Central Ohio Regional Housing Strategy

Presentation to Commission: September 2020
Vision Statement

A future where growth and recovery help realize *more* equity among Central Ohioans, not less.

Housing—which it’s built or maintained, who it’s for, and how it’s priced—can be a platform to achieve this vision.
GEOGRAPHIES OF ANALYSIS

Within the 7-county regional study area:

- Region-wide*
- Submarkets
- Counties
- Representative municipalities
- Census Tracts

*For some datasets where data for all 7 counties was not available, data for the Columbus MSA was substituted.
UNIQUE ASPECTS

**Submarket Analysis**
- Area Characteristics
- Housing Stock
- Housing Market

**Displacement Analysis**
Identifies areas vulnerable to housing market gentrification and displacement

**Opportunity Mapping**
Evaluates 15 indicators of opportunity across transportation, housing, education, health, and employment
CORE REGIONAL HOUSING ISSUES

- Increased competition for homes
- Barriers limiting access to homes
- Limited supply of homes priced for low-income households
- Demand for more diverse housing stock
- Housing instability among Central Ohioans
HOUSING COST BURDEN

• Greater than 213,000 households spend over 30% of their income on housing
  • leaving less money for other important expenses like food, transportation, healthcare or education

• 43% of renters vs. 20% of homeowners

• 64% of households earning <$50K vs 7% of households earning $50K+
EVICION

NATIONWIDE:
2.34 evictions per 100 renters

CENTRAL OHIO:
4.10 evictions per 100 renters

High-poverty areas:
9.7 evictions per 100 renters

Majority African-American areas:
8.7 evictions per 100 renters

35 RENTERS PER DAY
Housing Production

2000s

Housing Production Surplus

2010s

Housing Production Deficit

Average HH size: 2.5 people
BARRIERS TO DEVELOPMENT

- Uncertainty associated with local land use processes and standards
- Higher costs of residential development
- Not-In-My-Backyard (NIMBY) attitudes
- Limited gap financing
Single Family Residential Development Process

**Developer Only**

- Site Identification
  - 1 month

- Engagement with seller to enter into contingent contract
  - 1+ month

- Preliminary Investigations (e.g., utility, environmental, title, zoning, tax exemption)
  - 1-2 months

- Sketch Plan (for investors & public entity for approvals)
  - Example: high-level subdivision plan
  - 1 month

- Preliminary Development Plan & Text
  - As part of zoning process: site plan, prelim. site engineering, existing conditions
  - 1-2 months

- Zoning Approval
  - Dependent on neighborhood associations, appointed commissions, elected officials
  - 2-3+ months

- Referendum Period
  - 1 month

- Final Development Plan
  - 1 month

**Developer + Government**

- Site Construction
  - Includes inspections and approvals; OEPFA, public infrastructure permitting
  - 3-9+ months

- Pre-Construction Meeting
  - 1 month

- Final Engineering Plan
  - Bids Out
  - 1 month

- Final Plat Approval
  - Dependent on decision makers
  - 2-4 months

- Final Plat Submission
  - 1 month

- Final Engineering Approval
  - Dependent on decision makers
  - 2-3+ months

- Final Engineering Plan
  - Development Plan & Text Approval
  - Dependent on appointed commissions and elected officials
  - 2-3+ months

**Opportunities for remote inspection**

- Sale of Home to Homeowner
  - 1 month

**Total Project Length / Costs**

- 30 – 50 months

**Possibilities for delays / increased costs**

- Project could die here
- Unpredictability & NIMBYism
- Project could die here
- Neighborhood disapproval could significantly increase Council approval

**Developer preparation work**

- Project could die here

**Private Site Improvements**

- Built and approved
- 1-2 months

**Sales / Closing of Lots**

- Est. average: 20 lots per year per subdivision
- 1 month

**Building Plan Submittal**

- 1-2 months

**Construction & Inspection & Certificate of Occupancy**

- 4-7 months

- Property recording

- All improvements are completed or bonded
- 1-2 months
REGIONAL FINANCIAL RESOURCES

Plentiful but complicated
- 52 housing or housing-eligible subsidy programs available

Flexible tools are needed
- Gap-financing tools
- Tax Increment Financing
- Property Tax Abatements
- New Community Authorities (special taxing districts)
- Bond proceeds

Need for direct assistance is greater than what’s available
- Rental assistance
- Home repair

Lack of coordinated information
- Resources not collectively housed in a one-stop source
# Regional Housing Strategy Priorities

- **ADOPT A “GREEN TAPE” DEVELOPMENT REVIEW PROCESS**
  - [Image of tape]
- **MORE TENANT-BASED RENTAL ASSISTANCE**
  - [Image of building]
- **ENACT SOURCE OF INCOME PROTECTION LAWS**
  - [Image of money]
- **CREATE A STATE HOUSING TAX CREDIT**
  - [Image of tax]
- **PILOT THE DEVELOPMENT OF DIVERSE, LOWER-COST HOUSING PRODUCTS**
  - [Image of wheelchair]
Executive Summary

The Central Ohio Regional Housing Strategy (RHS) sets forth a bold vision: a future where growth and recovery help realize more equity among Central Ohioans, not where housing—when it’s built or maintained, who it’s for, and how it’s priced—can be a platform to achieve this vision.

Summary of Existing Conditions

The Regional Housing Strategy for Central Ohio is grounded in data and contextualized to the region with insights from stakeholders. This section summarizes the data analyses and key findings underlying the project.

Regional Housing Submarkets Summary

Housing needs and opportunities vary across Central Ohio. An analysis of housing measures revealed a set of 23 defining characteristics affecting 72 submarkets in different ways in Central Ohio. Learn more about region’s housing submarkets and unique characteristics in this section.

Regional Funding Resources & Investment Allocation Portfolio

This section illustrates how Central Ohio’s current housing investments are allocated relative to regional housing needs and priorities. It summarizes existing resources, barriers impacting the effectiveness of those resources, and key financing gaps. It correlates with actions that funders in the region can take to support regional housing goals.

The accompanying Investment Allocation Portfolio inventories all known sources of funding for residential development and rental assistance (for renters and homeowners) by geography, financing types, and more.

Implementer’s Toolkit

The Regional Housing Strategy Implementer’s Toolkit provides a menu of actions that decision-makers across Central Ohio can take to implement the RHS vision of “a region where housing acts as a platform for equitable growth.” Over a hundred actions can be explored in an interactive Implementer’s Toolkit, targeting the Iss to a particular community or housing issue. These actions can also be browsed all in one place is the link to the Implementer’s Toolkit document below.
# Implementer's Toolkit

## Number of Potential Housing Actions

Based on current selections, the number of potential housing actions is **110**.

### Refine List of Potential Housing Actions

Tip: Hover over the filters to find the CLEAR FILTER icon (right), or press F5 to reset all filters.

<table>
<thead>
<tr>
<th>County</th>
<th>City, Village, or Township</th>
<th>Housing Submarket</th>
<th>Core Housing Issue</th>
<th>Action Type</th>
</tr>
</thead>
<tbody>
<tr>
<td>(All)</td>
<td>(All)</td>
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</tbody>
</table>

### Housing Submarkets

1. Late-century suburbs
2. Late-century exurbs
3. Mid-century small lots
4. Aging multifamily
5. Burgeoning streetcar neighborhoods
6. High-demand inner ring suburbs
7. Emerging demand neighborhoods
8. Rural
9. Town Center
10. High-demand exurbs
11. OSU off-campus
12. Downtown
Regionwide

### Export Table of Actions

Export to PDF

[www.morpc.org/rhs](http://www.morpc.org/rhs)
### Community, County (Housing Submarket)

**City of Delaware, All (All)**

<table>
<thead>
<tr>
<th>Core Housing Issue</th>
<th>Action Type</th>
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</thead>
<tbody>
<tr>
<td><strong>Land Use Housing Policies &amp; Processes</strong></td>
<td>Offer incentives for inclusion of home safety and accessibility features in new developments or redevelopments</td>
</tr>
<tr>
<td></td>
<td>Strengthen protections for renters (just cause eviction standards, notice requirements, etc.)</td>
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<tr>
<td>Allow and support development of Accessory Dwelling Units (ADUs)</td>
<td>Enact zoning changes to allow or expand lower-cost housing types</td>
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<tr>
<td></td>
<td>Establish or expand mixed-use zoning</td>
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<tr>
<td></td>
<td>Offer incentives for development of lower-cost housing types</td>
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<tr>
<td></td>
<td>Pursue redevelopment of public housing (e.g. RAD, Choice Neighborhoods, Mixed-Finance, Section 18, Section 22)</td>
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<td>Reduce or waive impact fees</td>
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<td>Require landlords to accept alternatives to cash security deposits</td>
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<td><strong>Non-Land Use Housing Policies &amp; Processes</strong></td>
<td>Create a pilot that supports development of diverse, lower cost housing products, leveraging innovative design and construction techniques</td>
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<td>Expand multigenerational housing options</td>
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<td>Offer incentives for inclusion of home safety and accessibility features in new developments or redevelopments</td>
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<td>Revise land use standards to encourage small lot development</td>
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<td>Strengthen protections for renters (just cause eviction standards, notice requirements, etc.)</td>
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<tr>
<td><strong>Program Delivery</strong></td>
<td>Create an acquisition &amp;/or preservation fund</td>
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<td>Establish a dedicated revenue source for affordable housing</td>
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<td>Offer incentives for inclusion of home safety and accessibility features in new developments or redevelopments</td>
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<td>Offer programs to support energy efficiency retrofit</td>
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<td>CORE HOUSING ISSUE</td>
<td>ACTION TYPE</td>
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Allow and support development of Accessory Dwelling Units (ADUs)

Description & overview
Accessory dwelling units (ADUs)—also referred to as accessory apartments, second units, or granny flats—are additional living quarters on single-family lots that are independent of the primary dwelling unit (HUD, 2003). In some communities, ADUs are not permitted under local land use regulations. Some communities limit who can live in them (e.g., only related individuals). To fully realize the potential of ADUs, property owners may need technical assistance and financing.

CORE REGIONAL HOUSING ISSUE(S) ADDRESSED
* More homes that can serve a wider range of ages, abilities, and households
* Limited supply for low-income households

ACTION TYPE(S)
Land Use Policies & Processes

KEYS TO SUCCESSFUL IMPLEMENTATION
* Agree on where to allow ADUs by-right, taking into account compatibility and land use factors (residential)
* Pursue technical assistance (e.g., design guidelines, assistance navigating the permitting process)
* Offer regulatory relief (e.g., waivers for parking requirements)

Places in Central Ohio where this action is most relevant

Opportunities & Examples from the Region
Central Ohio action status
Underway

Opportunities to start or scale in Central Ohio
In most areas of the region, the planning and zoning codes do not include provisions for ADUs, which means homeowners must obtain a variance from the Board of Zoning Appeals to build one. This leaves a variety of opportunities to expand access to ADUs as a source of housing: expanding the zones and jurisdictions across the region where ADUs are allowed by-right, relaxing restrictions on who may live in ADUs, and reducing parking requirements associated with ADUs. Additionally, easily digestible guidance to homeowners about their rights and restrictions could make the ADU development process easier to navigate.

Regional Examples
* Both attached and detached accessory dwelling units are permitted in Columbus. Previously, there were more restrictions on ADUs, particularly detached ADUs, related to off-street parking, lot size, and use. The policy has been updated to the following: *Ancillary dwelling unit* means a dwelling unit not greater than 800 square feet...
Local Housing Action Agendas

Local Housing Action Agendas (LHAA) will translate Central Ohio’s regional housing vision and recommendations from the Regional Housing Strategy (RHS) into meaningful local action on housing issues across a diverse region. Once complete, a Local Housing Action Agenda articulates how individual jurisdictions in Central Ohio will act on regional and local housing needs. The Mid-Ohio Regional Planning Commission will lead this process in partnership with local jurisdictions.

Relationship to Regional Housing Strategy.

<table>
<thead>
<tr>
<th>Step</th>
<th>Regional Housing Strategy</th>
<th>LHAA</th>
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</table>
| Step #1, Understand local housing needs | • Regional housing needs  
• Regional housing forecasts  
• Submarket analysis  
• Displacement risk analysis  
• Opportunity mapping  
• Findings from community engagement | • Local statement of housing need  
• Supporting data |
| Step #2, Set priorities for local action | • Implementers’ Toolkit  
• Investment allocation portfolio  
• Case studies | • List of priority housing needs and related actions (jurisdiction-wide and targeted) |
| Step #3, Define local action | • Implementers’ Toolkit  
• Investment allocation portfolio  
• Case studies | • Recommendations to address jurisdiction-wide and targeted priority housing needs |
| Step #4, Demonstrate commitment to local action | • Evaluation framework | • Ways to track and communicate implementation progress |

Key Components.
Local Housing Action Agendas will include two primary components:

- **Overview of housing needs:** Each Local Housing Action Agenda will have an overview of local housing needs, including community-wide needs; needs affecting specific places or groups of people in a community; and priority needs to address through local action.
- **Recommendations for local action:** Each Local Housing Action Agenda will outline specific actions tailored to local opportunities, challenges, and capacity to address local priority needs.

Guiding Principles.
Local Housing Action Agendas will be guided by three overarching principles:

- **Context sensitivity:** This process recognizes and accounts for the unique practical and political realities at the local level in Central Ohio by working with individual communities to identify their most pressing housing needs and tailoring the approaches in the Implementer’s Toolbox to each community in the region.
- **Equity:** Mirroring the RHS’ focus on housing as a platform for equitable growth and recovery, equity is a cross-cutting consideration in developing these Local Housing Action Agendas. Each part of the process embeds equity by asking local stakeholders to answer a set of equity-focused questions about the decisions being made.
- **Building resilience:** The RHS was developed during the 2020 COVID-19 global pandemic. Committing to and taking local action on housing issues—in ways that use housing as a platform for equitable growth and recovery—will promote stability and resilience among residents, both in response to COVID-19 and in the event of future shocks.

Four Step Process:

1. **Understand local housing needs**
   This step builds a common understanding of how regional housing issues identified through the RHS affect a jurisdiction and identifies housing needs to address locally over the next 5-10 years.

2. **Set priorities for local action**
   This step connects and prioritizes jurisdiction-level housing issues to actions that address these needs over the next 5-10 years.

3. **Define local action**
   This step develops recommendations that tailor priority actions to local context and capacities, including any targeted housing issues.

4. **Demonstrate commitment to local action**
   This step results in a full Local Housing Action Agenda and launches local implementation, including ways to track and communicate progress that aligns with regional resources for implementation.

Local Engagement.
The process to develop a Local Housing Action Agenda relies on a local advisory group to provide continuous, candid feedback on local needs; priority needs and related actions; and local implementation considerations.

Formats.
The format of the local housing action agenda will also be tailored to meet the unique needs and goals of each jurisdiction in Central Ohio. A local housing action agenda could take many different forms to support effective implementation:

- Local municipal policy (resolution, ordinance)
- Local housing plans
- Local comprehensive plans (as chapters devoted to housing or generally)
- Local land use policies
- Stand-alone documents
Project Sponsors

- AEP
- L Brands
- Mt. Carmel Health
- Nationwide
- Nationwide Children’s Hospital
- OhioHealth
- Rev1 Ventures
- Columbus Chamber
- Nationwide Insurance
- Columbus
- MORPC Partnership
- THE CITY OF COLUMBUS
- MARYSVILLE
- NEW ALBANY
- Licking County
- The Columbus Foundation
- City of Dublin
- CITY OF DELAWARE
THANK YOU

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