

**Middletown Master Plan
Community Development Roundtable
Middletown Community Center, Douglass Park
Wednesday, December 08, 2004
9:00 to 11:00 AM**

Minutes

Present:

Name	Organization/Constituency
Tony Blaine	Butler Metropolitan Housing Authority
Elisabeth Brown	H.O.M.E., Cincinnati office
Rick Fishbaugh	Fishbaugh Homes
Bill Kruspe	Banker, partner of Neighborhood Housing Services
Missy Mick	Neighborhood Housing Services
Jeff Ranck	Butler Metropolitan Housing Authority
Rev. Greg Tyus	Middletown City Council, Middletown Consolidated Plan Committee
Laura Williams	Middletown City Council, Middletown Consolidated Plan Committee

City Staff. Martin Kohler, Brian Forschner, Joanne Mejias-Yancey

Consultants. Brad Schwab, Tim Bender

The Community Development Roundtable began at 9 a.m. The meeting was started with introductions of all present. Attendees included numerous professionals involved in the planning and development of housing of a variety of levels of affordability, as well as local elected officials and representatives of the City's Consolidated Plan Committee. Professionals from McKenna Associates, Inc., the city's planning consultant, presented background information on the Master Plan planning process, completed work tasks, and goals and objectives relating to housing and neighborhoods. The purpose of the meeting was to receive expert feedback on the initial set of housing and community development strategies.

Feedback from the roundtable exercise validated many of the strategies presented while others debated and refined. Feedback received from the participants during the meeting is summarized as follows:

- In order to increase private investment in some neighborhoods, the city needs to proactively pursue partnerships with non-profit housing providers, private, for profit developers, and lenders as a means to leverage additional funding and maximize cooperation and participation in the implementation of neighborhood and housing improvement strategies.
- Prevent neighborhood and housing decline in stable neighborhoods is important to protect Middletown's existing neighborhood assets. The group discussed designating declining neighborhoods located adjacent to stable neighborhoods as candidates for targeted rehabilitation as a means to mitigate the spread of blighting influences.
- Older parts of the City (on the west side) need better access to I-75 by adding a new interchange or improving existing thoroughfare connections. Downtown was specifically mentioned as needing improved interstate access. Access was seen as an essential need to keep Middletown neighborhoods attractive and competitive.

- Increased employment and job opportunities were seen as prerequisites to increase demand for housing in Middletown. It was also mentioned that Middletown must move away from the “one company town” image.
- Development of strong neighborhood organizations was seen as a needed strategy towards creating viable and stable neighborhoods. Active organizations serve as the “eyes and ears” of the neighborhood and become self-policing on items such as building maintenance, property maintenance, and code enforcement. Other suggested that neighborhood organizations should become actively involved in acquiring and developing land as a means to hasten redevelopment.
- A healthy discourse emerged surrounding the issues of access to affordable housing for existing residents and the provision of newer, higher value housing stock to attract and retain professionals. One participant suggested that housing efforts should focus on providing housing that best meets the needs of existing residents. Others suggested that Middletown has an abundant supply of modestly priced and appointed housing units. Another participant pointed out that a large portion of Middletown’s housing stock is no longer appealing and should be replaced.
- All participants agreed that dilapidated housing structures must be rehabilitated or removed as soon as possible to remove blighting influences on the neighborhood. City code enforcement was seen as the most appropriate implementation tool.
- Middletown has several potential infill development opportunities. However, participants felt that incentives would have to be offered, at least initially, to garner private sector participation. The inherent risks of infill development make greenfield development much more attractive from an investment standpoint.
 - Infill development typically requires the acquisition of several small lots, often without clear title, to assemble one viable development parcel.
 - Infill opportunities are often found in weaker and older neighborhoods that typically do not have the same market support as suburban locations.
 - Environmental conditions and uncertainties often result in additional costs and constraints.
 - Elements of the infrastructure may need to be upgraded or repaired.
 - As a result, banks use different underwriting standards that require developers to provide more equity than usual.
- Participants recommended amendments to the city’s development regulations to include more flexible infill development regulations. Design standards are also needed to ensure that infill development is compatible with adjacent structures. It was suggested that manufactured housing be permitted on infill sites to reduce costs.
- Conventional housing improvement loans are more difficult to obtain in neighborhoods with lower housing values because of low owner equity. This represents a need for ongoing city sponsored housing rehabilitation loans. Hamilton County has a home improvement loan program where the county pays the interest of the loan and the banks provide financing. The city should work with area banks to get increased participation in such loans.
- New home construction is often a better investment than rehabilitation of obsolete housing units because in the end the rehabilitated unit is still obsolete.
- Homeowners need to be provided with a list of financial resources available to help in renovation projects, and when possible, there should be professional assistance available from the city or non-profit organizations to help guide them through the process of acquiring money.
- Participants recommended that Middletown’s assets be marketed to the region as a strategy to bolster neighborhoods. Middletown was identified as being a “real

community” with a diverse population and a downtown along with several community facilities and parks.

Near the end of the roundtable exercise, participants were asked to identify the most important strategies that the city should pursue.

- Need a plan to open up the older portion of downtown to I-75 access.
- Stop negative housing cycles in healthy Middletown neighborhoods.
- Create a more diversified employment base to elevate the income of the residents so they can enter homeownership or purchase step-up housing.
- Help owners get access to money for repairs.
- Market Middletown’s assets to the region.

The meeting concluded at 11 a.m. Participants were thanked for their time and encouraged to stay involved in the Master Plan process and to participate in the implementation of the Master Plan goals, objectives, and strategies.