Regional Planning and Collaboration for Affordable Housing: Northern Kentucky’s Regional Housing Network

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by

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ABSTRACT

A regional affordable housing plan was one objective of a larger, continuing economic development planning effort in Northern Kentucky called Vision 2015. Efforts to move the housing plan forward ultimately stalled and the effort was abandoned by Vision 2015 in the summer of 2009. Why did Northern Kentucky’s attempt to develop an affordable housing plan fall apart? This question serves as a jumping off point for a broader examination of the regional housing network’s ability to plan and collaborate. The literature describes the devolution of American housing policy from the federal to the local level and the growing importance of partnerships among local government, non-profit agencies and the private sector. The potential for flexibility and innovation in local approaches has increased, but so has the complexity and fragmentation of American housing policies.

This case study relies on semi-structured interviews of participants in the Northern Kentucky’s housing network. Attitudes and opinions are presented in the words of interview respondents to describe the challenges participants negotiate to create successful partnerships for affordable housing. Barriers include weak private sector participation, lack of municipal involvement outside the region’s urban core, and the need for leadership to unify the vision and objectives of the network. Nonetheless, Northern Kentucky’s housing network has built strong relationships and developed a culture of collaboration, particularly among non-profit and social service agencies. The region’s housing and planning context is also considered in light of the literature on regional cooperation, housing planning, and the impact of evolving U.S. housing policy on local affordable housing development.
ACKNOWLEDGEMENTS

I owe my family and friends a huge debt of gratitude for all of their love and support. My fiancé, Kyle, is as good a guy as any girl could hope to find, keeping my spirits up and my belly full while remaining the most patient person I know. My sister, India, picked up my slack and took on a huge share of our family responsibilities and still found time to do some proof-reading. My daughter, Lilith, is the best kid anyone could ask for, and I am so lucky and proud that I get to be her mom. Jeff and Dawn Wiest have been nothing if not accommodating and helpful, working around my busy schedule and always being good to my daughter.

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Table of Contents

Abstract…………………………………………………………………………………………...iii
Acknowledgements………………………………………………………………………………..v
Table of Contents…………………………………………………………………………………vi
Figures and Tables……………………………………………………………………………… viii
Abbreviations……………………………………………………………………………………...x

Chapter 1: Introduction .................................................................................................................................1
  1.1 Vision 2015’s Affordable Housing Planning .................................................................1
  1.2 Research Questions ........................................................................................................2
  1.3 Objectives ........................................................................................................................3
  1.4 Methodology .....................................................................................................................4
  1.5 Outline of the Chapters ....................................................................................................4

Chapter 2: Literature Review .........................................................................................................................6
  2.1 Introduction .......................................................................................................................6
  2.2 American Housing Policy since the 1930s .......................................................................8
  2.3 Local Housing Planning: Action and Innovation ............................................................16
  2.4 Regional “Fair-Share” and Inclusionary Approaches ......................................................20
  2.5 Inter-organizational Coalitions and Network Collaboration .........................................30
  2.5 Conclusion .......................................................................................................................37

Chapter 3: Northern Kentucky Background ..............................................................................................39
  3.1 Description and Definition of the Northern Kentucky Region .........................................39
  3.2 Northern Kentucky Housing Profile ...............................................................................47
  3.3 Northern Kentucky’s Housing Planning Context ...........................................................50
  3.4 Conclusion .......................................................................................................................58

Chapter 4: Methodology ...............................................................................................................................60
  4.1 Case Study Approach .......................................................................................................60
  4.2 In-Depth Interviews .........................................................................................................63
  4.3 Analysis ...........................................................................................................................68

Chapter 5: Findings ......................................................................................................................................72
  5.1 Introduction .......................................................................................................................72
  5.2 Vision 2015’s Affordable Housing Group: A Microcosm of the Region’s Housing Planning? ..................................................................................................................73
  5.3 Defining Northern Kentucky’s Housing Problems ...........................................................76
  5.4 What Is Working in Northern Kentucky? .........................................................................78
  5.5 Barriers to Affordable Housing Collaboration ................................................................85
  5.6 Making the Network Stronger .........................................................................................102
  5.7 Conclusion .......................................................................................................................106

Chapter 6: Conclusions and Recommendations .........................................................................................108
  6.1 Reflections on Northern Kentucky as a case study .........................................................108
  6.2 Vision 2015 and Regional Housing Planning ..................................................................110
6.3 Housing Problems in Northern Kentucky.......................................................111
6.4 Evaluation of Northern Kentucky’s Housing Network.................................112
6.5 Strengthening Collaboration in Northern Kentucky..................................120
6.6 Research Limitations and Weaknesses.......................................................125
6.7 Directions for Further Research...............................................................125

Works Cited........................................................................................................127

Appendix I: NKY Housing-related collaborative organizations and efforts..........136
Appendix II: Project Information and Consent to Participate............................139
Appendix III: Interview Record Sheet..............................................................140
Appendix IV: Interview Questions..................................................................141
Figures and Tables

Figure 1: Vision 2015’s “Power of Six”..............................................................1
Figure 2: Timeline of US Housing Policy since 1934...........................................9
Figure 3: Diversity, interdependence and authentic network dynamics.................33
Figure 4: Map of Kentucky and Northern Kentucky region..............................39
Figure 5: Detail of counties included in Northern Kentucky region....................40
Figure 6: Population of nine Northern Kentucky counties.................................40
Figure 7: Urban centers in Northern Kentucky...............................................41
Figure 8: Northern Kentucky counties housing cost burden..............................49
Figure 9: Renter cost burden, Northern Kentucky compared to state average.......50
Figure 10: Locations of participating housing-related agencies..........................68
Figure 11: Northern Kentucky housing problems identified by interview participants78
Figure 12: SWOT analysis of Northern Kentucky’s affordable housing network.....113
Figure 13: Example of a poster produced for "Faces and Places of Affordable Housing" Campaign.................................................................124
Figure 14: Example of Affordable Housing Campaign Poster............................124

Table 1: Northern Kentucky urban centers.......................................................42
Table 2: School districts in Boone, Kenton and Campbell Counties.......................44
Table 3: Incorporated cities in Boone, Kenton, and Campbell Counties...............45
Table 4: Backgrounds of interview respondents..............................................67
## Abbreviations

<table>
<thead>
<tr>
<th>Abbreviation</th>
<th>Description</th>
</tr>
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<tbody>
<tr>
<td>CoC</td>
<td>Continuum of Care</td>
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<tr>
<td>CBDO</td>
<td>Community-based development organizations</td>
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<td>CDBG</td>
<td>Community Development Block Grant</td>
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<tr>
<td>CDC</td>
<td>Community development corporation</td>
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<tr>
<td>CDFC</td>
<td>Catalytic Development Funding Corporation</td>
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<tr>
<td>CHDO</td>
<td>Community Housing Development Organization</td>
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<td>CHP</td>
<td>Columbus Housing Partnership</td>
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<td>CILO</td>
<td>Center for Independent Living Options</td>
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<td>CMS</td>
<td>Complex Multi-Organizational System</td>
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<td>COAH</td>
<td>New Jersey Council on Affordable Housing</td>
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<tr>
<td>FHA</td>
<td>Federal Housing Administration, formerly Home Owners Loan Corporation (HOLC)</td>
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<tr>
<td>FMR</td>
<td>Fair-market rent</td>
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<tr>
<td>HEARTH</td>
<td>Homeless Emergency Assistance and Rapid Transition to Housing Act</td>
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<tr>
<td>HOLC</td>
<td>Home Owners Loan Corporation, later became Federal Housing Administration (FHA)</td>
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<tr>
<td>HOME</td>
<td>HOME Investment Partnerships Program</td>
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<td>HOPE VI</td>
<td>Housing Opportunities for People Everywhere Program</td>
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<tr>
<td>HUD</td>
<td>US Department of Housing and Urban Development</td>
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<tr>
<td>IRB</td>
<td>Institutional Review Board</td>
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<tr>
<td>IZ</td>
<td>Inclusionary zoning</td>
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<tr>
<td>KCHP</td>
<td>Kentucky Council on Homeless Policy</td>
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<tr>
<td>KHC</td>
<td>Kentucky Housing Corporation</td>
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<tr>
<td>KICH</td>
<td>Kentucky Interagency Council on Homelessness</td>
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<tr>
<td>LIHTC</td>
<td>Low-Income Housing Tax Credit</td>
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<tr>
<td>LISC</td>
<td>Local Initiative Support Corporation</td>
</tr>
<tr>
<td>MSA</td>
<td>Metropolitan statistical area</td>
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<tr>
<td>NIMBY</td>
<td>“Not in my backyard”</td>
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<tr>
<td>NKADD</td>
<td>Northern Kentucky Area Development District</td>
</tr>
<tr>
<td>NKHHC</td>
<td>Northern Kentucky Housing and Homeless Coalition</td>
</tr>
<tr>
<td>NSP</td>
<td>Neighborhood Stabilization Program</td>
</tr>
<tr>
<td>OKI</td>
<td>Ohio Kentucky Indiana Regional Council of Governments</td>
</tr>
<tr>
<td>PIT Count</td>
<td>Point-in-Time Count of Homeless</td>
</tr>
<tr>
<td>PMKH</td>
<td>Protect My Kentucky Home Program</td>
</tr>
<tr>
<td>RCA</td>
<td>Regional Contribution Agreements (New Jersey)</td>
</tr>
<tr>
<td>SRO</td>
<td>Single-room occupancy</td>
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Chapter 1: Introduction

1.1 Vision 2015's Affordable Housing Planning

Vision 2015 launched a strategic, ten-year planning effort for Northern Kentucky in 2005. The planning process, an outgrowth of a 1995 regional plan called Quest, was spearheaded by a number of business, local government, and community leaders interested in strengthening the region’s “economic competitiveness and prosperity” by addressing six primary issues: Economic Competitiveness, Educational Excellence, Effective Governance, Livable Communities, Urban Renaissance, and Regional Stewardship. One of the objectives of the “Urban Renaissance” strategy included the expansion of affordable and accessible housing as a way to increase homeownership and revitalize the urban core (Vision 2015, 2010).

Figure 1: Vision 2015's "Power of Six" interconnecting strategic goals for improving Northern Kentucky’s regional competitiveness (Source: Vision 2015 2010).

A small working group was formed to facilitate the creation of a regional affordable housing plan through inter-jurisdictional and interorganizational collaboration and citizen participation. They also hoped to reframe the issue of affordable housing in order to reduce negative connotations and increase community support. The group planned to “organize a larger community conversation” in the summer of 2009 to “develop and prioritize specific short-term
and long-term strategies to increase quality affordable housing options in our community” (Vision 2015, 2010).

However, that larger conversation ended before it began. The development of regional affordable housing strategies had been discussed within the larger Vision 2015 process since 2005, but the effort was slow-moving and difficult to organize. No plan emerged from the working group by the summer of 2009 when their activities stalled. By the end of the year, the working group had dissolved and the idea of a regional housing plan was taken off of the Vision 2015 agenda for the foreseeable future (Interviews 2009-2010).

Explanations for the Vision 2015 affordable housing group’s lack of progress and ultimate disbandment included a lack of leadership, an inability to connect and collaborate with actors outside of the public and non profit sectors (especially the private sector), insufficient resources, and a failure to effectively frame and communicate their mission and goals. Housing affordability has not been a highly ranked priority for Vision 2015 or other important regional players. In addition, the issue received little attention from the public and elected officials in Northern Kentucky (Interviews 2009-2010).

The initial intent of this project was to observe and report on the Vision 2015 group’s process and progress. However, the disintegration of that effort offered an opportunity to examine Northern Kentucky’s affordable housing network. Given the lackluster outcome of the Vision 2015 affordable housing group’s attempt at regional housing planning, what can be concluded about Northern Kentucky’s capacity to develop a regional strategy for affordable housing in general?

1.2 Research Questions

The primary research questions of this thesis were:

- How do stakeholders in Northern Kentucky’s affordable housing network work
together across sectors and jurisdictional boundaries?

- How can collaboration be improved to develop a regional housing approach?

To answer this overarching question, secondary questions included:

- How do network actors perceive the Vision 2015 effort, in terms of its strengths and weaknesses?
- How do network actors define Northern Kentucky’s primary housing problem(s)?
- What resources and opportunities facilitate innovation and effectiveness of the network to address regional housing goals?
- What challenges and barriers hinder collaboration in Northern Kentucky?
- How do attitudes, values, and priorities affect cooperation within the network, and—by extension—the ability of the network to develop an affordable housing plan for the region?

1.3 Objectives

This thesis explored communication and cooperation among actors across agencies, sectors, and jurisdictions in Northern Kentucky working to develop strategies to meet affordable housing needs in the region. It also considered how collaboration and planning operate in environments referred to as “complex multi-organizational systems” (Hopkins & Alexander 2009) or “complex adaptive systems” (Abbott 2009), defined as a “multiplicity of institutions, practices, and motivations jointly interacting to shape metropolitan development” (Innes and Booher 1999).

According to Hopkins and Alexander (2009), planning in this context is “defined as information structured by multiple agents inside the system” rather than managed from outside.

Case study research of the “multiple agents” participating in Northern Kentucky’s affordable housing network provided insights about the way actors and organizations manage to work together, despite a number of challenges. This thesis contributes to the literature on regional
planning, affordable housing, and inter-organizational collaboration, presenting the experiences of sixteen network actors in their own words, collected through a series of in-depth interviews.

1.4 Methodology

Literature Review

Planning literature on affordable and low-income housing in the United States formed the foundation of this research. This literature review provides an overview of affordable housing, the decentralization and devolution of national housing policy to local control, and the progressive fragmentation of American housing policy. In addition, research on local affordable housing innovation and planning is presented. The review concludes with a discussion of inter-organizational partnerships, networks, and the role of social capital in partnerships.

Case Study

A case study attempts to “illuminate a decision or set of decisions: why they were taken, how they were implemented, and with what result” (Schramm 1971). A case study is defined as an “empirical inquiry” that “investigates a contemporary phenomenon in depth and within its real-life context” (Yin 2009). The literature review on decentralized affordable housing policy and planning provided the background to develop research questions that guided inquiry. Research findings were based on in-depth, open-ended, semi-structured interviews. The qualitative data collected during these interviews is presented in the words of interview participants.

1.5 Outline of the Chapters

Chapter One introduced this study’s research questions and summarized the approach used to examine how organizations and agencies collaborate across sectors and jurisdictional boundaries in Northern Kentucky to plan strategies and programs for affordable housing in the region. Chapter Two reviews the extant literature on affordable housing policy, planning and collaboration. Chapter Three presents background on the Northern Kentucky region, defining the
boundaries of the area, its housing needs, and its planning context. Chapter Four details the methodology used for data collection and analysis. Chapter Five presents findings from the interviews with actors in Northern Kentucky’s housing planning network. Chapter Six concludes the thesis with a discussion of recommendations for strengthening the region’s housing planning network, a description of research limitations, and directions for future research.
Chapter 2: Literature Review

2.1 Introduction

This chapter reviews the scholarly literature on affordable housing policy, planning, and partnerships in today’s decentralized housing policy environment. Three main bodies of research are discussed. The first section describes the changing role of the federal government in American housing policy since the Great Depression. The next section presents research on local and regional housing planning and policy innovation, including examples of affordable housing approaches used in different areas of the United States. The final section discusses the growing importance of collaboration and partnership in planning, designing, financing, and administering affordable housing programs at the local level. Research on networks, complex multiorganizational systems, and social capital are reviewed there.

Defining Affordability

The U.S. Department of Housing and Urban Development (HUD) defines affordable housing as housing which costs no more than 30 percent of household income. While the housing expenses of the majority of Americans are below that 30 percent threshold, low-income households often pay much more. While housing affordability applies to all income levels, it is most problematic for households at the low end of the socioeconomic scale. Housing costs are a substantial burden for poor Americans and carry serious consequences for individuals, families, and communities. HUD identifies the lack of permanent affordable housing as the “principal challenge facing communities in preventing and eradicating homelessness” (Lang 2008; HUD 2002, 50).

Economic segregation has become more pronounced in recent decades, even as racial segregation has declined (Landis & Le Gates 2000). An inadequate supply of affordable units
renders Section 8 Housing Choice Vouchers practically useless when recipients are unable to locate apartments at or below Fair Market Rent. Housing choices for many low-income households are frequently limited to units in declining neighborhoods with high crime rates and concentrated poverty (HUD 2002).

**The affordable housing crisis**

Since the late 1970s, the cost of housing has increased faster than median incomes (Landis & Le Gates 2000). Low- and moderate-income households disproportionately feel the burden of rising housing prices. Affordable housing stock has declined due to reductions in federally-assisted housing funding, condominium conversions of inexpensive apartments, gentrification and urban revitalization, deterioration and abandonment of poorly maintained rental units, and construction trends that favor the construction of detached, single-family housing (Landis & Le Gates 2000). This problem is particularly severe along the East and West Coasts, where high-priced housing prices most families out of homeownership and creates tremendous housing cost burdens for low- and moderate-income renters (Padilla 1995; Powell 2005).

According to Russell (2003), another factor that has “contributed to the continuing perception that the supply of housing cannot meet perceived and projected demand” is political fragmentation. Changes in state law have increasingly allowed suburban communities to resist annexation and maintain independence through incorporation. The federal government has reinforced suburbanization through federally insured home loans, highway construction, and past lending policies that have discouraged racial integration. Affluent whites seeking “suburban ideal” fled urban centers for outlying subdivisions, fueled by a desire for cheap land and a degree of racial and economic prejudice. Economic rationality motivated newly incorporated jurisdictions to enact zoning and land use regulations that would attract business and residents adding to the local tax base and exclude those who did not (Russell 2003, 450).
2.2 American Housing Policy since the 1930s

In his recent book, *The Housing Policy Revolution: Networks and Neighborhoods*, David J. Erickson (2009) chronicles the federal government’s role in American housing policy since the Great Depression of the 1930s. In 1934, Roosevelt’s New Deal established the Home Owners Loan Corporation (HOLC), which later became the Federal Housing Administration (FHA). The 1937 National Housing Act authorized the construction of public housing and linked housing production to slum clearance (Erickson 2009, xiv). In FDR’s 1944 State of the Union speech, the president championed a second Bill of Rights that included “the right of every family to a decent home” (Roosevelt 1944).

Under Johnson’s Great Society of the 1960s, the federal role in housing further expanded. The US Department of Housing and Urban Development (HUD) was created through the Department of Housing and Urban Development Act of 1965. This legislation allocated nearly $8 billion for low-income housing production and rental assistance. Title VII of the 1968 Civil Rights Act, also known as the Fair Housing Act, made housing discrimination on the basis of race illegal, focused on poverty deconcentration and opening the suburbs to racial integration, and increased the enforcement role of HUD (Erickson 2009, 2; Thompson 2006; Califano 1999; Bonastia 2004, 20).

Nixon’s 1973 moratorium on federal low-income housing assistance occurred in response to HUD and FHA scandals, rising costs of the subsidized housing program, criticisms of the design
<table>
<thead>
<tr>
<th>Year</th>
<th>Event</th>
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<tbody>
<tr>
<td>1934</td>
<td>New Deal creates Home Owners' Loan Corporation (later becomes the FHA)</td>
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<tr>
<td>1937</td>
<td>National Housing Act establishes public housing and links housing production to slum clearance</td>
</tr>
<tr>
<td>1944</td>
<td>FDR asserts &quot;the right of every family to a decent home&quot; in State of the Union Address</td>
</tr>
<tr>
<td>1946</td>
<td>Housing Act of 1949; Slum clearance and urban renewal</td>
</tr>
<tr>
<td>1965</td>
<td>HUD created under the Department of Housing and Urban Development Act</td>
</tr>
<tr>
<td>1968</td>
<td>Fair Housing Act bans housing discrimination</td>
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<tr>
<td>1973</td>
<td>Nixon moratorium on federal low-income housing assistance</td>
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<td>1974</td>
<td>Housing and Community Development Act introduces Section 8 vouchers and CDBG funding</td>
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<td>1986</td>
<td>LIHTC credit introduced under the Tax Reform Act</td>
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<td>1987</td>
<td>Stewart B. McKinney Homeless Assistance Act</td>
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<td>1990</td>
<td>National Affordable Housing Act creates HOME Investments Partnership Program</td>
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<tr>
<td>1992</td>
<td>HOPE VI program initiated to revitalize public housing</td>
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<tr>
<td>September 2008</td>
<td>Federal takeover of Fannie Mae and Freddie Mac</td>
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<td>October 2008</td>
<td>Emergency Economic Stabilization Act creates $700 billion TARP bailout</td>
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<tr>
<td>October 2008</td>
<td>Passage of the Housing and Economic Recovery Act and Neighborhood Stabilization Program to address impacts of the foreclosure crisis</td>
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<tr>
<td>February 2009</td>
<td>American Recovery and Reinvestment Act &quot;Economic Stimulus Package&quot; and NSP 2</td>
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<tr>
<td>May 2009</td>
<td>Homeless Emergency Assistance and Rapid transition to Housing Act (HEARTH)</td>
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and quality of public housing, and political backlash against HUD efforts to desegregate the suburbs (Bonastia 2004, 28; Satter 2009, 460; Erickson 2009, xiv). A year later, the freeze was lifted and the Housing and Community Development Act of 1974 was enacted under Gerald Ford. The law cut HUD’s budget and introduced Section 8 vouchers, the role of the federal government switched from housing production to helping low-income households acquire market-rate apartments (Erickson 2009, 25; Bonastia 2004). The act also established Community Development Block Grants (CDBGs), which increased local discretion for affordable housing and community development and increased the importance of private investment (HUD; Erickson 2009, 27).

During the Reagan Revolution of the 1980s, federal housing budgets and the federal government’s control over housing policy contracted again. The introduction of the Low-Income Housing Tax Credit (LIHTC) under the Tax Reform Act of 1986 incentivized private investment in affordable housing production (Erickson 2009, 86). The next year, the Stewart B. McKinney Assistance Act introduced competitive grants to assist local government and non-profit agencies working to address homelessness. The law also required every community to develop a “Continuum of Care” system to support a “coordinated community-based process of identifying needs and building a system to address those needs” (Thompson 2006).

The 1990 National Affordable Housing Act instituted the HOME Investment Partnerships Program as a way to increase the supply of decent, affordable housing through local partnerships (Erickson 2009, 74). As part of that mission, the HOME program sought “to expand the capacity of nonprofit housing providers, strengthen the ability of state and local governments to provide housing, and leverage private-sector participation” (Thompson 2006). HOPE VI program came about in response to recommendations made by the National Commission on Severely Distressed Public Housing in 1992. HOPE VI grants fund the demolition of distressed public housing and
relocation assistance for former residents. These grants are used to leverage private capital
donation and encourage multi-sector partnership to promote mixed-income development

With the housing crash of 2008, several new pieces of legislation were enacted to mitigate the
effects of the economic recession, the foreclosure crisis, unemployment, and bank failures. The
Emergency Economic Stabilization Act and the Housing and Economic Recovery Act passed in
October 2009, closely followed by the American Recovery and Reinvestment Act in February
2009. As a result of these laws, huge federal allocations are targeting housing, community
development, and assistance for citizens dealing with foreclosure and unemployment. A timeline
of American housing policy since 1934 is shown in Figure 2.

According to Erickson (2009), federal devolution fueled “the rise of a stealth housing
program” based upon a “decentralized housing network” of local partnerships (2009, xiv).
Though diffuse and often overlooked, the collaboration among housing activists, non-profit and
public agencies, community development corporations, investors, and private developers has
grown progressively sophisticated. Local housing networks have become politically potent
lobbyists, securing state and federal dollars address homelessness and bolster homeownership.
While HUD policies continue to exert influence, cities and states have substantial discretion in
crafting local housing strategies (Erickson 2009, 68). Local autonomy permits flexibility and
opportunities for innovation, but the effectiveness of local housing approaches relies on a shared
commitment to cooperation among diverse interests. In practice, a disjointed and confusing
mosaic of programs with little integration across jurisdictional boundaries and levels of
government.
Housing policy today: devolution, fragmentation and competition

The federal government’s transition from a centralized policy maker to a funder of local programs has encouraged rivalry between cities and among non-profit agencies jockeying for competitive grants (Katz, et al. 2003). Competition has complicated efforts to develop regional strategies. Community resistance to low-income housing creates further barriers to collaboration; affordable housing is a politically volatile issue for local politicians seeking re-election and hoping to bolster the ability of their jurisdictions to attract business and upper-income residents (Hartman 2008). As each community establishes its own preferences and priorities, NIMBY-ism (“not in my backyard’) and exclusionary zoning emerge to “encourage disfavored groups to settle elsewhere” (Brach 1995). The competition for funding and the stigma of low-income housing seriously challenge a region’s ability to generate the “long-term vision and commitment” needed to create a unified, comprehensive approach to affordable housing (HUD 2002, 150).

Whether this process of devolution and fragmentation is a harmful or beneficial is a matter of some debate. Those who support this trend put forward theories and data to frame the issue as healthy intergovernmental competition to provide for the public good, resulting in positive effects on government responsiveness and efficiency (Feiock 2005). Devolving responsibility to state and local governments has created opportunities for experimentation and creativity (Basolo & Scally 2008). However, others call for regional approaches to avoid the negative consequences of inter-city competition: racial segregation, concentration of poverty in central cities, and the environmental impacts of suburban sprawl (Basolo 2003; Feiock 2005; Katz 2003).

A further consequence of HUD’s limited role in American housing policy is that affordable housing receives little notice in the nation’s policy agenda, leaving HUD programs vulnerable to further budget cuts (Haughey 2001; Hartman 2008). For example, as direct federal subsidies for
low-income multifamily housing and programs for populations with special needs, the financing arrangements coordinated by local and state officials have become more complex (Keyes, et al. 1996). Today, local officials cobble project funding together through a combination of Community Development Block Grants (CDBGs), Low-Income Housing Tax Credits (LIHTC), Section 8 vouchers and private investment, a feat beyond the capacity of many small cities to manage well, if at all (Sandfort & Stone 2006).

**Affordable housing in the “hollow state”**

As responsibility for housing policy continues to devolve, local government increasingly relies on partnerships with outside organizations to provide public services and programs. Milward, et al (1993) call this phenomenon the “hollow state,” defined as an “approach to policy implementation that relies upon private or nonprofit organizations to deliver certain public goods” (in Frederickson & London 2000). The hollow state is a “metaphor for the increasing use of third parties, often nonprofits, to deliver social services and generally act in the name of the state” (Milward & Provan 2000). These public goods include affordable housing and supportive services, increasingly administered through a combination of privatization and sub-contracting (Erickson 2009, 35; Keyes, et al. 1996).

In spite of the complexity of today’s decentralized housing policy environment, local housing networks have managed to double the number of federally subsidized units between 1987 and 2005, and in neighborhoods like New York’s East Harlem, blight caused by vacancy and abandonment has been reduced.\(^1\) (Erickson 2009, 36; Dookchitra 2007, 11; Lang & Hornburg 1998; Fredericksen & London 2000).

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\(^1\) Dookchitra (2007) reports that vacant properties in East Harlem declined from 24.1 percent of the community’s total land area in 1995 to 4 percent by 2005, due to the efforts of Harlem’s “affordable housing ecosystem,” a partnership of policymakers, advocates, planners, and private investors. He notes that the reduction in abandoned properties has occurred throughout many low-income and minority neighborhoods in New York Cities during that time period.
Successful alliances include planners, activists, lawmakers, private lenders and builders, social service agencies, and community development corporations, among others (Keyes, et al. 1996; Sandfort & Stone 2006). Partnerships between local government and nonprofit community development corporations (CDCs) are particularly popular. City officials have found CDCs to be flexible, responsive and innovative; they are committed to helping hard-to-serve populations over the “long haul” and less focused on profit-maximization, unlike private developers (Fredericksen & London 2000; Keyes, et al. 1996).

Local advocates and agencies have joined forces to influence local policy makers on behalf of community development, affordable housing, and homelessness prevention. Arguably, direct political pressure on local leaders is a more effective way to influence change in today’s decentralized environment than lobbying Washington lawmakers (Feiock 2005). The most successful of these collaborative efforts tend to focus on specific issues and projects, though some groups successfully address a broad range of issues simultaneously (Alpert, et al 2006; Thatcher 1999; Fürst, et al 2001).

**Politics and local resistance to affordable housing**

Ronald Utt (2008) believes that devolution has exacerbated the national affordability crisis, despite evidence that local approaches have had some success. Of greatest concern is the fact that decreasing federal involvement has resulted in a loss of “political traction” for housing issues on the national stage. Urban cores continue to decline, and continue to suffer from concentrated poverty, crime, and failing schools. According to Utt, the power of the “politically active middle-class suburban voter” has eclipsed the needs of minorities and the poor in central cities. As a result, low-income housing has suffered from national neglect as political influence shifts to the suburbs. Many politicians representing suburban communities view affordable housing as an “urban issue.” They also work to keep it that way through local zoning and land use restrictions
that bolster property values and minimize tax burdens, to the benefit of “already landed” affluent homeowners and at the expense of low-income households (Utt 2008).

Just as local housing networks can more directly influence local housing policy under devolution, so, too, can local voters. Affluent suburban communities fearing negative impacts of high-density low-income housing on traffic congestion, the environment, blight, crime, declining property values, and higher tax burdens may react through NIMBY-ism (Arigoni 2001; California Department of Housing and Community Development 2006; Oakley 2002; Stein 1996; Lake 1993; Basolo 1996; Tiwari 2009; Downs 2005). Local autonomy is the foundation of power for “not in my backyard” attitudes (Oakley 2002). Pendall (2007) suggests that local exclusion of low-income residents is a result of “deliberate and concerted actions by affluent suburban residents to control access to their communities.” The notion of “community” becomes a “symbolic construction as the place where particular groups belong and others do not” (Wilton 2002).

While concerns about crime and property values are generally the stated reasons behind community concerns about affordable housing, NIMBY responses are frequently rooted in negative stereotypes about minorities, the poor, and individuals with mental and physical disabilities, though this is rarely articulated openly (Hartman 2008; Wilton 2002; Downs 1992, 2005; Lang et al 2008; Levine 1998; Tiwari 2009; Gibson 2005; Kim 2000). Tiwari (2009) states that “those engaging in NIMBY behavior may choose to frame their opposition in more socially palatable terms, such as objections to the physical design instead of its intended occupants, to avoid charges of racism or classism.” Homeowners may, nonetheless, seek ways to limit housing choices for members of “undesirable” racial, economic, or social groups (Katz, et al 2003; Levine 1998). NIMBY-ism can mire affordable housing development in delays that not only increase the time and money needed to complete projects, they may even stall them permanently.
Many scholars agree that NIMBY-ism is a manifestation of something deeper than simple economic self-interest or concerns about personal safety. Tiwari (2009) writes: “The in-group—homeowners, or, in the broader sense, those who have ‘made it’—legitize discriminatory attitudes and behavior, often along stereotypical lines, towards the out-group, i.e. renters, or those who have ‘not made it.’” Tiwari found a positive and highly significant link between NIMBY attitudes and “negative stereotypes about the poor.” Hartman (2008) suggests that homeownership often represents the symbolic equivalent of the American Dream, leading to what he refers to as the “fetishization” of housing.

In the context of the decentralized affordable housing network, NIMBY resistance to affordable housing is not only a political or public relations barrier to overcome; it affects collaboration across jurisdictional borders and impedes a broader, regional approach to solving housing problems. Cities decline to work with neighboring municipalities if collaboration means they will agree to assume a “fair share” of the region’s low-income housing. Others focus exclusively on politically safe housing goals, such as homeownership assistance programs, in order to avoid the political strife that comes with local resistance to multi-family rentals or subsidized housing. And those who believe affordable housing to be exclusively an urban concern will see the issue as irrelevant to suburban and rural communities. On a regional level, the result is an incomplete and fragmented housing policy with varying levels of participation from municipalities, including several that decide to opt out altogether.

**2.3 Local Housing Planning: Action and Innovation**

There are a number of factors that can influence local acceptance and implementation of innovative affordable housing approaches. These include the perception of housing affordability
as a crisis; the desire of jurisdictions to maintain local autonomy; the local political environment; the institutional structure of the region’s affordable housing network; the level and diversity of public participation; and the degree to which the local housing market is understood and communicated to planning participants and the general public (Basolo & Scally 2008; Booher & Innes 2002).

**Public Perception of Crisis**

The public perception of crisis provides visibility for local housing needs, strengthening and expanding the desire to develop innovative new programs (Basolo & Scally 2008). Nationally, housing has not risen to the top of American legislative priorities, despite the recent housing market crash and record numbers of foreclosures. Lang (2008) believes this is because housing tends to be seen as a regional concern, unlike health care and financial reforms that have been framed as “universally broken.” However, in areas where rising housing costs are widely acknowledged and have exceeded increases in median incomes, affordability pressures have contributed to the implementation of innovative affordable housing plans (Montgomery County 2001a; 2008).

**Local Autonomy**

Local autonomy refers the desire local jurisdictions to determine their own legal, fiscal, and land-use policies without state and federal intervention (Chapman 2003). Where there is a high value placed on home rule, outside intervention in zoning and land use is viewed as unwanted interference. Mandates requiring local policy changes are often met with “reluctant conformity or hostile opposition” (Basolo & Scally 2008). Localities may not overtly block these policies and programs, but intentional foot-dragging slows implementation and or technical compliance with the letter of the law often falls short of the law’s intent. According to Basolo and Scally
(2008), the “disconnect between state goals and actions in the face of local opposition remain a significant impediment to any comprehensive housing initiative.”

**Local political culture and contested elections**

Local political culture and contested elections are related to opportunities for change and innovation in local housing policies. Politically progressive areas are more likely to implement plans and policies in support of affordable housing, while the opposite tends to be true in conservative areas (Basolo & Scally 2008; Meyer & Minkoff 2004). Regions with a high level of interest group activity, generally initiated by affordable housing advocates, encourage coalition-building among employers, government officials, faith-based organizations, and others in support of new affordable housing initiatives (Basolo & Scally 2008). Basolo and Scally (2008) and Piven and Cloward (1977) claim that highly contested elections are more likely to result in policy innovation and change, though a study by Meyer and Minkoff (2004) refutes any correlation between the two.

**Institutional structure and access to resources**

Institutional structure relates to the ability of actors in housing networks to gain access to and benefit from available resources. Resources include more than funding; flexibility in dispersing funds, information-sharing, leadership, man power, technical know-how and logistical support are also important assets. A lack of coordination or a high degree of segmentation stifles innovation, while partnerships with a clearly defined lead agency foster it (Basolo & Scally 2008; Bendor & Mookherjee 1987).

**Diverse participation in the planning process**

Plans produced in cloistered planning offices staffed by “objective” technocrats too often gather dust, never implemented. In contrast, planning that includes citizen input and involvement from diverse stakeholders improves the chances that a plan will lead to action. Broad
participation allows plans to be more than just a series of steps to achieve a set of goals. The process can raise public awareness of local housing needs, improve and expand collaboration between the public, private, and non-profit sectors, and increase the levels of community support during implementation (Varady & Birdsall 1991). Public hearings and informal community forums, neighborhood outreach, “visioning” activities, and savvy media relations campaigns raise public awareness and increase diverse participation. However, participation by disparate community interests on complicated and conflict-prone housing issues requires far more time than planning carried out by a small, homogenous group of stakeholders. Limiting participation can streamline the planning process and minimize conflict, but a plan developed without community buy-in may be impossible to implement (Varady & Birdsall 1991).

Public participation is seen as a way to increase legitimacy for implementing government policy in general (Cuéllar 2005). However, Irvin and Stansbury (2004) find that participation can, in some cases, simply “ratify selfish decisions that favor the most powerful or persuasive members of the collaborative group rather than the wider public.” According to Goodlad and Burton (2005), the entire debate about the value of participation ignores the structural and cultural inequalities that may determine whether certain groups—the poor, minorities, the disabled, and so on—can participate effectively in the first place.

**Access to data**

Regional housing market analysis establishes the economic context of local housing, useful knowledge for planners, private and non-profit housing developers, and homeowners. A housing market analysis should include information on residential construction, median home prices, median rental costs, and foreclosure rates. It should also take into account regional and national economic trends, such as unemployment and poverty rates, interest rates, and population growth (Varady & Birdsall 1991).
HUD’s comprehensive housing analysis projects future trends based on past data, but many smaller cities do not have the staff or the technical capacity to perform complex statistical analyses (HUD 2009a). HUD has not always succeeded in providing sufficient technical assistance to municipalities, whose housing plans then suffer from a lack of sophistication. Housing networks with access to professional and academic expertise from local and state government agencies, universities, and professional organizations can overcome data deficiencies and gaps in local planning expertise (Varady & Birdsall 1991).

2.4 Regional “fair-share” and inclusionary approaches

Political fragmentation and the tendency of local governments to ignore regional housing needs means most municipalities do not contain a “fair share” of affordable housing. Inclusionary housing policies are intended to encourage or induce the construction of affordable units in cities with a shortage of affordable housing (Witten 2008; Dietrich 1997; Lerman 2006; Padilla 1995; Meck, et al 2000). Inclusionary zoning is based on the idea that every community should provide a “fair share” of the region’s affordable housing within its boundaries, and can be an important element of a regional affordable housing strategy (Calavita, et al 1997; Listokin 1976).

Inclusionary and fair share housing policies are achieved in two ways. The first includes revising local residential zoning to allow more multi-family housing construction and smaller lots for single-family homes. The second approach provides incentives to private developers to create housing for very low-, low-, and moderate-income households (Baker 2005; El Mallakh 2001). In exchange for subdivision approvals, adjudicative permits, and variances (e.g. higher densities that would otherwise be permitted), developers agree to set aside a given percentage of units as affordable, often incorporating price controls to ensure affordability for predetermined period of time (Baker 2005; Dietrich 1997; El Mallakh 2001; Lerman 2006; Powell 2005; Rusk
For builders who cannot construct affordable units on-site, alternatives include off-site units and fees-in-lieu of construction paid to an affordable housing trust fund (Lerman 2006; Young 2005).

Voluntary programs rely on market forces, and conditional “builders’ remedies” take advantage of the demand for market-rate housing in desirable suburbs to create low-income units, which are then sold or rented below cost (Dietrich 1997). Builders’ remedies harness the resources and influence of developers to overcome exclusionary zoning laws, allowing challenges local zoning codes on “behalf of the public interest” for exemptions from local density restrictions (Young 2005; Dietrich 1997). The density bonus, in effect, creates “free land” that lowers costs for inclusionary units and enhances the profitability of “bonus” market rate units (Rusk 2006). In addition, local governments may require that a certain number of affordable units be reserved for those who work or live in the jurisdiction. The requirements may be explicitly stated in an inclusionary housing ordinance or be part of “unpublished housing program policies,” giving preference to those employed as police officers, firefighters, teachers, or nurses (Norquist 2009).

Inclusionary zoning is attractive to many municipalities because it allows them to increase the number of affordable units with little direct public investment (Talbert & Costa 2003). Mixed-income neighborhoods that emerge through inclusionary approaches are thought to provide better educational opportunities to members of lower economic classes, discourage socio-economic segregation, and de-concentrate low-income housing in blighted urban communities (Padilla 1995).

However, there is considerable resistance to inclusionary policies. For example, some opponents of inclusionary approaches worry about the environmental consequences of higher density housing development (Talbert & Costa 2003). Concerns about equity can arise if
additional expenses and bureaucracy might drive up the cost housing for everyone else in the community (Calavita 2004). Many critics have an ideological opposition to what they believe represents government intrusion into private enterprise (California Coalition 2003; Calavita 2004). However, the argument is largely hypothetical; evidence on the economic effects of inclusionary policies on land and housing costs is inconclusive, as is research concerning the financial impacts on homeowners, developers, and land owners (Calavita 2004). A serious weakness of inclusionary housing approaches is that they are essentially “market-driven” strategies subject to economic uncertainty and “the vagaries of local and state political decisions” (Calavita, et al 1997). If the housing market is weak to begin with, private developers will not be motivated to participate, no matter the incentives.

Finally, there have been legal challenges to local inclusionary housing regulations, which have been attacked as unconstitutional restrictions on private property rights and due process (Talbert & Costa 2003). In general, the courts have found affordable housing goals to be a “legitimate state interest,” especially when state law supports a local obligation to provide a fair share of the state’s affordable housing, such as in California, Massachusetts and New Jersey (Kautz 2002). Court decisions support the constitutionality of inclusionary approaches, so long as clear standards and policies are applied equally, IZ laws do not preclude developers from receiving a “fair return” for their investment or “constitute an impermissible taking” (Collins & Rawson 2004; Talbert & Costa 2003).² While no state or metropolitan region has yet met its

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need for affordable housing, dozens of statewide, regional, and local initiatives have experimented with inclusionary housing reforms (Baker 2005).

Recommendations for enacting inclusionary and workforce housing legislation as part of local affordable housing efforts have been offered by David Rusk (2005), the California Coalition for Rural Housing (2003). Inclusionary policies are most effective when they are mandatory rather than voluntary, when set-asides high but realistic (such as 15 percent of new construction), when exemptions are reserved for only the smallest developments, such as those with less than five units, and when in-lieu fees are high enough that the builder’s decision on whether or not to build is “revenue neutral” (Rusk 2005; California Coalition 2003). In addition, public subsidies should maintain affordability for the working poor and not focus on owner-occupied units at the expense of rental options (Rusk 2005; California Coalition 2003).

Fostering a “critical mass of political power” through broad coalition building and public education can counter the perception that affordable housing automatically threatens property values (Rusk 2005). Developers are more likely to support inclusionary legislation when municipalities provide cost offsets and other desirable incentives (Rusk 2005). The early adoption of IZ policies in one municipality can spread to neighboring jurisdictions, in some cases gaining the traction needed to expand state-wide. City leadership should be willing to engage in complex partnerships, to use “creative measures to change the market and drive it to a place where sufficient housing can be built,” and have a genuine and consistent desire to increase affordable housing (Rusk 2005; Haughey 2001). Finally, affordability can become more or less permanent through income requirements and resale restrictions for affordable units, adjusted to permit reasonable equity for owners (California Coalition 2003; Haughey 2001).
Inclusionary housing in California, New Jersey and Maryland

Several parts of the United States have instituted fair-share approaches to affordable housing, including California, New Jersey and Montgomery County, Maryland. These areas have developed and implemented plans and legislation which have produced “significant and measurable” increases in affordable units (Calavita, et al 1997). The affordable housing policies in the following three examples emerged under different circumstances and rely on different approaches. Despite evidence of success, substantial challenges remain.

California

California’s high housing costs led to the adoption of legislation to address its affordability crisis. By law, municipalities must develop local housing elements that specify inclusionary goals and submit them for state certification. Localities retain the right to decide which schemes to include in their state mandated housing elements. These local plans must show that the jurisdiction has zoned “adequate land to accommodate its projected housing needs for all income levels” and specify how inclusionary policies will be applied (Calavita, et al 1997; California Coalition 2003). When local resistance occurs, the state has made headway using “aggressive” public education efforts and strongly worded letters from the state attorney general’s office to convince reluctant city governments to reconsider their opposition. In addition, housing advocates have launched state-wide grassroots campaigns, which successfully garnered support from developers and other private sector actors, as well as a majority of California voters. For example, a $2 billion bond issue was used to support multifamily housing, housing trust funds, and other programs in 2002 (Basolo & Scally 2008).

Politically speaking, local inclusionary housing is typically “either a response to outside (i.e., state) pressure or the product of the concerns indigenous to the generally affluent suburbs in which it is being used…Pressure from grassroots or community groups to make IZ programs
more responsive to the needs of lower-income groups is rare” (Calavita, et al 1997). But, because localities are permitted to decide what strategies to include in their housing elements, a “decentralized, ad hoc, and incremental system” of affordable housing programs exists across California (Calavita, et al 1997). Affordable units remain un-built in municipalities that have technically satisfied legal requirements, and the state has no formal, legal power to enforce local compliance.

The results of California’s inclusionary policy are mixed. As of 2003, only 20 percent of California localities had developed programs that resulted in increased affordable housing production (California Coalition 2003). A number of factors impede local implementation of inclusionary housing, including developer resistance, a shortage of undeveloped land, insufficient public funding, community opposition, high land prices, and inadequate infrastructure (California Coalition 2003).

**New Jersey**

New Jersey ranks as one of the least affordable states in the nation for rental housing. New Jersey’s affordable housing approach resulted from the landmark *Mount Laurel II* Supreme Court decision, which “forced unwilling localities—and a less-than-enthusiastic state—to tackle social and racial integration” through judicial decree. While inclusionary zoning is not explicitly required, it is widely used to meet court ordered fair-share goals because it allows municipalities to comply with *Mt. Laurel* while shifting some responsibility onto developers. Rental units are generally a lower priority than homeownership, but a New Jersey policy that provided fair-share “bonus credits” and the federal LIHTC has encouraged some development of multi-family rental units. New Jersey’s progress “suggests that incentives, within a framework of a mandatory program, can redirect a developer’s approach to inclusionary development” (Calavita, et al 1997).
New Jersey’s lack of affordable housing is blamed on the high cost of housing and land in the state, the sluggish rate of new housing production (which has not matched the growth of new households in the state). While the state hopes to encourage mixed-use housing, state officials concede that, ultimately, “land use decisions are local.” However, cities and towns have become increasingly interested in developing affordable units. The “Growth Share” methodology used by New Jersey’s Council on Affordable Housing (COAH) relies on a formula used to determine the number of affordable units that should be constructed based on the number of new market-rate units and local employment growth. The mandate also provides additional incentives to the private sector in order to create housing for extremely low-income residents (State of New Jersey 2006).

David Rusk has been extremely critical of the state’s use of Regional Contribution Agreements (RCAs), which allowed “wealthy suburbs to sell back half of their ‘fair share’ affordable housing quota to poor cities, thus escaping their court-ordered constitutional duty under Mt. Laurel” (Rusk 2005). New Jersey’s mandate has, nonetheless, increased the number of units for low- and moderate-income residents; moreover, newly enacted legislation promises to strengthen inclusionary rules at the local level (Calavita, et al 1997; Gordon 2008). A shift in the state legislature’s attitude toward affordable housing occurred when a coalition of “strange bedfellows” composed of affordable housing activists, home builders, environmentalists, unions, and faith-based organizations convinced law makers to adopt new rules to end the use of RCAs. David Rusk (2006) calls this change “the most important housing reform legislation enacted in the nation in the past two decades.”

Nonetheless, aspects of New Jersey’s housing policy remain problematic. Preferential selection of local residents for low-income units was prohibited in 1994, but the majority of beneficiaries of New Jersey’s inclusionary policies tend to be from the suburbs rather than the
inner city. While the housing needs of low-income suburbanites are legitimate, one of the goals of the *Mt. Laurel* decision was to foster “racial and economic integration within metropolitan regions; inclusionary zoning cannot be considered a magic bullet for the “deep-rooted problems of social and economic segregation” (Calavita, et al. 1997). In addition, Basolo and Scally (2008) found that the “disconnect between state goals and actions in the face of local opposition remains a significant impediment to any comprehensive housing initiative in New Jersey.” They blame poor coordination among local agencies and a “convoluted” state funding stream, which includes three separate state housing agencies and two housing trust funds (Basolo & Scally 2008).

Without a clear mandate declaring “which areas will receive priority attention and how each department and division will cooperate,” the effectiveness New Jersey’s approach will be undermined (State of New Jersey 2006, 31). Consolidation and streamlining is recommended, minimizing “rules so specific that leveraging funds with other sources is nearly impossible” (State of New Jersey 2006, 37). Other matters requiring attention include building local capacity to implement the “latest advances in housing design and development” and developing strategies to combat negative public perceptions of affordable housing. Toward these ends the state has offered “reasonably priced” technical assistance to municipalities to clarify “rules, regulations, policies, programs and funding opportunities,” as well as sharing data, analysis and best-practices from across the state (State of New Jersey 2006, 39).

**Montgomery County, Maryland**

Montgomery is the wealthiest, most populated, and most educated county in Maryland. It is a regional employment center for tech industries and enjoyed a remarkably low unemployment rate (1.4 percent in 2001). Montgomery County’s rental market has been extremely tight as a result of real estate market pressures, land and construction costs, burdensome local regulations,
and community resistance to low-income housing (Montgomery County 2001b; Montgomery County 2008).

Montgomery County, Maryland required neither state legislation nor court order to initiate its own affordable and inclusionary housing planning. It began with the passage of the Housing Policy Law (Chapter 25 B) in late 1970s, making the County Executive responsible for monitoring housing affordability and providing policy guidelines for local housing decision-making. In 1981, the County Council and County Executive adopted the recommendations of a plan entitled Housing Policy for Montgomery County, MD in the 1980s, and pursued an “extremely active role” in expanding affordable housing at the local level. County priorities include efforts to scatter affordable housing throughout the county, mandatory inclusionary housing through the Moderately Priced Dwelling Unit Program, and pilot programs, such as the conversion of hotels to SROs, adaptive reuse, and right of first refusal by county officials when affordable units are sold. Specific production goals have been established to support this vision. Neighborhood opposition to low-income and affordable housing is acknowledged, but not acquiesced to (Montgomery County 2001b; Montgomery County 2008).

The county’s strategies include public-private partnerships, persuading municipalities to adopt inclusionary codes, and a focus on architectural compatibility and maintenance of affordable units to minimize community opposition. The county also developed policies to encourage innovation, employer participation, public education, and improved lender policies and practices (Montgomery County 2001a, 2001b). Montgomery County’s planning priorities are intended to articulate a strong vision of Montgomery County as a place where “no one is homeless” and every county resident has access to decent housing, adequate space, affordability, housing appropriate to life stage, inclusive communities, supportive services, and safe neighborhoods. There is an explicit desire for Montgomery County to become a “Model for Fair Housing,”
where jurisdictions “comply with the spirit and the letter” of the law (Montgomery County 2001a).

While Montgomery County’s efforts are laudable and its successes notable, would the adoption of the Montgomery model by counties in other parts of the United States yield similar results? When Montgomery implemented its affordable housing policies, the county’s booming job and real estate markets show how desirable an area it had become. The county had little to fear that residents and business would flee to neighboring areas in response to its inclusionary legislation. In addition, the desirability of Montgomery County created two concurrent crises: first, rapidly escalating housing costs; second, with an unemployment rate below two percent, the local economy required more workers to meet local labor demands. Without Montgomery’s robust economic growth, desirability, and affluence, how many other counties would enact its affordable housing approach unilaterally? Would it work everywhere?

**Lessons learned**

Planning and coordination are vital to successful inclusionary zoning schemes, including careful consideration of enforcement mechanisms and how burdens will be shared between the community and developers (Witten 2008). Coordination with other policy objectives, such as environmental sustainability and economic development are also critical components of success (Russell 2003). Key decisions for communities pursuing this approach include the minimum size of projects affected, the ratio of new units to designate affordable (set-aside), the maximum income eligibility for qualifying households, the incentives provided to off-set development costs, and the length of the time units will be required to remain affordable (Padilla 1995; Rusk 2006). In addition, building efficient and knowledgeable program-administration and garnering support from local leaders and residents is important (Padilla 1995).
While inclusionary zoning can play an important role in the development of affordable housing, it is “rarely the total answer to filling a community's affordable housing gap” (Rusk 2006). It is an important tool to improve affordability outside central cities, but it is probably not a solution for racial segregation. Moreover, because the approach relies on new construction, the program will not be successful in weak housing markets or economic down turns.

Input from state and local officials, affordable housing advocates, builders, and other members of the community is important to develop a scheme that balances fairness—to developers, long-time homeowners, and low-income families—and meets the needs for affordable housing and the builders’ bottom line (Rusk 2006). Laura Padilla (1995) writes:

> There are many policies which support and oppose inclusionary housing. The ultimate determination of whether it is acceptable turns in part on particular objectives. For example, if one objective is to provide and retain affordable housing, then inclusionary housing is clearly acceptable. If another objective is to promote integrated housing, it is again acceptable. If an objective is to reduce land controls and promote a free market, then it is not acceptable.

Reforms which hold local jurisdictions accountable for the development and implementation of effective affordable housing plans, yet remain flexible in how those plans take shape, are the most likely to succeed in expanding the stock of quality affordable housing (Baker 2005).

**2.5 Inter-organizational Coalitions and Network Collaboration**

“Stitched together” coalitions can better access the financial, technical, and political resources needed to build low-income and affordable (Keyes, et al. 1996). Dookchitra (2007) notes that “alliances between planners, lawmakers, the private sector, and community-based development organizations (CBDOs) have succeeded in reducing blight and creating new housing” in Harlem, New York City (see page 13 of thesis for data supporting this claim). Partnerships between local government and nonprofit development agencies are particularly popular. CBDOs are seen as flexible, responsive, innovative, able to serve hard-to-reach populations; they are seen as players
who will stay for the “long haul,” and not as motivated by profit as the private sector (Fredericksen & London 2000; Keyes, et al. 1996).

Collaboration among actors with diverse missions from multiple sectors that cross political jurisdictions is challenging. Information, motivation, goals and values are critical components of productive partnerships (Feiock 2005; Fredericksen & London 2000; Thatcher 1999). Good partnerships create benefits for all participants, but identifying good partners with shared goals and values is often difficult (Feiock 2005; Fredericksen & London 2000; Thatcher 1999). Actors must consider the preferences and needs of their constituents and how participation could impair their agency’s ability to act autonomously; how to define, much less address, housing problems is not easy when working with others who have diverse worldviews and priorities (Provan, et al. 2005; Keyes, et al. 1996; Thatcher 1999; Weber & Khademian 2008). The ability to develop interpersonal trust and positive, constructive working relationships characterize successful partnerships (Oh, et al. 2004; Fürst, et al. 2001).

Some constraints on regional affordable housing development “lie at a much larger scale” than the metropolitan area, such as population decline, unemployment caused by deindustrialization, and shifts in the national economy (Immergluck 2008). In regions without a strong culture of collaboration, establishing partnerships with organizations possessing varied skill levels and institutional capacities may lead some agencies to become overextended (Fredericksen & London 2000; Keyes, et al. 1996). Interagency competition for funding can impede cooperation among agencies and municipalities, even when they have similar priorities and goals (Haughey 2001; Lang, et al. 2008).

In housing networks, each partner has a separate but complementary role to play. Public programs are often delivered by non-profits, community organizing groups, and “cross-sectional coalitions” that include the private sector. Local governments set priorities for tax expenditures
and receive pass-through funding from the state and the federal government, and affect local efforts through land-use and zoning regulation. Universities and policy research centers provide expertise, data, and analysis, which make them a “key resource for government and nonprofit actors” (Immergluck 2008).

Networks and ecosystems are analogies used to describe collaboration in today’s decentralized housing policy environment (Abbott 2009; Dookchitra 2007; Lang & Hornburg 1998). Political science contributes the concept of policy networks to explain policy innovation, political influence, agenda-setting, and other behaviors within networks (Alpert, et al 2006; Berry, et al 2004; Rhodes 2007; Sandfort & Stone 2006). Network concepts are also used in public management to explore instrumental aspects of policy performance and the delivery of public services (Berry, et al 2004).

Networks permit individuals to collectively complete complex tasks that could not be accomplished in isolation (Weber & Khademian 2008). They are defined by shared relationships among individuals and/or groups; the structure of these relationships “shapes the contours of daily work” and defines constraints and opportunities for the actors embedded within networks (Sandfort & Stone 2006; see also Berry, et al 2004; Sandström & Carlsson 2008; Weber & Khademian 2008). Network structure is studied to better understand how social systems function and identify ways that “seemingly random actions are connected” (Provan, et al 2005).

**Networks as “Complex Multi-Organizational Systems”**

Decentralized local housing networks are an example of what Innes and Booher (1999) describe as “complex adaptive systems” containing a “multiplicity of institutions, practices, and motivations jointly interact to shape metropolitan development.” Abbott (2009) refers to these networks as “complex multi-organizational systems” (CMS). These systems evolve as organizations confront rapid change in an increasingly complex and uncertain environment
(Alexander 2009). Castells (1997) describes how power is diffused through networks rather than concentrated within individual institutions and organizations, rooted in the interdependence of diverse participants as they work to develop “shared meanings” and strategies that “focus on a common task.” Power and innovation grow as network participants engage to “identify and build on their interdependencies,” which allows for “adaptive change and constructive joint action” (Booher & Innes 2002).

A model of network dynamics developed by Innes and Booher (2002) is shown in Figure 3. This model shows how power becomes a shared resource that broadens choices, eases the flow of ideas, and increases the potential for innovation (Castells 1997; Booher & Innes 2002). This collective power is maximized in networks that are diverse (ideologically as well as demographically), encourage reciprocity (actors have something to valuable offer in return for something they want from others), and facilitate “authentic dialogue” among actors, meaning that the information shared is “accurate and trusted” (Booher & Innes 2002).

**Figure 3: Diversity, interdependence, and authentic dialogue network dynamics** (Source: Booher & Innes 2002)

Planning in CMS involves the tasks of linking, integrating, and coordinating multiple issues, organizations, and actions, which often requires “institutional transformation” (Alexander 2009;
also, Abbott 2009). Hopkins and Alexander (2009) define the role of plans in CMS as “information structured by multiple agents inside the system” rather than prescriptions for controlling “complex systems from the outside.” Planning in CMS requires planners to “expect and value inconsistency, plan within their authority and capacity to influence action, represent and share plans strategically, and use plans as information sources” (Hopkins & Alexander 2009).

Plans take on strategic importance as opportunities for communication, information exchange, and interorganizational coordination (Alexander 2009; Hopkins & Alexander 2009). Plans are not merely products, but more often “inputs to negotiations and consensus building” that focus on participation, reciprocity, and “actionable” decision-making within a network of complex relationships (Hopkins & Alexander 2009; Kaza & Hopkins 2009). Plans spell out the nature of those relationships—past, present and future—and then communicate persuasively how those relationships should be viewed in light of a collective identity built from individual intentions, actions, negotiations, and capacities (Kaza & Hopkins 2009).

The literature on CMS provides insights on planning and partnerships relevant to the increasingly complex networks of non-profit and local government agencies and private sector actors that have emerged as federal housing policy has devolved to the state and local level. It frames planning as process of communication and negotiation among diverse interests to build consensus and group identity. This model recognizes that the power of networks to affect policy and institute change relies upon the interdependence, interpersonal trust and reciprocity among individual actors. It emphasizes and even values the inconsistency, diversity, and uncertainty inherent in local housing networks and how these aspects of collaboration can lead to actionable strategies that are efficient, innovative, and effective.
Social Capital: Network norms of trust and reciprocity

According to Lang and Hornburg (1998), devolution is a “challenge those who shape public policy to find new solutions to longstanding problems.” They assert that housing policy should have a role in developing the ‘‘glue’’ that holds the social and civic infrastructure of communities together. That glue is commonly referred to social capital, “the stocks of social trust, norms, and networks that people can draw upon in order to solve common problems.” Social capital is a combination of resources and relationships “produced in the social life of persons in communities” and determined by the structure of social relationships (Fürst, et al 2001; also Keyes, et al. 1996).

Research on social capital in the context of affordable housing policy tends to focus on the grassroots and community level, generally neglecting networks composed of program managers, policy makers, and housing developers and financiers important to the production of affordable units (Dookchitra, 2007). Strengthening connections among actors and improving the overall access to resources is important as communities work to address complex issues in an environment of devolution and fragmentation. Building social capital in networks establishes a common set of norms and values, reinforcing a collective sense of identity, trust, flexibility, and reciprocity which permits members to work toward a shared vision (Fürst, et al 2001; Keyes, et al. 1996; Lang & Hornburg 1998; Sandström & Carlsson 2008; Dookchitra, 2007; Thurmaier & Wood 2002). When partners relinquish the right to pursue their own interests at the expense of others, they create stable, reliable relationships through which they can access a variety of resources—material, informational, and political (Fürst, et al 2001; Keyes, et al. 1996).

Information, expertise and experience are needed to develop strategies that address complex problems like affordable housing. The flow of resources within networks is dependent upon the development of social capital, which facilitates creativity and the transfer of ideas that can lead
to social change (Dookchitra 2007; Erickson 2009; Fürst, et al 2001; Weber & Khademian 2008; Sandfort & Stone 2006; Sandström & Carlsson 2008). Imperfect information and limited resources reduce the efficiency and effectiveness of collective action, while a unified vision based on a common understanding of complex problems fosters successful problem-solving (Feiock 2005; Weber & Khademian 2008).

Developing trust within collaborative networks is difficult in a fractured and competitive environment. However, providing opportunities for informal, small group interactions among key stakeholders from “competing factions” can lay a foundation of trust, creating the expectation that communication among network actors will be honest, frequent and ongoing (Abbott 2005; Harwood & Zapata 2006; Rydin 2007; Carpenter 2004, 683; Fukuyama 1995, 26).

For all of its positive connotations, social capital should not be seen as a panacea that cures every social ill. Though it contributes to progressive social change, it does not always promote the development of “healthy, democratic, and economically vital communities” (Lang & Hornburg 1998). The same glue used to cement stakeholders in productive collaboration also binds dysfunctional, destructive, even criminal, networks together. For example, political machines, good old-boy networks, organized crime, and street gangs are networks rich in social capital, but nonetheless undesirable, corrupt, and dangerous.

**Building Social Capital and Strengthening Networks**

How can networks with low levels of social capital be enhanced? Van Bortel, et al (2009) offer suggestions to increase social capital through “network management,” defined as “promoting mutual adjustment behavior of actors with diverse objectives and ambitions with regard to tackling problems within a given framework of interorganizational relationships” (see also, Kickert & Koppenjan, 1997).
The party assuming the position of network manager should be an “honest broker,” an individual or organization possessing legitimacy and connections within the network. That manager does not lead so much as steer, providing opportunities for partnership building and shared learning experiences on a level playing field (Kickert & Koppenjan, 1997). Goal-setting and evaluation criteria must be negotiated and defined as part of a “dynamic” planning process, rather than predetermined at the outset. This requires a philosophical shift away from enforcing compliance and towards promoting shared learning. Consensus-building then becomes “more about ensuring that there was something in it for everyone (win–win) rather than getting everyone to sign up to the same joint goals” (Kickert & Koppenjan, 1997).

Time and flexibility are two important components for building social capital and strengthening networks. Decision-making and consensus sometimes stall: “If actors cannot reach agreement at a particular time, it will make sense for them to wait for a more favorable climate, remain vigilant to what is going on around them and be ready to avail themselves of fresh opportunities when they arise” (Kickert & Koppenjan, 1997). Sometimes those opportunities can be created. For example, one partnership overcame decision-making deadlock during a two-day conference in a secluded setting that included participants from various levels of organizational hierarchy, which created a “pressure cooker” for mutual interaction (Van Bortel, et al. 2009).

2.6 Conclusion

This chapter presents literature that explains the evolution of local housing networks as a response to devolving federal housing policy. It also describes how housing planning and affordable housing development have adapted to local partnership and collaboration, providing examples of local and state approaches to expand affordable housing and encourage localities to build their “fair share” of housing for low and moderate-income households. Finally, theories used to conceptualize networks and complex multi-organizational systems are discussed,
including how social capital explains the effectiveness of jointly developed and implemented housing policy. The importance of trust, dialogue, reciprocity, and relationship-building among mutually dependent actors is emphasized, and suggestions for improving network performance are considered.

The review of extant literature shows little has been written on regions where housing costs are relatively low and burdens primarily impact only low-income households. In addition, previous case studies have not examined metropolitan regions that spill across multiple states; Northern Kentucky is generally considered part of the Greater Cincinnati Metropolitan Area, yet its housing funding streams, local government structure, and sense of regional identity are distinct from Cincinnati. Previous research emphasizes affordable housing approaches in fairly progressive coastal areas, but generally overlooks housing efforts in politically and culturally conservative regions like Northern Kentucky. Finally, literature on collaboration and networks tend to focus on developing theory and best-practices. This thesis examines collaboration from the point of view of individuals involved in ongoing housing partnerships and presents their perspectives and experiences in their own words. The following chapter establishes the background in which Northern Kentucky’s housing network operates. It defines the geographic boundaries of the study area, population distribution, regional housing needs, recent planning efforts, and its political environment.
Chapter 3: Northern Kentucky Background

3.1 Description and Definition of the Northern Kentucky Region

The previous chapter reviewed the literature on affordable housing planning and policy-making in light of federal devolution, which has made localities responsible for developing their own approaches to meet local housing needs. This chapter describes the Northern Kentucky region and its housing planning environment to establish the context of regional affordable housing collaboration.

Figure 4: Map of Kentucky and Northern Kentucky Region (Source: Kentucky State Data Center)

Northern Kentucky is located in the northernmost portion of the state, separated from Ohio and Indiana by the Ohio River (Figure 4). The region contains between seven and nine counties, depending whose definition is used. The US Census includes seven counties in Northern Kentucky as part of the Cincinnati-Hamilton MSA: Boone, Campbell, Kenton, Gallatin, Grant, Pendleton, and Bracken. The Northern Kentucky Area Development District (NKADD), one of fifteen special planning districts with state and federal statutory authority in Kentucky, includes eight counties: Boone, Campbell, Kenton, Gallatin, Grant, Pendleton, Carroll, and Owen. Vision 2015, a major regional planning effort, considers nine Kentucky counties, combining all counties included in the U.S. Census and ADD definitions. A detailed map of these nine counties is shown in Figure 5.
The three northern counties of Boone, Kenton and Campbell are the most populated and urbanized in the region. Population centers are most dense in Kenton and Campbell Counties along the Ohio Riverfront (directly across from the City of Cincinnati, Ohio), and along the I-71/I-75 corridor in Boone County (Figure 7). The remainder of the region is much more rural, dotted with a few small towns and suburban subdivisions, farms, and wooded hills. A chart showing the distribution of population through the region’s nine counties is shown in Figure 6.

**Figure 6: Population of nine Northern Kentucky counties** (Data Source: US Census 2000, American Fact Finder)
**Urban Centers**

Important cities in the region include Covington in Kenton County, Newport in Campbell County, and Florence in Boone County. Covington is the largest city in the region and the third largest city in the state, after Louisville and Lexington. It is located at the convergence of the Licking and Ohio Rivers and bordered by hills to its south and west. It is one of Kenton’s two county seats (the other being the City of Independence), although most county business occurs at the Covington Courthouse (Kleber 1992, 236-237). Many of the region’s major social service agencies are headquartered in the city. Covington’s population has steadily declined from its peak of more than 65,000 residents in the 1930s to less than 43,000 today (US Census Decennial; ACS 2006-2008). It contains dense neighborhoods of older housing stock and several historic churches, most notably St. Mary’s Cathedral Basilica of the Assumption.

*Figure 7: Urban centers in Northern Kentucky* (Source: Google Maps)
The City of Newport, separated from Covington by the Licking River, is also a “dual” county seat, sharing the designation with Alexandria to the south (Kleber 1992, 12). This small city of 17,000 was once notorious for its gambling, prostitution, political corruption, and organized crime. It came to national attention when Attorney General Robert Kennedy led a campaign to clean up the city in 1961, then referred to as the “Vice Capital of the South” and the “Gomorrah of America” (Hanka 2009, 5). Strip clubs and other adult oriented businesses remained concentrated along Monmouth Street, the city’s central business district, into the 1980s. Over the last two decades, the city has worked to revive its historic neighborhoods and develop family-friendly attractions, such as the Newport Aquarium and Newport on the Levee, a shopping and entertainment complex on the Ohio River.

Florence is Boone County’s largest city, as well as a major manufacturing and commercial center in Northern Kentucky (Kleber 1992, 329). A small town of about 1,300 in 1950, Florence has grown to more than 23,500 residents today (US Census Decennial; ACS 2006-2008). The city is home to the Cincinnati/Northern Kentucky International Airport, the NKADD, and the Florence Mall. Table 1 compares the economic and demographic characteristics of these three cities.

<table>
<thead>
<tr>
<th>City</th>
<th>County</th>
<th>Population</th>
<th>Homeownership</th>
<th>Non-white Population</th>
<th>Individuals below Poverty</th>
</tr>
</thead>
<tbody>
<tr>
<td>Covington</td>
<td>Kenton</td>
<td>38,624</td>
<td>53.2 %</td>
<td>15.5 %</td>
<td>23.2 %</td>
</tr>
<tr>
<td>Newport</td>
<td>Campbell</td>
<td>17,048</td>
<td>44.2 %</td>
<td>8.3 %</td>
<td>22.3 %</td>
</tr>
<tr>
<td>Florence</td>
<td>Boone</td>
<td>23,551</td>
<td>51.2 %</td>
<td>7.6 %</td>
<td>9.5 %</td>
</tr>
</tbody>
</table>

**Northern Kentucky’s political fragmentation**

In addition to the three primary population centers of Covington, Newport, and Florence, the three largest counties contain dozens of other incorporated cities, shown in Figure 7. The large number of municipalities in the region reflects a pattern established throughout the State of
Kentucky, where counties and incorporated cities are the primary jurisdictional units. The state contains 120 counties, the third largest number in any state, besides Texas and Georgia, and has the most counties per 100 thousand people of any state in the United States, excepting tiny Rhode Island (Kleber 1992, 230).

There are two reasons for the number of Kentucky counties. First, the state originally created county boundaries to allow residents to travel to the county seat in a single-day round trip. Second, a combination of politics and land speculation in the 1820s stimulated secession among residents displeased with local policies and those hoping to increase the value of their property by creating a new county seat within it, a practice that was permitted by the Kentucky State Legislature until the end of the nineteenth century. In 1891, Kentucky restricted the legislature's ability to establish new counties in response to “poor governmental services and…lawlessness” at the local level (Kleber 1992, 230). Today, the large number of small counties continues to compromise and complicate the administration of education and governmental services in many parts of the state. “Nevertheless, Kentuckians remain fiercely loyal to their counties, which because of their small size, are like hometowns to many” people who live there (Kleber 1992, 230).

Until 1975, each county was headed by an elected county judge with legislative, executive and judicial powers. In 1975, an amendment to the state constitution removed the judicial powers from county judges and their title was changed to County Judge-Executive. Judge-executives are elected to four-year terms along partisan lines and are voting members of the Fiscal Court, which serves as the county’s legislative body (Kleber 1992, 229).

The state has also encouraged municipalities to become incorporated while simultaneously making annexation and other forms of territorial expansion difficult. By 1988, more than seventy-five percent of Kentucky’s 436 incorporated municipalities were too small to be
classified as an “urban place” by the U.S. Census Bureau (defined by populations over 2,500 residents). Kenton and Campbell counties contain the highest concentration of such municipalities in the state after Jefferson County, which contains the state’s largest city, Louisville. State law permits the creation of urban-county governments, merging city and county into a unified system, but only the cities of Lexington and Louisville have chosen to pursue this form of governance (Kleber 1992, 380; Louisville Metro Council 2010).

Table 2: School districts in Boone, Kenton and Campbell Counties (Source: Kentucky Dept. of Education)

<table>
<thead>
<tr>
<th>School District</th>
<th>County</th>
</tr>
</thead>
<tbody>
<tr>
<td>Boone County Schools</td>
<td>Boone</td>
</tr>
<tr>
<td>Walton Verona Independent*</td>
<td>Boone</td>
</tr>
<tr>
<td>Bellevue Independent*</td>
<td>Campbell</td>
</tr>
<tr>
<td>Campbell County</td>
<td>Campbell</td>
</tr>
<tr>
<td>Dayton Independent*</td>
<td>Campbell</td>
</tr>
<tr>
<td>Fort Thomas Independent</td>
<td>Campbell</td>
</tr>
<tr>
<td>Newport Independent</td>
<td>Campbell</td>
</tr>
<tr>
<td>Silver Grove Independent*</td>
<td>Campbell</td>
</tr>
<tr>
<td>Southgate Independent*</td>
<td>Campbell</td>
</tr>
<tr>
<td>Beechwood Independent</td>
<td>Kenton</td>
</tr>
<tr>
<td>Covington Independent</td>
<td>Kenton</td>
</tr>
<tr>
<td>Erlanger-Elsmere Independent</td>
<td>Kenton</td>
</tr>
<tr>
<td>Kenton County</td>
<td>Kenton</td>
</tr>
<tr>
<td>Ludlow Independent*</td>
<td>Kenton</td>
</tr>
</tbody>
</table>

* School districts serving areas with fewer than 6,000 residents

Illustrating the desire to maintain local autonomy is the number of school districts in the three northernmost counties of Boone, Kenton and Campbell. Of the fourteen school districts, most are independent districts run by local municipalities, six of these serving populations of fewer than 6,000 residents (Kentucky Dept. of Education 2010). Table 2 lists the school districts in Boone, Kenton, and Campbell Counties. Many incorporated municipalities in these counties have populations of less than 500 residents, with populations ranging from tiny California in Campbell County (83 residents) to the region’s largest city, Covington, in Kenton (42,797). Table 3 shows the populations and areas of the incorporated towns in Boone, Kenton, and Campbell Counties.
The number of incorporated municipalities in these counties complicates regional planning. The extent of fragmentation differs in Boone, Campbell and Kenton, affecting county governance. A continuum exists between Boone County’s relatively unified local governance on one end and Campbell’s fragmented system on the other. The comprehensive plans of Boone, Kenton and Campbell provide an example of this variation.
Boone contains only three incorporated cities, the smallest number of the three counties, and as a result, its county government is comparatively strong. Boone’s comprehensive plan is a unifying document, reflecting the influence of the Fiscal Court and county planning department. Florence, Union and Walton are well-integrated into the plan, the cities are well-represented in the county planning commission, and the plan has been adopted by all three city governments. Moreover, many government services such as water, sewer, and public safety are provided through inter-local agreements between the cities and the county (Boone County Planning Commission 2005).

Kenton County’s comprehensive plan includes nineteen “city elements,” one for each of its incorporated cities, as well as two unincorporated towns. Unlike Boone County’s plan, which was produced by the county’s planning commission and planning department, Kenton’s plan is prepared by the Northern Kentucky Area Planning Commission (NKACP)\(^3\). In addition to the county plan, the region’s largest city, Covington, has its own comprehensive plan (Kenton County 2006).

Campbell’s comprehensive plan is the most fragmented of the three county plans. Its plan, developed with the help of a private consulting firm, only applies to the unincorporated areas of the county and six small municipalities: Crestview, Melbourne (unincorporated), Silver Grove, Southgate, and Woodlawn. Nine Campbell County cities have their own comprehensive plans, including Newport, Bellevue, Dayton, Wilder, Ft. Thomas, Highland Heights, Alexandria, and Cold Spring (Campbell County 2000). The degree of agreement among these city comprehensive plans is not known, as time and resources did not permit for the evaluation of each of them.

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\(^3\) The NKAPC was created by Kentucky statute in 1961 and contracts with local governments in Kenton and Campbell counties to provide services for building/zoning administration assistance, engineering review, comprehensive plan updates, and other planning related studies and functions. Although the Commission consolidates planning functions for Kenton and Campbell Counties, it is interesting to note that Campbell County chose a private consulting firm for its 2008 comprehensive plan update. No information on why this occurred was collected.
However, the fact that the majority of these cities have populations under 8,000 is noteworthy and further indicates the importance of maintaining local political autonomy over community development, zoning, and land use in Northern Kentucky.

### 3.2 Northern Kentucky Housing Profile

The *Kentucky Housing Needs Assessment* provides housing market analysis for every county in the Commonwealth based on 2000 US Census data. It found that affordable rental units to be the “primary housing need in Kentucky” (Bourassa, et al. 2004, 107). Northern Kentucky enjoyed the state’s lowest poverty rates and one of the highest median single-family home values in 2000. However, the region has the highest costs of home ownership (with mortgage), the highest utility rates, and the most expensive rents in the state. Boone County has Kentucky’s highest percentage of low-income renters (incomes below $20,000) paying more than 30 percent of income on rent, as well as the state’s highest rate of cost-burdened renters in general (Bourassa et al. 2004, 117).

Homeownership rates in Northern Kentucky’s nine counties ranged between 66 and 78 percent in 2000 (US Census 2000), compared to about 70 percent for the state and about 67 percent for the nation (US Census ACS 2008). Poverty rates for the region ranged between 5.6 percent in Boone County to 15.5 percent in Owen County, according to 2000 US Census statistics; the rural counties have higher poverty rates than the three more urbanized counties of Boone, Kenton and Campbell (US Census 2000).

The region is also less racially and ethnically diverse than the State of Kentucky and United States. Northern Kentucky is more than 95 percent white, compared to 89.1 percent for the state and 75 percent in the nation (US Census 2000; US Census ACS 2008). Minority residents mostly reside in the region’s urban areas in small, scattered pockets. The only area identified as a minority community is Covington’s Eastside, “the most diverse neighborhood in Northern
Kentucky” (City of Covington 2010). A historically African American community since the early 1900s, Eastside was a nexus of civil rights activism and desegregation efforts in Northern Kentucky between the 1930s and the 1960s, and home to the region’s black middle class. Today, the neighborhood has fallen victim to urban decline and has become the site of most of Covington’s public housing, social service agencies, soup kitchens and homeless shelters, though the City of Covington has recently made it a focus of revitalization efforts (City of Covington 2010). In Campbell and Boone, Hispanic immigrants are equal to or outnumber African Americans (Kentucky State Data Center). The largest proportion of low-income residents in Northern Kentucky are white, many of whom are first, second and third-generation Appalachian migrants concentrated in Newport and Covington. While often overlooked in discussions about minority populations, urban Appalachians “in some respects hold a socioeconomic position closer to African Americans than to non-Appalachian whites,” and for this reason they are included here (Maloney & Auffrey 2004, 5:2).

Household incomes in Northern Kentucky exceed the state average; the three northernmost counties are economically better off than the region’s rural counties. However, Boone, Kenton and Campbell Counties also contain the highest percentages of cost-burdened renters (those paying more than 30 percent of household income for rent). The rural counties tend to have higher percentages of cost-burdened homeowners. A comparison of housing cost-burdens in the nine counties is shown in Figure 8.

Despite the percentage of cost-burdened renters in lower-income residents, Northern Kentucky ranks as one of the more affordable regions in the country, based on the most recent National Association of Home Builders/Wells Fargo Housing Opportunity Index, placing 36th out of 226 metropolitan regions (NAHB/Wells Fargo HOI, 2009).
Low-income renters are the group most likely to pay more than 30 percent of their income in the region. According to the Kentucky Housing Corporation’s (KHC) 2006 Housing Needs Assessment, about two-thirds of Northern Kentucky renter households earning less than $20,000 per year live in housing that is not affordable by HUD standards. These rates are higher than the state average. More than one in five households earning between 20 and 35 thousand dollars per year exceed the 30 percent cost threshold of affordability (KHC 2006). Figure 9 illustrates the region-state comparison of renter housing cost burdens.
3.3 Northern Kentucky’s Housing Planning Context

Several state and regional plans address affordable housing, particularly for low-income households, the precariously housed, and the homeless.\(^4\) Housing is also a component of various county and municipal comprehensive plans. In addition, there are many collaborative groups currently working to meet regional housing needs, especially those faced by vulnerable populations, including the mentally ill, recovering addicts, victims of domestic violence, the disabled, and the chronically ill. A description of the region’s collaborative housing planning activities can be found in Appendix 1. Partnerships include the Northern Kentucky Continuum of Care, the Northern Kentucky Housing and Homeless Coalition, the Safety Net Alliance, and

\(^{4}\) Plans include, but are not limited to, the NKADD Comprehensive Economic Development Strategy (CEDS); the Kentucky 10-Year Plan to End Chronic Homelessness: the Strategic Planning Initiative to End Homelessness in Kentucky: Plan and Recommendations for the Northern Kentucky Continuum of Care; the Commonwealth of Kentucky 2004-2008 Consolidated Plan; the Covington/NKy HOME Consortium 2008-2013 Consolidated Plan; as well as Northern Kentucky Vision 2015.
community development led by the Center for Great Neighborhoods of Covington, among others. In addition, non-profit agencies offering housing and supportive services are contracted by city and county governments to provide direct social services and housing assistance.

**HUD Mandated Planning**

All jurisdictions receiving HUD funds are required to develop consolidated housing plans that report local housing needs, spell out strategies to address them, and explain how federal funds will be used to meet those goals (HUD 2009b). HUD intends consolidated plans to be collaborative documents that establish a “unified vision for community development actions” and provide an “opportunity for strategic planning and citizen participation to take place in a comprehensive context, and to reduce duplication of effort at the local level.” The process encourages communities to examine the wider geographical context and consider its “linkages to the larger region” (HUD 2009).

HUD requires certain grant recipients to coordinate housing and supportive services for homeless populations under the umbrella of a Continuum-of-Care (Landis 2000; HUD 2009b). Many Continua of Care (CoCs) focus on permanent affordable housing, in addition to transitional and emergency shelter, and organize on-going planning initiatives (HUD 2002). While HUD states that the lack of affordable housing is a major cause of homelessness, it prohibits CoCs from utilizing HUD CoC grant money for homeless prevention and permanent affordable housing (HUD 2002).

Kentucky has several state agencies that provide support for local housing planning, including the Kentucky Housing Corporation (KHC), the Kentucky Council on Homeless Policy (KCHP), and the Kentucky Interagency Council on Homelessness (KICH). The Kentucky Housing Corporation is the state’s primary housing agency and distributes HUD dollars to regional Area Development Districts, which then disperse the funds to public and non-profit housing and social
service agencies. These state agencies also conduct county-level housing market analysis, coordinate state planning efforts, maintain databases like HMIS (Homeless Management Information System), and provide assistance for grant applications.

HUD-mandated plans are often viewed as *pro forma* “accounting documents” (Interview, 2009) that must be completed for continued federal funding, but little more. Part of the problem is that few, if any, organizations and municipalities participate in the consolidated planning process unless they are HUD grantees. Varady (1996) discusses this problem, noting that most local officials view HUD plans as little more than a “paper exercise.” To improve the quality of local housing plans in the United States, Varady recommends applying housing planning best-practices used in United Kingdom. These include broadening the purpose of HUD local housing plans by addressing a wide range of housing needs (including market-rate housing), using a wider variety of housing data (such as housing market analysis), incentivizing plan quality through competition, and linking consolidated planning to local land use plans. In addition, the HUD plans should include an assessment of strengths and weaknesses in local housing collaboration. If HUD’s consolidated planning was taken more seriously by a wider audience of regional housing actors, how necessary would voluntary efforts like Vision 2015’s affordable housing planning be?

**State and Regional Plans**

The state’s *10-Year Plan to End Chronic Homelessness* identifies institutional barriers that contribute to homelessness and presents a vision of “statewide systems and policies that forge partnerships among state agencies” to facilitate “local solutions” (KCHP 2005, 15). The plan describes local coordination as “weak, at best,” and notes that, “in spite of the number of services that exist, the service delivery system still suffers from fragmentation in accessibility, availability and appropriateness of services delivered” (KCHP 2005, 7). It recommends instituting
Memoranda of Understanding to clarify local agency responsibilities and procedures. In addition, it advocates a single state-wide point of contact for homeless services, and advises local agencies to make better use of the state’s online resource directory. The plan also promotes integrating homeless prevention goals into other local and regional plans. These goals are obtainable, according to the plan, through coalition building, proper evaluation and feedback mechanisms, a willingness to take reasonable risks to try new approaches, and strategies for addressing and minimizing community resistance to affordable housing (KCHP 2003, 2005; KHC 2009).

The Annual Action Plan Update of the Kentucky’s Consolidated Plan (2009) establishes the state’s goals for affordable housing and community development, noting that “although regulatory barriers to affordable housing exist in Kentucky, they are generally found on the local level” (p.23) It presents the state’s homeless prevention strategy, reports on the status of the regional planning and implementation of Kentucky’s 10-Year Plan, and clarifies the role of the Kentucky Interagency Council on Homelessness (KICH) as a “single statewide homelessness planning and policy development resource” (p.12). Key themes include increasing affordable units, expanding comprehensive supportive services, homelessness prevention, improved data collection, and a “coordinated statewide public education and outreach campaign” to build public support (KHC 2009, 13).

Northern Kentucky’s implementation of the state’s Ten-Year Plan to End Chronic Homelessness is described in a fairly brief document that presents local priorities and strategies to meet state goals. Interestingly, the region’s strategy extends well beyond the chronically homeless and discusses difficulties faced by low-income families in general. Approaches seek to overcome financial, employment, and educational barriers, rather than concentrating only on problems specific to housing. Described as an attempt to address the root causes of homelessness in Northern Kentucky, the plan may also represent a politically calculated move to increase
public support by limiting its discussion of stigmatized groups (KICH 2008). No mention of special populations or problem behaviors—the mentally ill, drug addiction, physical disabilities, illiteracy, or domestic violence, for example—is made and, in fact, low-income housing is not heavily emphasized (KICH 2008). The plan specifically mentions assisting Vision 2015 to meet its employment goals. The one goal directly related to housing—expanding the number of affordable rental units—offered no indication of how this might be accomplished (KICH 2008).

These state and regional plans discuss barriers and short-comings of local implementation of state housing goals, but they make no mention of top-down inclusionary and “fair-share” approaches like those used in New Jersey and California. Why this is the case can be guessed at, and several possible explanations exist. Obstacles to such a recommendation include the conservative social and political orientation of the state, Kentucky’s history of municipal incorporation over annexation, and the existence of the Kentucky Home Rule Statute of 1980, which “represents a broad delegation of power” to the local level (Chandler 1999). Determining the likelihood of a statewide affordable housing mandate is beyond the scope of this thesis, but given that Kentucky is a state that tends to favor local autonomy and small political jurisdictions, it is not surprising that these housing plans do not include a discussion of state-wide approaches.

The Northern Kentucky Area Development District’s “Update of the 2007 Comprehensive Economic Development Strategy” explicitly addresses affordable housing and the homeless. It describes the role of the Northern Kentucky Area development District, which is the plan’s author, as the lead regional agency for HUD’s supportive and transitional housing grants, HUD rural homeless case management initiatives, and the Northern Kentucky implementation strategy of the 10-Year Plan. The Vision 2015 effort is mentioned by name in a discussion of the NKADD’s commitment to “bring together advocates aimed at establishing a regional, one voice
position on the necessity of increased funding for programs aimed at individuals and families affected by homelessness and the lack of affordable housing” (NKADD 2008, 8).

The NKADD also serves as the lead agency for the Northern Kentucky Continuum of Care, oversees and administers HUD grants, and holds an intermediary role between local agencies and the state and federal government. It is one of fifteen such districts in the state’s “network of multi-county planning and development organizations.” The Area Development Districts are intended to be “forums, clearinghouses, technical centers, conveners for the region and provide continuity to projects during the transition of local elected officials.” As such, the NKADD is apolitical and does not recommend policy so much as it facilitates “regional strategies, solutions and partnerships” (NKADD 2010).

**County Plans**

**Boone County**

As noted earlier, there are marked differences among Boone, Campbell and Kenton Counties’ approaches to governance and housing planning. The housing portion of Boone County’s comprehensive plan is the most complete and polished of the three county plans. It contains three sections: housing market demand, current housing supply, and future housing projections. The document references other regional plans and affirms that the county sees itself as part of the Greater Cincinnati MSA. It incorporated citizen participation through workshops, open houses, meetings, by providing copies of drafts on paper and the internet, and engaging local media. The county also took steps to promote regional planning by contacting neighboring counties and municipalities throughout the Tri-State (Boone 2005, ii).

Housing costs in the county are among the highest in the state, which negatively affects the elderly, single parents and divorcés, and young adults starting new households. The plan also addresses homelessness and households living below poverty, even providing an example of a
public-private partnership that resulted in a low-cost, single-family housing development.

Housing issues are broken down by community, and the plan is in favor of creating housing densities that will support mass transit as per OKI recommendations.

Boone County’s plan recognizes a mismatch in the county between where residents work and where they live. The plan includes the observation that “the county ‘exports’ its professional, resident workers and ‘imports’ nonprofessional, lower-wage workers” (p.50), indicating a jobs-housing connection that is out of balance. The plan directly asks, “If the county must import its low to moderate wage workers, is this because there is not an adequate amount of affordable housing in the county for these workers?” (p.50). However, this jobs-housing imbalance is framed as an economic development and transportation/traffic problem than a housing and equity issue. Community resistance and zoning that favors large lots (5 acres in the western part of the county) are identified as political and economic barriers to higher density development. The plan does call for higher-density, mixed-use housing development near major thoroughfares and existing commercial districts, in addition to suggesting modular housing—making a point to distinguish it from manufactured or mobile homes—which is less expensive than traditional construction and is permitted under existing zoning.

The plan suggests dispersing low cost housing throughout the county to prevent further economic segregation and adds that the county’s assisted housing programs should be designed to further that goal. However, given that most of the county’s housing constructed in the last decade has been single-family on large lots and upscale rental units in the unincorporated areas, it is unclear how a program like Section 8 would be used to address economic segregation. In addition, Boone County is not well served by public transit, with bus lines limited mainly to the Florence area in the northeast section of the county; this convenience has increased demand for rental units in Florence, resulting in higher rents. The plan does not make concrete
recommendations for the county plans to these barriers to expand housing options for its low-income residents. (Boone 2005).

**Campbell County**

The stated intention of the Campbell County Comprehensive Plan is to provide “detailed analysis and planning” for the unincorporated portions of Campbell County and five small municipalities. It also lists “activities and known planning efforts within the other cities in Campbell County, Boone County, Pendleton County, Grant County, and in adjacent Ohio areas have been considered in the update process” (Campbell 2000, 1-2). It is unclear whether the omission of Kenton County in this list is intentional or just an error. Regional elements of the plan are limited to recognizing that Campbell County is part of the OKI region (Campbell 2000).

The plan recommends that multi-family developments be located near “activity centers or major access ways” (p. 2-10) and in areas that are less suitable for single-family residential development due to unusual site shape or other problems. Low-density residential development is preferred in areas of the county “where urban services cannot economically be provided, and are not anticipated to be provided” (p. 2-10). Currently, the majority of subsidized units are located within the City of Newport. The only special population discussed in detail was the elderly. Citizen participation consisted of a “town meeting,” other public meetings and a final hearing, but no information is provided on who or how many attended these events or what concerns were voiced (Campbell 2000).

**Kenton County**

Kenton County’s comprehensive plan includes information on county employment, housing and population growth trends. Comparisons are made to the neighboring counties of Campbell and Boone, but the plan does not refer to broader trends throughout the State of Kentucky, the Greater Cincinnati area, or the United States. Its tone regarding neighboring counties is one of
competition. For example Boone County is noted as having a “competitive edge” over Kenton because of its lower unemployment rates. Kenton County’s approach to enhancing its own competitive advantage rests on a strategy meant to attract high-tech industries using “any policy that allows firms in the county to operate less expensively or more efficiently” than elsewhere in the region (Kenton 2006, 41).

According to the plan, the construction of new homes between 2000 and 2005 exceeded Kenton County’s population growth, implying a surplus of single-family units in the county. Most of the recommendations for increasing the number of affordable units centers on making local requirements more flexible to reduce the cost of more new construction. The need for workforce housing at the national level is mentioned, but not discussed specifically with regard to local needs. Like Campbell, seniors are the only special population mentioned, while the housing needs of the homeless, those in transitional housing, and the disabled population are ignored. There is no mention of subsidized housing (Kenton 2006).

The housing portion of the plan appears to incorporate very little outside input, with no indication of community participation. The plan’s only recommendation for affordable housing is an extremely vague directive to “improve the market supply of appropriate housing for all sectors of the population” through unnamed activities that “should become part of future planning initiatives” (Kenton 2006, 53).

3.4 Conclusion

This chapter describes the geographic, political, demographic, and social context of the Northern Kentucky region. It also examines housing needs and planning in the region. Kentucky law and tradition has fostered localism and home rule through the creation of numerous small and somewhat insular local jurisdictions, both at the county and municipal levels. Northern Kentucky, though part of the Greater Cincinnati metropolitan area, is distinctly separate from it.
The degree of fragmentation in the case study region provides an interesting opportunity to study affordable housing collaboration in light of federal housing policy devolution. There are numerous plans and collaborative efforts that address the region’s need to address housing affordability, but most avoid discussing the hard realities of economic segregation and how to address them.

The following chapters will examine the way organizations in Northern Kentucky work together to plan, acquire resources, and develop and implement policies to meet local housing needs. How does Vision 2015’s unsuccessful affordable housing planning effort reflect the barriers and weaknesses that exist in the region’s housing network? What resources and strengths can be built upon to make regional collaboration more effective? Who participates and how do they define and address housing problems in Northern Kentucky? Chapter 4 describes the methodology used to gather and analyze qualitative data from individuals working in several collaborative housing efforts in Northern Kentucky. Chapter 5 presents the findings of this case study in the words of Northern Kentuckians who shared their experiences, attitudes and perceptions of regional collaboration between December 2009 and January 2010. Chapter 6 provides conclusions, weaknesses of the study, and makes recommendations for further research.
Chapter 4: Methodology

4.1 Case Study Approach

The decision to use a case study approach in this project arose from the “how” and “why” nature of the research questions, as well as the desire to understand how peoples’ thoughts, beliefs, and perceptions about affordable housing, collaboration, and planning impact the planning process within a specific region. According to Berg (2009, 318), case studies permit researchers to focus on an individual event, community, or institution in a way that captures “nuances, patterns, and more latent elements that other research approaches might overlook.” The examination of these elements in the context of real-life situations and the depth of the case materials provide an opportunity to revise and rethink initial research assumptions and hypotheses, and provide opportunities to develop new theory inductively based on evidence accrued through the data collection stage (Gillham 2000; Flyvbjerg 2006; Strauss & Glaser 1967).

Critics of case study research feel that its dense detail and reliance on “thick narrative” make the proposition of summarizing results unwieldy, if not impossible (Flyvbjerg 2006). Another criticism leveled against case study research, particularly when it relies upon a single case, is that its narrow scope makes generalizability of results impossible (Tellis 1997). Both Yin (2009) and Flyvbjerg (2006) acknowledge these criticisms, but the commonly held notion that case study is only appropriate for the earliest, exploratory phases of the research process.

Data Sources

The data collected for this case study include the following:

- Transcripts of semi-structured, in-depth interviews with key informants
- Interview notes
• Recent housing-related planning documents
• State and regional reports
• Newspaper articles on events discussed by interview respondents
• US Census data
• Observation

**Researcher’s Role**

I began working on homelessness and housing issues in Northern Kentucky when I was hired as a paid intern in the Human Services Department of the Boone County Fiscal Court in 2007. During the course of my employment, I coordinated the County’s involvement in the 2008 HUD Point-in-Time Homeless Count, working with representatives from state and local government agencies, non-profit and faith-based social service organizations, public schools, local businesses and private citizens. I also attended monthly meetings of the regional Continuum of Care, the Northern Kentucky Housing and Homeless Coalition, and the Safety Net Alliance as the representative for the Boone County Human Services Department. In addition, I served as a member of the data committee under the Northern Kentucky regional planning group which worked on local implementation of the state’s “10-Year Plan to End Chronic Homelessness.”

After my internship ended in May of 2008, I continued my involvement in the region. For example, I helped plan a local hunger and homelessness awareness event in November, 2008. In September, 2009 I was invited to take part in a trip to Columbus, Ohio with a small group of local government officials and non-profit agency directors interested in exploring options for a regional affordable housing board and to learn about that Columbus’s metropolitan approach to affordable housing.

In March of 2009, a participant from the Vision 2015 affordable housing group contacted Dr. David Varady at the University of Cincinnati’s School of Planning, which initiated and
independent study project on regional affordable housing approaches and best-practices. I met with members of the group and corresponded with the group’s coordinator over the course of the project. A literature review was completed in June of 2009, which was shared with the Vision 2015 coordinator of the affordable housing group. I received permission to conduct additional research on the group’s progress through participant-observation of upcoming planning activities and events during the following months. Unfortunately, the group’s efforts apparently stalled during the summer, and no events occurred.

**Identifying Key Actors**

Membership and contact lists from several housing-related strategic partnerships and planning activities in Northern Kentucky were collected and compared. Groups included: the Northern Kentucky Continuum of Care, The Northern Kentucky Homeless and Housing Coalition, Northern Kentucky 10-Year Plan to End Chronic Homelessness, the Northern Kentucky Safety Net Alliance, the affordable housing work group under Northern Kentucky Vision 2015, and the Greater Cincinnati & Northern Kentucky Local Initiatives Support Corporation (LISC). These lists were acquired by attending meetings, visiting organizational websites, reviewing annual reports and meeting minutes, and by personal request made to individuals. An Excel spreadsheet was developed using these lists, which included name, title, organizational affiliation, planning activity, geographic location (county and city), service area, sector (e.g. public, private, non-profit) and personal contact information. The spreadsheet data permitted systematic comparison of the active membership of multiple housing-related planning groups in the region, from which I could identify individuals and agencies participating in Northern Kentucky’s “affordable housing planning network.”

More than eighty unique individuals were identified as members or participants in one or more of the collaborative groups. They included directors and staff from non-profit agencies, faith-
based organizations, community development corporations, and public housing authorities; elected officials and department heads from county and city government; representatives from local universities and public schools, churches and charitable foundations; representatives from the Kentucky Housing Corporation and the Northern Kentucky Area Development District; and private sector individuals from banking, construction, development, and real estate.

Approximately one-quarter of the individuals have participated in two or more of the collaborative, strategic activities. These people were identified as “key actors” and received the first round of interview requests by telephone and email in November, 2009.

4.2 In-Depth Interviews

The initial twenty individuals identified as “key actors” were contacted by email, telephone, and in person when they were present at a meeting that I also attended. Potential interview participants were told about the purpose of the research project, a general description of topics to be discussed, an explanation of how interviews would be recorded and transcribed, and what efforts would be taken to ensure their confidentiality. Participants were encouraged to indicate when and where they preferred to be interviewed, given their schedules and comfort level. When respondents preferred that interviews not be recorded, I took detailed field notes instead. While these notes obviously could not capture the participants’ words as completely and accurately as an audio recording, if respondents felt this allowed them to speak more openly, I decided that the opportunity to gather more honest responses outweighed my desire to capture every word.

The initial round of requests resulted in seven interviews, which yielded information about a number of other regional housing-related collaborative activities that I did not know about in the initial stages of the research project. These early interview participants also made suggestions and provided contact information for other potential interviewees who they believed to be important actors in housing-related planning activities. In this way, a version “snowball”
interviewing was utilized to complete fourteen interviews that included a total of sixteen respondents (two of the participants asked if a colleague could be present during two of the interviews because they felt the colleague had special knowledge or experience related to the subject of the interview).

Interviews took place between December 2009 and January 2010. Their length varied from approximately forty minutes to nearly two hours, and consisted of about fourteen open-ended questions. During the course of the interviewing period, some questions were added while others were discarded, but most questions remained consistent for all of the participants. In addition, follow-up questions and probes were utilized to encourage respondents to expand or clarify their answers, or when they disclosed information that was particularly relevant, interesting, or surprising. Questions were occasionally re-ordered when the natural flow of the conversation moved toward a topic that would be covered later in the interview, rather than interrupt the participant’s train of thought and come back to the topic later. Examples of interview questions can be found in Appendix IV.

Respondents were asked to share information about their professional backgrounds, their involvement with affordable housing planning in Northern Kentucky, which agencies they regularly partner with, and their perceptions of regional collaboration in general. They were also asked to identify the region’s biggest housing problems, what they saw as barriers to addressing them, the resources available to overcome those barriers, and the effect of politics and public opinion on affordable housing. Respondents also answered questions about the Vision 2015 affordable housing planning effort, including their level of awareness of and/or participation in that process, and their assessment of its progress. Respondents’ opinions, experiences, and perspectives form the foundation of the qualitative analysis used in the study.
Interviews were recorded with permission from participants using an unobtrusive digital recorder and then transcribed verbatim. Participants received two copies of an informed consent form, one to sign and one to keep for their own records. A copy of the informed consent is located in Appendix II. Field notes taken during interviews were used to record non-vocal responses and body language, any conditions that may have affected the interview, incidents and conversation that occurred before and after the recorded interview, impressions and ideas about emerging themes and patterns, and so on. Additional information on the agency, such as its location and sector (e.g., public, private, non-profit), the population served, the breadth of its service area, the participants’ formal position or title in the agency, and other details were recorded on an interview “face sheet”; an example of the interview face sheet is provided in Appendix III.

Interview notes, transcripts and field notes were typed verbatim as soon as possible after the interview, though the length of many recordings combined with the short window available for interviews meant that some interview transcriptions (particularly the ones conducted at the end of the period) were not completed until one to two weeks after the interview occurred. Digital versions of raw transcripts and interview notes were sent to participants via email to allow them to make corrections or additions as they saw fit, as well as alert me to any passage they would prefer I not quote directly. All transcripts were backed up in a separate, locked file, and a coding system was instituted to protect participant confidentiality by replacing names with an assigned number and interview date.

Attempts were made to include participants who represented various sectors (e.g., public, private, non-profit) and counties. All interviewees are adult professionals, not generally considered to be members of vulnerable populations that might feel unduly pressured or intimidated to participate in the study. No special measures were required to ensure clear
communication with participants, as all were native English speakers and none suffered obvious impairment or disability that impeded communication. A checklist for “Determining Whether a Proposed Activity is Human Research According to DHHS or FDA Regulatory Definitions” was submitted to the IRB. They determined that no additional review of the research protocol was required, and granted permission to conduct the project.

**Interview Participants**

The backgrounds of all respondents are summarized in Table 4. Most of those interviewed (11 of 16) are Northern Kentucky natives, and nearly all are involved in multiple strategic and planning groups related to affordable housing. Respondents have worked in their current positions from six months to more than twenty years. Those in positions for less than three years, however, all worked for other Northern Kentucky agencies in related fields for several years before coming to their current jobs. When job changes within the region’s housing network are considered, respondents have participated in the region’s housing network between four and twenty five years, with an average of 11 years. Table 4 provides general background on the pool of interview participants that assisted in this research.

In addition to the concentration of interview participants in the public and non-profit sectors, there was also a geographic concentration of informants. Most participants represent agencies located in the region’s urban core, especially the City of Covington. This is logical, given that Covington is Northern Kentucky’s largest city and the only municipality in the region with a HUD “entitlement community” designation.⁵ A map of the geographic distribution of participating agencies is shown below, in Figure 10.

⁵ This designation permits cities to directly receive Community Development Block Grant funding from HUD. Grants are based on formulas based on poverty, population, housing conditions and growth “to develop viable urban communities by providing decent housing and a suitable living environment, and by expanding economic opportunities, principally for low- and moderate-income persons” (HUD 2010).
<table>
<thead>
<tr>
<th>Participant</th>
<th>Sector</th>
<th>Length of time in position</th>
<th>Worked in other Northern Kentucky housing-related agencies before current position?</th>
<th>From Northern Kentucky</th>
<th>Regional collaborative/planning activities</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Public</td>
<td>17 years</td>
<td>No</td>
<td>No</td>
<td>CoC; NKHHC; HEARTH; 10-Year Plan; Annual HUD PIT; KICH</td>
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<tr>
<td>2</td>
<td>Public</td>
<td>8 years</td>
<td>No</td>
<td>No</td>
<td>Vision 2015; HOME Consortium; CHDO; Covington HOPE VI; Stewart Ironworks project; Protect My Kentucky Home; NSP; LISC</td>
</tr>
<tr>
<td>3</td>
<td>Social Service</td>
<td>2.5 years</td>
<td>Yes (5 yrs in NKy non-profit; 13 years in Cincinnati non-profit)</td>
<td>Yes</td>
<td>CoC; NKHHC; 10-Year Plan; Annual HUD PIT; Safety Net Alliance; Grant County Collaborative; Faith-based collaborative</td>
</tr>
<tr>
<td>4</td>
<td>Public</td>
<td>9 months</td>
<td>Yes (15 yrs in NKy non-profit)</td>
<td>Yes</td>
<td>CoC; NKHHC; 10-Year Plan; Annual HUD PIT; HEARTH; KICH</td>
</tr>
<tr>
<td>5</td>
<td>Non-Profit</td>
<td>9 months</td>
<td>Yes (5 yrs in NKy non-profit)</td>
<td>Yes</td>
<td>HEARTH; CoC; Safety Net Alliance; Owen County collaborative group; Carroll County collaborative group</td>
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<tr>
<td>6</td>
<td>Non-Profit</td>
<td>7 years</td>
<td>Yes (2 yrs in NKy non-profit)</td>
<td>No</td>
<td>Vision 2015; HOME Consortium; CHDO; Protect My Kentucky Home; Peasleberg Neighborhood Assn; LISC; CDFC; NSP II</td>
</tr>
<tr>
<td>7</td>
<td>Non-Profit</td>
<td>3 years</td>
<td>Yes (two other NKy non-profits, 12 yrs)</td>
<td>Yes</td>
<td>HEARTH; CoC; Protect My Kentucky Home</td>
</tr>
<tr>
<td>8</td>
<td>Non-Profit</td>
<td>20 years</td>
<td>Yes (5 yrs in NKy non-profit)</td>
<td>Yes</td>
<td>CoC; NKHHC; HUD PIT count; 10-Year Plan; other collaborative HUD grants; Stewart Ironworks project; Kenton County Community Corrections board</td>
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<td>15 years</td>
<td>Yes (4.5 yrs in NKy non-profit)</td>
<td>No</td>
<td>Vision 2015; CoC; NKHHC; 10-Year Plan; HUD PIT count; HEARTH; Stewart Ironworks project; NKy Emergency Cold Shelter; United Way</td>
</tr>
<tr>
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<td>Non-Profit</td>
<td>6 months</td>
<td>Yes (11 yrs in NKy non-profit)</td>
<td>Yes</td>
<td>CoC; Safety Net Alliance; HEARTH; Newport HOPE VI; United Way</td>
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<td>2 years</td>
<td>Yes (3 yrs in NKy public sector)</td>
<td>Yes</td>
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</tr>
<tr>
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<tr>
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<td>Yes</td>
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<td>No</td>
<td>CoC; Safety Net Alliance; BKC Collaboration; Vision 2015; HUD PIT count; 10-Year Plan; United Way; Stewart Ironworks Project; Protect My Kentucky Home</td>
</tr>
</tbody>
</table>
4.3 Analysis

Limitations

Interviews were designed to collect information about actor experiences, opinions, and attitudes, which are subject to bias and personal interpretation on the part of both interview respondents and the researcher herself. For example, participants may be motivated to overstate their participation in a given effort, provide information that is inaccurate (often unintentionally), or simply forget to include relevant information. Findings based on these interviews are filtered through the researcher’s interpretation of participants’ responses rather than empirical measurements.

However, this limitation is addressed through the triangulation of sources and through researcher reflexivity. Triangulation in this research is accomplished by fact-checking (the public nature of planning processes mean that documents and news media are readily available), and comparing accounts of events and activities among multiple interview participants. In addition, respondents were encouraged to make corrections and additions to interview transcripts. About
two-thirds of the participants responded to confirm that they reviewed the transcripts; only one had noted minor errors requiring correction.

Reflexivity requires researchers to see themselves as “positioned subjects” in their own research, conscious that their interpretation of data is informed and affected by their own actions in the research process and their relationship with research participants. The task of the researcher is to “reveal how meanings are expressed in the respondents’ own words” and to confirm their interpretations of those meanings with the respondents who uttered those words (Baxter & Eyles 1997).

**Procedure for analysis**

All recorded interviews were transcribed verbatim. The use of italics indicated words that were emphasized by the interview participant, and parenthetical notations were used to indicate non-verbal communication, such as long pauses, sighs, laughter, nods and emphatic gestures made by respondents. For respondents who preferred to speak without being recorded, notes were typed soon after the interview occurred, including direct quotes and summarized accounts of what was said.

The second stage of analysis entailed “cleaning” raw transcripts: removing repetitive phrases and “small talk” unrelated to interview questions, correction of grammatical errors common to conversational speech patterns, and other improvements of the flow and clarity of interview responses. This editorial process proceeded with care, and I strove to maintain the integrity of each respondent’s specific language and phrasing.

Next, a brief summary of the response to each interview question was developed to capture the essence of what the participant shared, then inserted into (clearly distinguished from transcribed statements by color and font style) into the body of the “clean transcript.” Line by line interpretation, a method suggested by Kreuger & Casey (2009), was not utilized because time
and resource constraints of this research project. Rather, a choice was made to view each question as the unit of analysis for this phase of the project (Berg 2009, 320).

Once all notes and transcripts were cleaned and annotated, interviews were compared to identify overall themes. The concepts that emerged through review of the literature served as study propositions, which Yin (2009) describes as useful for directing the researcher’s attention to issues and themes that should be examined, forming a preliminary framework for comparing the interviews. Bowen (2006) refers to these propositions as sensitizing concepts and quotes Blumer (1954) to define their purpose: “[A sensitizing concept]…gives the user a general sense of reference and guidance in approaching empirical instances. Whereas definitive concepts provide prescriptions of what to see, sensitizing concepts merely suggest directions along which to look.”

In this study, ideas such as federal devolution, local government fragmentation, inter-organizational collaboration and competition, social capital, network power, NIMBYism, and policy/program innovation formed the basis for the preliminary conceptual framework and a starting place for comparison (Bowen 2006). How were these concepts framed by participants and what are the implications for collaboration in the region? Charmaz (2003) notes that sensitizing concepts can result in a more perceptive starting point from which to build analyses, they are “not ending points for evading it;” they are merely “points of departure” that provide direction to analysis that is otherwise inductive and generated from the evidence and data collected. Relevant quotes from the transcripts to illustrate the themes that emerged during analysis in the interview participants’ own words.

Analysis consisted of an iterative process, whereby interview data were continually revisited as new patterns and themes emerged. Once these themes were identified, representative quotes were selected from interview transcripts and grouped by topic for further evaluation; closely
related topics were sometimes consolidated into broader categories, while broad topics might be subdivided into more specific ideas. These data were examined in light of the research questions posed at the beginning of the thesis. The following chapter presents the findings of this analysis.
Chapter 5: Research Findings

5.1 Introduction

This chapter begins with a description of challenges faced by the Vision 2015 affordable housing planning group, as recounted by interview participants. The Vision 2015 experience established a jumping-off point for a broader discussion of Northern Kentucky’s affordable housing network: How did the interview participants define the region’s housing problems? What conditions hindered regional collaboration? How has the region’s housing network successfully overcome these barriers? And what changes are needed to improve the effectiveness of Northern Kentucky’s housing network and regional planning for affordable housing?

5.2 Vision 2015’s affordable housing group: a microcosm of the region’s housing planning?

A representative from Vision 2015 described the circumstances leading to the demise of the effort. Problems began with the group’s inability to coalesce around a unified agenda; partners struggled to define and articulate a shared understanding of regional housing problems, which impeded their ability to identify strategies to address them. The diverse organizational missions of participating agencies may have also hindered the group’s ability to find common ground.

…The coalition that was built was really loosely structured. There’s not much of a common framework or common understanding, even, about how you define what is affordable. There are a lot […] of Northern Kentucky organizations that have affordable housing as a component of their mission and their work. Some of them are doing it exclusively, but many of them are doing it as one of many things. Like, there’s a focus on financial stability for families, but [housing] is a very small component.

So, it’s difficult to determine, really, what the depth is, in terms of having existing community leadership and community will, and how people can work together. A lot of these organizations don’t see where they have the same goals and same missions. Oftentimes, they’re competing for the same funding.

…I think a strength is the number of agencies working for affordable housing. Now, that’s also a challenge, because they are so many. But how do they become coordinated? How do they really begin to collaborate and work together? And how do they do things a
little bit differently? A lot of these [agencies] are urban core focused, while a lot of the needs are not in the urban core.

Clear leadership did not emerge from within the group, which the respondent attributed to an undercurrent of competition and organizational self-interest. As a result, the planning effort did not progress beyond brainstorming about ideas and “best-practices.”

It is a challenge to identify who would be the right organization or entity to oversee this. When collaborations have come together […] it’s been difficult for them to truly collaborate and work authentically outside of their interests. Everybody comes to the table with an agenda. I think, at times, it’s been very challenging to get past that. I think [the group] had a really hard time determining their focus, their purpose, their goals, and I think that’s what really led them to fizzle out in some ways. I think that they had a lot of great ideas, a lot of needs identified. They weren’t sure where to start or how to be strategic about doing it.

I think it was a lack of definition. I think it was lack of data, understanding what was already out there, how to interpret such data, how to pull that together to use. A lot of people had a lot of best-practices from other communities that they wanted to see happen, but hadn’t really given thought to how do you do that? And what’s the ultimate goal that you want to get out of that?

Public and non-profit agencies dominated the group’s membership. The effort had weak private sector involvement, and attempts to engage the business community were largely unsuccessful.

I can tell you that it’s very difficult to get business engaged in this issue, to see their role in it. So it ends up being a public sector and non-profit type initiative. I think that it is a challenge when you don’t have a business voice in it, and you don’t have that type of connection to it. And I think that was tough in our group, and I think it’s tough in any group. […] I think it’s hard for business to see themselves in this equation. If a company locates, and they know that there are housing options there, they’re more apt to have reliable workers. […] But I don’t know that business always sees this as a priority in their agenda of things to work on.

The Vision 2015 representative pointed out that most of the participating organizations were based in Northern Kentucky’s urban core, primarily Newport and Covington. Minimal involvement by suburban and rural governments and agencies limited the regional scope of the group. However, the respondent noted how negative public perceptions and beliefs that affordable housing is an “urban issue” are barriers that reduced political support and public
interest in a regional housing plan. Elected officials and their constituencies may be unaware of housing needs in their own communities, resistant to developing low-income units nearby, or believe that resources will benefit other communities, not their own.

We have challenges around public will. We have challenges around perceptions. We have challenges around the definitions and common frameworks. [...] I also think that, in general, a lot of residents, a lot of communities do feel that it’s an urban problem. They don’t see it as their responsibility, that they don’t need to provide that type of housing, that it’s not their responsibility. From a government perspective, [...] I’m not sure the local governments—or even the state government—see their role in this, or that they even have a role or responsibility in that.

Most people have a connotation of what affordable housing means. They have some fears about what that brings with it, whether that’s for their school district, for their public safety departments. So, I think that government doesn’t actively look for ways to solve that problem or be engaged in that challenge. I think residents don’t push government to be actively involved in solving some of those challenges. So I think that’s a huge, huge thought. I don’t know that Northern Kentucky is unique in that...

Vision 2015 periodically evaluates the progress of various initiatives to determine which projects to will receive financial and staff support. The affordable housing plan’s lack of progress led Vision 2015 to reallocate resources to higher performing efforts and remove the regional affordable housing plan from its agenda in late 2009. When Vision 2015 support was withdrawn, the planning group dissolved.

When we re-prioritized within Vision 2015 and started determining which of the focus areas should get the most staff attention and needed to be staff-driven, affordable housing did not come on our list for our next two-years of work. So, basically what we said was “This will have to be a volunteer-driven effort. We still would love to have you guys do the work to pull this together. We’ll still offer support when we can, but it can’t be a Vision 2015-led initiative.”

And that’s when things really started to fizzle out a little bit. We did look at hiring some consultants, we looked at the pricing of doing that and doing other work and it was very expensive. And that’s when we just said, “You know, it’s not going to be a priority this year, it’s not going to be budgeted for this year.” So, we’re going to have to put it on hold, but have it ready to go and bring out what we’re looking for when we can do that from an organizational standpoint. [...] Stronger coalition with more defined leadership and more defined outcomes would help move the overall homeownership and affordable housing initiative forward, from my perspective.

Vision 2015 was initiated by business leaders and local officials as an economic development strategy to improve Northern Kentucky’s competitiveness in a “global knowledge-based
Many non-profit agencies saw a strategic opportunity to link their regional housing efforts to a plan with high visibility and broad public support. An executive director of one non-profit agency involved in a parallel planning partnership that focusing on homelessness recalled what motivated her to approach Vision 2015:

I wanted to avoid writing a plan that would get stuck in a drawer somewhere, and nobody pays any attention to it. I thought, well, why don’t we look at other regional plans that we might be a part of that people do pay attention to? So, I went to Vision 2015 [because] they had a housing component in their strategic plan, but it was fairly generic. It was mostly encouraging high-end people to come in by providing housing for them. So, we went to them and, I think it was three thousand homes that they were going to [develop] in a certain period of time, by 2015, I guess. I said, “Can you carve out some of that three thousand for people who will have jobs to support these high-end jobs? Can you look at this differently?”

Unfortunately, Vision 2015’s housing plan seemed to underscore growing frustration with planning felt by several participants. A regional HUD program administrator believed that the Vision 2015 housing group was fairly representative of his previous experiences with planning in general: mostly talk and little action.

Everybody says, in processes I’ve been involved with, “Well, let’s talk to Vision 2015.” It’s kind of the end of all the conversations. “Let’s talk to Vision 2015.” And somebody goes over and talks to Vision 2015, and they never hear anything else. I don’t know why. But, you know, “Vision 2015”—we’re already in 2010. […] So that says something about planning.

A county department director confirmed statements made by the Vision 2015 representative about the group’s lack of direction, leadership, and resources, and found his experience with the group to be unproductive and unsatisfying. This led him to discontinue his participation in the process. He said: “I was not impressed by the Vision 2015’s housing planning. The group didn’t have the funding, and I don’t feel they were really looking at best-practices and strategy. I saw it as form over substance; it just didn’t have effective leadership.”

Another respondent described how the group membership seemed to be filled with what he referred to as “professional meeting goers.” He agreed that the business community was largely
missing from the discussion and questioned whether the timing and structure of the meetings contributed to meager private-sector involvement.

The challenge for 2015 is how do you get away from the professional meeting-goers and bring in the folks that are out there in the field, get the small businessmen thinking about something beyond spending 24/7 running their business? It’s very difficult to figure out a way to do something that works for them that pulls them in.

*Local Housing Authority Director*

Another interview respondent felt that social services were too heavily represented and that their emphasis on low-income rental housing and homeless services dominated the discussion. As a non-profit housing developer of single-family owner-occupied homes, the respondent began to question his role as the process diverged from his understanding of the plan’s original intent.

I’m being honest; the [Vision 2015 affordable housing planning group] was a waste of time. Really, what it was… it was a lot of folks who don’t really know anything about housing production, just social services. […] The process was fairly disconnected from what was discussed as a part of the Vision 2015 plan, which has been around for a little while. It was really disconnected from housing production, single-family housing production, and homeownership.

*CDC Housing Developer*

Vision 2015’s housing planning group struggled to define a clear mission. Engaging the private sector, local elected leaders, and non-urban areas was another hurdle preventing the effort from moving forward. This may have occurred due to negative public perceptions of affordable housing in general, as well as an inability to connect housing problems to other regional concerns.

#### 5.3 Defining Northern Kentucky's housing problems:

The first step in establishing the goals, objectives and strategies of a plan begin with defining which problems need to be addressed. So, how did network actors define Northern Kentucky’s housing problems? Research participants were asked, “What do you see as Northern Kentucky’s most important housing problems?” A visual summary of their responses is shown in Figure 11.
The region’s housing situation was viewed as particularly dire for low-income households, including the working poor, elderly and disabled individuals, and a growing number of formerly middle-class homeowners who, with the onset of the recession, have lost jobs and can no longer afford house payments.

[Housing] isn’t affordable on very low incomes. There aren’t any Section 8 certificates. The elderly and people on disability are never going to be able to pay fair-market on their own and we can’t really help with that gap. And, I’ll tell you, I don’t think that’s an area where any more money is going to come in. It’s woefully needed. This situation, where you can’t get on Section 8 is terrible.

*Local HUD Grant Coordinator*

We have a lot of issues with actually finding housing. Particularly in the rural areas, there’s just less availability and a lot of the rural clients want to stay, particularly if that’s where they’ve grown up. That’s where their roots are. They have a strong desire to stay in the community. Families that have five or six children, trying to get them into a rental
location that would be sustainable, big enough, affordable, and in a good condition can be difficult.

*Non-profit Community Services Supervisor*

There’s not enough shelter space, there’s not enough subsidized housing, there’s not enough affordable housing… if a person can hang out for a year in a homeless situation, they might be able to get into one of these programs. Well, what kind of hope is that?!

*Social Service Housing Development Manager*

If they pull your credit, and they see that you have a foreclosure or six to nine months in delinquencies, a big [apartment] complex can say, ‘We have enough people out there looking, so we don’t really need to take on somebody that has a bad credit history right now.’ They’re being sifted through and there’s no place for them to go. And if we do find them someplace, I wouldn’t want to live there.

*Foreclosure Prevention Counselor*

What is available provides poor living conditions to poor tenants who have lower expectations than a lot of residents. In addition, many households are doubling up to avoid homelessness, both in the city and in rural areas.

*Homeless Prevention Counselor*

We’ve got these urban areas that have an older housing stock. We’re different than the suburbs. You’ve got those issues, in addition to the population flight that happened decades ago, but that’s affected everything. It’s why we even get CDBG money.

*City HUD Program Coordinator*

The respondents listed several housing problems in Northern Kentucky. Most agreed that the number of affordable rental units does not meet the region’s needs for such housing, particularly outside of the urban core. Housing subsidies like Section 8 are in high demand, but eligible recipients may have to wait a year or longer before a voucher becomes available. The recession has worsened the affordable housing crisis as rising unemployment and foreclosure rates push more families into housing insecurity and even homelessness.

**5.4 What is working in Northern Kentucky?**

Interview respondents were asked about their views and attitudes about the regional collaborative and strategic activities in which they have participated. They talked about the network’s strengths and weaknesses, the opportunities they saw in the region, and the barriers
that hinder collaboration in Northern Kentucky.

**A “collaborative spirit”**

Strong ties among housing actors were identified by most respondents as an important resource for the region’s network. This has reduced the intensity of competition among agencies. Several respondents admit that this “collaborative spirit” has not always been characteristic of Northern Kentucky, but has gained momentum in recent years to create a regional advantage for winning state housing grants and has improved the efficiency of how those dollars are used for the area’s housing needs.

As far as the [social service] agencies, we’re kind of on the forward edge, looking forward at funding trends and that kind of thing.

*Social Service Housing Development Manager*

It’s our feeling that together, we’re probably going to get a bigger chunk of the pie than any one of us *alone*. Let’s kind of hang in there, do it together, and see what we get.

*Local Housing Authority Director*

It’s a really tight network in general with the homeless agencies. They’re some of the best in the state at working together. They have the most efficient use of the money, you know, the best bang for the buck. And, with that, they work with Covington and they work with Florence. Covington and Florence might not work with each other, but they have to work with both [cities], so we’re still kind of working together in the whole process.

*City HUD Program Coordinator*

In this area, the resources are probably *less* than in Ohio, but the collaborations, I think, have made what is available more effective. […] But I *love* the collaboration that is here. You know, up [in Ohio], you couldn’t talk about anything. “Somebody’s gonna steal it.” They’re competing, *really competing* against each other. I see more of a feeling here that everybody wins if we all work together. It’s just set up a different way, and I’m so glad for that. […] Not everybody plays that way, but I think it’s a much more effective delivery system when they do.⁶

*Local HUD Grant Coordinator*

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⁶ The lower levels of inter-agency competition in Northern Kentucky may be due to a smaller population of agencies located there, compared to Cincinnati, and the tendency of those agencies to focus on separate subpopulations of clients (e.g. one agency primarily serves clients with physical disabilities, another serves clients with mental illness, another recovering substance abusers, etc). Another explanation could be the stability of the network’s membership over time, though this is just speculation as the extent, longevity, and stability of the housing network in Cincinnati was not included in this research.
Respondents reported a number of reasons for maintaining good relationships with other actors in the region, including what they gained and what they offered through collaboration. The ability to improve access to funding for housing programs and projects is a major incentive for agencies to work together in Northern Kentucky. Two current examples are the HOME Consortium and the HEARTH program. The Consortium consists of six Northern Kentucky river cities in Campbell and Kenton Counties: Covington, Ludlow, Bromley, Newport, Bellevue and Dayton. These cities joined together to take advantage of Covington’s status as an “entitlement community” and increased the region’s total HOME funding as a result. The HEARTH program distributes federal stimulus dollars to prevent and reduce homelessness occurring as a result of the current economic crisis. Six Northern Kentucky agencies applied for the grant together—the only collaborative application in the State of Kentucky—and, as a result, the application won the largest disbursement of funds in the state.

The reason we have a Consortium is because Covington was getting HOME funds and CDBG funds directly from HUD, but no one else in the area was, because they’re all tiny little towns. Covington’s an entitlement community, we’re a larger community. We also have the demographics that qualify us as an entitlement community. But, if Covington does a Consortium, then we can get a little more of those funds and spend them a little more broadly. [...]They basically get more funding than they were getting before, and the rest can be spent between Ludlow, Bromley, Newport, and the others.

CDC Housing Developer

We were the only ones in the state that did a HEARTH collaborative and submitted for funds as a group of agencies. So, we got the largest amount of money, even though it was a fourth of what we asked [for]. That’s another example of a great collaboration and getting more funds for the region because we collaborated and requested it as a region, as opposed to one agency.

Non-profit Community Services Supervisor

Access to information was another benefit of working together, according to interview participants. Information sharing took the form of specialized expertise, updates on local housing needs, federal and state grant regulations, best-practices, and even the status of specific clients.
[Agencies] appreciate coming to the table to share information and hearing about new information that might be useful to them. There’s an informal aspect, too, the “meeting after the meeting.”

Regional HUD Program Administrator

It’s been very good because you can pull from everyone’s strengths and their experience.
Non-profit Community Services Supervisor

It’s truly been something that’s been an enhancement to any direct service provider, and actually any non-profit entity that’s been involved. It’s deepened their knowledge base of the resources in the broader community. And that, in today’s climate, is just critical.
Non-Profit Social Services Director

We can learn from [other cities]. You think, with HOPE VI, we didn’t look at Newport and some of the things they did? Of course we did. Yeah. So, I mean, you can definitely learn from what your neighbor cities are doing, right or wrong.
City Housing Development Supervisor

Improving client outcomes was another important benefit of collaboration identified by respondents. This was particularly important to those representing social service agencies. In addition, public housing authorities (PHA) relied on good information from agencies assisting tenants requiring additional supportive services to remain stable. Good communication permitted opportunities to intervene when behaviors might negatively impact neighbors or result in a tenant’s eviction.

My agency is part of a close collaboration with a few social service partners, particularly those who received a joint services-only grant from HUD. The close relationship means that partners can work as a team, reciprocating services and provide better outcomes to clients.

Executive Director, Non-Profit Community Health Agency

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7 HOPE VI (Homeownership and Opportunity for People Everywhere) is a HUD program instituted in 1993 which provides federal dollars to “transform the nation’s most distressed public housing into communities of hope,” tearing down deteriorating housing projects and integrating assisted units into mixed-income neighborhoods (Louisville Field Office 2009). Newport’s HOPE six is notable because the city, with only 17,000 residents, is the smallest in the nation to receive a HOPE VI grant. The city demolished its three riverfront housing projects: Peter G. Noll, Booker T. Washington, and McDermott-McLaneis. Rather than build on the site of the old projects, Newport chose to scatter its replacement units throughout the city. The project was evaluated as “among the most successful in the nation,” using the former public housing sites for economic development projects (Gilderbloom, et al. 2008, 2). It has received praise its positive impacts on downtown revitalization, economic development, reduced crime, and increased property values in the city (Gilderbloom, et al 2008, ii). In 2009, Covington applied for HOPE VI to relocate residents from Jacob Price to scattered assisted housing and awaited word of approval at the time of interviews.
The outcomes will depend on how well we are working together. If we’re working together, if we’re like this (holds up crossed fingers) to get people to use the services, we’re evaluating it, we’re taking a look at what we’re doing, then the trickle-down will be there. We’re automatically going to be serving clients better.

*Executive Director, Homeless Services Agency*

*Building trust, reputation, and personal contacts* were important benefits noted by those interviewed. While establishing and maintaining these relationships was hard work, it paid off in improved access to information and the willingness to give one another the benefit of the doubt when things were not running smoothly.

[Collaboration] creates a reputation of being open to a variety of different ideas, and not just being stuck on a hidden agenda, the agency agenda, being single-minded, however you want to put it.

*Non-Profit Social Services Director*

If I need to get in touch with somebody at NorthKey 8 for housing, I know who to call and that they’re going do what they can. I normally try to identify specific people, because the more you develop relationships with those people the *better*. You’re not just calling NorthKey proper, you know who to go to. We try to do that in *all* of the counties.

*Non-profit Community Services Supervisor*

Literally, I can pick up the phone and set a meeting for this week with the city’s director of housing. That enables a lot more work to get done. Access is key. […] And, there is a little more of that “Southern hospitality” stuff here. It’s a little more polite, there’s a little more of a willingness to talk about stuff.

*CDC Housing Developer*

It’s really important that our reputation […] is good, and that’s a work in progress. There’s always going to be people who aren’t pleased with how you handled something, or that you couldn’t do this for this client. But they begin to know who you are, that you’re not yanking their chain, you’re doing what you can. That helps ward off some of the negativity.

*Non-profit Community Services Supervisor*

*Efficiency and innovation* were also mentioned as reasons for agencies to work together. Duplication of services was reduced, limited funds were stretched, outcomes were shared and assessed, and best-practices explored. In addition, agencies worked strategically to avoid overwhelming donors with multiple requests for assistance. Some individuals made a point to

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8 A large mental health social services agency that provides housing, supportive services, and therapeutic care for mentally ill clients, many of whom have been chronically.
reach out to others with very different world views from their own to gain new perspectives and spur creative, new approaches to problem-solving.

There are so many needs that come in that we can’t meet, so if we know [what’s available] and other folks know what we have to offer, then the collaboration is that much better. And, hopefully, we can prevent duplication of services and reach more families.  

*Non-profit Community Services Supervisor*

Networking and collaboration, those two traits are so imperative in business and non-profit. There’s a cost-effectiveness to it and an efficiency to it. If you’re an organization that doesn’t collaborate, I think that you’re going to flounder. […] From a donor standpoint, we’re working smart with the core donor entities. Like, the food pantry people need to be on the same page. They need to be smart about who they’re reaching out to for their food drives, instead of every organization tapping St. Timothy’s Church at one time, you know what I mean? There are enough resources to go around.  

*Non-Profit Social Services Director*

We have to have people who are [politically] conservative; I don’t have a problem with that. In fact, I like to have someone on my finance committee who thinks totally different [from me]. […] I love it when we can bring diversity around the table. And I’m not talking just skin color, I’m not talking about sex, I’m not talking about any of that. I’m thinking how people view the world, because that’s where the creativity comes in.  

*Executive Director, Homeless Services Agency*

As discussed in the previous chapter, the average length of participation in Northern Kentucky’s housing network was eleven years, though some people have been involved almost twice that long. Career longevity has provided respondents ample opportunity to develop strong personal and professional relationships through collaborative housing activities in the region.

Erickson (2009) reports similar findings in his research on decentralized housing networks, noting the importance of time, connectedness and “trading jobs” in overcoming distrust among actors and agencies, as well as creating a local “job ladder” for professionals in the region; such movement was shown to solidify “formal and informal personal ties” which kept the network together (2009, 67).
**New opportunities**

Two potentially beneficial developments for Northern Kentucky’s housing network include new sources of funding for housing programs and a changing political landscape, nationally and locally. The American Recovery and Reinvestment Act passed in 2009 made billions of dollars available to states and localities for housing and neighborhoods. This has opened up funding opportunities for new housing programs in Northern Kentucky.

The City of Covington and the City of Newport, which are the two I know the best, are coming up with some really nice, decent, lower-income housing. They’re building new things and Covington just came up with a new affordable [homeownership] program.

*Foreclosure Prevention Counselor*

The state housing finance agency and its database are a real resource. Residents can call KHC about foreclosure and get referrals for local assistance. In addition, Governor Beshear has been very supportive of the “Protect My Kentucky Home” initiative. PMKH also has a statewide task force that is focusing on resident outreach.

*Homeless Prevention Counselor*

Some of the efforts that the United States Department of Housing and Urban Development through Kentucky Housing Corporation, as far as permanent housing initiatives for no and low-income folks…and our recent HEARTH program to keep folks in their permanent housing. Affordable housing is a real target, to keep them in affordable housing. They’ve been successful. There’s not enough money, but I think what they’ve done has been successful.

*Regional HUD Program Administrator*

The election of President Obama, a Democratic majority in Congress and local political turnover have made some respondents more optimistic about the political environment for affordable housing.

This year is different, because of the stimulus and President Obama coming in. He said [funding is] going to stay the same or maybe go a little higher…hopefully.

*City HUD Program Coordinator*

It’s better than it’s been in twelve years. There’s been a change in City Hall, so we have a lot more support. […] In my *heart* I know, if we don’t do it now…it’s not because we don’t have enough funding (makes a raspberry noise). That’s an *excuse*. I’m sorry…no. It’s because of lack of imagination and will. Those will be the things that stop us. And so, that’s my message to the City. But there’s more political will than there has been [in the
past]. I mean, I thought political will had died. The political will was…it was not
good…except for the political will to exterminate us (laughs). ⁹

Executive Director, Homeless Services Agency

With the Cold Shelter, the new mayor and some other representatives attend the meetings
and they’re on board to help that project move forward. And they’re working on the Iron
Works building down on 20th, trying to collaborate with Welcome House and Parish
Kitchen, Cold Shelter, and others. I’m not sure, but I think it’s shifting.

Social Service Housing Development Manager

The HOME Consortium¹⁰ is one such example where cities were willing to put competition
and turfism aside to gain access to federal funds to increase affordable homeownership.

With affordable housing, we’re working together and not fighting across party lines or
jurisdictional lines, boundaries, the [Licking] River. A city line or a county line won’t
keep you from working with somebody else. We’re saying, “We recognize this is a big
issue.” […] They might not have done it ten years ago.

City HUD Program Coordinator

One potentially positive side effect of the economic crisis is additional federal aid cities and
states for housing and community development. In response, Northern Kentucky cities are
working together to develop innovative ways to address regional housing problems. With the
election of President Obama and a Democratic majority in Congress, as well as new leadership at
the local level, respondents are hopeful that housing programs will be a higher priority than they
have been in past years.

5.5 Barriers to affordable housing collaboration

Private Sector Participation

Lack of private sector involvement was identified by informants as a serious barrier to
increasing and improving affordable housing in the region.

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⁹ This last comment refers to issues discussed under the heading “Political Will,” which begins on page 89.
¹⁰ The HOME Investment Partnerships program began in 1990 with the passage of the Cranston-Gonzalez National
Affordable Housing Act. Cities receive funds to increase “the supply and affordability of housing” for low-income
homeownership programs. “HOME funds are distributed on a formula basis similar to the Community Development
Block Grant (CDBG) program and administered locally through community development departments or housing
finance agencies through their strategic planning process” (Louisville Field Office 2009). Covington currently
partners with five other cities located in Kenton and Campbell County through its HOME Consortium. This
arrangement has increased the total amount of HOME funds in the region and distributes some of those federal
dollars to small cities, which would otherwise not receive them.
I think when you get to the for-profit developer it becomes a ‘dollars and cents’ issue. It’s, “Yeah, it’s something we should do, it’s nice to do, but we don’t make any money doing it.”

Regional HUD Program Administrator

They’re in the business to make a profit […] I understand the reality of that. […] The bottom line is dollars. If we could somehow show that they could provide low-income housing, and they could still maintain a profit at the end of the day, that would help.

Non-profit Community Services Supervisor

Why would anyone get into producing affordable housing or low-income housing when all it means is red ink?

Executive Director, Non-Profit Community Health Agency

Respondents are aware of the important role of the private sector, particularly for financing and investment in housing development. Efforts have been made to engage private stakeholders, but participants note that it has been difficult to maintain an ongoing, authentic discussion with them.

We tried to engage the private sector during our Ten-Year Plan a year and a half, two years ago. I’m not sure that it’s been an ongoing dialog. We tried to target builders, kind of the ‘movers and shakers’ in Northern Kentucky. Everybody was sensitive to what we were talking about, but by the same token, I didn’t sense that there was a lot of action happening from those discussions. The banking sector was also at the table, but again, that hasn’t translated into more affordable housing.

Regional HUD Program Administrator

One challenge was convincing private developers to get involved in projects requiring public input, compliance with grant regulations, and participation of multiple actors with divergent priorities. Projects tend to move slowly and be small in scale. Many private developers have not seen what they have to gain from partnerships with non-profit housing developers.

There’s a tendency for for-profit developers to look at the number of units and absorption rate to indicate success. Well, we’re not a housing producer, per se. We’re a community builder. So, a for-profit developer looks at us and they use the same metric to measure our effectiveness and success and to gauge our level of understanding and expertise. “You produced, like, six units last year and they were on the market for four months. You guys are just dabbling. You guys don’t really know what you’re doing.” Then, typically what happens is we start meeting around a topic and they’re appalled at partnership,
working with federal funds, meeting with the city, how tedious it is, paperwork, public relations, because they’ve not done it in the past. They’re impatient and they don’t want to mess with it. […] We could really benefit from meaningful relationship with a larger for-profit developer. They don’t always recognize that they could benefit from a relationship with us.11

CDC Housing Developer

In addition to private developers, interviews revealed perceptions of mortgage lenders and banks as poorly engaged partners. There is a sense among respondents that most banks are only sending representatives to meetings in order to remain compliant with federal Community Reinvestment Act requirements rather than participate in authentic dialogue and problem-solving.

Are the lenders active participants? Yes and no. While bank representatives do attend meetings of PMKH and listen, the concerns and information shared at the meetings doesn’t really seem to percolate back to the institutions. CRA rules require attendance from lenders, but their presence has not provided an ‘in’ for foreclosure counselors looking for helpful contacts within the banks to assist their clients.

Homeownership Education Counselor

Things have started to evolve with the lenders. The local [banks] are a lot easier to deal with, I will say that. And some of the smaller servicers are willing to work with us. There are some that I will not mention that I’d like to run out of town on a rail, pretty much, because I just don’t believe that they’re doing anything productive to help anyone, including themselves. […] I don’t think they have a clue.

Foreclosure Prevention Counselor

11 This individual related two stories about working with private developers as a non-profit developer:

“We’ve wanted to do a project and we pursued for-profit developers, small-time guys. We were looking at this building across the street, the B & B building, where we wanted to do condos a couple of years ago. The for-profit developers, they treated us kind of like, “You don’t know what you’re doing. Let’s just buy it, let’s just buy it.” And we’re like, “No, that’s stupid. Let’s do pre-development work.” And they’re like, “It’s a good deal. Let’s buy it.”

We held them off, held them off, held them off. We got the pre-development work, the Phase I, Phase II back and there was a hundred thousand gallon cistern buried underground filled with petrol. And we’re like, “Aren’t you glad.” We saved their ass, basically. Do they really recognize that? Probably not. They were just like, “Those guys are slow.” I’m like, “Yeah. I kept you out of the poor house, is what I did.” We had a similar interaction with a guy who we were pursuing an option with, and it kind of fell apart, same kind of thing.

For-profit developers act quickly, and the ones that are really successful, their successes outweigh their mistakes. The ones that aren’t, their mistakes outweigh their successes. There’s a guy who we’re pursuing buying three buildings from right now, trying to do a development together, and he was arguing back and forth about concept—he just had some quirky ideas about concept. And he said, “You guys are too slow. I’m breaking up with you.” Literally, he called it “breaking up.” What did he immediately do? He went out and bought three buildings on Bagley Street that we’re now going to be buying from him using NSP [funds] at a loss, because he acted before he thought.”
Most respondents had difficulty pointing to examples of meaningful collaboration with the private sector, with the exception of a prominent, local private foundation and good relationships with a few small-scale landlords. The absence of private sector involvement in affordable housing networks is a longstanding problem that extends well beyond Northern Kentucky. Erickson (2009) refers to the private sector as the “dark matter of the decentralized housing network.” Its role in real estate development and consulting is so integral to housing development, but a former HUD official points out that “the involvement of the private sector proved minimal in practice,” from before Johnson’s War on Poverty to today (Erickson 2009, 60-61).

**Political will**

Affordable housing has not been “on the radar” in Northern Kentucky, according to several respondents. This is particularly true in rural and suburban areas where housing needs are largely invisible. Public opinion guides the priorities of elected officials, who are likely to focus on issues that bolster their chances for re-election.

I don’t really know that it’s on a ton of folks’ radar, honestly. I don’t know that they connect housing issues with the dynamic in their community. […] They drive through their neighborhood, and there’s nice house, nice house, crap house, rental, a single-family house that’s converted to six units, lawn furniture all over. I think that’s the concern. They’re like, “I wish this issue would go away.” But I don’t think they’re connecting with it.

*CDC Housing Developer*

When I think of the key buzzers in the region and in the state, I don’t see affordable housing ranking up there as one that I hear about. I went to this thing about Kentucky’s legislative priorities for 2010, and I don’t remember seeing anything in there about affordable housing. There’s nothing. I’m almost positive there’s nothing on there about affordable housing!

*Non-profit Social Services Director*

I think there are disconnects simply because there are different problems in the different areas. The rural areas don’t have really any affordable housing at all, very, very, very
little, just because they’re rural. In the rural areas, I think the perception is, “We don’t have a problem with homelessness here…or, or at-risk homelessness.”

Regional HUD Program Administrator

I think it also is a matter of priority. […] A lot of residents, a lot of communities, do feel that it’s an urban problem. They don’t see their responsibility. I think—and I’m speaking very generally—and it’s not specific just to Boone County, but I think Boone County citizens think they don’t need to provide that type of housing, that that’s not their responsibility.

Vision 2015 Representative

Leaders preferred to take on issues like economic development and educational excellence, which have wide public support. As respondents point out, these same issues are related to and intersect with housing affordability and poverty. However, low-income housing and economic desegregation rarely entered into political stump speeches.

They’re not talking about families or housing. They’re only talking about education and “Committees for Excellence.” But if a child changes schools frequently because the family is dealing with an insecure housing situation, or if parents are working two jobs to afford the housing they live in and can’t be involved in the child’s education, the kid’s going to be disadvantaged in the classroom. It impacts the region, because fewer of these students will be prepared for college and the workforce.

Executive Director, Non-Profit Community Health Agency

It’s very telling to me that people can’t even discuss the issue and then say, “We just don’t have anything [to offer]” or, “We’re going to choose not to fund this, but we’ll be part of the conversation.” See, most people who do the planning, write the regional plans and so forth, don’t tend to think of those very poor people. Generally, economic development is seen as bringing in the high-end jobs. It’s fine, except they’re not looking [at the poor]. […]The problem, usually, is that it costs money and they’re not as motivated for the lower economic end. When I was meeting with one of the commissioners yesterday, I said, “Do you think that, if poverty rates are going up, that doesn’t affect economic development?” I mean, are people crazy?

Executive Director, Homeless Services Agency

A couple of respondents felt that there was an underlying motive for suburban communities to maintain the position that low-income housing, and all the negative stereotypes surrounding it, should be viewed as an urban issue. By attributing crime, decline, and low standards of living to cities, non-urban residents can argue that other “undesirable” facilities, including a new county jail, should be restricted to those areas, too.
I think the region as a whole is invested in seeing unsavory things contained within Covington’s borders. You don’t have to look too far, for instance the whole debate about the jail. If you follow blog posts and comments, it’s very common to hear people say, “We should just keep the jail in Covington. All the criminals are from Covington, so we should just keep them there anyways.” I think the broader community is not vested in Covington’s success.

_CDC Housing Developer_

The community does not own its dysfunctional citizens. People with disabilities, dysfunctional families, substance abusers are not seen as part of the community. If they’re under 18, they might be referred to as “poor, disadvantaged children.” The second they turn 18, they become hazardous waste. The community does not want them. No one says, “These people do not come from the moon. They are us.” Certain political types, I’m not naming names, tend to think the poor are just lazy, criminals, unfit parents, or just bad people. They will not accept that there are any other social, psychological, or economic factors involved.

_Executive Director, Non-Profit Community Health Agency_

Respondents emphasized that more public education and outreach was needed to increase awareness of regional housing issues and to combat negative perceptions of affordable housing. They indicated that there is a need to “reframe” the issue in a way that overcomes stereotypes and links housing to other regional priorities, such as economic development and educational achievement.

**Distrust between social services and elected officials**

In 2002, a Covington City Commissioner told reporters: “I think Covington has its fair share of social agencies. Should we become the social services capital of the world? I don't want that” (Steitzer 2002). Since the late 1990s, the City of Covington has attempted to “zone out” agencies providing services for homelessness, poverty, addiction recovery, mental health, as well as transitional and emergency housing is a bitter point of contention among many respondents.12

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12 In June of 1998, the City of Covington passed zoning to prohibit drug treatment clinics from opening anywhere in the city, an ordinance found unconstitutional and subsequently overturned through a decision of the Sixth Circuit Court of Appeals in 2002 (*MX Group, Inc. v City of Covington, et al* 2002). In its decision, the Court found the City of Covington based the ordinance on “fear and stereotypes” about the clientele and found the ordinance to be “discriminatory on its face.” Nonetheless, Covington has continued to use zoning code to limit the expansion of shelters, clinics, and agencies. In 2006, it changed its zoning to restrict the number of social service agencies serving
City leaders justified their attempt to exclude additional services by pointing out that Covington contains most of Northern Kentucky’s social services and argued that other municipalities should take on their fair share. However, respondents point out that Covington is regional hub and the recipient of a huge share of the region’s federal housing dollars.

Covington has the attitude that there are too many social services in their boundaries, that the shelters and soup kitchens and agencies should be spread around the region. But they also have all amenities, too. They have the entertainment venues and the Basilica; they’re where the action is. Having the services is part of that. Besides, who will take the low-income housing?

Executive Director, Non-Profit Community Health Agency

Covington is the “Cincinnati” on this side [of the river]—we’re the big city over here. You can’t […] leapfrog over Covington; we have that pot of federal money that we use for affordable housing, where we do big projects when we’re able to leverage it.

City HUD Program Coordinator

Several non-profit social service respondents discussed one especially bitter episode with the City of Covington over a proposal to establish a “one-stop” social service center for the area’s homeless and at-risk population.13

There’s some dirty pool that’s been played in the past [politically], with the City stirring up neighborhoods up to be “anti” if the city didn’t want it. When we tried to open a [residential treatment facility], they went for eminent domain; they appealed their own zoning decision. That’s when the city made the zoning decisions. The zoning board okayed it, and then the commissioner appealed that decision. Oh, it went on and on. We

homeless and low-income residents to “designated zones” through conditional use permits (Houch 2005). Numerous battles between Covington’s social service agencies and the City have occurred, including the opening of a proposed “one-stop center to help the homeless and those at risk to become self-sufficient” called the Life Learning Center and the removal of homeless camps from the Ohio riverfront in 2003 (Schroeder 2003), a residential treatment center in 2005-2006 (Hardee 2006), a city ordinance instituting a ban on panhandling in 2006 (Schroeder 2006) and an emergency cold shelter in 2008 (Rutledge & Schroeder 2008). These events have caused a serious rift between city leadership, particularly the City Commission, and Northern Kentucky social service agencies, most of whom are actively involved in the region’s affordable housing network.

13 In 2000, Bill Butler of the Butler Foundation agrees to contribute one to two million dollars and land (at the time, a parking lot) in Covington for the development of a “one-stop” center concept to include a collection of services to assist homeless and low income residents, such as emergency assistance, substance abuse treatment, job training, and so on provided by the various social service agencies in the area. The City refused to grant the permit, so Mr. Butler appealed to the county zoning commission, who approved the use in December of 2000. About two months later, the City tried to seize the property under eminent domain, stating it was needed to support economic development, though the respondent believed it was an intentional ploy to prevent the center’s construction. Mr. Butler took the matter to court, which ruled in Mr. Butler’s favor and returned the piece of land. However, the City had changed its zoning regulations during the time the matter was in court, so at the new zoning hearing the use was denied. Ironically, today the City is a central player in the proposed Stewart Ironworks project—one that is remarkably similar to the project proposed in 2000.
had a developer who was part of that project, so he paid for the legal fees. But I can’t pay for any legal services to fight those battles, and they know it. The developer ended up winning, but it took two years. I mean, the City knows they can hold it up in court, so those are the kind of things they’ll do. But they’re not gonna say, “No. No, we don’t want this.” They just do it in an underhanded way. So those are the political issues. I mean, I’ve been dealing with this for twelve years and it’s like… (Rolls eyes).”

Executive Director, Homeless Services Agency

Some respondents voiced suspicions that Covington (and Newport) only pursued HOPE VI projects as a way to clear valuable riverfront property for high-end retail and residential development. They saw it as an attempt to push unwanted residents out of sight.

They just kind of don’t want certain kinds of people in their community. They want to push them elsewhere so they can develop the downtown, that kind of thing.

Social Service Housing Coordinator

Politicians know better than to believe that these needs don’t exist or that they are being adequately addressed. They know it’s cheaper to address problems than to ignore them, but they refuse to deal with it publicly. They focus on fancy riverfront districts to attract upper income residents from outside the area and neglect the core issues many current residents are facing that have serious, long-term consequences for individuals and the community at-large.

Executive Director, Non-Profit Community Health Agency

The literature emphasized the importance of trust in building the social capital required for strong, productive partnerships. Covington is Northern Kentucky’s largest city and a major hub of the region’s housing activity and funding. The rift between non-profit social service agencies and city leadership is long-standing, though some respondents noted that their relationship with Covington has started to improve over the last year or so. More work is needed to encourage greater trust between these actors.

Too much emphasis on homeownership?

An area of local housing policy that is politically popular is expanding homeownership, especially in declining urban areas. There are a number of programs offering down-payment assistance, soft loans, and gap financing to expand low- and moderate-income homeownership, including former Section 8 voucher recipients. City and county officials know that
Homeownership programs do not generate much community resistance and controversy among voters, unlike low-income rental development.

Homeownership is a popular program that we have, and politically and public-wise, people like it. [...] I mean, one reason why we do a lot of homeownership is because there are very few people that will say, “How dare you help that nice couple buy a house!” So, we kind of get the “feel-good” stuff. So, that’s the reason why we continually fund it: because it’s popular. We don’t get a whole lot of dissent on that.

City Housing Development Supervisor

None of the respondents opposed homeownership itself, but a few questioned the idea of equating of homeownership with the American Dream. Others worry that so much emphasis on homeownership simply stigmatizes renters. And some wondered if families are feeling pressure to take on more responsibility than they can realistically manage, and many would be better accommodated in good rental housing.

Not everyone is going to be a homeowner. There are all these down-payment programs and Section 8 [homeownership] programs, programs to help people become first-time homeowners, but what we need to focus on is increasing our affordable housing stock.

Non-Profit Social Services Director

The American Dream? It may not be homeownership, and they need to realize that. And you are not any less of an American if you don’t own. Stop pushing it!

Foreclosure Prevention Counselor

Respondents agreed that homeownership is a laudable goal, but questioned whether all households have the capacity, financial or otherwise, to purchase and maintain a home. For many residents, including the elderly, the disabled, extremely low-income households, and many single parent families, high quality rental housing is a very good option. Overemphasis on homeownership programs is a disservice to many Northern Kentuckians who might be better served by improved affordable rental stock in economically mixed neighborhoods.

Lack of unified vision and network identity

With the possible exception of the public housing authorities, no agency makes housing their primary mission. Agencies have programs for mental illness, physical disabilities, and substance
abuse recovery, homelessness, and community development. Many became involved in affordable housing when they recognized safe, decent housing supported positive client outcomes. In some cases, such diverse organizational missions can seem at odds, largely based on how they define who will be served.

Are the folks who are producing affordable housing thinking about the community as their client? Or is the individual resident their client? And I think that philosophical difference is problematic sometimes. […] Is your client that person who was sleeping in their car and is sitting across the desk from you? Or is your client the broader community? Our client is always the broader community. Welcome House’s client is always gonna be the guy sleeping in the car. Both things need to happen. It’s just the nature of their work and the nature of our work. […] I think there’s just this general tendency for for-profit folks or academics to think, “Well, non-profits should just all work together all of the time!” We’re serving different populations. And if we were serving the same population, we probably are competing for funds against each other, because there are limited resources…”

*CDC Housing Developer*

The comments of this respondent point out how even actors within the non-profit sector may have competing visions for the region’s housing priorities. It is interesting to note that the CDCs in Northern Kentucky generally worked more closely with local government than with non-profit agencies serving poor and homeless populations.

**Network Leadership**

While there are many agencies involved in the region’s housing network, no one group is formally responsible for network management, and consistent, steady leadership has not emerged on its own. The desire for stronger, more defined leadership was a commonly expressed sentiment among interview respondents.

Okay, tell me…do we have a champion that’s going to take this issue on? Unless you have a champion, unless you have someone who’s going to take this and do something with it, this is a waste of our time (Laughs). […] The problem, then, is that it’s nobody’s job to do that. I try to keep getting people involved, but…you need a champion who can really run with it.

*Executive Director, Homeless Services Agency*
Existing work and family responsibilities stretched the ability of current network participants to commit additional time and effort to taking on greater leadership roles. Some suggested that creating one or more paid positions to manage and coordinate regional strategic and planning would go a long way toward strengthening the region’s collaboration. Responsibilities might include stakeholder outreach, public education campaigns, and working to engage underrepresented rural parts of Northern Kentucky.

**Planning: Form over substance?**

During interviews, informants were asked: How do you feel about creating a regional affordable housing plan? And, how feasible do you think that effort would be in Northern Kentucky? While most agreed with a regional approach on principle, a large portion of interview participants expressed frustration about past planning efforts; so much time and effort has been spent developing plans that no one reads and that just end up “sitting on a shelf.”

The process surrounding Kentucky’s 10-Year Plan to End Chronic Homelessness is a case in point. The Northern Kentucky Continuum of Care was responsible for developing the area’s implementation strategy for the plan in 2007 – 2008. Respondents recount that this was the third plan to end homelessness in less than ten years.

We’d already written a couple plans to end homelessness. [...] I was not interested in writing another plan that’s going in a drawer somewhere. We already have at least a couple of those. “I’ll just put a new date on the old one, because I’m not going to spend time doing this!” Look, I’m all about planning. I’m all about strategizing. But I said, “It’s disrespectful to people to ask people what their plan is and then not do anything with it.” Sorry, but it’s true.

*Executive Director, Homeless Services Agency*

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14 “As part of the Bush administration’s initiative to end chronic homelessness, Kentucky has participated in two policy academies sponsored by the U.S. Departments of Health and Human Services and Housing and Urban Development (HUD) that brought together state agencies and nonprofits to better coordinate policy decisions. The Kentucky Council on Homeless Policy (see Appendix A), which receives staff support from KHC, was formed as a result of these academies and was tasked by Governor Ernie Fletcher with the development of a ten-year plan to end chronic homelessness in Kentucky” (KCHP 2005, 5).
It’s kind of the inside joke with the Ten-Year Plan: “I’ve already got three of them sitting in my desk.” […] That’s why I think people drop off, because it’s happened before and it takes a lot of time and effort. You’ve taken a lot of time and effort before, and nothing ever happens.”

Social Service Housing Development Manager

If we’re gonna do it just for the sake of doing it, it’s not worth doing. I don’t have the time. I just don’t. I think if somebody comes to anybody that’s been around for a while, and says, “Let’s do some planning!” Oh, my God, they run the other way. We don’t want to do another plan that’s gonna sit on a shelf. The amount of time and effort that would go into it, if it just sat on a shelf at the end of the process, then it’s not worth it. […] We can talk for years. That’s not going to accomplish anything. I wanna see the money. That might be blunt, but I wanna see the money.

Regional HUD Program Administrator

I’m old. I’ve been there, done all of it, planning and stuff. And part of me goes, I’m glad that there are people that are doing it, but I just wish they’d get it done. No offense. It’s just that it’s never moved quickly enough. […] “Vision” is one thing. I love “vision.” But I don’t know…at some point… I’m a person who’s feet are pretty much always on the ground. And if I’m jumping, I want to be able jump to another plateau where they’re going to hit the ground again at some point. I think you can have some great ideas, but they have to be something that can be a reality. You know, the time [spent] is not worthwhile.

Foreclosure Prevention Counselor

The plans were not read or used once they were written, and participants felt as though the process was a huge waste of time and resources. However, agencies receiving HUD grants were required to participate in planning efforts as a condition of funding.

Who’s going to read a four-hundred page plan? I’m not sure if it’s not more of an accounting document. I think that’s the way most of these plans go that have been around for any length of time. The Consolidated Plan’s been around for years. I’m not so sure if that doesn’t become more of an accounting document, rather than something that’s really alive, and used, and readable, and all the rest of that.

Regional HUD Program Administrator

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15 Respondent says the following regarding her frustration with overly broad, abstract, systemic discussions during planning sessions: “It always cracks me up. Do we really have the ability to stop unemployment? Do we really have the ability to stop all the factors that are causing foreclosure? We can’t get [the bank] to change a loan. What do you want us to do? And they say, “Well, let’s go back to the very beginning.” And I say, “Okay. You want to go back to the very beginning? I’ll give you some books.”

16 A local of state plan required to describe the distribution of funding from the U.S. Department of Housing and Urban Development (HUD) under four block-grant housing programs: HOME Investment Partnerships Program (HOME), Community Development Block Grant Program (CDBG), Housing Opportunities for Persons with AIDS (HOPWA) and Emergency Shelter Grant Programs (ESG) (KHC 2009).
I have to put myself in the “tired” category here. I’ve done this so many times over the years. It was frustrating, “Oh, God! We have to do another plan?” I kind of looked at planning as a chore. You know, the Ten Year Plan was mandated for Kentucky Housing funding. I thought it got way too broad and unworkable, because there wasn’t a solid timeframe and there was no step-by-step. So no one owns it and no one’s really going to do anything about it. […] So, I didn’t personally feel that it was very effective. I was there during the planning process, but I didn’t say much. I feel it got done because it had to get done, but I don’t know how effective it was.

Local HUD Grant Coordinator

Frustration with planning did not mean that respondents discounted the value of regional dialogue about affordable housing. The process itself has provided excellent opportunities to build a stronger, broader network, and establish a starting point for a wider discussion about the region’s priorities.

I think there need to be plans. And they need to be something that everybody can point to. And I think that’s the good thing about Vision 2015, the ADD district, OKI. 17 We’re all kind of pointing to the thing we’re going by, and that’s what we’re going to do.

City HUD Program Coordinator

I think the process is important. […] Even if you can’t necessarily tie a tangible result to that, I don’t think you can dispute the fact that it’s a positive result.

City Housing Development Supervisor

Past experience with planning has led many respondents to grow weary of the process, particularly when the plans produced are overly broad or ultimately ignored. If a regional housing plan is attempted in the future, efforts will be needed to overcome the frustration and malaise that has developed in response to previous planning efforts.

NIMBY-ism

Participants felt the stigma attached to affordable and low-income housing has provoked one of two responses to the issue of affordable housing: 1) “Not in my backyard” and 2) “Somebody else’s problem.” Respondents shared stories of how they grappled with vocal, angry—even

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17 Ohio Kentucky Indiana council of local governments: formed in 1964, the agency partners with business and community groups to regional planning. The organization has final authority over all federal dollars spent on transportation, but also develops land use, infrastructure, capital improvement, economic development and green space strategies (OKI 2010).
“hysterical”—resistance to low-income housing and other services for disadvantaged groups.

While they recognized citizen concerns about property values, crime and schools, they found that even small scale projects provoked public outcry that blocked rational discussion, much less new housing development.

There’s that whole “project” mentality, so a lot of folks [...] think the clientele won’t be good tenants. That mentality has been around for a very long time. It’s not new, and breaking through that is just really, really tough.

*Non-profit Community Services Supervisor*

[There’s] a lot of stigma about Section 8, even though we inspect the properties. But there’s a stigma about it. We went to a HOME Consortium hearing, and we had to go in front of all the cities, and get them to vote for it. They could vote against it, even though it’s free money and homeownership is what we’re doing with it. “Oh, you’re HUD? We don’t want that. We already had project-based Section 8, we already had that. We do not want that. Sorry, we know what that brings.” There’s a stigma attached to some of the money.

*City HUD Program Coordinator*

Any time you have any kind of social service anymore, it’s the NIMBY-ism. People are irrational about it (Laughs). [...] They were talking about how “these people” would be riding the bus and rape and pillage their children and all that. And I’m like, “These are people that live next door to you now. I don’t know where you think these people are coming from.”

*Executive Director, Homeless Services Agency*

NIMBY responses can have serious consequences for low-income families, whose housing options are limited to declining urban neighborhoods and far-flung rural areas when they are unable to access housing in mixed-income communities (Arigoni 2001). While stable neighborhoods with long-term homeowners have positive attributes, they can also engender fear and distrust of change and diversity, limiting housing choices for non-residents (Katz, et al 2003; Levine 1998). In some cases,

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18 This respondent recounted how the level of NIMBY-ism surrounding a proposed transitional housing project in Covington became so ugly that she had to develop a special coping strategy to continue advocating for the project at meetings and public hearings. “I mean, it was so dysfunctional. It was really pretty awful. I mean, it was...it was so awful that you didn’t even get defensive about it anymore. I felt like, ‘This is a case study...I think they need some mental health intervention...’ But, that was a time when I really was concerned that I would lose it. And that’s just what they wanted me to do, by the way. I carried my resignation in my purse, so that if I ever did choose to [speak my mind], I could pull out my resignation and say, ‘This is my resignation. I’m no longer talking as the agency director. This is me talking.’ And then, I’d tell them how I really felt. Just having it in my purse, I would hold on to it (Laughs). I’d do this (shows her hand clenched) and I’d get really glum, and say to myself, ‘I have a choice here. But it’s not going to serve the clients well to go off on them, because that’s just exactly what they want me to do.’ There was all this dysfunction in there, but what’ll hit the paper is that I went off.”
NIMBY responses mire affordable housing projects in delays, increasing the time and funding needed to complete projects and may stall them permanently (California Department of Housing and Community Development 2006; Nguyen 2005; Oakley 2002; Tiwari 2009).

**Political Fragmentation**

Developing a regional agenda for affordable housing is challenging due to the sheer number of municipalities and counties in Northern Kentucky. Political fragmentation, inter-city competition, and a strong desire to maintain local control over programs and public services contributes to a zero-sum mentality that discourages cooperation and coordination. Agencies and grant administrators had to navigate confusing local housing policies in order to work across jurisdictional boundaries.

There’s kind of this *tension* out there. “I want *my* share of the money to do what whatever *I* can do.” […] This tension of trying to create a regional view, or a broader view and yet, “I want *mine*.”

*Local Housing Authority Director*

There are so many different small communities… It’s kind of like, “This is *our* community, this is *our* community,” sort of a territorial kind of thing. “We don’t want to deal with Covington or Newport. This is *ours* out here. We work for a living,” those kinds of things. And it’s “*those* people” and “*them*.”

*Social Service Housing Development Manager*

One of the problems in Northern Kentucky is the ‘small town mentality’ that exists here. It’s a series of small towns. Local elected officials do not really want to combine services or efforts with neighboring cities and villages. Separate municipalities want their own everything. They don’t want consolidation, they don’t want to collaborate, they don’t want to work together.

*Executive Director, Non-Profit Community Health Agency*

One problem is fractured governments; each city is doing what it can on its own, but they don’t work together.

*Homeownership Education Counselor*

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19 Respondent relates a story about when he co-founded something called the Community Corrections Board in Kenton County, a county-wide collaboration to institute new correctional approaches like drug courts. The model was considered effective and the group received a grant to expand the program to other counties. They hired a consultant to figure out how that could be accomplished and, after talking to local officials in other counties, the consultant found that three separate boards would be required in Campbell, Kenton, and Boone. “The consultant came back and said that there was a huge lack of working together among the counties.”
There used to be government mandated [housing] priorities, but then it went to more local control. That’s why it is so confusing. You don’t know what Boone County does versus Kenton County versus Campbell. They each set, within parameters, their own guidelines and their own priorities. And it is so confusing. I used to work with about five different housing authorities, and I could never keep all the different rules straight.

Regional HUD Grant Coordinator

Political fragmentation has created obstacles for the development of a regional housing strategy in several ways. First, localities resist giving up local control, even in very municipalities with limited resources. Second, there is a division between the urban core and the suburban and rural areas of Northern Kentucky. Third, cities compete for upper-income residents and businesses that will increase tax revenues, as well as state and federal funding. And fourth, communication and cooperation between levels of government, particular at the city and county levels, is often quite poor.

The recession: foreclosure and unemployment

The current economic recession has profoundly affected housing needs in Northern Kentucky. Donations to charitable foundations have declined, city and state tax revenues are shrinking, and budgets for services of kinds are being slashed. Two-thirds of respondents spoke about how the foreclosure crisis has made affordable housing more scarce, increased the demand for housing subsidies, contributed to more vacancy, and has led many property owners to forgo maintenance and repair of existing affordable units.

Tighter credit and the declining attractiveness of real estate investment have created problems for affordable housing development as well. Private developers have gone out of business, and indirect market-based subsidies like the Low-Income Housing Tax Credit (LIHTC) are failing to attract investors.

The major program right now for developing affordable housing is the Low Income Housing Tax Credits, but you can’t get investors to buy the credits. The credit market’s way down and
you can’t get investors. So, credits that typically were selling for ninety, ninety-five cents are now selling sixty, sixty-five cents if you can even get a buyer.  

*Local Housing Authority Director*

I can’t tell you how many low-income developers have gone under, that haven’t survived [the recession]. There’s more need, but a lot of the foundations have tanked or said, “We’re only giving out a few grants.”  

*Executive Director, Homeless Services Agency*

A lot of agencies are in bad financial straights. I’ll tell you, the ones that do stick around are getting beat to death. Nobody’s got the energy. It’s survival. Everybody’s in survival mode for themselves and their agency. […] They’re getting cuts, cuts, cuts. They’re laying off where they never laid off before. It’s a bad time to try to build collaborations and interests, it really is. It’s the worst I’ve ever seen.

*Regional HUD Grant Coordinator*

The recession has deeply impacted credit, housing markets, tax revenues, and employment, and local governments and non-profit agencies are faced with the task of meeting increasing requests for assistance with dwindling budgets. Respondents also discussed the impact of foreclosure and unemployment on clients and communities.

**State and federal funding regulations**

Paperwork and public participation rules added costs and time to program administration and discouraged private sector involvement, according to interview participants. While participants recognized the need for accountability, they were frequently beleaguered by the number of hurdles they had to jump in order to maintain funding.

[The role of the federal government should be] providing us money with very few strings. Monitor us, but let us do our thing. And I think that’s difficult. We understand that the federal government has to deal with fifty states and thousands of municipalities with a

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20 The LIHTC Program is an indirect Federal subsidy used to finance the development of affordable rental housing for low-income households through incentives designed to attract for private investment in low-income housing development (Louisville Field Office, HUD 2009). Several news sources confirm that the market for LIHTC credits has declined by 50 to 65 percent due to the credit crisis and the collapse of Freddie Mac and Fannie Mae, which has caused projects around the country to grind to a halt (Investment Weekly News 2009; Farrell 2009; US Federal News Service 2009).

21 Executive Director, Homeless Services Agency adds: “I often tell the board (of directors), “We’re a faith-based organization. This is where the faith kicks in. You don’t know where the money’s coming from? Welcome to my world.”
variety of different strengths and skill sets out there. With these national programs, the challenge is high to allow flexibility at the local level to meet their needs. So, how do you provide resources and encouragement to allow us to do our own thing in Northern Kentucky?

Local Housing Authority Director

I think it’s just the nature of our government. I understand it. I understand why all the regulations are there. I don’t think we have a problem with the accountability. I think we would like more flexibility.

City Housing Development Supervisor

Every time we go, there’s some new report, some new list things that need to be done and submitted. And I don’t mind accountability for funds and making sure that they’re [used responsibly]. But the administrative piece, the reporting and attending those meetings, is not funded at all […] I don’t know what the answer is to that, but there’s a lot of administrative overhead that takes a lot of time.

Non-profit Community Services Supervisor

There are regulations that we have to work within. And so, when some people think that we’re not collaborating, it’s just that we can’t, you know, because of the regulations on the money, right? So, I think sometimes there’s a public perception that we’re not open to what they want to do with it, but it’s just because they have a lack of knowledge on how the money can be used and the rules and regulations for the money. […] With federal money, there are so many layers of regulations.

City Housing Development Supervisor

State and federal housing grants are a major source of funding for local housing programs and have encouraged collaboration among cities and agencies. However, the time and effort needed to comply with regulations and reporting requirements extends the process of housing development compared to privately financed projects. This may explain part of the reason why the private sector’s participation in Northern Kentucky’s affordable housing network has been minimal.

5.6 Making the Network Stronger

When asked how collaboration could be strengthened, respondents shared ideas to improve network effectiveness and pointed to possible directions for future affordable housing policies in Northern Kentucky. This section presents possible directions for improving affordable housing planning and collaboration.
Mixed-income/fair share approaches

The ideal approach for affordable housing, according to respondents, is scattered-site, mixed-income development. They felt it was important that every community assume its “fair-share” of housing for low-income residents, including families, seniors, young adults, and those suffering from mental illness, addiction and physical disabilities.

Places shouldn’t be exempt from shouldering a fair share of these services for residents. Politicians say, “We need this, but not here.” When agencies and advocates look for places to site services or housing, they are consistently told no without any alternative sites proposed by leaders on where an appropriate location would be.

*Executive Director, Non-Profit Community Health Agency*

The appropriate, meaningful solution to affordable housing is to spread it throughout the region, [...] to share the burden of caring for folks a little more broadly. [...] I really do think the ideal solution is if you have more of a fair-share approach. It helps not only the folks that are in poverty, it helps the folks that have resources, and it helps change their perspective. Do rising tides float all boats? How do we make the tides rise? If you could gain some consensus around those types of topics, and then let that drive decision-making, yeah! That would be helpful.

*CDC Housing Developer*

There’s kind of a “sharing the burden” argument. Can we envision ways to make this regional? If the jobs are over in Boone County, is there enough affordable housing over there? And if not, why? If there are all these jobs and people need to get to those jobs, but they only make this certain income, can you house those people? Are there enough educational opportunities for them and their children? Are they accessible? Are they near public transit, where they can get [to work]? That’s another one of the issues that HUD’s looking into right now…

*City HUD Program Coordinator*

Mandates?

Some disagreement arose over the question of using state mandates to require local cooperation with inclusionary housing policies. A few respondents believe a top-down approach is required to break through local resistance to affordable housing. Others remain unconvinced about the usefulness or desirability of a mandate.

It almost *needs* to be a top-down change. The ideas come from the bottom and, yes, there needs to be awareness, but if it’s not a priority…

*Regional HUD Grant Coordinator*
I don’t know if this is a good idea or not because no one else around here does this. You know, some communities require [...] you to do a ten percent set-aside.

CDC Housing Developer

I feel that a federal mandate or a state mandate probably wouldn’t fare real well. This particular community seems to want a lot less government in their lives than they want more government.

Social Service Housing Development Manager

Metropolitan governance

Several respondents mentioned metropolitan governance. The main attraction of metro-style government lied in its potential to improve efficiency, reduce duplication in services, and minimize competition among agencies for funding.

There’s the metro style of government, where they combined city and county, like in Columbus, Ohio. When we looked at that, it makes a lot of sense to maximize the funding. How can we combine this funding to make it more efficient and effective?

Executive Director, Homeless Services Agency

I’ve heard some people say that merging services and merging governments can improve things. They’re starting to merge services now with police stations and fire departments. To a certain extent, that’s good, but [...] people worry about the local [services] leaving them, and local representation. I’m not saying I advocate this, but when you merge of those, you can save money.

City HUD Program Coordinator

A metropolitan government like what they have in Jefferson County would be very, very helpful. It would allow each small piece to view the bigger picture” of regional housing issues.

Homeless Prevention Counselor

Another version of this suggestion included the formation of a regional affordable housing non-profit to streamline regional housing funding, coordinate programs, and distribute resources to partner agencies. With leadership from major funders like the United Way or the Greater Cincinnati Foundation, some felt that Northern Kentucky could develop a similar partnership for its regional housing programs.

Northern Kentucky needs a strong umbrella group to control regional policy and funding with a great board of directors of strategic thinkers to funnel foundation money through.
We need to change to a strong business model to better address housing and homeless needs in the region.

*County Department Director*

**Advocacy, outreach, and grass-roots leadership**

More emphasis on advocacy was suggested by several interview respondents as a way to raise awareness about housing needs among elected officials and the general public in Northern Kentucky. Moreover, such a group could provide direction and leadership for the region’s housing network.

*We really need to do something about another advocacy organization for Northern Kentucky…*

*Regional HUD Program Administrator*

A stronger coalition with more defined leadership and more defined outcomes would help move the overall homeownership and affordable housing initiative forward.

*Vision 2015 Representative*

Public education is needed, *especially* for officials. Where do politicians get their information on social issues? I read a survey that said they get it from network news, CNN, local newspapers, Time and Newsweek. Agencies just don’t have the budgets to really market to these sources to tell their story, to talk about their successes and the amount of need that’s out there. It would be even harder to educate the general population for the same reasons.

*Executive Director, Non-Profit Community Health Agency*

Non-profit agency respondents felt they could fill an important role in public education and outreach for affordable housing, as they have daily, first-hand experience with the consequences of housing-cost burdens, homelessness, and housing instability. Most believed public education could move the conversation past negative stereotypes of affordable housing informed by failed inner city public housing projects.

The education piece is as much as [non-profit actors are] able to influence the development of affordable housing.

*Regional HUD Program Administrator*

I’m a big proponent of education, *real* education, educating the community on real issues, and trying to knock down stereotypes. I think there’s some fear.

*Social Service Housing Development Manager*
I think if the public knew more of where their funds went, *that* would make a difference. [...] Then the folks who are paying the taxes could see that it’s not just, “Here’s a check.” That would help the public perception of what we do everyday.

*Non-Profit Community Services Supervisor*

We’re working to let the community [know] that we’re here and we’re doing what we can, to make people *aware*. This is in your community. It’s not just about one person being foreclosed on. It affects the school system. It affects the taxes that are paid into the city, what your neighborhood’s going to look like, and the property values. You know, this is not just this one little person. It’s affecting the larger community.

*Foreclosure Prevention Counselor*

### 5.7 Conclusion

This chapter presented a description of Northern Kentucky’s affordable housing network in the words of the sixteen individuals interviewed between December 2009 and January 2010. Respondents discussed reasons for the demise of the Vision 2015-led group that worked (and failed) to develop a regional vision for affordable housing. Many of those problems reflected the challenges faced by the region housing network in general. Respondents also identified Northern Kentucky’s most pressing housing problems, as they saw them: housing affordability for low-income households; insufficient availability of housing subsidies; homelessness; the foreclosure crisis; and the condition of affordable units located in declining neighborhoods.

Respondents shared their views of collaboration in Northern Kentucky’s housing network. They pointed out what has worked well, as well as the barriers they are still struggling to overcome. Attitudes about collaboration were positive overall, though weak participation from some important groups of stakeholders has left the network less effective than it could be.

Federal grants have injected badly-needed resources into the region and have provided incentives for agencies to work together. However, the regulations and requirements of these grants created substantial burdens for recipients, and may explain some of the private sector’s reticence to become more engaged. Finally, research participants offered suggestions for
improving the region’s ability to meet the housing needs of its lower-income residents, which mostly focused most on ways to overcome public and political resistance to affordable housing in the region.
Chapter 6: Conclusions and Recommendations

6.1 Reflections on Northern Kentucky as a case study

American housing policy has undergone a tremendous shift since the New Deal moved the federal government to center of the nation’s housing policy and program administration. Though funding guidelines and block grants remain influential, affordable housing policy has steadily devolved centralized federal control to diffuse local housing networks (Erickson 2009, 68).

Today, local housing policy and program development, implementation and administration are delivered through “interconnected clusters of firms, governments, and associations which come together within the framework of these programs” (Hjern & Porter 1981). The current system allows greater flexibility, innovation and efficiency at the local level than the HUD programs of the 1960s and 1970s did, but policy fragmentation and competition among municipalities complicates regional cooperation. Moreover, this change has not solved the housing affordability crisis, which continues to afflict substantial segments of the American public and presents a principal barrier to ending homelessness.

Most studies on local affordable housing planning concentrate on approaches used in high-cost housing markets on the East and West Coasts in states like New Jersey, Maryland, and California, where middle-class families have been priced out of homeownership and housing cost burdens for low- and moderate-income renters are extremely high. Few studies have focused on regions like Northern Kentucky, where average housing costs remain relatively low and housing affordability is a problem that primarily affects low-income households. Northern Kentucky is an example of a state with substantial political fragmentation resulting from a strong tradition of municipal incorporation and a desire to maintain local autonomy. This makes Northern Kentucky an extremely complex planning environment composed of small, independent counties and municipalities. While part of the region is included in the Greater
Northern Kentucky’s housing network is characterized by generally stable, enduring, and friendly relationships among agencies and individuals. Cooperation has resulted in a number of constructive partnerships and successful joint funding applications, reinforcing and rewarding a collaborative approach to problem solving. Organizations participating include churches, local and state government housing agencies, non-profit social services, community development corporations, mental health and addiction recovery agencies, as well as representatives from the schools and private foundations. Current housing-related efforts address a wide swath of issues: homeless assistance and prevention, homeownership programs, supportive services to stabilize families in crisis, rental subsidies, emergency assistance, foreclosure prevention, and reversing neighborhood decline. Respondents describe how collaboration has resulted in more funding, better information, improved client outcomes, better accessibility between agencies, and greater efficiency and innovation. Relationships among participants have developed over years and, in some cases, decades; trust and personal reputation are extremely important and, once damaged, can take years to repair and overcome.
The literature on Complex Multi-organizational Systems (CMS) and social capital emphasizes trust as a critical component of effective collaboration. Access to program administrators, agency directors, elected officials and social workers means problems are addressed earlier, questions are answered more quickly, and clients are assisted more effectively. Over time, trust among partners grows as people grow to know one another better and understand the strengths and limitations of partner agencies. This can minimize conflict and prevent misunderstandings that might otherwise arise.

6.2 Vision 2015 and regional housing planning

In beginning this research, I planned to observe regional housing planning through Vision 2015’s effort to develop a regional affordable housing plan. In fall of 2009, when the effort stalled and was ultimately abandoned for the foreseeable future, my research focus shifted to a broader, more complex research problem: Why did Vision 2015’s housing planning effort fail? And, more importantly, how does that experience reflect the barriers and opportunities for regional housing planning and inter-organizational collaboration in Northern Kentucky in general?

There were several problems that led to the group’s demise, according to interview respondents. The first was its inability to define a clear, unified mission, message, or direction. Engaging the private sector, local elected leaders, and jurisdictions beyond the region’s urban core were other challenges. In part, negative public perceptions of affordable housing and attitudes that affordable housing is an “urban problem” rather than a regional one, create barriers for engaging new stakeholders. Respondents provided indications that those factors responsible
for the failure of the Vision 2015 housing planning effort mirror many of the challenges facing Northern Kentucky’s wider housing network. Those problems are summarized below:

- **External barriers experienced by 2015 housing plan group**
  - Negative public perceptions of affordable housing, community resistance
  - Lack of political will: Affordable housing is not a priority for elected officials, the public

- **Internal problems with collaboration in Vision 2015 housing plan group**
  - Weak leadership: Who is responsible for coordination, implementation?
  - Insufficient resources (e.g. personnel, funding, data)
  - Difficulty defining mission, goals, purpose
  - Little private sector participation, interest
  - Negligible participation from non-urban communities, especially rural counties
  - Skepticism about the usefulness of planning

### 6.3 Housing problems in Northern Kentucky:

A majority of those interviewed agree that the region’s most pressing housing issues include five primary problems, ranked by the degree of consensus among respondents:

1. Number of units affordable to low-income residents, especially outside of the region’s urban centers (81.25 percent)
2. Long waiting lists for Section 8 vouchers and other housing subsidies (68.75 percent)
3. Homelessness (62.5 percent)
4. The foreclosure crisis and its impact on homeownership and the supply of (and demand for) quality affordable housing (62.5 percent)
5. Poor condition of existing affordable housing, including quality of units and neighborhoods where they are located (56.25 percent)

Other problems that emerged through interviews included the concentration of poverty in “affordable areas,” insufficient emergency shelter and transitional housing, urban population flight, and an increasing number of households with unsustainable housing cost burdens due to unemployment and underemployment. These problems affect not only the urban poor, but have serious consequences in suburban and rural areas as well.

Respondents describe how the current economic recession has increased the number of households struggling to meet housing expenses; available resources are insufficient to meet expanding demands for assistance. For the families and individuals who can no longer afford their current housing, the alternatives available to them are dire: displacement from their communities to less expensive areas, lower quality housing, more crowding due to “doubling up,” housing insecurity, and—in the worst cases—homelessness. However, the worsening housing crisis is relatively invisible in non-urban communities; its only indication may be the growing number of For Sale signs in untended front lawns.

Not surprisingly, respondents representing agencies heavily involved in homeownership and community development were more likely to discuss problems like foreclosure, housing quality and community decline. Non-profits providing direct client services were more likely to focus on homelessness, subsidized housing and housing cost burdens. Both groups were concerned with the number and distribution of affordable units in general.

6.4 Evaluation of Northern Kentucky’s housing network

What resources and opportunities facilitate innovation and effectiveness in Northern Kentucky to address regional housing goals? What are the challenges and barriers that hinder collaboration in the region? These questions suggest a type of SWOT analysis, which stands for “strengths,
A SWOT analysis is a strategic planning method used to identify factors that help and hinder the achievement of organizational objectives (Proctor 1997). Strengths and weakness refer to internal aspects of the network, while opportunities and threats are external factors that are part of the wider environment of the network.

**Strengths**

Interview respondents identified a number of strengths within Northern Kentucky’s housing network. First is the number of long-time actors, many of which have been working together for ten or fifteen years. This provides a level of durability and stability to the region’s housing

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22 A SWOT analysis is a strategic planning method used to identify factors that help and hinder the achievement of organizational objectives (Proctor 1997). Strengths and weakness refer to internal aspects of the network, while opportunities and threats are external factors that are part of the wider environment of the network.
collaboration, as well as a shared sense of history. In addition, many respondents worked for agencies within the network before they came to their current positions. This has contributed to a second strength: strong ties, congeniality, and a remarkable degree of accessibility between network actors.

Personal relationships have developed over the years, wherein people talk to and about one another using first names, they know exactly who to call when problems or questions arise and are generally confident they will do their best to be helpful.

Recent, successful collaborative efforts have reinforced cooperation among network actors. For example, Northern Kentucky was the only region in the state to develop a multiple-agency approach in its HEARTH grant proposal, a federal stimulus program for rapid re-housing and homeless prevention. As a result, the region received the largest HEARTH allocation in the state, and the Kentucky Housing Corporation is closely watching the collaborative program to see if it could be used as a model. Other innovative collaborative efforts include a six-city HOME partnership to encourage homeownership and a six-county application for additional Neighborhood Stabilization Program (NSP II) funding.

Another example of strong collaboration is the “Safety Net Alliance.” Formed in 2007, the group began with a small number of agencies providing emergency resources for the poor, including some very small church-run food pantries, which were scrambling to meet rising requests for emergency assistance in the face of declining donations. The group developed strategies to streamline requests for funding and increased efficiency by reducing duplicated services. It has grown to include 58 agencies and a
number of large foundations, and recently received a foundation grant to hire dedicated staff (Safety Net Alliance 2010). Other strengths include the active participation of faith-based organizations, increasing inter-city collaboration (e.g. the HOME Consortium), a large number of participants, and a good relationship with regional and state agencies, such as the Kentucky Housing Corporations (KHC) and the Northern Kentucky Area Development District (NKADD).

**Weaknesses**

Interviews revealed weaknesses within the network, many of which plagued the Vision 2015 group. Network deficiencies include: weak private sector participation; damaged relations between local elected officials (particularly in Covington) and non-profit social service agencies; a lack of defined leadership within the network; trouble establishing a unified mission and message for affordable housing; frustration and fatigue with the planning process itself; and poor integration of the more rural areas into regional housing efforts, especially the small counties in the south.

Respondents suspect that the profit motive of lenders and private developers explains their less-than-enthusiastic partnership in the region’s affordable housing network. Some felt that financial institutions only attend meetings for groups like Protect My Kentucky Home (PMKH) 23 because they are required to do so under the Community Reinvestment Act. Small, local institutions appear to be more actively engaged, but frustration over the lack of cooperation and authentic participation displayed by many lenders is apparent on the part of a number of respondents.

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23 Protect My Kentucky Home is a collaborative, state-sponsored initiative to mitigate the effects of the foreclosure crisis on homeowners. Participants include lenders, political leaders, local housing department and KHC representatives, agencies working on foreclosure prevention and homeownership counseling, and organizations such as Legal Aid.
When asked what Northern Kentucky most required to address the region’s housing needs, respondents answered “more political will” nearly as often as “more money.” Many complained that most of the region’s elected officials appear unwilling to participate in regional housing efforts, particularly when they emphasize housing for low-income residents. Given the current economic recession and the foreclosure crisis, the lack of political interest around housing needs could be seen as somewhat surprising. Yet, an ongoing aversion to providing housing and services for the poor can be seen in Covington’s efforts to restrict zoning in response to what leaders see as an unfair burden on the city compared to the rest of the region.

It is true that Covington contains most of the region’s services for homeless and low-income residents, but it is also Northern Kentucky’s largest municipality and the region’s only HUD-designated “entitlement city.” Covington and the agencies located within its borders receive the lion’s share of the region’s direct federal funding. It is also important to point out that the divide between Covington’s social service agencies and political leaders does not appear to affect cooperation with the city’s public housing authority, which regularly and constructively participates in groups like the CoC and PMKH. It is also a key stakeholder in several projects and planning efforts to address housing affordability, homelessness, and homeownership. It is the elected leaders who are targets of respondent criticism for their perceived apathy, avoidance, and hostility regarding affordable housing, in Covington and throughout Northern Kentucky.

There is weak representation of rural communities within the region’s affordable housing network, and only two respondents regularly work with organizations in rural areas. They found building trust with rural actors requires long-term, committed outreach efforts on the part of large agencies, sometimes seen as “outsiders” with ulterior motives. One respondent emphasized that “it’s particularly vital in the rural counties that people know who you are, they know your face, and they know they can call you and they’re going to get a response. You are there to
provide something. You’re not just somebody coming in to get numbers so you can get more dollars that they never see.”

Homeownership is a politically “safe” housing issue in Northern Kentucky, a priority of many housing programs in the region which have garnered a large share of available housing funding. Some interview participants expressed ambivalence about the emphasis on homeownership, noting that it fails to address a large segment of the region’s housing needs: affordable and subsidized rental units. Affordable multi-unit rental projects are not generally pursued, with the exception of some senior housing construction.

Interview participants discussed the challenge developing a unified voice for the region’s mission, message and strategy for affordable housing and, as a result, collaboration is not as effective as it might be. Most organizations have mission statements that extend well beyond affordable housing and provide a comprehensive array of services to support self-sufficiency for low-income families and neighborhood stability. While there are benefits to adopting broad approaches for tackling poverty and community decline, this comprehensiveness can stretch an organization’s capacity to focus on any one issue.

Respondents were enthusiastic about working with other organizations and able to point to several examples of successful partnerships, but their attitudes about planning are lukewarm, even among those who believe planning to be a useful exercise; some audibly groaned and rolled their eyes when the subject of planning came up. Malaise and frustration with past planning experiences stemmed from the fact that planning is planning. There are plans everywhere. Every county and municipality in the region has a plan, private groups have plans, HUD and KHC require plans, but the plans are not creating housing for the poor.

“Well, I guess I have a question. Who’s the voice for affordable housing in Northern Kentucky? Is there one?”

Non-Profit Social Services Director

The big problem is planning. There are plans everywhere. Every county and municipality in the region has a plan, private groups have plans, HUD and KHC require plans, but the plans are not creating housing for the poor.

Executive Director, Non-Profit Community Health Agency
that they felt their effort was wasted when the plans sit and gather dust.

In conclusion, the weaknesses in Northern Kentucky’s housing network can be summarized as follows: First, more active and authentic participation from elected officials and the private sector are badly needed. Second, involvement from outlying parts of the region is weak and should be addressed if the network is genuinely interested in regional housing collaboration. Third, lingering distrust between city officials and non-profit agencies and a lack of network leadership are obstacles to a unified regional vision of affordable housing. And fourth, past planning efforts have left many respondents weary and disillusioned with planning, in spite of their general enthusiasm for partnership and collaboration.

**Opportunities**

Two potentially beneficial developments for Northern Kentucky’s housing network include new sources of federal funding for housing programs and a changing political landscape, nationally and locally. Last year, the American Recovery and Reinvestment Act made billions of dollars available to states and localities for investments in housing and neighborhoods. New local, state and federal government programs include affordable homeownership, homeless prevention programs, foreclosure mitigation, and neighborhood stabilization. A second round of the Neighborhood Stabilization Program (NSP II) has provided a new opportunity for inter-jurisdictional collaboration. Northern Kentucky’s grant application for these emergency stabilization funds will include low-income areas in six counties if approved.

Election cycles can represent threats or opportunities, depending on the priorities of politicians entering and leaving office. Many respondents noted that since the 2008 election, local and state politicians appear more willing to discuss housing issues compared to past years. Not only is the relationship between social services and politicians gradually improving, but local municipalities are working together more as well. In some ways, these opportunities grew out of a response to
the foreclosure crisis and the recession. Many of these new programs are short-term, intended to provide emergency assistance through the worst of the economic downturn. In many ways, the current political climate may prove to be short-lived and has the potential to shift quickly.

**Threats**

Respondents identified four primary issues that continually undercut their efforts to develop comprehensive, effective policies and programs to meet regional housing needs. The first and most frequently discussed problem is community and political resistance to low-income housing, or NIMBY-ism (“not in my backyard”), especially regarding low-income housing, emergency shelter and transitional housing.

Because so much of Northern Kentucky’s affordable stock is located in distressed urban areas, many residents believe low-income housing is a direct cause of neighborhood decline. Fear that low-income neighbors will reduce property values and increase crime causes municipalities to limit housing development to low-density, single-family homes. This reinforces existing patterns of economic segregation, concentrating low-income housing within urban neighborhoods, and further discourages involvement of local politicians, landlords, and private housing developers in affordable housing initiatives.

Political fragmentation is another barrier, responsible for a convoluted array of small political jurisdictions, each with its own zoning, land use, and housing policies. One respondent half-jokingly referred to Northern Kentucky as a collection of “fiefdoms,” where even the tiniest incorporated municipality clings tightly to local control and many resist the idea of sharing resources and combining services.

Respondents identified four aspects of political fragmentation that have created obstacles for the development of a regional housing strategy: 1) A desire to maintain local control, even in very small political units with few resources (“turfism”); 2) A marked division/separation
between urban areas and the suburban and rural parts of the region; 3) Intercity-competition for “desirable” residents, private industry, and state and federal funding; and 4) Poor integration between levels of government (e.g. city and county). Some cities have recently taken steps to work together, but it remains to be seen whether these efforts will change the mindset of residents and their elected officials, who tend to favor local autonomy.

The recent economic crash has had crippling effects on credit, housing markets, tax revenues, and employment. Demand for affordable housing is rising even as the number and quality of units is shrinking. The ongoing economic crisis was not identified as a direct cause of the Vision 2015 group’s demise, but respondents discussed how deeply it has impacted their work and their clients. Agencies are struggling to do more with less. Once stable, middle-class families have lost jobs, homes, and health insurance, and many are requesting emergency assistance for the first time in their lives. The poor economy has destabilized private investment for LIHTC credits as well.

Federal grants provide much-needed resources to local affordable housing efforts and have been a major factor in encouraging collaboration among local government housing departments and non-profit agencies. However, regulations and reporting requirements add time and complexity to projects compared to private developments. They may also be responsible for some of the private sector’s absence within Northern Kentucky’s affordable housing network.

### 6.5 Strengthening collaboration in Northern Kentucky

All interview participants discussed the value of inter-organizational collaboration to their own agencies and how they have seen how partnership has improved funding opportunities, client outcomes, and agency performance. Players have learned that partnerships between agencies and joint applications for funding tend to increase the total state and federal dollars coming into the region. Notwithstanding this inclination to cooperate, there are a number of
barriers confronting the region’s housing network, many of them existing at a much larger scale than the region itself.

The primary suggestions to improving the effectiveness of Northern Kentucky’s affordable housing network emphasize ways to overcome regional fragmentation and NIMBY-ism through leadership and advocacy. Communities compete to attract and retain upper-income residents and private business investment. Most communities are not opposed to economic desegregation, per se, but they fear that any shift from low-density single-family housing construction will cause them to lose their competitive advantage. While not explicitly stated by respondents, local resistance to affordable housing may be, in part, described as a prisoner’s dilemma.

The economic recession and the complexity federal grant regulations are barriers that the region can do little to address at the local level. Given that fragmentation and local autonomy are politically and culturally embedded legacies of Kentucky history and legislation, successfully instituting state-wide approaches for affordable housing like those used in California and New Jersey would seem unlikely. Likewise, state-wide mandates would more likely infuriate residents who might see the measure as government intrusion into local preferences that encourage cooperation.

Metropolitan forms of government are permitted in the state, but only two Kentucky cities (Lexington and Louisville) have chosen to pursue that governance structure. While Covington is Northern Kentucky’s largest city, its population is a fraction of the size of those larger Kentucky cities. The region is dominated by Cincinnati, a metropolitan area that extends across three state lines and includes six of the nine Northern Kentucky counties. When asked about the feasibility of combining Northern Kentucky’s network into a regional housing approach that includes Cincinnati, the reaction of interview participants mirrored that of a respondent who said, “It’s a
shame, but the distance across that river is so far. People on the Kentucky side call it the Ohio Ocean.”

One alternative that generated interest among several respondents consists of merging funding streams for regional housing programs. The example of the Columbus Housing Partnership in Columbus, Ohio was mentioned repeatedly. CHP is a non-profit housing umbrella group that combines funding from government, foundation, and private-sector grants with individual donations and income. In addition, CHP coordinates programs for affordable housing, financial education and social services. Between 1987 and 2008, the organization increased Franklin County’s affordable housing by 4000 mixed-income units, including multi-family rental, single-family lease option and affordable homeownership (BBB 2010). CHP draws from funding from diverse sources: engaging corporate donors, coordinating pledge drives targeting individual contributors, and securing government grants and foundation support.

Public education and outreach may reduce community resistance to affordable housing but, as discussed in the literature review, NIMBY-ism is resilient and persistent even in states with strong mandates for inclusionary housing. Developing a “perception of crisis” around affordable housing will not be easy, as Northern Kentucky’s housing costs are quite low compared to other parts of the country. This makes affordable housing more or less synonymous with low-income and subsidized rental housing for the working poor and other low-income groups. Elected officials have incentives to avoid what they rightly see as an unpopular issue or to focus on only the politically palatable approaches, such as homeownership assistance. Likewise, engaging
employers, property owners, private developers and lenders as stakeholders is unlikely when they do not see how their participation helps their bottom lines.

The Northern Kentucky Housing and Homeless Coalition (NKHHC) was established in 1989 as an advocacy and education organization, and later worked to develop 30 units of affordable housing (NKHHC 2010). Interview respondents disclosed that over the past few years, the Coalition’s membership and activity has declined, which has left a void in the region regarding political advocacy and public outreach for housing and homelessness issues. A reinvigorated NKHHC or a new advocacy group could work to link housing affordability to other economic and social issues and highlight the important, complex role that stable housing plays in the region. Developing strategies to increase participation by citizens, elected officials and the business community could diversify the number of stakeholders in the region’s housing network and improve chances for implementing a regional approach.

- Workforce housing and the importance of maintaining a housing-jobs balance for economic development
- The effect of housing costs on the quality of life of the working poor, the elderly and the disabled
- The importance of housing stability on student achievement
- The need for “life-stage” housing for young adults just starting out and older residents who want to “age in place”
- The sustainability role of higher-density affordable housing to reduce sprawl and traffic congestion.
The use of surveys or focus groups could help target these messages to different audiences.

The award-winning “Faces and Places of Affordable Housing” campaign in Fort Collins, Colorado was remarkably successful in raising community awareness of affordable housing. Based on the “Community Readiness” model developed by Colorado State University, the premise of the campaign was simple: “before communities will address a problem, people first have to recognize 1) it is a problem, 2) it is a local problem, and 3) it is everyone’s problem (at least to some extent)” (City of Fort Collins 2010).

Figure 14: Example of Affordable Housing Campaign Poster (Source: Focus St. Louis 2005)
6.6 Research limitations and weaknesses

Interviews, conducted between December 2009 and January 2010, elicited the perspectives of individuals drawn from two important groups of agencies in Northern Kentucky’s affordable housing network: the non-profit and public sector. The viewpoints of private sector actors and elected officials are missing from this discussion. Requests for interviews with private developers, lenders, and city and county politicians failed to generate responses during the data collection period, though it should be noted that no one flatly refused to participate. In addition, this research would be strengthened by the inclusion of rural organizations, private foundation and funders, neighborhood councils, family resource counselors working in the public schools, and others.

The qualitative approach employed in this research provides rich information about how and why affordable housing actors collaborate in Northern Kentucky, in addition to describing some of the barriers that impede regional collaboration. However, this study does not reveal the organizational structure of the network itself, the extent of collaboration within it, or identify how leadership, influence, or resources are distributed (and reciprocated) throughout it. Mapping these relationships using social network analysis would be useful in assessing network performance and identifying management strategies to improve network effectiveness, efficiency, and innovation (Cross, et al 2001; Cross, et al 2002; Cummings & Cross 2003).

6.7 Directions for further research

Additional interviews and the use of social network analysis would build on this research and provide recommendations for improved collaboration in Northern Kentucky’s housing network. Questions for further study include:

1.) How can Northern Kentucky’s affordable housing network initiate, strengthen, and sustain more meaningful collaboration with private sector partners?
• How do private lenders, developers, and employers view regional affordable housing issues, collaboration with public and non-profit agencies, and barriers to participation?
• What are national “best-practices” for fostering partnerships with the private sector for affordable housing development? How feasible would these approaches be in Northern Kentucky?

2.) How can Northern Kentucky’s affordable housing network strengthen existing collaboration?
• What is the structure of the network, based on social network analysis?
• Which actors are central to influencing information flows and decision-making?
• Which actors act as links between sectors, jurisdictions, levels of government, and other boundaries?
• What parts of the network are fragmented or poorly connected?

3.) How can Northern Kentucky’s housing network improve the “political will” for affordable housing?
• How have other regions increased public awareness and support for affordable housing? What are the characteristics of successful advocacy campaigns?
• How can advocates frame messages that will resonate with Northern Kentucky residents, elected officials, and community leaders?

4.) What can be done to minimize “planning fatigue” among network participants?

5.) How could the regional funding model used by the Columbus Housing partnership be applied to Northern Kentucky?


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Appendix I:

NKY housing-related collaborative organizations/efforts

**Safety Net Alliance** (Brighton Center; Butler Foundation; United Way)
- Participants: >80 participating agencies, funders, churches, program coordinators
- Lead Agency: Brighton Center
- Purpose: Initially formed in 2007 as an ad hoc group of area food pantries to share information on resources. The group grew to include a variety of emergency needs, including food, shelter, prescription medication, utilities, clothing, furniture, etc. Allows service providers to learn about regional programs and resources, develop funding/donor strategies, maintain public website of regional providers, identifying gaps and duplication of services
- Area served: region

**HEARTH** (HUD; KHC; NKADD)
- Participants: Brighton Center, United Ministries, Northern Kentucky Community Action Commission, the Center for Independent Living Options, Legal Aid of the Bluegrass, NKADD
- Lead Agency: NKADD
- Purpose: Federal stimulus funds for homeless prevention and rapid re-housing
- Area served: 8-county ADD district; also manages Covington’s HEARTH funds

**NKHHC** (Independent collaboration; receives KHC funds for property development and maintenance)
- Participants: individuals, churches, religious and services agencies
- Lead Agency: NKADD manages grants; has its own executive board
- Purpose: advocacy, collaborative projects among member agencies, low-income housing development.
- Area served: 8-county ADD district

**HOME Consortium** (HUD, City of Covington, CHDOs)
- Participants: Cities of Covington, Bromley, Ludlow, Newport, Bellevue, and Dayton; local agencies designated as Community Housing Development Organizations (CHDOs or CHODOs) by HUD
- Lead Agency: City of Covington
- Purpose: Homebuyer assistance
- Area served: participating cities, located in the counties of Kenton and Campbell

**HOPE VI** (HUD) “Housing Opportunities for People Everywhere”
- Newport (completed in 2006):
  - Participants: City of Newport Mayor Tom Guidugli, Brighton Center, Campbell County; Corporex, HUD, housing project residents, neighborhood residents
  - Lead Agency: City of Newport
- Covington: (waiting for grant)
- Purpose: 1) change the physical shape of public housing, 2) reduce the concentration of poverty, 3) provide support services, 4) establish and maintain high standards of community
and personal responsibility, and 5) develop partnerships between public and private agencies and Organizations
  - Area served: Newport and Covington, respectively

**Stewart Ironworks**
  - Participants: Kenton County, City of Covington, One Stop Northern Kentucky, Northern Kentucky Emergency Cold Shelter, Boone County Human Services, Welcome House, Kinzelman Kline and Gossman (architect), others.
  - Lead Agency: City of Covington
  - Purpose: social-service complex to concentrate services scattered throughout Covington (but also serve the larger region) would move (2008, City Commission changed the zoning so that so social-service agencies can locate nowhere else but the Iron Works site)
  - Area served: Northern Kentucky

**Vision 2015 affordable housing group** (Regional Chamber)
  - Participants: social service agencies, banks, and community development/planning organizations
  - Lead agency: Vision 2015
  - Purpose: (Overall plan) “insure Northern Kentucky is capable of competing in a global economy, with our citizens benefiting from the prosperity and opportunity this creates” (Vision 2015)
    - Developing a regional affordable housing plan for Northern Kentucky.
  - Area served: 8-county ADD region, plus Bracken County
  - Disbanded in summer of 2009 when Vision 2015 took affordable housing planning off its list of priorities

**Ten-Year Plan to End Chronic Homelessness** (HUD)
  - Participants (issue leaders): Welcome House, NorthKey, Women’s Crisis Center, NKADD, Transitions, City of Covington, Boone County Human Services; KHC
  - Lead agency: CoC
  - Purpose: to tailor solution-oriented approaches more directly to the needs of the various sub-populations of the homeless, ending chronic homelessness within ten years
  - Area served: 8-county ADD district

**CoC (HUD, KHC, NKADD): Continuum of Care**
  - Participants: BAWAC, Boone County Human Services, Brighton Center, Campbell County Human Services, Catholic Charities, Center for Independent Living options, Covington Independent School District, Interfaith Hospitality network, Kentucky Housing Corporation, NKY Area Development District, NKY Community Action Commission, NKY Housing and homeless coalition, No. KY Health Department, NorthKey Community Care, Transitions, Inc. Welcome House of No. KY, Inc., Women’s Crisis Center
  - Lead Agency: NKADD
  - Purpose:
  - Area served: 8-county ADD district

**NSP II** (HUD; City of Covington): six counties
  - Participants: Low-income tracts in six NKY counties
- Purpose: funding to states, local governments and non-profit housing developers to combat the effects of home foreclosures
- Lead Agency: City of Covington
- Area served: regional

**Protect My Kentucky Home** (Governor’s Office, Kentucky Department of Financial Institutions, KHC)
- Participants: Legal Aid, Catholic Charities, Center for Great Neighborhoods, Brighton Center, KHC, NKY Association of Realtors, Northern Kentucky Coalition certified counseling agencies, Legal Aid, the Covington Housing department, housing non-profits, residents, financial institutions
- Purpose: coalition of community groups focused on homeownership and community stabilization
- Lead Agency: CGN
- Area served: Statewide initiative

**Annual Point-In-Time Count** (HUD, KHC)
- Participants: CoC agencies, NKADD, individual volunteers, city and county governments
- Purpose: To count and interview homeless residents, providing a “snapshot” of homelessness; used for local needs assessments, data, grant scoring, etc.
- Local lead agency: NKADD
- Statewide effort, required participation of agencies receiving ESG and other federal grants addressing homelessness
Appendix II:

Information about Research Project and Consent to Participate

This interview is part of a thesis research project exploring Northern Kentucky’s affordable housing planning network and focuses on aspects of collaboration and cooperation on this issue among various individuals, agencies, sectors and jurisdictions in the region. This project is being conducted by Rigel Behrens, a graduate student at the University of Cincinnati in DAAP’s School of Planning. This research is being supervised by Dr. David Varady and Dr. Marisa Zapata from the University of Cincinnati.

You have been selected as a participant because of your involvement with housing issues in Northern Kentucky. Specifically, I will ask you to share your experiences and opinions on the issue of affordable housing and your partnerships with others in the region, including who those partners are and the nature of your collaboration with them. The information that you and other participants provide will be used to describe Northern Kentucky’s affordable housing planning network and to better understand the challenges and opportunities for regional affordable housing planning.

The interview should last about one hour, and the session will be recorded to ensure that your comments remain complete and in-context. I will also take some notes during the interview. If you prefer not to be recorded, please let me know at any point during the interview. In addition, if you are not comfortable answering any question you may refuse to answer, and you may end the interview at any time.

All of your responses will be kept confidential. This means that the original recordings, notes and transcripts will not be shared with anyone outside of my thesis committee, which includes two to three UC faculty members and me. In addition, the finished report will not include information about you that would allow others to identify you as a participant in the research project.

Do you have any questions about what I have explained?

Are you willing to participate in this research project? Yes No

May I record our conversation? Yes No

If you have additional questions or concerns, please contact:

Rigel Behrens: (513) 375-8026; behrenra@mail.uc.edu

Dr. David Varady: (513) 556-0762; david.varady@gmail.com

Dr. Marisa Zapata: zapatama@ucmail.uc.edu

_________________________
Interview participant

_________________________
Date

_________________________
Location
Appendix III:

Interview Record

Interview #________

Date of interview: ______________________________________

Location of Interview: ________________________________

Time started: ________ am/pm

Time completed: ________ am/pm

Conditions that may have affected interview:
______________________________________________________________________________
______________________________________________________________________________
______________________________________________________________________________

Interview recorded?            Y       N

Copy of information sheet/consent given to participant?       Y     N

************************************************************************

Participant Information:

Name of participant: ______________________________________

Position: ______________________________________________

Agency/Organization: ____________________________________

Location of agency (city, county): ________________________

Population served: ______________________________________

Sector:  Public (city, county, special district, state, federal)
         Private (nature of business_______________________________)
         Non-profit (charitable foundation, social service, community development, faith-based/religious, other)
         Other ______________________________
Appendix IV

Northern Kentucky Affordable Housing Network Interview Questions

1. Can you describe how you got your current job? How long have you had it? What do you do?

2. What is the primary mission of your agency/organization? How does this relate to low-income or affordable housing?

3. How did you come to be involved in housing issues in Northern Kentucky?
   Prompt: Through your job? Through some personal experience?

4. What do you personally see as Northern Kentucky’s most pressing housing issue(s)? Why?

5. What do you see as Northern Kentucky’s biggest barriers to improving the affordable housing situation in the region today?
   Prompt: For example, the economy, public attitudes toward low-income residents, too few units being built, lack of federal resources, political will, lack of regional collaboration, etc.

6. What strengths, resources, and/or opportunities do you believe exist in the region that could help address Northern Kentucky’s housing issues? What is Northern Kentucky doing well? What is working? Notable successes?

7. How would you characterize the collaboration among parties working to solve housing problems throughout the region? Would you say that the level of collaboration is excellent, good, fair, or poor? Why do you say this?
   Prompts: Sources of conflict? Agreement? Are some important actors/sectors refusing to participate? Are some actors/sectors dominating? What is the degree of participation throughout the region—other counties, rural areas, etc?

8. What does your organization gain from being a member of collaborative groups? What do you bring to the table that benefits other members?
   Prompts: Coordination, funding, public relations, service provision, construction of new units, strategic planning, policy, etc.

9. How do you think politics and public opinion influence the ability of the region to expand affordable housing?
10. In what ways do you (or your organization) participate in housing-related planning and strategic activities in the region, such as specific planning efforts, memberships in ongoing, formal collaborations, sponsoring events and conferences, etc.?

11. In what capacity do you or your agency work with others regularly (at least once a month) on housing issues in the region? This can include other non-profits, government agencies, developers. Who are those actors or agencies?

12. Are you familiar with Vision 2015’s affordable housing planning group? Were you involved and if so, what was your role? How would you characterize its progress? Why? Who should be involved, but is not currently?

13. Can you suggest other individuals that I should interview?

14. What might be done to improve the effectiveness of regional affordable housing planning in Northern Kentucky? Do you think it makes sense to work separately from those working on similar issues across the river in Cincinnati?