

WELCOME TO TODAY'S WEBINAR

- Please turn off your video and mute your audio, unless you are speaking.
- You may **submit questions** directly via the chatbox or via email to jnoll@morpc.org. These questions will be monitored and we will address them as we can. Some may be addressed during post-meeting follow-up.
- This webinar is accompanied by a **viewer survey** to gather feedback as you process the information presented here. The link was emailed to you and is available in the chatbox.

**Note: today's webinar will be recorded,
including the chat box transcript.**

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Central Ohio Regional Housing Strategy

Webinar on Sub-Regional Housing Issues & Strategies

April 21, 2020



A note on COVID-19

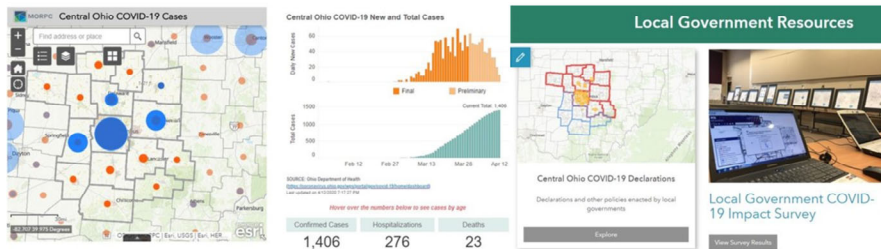
Before our regularly scheduled programming, we will spend the next few slides discussing the impact of COVID-19 on housing and how we are positioning the RHS to meet these new challenges and opportunities.

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[What's new in the region](#)



Responding to COVID-19

Central Ohio COVID-19 Resource Hub



www.morpc.org/covid19

Anticipating the impact of COVID-19 on housing: a new type of crisis

We must now think about housing as not only a platform for equitable growth but also for equitable recovery.

We cannot know what the exact impacts will be. Preliminary information suggests:

- Disruptions that will have ripple effects on tenants, property owners, local governments, developers and beyond.
- Cooling rental demand but increased pressure for affordability at lower-ends of the market.
- Notable differences between economic impacts of COVID-19 and the last recession.



Per JCHS: In the near term, the pandemic will likely widen inequities by reducing rents at the top of the market for higher-income renters and further constraining affordable and available options for lower-income renters. The benefit of

softening rents is not likely to reach lower-income renters who face the greatest affordability challenges. RealPage does not anticipate much movement in Class B or Class C properties where starting vacancy rates are tight. Additionally, Apartment List expects that further decreases in mobility rates arising from the pandemic will make

[affordable options even more scarce
\[harvard.us7.list-manage.com\]](https://harvard.us7.list-manage.com).

Slowing demand would be drastically different from the last recession, which provided a major tailwind for rental markets. A COVID-19 recession most likely will not have the same mass displacement of homeowners or tightening of mortgage credit that fueled rental demand over the last decade.

“Current policy discussions center, appropriately, on the unprecedented steps taken now to prevent the worst-case scenarios of the COVID-19 crisis. But we should not lose sight of the need for housing-related measures that could mitigate the severity of the epidemic’s effects.

*On the heels of what is hopefully a short-lived health crisis may come a wave of evictions and foreclosures that undermine the physical and economic recovery of our nation. **The***

nation's housing system has never before faced these extraordinary conditions—being pressed into intense service even as economic conditions collapse. It will take creative thinking and decisive action now to prevent the additional, avoidable damage a renewed housing crisis could bring.”

-- Ingrid Gould Ellen, Katherine O'Regan, and Sophie House from the NYU Furman Center in Shelterforce

We cannot predict the exact impacts will be, and the scale is different than anything our world has experienced in recent history, but we have worked in several communities experiencing recovery challenges from climate disasters and from economic crises.

- Those most affected subgroups in past disasters are often children and seniors, particularly those in low-income households and in communities of color.

- Mental health issues often reaches crises stages months after an event as the trauma that communities have experienced play themselves out in our homes and on our streets.
- In recovering from the last national economic crises, a focus on equity, inclusion, and economic mobility was an afterthought rather than being an integral component.

Anticipating the impact of COVID-19 on housing: a new type of crisis

It will be more important now than ever to have a strong and agile toolbox that is capable of tackling a multitude of housing issues.

That toolbox will not only help the region respond to new challenges but also emerging opportunities, such as:

- Opportunities to preserve existing affordability at a different scale
- Transitioning interim policies to more permanent policies and practices (tenant protections, streamlined permitting processes, etc.)
- Building our capacity to respond to short-term crises and changing market conditions

This has also reinforced the need to consider **equity** and **resilience** when designing housing solutions and investments – building community resilience starts by recognizing where the greatest vulnerabilities lie.

Some actions may become even more important in the short-term than they were previously. For example:

- **Actions to protect the most vulnerable** like emergency assistance (for tenants and property owners) and longer-term financial assistance with housing payments (renter tax credits, vouchers, etc.)
- **Actions to increase the pace and volume of housing production** like streamlined development processes and programs to increase the supply of construction

labor

- **Actions to preserve and increase the availability of affordable and attainable housing** like development financing for affordability and strategic acquisition for long-term preservation of affordable housing

We know you all have been thinking about this too – if there are additional ways that you think the RHS can adapt to support the region better in light of our new health, economic, and housing challenges or outside of this project, if there are ways that MORPC, Enterprise, or the broader project team can better support you or your partners please reach out to Jen or myself.



POLL: What housing opportunities or challenges has COVID-19 brought into greater focus for you?

Go to www.menti.com and use the code **73 95 23** to submit your response.

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How we are adapting the RHS

For example
April (and possibly
May) stakeholder
sessions

Technical
workshops

Shifting meetings
to be virtual
wherever possible

For example
Supporting the
most vulnerable

Accounting for
ripple effects on
property owners,
local governments,
and beyond

Ensuring the menu
of actions speaks
to a wide range of
market conditions
and housing needs

Postponing in-
person community
engagement
activities

For example
Focus groups

Regional
workshops

Funders workshop

Accelerating tasks
that are not reliant
on community
engagement

For example
Local Housing
Action Agendas

Tracking Progress
framework

Timeline presented in February



Proposed timeline update

<u>Nov 2019</u> Review & prioritize regional housing needs	<u>Feb 2020</u> Joint strategy session #1	<u>May 2020</u> Joint session virtual meeting	<u>July/August 2020</u> Joint session to finalize recommendations & discuss implementation
	<u>Apr 2020</u> Joint session webinar		



↑
In between these meetings:

- Regional workshops
- Focus groups

Agenda

- Welcome & project updates
- Profiles of the regional housing submarkets
- Introduction to regional opportunity mapping & displacement risk analysis
- Housing funding at the sub-regional level
- Wrap-up & next steps

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Planning • Research • Analysis • Design

Meeting Objective

Deepening our understanding of the key housing issues impacting regional submarkets and the actions we can pursue to address those issues.

Key topics will include:

Profiles of the
regional
housing
submarkets

Displacement
risk analysis

Opportunity
mapping

Housing
funding
available in
different
areas of the
region

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The webinar today touches on many of the key elements necessary to build submarket-specific recommendations. While we will present each of these topics in separate sections, the next step in the process is to look at the intersection across these topics (and others) to create nuanced recommendations that account for the varied conditions across the region. We will preview that process of turning these findings into recommendations throughout the webinar.

How have our February discussions impacted today's webinar?

FEBRUARY STRATEGY SESSION

Emerging picture of the region's housing needs



TODAY'S WEBINAR

Exploring variation within those region-wide findings

Large group discussion of potential guiding principles



Recommending actions that approach "housing as a platform for equitable growth"

Working group discussions on specific actions



Aligning actions with regional submarkets

How have our February discussions impacted the RHS more broadly?

FEBRUARY STRATEGY SESSION

Emerging picture of the region's housing needs

Large group discussion of potential guiding principles

Working group discussions on specific actions

REGIONAL HOUSING STRATEGY

Core issue areas that will organize the final RHS

Unpacking "housing as a platform for equitable growth" with the broader community

Context that will be included in the final Menu of Actions & Local Action Agendas





We are going to be sharing a lot of new information today. So we want to start by grounding the discussion with a brief recap of the regional landscape we presented at our meeting in February, focusing on the key housing issues and challenges we are experiencing in Central Ohio.

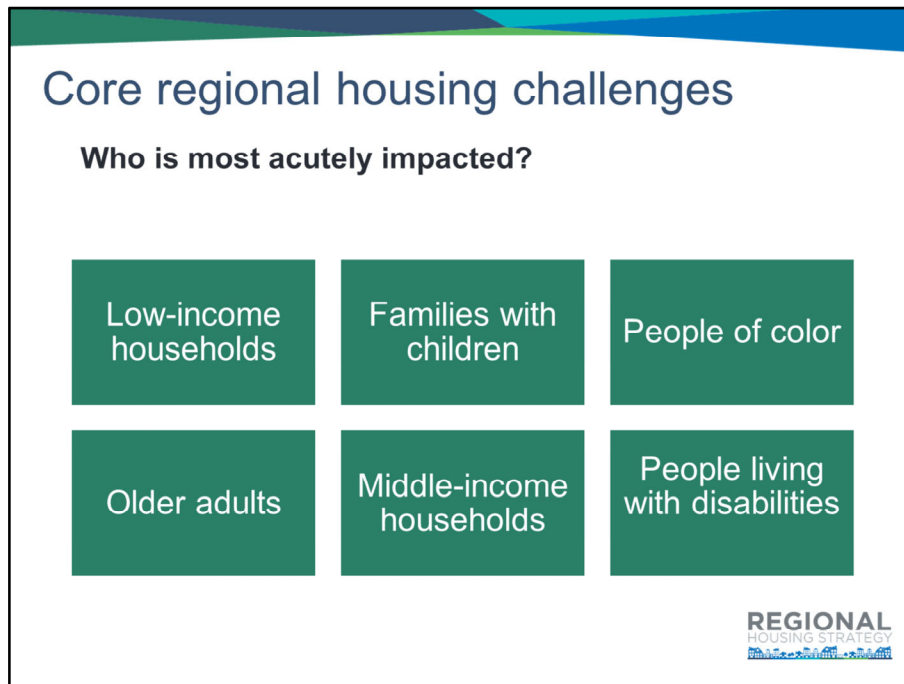


New concerns may evolve out of the current health and economic crisis, but it does not change the reality that we entered 2020 with a serious shortfall of supply and concerns with affordability.

At our last meeting, Liz presented the five most critical housing challenges facing our region. These issues are complex and often interrelated:

- First, increased competition for homes. This competition is driven by increased population growth, a low rate of housing production, and lasting impacts from the Great Recession.
- Next, there are very real barriers limiting access to homes, including disparities in lending practices, creditworthiness, housing instability, and housing discrimination.
- Like many regions, Central Ohio has a limited supply of homes priced for low-income households. Even this is a combination of factors as more homes are built for higher price points, the region is losing affordable single-family rentals, and demand for rental assistance outweighs supply.
- Our region's changing demographics (increasing racial and ethnic diversity of the region, a growing number of both older and younger adults, and the needs of special populations) are increasing the demand for more homes that can serve a wider range of ages, abilities, and household sizes (big and small).
- And finally, housing instability among Central Ohioans remains a top concern as

reflected in the region's rates of cost-burden, evictions, homelessness, and homes in need of repair.



When we last met in February, we talked about who is most acutely impacted by these housing challenges. And as we learned, “who” is a lot of people.

Low-income households...

have to compete for a limited supply of homes priced for them. Their need for housing-related assistance dwarfs the assistance available in the region.

Families with children...

account for most households making less than \$35,000 annually. Single mothers are especially vulnerable in the region’s housing market.

People of color...

face disparities in terms of cost-burden rates, evictions, homeownership lending practices, poverty, homelessness, and access to opportunity.

Older Adults...

will continue to make up an increasing share of households in the region as Baby Boomers age. Older adults living alone are especially vulnerable in the region’s housing market.

Middle-income households.

There are relatively more affordable housing options available to middle-earning households. But there is competition for that supply from all sides: lower earners who have fewer options, and higher-earners (especially renters) who could afford more but choose to pay less for housing.

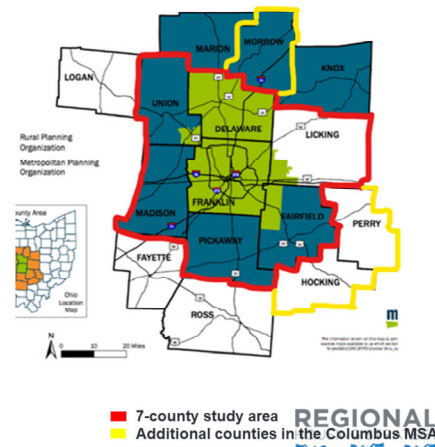
People living with disabilities.

There are 225,000 Central Ohioans living with disabilities. These residents face a limited supply of homes accessible and affordable to them and waitlists for these homes are long. The burden may be especially great in Fairfield, Licking, Madison, and Pickaway Counties, which have higher proportions of the population with one or more disability (14 -15%).

Core regional housing challenges

What findings varied significantly across the region?

- Cost-burden
- Anticipated growth
- Demand for new housing and housing activity
- Demographic trends
 - Older adults living alone
 - New Americans
- Local land use processes and standards
- Land costs



A number of findings vary significantly across the region, which is of course why it is so important to develop a housing strategy that is regional in scale but capable of being implemented at the local level, with considerations for community's unique context.

Here are a few of the trend variations we reported on in February:

Housing instability.

Region-wide, the number of cost-burdened households fell regionally. Within the region, though, renter households earning less than \$50,000 annually in Fairfield, Franklin, and Pickaway counties have seen cost burdens increase.

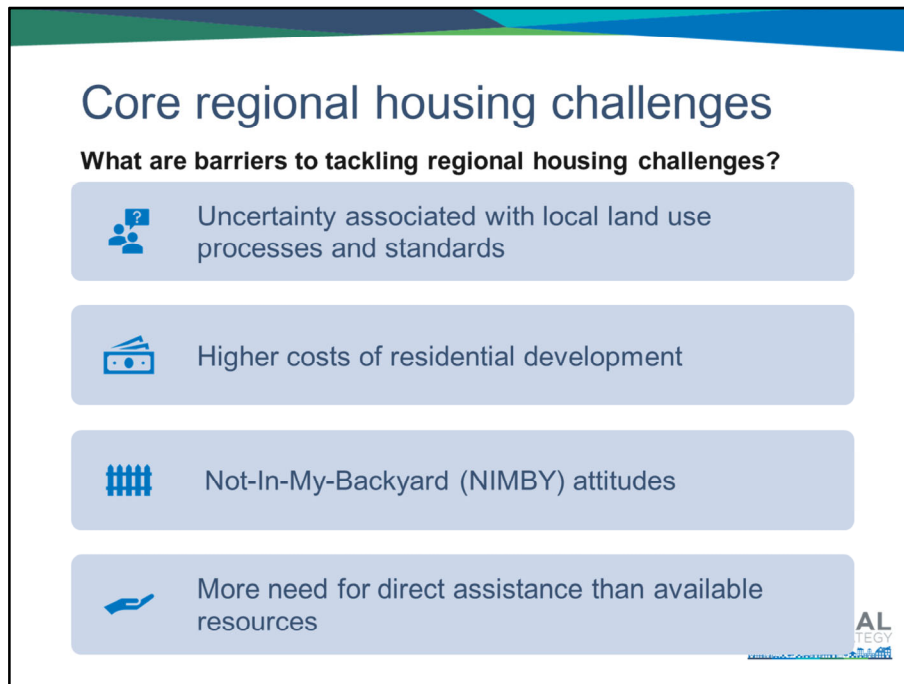
Another example: Across the region, low-income, cost-burdened households are more likely to be renters, while middle- to high-income cost-burdened households are more likely to be homeowners. But homeowners are more likely to be cost-burdened than renters at all income levels in Delaware, Madison, and Union counties.

Another variation can be seen with respect to anticipated growth through 2050.

Central Ohio is a growing region and we expect growth to continue for the foreseeable future. As we drill down to the county level, we see that most projected housing demand is concentrated in three counties:

1. Franklin County: 71 percent
2. Delaware County: 13 percent
3. Licking County: 7 percent

There are a number of other variations across the region, too, including demographic trends, local land use policies, and land costs.



Some of the regional trend variations on the previous slide also factor into some of the region’s top barriers to housing production. We’ve talked with a number of representatives from the development community, who identified the following as critical issues to address if Central Ohio is going to move the needle on housing supply and affordability.

For example, variations in local land use policies, processes and standards lead to uncertainty for developers. Land use approvals across Central Ohio generate added uncertainty to already time-consuming and expensive development processes.

The increasing costs of residential development, including land costs, site selection, and regulatory costs, add up and can hurt supply and affordability. The increased cost of construction materials and labor are particularly impactful drivers of the economics of residential development in Central Ohio.

Developers said lack of public and political support affects development feasibility in Central Ohio. Not-In-My-Backyard (NIMBY) attitudes and negative perceptions about denser or subsidized homes result in people voicing their disapproval locally.

And finally, the need for housing-related assistance among low-income households, such as rental assistance and home repairs, dwarfs the assistance available in the region.



Note polls that will be interspersed throughout this section

Regional submarkets overview

Purpose

- Understand where current housing supply and market similarities in the region exist
- Identify targeted actions that fit best in the markets within each community in the region

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The housing submarkets analysis serves as the underlying sub-regional analysis to inform the development of geographically focused actions. The goal in these submarkets is to paint a picture of areas with the greatest similarities across a suite of measures of housing supply and markets. The similarities within a given submarket, or their defining characteristics, can then be used to identify targeted actions that are responsive to the market and supply factors at play.

Regional submarkets overview

Methods

- Adapted method from the Institute of Housing Studies at DePaul University
- A cluster analysis model, using data inputs to identify areas with the greatest similarities
- Analysis at the Census Tract level
- Results vetted locally by a stakeholder group with representation from diverse communities

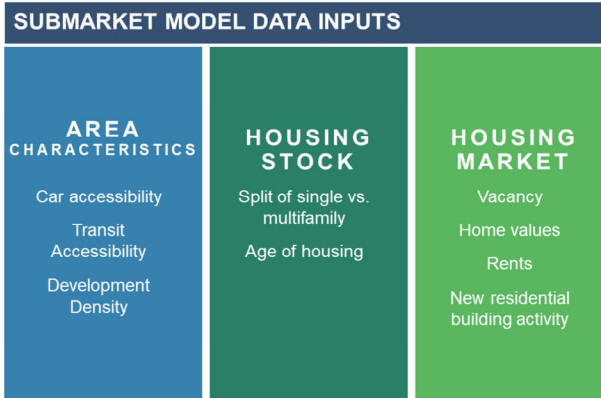


There are a number of models out there that similarly aim to identify the housing characteristics that can help to define targeted actions. We ultimately opted to adapt a method that was developed by the Institute of Housing Studies at DePaul University. The approach uses what's called a 'cluster analysis model'. This is a statistical method that uses a set of data indicators to define areas that are the *most* similar in as many of the measures as possible.

The model used Census Tracts as the geographic unit of analysis. One important thing to keep in mind is that, as we look carefully, the reality is that every single Census Tract in the region is unique in some way. So, while this model achieves a goal of identifying areas that are 'related' to each other in as many ways as possible, there is still plenty of nuance and difference within the submarkets.

The submarkets we present to you all today are the result of numerous iterations and refinements of the model itself, which were vetted by a group of stakeholders represented by leaders from diverse communities throughout Central Ohio.

Regional submarkets overview



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I mentioned earlier that this analysis is focused on the characteristics of the housing supply itself—the place-based characteristics are transportation access and density; the housing stock characteristics are single and multifamily split and housing age; and the housing market conditions are vacancy rates, home values, rent prices, and new housing starts.

There are two factors that are intentionally missing from the inputs for this analysis. First, these inputs represent a current snapshot of existing conditions and do not account for change over time. Natalie Hurst will be presenting on the Displacement Risk Analysis later on, which is a method uniquely intended to capture measures of neighborhood change. Second, these inputs do not account for socioeconomic or demographic factors. Both the Displacement Risk Analysis, and Opportunity Mapping Analysis you'll hear about later have addressed the socioeconomic and demographic characteristics that are so important for promoting actions that encourage equitable growth.

Regional submarkets overview

Findings

- Conditions related to place-based features; market conditions; housing stock; and household characteristics vary across Central Ohio.
- Twenty-three (23) housing-related characteristics emerged across 12 submarkets.
- Actions can be tailored to address specific issues in each submarket.



With all of that in mind, we found through the housing submarkets analysis that independent of neighborhood change and socioeconomic factors, there are strong variations in the housing supply and market conditions across the region. In the 12 submarkets we identified through this analysis, we measured 23 housing-related characteristics to develop a richer understanding of the conditions in each.

From these lists of characteristics, we began to highlight some of the key defining characteristics in each submarket—we asked, what are the most important factors here to inform the types of actions that would make sense?

Our ask of all of you as we dive into more details about each of the submarkets is to provide us with feedback in a few ways:

First, as we walk you through the submarkets, what clarifying questions do you have to ensure a clear understanding of the conditions that define that submarket? We encourage you to ask any of those clarifying questions as we go, either through the chatbox or by emailing Jennifer Noll at jnoll@morpc.org.

Second, while we have made an initial effort to highlight some of the key defining characteristics for each submarket, we're asking you all to provide feedback to ensure those are identified and prioritized with your input. The survey that was emailed to all of

you earlier will allow you to rank the characteristics of each submarket, and to comment on any nuance or additional context we should consider as we move forward in this process.

Finally, we will be presenting some examples of actions that make sense given the key defining characteristics. These action lists are not yet final or comprehensive. In addition to highlighting the most important characteristics to consider for each submarket, we're also asking you all to reflect and comment on the relevant actions that have been identified *so far*, and make suggestions of additional actions that make sense for each area. There is an opportunity to add that feedback in the survey as well.

You're welcome to work on the surveys as we go through the presentation, or revisit it afterward to fill out and submit your responses.

Submarket 1

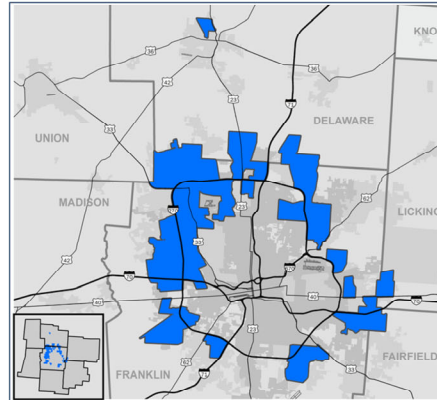
Late Century Suburbs

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

SELECTED COMMUNITIES


- City of Dublin
- Norwich Township (Franklin Co.)
- City of Westerville
- Village of Brice
- Village of Minerva Park



Average median home value: \$205,682
Average median rent: \$1,079
Average vacancy rate: 0.65%
Average share built before 1920: 0.78%
Average share built after 2010: 2.84%

Submarket 1: Related actions

Characteristic	Selected related action(s)
Strong market conditions	<ul style="list-style-type: none">• Leverage publicly and partner-owned property for priority housing development• Strengthen protections for renters (just cause eviction standards, notice requirements, etc.)
Limited housing diversity	<ul style="list-style-type: none">• Amend zoning to allow by-right development of diverse housing types• Offer financial incentives or financing for smaller-scale or infill housing products
Older residents	<ul style="list-style-type: none">• Expand multigenerational housing options• Offer assistance for home safety and accessibility modifications



We hope you will share feedback and questions with us via the companion survey.

PROMPTS

- Which issues are most important for this submarket?
- What other actions should be considered for this submarket?

HOW TO PROVIDE FEEDBACK

You should have the **survey** in your email. It may also be found in the chatbox.

You may also share comments and questions directly through the chatbox or by sending an email to jnoll@morpc.org with the subject line RHS April Webinar.

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This will serve as a “temperature test.” We will revisit the group’s priorities during future meetings, as we continue to layer in more information.

Submarket 2

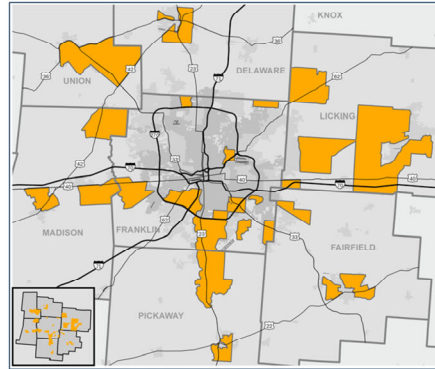
Late Century Exurbs

DEFINING CHARACTERISTICS

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

SELECTED COMMUNITIES

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




Average median home value: \$156,625
Average median rent: \$863
Average vacancy rate: 1.50%
Average share built before 1920: 6.07%
Average share built after 2010: 4.11%

Submarket 2: Related actions

Characteristic	Selected related action(s)
Limited transportation access (transit)	<ul style="list-style-type: none">• Remove barriers in the rezoning process• Update property tax structure to a land value taxation approach
Limited housing production	<ul style="list-style-type: none">• Increase the predictability of the regulatory process• Centralize information, streamline processes, and market availability of development financing and incentives for priority types of housing developments
Older residents	<ul style="list-style-type: none">• Expand home sharing partnerships• Offer property tax relief for homeowners

Interest in calling out spatial mismatch between jobs and housing

Encourage reuse of obsolete industrial properties and residential use to the extent appropriate.



We hope you will share feedback and questions with us via the companion survey.

PROMPTS

- Which issues are most important for this submarket?
- What other actions should be considered for this submarket?

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Submarket 3

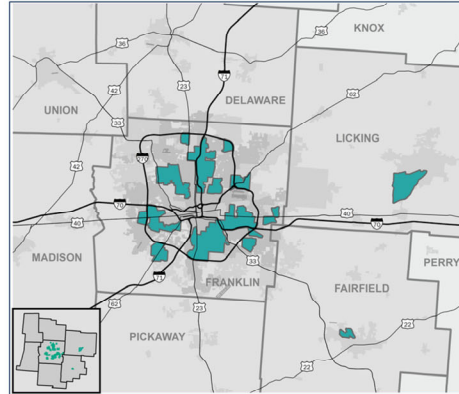
Mid-Century Small Lots

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

SELECTED COMMUNITIES


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



Average median home value: \$111,094
Average median rent: \$872
Average vacancy rate: 3.60%
Average share built before 1920: 1.79%
Average share built after 2010: 0.66%

Submarket 3: Related actions

Characteristic	Selected related action(s)
Moderate density	<ul style="list-style-type: none">• Revise land use standards to encourage small lot development• Offer financial incentives or financing for smaller-scale or infill housing products
Moderate transit access	<ul style="list-style-type: none">• Offer a density bonus as an incentive for priority housing developments• Reduce (or eliminate) parking requirements for residential development
Single-family rentals	<ul style="list-style-type: none">• Create a good landlord program• Issue property management guidance (or other support) for smaller scale property owners



We hope you will share feedback and questions with us via the companion survey.

PROMPTS

- Which issues are most important for this submarket?
- What other actions should be considered for this submarket?

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Submarket 4

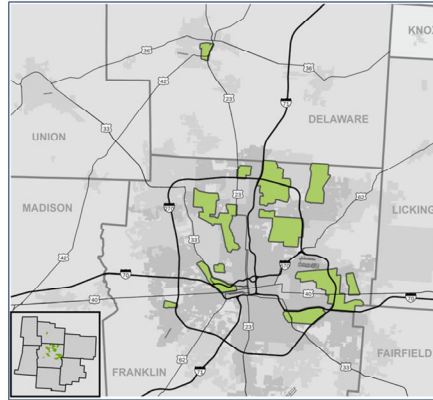
Aging multifamily

DEFINING CHARACTERISTICS

- Strong transportation access (car)
- Moderate transit access
- Moderate vacancy
- Moderate density
- Single-family rentals
- High share of multifamily properties
- Moderate cost-burdens

SELECTED COMMUNITIES

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




Average median home value: \$129,146
Average median rent: \$863
Average vacancy rate: 2.40%
Average share built before 1920: 3.26%
Average share built after 2010: 2.91%

Call out redevelopment of aging multifamily.

Submarket 4: Related actions

Characteristic	Selected related action(s)
Moderate density	<ul style="list-style-type: none">• Enact zoning changes to allow or expand for higher density residential development• Expand access to capital for owners of unsubsidized, affordable rental properties
Moderate cost-burdens (renter & owner)	<ul style="list-style-type: none">• Establish a foreclosure prevention program• Offer renter tax credits
Strong transportation access (car & transit)	<ul style="list-style-type: none">• Expand use of project-based vouchers• Tax incentives for the maintenance and rehabilitation of unsubsidized, affordable rental properties



We hope you will share feedback and questions with us via the companion survey.

PROMPTS

- Which issues are most important for this submarket?
- What other actions should be considered for this submarket?

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Submarket 5

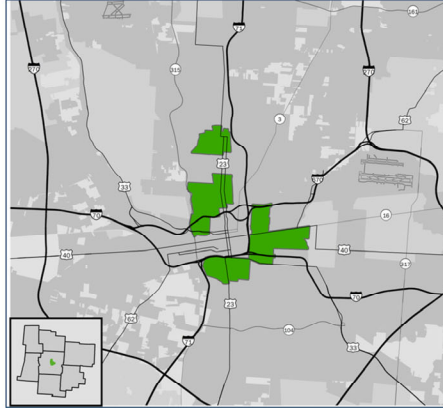
Burgeoning streetcar neighborhoods

DEFINING CHARACTERISTICS

- 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 cost-burdens

SELECTED COMMUNITIES

- City of Columbus




Average median home value: \$212,918
Average median rent: \$938
Average vacancy rate: 4.78%
Average share built before 1920: 68.06%
Average share built after 2010: 5.32%

Call out the importance of other analyses here.

Submarket 5: Related actions

Characteristic	Selected related action(s)
Strong market conditions	<ul style="list-style-type: none">• Establish rent regulations• Offer tax abatements or exemptions for qualified priority developments
Older homes	<ul style="list-style-type: none">• Offer weatherization assistance• Issue property management guidance (or other support) for smaller scale property owners
Strong transportation access (transit)	<ul style="list-style-type: none">• Use value capture mechanisms to invest in housing around large-scale public and private investments• Establish a regional Transit-Oriented Development Fund



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PROMPTS

- Which issues are most important for this submarket?
- What other actions should be considered for this submarket?

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Submarket 6

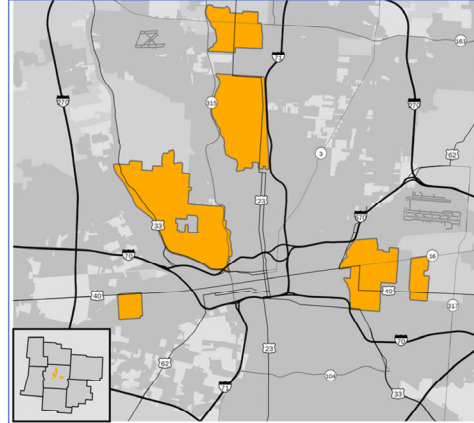
High-demand, inner-ring suburbs

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

SELECTED COMMUNITIES


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



Average median home value: \$278,754
Average median rent: \$956
Average vacancy rate: 0.93%
Average share built before 1920: 7.11%
Average share built after 2010: 0.98%

Submarket 6: Related actions

Characteristic	Selected related action(s)
Strong market conditions	<ul style="list-style-type: none">• Strengthen protections for renters• Offer property tax relief for homeowners
Low vacancy	<ul style="list-style-type: none">• Offer mobility counseling for housing voucher holders• Establish an inclusionary zoning policy
Moderate transit access	<ul style="list-style-type: none">• Offer a density bonus as an incentive for priority housing developments• Reduce (or eliminate) parking requirements for residential development



We hope you will share feedback and questions with us via the companion survey.

PROMPTS

- Which issues are most important for this submarket?
- What other actions should be considered for this submarket?

HOW TO PROVIDE FEEDBACK

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This will serve as a “temperature test.” We will revisit the group’s priorities during future meetings, as we continue to layer in more information.

Submarket 7

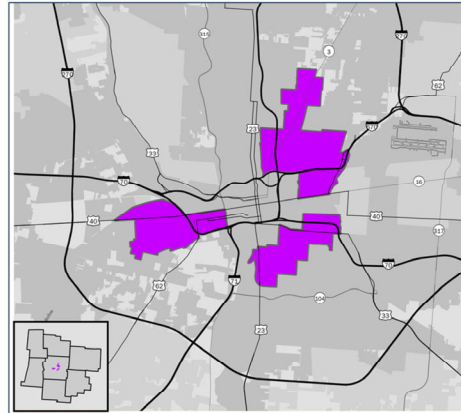
Emerging demand neighborhoods

DEFINING CHARACTERISTICS

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

SELECTED COMMUNITIES

- City of Columbus



Average median home value: \$74,633

Average median rent: \$779

Average vacancy rate: 12.76%


Average share built before 1920: 29.60%

Average share built after 2010: 1.85%

Submarket 7: Related actions

Characteristic	Selected related action(s)
Weak market conditions with increasing demand	<ul style="list-style-type: none">• Apply for Section 108 Loan Guarantee Funds• Assess displacement risk
High vacancy	<ul style="list-style-type: none">• Revise land use standards to encourage small lot development• Pilot a Dollar Home Program
Single-family rentals	<ul style="list-style-type: none">• Issue property management guidance (or other support) for smaller scale property owners• Expand access to capital for owners of unsubsidized, affordable rental properties

The LB action may be more appropriate because these neighborhoods exhibit weak market conditions --> high vacancy



We hope you will share feedback and questions with us via the companion survey.

PROMPTS

- Which issues are most important for this submarket?
- What other actions should be considered for this submarket?

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Submarket 8

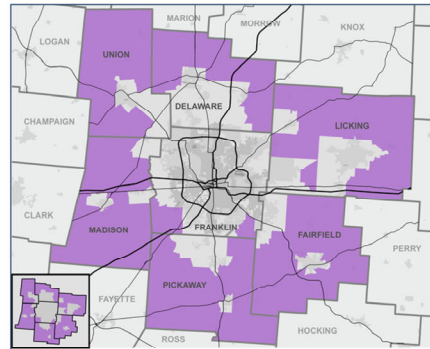
Rural communities

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

SELECTED COMMUNITIES

- Kingston Township (Delaware Co.)
- Pleasant Township (Franklin Co.)
- Wayne Township (Pickaway Co.)
- Amanda Township (Fairfield Co.)
- Washington Township (Licking Co.)




Average median home value: \$176,787
Average median rent: \$917
Average vacancy rate: 1.04%
Average share built before 1920: 14.02%
Average share built after 2010: 4.18%

Moderate owner cost-burdens in this submarket are likely indicative of lower HH incomes (remaining stagnant)

Sprawling suburban-style/rural development. There is a limited market for these product types.

Submarket 8: Related actions

Characteristic	Selected related action(s)
Limited housing diversity	<ul style="list-style-type: none">• Offer financial incentives or financing for smaller-scale or infill housing products• Allow and support development of Accessory Dwelling Units (ADUs)
Older residents	<ul style="list-style-type: none">• Expand home sharing partnerships• Streamline or update administrative processes for accessibility accommodation/modification requests related to a disability
Moderate owner cost-burdens	<ul style="list-style-type: none">• Offer property tax relief for homeowners• Expand residential weatherization and home repair programs



We hope you will share feedback and questions with us via the companion survey.

PROMPTS

- Which issues are most important for this submarket?
- What other actions should be considered for this submarket?

HOW TO PROVIDE FEEDBACK

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Submarket 9

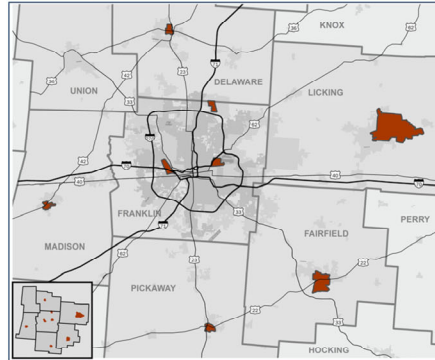
Town Centers

DEFINING CHARACTERISTICS

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

SELECTED COMMUNITIES

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



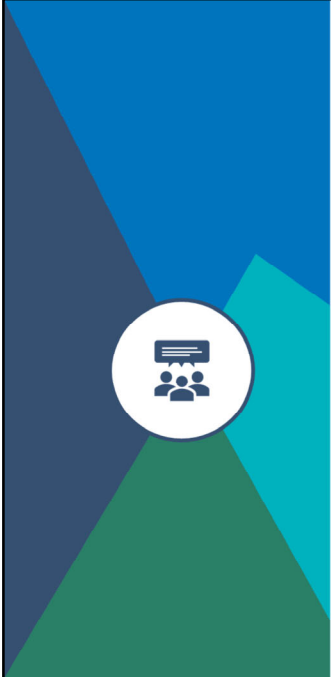
Average median home value: \$98,419
Average median rent: \$749
Average vacancy rate: 5.31%
Average share built before 1920: 38.64%
Average share built after 2010: 0.36%

Note the number of SF rentals are high in this submarket. (Connection b/t high vacancy and older homes/SF rentals)

Submarket 9: Related actions

Characteristic	Selected related action(s)
Weak market conditions	<ul style="list-style-type: none">• Apply for Section 108 Loan Guarantee Funds• Leverage land banks to return vacant, blighted properties to productive use
High vacancy	<ul style="list-style-type: none">• Pilot a Dollar Home Program• Establish rehabilitation codes to streamline the rehabilitation process
Older homes	<ul style="list-style-type: none">• Offer programs to support energy-efficiency retrofits• Offer assistance for home safety and accessibility modifications

Home repair/weatherization are critical to these communities b/c of older home stock.
Pop stagnation/older homes → high vacancy even though there is opportunity for more SF rentals.



We hope you will share feedback and questions with us via the companion survey.

PROMPTS

- Which issues are most important for this submarket?
- What other actions should be considered for this submarket?

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Submarket 10

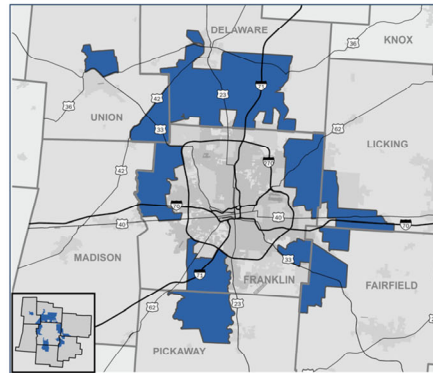
High-Demand Exurbs

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

SELECTED COMMUNITIES


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



Average median home value: \$254,928
Average median rent: \$1,255
Average vacancy rate: 0.25%
Average share built before 1920: 1.72%
Average share built after 2010: 14.10%

Submarket 10: Related actions

Characteristic	Selected related action(s)
Newer homes	<ul style="list-style-type: none">• Adopt proactive code enforcement practices• Expand use of project-based vouchers
Limited housing diversity	<ul style="list-style-type: none">• Amend zoning to allow by-right development of diverse housing types• Offer financial incentives or financing for smaller-scale or infill housing products
Strong market conditions	<ul style="list-style-type: none">• Leverage publicly and partner-owned property for priority housing development• Offer mortgage subsidy programs



We hope you will share feedback and questions with us via the companion survey.

PROMPTS

- Which issues are most important for this submarket?
- What other actions should be considered for this submarket?

HOW TO PROVIDE FEEDBACK

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Submarket 11

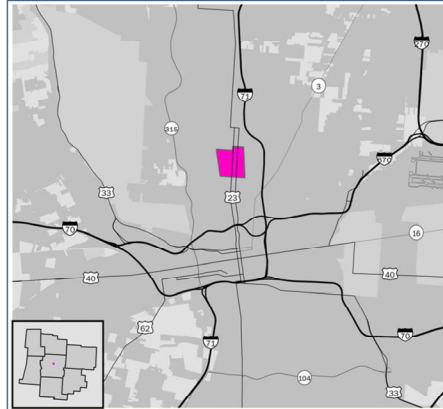
Ohio State campus area

DEFINING CHARACTERISTICS

- 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

SELECTED COMMUNITIES

- City of Columbus




Average median home value: \$100,000
Average median rent: \$915
Average vacancy rate: 1.50%
Average share built before 1920: 87.32%
Average share built after 2010: 1.00%

20% of housing stock = SF. 88% of those are rentals.

Submarket 11: Related actions

Characteristic	Selected related action(s)
Strong transportation access (transit)	<ul style="list-style-type: none">• Use value capture mechanisms to invest in housing around large-scale public and private investments• Expand mixed-use zoning
High density	<ul style="list-style-type: none">• Establish an inclusionary zoning policy• Reduce (or eliminate) parking requirements for residential development
Single-family rentals	<ul style="list-style-type: none">• Expand access to capital for owners of unsubsidized, affordable rental properties• Issue property management guidance (or other support) for smaller scale property owners



We hope you will share feedback and questions with us via the companion survey.

PROMPTS

- Which issues are most important for this submarket?
- What other actions should be considered for this submarket?

HOW TO PROVIDE FEEDBACK

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Submarket 12

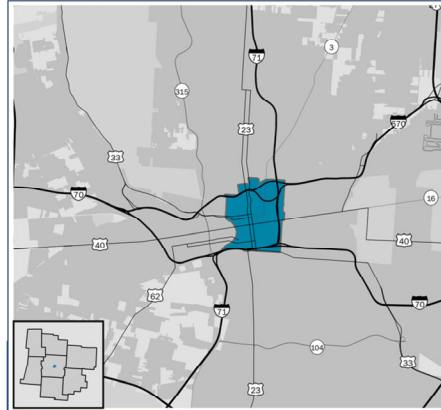
Downtown Columbus

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

SELECTED COMMUNITIES


- City of Columbus



Average median home value: \$241,250
Average median rent: \$870
Average vacancy rate: 3.39%
Average share built before 1920: 27.27%
Average share built after 2010: 8.17%

Submarket 12: Related actions

Characteristic	Selected related action(s)
Strong transportation access (transit)	<ul style="list-style-type: none">• Establish a regional Transit-Oriented Development Fund• Establish housing preservation/conservation zoning
High density	<ul style="list-style-type: none">• Establish or expand mixed-use zoning• Reduce (or eliminate) parking requirements for residential development
Newer homes	<ul style="list-style-type: none">• Adopt proactive code enforcement practices• Expand use of project-based vouchers



We hope you will share feedback and questions with us via the companion survey.

PROMPTS

- Which issues are most important for this submarket?
- What other actions should be considered for this submarket?

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This will serve as a “temperature test.” We will revisit the group’s priorities during future meetings, as we continue to layer in more information.



- Next we will move into two other specialized analyses are deepening our understanding of key housing issues at the sub-regional level: an analysis of displacement risk and an analysis of access to opportunity across the region.
- Like Anne mentioned earlier, today we are presenting each of these, and the submarkets, as separate analyses. After today, we will be working to demonstrate the intersections across each of these analyses to make our recommendations as robust as possible.

Displacement risk analysis overview

Purpose

- Identify areas in the region that are vulnerable to housing displacement
- Create recommendations to protect at-risk neighborhoods and populations

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- The purpose of this analysis is to identify areas in the region that are vulnerable to housing market gentrification and displacement, then to subsequently create recommendations to protect at-risk neighborhoods and populations
- For the purposes of this method, gentrification is defined as “an under-valued neighborhood that becomes desirable, resulting in rising property values and changes to demographic and economic conditions of the neighborhood.” Some of the changes here include a shift from low-income residents to higher-income residents, as well as a change in the racial and ethnic make-up of residents and businesses.
- Displacement is describing the process where households and businesses are involuntarily forced to move from a neighborhood because of increasing market values and rents.
- It is important to note gentrification and displacement are not always mutually exclusive, and that these two phenomena can look different for varying neighborhoods.

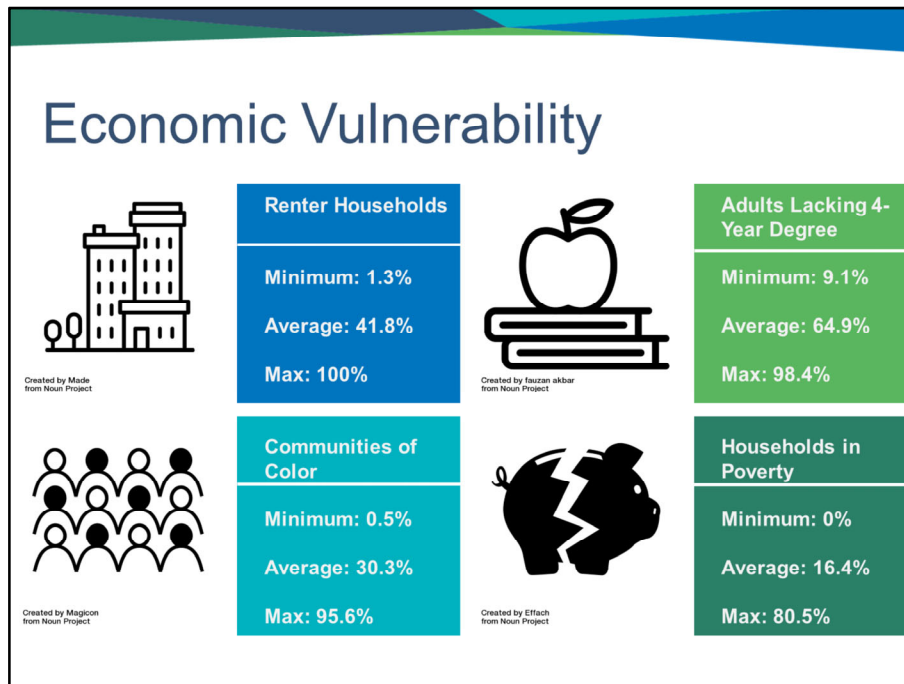
Displacement risk analysis overview

Methods

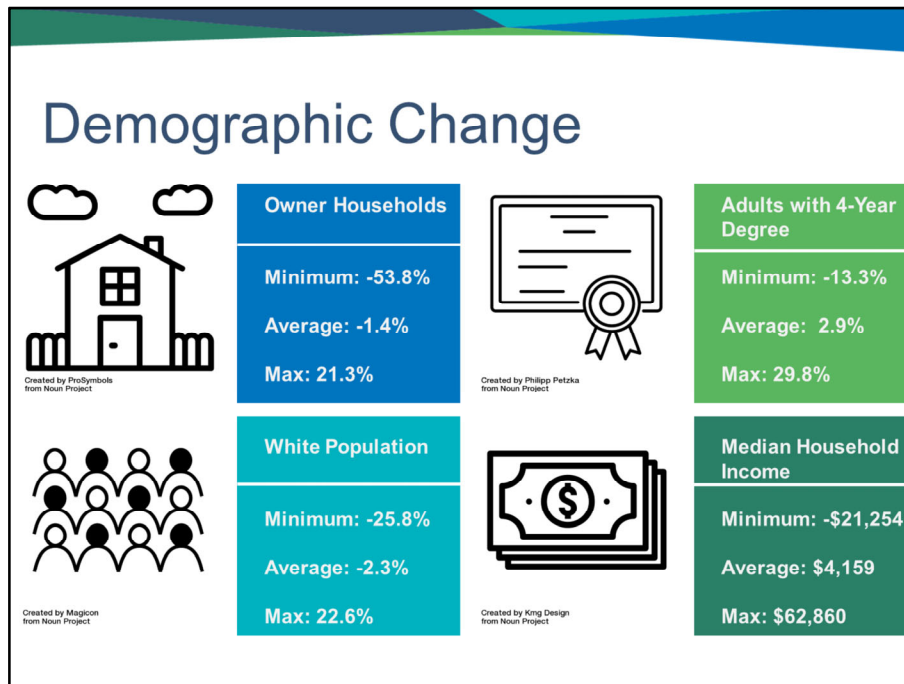
- Based on [method](#) from Portland, Oregon
- Analysis at the Census Tract level



- In the vein of trying to detect what is occurring on a neighborhood level, we ended up using a model from Portland, Oregon that considers economic vulnerability, demographic change, and housing market conditions of each area in the region to assign a gentrification/displacement classification
- To create the most granular results possible, we conducted this analysis at the Census tract level
- I will describe all three inputs to the analysis, then review the seven classifications the model can assign



- The first element considered in the model is economic vulnerability.
- Each tract in the region is compared to all other tracts for the portion of renter households, the portion of communities of color, the portion of adults lacking a four year degree, and the portion of households in poverty.
- If a tract has a relatively high value for at least three out of four of these values, it is flagged as having an economically vulnerable population.
- To provide the range of values across the region, I have included the minimum, average, and maximum tract for these values. As you can see, there is a wide range of values for each indicator.
- The presence



- The next element considered is demographic change. We know that gentrification and displacement are accompanied by an increase in the share of owner households, white residents, and adults with a 4-year degree. We can also expect to see an increase in median household income. All these elements are considered for this stage.
- The min/mean/max values here represent tract-level change for 2013-2018.
- This model analyzed the tract-level change of these values from 2013-2018. If at least ¾ indicators changes faster than the regional level, the tract was flagged as having demographic changes.

Housing Market Conditions



Created by YWONK
from Noun Project

Median Home Value

Minimum: \$31,561

Average: \$202,837

Max: \$618,507



Created by Vectors Point
from Noun Project

Home Sale Price Appreciation

Minimum: -67.0%

Average: 14.1%

Max: 328%

- The final element considered is housing market conditions. Market conditions are assessed based on median home values and home sale appreciation rates.
- Like the other sections of this analysis, tracts are compared to all other tracts in the region. Both of these indicators are assigned a high or low value relative to the region.
- The model assigns a market condition based on certain housing market patterns, which I will dive into a little deeper later.
- The min/max values show 2018 values for median home value and 2000-2018 appreciation rates. As you can see, our region is extremely diverse.

Displacement risk analysis overview

Findings

- The model includes seven categories of gentrification and/or displacement risk
- Within the region, tracts were identified in all seven stages
- Tracts that fall within the seven categories will be evaluated based on unique issues around displacement risk

NOTE: Findings will be finalized following stakeholder review

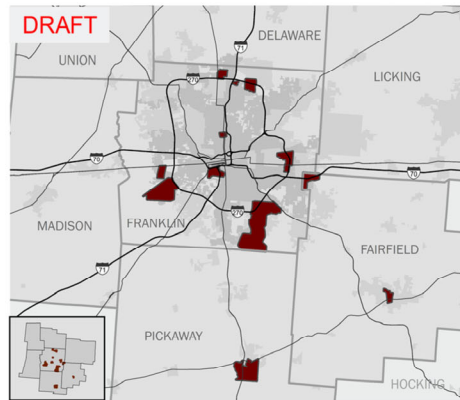


- All of these components are combined to potentially assign one of seven categories of gentrification/displacement risk.
- Within the region, tract were identified in all seven stages.
- Tracts within the seven categories will be evaluated based on unique issues around displacement risk
- Before I share specific categories, I will add that these are not a linear progression, so a tract that is experiencing gentrification- and displacement-related changes may not hit each of these.
- I will also add these are draft results and may be subject to change. We intend to solicit feedback with stakeholders in the coming weeks.

Early Stage Gentrification: Susceptible

DEFINING FEATURES

- Higher proportion of vulnerable populations relative to the region
- Have not experienced demographic changes
- Housing market has relatively low prices and low appreciation, but adjacent to tracts where home values are high and appreciation is high

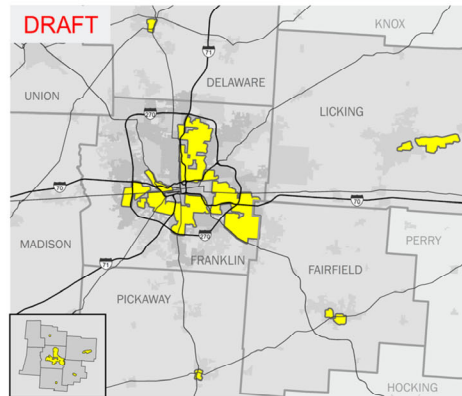


- There are three broad categories for the classifications, early-, mid- and late-stage gentrification.
- The first I am sharing is early stage: susceptible.
- Some tracts of this classification can be found in North and South Franklinton, Southern Orchards, and Lancaster.

Early Stage Gentrification: Type 1

DEFINING FEATURES

- Higher proportion of vulnerable populations relative to the region
- Have not experienced demographic changes
- Housing prices were relatively low in 2018 but appreciating rapidly



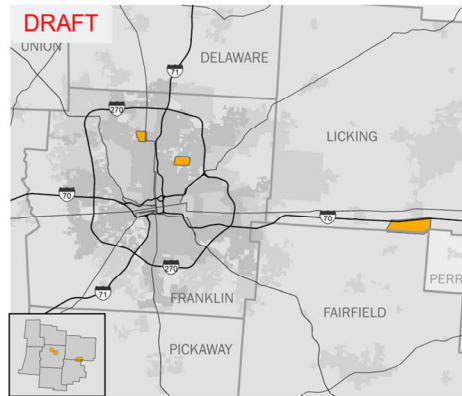
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- Next is Early: Type 1.
- You see these types of tracts in Linden; Hilltop; and areas in East Columbus into Whitehall to name a few in Franklin County.
- These types of tracts can also be observed in Delaware, Licking, and Fairfield counties.

Early Stage Gentrification: Type 2

DEFINING FEATURES

- Higher proportion of vulnerable populations relative to the region
- Have experienced demographic changes
- Housing market has relatively low prices and low appreciation, but adjacent to tracts where home values are high and appreciation is high

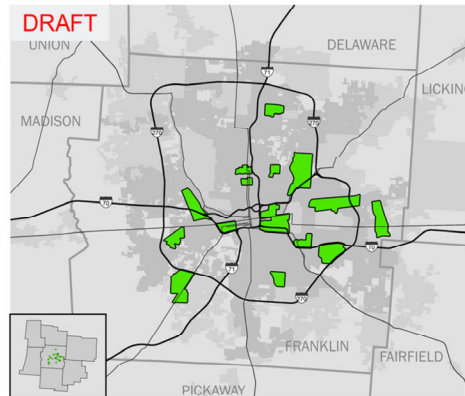


- The last of the early stage classifications is Early: Type 2.
- You see these types of changes occurring in Buckeye Lake and in Northern Franklin County.

Mid-Stage Gentrification: Dynamic

DEFINING FEATURES

- Higher proportion of vulnerable populations relative to the region
- Have experienced demographic changes
- Housing prices were relatively low in 2018 but appreciating rapidly



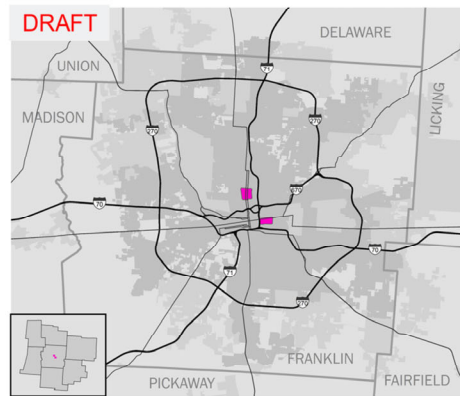
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- Moving onto mid-stage gentrification, our next classification is dynamic.
- Some tracts to call out here are in northern Whitehall, Marblecliff, part of Hilltop, and the Old North / University District.

Late Stage Gentrification: Type 1

DEFINING FEATURES

- Higher proportion of vulnerable populations relative to the region
- Have experienced demographic changes
- Housing prices used to be relatively low in 2000 but have appreciated rapidly since



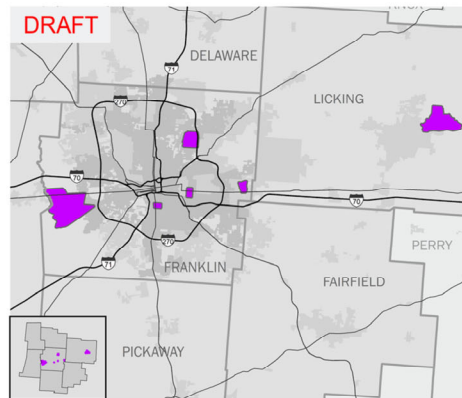
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- The final stage of gentrification that could be assigned is late stage gentrification.
- Tracts with this classification exist in Weinland Park and Olde Town East.

Late Stage Gentrification: Type 2

DEFINING FEATURES

- Used to have higher proportion of vulnerable populations relative to the region, but no longer do
- Have experienced demographic changes
- Housing prices were relatively low in 2018 but appreciating rapidly since 2013



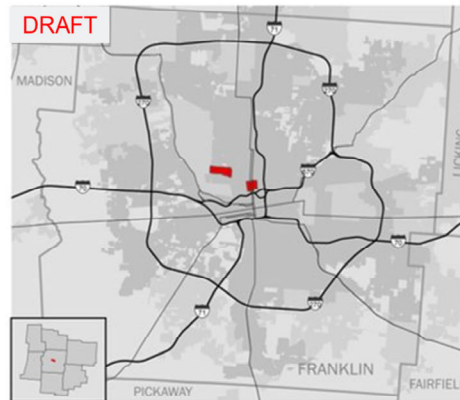
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- Moving onto Type 2, these tracts...
- You see these types of changes occurring in the Easton area, Newark, and Northern Reynoldsburg

Late Stage Gentrification: Continued Loss

DEFINING FEATURES

- Used to have higher proportion of vulnerable populations relative to the region, but no longer do
- Have increasing proportion of white people and adults with a bachelor's degree
- Housing prices used to be relatively low in 2000 but have appreciated rapidly since



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- And the final stage is continued loss
- These tracts can be found West of Campus and in Italian Village

	Gentrification Classification	Home Values	Home Sale Price Appreciation	Demographic Change	Vulnerable Residents
Early	Susceptible	Low in 2018	Low 2013-2018*	No	Yes
	Early: Type 1	Low in 2018	High 2013-2018	No	Yes
	Early: Type 2	Low in 2018	Low 2013-2018*	Yes	Yes
Dynamic	Dynamic	Low in 2018	High 2013-2018	Yes	Yes
Late	Late: Type 1	Low in 2000; High in 2018	High 2000-2018	Yes	Yes
	Late: Type 2	Low in 2018	High 2013-2018	Yes	Used to be
	Continued Loss	Low in 2000; High in 2018	High 2000-2018	Yes	Used to be

Adapted from Bates, L.K. (2013). "Gentrification and Displacement Study: Implementing an Equitable Inclusive Development Strategy in the Context of Gentrification." Urban Studies and Planning Faculty Publications and Presentations.

*While these tracts have low 2018 home values and low 2013-2018 appreciation, they border a tract with high 2018 home values and/or high 2013-2018 appreciation

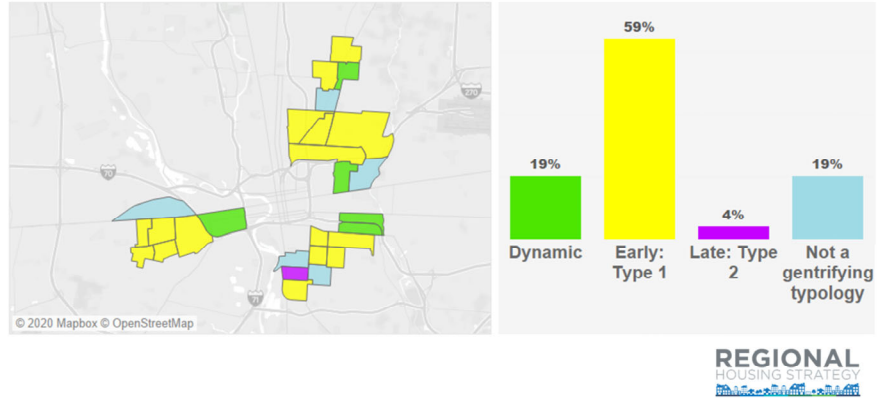
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[Phases of Gentrification](#)

- This table summarized all the information we covered in the last few slides for your reference.
- Note that neighborhoods can move through these in a number of ways

How will these findings inform the menu of actions?

Submarket 7

Emerging demand neighborhoods



Absent that context...

Suggested actions focused on increasing investment and development activity, which could accelerate gentrification risks without appropriate supports for existing residents.

Characteristic	Selected related action(s)
Weak market conditions with increasing demand	<ul style="list-style-type: none">• Apply for Section 108 Loan Guarantee Funds• Assess displacement risk
High vacancy	<ul style="list-style-type: none">• Revise land use standards to encourage small lot development• Pilot a Dollar Home Program
Single-family rentals	<ul style="list-style-type: none">• Issue property management guidance (or other support) for smaller scale property owners• Expand access to capital for owners of unsubsidized, affordable rental properties

With that context...

Some existing actions may get reinforced and additional actions may be considered to ensure existing residents benefit from increased activity.

Characteristic	Selected related action(s)
Weak market conditions with increasing demand	<ul style="list-style-type: none">• Apply for Section 108 Loan Guarantee Funds• Assess displacement risk
High vacancy	<ul style="list-style-type: none">• Revise land use standards to encourage small lot development• Pilot a Dollar Home Program
Single-family rentals	<ul style="list-style-type: none">• Issue property management guidance (or other support) for smaller scale property owners• Expand access to capital for owners of unsubsidized, affordable rental properties
Early stages of displacement risk	<ul style="list-style-type: none">• Use value capture mechanisms like TIF• Leverage a Community Land Trust model to maintain long-term affordability amidst new development



Opportunity mapping overview

Purpose

- Identify where in the region there are differences in access to opportunity
- Identify potential housing actions that address these disparities.

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[The Housing Strategy](#)

The third and final sub-regional analysis we conducted was to ensure that localized actions can be tied to disparities in access to opportunity across the region.

We selected an analysis that would help us to understand those disparities and promote housing actions that would appropriately account for the availability of access to resources and opportunity to residents in different locations. This effort is ultimately tethered to the idea that was articulated in the last joint strategy work session in February—housing as a platform for equitable growth.

Opportunity mapping overview

Methods

- Repurpose the 2020-21 Opportunity Index created by the OSU Kirwan Institute for the Ohio Housing Finance Agency
- Analysis at the Census Tract level

For this component, we chose to use the OSU Kirwan Institute's Opportunity Mapping for the State of Ohio, which was updated last year. This analysis was completed with the express goal of supporting the Ohio Housing Finance Agency's efforts to evaluate and prioritize project funding. With its lens toward housing already in place, we decided to adopt this as a framework to understand 'opportunity' as it relates to the recommended actions that will stem from this housing strategy.

The analysis is at the Census Tract level, which aligns with the other subregional analyses that have been presented already. This makes it possible to overlay all three of these factors and connected actions across a spectrum of considerations—based on housing supply and market conditions, considerations unique to gentrification and displacement risk, and through a lens of place-based disparities in access to opportunity.

Opportunity mapping overview

TRANSPORTATION	EDUCATION	EMPLOYMENT	HOUSING	HEALTH
Public transit	Educational attainment	Entry level job access	Housing cost burden	Life expectancy
Average commute time	School performance	Certified childcare center access	Average net worth	Family poverty rate
Automotive access	Closing gaps to access	Unemployment rate	Existing affordable housing concentration	Segregation index

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The ‘opportunity index’ created by the Kirwan Institute evaluates fifteen indicators of opportunity across five dimensions—transportation, education, employment, housing, and health. One of the things that was important to us in selecting a model for understanding opportunity access was the presence of indicators that demonstrate not only the outcomes in a particular area, but also the conditions that would make it possible for residents living there to get ahead. The Kirwan analysis includes indicators like this—for example, in the employment dimension, it’s important to measure the availability of entry-level jobs, but the presence of high-quality childcare to support householders in the workforce is also a critical determinant for maintaining stable employment.

In all of these dimensions there is both a clear measure of outcomes and of the determinants of future outcomes. With housing, it is critical to measure where there are concentrations of residents with high housing cost burdens, but it is equally important to understand which areas have very limited generational wealth, as this is a huge impediment to housing opportunity and the stability that affords.

Opportunity mapping overview

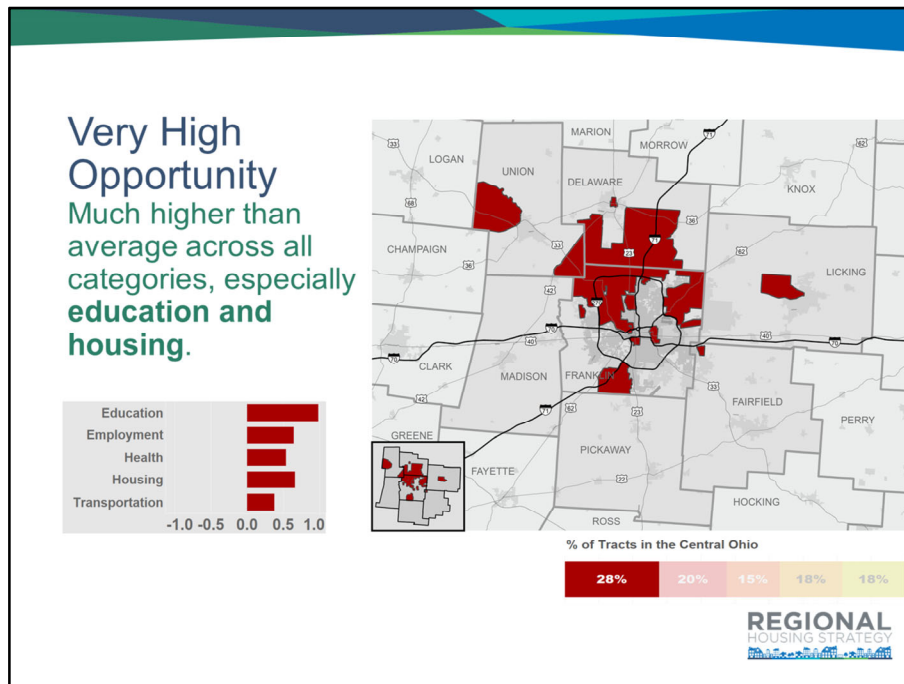
Findings

- The scale of opportunity access includes five categories ranging from 'very low' to 'very high'
- The 'extremes' show stark differences in opportunity across all indicators
- Tracts that fall within the five categories will be evaluated based on unique issues around opportunity

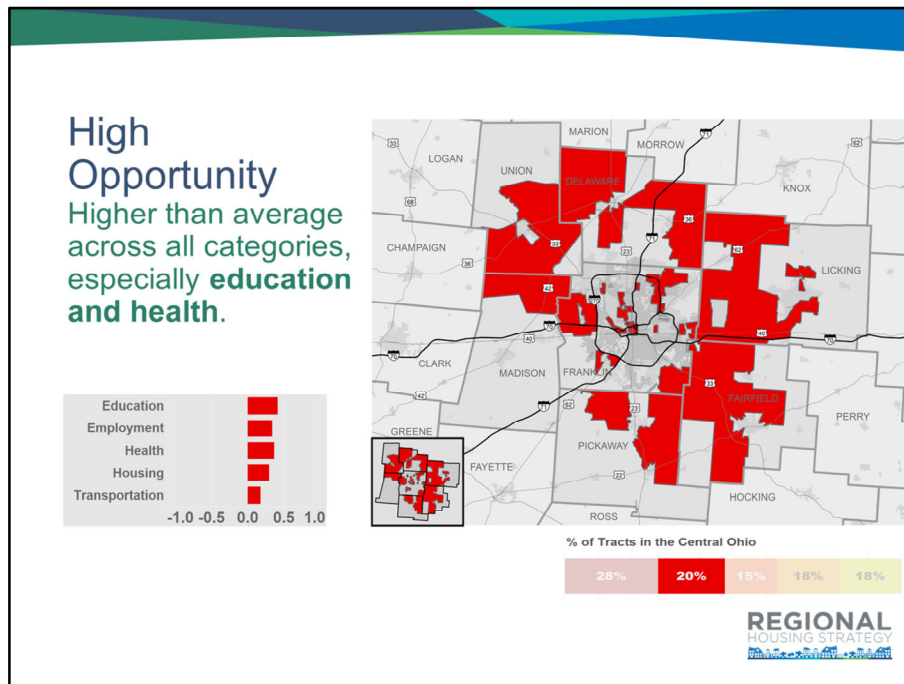
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The findings from this opportunity analysis reveal patterns that are familiar to us all. The areas in Central Ohio that range from 'very low' to 'very high' align with other maps you've seen before. In fact, the 'very low' opportunity areas that persist today match up almost perfectly with the redlining maps from decades ago.

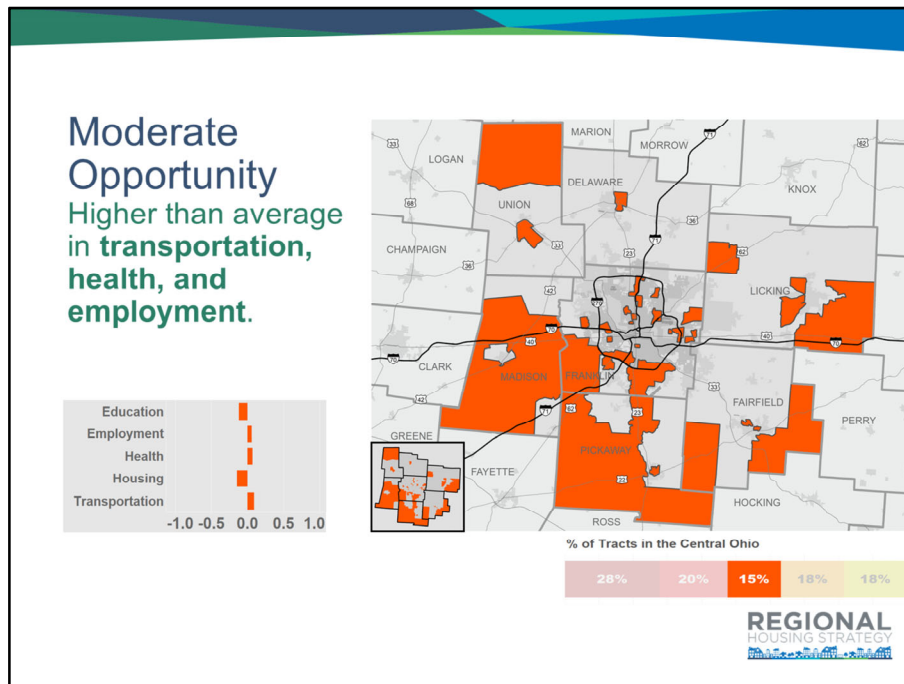
Across these areas of opportunity, there are stark differences in the lived experiences of residents who live there. Through the housing lens, there is potential to initiate actions that are inclusive and considerate of these residents' varying access to opportunity.



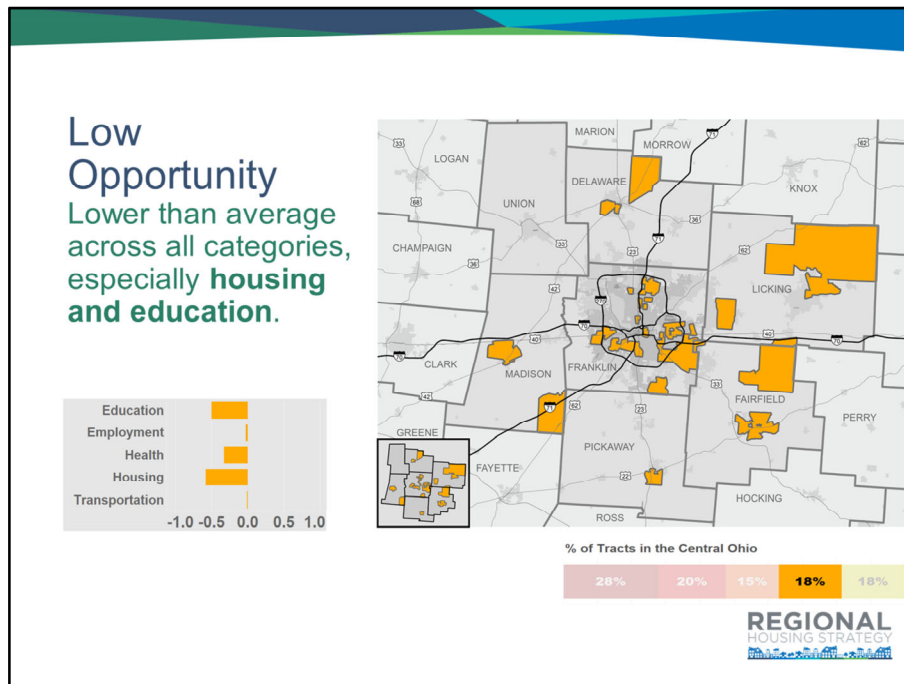
Areas with very high opportunity include much of southern Delaware County, Dublin, and parts of Grove City. These areas are higher than average in all opportunity categories, but especially when it comes to education and housing.



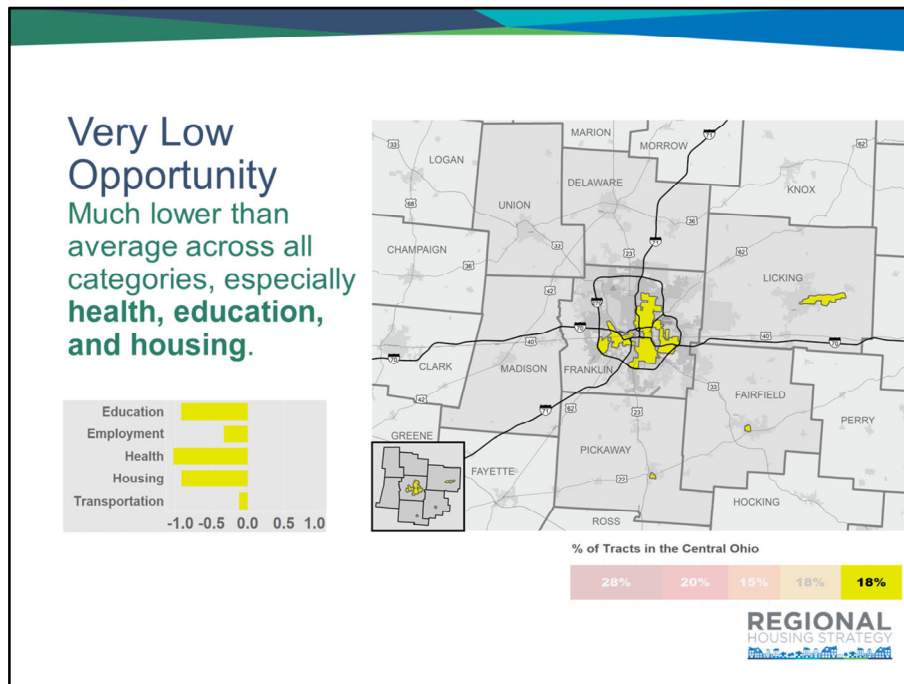
Areas with high opportunity include Westerville, Clintonville, and many of the exurban communities in the region. These areas are higher than average in all opportunity categories, but especially with education and health.



Areas with moderate opportunity include scattered tracts throughout the City of Columbus, county seats in the 6 adjacent counties to Franklin County, and in farther rural areas of some adjacent counties. These areas score near the average in all opportunity categories, but are higher than average in transportation, health, and employment.



Areas with low opportunity include some parts of the adjacent county seats, far-reaching rural areas, and also the far west, far east, and far north areas of the City of Columbus, especially those that have high concentrations of New American residents. These areas are significantly below the average in housing, education, and health.



Some of the region’s county seats have very low opportunity—parts of Newark, Lancaster, and Circleville—but low opportunity is mostly concentrated in the historic redlined neighborhoods in the City of Columbus – to the east of I-71, and south of I-70. These areas have much lower access to opportunity across all categories, especially health, education, and housing.

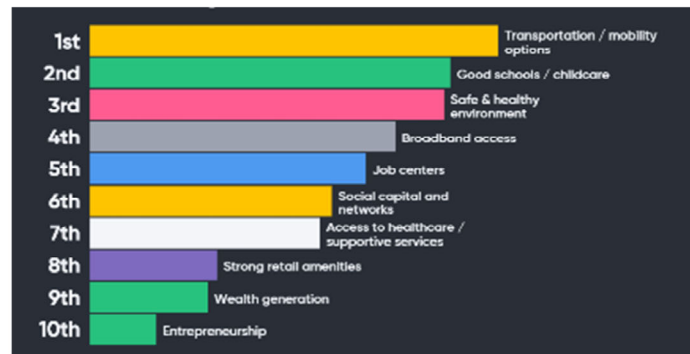
Opportunity mapping overview

TRANSPORTATION	Percentage of households with no car access: 3% (Very High) - 20% (Very Low)
EDUCATION	School Performance Rating: 94 (Very High) - 58 (Very Low)
EMPLOYMENT	Unemployment Rate: 3% (Very High) - 13% (Very Low)
HOUSING	Net worth of households: \$1. 2 Million (Very High) - \$120,000 (Very Low)
HEALTH	Life Expectancy: 81 years (Very High) - 71 years (Very Low)

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Looking at each of the opportunity areas within the region sheds some light on the disparities in opportunity access among residents. In almost every dimension, there are some extreme differences in opportunity from those in 'very low' to 'very high' opportunity areas. On average, the life expectancy in very low opportunity neighborhoods is 10 years lower than in very high opportunity areas. With regard to housing, households in very high opportunity areas have 10 times the wealth of households in very low opportunity areas. The thought of increasing your own household's wealth 10 fold is a daunting prospect. If we extrapolate that to entire Census tracts and neighborhoods, and then layer on the other opportunity factors, the differences in opportunity that exist are readily apparent and incredibly stark.

What elements of access to opportunity are most important to emphasize?



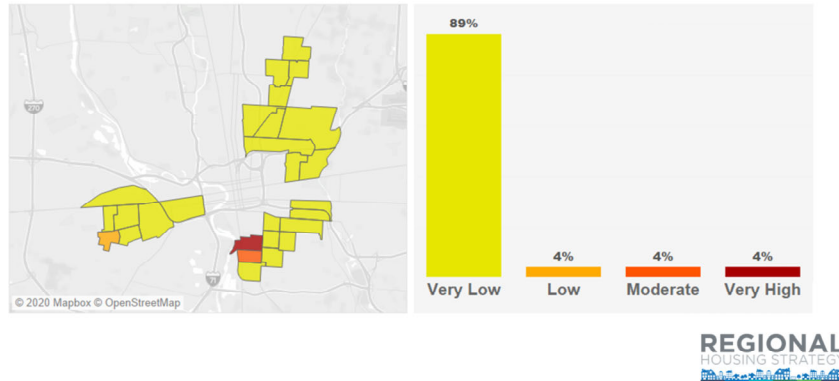
Wealth generation, entrepreneurship, broadband access, social capital/networks, childcare, mobility, and supportive services added prior to voting due to large-group discussion.

In addition to those data points in the opportunity index, we also heard from the group that it was important to consider other elements of opportunity – such as broadband access and social capital and networks. We have reviewed, adjusted, and added to the menu of actions to emphasize opportunities for housing in the region to act as a platform for these other elements. This analysis helps us understand how to target these efforts to address inequities in access, speaking to the broader goal of supporting equitable growth.

How will these findings inform the menu of actions?

Submarket 7

Emerging demand neighborhoods



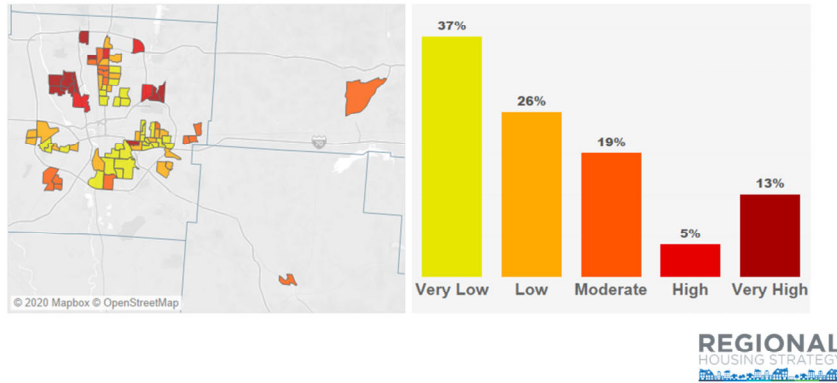
How does an understanding of access to opportunity inform what housing actions and interventions will be most appropriate?

As you may recall, this is a submarket where we're thinking about how to increase economic activity including housing development, in a way that is inclusive of existing residents. Most areas in this submarket scored very low on the opportunity index – which underscores the need to support increased economic activity through housing, which can generate demand for other services like increased transit or new retail options. However, that strategy will take a slightly different tone in the areas that scored higher on the index – indicating that strategies about diversifying the type of development and who has access to housing in those areas may be a higher priority.

How will these findings inform the menu of actions?

Submarket 3

Mid-Century Small Lots



How does an understanding of access to opportunity inform what housing actions and interventions will be most appropriate?

In this submarket, we see more variation in access to opportunity. This provides insight about how different actions could be targeted within these areas. For instance, we previously discussed offering a density bonus as an incentive for priority housing developments within this submarket – that density bonus may prioritize mixed-use and/or mixed-income developments to build access to opportunity in areas with lower scores and may focus on incentivizing affordability to expand access to areas with high and very high access to opportunity.



Note polls that will be interspersed throughout this section

Recap of region-wide findings

Key takeaways about regional resources

Large number of programs and funding types

- 52 housing or housing-eligible subsidy programs available

Opportunities for more flexible tools

- Gap-financing programs tools that are not AMI-limited
- Tax Increment Financing
- Property Tax Abatements
- New Community Authorities (special taxing districts)
- Bond proceeds

Need for more direct assistance than available resources

- Rental assistance
- Home repair

Lack of coordinated information

- Resources not collectively housed in a one-stop source

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Ice Miller

Recap of region-wide findings

BY INCOME LEVEL:

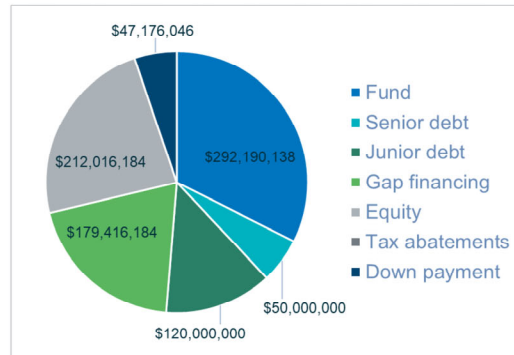
- 30-50% AMI: 55 programs
- 60% AMI: 48 programs
- 70-80% AMI: 41 programs
- 90%+ AMI: 19 programs

BY ACTIVITY:

- Construction: 12 programs
- Downpayment: 4 programs
- Rehabilitation: 4 programs
- Rent/mortgage: 3 programs
- Energy: 3 programs

Available resources for housing

Source: IceMiller



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*Associated with the steep drop in program availability for projects over 60% AMI, is a higher degree of effort, less familiarity and more complexity.

Ice Miller

Funding inventory by jurisdiction

TAKE-AWAYS

Counties outside of Franklin County and Cities outside of the City of Columbus have not formally programmed housing incentives.

These 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 cost coverage.

	Regional Available Funds	7-County 2018 Annual Awarded
Region-wide	\$242,945,639	\$176,746,121
Columbus*	\$111,445,235	\$4,890,300
Franklin County	\$25,329,514	\$23,379,514
Statewide	\$233,774,085	\$34,484,536
Grand Total	\$633,494,473	\$239,500,471

*This includes the \$100m Housing Action Fund and General Obligation Bond Fund not yet programmed to the City of Columbus.

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OHFA Funding Totals by City

Year/County	Total Award	Average Award	Units
2016	\$56,263,526	\$1,704,955	2,388
Ashville	\$2,162,579	\$1,081,290	80
Columbus	\$50,465,947	\$1,940,998	1,850
Dublin	\$2,420,000	\$806,667	300
Gahanna	\$795,000	\$795,000	150
Upper Arlington	\$420,000	\$420,000	8
2017	\$40,305,082	\$1,492,781	2,374
Ashley	\$1,823,618	\$911,809	46
Circleville	\$4,256,973	\$851,395	250
Columbus	\$26,678,269	\$2,223,189	1,778
Marysville	\$5,506,222	\$917,704	240
Reynoldsburg	\$2,040,000	\$1,020,000	60
2018	\$31,672,246	\$959,765	3,034
Columbus	\$25,004,705	\$1,041,863	2,668
Delaware	\$2,175,742	\$725,247	96
Grove City	\$804,000	\$402,000	56
London	\$2,049,500	\$683,167	144
Obetz	\$1,638,299	\$1,638,299	70

TAKE-AWAYS

From 2016 to 2018, 12 (out of 139) cities within the 7-county region received funding from OHFA.*

OHFA funding is eligible for affordable projects in any Ohio political subdivision.

*Cities, Townships, and Villages combined.

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OHFA Funding Totals by County

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

TAKE-AWAYS

From 2016 to 2018, 5 of the 7 counties within the region received funding from OHFA.

Note: County totals are inclusive of city totals presented on the previous slide.

OHFA Funding Type by Selected Locale (2014-2018)

Circleville	\$6,667,713	\$952,530	348	4.40%
Senior Rental	\$2,410,740	\$1,205,370	98	28.57%
Type not reported	\$4,256,973	\$851,395	250	71.43%
Columbus	\$158,755,013	\$1,603,586	9,378	62.26%
Emergency Shelter	\$1,612,366	\$1,612,366	64	1.01%
Family Rental	\$74,371,174	\$1,517,779	5,735	49.49%
Lease Purchase	\$8,588,505	\$1,431,418	246	6.06%
Permanent Supportive Housing	\$34,435,758	\$1,565,262	1,129	22.22%
Senior Rental	\$13,068,941	\$1,452,105	426	9.09%
Type not reported	\$26,678,269	\$2,223,189	1,778	12.12%
Delaware	\$4,149,684	\$829,937	196	3.14%
Permanent Supportive Housing	\$2,175,742	\$725,247	96	60.00%
Senior Rental	\$1,973,942	\$986,971	100	40.00%
Grove City	\$4,049,081	\$809,816	236	3.14%
Family Rental	\$804,000	\$402,000	56	40.00%
Senior Rental	\$3,245,081	\$1,081,694	180	60.00%
London	\$7,560,948	\$840,105	516	5.66%
Family Rental	\$5,451,817	\$908,636	360	66.67%
Senior Rental	\$2,109,131	\$703,044	156	33.33%
Whitehall	\$5,905,000	\$1,476,250	323	2.52%
Assisted Living	\$2,655,000	\$2,655,000	131	25.00%
Senior Rental	\$3,250,000	\$1,083,333	192	75.00%

TAKE-AWAYS

The type of product funded by OHFA over the last 5 years varies within each political subdivision. Funds are often used to support senior and family rental housing across the region.

The table to the left illustrates such activity for selected cities with over 150 units created with OHFA funds between from 2014 to 2018.

USDA Rural Housing Funding

TAKE-AWAYS

During Fiscal Year (FY) 2018, Counties with rural areas utilized USDA funds for Single-Family Direct Loans and Loan Guarantees, Home Repairs and Rental Assistance.

The Direct Multi-family Loan was only used twice during FY 2018. This program, like those mentioned above is available to Ohio projects annually.

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
Totals	\$63,100,000	\$2,453,000	\$33,000	\$1,999,000	\$1,311,000


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Actions to expand funding resources

Issue	Selected action(s)
Maximize the impact local policy tools	<ul style="list-style-type: none"> • Extend affordability periods associated with development subsidies (e.g. tax abatements) • Use value capture mechanisms (e.g. TIF) to invest in housing around large-scale investments • Offer below-market financing for priority housing developments (e.g. linked deposit program)
Limited local housing incentives outside Columbus and Franklin County	<ul style="list-style-type: none"> • Establish a regional housing trust fund, with dedicated local funding sources (e.g. Franklin County conveyance fee) • Establish inclusionary zoning policy
Demand for home repair assistance exceeds availability of funds	<ul style="list-style-type: none"> • Offer programs to support energy-efficiency retrofits <ul style="list-style-type: none"> ◦ Create Energy Special Improvement Districts that enable Property Assessed Clean Energy Financing (PACE)

Actions to expand funding resources

Issue	Selected action(s)
Barriers to borrowing that limit access to homeownership	<ul style="list-style-type: none"> • Enact a Responsible Banking Ordinance and program • Offer shared appreciation mortgages or mortgage subsidy programs
Limited housing production + underutilized resources	<ul style="list-style-type: none"> • Increase use of multifamily private activity bonds to draw down 4% LIHTCs • Create a state housing tax credit to support priority housing development
Lack of coordinated information	<ul style="list-style-type: none"> • Create a regional housing consortium to coordinate across federal, state, and regional funds • Offer capacity building for affordable housing development



We hope you will share feedback and questions with us via the companion survey.

PROMPT

- Among the actions presented to expand funding resources and their impact in the region, which do you believe is most important?


HOW TO PROVIDE FEEDBACK

You should have the **survey** in your email. It may also be found in the chatbox.

You may also share comments and questions directly through the chatbox or by sending an email to jnoll@morpc.org with the subject line RHS April Webinar.

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This will serve as a “temperature test.” We will revisit the group’s priorities during future meetings, as we continue to layer in more information.



Upcoming
activities

What's next?

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Next steps

Targeted outreach to fill gaps in the menu of actions

Technical workshops to vet the displacement risk analysis and opportunity mapping

Continuing to build out **submarket-specific recommendations**

Establishing the **Local Housing Action Agenda** process

Designing the framework for **Tracking Progress**

Save the date

MORPC Presents: Housing Speaker Series

"Evictions in Central Ohio"

April 23, 1:00 – 2:00 PM

<https://www.morpc.org/event/evictions/>

May RHS Stakeholder Meeting

May 15, 9:00 – 11:00 AM

See calendar invitation for details

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Thank you!

Thank you for participating. As a reminder, we hope to receive additional feedback through the companion survey, which will be open for feedback until May 5th.

If you have additional comments or questions, please contact Jen Noll at jnoll@morpc.org.

