

REGIONAL HOUSING STRATEGY



FINAL REPORT

Central Ohio

SEPTEMBER 2020

ACKNOWLEDGMENTS

The Regional Housing Strategy was prepared by the Mid-Ohio Regional Planning Commission (MORPC), together with a consultant team led by Enterprise Community Partners.

CONSULTANT TEAM



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PLANNING COMMISSION



Funding Partners

The following Project Sponsors provided funding support for the Regional Housing Strategy:

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CENTRAL OHIO IS AT A CRITICAL INFLECTION POINT

The past decade has been one of historic growth for Central Ohio, and that growth is expected to continue for the foreseeable future – with the Mid-Ohio Regional Planning Commission (MORPC) projecting the region to have as many as 3 million residents by 2050. Not only is the region growing; it is changing. Increases in both the young adult and 65 and older populations are shifting housing preferences. Furthermore, the highly competitive real estate market and a persistently high poverty rate have led to more vulnerable groups struggling to find housing in neighborhoods of their choice.

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 less. Housing—where it's built or maintained, who it's for, and how it's priced—can be a platform to achieve this vision.



HOW WAS THE RHS DEVELOPED?

The RHS is a collaborative effort by public and private partners across the Central Ohio Region, led by MORPC, the City of Columbus, and Franklin County. It was supported by the consultant team of Enterprise Community Partners, Inc., Ice Miller LLP, RAMA Consulting Group, and Vogt Strategic Insights. The RHS would not have been possible without the wide range of stakeholders who committed time and resources to this effort.

The process began with a thorough investigation of existing and projected housing needs in the region, grounded by both quantitative and qualitative assessments to understand housing supply and demand throughout the region, barriers to development, and the regional housing finance landscape.

From there, potential investment strategies and housing interventions were identified, based on national best practices. These strategies were vetted with regional stakeholders to better understand their regional relevance and viability, resulting in region-specific recommendations for future action. Each strategy was then aligned with the various housing submarket conditions throughout the region to help decisionmakers choose among the potential interventions for implementation.

Stakeholder engagement was the backbone of this process. Engagement activities included stakeholder convenings, regional strategy workshops, informant interviews and focus groups, and an on-line community survey. More information about this process may be found in the Stakeholder Engagement Summary.

The RHS engagement strategy focused on ground-truthing findings and recommendations while building the capacity of decisionmakers to implement regional housing solutions. Further engagement with a broader range of community members is necessary to advance the RHS vision and ensure implementation is grounded in the full range of Central Ohioans' lived experiences.

A NOTE ON THE EVENTS OF 2020

The Regional Housing Strategy was developed during the 2020 COVID-19 pandemic. Although at the time of writing, it remains unclear what the true impacts of the pandemic will be on the region's housing market, COVID-19 and the civil unrest experienced across the country have changed the lens through which we view issues such as housing.

Anecdotal evidence suggests housing instability, including homelessness, may affect more people, including people who have never had concerns about affording their homes before. Moreover, we have all witnessed and felt the sadness, the outrage, and the frustration concerning senseless deaths and unnecessary trauma across the nation and closer to home. These tragedies impact us deeply and cast a brighter light on racism and its long legacy and impact on every community.

The Regional Housing Strategy seeks to be responsive to the uncertainty generated by COVID-19, to address disparities through action, and to reaffirm Central Ohio's commitment to inclusive and equitable housing. It creates a strong and agile toolkit that can address a wide range of housing issues in ways that use housing as a platform for equitable growth and recovery. Committing to and taking local action on housing issues positions the region to tackle housing instability and socioeconomic disparities and promotes stability and resilience among Central Ohio households.

THE CORE REGIONAL HOUSING ISSUES

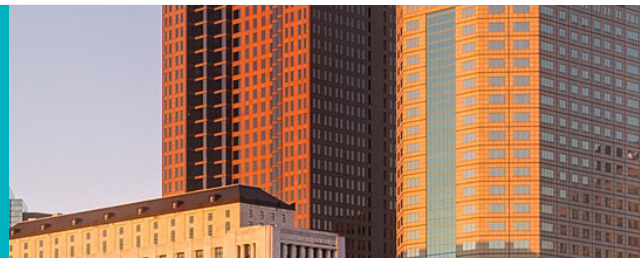
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Increased competition for homes, driven by increased population growth, a low rate of housing production, and lasting impacts from the Great Recession.



2

Barriers limiting access to homes, including disparities in lending practices, creditworthiness, housing instability, and housing discrimination.



3

Limited supply of homes priced for low-income households, as more homes are built at higher price points, the region loses some of its existing affordable options (including single-family rentals and expiring subsidized housing), and demand for rental assistance continues to outweigh supply.



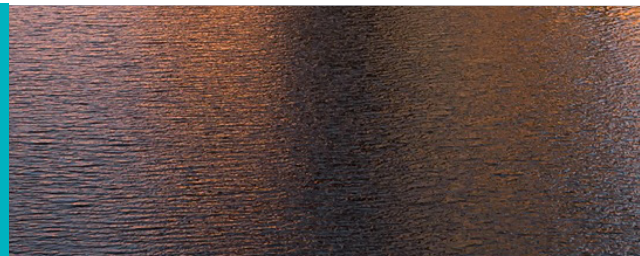
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Demand for more homes that serve a wider range of ages, abilities, and household sizes, which is growing as a result of the region's changing demographics. This includes trends like the increasing racial and ethnic diversity in Central Ohio and the growing number of both older and younger adults in the region.



5

Housing instability among Central Ohioans, as reflected in the region's rates of cost-burden, evictions, homelessness, and homes in need of repair.




People and areas across Central Ohio do not universally experience these issues in the same way or to the same extent. Some people – including low- and moderate-income households, families with children, people of color, older adults, and people living with disabilities – are more acutely impacted by these housing issues. And these issues often look different in different areas of the region. Recognizing this, the RHS provides tailored data and solutions that speak to the range of submarket conditions across the region.

More information about regionwide and submarket-specific housing conditions in Central Ohio may be found in the RHS Existing Conditions summary.

WHAT ISSUES DOES THE REGION FACE?

Housing issues are not new to the region. In fact, most are well-documented in previous reports – including the Columbus and Franklin County Affordable Housing Challenge and Joint Analysis of Impediments to Fair Housing Choice, insight2050, and the Ohio Housing Finance Agency’s annual Housing Needs Assessment. The RHS set out not only to deepen the region’s understanding of these issues, but also to investigate the barriers that were holding the region back from addressing them.

The following barriers rose to the top:



Not-In-My-Backyard (NIMBY) attitudes and negative perceptions about housing density and affordability, resulting in a lack of public and political support that affects development feasibility in Central Ohio.

Uncertainty associated with local land use processes and standards, driven by significant variations in local policies, processes and standards with little centralized information to help navigate the process. This increases the time and cost of development.

Increasing costs of residential development, including land costs, site selection, and regulatory costs. This can decrease production, particularly of housing at lower price points. The increased cost of construction materials and labor were identified as key drivers in the economics of residential development in Central Ohio.

Need for more assistance than available resources, across multiple fronts. From rental assistance to support for home repairs, demand dwarfs available programs. This need plays out in the region’s housing finance landscape as well, where limited gap financing has created an over-dependence on Low-Income Housing Tax Credits to produce affordable housing in the region.

Like the issues themselves, the barriers to addressing them vary significantly across the region. The housing finance landscape is a key example of this: there are many more resources for development financing and direct housing assistance within Columbus and Franklin County, compared to surrounding counties. To account for this variation, the RHS includes an Investment Allocation Portfolio that demonstrates what it will take, from a funding perspective, to address regional priorities and needs.

WHERE DO WE GO FROM HERE?

The RHS culminates in a robust Implementer's Toolkit (morpc.org/rhs/regional-housing-strategy-implementers-toolkit/) that includes more than 100 different actions, designed to equip leaders across Central Ohio with the information and tools to action on the region's most pressing housing issues – whether they are a local or state government official, a member of the development community, an employer, a housing advocate, a financial institution or philanthropy, the administrator of a housing program, or an interested citizen.

From the toolkit, stakeholders involved in the RHS process adopted the following actions as top priorities for the near-term.

Priority actions elevated at the August 2020 stakeholder working session

At this workshop, stakeholders prioritized among selected actions for each of the five core regional housing issues using live polling technology. In breakout sessions organized around the five core housing issues, participants focused on the action receiving the most votes, with facilitated questions of who, what, and where guiding the discussion. A few common themes emerged and each breakout session wrestled with how to balance local, regional, and statewide actions – as well as participation by public, private, and non-governmental sectors.

Participants agreed that regional tasks were more effective if they were shaped at the local level, and in partnership with staff from peer communities. That approach, in turn, should lead to broader support from communities throughout the region. Likewise, a diverse region speaking with one voice would effectively carry a message at the state level.

In most discussions, stakeholders also agreed that the government and policy voices would carry further if they also were backed by the private and non-governmental organization (NGO) sectors – stressing the idea that addressing housing issues is good for economic development, a stable workforce, public education, and many other economic and social benefits.

A summary of the five breakout discussions is below.

Core Regional Housing Issue: Increased competition for homes

Priority Action: Green tape development review

“Green tape” development review removes or lowers regulatory barriers, making it quicker or cheaper for developers to move ahead with their projects – in return for providing a public benefit, such as low/moderate-income homes in residential development. Stakeholders recommended initiating this action with a pilot project so communities throughout the region could see how the process works.

This – combined with a public awareness campaign – could address misperceptions about density, development, and affordable housing, and make housing a natural part of discussions about economic development. It could also open the door to zoning changes that balance the needs of economic development and housing. Stakeholders also suggested planning with, or an advisory role for, entities such as school districts and county engineers' offices which have a stake in housing issues.

Core Regional Housing Issue: Housing instability among Central Ohioans

Priority Action: More tenant-based rental assistance to address housing instability

Housing advocates already know where the eviction hotspots are, what entities already provide assistance or models, and what interests have the knowledge and expertise to develop and expand an assistance program. Most of the data and programs, however, are focused on Columbus and Franklin County. Information and infrastructure are needed for the entire region.

One example elevated by the group is a three-year pilot program beginning at Columbus State Community College, which works with public and non-profit partners to provide rental assistance to students at-risk of having to leave school. Other local programs have focused on rental assistance and financial and life counseling for single mothers. Stakeholders suggested that these and other programs could be continued and expanded, especially if they are aligned with complementary actions, such as source of income protection policies and good landlord programming.

Core Regional Housing Issue: Barriers limiting access to homes

Priority Action: Enact source of income protection laws (or otherwise expand fair housing laws).

Stakeholders considering statewide source-of-income protection laws determined it would be easier to make those changes at the municipal level. They also agreed that initiatives to get people into much-needed housing should include funding for rehabilitation of housing and a regional risk mitigation fund. The carrot-and-stick approach could ease property managers' opposition to such laws.

It also would require finding, or creating, an entity to manage the funds – and doing so at a multi-jurisdictional and regional scale. But they argued it is more important to build this model effectively than to build it too quickly and recommended bringing potential opponents to the table as the strategy is being developed.

Municipalities could quickly and easily draft an ordinance to make it harder for landlords to deny housing to people who use federal housing vouchers to help pay their rent. But enacting it would require addressing likely opposition. A risk mitigation fund could help soften the opposition, as could a regional approach. If a municipal ordinance is drafted with help from other local leaders, the regional solidarity would likely prompt real estate interests to help with a solution that considers the needs of all.

The Community Shelter Board and Columbus Metropolitan Housing Authority came up as possible fund managers. A role for the Central Ohio Mayors and Managers Association (COMMA) could reinforce the regional nature of housing challenges. MORPC's history of rehab assistance to low- and moderate-income homeowners could be expanded.

Core Regional Housing Issue: Limited supply of homes priced for low-income households

Priority Action: Create a State housing tax credit to support priority housing development

Stakeholders in this group, as with those looking at source-of-income protections, saw great value in localized programs and Central Ohio advocacy to create state support through housing tax credits to serve as additional gap funding for affordable and mixed-income housing. This local and regional support would aid existing efforts by groups such as the Ohio Housing Council. A coalition in Central Ohio could be a model for similar efforts in other metropolitan areas – especially if it includes groups such as private developers.

Existing programs are limited in their use, but a broad statewide program could go into Community Reinvestment Areas (CRA) and Opportunity Zones and provide single-family and multifamily homes and a variety of tenures, depending on the type of structure.

A statewide effort should emphasize benefits that go beyond those who live in new affordable housing – such as a more stable workforce. Stakeholders suggested a study of potential sources and uses for a state housing tax credit and an overview of housing tax credit legislation in other states. They also identified many organizations and interests whose support would be valuable, including the Ohio Municipal League, County Commissioners Association of Ohio, Ohio Economic Development Association, Ohio Housing Council, One Columbus, and others.

Core Regional Housing Issue: Demand for more homes serving a wider range of ages, abilities, and households

Priority Action: Create a pilot that supports the development of diverse, lower-cost housing products, leveraging innovative design and construction techniques

This group had few specific proposals for pilot projects, other than an overlay zoning pilot in Delaware County townships to create new development options and expedite the zoning process.

But the stakeholders had many thoughts about the characteristics of sites for pilots, such as areas with access to transit and other mobility alternatives; concentrations of economic activity with little affordable housing (downtown Columbus and Bridge Street in Dublin); and parcels that could accommodate such housing types as microunits, accessory dwelling units, etc.

They also recommended partnering with developers, school districts, economic development interests, and financial interests; and identified zoning density waivers and tax abatements among tools to spur pilot projects.

MORPC will work with its members to create Local Housing Action Agendas that translate Central Ohio's regional housing vision and strategy framework into meaningful local action on housing issues, accounting for unique local priorities and context. Each agenda will include a jurisdiction-specific overview of housing needs and top priorities for local action, with a specific eye towards advancing equitable growth and building community resilience. The process of developing each agenda will offer opportunities to engage a broader range of community stakeholders in crafting local housing solutions across the region.

To further hold the region accountable for action, MORPC has created a dashboard (morpc.org/rhs/metrics-dashboard/) to track progress on key housing indicators related to each of the core regional housing issues. This progress can only be achieved if all partners work together and apply the strategies of the Implementer's Toolkit.

Realizing a future of equitable growth and inclusive prosperity in Central Ohio requires a coordinated, regional approach that hinges on committed and bold leadership at all levels of governance and among developers, financial institutions, nonprofits, foundations, and community members. Everyone has a role to play in creating a robust housing market in Central Ohio where every resident, no matter their race, age, or ability, can find safe and decent housing without being discriminated against or cost-burdened.

REGIONAL HOUSING SUBMARKET METHODS & FINDINGS

Housing needs and opportunities—place-based features; market conditions; housing stock; and household characteristics—vary across Central Ohio. An analysis of housing measures resulted in a set of 23 defining characteristics affecting 12 submarkets in different ways in Central Ohio.

Submarket characteristics can be viewed through two additional lenses: opportunity and gentrification. These lenses can be used to identify key housing issues or affected populations relative to conditions related to opportunity or gentrification-related change. Terms beginning on page 12 describe characteristics related to opportunity and gentrification-related change, which are additional lenses that can be applied to understand and prioritize housing issues. This information aligns relevant housing issues or impacted groups with each lens.

More information is available in the Existing Conditions summary.

SUBMARKET DEFINING CHARACTERISTICS AND SUMMARIES

INTRODUCTION

Housing needs and opportunities—place-based features; market conditions; housing stock; and household characteristics—vary across Central Ohio. An analysis of housing measures resulted in a set of 23 defining characteristics affecting 12 submarkets in different ways in Central Ohio.

Table 1 describes each characteristic. Submarket characteristics can be viewed through two additional lenses: opportunity and gentrification. These lenses can be used to identify key housing issues or affected populations relative to conditions related to opportunity or gentrification-related change. Table 2 describes characteristics related to opportunity and gentrification-related change, which are additional lenses that can be applied to understand and prioritize housing issues. This table aligns relevant housing issues or impacted groups with each lens.

Table 3 shows the characteristics across all submarkets and Table 4 shows how opportunity and gentrification-related change vary by submarket. Profiles with key statistics, characteristics, and communities for each submarket start on page 12.

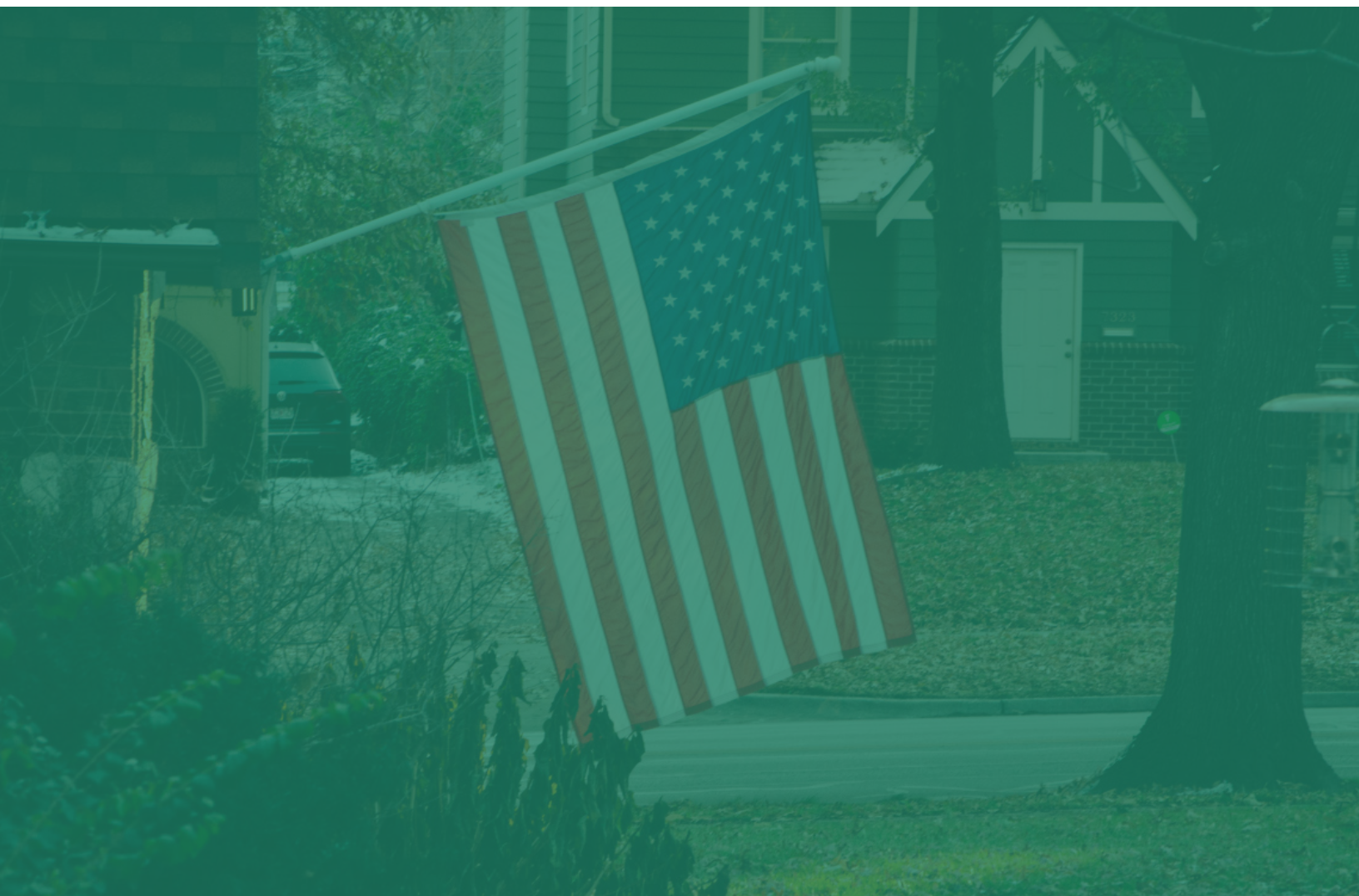
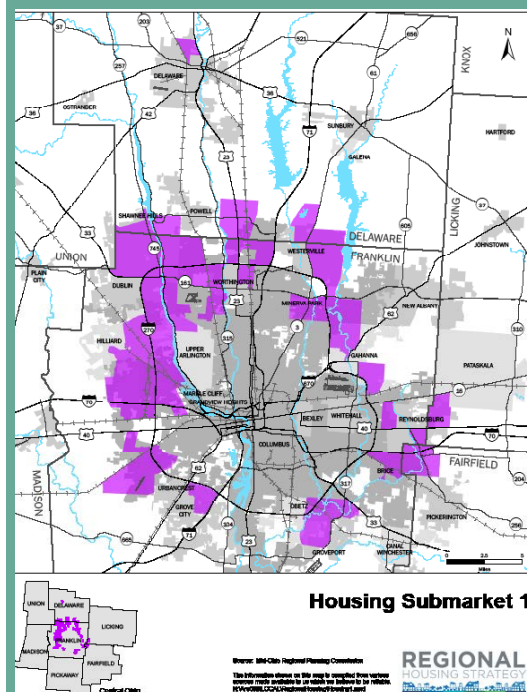


TABLE 1. DEFINING SUBMARKET CHARACTERISTICS

Limited transportation access (car)

These submarkets have limited transportation access by car. Residents living in these submarkets have some of the least efficient access to other parts of Central Ohio by car. Residents living in these submarkets may face long commutes to key destinations. Complementary transportation strategies that create stronger connectivity to these areas would support people who live in these submarkets.



Limited transportation access (transit)

These submarkets have limited transportation access by transit. Residents living in these submarkets have some of the least efficient access to other parts of Central Ohio by transit. Residents living in these submarkets may not see transit service as a convenient mode to use for everyday trips, due to the length of trips and frequency of service in these areas. These areas may benefit from strategies that support land use changes that support higher densities and create incentives for mixed-use development or diverse housing types to create nodes that may justify more frequent transit services to these parts of the region.

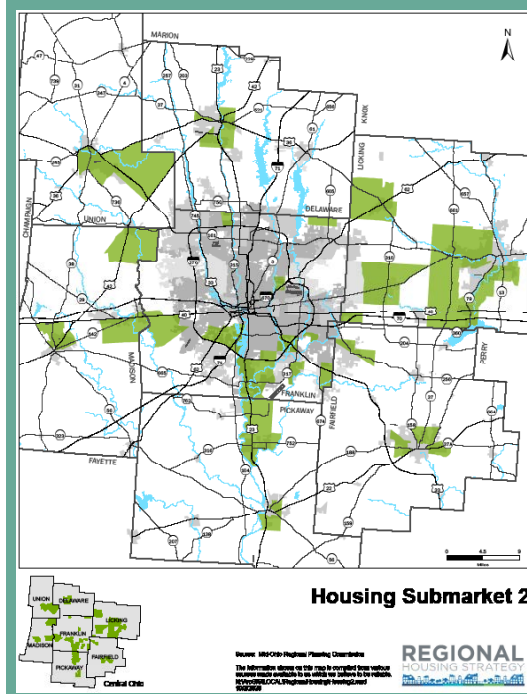
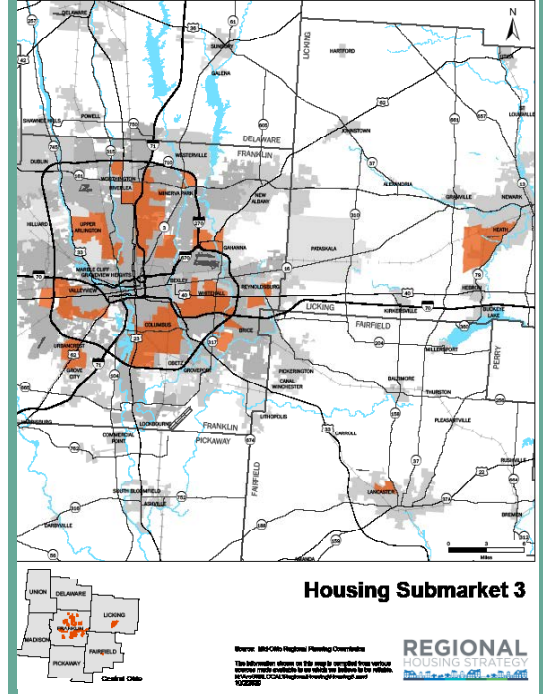


TABLE 1. DEFINING SUBMARKET CHARACTERISTICS (CONT.)

Strong
transportation
access (car)

These submarkets offer strong transportation access by car. Residents living in these submarkets have some of the most efficient access to other parts of Central Ohio by car. These submarkets may offer short commutes to key destinations, and in turn, drive demand for homes and housing costs in these areas. Increasing access to these areas can increase access to opportunity. Strategies to open these areas to more residents may include more income-restricted homes, affirmative marketing, and targeted homeownership opportunities. Other strategies, such as stronger protections for renters and foreclosure prevention, can be used to support residents at-risk of displacement.



Strong
transportation
access
(transit)

These submarkets offer strong transportation access by transit. Residents living in these submarkets have some of the most efficient access to other parts of Central Ohio by transit. These submarkets may offer multiple modes of transportation, and in turn, drive demand for homes in these areas. Parts of these submarkets may be good candidates for equitable transit-oriented development strategies: mixed-use zoning; high-density zoning; inclusionary zoning; reduced or waived parking requirements; and anti-displacement measures.

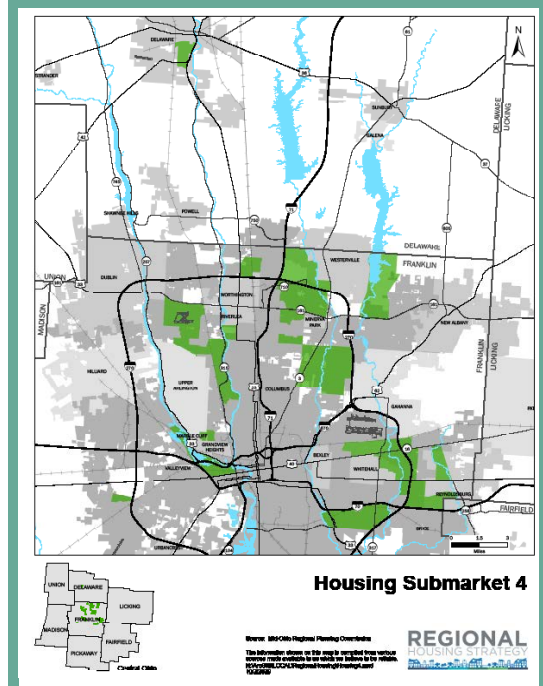
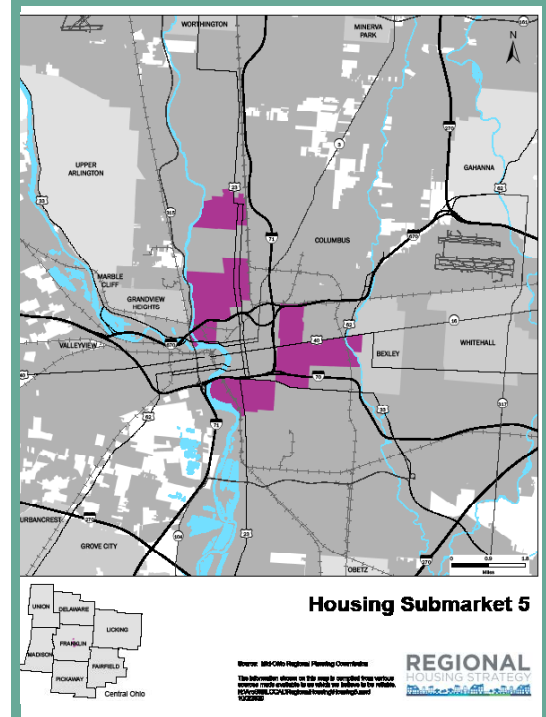


TABLE 1. DEFINING SUBMARKET CHARACTERISTICS (CONT.)

Moderate transit access

These submarkets offer moderate transportation access by transit. Residents living in these submarkets have some access to other parts of Central Ohio by transit. Parts of these submarkets may benefit from strategies that support equitable transit-oriented development (high densities; inclusionary zoning or other tools to include income-restricted units in new development; and anti-displacement measures).



High vacancy

Vacant or abandoned homes are common in submarkets with a high residential vacancy rate. High vacancy typically results in blighted properties; lower neighborhood property values; and lower levels of private investment. These submarkets need comprehensive blight reduction and revitalization approaches, such as demolition of blighted properties; acquisition by land banks or land trusts; and strategic public investments in new development and community assets. Strategies, such as the rehabilitation of vacant properties, can create new homes to accommodate anticipated regional growth.

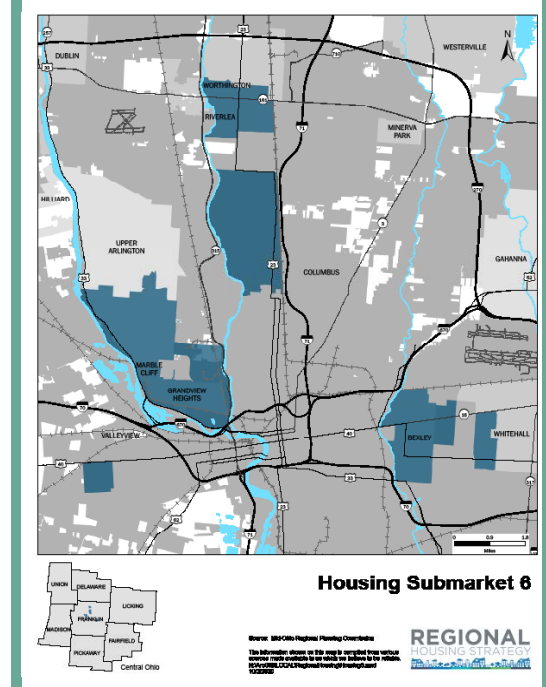
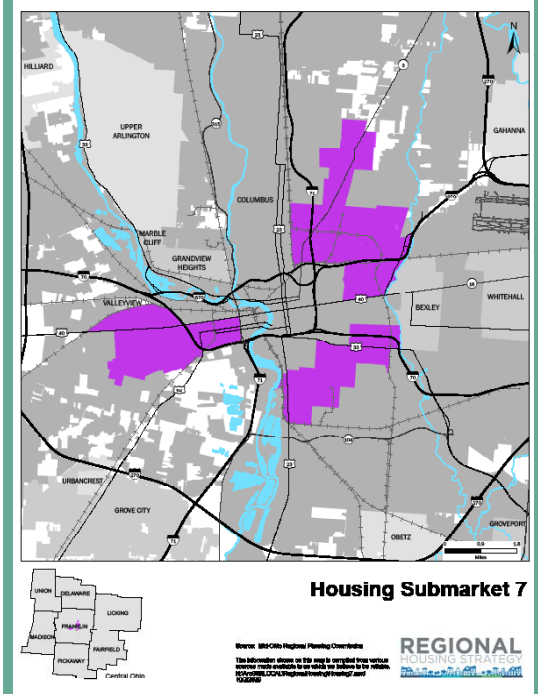


TABLE 1. DEFINING SUBMARKET CHARACTERISTICS (CONT.)

Moderate
vacancy

Submarkets with a moderate residential vacancy rate have some vacant or abandoned homes that are or could become blighted. Often these communities are at a “tipping point,” where preemptive stabilization strategies can avoid decline and improve long-term community stability. These strategies include land-use changes that support infill development and other small-scale projects; expanded lending through the Community Reinvestment Act; using real-time data to assess



Low vacancy

Submarkets with a low residential vacancy rate have few vacant or abandoned properties that are or could become blighted. These submarkets have few unoccupied homes available, making it more difficult for people to buy or rent a home in these areas. More income-restricted homes; affirmative marketing; expanded fair housing laws; and housing mobility programs are ways to open these areas to more low- and moderate-income residents.

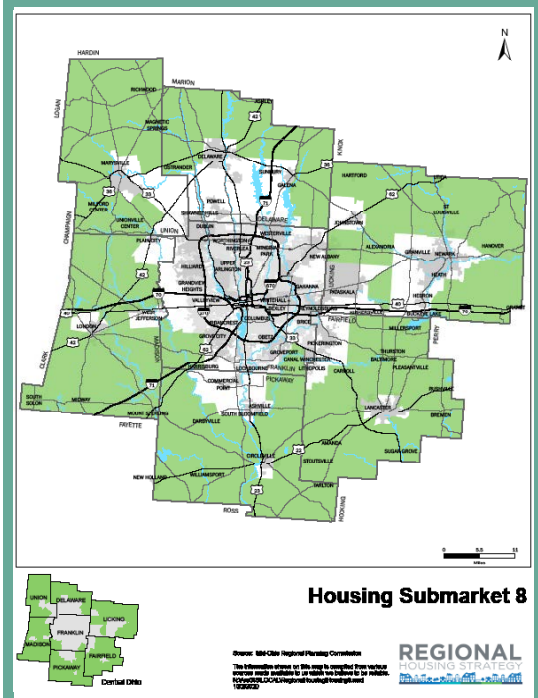
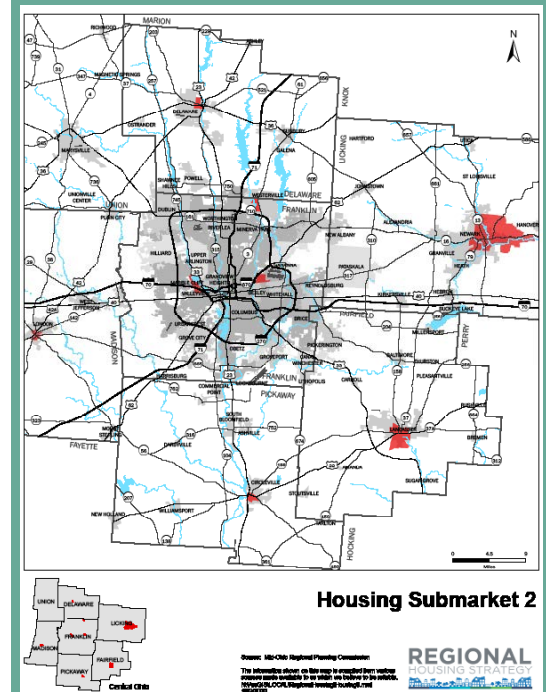


TABLE 1. DEFINING SUBMARKET CHARACTERISTICS (CONT.)

High density

These submarkets have dense, built environments (21–62 dwelling units per acre). High-density areas tend to be more walkable and support a wider range of housing types and mix of people. These submarkets may be good candidates for land use changes and incentives that support the integration of more affordable and accessible homes (inclusionary zoning or upzoning). market conditions; and neighborhood marketing campaigns with a focus on likely buyers or renters.



Moderate density

These submarkets have built environments characterized by moderate density (6–11 dwelling units per acre). Areas with moderate density may be good candidates for land use changes that encourage infill development and “gentle density,” such as accessory dwelling units. Broader land use changes that allow higher density development may also be appropriate in these areas.

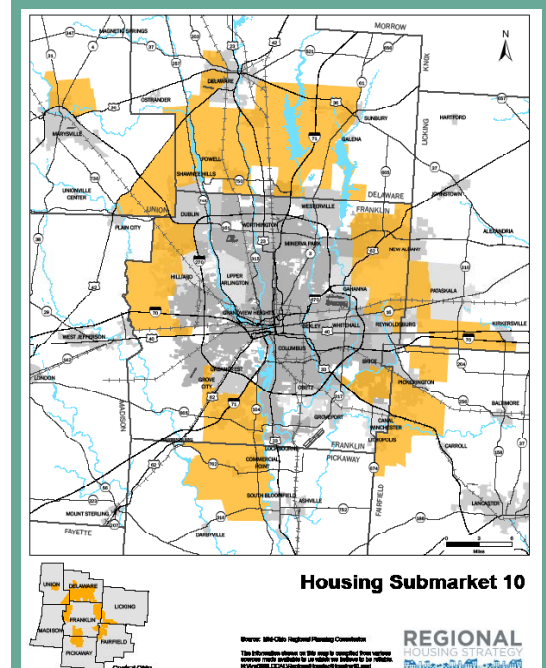
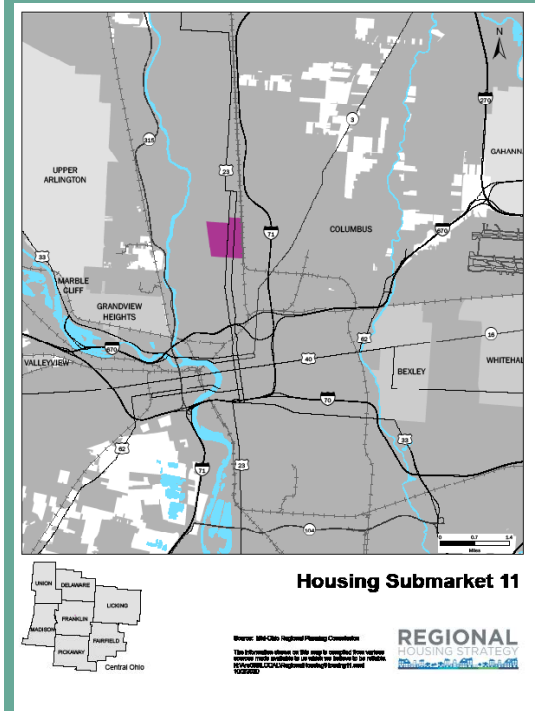


TABLE 1. DEFINING SUBMARKET CHARACTERISTICS (CONT.)

Newer homes

These submarkets have a lower share of homes built before 1980 and more homes built after 2010. Many homes in these submarkets are still 40+ years, although other parts of the region have larger shares of older homes. As a result, fewer homes may need immediate health and safety repairs. These areas would benefit from more proactive inspections, such as proactive code enforcement, to identify homes in need of repairs.



Older homes

These submarkets have a higher share of homes built before 1920 and 1950. As a result, more homes may need immediate health and safety repairs and other maintenance. These homes may have lead-based paint or other health hazards that need to be addressed. Existing and new programs that encourage rehabilitation of owner-occupied homes and lead abatement can be targeted to these areas.

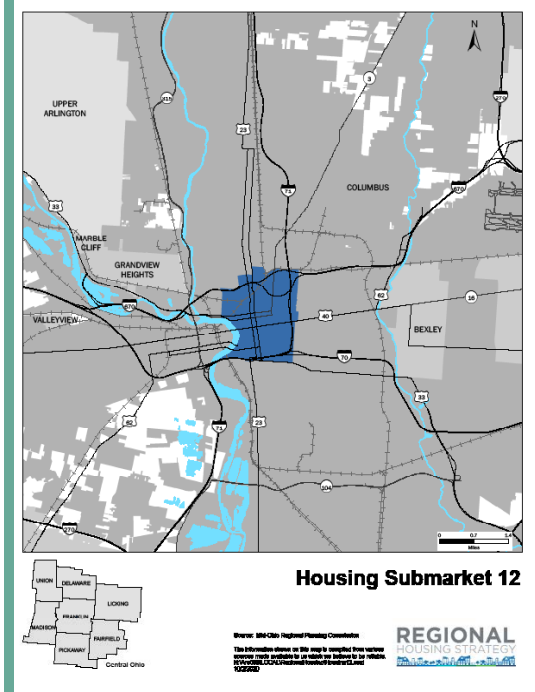


TABLE 1. DEFINING SUBMARKET CHARACTERISTICS (CONT.)

Strong market conditions	Strong market conditions—high rents and home values and high sales activity—make it difficult for low- and moderate-income people to rent or buy in these submarkets. For households already living in these areas, rapid increases in rents or property values could create or exacerbate displacement pressure. Strategies that leverage stronger market conditions, such as inclusionary zoning, can be used to increase affordability and access to these parts of the region. Other strategies, such as stronger protections for renters and foreclosure prevention, can be used to support residents at-risk of displacement. Additionally, these areas may be strong targets for strategies that expand homeownership opportunities, like down-payment assistance, as a pathway to wealth-building.
Weak market conditions	Weak market conditions—low rents and home values, low home sales price, and low sales activity—mean it could be difficult to attract private investment, resulting in distress and disinvestment. It could also result in speculative practices such as property acquisition by outside investors. Strategies that support people and properties, such as foreclosure prevention and property rehabilitation, and make strategic investments, such as acquisition by land banks or community land trusts, to increase market confidence can be targeted to these areas.
Single-family rentals	Single-family rental homes play an important role in Central Ohio's housing market. These homes are relatively more affordable and better suited for larger households than their counterparts in apartment buildings. These submarkets have the highest shares of single-family rentals in Central Ohio. Owners often face property management challenges and increased pressure to sell these properties to interested homebuyers in stronger markets. Strategies to encourage good property management, such as property management guidance, and outreach and incentives to landlords, such as good landlord programs and landlord mitigation funds, can be targeted to property owners with rentals in these submarkets.
Low cost-burdens	These submarkets have a lower share of households (owners or renters) experiencing cost-burdens relative to other parts of Central Ohio. Most households in these areas live in stable housing situations. Strategies in these areas should focus on addressing other housing needs that are not reflected by cost-burden and preserving existing housing stability. These could include owner-occupied rehabilitation programs, policy protections for existing affordable housing, and good landlord programs.
Moderate cost-burdens	These submarkets have a moderate share of households (owners or renters) experiencing cost-burdens relative to other parts of Central Ohio. Some households in these areas live in unstable housing situations, requiring more targeted efforts to reach them. Outreach for new and existing housing assistance programs and other strategies to help residents' access affordable options, such as streamlined information and processes to apply for rental assistance and mobility counseling, could be targeted to people living in these submarkets.

TABLE 1. DEFINING SUBMARKET CHARACTERISTICS (CONT.)

High cost-burdens	These submarkets have a higher share of households (owners or renters) experiencing cost-burdens relative to other parts of Central Ohio. Most households in these areas live in unstable housing situations. Outreach for new and existing housing assistance programs and other strategies to help residents' access affordable options, such as streamlined information and processes to apply for rental assistance and mobility counseling, could be targeted to people living in these submarkets. Targeted assistance like property tax relief, foreclosure prevention, and emergency rental assistance may also be needed.
Limited production	The availability of homes in the seven-county Central Ohio region has reached an all-time low due to unprecedented growth and historically low housing production. Building activity has been especially low in these submarkets. These submarkets may be good candidates for changes to development processes that standardize and streamline them, such as green tape development programs and a shared framework for development priorities.
Limited housing diversity	Central Ohio's housing supply is predominantly single-family, detached homes. Single-family homes make up a large share of homes in these submarkets. These submarkets may be good candidates for broader land use changes that allow higher density development and allow or incentivize other changes that encourage lower-cost housing types and "gentle density," such as accessory dwelling units.
High share of multifamily properties	These submarkets have a larger share of multifamily properties, on average, than other parts of Central Ohio. Depending on other characteristics of these properties, such as if they receive a housing subsidy; their age; or overall condition, properties in these submarkets may benefit from actions that to improve their quality and extend their useful life; extend affordability restrictions to promote long-term affordability and stem loss; and engage property owners in rental assistance programs.
Larger households	Households in these submarkets are, on average, larger than other parts of the region. Households may be living in these parts of Central Ohio because they offer larger homes (i.e., lack of options elsewhere). As a result, strategies are needed throughout the region to serve larger, family-sized households. Strategies to support family-sized properties throughout Central Ohio include incorporating incentives or requirements into federal, state, and locally funded programs and inclusionary zoning, and easing restrictions on single-family conversions to accommodate larger households.

TABLE 1. DEFINING SUBMARKET CHARACTERISTICS (CONT.)

Older Residents	Older adults will drive housing demand in Central Ohio over the next several decades. The median age of residents living in these submarkets is higher compared with residents living in other parts of Central Ohio. There's no one-size-fits-all approach to meet older adults' housing needs as they age. Strategies designed to stabilize older adults, such as property tax relief; existing or new programs that support aging-in-place improvements; and land use changes that enable downsizing in the same community can be targeted to these parts of the region.
Expiring subsidized units	A large share of the existing subsidized units in these submarkets may lose affordability restrictions by the end of 2025 and/or this submarket contains a large share of the region's expiring units, compared to other parts of Central Ohio. This may increase housing instability among residents and create risks of housing displacement, especially in areas where there are few subsidized units to begin with. Strategies to preserve these properties may include dedicated acquisition and preservation financing, right of first refusal policies, preservation zoning, or actions that create pathways for tenants to take on ownership (e.g. limited equity homeownership cooperatives).

¹ In both instances, a submarket was considered to have a “large share” if they were in the top third of all submarkets on either measure.

TABLE 2. DEFINING CHARACTERISTICS RELATED TO OPPORTUNITY AND GENTRIFICATION

<p>DEFINING CHARACTERISTIC: Very high access to opportunity</p> <p>These areas offer the strongest economic and social opportunities due to the presence of the highest performing schools and share of entry level jobs, and lowest levels of social and economic stress due to the lowest unemployment and poverty rates in the region. Households living in these areas experience more financial security: Households tend to pay less than 30% of their income on their home and their net wealth is highest in the region (\$1.2 million on average). These areas are not accessible to everyone. They offer the fewest affordable homes in the region (less than 1 percent), and these areas are the second-most economically and racially segregated areas in the region (only after areas with very low access to opportunity). In these areas, housing can expand access to the economic and social opportunities in these areas.</p> <p>Strategies that increase homes for a wider range of incomes, especially for low-income households who make up 14 percent of the population in these areas, and directly address racial segregation, such as expanded fair housing laws and responsible banking ordinances, can be targeted to these parts of the region.</p> <p>HOUSING ACTIONS IN THESE AREAS SHOULD CONSIDER IMPACT ON:</p> <ul style="list-style-type: none">• Expiring units• Strong market conditions• Low vacancy• Limited production• Strong transportation access (car)• Strong transportation access (transit)• Larger families• Persons with disabilities• Households of color
<p>DEFINING CHARACTERISTIC: High/moderate access to opportunity</p> <p>These areas offer strong economic and social opportunities and low levels of economic and social stress due to the presence of high-performing schools and low unemployment and poverty rates. However, low levels of educational attainment and few entry level jobs may make it difficult to find a job or attract more jobs to these areas. Like households in very high opportunity areas, households living in these areas experience more financial security: Most households pay less than 30% of their income on their home and their net wealth is the highest in the region after very high opportunity areas (\$485,561–\$729,479 on average). These areas have small shares of affordable homes (3–4 percent), making it difficult for lower-income households to benefit from the economic and social opportunities in these areas. Housing can expand access to the economic and social opportunities in these areas.</p> <p>Strategies that create more affordable homes to rent or own, especially for low-income households who make up 20 percent of the population in these areas, and programs that increase access, such as mobility counseling and adjustments to voucher payment standards, can be targeted to these parts of the region. Complementary workforce development efforts focused on increasing educational attainment among residents and bringing more job opportunities can support long-term economic opportunity.</p> <p>HOUSING ACTIONS IN THESE AREAS SHOULD CONSIDER IMPACT ON:</p> <ul style="list-style-type: none">• Expiring units• Strong market conditions• Low vacancy• Limited production• Larger families• Persons with disabilities• Households of color

TABLE 2. DEFINING CHARACTERISTICS RELATED TO OPPORTUNITY AND GENTRIFICATION (CONT.)

DEFINING CHARACTERISTIC: Low access to opportunity

These areas offer the second-highest share of affordable homes and better commute times and transit access than areas with high or moderate access to opportunity. They also offer limited economic and social opportunities and increased economic and social stress due to lower-performing schools and higher poverty and unemployment rates. Households experience these conditions at higher rates than those living in areas with very high access to opportunity: Poverty is 5 times higher; unemployment is more than 2 times higher; and life expectancy is 7 years lower. Despite having the second-highest share of affordable homes in the region, households in these areas experience cost-burdens at higher rates than people living in all other parts of the region (except for those living in areas with very low access to opportunity).

Strategies that help lower housing costs, such as weatherization and energy efficiency improvements; provide more housing stability, such as property tax relief for renters and owners; and improve the health and safety of homes, such as lead abatement initiatives, could apply to these areas. In addition to housing strategies, these areas would benefit from complementary anti-poverty initiatives, such as education and workforce programs, to increase economic and social opportunities in these parts of the region.

HOUSING ACTIONS IN THESE AREAS SHOULD CONSIDER IMPACT ON:

- High cost-burdens
- Moderate cost-burdens
- Older homes
- Weak market conditions
- Creditworthiness Expiring units
- Older residents

DEFINING CHARACTERISTIC: Very low access to opportunity

These areas, where most residents are people of color, offer the most affordable homes in the region along with strong transit access and short commute time. They also offer the most limited economic and social opportunities due to the presence of the lowest performing schools in the region and the fewest entry level jobs. Households experience stark disparities relative to households living in areas with the most economic and social opportunities: Poverty is 10 times higher; unemployment is 4 times higher; and life expectancy is 11 years lower. Households in these areas have one-tenth the wealth of those living in areas with very high access to opportunity. These areas have the highest levels of racial segregation in the region.

Strategies that help lower housing costs, such as property tax relief for renters and owners; provide more housing stability, such as stronger tenant protections and proactive code enforcement; stem discriminatory practices, such as stronger fair housing enforcement and source of income protection laws; and add market-rate homes in ways that do not increase displacement pressure, such as mixed-income development, could apply to these areas.

In addition to housing strategies, these areas would benefit from concerted and sustained anti-poverty initiatives, such as education and workforce programs, to increase economic and social opportunities in these parts of the region.

HOUSING ACTIONS IN THESE AREAS SHOULD CONSIDER IMPACT ON:

- High cost-burdens
- Moderate cost-burdens
- Older homes
- Weak market conditions
- Strong transportation access (transit)
- Creditworthiness
- Expiring units

TABLE 2. DEFINING CHARACTERISTICS RELATED TO OPPORTUNITY AND GENTRIFICATION (CONT.)

DEFINING CHARACTERISTIC: Variation in opportunity

Some submarkets have areas with all levels of economic and social opportunities represented in similar shares. In other words, opportunity varies greatly in these areas. Addressing housing needs or other defining characteristics in these areas requires an approach tailored to the level of opportunity that you seek to address. Once you have identified the level of opportunity you want to address, you can focus on aligning strategies with the housing needs in that category.

HOUSING ACTIONS IN THESE AREAS SHOULD CONSIDER IMPACT ON:
N/A

DEFINING CHARACTERISTIC: Early stages of gentrification

These areas are not yet gentrifying or are showing early signs that they could be gentrifying. Early stages of gentrification can be categorized into three types. (1) Susceptible areas have a higher proportion of vulnerable populations relative to the region; have not experienced demographic changes; and housing prices and appreciation are relatively low, but adjacent to tracts where home values and appreciation are both high. (2) Areas classified as Type 1 have a higher proportion of vulnerable populations relative to the region; have not experienced demographic changes; and housing prices were relatively low in 2018 but appreciating rapidly. (3) Areas classified as Type 2 have a higher proportion of vulnerable populations relative to the region; experienced demographic changes; and home prices and appreciate are low, but adjacent to tracts where home values and appreciation are both high.

Strategies to address the early stages of gentrification should focus on early and comprehensive anti-displacement strategies that include equitable development. Strategies like monitoring displacement risk and expiring housing units, promoting homebuyer assistance with resale restrictions, landbanking vacant property, and adopting tenant protections, could be used in these parts of Central Ohio.

HOUSING ACTIONS IN THESE AREAS SHOULD CONSIDER IMPACT ON:

- | | |
|--------------------------|-------------------------|
| • High cost-burdens | • High vacancy |
| • Moderate cost-burdens | • Moderate vacancy |
| • Older homes | • Single-family rentals |
| • Weak market conditions | • Creditworthiness |

TABLE 2. DEFINING CHARACTERISTICS RELATED TO OPPORTUNITY AND GENTRIFICATION (CONT.)

DEFINING CHARACTERISTIC: Mid-stage (dynamic) gentrification	
<p>These areas are currently undergoing gentrification, meaning a previously “undervalued” area is experiencing rising property values and changes to demographic and economic conditions. These areas have a higher proportion of vulnerable people (renters, people of color, people without a college degree, and people living poverty) relative to the region but have experienced demographic changes by losing vulnerable people since 2000. The housing market in these areas was relatively low in 2018 but is appreciating rapidly.</p> <p>Strategies for mid-stage gentrification focus on mitigating displacement through targeted housing and economic development investments. Strategies such as inclusionary zoning, density bonuses, or creation of housing funds for acquisition, stabilization, rehabilitation, or new construction could be used in these parts of Central Ohio.</p>	
HOUSING ACTIONS IN THESE AREAS SHOULD CONSIDER IMPACT ON:	
<ul style="list-style-type: none">• Limited production• Moderate cost-burdens• High cost-burdens	<ul style="list-style-type: none">• Older residents• Larger families• Persons with disabilities
DEFINING CHARACTERISTIC: Late stages of gentrification	
<p>These neighborhoods have mostly gentrified but vulnerable populations may still reside in there. Late stages of gentrification can be categorized into three types. (1) Areas classified as Type 1 have: a higher proportion of vulnerable populations relative to the region; experienced demographic changes; and had relatively low housing prices in 2000 but prices have appreciated rapidly since. (2) Areas classified as Type 2 used to have a higher proportion of vulnerable populations relative to the region, but no longer do; have experienced demographic changes; and had relatively low housing prices in 2018 but which have been appreciating rapidly since 2013. (3) Areas classified as continued loss used to have a higher proportion of vulnerable populations relative to the region, but no longer do; have an increasing proportion of white people and adults with a bachelor’s degree; and had relatively low housing prices in 2000 but prices have appreciated rapidly since.</p> <p>Strategies to address the late states of gentrification should focus on creating new affordable homes and preserving any existing affordable homes. Strategies such as inclusionary zoning, revised zoning standards, and value capture could be used in these parts of Central Ohio.</p>	
HOUSING ACTIONS IN THESE AREAS SHOULD CONSIDER IMPACT ON:	
<ul style="list-style-type: none">• Strong market conditions• Strong transportation access (transit)• Limited production• Moderate cost-burdens	<ul style="list-style-type: none">• Older residents• Larger families• Persons with disabilities• Limited housing diversity

**TABLE 3. DEFINING SUBMARKET CHARACTERISTICS,
CENTRAL OHIO**

CHARACTERISTIC	SUBMARKET											
	1	2	3	4	5	6	7	8	9	10	11	12
Limited transportation access (car)	—	—	—	—	—	—	—	✓	—	—	—	—
Limited transportation access (transit)	✓	✓	—	—	—	—	—	✓	✓	✓	—	—
Strong transportation access (car)	✓	—	—	✓	✓	✓	✓	—	—	—	✓	✓
Strong transportation access (transit)	—	—	—	—	✓	—	—	—	—	—	✓	✓
Moderate transit access	—	—	✓	✓	—	✓	✓	—	—	—	—	—
High vacancy	—	—	—	—	✓	—	✓	—	✓	—	—	—
Moderate vacancy	—	✓	✓	✓	—	—	—	✓	—	—	✓	✓
Low vacancy	✓	—	—	—	—	✓	—	—	—	✓	—	—
High density	—	—	—	—	✓	—	—	—	—	—	✓	✓
Moderate density	—	—	✓	✓	—	✓	✓	—	✓	—	—	—
Newer homes	—	—	—	—	—	—	—	—	—	✓	—	✓
Older homes	—	—	—	—	✓	—	—	—	✓	—	✓	—
Strong market conditions	✓	—	—	—	✓	✓	—	—	—	✓	—	—
Weak market conditions	—	—	—	—	—	—	✓	—	✓	—	—	—
Single-family rentals	—	—	✓	✓	✓	—	✓	—	✓	—	✓	✓

**TABLE 3. DEFINING SUBMARKET CHARACTERISTICS,
CENTRAL OHIO (CONT.)**

CHARACTERISTIC	SUBMARKET											
	1	2	3	4	5	6	7	8	9	10	11	12
Low cost-burdens	✓	—	—	—	—	✓	—	✓	—	✓	✓	✓
Moderate cost-burdens	✓	✓	✓	✓	✓	✓	—	✓	✓	✓	—	✓
High cost-burdens	—	—	✓	—	—	—	✓	—	—	—	✓	—
Limited production	—	✓	✓	—	—	—	—	✓	✓	—	—	—
Limited housing diversity	✓	✓	✓	—	—	✓	✓	✓	✓	✓	—	—
High share of multifamily properties	—	—	—	✓	✓	—	—	—	—	—	✓	✓
Larger households	—	✓	—	—	—	—	✓	✓	—	✓	✓	—
Older residents	✓	✓	✓	—	—	✓	—	✓	—	✓	—	—
Expiring subsidized units	✓	✓	✓	✓	✓	✓	—	—	✓	—	—	—

TABLE 4. SHARE OF TRACTS IN SUBMARKET BY OPPORTUNITY AND GENTRIFICATION-RELATED CHANGE, CENTRAL OHIO

CHARACTERISTIC	SUBMARKET											
	1	2	3	4	5	6	7	8	9	10	11	12
OPPORTUNITY												
Very high opportunity	59%	10%	13%	20%	31%	83%	4%	2%	10%	53%	0%	0%
High-moderate opportunity	32%	63%	24%	23%	25%	13%	4%	82%	14%	42%	50%	100%
Low opportunity	8%	27%	26%	34%	25%	4%	4%	16%	43%	5%	50%	0%
Very low opportunity	2%	0%	37%	23%	19%	0%	89%	0%	33%	0%	0%	0%
GENTRIFICATION-RELATED CHANGE												
Not gentrifying	88%	88%	36%	32%	47%	92%	19%	100%	52%	98%	0%	100%
Early stages	12%	7%	55%	50%	6%	4%	59%	0%	38%	2%	0%	0%
Mid-stage	0%	2%	6%	15%	24%	0%	19%	0%	5%	0%	100%	0%
Late stages	0%	2%	3%	3%	24%	4%	4%	0%	5%	0%	0%	0%

SUBMARKET 1: LATE CENTURY

Strong market, single-family homes, aging residents

Defining characteristics

Strong transportation access (car)
Limited transportation access (transit)
Low vacancy
Strong market conditions
Limited housing diversity
Older residents
Low renter cost-burdens
Moderate owner cost-burdens
Expiring subsidized units

Communities

City of Dublin
Norwich Township (Franklin County)
City of Westerville
Village of Brice
Village of Minerva Park

Opportunity

Most tracts in this submarket offer very high opportunity or high-moderate opportunity. Only a small number offer low or very low opportunity.

Gentrification & displacement

Most tracts in this submarket are not in any stage of gentrification. Those that are fall in the early stages.

Physical characteristics

- Strong transportation access using automobiles
- Low access to transit service
- Moderate walkability (measured by intersection density)
- Low residential density

Housing market

69%	High share of single-family homes	31%	Low share of multifamily homes
1.5%	Low share of homes built before 1950	25%	Low share of homes built before 1980
3%	Moderate share built after 2010		High share built after 1950 High share built after 1980

Housing Stock

<1%	Low share of vacant homes	\$1,709	High average median rent
15%	High share of subsidized units at risk for expiration by end of 2025	\$205,682	High average median home value
22%	High share of Central Ohio's expiring affordable housing units	\$217,017	High average median sales price
86	High number of home sales		

- *Low share of single-family homes used as rentals*
- *Moderate building activity (evidenced by building permits per acre)*

Household characteristics

64% High share of owner-occupied homes

36% Low share of renter-occupied homes

Cost-burdened:

Moderate share of owners (18%)
Low share of renters (25%)

\$77,524

High average median household income

37 YEARS

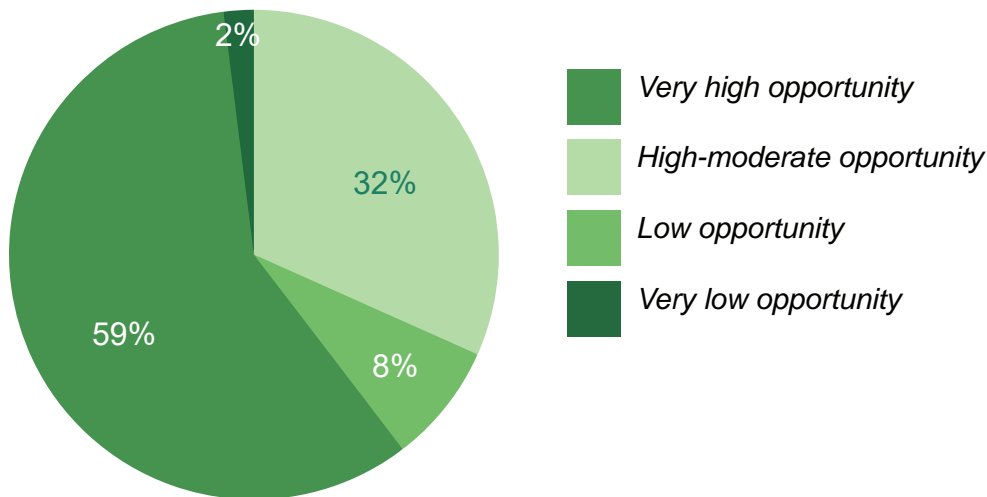
Older residents, based on average median age

Moderate average household size: 2.5 people

High household size among owners (2.6 people)
Moderate household size among renters (2.4 people)

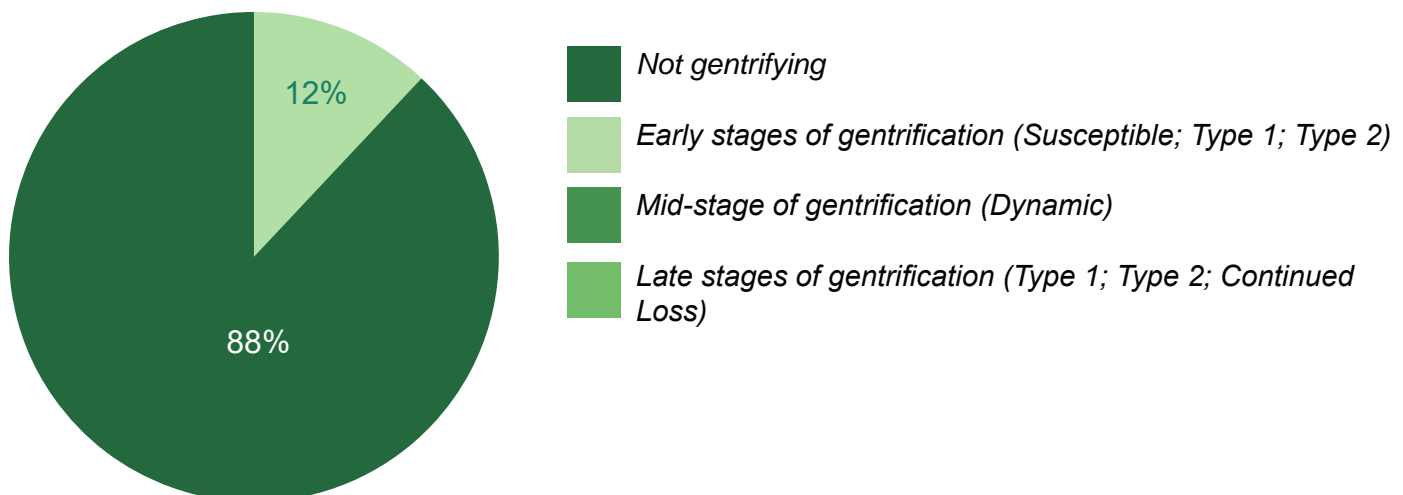
Opportunity

Reported as a share of total tracts in submarket;



Gentrification & displacement

Reported as a share of total tracts in submarket;



SUBMARKET 2: LATE CENTURY EXURBS

Single-family homes, limited building activity, aging

Defining characteristics

Limited transportation access (transit)
Moderate vacancy
Limited production
Limited housing diversity
Larger households
Older residents
Moderate owner and renter cost-burdens
Expiring subsidized units

Communities

Village of South Bloomfield
Village of Ashville
Village of Hebron
Village of Johnstown
Village of Lockbourne

Opportunity

Most tracts in this submarket offer high-moderate opportunity, followed by low opportunity.

Gentrification & displacement

Most tracts in this submarket are not in any stage of gentrification. Those that are, primarily fall in the early stages with a few in the mid- and late stages.

Physical characteristics

- Moderate transportation access using automobiles
- Low access to transit service
- Low walkability (measured by intersection density)
- Low residential density

Housing market

73%

Moderate share of single-family homes

28%

Moderate share of multifamily homes

12%

Moderate share built before 1950

94%

Moderate share built before 1980

<1%

Moderate share built after 2010

High share built after 1950
Low share built after 1980

Housing Stock

86

High number of home sales

\$863

Low average median rent

15%

High share of subsidized units at risk for expiration by end of 2025

\$156,615

Moderate average median home value

22%

High share of Central Ohio's expiring affordable housing units

\$217,017

High average median sales price

Housing Stock

15% High share of Central Ohio's subsidized affordable housing units

27% Moderate share of subsidized units at risk for expiration by end of 2025

15% High share of Central Ohio's expiring affordable housing units

\$163,121

Moderate average median sales price

- Moderate share of vacant homes
- Low share of single-family homes used as rentals
- Low building activity (evidenced by building permits per acre) (Less than 0.1)

Household characteristics

68% High share of owner-occupied homes

32% Low share of renter-occupied homes

Cost-burdened:

Moderate share of owners (18%)

Moderate share of renters (28%)

\$62,308

Moderate average median household income

38 YEARS

Older residents, based on average median age

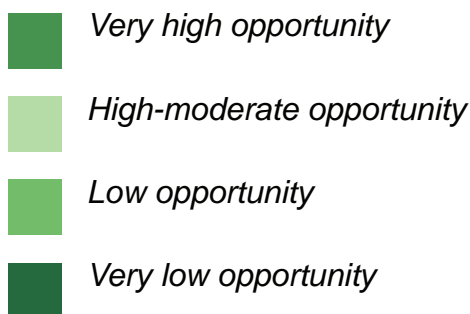
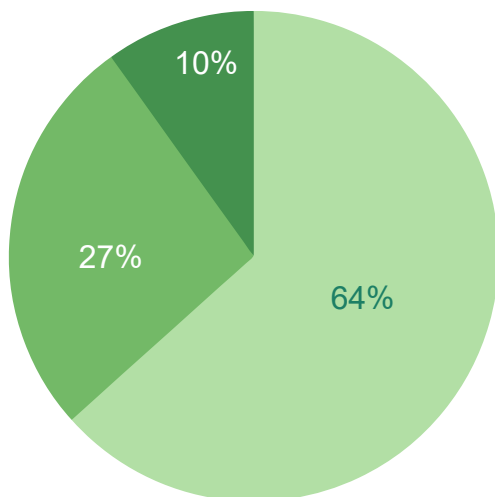
High average household size: 2.6 people

High household size among owners (2.7 people)

Moderate household size among renters (2.4 people)

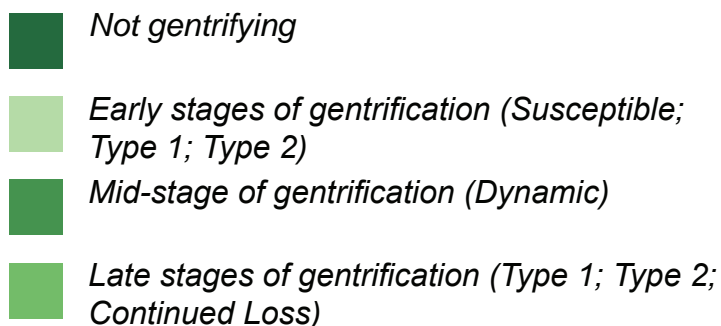
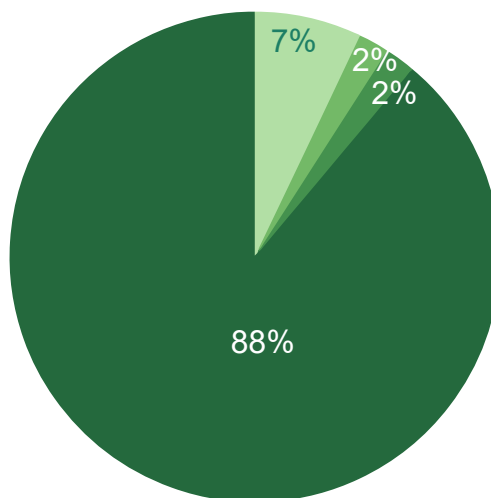
Opportunity

Reported as a share of total tracts in submarket; n=41)



Gentrification & displacement

Reported as a share of total tracts in submarket; n=41)



SUBMARKET 3: MID-CENTURY SMALL LOTS

Moderate vacancy, single-family homes, limited building activity

Defining characteristics

Moderate transit access
 Moderate vacancy
 Moderate density
 Single-family rentals
 Limited production
 Limited housing diversity
 Older residents
 Moderate owner cost-burdens
 High renter cost-burdens
 Expiring subsidized units

Communities

City of Heath
 Village of Urbancrest
 Clinton Township (Franklin Co.)
 Mifflin Township (Franklin Co.)
 City of Upper Arlington

Opportunity

Most tracts in this submarket offer low or very low opportunity, although opportunity varies across this submarket with all levels represented.

Gentrification & displacement

Most tracts in this submarket are in the early stages of gentrification with a few in the mid- and late stages.

Physical characteristics

- Moderate transportation access using automobiles
- Moderate access to transit service
- Moderate walkability (measured by intersection density)
- Moderate residential density

Housing market

77%

Moderate share of single-family homes

14%

Moderate share built before 1950

4%

Moderate share built after 2010

23%

Moderate share of multifamily homes

52%

Moderate share built before 1980

High share built after 1950
 Moderate share built after 1980

Housing Stock

4%

Moderate share of vacant homes

26%

Moderate share of subsidized units at risk or expiration by end of 2025

15%

High share of Central Ohio's expiring affordable housing units

64

Moderate number of home sales

\$872

Moderate average median rent

\$111,094

Low average median home value

\$111,531

Moderate average median sales price

- High share of Central Ohio's subsidized affordable housing units (16%)
- Low building activity (evidenced by building permits per acre) (Less than 0.1)
- Moderate share of single-family homes used as rentals (29%)

Household characteristics

54% Moderate share of owner-occupied homes

46% Moderate share of renter-occupied homes

Cost-burdened:

Moderate share of owners (19%)
High share of renters (32%)

\$45,444

Low average median household income

37 YEARS

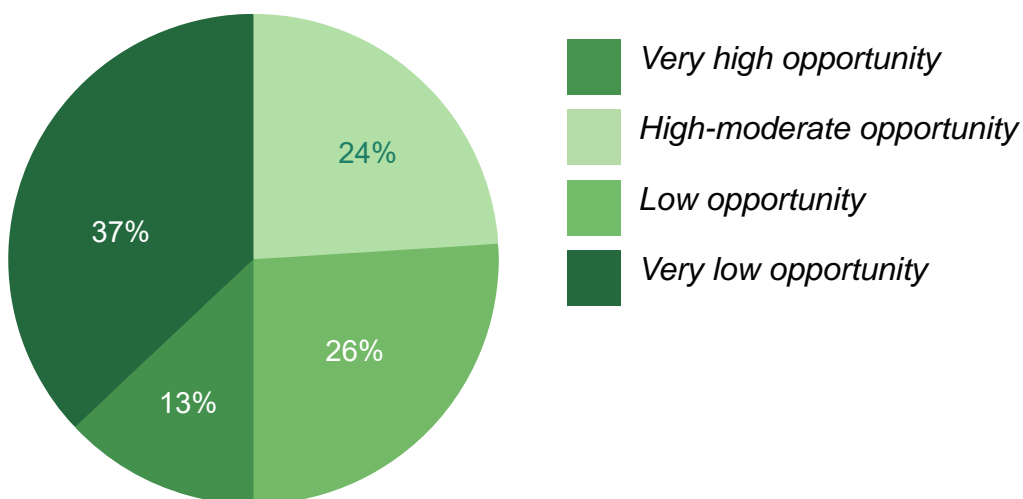
Older residents, based on average median age

Moderate average household size: 2.5 people

Moderate household size among owners (2.4 people)
High household size among renters (2.6 people)

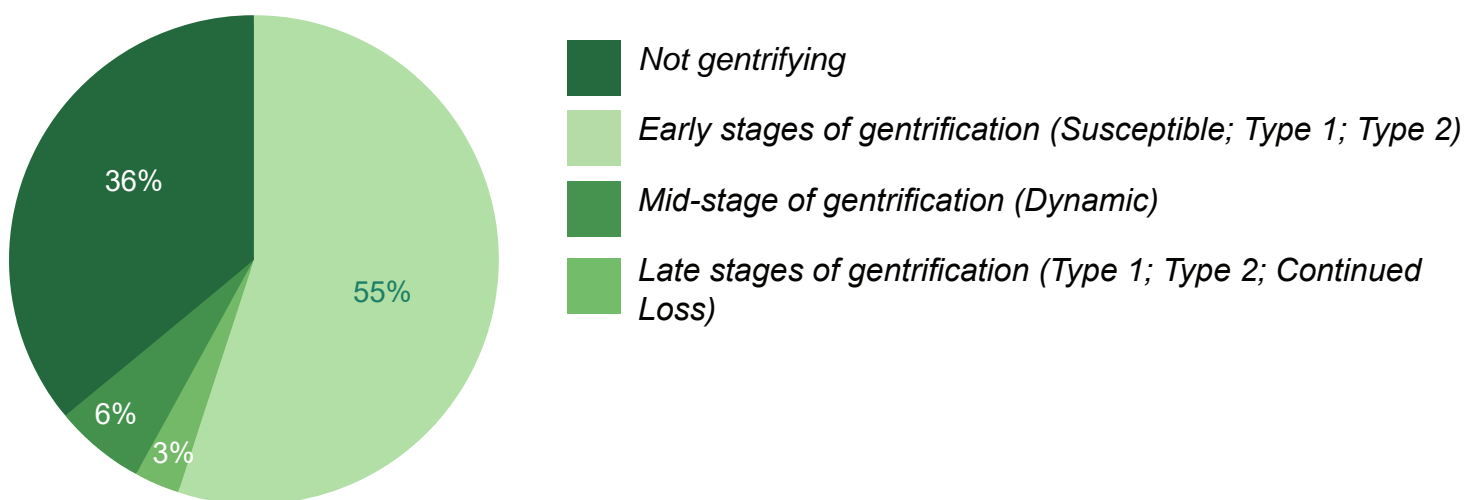
Opportunity

Reported as a share of total tracts in submarket;



Gentrification & displacement

Reported as a share of total tracts in submarket;



SUBMARKET 4: AGING

Moderate density, moderate transit access, moderate vacancy

Defining characteristics

Strong transportation access (car)
Moderate transit access
Moderate vacancy
Moderate density
Single-family rentals
High share of multifamily properties
Moderate renter and owner cost-burdens
Expiring subsidized units

Communities

City of Reynoldsburg
Blendon Township (Franklin Co.)
City of Whitehall
Sharon Township (Franklin Co.)
Mifflin Township (Franklin Co.)

Opportunity

Opportunity varies across this submarket with all levels represented.

Gentrification & displacement

Half of the tracts in this submarket are in the early stages of gentrification with a few in the mid- and late stages.

Physical characteristics

- Strong transportation access using automobiles
- Moderate access to transit service
- Moderate walkability (measured by intersection density)
- Moderate residential density

Housing market

36%

Moderate share of single-family homes

7%

Low share built before 1950

3%

Moderate share built after 2010

64%

High share of multifamily homes

73%

High share built before 1980

High share built after 1950
Moderate share built after 1980

Housing Stock

4%

Moderate share of vacant homes

21%

Low share of subsidized units at risk or expiration by end of 2025

15%

High share of Central Ohio's expiring affordable housing units

46

Low number of home sales

\$863

Moderate average median rent

\$129,146

Moderate average median home value

\$106,749

Moderate average median sales price

- *High share of Central Ohio's subsidized affordable housing units (20%)*
- *Moderate building activity (evidenced by building permits per acre)*
- *Moderate share of single-family homes used as rentals (35%)*

Household characteristics

30% Low share of owner-occupied homes

70% High share of renter-occupied homes

Cost-burdened:

Moderate share of owners (19%)

Moderate share of renters (29%)

\$42,920

Low average median household income

33 YEARS

Low average age of residents (based on average median age)

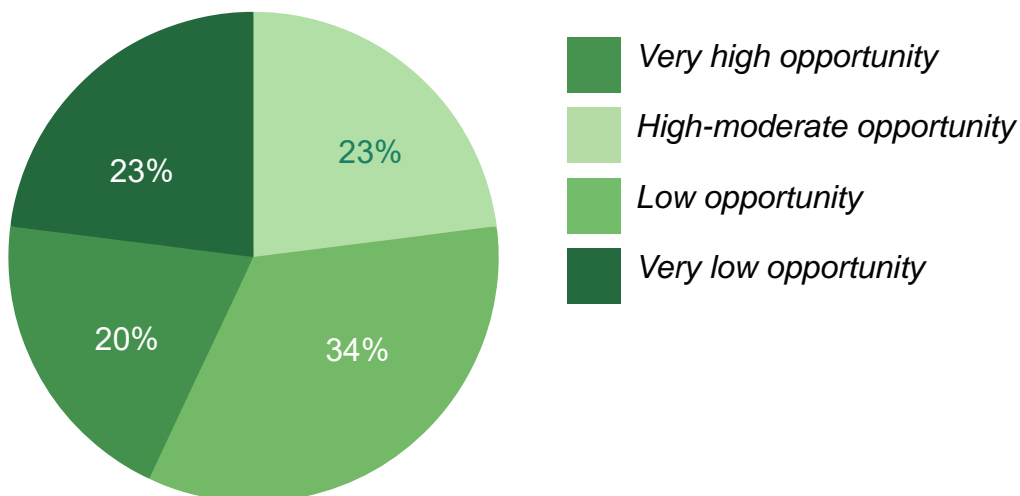
Low average household size: 2.2 people

Moderate household size among owners (2.5 people)

Low household size among renters (2.2 people)

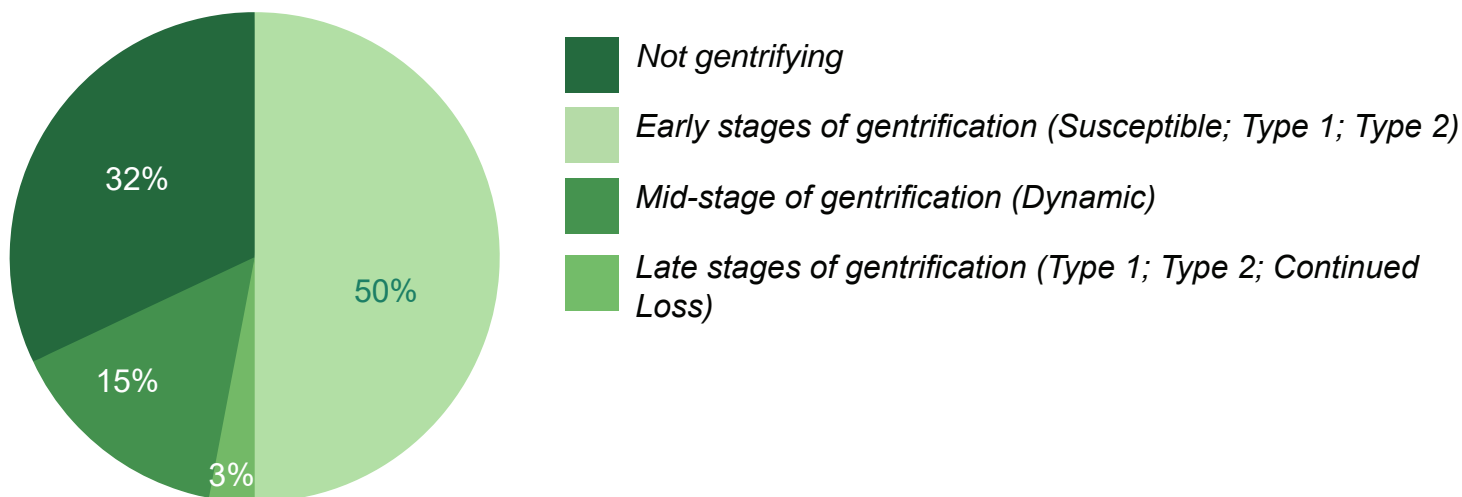
Opportunity

Reported as a share of total tracts in submarket;



Gentrification & displacement

Reported as a share of total tracts in submarket;



SUBMARKET 5: BURGEONING STREETCAR NEIGHBORHOODS

High density, strong transportation access, older homes

Defining

Strong transportation access (car)
 Strong transportation access (transit)
 High vacancy
 High density
 Older homes
 Strong market conditions
 Single-family rentals
 High share of multifamily properties
 Moderate renter and owner cost-burdens
 Expiring subsidized units

Communities

City of Columbus

Gentrification & displacement

Tracts in this submarket are generally split: nearly half are not in any stage of gentrification and the other half are in the mid- and late stages of gentrification. Few tracts are in the early stages of gentrification.

Opportunity

Most tracts in this submarket offer very high or high-moderate opportunity, although opportunity varies across this submarket with all levels represented.

Physical characteristics

- Strong transportation access using automobiles
- Strong access to transit service
- Strong walkability (measured by intersection density)
- High residential density

Housing market

42%

Low share of single-family homes

79%

High share built before 1950

58%

High share of multifamily homes

82%

High share built before 1980

5%

Moderate share built after 2010

High share of homes built before 1920

Low share built after 1950

Moderate share built after 1980

Housing Stock

5%

High share of vacant homes

33%

High share of subsidized units at risk or expiration by end of 2025

9%

Moderate share of Central Ohio's expiring affordable housing units

48

Low number of home sales

\$938

Moderate average median rent

\$212,918

High average median home value

\$230,137

High average median sales price

- Moderate share of Central Ohio's subsidized affordable housing units (7%)
- High level building activity (evidenced by building permits per acre)
- High share of single-family homes used as rentals (46%)

Household characteristics

27% Low share of owner-occupied homes

73% High share of renter-occupied homes

Cost-burdened:

Moderate share of owners (19%)

Moderate share of renters (29%)

\$49,958

Low average median household income

30 YEARS

Low average age of residents (based on average median age)

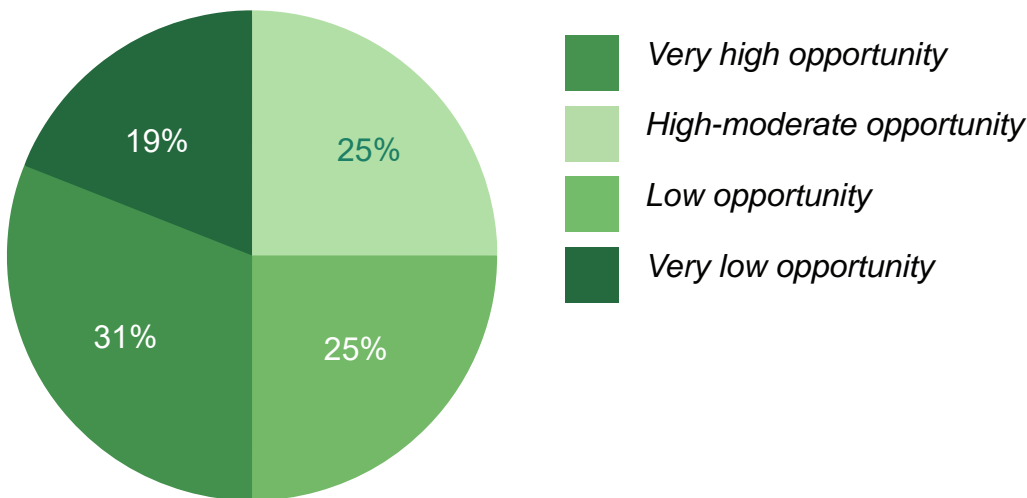
Low average household size: 2.2 people

Low household size among owners (2.2 people)

Low household size among renters (2.1 people)

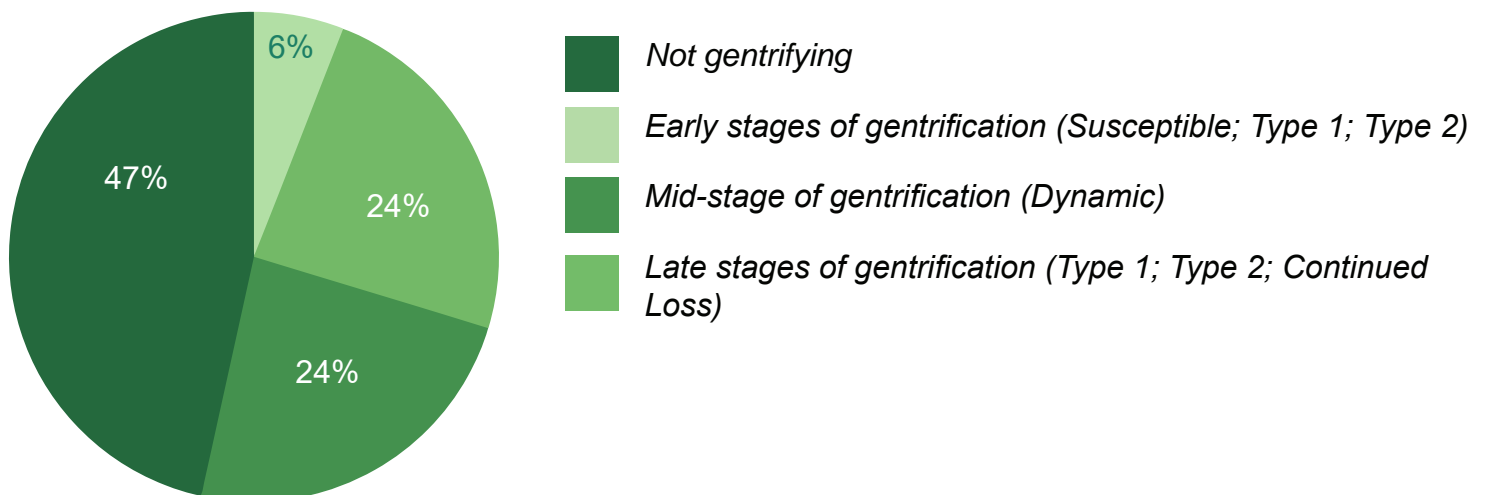
Opportunity

Reported as a share of total tracts in submarket;



Gentrification & displacement

Reported as a share of total tracts in submarket;



SUBMARKET 6: HIGH-DEMAND, INNER-RING SUBURBS

Strong market conditions, low vacancy, single-family homes

Defining characteristics

Strong transportation access (car)
Moderate transit access
Low vacancy
Moderate density
Strong market conditions
Limited housing diversity
Older residents
Low renter cost-burdens
Moderate owner cost-burdens
Expiring subsidized units

Opportunity

Most tracts in this submarket offer very high opportunity and nearly all tracts offer very high or high-moderate opportunity.

Communities

City of Bexley
Village of Riverlea
City of Grandview Heights
Village of Marble Cliff
City of Upper Arlington

Gentrification & displacement

Most tracts in this submarket are not in any stage of gentrification. Those that are either fall in the early or late stages.

Physical characteristics

- Strong transportation access using automobiles
- Moderate access to transit service
- Moderate walkability (measured by intersection density)
- Moderate residential density

Housing market

73%	Moderate share of single-family homes	27%	High share of multifamily homes
63%	High share built before 1950	95%	High share built before 1980
1%	Low share built after 2010		
			Low share built after 1950 (37%)
			Low share built after 1980 (5%)

Housing Stock

1%	Low share of vacant homes	\$956	Moderate average median rent
52%	High share of subsidized units at risk or expiration by end of 2025	\$278,754	High average median home value
2%	Low share of Central Ohio's expiring affordable housing units	\$308,030	High average median sales price
61	Moderate number of home sales		

- Low share of Central Ohio's subsidized affordable housing units (1%)
- Moderate building activity (evidenced by building permits per acre)
- Low share of single-family homes used as rentals (14%)

Household characteristics

67% High share of owner-occupied homes

33% Low share of renter-occupied homes

Cost-burdened:

Moderate share of owners (17%)

Low share of renters (24%)

\$88,519

Low average median household income

37 YEARS

Older average age of residents (based on average median age)

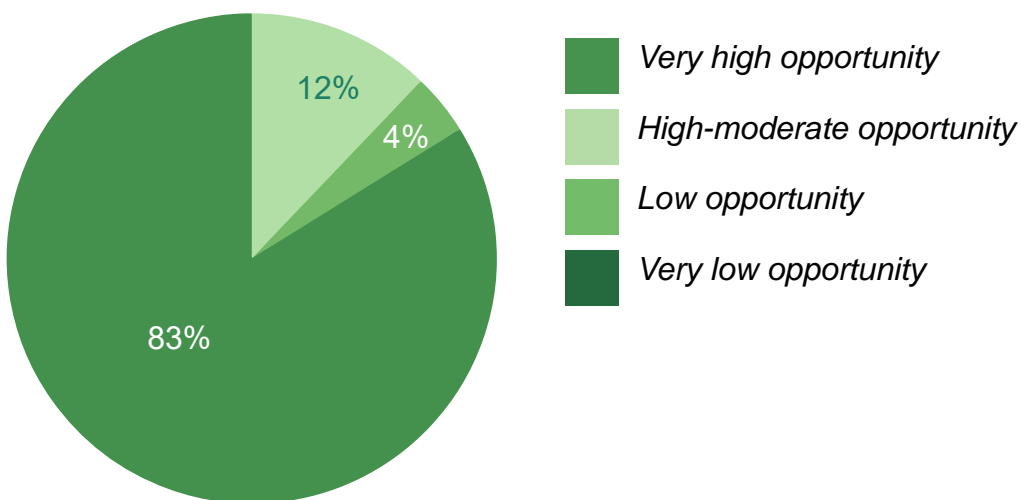
Moderate average household size: 2.3 people

Moderate household size among owners (2.4 people)

Low household size among renters (2.0 people)

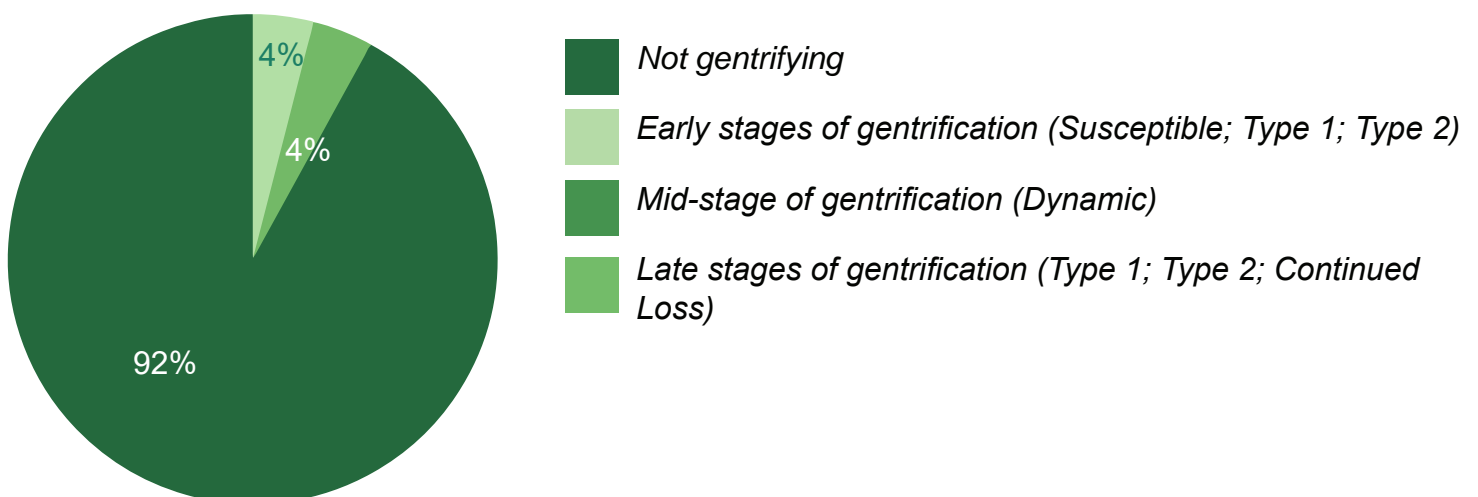
Opportunity

Reported as a share of total tracts in submarket;



Gentrification & displacement

Reported as a share of total tracts in submarket;



SUBMARKET 7: EMERGING DEMAND NEIGHBORHOODS

High density, weak market conditions, single-family homes

Defining characteristics

Strong transportation access (car)
Moderate transit access
High vacancy
Moderate density
Weak market conditions
Single-family rentals
Limited housing diversity
Larger households
High renter and owner cost-burdens

Communities

City of Columbus

Gentrification & displacement

Most tracts in this submarket are in some stage of gentrification, with most in early stages followed by the dynamic stage.

Opportunity

Most tracts in this submarket offer very low opportunity and nearly all tracts offer low or very low opportunity.

Physical characteristics

- Strong transportation access using automobiles
- Moderate access to transit service
- Strong walkability (measured by intersection density)
- Moderate residential density

Housing market

78%

High share of single-family homes

22%

Low share of multifamily homes

83%

High share built before 1950

97%

High share built before 1980

2%

Low share built after 2010

Moderate share built before 1920 (30%)

Low share built after 1950 (17%)

Low share built after 1980 (3%)

Housing Stock

13%

High share of vacant homes

\$779

Low average median rent

24%

Moderate share of subsidized units at risk or expiration by end of 2025

\$74,633

Low average median

4%

Low share of Central Ohio's expiring affordable housing units

\$57,542

Low average median sales price

87

High number of home sales

- *Low share of Central Ohio's subsidized affordable housing units (5%)*
- *Moderate building activity (evidenced by building permits per acre)*
- *High share of single-family homes used as rentals (51%)*

Household characteristics

39% Low share of owner-occupied homes

61% High share of renter-occupied homes

Cost-burdened:

High share of owners (20%)

High share of renters (38%)

\$31,086

Low average median household income

33 YEARS

Low average age of residents (based on average median age)

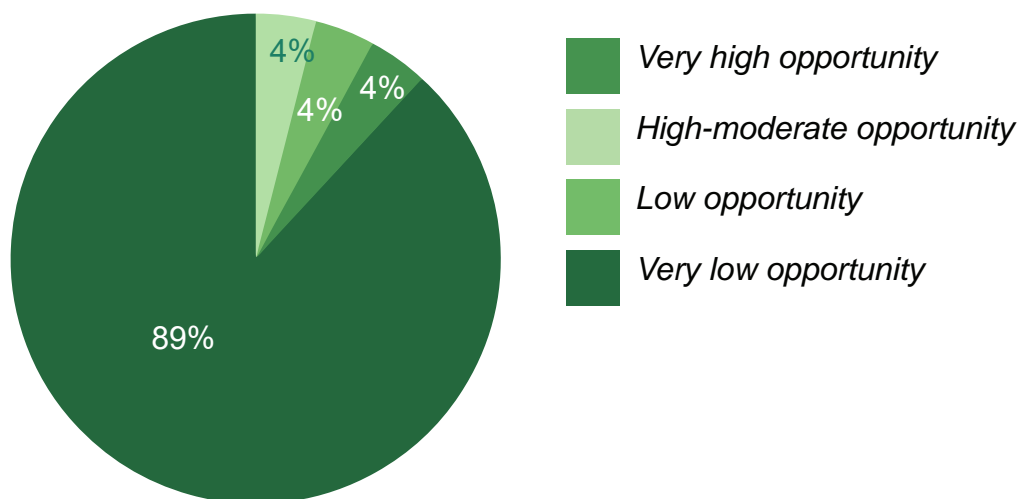
High average household size: 2.7 people

Moderate household size among owners (2.5 people)

High household size among renters (2.7 people)

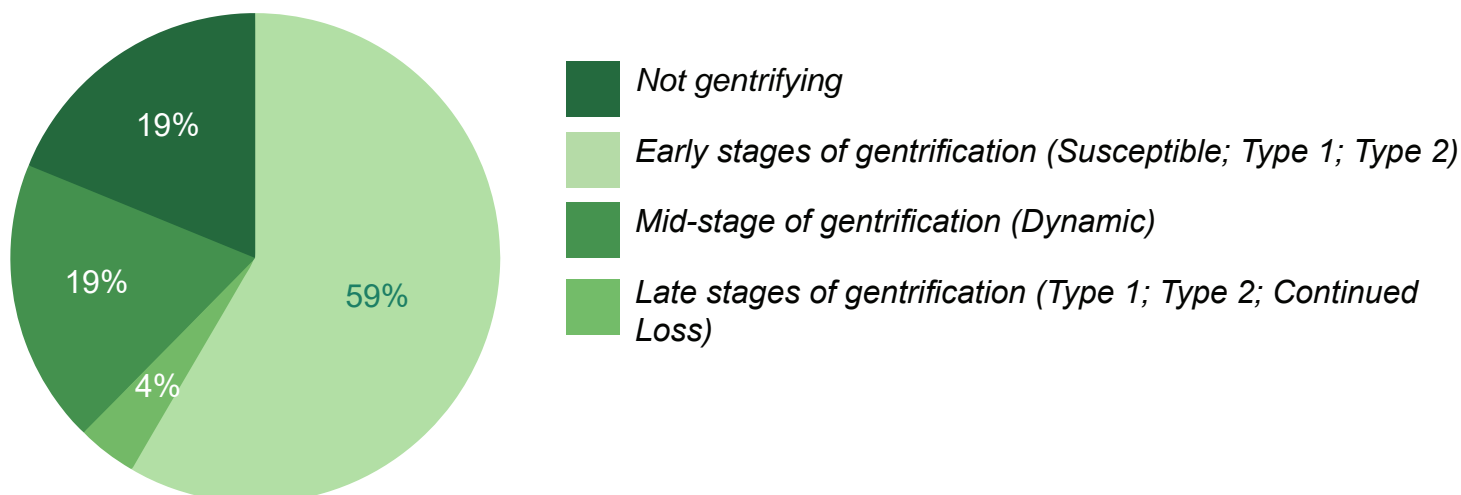
Opportunity

Reported as a share of total tracts in submarket;



Gentrification & displacement

Reported as a share of total tracts in submarket;



SUBMARKET 8: RURAL

Moderate vacancy, aging residents, limited transportation access

Defining characteristics

Limited transportation access (car)
 Limited transportation access (transit)
 Moderate vacancy
 Limited production
 Limited housing diversity
 Larger households
 Older residents
 Low renter cost-burdens
 Moderate owner cost-burdens

Communities

Kingston Township (Delaware Co.)
 Pleasant Township (Franklin Co.)
 Wayne Township (Pickaway Co.)
 Amanda Township (Fairfield Co.)
 Washington Township (Licking Co.)
 Pike Township (Madison Co.)
 Liberty Township (Union Co.)

Opportunity

Most tracts in this submarket offer high-moderate opportunity, followed by low opportunity. No tracts offer very low opportunity.

Gentrification & displacement

None of the tracts in this submarket are in any stage of gentrification.

Physical characteristics

- Low transportation access using automobiles
- Low access to transit service
- Low walkability (measured by intersection density)
- Low residential density

Housing market

96%

High share of single-family homes

5%

Low share of multifamily homes

22%

Moderate share built before 1950

55%

Moderate share built before 1980

4%

Moderate share built after 2010

Moderate share build before 1920 (14%)
 High share built after 1950 (78%)
 High share built after 1980 (45%)

Housing Stock

1%

Moderate share of vacant homes

\$917

High average median rent

21%

Low share of subsidized units at risk or expiration by end of 2025

\$176,787

Moderate average median home value

3%

Low share of Central Ohio's expiring affordable housing units

\$174,748

Moderate average median sales price

48

Low number of home sales

- *Low share of Central Ohio's subsidized affordable housing units (3%)*
- *Low building activity (evidenced by building permits per acre) (0)*
- *Low share of single-family homes used as rentals (13%)*

Household characteristics

84% High share of owner-occupied homes

16% Low share of renter-occupied homes

Cost-burdened:

Moderate share of owners (18%)

Low share of renters (25%)

\$69,741

Moderate average median household income

43 YEARS

Older average age of residents (based on average median age)

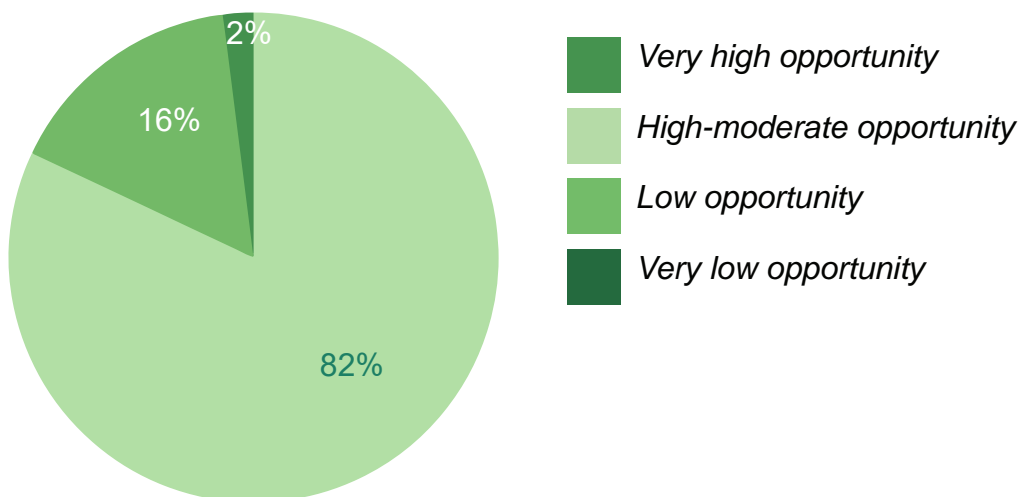
High average household size: 2.7 people

High household size among owners (2.7 people)

High household size among renters (2.9 people)

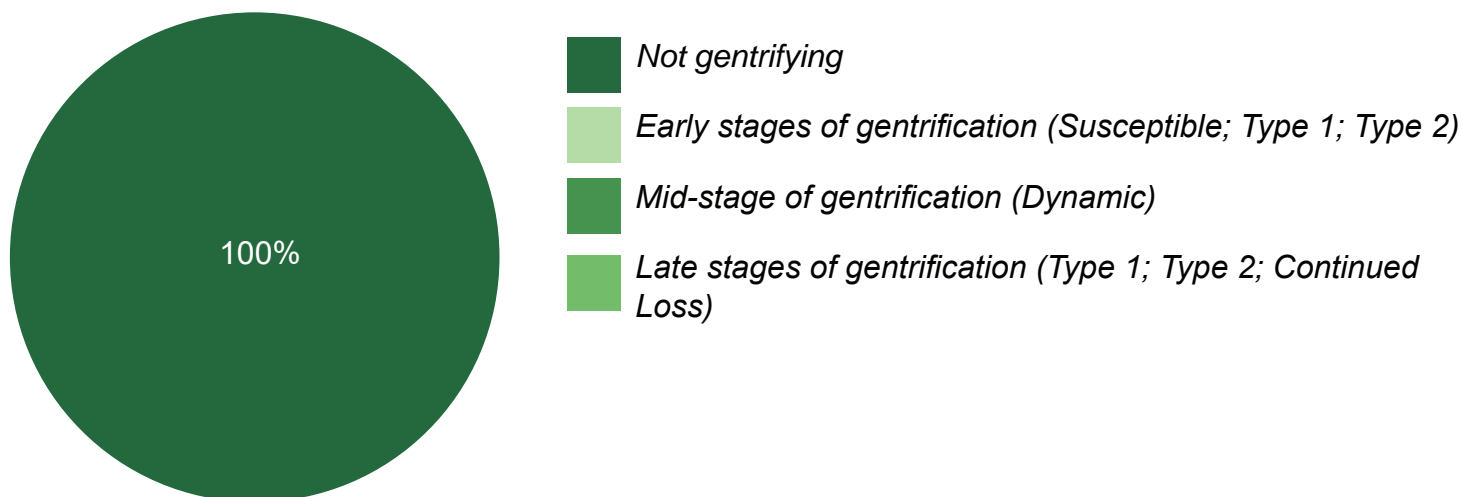
Opportunity

Reported as a share of total tracts in submarket;



Gentrification & displacement

Reported as a share of total tracts in submarket;



SUBMARKET 9: TOWN CENTERS

Moderate density, weak market conditions, older homes

Defining characteristics

Limited transportation access (transit)
High vacancy
Moderate density
Older homes
Weak market conditions
Single-family rentals
Limited production
Limited housing diversity
Moderate renter and owner cost-burdens
Expiring subsidized units

Communities

Village of Valleyview
Township of Newark
Madison Township (Licking Co.)
City of Lancaster
City of Circleville

Opportunity

Most tracts in this submarket offer low or very low opportunity, although opportunity varies across this submarket with all levels represented.

Gentrification & displacement

About half of the tracts in this submarket are not in any stage of gentrification. Those that are, primarily fall into the early stages.

Physical characteristics

- Moderate transportation access using automobiles
- Low access to transit service
- Moderate walkability (measured by intersection density)
- Moderate residential density

Housing market

72%

Moderate share of single-family homes

68%

High share built before 1950

<1%

Low share built after 2010

28%

Moderate share of multifamily homes

93%

High share built before 1980

High share built before 1920 (37%)
Low share built after 1950 (33%)
Low share built after 1980 (7%)

Housing Stock

5%

High share of vacant homes

37%

High share of subsidized units at risk or expiration by end of 2025

8%

Moderate share of Central Ohio's expiring affordable housing units

47

Low number of home sales

\$749

Low average median rent

\$98,419

Low average median home value

\$89,839

Low average median sales price

- *Moderate share of Central Ohio's subsidized affordable housing units (6%)*
- *Low building activity (evidenced by building permits per acre) (0.1)*
- *Moderate share of single-family homes used as rentals (35%)*

Household characteristics

50%

Moderate share of owner-occupied homes

50%

Moderate share of renter-occupied homes

Cost-burdened:

Moderate share of owners (18%)

Moderate share of renters (32%)

\$39,361

Low average median household income

35 YEARS

Moderate average age of residents (based on average median age)

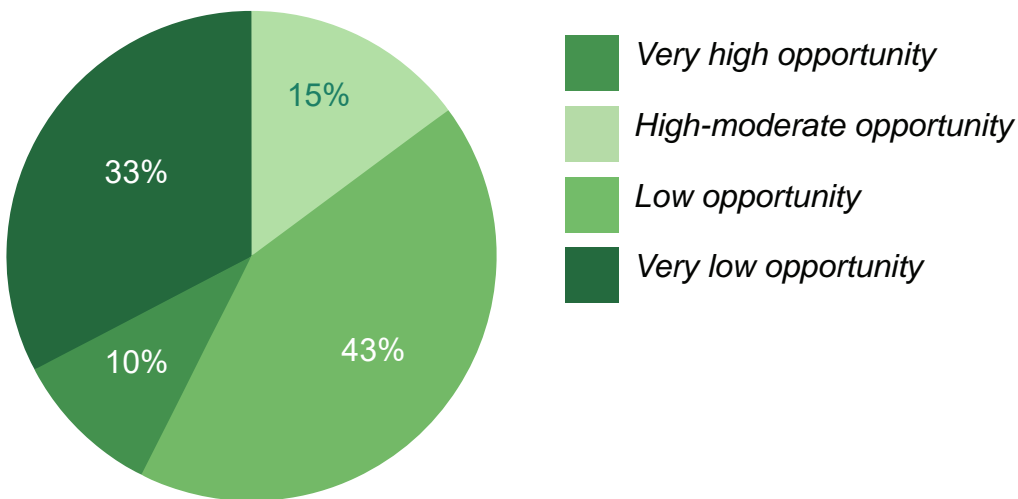
Moderate average household size: 2.4 people

Moderate household size among owners (2.4 people)

Moderate household size among renters (2.5 people)

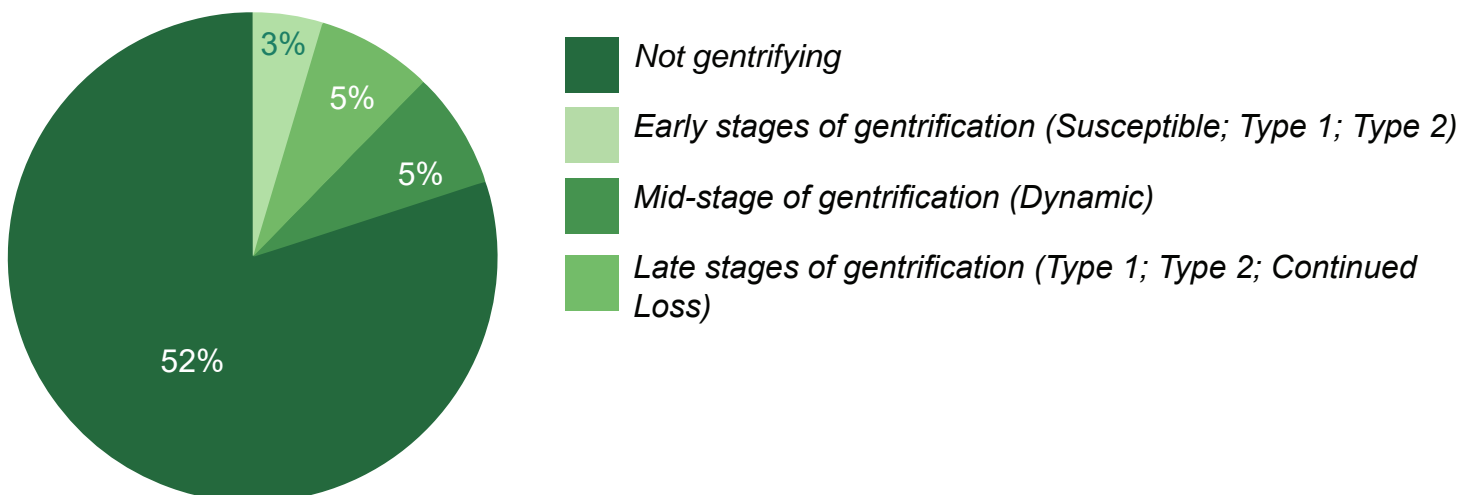
Opportunity

Reported as a share of total tracts in submarket;



Gentrification & displacement

Reported as a share of total tracts in submarket;



SUBMARKET 10: HIGH-DEMAND EXURBS

Newer homes, single-family homes, strong housing market

Defining characteristics

Limited transportation access (transit)
Low vacancy
Newer homes
Strong market conditions
Limited housing diversity
Larger households
Older residents
Low renter cost-burdens
Moderate owner cost-burdens

Communities

Berlin Township (Delaware Co.)
Brown Township (Franklin Co.)
Village of Commercial Point
Concord Township (Delaware Co.)
Jefferson Township (Franklin Co.)

Opportunity

Most tracts in this submarket offer very high opportunity and nearly all tracts offer very high or high-moderate opportunity.

Gentrification & displacement

Most tracts in this submarket are not in any stage of gentrification. Those that are, fall into the early stages.

Physical characteristics

- Moderate transportation access using automobiles
- Low access to transit service
- Low walkability (measured by intersection density)
- Low residential density

Housing market

87%	High share of single-family homes	13%	Low share of multifamily homes
3%	Low share built before 1950	15%	Low share built before 1980
14%	High share built after 2010		
			High share built after 1950 (97%) High share built after 1980 (85%)

Housing Stock

<1%	Low share of vacant homes	\$1,255	High average median rent
13%	Low share of subsidized units at risk or expiration by end of 2025	\$254,928	High average median home value
4%	Low share of Central Ohio's expiring affordable housing units	\$274,603	High average median sales price
137	High number of home sales		

- Moderate share of Central Ohio's subsidized affordable housing units (9%)
- Moderate building activity (evidenced by building permits per acre)
- Low share of single-family homes used as rentals (9%)

Household characteristics

82% High share of owner-occupied homes

18% Low share of renter-occupied homes

Cost-burdened:

Moderate share of owners (19%)

Low share of renters (25%)

\$105,391

High average median household income

37 YEARS

Older average age of residents (based on average median age)

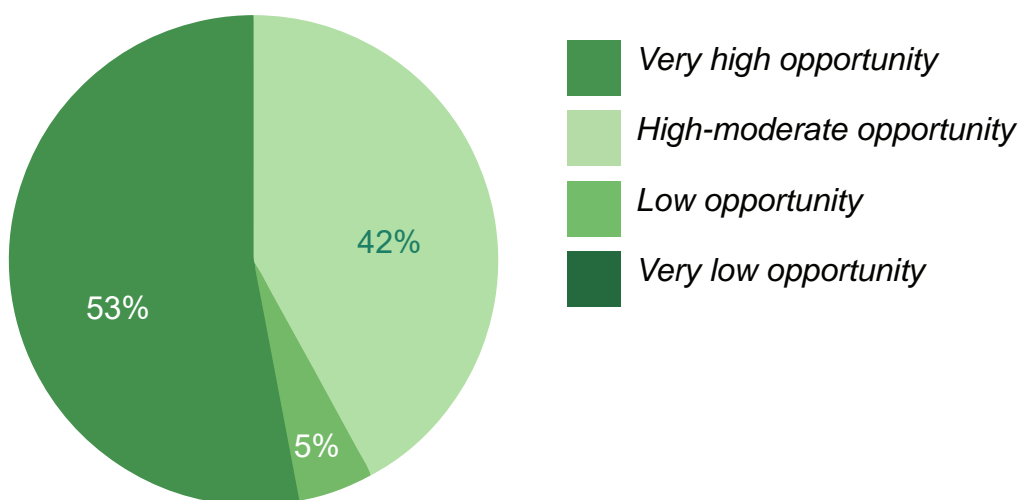
High average household size: 2.8 people

High household size among owners (2.9 people)

High household size among renters (2.8 people)

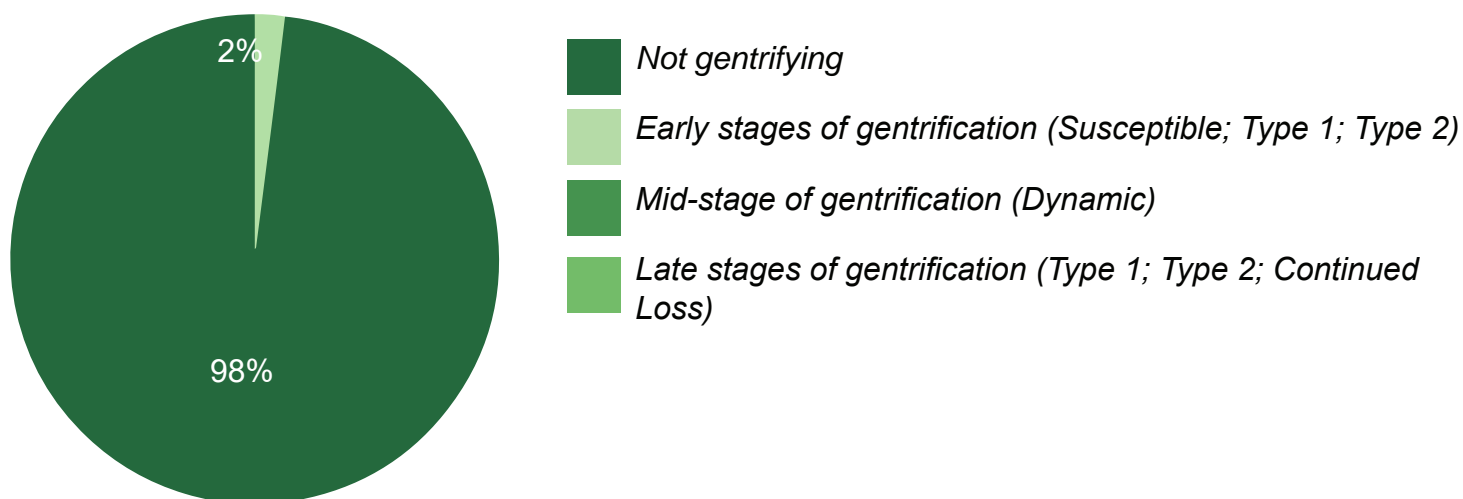
Opportunity

Reported as a share of total tracts in submarket;



Gentrification & displacement

Reported as a share of total tracts in submarket;



SUBMARKET 11: OHIO STATE CAMPUS AREA

High density, strong transportation access, older homes

Defining

Strong transportation access (car)
Strong transportation access (transit)
Moderate vacancy
High density
Older homes
Single-family rentals
High share of multifamily properties
Larger households
Low owner cost-burdens
High renter cost-burdens

Communities

City of Columbus

Gentrification & displacement

Only one tract in this submarket was included in the gentrification analysis due to missing data in the other tract. It is in the dynamic or mid-stage of gentrification.

Opportunity

One of the two tracts that make up this submarket offers high-moderate opportunity and the other one offers low opportunity.

Physical characteristics

- High transportation access using automobiles
- High transit access
- High walkability (measured by intersection density)
- High residential density

Housing market

20%

Low share of single-family homes

80%

High share of multifamily homes

94%

High share built before 1950

96%

High share built before 1980

1%

Low share built after 2010

High share built before 1920 (87%)
Low share built after 1950 (6%)
Low share built after 1980 (4%)

Housing Stock

2%

Moderate share of vacant homes

\$915

Moderate average median rent

0%

Low share of Central Ohio's subsidized affordable housing units

\$100,000

Low average median home value

88%

High share of single-family homes used as rentals

\$274,603

High average median sales price

0

Low number of home sales

- *High building activity (evidenced by building permits per acre)*

Household characteristics

4%

Low share of owner-occupied homes

96%

High share of renter-occupied homes

Cost-burdened:

Low share of owners (15%)

High share of renters (50%)

\$22,707

Low average median household income

22 YEARS

Low average age of residents (based on average median age)

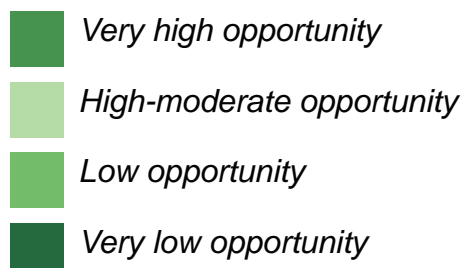
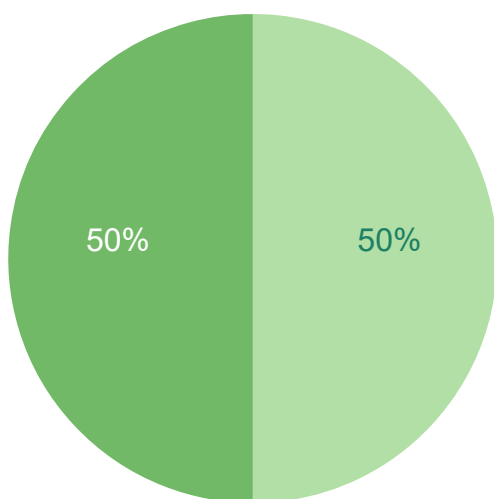
High average household size: 3.0 people

Low household size among owners (2.3 people)

High household size among renters (3.1 people)

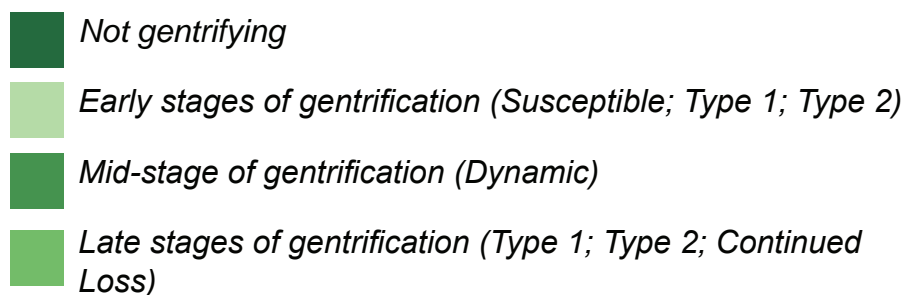
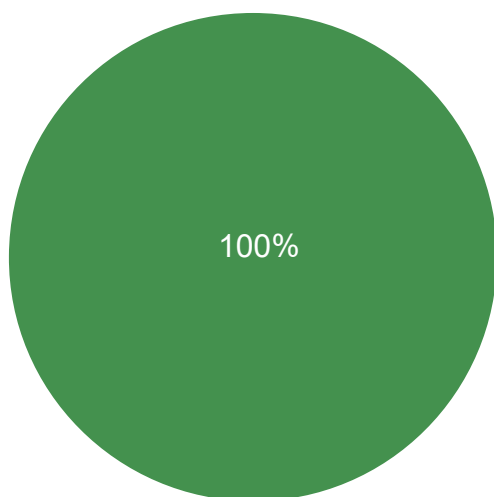
Opportunity

Reported as a share of total tracts in submarket; n=2)



Gentrification & displacement

Reported as a share of total tracts in submarket; n=1)



SUBMARKET 12: DOWNTOWN CITY OF COLUMBUS

High density, strong transportation access, newer homes

Defining characteristics Strong transportation access (car) Strong transportation access (transit) Moderate vacancy High density Newer homes Single-family rentals High share of multifamily properties Low renter cost-burdens Moderate owner cost-burdens	Communities City of Columbus
Opportunity The two tracts that make up this submarket offer high-moderate opportunity.	Gentrification & displacement None of the tracts that make up this submarket are in any stage of gentrification.

Physical characteristics	Housing market			
<ul style="list-style-type: none">• High transportation access using automobiles• High transit access• High walkability (measured by intersection density)• High residential density	7%	Low share of single-family homes	93%	High share of multifamily homes
	36%	Moderate share built before 1950	38%	Low share built before 1980
	8%	High share built after 2010		
		Moderate share build after 1920 (27%) Moderate share built after 1950 (64%) High share built after 1980 (62%)		

Housing Stock		
3% Moderate share of vacant homes	\$870 Moderate average median rent	
30% Moderate share of subsidized units at risk or expiration by end of 2025	\$241,250 High average median home value	
5% Moderate share of Central Ohio's expiring affordable housing units	\$141,250 High average median sales price	
51 Moderate number of home sales	<ul style="list-style-type: none"> Low share of Central Ohio's subsidized affordable housing units (4%) High building activity (evidenced by building permits per acre) High share of single-family homes used as rentals (70%) 	

Household characteristics

20% Low share of owner-occupied homes

80% High share of renter-occupied homes

Cost-burdened:

Moderate share of owners (17%)

Low share of renters (25%)

\$47,127

Moderate average median household income

33 YEARS

Low average age of residents (based on average median age)

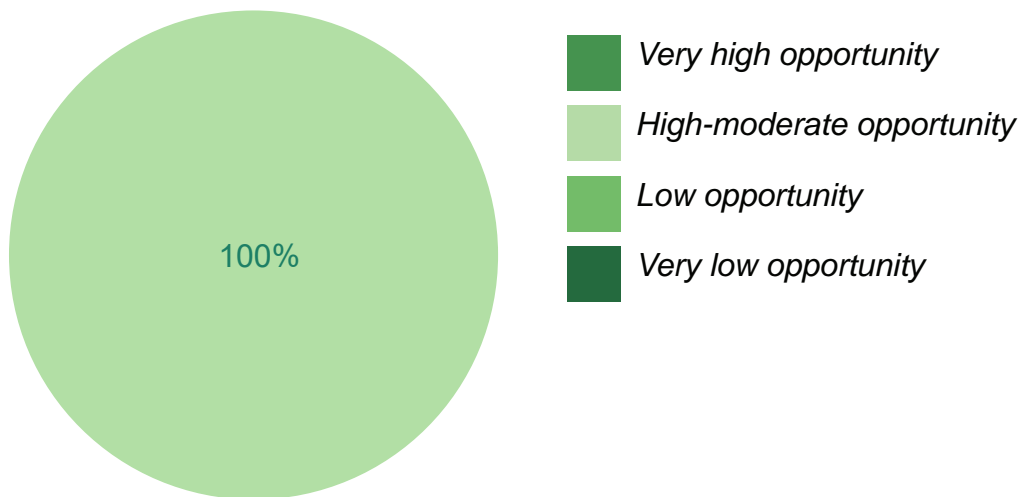
Low average household size: 1.4 people

Low household size among owners (1.6 people)

Low household size among renters (1.4 people)

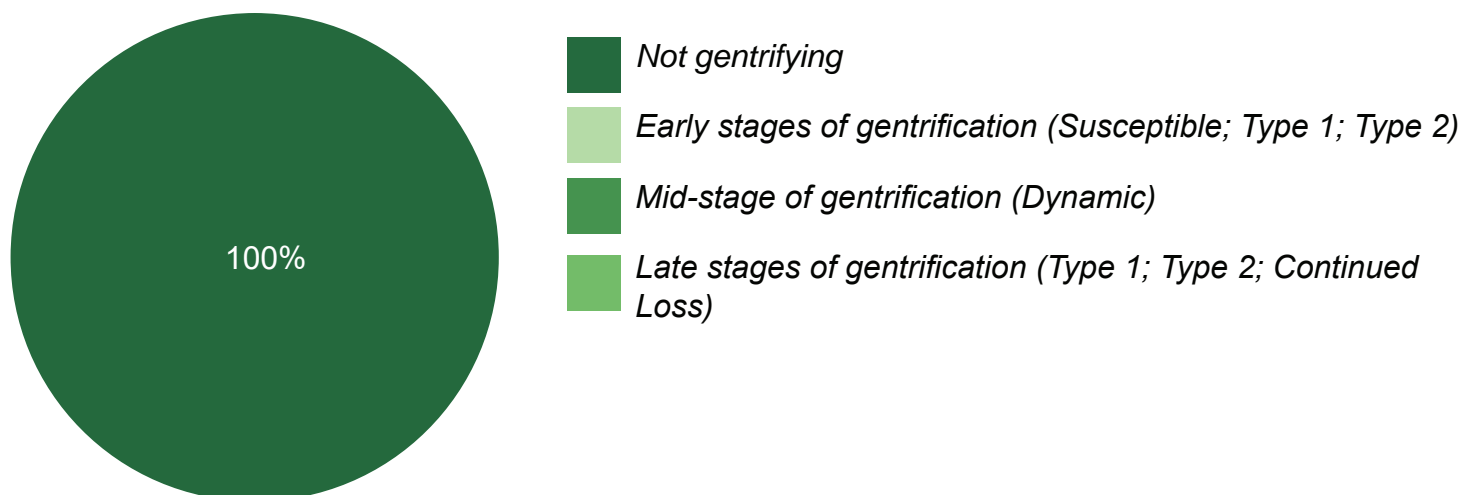
Opportunity

Reported as a share of total tracts in submarket; n=2)



Gentrification & displacement

Reported as a share of total tracts in submarket; n=2)



INVESTMENT ALLOCATION PORTFOLIO

The Regional Housing Strategy (RHS) Investment Allocation Portfolio is designed to illustrate how Central Ohio's current housing investments are allocated, relative to regional housing needs and priorities. This portfolio summarizes existing resources, barriers impacting the effectiveness of those resources, and key financing gaps. It concludes with actions that funders in the region can take to support regional housing goals.

Please note that funding resources are subject to change and new resources are actively under development or consideration as this portfolio was developed. While these activities are not captured in the funding inventory, this context did inform the ultimate conclusions of this report.

INTRODUCTION

The RHS Investment Allocation Portfolio demonstrates how different and more flexible financing tools, more direct assistance, and improved regional coordination can better support:

Those who are currently underserved in the region's housing delivery system, including:

- The region's lowest-income households (40% AMI and below);
- Moderate income households (above 80% AMI); and
- Special needs populations, specifically persons with disabilities and older adults.

Additional housing activities that are needed, including:

- Preserving existing housing (especially affordable housing);
- Supporting mixed-income housing;
- Achieving denser development patterns that can accommodate more homes and people; and
- Increasing access to broadband and high-speed internet for all households.

Expanding where housing options are available across the region, including:

- Near transit;
- Near quality schools and childcare; and
- In areas where housing options, especially affordable options, are limited today.

More information about each of the actions referenced in this document may be found in the RHS Implementer's Toolkit.

METHODOLOGY

Through a combination of primary and secondary source research, an inventory of available funding for housing in the region was compiled. This included interviews and workshops with funders, developers, and other stakeholders, plus a thorough review of published information about each funding source. A detailed overview of each resource was created, including information about potential challenges or opportunities related to their use, in addition to a matrix that summarized trends across all resources. This inventory was analyzed by funding type, level of funding available, eligible uses, income levels or populations targeted, and geographic availability. Where possible, historic trends in funding data were also considered. This information was then compared against the results of the RHS Existing Conditions Analysis, particularly the findings related to supply and demand for housing by income level, population, and geography. Additional funding needs and priorities that were elevated during the RHS public involvement process were also compared against the inventory of available resources. These comparisons were used to identify gaps and opportunities within the regional housing finance landscape.

Recognizing the role of the policy environment and broader market forces in shaping the impact of these investments, additional analysis was conducted to understand the broader environment for housing development and barriers therein. Ten types of potential impediments to development were assessed:

1. Information and Data Infrastructure
2. Land Use Regulations
3. Planning and Design Requirements
4. Realtor and Appraisal Practices
5. Advertising Practices
6. Development Costs
7. Housing Supply and Demand
8. Perceptions of Development
9. Social & Demographic Conditions
10. Needs Related to Building Quality, Operations & Maintenance

Both quantitative and qualitative methods supported this analysis. Quantitative analyses included pro forma modeling of development costs under different scenarios and a comparability analysis of development costs and market data from other regions. Qualitative analyses included a survey of developers, a survey of lenders, focus groups, and individual interviews with public sector planning and development staff. Given the significant variation in the regulatory environment for development across the region and the volume of municipalities across the region, representative municipalities were identified to allow for a deeper dive on these impediments. Several criteria were used to ensure these municipalities were truly representative of the region: varying levels of restriction in the regulatory environment, different types of municipalities in the region (i.e., cities, counties, townships), varying sizes of municipalities, and representation across each of the primary regional housing submarkets.

Barriers identified through this analysis provided a more robust understanding of the potential opportunities and challenges associated with funding for housing in the region. After synthesizing this information, recommendations for future action were identified, leveraging the RHS Implementer's Toolkit, and vetted through a series of stakeholder workshops.

OVERVIEW OF AVAILABLE RESOURCES

In a survey conducted for the RHS, regional developers ranked the availability of development financing as the number one issue impacting development feasibility in Central Ohio.

Across Central Ohio, there are 55 identified federal, state, or local housing or housing-eligible subsidy programs that support multifamily development, single-family development, senior housing, and/or supportive housing. Most of these programs serve as gap financing for Low Income Housing Tax Credits and primarily serve low-income households earning less than 80 percent AMI. Almost all the programs (50 total) support units for households earning 30 percent AMI,² while a smaller portion of programs (15 total) are designed to serve households earning 90 percent AMI. Many developers reported less familiarity and more complexity with programs serving households above 60 percent AMI.

Out of the 55 programs, eleven support construction of new homes, four provide down payment assistance for homebuyers, four support property rehabilitation, three provide direct mortgage assistance, three provide rental assistance, and three support energy efficiency.

Regionwide, housing resources total over \$630 million. The most common types of financing in the region are investment funds, followed by equity and gap financing. Down payment assistance programs are the second most common program by program count; however, these programs comprise a much smaller share of actual dollars available relative to other types of regional financing resources (see Figure 1). Note: some available housing resources can be used in multiple ways, so some resources may be counted in multiple categories in the graph below.

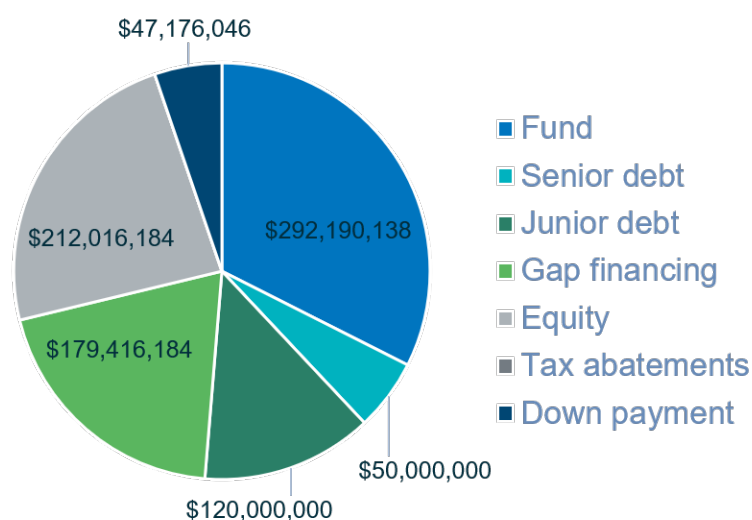


Figure 1. Available resources for housing across the seven-county region
Source: Ice Miller

Most communities in Central Ohio rely on state and federal resources to meet their residents' housing needs. Only Franklin County and the City of Columbus have formally programmed housing incentives. Other communities rely on federal and state subsidies, including creative uses of local tools within their powers, such as abatements and tax increment financing, however, these tools have limited coverage.

The Ohio Housing Finance Agency (OHFA) is one of the largest sources of affordable housing funding throughout the state. In 2018, OHFA awarded nearly \$32 million to support more than 3,000 homes throughout the region. Between 2016 and 2018, OHFA funded new construction or rehabilitation projects in 12 cities and 5 counties throughout the region (see Table 2).

²A four-person household at 30 percent AMI equals an income of no more than \$26,200 annually. Note that household income limits are not calculated in this source for households for 60 and 90 percent AMI. Figures from FY2020 Income Limits via the HUD User Income Documentation System for the Columbus, OH Fair Market Rent Area, available at www.huduser.gov/portal/datasets/il/il2020/2020summary.odn.

Table 1. Funding inventory by jurisdiction

Source: Ice Miller

	Regional Available Funds	7-County 2018 Annual Awarded
Regionwide*	\$192,945,639	\$176,746,121
Columbus**	\$61,445,235	\$4,890,300
Franklin County	\$125,329,514	\$36,558,996
Statewide	\$233,774,085	\$21,305,054
Grand Total	\$613,494,473	\$239,500,471

*Regionwide includes LIHTC awards.

**This includes the \$100 million Housing Action Fund and General Obligation Bond Fund not yet programmed to the City of Columbus. While other jurisdictions have the ability and capacity to issue general obligation bonds, we have assumed no other issuances. Additionally, this does not include the \$20 million 614 Linden Loan Pool.

Table 2. Awards from the Ohio Housing Finance Agency, Central Ohio counties (2016–2018)

Source: Ice Miller

Year/County	Total Award	Average Award	Units
2016	\$56,263,526	\$1,704,955	2,388
Franklin	\$54,100,947	\$1,745,192	2,308
Pickaway	\$2,162,579	\$1,081,290	80
2017	\$40,305,082	\$1,492,781	2,374
Delaware	\$1,823,618	\$911,809	46
Franklin	\$28,718,269	\$2,051,305	1,838
Pickaway	\$4,256,973	\$851,395	250
Union	\$5,506,222	\$917,704	240
2018	\$31,672,246	\$959,765	3,034
Delaware	\$2,175,742	\$725,247	96
Franklin	\$27,447,004	\$1,016,556	2,794
Madison	\$2,049,500	\$683,167	144

Cities and counties utilize OHFA funding for a variety of purposes. Between 2016 and 2018, OHFA funds were primarily used to support the development of senior and family rental housing, and to a lesser extent, permanent supportive housing. Other uses range from emergency shelters to assisted living facilities to lease purchase programs.

Another large source of affordable housing funding is the U.S. Department of Agriculture (USDA) Rural Housing Program. Through its single-family direct loans and loan guarantees, rental assistance, multifamily direct loans, and home repairs, the USDA awarded nearly \$69 million to eligible Central Ohio households and counties with rural areas in 2018 (see Table 2).

Table 3. Awards from the USDA Rural Housing Program, Central Ohio counties (FY2018)

Source: Ice Miller

County	Single-Family Guarantee	Single-Family Direct	Home Repair	Rental Assistance	Multifamily Direct
Franklin	\$2,000,000	\$0	\$0	\$147,000	\$0
Union	\$10,400,000	\$957,000	\$0	\$0	\$0
Pickaway	\$12,500,000	\$216,000	\$7,400	\$139,000	\$211,000
Madison	\$10,900,000	\$353,000	\$7,400	\$821,000	\$1,100,000
Fairfield	\$8,200,000	\$312,000	\$4,800	\$81,000	\$0
Licking	\$16,800,000	\$615,000	\$6,700	\$629,000	\$0
Delaware	\$2,300,000	\$0	\$6,700	\$182,000	\$0
Total	\$63,100,000	\$2,453,000	\$33,000	\$1,999,000	\$1,311,000

Federal funding for affordable housing has declined significantly in recent years. New funding sources will be required to support the production and preservation of affordable units to help meet the demand for affordable housing across the region.

BARRIERS IMPACTING THE EFFECTIVENESS OF AVAILABLE RESOURCES

Central Ohio will need to dramatically address barriers to development feasibility to effectively tackle the region's affordability challenges. Some barriers are shaped, and therefore can be addressed, through local and regional actions. These barriers include limited political and public support for new development, inadequate local financing and incentives, and uncertainty associated with varied land use standards and processes.

Other barriers, such as the cost of construction labor and materials, are market-driven; however, local and regional decisionmakers can take steps to lower the cost of development to minimize the effect of external market forces.

UNCERTAINTY CREATED BY LOCAL LAND USE PROCESSES & STANDARDS

When surveyed, regional developers identified local land use regulations as a major barrier impacting development feasibility. Varied land use approval processes across Central Ohio generate uncertainty within a time-bound and expensive development process. More specifically, developers cite the following as barriers to new construction:

- The overall time associated with regulatory processes
- Rezoning processes
- Inconsistencies in neighborhood-level processes for reviews and approvals
- Reliance on variances in some jurisdictions

In addition to the uncertainty created by the overall approvals process, differences in land use standards across jurisdictions further complicate the development process for regional developers. Differences include:

- Lot sizes
- Setbacks
- Widths for single-family and multifamily development
- Number of zoning districts per capita

Central Ohio developers report that limited data about local land use standards and processes makes it difficult to address this barrier.

Table 4. Developer survey responses about the effectiveness of available data for understanding different housing-related topics

	Aggregate score (out of 5)
Housing demand	3.60
Rental rates and housing prices	3.76
Area demographics	3.83
Trends in consumer preferences (i.e. amenities, design, etc.)	3.11
Local regulatory requirements and costs	2.45

HIGHER COSTS FOR RESIDENTIAL DEVELOPMENT

Overall construction costs continue to increase across the United States, including in Central Ohio. The cost of construction materials has risen in all markets, while construction labor costs vary from region to region.³ Table 5 breaks down estimates of how average building costs have changed in recent years.

Table 5. Average building cost by construction component category

Source: RSMeans Data

Type	% of Construction Cost 2016	% of Construction Cost 2019	Composition Change	Cost per Square Foot in 2016	Cost per Square Foot in 2019	Change in the Cost per Square Foot
Hard Costs						
Substructure	2.52%	2.87%	13.9%	\$3.92	\$5.23	33%
Shell	25.20%	22.91%	-9.1%	\$39.26	\$41.70	6%
Interiors	14.95%	18.68%	24.9%	\$23.39	\$34.00	46%
Services	31.19%	29.45%	-5.6%	\$48.59	\$53.62	10%
Equipment & Furnishings	0.91%	0.86%	-5.0%	\$1.41	\$1.56	11%
Fees						
Contractor Fees	18.7%	18.69%	n/a	\$29.12	\$34.03	16.8%
Architectural Fees	6.54%	6.54%	n/a	\$10.19	\$11.91	16.9%
Total Building Costs				\$155.78	\$182.04	16.8%

While many construction cost trends are driven by global and national macroeconomics, there are also factors driven and impacted locally. Analysis of comparative regional data shows approximately nine percent variation in local construction costs can be attributed to geography. Other factors affecting the economic viability of residential development in Central Ohio include site selection, regulatory costs, and land costs. When designing interventions to impact housing, it is critical to account for these market forces to ensure interventions have their intended effect and do not unintentionally stymie development. Each factor is discussed in more detail below.

³In analyzing ten (10) different markets, labor costs had a standard deviation of 19.1 in 2019 compared to a standard deviation of 2.5 in materials costs.

CONSTRUCTION LABOR AND MATERIAL COSTS

There is much more variation across the country in construction labor costs than in materials costs. Construction costs in Columbus (inclusive of materials and install) are slightly below the national average (94 percent of the national average for construction costs). Per square foot, the increase in construction costs since 2016 has the largest impact on multifamily construction. Between 2016 and 2019, building costs increased from \$155.78 per square foot to \$182.04 per square foot (see Table 5).

Labor rates in Columbus (for both skilled and helper labor) are slightly higher than peer regions, including Austin and Charlotte, but are not the highest among these regions. While these rates increased from 2016 to 2019, they increased less than in peer regions. The table below uses cost indexes from selected markets to illustrate the difference in labor costs for both Skilled Labor and Helpers. It is worth noting that construction spans many different trade areas with varying wage rates.

Table 6. Labor Cost Rates 2016-2019 for Selected Markets

Source: RSMeans Data

		Columbus	Indianapolis	Austin	Charlotte	Boston	Chillicothe	Atlanta	Denver	Cincinnati	Cleveland
2019	Skilled	\$68.02	\$69.01	\$50.93	\$56.07	\$111.15	\$73.41	\$62.21	\$62.54	\$66.36	\$75.98
	Helper	\$49.98	\$50.71	\$37.42	\$41.20	\$81.67	\$53.94	\$45.71	\$45.96	\$48.76	\$55.83
2016	Skilled	\$67.17	\$65.48	\$48.72	\$49.03	\$106.90	\$70.70	\$58.79	\$61.79	\$64.32	\$76.39
	Helper	\$48.73	\$47.50	\$35.35	\$35.57	\$77.55	\$51.29	\$42.65	\$44.82	\$46.66	\$55.42
% Change	Skilled	1.27%	5.40%	4.53%	14.37%	3.98%	3.83%	5.82%	1.23%	3.17%	-0.53%
	Helper	2.57%	6.76%	5.88%	15.84%	5.32%	5.17%	7.18%	2.53%	4.49%	0.75%

SITE SELECTION

Site selection is one of the most overlooked barriers in regional housing development. However, it can be a significant cost driver. There is a mismatch between what developers are building and local land-use standards. As a result, developers must often seek rezoning of a parcel or larger district to undertake their projects. This mismatch may be partially explained by land use planning by municipalities that predates much of the region's growth and changing the real estate market. Meanwhile, development proposals are generally designed in response to current and emerging market trends. More market-sensitive land use tools and processes can help bridge this disconnect and reduce the burden of site selection.

LAND COSTS

Residential land values have increased by more than 2 percent in Franklin County since 2016 and these land values continue to increase as of early 2020. Land costs (based on multifamily developments of 40+ units) vary significantly from county to county across the region. The highest average land value of parcels zoned for multifamily development of 40+ units is in Delaware County (\$1.1 million) and the lowest is in Pickaway County (\$145,452).

REGULATORY COSTS

While average regulatory costs in the region are lower than national averages, they can vary significantly across Central Ohio. That variation and changes in costs over time can be a barrier for local developers.

Regional developers estimate regulatory costs account for about 20 percent, on average, of total development costs. Some developers said regulatory costs have been as high as 70 percent and as low as 3 percent in the region. Regional costs are lower than national estimates, where regulatory costs add 32 to 43 percent to multifamily development projects. Regulatory costs associated with developments in Central Ohio that were financed with the Low-Income Housing Tax Credit (LIHTC) ranged from 18 to 29 percent.⁴

Examples of common regulatory costs in Central Ohio include:⁵

- Cost of applying for zoning approvals
- Cost increases from building code changes over the past 10 years
- The cost associated with delays even if regulation imposed no other cost

The following regulatory costs have the biggest impact on development in Central Ohio:⁶

- Cost increases from building code changes over the past 10 years
- Development requirements that go beyond the basic standards (e.g., changes in property layout, landscaping, materials used on building facades)
- Cost of complying with affordability mandates (although this cost applies to a much smaller share of development projects than the other two factors)

NOT-IN-MY-BACKYARD (NIMBY) ATTITUDES

According to regional developers, NIMBY attitudes affect development feasibility in Central Ohio. Political and public support can make or break a development project, and denser or subsidized homes often encounter negative perceptions. This is especially true during approval processes requiring public consultation, such as rezoning. Political and neighborhood perceptions of a project are so impactful that developers identified them as the second-biggest factor negatively affecting development feasibility in our survey (out of 14 factors). This was affirmed by the broader stakeholder groups that participated in the Regional Housing Strategy.

Table 7. Developer survey feedback on the top 3 factors negatively impacting development feasibility in Central Ohio

Answer Choices	Responses
Local Land Use Regulations	68.8%
Politics and Neighborhood Perception	64.6%
Planning and Design Guidelines	37.5%
Construction Materials Costs	34.5%
Infrastructure Costs	29.2%
Construction Labor Costs	27.1%
Neighborhood Factors	14.6%
Development Review Costs	8.3%
Financing: access to debt, equity, and government incentives	6.3%
Other (please explain)	6.3%
Federal Land Use Regulations	2.1%
Proximity to employers, healthcare, education, healthy foods, and transit	2.1%
Operations and Maintenance Costs	2.1%
State Land Use Regulations	0.0%

⁴Based on analysis of pro formas for Low-Income Housing Tax Credit (LIHTC) projects in Central Ohio.

⁵Based on share of developers' projects subject to cost.

⁶Based on average cost when present; expressed as share of total development costs.

GAPS IN AVAILABLE RESOURCES

Available funding resources were analyzed relative to regional housing needs. Several gaps were identified, related to the types of financing available in the region, eligible uses for those resources, who are served by those resources, and where those resources are available in the region.

TYPES OF FINANCING

LIHTC 101

The federal Low-Income Housing Tax Credit (LIHTC) program is the most significant source of funding for the production and preservation of affordable housing in Central Ohio. LIHTC is designed to subsidize either 30 percent or 70 percent of the low-income unit costs in a project. The 30% and 70% subsidy levels are computed as the present value of the 10-year stream of tax credits divided by the development's qualified basis (roughly the cost of construction excluding land). The 30 percent subsidy, which is known as the "automatic 4 percent tax credit" covers new construction that uses additional subsidies or the acquisition cost of existing buildings (multifamily bond financing for more than 50% of the total project cost) and is not subject to a cap. The 70 percent subsidy, or 9 percent tax credit, supports new construction without any additional federal subsidies. The 9% credit is subject to a federal cap of \$2.81 per resident (a little less than \$30 million in 9% credits are available statewide).

Upon receipt of a LIHTC award, developers typically exchange or "sell" the tax credits to investors for equity investment in the project. Generally, investors do not expect their equity investment in a project to produce income. Rather, investors look to the tax credits, which will be used to offset their income tax liabilities, as their return on investment. The return investors receive is determined in part by the market price of the tax credits. The market price of tax credits varies, but in recent years the price has ranged from the mid-\$0.80s to low-\$0.90s per \$1.00 tax credit. The larger the difference between the market price of the credits and their face value (\$1.00), the larger the return to investors (and conversely, the greater the need for other funds to make up for the lower amounts contributed by investors).

GAP FINANCING

The LIHTC program, especially the 9 percent tax credit, is not sufficient to cover statewide demand. In 2018, the Ohio Housing Finance Agency (OHFA), the agency that distributes the federally allocated tax credits, awarded just 60 percent of the total requested 9 percent tax credit projects – 10 out of the 16 projects that applied – within Central Ohio.

Because the credits available through the LIHTC Program do not fully cover the costs of a project, affordable housing projects always have a "gap" that must be filled with other sources. While 4 percent of tax credit projects are technically unrestricted, several conditions limit their use, including the market for these credits, the lack of other gap funding, and increased construction costs. From January 2019 through July 2020, there were only five (out of 31 statewide) 4 percent tax credit projects awarded throughout the Central Ohio region.

Many of the available gap financing sources that are not local – including HOME Investment Partnership Funds, the Housing Development Assistance Program (HDAP), the Federal Home Loan Bank's Affordable Housing Program (AHP), Section 108 Loan Guarantee Funds – require additional contributions or matches for local jurisdictions, emphasizing the need for dedicated local housing resources.

Before the 2019 creation of the \$100 million Housing Action Fund (which is available for projects in Franklin County), Central Ohio did not have a consistent private source for affordable or workforce housing units. Rather shorter-term funds that have been established over time, and these funds, aside from residential construction loans from commercial banks, are few and far between especially outside of Franklin County. Additional, sustained private investment, from banks and other community stakeholders, and a dedicated public revenue source would help establish longer-term predictability in the region's development financing landscape.

DIRECT ASSISTANCE

The need for housing-related assistance among low-income households, such as rental assistance and home repairs, dwarfs the assistance available in the region. For instance, there aren't enough resources in Central Ohio to assist with home repairs today. In the City of Columbus alone, more than 1,200 low-income families requested city assistance for home repairs, roof repairs, or home modifications in 2016. In any given year, the city can fund approximately 90 projects.⁷

Additionally, there's an extensive waiting list for rental assistance and special needs housing. In the City of Columbus alone, there were 17,231 applicants on the waiting list for a housing voucher in 2016 and more than 7,000 people on the waiting list for a unit designed to serve someone with special needs.⁸



ELIGIBLE USES

When it comes to eligible funding uses, several gaps emerge:

- **Operating revenues:** Available funding tools primarily address capital needs associated with the development and preservation of affordable housing, as opposed to the ongoing maintenance and operation costs. Tax-exempt bond programs, for example, permit only the funding of capital costs.
- **Long-term affordability:** Funding programs also do not ensure long term affordability of units created or preserved beyond the initial 15-year compliance period.
- **Funding for broadband internet access:** Broadband availability and access varies significantly across the region. However, few resources are available to address disparities in internet access at home.
- **Additional funding for renovations, including home safety and accessibility modifications:** Renovation grants are small and do not cover more substantial renovation needs such as replacing/upgrading building systems such as electrical, plumbing, or structural elements, such as roofs. Programmatic data from around the region show that demand far exceeds the number of households that existing rehabilitation programs can serve.

• ⁷The Affordable Housing Alliance of Central Ohio. (2017, February). The Columbus and Franklin County Affordable Housing Challenge: Needs, Resources, and Funding Models. Available at <https://static1.squarespace.com/static/55dcbb61e4b04de53492b533/t/58b9c43f9de4bb2be93071b2/1489074761352/AHACO+Research+Report+FINAL+February+2017.pdf>.

• ⁸The Affordable Housing Alliance of Central Ohio. (2017, February). The Columbus and Franklin County Affordable Housing Challenge: Needs, Resources, and Funding Models. Available at <https://static1.squarespace.com/static/55dcbb61e4b04de53492b533/t/58b9c43f9de4bb2be93071b2/1489074761352/AHACO+Research+Report+FINAL+February+2017.pdf>.

POPULATIONS SERVED

Out of the 55 identified affordable housing programs regionwide, only 18 specifically target housing for special populations (veterans, persons living with disabilities, seniors) or housing for persons with mental health needs and supportive housing. Many of these programs serve multiple special populations, but a few state and federal resources are designed to serve only one special population.

For instance, a portion of Franklin County's Alcohol, Drug, and Mental Health Board funds has been used for housing purposes, including providing supportive housing for individuals with mental health conditions. Several housing authorities across the region offer Housing Choice Vouchers that are specifically targeted to veterans, through the federally funded Veterans Affairs Supportive Housing (VASH) program.

Existing state programs, including the Low-Income Housing Tax Credit, Housing Development Loan Program, and Multifamily Bond Program, are designed to serve low-income seniors (as well as other low-income groups). Minimal additional funding designed to serve seniors is available in Central Ohio. While some programs (Affordable Housing Trust and Franklin County Home Rehab Elderly Disabled Minor Home Repair) include seniors as a demographic target, the region lacks a dedicated source of funding for senior housing.

Mirroring regional funding trends, programs designed for special populations or supportive housing are largely only available in or administered by Franklin County or the City of Columbus, even though seniors live throughout Central Ohio.

It is also important to note that access to available resources varies with demographics. For instance, New Americans and households that do not speak English as a first language may have difficulty procuring available assistance due to language or other informational barriers. Data also shows that households of color are denied home loans at a higher rate than their white counterparts and the average regional rate, regardless of income level or loan type.

INCOME LEVELS SERVED

Most federal, state, and local housing programs serve a wide range of household incomes, with 35 programs designed to serve low-income households (80 percent AMI or below). One of Central Ohio's core housing issues is a limited supply for lower-income households. However, Central Ohio lacks funding designed to serve households earning below 40 percent AMI. Only the region's Continuum of Care (Community Shelter Board) has an explicit focus on households at this income level who are experiencing or at risk of homelessness. The Continuum of Care assisted 433 units (or approximately 6 percent of all units supported by housing programs) in Central Ohio in 2018.

Increased housing costs across Central Ohio and increased competition for homes, along with the wide-reaching economic impact of COVID-19, affect residents across the income spectrum. However, minimal housing assistance is available for households earning 80 percent AMI or more. The state offers some programs (Community Capital Assistance Program and Title III Older Americans Act and Medicaid) for these households, although these programs are tailored to specific activities or for special populations who typically qualify as low-income.

Communities in Central Ohio have access to local public finance tools, such as Property Assessed Clean Energy financing and New Community Authorities, that could be used to support residential development for households across the income spectrum. More traditional public finance tools, including general obligation bonds and impact fees, can be devoted to addressing the region's housing issues.

ACROSS THE REGION

Dedicated affordable housing funding is primarily available in Franklin County and Columbus, where financing tools are supplemented by a variety of funding sources, including the Affordable Housing Trust, low-interest loans, and federal funds (HOME Investment Partnership Program and Community Development Block Grant) as well as other local funding sources. 14 programs are exclusive to Franklin County and the City of Columbus; 9 of these programs assist with special populations, 3 can cover down payment assistance and 6 can cover rehabilitation, while 2 others can assist with rent and mortgage payments. Most of these programs target recipients based on financial need and have been funded through locally available resources (which in large measure are not unique to those jurisdictions).

Outside Columbus and Franklin County, there are few developed housing incentive programs, and funding for housing projects is made available on a more ad hoc basis. These communities rely on federal and state subsidies for housing investments, which creates significant competition for these resources among jurisdictions in the region. Housing funding available outside Columbus and Franklin County includes 10 programs that address special populations, 1 program that provides down payment assistance, 2 programs that provide rent or mortgage assistance, and 1 program that assists with property rehabilitation. These programs are all sourced at the state and federal levels.

This does not include the 13 municipal finance tools that are legally available to all municipalities, including tax abatements, tax increment financing, fees, and tax increases. Uses of these tools can be restrictive for housing since they are tied primarily to infrastructure, energy improvements, public spaces, and urban redevelopment.



RECOMMENDATIONS FOR FUTURE HOUSING INVESTMENTS IN THE REGION

To respond to the region's increasing population growth and the need for affordable housing, the overall pace and volume of housing production must increase. That said, building more homes alone will not ensure a more equitable and inclusive region. Policymakers and other stakeholders must intentionally prioritize equity when developing housing solutions and making investment decisions to meet the needs of all Central Ohioans, including the region's most vulnerable residents. The region has committed to promoting housing as a platform for equitable growth.

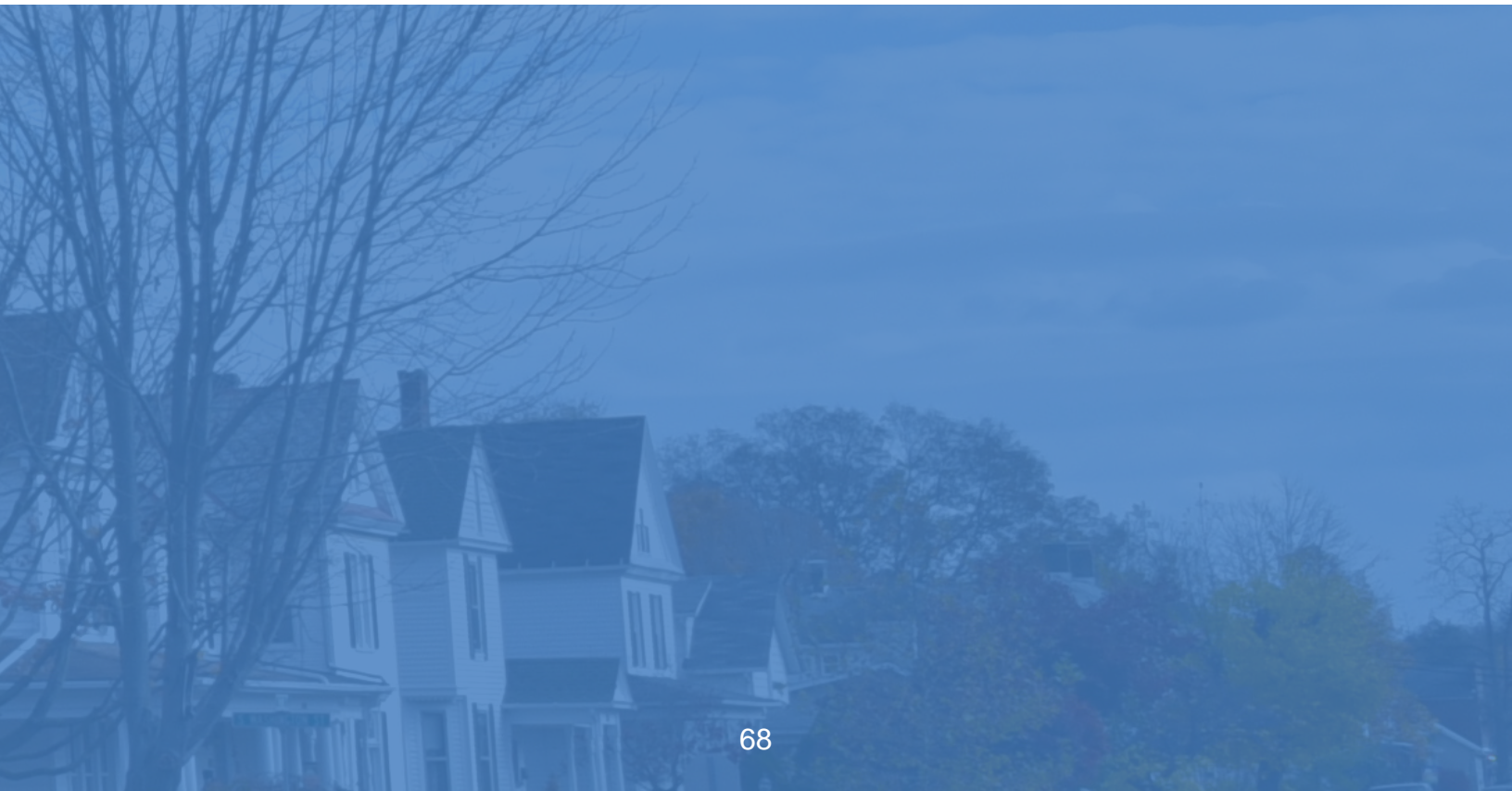
Addressing the region's core housing issues while achieving that vision means accelerating the pace of housing production while also:

- Supporting people that are currently underserved in the region's housing delivery system;
- Diversifying the types of housing and related activities that are funded; and
- Expanding where housing options are available across the region.

To achieve these housing priorities, the region must expand its housing toolkit to include:

- Different types of financing, especially more flexible tools
- More direct assistance
- Better coordination of funding resources and data tracking

Opportunities for addressing these needs are presented below and organized according to who is underserved in the current housing finance landscape, what types of housing or housing activities should be prioritized, and where additional housing development should be located. Additional information regarding the bolded tools and funding sources laid out in this section can be found in the RHS Implementer's Toolkit.



Due to the decentralized nature of the housing delivery system, which relies on many independent actors to bring housing to the market, the public sector often serves as the centralized entry point for impacting the system as a whole. As a result, many recommendations throughout this section fall within the purview of local and state governments. It is worth highlighting that the private sector has a role to play in making sure each of these actions has its intended impact – from providing input on the design of specific programs and policies to carrying these concepts forward in development proposals, housing initiatives, and housing investments.

This is also why a regionwide development blueprint can help systematically address financing priorities and needs. This could take the form of a decision-making framework or scorecard for action that jurisdictions would enact when prioritizing housing investments across the jurisdiction. The RHS priorities serve as a starting point for jurisdictions to further refine priorities and build action plans through deeper engagement with housing and economic development actors (e.g. One Columbus and the Columbus Partnership), developers, lenders, non-profits, philanthropic organizations, and residents. Through collaboration with housing stakeholders and residents, jurisdictions should set specific targets and accountability mechanisms for delivery on those priorities. This process can also be used to secure commitments from public and private sector partners to help achieve targets. The RHS Local Housing Action Agendas present a direct opportunity to identify jurisdiction-specific priorities for new development within the shared regional vision articulated in the RHS.

SUPPORTING PEOPLE WHO ARE CURRENTLY UNDERSERVED IN THE REGION'S HOUSING DELIVERY SYSTEM

As described in the key funding gaps section, the following subpopulations are currently underserved when it comes to existing housing supply, programs, and investments throughout the region:

- Lowest income households (40% AMI and below)
- Moderate income households (above 80% AMI)
- Special needs populations
 - Persons with disabilities
 - Older adults

Jurisdictions should ensure that funding tools and programs intentionally target and prioritize these underserved groups. The cost to develop, maintain, and operate housing is higher than the amount that lowest income households can afford to pay on rent or mortgage. As a result, projects targeting households earning below 40% AMI have financing gaps that are prohibitive without additional gap funding. New local sources of gap funding are critical to the viability of these projects. Jurisdictions should consider the following sources of gap funding:

- Issue general obligation bonds for affordable housing
- Increase use of multifamily private activity bonds to draw down 4% LIHTCs
- Tax Increment Financing
- New Community Authorities
- Dedicated funding from special sources like recording or abatement fees which can be applied to strategically fill gaps, especially for low-income populations.
- Affordable Housing Trust with dedicated funding for these subpopulations
- Public Land donations
- Community Land Trusts
- Advocate for a State Housing Tax Credit

In addition to offering more and different types of gap funding, jurisdictions should reduce the time and cost for projects targeting these underserved populations through modifications to existing programs and policies. For example, expedited review processes, fee reductions, tax abatements, and/or the elimination of parking requirements are incentives local governments can offer to close the financing gap on projects, particularly projects serving higher income levels (e.g. those at 80% AMI), to preserve subsidy funding for housing that serves the lowest income households. Below-market financing can also support developments targeting 80% AMI by helping developers obtain additional financing to support the project or help the project to be more financially feasible due to the lower debt service. While this type of financing does not typically support broader or deeper affordability, the recycling of repaid funds creates a revolving loan structure to support additional projects.

In addition, jurisdictions should create new or modify existing programs to specifically respond to the needs of special needs populations, including seniors, disabled residents, veterans. These subpopulations often require building design modification or wrap-around support services that are not offered in traditional housing models, raising a project's development and operational costs. Gap funding should be earmarked specifically for development targeting these groups and as well as an ongoing operational subsidy to ensure that adequate support services are provided. Possible sources for operational subsidy can include federal HOME or CDBG funds, local appropriations, housing trust fund proceeds, a temporary increase in taxes (with incremental revenue set aside for this purpose), and other revenue collected at the city or county level and, in some cases, philanthropic contributions. Operating subsidies can be combined with other types of assistance, including Low Income Housing Tax Credits, to ensure that projects meet their affordability obligations and remain economically feasible. In addition, jurisdictions should leverage home-sharing and innovate service models, including the Villages Model, a non-profit, neighborhood-based member organization model that serves as a support network for seniors who want to age-in-place in their communities.

HOW CAN MORE DIRECT ASSISTANCE SUPPORT THESE GROUPS?

RHS stakeholder feedback highlighted the need for more direct assistance – both short and long-term – for low-income renter households. This type of assistance is critical in meeting the needs of households earning below 40% AMI as well as special needs populations who often lack the assets to purchase a home and are also priced out of the rental market. In Central Ohio, the most common tenant-based rental assistance program is Housing Choice Vouchers, which is administered by public housing authorities and allocated by the federal government. One way to expand the availability of tenant-based rental assistance is to increase the amount of HOME dollars allocated to this use (although that means reducing the amount of HOME used for other affordable housing needs - e.g. development subsidies).

In addition, local jurisdictions should dedicate local funding to provide additional tenant-based rental assistance, which can be more flexible to local needs without federal requirements. To scale, tenant-based rental assistance should be funded through more flexible dollars, such as local public sources or philanthropic funds (to reach more people and ease administrative burdens). Emergency short-term rental assistance offers lifelines to renters facing a crisis that may result in housing displacement or homelessness. Local jurisdictions should explore ways to align with existing state programs and assess if the current amount awarded is enough to establish stability or additional assistance is required. Private sector partners can support low-income renters through innovative financing models and partnerships, such as master leases with built-in savings accounts. Under this model, a landlord enters into a long-term master lease agreement with a non-profit or mission-based organization for control over all or a portion of units. The master lease effectively reduces the landlord's risk of vacancy and turnover costs as the non-profit will be responsible for filling those units. Given the risk reduction, the non-profit can negotiate below-market pricing and pass on savings to low-income renters. In addition, the non-profit allocates a small portion of the tenant's monthly rent to a personal savings account, which the tenant can access after an initial waiting period. To further encourage savings, the non-profit, or another funder like partner philanthropy, can match the amount deposited by the tenant.



On the homeownership side, jurisdictions should expand and align direct assistance to help first-time homebuyers. Even when a household has enough money for monthly mortgage payments, it can be a significant challenge to assemble the lump sum required to make a down payment and cover all closing costs. Local program requirements should expand and align down payment and closing cost assistance programs with state program requirements and changing home values in Central Ohio (e.g., as home values increase, increase eligible maximum home value). Jurisdictions in Central Ohio should pursue more partnerships with anchor institutions and large-scale employers to supplement existing state and local homeowner assistance programs. Housing stakeholders should ensure that state and local economic development agencies are aware of this priority and tie businesses incentives to employee housing assistance programs.

Recognizing that different people may face different barriers to accessing these resources, it is critical to integrate culturally competent practices into new and existing programs and to monitor who is served by programming over time (including in terms of race and ethnicity) to ensure equitable access to available resources.

HOW CAN IMPROVED COORDINATION BETTER SUPPORT THESE GROUPS?

RHS stakeholder feedback highlighted the need for better data and resource coordination and transparency to support both developers and end-users. Developers highlighted the need for a one-stop-shop online platform with up-to-date information about all available financing resources in the region, along with key information about application processes, agencies involved, and specific information about financing terms, eligibility, and requirements. In addition, regionwide entities that administer available public and private dollars across the region should standardize processes for deploying funds and publishing award decisions. Data coordination and transparency will increase certainty around the development process and help build the capacity of for-profit and non-profit developers who may not be as familiar with available tools and resources. Agencies should develop partnerships with universities, think tanks, and philanthropic organizations to fund the development and maintenance of online data platforms.

Households who are struggling to keep up with their housing costs may be eligible for supports but unable to access those resources due to informational barriers (not knowing the resources exist/that they qualify, not knowing where to apply or how to fill out the application, etc.). Options to help address this issue include: creating a centralized place (physical or online) with easy-to-understand information about available programs and their eligibility criteria; providing “quick question” lines at benefit offices (in person or by phone); working with community partners (e.g. schools, faith-based institutions) to share the information with those in need. These efforts could also support or be a part of a broader regional housing education and outreach campaign.

FUNDING ADDITIONAL HOUSING TYPES AND ACTIVITIES.

The following housing types and activities were identified as regionwide priorities:

- Preserving existing housing (especially affordable housing)
- Supporting mixed-income housing
- Achieving denser development patterns that can accommodate more homes and people
- Increasing access to broadband and high-speed internet for all households

HOW CAN DIFFERENT TYPES OF FUNDING TOOLS BETTER SUPPORT THESE ACTIVITIES?

Preservation of the existing housing stock is critical to ensuring an adequate supply of affordable housing regionwide. The region has seen a loss of subsidized affordable units due to expiring affordability requirements, as well as older, more affordable market-rate units through conversion and renovation. Currently, the cost of preservation is often prohibitive throughout the region. Jurisdictions should support preservation efforts with the following financing tools:

- Establish a Preservation Fund in partnership with mission-driven investors, philanthropy, developers and local financial institutions (banks, CDFIs, mission-driven funds)
- Use value capture mechanisms to invest in housing around large-scale public and private investments
- Partner with employers/anchor institutions to preserve local housing stock through employer-assisted housing programs
- Expand access to capital for owners of unsubsidized affordable rental properties
- Expand commercial improvement programs to include housing improvements as part of an overall place-based neighborhood revitalization strategy
- Activate housing finance agency reserves to support the preservation of priority housing
- Offer programs to support energy-efficiency retrofits, including Property Assessed Clean Energy (PACE)

Today, Central Ohio's housing supply is predominantly single-family, detached homes. While single-family homes play an important role in the Central Ohio housing market, diversity of housing options is a critical component of housing choice and can offer more varied price points. This diversity is critical to keeping up with housing demand across the region, especially at a time when the region's housing needs are changing.

- Financial incentives or financing for smaller-scale or infill housing products
- Capital subsidies for priority housing developments that increase density and include mixed-income units
- Financial incentives for multigenerational housing options
- Below-market financing for priority housing developments that increase density and include mixed-income units

The RHS stakeholder feedback highlighted disparities in access to broadband/high-speed internet across the region. The importance of internet access has become even more pronounced during the COVID-19 pandemic as many workplaces, classrooms, doctors' offices, and more have become virtual spaces. Jurisdictions should target housing incentives to ensure adequate broadband access and high-speed internet connectivity. There are a variety of ways housing actions can increase broadband accessibility, including utilizing wireless networks and leasing space on nearby buildings to connect existing units; ensuring that all new buildings and units are wired with fiber/cable for high-speed broadband access; providing devices (e.g. routers, modems) with new units; and participating in programs (like HUD's ConnectHome program) that help residents of subsidized housing access high-speed internet. Most opportunities to expand broadband access require some level of funding, although the amount of funding for several of these options is nominal compared to most building costs (for instance, consider the cost of an internet device per unit, compared to the per-unit development costs).

Jurisdictions should consider fee waivers or tax abatements in exchange for broadband/high-speed internet, particularly in places where the market does not support these services.

HOW CAN MORE DIRECT ASSISTANCE BETTER SUPPORT THESE ACTIVITIES?

Regionwide, the need for housing-related assistance outstrips available programs, particularly for low-income households to maintain and preserve their homes. Home safety and accessibility modifications (e.g. installing grab bars in a shower, adding rails along staircases, changing water faucet handles from knobs to levers) ensure homes are functional for people of all ages and abilities. Additional funding is needed to expand the reach of these programs. Jurisdictions should consider the creation of tax incentive districts for home repairs, as well as partnerships with local lenders and employers to provide dedicated funding for home repairs.

On the rental side, current efforts by local and state governments have focused on leveraging subsidy sources to support existing rental properties. However, preservation efforts can be amplified by more strategic identification of properties that are at risk for loss from the subsidized or unsubsidized affordable housing stock. This can enable targeted outreach to property owners to discuss options for preserving existing affordability and improving the quality of those properties. Private and philanthropic sector partners (independently or in partnership with the public sector) could expand financial offerings for unsubsidized affordable rental properties – for instance, loan programs with longer amortization periods (or other mechanisms that lower the cost of the financing) that could support renovations. Grants or low-cost financing for energy efficiency upgrades that would lower operating costs may also be important for these properties. Expanding existing weatherization and energy-efficiency retrofit programming in the region could help fill the gap between current demand for home rehabilitation assistance and available programs.

HOW CAN IMPROVED COORDINATION BETTER SUPPORT THESE ACTIVITIES?

Jurisdictions should work collaboratively to identify targets for preservation. For instance, a preservation early warning system could track existing affordable housing properties (e.g., type, location, owner, subsidies, and expiration date) through a central database and help identify what properties are at risk of loss. This kind of tool helps targeted preservation efforts, including outreach to owners and deployment of financial resources for preservation, as part of a broader preservation strategy.

When it comes to home renovations, a database of qualified contractors could also ease and streamline contractor selection for safety and accessibility modification programs. Given the variety of programs available in the region, a resource to help residents identify the right program for their needs could help ensure each program reaches those who need them most.

EXPANDING WHERE HOUSING OPTIONS ARE AVAILABLE ACROSS THE REGION

Through surveys, interviews, workshops, and focus groups, the following locational priorities were identified for additional housing development:

- Housing near transit
- Housing near quality schools and childcare
- Expanding housing to areas where options and affordability are limited today

HOW CAN DIFFERENT TYPES OF FUNDING TOOLS BETTER ACHIEVE THESE PRIORITIES?

There are opportunities to expand funding sources and modify existing tools to achieve these geographic priorities. Existing and new tools can be geographically targeted to ensure that affordable housing options are located near transit and quality schools, as well as dispersed throughout the region (see direct assistance section below for more on locational targeting).

Access to transportation is an important complement to housing. When people can live close to where they work, attend school, or access services, they have shorter commutes and help mitigate traffic. For people without consistent access to a private vehicle, access to transit service is critical to get to work and other key destinations. Local communities have several mechanisms at their disposal that may encourage transit-oriented development (TOD). Specifically, the utilization of district and project-based value capture tools such as Tax Increment Financing or New Community Authorities could allow revenue to be captured where development is occurring now and redirected to targeted TOD areas. County Transportation Improvement Districts can provide another mechanism that could be used to incentivize housing investments near transit. Adding an explicit priority for housing near transit in existing funds or creating a fund explicitly for transit-oriented housing development could further expand residential development activity around transit.

Proximity to quality schools and childcare is critical to ensure that residents have access to opportunity and upward mobility. By collaborating with the education sector on housing projects, communities can improve educational outcomes and advance economic mobility for students and families. One current initiative is the Columbus Scholar House initiative, a project that combines affordable housing and supportive services for qualified parents. Schools may also have resources that could support additional housing development within their districts – for example, schools could donate excess or underutilized land to support housing development. Financing tools that support mixed-use development, such as Section 108 Loan Guarantee Financing, can make it easier to co-locate housing and childcare.

Financing tools to expand where housing options are located throughout the region include:

- **Dedicated Special Revenues:** Local governments should dedicate special revenues (for example, conveyance, recording, impact, or landlord licensing fees) for affordable housing needs. Jurisdictions can look to Franklin County's conveyance fee program as a model and should ensure that dedicated revenue programs are coordinated to support a consistent development financing environment across the region. Jurisdictions that don't have experience administering affordable housing funds may consider identifying a third-party partner to leverage existing financial administration capacity across the region. Additional funds could also be pooled regionally to support coordination, consistency, and streamlining of fund administration.

- General obligation bonds: General Obligation or “GO Bonds” may be issued by local governments to raise funding to support affordable housing projects to provide a source of grants, loans, and other authorized purposes associated with housing. Typically, GO Bonds are used by jurisdictions seeking to make a significant investment in a housing trust fund or a specific project/group of projects. Issuing GO Bonds is typically approved by a ballot measure, special election or referendum.
- TIF Financing: Tax increment financing (TIF) is primarily a tool of municipalities (RC Section 5709.40-.41 and R.C. Chapter 725) but may be used by counties or townships. TIFs in Ohio have primarily been utilized for public improvements and do not commonly flex the full scope of their use beyond a public improvement purpose. In Franklin County, 9,440 parcels are currently within a TIF. The best opportunities to use this tool more often for housing purposes lie with Urban Redevelopment TIFs or Incentive District TIFs, which can be used for housing renovations. Further, a change in TIF law could allow for more dynamic use of TIFs, such as for affordable housing new construction, similar to the State of Minnesota or the City of Chicago.
- New Community Authorities: New Community Authorities can be established by private property owners or local governments and used to create sources of revenue within a defined area to provide funding for community facilities, including infrastructure and housing facilities, and can also be used to provide a source of funding for operating costs.
- USDA Loan Programs: USDA offers several programs available to eligible individuals and developers for rural development in Ohio. The majority of Franklin County is ineligible for these programs as are urban centers in surrounding counties, including Marysville, Newark, Lancaster, Circleville, and Delaware. However, areas surrounding these urban centers are eligible, including the City of London. USDA programs include:
 - 502 Direct Loan Program
 - Single-Family Housing Guaranteed Loan Program
 - Multi-Family Housing Loan Guarantees
 - Multi-Family Housing Direct Loans

Actions that reduce the time and cost associated with the development process can also support these priorities. This can take a variety of forms including expediting permitting and review processes (or even simply standardizing them), offering sales tax exemptions for construction materials, using mechanisms that reduce or remove the cost of land (e.g. public land disposition, land banking), and removing barriers to development in the zoning process.

HOW CAN MORE DIRECT ASSISTANCE BETTER ACHIEVE THESE PRIORITIES?

Stakeholders identified the need to expand housing options across the region to ensure that all households have choices about where in the region they can live. Expanding housing options and direct assistance in Central Ohio will need to account for existing affordable housing options, need among households, and place-based conditions, such as displacement risk and access to opportunity. Many of the region’s subsidized units (81 percent) are located in Franklin County, although a place-based analysis of housing market conditions and need (measured by cost-burdened households) suggests a need for more affordability in more parts of Central Ohio.

Given the current concentration of subsidized homes in Columbus and Franklin County, expanding subsidized rental and homeownership opportunities throughout the region will be critical to achieving Central Ohio’s goal of equitable growth. Expanding housing options also means closely aligning assistance with needs and investing in areas with existing housing affordability and strong access to opportunity. Through this lens, more assistance will be needed in places with a high share of cost-burdened households or places that offer strong access to opportunity but where housing affordability is at risk due to expiring housing subsidies, displacement pressure, or both. In addition to building more housing in areas with strong access to opportunity, jurisdictions can also expand the use of vouchers to provide access to these neighborhoods. Mobility counseling services are designed to help recipients of tenant-based vouchers find and obtain housing options in areas with strong access to

opportunity. These services may include credit counseling, assistance finding and applying for units, and providing information about neighborhoods to help recipients evaluate options. Mobility counseling is often provided by a nonprofit service provider.

Additional down payment and closing cost assistance can help first-time homebuyers purchase homes they may not have otherwise been able to access, especially in areas experiencing home price appreciation or where home prices may be at a premium because they offer access to transit or quality schools and childcare. This is something private companies, as well as local governments, can offer. It is important to consider varying costs of housing when setting thresholds for assistance to ensure this tool can be used in varied locations throughout the region (e.g. when setting maximum home purchase prices). In addition to traditional down payment assistance programs, shared appreciation mortgages are another tool that can expand access to homeownership options in different areas of the region than might otherwise be available or affordable to potential homebuyers.

HOW CAN IMPROVED COORDINATION BETTER ACHIEVE THESE PRIORITIES?

Transparency and disclosure are key to creating accountability for regional housing priorities. Affordable housing investments and outcomes should be tracked through publicly available, online dashboards. A regional housing dashboard can track key housing indicators (rent, for-sale availability, housing tenure, total units, etc.), as well as information on developments that have produced or preserved affordable housing units through public incentives or programs at different income levels. Mapping housing investment data is critical in understanding where there are regional gaps and opportunities. Stakeholders involved in the RHS process emphasized the importance of accountability mechanisms, including established metrics and reporting processes, to ensure that tools and programs are delivering promised outcomes. Some states and regions have set jurisdictional targets for the percentage of housing units (or specifically affordable housing units) that will be located in each community, adjusted for population size and other relevant factors, to ensure a more equal distribution of housing.

CONCLUSION

This portfolio is offered as a guidepost for future housing investments in the region, focusing on long-term priorities and principles that emerged from the RHS process. As highlighted throughout, there are many options to advance regional housing goals and the best path forward will depend on who is prepared to take action and what resources they (and their partners) can bring to bear to make that action a success. The RHS has provided several additional resources to make that possible, including a regional data hub with information that can help target actions and an Implementer's Toolkit with more information on the steps necessary to implement these actions in Central Ohio.

IMPLEMENTER'S TOOLKIT

The Regional Housing Strategy (RHS) 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." To accomplish that, the region needs a robust and agile toolkit that can flex to the varied housing market conditions throughout the region and can be adjusted over time as needs change. Each of the actions included in this document is designed to expand the available "tools" the region can draw on when tackling complex housing issues.

The toolkit includes more than 100 different actions. Each action includes a general overview, national best practices for implementation, regional examples of the action, and Central Ohio-specific opportunities to start or scale the action. Each action is aligned with the most relevant core regional housing issues, as well as the more detailed trends, areas, and populations the action is most likely to impact.

This structure allows implementers to filter among the many potential actions they could take to affect housing change in the region, based on what matters most to them and their community within a shared, regional framework. Here are some ways to approach the toolkit:

- **By type of action** – e.g. what actions can I take that relate to land use policies and processes?
- **By core regional housing issue** – e.g. what actions can I take to address the limited supply of housing for low-income households in the region?
- **By most impacted trends, areas, or populations** – e.g. what actions can I take to address high levels of cost-burden? What actions can I take to support persons with disabilities?
- **By submarket** – e.g. what actions are best suited to the needs in specific areas of the region? Please refer to the RHS Submarkets Summary for more information on each submarket and how they were identified.

The tables below summarize several different ways to explore and prioritize among the different actions included in the toolkit.

The Implementer's Toolkit is also available online at morpc.org/rhs.

The Regional Housing Strategy seeks to be responsive to the uncertainty generated by COVID-19. It creates a strong and agile toolbox that can address a wide range of housing issues and guide both equitable growth and recovery in Central Ohio. This type of approach positions the region to tackle the uncertainty surrounding the near- and long-term effects of the COVID-19 pandemic (as well as future disasters or economic shocks) on individuals' and families' well-being and their economic and housing stability.

Within the toolbox, actions that address housing instability may be particularly relevant to COVID-19 response and recovery efforts. These actions include direct assistance for homeowners and renters (rental assistance, tax relief, etc.), tenant protections (i.e. source of income protections), and support for landlords (e.g. operating grants and capacity building). Actions that address the limited supply of housing, particularly for low-income households, may become even more important due to the loss of income and development interruptions caused by the pandemic. Actions that address barriers to development, especially through the zoning process (e.g. allowing greater density, accessory dwelling units, and more flexible lot sizes, and land uses), and create more flexible financing tools for development can support longer-term recovery from COVID-19. The impacts of the COVID-19 pandemic have disproportionately affected people of color, reinforcing the need to focus on policy interventions that advance racial equity. This compounds the racial inequities that have already been observed across the region: disparities in terms of cost-burden rates, evictions, homeownership lending practices, poverty, and access to opportunity. There are some actions in the toolkit that may specifically impact housing outcomes for households of color (as noted in the “most impacted issues or populations” section of the toolkit) – these actions include preventing discrimination, expanding fair housing protections, and changing lending practices. Implementation of any action in this toolkit must consider how people of different races and ethnicities are currently impacted and may be impacted through the intervention; this can be supported through careful monitoring, evaluation, and adjustment of interventions over time.



OVERVIEW

This is one of several resources coming out of the RHS, which is designed to equip leaders across Central Ohio with the information and tools to take action on the region's most pressing housing challenges. Other resources include data on the region's housing needs and profiles of the 12 distinct housing submarkets within Central Ohio, a housing investment allocation portfolio for the region, a platform to track the region's progress through implementation, and recommendations for ongoing engagement across the community to move these actions forward.

Additionally, MORPC will be working with each of its members to develop Local Housing Action Agendas based on the information and resources that have been created through the RHS. These agendas will translate the regional vision and toolkit into commitments for local action, based on the unique context of each jurisdiction in the region.

WHAT ARE THE CORE REGIONAL HOUSING ISSUES?

The RHS has identified five core housing issues that must be addressed to achieve the region's vision for the future. These issues are:

1. Increased competition for homes
2. Barriers limiting access to homes
3. Limited supply of homes priced for low-income households
4. Demand for more homes that can serve a wider range of ages, abilities, and households
5. Housing instability among Central Ohioans

More information on each of these issues is available in the RHS Summary of Existing Conditions.

WHO IS AN IMPLEMENTER?

Everyone has a role to play in creating a more equitable future in Central Ohio, and that is especially true when it comes to advancing housing solutions that work for the entire region.

Local and state governments set policies, provide funding, and are critical partners for coordination. The development community uses available tools to ensure housing is actually built within current market conditions. Financial institutions determine who can access financing for housing and at what cost. Other private institutions influence development patterns with their investments and voice in policy conversations. Nonprofit partners may administer programs and funding, provide direct services, and advocate for policy change. Individual landlords create and maintain the quality of housing options across the region. And every Central Ohioan – whether they have a paid job related to housing or not – determines who represents their housing interests, what housing issues are prioritized, and how decisions related to housing get made through their participation in civic processes, including elections.

This toolkit is designed with all these users in mind. Depending on your role, you may be more interested in some actions in this toolkit than others. For instance, a local government staff member may be most interested in the actions related to land-use planning or housing programs but could also play a critical role in innovative partnerships. A financial institution may be most interested in development financing actions, but also may be a critical advocate for different policies that impact the issues they care most about. This is why the toolkit can be filtered in so many different ways – to ensure you find the solutions most relevant to you, no matter what type of implementer you are.

Table 1. Actions relevant to each regional housing issue

Possible actions	Increased competition for homes	Barriers limiting access	Limited supply for low-income households	Demand for a wider range of homes	Housing instability
Build the capacity of non-profit developers	X	X	X	X	X
Establish a preservation early warning system			X		X
Clarify & strengthen mechanisms for fair housing enforcement		X			
Expand fair housing laws		X			
Issue property management guidance (or other support) for smaller-scale property owners			X		X
Assess displacement risk	X				X
Launch a housing education and outreach campaign	X	X	X	X	X
Make it easier for households in need to find and apply for subsidized housing and services		X			
Centralize information, streamline processes, and market availability of development financing and incentives for priority types of housing developments				X	
Create a regional housing consortium to coordinate acceptance and use of federal, state and regional funds			X	X	X
Facilitate regular peer learning and coordination among jurisdictions on key housing issues	X	X	X	X	X
Establish demolition taxes and/or condominium conversion fees to fund priority housing development			X		
Update the property tax structure to a land value taxation approach	X				
Create a decision-making framework to establish and implement shared priorities for new development				X	
Establish energy-efficiency standards					X
Strengthen protections for renters (just cause eviction standards, notice requirements, etc.)					X
Enact source of income protection laws		X			
Require landlords to accept alternatives to cash security deposits		X			
Streamline or update administrative processes for accessibility accommodation/modification requests related to a disability		X		X	
Enact a Responsible Banking Ordinance and establish a responsible banking program(s) to encourage local lenders to further fair housing as it relates to homeownership		X			
Offer assistance for home safety and accessibility modifications				X	X
Establish a Community Land Trust			X		

Possible actions	Increased competition for homes	Barriers limiting access	Limited supply for low-income households	Demand for a wider range of homes	Housing instability
Offer down payment and closing cost assistance to new homebuyers		X	X		
Offer short-term rental assistance					X
Establish a foreclosure prevention program					X
Create a good landlord program		X			X
Expand tenant-based rental assistance (e.g. beyond Housing Choice Vouchers)			X		X
Offer homeowner rehabilitation assistance programs					X
Integrate culturally competent practices into new and existing programs		X		X	
Create limited-equity cooperatives for affordable homeownership options			X		
Offer mobility counseling for housing voucher holders		X			
Offer security deposit/ first month's rent assistance		X			
Offer weatherization assistance					X
Expand multigenerational housing options				X	
Offer homeownership education and counseling		X			
Launch landlord recruitment and retention efforts for Housing Choice Vouchers (HCVs)		X			X
Establish employer-assisted housing programs	X	X			
Leverage land banks to return vacant, blighted properties to productive use	X				
Pursue redevelopment of public housing (e.g. RAD, Choice Neighborhoods, Mixed-Finance, Section 18, Section 22)			X		X
Adjust voucher payment standards to account for variation in submarket rental prices		X			
Launch a lead abatement initiative					X
Offer legal assistance for at-risk renters					X
Offer property tax relief for homeowners					X
Adopt proactive code enforcement practices					X
Offer renter tax credits			X		
Offer shared appreciation mortgages		X	X		
Offer mortgage subsidy programs		X	X		
Create a pilot that supports the development of diverse, lower-cost housing products, leveraging innovative design and construction techniques				X	
Offer renter education and counseling		X			
Create a landlord mitigation fund		X			X
Expand home-sharing partnerships			X		
Expand innovative models for service provision					X

Possible actions	Increased competition for homes	Barriers limiting access	Limited supply for low-income households	Demand for a wider range of homes	Housing instability
Engage and support construction employers to address the construction labor shortage through a holistic workforce development initiative	X				
Promote greater alignment between the housing and education sectors			X		X
Establish accountability mechanisms to ensure that tools/programs are delivering promised outcomes	X	X	X	X	X
Expand commercial improvement programs to include housing improvements as part of an overall place-based neighborhood revitalization strategy			X		
Expand broadband access through housing				X	X
Create an acquisition &/or preservation fund			X	X	X
Offer below-market financing for priority housing developments				X	
Offer capital subsidies for priority housing developments			X	X	
Expand use of project-based vouchers		X	X		
Establish a dedicated revenue source for affordable housing			X	X	X
Include resale restrictions for properties receiving subsidy or incentives	X		X		
Offer programs to support energy-efficiency retrofits					X
Expand access to capital for owners of unsubsidized affordable rental properties	X		X		
Apply for Section 108 Loan Guarantee Funds				X	
Target infrastructure investments to support priority housing development and neighborhood revitalization				X	
Extend affordability periods associated with development subsidies	X		X		
Offer financial incentives or financing for smaller-scale or infill housing products				X	
Use value capture mechanisms to invest in housing around large-scale public and private investments			X		X
Issue general obligation bonds for affordable housing			X		
Activate housing finance agency reserves to support development or preservation of priority housing	X		X		X
Increase use of multifamily private activity bonds to draw down 4% LIHTCs	X		X		X
Create a state housing tax credit to support priority housing development	X		X		X
Offer operating subsidies for affordable housing developments					X
Streamline prevailing wage requirements and offer a subsidy to cover prevailing wage costs for affordable unit construction	X				
Establish a regional housing trust fund	X		X		X
Establish a regional Transit-Oriented Development Fund				X	
Offer incentives for inclusion of home safety and accessibility features in new developments or redevelopments				X	X
Leverage publicly and partner-owned property for priority housing development	X		X		

Possible actions	Increased competition for homes	Barriers limiting access	Limited supply for low-income households	Demand for a wider range of homes	Housing instability
Establish a regional housing trust fund	X		X		X
Establish a regional Transit-Oriented Development Fund				X	
Offer incentives for inclusion of home safety and accessibility features in new developments or redevelopments				X	X
Leverage publicly and partner-owned property for priority housing development	X		X		
Leverage Opportunity Zones for priority housing development			X	X	
Establish rent regulations			X		X
Allow and support the development of Accessory Dwelling Units (ADUs)			X	X	
Increase the predictability of the regulatory process	X			X	
Offer a density bonus as an incentive for priority housing developments			X		
Establish housing rehabilitation codes to streamline the rehabilitation process	X				
Establish an inclusionary housing policy			X		
Implement growth boundaries to encourage more efficient land use	X				
Pass linkage fees (or affordable housing impact fees) to support priority housing development			X		
Amend zoning to allow by-right development of diverse housing types	X			X	
Establish or expand mixed-use zoning				X	
Revise land use standards to encourage small lot development				X	
Establish housing preservation/conservation zoning			X		X
Reduce (or eliminate) parking requirements for residential development				X	
Reduce or waive impact fees	X				
Modernize construction standards and building codes					X
Remove barriers in rezoning processes	X			X	
Establish rights of first refusal on qualifying developments			X		
Create a transfer of development rights program	X				
Create a transfer of development rights program to support housing affordability	X				
Enact zoning changes to allow for or expand higher density residential development	X				
Enact zoning changes to allow or expand lower-cost housing types	X			X	
Offer incentives for the development of lower-cost housing types	X			X	
Remove barriers to development with green tape development review	X				
Offer expedited permitting for qualifying projects	X				
Offer tax abatements or exemptions for qualified development projects			X		
Tax incentives for the maintenance and rehabilitation of unsubsidized affordable rental properties			X		X
Pilot a Dollar Home Program			X		
Promote joint ventures between for-profit and non-profit developers	X		X		
Develop comprehensive plans or keep the housing element up to date to clarify development expectations	X				
Pilot a Master Lease program		X	X		

Possible actions	Increased competition for homes	Barriers limiting access	Limited supply for low-income households	Demand for a wider range of homes	Housing instability
Tax incentives for the maintenance and rehabilitation of unsubsidized affordable rental properties			X		X
Pilot a Dollar Home Program			X		
Promote joint ventures between for-profit and non-profit developers	X		X		
Develop comprehensive plans or keep the housing element up to date to clarify development expectations	X				
Pilot a Master Lease program		X	X		

Table 2. Actions categorized by type of action

Possible actions	Information Access & Data Infrastructure	Innovative Partnerships	Program Delivery	Land Use Housing Policies & Processes	Non-Land Use Housing Policies & Processes	Development Financing
Build the capacity of non-profit developers	X	X	X			
Establish a preservation early warning system	X					
Clarify & strengthen mechanisms for fair housing enforcement	X					
Expand fair housing laws					X	
Issue property management guidance (or other support) for smaller-scale property owners	X					
Assess displacement risk	X					
Launch a housing education and outreach campaign	X					
Make it easier for households in need to find and apply for subsidized housing and services	X					
Centralize information, streamline processes, and market availability of development financing and incentives for priority types of housing developments	X					
Create a regional housing consortium to coordinate acceptance and use of federal, state and regional funds		X				
Facilitate regular peer learning and coordination among jurisdictions on key housing issues		X				
Establish demolition taxes and/or condominium conversion fees to fund priority housing development					X	
Update the property tax structure to a land value taxation approach					X	
Create a decision-making framework to establish and implement shared priorities for new development					X	
Establish energy-efficiency standards					X	
Strengthen protections for renters (just cause eviction standards, notice requirements, etc.)					X	
Enact source of income protection laws					X	
Require landlords to accept alternatives to cash security deposits					X	

Possible actions	Information Access & Data Infrastructure	Innovative Partnerships	Program Delivery	Land Use Housing Policies & Processes	Non-Land Use Housing Policies & Processes	Development Financing
Establish energy-efficiency standards					X	
Strengthen protections for renters (just cause eviction standards, notice requirements, etc.)					X	
Enact source of income protection laws					X	
Require landlords to accept alternatives to cash security deposits					X	
Streamline or update administrative processes for accessibility accommodation/modification requests related to a disability					X	
Enact a Responsible Banking Ordinance and establish a responsible banking program(s) to encourage local lenders to further fair housing as it relates to homeownership			X		X	
Offer assistance for home safety and accessibility modifications			X			
Establish a Community Land Trust			X			
Offer down payment and closing cost assistance to new homebuyers			X			
Offer short-term rental assistance			X			
Establish a foreclosure prevention program			X			
Create a good landlord program			X			
Expand tenant-based rental assistance (e.g. beyond Housing Choice Vouchers)			X			
Offer homeowner rehabilitation assistance programs			X			
Integrate culturally competent practices into new and existing programs			X			
Create limited-equity cooperatives for affordable homeownership options			X			
Offer mobility counseling for housing voucher holders			X			
Offer security deposit/ first month's rent assistance			X			
Offer weatherization assistance			X			
Expand multigenerational housing options			X		X	X
Offer homeownership education and counseling	X		X			
Launch landlord recruitment and retention efforts for Housing Choice Vouchers (HCVs)	X		X			
Establish employer-assisted housing programs			X			
Leverage land banks to return vacant, blighted properties to productive use		X	X			
Pursue redevelopment of public housing (e.g. RAD, Choice Neighborhoods, Mixed-Finance, Section 18, Section 22)		X	X			
Adjust voucher payment standards to account for variation in submarket rental prices			X		X	
Launch a lead abatement initiative			X		X	
Offer legal assistance for at-risk renters			X		X	

Possible actions	Information Access & Data Infrastructure	Innovative Partnerships	Program Delivery	Land Use Housing Policies & Processes	Non-Land Use Housing Policies & Processes	Development Financing
Pursue redevelopment of public housing (e.g. RAD, Choice Neighborhoods, Mixed-Finance, Section 18, Section 22)		X	X			
Adjust voucher payment standards to account for variation in submarket rental prices			X		X	
Launch a lead abatement initiative			X		X	
Offer legal assistance for at-risk renters			X		X	
Offer renter tax credits			X		X	
Offer shared appreciation mortgages			X			
Offer mortgage subsidy programs			X			
Create a pilot that supports the development of diverse, lower-cost housing products, leveraging innovative design and construction techniques			X		X	
Offer renter education and counseling			X		X	
Create a landlord mitigation fund		X	X			
Expand home-sharing partnerships			X		X	
Expand innovative models for service provision			X		X	
Engage and support construction employers to address the construction labor shortage through a holistic workforce development initiative		X	X			
Promote greater alignment between the housing and education sectors		X	X			
Establish accountability mechanisms to ensure that tools/programs are delivering promised outcomes	X		X			
Expand commercial improvement programs to include housing improvements as part of an overall place-based neighborhood revitalization strategy		X	X			
Expand broadband access through housing		X				
Create an acquisition &/or preservation fund						X
Offer below-market financing for priority housing developments						X
Offer capital subsidies for priority housing developments						X
Expand use of project-based vouchers						X
Establish a dedicated revenue source for affordable housing						X
Include resale restrictions for properties receiving subsidy or incentives						X
Offer programs to support energy-efficiency retrofits			X			X
Expand access to capital for owners of unsubsidized affordable rental properties						X
Apply for Section 108 Loan Guarantee Funds						X

Possible actions	Information Access & Data Infrastructure	Innovative Partnerships	Program Delivery	Land Use Housing Policies & Processes	Non-Land Use Housing Policies & Processes	Development Financing
Expand use of project-based vouchers						X
Establish a dedicated revenue source for affordable housing						X
Include resale restrictions for properties						X
Target infrastructure investments to support priority housing development and neighborhood revitalization			X		X	X
Extend affordability periods associated with development subsidies						X
Offer financial incentives or financing for smaller-scale or infill housing products						X
Use value capture mechanisms to invest in housing around large-scale public and private investments						X
Issue general obligation bonds for affordable housing						X
Activate housing finance agency reserves to support development or preservation of priority housing						X
Increase use of multifamily private activity bonds to draw down 4% LIHTCs						X
Create a state housing tax credit to support priority housing development						X
Offer operating subsidies for affordable housing developments						X
Streamline prevailing wage requirements and offer a subsidy to cover prevailing wage costs for affordable unit construction						X
Establish a regional housing trust fund		X	X			X
Establish a regional Transit-Oriented Development Fund		X				X
Offer incentives for inclusion of home safety and accessibility features in new developments or redevelopments					X	X
Leverage publicly and partner-owned property for priority housing development		X	X			X
Leverage Opportunity Zones for priority housing development		X				X
Establish rent regulations				X		
Allow and support the development of Accessory Dwelling Units (ADUs)				X		
Increase the predictability of the regulatory process				X		
Offer a density bonus as an incentive for priority housing developments				X		
Establish housing rehabilitation codes to streamline the rehabilitation process				X		
Establish an inclusionary housing policy				X		
Implement growth boundaries to encourage more efficient land use				X		
Pass linkage fees (or affordable housing impact fees) to support priority housing development				X		

Possible actions	Information Access & Data Infrastructure	Innovative Partnerships	Program Delivery	Land Use Housing Policies & Processes	Non-Land Use Housing Policies & Processes	Development Financing
Leverage Opportunity Zones for priority housing development		X				X
Establish rent regulations				X		
Allow and support the development of Accessory Dwelling Units (ADUs)				X		
Increase the predictability of the regulatory process				X		
Offer a density bonus as an incentive for priority housing developments				X		
Establish housing rehabilitation codes to streamline the rehabilitation process				X		
Establish an inclusionary housing policy				X		
Implement growth boundaries to encourage more efficient land use				X		
Pass linkage fees (or affordable housing impact fees) to support priority housing development				X		
Amend zoning to allow by-right development of diverse housing types				X		
Establish or expand mixed-use zoning				X		
Revise land use standards to encourage small lot development				X		
Establish housing preservation/conservation zoning				X		
Reduce (or eliminate) parking requirements for residential development				X		
Reduce or waive impact fees				X		
Modernize construction standards and building codes				X		
Remove barriers in rezoning processes				X		
Establish rights of first refusal on qualifying developments				X		
Create a transfer of development rights program				X		
Create a transfer of development rights program to support housing affordability				X		
Enact zoning changes to allow for or expand higher density residential development				X		
Enact zoning changes to allow or expand lower-cost housing types				X		
Offer incentives for the development of lower-cost housing types				X		X
Remove barriers to development with green tape development review				X		
Offer expedited permitting for qualifying projects				X		
Offer tax abatements or exemptions for qualified development projects					X	X
Tax incentives for the maintenance and rehabilitation of unsubsidized affordable rental properties					X	X
Pilot a Dollar Home Program				X		
Promote joint ventures between for-profit and non-profit developers		X				X
Develop comprehensive plans or keep the housing element up to date to clarify development expectations				X		
Pilot a Master Lease program		X	X			X

Possible actions	Information Access & Data Infrastructure	Innovative Partnerships	Program Delivery	Land Use Housing Policies & Processes	Non-Land Use Housing Policies & Processes	Development Financing
Offer expedited permitting for qualifying projects				X		
Offer tax abatements or exemptions for qualified development projects					X	X
Tax incentives for the maintenance and rehabilitation of unsubsidized affordable rental properties					X	X
Pilot a Dollar Home Program				X		
Promote joint ventures between for-profit and non-profit developers		X				X
Develop comprehensive plans or keep the housing element up to date to clarify development expectations				X		
Pilot a Master Lease program		X	X			X

Table 3. Actions most relevant to each regional housing submarket

Possible actions	Regionwide	Submarket 1	Submarket 2	Submarket 3	Submarket 4	Submarket 5	Submarket 6	Submarket 7	Submarket 8	Submarket 9	Submarket 10	Submarket 11	Submarket 12
Build the capacity of non-profit developers	X												
Establish a preservation early warning system	X												
Clarify & strengthen mechanisms for fair housing enforcement				X				X	X				X
Expand fair housing laws		X	X	X				X			X		X
Issue property management guidance (or other support) for smaller-scale property owners					X	X		X		X		X	X
Assess displacement risk	X												
Launch a housing education and outreach campaign	X												
Make it easier for households in need to find and apply for subsidized housing and services		X	X	X				X	X		X		
Centralize information, streamline processes, and market availability of development financing and incentives for priority types of housing developments	X												
Create a regional housing consortium to coordinate acceptance and use of federal, state and regional funds	X												
Facilitate regular peer learning and coordination among jurisdictions on key housing issues	X												
Establish demolition taxes and/or condominium conversion fees to fund priority housing development			X			X		X	X	X		X	X
Update the property tax structure to a land value taxation approach						X		X		X		X	
Create a decision-making framework to establish and implement shared priorities for new development		X	X	X	X	X	X	X	X	X	X	X	X
Establish energy-efficiency standards				X		X						X	
Strengthen protections for renters (just cause eviction standards, notice requirements, etc.)				X	X	X		X		X		X	X
Enact source of income protection laws		X			X			X		X	X		X
Require landlords to accept alternatives to cash security deposits		X			X			X		X	X		X
Streamline or update administrative processes for accessibility accommodation/modification requests related to a disability		X	X		X				X	X	X		
Enact a Responsible Banking Ordinance and establish a responsible banking program(s) to encourage local lenders to further fair housing as it relates to homeownership						X					X		X
Offer assistance for home safety and accessibility modifications			X		X			X		X	X		
Establish a Community Land Trust		X		X		X	X	X			X		X

Possible actions	Regionwide	Submarket 1	Submarket 2	Submarket 3	Submarket 4	Submarket 5	Submarket 6	Submarket 7	Submarket 8	Submarket 9	Submarket 10	Submarket 11	Submarket 12
Offer down payment and closing cost assistance to new homebuyers		X		X									
Offer short-term rental assistance				X		X		X					
Establish a foreclosure prevention program			X	X		X		X	X		X		
Create a good landlord program			X	X	X	X		X		X	X	X	X
Expand tenant-based rental assistance (e.g. beyond Housing Choice Vouchers)		X	X	X			X	X			X	X	X
Offer homeowner rehabilitation assistance programs		X	X					X			X	X	
Integrate culturally competent practices into new and existing programs	X												
Create limited-equity cooperatives for affordable homeownership options		X	X	X				X			X		
Offer mobility counseling for housing voucher holders		X	X	X		X	X				X		X
Offer security deposit/first month's rent assistance		X		X				X			X		
Offer weatherization assistance			X		X	X		X	X		X		
Expand multigenerational housing options		X	X	X				X	X		X		
Offer homeownership education and counseling	X												
Launch landlord recruitment and retention efforts for Housing Choice Vouchers (HCVs)		X	X	X	X	X					X		
Establish employer-assisted housing programs												X	X
Leverage land banks to return vacant, blighted properties to productive use				X	X	X		X		X			
Pursue redevelopment of public housing (e.g. RAD, Choice Neighborhoods, Mixed-Finance, Section 18, Section 202)	X												
Adjust voucher payment standards to account for variation in submarket rental prices		X				X	X				X		
Launch a lead abatement initiative						X		X	X		X	X	
Offer legal assistance for at-risk renters			X	X				X				X	
Offer property tax relief for homeowners		X			X			X	X		X		
Adopt proactive code enforcement practices						X		X		X		X	X
Offer renter tax credits				X				X					
Offer shared appreciation mortgages		X		X		X	X	X			X		X
Offer mortgage subsidy programs		X				X	X				X		X
Create a pilot that supports the development of diverse, lower-cost housing products, leveraging innovative design and construction techniques			X	X						X			
Offer renter education and counseling	X												
Create a landlord mitigation fund		X	X	X	X	X		X		X	X		X
Expand home-sharing partnerships		X	X	X					X		X		
Expand innovative models for service provision				X					X		X		

Possible actions	Regionwide	Submarket 1	Submarket 2	Submarket 3	Submarket 4	Submarket 5	Submarket 6	Submarket 7	Submarket 8	Submarket 9	Submarket 10	Submarket 11	Submarket 12
Engage and support construction employers to address the construction labor shortage through a holistic workforce development initiative	X												
Promote greater alignment between the housing and education sectors	X												
Establish accountability mechanisms to ensure that tools/programs are delivering promised outcomes	X												
Expand commercial improvement programs to include housing improvements as part of an overall place-based neighborhood revitalization strategy				X				X					
Expand broadband access through housing	X												
Create an acquisition &/or preservation fund		X	X	X	X	X	X			X			X
Offer below-market financing for priority housing developments			X	X			X		X	X			
Offer capital subsidies for priority housing developments		X	X	X			X	X	X	X	X		X
Expand use of project-based vouchers		X		X		X	X	X			X		X
Establish a dedicated revenue source for affordable housing		X	X	X				X	X	X	X	X	X
Include resale restrictions for properties receiving subsidy or incentives		X				X	X				X		X
Offer programs to support energy-efficiency retrofits		X	X	X	X	X			X	X	X	X	
Expand access to capital for owners of unsubsidized affordable rental properties					X	X	X			X			
Apply for Section 108 Loan Guarantee Funds								X					X
Target infrastructure investments to support priority housing development and neighborhood revitalization										X			X
Extend affordability periods associated with development subsidies		X		X		X	X				X		
Offer financial incentives or financing for smaller-scale or infill housing products		X	X	X	X		X	X	X	X	X		
Use value capture mechanisms to invest in housing around large-scale public and private investments						X							X
Issue general obligation bonds for affordable housing	X												
Activate housing finance agency reserves to support development or preservation of priority housing	X												
Increase use of multifamily private activity bonds to draw down 4% LIHTCs	X												
Create a state housing tax credit to support priority housing development	X												
Offer operating subsidies for affordable housing developments	X												
Streamline prevailing wage requirements and offer a subsidy to cover prevailing wage costs for affordable unit construction	X												

Possible actions	Regionwide	Submarket 1	Submarket 2	Submarket 3	Submarket 4	Submarket 5	Submarket 6	Submarket 7	Submarket 8	Submarket 9	Submarket 10	Submarket 11	Submarket 12
Establish a regional housing trust fund	X												
Establish a regional Transit-Oriented Development Fund						X		X				X	X
Offer incentives for inclusion of home safety and accessibility features in new developments or redevelopments		X	X						X	X	X		
Leverage publicly and partner-owned property for priority housing development		X	X	X			X	X			X	X	X
Leverage Opportunity Zones for priority housing development	X												
Establish rent regulations		X		X		X	X	X			X		
Allow and support the development of Accessory Dwelling Units (ADUs)			X						X	X	X		
Increase the predictability of the regulatory process	X												
Offer a density bonus as an incentive for priority housing developments		X	X			X	X	X			X	X	X
Establish housing rehabilitation codes to streamline the rehabilitation process			X			X						X	
Establish an inclusionary housing policy		X	X			X	X	X			X		X
Implement growth boundaries to encourage more efficient land use	X												
Pass linkage fees (or affordable housing impact fees) to support priority housing development	X												
Amend zoning to allow by-right development of diverse housing types		X	X	X			X	X		X			
Establish or expand mixed-use zoning		X	X				X	X		X			X
Revise land use standards to encourage small lot development		X	X	X			X	X	X	X	X	X	
Establish housing preservation/conservation zoning					X	X	X	X			X	X	X
Reduce (or eliminate) parking requirements for residential development					X	X		X				X	X
Reduce or waive impact fees			X	X						X			X
Modernize construction standards and building codes			X							X			
Remove barriers in rezoning processes			X	X						X			X
Establish rights of first refusal on qualifying developments		X	X			X	X						
Create a transfer of development rights program									X				
Create a transfer of development rights program to support housing affordability				X				X			X	X	X
Enact zoning changes to allow for or expand higher density residential development			X	X			X	X		X			X
Enact zoning changes to allow or expand lower-cost housing types		X	X	X			X	X	X	X	X		
Offer incentives for the development of lower-cost housing types		X	X	X			X	X		X	X		
Remove barriers to development with green tape development review			X										X

Possible actions	Regionwide	Submarket 1	Submarket 2	Submarket 3	Submarket 4	Submarket 5	Submarket 6	Submarket 7	Submarket 8	Submarket 9	Submarket 10	Submarket 11	Submarket 12
Offer expedited permitting for qualifying projects			X										X
Offer tax abatements or exemptions for qualified development projects		X	X	X				X		X	X	X	X
Tax incentives for the maintenance and rehabilitation of unsubsidized affordable rental properties													X
Pilot a Dollar Home Program				X						X			
Promote joint ventures between for-profit and non-profit developers	X												
Develop comprehensive plans or keep the housing element up to date to clarify development expectations	X												
Pilot a Master Lease program		X	X	X		X		X					X

CASE STUDIES

Best practice case studies from around the country were identified to inform the RHS Implementer's Toolkit. These examples illustrate how housing policy and funding models, plus innovative partnerships, can be turned into scalable strategies to move the market in Central Ohio.

Specific criteria guided the selection of case studies:

- **Applicability to the range of submarket conditions in Central Ohio**
- **Replicability (in terms of political feasibility, resource availability, and regulatory authority)**
- **Actions noted as priorities for more information by stakeholders participating in the RHS process**
- **Impact on key housing issues identified in the Central Ohio region**

They are organized around the five core regional housing issues that shape the RHS: 1) increased competition for homes, 2) barriers to accessing homes, 3) limited supply of homes for low-income households, 4) demand for homes that serve a wider range of ages, abilities, and households, and 5) housing instability among Central Ohioans.

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Increased competition for homes

- Adaptive Re-use of School Buildings – Des Moines, Iowa
- Multi-Family TIF Purchase-Rehab Program – Chicago, Illinois
- Housing Innovation Lab and Compact Living Pilot – Boston, Massachusetts
- Housing for Rural Homeless/Seasonal Workers – Yakima County, Washington

Barriers limiting access to homes

- Down payment Assistance Loan Program – San Francisco, California
- Live Near Your Work Program – City of Baltimore, Maryland
- Sweat Equity – Federal Program
- Limited Equity Housing Cooperative – New York, New York
- Responsible Banking Ordinance – Pittsburgh, Pennsylvania
- Source of Income Anti-Discrimination Ordinance - Denver, Colorado
- Affordable Housing Tax Credit Program – State of Illinois

Limited supply of homes priced for low-income households

- General Obligation Bonds – Portland, Oregon
- Atlanta Beltline Affordable Housing Trust Fund (BAHTF) – Atlanta, Georgia
- Workforce Housing Fund – State of Massachusetts
- Atlanta Housing Opportunity Bond Financing – Atlanta, Georgia
- Affordable and Workforce Housing in a Rural Setting – Moab, Utah
- Affordable Housing Tax Increment Financing – State of Minnesota
- Class S incentive – Cook County, Illinois

Demand for homes that can serve a wider range of ages, abilities, and households

- The SMART Housing Program - Austin, Texas
- Health System Development Partnership – Clendenin, West Virginia
- Home and Community Based Services Waiver Program – State of Indiana
- Rural Rental Housing Direct Loans – Arcata, California
- Housing instability among Central Ohioans
- Condo Conversion Protection – Seattle, Washington
- Menu of Rural Programs – Southwest Tennessee
- Homeowners' Emergency Mortgage Assistance Program / ACT 91 - State of Pennsylvania
- Community Land Trust – Oakland, California
- Housing Support Program for Math, Science and Special Education Teachers – State of New York

INCREASED COMPETITION FOR HOMES

Adaptive Re-use of School Buildings – Des Moines, Iowa

Community Housing Initiatives, a developer based out of Spencer, Iowa, spent \$4.5 million, with a mixture of grants and loans, to renovate a historic former Phenix Elementary School, into 17 apartments for artists. Another Kansas City-based developer, Foutch Brothers LLC, has recently converted two school buildings into 140 apartments at a cost of \$8 million. Both projects utilized Historic Preservation Tax Credits. These projects serve a range of affordability types from workforce housing, to “artist apartments” to affordable units.

Lessons learned

Communities and developers often have untapped resources that can be used to provide housing. However, projects that take advantage of these resources can be complex, often requiring support from grants and tax credits at the State and Federal level. Efforts to reduce the associated compliance burden and expedite timelines can help make these types of deals possible.

Other Similar Programs

- In West Rutland, Vermont a nonprofit addresses the need for affordable senior housing by reusing existing community buildings.
- In West Des Moines, Iowa Community Housing Initiative renovated of Phenix Elementary School for artist apartments.
- In New London, Connecticut a historic 1898 school is converted into affordable housing.

See: [Rutland Nonprofit turns Community Buildings in Senior Housing](#)

See: [Developers Turn Old Iowa School Buildings into Apartments](#)

See: [Old School Transformed into Affordable Housing in Connecticut](#)

Multi-Family TIF Purchase-Rehab Program – Chicago, Illinois

Allocates TIF revenues to support the redevelopment of vacant and foreclosed apartment buildings within specified TIF districts as affordable housing. Private developers are eligible to receive grant funding of up to 50 percent of the total project cost, and eligibility is limited to the purchase and rehabilitation of buildings with six or more units where “substantial rehabilitation” is required (To reach the six-unit threshold, developers may group smaller buildings in a two-block radius.). The redeveloped units must remain affordable to households earning up to 50 percent of the area median income for at least 15 years. The city partners with Community Investment Corp, a private lender, to manage the program.

Lessons learned

Other states have been able to use tax increment financing to promote housing in ways that are not yet easily possible within the State of Ohio.

It is important to consider the nature of multifamily transactions to ensure mechanisms like TIF have their full impact. For instance, a large number of multifamily sales occur between owners with no government representation. Cash transactions are very common in the multifamily industry and participants may not be aware of or familiar with these mechanisms, nor want the process to slow down a potential purchase opportunity. As such, public entities may need to create a streamlined process with heavy marketing to create early awareness for real estate investors. Some jurisdictions have implemented policies like the right of first refusal, with early notice requirements for the sale of certain types of buildings, to allow public agencies the time and notice to prepare to participate in these kinds of transactions. Having fast-acting capital is often key, especially for acquisition/preservation deals.

See: [Multi-Family TIF Purchase-Rehab Program](#)

Housing Innovation Lab and Compact Living Pilot – Boston, Massachusetts

In 2014, with the release of *Housing A Changing City: Boston 2030*, Mayor Martin J. Walsh called for the creation of a Housing Innovation Lab (iLab) to respond to a need for exploration and acceleration in the housing field to help the City address its growing housing needs. In 2015, with startup funding from a Bloomberg Philanthropies Innovation Team Grant, the iLab was established and in 2017, the city committed funding to ensure the continuation of this work. Projects from the lab include a Compact Living Pilot, Plugin Housing Initiative, Housing with Public Assets, Intergenerational Homeshare Pilot, Additional Dwelling Unit Pilot, Urban Housing Unit Roadshow, Housing Innovation Competition, and a Density Bonus Pilot, among others.

One program emerging from the lab is the Compact Living Pilot. The Boston Planning & Development Agency (BPDA) approved a Compact Living two-year pilot program, creating clear guidelines for new residential units that are smaller in size than typical units. Compact Living is a model of development in Boston's current housing context. Given the increasing cost of living and expected population growth, Compact Living units offer a cost- and space-efficient way of building more units to accommodate the growing demand for housing. Spurred by lifestyle and demographic changes such as decreasing family size, shifts in household makeup, increasing openness to sharing, reduced reliance on ownership, alternative family compositions, and advances in technology, many Boston residents are open to smaller living space in exchange for the convenience of location and amenities.

Lessons learned

Lifestyle and demographic changes offer the opportunity for re-visioning housing and integrating more housing at different price points into communities. The housing innovation lab has produced several impactful projects; however, any lab-based project must include strong leadership and collaboration that can not only ideate the project but implement it, and eventually bring successful ideas to scale. A dedicated revenue stream of funding is important to keeping talent in management/director roles for these labs.

See: [Housing Innovation Lab](#)

See: [Boston Compact Living Pilot](#)

Housing for Rural Homeless/Seasonal Workers – Yakima County, Washington

In rural communities, agricultural production relies in part on workers hired for an entire season by farms, which may or may not provide on-site housing. Off-site workers require flexible and affordable housing. Consecha Court, a development constructed by the Yakima Housing Authority, targets the seasonal worker population and consists of 10 two-bedroom units in 5 duplex buildings. Workers may share bedrooms, and there are facilities for families. Rents are set at \$6 per day for workers sharing bedrooms and \$15 a day for a single bedroom. The project was funded through a USDA Section 514/516 Farm Labor Housing Loan and Grant, CDBG Housing Enhancement Funds, and the Washington State Housing Fund.

Previously, during the winter months when farmworkers are not occupying the facility, Consecha Court was shuttered. The County approached USDA to permit it to open the facility for temporary housing for families experiencing homelessness, resulting in cost savings and providing support for approximately 89 individuals for over 1,900 bed nights.

Lessons learned

Creative use of federal (USDA) programs by local governments may allow for the creation of affordable housing in rural areas. When crafting a program such as this, it is important to emphasize rental/tenant agreements that accommodate the fluid nature of residents. Not only are these positions seasonal but they may experience turnover.

See: [Yakima County, Washington – Creative Use of Farmworker Housing Aids Homeless Families](#)

BARRIERS LIMITING ACCESS TO HOMES

Down payment Assistance Loan Program – San Francisco, California

Structured as a shared appreciation mortgage that requires no payments over the loan term, this program allows for assistance of up to \$375,000 to support home purchases for low- and middle-income first-time homebuyers seeking to buy a market-rate principal residence. The city holds a lottery to distribute its assistance in the face of high demand. The form of the loan is a down payment loan to bid on a property on San Francisco's open market, serving as a silent second loan that requires no monthly payments for 30 years, or until the property is sold. The owner pays the Mayor's Office of Housing and Community Development back the principal amount, plus an equitable share of appreciation. The loan must be used on the down payment of a single unit that will become a primary residence. The owner can re-sell the unit at market prices.

Lessons learned

Down payment assistance is an effective tool that can empower low- to middle-income borrowers to access homeownership and build wealth while supporting broader community development goals. These are most effective in areas that are experiencing growth in property values. This type of program is not limited to public administration; private entities, especially with the support of public partners can also implement these programs. Programs delivered through a public-private partnership may be able to move more quickly and bring more funding to bear. When designing these programs, it is important to consider market dynamics to ensure program requirements do not unintentionally bar participants from accessing homes in higher opportunity areas (e.g. by setting maximum home prices too low).

Other Similar Programs

- Arlington Virginia's Moderate-Income Purchase Assistance Program makes available down payment assistance of up to 25 percent of the home purchase price through a shared appreciation mortgage to first-time homebuyers. The shared percentage of appreciation can be as high as 25 percent. In addition to being a first-time homebuyer and meeting income limits, buyers must also have a minimum credit score of 660 and secure a pre-qualification letter for a mortgage from an approved lender.
- The City of Boulder's CO H2O Loan program offers borrowers up to \$50,000 in down payment assistance (up to 15 percent of the value of a home) through a shared appreciation mortgage called the H2O loan. The funds must be repaid on sale of the home or after 15 years, whichever comes first, plus a share of home price appreciation. Eligible applicants must be low-income first-time homebuyers who work within the city limits.

See: [Down payment Assistance Loan Program](#)

Live Near Your Work Program – City of Baltimore, Maryland

In rural communities, agricultural production relies in part on workers hired for an entire season by farms, which may or may not provide on-site housing. Off-site workers require flexible and affordable housing. Consecha Court, a development constructed by the Yakima Housing Authority, targets the seasonal worker population and consists of 10 two-bedroom units in 5 duplex buildings. Workers may share bedrooms, and there are facilities for families. Rents are set at \$6 per day for workers sharing bedrooms and \$15 a day for a single bedroom. The project was funded through a USDA Section 514/516 Farm Labor Housing Loan and Grant, CDBG Housing Enhancement Funds, and the Washington State Housing Fund.

Previously, during the winter months when farmworkers are not occupying the facility, Consecha Court was shuttered. The County approached USDA to permit it to open the facility for temporary housing for families experiencing homelessness, resulting in cost savings and providing support for approximately 89 individuals for over 1,900 bed nights.

Lessons learned

Creative use of federal (USDA) programs by local governments may allow for the creation of affordable housing in rural areas. When crafting a program such as this, it is important to emphasize rental/tenant agreements that accommodate the fluid nature of residents. Not only are these positions seasonal but they may experience turnover.

See: [Live Near York Work Baltimore](#)

Sweat Equity – Federal Program

Sweat equity is a non-monetary contribution that the individuals or founders of a company make towards the company. Cash-strapped startups and business owners typically use sweat equity to fund their companies. In real estate, some owners make DIY improvements on old houses and sell them at higher market value than their value before the renovations. Sweat Equity can be an acceptable source of funds for HomeReady mortgage loans provided lenders document that the mortgage is originated under a specific lending program and the lending program is managed by a strong, experienced nonprofit organization.

After sweat equity is contributed toward the down payment, the borrower must also contribute at least 3% from his or her own funds. For one-unit properties, a minimum down payment of 5% is required – 2% sweat equity and a maximum LTV ratio of 95%.

Lessons learned

Allowing borrowers to increase their equity through their efforts can assist low- to middle-income homebuyers in acquiring properties. The principles of this program can be applied in the context of governmental and private lending programs. Sweat equity programs must set clear standards in the quality of work that is performed within the transaction and include a team of third-party evaluators to ensure the improvements meet standards.

See: [refer to the Eligibility Matrix for maximum LTV ratios](#)

See: [Mutual Self-Help](#)

Limited Equity Housing Cooperative – New York, New York

A limited-equity housing cooperative (LEHC) is a residential development owned and managed by a democratically governed, nonprofit cooperative corporation, typically made up of tenants. This corporation is composed of members of the LEHC, which usually owns the property through a blanket mortgage covering all of the units. As indicated in the name, a LEHC limits the amount of equity a member can earn upon resale of their unit (and membership share) to preserve the cooperative's affordability for future generations. LEHCs, like most affordable housing projects, need subsidies, below-market interest rates, tax breaks, and other monetary assistance to get started. Getting that subsidy is one of the greatest hurdles to developing more of them.

In New York City, many LEHC's exist, and are typically financed through the National Cooperative Bank. The nonprofit and the bank have joined forces to fill in the gap. At the end of October, the National Cooperative Bank announced that it was extending a \$3.7 million line of credit to HomeOwnership Lending, LLC, a subsidiary of Urban Homesteading Assistance Board. The line of credit will allow HomeOwnership Lending to offer loans of at least \$10,000 for 15-year fixed-rate terms to prospective LEHC members earning between 30 and 165 percent of area median income — the eligible income band for NYC's Housing Development Fund Corporation program. HomeOwnership Lending will also make loans to the buildings.

Lessons learned

Limited Equity Housing Cooperatives are a means of achieving affordability of housing over a period of time. These have been effective in areas where housing costs have risen rapidly. At their start, these programs require subsidies but ultimately can have a positive long-term return and impact on the availability of affordable housing. LEHC structures require management teams that have in-depth experience in bringing other subsidies to the table including tax credits, grants, and other funds. Further, it is important to consider surrounding market dynamics when structuring these cooperatives – upfront costs and effective resale formulas will vary based on the market context.

See: [Housing Development Fund Corporation](#)

See: [A Lifeline for Preserving Limited-Equity Co-Ops in New York](#)

Responsible Banking Ordinance – Pittsburgh, Pennsylvania

In 2012, the City of Pittsburgh enacted legislation that amended the City of Pittsburgh Code, Title Two-Fiscal, Article III-Depositories, Chapter 221-Contracts, by requiring financial institutions seeking to become City Depositories to commit to community reinvestment and responsible banking (the “Responsible Banking Ordinance”). Under the Responsible Banking Ordinance, to be considered for a city contract, banks must submit detailed plans outlining their goals that address the volume of home loans and small business loans they will make in the city, particularly in low- and moderate-income areas that historically have not been targeted for investment. Banks also must describe what they’re doing to address the credit needs of low- and moderate-income residents. The legislation also instructs the City Controller to evaluate banks with which the City does business as to their success or failure in meeting this commitment.

Lessons learned

Responsible banking ordinances/resolutions offer a relatively cost-free vehicle to induce lenders to act in ways that will be beneficial to the community. It is important for local governments to build strong banking relationships and involve financial institution partners in the development of this type of policy to ensure there is a widespread understanding of its goals and what will make it effective.

Other Similar Programs

- Summary of Responsible Banking Ordinances by the National Community Reinvestment Coalition notes similar programs in Cleveland, Philadelphia, Los Angeles, New York, Seattle, Portland, Boston, Chicago, Minneapolis, Kansas City, and San Jose.

See: [Summary of Local Responsible Banking Ordinances](#)

See: [Code of Ordinances Pittsburgh](#)

Source of Income Anti-Discrimination Ordinance – Denver, Colorado

Denver City Council approved the Source of Income anti-discrimination ordinance, effective January 1, 2019. Denver has now joined sixty-five cities and counties and 14 states in enacting Source of Income anti-discrimination protections.

The goal of the ordinance is to expand access to affordable housing in the face of unprecedented demand and ensure more families have access to existing homes. Income other than wages, such as social security, Housing Choice Vouchers/Section 8, child support, student loans, veteran or disability benefits, etc. are examples of incomes that have prompted landlords to turn renters away. By ensuring no person is discriminated against based on the type of income they use to pay for their home, this ordinance is intended to help keep families housed. Since January 1, 2019, when the law went into effect, advertisements that tout “no section 8 or housing vouchers” are no longer be allowed. Each person who applies for a rental must be given an equal opportunity for housing as those with traditional sources of income. If an individual experiences a possible violation of this law, they are encouraged to contact Denver’s Anti-Discrimination Office and do not need an attorney to file. When a complaint is filed, the City conducts an investigation and facilitates settlement negotiations if discrimination is found. Denver also leverages this process to help connect complainants with other supports they may need, such as unemployment benefits or other human services resources.

Lessons learned

Anti-discrimination ordinances are a means of allowing families and other renters more flexibility in their access to housing. Communities codifying ordinances on anti-discrimination need to create a mechanism to regularly adjust and update metrics as community outcomes become more equitable and diverse. Often codified initiatives like this can become dated if not continuously evaluated or the ordinance process is too onerous locally. Establishing clear enforcement mechanisms is key to having an impact on this type of policy. Some jurisdictions conduct random checks by sending fake prospective tenants at random to different listings; many create hotlines where individuals can call when they’ve experienced discrimination, which triggers an investigation. In the case of Denver, these processes are designed to help reduce adversarial legal remedies by facilitating earlier dispute resolutions.

See: [City and County of Denver Anti-Discrimination Ordinance](#)

Affordable Housing Tax Credit Program – State of Illinois

In Illinois, the [Affordable Housing Tax Credit Program](#) offers a 50-cent state income tax credit for every dollar invested in employer-assisted housing or donated to the creation of affordable homes. Legislation creating the credit, passed in 2001, authorized an initial allocation of \$13 million in tax credits and renewed every five years, with \$2 million reserved specifically for employer-assisted housing initiatives. There are no restrictions on the number of employees that receive assistance, although to be eligible for the credit the total investment by an employer or group of employers must be at least \$10,000. Illinois employers can receive the credit by offering down payment and closing cost assistance, below-market-rate mortgages, mortgage guarantee programs, rent assistance, and/or individual development account plans to employees who earn 120 percent of area median income or less.

Lessons learned

Allowing more flexible use of state tax credit programs can provide workforce housing. When rolling out a program such as this, it is important to create a fiscal impact analysis of the existing company base that may participate, and further set clear goals or outcomes for the number of employees served and employers assisted. Further, ensuring a geographic distribution that matches neighborhood strategies is key.

See: [Illinois Affordable Housing Tax Credit Program](#)

LIMITED SUPPLY OF HOMES PRICED FOR LOW-INCOME HOUSEHOLDS

General Obligation Bonds – Portland, Oregon

In 2018, voters approved the issuance of \$258 million of general obligation bonds to create affordable housing. The city council created and appointed a bond oversight committee to establish a framework for use of the funds, transparency, and accountability. Developers can submit proposals to the city's housing bureau to access the funds.

Lessons learned

General obligation bonds have been used in other states to provide flexible resources for affordable housing development. Such authority exists in Ohio. Large bond issues typically are heavily skewed toward solely new construction initiatives. It is important to prioritize rehabilitation and preservation and use a housing supply and demand analysis to inform programming.

See: [Portland Oregon Government Bond Committee](#)

Atlanta Beltline Affordable Housing Trust Fund (BAHTF) – Atlanta, Georgia

The Atlanta BeltLine is the most comprehensive transportation, economic development, and housing program ever undertaken in the City of Atlanta, and it is also among the largest, most wide-ranging urban redevelopment programs currently underway in the United States. The Atlanta BeltLine physically connects 45 communities within the City via transit, parks, trails, jobs, economic inclusion, and housing. Of the many amenities envisioned by the Atlanta BeltLine, affordable and workforce housing have been central tenets of Atlanta BeltLine, Inc. (ABI) since its inception in 2006.

Affordable housing is a critical component of the Beltline development. Grant funds from BAHTF add a necessary, flexible, and unprecedented tool to Atlanta's affordable housing toolkit. These funds can be combined with other affordable housing programs and city incentives and leveraged with private dollars to construct or renovate affordable housing units in the city. The goal of the BAHTF is to create a balanced mix of rental and owner-occupied housing units and to encourage the distribution of affordable housing around the beltline.

Completed in 2005, the Atlanta BeltLine Redevelopment Plan includes the initial proposal to combine greenspace, trails, transit, and new development along 22 miles of historic rail segments that encircle Atlanta's urban core. The plan provided a framework for moving the project forward by outlining the major public infrastructure projects that comprise the project, identifying the type and scope of development that would be consistent with good planning practices, and by determining the boundaries of a Tax Allocation District to successfully provide a primary local funding source for the project.

These grants are provided to non-profit and for-profit multifamily developers offering affordable workforce housing rental units along the Atlanta BeltLine. Grant funds may be used to finance acquisition, construction, or renovation of multifamily housing for families at or below 60% of AMI. These grants to developers are enforced by a Land Use Restriction Agreement (LURA). The total amount of grant dollars may not exceed 30% of the total development costs with a cap of \$2 million per multifamily development. The developer is required to obtain additional financing from other sources to complete the development.

Projects involving a combination of nonprofit organizations with for-profit partners and investors, adhere to the Atlanta BeltLine Design Guidelines, have affordable rental units for persons at or below 30% of AMI and market to public servants (city, county, Atlanta Public School employees) and City of Atlanta residents have been given top priority.

The Goal of the Beltline Project is to create or preserve 5,600 affordable housing units within the Tax Allocation District by 2030. As of 2018, ABI had supported the creation and preservation of 2,642 units.

Lessons learned

Atlanta has successfully combined transit-oriented development with affordable housing development. Its efforts have been successful because of planning and oversight by a dedicated oversight body, which is subject to, but not co-terminus with City government. Mechanisms of revenue capture, such as this Tax Allocation District vary immensely from State to State. With many transit-oriented development (TOD) strategies, it is important to understand the pledge of revenues and how it may impact unforeseen projects or new developments in the TOD area.

See: [Atlanta BeltLine](#)

Workforce Housing Fund – State of Massachusetts

The housing agency set aside \$100 million of its resources designated for use in workforce housing developments. Rents must be affordable for individuals and families with AMI between 60 - 80%. 20% of the units must be affordable for individuals at or below 80% AMI. \$100,000 of subsidy is provided for each workforce unit with a \$3 million maximum per project. There is a strong preference for new construction. Amounts are loaned with interest rates ranging between 0 - 3% with an amortization period of 15 - 40 years.

Lessons learned

An analysis of current employers that matches occupations of the area, including employee wages, must be conducted to understand what constitutes workforce housing in the target area. This should inform program parameters, including income levels served. Further, this analysis should stretch to businesses the economic developers are trying to attract, recognizing the important role of housing affordability in economic development.

See: [Workforce Housing](#)

Atlanta Housing Opportunity Bond Financing – Atlanta, Georgia

The Housing Opportunity Bond Fund (HOB) was created to provide gap financing to address a growing need for affordable workforce housing units across the income spectrum for homeowners, builders, developers, and community housing development organizations in the City of Atlanta.

The HOB was originally capitalized in 2007 with a \$35 million bond issue by the Urban Residential Housing Finance Authority, with additional funding provided in 2014 of approximately \$40 million. City general fund revenues are the source of repayment for the Bonds.

Funds held in the HOB are to be used for:

- Multifamily Loans: Loans will be provided to nonprofit and for-profit multifamily developers offering affordable rental workforce housing units.
- Single-Family Loans: Loans will be used for construction financing, down payment assistance, and owner-occupied rehabilitation.
- Non-Profit Development Loans: Funds will be set aside for eligible nonprofit developers for multifamily and single-family affordable housing development.
- Land Assemblage: Funds to be used by non-profit and for-profit developers, as well as City Agencies, to acquire land and vacant property for affordable housing development.
- No HOB loan may be made or unconditionally committed to being made unless the developer has evidence of a firm commitment letter from funding sources detailing the terms and conditions for the balance of the total costs of the housing development. At its inception in 2007, 15% of HOB funding was to be set aside for workforce housing, with no income limitations.

The obligation to repay each HOB loan is evidenced by a promissory note and secured by a deed to secure debt. Each housing project financed with HOB funds is regulated by a land use restriction agreement for a minimum of 15 years.

Lessons learned

The Atlanta HOB Fund is a program that could be replicated in Ohio by a municipality acting alone or in conjunction with a port authority, new community authority, or housing authority. Municipal resources are required to seed the fund but can be structured so that it can be sustained over time. Land restriction agreements can be used to ensure affordability. Allowing set-asides without income limitations should be done thoughtfully. Since workforce housing lacks a formal definition, it is important that an occupational analysis informs what income limits are set for these kinds of funds. In recent years, Atlanta has focused on providing affordable housing across the income spectrum, recognizing that its workforce is wide-ranging.

See: [Newly Closed Housing Opportunity Bonds to Fund Affordable Housing Initiatives](#)

See: [Invest Atlanta Residential Housing Incentives - Housing Opportunity Bond Financing](#)

Affordable and Workforce Housing in a Rural Setting – Moab, Utah

Moab, Utah is the gateway to some of the most iconic desert landscapes in the world. The famous red rock landscapes of Arches and Canyonlands National Parks, the region's major attractions, draw tourists and outdoor adventure enthusiasts from around the world. Moab's economy is largely tourism-based, which has serious implications for affordable housing in the city.

Many of the service workers who help make Moab a memorable vacation experience do not earn enough money to afford adequate housing.

The Mutual Self-Help (MSH) program, administered by the Housing Authority of Southern Utah, has produced the greatest number of housing units for low-income households. Utilizing USDA 502-direct loans, the MSH program enables eligible households to contribute "sweat equity" towards the construction of their homes in exchange for low-interest rates, loan repayment subsidies, and home equity. Under the guidance of a Construction Supervisor, groups of families come together to build their own homes. Self-Help families are required to work 30 hours per week to build their own homes and thus gain 'sweat equity' to lower the overall loan amount needed to build. Community Rebuilds also utilizes 502- direct and 523-guaranteed loans administered by USDA. Both organizations are working with USDA to create and implement deed restrictions on newly constructed homes beginning in 2017. Deed restrictions are critical for preserving long-term housing affordability and may last between 15 and 99 years or may remain in perpetuity.

The MSH program is complemented by other initiatives intended to provide workforce housing. In May 2016, the Arroyo Crossing Subdivision was approved as the very first private development to include a voluntary 20% set-aside for affordable housing. The agreement followed months of negotiations with the property owner and developer, a successful rezone request, and master plan approval. Once fully constructed, 44 of the 220 proposed housing units will be deed-restricted for a minimum of 40 years. Eligible households cannot earn more than 80% of AMI and must have at least one adult who works full-time within the boundaries of the Grand County School District, be of retirement age (62 or older), or have a qualifying mental or physical disability.

Lessons learned

This is an example where sweat equity and zoning secured the production of workforce housing in a rural context. Mixed-income developments with affordable set-asides should have codified policies that include target income levels, number of units, and unit size on a sliding scale that accounts for building size and the economics of development. The affordable units must be of the same quality as other units and are cohesive with the rest of the development.

See: [Mutual Self-Help](#)

See: [MOAB Area Affordable Housing Plan](#)

Affordable Housing Tax Increment Financing – State of Minnesota

The State of Minnesota authorizes cities and counties to create housing TIF districts in which incremental tax revenue may only be used to finance housing projects for low- and moderate-income individuals. Eligible activities include acquisition, construction, or rehabilitation of affordable housing, as well as professional costs and public improvements directly related to the affordable housing developments. Incremental tax revenue can be collected for 25 years after the receipt of the first increment, although collection may be postponed for the first four years to avoid using the duration limit when only a small amount of tax increment is likely to be generated.

Lessons learned

Under this program, TIF revenue is directed towards affordable housing as opposed to purely public improvements. The use of TIF revenue in Ohio for housing appears to be more limited than it is under this Minnesota program. State-wide TIF programs can be a heavy lift to implement. Additionally, it is important that the program is flexible enough to include a large number of cost categories, that the administering agency invests in a heavy cost review and compliance operation, including the establishment of fees at the State level and at the local level for communities that may need to file reports on local activity to the State.

See: [Minnesota Housing TIF Districts](#)

Class S incentive – Cook County, Illinois

Provides a property tax exemption for multifamily rental housing that is subject to a project-based Section 8 contract. The exemption is available for five years (the required duration of the contract), with an option to renew with continued participation in the Section 8 program under a Mark Up to Market Option or contract renewal. At least 20 percent of the units in the property must be Section 8 units, and these units are assessed at a lower rate than ordinarily applies to multifamily properties.

Lessons learned

Tax abatement for Section 8 housing allows for increased renter choice and provides incentives for developers to integrate affordable housing in market-rate housing. Tax Exemption or Abatement programs should provide the certainty beyond simply a five-year basis as effective tax abatement policies can drive investment and interest from developers if they know the benefit extends out 10 to 15 years. Further, a 15-year abatement may align with LIHTC compliance periods.

See: [Class S Eligibility Bulletin](#)

DEMAND FOR HOMES THAT CAN SERVE A WIDER RANGE OF AGES, ABILITIES, AND HOUSEHOLDS

The SMART Housing Program - Austin, Texas

Includes a variety of incentives for private developers who create and preserve housing for low-and-moderate households and persons with disabilities. Projects that set aside units as affordable to homeowners and renters earning no more than 80 percent of the median family income (120 percent for owner-occupied units located in certain areas) are eligible for full or partial waivers of 29 separate fees. Fee reductions range from 1) 25 percent for developments where 10 percent of units meet affordability requirements to 2) 100 percent for developments where 40 percent of units meet affordability requirements.

Lessons learned

The reduction of soft costs as an incentive can be effective, but it is important to conduct a fiscal analysis to understand what City services are funded by the fee revenue. In some cases, fee revenue allows the administering agency to operate more efficiently and expeditiously.

See: [City of Austin Affordable Housing Incentives](#)

Health System Development Partnership – Clendenin, West Virginia

Community members in Clendenin, West Virginia (population 1,212) created a local non-profit organization to renovate a historic and abandoned middle school building in the downtown. The non-profit, 20545-A New Clendenin, partnered with Cabin Creek Health Care Systems and transformed the school into affordable senior housing (18 units) and a medical clinic that was completed in October 2011. The project was funded by a combination of USDA Community Facilities Loans, USDA Rural Business Enterprise grants, and state and federal Historic Tax Credits. The project was damaged by flooding in 2016 and is currently being repaired by Kanawha County.

Lessons learned

When utilizing USDA funding, particularly from the Community Facilities program it is important to engage with USDA early on in the process. In providing funding for projects, government funders and lenders must insist on adequate insurance. In general, it is important to consider building resilience with investments in affordability, particularly for populations that may be more vulnerable to natural disasters.

See: [Clendenin Groundbreaking a Success](#)

See: [Apartments in former Clendenin school could be reoccupied by flood's 3rd anniversary](#)

Home and Community Based Services Waiver Program – State of Indiana

Once a facility is licensed as a “residential care facility” under Indiana Administrative Code as designated by the state’s department of health, a facility providing services to the aged and disabled are eligible to receive payments from Indiana Medicaid as administered by the Department of Aging. Indiana received a waiver from CMS to implement the program, thereby allowing for Medicaid payments for room and board and provision of services to be paid directly to the project owner. This enhances the credit and permits borrowing in capital markets because of the stability of Medicaid revenue.

Lessons learned

This showcases an innovative use of a federal non-housing program (Medicaid) to provide housing. This type of project can make otherwise impossible deals feasible, by unlocking additional credit.

See: [Indiana Home and Community-Based Services and Waivers](#)

Rural Rental Housing Direct Loans – Arcata, California

Using a combination of Section 515 Rural Rental Housing Direct Loans, low-income housing tax credits, and a loan from the City of Arcata, California (population 17, 697) the city and a private developer created an affordable senior citizen apartment complex in downtown Arcata. Home to Humboldt State University and known for a thriving downtown with locally owned businesses and farmers markets, the area lacked truly affordable housing. 69.16% of households who rent in Arcata are overburdened. The median gross income for households in Arcata is \$30,244 a year (\$2,520 a month). The median rent for the city is \$908 a month. In Arcata, a household making less than \$3,027 a month would be considered overburdened when renting an apartment at or above the median rent. The Plaza Point multi-use building was opened in 2012 and has first-floor commercial space, a fitness center and garden plots for residents, and 29 apartments for seniors earning 50 percent or below area median income. The building was designed with sustainability and walkability in mind: it is centrally located and within walking distance of a grocery store, pharmacy, hospital, and bus line. The connections to services and downtown foster a strong sense of community keep transportation costs down for the residents and the high energy efficiency and green building technology also reduce monthly energy costs for residents.

The project was financed using a combination of funding sources: The City of Arcata first committed a \$2.3 million loan to the developer, Danco, who then applied for a USDA Section 515 Rural Rental Housing Direct Loan for \$1 million. The USDA loan was used just for the rental housing in the development, and the following year Danco received \$3.8 million in Low Income Housing Tax Credits (LIHTC).

Lessons learned

This project illustrates the necessity and difficulty of assembling sufficient funding for deeper levels of affordability, especially when many layers of financing are used. These types of projects can have great impact and pay-off and present strong opportunities for public-private partnerships. Dedicating subsidy resources to these deeper income levels can make deals like this possible.

See: [The Plaza Point](#)

HOUSING INSTABILITY AMONG CENTRAL OHIOANS

Condo Conversion Protection – Seattle, Washington

To reduce displacement caused by condominium conversions or sales of rental buildings, some jurisdictions provide tenants with protections if their landlord seeks to convert or sell.

- Protections can include requiring approval of a majority of residents for a conversion; providing for a long notice period before conversion or sale; giving tenants (or the jurisdiction itself) a right to purchase units before they can be offered to outside buyers; relocation assistance paid by the landlord for tenants forced to move because of conversion; and/or giving tenants a right to remain as a renter or renew a tenancy following a sale.

Seattle has enacted a tenant protection ordinance that restricts the ability of owners to evict tenants to engage in “redevelopment activity” (even if those tenants are on a month-to-month lease) and to acquire a “tenant relocation license” and a “building use permit.” The ordinance requires that tenants be given a 90-day notice before they have to move, and tenants meeting income-based eligibility requirements are eligible for relocation assistance. Other laws require housing code inspections for any building being converted, with rights for the tenant to buy their units. Tenants who are forced to move and are below a set income threshold receive relocation assistance paid by the landlord.

Lessons learned

Condo conversion protections can be important, especially because many low-income residents do not have the resources to contest these conversions, especially relative to the buyers who are often driving conversions. It is important to monitor the impact of protections on the overall market and ensure continued market activity is supported while preventing displacement.

Other Similar Programs

- Washington DC provides low-interest loans to tenant groups that want to purchase and rehabilitate buildings the landlord has decided to sell. These have been funded with the District’s Housing Production Trust Fund and CDBG funds.

See: [Seattle Landlord-Tenant Laws](#)

See: [DC First Right Purchase Program](#)

Menu of Rural Programs – Southwest Tennessee

The Tennessee General Assembly established the Southwest Human Resource Agency (SWHRA) in 1973 as one of nine Human Resource Agencies deemed to be the delivery system for human services throughout the state of Tennessee. SWHRA is a public non-profit agency established to meet the housing needs of an eight-county region, all rural counties, including Chester, Decatur, Hardeman, Hardin, Haywood, Henderson, McNairy, and Madison. SWHRA acts as the provider of several housing programs which apply to their population, including:

- Rural 502 Direct Loan Program (Federal) – assists low- and very-low-income applicants to obtain decent, safe, and affordable housing in eligible rural areas by providing payment assistance to increase an applicant's repayment ability. Payment assistance is a type of subsidy that reduces mortgage payments for a short time. The program applies to all areas of West Tennessee outside of Jackson and Memphis city limits. Currently, the interest rate is 3.25% with an up to 33-year payback period. No down payment is required.
- Ownership (through the Southwest Tennessee Community Development Corporation) of approximately 45 rental units for low to moderate-income families, as well as constructing homes for sale.
- An emergency repair program that provides low-income homeowners who are receiving disability benefits or are 60 years or older to repair or replace an essential system or critical structural problem.
- Low Income Home Energy Assistance Program – helps low-income households meet home energy needs.
- Weatherization Assistance Program – helps low-income families weatherize their homes and reduce energy bills.

Lessons learned

The creation of a “one-stop-shop” to meet housing needs, especially in rural areas, can help local jurisdictions overcome the barriers to entry that many residents face to finding the supportive resources they need. It is critical that outreach materials and processes are designed to be culturally sensitive so that everyone who needs the resources can adequately access them. This kind of model can be useful both for residents accessing assistance and for developers seeking financing for affordable housing.

See: [Community Outreach Department Southwest Tennessee](#)

Homeowners' Emergency Mortgage Assistance Program / ACT 91 – State of Pennsylvania

HEMAP was created by Act 91 of 1983 and was designed to protect Pennsylvanians who, through no fault of their own, are financially unable to make their mortgage payments and are in danger of losing their homes to foreclosure. HEMAP is a loan program designed to prevent foreclosure. It is not a grant. Funds loaned must be repaid. Recipients must be able to show that they have a reasonable prospect of resuming full mortgage payments within the required timeframe. HEMAP is funded by State appropriations and through repayment of existing HEMAP loans. Please note that FHA Title II (purchase) mortgages are not eligible under this program.

Two types of assistance are available to the homeowner depending on income and the financial situation:

- Continuing mortgage assistance loans; and,
- Non-continuing mortgage assistance loans.

All HEMAP loans, continuing or non-continuing, are limited to a maximum of 24-36 months from the date of the mortgage delinquency, or to a maximum of \$60,000.00, whichever comes first.

HEMAP loan recipients are required to pay up to 35-40 percent of their net monthly income, as determined by HEMAP, towards their total housing expense. Although repayment is based on household income, the minimum monthly payment/contribution to HEMAP, set by law, is \$25.00 per month per mortgage assisted.

Lessons learned

Special lending programs for homeowners may be useful to prevent housing displacement and homelessness, especially in times of economic stress or disaster.

See: [HEMAP](#)

Community Land Trust – Oakland, California

Community land trusts (CLTs) are nonprofit 501(c)(3) corporations that acquire and retain ownership of land for community-based stewardship and permanent affordability. Occupants can own improvements to the land - which may include housing, community space, businesses, or other uses - but the CLT retains land ownership and leases it to residents on a long-term basis, usually 99 years. This allows CLTs to keep rents and home prices affordable through resale restrictions written into the ground lease.

In 2009, the City of Oakland formed a CLT and used roughly \$5 million of Neighborhood Stabilization Funds – paired with additional loans and grants from foundations, community development financial institutions, and proceeds from the sale of New Markets Tax Credits - to acquire and rehabilitate 200 foreclosed homes scattered throughout eligible, HUD-identified tracts. Coming out of the financial crisis, depressed home values had created an opportunity for the city to acquire housing units at a significantly lower cost than a conventional affordable housing development, allowing the city to extend ownership opportunities to households in a lower income bracket than typical assisted homeownership programs, while a CLT ground lease ensured that public subsidies would be retained to benefit families well into the future without additional funding support. The city designed the funding structure as a revolving loan that would be recycled for gradual acquisition and rehabilitation costs and forgiven over time. On the purchasing side, support for low-income families would come from the California Housing Finance Agency in the form of down payment assistance loans and below-market rate mortgages, as well as a matching grant program offered through the Federal Home Loan Bank of San Francisco.

Lessons learned

Community land trusts are akin to land banks; in fact, community land trusts can complement a land bank (with properties being transferred from the land bank to the land trust), especially to preserve affordability in areas where values are rapidly increasing.

See: [OakCLT History](#)

Housing Support Program for Math, Science and Special Education Teachers – State of New York

New York City's Department of Education provides housing support for certified mathematics, science, and special education teachers who commit to working in high-need schools for a three-year period. To be eligible, teachers must have taught for two years in the city's public schools (either currently or earlier in their career). Those selected for assistance receive an initial payment of \$5,000 for housing-related expenses (e.g., relocation, down payment on a mortgage or current mortgage payments, initial rental fees or current rent payments, etc.) and an additional stipend of \$400/month over the next two years. Resignation or retirement during the commitment period triggers a requirement to pay back a portion of the \$5,000 upfront payment, determined by the number of years remaining on the contract.

Lessons learned

The creation of special housing for teachers in high need areas could be a means of ensuring the community connection of teachers to their communities, especially in areas where there is high economic stress.

See: [Housing Support Program for Math, Science and Special Education Teachers](#)

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.

Step	Regional Housing Strategy	LHAA
Step #1. Understand local housing needs	<ul style="list-style-type: none">• Regional housing needs• Regional housing forecasts• Submarket analysis• Displacement risk analysis• Opportunity mapping• Findings from community engagement	<ul style="list-style-type: none">• Local statement of housing need• Supporting data
Step #2. Set priorities for local action	<ul style="list-style-type: none">• Implementers' Toolkit• Investment allocation portfolio• Case studies	<ul style="list-style-type: none">• List of priority housing needs and related actions (jurisdiction-wide and targeted)
Step #3. Define local action	<ul style="list-style-type: none">• Implementers' Toolkit• Investment allocation portfolio• Case studies	<ul style="list-style-type: none">• Recommendations to address jurisdiction-wide and targeted priority housing needs
Step #4. Demonstrate commitment to local action	<ul style="list-style-type: none">• Evaluation framework	<ul style="list-style-type: none">• 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 communitywide 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 **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.
- 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 document

STAKEHOLDER ENGAGEMENT

The Regional Housing Strategy (RHS) was guided and informed by stakeholders with experience addressing housing issues in Central Ohio. Throughout the project, a project team led by the Mid-Ohio Regional Planning Commission (MORPC) conducted stakeholder engagement activities to build an actionable housing strategy that is representative of Central Ohio. This report highlights key findings and themes from feedback gathered through these activities.

In total, these engagements gathered perspectives via more than 20 activities with participation from stakeholders from across Central Ohio. The information from these activities was used to contextualize the region's five core housing issues; define the role of housing in becoming a more equitable region; understand the impact of COVID-19 and new opportunities created by the pandemic; and build momentum for implementation of recommended actions in the Implementer's Toolkit.

IMPACT OF COVID-19 ON RHS ENGAGEMENT.

The RHS was guided by a Public Involvement Plan (see Appendix B), a living document that was adjusted to better align with project needs as the RHS progressed. This was perhaps most evident in response to the COVID-19 global pandemic. Due to COVID-19, engagement activities required adaptation to comply with public health protocols, resulting in two key changes to the Public Involvement Plan. First, beginning in March 2020, all stakeholder engagement for this project was conducted remotely using online video and teleconference platforms. The discussion topics and structure of the meetings were adapted to meet this format. COVID-19 recovery and community resilience were incorporated into stakeholder discussions.

Second, some activities that required in-person conversations to produce meaningful insights, namely focus groups that would have gathered direct experiences from various resident populations, could not be conducted. Instead, engagement activities were restructured to build capacity among stakeholders who may be involved in RHS implementation, rather than a broader resident engagement effort. MORPC and its partners will conduct ongoing communications about the RHS and leverage local processes and capacity-building efforts, including Local Housing Action Agendas, to build broader awareness and support for the RHS, and to gather additional resident perspectives.

KEY ACTIVITIES

Stakeholder Meetings

Engagement of the RHS Project Sponsors (representatives from among 26 partners who provided financial support for the development of the RHS) and RHS Advisory Board (subject-matter experts representing over 50 organizations with direct and indirect experience with housing and related issues in Central Ohio) across all tasks completed for the RHS. The stakeholders provided ongoing feedback to MORPC about the overall direction of the RHS, including data analysis related to existing and future housing needs and potential actions to address regional housing needs. Stakeholder engagement kicked off at separate RHS Project Sponsors and Advisory Board meetings in August 2019. Beginning in February 2020, these two groups merged into one collective body. Over the course of the project, the stakeholders were convened eight times, with five meetings taking place in-person prior to moving to remote-only engagement in March 2020 in response to limitations posed by COVID-19.

Regional Workshops

Engagement of representatives from local governments, housing service providers, and faith-based and cultural institutions, among others, about implementation considerations for actions proposed in the Implementer's Toolkit. In June and July 2020, the RHS project team convened four regional workshops with community leaders to gather feedback and input on proposed housing actions, organized by geography: Franklin County; Madison and Union Counties; Fairfield and Pickaway Counties; and Delaware and Licking Counties.

Real Estate Developer Survey, Focus Group, & Interviews

Targeted engagement of representatives of the residential real estate development community in Central Ohio. Developers represented for-profit and non-profit organizations building single-family and multi-family housing. Engagement of the real estate development community took place in Fall 2019 and Winter 2020. Feedback from these engagements was incorporated into Technical Report #1 and the Investment Portfolio & Recommendations.

Real Estate Lenders Survey and Funders Workshop

Targeted engagement of representatives from financial institutions and organizations and governments in Central Ohio that administer local and regional resources to seek input on considerations for actions related to funding and investments proposed in the Implementer's Toolkit. Engagement of financial institution representatives and local and regional government administrators took place in Spring and Summer 2020. Feedback from these engagements was incorporated into Technical Report #1 and the Investment Portfolio and Recommendations.

MORPC Members Workshop

A workshop open to all MORPC members within the seven-county study area for the RHS. Attendees of this July 2020 workshop participated in a facilitated discussion on the core regional housing issues, opportunities, and challenges related to development and financing and regional variations. Participants were asked to provide input on local governments' capacity to implement the actions related to policies and regulatory changes proposed in the Implementer's Toolkit.

Informant Interviews

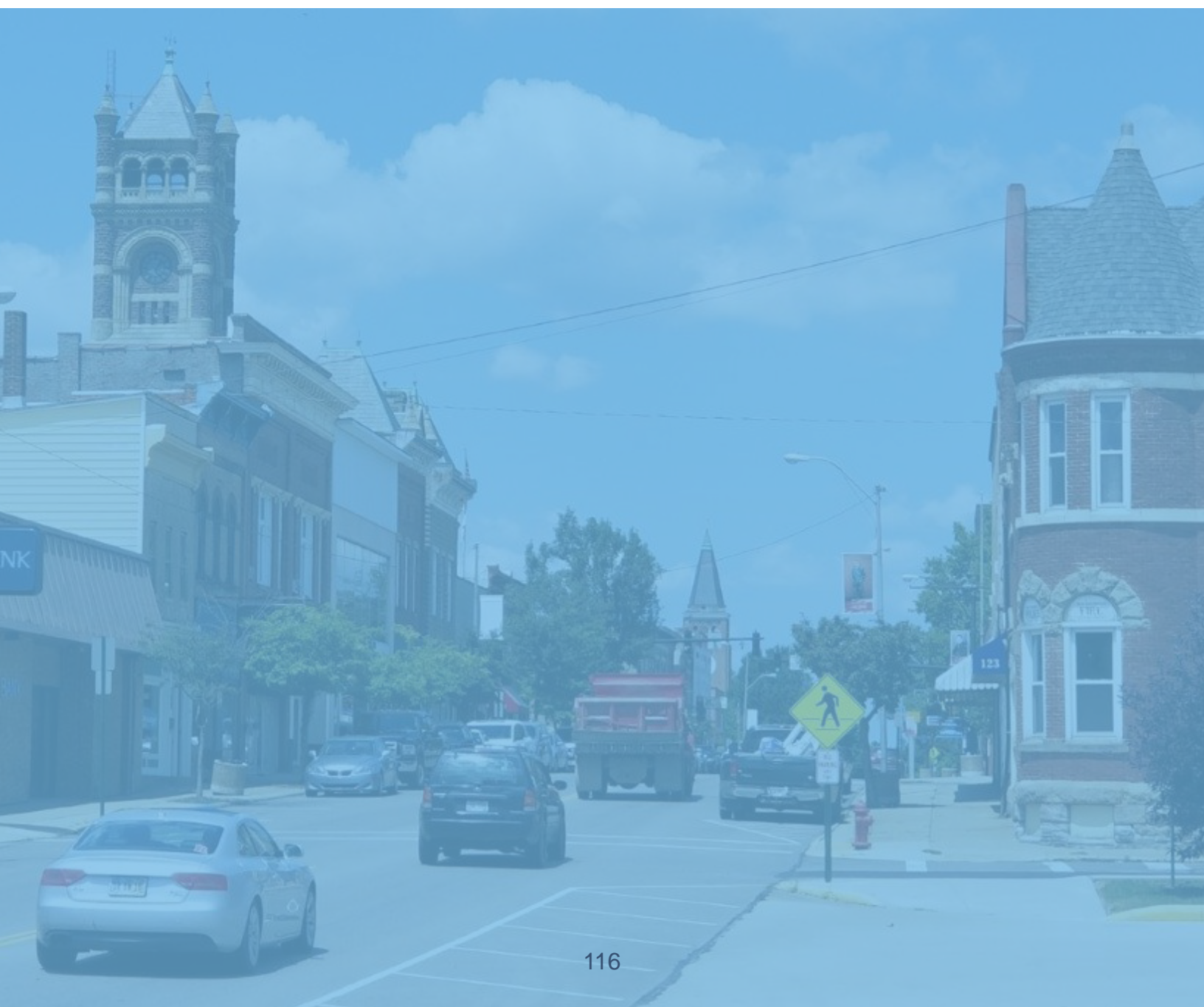
Facilitated discussions with key individuals representing specific housing-related perspectives. Throughout the project, the RHS project team interviewed individuals whose work includes providing services to persons experiencing unique housing-related challenges, including housing providers, K-12 educators, human trafficking survivors, and staff of a housing mobility pilot program. Responses from each interview were summarized and used to augment the quantitative data analyses performed for the RHS.

Community Survey

Online survey of community members (institutional and community “grasstops” leaders) and housing stakeholders (including the RHS Project Sponsors and Advisory Board) about current housing conditions in Central Ohio.¹

MORPC distributed the survey to members of their mailing lists, and recipients were encouraged to share the survey with their networks, including those who access housing services and supports. The survey, which used a skip logic model to differentiate responses among community members and housing providers, was open from October 13th to November 8th 2019 and received 902 responses. Information from this survey helped identify and refine the five core regional housing issues which guide the RHS. See Appendix A for a reproduction of the survey.

¹The community survey was administered online via Survey Monkey using a skip logic model segmented by population – housing providers and residents. Based on this approach, the survey for housing providers posed 20 questions and the survey for community members posed 29 questions.



KEY FINDINGS FROM THE COMMUNITY SURVEY

Overall, community members and housing providers strongly believe that housing in Central Ohio should be safe, near good schools, and near shopping and amenities. In addition to this overarching sentiment, four main findings emerged from the community survey:

Perceptions of “affordable housing” vary.

More than half of respondents (58 percent) noted their perspective on this term as “positive” or “somewhat positive.” In contrast, 42 percent of respondents rated their perspective as “somewhat negative,” “indifferent,” or “negative” (Question 12). Key definitions of the term were related to cost in relation to income, and the ability of residents to cover living expenses beyond housing costs (Question 13).

After housing, transportation and healthcare are residents’ largest household costs.

When asked about housing improvements to better meet the needs of people they serve, housing providers ranked the following improvements as their top three: 1) more housing at lower price points; 2) better quality of available housing; and 3) more housing for the aging population and/or people with disabilities.

According to housing providers, most people they serve find housing independently (i.e., without assistance). Nearly 46 percent of the service population access housing on their own, with nearly one-quarter (23 percent) accessing housing through social service agencies (Question 17). These providers cited the largest impediments to housing as affordability, availability, and creditworthiness. Of the responses received, housing discrimination only highlighted as an impediment by a small share of respondents. However, only a small number of respondents were people of color, which may underrepresent housing discrimination as an impediment (Questions 18 and 19).



KEY THEMES FROM INFORMANT INTERVIEWS

Informant interviews were conducted with housing providers, K-12 educators, a representative who works with human trafficking survivors, and a representative who co-founded a housing mobility pilot program serving single mothers with school-aged children. Although these individuals serve different populations, several common themes emerged:

Crime/safety. Safe neighborhoods, streets, and parks are a priority for the individuals we interviewed and the populations they represent.

Education. Mothers served by the mobility pilot program are motivated to move into communities located in good school districts. Educators see public schools as much more than institutions of learning – at school, students can receive nutritious meals, care, and other supports during the day. Education for adults is also a concern. Adults need access to job training, but often require additional stability and support to prioritize it.

Housing supply. Specific housing-related challenges like permanent supportive housing and emergency transitional housing were beyond the scope of the RHS. However, homeless individuals, human trafficking survivors, and other vulnerable populations are nevertheless representative of the region's ongoing affordability challenge. Informant interviews uncovered that shelters dedicated to these populations are not able to meet demand and there is not enough emergency transitional or longer-term housing. And as New American populations grow, there are sometimes multiple families living in one home, due to cultural norms as well as issues of housing affordability.

Partnerships. All the individuals interviewed recognized a need for ongoing partnerships between the programs they represent and their communities. K-12 educators note that housing solutions must be regional, and school districts can be part of the solution by involving them in development and planning decisions. However, there is no standardized process for including districts in land-use decisions, despite the outsized impact these decisions can have on school capacity and resources. And even successful housing programs require funding and involvement from specialized service providers.

Supportive services. In addition to housing-first models, wrap-around services are critical. Particularly for survivors of human trafficking, substance addiction and incidents of post-traumatic stress are much higher than in the general population. Services are critical for school-aged children as well; several school districts in the region have experienced an increase in the percentage of students receiving free/reduced school lunches in recent years, and their families may also need supportive services.

Transience. School district representatives cite housing instability as a major cause of student transience: students moving from one school or district to another, often within the same academic year. More than one administrator noted annual district transience rates of nearly 25 percent. Especially when children move out of the district, schools lose the ability to provide a continuum of support. Mothers in the pilot mobility program agree that transience is not ideal but housing affordability and the need for space are important factors in their decisions.

Transit. Transportation, be it children's ability to get to school or a wage earner's ability to get to work, is an issue impacting all the groups represented in the informant interviews. Many lower-income households cite the importance of living near a bus stop in case their regular mode of transportation is unavailable.

KEY THEMES FROM MAY 2020 STAKEHOLDER ROUNDTABLES

In May 2020, the stakeholders participated in roundtable discussions via videoconference to answer a central question of the RHS, “What does it mean to address the region’s core housing issues in a way that advances equitable growth and recovery?” Information from these roundtable discussions became the overarching vision for the RHS. This discussion also focused on how COVID-19 has or may exacerbate the region’s housing issues and opportunities created by the pandemic (including bold actions to address existing or emerging housing issues).

Across stakeholders’ discussions, the following global themes, with relevance to one or more of the core housing issues, emerged:

Addressing Not-In-My-Backyard (or NIMBY) attitudes as central to success, with COVID-19 creating an opportunity for a new type of conversation around affordable housing.

Increasing density in targeted areas, including appropriate zoning to support increased density and addressing NIMBYism (see bullet above). The discussion touched on conflating density with overcrowding. Where overcrowding (large numbers of people living in places because they can’t afford a place with sufficient room) is contributing to the spread of COVID-19 in some U.S. cities, density can benefit communities by providing more diverse housing options and expanding housing affordability.

Implementing targeted actions that address place-based disparities and coordinating implementation regionally to avoid reinforcing disparities and unintended consequences.

Supporting Central Ohio’s lowest-income households, who are the most impacted and have few homes available to them (due to a mismatch between supply for these households and need). Other groups identified as most impacted were seniors, families, people of color, and individuals with disabilities.

Addressing the region’s constrained supply, which may be exacerbated by COVID-19 due to me limited development financing and longer approval processes.

Providing rental assistance and making it easier to navigate existing housing resources like rental assistance and development finance.

Connecting housing investments to other community investments and services, namely transportation, education, and open space.

Overall, most groups discussed the challenge of reconciling the importance of density and people’s discomfort or lack of support for denser development in the region. In addition, public health guidelines, such as shelter-at-home orders, have highlighted the value of parks and open space and walkable neighborhoods, as walking has become a popular pastime. Common needs echoed across the roundtables included unemployment and loss of income; evictions; homelessness; and uncertainty.

In response to these challenges and needs, stakeholders proposed increased housing assistance, tenant protections, and eviction prevention. Some stakeholders noted that the impact of COVID-19 has made evictions and housing instability more evident, creating an opportunity to build ongoing support for housing assistance programs.

The following themes about what equitable growth and recovery from COVID-19 look like for each of region's core housing issues emerged from the roundtable discussions:

Increased competition for homes.

Stakeholders shared the following issues being exacerbated by COVID-19: density, public perception, and NIMBYism. Some stakeholders have not seen COVID-19 affect their development pipeline but foresee a slowdown in permitting for new development. They also noted that limited resources and social distancing requirements could affect home repair and rehabilitation programs. Participants in this roundtable think that low- and middle-income residents and New Americans looking for multigenerational homes are most impacted by increased competition for homes in the region and predicted an increase in these income groups due to the pandemic. To advance equitable growth and recovery, this group recommended supporting aging populations and using holistic housing measures that incorporate a range of household costs, such as transportation.

Limited supply of homes priced for low-income households.

Stakeholders shared that COVID-19 will create needs among people who have little familiarity or experience using public assistance programs, which may make it hard to find affordable housing. COVID-19 may create different levels of need across the housing and economic spectrum. To advance equitable growth and recovery, communities need to create shared access to opportunity across the region. This would enable people to access transportation and live closer to work, schools, services, and amenities.

Housing instability among Central Ohioans.

Stakeholders shared that the impact of COVID-19 is affecting already vulnerable populations and highlighted racial disparities and lack of missing middle housing as ongoing challenges. To advance equitable growth and recovery, regional solutions need to include education and transit issues. Opportunities made possible by the pandemic are 1) new, creative partnerships to find ways to drive down development costs; 2) new government structures to help coordinate local governments and resources of revenue, and 3) actions that address school and transit challenges that play a role in housing instability in different communities.

Barriers limiting access to homes.

Stakeholders shared that COVID-19 creates greater uncertainty about ongoing problems, including fear of increased density. Stakeholders shared that while COVID-19 has increased fear of density, there are benefits that come from compact, better-connected development, such as infrastructure that supports transit, walking, and bicycling. At the same time, COVID-19 has made the plight of evictions and the need for housing assistance more visible. Evictions have highlighted different types of discrimination, including against people with past eviction records. To advance equitable growth and recovery, there is a need for balance and interplay among local and regional actions. Opportunities made possible by the pandemic are 1) ability to act fast to allocate funding (but a need still exists for a model that can coordinate different funding types across the region); 2) increased understanding about the need for rental assistance, including pairing housing and job assistance or other services; 3) local affordability plans that incorporate regional context (e.g., What are a given community's obligations? How do we leverage the region to invest in those local market issues?).

Demand for more homes that can serve a wider range of ages, abilities, and households.

Stakeholders see this as an issue affecting people across the income spectrum, including people in need of nonprofit or subsidized homes and people seeking private, market-rate housing. One opportunity made possible by the pandemic is a better understanding that for-profit and subsidized development are two different business models and that both models need to succeed to effectively provide housing for all Central Ohio residents. Creative housing solutions, such as smaller-footprint homes (800–1,200 square feet) and net-zero homes, can also help to meet the region's demand.

KEY THEMES FROM MORPC MEMBER WORKSHOP

Fifteen individuals participated in the July 2020 MORPC member workshop. Attendees were introduced to the core regional housing issues, opportunities, and challenges related to development and financing and regional variations in these topic areas. The workshop was presented with an eye toward the role of local governments in the implementation of policies and programs.

Topics of discussion included:

Density. Density is a word that concerns many people. Developers are trying to fulfill a need for housing affordability through denser development, but this type of housing is viewed negatively. When developers face pushback, it can be easier to build somewhere else.

Education. A proactive approach to talking about housing and related issues is much better than trying to respond or react to resident concerns once development is proposed. Across the region, there is a need to dispel myths about affordable housing and teach communities about the benefits it provides. Educational resources on the types and mechanisms of developer incentives and tools would be helpful. It is difficult to tell people in a community that tax exemptions are being awarded for development when they themselves may not perceive a benefit. Using tools requires an understanding of why we use them. Housing needs and types differ between the City of Columbus and the region's suburban cities. There is no expectation that suburbs should take on the appearance of Columbus, but there is a need to change perceptions around denser development in the context of a community.

Local governments and partners need help: talking points, resources, data, and information, among others, to talk about the benefits of a more diverse housing portfolio. One idea was to ask housing agencies such as the Ohio Housing Finance Agency to host an affordable housing presentation or class for municipalities about who lives in affordable housing and why people would want it in the community.

Financial Tools & Incentives. Development can help diversify a community's tax base. For example, "bedroom communities" lack sufficient income tax bases and could be supported by additional commercial development.

The group conceded that tools are important and play a huge role in development in the region. But communities must know how to use them effectively, without creating an imbalance between the needs of suburbs and the major city.

Jurisdictional collaboration on development opportunities would ensure those tools benefit all parties. However, not all tools work for all developments or are viewed as equally beneficial. Tax Increment Financing (TIF) was a particular topic of discussion here. TIF may not be able to produce enough cash flow to meet housing affordability needs.

Creative financing for residents is needed, too. Stakeholders posed these questions about creative financing: Could banks employ creative solutions such as extending the mortgage term for homeowners? And knowing that most Central Ohio residents who are cost-burdened are living in rental housing, what solutions could be employed for renters?



Not-in-my-backyard attitudes. Resident opposition to development – residential or commercial – has short-term consequences on development processes and costs. Longer-term, the impacts on a community’s tax base can be severe. Community leaders see development as important and creating opportunities for both homeownership and rentals, as necessary.

Partnerships. Local governments cannot necessarily carry out policy changes on their own. Now is the time to identify the main players in implementation. In particular, school districts need to be a part of the conversation. Schools must deal with housing instability, food insecurity, and other issues they may not be equipped to deal with. There is a balancing act between increasing property values for school funding and ensuring students have stability.

Policies & Programs. Housing set-asides for low- and moderate-income housing seems to be a successful model in other places in the country, but it does not appear that Central Ohio has embraced this strategy.

Communities would like more information on the preservation of affordable housing. Stakeholders thought that funding for home maintenance and repairs and land trust models were a good start but asked if there are other strategies. These programs have limited funds and can be expensive. To do more, more funding is needed.

Transportation. “You can’t have housing in the middle of nowhere” was a common sentiment among stakeholders. There is a recognition that people need to get to the grocery store; doctor; or their job. Transportation mobility is a key part of being able to access opportunities.

Zoning. Opinions varied on the effectiveness of zoning consistency across communities in the region. Some saw it as a way to lower the barriers to further development by coordinating master plans. Others said it would be unlikely that communities in Ohio would be willing to participate in something that could be perceived as giving up control.

KEY THEMES FROM REGIONAL WORKSHOPS

Four regional workshops were held from June 30 – July 8, 2020. Due to social distancing requirements in light of the COVID-19 pandemic, all workshops were held virtually via Zoom. The goal of the workshops was to engage a diverse set of “grasstop leaders” who could lead the implementation of local efforts for RHS actions via their position as leaders in their communities. RAMA provided invitations which were distributed by MORPC to their organization’s distribution lists and recipients were encouraged to share the invitation with other leaders in their networks.

Based on the work of the Project’s advisory and stakeholder committee groups, three strategic focus areas were identified for RHS.

1

BUILDING STRONG NEIGHBORHOODS IN A STRONG REGION:

Localized strategies to identify existing community initiatives and future opportunities for stronger collaboration.

2

SUPPLY & DEMAND:

Localized strategies for responding to increased competition and demand for more homes that can serve a wider range of ages, abilities, and households.

3

IMPEDIMENTS TO HOUSING:

Localized strategies for addressing housing instability.

Actions selected for workshop discussions were determined by ECP from the draft menu of actions. To ensure adequate time to review actions, the protocol was condensed from 12 actions in the first two workshops to 9 actions. Participants were guided by RAMA through facilitated conversations to identify 1) how local resources can be better leveraged to address the RHS actions and 2) organizations that could support RHS implementation. 68 people participated in the workshops. The 7-county study area was condensed to 4 areas, grouped by similarities in sociodemographic characteristics and geographic proximity. Participants were asked to register for the workshop in the region they serve in.

- Franklin County: 24 participants
- Delaware/Licking Counties: 23 participants
- Fairfield/Pickaway Counties: 9 participants
- Union/Madison Counties: 12 participants

The facilitator protocol is included in Appendix C of this document.

STRATEGIC FOCUS AREA 1.

BUILDING STRONG NEIGHBORHOODS IN A STRONG REGION.

Action 1: Launch a housing education and outreach campaign (to address NIMBYism, build awareness of the need for all other actions, and help residents navigate available resources).

There is a shared desire across the region for MORPC to lead efforts for improving coordination amongst local and regional housing stakeholders. Stakeholders noted that there is a need for greater knowledge and understanding of housing policy to develop micro-level strategies to support RHS actions in local communities. The following strategies were suggested to aid in the launch of a housing education and outreach program:

Addressing NIMBYism: Leaders across the region are experiencing challenges in addressing community concerns related to housing development and ensuring safe, quality affordable housing options are available to all residents. Opposition to new development (including NIMBY-ism and misconceptions about negative community impacts) coupled with increased demand for safe, quality, and affordable housing has resulted in a paradox for local housing efforts. Suggestions for overcoming these challenges include working closely with developers, political leaders, community organizations that serve special populations, and funders to effectively plan housing development. Stakeholders agreed that establishing community buy-in and support prior to development is critical to implementing key actions of the RHS discussed in the workshops. In addition, identifying best practices for housing for special populations (flexible qualifying criteria, ensuring proximity to public transportation and amenities, and workforce development initiatives) was mentioned as a specific need across the region.

Building awareness of the need for all other actions: The development of a housing education and outreach campaign can be facilitated through peer learning and the sharing of best practices for housing policy development and implementation amongst communities similar in sociodemographic aspects and geography. In addition, a comparative analysis of anticipated growth patterns and the establishment of a centralized resource for housing policy development and education would greatly leaders in the exurban and rural counties. MORPC is considered the natural connector for regional planning and there is a desire amongst leaders across the region for MORPC to lead efforts in helping counties proactively plan for increased housing demand in their communities and leverage public-private partnerships to support their efforts.

Helping residents navigate available resources: There needs to be a unified voice working collaboratively to educate residents on and bring awareness about resources. Participants throughout the region agreed that MORPC's proposed hub would be helpful in

Local Coordinating Partners (Recommendations)

- Franklin County: Greater Ohio Policy Center Inc. & The Ohio Housing Finance Agency
- Delaware/Licking Counties: City of Lancaster Mayor's Office (participated in call)
- Fairfield/Pickaway Counties Recommendations: n/a
- Union/Madison Counties: Recommendations: Local civic associations

Action 2: Create a decision-making framework to establish and implement shared priorities for new development across the region.

Stakeholders across the region agreed that there is a need for greater collaboration among regional housing stakeholders. The goal of a regional collaborative would be to broaden the perspectives of both the decision-makers, residents, and special populations about priorities and developments. Participants in the Delaware/Licking and Fairfield/Pickaway workshops acknowledged the existence of silos between counties that are counterintuitive to regional efforts for housing development. Participants in the Union/Madison County workshop agreed there is a need to establish proactive community planning for new development with the assistance of a collaborator such as MORPC.

Local Coordinating Partners - Recommendation

- Participants in all the workshops agreed that MORPC has the existing framework to assist local communities with this action. No commitments were made by participating organizations.



“All parties need to be at the table when decisions are being made that will affect entire counties.”

– Workshop Participant

Action 3: Facilitate regular peer learning and coordination among jurisdictions on key housing issues.

Key goals identified include increasing the understanding of existing conditions and opportunities for sharing best practices and resource identification amongst government and other housing stakeholders. Workshop participants also agreed that this action should be led by MORPC as there is not an existing platform to facilitate peer learning and coordination on a regional level. In addition, participants in the Delaware/Licking Counties workshop suggested equity as a lens for peer learning. Participants in the Fairfield/Pickaway Counties workshop suggested the RHS should be considered as an actionable response to MORPC’s Insight 2050 report and better define strategies local communities could employ to prepare for increased housing demand.

Local Coordinating Partners - Recommendation

- Participants in all the workshops agreed that MORPC has the existing framework to assist local communities with this action. No commitments were made by participating organizations.

STRATEGIC FOCUS AREA 2.

SUPPLY & DEMAND

Action 1: *Leverage publicly and partner-owned property for priority housing development; Create a pilot that supports the development of diverse, lower-cost housing products, leveraging innovative design and construction techniques.*

The modification of zoning laws to support innovative housing development was mentioned in all the workshops. Specific community needs identified included:

FRANKLIN COUNTY

- Provide better education on zoning codes for public and private organizations at the grassroots leader levels
- Be open to community informed design ideas and plans
- Establish community buy-in through local organizations and entities
- Enhance utilization of land-use policies

DELAWARE / LICKING COUNTY

- Create cohesion amongst disjointed challenges attached to resources
- Generate advocacy campaigns and new policies to promote priority housing developments
- Remove regulatory barriers that are associated with low-cost living
- Reevaluate new zoning tactics such as tiny homes that could help diversify lower-cost housing

FAIRFIELD/PICKAWAY COUNTY

- Increase partnerships and incentives to promote priority housing developments
- Use GIS Maps to identify lots for development
- Generate creative redesign options for older homes to become new

UNION/MADISON COUNTY

- Reduce the challenges associated with utility access
- Utilize currently available landbanks
- Find a community consensus on what key priorities need to be addressed

Local Coordinating Partners - Recommendation

- Participants in all the workshops agreed that MORPC has the existing framework to assist local communities with this action. No commitments were made by participating organizations.

Action 2: Establish employer-assisted housing programs, including developing/strengthening partnerships with construction employers to address the construction labor shortage through workforce development.

Workshop participants across the region believe this action is important to ensure the affordability of housing for residents. Key insights from the workshops include expanding partnerships between workforce development centers and technical education providers. Suggestions for implementing this action were varied and included:

FRANKLIN COUNTY

- Increase opportunities for local residents to obtain trade certificates
- Offer housing discounts to construction workers

DELAWARE / LICKING COUNTY

- Municipality success need to be showcased to shatter misconceptions about employer-assisted housing
- Enhance collaboration between community organizations and developers for employer-assisted housing and increase the local talent pool for construction

FAIRFIELD/PICKAWAY COUNTY

- Partner with both high schools and local construction firms to increase the construction labor shortages
- Use state grants to help fund workforce development center

UNION/MADISON COUNTY

- Increase in trade school opportunities and use guidance counselors as resources
- Increase the career pathways for young adults

Local Coordinating Partners - Recommendation

- Ohio State University
- Denison University
- Ohio Means Job Centers
- Workforce Development Board of Central Ohio

Action 3: Create a good landlord program & establish a foreclosure prevention program.

Participants were unsure of this action and how to best implement it. Suggestions include:

FRANKLIN COUNTY

- People in the groups were not familiar with the “good landlord program” so they did not have much of an opinion on it
- Provide tax incentives to good landlords
- Foreclosure prevention is a necessity in all counties
- Collaborate with local non-profits to expand home buyer and financial education

DELAWARE / LICKING COUNTY

- People in the groups were not familiar with the “good landlord program” so they did not have much of an opinion on it
- There was some skepticism around the landlord program based on Google findings in other cities
- Create a mortgage assistance fund (this fund would include a revolving loan fund, need to be managed by a panel, and work as an incentive for developers to build smaller lots which would lower housing prices)

FAIRFIELD/PICKAWAY COUNTY

- Create a culture Create a culture of acceptance for non-traditional foreclosures

UNION/MADISON COUNTY

- Create local loan modification programs to lower the number of foreclosures
- Create a landlord engagement action network (this would be a network that held quarterly workshops with renters and landlords to assist with landlord-renter engagements)

Local Coordinating Partners - Recommendation

- Participants did not identify any recommended partners for this action.

STRATEGIC FOCUS AREA 3.

IMPEDIMENTS TO HOUSING: INCREASED COMPETITION AND DEMAND FOR MORE HOMES THAT CAN SERVE A WIDER RANGE OF AGES, ABILITIES, AND HOUSEHOLDS

Action 1: *Expand tenant-based rental assistance (e.g. beyond Housing Choice Vouchers), including short-term rental assistance options*

Participants noted the need to develop innovative strategies to fund short-term rental assistance noting the limited resources of organizations that provide these supports. Participants in the Delaware/Licking Counties workshop suggested developing a system to share financial resources for housing supports amongst counties. However, they noted this may be difficult as communities have greater needs than they can currently meet on their own. Key suggestions from across the region include:

FRANKLIN COUNTY

- Create a “one-stop shop” for housing supports and applications for assistance (i.e., Benefit Bank)

DELAWARE/LICKING COUNTY

- Establish county-level housing trust funds and collective proportioned funds

FAIRFIELD/PICKAWAY COUNTY

- Increase resident awareness of available housing supports
- Educate residents about available safe quality housing options. There are perceptions that these types of homes do not exist
- Increase affordability by helping residents obtain higher-wage jobs

UNION/MADISON COUNTY

- Initiate proactive planning for future housing needs and supports at the local level
- Improve the ease of use of technology for applying for assistance

Local Coordinating Partners - Recommendation

- Ohio Housing Trust Fund

Action 2: Strengthen protections for renters (just cause eviction standards, notice requirements, etc.) & offer legal assistance to at-risk renters

There is a need for landlord education throughout the region especially given the impact of the COVID-19 pandemic. In addition, providing greater legal assistance to potential renters was also elevated. Workshop participants shared perspectives on advancing this across the region, including:

FRANKLIN COUNTY

- Improve tenant rights education
- Ensure that legal services are available before resident's sign leases
- Change leasing languages to benefit renters and landlords
- Direct residents to resources about foul play and bad landlords

DELAWARE/LICKING COUNTY

- Increase the knowledge of available resources and support for residents
- Develop a resource hub to navigate key resources around legal assistance

FAIRFIELD/PICKAWAY COUNTY

- Provide increased protections for special population renters such as those struggling with mental health issues and drug addictions
- Increase education to landlords on maintaining relationships with special population renters such as:
 - a. Veterans
 - b. Drug and Alcohol addicts
 - c. Homeless
- Reevaluate eviction protocols due to the changing environment of the COVID-19 pandemic

UNION/MADISON COUNTY

- Increase connectivity between agencies and residents

Local Coordinating Partners - Recommendation

- Churches
- Food Pantries
- Women's United
- MORPC
- Council Members in counties and cities
- Marysville's Zoning Program

Action 3: Create a good landlord program & establish a foreclosure prevention program

Participants were unsure of this action and how to best implement it. Suggestions include:

FRANKLIN COUNTY

- People in the groups were not very familiar with the “good landlord program” so they did not have much of an opinion on it
- Provide tax incentives to good landlords
- Foreclosure prevention is a necessity in all counties
- Collaborate with local non-profits to expand home buyer and financial education

DELAWARE/LICKING COUNTY

- People in the groups were not very familiar with the “good landlord program” so they did not have much of an opinion on it
- There was some skepticism around the landlord program based on Google findings in other cities
- Create a mortgage assistance fund
 - a. This fund would include a revolving loan fund, need to be managed by a panel, and work as an incentive for developers to build smaller lots which would lower housing prices

FAIRFIELD/PICKAWAY COUNTY

- Create a culture Create a culture of acceptance for non-traditional foreclosures

UNION/MADISON COUNTY

- Create local loan modification programs to lower the number of foreclosures
- Create a landlord engagement action network
 - a. This would be a network that held quarterly workshops with renters and landlords to assist with landlord-renter engagements

Local Coordinating Partners - Recommendation

- Participants did not identify any recommended partners for this action