CITY OF FAIRBORN
COUNCIL WORK SESSION
August 3, 2026, at 5:00 p.m.
Fire Training Room

COUNCIL MEMBERS	Present	Absent
Dan Kirkpatrick, Mayor	☒	☐
Clint Allen, Councilman	☒	☐
Sylvia Chess, Councilwoman	☒	☐
Brian Dodd, Councilman	☒	☐
Rodney McCubbins, Deputy Mayor	☒	☐
Mary Reaster, Councilwoman	☒	☐
Tana Stanton, Councilwoman	☒	☐

STAFF MEMBERS PRESENT

Adkins, Cooper, Gebhart, McNamee, Taylor and White.

HABITAT FOR HUMANITY

Mike Gebhart, City Manager, introduced Kristina Cooper, Finance Director, as well as representatives from Habitat from Humanity who will be doing the presentation.

Norm Miozzi, Habitat for Humanity for Greater Dayton Executive Director, thanked the City for allowing them to come to the work session to share. Their mission statement is seeking to put God's love into action. Habitat for Humanity brings people together to build communities of hope. The City of Fairborn has provided many lots for them over the year. Their vision is where everyone has a decent place to live.

Currently, they're building a home on Wayne Drive. Over the last few years, with the affordability crisis, if their mission is all about home ownership, they asked if they should do something about people who already live in a home that is affordable but may need assistance with some of the repairs. It can be really challenging for people on fixed incomes. They have really focused on the Critical Repair Program to preserve that home so it remains a viable, affordable home for someone when that family moves on.

Ten years ago, they didn't do a lot of critical home repairs, but it has really grown. The Dayton area affiliate was ranked 27 out of 924 in the country for serving families across the United States. It's due to the hard work, partnerships, and volunteers. It also speaks to the need they see in the neighborhoods they serve.

Dave Mauch, Habitat for Humanity Development Director, has been around Fairborn since he was 18 years old and he loves the community.

He discussed the Home Ownership Program. They receive calls from people regarding housing, their rent is too high, they're living with family members, or can't save for a down payment. They get hundreds of calls each month from people looking for solutions.

The home being built on Wayne Drive is a woman build, women team captains. The person moving into that home reached out and needed a solution for home ownership. She applied to be a part of the Partner Family Program and was accepted. Over the last 1 ½ years, she has done 275 hours of volunteer split equity which is the down payment. She volunteered to help other families in the program. She also did 45 – 50 hours of home ownership classes (financial leadership, home maintenance, how to be a good neighbor). She also is required to save $2,000 for taxes and insurance on the home. For all that work and effort, she gets the chance to buy that home for the appraised value with a 0% interest mortgage payment.

Roof repairs is a part of the program that has really grown over the last few years. They were really involved after the tornadoes came through 5 – 6 years ago. Hundreds of projects were executed because of funding they were able to get and deploy into the community. They saw the need, built relationships.

FHLB Cincinnati is the banker's bank. Ten percent of profits must be deployed into the community for housing initiatives. Habitat has a relationship with them. Ten years ago, they were bringing in $5,000 to the community and now they're bringing in millions of dollars in FHLB funding. Their territory is Ohio, Kentucky and Tennessee. With Habitat's Critical Repair Program, they bring in about $1.3 million/year. This is free money that can go anywhere in those three states. They also have other partners in the region.

No one ever buys a Habitat home without going through the homeowner education program. They're all first-time homebuyers and under 60% median income (family of 4 making under $54,000/year). Their homes are incredibly energy efficient.

They have incredible partners in the community, including Peerless Technologies, Fisher Homes, Wright State University, Wright-Patt Credit Union, and Wright-Patterson Air Force Base.

The cost to build a home is $250,000. FHLB is contributing $56,000 to every project Habitat brings forward. They have private entities that help. They've had some success with the Ohio Department of Development and ARPA money, but having a government entity that helps to create more housing is very helpful.

Mr. Mios discussed how a municipality can be part of the process. If there's funding available through HUD that can be used by homeowners in Fairborn, Habitat can manage some of those Critical Repair projects. If we know of a family whose home has fallen into disrepair, call Mr. Mios or Mr. Mauch.

It's very expensive to build new housing, so anything they can do to preserve the current housing stock is important.

Mayor Kirkpatrick mentioned the Christmas in Action program. Since the program started in 2011, they've done over 80 houses.

Councilman Allen asked about zoning challenges. Mr. Mios stated that national Habitat for Humanity has guidelines – typically a 3-bedroom home has one bath, 4 bedroom is 1 ½ bath, and a 5-bedroom home would be 2 full baths. They can increase that number if it's required by the municipality.

Councilman Dodd asked if there is a requirement for an owner to live in a Habitat home for a certain number of years? Mr. Mios responded that for most of the families they serve, it's more than a starter home. Habitat has protections in their mortgage documents that protect the investment from the community. Habitat for Humanity has the first right of refusal of that property should they decide to sell it. The families must contact them about a sale so they can make sure they're not being taken advantage of and to help them think everything through. Most families pay their houses off.

Mayor Kirkpatrick asked the Leo Club what kinds of things they'd like to have in Fairborn and one of the common items mentioned was the dream of home ownership. They don't feel they will be able to afford it. Mr. Mios said to refer them to Habitat. Every year they go to Habitat on the Hill in Washington DC. and they've heard the same comments. Obviously, they can help with solutions through Habitat and they have other partners who have programs.

The smallest homes their affiliates do are currently 3-bedroom homes.

Councilwoman Stanton asked if infill homes are donated, does Habitat take over the maintenance, like grass cutting, until a home is built. Mr. Mios stated, yes, they do.

COUNCIL COMMENTS

There were no comments.

ADJOURNMENT

Councilwoman Reaster moved to adjourn the meeting. Councilwoman Chess seconded. Yeas, seven: Reaster, Chess, Allen, Dodd, McCubbins, Stanton, and Kirkpatrick. Nays, none. Motion carried. The meeting was adjourned at 5:50 p.m.

MAYOR

CLERK, CITY OF FAIRBORN