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## **Viewpoint: Ohio still hurting from housing ills**

**By Nate Coffman**

Housing prices are rising, according to national news reports, and that's good news for homeowners and the economy. But it doesn't address the primary challenge for housing in Ohio.

At a time when our need to overcome housing-related obstacles is as great as ever, government resources to address them are diminishing. That reality is exacerbated by a still-struggling national economy and federal sequesters.

Ohio CDC Association represents community development corporations working throughout the state to foster socially and economically healthy communities. What we've been reminded of repeatedly since the turn of this century is that home matters. Stable, affordable homes are crucial to personal, community and statewide achievement.

Providing stable and affordable housing is vital to those struggling to meet their needs. Keeping people in such homes is crucial to those whose housing situations have been jeopardized. Even demolishing houses can be essential to preventing the threat posed by too many abandoned properties.

Home matters to Ohio because, in one way or another, housing challenges have ravaged the state.

Rising housing prices are good news, especially because they indicate an improving economy and returning consumer confidence. The price gains alone, however, will not address the dramatically altered Ohio landscape, which has suffered from declining populations in some of our largest cities, has borne disproportionately the effects of the foreclosure crisis and had not recovered from the recession of 2001 before the Great Recession hit with full force seven years later.

Restoring that landscape – not to its original appearance but to a newly vibrant, attractive one – is the challenge. It's an achievable one, but more government support – rather than less – will be required. Three areas are key:

*Building and rehabilitating more affordable housing.* It's ironic that we have an oversupply of housing and a continuing need for affordable housing. But despite the logic of supply and

demand, emptying out one form of housing doesn't make it affordable. Some housing stock is simply too expensive to maintain for it to be affordable, even when it's in desperate need of an occupant.

*Need to continue to provide foreclosure counseling as well as pre-purchase homeownership education.* Foreclosures have dropped in Ohio, but that should not hide the fact that they are dropping from a staggeringly high level. We've experienced 15 years of year-over-year increases in foreclosures, so while the decline is a welcome sign, it's a decline from a still-damaging level.

*Demolition of housing stock where necessary to remove blight from spreading and its replacement with community enhancements, which could involve returning the land to open space or community gardens in food deserts.* Cleveland alone would need more than \$100 million just to demolish obsolete housing units.

Despite these clearly evident needs, federal funding for crucial housing programs has been cut significantly since fiscal 2010. Examples include cuts to the Home program by 39 percent, to Housing and Urban Development housing counseling by 38 percent, and to Community Development Block Grants by 27 percent.

Yet funding for ensuring the right mix of stable, affordable housing is money well spent, because such homes benefit communities far more broadly than just the residents in those houses. Stable, affordable homes are essential, for instance, to improving public education, to increasing public health and to ensuring public safety.

That's why I support a national movement called Home Matters, which was conceived, in effect, in Ohio. The movement aims to unite America around the essential role that home plays as the bedrock for thriving lives, communities and a stronger nation.

Home Matters was launched in March by the leaders of nearly 200 housing and community development organizations from across the nation. Spearheading the launch was the National NeighborWorks Association, with support from Citi Community Development and Wells Fargo. The association's board president at the time of the launch was [Lou Tisler](#), executive director of Neighborhood Housing Services of Greater Cleveland and a champion of the movement.

Joining the launch were U.S. Secretary of Housing and Urban Development [Shaun Donovan](#) and a bipartisan group from Congress that represented a broad political spectrum. Their presence underscored that home matters, no matter what your political beliefs.

It's time for home to be a priority for America. The success of our communities depends on it.

*Nate Coffman is Executive Director of the [Ohio CDC Association](#).*