

DRAFT

Forest Park Housing Action Plan

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Prepared by the Hamilton County Housing Action Plan Team:



Hamilton County
Planning + Development
Department



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Contributors

Forest Park

Aharon Brown, Mayor

Donnie R. Jones, City Manager

Andrew Levandusky, Assistant City Manager/Human Resources Director

Alfie Jones, Fire Chief

Chris Anderson, Community Development Director

Hamilton County

Steve Johns, Assistant Director, Planning + Development

Maria Collins, Community Development Administrator, Community Development

Chris Schneider, Planning Services Administrator, Planning + Development

April Gallelli, Program Manager, Community Development

Joy Pierson, formerly Community Development Administrator, Community Development

Emily (Carnahan) Goddard, formerly Interim Community Development Administrator, Community Development

Dean Niemeyer, formerly Principal Planner, Planning + Development

Yajie Hu, formerly Associate Planner, Planning + Development

LISC Greater Cincinnati

Kristen Baker, Executive Director

Valerie Daley, Senior Program Officer

Blume Community Partners

Liz Blume, Principal

Emma Shirey-McNamara, Project Manager

Executive Summary

Forest Park is the second largest community in Hamilton County in terms of population. It is a classic first suburb, and second suburb. Early waves of housing construction in the 1950's and 60's brought single-family homes on small lots, typical of first suburbs throughout Hamilton County. Later development in the 1970's through the 90's included larger single-family homes on larger lots and some larger apartment communities. While the available land for new development is much more limited today, there continues to be new housing built.

Forest Park is among the most diverse communities in Hamilton County; Black households make up 56% of the population in 2020, with 13% of households being Hispanic or Latino and fully 14% of households in 2020 were foreign-born, many from Burma and Nepal. This makes for a very dynamic community that grew by over 1,500 residents between 2010 and 2020. Over half of all residents in Forest Park today are new to the community since 2010. Long-time residents and those new to the community suggest this diversity is a huge point of pride, that comes with challenges around cultural difference and expectations about everything from property maintenance to school success.

The community has provided a racially diverse, welcoming environment for households of various ethnic and socio-economic backgrounds for close to 50 years and the community is committed to continuing that tradition. This is one of the very few communities in Hamilton County (or anywhere else) that can say the Black and White homeownership rates (58%) are the same. The community has also made room for residents with lower incomes. Approximately 9% of households use a voucher to subsidize their housing costs, and another 2% of households living in subsidized units. All of this while seeing property values rise to a median sale price in 2021 of almost \$200,000.

This **Housing Action Plan** is designed to ensure that Forest Park can continue to provide a high quality of life to residents in an environment that continues to welcome diversity, change, and new residents. As with all first and second suburbs, lots of housing and commercial property in the community is aging. Much of the housing stock is now almost 50 years old. Consistent code enforcement and opportunities to support property owners who need help is central to keeping an aging housing stock in good condition. Looking for creative ways and places to keep developing and creating new contemporary housing and building types will keep Forest Park competitive in the market and ensure it remains a desirable community. Re-refreshing the community with new mixed use, walkable product will provide new opportunities and keep developers investing in the community.

Creating a stronger sense of place by updating the Winton Road Corridor, and other important corridors, will help improve the image of the community. Updates and improvements to obsolete commercial areas, important anchors like the library, area churches, schools, and open spaces is also a way to highlight the strong sense of community in the City. The **Housing Action Plan** calls for updates to the zoning code, the code enforcement process, and a more active role for the City in redevelopment to make sure the next generation of residents will continue to enjoy a good quality of life in Forest Park.

Introduction

The purpose of the **Forest Park Housing Action Plan** is threefold, (1) develop a clear picture of the current Forest Park housing market, (2) define key objectives to stabilize the housing market and increase housing production, and (3) translate recommendations from Housing Our Future (HOF) to recommendations for Forest Park.

Develop a clear picture of the current Forest Park housing market

Housing markets have been volatile over the past decade. In order to develop strategies that meet the needs of the current residents in the community and stay competitive in this ever-changing housing market it is important to get a clear picture of the current market. Residents of Forest Park are proud of their community and report that they have a good quality of life, feel safe and have access to the things they need. They are also generally proud of the diversity in the community. For Forest Park that diversity includes race, age, ethnic origin, income and housing tenancy. Forest Park has had several active periods of growth over the last fifty years. Housing constructed in the 1960's and 1970's is now over 50 years old and smaller than newer housing and is beginning to show its age. Housing built after 1980 and into the 2000's is holding its value and has seen sales price acceleration during and after the pandemic, with three- and four-bedroom homes in good shape selling in the \$250,000 to \$300,000 range.

Define key objectives to stabilize the housing market and increase housing production and options in Forest Park

People interviewed worry that Forest Park is being passed by as newer housing is built outside the I-275 loop in northern suburbs. As available vacant land for new development becomes more scarce, there are fewer opportunities for new housing construction. Residents expressed a real interest in considering new land uses and new housing and commercial development as a way to “re-fresh” Forest Park. The re-fresh would keep options contemporary to better serve existing residents and attract new residents. Multi-generational housing, senior housing, places that are more walkable, and a variety of housing types and price points were all discussed as ways to attract new investment to the community.

Translate Housing Our Future recommendations to recommendations for Forest Park

The **Forest Park Housing Action Plan** is designed with an understanding of the larger regional housing initiative presented in [Housing Our Future](#) (HOF). Over a two-year period, Local Initiatives Support Corporation (LISC) Greater Cincinnati convened a table including housing professionals, community development corporations, financial institutions, government officials, and community members to discuss housing in the Cincinnati and Hamilton County region in general as well as the need for affordable housing in particular.

The recommendations identify the need to produce new housing of all types; specifically the need to create at least 20,000 new housing units available and affordable to extremely low-income households over the next ten years. It recommends preserving existing affordable housing stock and reinvesting in over 60,000 existing affordable subsidized and unsubsidized housing units (naturally occurring affordable housing) to reduce housing insecurity and homelessness and protecting the most vulnerable residents. Finally, there are a series of recommendations that call for changing the underlying systems that affect resident's ability to access quality housing and the region's ability to effect meaningful change.



HOF provides a framework for the **Forest Park Housing Action Plan** and provides a way to investigate the Forest Park market and translate the regional recommendations into actions that will make Forest Park a balanced, competitive housing market that includes access to quality affordable housing for its residents.

Data and Interview Summary

Population

Income

Households

Housing Stock

Home Sales and Rents

Institutional Investor

Publicly Supported Housing

Cost-burdened Households

Severely Cost-burdened Households

Interviews

Unless otherwise noted, data used in this analysis is from the U.S. Census, 2016-2020 American Community Survey (ACS) 5-Year Estimates (referenced as "2020 ACS 5-Year Estimates"). When available, U.S. Decennial Census data is included. The 2010 ACS 5-Year Estimates are used for trend information. Comparisons are made to Hamilton County throughout. "Hamilton County" refers to the entire county and includes the City of Cincinnati. Due to inherent errors in 2020 ACS data, comparisons with previous years ACS estimate cannot not be made.

Population

20,189 residents

Forest Park's population increased 4% between 2000 and 2020. The population decreased between 2000 and 2010 and then increased between 2010 and 2020. Between 2010 and 2020, Forest Park gained about 1,500 residents.

Population increasingly racially and ethnically diverse

Just over half of Forest Park's population was Black in 2020 (56%), down from 65% in 2010. 20% of Forest Park's population was White in 2020. Both Forest Park's Black and White population decreased between 2010 and 2020. The population identifying as two or more races increased from 4% of Forest Park's population in 2010 to 8% in 2020.

An increasing share of Forest Park's population was Hispanic or Latino in 2020 (13%), compared to 2010 (6%). Forest Park had a significantly higher share of Hispanic or Latino population compared with Hamilton County overall (4%).

Forest Park's foreign-born population was approximately 2,760 in 2020, or just under 14% of Forest Park's total population. 22% of Forest Park's foreign-born population was born in South Central Asia, including India, Nepal, and other South Central Asian countries. 8% of Forest Park's foreign-born population was born in South Eastern Asia, including Burma. 21% of Forest Park's foreign-born population was born in Africa. 34% of Forest Park's foreign-born population was born in Latin America.

Forest Park gained population between 2000 and 2020 while Hamilton County lost population.

Total Population in Forest Park

Source: U.S. Decennial Census

2000		19,463
2010		18,720
2020		20,189

Income

Median household income: \$57,394

The median housing income in Forest Park (\$57,394) was comparable with Hamilton County overall (\$59,190). The income of owner households in Forest Park was lower than in Hamilton County while the income of renter households in Forest Park was higher than in Hamilton County (see charts).

The share of households with an annual income under \$25,000 in Forest Park (16%) was lower than in Hamilton County (22%).

Just over one-quarter of Forest Park households had an income between \$50,000 and \$74,999 (26%), higher than in Hamilton County overall (17%).

Median household income in Forest Park was comparable with Hamilton County overall. The median income of renters in Forest Park was higher than Hamilton County. The median income of owners in Forest Park was lower than Hamilton County.

Median Household Income: All Households in Forest Park

Source: 2020 ACS 5-Year Estimates



Median Household Income: Owner Households in Forest Park

Source: 2020 ACS 5-Year Estimates



Median Household Income: Renter Households in Forest Park

Source: 2020 ACS 5-Year Estimates



Households

As compared with Hamilton County, Forest Park had a higher share of family households and lower share of non-family households.

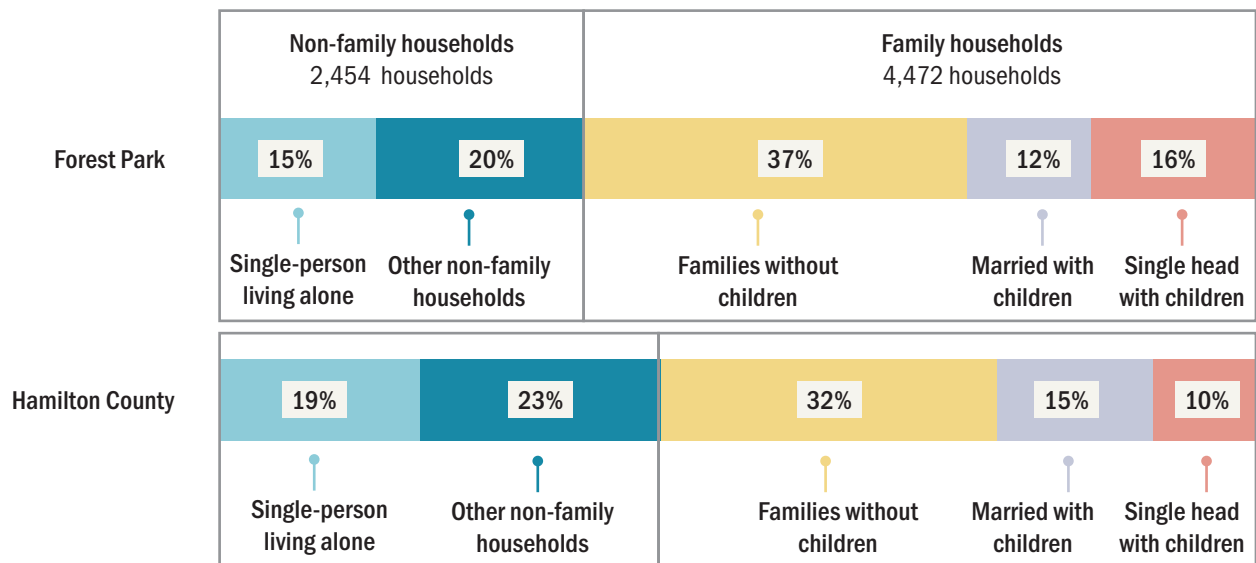
6,926 households

In 2020, 65% of households were family households; 35% were non-family households. Non-family households include households with a single-person living alone and other non-family households (with two or more non-related people living together). Between 2000 and 2020, the number of family households in Forest Park decreased while the number non-family households increased.

More than a third of households in Forest Park were families without children (37%), slightly more than in Hamilton County overall (32%). Compared with Hamilton County, Forest Park had a higher share of households with a single householder with children (16% in Forest Park and 10% in Hamilton County). Forest Park had a smaller share of non-family households compared with Hamilton County overall.

Forest Park had an average household size of 2.68, higher than in Hamilton County (2.31).

Household Types in Forest Park and Hamilton County
(percent of all households)
Source: 2020 ACS 5-Year Estimates



When did households move into the community?

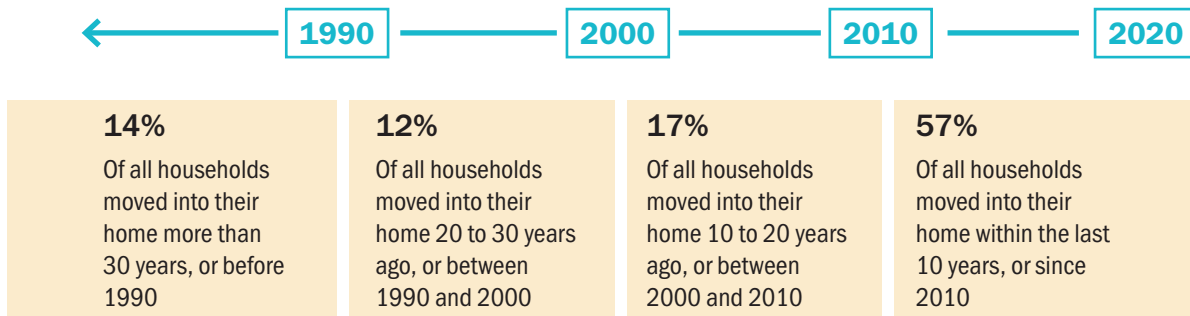
Household mobility data helps to understand how often households are moving into and within the community.

Compared with Hamilton County (57%), Forest Park (57%) had a comparable share of households that moved into their homes in the past 10 years.

Owners were more likely to be longtime Forest Park residents: nearly half of owners moved into their homes in 1999 or earlier (45%).

Renters were most likely to have moved into Forest Park in last five years: more than half of renters moved in 2015 or later (53%).

In Forest Park, more than half households moved into their homes in the past 10 years - two-thirds of households were renters.



Homeownership is strong, but rate is decreasing

Forest Park (56%) had a slightly lower homeownership rate compared with Hamilton County (59%).

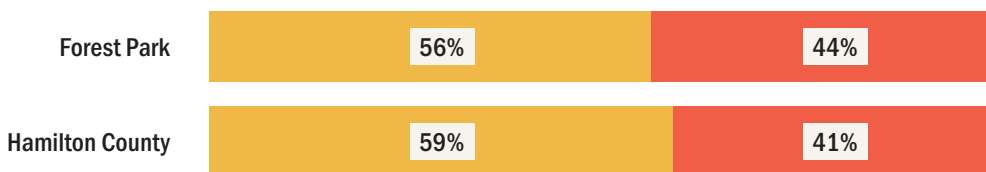
The homeownership rate in Forest Park decreased between 2000 and 2020, from 62% in 2000 to 56% in 2020.

Renter and Owner-occupied Households in 2020

(percent of total households)

Source: 2020 ACS 5-Year Estimates

Owner Renter



The state of homeownership in Forest Park

The Black homeownership rate in Forest Park was strong in 2020: 58% of Black households in Forest Park were homeowners. By comparison, the Black Homeownership rate in Hamilton County was 33% in 2020. The White homeownership rate in Forest Park was also 58% in 2020 (lower than 69% White homeownership rate in Hamilton County).

More than half of Forest Park homeowners householders were between 45 and 64 years old (53%), slightly lower than in Hamilton County (57%). Forest Park had a higher share of homeowner householders that were over age 65 compared with Hamilton County (37% in Forest Park and 30% in Hamilton County). Forest Park had a smaller share of homeowner householders that were between 25 and 44 years old compared with Hamilton County (9% in Forest Park and 12% in Hamilton County).

A higher share of Forest Park homeowners had a mortgage (77%), compared with more than two-thirds of Hamilton County households (68%). Monthly housing costs were significantly higher for homeowners in Forest Park with a mortgage. Half of homeowners with a mortgage had monthly housing costs between \$1,000 and \$1,499 (49%). In contrast, most homeowners without a mortgage had monthly housing costs of less than \$600 (72%).

The number of home loan originations in Forest Park increased significantly between 2019 and 2020. There were 506 loans in 2020, compared with just 333 in 2019. There were fewer than 340 loans annually between 2014 and 2019. There were significant increases between 2019 and 2020 in both loans originated for purchase and loans originated for refinancing a home. There were 226 loans originated for the purchase of a home in 2020, up from 178 in 2019. There were 280 loans originated for the refinancing a home, up from 155 in 2019.

Of the 506 loans in 2020, 45% were loans originated for the purchase of a home and 55% were loans originated for the purpose of refinancing a home. The median purchase loan amount was \$165,000. Just under half of purchase loans were government-issued in 2020 (down from more than 80% annually between 2009 and 2012). The median refinance purchase loan amount was \$125,000.

Just over one in five borrowers in Forest Park had an income of less than 50% AMI (less than \$43,150 for a family of four) in 2020 (22%), compared with less than one in 10 in Ohio (8%). Nearly one-third of borrowers in Forest Park had an income of between 50 and 80% AMI in 2020 (32%), compared with less than 20% in Ohio.

Forest Park had a higher share of loans originated that were high-cost loans (12%), compared with just 5% in Ohio. The majority of those high-cost loans went to Black borrowers (35 of 61 loans).

As compared with renters, owners are significantly less likely to be cost-burdened. See **Cost-burdened Households** section for more detail.

Information on purchase and refinance loans is from PolicyMap and FFIEC. All loan information is from 2020.

Housing Stock

As compared with Hamilton County, Forest Park had a higher share of single-family homes and units in multi-family buildings with 5 to 19 units. Forest Park had a larger share of 3- and 4-bedroom units compared to Hamilton County.

7,188 housing units

The number of housing units in Forest Park decreased slightly between 2000 (7,748 units) and 2020 (7,188).

In 2020, the rental vacancy rate in Forest Park was 2.1%. The homeowner vacancy rate was negligible (0 according to ACS data, but with a margin of error).

Forest Park's housing stock was dominated by single-family units in 2020: 70% of all housing units were single-family (most are detached single-family). Just under 20% of units in Forest Park were in small to mid-sized multi-family buildings with 5 to 19 units.

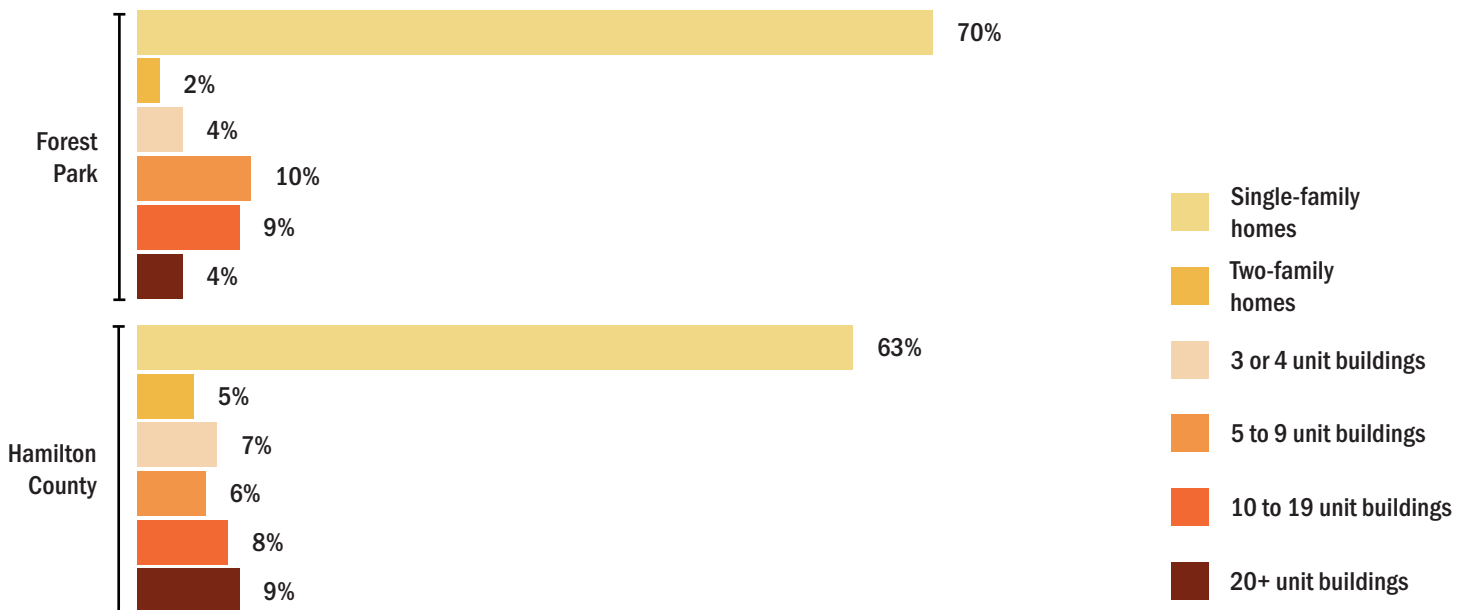
Forest Park had a larger share of 3- and 4-bedroom units (54% and 34%, respectively) when compared to Hamilton County (43% and 30%, respectively). Only 7% of units in Forest Park had 1- or 2-bedrooms, compared with 20% in Hamilton County.

The median year built for homes in Forest Park was 1971, compared to 1962 in Hamilton County. More than half of Forest Park's housing stock was built in the 1960s and 1970s (compared with just 28% in Hamilton County). In Forest Park, only 5% of housing units were built in the last 20 years between 2000 and 2020. In Hamilton County, 8% of housing units were built in the last 20 years.

Housing Unit Building Type

(number of units in building)

Source: 2020 ACS 5-Year Estimates



Home Sales and Rents

Increasing sale prices and rents indicate a strengthening housing market

In 2021, the median single-family home sale price in Forest Park was \$190,000 (reflecting 227 home sales). In 2014, the median single-family home sale price was just \$72,500 (reflecting 213 home sales). Forest Park was especially hard hit by the Great Recession and resulting foreclosure crisis. Forest Park was one of the top five hardest hit communities with the largest number of properties sold at Sheriff's sale between 2006 and 2014, with 980 such sales. The foreclosure crisis placed downward price pressure on home sales. Sale prices have been steadily recovering since 2014. Sales Source: Multiple Listing Service (MLS) of Greater Cincinnati, Inc.

2020 ACS 5-Year estimates from the Census can be used to compare median home values for all owner-occupied housing units. In Forest Park, the median home value was \$122,100 in 2020, compared with \$163,000 in Hamilton County.

The median gross rent in Forest Park in 2020 was \$1,005, up from \$831 in 2010.



Institutional Investors

Investor ownership of single-family homes

According to a data analysis by The Port, 246 single-family homes were acquired by institutional investors in Forest Park between 2001 and 2021. One of the largest regional institutional investors, Vinebrook, has a big presence in Forest Park. According to data from the Hamilton County Auditor (February 2021), Vinebrook owns 110 properties in Forest Park with most properties located east of Winton Road and north of West Kemper Road. Institutional ownership of single-family homes decreases homeownership opportunities by using units as rental housing.



Publicly Supported Housing

There are two primary forms of public subsidy that create affordable rental housing: public subsidy of housing units and vouchers for very low-income households to help them afford housing.

Housing choice vouchers

Housing Choice Vouchers help some very-low income households afford housing through a program allowing participants to rent units from participating landlords with the assistance of a voucher. In 2021, there were 628 Housing Choice Vouchers used by households in Forest Park (Source: PolicyMap with data from the Department of Housing and Urban Redevelopment). These 628 households taking advantage of vouchers represent about 9% of all Forest Park households (6,926 households), compared with 7% of households in Hamilton County. The number of vouchers in Forest Park peaked in 2011 with 1,336 vouchers and has decreased every year since 2011. Forest Park has had a longer period of decline compared with Hamilton County where voucher use has decreased every year since 2015.

The Housing Choice Voucher program is a federal government program that assists very low-income families, the elderly, and the disabled to afford decent, safe, and sanitary housing in the private market. Because housing assistance is provided on behalf of a household, participants must find a unit and a landlord willing to accept a voucher. The income of households using a voucher may not exceed 50% of the area median income (AMI), which varies by household size. In 2022, for a single-person, 50% of AMI would be \$33,450. For a family of three, 50% of AMI would be \$43,000. By law, 75% of vouchers must go to applicants whose incomes do not exceed 30% of AMI. For a single-person, 30% of AMI would be \$20,100. For a family of three, 30% of AMI would be \$25,800.

Public subsidized housing units

Public subsidy of housing units means that there are affordability thresholds attached to housing units. The degree and length of subsidy is dependent on the funding source. The National Housing Preservation Database is a source for comprehensive data on the publicly supported housing property inventory. According to the Database, there 111 subsidized housing units in Forest Park (September 2022). These 111 units represent less than 2% of Forest Park's housing stock (7,188 total housing units). By comparison, approximately 5% of all units in Hamilton County have a public subsidy to ensure affordability.

Cost-burdened Households

Cost burden takes into account how much of a household's income is spent on housing costs.

The following pages will detail how Forest Park residents experience cost burden.

Renters or owners are **cost-burdened when housing costs are more than 30% of household income**. Renter housing costs include the cost of utilities such as electricity, gas, water, and sewer. Owner housing costs include all mortgage principal payments, interest payments, real estate taxes, property insurance, homeowner fees, condo or coop fees and utilities.

Renters or owners are **severely cost-burdened when housing costs are more than 50% of household income**.



36% of all households in Forest Park are cost-burdened

2,494 of 6,926 households spend more than 30% of income on housing:

- **48% of Forest Park renters are cost-burdened**
down from 50% in 2010
1,435 of 3,014 renters spend more than 30% of income on housing
- **27% of Forest Park owners are cost-burdened**
down from 36% in 2010
1,059 of 3,912 owners spend more than 30% of income on housing



29% of all households in Hamilton County are cost-burdened

- **42% of Hamilton County renters are cost-burdened**
down from 47% in 2010
- **19% of Hamilton County owners are cost-burdened**
down from 28% in 2010

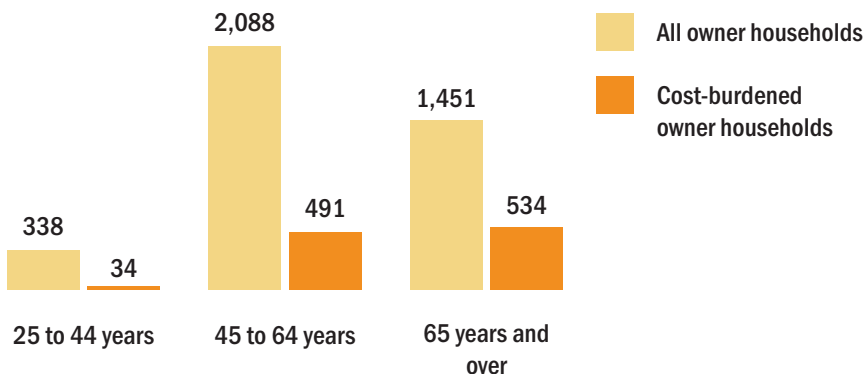
40% of cost-burdened renters in Forest Park have an income between \$20K and \$35K (31% in Hamilton County)

Just under 50% of cost-burdened owners in Forest Park have an income between \$35K and \$50K (19% in Hamilton County)

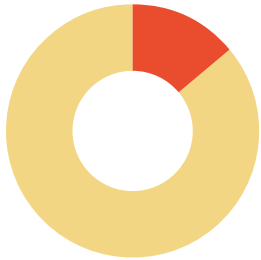
Owner households with a householder age 65 years and over are disproportionately likely to be cost-burdened: 37% of owner households have a householder age 65 years and over while 50% of cost-burdened owners have a householder age 65 years and over (and 37% of all owner households with a householder age 65 years and over are cost-burdened)

Owner Households by Age of Householder in Forest Park

Source: 2020 ACS 5-Year Estimates



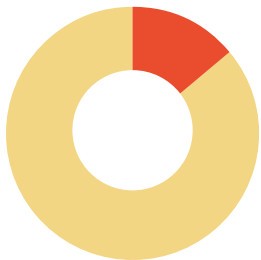
Severely Cost-burdened Households



14% of all households in Forest Park are severely cost-burdened

986 of 6,926 households spend more than 50% of income on housing:

- **23% of Forest Park renters are severely cost-burdened**
down from 24% in 2010
679 of 3,014 renters spend more than 50% of income on housing
- **8% of Forest Park owners are severely cost-burdened**
down from 13% in 2010
307 of 3,912 owners spend more than 50% of income on housing



14% of all households in Hamilton County are severely cost-burdened

- **22% of Hamilton County renters are severely cost-burdened**
down from 25% in 2010
- **8% of Hamilton County owners are severely cost-burdened**
down from 10% in 2010

Interviews

Quality of Life

Residents of Forest Park are proud of their community and report that they have a good quality of life, feel safe and have access to the things they need. They are also generally proud of the diversity in the community. For Forest Park that diversity includes race, age, ethnic origin, income and housing tenancy. Winton Woods schools report that there are over 30 languages spoken by families in the district. A large Burundi and Nepalese community have settled in Forest Park. Forest Park has been home to middle-class black families for decades, and to home to a growing Latino population. These points of pride also come with some cultural challenges as new residents and long-time residents work to get to know one another.

Development Patterns

Forest Park has had several active periods of growth over the last fifty years. Housing constructed in the 1960's and 1970's is now over 50 years old and smaller than newer housing and is beginning to show its age. Housing built after 1980 and into the 2000's is holding its value and has seen sales price acceleration during and after the pandemic, with three- and four-bedroom homes in good shape selling in the \$250,000 to \$300,000 range.

Residents worry however that newer housing being built outside the I-275 loop is passing Forest Park by. As available vacant land for new development becomes more scarce, there are fewer opportunities for new housing construction. Retail and other commercial uses built prior to 1980 are also showing their age. People report that obsolete and outdated retail uses along Winton, Waycross, Hamilton and Kemper are leaving the impression that Forest Park is a bit tired. The decline of contemporary retail choices, and the poor condition of some commercial property is also making the city seem less desirable.

Residents expressed a real interest in considering new land uses and new housing and commercial development as a way to “re-fresh” Forest Park. People see this “re-fresh” as an important objective moving forward. Residents’ impressions of Forest Park come from their own lived experience in homes they love. For others the impressions they form about the community come from a drive down Winton Road or their shopping or work experiences. Residents worry that those are not an accurate reflection of the community. People talked about the opportunities that redevelopment along Northland and in the general vicinity of Sharon, Waycross, and Northland offers to be a more walkable, community focused district with local businesses.

Housing Types

Other residents of Forest Park also expressed a real interest in thinking about new housing types in the city. New and different choices seem a way to “re-fresh” the community and keep options contemporary. They would also attract new residents and serve existing residents in new and better ways. Multi-generational housing, senior housing, places that are more walkable, and a variety of housing types and price points were all discussed as ways to attract new investment to the community.

Property Standards

Residential property standards and the overall condition of housing in the community is an important issue for many. Older housing stock needs attention to be maintained and updated. Even property built in the 2000's is almost 20 years old. Residents are looking for consistent, proactive code enforcement throughout the community. Residents report more vacancies than in the past. Large scale commercial buyers of single-family homes is a trend in Forest Park that worries residents. People report that these units are poorly maintained, poorly landscaped and take opportunities away from potential new homeowners. People also talked about the cultural differences in property standards including gardening in the front yard, vehicle storage, equipment storage, and waste disposal can all be points of friction on a street.

Residents note there are seniors in the community who need help with property maintenance, and in some cases frail seniors who seem to need help with daily living as well. People want to see support for these households, institutional support and neighbor-to-neighbor support. When seniors and any homeowner who needs assistance to maintain their property, either financial or hands on, people would like those supports to be available.

Forest Park essentially consists of single-family homes and several larger apartment complexes off Waycross in the east part of the community and along Kemper just south of I-275. Code enforcement is important for all this housing. There are a limited number of two- and three-family houses and residents did report that these units could be a target for code enforcement.

Schools and Family Supports

Forest Park, like most suburban communities, was built for families raising children. That meant that schools were a critical part of what made the community work. Over the years the population of the community has aged, there are fewer families with children, and many of the families in the city today are not homeowners, but live in the many apartment complexes in the community.

This divergence between homeowners and families with children has caused a real problem for the Winton Woods School District. ~~Forest Park~~ has failed to pass a school levy in recent years. While current residents want to support families and children, they do not have the same connection to the schools or the children who attend them as they used to.

Winton Woods School District is proud of the diversity of their students and the success they have made given the challenges they come to school with; language barriers, harrowing migration journeys, and a general lack of resources. While traditional metrics of success for the schools are low, the district is proud of the progress children make in the classroom and with graduation rates and college attendance.

This success does not always translate to voters, which leaves the schools in a difficult financial position. Voters express frustration with what they perceive to be an already too high tax rate, and a lack of information and communication about what is going on in Winton Woods Schools.

Winton Woods has been able to keep enrollment stable over the years with an open enrollment policy starting in 2014 which means some children in the district live outside Forest Park. Most students, however, (approximately 80%) are still Forest Park families.

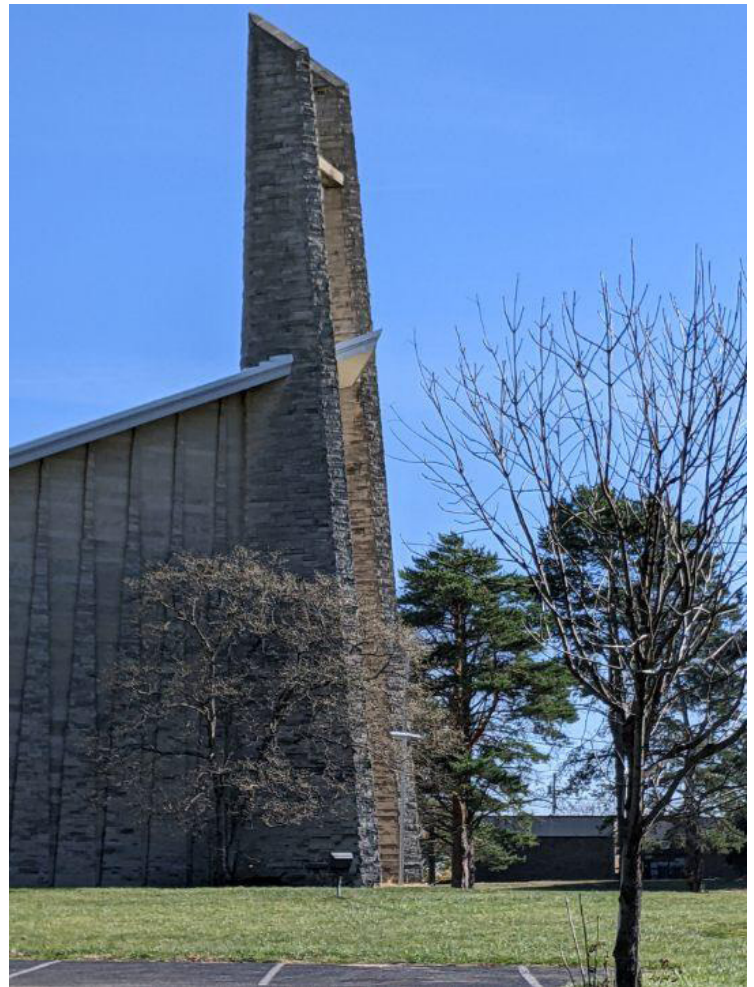
Residents and school officials agree that a strong school system is important to keeping the community desirable and for existing and new residents. Access to good schools is part of the equation to attract the next generation of home buyers to Forest Park.

Supporting families in Forest Park, something that everyone sees as important, should also include access to recreational amenities, libraries and a community center. School officials and residents talked about the need for more family-oriented activities and spaces. Residents mentioned a particular concern that there was not enough activities and spaces for older children and teens in the community. The coming library relocation could be an opportunity for the city to address this need. People also talked about the possibility of creating more walking and hiking trails and better connections to existing green spaces. People talked about this in the context of supporting children and young people, but everyone benefits from more opportunities to get out and exercise and enjoy the outdoors.

Bhutanese and Nepalese Community

There is significant Bhutanese and Nepalese community in Forest Park. Many of these residents have been in the community for over 15 years. The Forest Chapel United Methodist Church has become an important anchor for this community. As the community expands, new residents want to find a home in Forest Park to be part of this community but report housing costs are high.

There is a tradition of living in multi-generational households which helps with housing expenses, but apartments are often not ideal for multi-generational households. Residents expressed interest in owning their own homes, and a tradition of gardening and growing their own food.



Recommendations

Forest Park Re-fresh

As suburban development moves farther north Forest Park needs to stay contemporary and provide housing and other uses that support their current residents and attract the next generation of homeowner to the community. That means making the best use of limited available land for development and redevelopment, updating zoning regulations to support new uses and working with property owners, developers, and the community on housing product that suits people's needs and considers affordability.

The city has new housing developments in the pipeline now which will add to the population and the opportunities to attract new residents. Attached single-family homes, higher density multi-family housing and traditional single-family homes are slated for development, shown on the **Housing Opportunities Map**.

- Rec 1** **The Forest Park Re-fresh includes new housing options.**
- Rec 2** **The Forest Park Re-fresh includes new mixed-use walkable districts.**
- Rec 3** **Property maintenance and supports for seniors and current residents.**
- Rec 4** **Property maintenance and resources for seniors and current residents.**
- Rec 5** **Social service supports.**
- Rec 6** **Rental and commercial properties.**
- Rec 7** **Family-friendly community.**

Rec 1

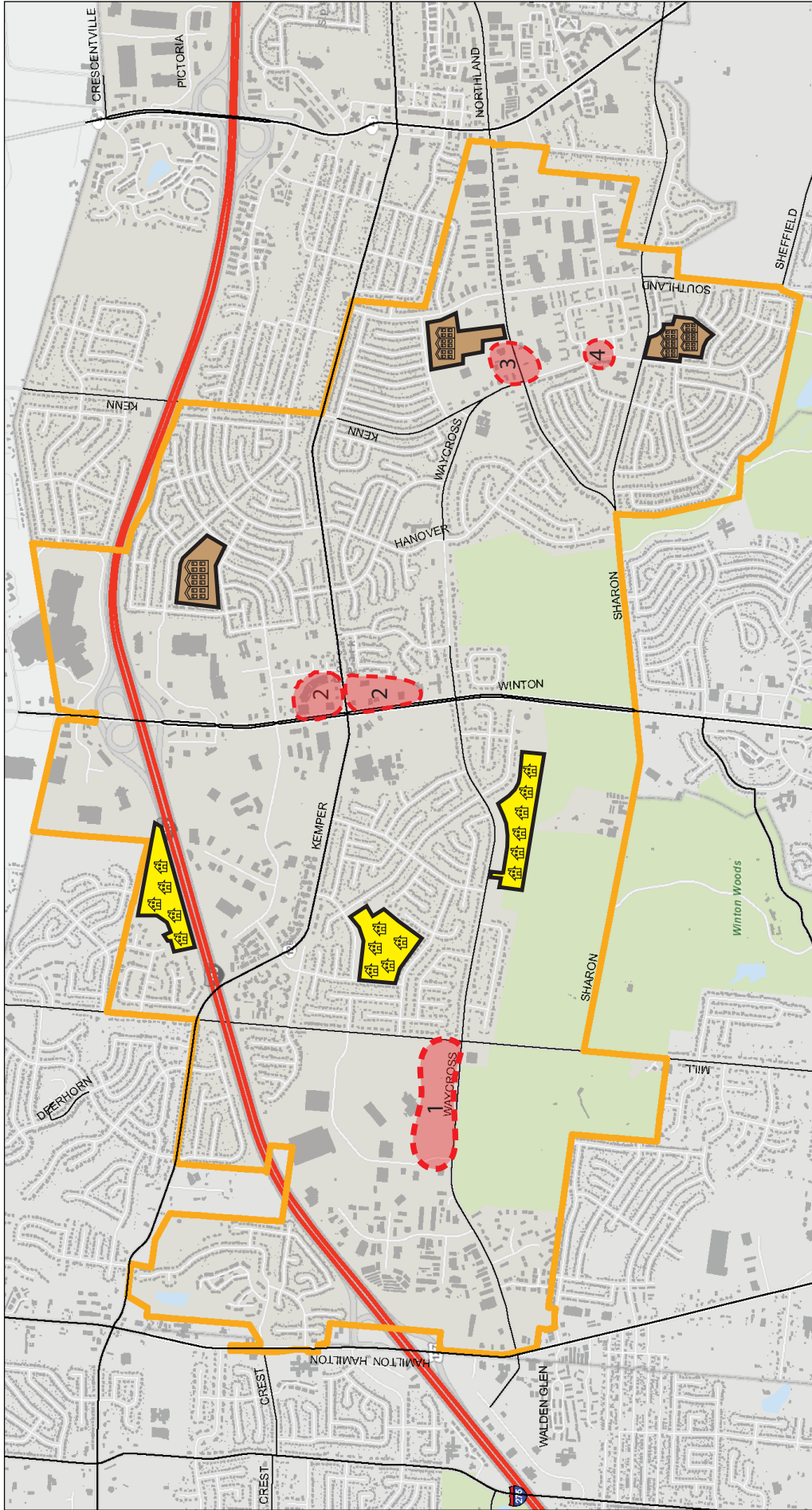
The Forest Park Re-fresh includes new housing options.

Encouraging new housing types can provide more options for current and potential residents while complementing housing already in the development pipeline:


- **Smaller unit types.** Adding to this product mix with smaller units that might support seniors who want to stay in Forest Park but leave their larger homes is one market segment that would be served. The growing segment of the population without children is also a target for this type of housing.
- **Intergeneration housing types.** There is also an interest, particularly among the Bhutanese and Nepalese community, for intergenerational housing options that would provide for two- or three generations of a family in the same building with some shared common living areas. Community ownership of this type of housing would be very attractive to the community and provide a way for extended families to build generational wealth.

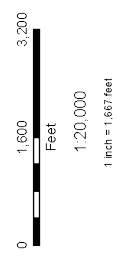
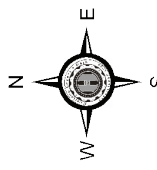
The **Housing Opportunities Map** identifies some locations for these types of new housing.

Map: Forest Park Housing Opportunities



-  Forest Park Boundary
-  Potential Housing Opportunities

-  Planned Single Family Housing: 229 Units
-  Planned Mid Density Housing: 621 Units



Rec 2

The Forest Park Re-fresh includes new mixed-use walkable districts.

Forest Park has a fairly traditional suburban development pattern, with single use residential and commercial zones separated by roadways. It also has opportunities to provide more walkable, mixed-use zones in several parts of the community. The Northland District (approximately Northland to Southland to Sharon to Waycross) is one such area. This area has available land, the opportunity of library relocation, a generally tighter original development pattern, denser housing currently in the area (providing more homes and more people that can walk to local businesses), and current uses in need of redevelopment. Adding a new land use type that mixes housing and new small business locations is something that has shown good success in other suburban locations and would provide unique product type in Forest Park that does not currently exist.

In other locations there are obsolete retail and other commercial locations that could provide opportunities for new kinds of mixed use and suburban higher density housing options. Adding density in Forest Park does not have to mean building big multi-story buildings that are out of character with the current development in the community. It might mean the addition of attached row houses, garden apartments, and two- or three-story buildings with a commercial or office use on the ground floor and residents above. It might also mean three- and four-unit buildings that serve seniors or multi-generational households. These different product types add new options for households that want to be in Forest Park, but are not served well, or cannot afford the typical single-family housing that is available today. Zoning and design review can make sure these new projects are consistent with the current character of the City and add to the overall environment.

Rec 3

Property maintenance and supports for seniors and current residents.

The majority of Forest Park consists of existing single-family housing, largely built in waves between 1960 and 2000. A strong housing market is in large part determined by the condition and quality of these existing homes. Current homeowners are keenly aware that their wealth is tied to the value of their home. New potential residents want to be able to buy homes that they can afford and live within their means in the community, also hoping to build wealth in their home. A house is a place to live, a way to form community and also the biggest financial investment many households will make. Managing maintenance standards that keep housing in good condition and account for a very diverse population with all kinds of expectations about their housing, and varying physical and financial abilities can be a challenge. Clear, consistent code enforcement of housing standards is critical to keeping the housing stock healthy and making people feel as though everyone is being treated fairly.

Rec 4

Property maintenance and resources for seniors and current residents.

An annual windshield survey of property conditions could help Forest Park target enforcement resources effectively, hold commercial property owners accountable for property standards and identify owner-occupants who need support with maintenance issues. Providing loan and grant funds to owner-occupied households that need support has been identified in many communities in Hamilton County. Using American Rescue Plan funds, Hamilton County will be launching a county-wide home repair program to support residents. Forest Park will play an important role in making a program like this work. Regular property condition analysis will help Forest Park connect homeowners to the resources that are available and hold commercial owners accountable.

Rec 5

Social service supports.

Code enforcement is an important way to ensure buildings are maintained. It is also a way to identify households who are struggling. Seniors who can no longer make needed repairs themselves need support, maybe financially but also potentially with other services. There should be a way to identify households, not only senior households, that may need some kind of social service supports and make connections to the appropriate agencies. Housing inspectors come in direct contact with Forest Park residents in need all the time, often without the resources to do anything about the needs they see. A system that gets people to the services they need can start with a housing inspection. If there are relationships with appropriate agencies that can provide financial and other supports this can be a very effective “portal” to make connections.

Rec 6

Rental and commercial properties.

Commercially-owned residential properties and commercial properties also need clear and consistent code enforcement. As real estate of all kinds ages this becomes more important. Commercial properties, also in some cases over 50 years old, needs regular maintenance and upkeep. Similarly, intervention around code enforcement may lead to redevelopment when owners are unable or unwilling to adequately maintain property. Commercial institutional investors of single-family homes have been identified as a concern for low property standards, predatory rent practices across Hamilton County. Partnering with the county and other jurisdictions in Hamilton County to make sure these owners are meeting community standards can be a way to increase code compliance.

Large multi-family property owners in Forest Park are, for the most part, responsible operators who maintain properties adequately. It is important for Forest Park to know and connect with property owners and property managers through regular check-ins.

Forest Park property owners should be encouraged to accept housing choice vouchers from potential tenants who qualify. A voucher can go a long way to reducing the cost-burden for households who want to live in Forest Park.

Rec 7

Family-friendly community.

Suburban communities were built to support families. They were built around schools and raising children. While Forest Park has a much more diverse population today, including the life cycle and ages of households, family supports are still an important part of what makes Forest Park attractive to new home buyers and the next generation of residents.

Library and Community Center. People worry about the lack of support for school levies, cited the need for a community center, and see the relocation of the library as an important opportunity, both at the new site and the site that will be vacated. Taking best advantage of the library re-location will be important to the community. Interviews revealed many different ideas for the best use of the old library site. The City may want to convene the many stakeholders who will be interested in the issue, particularly those with a potential role to play in implementation, together to create a shared vision and implementation strategy that will ensure the City can maximize this opportunity.

Winton Woods School District. Finding ways to encourage support for the Winton Woods School District is an important part of any housing strategy that keeps the market for existing and new single-family homes strong in Forest Park. Lack of communication and a lack of understanding about what is happening in schools has in some part contributed to the lack of support for the district. Reconnecting homeowners to the schools in “non-levy” times and sharing the work of educating children can be accomplished in many ways. Information sessions, invitations to school events and activities in the broader community, encouraging community volunteers in the school building during the school day are some of the ways that residents might get reconnected to the work of the District. Another important stakeholder group that needs to be connected are parents of children in the district who are residents of Forest Park but maybe not homeowners. Renters in the community should be encouraged to vote in elections and participate in the electorate process in general. As Forest Parks works to re-brand the community, schools should be an important part of the new message to homeowners and home buyers.

Implementation

City's Role

Redevelopment of obsolete uses may take intervention by the city. Site assembly, demolition and site preparation are ways the city can have a direct impact on the outcomes of redevelopment. Working with other public partners like the schools and the library can also enhance opportunities to guide outcomes in ways that are most beneficial to Forest Park. Initial investments in real estate acquisition can pay off with greater value redevelopment, and with uses that are more in keeping with what Forest Park wants to accomplish.

Forest Park Housing Opportunities Map

The **Housing Opportunities Map** highlights current projects in the pipeline and areas where there is potential for additional new development. Current projects, highlighted in yellow, are projects that have been presented to the city for initial review. These projects taken together represent the addition of another 850 housing units in Forest Park. That is a significant addition to the city and could increase Forest Park's population by over 1,000 residents. The **Housing Opportunities Map** also highlights an additional set of potential redevelopment sites. Not all of these sites have been rezoned and additional review will be required for these types of projects to move forward.

The sites shown in red demonstrate what could be another round of redevelopment opportunities. It should be pointed out that this set of projects has not been planned, they are shown to illustrate additional potential only.

Site 1 suggests the land available at the intersection of Waycross and Mills in front of the Ameritas Life Insurance Corporate offices might provide space for new housing. Townhouses for sale or other mid-density product would be appropriate for this site. Design would need to respect the visual impact to Ameritas and respect the entrance and visibility of their offices.

Site 2 at the intersection of Winton and Kemper suggested there are ways to re-imagine obsolete retail uses along the main corridor that could add housing locations and create space for more contemporary mixed-use projects. Projects could be envisioned in ways that incorporate existing businesses and active commercial uses, while reducing pavement no longer needed for parking and additional building sites. In this case a project could add new activity to the important center of the community across from city offices and near schools. Interview participants expressed concern with the general aging of retail uses along Winton and the negative impression some of these underperforming sites were having on the City.

Site 3 represents a further expansion of an already planned mid-density housing redevelopment. In interviews people indicated seeing this area as a place to grow locally serving, locally owned small business. This is the place where a walkable district with a coffee shop and local restaurant would make existing and new housing even more attractive and enhance the planned library relocation.

Site 4 is a suggested use of another open space in front of the existing Forest Park Apartments.

This site might provide a location for a multi-generational housing project that includes space for community gardening. This product type was specifically called out as a way to serve the Bhutanese and Nepalese community who are looking for ways to put down roots in the community and improve their housing choices. It is also close to the Forest Chapel United Methodist Church and early learning Center, important anchors in the community.

Zoning Updates

Another important step to supporting these kinds of redevelopment efforts could include some updates to the Forest Park Zoning Code. The current Code does not allow for the variety of housing types described above except in Special Planning Area Districts (SPA) districts. Allowing for more housing types by right, with conditional use provisions if appropriate, would streamline the review process for potential developers and make existing land that could be developed more attractive. Particularly if areas were proactively rezoned by the City to support intended uses. Allowing for some residential uses in commercial zones could also encourage more creative reuse plans for aging and obsolete commercial areas. These sites would likely require PUD zoning to provide the City with adequate design and site planning review for redevelopment plans that may incorporate existing uses, require creative parking and landscaping solutions and creative building frontage requirements.

There are also a limited number of areas where there is land that might be reclaimed for housing development that is currently used as significant setbacks; areas along Waycross, at Waycross and Mill and possibly along Sharon Road. This would require discussions with current property owners and probably replatting to make new development possible.

The **2007 Forest Park Redevelopment Plan** envisioned many of these objectives as important to moving Forest Park forward and making sure it stayed a contemporary, competitive community in the region. Redevelopment of commercial areas was planned as new commercial uses. As markets have matured in other parts of the region, new redevelopment is often mixed use and includes housing in places that were formally commercial, and commercial uses in places that were historically residential. Forest Park is well-positioned to take advantage of that trend. It has an existing development pattern that is somewhat denser than neighbors to the north, and it has several opportunity areas that are ripe for redevelopment. Forest Park has held market value in its existing housing stock, which gives investors' confidence that new kinds of product would attract buyers.