



PRELIMINARY REPORT: May 21, 2026

Civic Assembly on Housing 2026

In Akron's first Civic Assembly, a group of randomly-selected, representative residents came together to work on one shared issue: housing. The Assembly began with this shared goal:

Help Akron residents have better access to safe, affordable, and well-maintained homes.

From March 14 to May 14, 2026, Delegates to the Civic Assembly learned about housing in Akron (what's working and what's not), listened to each other's different points of view, and deliberated a dozen Community Proposals in small groups with professional facilitators.

Together, they created practical guidance and clear recommendations for the future of housing in Akron.

Akron’s Civic Assembly on Housing: Final Vote Summary

On Thursday, May 14, 2026, the Delegates to Akron’s 2026 Civic Assembly on Housing reached a supermajority (over two-thirds support) on the following nine Community Proposals, which officially come together to create their **Plan of the People**:

Community Proposal	Overview	In Favor
Create a Housing Docket	Set up a dedicated track in Akron Municipal Court for housing cases and disputes (details)	93%
Civil Housing Citations	Add a new enforcement tool for housing code violations. If certain violations are not fixed after the property owner is given notice and time to make repairs, the city could issue a civil citation (details)	82.5%
Public Code Violations Database	Create a public, searchable database where residents could look up housing code violations tied to specific properties in Akron (details)	75.5%
Criminal History as a Protected Class in Housing	Change Akron’s housing discrimination rules so that landlords could not automatically reject rental applicants based only on a criminal record (details)	72.5%
Tiny Homes Zoning	Update Akron’s zoning rules so that a small community of tiny homes designed for supportive housing could be built in the city (details)	94.5%
Comprehensive Zoning Reform	Update Akron's zoning rules using an approach called form-based code (details)	93%
Dedicated Housing Revenue: Bonds Only	Establish reliable sources of funding set aside specifically for housing through Housing Bonds (details)	83%
Repair Loans for Local Homeowners	Offer low-cost loans to homeowners who live in their homes so they can fix safety issues and make other necessary repairs or upgrades (details)	80%
Homeownership Access and Down Payment Assistance	Help eligible renters cover some of the costs of buying a home, such as a down payment and closing costs (details)	71%

Delegates endorsed all of the above in one final vote:

ENDORSEMENT OF THE PACKAGE OF ALL PROPOSALS ABOVE	93%
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NOTE: When the final voting data was verified, one community proposal ([Housing Stability Program & Financial Access](#)) did not meet the supermajority threshold, receiving 64%, and not over 66.6% as reported on May 14, 2026.



Community Proposals included in the Plan of the People

What follows is an overview of each Community Proposal and all the benefits, tradeoffs, and guidance created by the Delegates.

The final report, which will be submitted in June 2026, will include ratings for each benefit, tradeoff, and guidance to further inform the next steps for the community and the Impact Teams.

The final report will also include a detailed outline of the process, results from Delegate experience surveys, and lessons learned.

See all videos, details, and full
research documents at
unifyakron.org/assembly-resources





Community Proposal #1

Create a Housing Docket

Outcome: Safe & Quality Housing

Community Proposal #1

When housing disputes end up in court in Akron, these cases are usually scheduled across different court calendars.

This community proposal would group those cases into **one dedicated track in Akron Municipal Court**. This type of court track is called a **Housing Docket**.



A docket is a set of cases scheduled on a specific court calendar. This means cases would usually be handled by the same judge and court staff who regularly work on housing issues.

This would not create a new court. It would organize cases differently within the existing Akron Municipal Court. The goal is to make the process clearer and more consistent, while creating more chances to solve housing problems before they lead to eviction or unsafe living conditions.

The idea is that when the same court team regularly handles housing cases, they can better understand common problems and apply tools (like mediation, rent escrow, etc.) more consistently.

Benefits & Tradeoffs

Here are the top benefits and tradeoffs from Delegates

Most Important Benefits

- **More consistent court processes:** When the same judge and staff regularly handle housing cases, they may build deeper experience with common housing disputes. This can make the process easier to understand for both tenants and landlords and may lead to more consistent handling of similar cases.
- **More opportunities to resolve problems before eviction:** Housing dockets in some cities include mediation, time to apply for rental assistance, and referrals to housing services. Guidance from the Ohio Supreme Court and national court organizations highlights these tools as ways courts can sometimes help resolve disputes before an eviction ruling is issued.
- **Stronger follow-through on housing safety cases:** When housing code violations are reviewed regularly in the same court setting, judges may be better able to track repeat violations and require repairs. This can make it easier for the court to monitor ongoing housing safety issues.

Most Concerning Tradeoffs

- **Stronger enforcement could lead to displacement in some situations:** When serious housing code violations are identified, the court may require major repairs or order residents to leave the property until it is fixed. While this can improve safety, it may also require tenants to move if the home can't be repaired while people are living in it.
- **Some cases could take longer to resolve:** Adding steps like mediation or service referrals could lengthen the timeline for certain cases unless the court sets clear timelines for hearings and decisions.
- **Deep Pockets Win:** Wealthier landlords can afford to drag out court cases, while smaller landlords may not get a fair shot.

Delegate Guidance

Here are the top priorities of guidance from Delegates

1. Make the Docket Easy to Access and Understand

- Set up court offices in different parts of the city for easier access and a less intimidating setting.
- Get the word out so people know the docket exists and can use it easily.
- Provide a clear timeline of how the process works so both landlords and tenants know how long they'll be in the situation.

2. Ensure Fairness for Both Tenants and Landlords

- Give both the landlord and the tenant an equal chance to get through the court process.
- One-on-one mediation with the tenant, landlord, and judge present would make things fair.
- Require landlords to show up for eviction hearings in person or by video.

3. Protect Tenants from Retaliation

- Write real tenant protections into the docket. When mediation starts, offer lease reviews and extensions so tenants aren't punished for taking part.
- Anti-retaliation protections should be decided as part of the court ruling or mediation outcome.

4. Expand Legal Help and Representation

- Make free lawyers available to answer tenants' questions and, when needed, represent them in the process.
- Require tenants to talk with a lawyer before or during mediation, even if it's just a quick call to explain their rights and the legal issues involved.
- Partner with local colleges to create internship programs so law students can help tenants who need representation.
- Base who qualifies for legal help on area median income, not the poverty line, so more renters can get support.

5. Create Public Oversight and Community Involvement

- Create an independent citizens' review committee to watch over the court's decisions
- Open the courtroom to the public. Let community members come in free to hear both landlords and tenants.
- Include community members in cases, for example, randomly picking 5–7 people per case to vote the way a jury would. Appoint regular citizens who are willing to get involved. Having an unbiased voice removes bias and keeps both sides accountable.
- Build the system to be easy to use, transparent, and lasting. Be more open and keep things consistent.

6. Fund and Staff the Docket For Real

- Add enough judges and team members to balance power and check for bias.
- The City of Akron compliance division should work alongside the docket.



Community Proposal #2

Adopt Civil Housing Citations

Outcome: Safe & Quality Housing

Community Proposal #2

This proposal would add a new enforcement tool for housing code violations. **If certain violations are not fixed** after the property owner is given notice and time to make repairs, **the city could issue a civil housing citation.**



A civil housing citation is similar to a ticket. It is a financial penalty issued for failing to correct a housing code violation.

Administrative fees help cover the cost of inspections or programs. Civil citations are penalties for failing to fix violations. Criminal enforcement is the most serious step and happens through the court system.

For example, an inspector might find that a rental property has unsafe wiring or lacks heat during winter. If the landlord does not fix the issue within the required time, the city could issue a civil citation rather than immediately pursuing criminal charges.

See the video lowdown and full research document at unifyakron.org/assembly-resources



Benefits

Here's a summary of the benefits that Delegates deliberated and created, in no particular order. (Ratings for each to come in final report.)

Possible Benefits

- **A clearer path for enforcing housing safety rules:** Civil citations could give the city an additional step between warning notices and criminal prosecution, creating a more gradual escalation process.
- **Faster response to unresolved housing problems:** Because citations can be issued through a civil process, they may allow the city to respond more quickly when violations are not corrected.
- **More consistent enforcement outcomes:** If the city uses standard fine schedules and procedures, similar violations may be handled more consistently across different cases.
- **Funding Flows Back to Housing:** Revenue from citations could be put back into housing programs, repairs, or enforcement staffing.
- **Creates Local Jobs:** Could help create local jobs through apprenticeships for enforcement-related positions.
- **Formal Protection for Tenants:** Gives tenants a formal, documented process that could help protect them from landlord retaliation.
- **Holds Bad Landlords Accountable:** Could help identify and hold bad landlords accountable — including out-of-state owners and large institutions like AMHA.
- **Lifts Whole Neighborhoods:** Better enforcement would improve whole neighborhoods — raising property values, keeping homeowners, and increasing tax revenue.
- **Learning Opportunities for Everyone:** Could create learning opportunities for landlords with repeated citations and for everyone about available housing programs.
- **Shifts Power Toward Renters:** Renters would have a bigger voice, shifting the power balance between landlords and tenants.
- **A Neutral Eye on Repairs:** An independent inspector would serve as a neutral third party — helping settle disagreements about whether a repair was actually completed.

Tradeoffs

Here's a summary of the tradeoffs that Delegates deliberated and created, in no particular order. (Ratings for each to come in final report.)

Possible Tradeoffs

- **Repairs could be delayed even longer:** Property owners who have no plans to make repairs could ignore civil citations, and repairs could go unaddressed even longer. Alternatively, a landlord who ignores multiple orders to fix a broken furnace may simply pay the fine and still not make the repairs.
- **Administrative workload for the city:** The city would need clear rules for when to issue a civil citation versus a criminal charge. Setting rules that aren't too rigid and aren't too flexible takes time, legal resources, and ongoing oversight.
- **Implementation challenges:** A civil citation system means building something new... new regulations, procedures, enforcement mechanisms, and staff. Full implementation could take a long time.
- **Retaliation Risk Remains:** Landlords could retaliate against tenants who report problems — pushing them out until they find renters willing to live in unsafe conditions.
- **Fines Become a Business Decision:** Landlords with resources may just pay fines and drag out repairs if fines cost less than actually fixing the problem.
- **Wrong People Get Caught Up:** Owner-occupants and elderly homeowners who can't afford repairs could get caught up in enforcement designed for landlord-tenant disputes.
- **Open to Misuse:** The system could be used on purpose to target a "nuisance" neighbor.
- **Weak Follow-Through:** Enforcement after citations could be weak and fall through — especially without a way to sort cases by how serious they are.
- **Costs Passed to Renters:** Costs from fines and enforcement could get passed on to renters through higher rents.
- **Barriers for Immigrant Communities:** Cultural and language barriers could make the system harder to use, especially in immigrant communities.
- **Hard to Reach Distant Landlords:** Enforcing citations on out-of-state landlords and corporations would be difficult.
- **Legal and Financial Blowback for Landlords:** Landlords could face lawsuits or trouble getting loans and insurance if citations go on their record.
- **Safety Risks for Inspectors:** Could create safety risks for enforcement staff inspecting properties.

Delegate Guidance

Here's a summary of the guidance ideas from Delegates, in no particular order. (Ratings for each to come in final report.)

1. Fine Structure & Escalation

- Use a step-by-step fine system based on how serious the problem is, how many times the landlord has been cited, and whether the issue affects health and safety. Make the steps clear and public so both landlords and tenants know what to expect. Health and safety problems should be on a faster track with stronger enforcement — issues that are only about upkeep can follow a longer timeline.
- Set fines high enough to actually change behavior and keep charging fines (daily or at growing rates) until the problem is fixed.

2. Accountability by Landlord Type

- Treat corporate and large-scale landlords differently than small "mom and pop" landlords and individual homeowners.
- Require out-of-state property owners to hire a local property manager who can respond quickly and understands local housing rules.

3. Tenant Protections

- Build in real protections against landlord payback for tenants who report problems.
- If a landlord doesn't fix a cited problem within the allowed time, automatically hold the tenant's rent in a protected account. This puts extra financial pressure on the landlord beyond the fine itself. If the repair still isn't done within a set time limit, tenants should be able to end the lease without penalty and get back all deposits and held rent.
- Address what happens to tenants when unsafe conditions are found — including temporary housing for life-threatening situations.
- Provide access to free or low-cost legal help for tenants going through the citation and rent-hold process.

Delegate Guidance (continued)

5. Inspections & Enforcement Design

- Use systems that already exist where possible — for example, health department inspectors who can write citations if a landlord doesn't respond within a set number of days. Look at what's working in other cities rather than starting from scratch.
- Require a checklist signed by the tenant showing the condition of the unit before moving in, during the stay, and after moving out.

6. Consistency, Fairness & Awareness

- Enforce evenly across the city — not just in certain neighborhoods.
- Create a clear, public process and make sure both renters and landlords know about it. Education and outreach are critical to this working.
- Money from citations should benefit tenants — not just go into the city's general fund.

7. Connection to Other Proposals

- This proposal should work alongside the Housing Docket (P1) and repair help programs, so that enforcement creates pressure and support programs give people a way to respond.



Community Proposal #3

Adopt a Code Violations Database

Outcome: Safe & Quality Housing

Community Proposal #3

This proposal would create a **public, searchable database** where residents could look up housing code violations tied to specific properties in Akron.



The database would show whether city inspectors have documented violations at a property and whether those issues were corrected.

The system could also show the status of each violation. For example, it could show whether the issue is still open, currently being addressed, or already corrected.

Property owners would also be able to demonstrate when violations were corrected by showing the updated status of the case.

See the video lowdown and full research document at unifyakron.org/assembly-resources



Benefits

Here's a summary of the benefits that Delegates deliberated and created, in no particular order. (Ratings for each to come in final report.)

Possible Benefits

- **More information for renters and homebuyers:** A searchable database could help people identify properties with known safety issues before signing a lease or purchasing a home.
- **Stronger incentives to correct violations:** If violation records and repair status are visible to the public, property owners may have stronger incentives to fix problems quickly.
- **Easier access to public information:** A single public database could make it easier for residents to find housing inspection information without contacting multiple offices or searching different systems.
- **The Data Already Exists:** The data is already being collected — this would just make it easier to find and use.
- **A “Carfax” Report for Housing:** Renters could look up a property's history before signing a lease, like a Carfax report for housing.
- **Rewards Good Landlords:** Good landlords could be highlighted and recognized, giving property owners a reason to stay on top of maintenance.
- **Fuels Research and Advocacy:** Researchers, nonprofits, and service providers could use the data to better understand housing conditions across the city.
- **Exposes Repeat Offenders:** Repeat offenders would be easier to spot, especially if you could search other properties owned by the same landlord.
- **Public Visibility Drives Action:** Public pressure from visible violations could push both landlords and the city to follow through on enforcement.
- **More Leverage for Tenants:** Tenants would have more leverage to hold landlords accountable for repairs.
- **Strengthens Other Proposals:** The database could support other proposals — for example, by surfacing violations that haven't been recorded yet or streamlining city processes.
- **Brings Neighborhoods Into the Loop:** Neighborhoods could get more involved when they can see what's happening on their block.
- **Levels the Playing Field:** Landlords have access to credit reports on tenants; a violations database would give renters something comparable.
- **Reveals Citywide Patterns:** Citywide patterns of neglect or abuse would become visible for the first time.
- **Tracks Where Repairs Actually Stand:** It could create clarity about where a repair actually stands — whether it's been reported, cited, or fixed.

Tradeoffs

Here's a summary of the tradeoffs that Delegates deliberated and created, in no particular order. (Ratings for each to come in final report.)

Possible Tradeoffs

- **Information may be incomplete:** Housing problems are often discovered only when someone reports them or an inspection occurs. A property with no listed violations may still have issues that have not been reported.
- **Accuracy and fairness concerns:** Putting a property on a public list, even for minor issues, can label it in ways that are hard to undo. That stigma could affect an owner's ability to get a loan or insurance, and may discourage owners from pulling permits or fixing problems if it means ending up on a public list.
- **Additional administrative work for the city:** Maintaining a public database would require staff time to update records, review corrections, and help residents understand how to interpret the information.
- **Bad Data Is Worse Than No Data:** If the data isn't consistently maintained and updated, people will stop trusting it — and outdated records could be worse than no records.
- **Could Reinforce Redlining:** Banks, insurance companies, or lenders could use the data to punish homeowners or restrict investment in already-struggling neighborhoods, potentially reinforcing patterns like redlining.
- **False Sense of Security:** A database without a disclaimer about incomplete records could give renters a false sense of security about a property that simply hasn't been inspected.
- **Landlords May Walk Away:** Landlords — especially smaller ones or corporations with multiple properties — might decide it's not worth the hassle and walk away, leaving more vacant and blighted homes.
- **Minor Violations Linger Unfairly:** Minor or already-corrected violations could stigmatize a property unfairly if there's no statute of limitations or severity scale.
- **Vulnerable to False Reports:** False or frivolous reports could flood the system and harm landlords who are acting in good faith.
- **Heavy Lift for City Staff:** The administrative burden of merging historical records, maintaining the database, and keeping it accurate could overwhelm city staff.
- **Easy to Game:** Landlords might try to game the system by transferring properties to family members or changing company names to avoid a bad record.
- **Another Place for Complaints to Die:** Without strong follow-up processes, the database could become another place where complaints go to collect dust.
- **Could Fuel Discrimination:** If landlords feel targeted, some may respond by becoming more selective about who they rent to.
- **Akron-Only Limits Its Reach:** The proposal only covers Akron, which limits its usefulness for properties or landlords that cross municipal lines.

Delegate Guidance

Here's a summary of the guidance ideas from Delegates, in no particular order. (Ratings for each to come in final report.)

1. Database Design and Accessibility

- Ensure the database interface is **easy to use, easy to navigate, and accessible** through multiple channels and formats.
- **Connect the database to popular housing search websites** so it reaches people where they already search for housing.
- **Organize violations by severity** to help users distinguish major health and safety issues from minor structural concerns and support prioritization.
- **Provide a geographic map** of violations across the city.
- Design the database to actively empower renter decision-making by **making violation information directly useful during property searches**.

2. Data Scope and Record Lifecycle

- **Include comprehensive property data beyond code violations** — ownership history and changes, rent history, violation and correction dates, and severity classifications — organized both by property address and by owner.
- **Establish a clear lifecycle for violation records** — including visual distinction between recent and older violations, a defined process for updating or removing resolved violations, reporting of positive outcomes alongside negatives, and a reasonable expiration timeline for corrected issues.
- **Expand the database to include existing properties**, consider extending coverage county-wide, and integrate this proposal with other housing initiatives as part of a comprehensive package.
- **Expand the database to track all parties involved in property management** — owners, renters, and city-approved repair vendors.

3. Data Accuracy and User Feedback

- **Create a formal process for reporting and correcting inaccuracies** in the database, with regular review cycles and in-person verification to keep data current.
- **Include a user-generated feedback component** that allows verified renters and buyers to rate and share their experiences with properties and landlords.

Delegate Guidance (continued)

4. Enforcement and Inspections

- **Expand inspection capacity**, ensure inspectors are properly trained and accountable, and require documented proof that violations have been genuinely corrected.
- **Strengthen city enforcement follow-through**, including conducting regular inspections of all property types — both owner-occupied and rental.
- **Ensure code enforcement is applied fairly and consistently** across all Akron neighborhoods.

5. Staffing, Governance, and Sustainability

- **Ensure accountability on the city's side**, including explicit commitment from both executive and judicial branches of government.
- **Establish effective coordination across city departments** and assign dedicated city staff or a department to oversee and manage the database.
- **Create dedicated jobs tied to database maintenance**, distribute the workload so it does not fall on a single party, and consider automation where appropriate to manage resource demands.
- Build in a formal evaluation period to **assess database usage and effectiveness** before full-scale commitment.
- **Invest in public awareness and education**, including community outreach campaigns, education for tenants and landlords on their rights and available resources, and practical classes on identifying and addressing property repairs.

6. Accountability for Both Sides

- **Create accountability for both sides that includes tenant records**, allowing landlords to report on tenants and provide references, similar to a credit score model.
- **Establish a mechanism for holding tenants accountable** when they cause property damage.



Community Proposal #4

Criminal History as Protected Class

Outcome: Safe & Quality Housing

Community Proposal #4

This proposal would change Akron's housing discrimination rules so that landlords could not automatically reject rental applicants based only on a criminal record.

Instead, **landlords would need to review each applicant's situation individually** before deciding whether to approve or deny the application.



In housing law, groups that are protected from discrimination are called protected classes.

This proposal would add criminal history to that list, with certain exceptions.

See the video lowdown and full research document at unifyakron.org/assembly-resources



Benefits

Here's a summary of the benefits that Delegates deliberated and created, in no particular order. (Ratings for each to come in final report.)

Possible Benefits

- **More housing access for people returning to the community:** Limiting blanket bans may give more people with criminal records the opportunity to apply for housing and be considered on a case-by-case basis.
- **More consistent decision-making:** Requiring landlords and property owners to conduct individualized reviews could encourage clearer and more consistent screening practices among housing providers.
- **Greater housing stability for some residents:** Stable housing can help people maintain employment, reconnect with family, and build stability after returning to their communities.
- **Stable Housing Reduces Reoffending:** When people have a stable place to live, they're less likely to end up back in the system.
- **Unlocks the Rest of Reentry:** Housing access supports the rest of reentry — holding a job, staying in treatment, getting to appointments, staying close to family.
- **Low Cost to Implement:** As a policy change, this would not require significant new city spending. It changes how screening decisions work, not how much gets spent.
- **Fewer People Leave Incarceration Homeless:** Fewer people coming out of incarceration end up homeless if they can access housing.
- **Encourages Fairer, Case-by-Case Decisions:** Requiring individual review could lead to more consistent, case-by-case decisions instead of automatic rejections.
- **Criminal History Isn't Always a Red Flag:** Not all criminal history reflects serious risk — someone could have been arrested over a custody dispute or a minor charge that says little about how they'd behave as a tenant.

Tradeoffs

Here's a summary of the tradeoffs that Delegates deliberated and created, in no particular order. (Ratings for each to come in final report.)

Possible Tradeoffs

- **Concerns about safety or liability:** Some landlords and property owners may have concerns about safety for other tenants or property damage.
- **Possible shifts to other screening tools:** If landlords cannot automatically reject applicants based on criminal history, some may rely more heavily on other screening criteria—such as credit scores, income requirements, or eviction history—which could still make it difficult for some applicants to qualify.
- **Difficult enforcement:** Because property owners are rarely required to explain a rejection, it could be difficult to know whether criminal history was actually the reason, making the rule hard to enforce.
- **Easy to Discriminate Without Saying So:** Landlords are rarely required to explain why they reject an applicant, so they could keep screening people out without ever saying it's because of a criminal record.
- **No Clear Path to Enforcement:** There's no clear answer to who would enforce this or how violations would be detected.
- **Legal and Insurance Risk for Landlords:** Adding a new protected class could expose landlords to lawsuits, higher insurance premiums, or loss of coverage.
- **Could Make Akron Less Attractive to Investors:** If Akron passes this and other cities don't, investors might avoid Akron, leading to lower property values and less available housing over time.
- **Federal Rules May Override Local Ones:** Federal housing programs like Section 8 have their own criminal history restrictions, so a local law might not help the people who need it most.
- **Screening Just Shifts to Other Tools:** Landlords may just find other reasons to reject applicants — shifting to credit checks, income thresholds, or other screening tools that have the same effect.
- **Individual Review Takes Time Landlords Won't Spend:** Individual review assumes landlords will put in the effort, but many use criminal history as a shortcut precisely because reviewing each case takes time they are unlikely to spend.
- **Could Lead to Re-Segregation by Neighborhood:** Formerly incarcerated tenants could end up concentrated in certain neighborhoods rather than spread across the city.
- **Landlords Bear the Risk if Someone Reoffends:** If a tenant reoffends or gets re-arrested, the landlord bears the cost — lost rent, property damage, or disruption to other tenants.
- **Housing Without Jobs Isn't Enough:** There are no matching protections in employment, so someone might get housing but still struggle to find work to pay for it.

Delegate Guidance

Here's a summary of the guidance ideas from Delegates, in no particular order. (Ratings for each to come in final report.)

1. Enforcement and Oversight

- Add **clear enforcement mechanisms** into the law — without teeth, the policy will be difficult to enforce, much like existing housing discrimination protections.
- Establish an **independent oversight body** or mediation process where rejected applicants can appeal. The board would review the landlord's reasoning, give the applicant an opportunity to advocate for themselves, and escalate to court if discrimination is found.
- Require **landlords to document and provide proof of review** for each application, including a written explanation when an applicant is denied.
- Dedicate **city staff to monitor compliance** and ensure protections are being implemented in practice.

2. Definitions, Exceptions, and Scope

- **Define excluded crime categories carefully and exactly.** Landlords are not attorneys and need clear, specific guidance on what falls inside and outside the protection.
- **Establish a time limit** on how far back criminal history can be considered.
- **Clarify the relationship between fulfilled conviction requirements and disclosure obligations** — if a person has completed all terms of their sentence and has no ongoing legal obligations (such as sex offender registration), consider whether disclosure should be required at all.
- **Revisit whether things like income or rental history** are better and fairer ways to screen tenants than criminal records.
- **Consider including sexual orientation and gender expression in any anti-discrimination** updates undertaken alongside this proposal.

3. Landlord Partnership and Incentives

- **Offer landlords financial incentives** to house tenants with criminal records, modeled on existing programs like Section 8 and disability housing subsidies.
- **Partner with landlords through education, resources, and agencies** working together rather than relying solely on legal mandates.
- **Provide guidance and training to landlords** on how to make case-by-case review of applicants with criminal histories.
- **Consider optional probationary lease structures** that include program participation requirements and defined conditions under which a lease may be terminated.
- **Create grants to support landlords** and shared living spaces that participate in the program.

Delegate Guidance (continued)

4. Rehabilitation Recognition and Tenant Support

- **Recognize and give weight to rehabilitation** — completion of treatment programs, graduation from specialty courts like Valor Court, and sustained community engagement.
- **Explore a certificate renters can earn** (similar to Certificates of Qualification for Employment) that tenants can present to demonstrate low risk and readiness for housing.
- **Pair tenants who have criminal records with organizations** that provide financial literacy, resume writing, and housing navigation support.
- **Improve communications across agencies** and placement timelines so tenants with records can access housing and support services without unnecessary delays.

5. Application Process Reform

- **Eliminate criminal history questions from rental applications**, following the model of ban-the-box initiatives in employment.
- Where criminal history review is permitted under the defined exceptions, **provide landlords access to more detailed and contextualized information** so they can make informed, individualized decisions rather than blanket rejections.
- **Treat each application on a case-by-case basis** rather than applying uniform exclusion policies.

6. Education and Public Awareness

- **Invest in public messaging that humanizes people with criminal records** and challenges stigma.
- **Provide real data and statistics** on outcomes when people with criminal records are housed — make the case with evidence, not just principle.
- **Educate both tenants and landlords on their rights and responsibilities** under the new protection.

7. Broader Housing Connections

- **Address homelessness directly as part of the housing conversation** — people experiencing homelessness are among those most affected by criminal history barriers.
- **Connect this proposal to transitional and supportive housing pathways**, not just private-market rentals.
- **Invest in preventative measures** that reduce the likelihood of housing instability and criminal justice involvement in the first place.



Community Proposal #5

Tiny Homes Zoning

Outcome: More Housing for All

Community Proposal #5

This proposal would **update Akron’s zoning rules** so that a small community of tiny homes designed for supportive housing could be built in the city.



A tiny home community typically includes **a group of small standalone homes arranged around shared spaces** such as community buildings, gathering areas, or service offices.

Residents live in their own small homes while having access to services that help them maintain stable housing. These **services may include working with a support staff member**—often called a case manager—who helps residents connect with housing, health care, benefits, or job opportunities.

These communities are often designed to serve **people experiencing homelessness or others who need stable housing** with additional support.

Housing programs that combine housing with support services are often called **supportive housing**.

Benefits

Here's a summary of the benefits that Delegates deliberated and created, in no particular order. (Ratings for each to come in final report.)

Possible Benefits

- **More stable housing with privacy:** Tiny homes can offer residents a private, lockable space, which some people may find more stable and comfortable than traditional congregate shelters.
- **Housing combined with support services:** Supportive housing models connect residents with services such as case management, health care referrals, and employment assistance that may help people remain housed.
- **Smaller projects may be easier to start:** Tiny home communities can sometimes be built at a smaller scale than apartment developments, which may make pilot projects easier to launch.
- **Affordable housing for more people.** Tiny homes could serve a wide range of people — not just those experiencing homelessness. This includes young adults, recent college graduates, people who want to live simply, and people who can't afford larger homes — especially if zoning isn't limited to supportive housing only.
- **Dignity and independence.** Having your own space has real value on its own, beyond just solving a housing shortage.
- **A path toward owning a home.** A tiny home community could be a stepping stone to homeownership, not just a place to get back on your feet.
- **Using vacant lots.** Akron has a lot of empty land that already has roads, water, and sewer service nearby. Tiny homes could be a faster and cheaper way to put that land to use.
- **Accessible housing for seniors and people with disabilities.** Single-story, ground-level homes can be much easier to navigate for people who can't use stairs.
- **Community self-sufficiency.** Community gardens and jobs within the tiny home community could create economic activity alongside stable housing.
- **Akron as a leader.** This proposal could put Akron ahead of the curve on a housing approach that other cities might follow.

Tradeoffs

Here's a summary of the tradeoffs that Delegates deliberated and created, in no particular order. (Ratings for each to come in final report.)

Possible Tradeoffs

- **Finding appropriate locations may be difficult:** Locating the right land with access to utilities can be challenging and tiny home developments will be competing with private developers for the same pieces of land, which means costs can be high.
- **Operating costs can be significant:** Even once a site is found, running the development would require ongoing costs for staffing, maintenance, property management, and social services for relatively few people.
- **Tiny homes may feel too self-contained;** Tiny home communities can end up feeling separate from the surrounding neighborhood.
- **Outside companies could take over.** Looser zoning could let private companies buy up land, raise costs, and profit from the idea in ways that hurt the original housing goals.
- **Vouchers may not be available.** The Akron Metropolitan Housing Authority (AMHA) doesn't currently have the ability to issue vouchers for a new program, so it's not clear how residents would pay for their units.
- **Concentrating people with similar needs.** Grouping people experiencing homelessness, disability, or other challenges in one place risks creating an isolated community — similar to the problems seen in older public housing projects.
- **Neighborhood opposition.** Nearby homeowners may push back against tiny home communities being placed near them. This pressure could result in communities only being built in already-struggling areas.
- **Support services may not last.** If the community depends on ongoing funding for support services and that funding dries up, residents could be left without the help that made the model work.
- **Impact on nearby property values.** Concentrating need in one area could further lower property values in neighborhoods that are already struggling.
- **Limited impact at scale.** Tiny home communities may be too small and complex to make a real dent in Akron's housing needs compared to other options like duplexes or small apartment buildings.

Delegate Guidance

Here's a summary of the guidance ideas from Delegates, in no particular order. (Ratings for each to come in final report.)

- **Don't tie tiny home zoning only to supportive housing.** Zoning should allow tiny homes for everyone, with supportive housing being one option — not the only one. This was the most common suggestion in the survey.
- **Allow tiny homes on existing residential lots.** Homeowners should be able to build a tiny home on their own property — for a family member, elderly parent, or adult child — without needing to create a full community development.
- **Place communities fairly, not just in struggling areas.** Tiny home communities should have a real chance of being located in well-resourced neighborhoods with good access to buses, grocery stores, and health care, not just in the areas with the least resistance.
- **Prevent short-term rental use.** Tiny homes built under new zoning rules should be clearly off-limits for Airbnb or similar vacation rental platforms.
- **Limit corporate developers.** Rules should restrict who can build under the new zoning to keep out-of-town investors from taking over the concept.
- **Start with market-rate housing.** Piloting tiny home communities at market rate first could prove the idea works and build demand before adding the supportive housing layer.
- **Create different community types for different needs.** Rather than one model for everyone, there could be distinct community types for singles, families, seniors 55+, and people in transitional housing, each with the right design and services for that group.
- **No scattered, one-off developments.** Instead of approving individual projects one at a time with no overall plan, create designated neighborhoods or zones for tiny homes as part of a broader city strategy.
- **Be clear about who owns what.** The rules should spell out who owns the land under the tiny homes, whether residents can eventually own their unit, and what protections exist if the community is ever sold or repurposed.



Community Proposal #6

Comprehensive Zoning Reform

Outcome: More Housing for All

Community Proposal #6

This proposal would update Akron's zoning rules using an approach called form-based code.



Unlike traditional zoning, which separates different uses into different areas, **form-based code focuses on allowing a mix of housing types and uses in the same neighborhood.**

It could also **prioritize walkable neighborhoods**, with buildings that have a clear relationship to the street, visible front doors, and parking tucked away rather than out front.

See the video lowdown and full research document at unifyakron.org/assembly-resources



Benefits

Here's a summary of the benefits that Delegates deliberated and created, in no particular order. (Ratings for each to come in final report.)

Possible Benefits

- **More housing choices in more neighborhoods:** Form-based code could create more housing options for renters, first-time buyers, seniors, and smaller households.
- **Easier development of smaller housing projects:** Allowing common housing types without special approval may reduce the need for variances and make it easier for homeowners and small builders to add housing. What used to take pages of complicated rules could be replaced with a few clear standards and a diagram.
- **Improved accessibility and walkability:** Form-based code could make it easier to build housing near high-frequency bus lines and to add apartments and mixed-use buildings in business districts.
- **Housing for multiple generations.** In-law suites and the option to house elderly parents or adult children with disabilities on the same property would directly improve life for Akron families.
- **Older large homes are already good for multiple units.** Many older Akron homes were built large enough to be split into multiple units. Current zoning rules block this, even though the buildings are well-suited for it.
- **Homeowners should control their own property.** Being able to make decisions about your own home — without going through a long approval process — is valuable on its own, separate from any housing supply benefit.
- **More tax revenue for the city.** Additional housing units increase property values, which means more tax money coming into the city.
- **More economic variety in neighborhoods.** Mixed housing types could bring in residents with a wider range of incomes. Mixed-use buildings could also help small businesses grow
- **Housing that supports the community.** This proposal could support structured housing programs that help reduce homelessness, lower re-offense rates, and cut costs for public services.

Tradeoffs

Here's a summary of the tradeoffs that Delegates deliberated and created, in no particular order. (Ratings for each to come in final report.)

Possible Tradeoffs

- **Zoning changes may not produce new housing on their own:** Updating zoning rules doesn't automatically create more housing. If construction costs or financing don't work out, projects still won't get built.
- **Concerns about neighborhood character or infrastructure:** Some residents may worry about increased density, parking demand, or impacts on services such as schools, roads, or utilities.
- **Time and expense:** Zoning changes don't happen in a vacuum or overnight. The city needs residents at the table. Bringing people into the process, alongside the technical work, takes a lot of time and money.
- **Big outside investors could take over.** Looser zoning rules might allow large companies from outside Akron to buy up properties and pack in as many units as possible for profit, hurting neighborhood quality.
- **Short-term rentals like Airbnb could undermine the goal.** New units built under relaxed rules might end up as vacation rentals instead of long-term homes, which would defeat the purpose.
- **Fewer owner-occupied homes.** If landlords can make more money by adding units, more homes could shift from owner-occupied to absentee-landlord owned.
- **Fire safety and emergency concerns.** More buildings built closer together could make fires spread faster and make it harder for emergency crews to respond.
- **Gentrification.** Loosening zoning in some neighborhoods could bring in development that raises costs and pushes out the people who already live there.
- **Property values could drop.** Adding denser or mixed housing to currently single-family areas could lower home values for existing residents.
- **Unclear power in the long-term.** It's not clear who decides what gets built, where, and over time, or what options residents have if they object to a specific project.

Delegate Guidance

Here's a summary of the guidance ideas from Delegates, in no particular order. (Ratings for each to come in final report.)

- **Explain form-based zoning in plain language.** Before going further, clearly explain what form-based zoning is and how it differs from current rules. Show which neighborhoods would change, what would change, who would be in charge, and how decisions would be made. Look at cities that have already tried this and share what happened before Akron commits.
- **Treat owner-occupants differently from absentee landlords.** Offer financial rewards specifically for owners who live on the property and add a unit. Create different levels of rules and oversight for owners who live there, landlords who live nearby, and landlords who live far away or own many properties.
- **Limit large outside investors.** Restrict big out-of-town investment companies from buying up properties just to maximize units for profit.
- **Start changes in the right places.** Focus new zoning rules on underdeveloped areas, business districts, and areas near frequent bus routes, not on established single-family neighborhoods where resistance will be high and change will be slow.
- **Treat small and large apartment buildings differently.** Draw a clear line between small multi-unit buildings that fit the scale of a neighborhood (roughly 2–12 units) and large apartment complexes, so the reform doesn't accidentally allow dense development that doesn't fit the surrounding area.
- **Give neighborhoods a voice.** Create local oversight groups — like neighborhood development committees — so residents have a real say in what gets built near them, since the current variance hearing process may go away.

Delegate Guidance (cont.)

- **Address short-term rentals directly.** Make sure new units created under relaxed zoning are used for long-term housing, not vacation rentals. Consider requiring that in-law suites and similar units only be allowed on owner-occupied properties.
- **Make it easier to build creative housing types.** Create clear, simple pathways for tiny home communities and cottage-style housing. Consider a temporary or pilot zoning category just for tiny home communities. Let homeowners add secondary structures — like garage apartments or in-law suites — without needing special approval.
- **Connect this to related issues.** Address vacant homes and empty lots at the same time. Work with groups like Habitat for Humanity to make sure zoning flexibility leads to homes people can actually buy and afford. Consider step-by-step housing models — paths that move people from shared or supported housing into their own permanent home within the same community.
- **Be open and clear throughout.** Residents should always know what's changing, where, who's in charge, and how they can be involved.



Community Proposal #7

Dedicated Housing Revenue

Outcome: More Investment in
Homes & Neighborhoods

Option # 1: Housing Bonds

Borrowing Money Upfront



One option for creating dedicated housing revenue is for the city to borrow a large amount of money upfront for housing projects and repay it over time, usually over 10 to 30 years. This is often done through something called a bond.

In Akron, housing bonds could be issued by the city or by a public financing agency such as a Development Finance Authority. These agencies help fund housing and community development projects that may not generate the kinds of profits that attract private investment on their own.

Benefits: Housing Bonds

Here's a summary of the benefits that Delegates deliberated and created, in no particular order. (Ratings for each to come in final report.)

Possible Benefits

- **Quick access to significant funding:** Money raised from bonds happens all at once, allowing the city to fund large housing projects and repairs right away.
- **Cost spread over time:** Because repayment is stretched over 10-30 years, the upfront impact on residents can be relatively small.
- **Can attract additional investment:** In some cities, public bond funding has helped attract additional public and private investment, increasing the total number of housing units created. In Columbus, for example, a \$50 million bond filled a funding gap that helped unlock roughly \$250 million more in public and private dollars. The combined investment funded more than 1,300 housing units.
- **Speed and scale of immediate impact.** A bond gives the city all the money up front, so housing projects, repairs, and support programs can start right away instead of waiting for funding to build up over time. Multiple programs can also run at the same time from the very beginning.
- **One clear plan under one leadership team.** One city administration gets the money and can carry out a clear, step-by-step plan. This lowers the risk of half-finished projects getting passed from one administration to the next.
- **Borrowing now can be cheaper later.** If the city locks in a low interest rate, the cost of repaying the loan may actually be less than what things cost by the time payments are due, because prices tend to rise over time.
- **Shows the city is serious, which brings in more money.** When Akron takes out a bond, it sends a clear message that the city is committed to fixing its housing problems. That can encourage businesses, foundations, and private investors to chip in money they otherwise wouldn't. New investment can attract more residents and businesses, which means more tax dollars to help pay back the bond.
- **Helps unlock private loans.** The city's bond can act as a guarantee that makes banks more willing to lend money for housing, stretching the total funding well beyond what the bond alone provides.

Benefits: Housing Bonds (continued)

- **More homes means slower rent increases.** When more housing units become available faster, it puts less pressure on rents, which can slow down how quickly they rise.
- **The money can only be spent on housing.** By law, bond funds must go toward housing. They can't be quietly shifted to cover other city expenses.
- **Ability to plan for the long-term.** Because the money is legally locked in for that purpose, the city and its partners can make longer-term plans without worrying that the funds will be redirected to something else or cut during a tough budget year.
- **Spreads investment across neighborhoods.** Having a large pool of money makes it easier to plan projects in different parts of the city, rather than pouring everything into just one area.
- **Helps more people become homeowners.** Bond money used for homeownership programs can help more residents buy homes, which grows the city's tax base and gives people more stability than renting.
- **Benefits that go beyond housing.** When people have stable homes and access to support services, it tends to reduce pressure on emergency rooms, shelters, and the justice system, while also helping people hold jobs and keep neighborhoods strong.
- **Easier to get public support than a tax hike.** Voters may be more open to approving a bond than agreeing to higher taxes or new fees on developers.
- **Residents hold the city accountable.** When people know their city borrowed money for housing, they have a personal reason to pay attention and push for real results, which puts pressure on leaders to follow through.

Tradeoffs: Housing Bonds

Here's a summary of the tradeoffs that Delegates deliberated and created, in no particular order. (Ratings for each to come in final report.)

Possible Tradeoffs

- **Total cost is higher than the amount borrowed.** Bonds must be repaid with interest, so the total cost exceeds the original amount borrowed.
- **Limits future borrowing.** Issuing bonds for housing reduces the city's ability to borrow for other purposes in the future, such as public safety or infrastructure. Just like a household, a city can only borrow so much money.
- **Future residents share the cost.** Because bonds are repaid over 10 to 30 years, future residents and taxpayers help pay for housing built today.
- **Money could get spent on operations instead of housing.** Without strict rules about how the money is used, bond funds could end up paying for staff, office costs, or upkeep instead of building or preserving homes. That would mean fewer actual housing results for the money borrowed.
- **There's no easy do-over if things go wrong.** The city can't simply issue another bond if the first one gets off to a bad start. That means everything depends on whether the team in charge at the time can plan and carry it out well — and mistakes are hard to fix.
- **Akron has struggled to finish big projects before.** The city has a history of projects stalling or running out of money before they're done. A housing bond that runs for decades could easily run into the same problems.
- **Missing payments would hurt the city's finances.** If the city falls behind on repaying the bond, it could damage Akron's credit rating and make it harder or more expensive to borrow money in the future.

Tradeoffs: Housing Bonds (continued)

- **Economic changes could make the deal less favorable.** The bond only makes financial sense under the right conditions. If interest rates rise, the economy shifts, or better ways to spend the money come along, the bond could end up being a worse deal than it looked at the start.
- **Akron may not need as many new homes as the bond would fund.** If the city's population keeps leveling off or shrinking, some of the new housing units might sit empty while the city is still paying back the debt, meaning less bang for the buck.
- **Future residents would be stuck paying for today's decisions.** A 10-to-30-year repayment period is a long time to lock in costs. Future taxpayers — whose financial situations and needs we can't predict — would be on the hook for a plan made today.
- **There's no clear plan for how the money would actually be used.** Without a solid strategy that spells out how funds will be matched, what they can be spent on, and how success will be measured, there's a real risk the city ends up with a large pile of money but very little new housing to show for it.

Delegate Guidance: Housing Bonds

Here's a summary of the guidance ideas from Delegates, in no particular order. (Ratings for each to come in final report.)

- **Let residents vote on it.** Put the bond on the ballot so Akron residents can directly say yes or no, rather than leaving the decision only to City Council.
- **Give residents a real voice in how the money is spent.** Community members should have a say in deciding how bond money gets used, not just a vote on whether to approve the bond, and not just reports after the money is already spent. Residents should be at the table early, helping shape which types of projects get funded and which neighborhoods get prioritized.
- **Set a minimum and maximum amount.** Decide ahead of time on a lowest and highest amount the city can borrow — for example, between \$50 million and \$150 million — so the commitment doesn't grow unchecked.
- **Pay it back faster.** Instead of spreading repayment over 10 to 30 years, aim for a shorter window of 5 to 15 years. This puts less of the burden on future residents and frees up the city's ability to borrow again sooner.
- **Start small, show results, then grow.** Issue a smaller bond first, prove it's working by pointing to real homes built and outside dollars brought in, and only ask for more money once there are clear results to show.
- **Cap how much of the city budget can go to repayment.** Set a firm limit on what percentage of the city's annual budget can be used to pay back the bond in any given year.
- **Spread projects across the whole city.** Make sure bond-funded housing is built in different neighborhoods and wards, not just in areas that are already struggling or already doing well.
- **Hire local.** Require or give preference to Akron-based businesses and workers for construction and other bond-funded work.

Delegate Guidance: Housing Bonds (continued)

- **Have a clear spending plan ready before the money arrives.** Before the bond is issued, spell out exactly what the money can be used for, what projects are in the pipeline, who qualifies, and what milestones need to be hit.
- **Build in public oversight.** Require regular public updates on how much has been spent, how many homes have been created, and what outcomes have been achieved — with independent reviewers keeping watch.
- **Use the bond to bring in more money.** Treat the bond as a starting point for attracting additional dollars from foundations, the state, the federal government, and private investors that don't need to be paid back.
- **Let private banks do the lending, with the city as a backstop.** Instead of the city borrowing directly, have private banks provide the loan money while the city acts as a guarantor if something goes wrong.
- **Pair the bond with a steady source of repayment income.** Link the bond to dedicated revenue — like taxes on cannabis, alcohol, sugary drinks, or lottery proceeds — so there's a built-in stream of money helping to cover repayment costs.
- **Make homeownership a real priority.** Set aside a meaningful portion of bond money for things like down-payment help for first-time buyers and programs that create homes people can own, not just rent.
- **Make it easier for small and nonprofit developers to participate.** Simplify the application process, offer technical support, and reserve some funding specifically for smaller and community-based organizations so the money doesn't only go to large development companies.



Funding Priority Proposal #9

Low-Cost Repair Loans for Local Homeowners

This proposal would offer low-cost loans to homeowners who live in their homes so they can fix safety issues and make other necessary repairs or upgrades.

In many Akron neighborhoods, home values are relatively low. In areas like Middlebury, Sherbondy Hill, Kenmore, and East Akron, typical home values range from about \$70,000 to \$100,000.

Some homeowners can't qualify for traditional bank loans. That's because lenders often base loans on the value of the home, and in lower-value neighborhoods, that value may not be enough to cover the cost of major repairs.

As a result, major projects like repairing a failing roof, a broken furnace, or unsafe wiring, can be difficult to afford. In some cases, one major problem that makes a home unlivable could be too costly for a family to fix, forcing them to instead choose to sell the home they have owned for years.

This proposal would provide low-cost loans for essential repairs, including roofs, heating systems, plumbing, and electrical work.

It could also support accessibility upgrades such as ramps, grab bars, and safer stairs, so older adults and people with disabilities can remain in their homes.

Recent demand shows how large the need is. Akron's recent \$15 million home repair program served about 600 households, but received far more applications, suggesting many more households still need help.

See the video lowdown and full research document at unifyakron.org/assembly-resources



Benefits

Here's a summary of the benefits that Delegates deliberated and created, in no particular order. (Ratings for each to come in final report.)

Possible Benefits

- **Homeowners who can't access bank loans could make critical repairs:** This creates a path for residents—especially seniors, people on fixed incomes, and families in lower-value neighborhoods—to stay in their homes.
- **Families can hold on to the value of their home:** When repairs are made, homes are less likely to fall into disrepair or be sold under pressure.
- **Supports aging in place:** Safety upgrades can help older adults and people with disabilities remain in their homes longer and reduce the need for more costly care.
- **Improves neighborhood stability:** Research shows that vacant homes can lower nearby home values by about 2–3%. Maintained homes are less likely to be vacant, and occupied homes help stabilize surrounding property values.
- **Timely repairs stop small problems from becoming big ones.** Fixing a roof prevents mold, repairing gutters prevents foundation damage, and small fixes head off the larger crises that follow neglect.
- **Homeownership pride supports long-term maintenance.** Homeowners stay in their homes longer, and families hold on to the wealth they've built. Ownership pride drives ongoing maintenance and reinforces neighborhood stability.
- **Geographic targeting lifts entire blocks.** Focused loan distribution concentrates the impact and lifts entire blocks rather than scattering small effects across the city.
- **Keeps current owners in place and out of investors' hands.** Repair financing keeps current owners in their homes and stops investors from converting those homes into rentals.
- **Prevents future crises before they start.** Stabilizing households now prevents the emergencies that drive demand for eviction prevention and other downstream supports.
- **Drives local economic activity.** The program creates demand for local contractors, encourages partnerships with nonprofits and volunteers, and has potential to create jobs.
- **Below-market rates save homeowners real money.** Below-market loan rates save homeowners real money over the life of the loan compared to borrowing elsewhere.
- **Flexible terms can reach more people.** Reaching across the income spectrum widens the program's impact. Loan forgiveness or modified terms can be reserved for disabled residents and elders.
- **Pairs repair help with homeowner education.** Pairing repair financing with homeowner education builds longer-term self-sufficiency and housing literacy.

Tradeoffs

Here's a summary of the tradeoffs that Delegates deliberated and created, in no particular order. (Ratings for each to come in final report.)

Possible Tradeoffs

- **Homes may still end up sold to investors:** If a homeowner sells after receiving help, the benefit may not stay with local residents unless rules are in place.
- **Program rules increase cost and complexity:** More safeguards mean more staff time and administrative cost.
- **Not everyone who qualifies will get help:** Demand is likely to be higher than available funding, so some households will be left out.
- **Tension between helping those most in need and loan repayment:** People most in need may have the hardest time repaying loans, which can reduce how much funding is available in the future.
- **Borrowers who can't repay end up worse off.** Default risk adds to household hardship rather than relieving it.
- **Contractor quality and pricing vary widely.** Approved contractors may overcharge, unlicensed help may produce poor work, and uneven contractor pools create uneven outcomes for homeowners.
- **The program is vulnerable to misuse and fraud.** Investors posing as owner-occupants, fund managers misallocating dollars, or higher-income applicants taking funds meant for those most in need are all real risks.
- **Without outreach, the program won't reach who needs it most.** Without active outreach, the program won't reach the households who most need it.
- **Public dollars could go to people who don't need them.** Eligibility design has to focus tightly on genuine need so funds don't subsidize homeowners who could afford repairs on their own.
- **One repair can uncover more problems.** An initial repair can surface additional code violations, leaving homeowners facing obligations beyond what they have the capacity to fix.
- **Front-loaded spending could drain the fund early.** Spending upfront risks burning through the fund quickly and leaving no capacity for ongoing access in later years.
- **Repaired homes can still be sold to investors.** Even after a city-funded repair, homes can still be sold to investors, undermining the proposal's goal of keeping homes in local hands.

Delegate Guidance

Here's a summary of the guidance ideas from Delegates, in no particular order. (Ratings for each to come in final report.)

- **Set clear eligibility tiers by income.** 0% loans for low-income owner-occupants, below-market rates for moderate income, and debt-to-income thresholds to confirm repayment capacity.
- **Build in occupancy and anti-investor protections.** Mandatory owner-occupancy clauses, restrictions on sale to investors after repair (including after the owner's death), and continued-residence requirements.
- **Require inspections before and after repairs.** Quality assurance protects the fund and protects homeowners from cascading code violations that only surface because they engaged the city.
- **Market the program actively.** Make sure eligible households know it exists and how to apply.
- **Design loan terms that grow the fund.** Use non-zero rates for moderate-income borrowers and place liens on homes payable upon sale for higher-risk loans.
- **Pilot the program before scaling it up.** Commission a long-term study on restoration versus replacement costs, jobs, and tax revenue effects.
- **Protect small local contractors.** Consider partnerships with established models like Rebuilding Together to keep small contractors from being crowded out.
- **Use grants in the lowest-value neighborhoods, loans elsewhere.** Target low-value neighborhoods with grants rather than loans, and use income-based interest rates in other areas.
- **Keep the application process simple.** Provide clear eligibility guidance and make accommodations for households just above income cutoffs.



Funding Priority Proposal # 11

Homeownership Access & Down Payment Assistance

This proposal would help eligible renters cover some of the costs of buying a home, such as a down payment and closing costs.

Some Akron renters could afford a monthly mortgage payment but can't save enough for these upfront costs. This is especially true for moderate-income households who have steady income but limited savings.

At Akron's median home price of about \$140,000, a typical down payment and closing costs can total \$7,000 to \$11,000. In lower-cost neighborhoods, where homes range from \$70,000 to \$100,000, these upfront costs are lower, but can still be out of reach for many residents.

At the same time, **many lower-priced homes are being bought by investors who can pay cash right away. This can make it harder for local buyers to compete.**

This proposal would offer forgivable loans to help eligible buyers cover upfront costs. The loan is reduced over time and does not need to be repaid if the owner continues living in the home.

In some cases, employers, such as hospitals or universities, could also help their workers buy homes nearby.

See the video lowdown and full research document at unifyakron.org/assembly-resources



Benefits

Here's a summary of the benefits that Delegates deliberated and created, in no particular order. (Ratings for each to come in final report.)

- **Helps renters become homeowners:** Moderate-income renters who can afford monthly payments but lack savings could become homeowners.
- **Increases owner-occupied housing:** More homeowners can lead to longer-term residency, more consistent property upkeep, and greater neighborhood stability.
- **Supports wealth-building:** Homeownership allows households to build personal wealth over time through mortgage payments and rising home values. In some Akron neighborhoods, home values have increased significantly in recent years.
- **Can attract additional private investment:** Employer partnerships and other contributions can stretch public funding further and support local workforce stability.
- **Homeownership creates lasting stability.** Owners move less often, put more into their properties, and build stronger ties to their neighbors and community.
- **First-time ownership builds wealth for the next generation.** Owning a home lays a foundation for family wealth that can be passed down.
- **Frees up rental units for others.** As renters move into homeownership, the rental units they leave behind open up for others who need them.
- **Each new homeowner is one fewer property for investors to buy.** Every home that becomes owner-occupied is one less property available for investor purchase and conversion to a rental.
- **Long-term residents strengthen Akron's tax base.** Attracting and keeping residents long-term supports city-wide growth and brings in more tax revenue.
- **Employer partnerships can transform whole neighborhoods.** Major employers like Summa contributing to housing for their workers near their campuses could meaningfully change neighborhoods like Middlebury.
- **Counseling helps new owners stay on their feet.** Pairing financial help with homeownership education reduces the risk that new owners get overwhelmed by ongoing costs.
- **Owners take care of their homes.** This drives repairs, upkeep, and visible pride in the neighborhood.

Tradeoffs

Here's a summary of the tradeoffs that Delegates deliberated and created, in no particular order. (Ratings for each to come in final report.)

- **More buyers may push prices up:** If more people can buy but supply stays the same, home prices may rise.
- **Requires ongoing monitoring:** The program needs staff to make sure buyers follow the rules.
- **Homeownership brings new costs:** Owners must pay for repairs, taxes, and maintenance that renters do not.
- **Limits flexibility to move:** Buyers must stay in the home for a set period to keep the benefit.
- **More buyers without more homes.** The program works best when paired with efforts to add housing supply.
- **Cash investors can still outpace assisted buyers.** Investors can close deals faster than buyers using down payment assistance, so the timing gap remains a real problem.
- **Setting buyers up to fail echoes the subprime mortgage crisis.** Putting people into homes they can't afford risks foreclosures and long-lasting damage to neighborhoods.
- **Down payment is just the first cost.** Older homes need repairs, and taxes, insurance, and upkeep can quickly overwhelm buyers who barely qualified.
- **Who qualifies shapes everything.** Limiting eligibility to locals, first-time buyers, or certain income levels directly determines who benefits and how well the program works.
- **Many similar programs already exist.** The real gap may be better coordination, stronger counseling, and more outreach — not necessarily new funding.
- **Life events can trigger repayment at a bad time.** If an owner has to sell due to a job loss, death, or other hardship, having to pay back the assistance can make the home harder to sell.

Delegate Guidance

Here's a summary of the guidance ideas from Delegates, in no particular order. (Ratings for each to come in final report.)

- **Require financial and homeownership counseling before and after purchase.** Keep education going for a period after closing. Screen buyers carefully so they aren't placed in homes they can't sustain.
- **Build in occupancy rules and repayment terms.** Require owners to stay in the home for 7–10 years. If they sell early, they repay the assistance at a low interest rate, and that money goes back into the fund.
- **Set clear income and home price limits.** Suggested price caps ranged from \$230K to \$400K. Consider opening the program to all renters, not just first-time buyers.
- **Design the program to move fast.** Create a pre-approval process so funds can be deployed quickly enough to compete with cash buyers.
- **Pair the program with housing supply efforts.** Combine with build-and-preserve funding so demand-side help doesn't simply drive prices up.
- **Keep counseling independent from lenders and realtors.** Guidance must come from sources that don't profit from pushing buyers toward bigger loans.
- **Focus on keeping residents in Akron long-term.** Build the program around retention, not quick turnover.
- **Account for the cost of maintaining older homes.** Build in savings reserves or other tools that recognize affordable homes often need ongoing work.
- **Coordinate with banks and mortgage companies offering similar help.** Work with what already exists rather than duplicating programs that are already out there.