

THIRTY YEAR HISTORY OF ACCOMPLISHMENTS

Executive Summary

CWCB, for the past 3 decades, has been engaged in civic and community organizing as part of its commitment to create and sustain a sense of community that is unique to Camp Washington. Since 1979 we have rehabbed and sold single/two-family homes, built and sold single houses and managed them, we have rehabbed small multi family buildings and sold them, administered two loan programs for the City, have provided technical assistance to other groups, provided office space to social service providers, and have engaged the Camp Washington community, both residents and businesses, in the planning and implementation of our various projects. All of our projects fit the category of eligible neighborhood development activities. We are very proud of the positive effects of our projects. For example, here is a partial listing of the benefits: created hundreds of construction jobs, created over 160 permanent jobs, increased the tax base of the City, helped increase the percentage of homeowners in the area, helped to grow the population in the City, built the first new homes in Camp Washington in over fifty years, brought back the private housing market in the northern residential area, leveraged over \$3 in private funds for every \$1 we obtained in public funds, and provided retail space for small businesses.

Since the CWCB targets vacant properties or empty lots for our physical developments, we have only relocated a single resident in all our years of development. In addition, we played a key role in raising the percentage of homeowners in Camp Washington from 16% in 1980 to 21% in 1990, and in lowering the vacancy rate from 18% to 16% in the same time period, homeownership has increased to 29% as of the 2000 census data. Over the past twenty years, the CWCB has obtained \$1.2 million in public grants and loans. Those funds have leveraged over \$3.6 million in private money invested in Camp Washington. Of special significance is CWCB's investment of close to \$1 million of its funds in various development projects over the past twenty-five years. Our projects have been relevant, cost effective and directly targeted low/moderate income people. In order to have completed so many projects over the past two and a half decades, the CWCB has built successful working relationships with public officials, financial institutions, residents, community organizations, churches, businesses and other interested parties.

The CWCB, guided by the Community Council and the Business Association, has partnered with the City and engaged various community stakeholders to complete its 2005-2008 community redevelopment and marketing plan. The CWCB plan provides a framework for strategic prioritization and implementation in the following areas: Residential development; Commercial and business District development; and manufacturing development in a multi phased strategy.

Accomplishments

1. In 1975, CWCB purchased and repaired our office building at 2951 Sidney Ave. Materials were donated, and with volunteers, we fixed up the building.

2. From 1975 to 1979, we provided community organizing services to Camp Washington focusing upon issues such as police protection, the lack of recreation, and vandalism. We worked in close coordination with the Camp Washington Community Council (CWCC).

Accomplishments included:

- The Recreation Center was opened year round, from only summer hours.**
- The City funded a new Recreation Center in 1983.**

- A deep water swimming pool was built in 1992.
- One of the CWCB members serves on the Police Community Relations Advisory Board.
- While our organizing efforts were very successful, they did not increase the housing stock or repair the existing housing in the area. Thus, the CWCB decided to become directly involved in housing development. At the time, there was no private, for-profit development in the neighborhood.

3. In 1977, the City attempted to slash CD funding to our neighborhood. The CWCB and the CWCC led a massive effort to get the City to change its position. Our efforts were successful, and as a result, the City contracted with us to administer two different home owner repair programs. (See numbers 4 and 9 of this section for details.)

4. From 1979 to 1982, we administered a loan/grant program for the City. Depending upon income, homeowners could receive a grant up to \$5,000. Any rehab costs above that amount were to be the responsibility of the homeowner. Twelve homeowners had their homes repaired at a cost of between \$500 and \$12,000. Nine of the grants went to senior citizens, enabling them to remain in their homes. This program taught the CWCB to: design and implement a housing repair program, write rehab specs, administer federal grants, market the program, and help the homeowners with all administrative requirements.

5. First development project in 1981. CWCB purchased an abandoned house on Sidney Ave. The previous owner had given back a mortgage; the down payment and the rehab were funded with our equity, a City grant and private donations. This project laid the foundation for all of our other housing and commercial developments. .

6. Our second rehab took place in 1982. CWCB bought an abandoned three-story brick building on Sidney Ave. We rehabbed the building into a two-family house to provide housing for large families (the building had contained four units). During the rehab, fourteen people were employed on a full and part-time basis. The funds for this development came from a City grant and loan, a market rate loan and CWCB equity. Since this was only our second development, we continued to gain valuable experience in the rehab process; the neighborhood saw a vacant eyesore turned into high quality housing for low/moderate income families, and the City's tax base was increased. We rented the two-family home until 1985, and then sold it to one of the renters who became an owner-occupant. The CWCB financed the purchase to make it as easy as possible for the low income family to afford the purchase. The CWCB gained a tremendous amount of experience in the development process, from acquisition to property management.

7. In 1984, CWCB purchased for rehab an apartment building housing four low-income families. The CWCB spoke with the owner who then sold the building to us. We then initiated a zone change request that was approved by the City. The zone change established a transition zone between the residential and the industrial sectors of the neighborhood. The building was moderately rehabbed, thus allowing all four families to remain in their homes and not be displaced. The CWCB still manages the property. To purchase and rehab this property, we used our equity, a grant from a local church, and a purchase money mortgage. The purchase money mortgage has been paid off and we refinanced the property generating \$29,000, which is being used on other CWCB projects. This successful project had a number of benefits: four rental units were rehabbed and brought up to code instead of being demolished, it provided experience to the CWCB in rental housing development and property management, it employed thirteen rehab workers, and the zoning was changed to create a buffer between the industrial and residential sections of the neighborhood.

8. Also in 1984, the CWCB acquired a vacant house as a gift from the owner, who took a tax write-off. The CWCB then located a moderate income, single parent family that agreed to buy the home when rehabbed. We obtained a rehab loan and a long term mortgage from a local social services agency. After the rehab was completed, we sold the house to the family and let them assume the long term mortgage. This project employed fifteen people during the rehab, turned the only vacant house on the block into standard, decent housing for a moderate income female head of household, and added another home to the owner occupant inventory of Camp Washington.

9. In 1985, the CWCB administered the Neighborhood Improvement Grant Program for the City. We ran the Neighborhood Improvement Grant Program. Participating low/moderate income homeowners received an average of \$3,500 in grants for home repairs. We were involved in all aspects of the program, from marketing to final inspections of the completed repairs. The program was a complete success with thirty owner-occupied homes repaired. The CWCB gained valuable experience in running a rehab grant program and we continued to build upon our excellent relationship with the City.

10. In 1986, CWCB rehabbed a two-family house on Massachusetts Ave. that was purchased from an elderly homeowner. The homeowner remained in the house as a renter until 1993, and the house was subsequently sold to a first-time, moderate income homeowner.

11. In 1987, the CWCB obtained a vacant house on Sidney Ave. from a savings & loan (foreclosed property). The CWCB obtained a rehab loan from the Seton Enablement Fund, a non-profit charitable lender. We rehabbed the exterior of the home, then sold it to the City of Cincinnati's Urban Homesteading program. The City sold it for \$1 to a first-time moderate-income home buyer, who rehabbed the inside of the house. CWCB prevented a vacant house from being vandalized and possibly torn down and instead, saw it sold to a moderate income family.

12. The construction of the first home was the first new residence built in Camp Washington in over fifty years! CWCB targeted a seven-block area in the north part of Camp Washington (Bates, Colerain and Massachusetts Avenues) to build four new homes as the sole developer and to rehab seven vacant homes in partnership with the City. The project was a success, as all eleven homes were sold to moderate-income first-time buyers, creating a critical mass of homeowners in the north target area. The first new home was built in 1990 and the fourth new home was finished in 1993. The first rehab was completed in 1989, and the seventh home was finished in 1998. The new homes were sold for between \$50,000 and \$55,000. We staged the development of the eleven homes to ensure that all homes would be sold and to minimize the drain on our cash flow. The financing for the project came from our equity and a City grant. This project convinced other property owners in the area to fix up their own homes.

13. The once-vacant building at 3103 Colerain Ave. was acquired in 1991 and rehab completed in 1994. All nine rental units and three storefronts are leased. It occupies a key corner in the north target area. Given our on going success with single-family development in this area, we responded to the Community Council's pleas to develop rental housing. If we could successfully develop this property, it would be an example to the residents and the businesses that it is feasible to develop rental housing for low income families in Camp Washington. Funds for the development came from a City grant, CWCB equity, a State grant, a linked deposit from a statewide non-profit community loan fund and a loan through the

Federal Home Loan Bank's Affordable Housing Program. This project proved that multifamily development can succeed in Camp Washington.

14. In 1992 we acquired five houses on the north side of Elam St. that had been vacant for five years. The south side of the street had eight well-maintained homes. We believed that by rehabbing and selling the houses, we could turn Elam St. into one of the nicest residential areas in Camp Washington. Since acquisition, we had to demolish one house. That lot, plus another house have been sold to adjoining businesses. The other house was demolished and both lots are now used for parking. The third and fourth houses were rehabbed in 1995 and sold to moderate income families. The fifth house, a two family home, was developed as a joint venture with the City in 1999. The project has added two rental units and two owner occupied homes to Elam St. The project development budget came from CWCB equity, State and City grants and loans.

15. In 1992, CWCB purchased a vacant former sausage plant to prevent the building from being sold to a junkyard. We held the building, and, after an extensive marketing campaign, sold it to a catering business in 1994. The caterer has expanded and has added fifty permanent jobs and one hundred fifty seasonal jobs in Camp Washington. The business is in the process of modernizing the facility to the tune of \$150,000. The CWCB was very innovative with this development. We took out an \$80,000 market rate acquisition loan and also received a \$70,000 second mortgage from the former owner, a local business. The purchase price was \$100,000; thus, we took out \$50,000 and used it as equity to purchase and rehab the bingo hall, which provides us with a significant amount of operating funds.

16. In 1994 we purchased three vacant buildings containing seventeen apartments and two commercial storefronts. We put new roofs on the buildings to prevent further damage and rehabbed the properties in partnership with a for-profit developer. All units are now rented to low/moderate income families. This is Phase I of the three phase Main Street Camp project. Phase I is completed with all seventeen residential units rented and one of the two commercial storefronts leased.

17. Given the success of our housing efforts in the North Camp target area, we began to target an eight block area (12 units) in the southern part of the neighborhood in 1995. We completely rehabbed the single family home at 2931 Massachusetts Ave. The new owners moved in on New Year's Eve 1996. The home at 2955 Sidney was rehabbed in similar fashion, and the family moved into the home in October, 1997. The home at 2977 Sidney was sold on a lease purchase option in December of 1997. This project was completed with no public or government subsidy. Most of the work in the southern target area is being done along Henshaw Ave. where we have been able to acquire a number of contiguous properties, thus creating a critical mass of development. In 1997, we built a new home at 2950 Henshaw which turned out to be a real showpiece. The house won an award from the NDCAC as the best infill home. Directly across the street from this home, we renovated the exterior of the side by side duplex at 1066-68 Rachel St. with the assistance of the City's Urban Homesteading Program. In the block just south of this, the CWCB renovated the single family house at 2921 Henshaw, the three family at 2911-13 Henshaw, the single-family at 1060 Township and the two family at 1062 Township. All of these are owner-occupied homes with complete renovations. All properties were completed by the end of 1998. The property at 2911-13 Henshaw was another

building that was renovated without any government subsidy. Because of this concentrated effort, the CWCB got some spin-off effect within the community (i.e., five other owner occupants painted their homes in the past year.)

18. Continuing around the corner from Henshaw to Township and onto Colerain, we renovated the exteriors of the buildings on the northeast and southwest corners of Colerain and Township, 2900 and 2873 Colerain, respectively. The CWCB also acquired title to our landscaped lot at the northwestern corner of Colerain and Township through the Auditor's Forfeiture Sale. In addition, we purchased and demolished an unsound structure at 2910 Colerain to make way for a parking lot for the business district. Thus, we have now improved three of four of the corners at Colerain and Township, with the last corner already well maintained.

19. Phase II of the Main Street Camp program. Phase II resulted in the renovation of four more buildings along Colerain Ave. containing twenty apartments. The addresses are 2859, 2869, 2871 and 3205 Colerain. Incidentally, 2869 and 2871 are adjacent to 2873 Colerain, which is on the corner of Colerain and Township and is one of the properties mentioned above in number 18. The exteriors of the Phase II buildings were renovated, the interiors gutted and made lead safe.

20. 2873 Colerain Work/Live is one of our favorite projects. This building is shaped like a slice of pie and contains a storefront with an upstairs apartment. The CWCB architect has purchased it and will be working downstairs and living upstairs. In addition to taking one more building from vacant to owner occupied, this project brought another business owner.

21. In 1998 work was completed on the renovation of the former grocery store at 2817 Colerain. The building was sold to Chris Cain Furniture.

22. CWCB was very active in 1998 working on the development of the northeast corner of Hopple and Colerain. In the Fall of 2000, a Wendy's restaurant broke ground. Along with this development, new parking facilities will be created to serve Wendy's, Isadore's Pizza - which is located next to the Wendy's - and Ladies 'n' Gents barber and beauty shop located at 3032 Colerain. The upstairs apartments of 3032 were renovated in 1994 as part of Main Street Camp Phase I. Aside from seeing thirteen years of work on this corner finally come to fruition, these changes are satisfying for several reasons: they coincide with the recent grand opening of the new Camp Washington Chili store, they precede the widening of the intersection at Hopple and Colerain, they have prompted Isadore's to remodel, they fill in a large gap at the busiest intersection/gateway in the neighborhood and they bring several new jobs to Camp Washington.

23. In 2000, CWCB rehabbed the 1241 Bates Ave. house and completed construction on a new single-family owner-occupied home at 2937 Sidney Ave. Exterior work was finished that summer on a three and a half story multi-family building at 2922 Sidney Ave.

24. In 2001, exterior work has begun on 2809 and 2813 Colerain Ave. - two buildings that will be used as businesses and may have apartments on the top floors. We gutted both buildings and put new roofs on them. In the Spring of 2001 we tuck pointed, painted and replaced the windows and doors on both addresses. The building that had existed between these structures was unsafe and was demolished in 1997. That lot and the area behind these two buildings can be used for parking. A landscaped and gated lot will be created behind these buildings connecting them and Chris Cain Furniture at 2817 Colerain with Marshall Ave.

25. In 1996 the CWCB developed a very creative program called “credit enhancement” to increase the number of homeowners in Camp Washington. We are working with families who are long time residents of Camp Washington, but, due to various circumstances, cannot purchase a home on their own. After the family makes steady mortgage payments for three to five years, the lending institution will release CWCB from the note. We have co-signed notes for three families. In addition, we have entered into lease purchase option agreements with five owner occupants. These innovative financing mechanisms will provide long time Camp Washington residents the opportunity to become first time homeowners.

26. Since 1995, CWCB has also been very creative in its use of the State of Ohio’s Receivership law. CWCB was the first CDC in Cincinnati to file a nuisance abatement lawsuit when it filed four of them in 1995. Since then we have filed eight more. Using receivership has been a very effective method of taking buildings out of the hands of absentee owners and putting them into the hands of an owner who will improve and care for both the building and the neighborhood. Receivership allows us to step in and take care of a problem that would have otherwise continued to worsen year after year. The results have been enormously successful: two owners fixed up their properties on their own, one property was demolished, one was sold to a third party and repaired, two were purchased through a negotiated sale between the owners and CWCB and repaired, and one was taken all the way through receivership and the title to this property was awarded to us by the common pleas court.

27. CWCB has demolished four houses due to their unsafe condition. The sites were then used either to build new homes or used as parking for other developments.

28. Other accomplishments beyond “bricks and mortar.” The CWCB believes that while “bricks and mortar” projects are vital, they cannot by themselves build a community - thus our efforts in the social services area. For instance, one house was sold to a social service agency employee who works with local youth. We lease the first floor of our administrative building to the Camp Washington Community School that runs GED and computer education programs. We lease an office to a social service agency that provides youth services programs. CWCB provides administrative and planning space for the Camp Washington Business Association.

29. The CWCB has and continues to be involved in planning for Camp Washington’s future. We have worked with the City, residents, businesses and other interested parties on a number of plans, including the Social Area Analysis in 1975, Vision Council, ABC Collaborative, United Way Neighborhood Support Organization Survey in 2004, the Camp Washington Business District Redevelopment & Market Analysis in 2004-05, and, an Urban Renewal Plan starting in 2005.

30. The CWCB staff serves as a speaker, panelist, advocate, and trainer at economic development, business district, and housing workshops.

31. We provide housing and economic development consultation to CDCs, City staff, developers and area businesses.

32. Bates Avenue Development, 2004-05. Single family homes at 1216, 1235, 1237, and 1239 Bates were purchased, rehabbed and sold to new homeowners. A January 2, 2005 Cincinnati Enquirer article about 1239 Bates resulted in several referrals.

