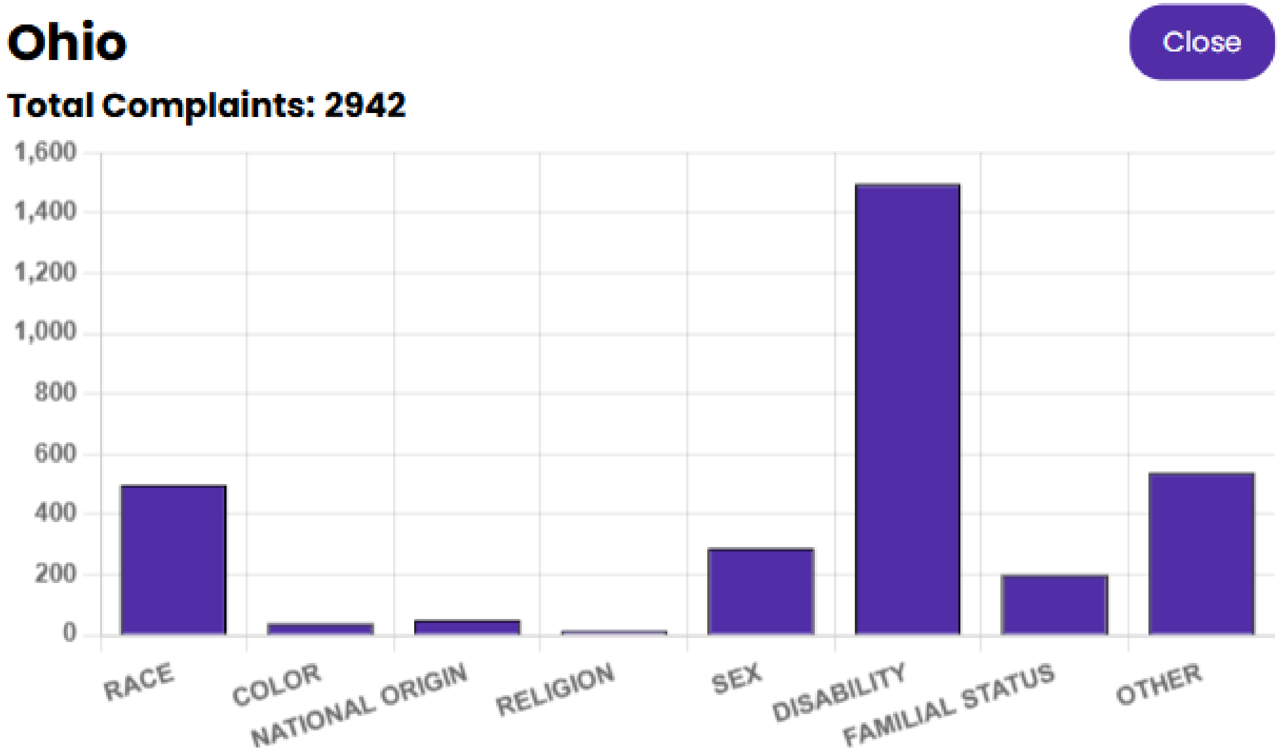
Housing Discrimination Data



www.nationalfairhousing.org



Disability status is the most frequently reported basis of discrimination in housing

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Fair Housing violations today look less like this:

And more like this...

A Black family says they 'whitewashed' their home to get a higher appraisal. They're not the only ones

By Nicquel Terry Ellis, CNN

5 minute read · Updated 4:11 PM EDT, Thu April 20, 2023

Erica and Aaron Parker and their two daughters. courtesy Erica Parker

(CNN) — Erica and Aaron Parker first had their Loveland, Ohio, home appraised in 2020. It was a competitive selling market, they had made several renovations to the

EVICTION LAB UPDATES

October 3, 2023

Who is Evicted in America

Nick Graetz, Carl Gershenson, Peter Hepburn, and Matthew Desmond

The Eviction Lab

Who is most at risk of eviction?

Low-income women, especially poor women of color, have a high risk of eviction. Research has shown domestic violence victims and families with children are also at particularly high risk for eviction.

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Disability Discrimination

Housing Discrimination Based on Disability is Illegal
The federal Fair Housing Act makes it unlawful to discriminate in all housing transactions on the basis of any physical or mental impairment, history of a disability, or perceived as having a disability.

The Fair Housing Act also protects those associated with the person with a disability, for example, a parent.

Reasonable Accomodations

Reasonable accommodations are **changes in rules, policies, practices, or services,** such as allowing assistance animals or a designated parking spot.

The person with a disability must request the accommodation, and the housing provider may request a statement from a licensed professional verifying the need.

Reasonable Modifications

Reasonable modifications are **structural changes,** such as installing a ramp or widening a doorway

Under private landlords, the cost of the modification is the tenant's responsibility.

Where can this happen?

- Rental Housing
- Home Sales
- Mortgage Lending
- Housing Advertisements
- Home Insurance
- Condos
- Homeless Shelters
- Extended Stay Hotels
- Senior Housing

This can look like…

- Refusal to allow assistance animals because of a "no pets" policy
- Refusal to rent or sell because of a person's disability
- Charging a tenant higher rent because they have a live-in caregiver.

This can also look like…

- Refusing to give a reserved parking space for someone with a mobility disability because "then everyone will want one"
- Refusal to add handrails to make a primary entrance and shared spaces accessible
- Asking too many or too detailed questions about your disability
- Refusing to change a tenant's rent due date to accommodate when they receive their disability check

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Familial Status Discrimination

Housing Discrimination Against Families With Children Is Illegal

Familial status, defined as having children under the age of 18, is a protected characteristic under federal, state, and local fair housing laws. This includes pregnant individuals, parents or others persons with legal custody of a child, and those anticipating legal custody of a child under the age of 18.

Occupancy standards

Housing providers are permitted to establish reasonable occupancy standards for the number of persons who can occupy a home **based on the local occupancy code.**

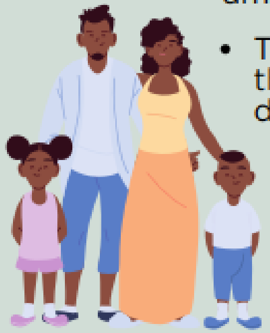
A landlord cannot force families into housing units larger than necessary, such as requiring each child to have their own bedroom.

This can look like…

- An apartment that is for adults only or “no kids”
- Renting to families with children, but only with a higher deposit
- Denying a couple housing stating their adoptive family doesn’t fit the “neighborhood’s traditional family standard”

This can also look like…

- Having restrictive rules or banning children from certain amenities the building, like pools or lawns.
- Telling a prospective renter with children that they wouldn't enjoy living in a building designed for younger tenants without children
- Designating certain floors or buildings for families with children
- A lender delaying or denying a mortgage because the borrower is expecting a child.



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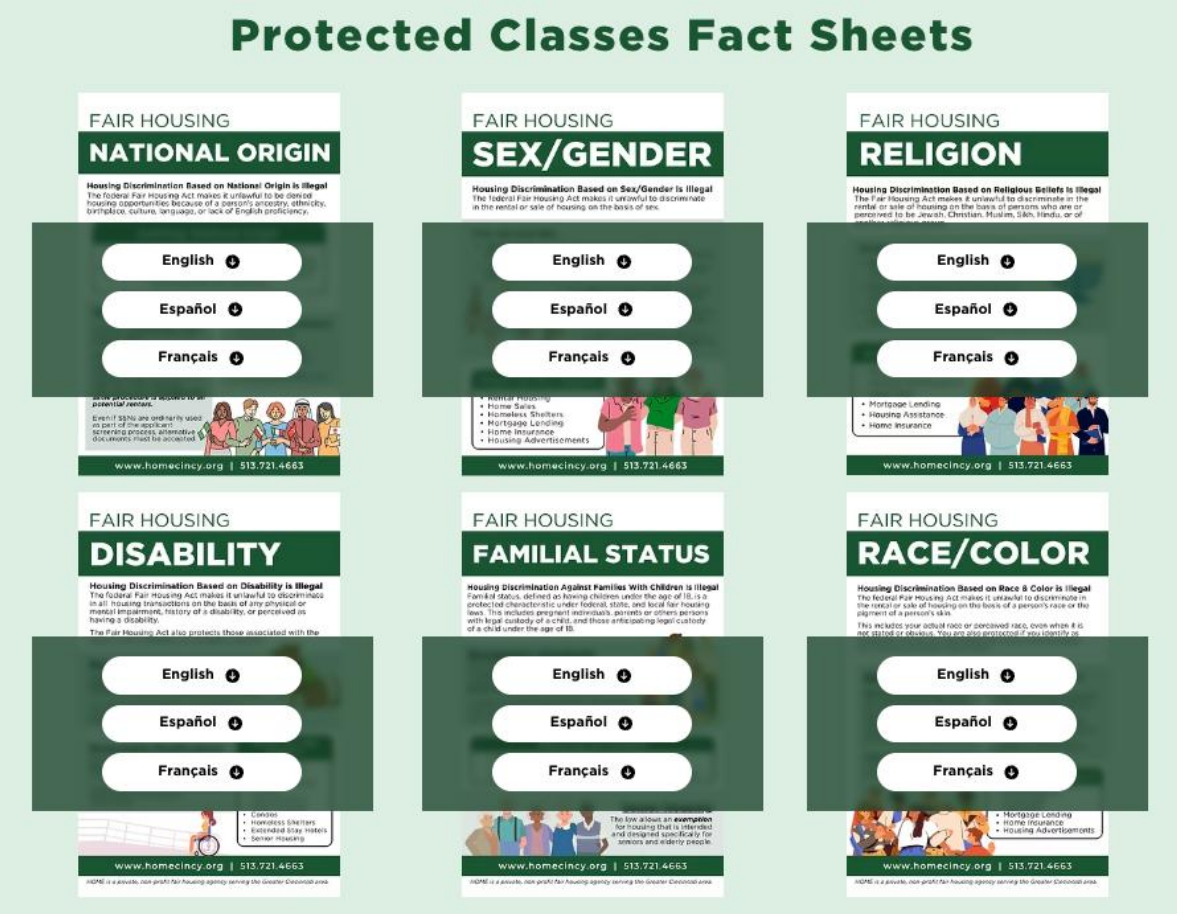
Fact Sheets & Resources



www.homecincy.org/fact-sheets

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Affirmatively Furthering Fair Housing (AFFH)

- ***Affirmatively Furthering Fair Housing*** means taking meaningful actions, in addition to combating discrimination, that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected characteristics.
- Specifically, AFFH means:
  - addressing disparities in housing needs
  - increasing access to opportunity
  - replacing segregated living patterns with truly integrated and balanced living patterns
  - transforming racially or ethnically concentrated areas of poverty into areas of opportunity
  - fostering and maintaining compliance with civil rights and fair housing laws.
- The duty to affirmatively further fair housing extends to all of a program participant's activities and programs relating to housing and urban development.
- The AFFH rule was designed to help communities identify and overcome patterns of segregation, increase housing choice, and promote inclusive growth

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Analysis of Impediments to Fair Housing Choice

- The 2025 Butler County Analysis of Impediments identified five barriers to fair housing:
  1. Shortage of decent rental housing choices across the County
     a. Older housing stock, in need of repairs. Not much new affordable housing.
  2. High housing costs limit choice
  3. Neighborhoods with affordable housing option provide low access to opportunity
     a. Lower quality schools, less access to high paying jobs, higher rates of poverty.
  4. Minority households have reduced access to homeownership
  5. Continued need for fair housing outreach, education, and enforcement
     a. Growing population of protected classes

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Analysis of Impediments to Fair Housing Choice

- The Butler County Analysis of Impediments also includes specific recommendations:
  - Support the development of additional housing units and the improvement of existing units
    - Including accessible units, and larger units with 3+ bedrooms
    - Including quality affordable housing units.
  - Provide more opportunities for economic advancement through education, job training, job creation, and services such as childcare that support those seeking good jobs
  - Provide increased homeownership opportunities through the development of for sale affordable housing, and the provision of down payment assistance programs tied to homebuyer education, credit cleanup, and counseling
  - Continue to provide Fair Housing education, and outreach to citizens, particularly those in protected classes. Also provide education to property owners regarding their rights and responsibilities

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