



**Working together to
make a difference.**



**THE CITY OF
OXFORD**

Affordable Housing Annual Report

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INTRODUCTION

The City of Oxford formed the Affordable Housing Commission to address the affordable housing challenges in the Oxford community. The committee has a serious commitment to serving people of all income levels in the city.

The committee is made up of 11 volunteers from the Oxford community with a vision to improve the affordable housing issue in our community. The three goals were continued goals from FY 2022 which were:

1. Establish a Trust Fund
2. Propose Ordinance Revisions
3. Community Outreach Engagement

Two members of the community presented information concerning affordable housing:

David Walker – Presented a Summary of Circumstances creating the need for affordable housing within the city and county of Lafayette. The summary is attached. (Appendix H)

Hayden Pierce – The Associated Student Body designed a survey to gauge the student housing experience both on and off campus. The preliminary finding is attached. (Appendix I).

Commissioners

Stewart Rutledge (Chair) – Affordable housing developer
Brooke Worthy (Co-Chair) – Realtor, LOU Home
Teasha Sanders – Oxford Housing Authority
Dr. Laura Martin – McLean Institute, LOU Home
Marilyn Barnes – Director AVID, Gifted Coordinator OSD
Alonzo Hilliard – Leader -Local Black Community Investment
Lance Hickman – Cadence Bank
Josh Cissell – Property manager
Dr. Janice Antonow – Former Alderman

Ex-Officio Commissioner

Donna Zampella – General Manager – Oxford University Transit, LOU Home
Duncan Gray – Oxford School District. LOU Home

City Staff Liaisons

Robert Baxter – Sr. Planner
Ben Requet – City Planner
Judy Daniel – City Planner



A YEAR IN REVIEW

Stewart Rutledge – Chair
Brook Worthy – Co-Chair

The Oxford Affordable Housing Commission has sought to keep a limited scope and to produce tangible results. By the date of this report, we have accomplished the following:

1. Created an Affordable Housing Trust Fund
2. Proposed and had implemented updates to Oxford’s Affordable Housing Incentives Ordinances
3. Produced and distributed marketing pieces to help the underserved in the community know the various service groups and resources available to them.

In 2024, we have committed to the following goals:

1. Build the Affordable Housing Trust Fund’s reserves and likely spin the Fund off as separate from this Commission. Promote the fund, but do not yet distribute assistance. Declare the Trust Fund mandate contained in Oxford’s affordable housing ordinances as “complete.”
2. Change and/or create three pieces of state legislation or make substantial progress toward those changes.
3. Obtain objective data on short term rentals in Oxford and the effects on housing availability for the purpose of considering policy change.
4. Produce and distribute a legal guide for landlords and tenants to understand housing laws.

The Commission has an extremely high and reliable attendance of all members, and it operates through its subcommittees. Going into its third year of existence, the Commission is procedurally reliable, and it can be expected to be self-sustaining for years to come regardless of the roster makeup at any given time.



1. TRUST FUND

Duncan Gray - Chair

Goals and Priorities

- Increase opportunities for home ownership in the LOU Community.
- Improve recruitment efforts for local employers and retain high quality public servants to live and work in the LOU Community
- Provide support during housing-related crises.
- Provide an avenue for charitable tax break opportunities for local citizens.
- Provide rehabilitation opportunities for owner-occupied dwellings.

Update

The sub-committee has completed the establishment of a Housing Trust Fund, (HTF) and the new nonprofit organization is the Oxford-Lafayette County Housing Trust Fund. The HTF organization has completed the following:

1. Rolled off into an interim Board of Directors for the new non-profit.
2. Registered as a non-profit with the Secretary of State. (Appendix A)
3. Established a donor-advised fund with the CREATE Foundation in Tupelo, MS (Appendix B)
4. Established a set of governing by-laws for the newly established non-profit. (Appendix C)
5. Applied for and received an Employee Identification Number process with the IRS.
6. Established an account with MS Federal Credit Union for seed funding to kick off the marketing of the HTF.

The committee is now finalizing the application the local organizations will use to become registered agencies. As a reminder, organizations interested in applying for funds from the HTF must first be approved by the HTF Board of Directors to ensure the organizations receiving the funds have goals which align with the goals of the HTF. Additionally, this will create a strong level of fiduciary oversight to ensure organizations receiving funds have strong processes/procedures in place to handle grant funds.



TRUST FUND - CONTINUED

Duncan Gray - Chair

Moving Forward

We have requested a \$1,500.00 match from the City of Oxford's Community Promotions line item to assist in the marketing of the HTF. We have a quote from a marketing agency to assist in the roll out of the

HTF and have \$1,500.00 of private contributions in place. However, we need to procure additional funding before moving forward.

Appendices

Appendix A: Secretary of State Certification

Appendix B: CREATE Foundation Agreement

Appendix C: Oxford-Lafayette County Housing Foundation Bylaws



2. ORDINANCE INCENTIVES

Dr. Janice Antonow - Chair

Background

In the 2021, City of Oxford ordinance that established the Affordable Housing Commission, an “increase of affordable housing supply” was stated as an expected outcome. One way to encourage more affordable housing is through expanded incentives for development of new affordable housing and for renovation and/or repurposing of existing housing. The Affordable Housing Incentives Subcommittee (AHI) as formed to explore ways that new and revised incentives could facilitate an increase in the supply of affordable housing. In addition, the AHI Subcommittee researches housing related trends that are impediments to the development of new affordable housing and to maintaining the affordability of existing housing. The subcommittee meets bimonthly. Members are Janice Antonow (chair), Marilyn Barnes, Josh Cissell, Teasha Sanders, and Brooke Worthy

AHI Priorities

1. Continue efforts to secure an Attorney General’s opinion on MS Code 29-35-50 which allows tax abatements for affordable housing by reducing the appraised value. There are conflicting interpretations concerning the eligibility of various affordable properties.
2. Pursue an amendment to MS Code 37-7-471 which allows the sale or lease of properties by public schools for affordable housing without imposing state requirements for the sale of property. An amendment to include municipalities and counties in this statute is the desired outcome.
3. Research the number of dwellings used exclusively for short term rentals and the effect, if any, that this use has on housing affordability. Explore how other cities deal with short-term rentals.
4. Explore incentives used in other states to increase the supply of affordable housing. An example identified is in the state of Florida where sales tax on building materials used to build affordable housing is refunded.
5. Establish a process for monitoring to ensure compliance with requirements for incentives i.e. income targets for eligibility, verification of rental price, etc.



ORDINANCE INCENTIVES – CONTINUED

Dr. Janice Antonow - Chair

AHI Products/Progress

Sec. 22-195 of the City of Oxford Code of Ordinances, Affordable Housing Incentives, was modified to increase the amount of time a dwelling unit must remain affordable from 10 to 15 years, and to decrease the number of affordable dwelling units that must be provided from more than 50 percent to at least 10 percent. Additionally, Sec. 22-194 was modified to state that affordable housing project designations may be transferable. (See attachment)

The code modification was approved by the Board of Aldermen by a unanimous vote and was subsequently codified.

Appendices

Appendix A – Sec. 22-194, Definitions, eligibility, and application

Appendix B – Section 22-195, Affordable Housing Incentives



6. COMMUNITY ENGAGEMENT

Dr. Laura Martin - Chair

Membership and Purpose

The work of the Community Engagement Subcommittee (Ad Hoc) continues thanks to the active engagement of members of the Oxford Affordable Housing Commission (Marilyn Barnes, Alonzo Hilliard, Laura Martin, Teasha Sanders, and Donna Zampella), as well as representatives from community-based organizations including Doors of Hope, Communicare/Project THRIVE, Grisham-McLean Institute for Public Service and Community Engagement, LOU-HOME, LOU Mercy Re-entry Ministry, MississippiCare, Oxford Housing Authority, Oxford School District, Oxford University Transit, United Way of Oxford and Lafayette County, and the University of Mississippi Associated Student Body's newly established Housing Committee.

The goal of the subcommittee is to ensure that the gaps and opportunities identified by service providers can inform policy considerations by the Affordable Housing Commission. These insights can inform priority areas for the proposed Affordable Housing Trust Fund, as well as revisions to the Affordable Housing Commission ordinance.

Accomplishments

During the 2023-2024 reporting period, subcommittee members promoted the Housing Resource Guide, drafted guides for landlords and property managers on Housing Choice Vouchers and major housing laws, elevated volunteer opportunities with the annual homeless Point In Time Count, and supported data collection around community and housing needs.

Housing Resource Guide Promotion

Efforts are ongoing to promote the Housing Resource Guide (available at <https://www.oxfordms.net/affordable-housing-commission-work-products>) through bilingual push cards that were distributed at the Community Resource Fair (June 2023), Bilingual Health Fair (October 2023), and Oxford School District English Language Learner Nights (February 2024). A Spanish translation of the guide is forthcoming.



COMMUNITY ENGAGEMENT - CONTINUED

Dr. Laura Martin - Chair

Guides for Landlords and Property Managers

The subcommittee developed a Guide for Landlords and Property Managers. The guide is comprised of two documents: an overview of the Housing Choice Voucher program and process to become certified, and an overview of major federal and state laws and regulations around fair housing. The guide will be distributed with the goal of increasing the number of properties that accept Housing Choice Vouchers. The legal guide is also being adapted for a tenant audience. A constraint worth noting here is that the lack of a database of landlords, property managers, and short-term rental properties complicates efforts to distribute these guides as widely as possible

Homeless Point In Time (PIT) Count

The critical need for emergency housing and financial assistance for housing-related crises has been a continuous topic of discussion among service providers who participate in the subcommittee. Under the leadership of Communicare/Project THRIVE, several members of the subcommittee participated in the annual homeless Point In Time (PIT) count during the week of January 22, 2024. The results of the PIT Count can bring additional emergency vouchers to Oxford/Lafayette County. Approximately 10 individuals were identified as potentially meeting the criteria for inclusion in the count (staying in an emergency shelter, a hotel room paid for by a nonprofit, transitional housing, or living in a place not meant for human habitation). Outreach efforts in preparation for the count resulted in the creation of a database of community organizations likely to have contact with unhoused or unsheltered individuals.

Community and Housing Needs

The Grisham-McLean Institute for Public Service and Community Engagement conducted research on community and housing needs using a convenience sample which yielded 479 responses, representing a maximum of 1,192 household members in Lafayette County, including 299 minor children. This survey was designed to identify gaps in service, community needs, and opportunities, as well as to collect narratives to raise awareness about the multifaceted and interlocking issues of homelessness, housing insecurity, eviction, and challenges facing first-time homebuyers and homeowners faced with costly home repairs. A final report is forthcoming and will be shared with the Affordable Housing Commission. That list will be a valuable resource when it is time to prepare for the next annual count.



COMMUNITY ENGAGEMENT - CONTINUED

Dr. Laura Martin – Chair

Future Plans

Future plans include conducting outreach to landlords and property managers to promote acceptance of Housing Choice Vouchers. The legal guide will also be distributed to landlords, property managers, and tenants. Findings from the GrishamMcLean Institute’s survey of community and housing needs will be released in the coming months.

The Community Engagement subcommittee will continue to foster communication, resource sharing, and dialogue among service providers working on housing insecurity, eviction prevention, and pathways to affordable homeownership. Close communication with the Housing Committee of the UM Associated Student Body has yielded deeper insight into the challenges that students face around navigating the rental market in Oxford. Future plans will continue this connectivity and seek to broaden the conversation to ensure that the community engagement subcommittee is an accessible pathway for public engagement and input for affordable housing in Oxford.

Appendices

Appendix A: Housing Choice Voucher Guide and Attachments

Appendix B: Overview of Major Federal and State Housing Laws





THE CITY OF
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Affordable

Housing Commission

Appendices

Trust Fund

Appendix A	Secretary of State Certification
Appendix B	CREATE Foundation Agreement
Appendix C	Oxford-Lafayette County Affordable Housing Foundation Bylaws

Ordinance Incentives

Appendix D	Sec. 22-194, Definitions, Eligibility and Application
Appendix E	Sec. 22-195, Affordable Housing Incentives

Community Engagement

Appendix F	Housing Choice Voucher Guide and Attachments
Appendix G	Overview of Major Federal and State Housing Laws

David Walker

Appendix H	Summary of Circumstances Creating the Need
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Hayden Pierce

Appendix I	Preliminary Findings - Student Housing Experience
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THE CITY OF OXFORD

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Affordable Housing Commission

