AFFORDABLE HOUSING ALLIANCE CENTRAL OHIO

Transforming Community Through Housing

The Columbus and Franklin County Affordable Housing Challenge:

Needs, Resources, and Funding Models

February 2017

Acknowledgements

This study was made possible by support from Affordable Housing Alliance of Central Ohio from JPMorgan Chase and United Way of Central Ohio.

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Executive Summary

> *"...Columbus is among the fastest-growing cities in the U.S. But the boom feels more like a bust to many residents whose lives are compromised by the high cost of housing."*
> —Affordable Housing Alliance of Central Ohio

Although Columbus and Franklin County have grown in population and economic prosperity over the past two decades, many residents are not benefitting from this economic success. Affordable housing has become an increasingly serious concern as the housing market tightens with population growth, rents rise to take advantage of increasing demand, and incomes are not keeping pace with housing costs.

The Affordable Housing Alliance of Central Ohio (AHACO) was formed in 2015 by a group of nonprofit organizations that represent the full spectrum of affordable housing development and operations. The goal of AHACO is to increase the supply of affordable housing opportunities in Franklin County. In 2015, AHACO released city and county policy platforms, but determined that research was needed to refine the policy agenda and learn about affordable housing initiatives in other communities.

The Greater Ohio Policy Center (GOPC) was selected by AHACO to undertake this research. A Research Subcommittee was formed that included representatives of AHACO member organizations and housing experts from other organizations. The committee was chaired by Roberta Garber, Columbus Metropolitan Housing Authority, who also co-authored the report.

Research Scope and Purpose

The geographic scope of the research is Franklin County, Ohio. The primary population focus is the most vulnerable renter households—those that are extremely low-income, have severe housing cost burden, and/or have a disability or other barrier to stable, affordable housing. The report also provides data on the needs of low-income homeowners, many of whom are elderly. The inventory of existing local, state, and federal resources for affordable housing includes funding for a range of activities, from homeless services to affordable homeownership.

The analysis is intended to provide a common frame of reference about current housing needs and resources to enable AHACO and community stakeholders to make informed decisions about the best policies to address the unmet need for affordable housing. It describes a variety of funding sources, selected based on local conditions and examples from across the country, that can generate new resources for affordable housing in Columbus and Franklin County.

Definitions

Affordable housing and housing cost burden. Housing is generally considered affordable if a low-income renter is paying no more than 30% of their income for housing (rent and utilities) or if a low-income owner is paying no more than 30% of their income for mortgage and utilities. A household is **housing cost burdened** if they pay more than 30% of their income for housing and has **severe housing cost burden** if they pay more than 50% of their income for housing.

Household income categories. The U.S. Department of Housing and Urban Development (HUD) annually issues an Income Limits document, which is used to determine eligibility for HUD housing programs. Figures are available for each county in the U.S. This report uses the income categories in the following table, which are also used for the HUD Consolidated Plan and CHAS (Comprehensive Housing Affordability Strategy) data sets.

HUD FY2016 Income Limits, Franklin County, Ohio

Income Category	Income Limit (% Area Median Income)	2016 Income Limit for 3-Person Household
Extremely Low Income (ELI)	30% AMI	$20,160 (1)
Very Low Income (VLI)	50% AMI	$31,350
Low Income (LI)	80% AMI	$50,150
FY 2016 Franklin County Area Median Income		$69,600

Source: U.S. Department of Housing and Urban Development;
(1) Extremely low-income is approximately the federal poverty level

Impacts of Affordable Housing

Affordable housing is more than just a place to live for low-income and vulnerable households. Research has found that affordable housing improves conditions and outcomes for low-income households and generates improved quality of life and economic benefits for communities.

- **Health: Safe, affordable housing improves health outcomes.** Quality, affordable housing enables families to have more resources for food and health care. It reduces stress and depression, behavioral problems in youth, and environmental health hazards. Housing insecurity is associated with poor health and developmental risk among children. Stable housing is a platform for wraparound services and a strategy for reducing infant mortality.
- **Employment: Housing stability contributes to job stability.** Stable, affordable housing provides a foundation for employment success for low-income families. Unplanned housing removal, such as eviction, is a strong predictor of job loss. Periods of unemployment are a barrier to reentering the job market and can result in long-term earning loss. Locating affordable housing near job centers provides a significant cost savings to workers and improves workforce stability for employers. Decreased proximity to jobs is an issue for residents of central city neighborhoods and for disadvantaged populations in suburban areas.
- **Education: Stable students have better school performance.** Residential instability is associated with educational problems, including low reading scores and low school completion rates, as a result of disruptions in instruction, excessive absenteeism, and disruption of peer networks. In Columbus City Schools, students who changed schools had lower average proficiency test scores and passage rates than students who did not change schools. Homeless students are more likely to be held back from grade to grade, be chronically absent, fail courses, have disciplinary issues, and drop out of high school than their non-homeless peers.
- **Supportive services: Permanent supportive housing improves service effectiveness and reduces community costs.** Persons with addictions, behavioral health problems, or chronically homelessness struggle to maintain stability in their lives. Supportive housing has demonstrated success in stabilizing at-risk individuals, while reducing costs to the community of visits to hospitals, homeless shelters, and psychiatric centers, and repeat incarceration. The ADAMH Board found that shifting clients from a high-cost residential setting to supportive housing reduced the cost per person per year by 60%.
- **Family homelessness: Long-term rent subsidies improve family stability and outcomes.** The HUD Family Options Study examined the 3-year impacts of housing and service interventions to assist families experiencing homelessness. Rapid rehousing with time-limited rental assistance was found to be the most cost-effective crisis-response tool.

However, priority access to long-term housing subsidies, though somewhat more expensive, improved multiple measures of adult and child well-being and halved most forms of residential instability for homeless families.

- **Sustainable communities: Equitable, affordable housing is part of a comprehensive sustainability strategy.** Affordable housing is an important component of strategies to create equitable and sustainable communities and is one of the Livability Principles of the federal Partnership for Sustainable Communities. "High equity" local governments have included strategies to reduce housing costs and expand housing options for households of color as a part of their sustainability plan.
- **Economic impact: Affordable housing generates jobs and revenues.** Affordable housing development is a physical asset that can be considered part of a community's infrastructure, similar to roads and bridges. An economic impact study found that each dollar invested in housing and homeless projects by the Ohio Housing Trust Fund had an overall impact of $14.54—including jobs and wages—in the regional economy where the project was located.

Affordable Housing Needs

Population and Employment

- **Characteristics of population growth: Groups with housing needs are growing fastest.** The need for affordable housing is increasing simply because of Franklin County population growth. However, major demographic changes are occurring. From 2009 to 2014, the poverty population in Franklin County grew at nearly three times the rate of growth of the total population. The county's senior population is growing at more than five times overall population growth.
- **Suburban poverty: Increased poverty rates in suburban areas of central Ohio.** From 2000 to 2014, the percent of the population living in poverty increased in every Franklin County city, except for Canal Winchester, Dublin, and Grandview Heights. Between 2000 and 2013, the suburban areas of the 10-county Columbus metro area had the greatest growth in suburban poverty—up 113.6%—among all Ohio major metro areas.
- **Job market: Occupations with the most openings do not pay a "housing wage."** In Franklin County, for a household to afford a two-bedroom apartment at the 2016 Fair Market Rent of $831 per month, the household must earn $15.98 an hour at a full-time, year-round job, or $33,238 annually. Of the ten occupations in the Columbus metro area with the most annual openings, only one—registered nurses—has a median wage that meets or exceeds the 2016 housing wage.
- **Spatial mismatch: Affordable housing located far from job-growth areas.** Lack of affordable housing throughout the metropolitan region creates barriers for low-income workers and job-seekers and challenges for employers who face workforce shortages. MORPC projects that between 2015 and 2040 the region will add over 132,000 jobs in and around downtown and in the suburban areas outside of I-270. A great deal of new rental housing is being built in proximity to job growth areas, but it is not affordable to the workers needed to fill jobs with the most openings.

The Housing Market

- **Housing tenure: More renters and fewer owners.** Population growth, the recession, and changing housing preferences have produced major changes in the housing market. The

Columbus homeownership rate dropped from 53.2% in 2005 to 44.1% in 2014. The Franklin County rate dropped from 60.2% to 53.3%.

- **Rental costs: Rents increasing faster than incomes.** From 2009 through 2014, median rents in Franklin County increased at nearly twice the pace of median household incomes, and this gap is expected to widen. A household with one full-time worker earning the Ohio minimum wage has an income of about one-half of the Fair Market Rent for a two-bedroom apartment.

Affordable Rental Housing Supply

- **Units affordable to lowest-income renters: Nearly three ELI renters for every affordable rental unit.** In 2013, there were 57,005 extremely low-income renter households in Franklin County, but only 21,380 rental units affordable to these households.
- **HUD-subsidized housing: Most of the housing affordable to ELI renters has a HUD subsidy.** Among the affordable rental units in Franklin County are 14,232 HUD-subsidized housing units, including public housing, project-based voucher units, 202/811 units for seniors and disabled persons, and other HUD multi-family contract units. In addition, there are 10,228 households with tenant-based Housing Choice Vouchers.
- **Low-Income Housing Tax Credit (LIHTC): Nearly 300 projects financed in Franklin County.** The LIHTC has financed 23,554 affordable units in 299 projects in Franklin County. These are not all additional units in the inventory, because the LIHTC is a financing source for many subsidized rental housing projects. Of the total, 134 projects with 6,958 units are past the tax credit compliance period, so may no longer have affordability requirements.
- **Expiring subsidies and affordability: 10,337 units have affordability requirements that expire within five years.** There are 28,320 rental units financed with a federal program that has a long-term affordability requirement. Of these, 36.5% have affordability contracts or requirements that end within the next five years, when owners may choose to remove them from the affordable housing stock.

Housing Cost Burden

- **Cost-burdened renters: 37,505 ELI renters with severe cost burden.** In Franklin County there are 37,505 extremely low-income renter households with severe housing cost burden. From 2010 to 2013, the number of these households grew by 8.6%, compared to the 3.5% growth of the county population.
- **Household profile of severely cost-burdened renters: Nearly half are non-family, non-elderly households.** More than 80% of extremely low-income, severely cost-burdened renter households are either: 1) small families with 2-4 persons or 2) non-family, non-elderly, households. Most of the non-family households are persons living alone.
- **Racial profile of severely cost-burdened renters:** African-American renters have the highest rate of severe cost burden (28.3%) and Asian renters the lowest (12.8%). White households make up the largest number of renters with severe cost burden (25,705 households).
- **Cost-burdened owners: 15,920 ELI and VLI owners with severe cost burden.** There are a total of 15,920 extremely low-income and very low-income homeowners in Franklin County with severe cost burden, paying more than 50% of their income for mortgage and utilities.
- **Household profile of cost-burdened owners: Largest group is elderly households.** Elderly households make up 38% of extremely low-income, severely cost-burdened owners. Small families are 26.3% of these households, and non-family, non-elderly households are 29.2%.

Other Indicators of Housing Instability and Housing Need

- **Evictions: High numbers compared to other cities.** There were 18,441 eviction filings with Franklin County Municipal Court in 2015. This compares to about 12,000 in Cleveland and 22,000 in New York City.
- **Foreclosures: Numbers decreasing, but still more than 5,000 per year.** Tax and mortgage foreclosures of occupied homes have been decreasing since 2011, but 5,480 homes in Franklin County went through foreclosure in 2014.
- **Doubled-up households: Large increase in the Columbus metro area.** In 2011, there were 19,800 housing units in the 8-county Columbus MSA with at least one "subfamily" living in the unit. This was a 122.5% increase over 2002.
- **Homelessness: 10,558 individuals served by emergency shelters.** From July 2015 through June 2016, the emergency shelter system served a total of 10,558 people. The number of families using the family shelter system in FY2016, while an 8.7% decrease from FY2014, was 64% more than in 2011. Homeless families are disproportionately African-American.
- **Housing Choice Vouchers: More than 17,000 households on the application list.** In August 2016, there were 17,231 applications for a CMHA housing voucher from people with a central Ohio zip code. Twenty-eight zip codes have 100 or more applicants.

Housing Needs of Special Populations

- **Persons with behavioral health disabilities: 3,000 on ADAMH housing waitlist.** Franklin County has a total of 13,531 residents age 18 and older who are considered seriously mentally disabled or seriously mentally disturbed and receive publicly-funded mental health services. ADAMH supports 1,293 units of mental health and AOD housing, and there are 3,000 people on the waitlist for all levels of housing.
- **Persons with developmental disabilities: 1,107 on FCBDD housing waitlist.** The Franklin County Board of Developmental Disabilities projects that the agency will serve 22,637 people (children and adults) across all programs by 2016. Creative Housing, the FCBDD housing partner, provides a total of 506 housing units serving 1,619 people. FCBDD currently has 1,107 people on its waitlist for housing.
- **Restored citizens: Few permanent housing options for reentry population.** In 2014, 1,599 Franklin County residents were released from the Ohio corrections system. Alvis, Inc. has 20 housing units at the YMCA and 390 community residential beds. Both are transitional housing, with average length of stay of 4-9 months. Alvis also has a facility that houses 10 women from the Human Trafficking Program for up to two years. The EXIT Program has 36 beds in their 90-day independent living program and 20 long-term rental units.
- **Emancipating youth: Lack of long-term housing for youth leaving foster care system.** Franklin County Children Services works with about 140 youth per year who are emancipating out of the foster care system. They develop discharge plans for them that include a variety of housing situations, however, lack of long-term housing for these youth puts them at risk of homelessness.
- **Seniors: 11,920 ELI and VLI elderly households with severe cost burden.** There are 124,199 people age 65 and older in Franklin county, and this population is projected to grow by 53% between 2015 and 2030. There are 20,180 elderly households with incomes at or below 50% AMI, and 11,920 of these have severe housing cost burden. In 2014, 36.8% of the senior

population reported a disability. Adults age 60 and over with severe disabilities and in need of long-term services are projected to increase by 44% in 15 years.

- **Senior housing supply: Affordable housing located throughout Franklin County, but no subsidized assisted living.** In Franklin County, there are 86 affordable senior independent living properties, with a total of 6,720 units, that have HUD subsidies and/or LIHTC financing. There are 454 senior applicants on CMHA's public housing waitlists and 1,034 on the Housing Choice Voucher application list. Eighteen assisted living facilities in Franklin County accept the Medicaid waiver for payment of services, but none are specifically designated as affordable to low-income individuals.

Housing Condition

- **Vacant and abandoned housing: 5,278 units in the city of Columbus.** In January 2016, the City of Columbus reported a total of 5,278 vacant and abandoned 1-3 unit residential properties in the city.
- **Units with physical problems: 32,000 residents in the metro area report a physical housing problem.** Data for the 8-county Columbus metro area showed 11,600 occupied units with severe physical problems and 20,400 with moderate physical problems.
- **Home repair needs: 1,240 requests for Columbus home repair/modification assistance.** Columbus, Franklin County, and the Central Ohio Area Agency on Aging all fund home repair and modification programs. Some are specifically for senior and disabled households. Together these programs serve about 3,000 households per year. The City of Columbus has 1,240 requests for home repair or modification assistance and can fund about 90 per year.

Existing Affordable Housing Resources

Affordable housing is funded with federal, state, and local government resources. The report includes a detailed, estimated annual snapshot of these resources in Franklin County. While the research did not include inventorying non-governmental resources, major philanthropic and private sources identified while conducting the research are also included in the report.

Summary of Estimated Annual Government Funding for Affordable Housing in Franklin County

Funding Source	Annual Amount	Notes
Federal Sources	$197,800,750	About two-thirds of federal sources are administered by state and local government agencies. About 80% is HUD funding for subsidized housing and housing vouchers.
State Sources	$ 27,254,048	Most state sources award funds to specific projects through a competitive application process.
Local Sources	$ 16,003,544	Local sources include City of Columbus and Franklin County government funds generated through fees, taxes, and bonds.
Total	**$241,058,342**	

How Communities Fund Affordable Housing

A goal of the research is to identify potential funding mechanisms to increase the availability of affordable housing in Franklin County. Greater Ohio Policy Center reviewed 40 funding mechanisms from 25 communities. Seven were selected, from six cities, for in-depth case studies. In each case study community, there were unique situations that produced support for resources for affordable housing. Over time, most of the communities made adjustments to their programs based on changing conditions and lessons learned through implementation.

Summary of Case Study Funding Mechanisms

Funding Mechanism	Description	Case Study City
Dedicated Tax Revenue—Property Tax Levy	All or a portion of the revenue from a tax levied by a local government, such as a property tax, that is dedicated to fund affordable housing activities.	Seattle, WA
General Obligation Bonds	A municipal bond backed by the credit and taxing power of a jurisdiction.	Austin, TX
Tax Increment Financing (TIF)	In a targeted geographic area, with the approval of property owners, increases in property value resulting from redevelopment during a specified time period are collected to pay back redevelopment investments, such as infrastructure.	Portland, OR
General Fund Appropriation	An annual appropriation of local tax revenues for a program, project, or other government expense.	Washington D.C.
Linkage Fees & Developer Impact Fees	Linkage fees "link" a new development with an assessment of how it generates additional demand for affordable housing. These fees are charged to developers, and the funds are spent to produce or preserve affordable housing.	San Francisco, CA
Inclusionary Housing Ordinances: Developer Set Asides	A municipality passes an ordinance that requires developers to "set-aside" a portion of new residential units or pay a fee, which is used to fund affordable housing, rather than directly build affordable units.	Denver, CO
Developer Incentives	Incentives are provided by local governments to encourage developers to build affordable units. Examples include a density bonus, additional square footage, reduction in parking requirements, expedited permitting process, and cash payments.	
Social Impact Bonds	A financial instrument that allows governments to partner with private investors to pay for a social service program that has a clear social benefit outcome agreed upon in advance (i.e. reduction in jail time for homeless individuals). Repayment of investors is tied to the extent to which outcomes are achieved.	

Next Steps

Examining the approaches of other communities to fund affordable housing is not intended to minimize what has been done in Columbus and Franklin County. There is much to be proud of in our local affordable housing resources and organizations. The communities highlighted could be considered “aspirational cities,” but central Ohio is becoming more like them in both positive and negative ways. We are experiencing population growth, a strong housing market, and job growth. But homelessness has increased, rents are outpacing income growth, and many jobs don’t pay a “housing wage.” Franklin County has a poverty rate higher than that of all the case study cities. These are tough issues to address, but the community can leverage its successes to meet the affordable housing challenge. Housing costs in central Ohio are relatively low, enabling the community to produce more units with local funds than would be the case in other parts of the country. Further assessment, with input from local stakeholders, will be needed to determine the applicability of the funding mechanisms described in this report.

Identifying a goal

The 2015 AHACO platform cited a gap of 54,000 affordable units in Franklin County and a goal of cutting the gap in half over ten years. The sum of ELI renters with severe cost burden (37,505) and ELI and VLI owners with severe cost burden (15,920)—53,425 households—is nearly the same as the AHACO gap figure. However, there other indicators in the report that could be used to quantify the affordable housing gap and set a goal. These include affordable housing supply deficit data and information on affordable housing waitlists.

Sources of funds

This research is intended to help AHACO refine a revenue goal to increase local resources for affordable housing. AHACO members reviewed the sources included in the report and identified “top tier” sources, shown below, for future discussion and analysis. Selection criteria included sources that: 1) are used by other communities to fund affordable housing, 2) were not already committed for other purposes, 3) were not “capped” and could generate additional resources, 4) had a history of being used for housing purposes in Columbus and Franklin County, and/or 5) could be enacted fairly quickly (i.e. did not require a vote of the electorate or state approval).

Estimates of Revenue Generation from Local Funding Sources

Source	**Annual Revenue Estimate** (based on 2015/16 revenues or activity)
Real Property Tax Inside Millage	Franklin County: .25 mills $6,444,918
General Obligation Bonds	Amount to be determined
Real Property Conveyance Fee	$1 fee increase: $5,905,475 ($2 in permissive fees available)
Sales Tax	.25% permissive tax: $58,757,000
Development fees/regulations	.5% fee on all Franklin County residential construction: $4,216,125

Uses of funds

A key question in the assessment of potential funding sources is how many new units could be produced or households assisted with a specific funding amount. Below are typical affordable housing development and subsidy costs that can be used a starting point for these calculations. New local funds for affordable housing should be layered strategically with resources from other financing and funding sources, including private and philanthropic funders, to maximize the number of new units and households that can benefit from increased public funding.

Typical Affordable Housing Project and Program Costs

Housing Project/Program Type	Estimated Total Cost
Rental/Operating Subsidy	$589/month/unit or household; $7,068/year
Permanent Supportive Housing	Capital Costs: $165,000/unit Operations and Supports: $7,000/person/year
One Bedroom Elevator Unit	$168,723 development cost; 700 sq. ft. unit
Two-Bedroom Row House	$221,060 development cost; 900 sq. ft. unit
Affordable Homeowner Unit (new construction or substantial rehab in urban neighborhood)	$225,000 development cost; 1,200 sq. ft. unit $135,000 sales price; $90,000 appraisal gap/subsidy
Downpayment Assistance	$5,000 maximum: deferred forgivable loan
Home Repair	$15,000-25,000 depending on condition of unit

1. Introduction

"…Columbus is among the fastest-growing cities in the U.S. But the boom feels more like a bust to many residents whose lives are compromised by the high cost of housing."
—Affordable Housing Alliance of Central Ohio

Franklin County, Ohio, has grown in population and economic prosperity over the past two decades and is one of the most economically vibrant areas of the country. Yet many of its residents are not benefitting from this economic success. Affordable housing has become an increasingly serious concern as the housing market tightens with population growth, rents rise to take advantage of increasing demand, and incomes are not keeping pace with housing costs.

The Affordable Housing Alliance of Central Ohio (AHACO) was formed in 2015 by a group of nonprofit organizations that, among them, are involved in the full spectrum of affordable housing projects and programs. Working together with local and state government, developers, community leaders, and residents, the goal of AHACO is to increase the supply of new and existing affordable rental and homeownership opportunities in Franklin County to improve the quality of life for everyone. The AHACO members are:

Buckeye Community Hope Foundation
Church and Community Development for All People
Columbus Metropolitan Housing Authority
Community Housing Network
Community Shelter Board
Creative Housing
Habitat for Humanity-MidOhio
Homeport
National Affordable Housing Trust
National Church Residences
Ohio Capital Corporation for Housing
United Way of Central Ohio

In 2015, AHACO released city and county policy platforms that described the need for affordable housing, identified an estimated shortage of 54,000 affordable housing units in Franklin County, and outlined strategies to cut this shortage in half over ten years. As the Alliance spoke to community leaders about the platform, it became clear that research was needed to refine and support the policy agenda. Of particular interest was a scan of what other communities across the country were doing to generate local resources for affordable housing.

The Greater Ohio Policy Center was selected by AHACO to undertake this research. The work was guided, and the report co-authored, by Roberta Garber, Vice President for Planning and Development at Columbus Metropolitan Housing Authority. AHACO formed a Research Subcommittee with representatives of member organizations and community experts to provide advice on the research process and product and assistance in data collection.

The analysis is intended to provide a common frame of reference about current housing needs and resources to enable AHACO and community stakeholders to make informed decisions about the best policies and funding sources to address the unmet need for affordable housing. The research includes the following components:

- Overview of research and literature on the impacts of affordable housing on low-income populations and communities
- Socio-economic and housing market trends, the current supply of affordable housing, and housing needs of the general population and special populations

- Initiatives in other communities to increase the availability of affordable housing
- Existing affordable housing resources and potential sources of new or expanded funding for affordable housing in Columbus and Franklin County

Research Scope

Population. The primary population focus of the research are the most vulnerable renter households—those that are extremely low income, have severe housing cost burden, and/or have a disability or other barriers to stable, affordable housing. Included in this group are persons experiencing homelessness, restored citizens, emancipating youth, and seniors. The report also provides data on the needs of low-income homeowners, many of whom are elderly. The inventory of existing local, state, and federal resources for affordable housing includes funding for a range of activities, from homeless services to affordable homeownership.

Geography. The geographic scope of the report is Franklin County, Ohio. Where data are available, information is presented separately for the city of Columbus and the balance of Franklin County, the area outside of the city of Columbus. In a few cases, the Columbus Metropolitan Statistical Area (MSA) is the smallest geographic area for which data are available. The size of the MSA differs based on when data were collected. For data prior to 2013, the Columbus MSA was an eight-county area (Delaware, Fairfield, Franklin, Licking, Madison, Morrow, Pickaway, and Union). In 2013, the Census Bureau added two counties—Hocking and Perry—to the Columbus MSA, bringing the total to ten.

Terms and Definitions

Affordable housing and housing cost burden. The definition of "affordable housing" can vary by program and source. However, housing is generally considered affordable if a low-income renter is paying no more than 30% of their income for housing (rent and utilities) or if a low-income owner is paying no more than 30% of their income for mortgage and utilities. A household is **housing cost-burdened** if they pay more than 30% of their income for housing and has **severe housing cost burden** if they pay more than 50% of their income for housing.[1]

Household income categories. The U.S. Department of Housing and Urban Development (HUD) annually issues an Income Limits document, which is used to determine eligibility for HUD housing programs. Figures are available for each county in the U.S. This report uses the income categories in Figure 1, which are also used for the HUD Consolidated Plan and CHAS (Comprehensive Housing Affordability Strategy) data sets:

Figure 1. HUD FY2016 Income Limits, Franklin County, Ohio

Income Category	**Income Limit** (% Area Median Income)	2016 Income Limit for 3-Person Household
Extremely Low Income (ELI)	30% AMI	$20,160
Very Low Income (VLI)	50% AMI	$31,350
Low Income (LI)	80% AMI	$50,150
FY 2016 Franklin County Area Median Income (AMI)		$69,600

Source: U.S. Department of Housing and Urban Development

Poverty level. Each year, the U.S. Department of Health and Human Services issues the Federal Poverty Level Chart, which is used to determined eligibility for a variety of federal, state, and local programs. There is one Federal Poverty Level Chart for the 48 contiguous states. For 2016, 100% of the Federal Poverty Level for a 3-person household was $20,090, nearly the same as the Franklin County Extremely Low Income limit in Figure 1.

Household types. The census and the CHAS data define a **family household** as one with two or more individuals who are related by birth, marriage, or adoption. A family household may also contain people not related to the householder. A **nonfamily household** consists only of people who live alone or share their residence with unrelated individuals. Unmarried partner households—opposite-sex and same-sex—can be family households or nonfamily households depending on the relationship of others in the household to the householder.[2] The CHAS data defines an **elderly householder** as a person age 62 and older.

Frequently Used Acronyms

ADAMH—Alcohol, Drug and Mental Health Board of Franklin County

AHACO—Affordable Housing Alliance of Central Ohio

ACS—American Community Survey

AHS—American Housing Survey

AMI—Area Median Income

CDBG—Community Development Block Grant

CHAS—Comprehensive Housing Affordability Strategy

CMHA—Columbus Metropolitan Housing Authority

COAAA—Central Ohio Area Agency on Aging

CSB—Community Shelter Board

ELI—Extremely Low-Income

FCBDD—Franklin County Board of Developmental Disabilities

FCCS—Franklin County Children Services

FMR—Fair market rent

GO Bonds—General Obligation Bonds

HUD—U.S. Department of Housing and Urban Development

LI—Low-Income

LIHTC—Low-Income Housing Tax Credit

MORPC—Mid-Ohio Regional Planning Commission

MSA—Metropolitan Statistical Area

OHFA—Ohio Housing Finance Agency

TANF—Temporary Assistance for Needy Families

TIF—Tax Increment Financing

VLI—Very Low-Income

Format of the Report

This report includes the following sections:

1. Introduction
2. The Impacts of Affordable Housing
3. Affordable Housing Needs
4. Existing Affordable Housing Resources
5. How Communities Fund Affordable Housing
6. Next Steps

Appendix and Notes

2. The Impacts of Affordable Housing

> *"Affordable housing serves as the first vaccine in a series to ensuring healthy people and communities."* —Dr. Megan Sandel, October 2015

Affordable housing is the foundation for all aspects of our lives. It is more than just a place to live for low-income and vulnerable households. It provides stability for good health, employment, and education success. Quality affordable housing also is a building block for strong neighborhoods, economic development, and a sustainable community. Lack of adequate stable, affordable housing has costs and negative impacts for families, employers, schools, and the broader community.

Health: Safe, affordable housing improves health outcomes

Affordable housing has been shown to improve health outcomes. The Center for Housing Policy has over a decade of research documenting the positive impacts of affordable housing on health.[3] They find that affordable housing helps families manage their budgets so that more resources are available for food and health care expenditures; the stability of affordable housing can reduce stress and depression; and stable housing makes children and adults more immune to mental health issues. Safe and sanitary affordable housing reduces environmental health hazards, such as asthma and lead poisoning, and housing that prevents crowded living also helps reduce exposure to contagious diseases. Finally, affordable housing can create a platform for providing "wrap-around services" for residents who need regular medical attention or supportive services.

The impacts of poor housing on children are well documented. A 2013 report from the MacArthur Foundation found that poor housing quality is the strongest predictor of emotional and behavioral problems in low-income children and youth.[4] Housing insecurity has also been found to be associated with poor health, lower weight, and developmental risk among young children.[5]

Stable housing is also an important strategy for reducing infant mortality rates. This is a top issue in Columbus and Ohio, where rates are among the highest in the nation. The Ohio Commission on Infant Mortality found that stable housing is critical for mothers and babies. Their March 2016 report noted: "Among the various social determinants of health, the Commission identified housing as one of the most critical risk factors contributing to infant mortality…Chronic stress from homelessness, the risk of homelessness, and repeated moving increases the likelihood of preterm birth. Also, failing to address this basic need often diminishes the impact of all other interventions."[6]

Employment: Housing stability contributes to job stability

Stable, affordable housing provides a foundation for employment success for low-income families. Each time a household experiences an involuntary or unplanned move, such as an eviction, they are at risk of losing their job. This may be because they have to miss work to search for new housing and move or because their work performance suffers from the stress of a precarious housing situation. This, in turn, contributes to high employee turnover rates, and related costs, for employers. Research by Matthew Desmond and Carl Gershenson examined the relationship between employment and housing insecurity. They found forced housing removal to be a strong predictor of job loss. For less-educated workers seeking low-wage work, periods of unemployment have been found to be a barrier to reentering the job market and can result in long-term earning losses. The authors note, "...if housing instability begets employment instability, then policy makers seeking to increase job security should focus on ways to promote housing stability."[7]

The location of affordable housing in relationship to job opportunities is an important consideration for low-income households. Because these households spend a greater portion of their income on housing and transportation, they are more constrained in their ability to commute long distances. Limited access to employers makes it more difficult for disadvantaged populations to hold steady, full-time jobs.[8] Locating affordable housing near job centers provides a significant cost savings to workers, while improving workforce stability for employers. The Brookings Institution found that the suburbanization of minority and poor residents in the nation's metropolitan areas since 2000 has reframed the concept of job access. Decreasing proximity to jobs is not just an issue for residents of central city neighborhoods, but also for disadvantaged populations in suburban areas.[9] A report by the Cleveland Fund for Our Economic Future, *The Geography of Jobs*, notes "The vitality of a region's economy depends on its ability to connect people to good jobs and firms to workers with the appropriate skill set...job access may be the most important issue no one is talking about."[10] Brookings proposes that regions link economic development, housing, and transportation strategies to increase the proximity of workers to jobs.

Education: Stable students have better school performance

Research has found that lower-income households, particularly families with children, move more often than higher-income households. This residential instability is associated with education problems, including low reading scores and low school completion rates. These problems may result from the disruptions in instruction, excessive absenteeism, and disruption of peer networks that are associated with residential moves.[11] Housing instability and homelessness early in life (ages 0 –5) creates potentially long-lasting effects for young children, with frequent moves (three or more) during early childhood found to be more detrimental for school attainment than frequent moves during adolescence.[12]

Although not all school moves are the result of residential moves, for low-income children the two are often related. A Chicago survey of mobile students found that nearly 60% of school changes were related to residential change.[13] In 2012, Community Research Partners and the Thomas B. Fordham Institute analyzed the relationship of school mobility history and proficiency test scores of 7,232 Columbus City Schools (CCS) 3rd grade and 8th grade students. About one-in-three 3rd grade test takers and one-in-four 8th-grade test takers made at least one non-promotional school move during the previous two school years. The research found a downward trend in average test scores and passage rates on 3rd and 8th grade Ohio Achievement Assessment math and reading tests with each successive school change that the student made. All school mover groups—even those who moved only one time in the summer—had lower average test scores and passage rates than students who did not change schools over the previous two years. The 2-time and 3+ time mover groups in the CCS study had a higher percentage of economically disadvantaged students than those who stayed in the same school for two years.[14]

Nationally, the number of homeless youth doubled from 2006-07 to 2013-14. Homeless students are more likely to be held back from grade to grade, be chronically absent, fail courses, have more disciplinary issues, and drop out of high school than their non-homeless peers. "Hidden in Plain Sight: Homeless Students in America's Public Schools" found that 70% of homeless youth said it was hard to do well in school while homeless, and 60% said that it was hard to even stay enrolled in school.[15]

Supportive services: Permanent supportive housing improves service effectiveness and reduces community costs

At-risk populations, including those with addictions, behavioral health problems, or who have experienced chronic homelessness, often struggle to maintain stability in their lives. The evidence-based supportive housing model provides affordable housing to at-risk residents and offers additional support services to supplement the housing.[16] Supportive housing has demonstrated success in stabilizing at-risk individuals, while also significantly reducing costs to the public from repeat visits to hospitals, homeless shelters, and psychiatric centers, and repeat incarceration.

The Massachusetts Home and Healthy for Good Program (HHG), which housed chronically homeless individuals in supportive housing, estimated the total cost per person prior to entering the program totaled $33,190 per year for emergency room visits, overnight hospital stays, ambulance rides, and detox stays. After one year in the program, the total per person costs for these same services fell to $8,603. With the cost of housing and services through the HHG program amounting to $15,468 per tenant, the total estimated return on investment to the state was $9,118 per person.[17]

There have been similar findings in Franklin County. In 2012, the ADAMH Board conducted an analysis of the costs of two Franklin County supportive housing programs. The average treatment costs per person per year decreased from an average of $34,986 before move-in to $14,028 after move-in, a 60% reduction. This was due in part to a shift from a high cost residential setting to a supportive housing environment for the ADAMH-designated clients.[18]

Family homelessness: Long-term rent subsidies improve family stability and outcomes

HUD’s Family Options Study examined the 3-year impacts of housing and service interventions to assist families experiencing homelessness. The interventions studied included: 1) community-based rapid re-housing with time-limited (up to 18 months) rental assistance, 2) priority access to long-term housing subsidy, 3) project-based transitional housing, and 4) usual care (no priority access to homeless and housing assistance). More than 2,200 homeless families, including more than 5,000 children, in 12 communities, were randomly assigned to one of these four interventions and followed for three years.

The researcher found that rapid rehousing was the most cost-effective crisis response tool in the homeless services system. Although the cost of providing priority access to long-term housing subsidies was about $4,000 more than those assigned to “usual care,” it improved multiple measures of adult and child well-being and reduced food insecurity and economic stress. The priority permanent housing subsidy intervention more than halved most forms of residential instability (i.e. reduced subsequent stays in shelter and places not meant for human habitation) among the families assigned to this group. The study concludes that families who experience homelessness can successfully retain and use housing vouchers and that having priority access to these vouchers has considerable benefits at some additional cost.[19]

Sustainable communities: Equitable, affordable housing is part of a comprehensive sustainability strategy

Affordable housing has been found to be an important component of strategies to create a sustainable community. The federal Partnership for Sustainable Communities, a partnership of the federal departments of Housing and Urban Development, Transportation, and Environmental Protection, includes the promotion of equitable, affordable housing as one of its Livability Principles: "Expand location- and energy-efficient housing choices for people of all ages, incomes, races, and ethnicities to increase mobility and lower the combined cost of housing and transportation."[20]

In 2010, the International City/County Management Association (ICMA) conducted a national survey of local governments' sustainability activities and identified standard-bearers in developing a comprehensive sustainability program. In these communities, social equity is an integral component of their overall sustainability plans. Actions to reduce housing costs and expand housing options are an important element in achieving social equity for these communities and a response to the disproportionately high rate of housing insecurity experienced by households of color, particularly African-Americans.[21] Thirty-three percent of the "high-equity" local governments in the ICMA study provide financial support/incentives for affordable housing.[22]

Economic impact: Affordable housing generates jobs and revenues

The National Low-Income Housing Coalition suggests that affordable housing development should be considered part of a community's infrastructure, similar to roads and bridges. They note that investment—through new construction and preservation—in this long-term, physical asset contributes to a local economy and spurs economic growth.[23]

Research conducted by the National Association of Home Builders found that building 100 affordable rental homes generates $11.7 million in local income, $2.2 million in taxes and other revenue for local governments, and 161 local jobs in the first year.[24] An economic impact study was conducted for the Ohio Housing Trust Fund (OHTF), which funds housing development, home ownership, and homeless programs throughout Ohio. Researchers calculated that each dollar invested by the OHTF had an overall impact of $14.54, because the awards attract other funds and their infusion into regional economies result in direct, indirect, and induced expenditures—including employment and wages—in many industries.[25]

3. Affordable Housing Needs

Three of four renting families that qualify for government housing programs don't receive any assistance. —Center on Budget and Policy Priorities, 2016

There are many ways to measure and describe the affordable housing needs in Columbus and Franklin County. Community demographics, the local job market, and the housing market contribute to affordable housing needs. The number of cost-burdened and housing-insecure households, in relationship to the supply of quality subsidized and affordable housing, can be used to quantify the need. Finally, there are specialized housing needs for specific subpopulations. These factors converge to create the current situation—a growing gap between affordable housing supply and demand for tens of thousands of vulnerable local households.

Community Demographics

The characteristics of the Franklin County population contribute to the existing and growing need for affordable housing. These demographic factors are found throughout the county, in Columbus and suburban communities.

Characteristics of population growth

The Central Ohio population continues to grow, outpacing other Ohio urban areas. State projections show that by 2025 Franklin County will have a population of 1,272,230, an increase of nearly 110,000 over 2010. Even without major demographic and economic changes, the need for affordable housing is increasing simply because the population is growing. The 2014 American Community Survey estimated that 210,472 Franklin County residents—18.0%—were living in poverty. If this rate continues, nearly one in five new county residents will be poor.

However, many demographic changes are occurring in central Ohio. The population in poverty has increased much faster than the overall population (Fig. 2). From 2009 to 2014, the poverty population in Franklin County grew at nearly three times the rate of total population growth.

Figure 2. Growth in Population and Poverty, Columbus and Franklin County, 2009-2014

	Population Growth 2009-2014		Persons in Poverty Growth 2009-2014		Ratio of Poverty Growth to Population Growth
Franklin County	+73,519	+6.5%	+36,534	+21.0%	3.2 : 1
Columbus	+58,371	+7.7%	+30,307	+20.7%	2.7 : 1

Source: Census Bureau, American Community Survey 5-Year Estimates, 2005-2009 and 2010-2014

Increasing ethnic and racial diversity in central Ohio is one reason that the poverty population is outpacing total population growth. For example, the Hispanic/Latino population (of any race), which was 4.9% of the county population in 2014, grew by 19.1% and represented 16.8% of all population growth from 2010 to 2014. This group had a 28.8% poverty rate in 2014. The black or African American population (including Somalians and Ethiopians), with a poverty rate of 33.5% in 2014, grew by 6.2%. The white population, with a 12.7% poverty rate, grew by only 2.3%.

The Franklin County senior population, which has needs for both affordable housing and accessible housing with services, is growing at a rate of more than five times overall population growth. The Kirwan Institute's 2014 Senior Study projects that the percentage of the Franklin County population age 65 and older will grow from 9.9% in 2010 to 14.6% to 2025, for a total of about 70,000 additional households. The largest increase will be in the group age 75 and older.[26]

Suburban poverty

The need for affordable housing is not confined to the city of Columbus. Demographic indicators of housing need are also found in suburban communities. The *2015 State of Poverty* report[27] found that between 2000 and 2013 the suburban areas of the Columbus metropolitan area[28] had both the greatest population growth, up 22.8%, and the greatest growth in suburban poverty, up 113.6%, among all Ohio major metro areas. The number of poor people living in poverty in Columbus metro area suburbs (144,164) in 2013 was about the same as the number of poor people living in the urban core of Cleveland (157,684).

Poverty rates in Franklin County cities also reflect this trend (Fig. 3). From 2000 to 2014, the percent of the population living in poverty increased in every city, except for Canal Winchester, Dublin, and Grandview Heights.[29] For nearly all suburban cities, the percentage increase in the poverty rate was greater than that of Columbus.

Figure 3. Change in Poverty Rates in Franklin County Cities, 2000-2014

Jurisdiction	Poverty Rate 2000	Poverty Rate 2014	Percentage Change in Poverty Rate, 2000-2014	Persons in Poverty 2014
Bexley	4.6	9.1	+97.8%	1,104
Canal Winchester	2.2	1.9	-13.6%	136
Columbus	14.8	22.3	+50.7%	176,575
Dublin	2.7	2.7	0.0%	1,126
Gahanna	3.7	5.6	+51.4%	1,885
Grandview Heights	4.5	4.2	-6.7%	305
Grove City	4.6	8.8	+91.3%	3,223
Groveport	5.9	7.1	+20.3%	391
Hilliard	2.2	5.2	+136.4%	1,588
New Albany	1.2	1.5	+25.0%	123
Reynoldsburg	5.5	10.6	+92.7%	3,849
Upper Arlington	2.4	4.8	+100.0%	1,642
Westerville	3.5	6.8	+94.3%	2,391
Whitehall	14.9	24.6	+65.1%	4,505
Worthington	2.5	3.0	+20.0%	409
Franklin County	11.6	18.1	+55.2%	210,472

Source: U.S. Census Bureau, Census 2000, American Community Survey, 2010-2014
Note: The geographic areas of some Franklin County cities extend into adjacent counties; the Franklin County figures include population in villages and unincorporated areas.

The Local Job Market

Affordable housing is important to assure that employers have a stable workforce. However, the robust Franklin County job market does not assure that workers earn enough to afford housing. Many available jobs pay low wages or are located far from where low-income households live.

The housing wage

In Franklin County, for a household to afford a two-bedroom apartment at the 2016 Fair Market Rent (FMR) of $831 per month, they must earn $15.98 an hour at a full time, year-round job, or $33,238 annually.[30] This is the definition of the "housing wage" by the National Low-Income Housing Coalition. However, 42.5% of Franklin County households earned $34,999 or less in 2014, and many jobs do not pay the housing wage.[31]

Although unemployment is low in central Ohio, only one of the ten occupations projected to have the most annual job openings in the Columbus MSA from 2012 to 2022—registered nurses—has a median wage that meets or exceeds the 2016 housing wage (Fig. 4).

Figure 4. Columbus Metropolitan Statistical Area Occupations with the Most Annual Openings, 2012-2022[32]

Occupational Title	Total Annual Openings	Median Wage-June 2014
Combined Food Preparation and Serving Workers, Including Fast Food	1,333	$ 8.89
Laborers and Freight, Stock, and Material Movers, Hand	1,251	$11.48
Retail Salespersons	984	$10.17
Home Health Aides	940	$10.51
Waiters and Waitresses	820	$ 8.86
Cashiers	811	$ 9.16
Customer Service Representatives	810	$15.29
Registered Nurses*	673	$30.11
Stock Clerks and Order Fillers	435	$10.74
Office Clerks, General	432	$14.42

*Pays at least the 2016 housing wage-$15.98; The 2014 housing wage for Franklin County was $15.50.

Jobs and affordable housing spatial mismatch

Lack of affordable housing throughout the metropolitan region creates barriers for low-income workers and job-seekers and challenges for employers who face workforce shortages. Most housing affordable to those who do not earn the housing wage is in the oldest and most central neighborhoods of Columbus and Franklin County,[33] far from the growing job nodes on the edges of the county, including Easton, Tuttle, Polaris, and Rickenbacker. Mid-Ohio Regional Planning Commission projects that between 2015 and 2040 the region will add over 132,000 jobs in and around downtown and in the suburban areas outside of I-270.[34]

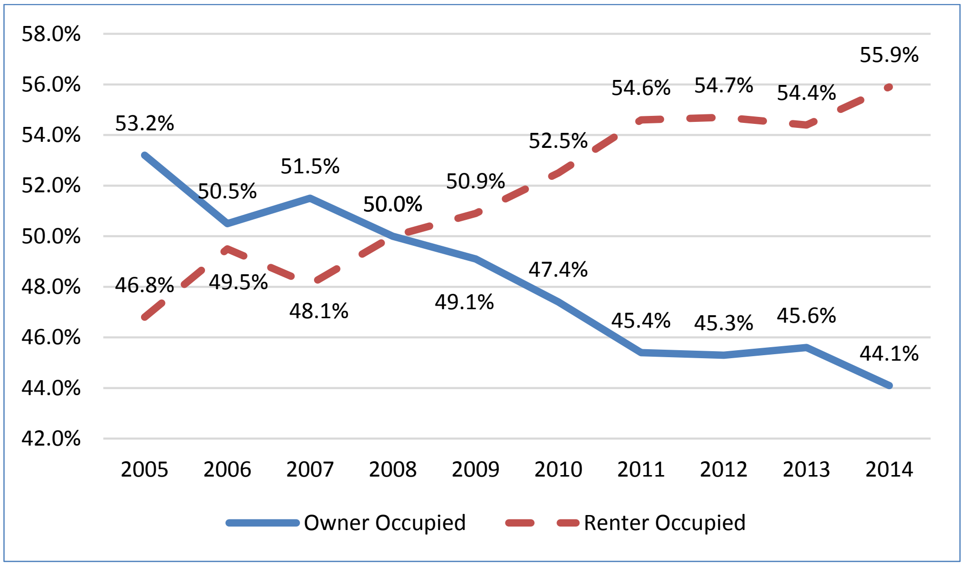
Employers recognize this spatial mismatch. Logistics and temporary staffing companies that are having difficulties filling jobs are finding that their locations are far from neighborhoods where available workers live, and workers cannot afford the cost of transportation or do not have a vehicle available.[35] Public transportation options in Franklin County, particularly from the central city to the outer suburbs, cross-county, and outside of normal business hours, are limited.

A great deal of new rental housing is being built in proximity to job growth areas, but it is not affordable to the workers needed to fill many of these jobs.[36] The City of Columbus is investing bond funds to develop “workforce housing,” small rental units affordable for low- and moderate-income workers in and near downtown, where rents now average $2,500 a month.[37]

The Housing Market

Population growth, the Great Recession and foreclosure crisis, and changing housing preferences among younger and older households have produced major changes in the housing market nationally and in central Ohio. There has been a rapid shift in housing tenure, with an increase in renter occupancy and a decrease in owner occupancy (Fig. 5), accelerated by construction of new rental housing to meet market demand. In Columbus, the owner occupancy rate dropped from 53.2% in 2005 to 44.1% in 2014. Although the majority of units in Franklin County remain owner-occupied, the county’s owner occupancy rate dropped from 60.2% to 53.3%.

Figure 5. Housing Tenure, Columbus, 2005-2014

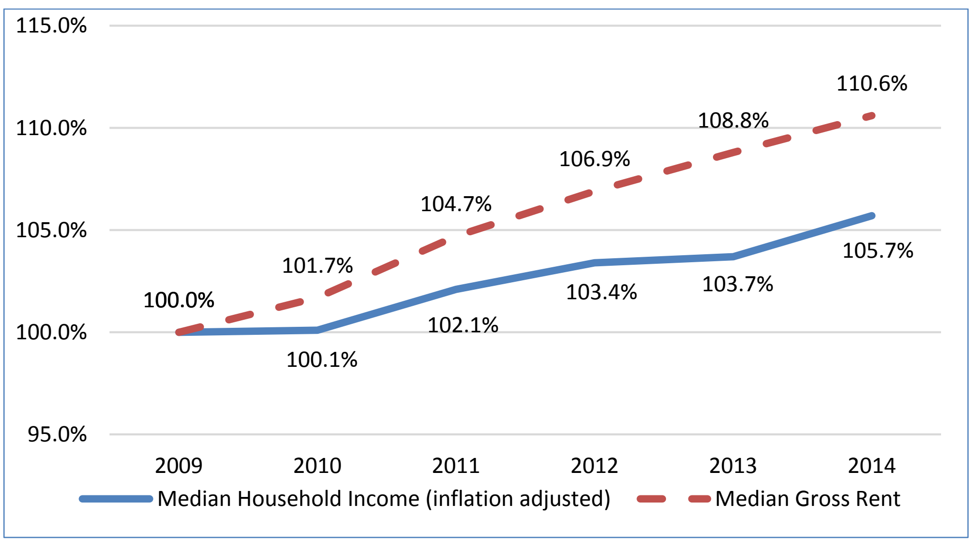


Source: Census Bureau, American Community Survey, 1-Year Estimates, 2005-2014

Trends in household income and rental housing costs

From 2009 to 2014, median rents in Franklin County increased at nearly twice the pace of median household incomes (Fig. 6). The large number of new rental units recently built or under construction in Franklin County will likely cause this gap to widen.

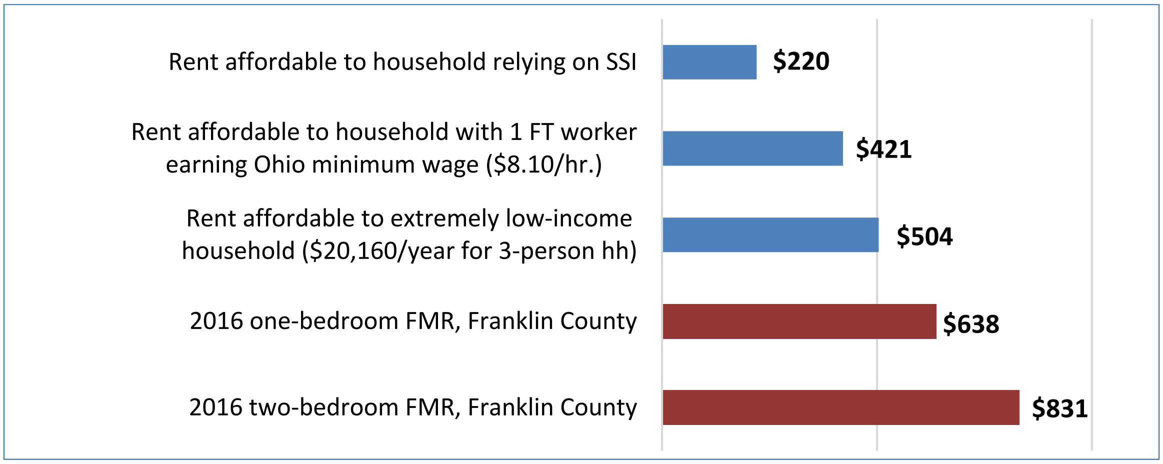
Figure 6. Percentage Increases in Median Income and Median Rent, Franklin County, 2009-2014



Source: Census Bureau, American Community Survey, 5-Year Estimates, 2005-2009 through 2010-2014

In the current Franklin County housing market, there is a large gap between what the lowest-income households can afford and the rent for a basic apartment. A household with one full-time worker earning the Ohio minimum wage has an income of about one-half of the Fair Market Rent (FMR) for a two-bedroom apartment (Fig. 7).

Figure 7. Rental Housing Affordability for Extremely Low-Income Households, Franklin County 2016



Source: National Low-Income Housing Coalition, Out of Reach 2016

Affordable Rental Housing Supply

An important step in quantifying the need for affordable housing in Franklin County is to analyze current affordable housing supply and demand. HUD CHAS (Comprehensive Housing Affordability Strategy) data is the primary source of information about the affordable housing supply and demand in local communities. Other data sources include CMHA, the Ohio Housing Finance Agency, and the HUD Multifamily and Section 8 contracts database.

- **About the CHAS data**

CHAS data is the best available data for comparing the supply of housing affordable to households in HUD-defined income categories with the number of households in those categories. Data are available for owner and renter households and for extremely low-income, very low-income, low-income, and moderate-income groups, based on income as a percent of the HUD-established area median income (AMI), which in 2016 is $69,600 for the Columbus metropolitan area.

There are, however, limitations to the data. The CHAS rent and housing value estimates are based on self-report data from the ACS sample survey, and the survey does not distinguish between market-rate and rent- and income-restricted units.

In addition, it is not known how the households in an income group (i.e. very low-income, 31-50% AMI) are distributed throughout the income range or how the units affordable to that group are distributed within the cost range. In other words, not every household in the income group can afford every unit that is affordable to that group. This may explain why there are many cost-burdened, very low-income Franklin County renters, despite CHAS data showing a "surplus" of rental housing supply affordable to that group (Figures 8 and 10).

It is also not known how many households are occupying units outside of their affordability range. Lowest-income households, because of lack of affordable housing options, may have no choice but to occupy higher cost housing. Higher-income households may choose to pay less than 30% of their income for housing and occupy units affordable to a lower-income group. Both phenomena impact the actual supply of housing affordable to an income group.

Units affordable to lowest-income renters

In 2013, there was a deficit of 35,625 rental units affordable to the 57,005 extremely low-income Franklin County renter households (Fig. 8). At the same time, CHAS data indicate a net supply of 44,220 rental units affordable to very low-income renters, although many of these may be occupied by cost-burdened, extremely low-income households.

Nine percent of the units affordable to extremely low-income renters (1,955 units), and 16% of those affordable to very low-income renters (12,905 units), were vacant in 2013. It is not possible to determine the physical condition of the vacant units from the data.

Figure 8. Supply/Demand Analysis of Rental Housing Affordable to Lowest Income Households, 2013

	Extremely Low-Income Renters 0-30% AMI			**Very Low-Income Renters** 31-50% AMI		
	Households	**Affordable Units** (1)	**Net Supply**	**Households**	**Affordable Units** (1)	**Net Supply**
City of Columbus	49,210	17,665	-31,545	28,755	67,105	+38,350
Balance of Franklin County	7,795	3,715	-4,080	6,135	12,005	+5,870
Total Franklin County	*57,005*	*21,380 (2)*	*-35,625*	*34,890*	*79,110 (3)*	*+44,220*

Source: HUD, 2009-13 CHAS data; (1) A unit is affordable if a renter household pays 30% or less of income for rent and utilities; (2) Includes 1,955 vacant units; (3) Includes 12,905 vacant units

HUD-subsidized rental housing

HUD-funded housing programs enable extremely low-income families and senior and disabled households to have affordable housing. In Franklin County, there are 24,460 units subsidized through HUD programs (Fig. 9). Of these, 14,232 are rental housing units with HUD subsidies attached to the unit, which likely make up much of the supply of units affordable to extremely low-income households in Figure 8. HUD tenant-based housing vouchers enable 10,288 households to afford private market units that meet HUD rent and quality standards.[38]

Figure 9. HUD-Subsidized Housing, Franklin County, 2016

Program	**Number of Units/ Households**
CMHA-administered	
Public Housing Units, Family	1,143
Public Housing Units, Elderly	252
Project-Based Voucher Units (CMHA-owned)	416
Project/Sponsor-Based Voucher Units (Other organizations) (1)	2,235
Tenant-Based Housing Choice Vouchers (Households)	10,228
Direct HUD subsidy	
202/811 Units (elderly and disabled)	1,604
Other Subsidized Units (2)	8,582
Total HUD-subsidized housing	**24,460**

Sources: Columbus Metropolitan Housing Authority; HUD Multifamily Assistance and Section 8 Contracts Database
(1) Units are primarily designated for elderly or disabled populations
(2) HUD Subsidy programs include 221(d), 223(a), Section 8 New Construction/Substantial Rehab, Loan Mgt. Setaside

Low-Income Housing Tax Credit units

Over the last 30 years, the Low-Income Housing Tax Credit (LIHTC) has financed the development of 299 projects, with 23,554 affordable units, in Franklin County. These include family, elderly, and permanent supportive housing units. However, these are not all additional units in the affordable inventory, because the LIHTC is often a financing source for affordable rental housing that has other forms of subsidy. In projects where the LIHTC drives affordability, units must be rented to households at or below 60% AMI for 15 years. Of the total LIHTC-financed projects, 134 with 6,958 units are no longer within the tax credit compliance and OHFA monitoring period, so may no longer have affordability restrictions.[39]

Expiring rent subsidies and affordability requirements

The Ohio Housing Finance Agency, using data from the National Housing Preservation Database, determined that there are 28,320 rental units in Franklin County financed and/or subsidized through a federal program that has long-term tenant affordability requirements. These include the Low-Income Housing Tax Credit, HUD Multifamily Assistance and Section 8 Contracts, and the HOME program. Of these, 36.5% (10,337) have program contracts or requirements scheduled to end within the next five years (on or before June 30, 2021).[40] When the contracts expire, property owners may choose, depending on the property condition, location, and housing market, to remove them from the affordable housing stock.

Housing Cost Burden

Housing cost burden is a measure of the extent to which a low-income household is living in housing that is affordable to them. A unit is affordable if a household pays no more than 30% of its income for rent or mortgage and utilities.

Cost-burdened renter households

A low-income renter paying more than 30% of their income for housing is housing cost-burdened. Renters paying more than 50% have severe cost burden. In 2013, there were a total of 71,700 extremely low-income and very low-income Franklin County renter households with cost burden. Of these, 37,505 were extremely low-income households with severe cost burden (Fig. 10).

Figure 10. Cost-Burdened Renter Households in Columbus and Franklin County, 2013 (1)

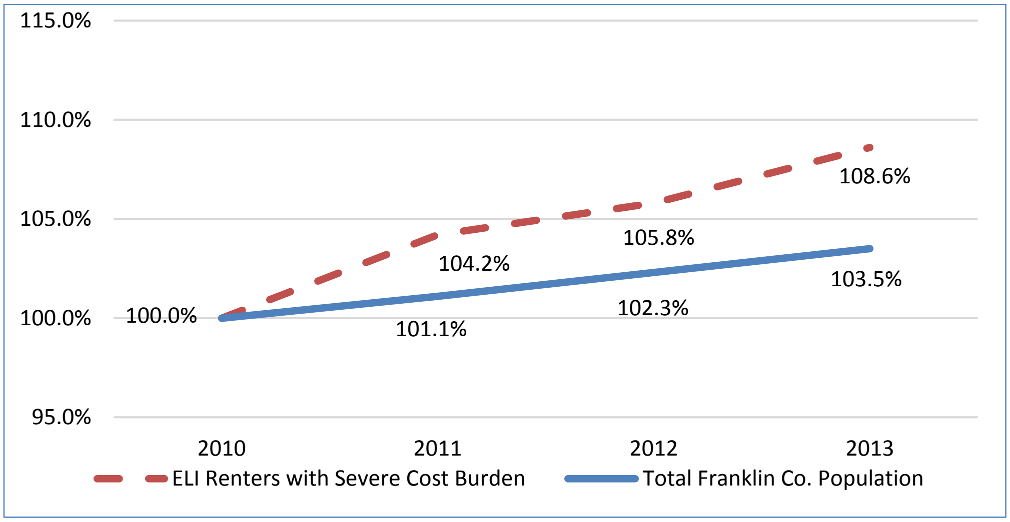
	Extremely Low-Income Renters 0-30% AMI	**Very Low-Income Renters** 31-50% AMI	**Total**
Cost burdened >30% to 50%			
City of Columbus	5,205	15,880	21,085
Balance of Franklin County	935	3,300	4,235
Franklin County total	*6,140*	*19,180*	*25,320*
Severely cost burdened >50%			
City of Columbus	32,390	7,400	39,790
Balance of Franklin County	5,115	1,475	6,590
Franklin County total	*37,505*	*8,875*	*46,380*
Total cost burdened >30%	**43,645**	**28,055**	**71,700**

Source: HUD, 2009-2013 CHAS data (1) Does not include the 10,228 households with a tenant-based Housing Choice Voucher, who pay no more than 30% of their income for housing.

- **Trends in renter housing cost burden**

The growth in the number of extremely low-income renter households with severe cost burden has outpaced Franklin County population growth. From 2010 to 2013, the number of these households grew by 8.6% (+3,035), compared with 3.5% growth of the county population (Fig. 11).

Figure 11. Increases in ELI Severely Cost-Burdened Renters and Franklin County Population, 2009-2013



Source: Census Bureau, American Community Survey, 5-Year Estimates, 2005-2009 through 2009-13; HUD CHAS data

National researchers project that the continuing growth in rental housing demand, with little sign of a turnaround in income trends, will widen the gap between income and rent and result in increasing numbers of severely cost-burdened households. Under a worst-case scenario, severely cost-burdened renters will grow by 25% nationally between 2015 and 2025.[41]

- **Comparisons with other communities**

Franklin County falls in the mid-range, compared to peer cities in Ohio and across the country, in the percent of severely cost-burdened extremely low-income renter households (Fig. 12).

Figure 12. Number and Percentage of Severely Cost-Burdened Renters in Six Urban Counties, 2013

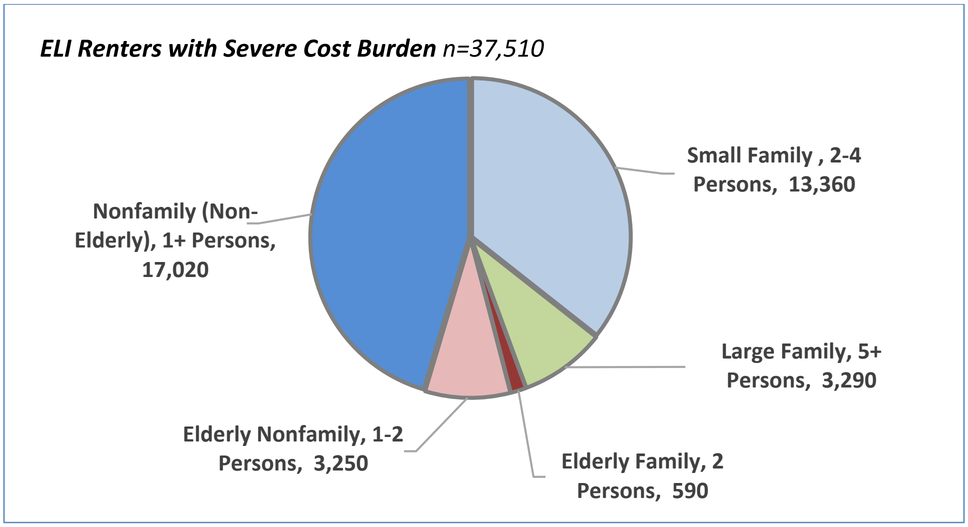
County (Major City)	Total Population	2016 Housing Wage	Total ELI Renters	ELI Renters with Severe Cost Burden	% ELI Renters with Severe Cost Burden
Franklin County, OH (Columbus)	**1,215,200**	**$15.98**	**57,005**	**37,505**	**65.8%**
Hamilton County, OH (Cincinnati)	804,083	$15.13	46,570	27,880	59.9%
Cuyahoga County, OH (Cleveland)	1,263,796	$14.87	64,865	40,285	62.1%
Allegheny County, PA (Pittsburgh)	1,233,814	$15.90	52,995	31,340	59.1%
Travis County, TX (Austin)	1,233,814	$21.65	44,020	33,875	77.0%
Marion County, IN (Indianapolis)	928,515	$15.56	45,395	31,105	68.5%

Sources: U.S. Census Bureau, Annual Population Estimates, 2013; HUD CHAS Data, 2009-2013; National Low-Income Housing Coalition, 2016

- **Household types of ELI renters with severe cost burden**

More than 80% of extremely low-income, severely cost-burdened renter households fall into one of two household types: 1) nonfamily (non-elderly) households (45.4%) or 2) small families with 2-4 persons (35.6%).[42] Elderly (age 62+) family and elderly nonfamily households are 10.3% of the total. The remainder (8.8%) are large families (Fig. 13).

Figure 13. Household Types of Extremely Low-Income, Severely Cost-Burdened Renters, Franklin County

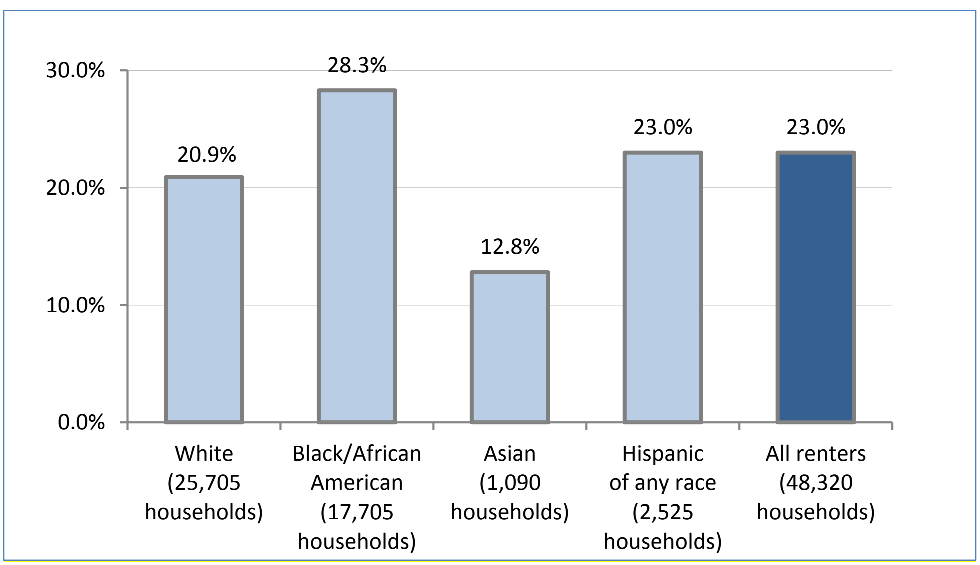


Source: HUD, CHAS Data 2009-2013; In Franklin County, 78% of nonfamily households are persons living alone.

- **Race/ethnicity of renters with severe cost burden**

Of the total 210,205 renter households in Franklin county, about one-in-four (48,320) has severe cost burden (Fig. 14). (This is slightly higher than the number in Figure 10, because it includes renters in all income groups.) African American renters have the highest percentage of severely cost-burdened households and Asian have the lowest. White households are the largest number of renters with severe cost burden (25,705 households).

Figure 14. Rate and Number of Renters with Severe Cost Burden by Racial/Ethnic Group, Franklin County



Source: HUD, CHAS Data 2009-2013

Cost-burdened owner households

A low-income homeowner that pays more than 30% of their income for mortgage and utilities is housing cost-burdened. Owners paying more than 50% have severe cost burden. In 2013, there were a total of 23,460 extremely low-income and very low-income owner households with housing cost burden (Fig. 15). Of these, 15,920 had severe cost burden. These households are at risk of foreclosure and may not have resources for home maintenance.

Figure 15. Cost-Burdened Owner Households in Columbus and Franklin County, 2013

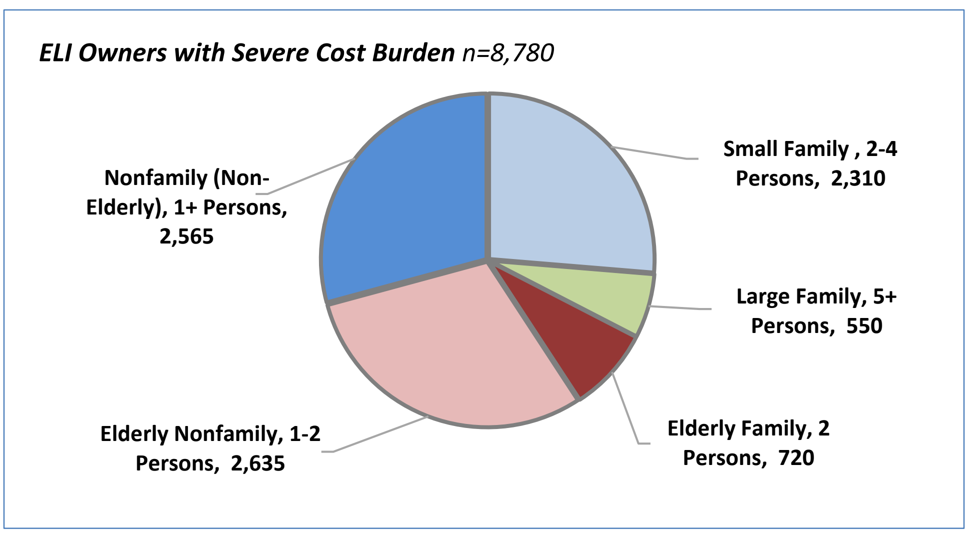
	Extremely Low-Income Owners 0-30% AMI	**Very Low-Income Owners** 31-50% AMI	**Total ELI and VLI Owners**
Cost burdened >30% to 50%			
City of Columbus	1,648	3,550	5,198
Balance of Franklin County	627	1,715	2,342
Franklin County total	*2,275*	*5,265*	*7,540*
Severely cost burdened >50%			
City of Columbus	6,052	4,995	11,047
Balance of Franklin County	2,728	2,145	4,873
Franklin County total	*8,780*	*7,140*	*15,920*
Total cost burdened >30%	**11,055**	**12,405**	**23,460**

Source: HUD, 2009-2013 CHAS data

- **Household types of ELI owners with severe cost burden**

Thirty-eight percent of extremely low-income owner households with severe cost-burden are elderly, including elderly (age 62+) families and elderly nonfamily households. Nonfamily (non-elderly) households are 29.2% of the total, and small families are 26.3%. Large families are 6.3% of extremely low-income owners with severe cost burden (Fig. 16).

Figure 16. Household Types of Extremely Low-Income, Severely Cost-Burdened Owners, Franklin County



Source: HUD, CHAS Data 2009-2013; In Franklin County, 78% of nonfamily households are persons living alone.

Other Indicators of Housing Instability and Housing Need

Data on housing supply shortages and housing cost burden provide a great deal of information on the magnitude of housing instability of low-income households. Other indicators include data on evictions, foreclosures, doubling up, homelessness, and housing assistance waitlists.

Evictions

Over the last five years, formal eviction rates have remained at about 9% of all rental units in Franklin County (Fig. 17). However, Matthew Desmond's research in Milwaukee found that there are many informal evictions that do not go through the formal court system. These can occur in the same unit multiple times a year, as landlords cycle through low-income tenants.[43] Tenants are encouraged to leave so that they do not have an eviction on their record, and landlords may provide an incentive for a non-paying tenant to leave to avoid court costs and more quickly rent the unit.

Figure 17. Eviction Filings with Franklin County Municipal Court, 2011-2015

Year	Eviction Filings	Occupied Rental Units	Evictions as a Percent Rental Units
2011	19,531	199,517	9.8%
2012	19,383	204,929	9.5%
2013	19,552	210,203	9.3%
2014	18,900	216,242	8.7%
2015	18,441	N/A	N/A

Sources: Franklin County Municipal Court; American Community Survey 5-year estimates, 2007-11 through 2010-14

- **Demographics of eviction**

The Franklin County Municipal Court mapped a sample of their eviction cases and found nearly all addresses were in areas of Franklin County with low median household incomes. Community Mediation Services mediates landlord/tenant disputes, including eviction filings. In 2015 the households seeking landlord/tenant mediation services had the following demographic profile:

- 94.5% were at or below 50% AMI
- 71.3% were headed by a woman
- 63.6% were headed by an African American[44]

Desmond estimates that the likelihood of eviction in Milwaukee is three times higher for women with children than for households without children.

- **Comparison with other communities**

Local experts note that Franklin County has a disproportionately high number of evictions—18,000-19,000 per year—compared to other cities. Cuyahoga County, with a slightly larger population, has about 12,000 evictions a year.[45] New York City, with a population more than seven times that of Franklin County, reported 21,988 evictions in 2015. This was a 6.9% drop from the previous year, after a significant investment by the city in legal services for tenants.[46]

Foreclosures

Tax and mortgage foreclosures of occupied homes has been decreasing since 2011, but nearly 5,500 homes in Franklin County went through foreclosure in 2014 (Fig. 18).[47]

Figure 18. Foreclosure Filings in Franklin County, 2011-2014[48]

Year	Foreclosure Filings	Percent of Occupied Housing Units	Percent of All Housing Units
2011	7,834	1.7%	1.5%
2012	7,702	1.7%	1.5%
2013	5,691	1.2%	1.1%
2014	5,480	1.2%	1.0%

Source: Ohio Supreme Court; American Community Survey 5-year estimates of occupied and vacant owner units

Doubled-up households

Households with unstable housing situations as result of eviction, foreclosure, domestic violence, or lack of resources may double up with family or friends to avoid homelessness. People will move from one doubled-up situation to another until they run out of options, which may take few days or a few months. Almost every homeless family interviewed by Abt and Associates for a 2015 Community Shelter Board study came from a doubled-up situation before entering the homelessness system.[49]

American Housing Survey (AHS) data has been used by national researchers to estimate the extent to which doubling up is occurring. AHS data for the 8-county Columbus MSA show that nearly all doubled up households are living with relatives. In 2011, there were 19,800 housing units in the Columbus MSA with at least one “subfamily” living in the unit. This was a 122.5% increase over 2002, well above the 22.4% increase during this period for the U.S.[50]

Homelessness

From July 1, 2015 through June 30, 2016, the Community Shelter Board reported that the emergency shelter system served a total of 10,558 people, including 5,027 family members in 1,433 families, 1,813 single women, and 3,881 single men. The number of people using CSB-funded emergency shelters has increased significantly since 2011. Nationally, family homelessness is decreasing, but it has increased substantially in Franklin County. The number of families using the family shelter system in FY2016, while an 8.7% decrease from FY2014, was 64% more than in 2011.[51]

There is a significant racial disparity in the homeless population. Although African Americans make up only 22% of the Franklin County population, 73% of homeless families served by CSB-funded shelters are African American.

Housing Choice Voucher applications

Households who need rental assistance are found throughout Franklin County. The 12,621 Housing Choice Vouchers currently allocated by CMHA are used for housing in 44 central Ohio zip codes. With the voucher, a low-income individual can rent an apartment in the private market that meets CMHA and HUD quality standards and rent levels.

In September 2015, CMHA opened an on-line system to apply for the voucher waitlist. In August 2016, there were 17,231 applications from people with a central Ohio zip code, an indicator of the magnitude of housing need in the community. An analysis of the characteristics of these households found that 51% had earned income, but the average annual household income of applicants was $10,098, about 15% of AMI. Applicants come from across the region, and there are 28 central Ohio zip codes with more than one hundred applicants (Fig. 19).

Figure 19. CMHA Housing Voucher Applicants, Zip Codes with More than 100 Applicants, May 2016

Zip Code	Number of Applications	Zip Code	Number of Applications	Zip Code	Number of Applications	Zip Code	Number of Applications
43232	1,471	43207	883	43201	505	43215	166
43211	1,190	43206	815	43203	483	43081	155
43224	1,181	43228	755	43209	389	43119	152
43219	1,104	43204	697	43110	369	43026	143
43229	1,050	43205	677	43231	284	43004	123
43213	990	43223	671	43123	241	43222	122
43227	941	43068	596	43230	228	43235	101

Source: Columbus Metropolitan Housing Authority, May 2016

Housing Needs of Special Populations

In addition to the economic barriers that all low-income individuals face to accessing safe, affordable housing, there are sub-groups within the Franklin County population that have specialized housing needs. This may range from physical modifications to live independently in their home to permanent supportive housing with integrated services to achieve housing stability for vulnerable populations.

Persons with disabilities

According to the 2010-2014 American Community Survey, there are 96,076 persons in Columbus and 42,021 in the balance of Franklin County living with a hearing, vision, cognitive, ambulatory, self-care and/or independent living disability. This is 11.9% of Columbus residents and 3.5% of residents living in the balance of the county.[52] Low-income individuals with severe disabilities who do not have access to stable housing options cycle through the corrections, hospital, and emergency shelter systems.

- **Behavioral health disabilities**

Ohio Department of Mental Health and Addiction Services 2012 data indicate that Franklin County has a total of 13,531 residents age 18 and older who are considered severely mentally disabled or seriously emotionally disturbed and received publicly-funded mental health services.[53] The ADAMH Board of Franklin County supports a continuum of housing for its consumers, including transitional housing, residential care, 24/7 supportive housing, service enriched housing, and independent housing. Over 3,000 individuals are currently on a waitlist for all levels on the housing continuum. The ADAMH 2015-2017 Strategic Plan for Housing indicates that there are 927 units of mental health housing and 276 units of AOD housing, with 80 additional mental health units and 10 additional AOD units planned.[54]

Community Housing Network (CHN) is the largest provider of supportive housing for people in Franklin County disabled by mental illness or substance abuse, including those with histories of homelessness. CHN has developed and manages more than 1,200 apartments and provides rent subsidies to an additional 400 residents renting from private landlords. In 2015, CHN had 1,412 individuals waiting for housing and 150 individuals waiting for project-based vouchers.

The ADAMH Board of Franklin County notes that the average income for CHN tenants in 2013 was $6,384, making rent subsidies a required intervention for most of the consumers with whom they work. Other providers of transitional and permanent housing for ADAMH consumers include Columbus Area, Inc., North Central, Southeast, National Church Residences, Amethyst, House of Hope, and CMHA.

- **Developmental disabilities**

The Franklin County Board of Developmental Disabilities (FCBDD) 2016 strategic plan projects that the agency will serve 22,637 people (children and adults) across all programs by 2019.[55] Creative Housing is the housing partner of FCBDD. Tenants lease housing from Creative Housing and support services are arranged by FCBDD. Creative Housing provides a total of 506 housing units, with a tenant capacity of 1,619. These include apartments, duplexes, single family homes, and private market rent subsidies. FCBDD currently has 1,107 people on its waitlist for housing. Creative Housing also operates Creative Renovations, which assists eligible families with home renovations so that family members with physical or developmental disabilities can stay in their family's home.[56]

Restored citizens

Each year, thousands of individuals are released into the community from state and county corrections facilities. In calendar year 2014, 1,599 Franklin County residents (1,441 men and 158 women) were released from the Ohio corrections system.[57] In 2015, the Franklin County Municipal Court, Department of Probation Services, supervised 10,608 total cases, including 6,000 new probation placements.[58]

A criminal record creates a barrier to obtaining housing, and Franklin County's restored citizens have limited housing options. The Franklin County Reentry Task Force noted in its strategic plan: "Housing is one of the most important needs facing ex-offenders upon their return to the community. Yet, the majority of reentry programs do not provide housing for ex-offenders, forcing them into shelters or other unstable housing situations that may contribute to them being exposed to the criminal element that contributed to their initial incarceration and leave them at risk of becoming homeless."[59]

Two organizations are the primary providers of housing for ex-offenders. Alvis, Inc. operates three programs for persons returning from prison or who are placed in supervised housing as part of sentencing: 1) 20 units of housing with support services, located at the YMCA, for individuals who have been released from prison in the past year and referred from ODRC or a parole officer, with a typical length of stay of nine months; 2) a facility that houses ten women going through Human Trafficking Program, called CATCH Court, where the length of stay can be up to two years; and 3) 390 community residential beds (80 for women; 310 for men), with an average length of stay of four months, for those returning from prison, sentenced by a judge, and/or placed there by a probation or parole officer.[60]

The EXIT Program (Ex-offenders in Transition) has two housing programs. Their 90-day independent living housing program, which helps offenders in Ohio make a successful transition to the community upon release from prison or jail, has 28 male beds and 8 female beds in Franklin County. EXIT also has 20 private rental units that provide long-term housing, without time limits, for program participants.[61]

Emancipating youth

Franklin County Children Services has a specialized unit that works with emancipating youth—former foster care recipients, who emancipate from agency custody due to attaining eighteen years of age. All youth age 14 and older under the custody of FCCS are eligible for assessment services. Each youth is assigned an emancipation counselor and participates in an assessment and planning experience to set their independent living plan in motion. In cases where the goal is to enable youth to live independently, staff assist youth in establishing themselves in the community and the neighborhood most suited to their roots, preferences, and income level. Even at this stage of independence, staff continue to check on the youth and provide case management services as needed.[62]

On average, FCCS staff work with 140 youth a year. At discharge, all youth have developed a plan for housing. This may include the following types of housing situations: with relatives, with others in the community, YMCA, YWCA, developmental disabilities or mental health group home for adults, a roommate situation, college, fictive kin, or FCCS's transitional housing program (supervised living for youth age 17 years and older). The agency does not discharge youth to emergency shelters. However, these may be short-term housing solutions. Emancipated youth are typically in low-paying jobs as they transition to adulthood and cannot find affordable housing. This places them at risk of homelessness.[63]

Seniors

In 2014, persons age 65 years or older made up 10.4% of the Franklin County population (124,199). Of these, 72,961 (58.7%) were in the city of Columbus, and 51,238 (41.3%) were in the balance of the county.[64] The highest concentrations of senior households are found in suburban Franklin County communities. Persons age 65 and older make up 8.8% of the Columbus population, but 12% or more of the populations of Worthington, Upper Arlington, Westerville, Reynoldsburg, Grove City, Groveport, and Gahanna.[65] These numbers are increasing. The Ohio Development Services Agency projects that Franklin County's population age 65 and older will grow from 134,350 in 2015 to 205,910 by 2030, a 53% increase. The population age 75 and older is projected to grow by 60% during this period.[66]

A national report by the Joint Center for Housing Studies at Harvard University found that: 1) high housing costs force low-income older adults to sacrifice spending on necessities such as food; 2) the housing inventory lacks basic accessibility features to enable older adults to live safely in their homes; 3) the transportation and pedestrian infrastructure is isolating for older adults who do not drive; and 4) disconnects between housing programs and the health care system put seniors at risk of premature institutionalization.[67]

Central Ohio also faces these challenges to addressing the housing needs of the growing senior population, particularly those of low-income seniors. The Central Ohio Area Agency on Aging reports that there is a shortage of affordable, accessible low-income housing for seniors in the seven-county region they serve. Waiting lists are often long for subsidized housing, and homelessness is an increasing problem among older adults.[68]

- **ELI and VLI cost-burdened senior households**

HUD CHAS data indicates that there are 20,180 elderly households in Franklin County with incomes of 50% or less of the area median who are housing cost-burdened. This includes 2-person households with incomes of $27,850 or less and 1-person households with incomes of $24,400 or less. These households are approximately evenly divided between owners and renters. The most vulnerable elderly households are the 7,195 extremely low-income owner and renter households with severe housing cost burden (Fig. 20).[69]

Figure 20. Housing Cost-Burdened Elderly Households (Age 62+), Franklin County, 2013

	Owners		Renters		Owners & Renters Total
	Extremely Low-Income 0-30% AMI	Very Low-Income 31-50% AMI	Extremely Low-Income 51-80% AMI	Very Low-Income 31-50% AMI	
Cost burdened >30% to 50%					
Elderly family (2 persons)	280	650	130	470	1,530
Elderly non-family (1-2 persons)	1,070	2,310	1,320	2,030	6,730
Total	*1,350*	*2,960*	*1,450*	*2,500*	*8,260*
Severely cost burdened >50%					
Elderly family (2 persons)	720	770	590	275	2,355
Elderly non-family (1-2 persons)	2,635	1,650	3,250	2,030	9,565
Total	*3,355*	*2,420*	*3,840*	*2,305*	*11,920*
Total cost burdened >30% (1)	**4,705**	**5,380**	**5,290**	**4,805**	**20,180**

Source: HUD, 2009-2013 CHAS data

CHAS Definitions: 1) Elderly Family Household: 2 persons, with either or both age 62 or older; 2) Elderly Non-Family Household: 1- or 2-person, non-family (unrelated persons living together) household with either person age 62+

(1) The cost-burdened elderly households in Figure 20 are also included in the numbers of cost-burdened households in Figures 10 (renters) and 15 (owners).

- **Seniors with disabilities**

Physical and cognitive disabilities also impact the housing needs of an aging population. In 2014, 36.8% of the Franklin County population age 65 and older (44,357 persons) reported a disability, compared with 11.6% of the overall population. This includes 20,817 seniors with an independent living difficulty.[70] As the senior population grows, so will the number that require home modifications to live independently or service-enriched housing, including assisted living and skilled nursing facilities. The Scripps Gerontology Center at Miami University found that adults age 60 and older in Ohio "...with physical and cognitive impairments resulting in severe disability and most in need of long-term services...is projected to increase by 44% in 15 years."[71]

- **Affordable senior housing supply**

Housing resource guides from the Central Ohio Area Agency on Aging (COAAA) and the Franklin County Office on Aging include 86 affordable senior housing properties with a total of 6,720 units located in Franklin County.[72] These are all independent living apartments (not assisted living), although some have on-site service coordinators and optional services and programs available for residents. This housing is affordable to low-income seniors because of HUD development and operating subsidies (public housing, project-based rental assistance, 202/811, 236, etc.) and/or Low-Income Housing Tax Credit financing, and the specific source of subsidy dictates the income limits for residents. These properties have the following characteristics:

- 5,497 units are in 71 properties designated for age 62 and older
- 1,102 units are in 15 properties designated for age 55 and older
- 29 properties also admit younger adults with mobility limitations
- 56 of the properties have a Columbus address
- 30 properties are located throughout suburban Franklin County communities

Low-income seniors also receive housing assistance from other CMHA programs. Sixteen percent of tenant-based voucher-holders (1,101) have a head of household age 62 or older, as do 7% of households (77) living in family public housing. Twenty-two percent of heads of household living in project-based voucher supportive housing units (806) are age 62 or older.[73]

CMHA's waitlists for these programs are indicators of the demand for affordable senior housing. There are 454 applicants with a head of household age 62 or older on the public housing waitlist and 1,034 central Ohio senior households on the Housing Choice Voucher application list.

- **Affordable assisted living**

The COAAA Housing Guide lists 50 assisted living facilities in Franklin County. Of these, 18 accept the Medicaid waiver for payment of services, but not for room and board. None are specifically designated as affordable to low-income individuals.[74]

Housing Condition

Housing occupied by low-income households may be in poor condition, and Columbus and Franklin County identified rehabilitation of owner and renter housing as a housing need in their Consolidated Plan. Columbus has a large inventory of vacant and abandoned housing that could be rehabilitated and returned to the market. As of January 2016, the Columbus Department of Development reported 5,278 vacant and abandoned 1-3 unit residential properties in the city.

Data from the 2011 American Housing Survey (AHS) show a total of 684,000 occupied housing units in the 8-county Columbus Metropolitan Statistical Area, with about two-thirds in Franklin County. The AHS includes estimates of physical problems of the metro area housing stock based on survey responses (Fig. 21). Two-thirds of these—7,656 housing units with severe physical problems and 13,464 with moderate physical problems—are estimated to be in Franklin County.[75]

Figure 21. Selected Physical Problems of Occupied Housing Units, Columbus MSA, 2010

	All Occupied Units	Owner Occupied	Renter Occupied
Severe physical problems (1)	**11,600**	**4,200**	**7,400**
Plumbing	8,000	1,900	6,100
Heating	3,600	2,300	1,300
Electric	100	100	–
Upkeep	300	100	200
Moderate physical problems (1)	**20,400**	**6,600**	**13,800**
Plumbing	1,800	100	1,700
Heating	200	100	100
Upkeep	8,600	5,800	2,800
Kitchen	10,200	500	9,600

Source: Census Bureau, American Housing Survey for the Columbus MSA, 2011; (1) Figures may not add to total because more than one problem may apply to a unit.

Home repair and accessibility modification needs

Home repair and accessibility modification programs provided by the city, county, and nonprofits assist low- and moderate-income individuals to have decent, safe housing and remain and live independently in their homes. These programs are targeted to owner-occupied homes. Although not all homeowners who need or receive these services are seniors, the need is great among this group, and both the city and county have programs targeted to older homeowners. Absent comprehensive data on home repair needs, these programs provide a picture of current demand for these services.

- **City of Columbus**

Requests to the City of Columbus for home repair and modification services, primarily from low-income senior homeowners, exceed available resources. As of May 2016, there were 1,240 families with incomes of 80% AMI or less who had requested City of Columbus home repair, roof repair, and/or home modification assistance. Program administrators report that nearly all applicants are older homeowners. In a typical year, the City can fund approximately 90 projects across the three programs.[76]

The city provides emergency repair and home repair services through two other programs. The Emergency Repair Program provides up to $7,500 in repairs for households at or below 50% AMI for the immediate correction of an emergency condition. This program provides services for about 300 households a year. The Chores Program, operated by three community nonprofits, provides minor home repair and maintenance work for seniors and/or physically disabled households at 80% AMI or below. This program serves about 200 households per year. Both programs are currently able to address all requests for services.[77]

- **COAAA**

COAAA allocates federal Older Americans Act funds to LifeCare Alliance to provide home repair and modification services for low-income older homeowners in Franklin County. Individuals on Ohio Home Care Waiver, Senior Options, and PASSPORT may also qualify for these services. Creative Housing provides renovation services for some of these eligible households.[78] Creative Modifications works with COAAA to provide accessibility renovations for seniors who may have suffered a traumatic injury or are receiving services at home.[79]

- **Franklin County**

The Franklin County Office on Aging projects that in 2016 its Safe Housing Program will fund minor repairs for 2,500 homes located in Franklin County, outside of the city of Columbus.[80] In 2015 the program responded to all requests and processed 1,900 repairs.[81] Franklin County, through its Community Development Block Grant Program, funds MORPC to provide minor home maintenance and repair services for elderly and disabled homeowners in Franklin County. Eligible homeowners may receive up to $1,000 in home repairs within one calendar year, and the program serves 75 households per year. The county also provides funding for home rehab and emergency repair programs to address emergency housing and health conditions, and accessibility issues for occupants. The program serves 70 households per year.[82]

4. Existing Affordable Housing Resources

"…The federal government, states, and localities play a significant role in providing rental assistance and developing affordable rental housing…programs are funded solely through one level of government or…by a combination of resources."
—Government Accountability Office, September 2015

Affordable housing production and operations in Columbus and Franklin County are funded with federal, state, and local government resources. This section provides an estimated annual snapshot of these resources, using information from the most recently completed fiscal year (which may differ among programs) or the best available recent information (Figures 22-24). Funds are categorized by the *originating funding source*, although in many cases decisions about how resources are used and allocated are made by other entities (for example, federal funds that are administered by state or local government agencies).

Some funding sources provide flexible resources, but most have specific requirements for how funds can be used, including population, geographic, and income targeting. Resource information was gathered primarily from easily accessible sources, including agency web sites, budget documents, and annual reports. Some sources provide ongoing funding, while others provide one-time competitive grants.

Philanthropic and private organizations also provide resources for affordable housing, and those that were identified through the research are listed at the end of this section. However, because the research did not include compiling a comprehensive inventory of non-governmental resources, they are not shown in the summary table below (Fig. 22).

Figure 22. Summary of Estimated Annual Government Funding for Affordable Housing in Franklin County

Funding Source	Annual Amount	Notes
Federal Funds	$197,800,750	About two-thirds of federal sources are administered by state and local government agencies. About 80% of federal funds are HUD housing subsidies (public housing, privately-owned subsidized housing, and housing vouchers)
State Funds	$ 27,254,048	Most state sources award funds to specific projects through a competitive application process.
Local Government Funds	$ 16,003,544	Local sources include City of Columbus and Franklin County government funds generated through fees, taxes, and bonds.
Total	**$241,058,342**	

Federal Funds

The U.S. Department of Housing and Urban Development (HUD) is the primary federal funder of affordable housing in local communities. HUD funds are allocated directly to subsidized housing providers, and to public housing authorities, state and local governments, and continuum of care lead agencies. Some federal funding for affordable housing also comes from the U.S. Department of Health and Human Services. Medicaid funds are used for home modification services for seniors and persons with disabilities, and TANF funds are used for housing for emancipated youth and emergency housing expenses for TANF recipients. Federal tax credits provide a major source of financing for affordable housing development projects.

U.S. Department of Housing and Urban Development

- **Multifamily Assistance and Section 8 Contracts: Property Owners**

There are 10,186 rental housing units in Franklin County owned by for-profit and non-profit organizations that are directly subsidized by HUD. These include units in the 202/811 program that provide housing with seniors and persons with disabilities and units for families, seniors, and disabled populations with subsidies from other HUD programs.

- **Public Housing Operating Fund, Housing Assistance Payments, and Choice Neighborhoods Initiative: Columbus Metropolitan Housing Authority**

HUD Public Housing Operating Funds support operating and maintenance costs for CMHA-owned public housing units. The Housing Assistance Payments (HAP) Contract funds the Housing Choice Voucher program, which includes tenant-based and project-based vouchers. Tenant-based vouchers enable an income-eligible household to rent units in the private rental market. Housing authorities can "project-base" up to 20% of their voucher pool (new federal legislation raises this limit to 30%), allocating them to affordable housing projects. CMHA project-bases the maximum number of vouchers and supports 47 housing projects operated by nine nonprofit organizations. Most are permanent supportive housing or housing for special needs populations. CMHA also administers vouchers from several other HUD programs, including Shelter Plus Care and VASH, for special populations (disabled, veterans, chronically homeless). In addition, CMHA received a HUD Choice Neighborhoods Initiative Implementation Grant for the redevelopment of former Poindexter Village Public Housing site with 449 units of new senior and mixed-income housing.

CMHA has received approval from HUD, under the Rental Assistance Demonstration Program (RAD), to convert the subsidy for its inventory of public housing communities to the Project-based Rental Assistance (PBRA) program. RAD conversion will take place over the next 2-3 years. The shift to long-term PBRA contracts will allow CMHA to assemble a mix of private and public funding sources to address the short- and long-term capital needs of the properties.

- **CDBG, HOME, ESG, HOPWA: City of Columbus and Franklin County**

The City of Columbus and Franklin County have resources for affordable housing from the HUD Community Development Block Grant (CDBG) and HOME Investment Partnerships (HOME) programs. HUD Emergency Solutions Grant (ESG) funds are allocated to the Community Shelter Board primarily for homeless services. The City of Columbus also administers the Housing Opportunities for People with Aids (HOPWA) program for an 8-county area of central Ohio. Franklin County HUD program funds are allocated for projects in the balance of Franklin County outside of the city of Columbus and for countywide projects and programs.

- **HOME: Ohio Housing Finance Agency**

The State of Ohio receives HOME funds, which are primarily used in the areas of the state that do not receive HOME funds directly from HUD. However, a portion of the HOME funds are used for the OHFA Housing Development Assistance Program. The program provides long-term, low-interest loans to nonprofits to finance smaller developments allocated through a competitive process. Eligible projects may involve the rehabilitation of existing housing or the creation of new units of affordable housing for households with low-incomes and/or special needs.[83]

- **Continuum of Care: Community Shelter Board**

HUD Continuum of Care funds that flow directly to CSB, and HOME funds from the City of Columbus, are used for CSB permanent supportive housing and rapid re-housing programs. The

2016 Continuum of Care grant is funding 35 supportive housing projects in Franklin County. Both Columbus and Franklin County allocate their HUD Emergency Solutions Grant funds to CSB to fund emergency shelter providers.

U.S. Department of Health and Human Services

- **Title III Older Americans Act and Medicaid: Central Ohio Area Agency on Aging**

COAAA uses federal Title III Older Americans Act funds to support home repair and modification services for low-income older adults in Franklin County.[84] The agency contracts with LifeCare Alliance to provide these services.[85]

Medicaid waivers are programs that fund the services necessary for an individual to remain at home instead of living in an institutionalized residential setting. Two Medicaid waiver programs, Ohio Home Care Waivers and PASSPORT, fund home modification services for eligible individuals. Ohio Home Care Waiver funds pass through the Ohio Home Care Program, administered by the Ohio Department of Medicaid.[86] The Ohio Department of Aging administers the Medicaid-funded PASSPORT program.[87]

- **Medicaid: Franklin County Board of Developmental Disabilities**

The Franklin County Board of Developmental Disabilities administers Medicaid dollars that are used to modify existing homes of residents with developmental disabilities. Creative Housing provides home modification services for FCBDD.

- **TANF: Franklin County Department of Job and Family Services**

Franklin County Department of Jobs and Family Services uses TANF funds for the Prevention, Retention and Contingency (PRC) Program. Funds are used to provide limited, non-reoccurring, short-term, benefits to the parent of a child under 18 or a pregnant woman or teen to alleviate a crisis situation, such as imminent homelessness. PRC funds can be used for up to two-months delinquent rent and mortgage payments, security deposits, utility payments, home repairs, property taxes, and emergency housing. The maximum payment ranges from $500-1,000.[88]

- **TANF and John C. Chafee: Franklin County Children Services**

Franklin County Children Services (FCCS) is responsible for children in foster care and recently emancipated youth in Franklin County. Its Emancipation Services program provides two housing programs for youth 17 to 24 years old: transitional living and independent living. These programs are funded with federal TANF funds and federal John C. Chafee funds.[89]

U. S. Department of the Treasury[90]

- **Low-Income Housing Tax Credit**

The Low-Income Housing Tax Credit (LIHTC) is the federal government's primary program for encouraging the investment of private equity in the development of affordable rental housing for low-income households. The Ohio Housing Finance Agency (OHFA) allocates the tax credit in Ohio to fund the construction, acquisition, and rehabilitation of affordable housing communities. Selected developers claim tax credits over a ten-year period. In exchange for the credits, owners must maintain rents that are affordable and limit occupancy to residents with low- to moderate-incomes for 15 years. The program includes two components: 1) Competitive (9% credits) Housing Tax Credit Program, which awards credits based on a Qualified Allocation

Plan, and 2) Noncompetitive (4%) Housing Tax Credit Program for projects that use multifamily bond financing for more than 50% of the total project cost.

- **Recycled Tax Credit Assistance Program (R-TCAP)**

In 2009, OHFA received an allocation of federal Tax Credit Assistance Program (TCAP) funds allocated through the American Recovery and Reinvestment Act (ARRA). OHFA structured the majority of awards as loans, and beginning in 2012 expects to receive over $70 million in loan repayments over the following five years. These repayments are being used to assist additional affordable housing properties through the Recycled Tax Credit Assistance Program (R-TCAP).

Figure 23. Estimated Annual Federal Sources of Funds for Affordable Housing in Franklin County

U.S. Department of Housing and Urban Development (FY 2016)		
HUD Multi-Family Assistance and Section 8 Contracts	$71,994,648	Subsidies for 10,186 units under the Section 202 (elderly), 811 (disabled), Section 8 New Construction and Substantial Rehab (very low-income) programs[91]
Columbus Metropolitan Housing Authority (FY 2016)		
Public Housing Operating and Capital Funds	$9,000,000	Operation and maintenance of public housing properties owned by CMHA (1,395 units)
Housing Assistance Payments Contract	$77,000,000	Tenant-based and project-based rental assistance (12,463 households)
Choice Neighborhoods	$5,940,000	Pro-rated annual amount of a five-year, $29.7 million grant
City of Columbus (FY 2016)[92]		
Community Development Block Grant, portion for housing	$3,476,006	Home repair and rehabilitation activities to address code violations, including accessibility modifications, emergency repairs, and the prevention of vacant property; Homeowner Counseling; Land Redevelopment Program; Rebuilding Lives supportive services; AIDS Housing Program; Fair Housing
HOME	$3,490,811	Rental Housing Production and Preservation Program; Homeownership Development; Downpayment Assistance; Rebuilding Lives rental assistance for the homeless; CHDO Set Aside.
Emergency Solutions Grant	$580,931	Grant to Community Shelter Board, primarily for homeless services, but also used for rapid re-housing, homelessness prevention
Housing Opportunities for Persons with AIDS (HOPWA)	$859,524	Housing for persons with AIDS in Franklin County and 7 other central Ohio counties
Franklin County (FY 2016)		
Community Development Block Grant, portion for housing	$1,020,000	Urgent Need Rehabilitation Grants, Elderly and Disabled Home Repair, Homeownership Workshops, Downpayment Assistance; Housing Counseling; Fair Housing Services
HOME	$689,745	Community Housing Network Rehabilitation Project and Housing Retention Services, Rebuilding Lives, CHDO Setaside

Emergency Solutions Grant	$164,136	Grant to Community Shelter Board, primarily for homeless services, but also used for rapid re-housing, homelessness prevention
Community Shelter Board (FY 2016)		
HUD Continuum of Care	$11,753,431	Permanent supportive housing and rapid re-housing
Ohio Housing Finance Agency (FY 2015)		
HDAP-HOME	$1,500,000 (2 projects)	Financing to non-profits for smaller affordable housing developments.
U.S. Department of Health and Human Services		
Central Ohio Area Agency on Aging (FY 2016)		
Title III Older Americans Act	$13,518	Home repairs and modifications for LMI residents
Medicaid- Ohio Home Care Waivers	Amount not available	Home modifications for recipients of Home Care Waivers
Medicaid- PASSPORT	Amount not available	Home modifications for participants of PASSPORT
Franklin County Board of Developmental Disabilities (FY2016)		
Medicaid Waiver	$664,000	Renovation/Modification of Family Owned Homes by Creative Housing, Inc.
Franklin County Job and Family Services (FY 2015)		
TANF Prevention, Retention, and Contingency (PRC)	Amount for housing not available	Limited, non-reoccurring, short-term, benefits aimed at alleviating crisis situations, such as imminent homelessness.
Franklin County Children Services (FY 2016)		
John C. Chafee; TANF	$600,901	Housing for emancipated youth
U.S. Department of the Treasury		
Ohio Housing Finance Agency (FY 2015)		
9% Low Income Housing Tax Credit	$6,823,000 (7 projects)	Federal tax incentive program to encourage private investment in affordable housing that helps developers offset the costs of rental housing development.
4% Low Income Housing Tax Credit	$812,000 (2 projects)	
Recycled Tax Credit Assistance Program (R-TCAP)	$2,019,000 (3 projects)	Bridge loans to increase the amount of equity generated by the sale of the LIHTC and loans to assist with loan restructuring and capital repairs for existing Housing Tax Credit properties.
Total Annual Federal Funds	**$197,800,750**	

State Funds

The State of Ohio provides a variety of types of funding for the development of affordable housing in local communities. This includes grants and loans from the Ohio Housing Finance Agency, grants from the Ohio Housing Trust Fund, and capital funds for housing for target populations from the Ohio Department of Developmental Disabilities and the Ohio Department of Mental Health and Addiction Services. Most are awarded to specific projects through a competitive application process.

Ohio Housing Finance Agency

The Ohio Housing Finance Agency (OHFA) allocates state loans and grants to develop, preserve, and operate affordable housing options around the state. Funds are primarily awarded on a competitive basis, so funding for projects in Franklin County vary from year-to-year. These programs include the Housing Development Assistance Program funded with Ohio Housing Trust Funds, Housing Development Loan Program, Multifamily Lending Program, and Multifamily Bond Program. (Funds administered by OHFA from federal sources are included in the Federal Funds section.)[93]

Ohio Development Services Agency: Ohio Housing Trust Fund

The Ohio Housing Trust Fund provides funding to nonprofits, public housing authorities, private developers and lenders, and local governments that provide affordable housing, housing services, and work to improve housing conditions for Ohio's low- and moderate- income residents. Funds are distributed through a competitive application and may be used for capital investments, matching funds, technical assistance, pre-development costs, and supportive services, including counselling.[94]

Ohio Department of Developmental Disabilities: Capital Housing Programs

The Ohio Department of Developmental Disabilities (DODD) provides housing funds through two programs. The Community Capital Assistance program provides funding to County Boards and nonprofit organizations for the purchase, construction, and/or renovation of community housing for persons with developmental disabilities. The Rental Assistance Program, initiated in 2015, provides income-based tenant rent subsidies for persons with developmental disabilities who are leaving a Developmental Center or a private Intermediate Care Facilities. The Franklin County Board of Developmental Disabilities administers funds from the DODD for housing acquisition for Franklin County residents with developmental disabilities. Creative Housing is the non-profit housing partner of FCBDD.

Ohio Department of Mental Health and Addiction Services: Community Capital Assistance

The Ohio Department of Mental Health and Addiction Services (ODMHAS) assists construction projects for residential housing for severely mentally disabled individuals and persons with substance abuse disorders. ODMHAS funds are provided on a reimbursement basis and are limited to 50% of the project costs, up to a total of $500,000. Grants are awarded to nonprofit supportive housing developers.

Figure 24. Estimated Annual State Sources of Funds for Affordable Housing in Franklin County

Ohio Housing Finance Agency (FY 2015)[95]		
Housing Development Loan Program	$11,000,000 (7 projects)	Financial assistance for the development and rehabilitation of affordable housing through unclaimed funds from the Ohio Department of Commerce.
Housing Development Assistance Program (HDAP)-Ohio Housing Trust Fund	$2,000,000 (2 projects)	Flexible, low-interest financing for smaller affordable housing developments.
Multifamily Lending Program	$3,555,000 (2 projects)	Funds for affordable rental housing projects that are not readily available in the private market. Funding comes from surplus OHFA resources.
Multifamily Bond	$4,500,000 (1 project)	Lower-cost debt financing for the acquisition, construction, and substantial rehabilitation of LMI multifamily housing and single-family housing through the issuance of tax-exempt mortgage revenue bonds.
Ohio Development Services Agency (FY2015)		
Ohio Housing Trust Fund	$4,156,500 (11 projects)	Funds may be used for capital investments, matching funds, technical assistance, pre-development costs, and supportive services.
Ohio Department of Aging (FY 2015)[96]		
Senior Community Service Funds	$24,397	Funds for minor home repair and modification
Ohio Department of Developmental Disabilities (FY 2015)[97]		
Community Capital Assistance Program	$1,227,000	Acquisition and development of housing for persons with developmental disabilities by Creative Housing, Inc.
Ohio Department of Mental Health and Addiction Services (FY 2015)[98]		
Community Capital Assistance Grants	$791,151 (2 projects)	Grant awards to Community Housing Network and National Church Residences
Total Annual State Funds	**$27,254,048**	

Local Government Funds

The City of Columbus and Franklin County provide local funds for affordable housing from a variety of sources. These include property tax levies for housing for special populations (ADAMH, Senior Services, Developmental Disabilities), dedicated portions of the Bed Tax and Real Estate Transfer Fee, and City Revenue Bonds.

ADAMH Services Levy

Seventy-one percent of Franklin County's ADAMH Board's budget comes from a 2.2 mill property tax levy; the balance of the budget comes from the Ohio Department of Mental Health and Addiction Services.[99] The most recently renewed levy, renewed in November 2015, is a 5-

year levy.[100] The ADAMH Board does not provide direct services, instead, contracting with local agencies to serve people with mental illness and substance abuse issues. ADAMH provides some capital and operating funding for partner agencies, including Community Housing Network and National Church Residences, to provide transitional housing, residential care facilities, 24/7 supportive housing, service enriched housing and independent housing. ADAMH currently supports over 1,200 units of housing in Franklin County.[101]

Developmental Disabilities Levy

The Franklin County Board of Developmental Disabilities (FCBDD) is funded through federal Medicaid dollars, funds from the Ohio Department of Developmental Disabilities, and two property tax levies[102]—a permanent 3.5 mill levy approved in 2008 and a six-year 3.5 mill levy that will run from 2013 to 2018.[103] The Board expects to provide residential support programming to 7,770 individuals during FY2016. The nonprofit housing partner of FCBDD contract is Creative Housing.[104]

Senior Services Levy

The Franklin County Office on Aging is funded by a 5-year property tax levy that has been successfully renewed since 1992.[105] The 2013-2017 levy is 1.3 mills and has generated nearly $30 million annually since 2013.[106] The levy funds the Safe Housing program, which provides modifications/repairs, safety products and assistance to eligible Franklin County residents so they can live in their homes free of barriers and unsafe conditions. The Office anticipates that it will receive and meet 2,000 requests for these services in FY2016

Motel-Hotel Excise Tax

The City of Columbus collects an additional sales tax on the sale of motel and hotel rooms and contributes 8.43%[107] of the “bed tax” to the Affordable Housing Trust for Columbus and Franklin County. The Community Shelter Board also receives city bed tax funds.

Real Estate Transfer Fees through Franklin County

Franklin County assesses $2 for every $1,000 of the sale price of a real estate transaction for a real estate transfer fee.[108] In 2005, the Franklin County Commissioners approved increasing the real estate conveyance fee from $1 to $2 to address affordable housing needs.[109] Revenues from the Transfer Fee support the Affordable Housing Trust and the Community Shelter Board.

City of Columbus Revenue Bond

In 2015, the city issued revenue bonds for housing preservation programming. Funds are used for home repairs in target neighborhoods, development of downtown workforce housing, and support for housing redevelopment.[110]

Figure 25. Estimated Annual Local Government Sources of Funds for Affordable Housing in Franklin County

Franklin County		
Real Estate Transfer Fees, portion for housing (FY 2015)	$5,905,475	Allocated to the Affordable Housing Trust and Community Shelter Board
Franklin County Levy Agencies		
ADAMH Services Levy (Projected FY 2017)	$580,000	Capital and operating support for 24/7 supportive housing, transitional housing, and recovery housing.[111]
Developmental Disabilities Levy (FY 2016)-housing support	$5,081,200	Housing, room and board subsidies, and housing start-up funds for persons with developmental disabilities (i.e. acquisition of new housing, renovations, rent subsidies).[112]
Senior Services Levy (FY2016)-Office on Aging	$1,701,911	Safe Housing Program: home modifications/repairs, safety products and assistance to eligible Franklin County residents so they can live in their homes free of barriers and unsafe conditions.[113]
City of Columbus		
Columbus Motel-Hotel Excise Tax (Bed Tax), portion for housing, FY 2015	$1,700,000	Distributed to the Affordable Housing Trust for Columbus and Franklin County for grants and low interest loans for affordable housing developments and to the Community Shelter Board[114]
City of Columbus Revenue Bond (FY 2015)		
Housing Preservation Program	$2,000,000	Home repairs
Poindexter Village Redevelopment	$2,000,000	Poindexter Village housing redevelopment project
James Johnson Driving Park and Southeast Home Repair Programs	$700,000	Home repairs in targeted neighborhoods
Workforce Housing Initiative	$1,000,000	Rehabilitation of downtown building, units intended for families with annual salaries $40,000-$60,000[115]
Total Annual Local Government Funds	**$16,003,544**	

Philanthropic and Private Funds

Private and philanthropic funds can be key to leveraging government funds for affordable housing, piloting innovative models, or quickly starting up new initiatives. Many local private and philanthropic funders provide resources, primarily to nonprofit organizations, for affordable housing development, home repair and renovation, home weatherization, homeless services, and supportive services for special needs populations. Though not a comprehensive inventory, the following are philanthropic and private sector funding identified through the research:

- The American Electric Power Community Assistance Program provided home energy efficiency and repair services to 311 households in 2015.[116] Columbia Gas funded energy efficiency and repair services for 511 households in Franklin County through WarmChoice.[117] These programs are administered by MORPC and IMPACT Community Action.

- Homeowners in Weinland Park are eligible for home repairs through funding from the Columbus Foundation and JPMorgan Chase to the Weinland Park Collaborative. In 2013, the Foundation and JPMorgan Chase provide $450,000 for the program.[118] In 2015, 10 homes received repairs under this program, which is administered by MORPC.
- United Way of Central Ohio provides funding for exterior repairs and repairs that address code violations and health and safety related issues for homeowners living in Columbus's Southside neighborhood.[119] In 2015, seven homes were assisted under this program, administered by MORPC.
- United Way provided $1,324,904 to the Community Shelter Board in FY2016-17 to support CSB's programs. Other private funders provided $1,510,785 to support CSB's work.[120]
- The Federal Home Loan Bank of Cincinnati awarded a total of $1,744,691 in grants through its Affordable Housing Program for three Franklin County affordable rental housing projects in 2015. The projects produced a total of 158 rental units.[121]

5. How Communities Fund Affordable Housing

> *A 2014 study by the National Low-Income Housing Coalition found 71 active programs where large U.S. cities use their own revenues to fund low-income rental housing. These include capital and production programs and rental assistance programs.*
> —NLIHC, State and City Funded Rental Housing Programs Database

A goal of the research is to identify potential funding mechanisms to increase the availability of affordable housing in Columbus and Franklin County. To do this, GOPC conducted an extensive internet search and literature review of funding mechanisms across the country. They identified and reviewed 40 funding mechanisms from 25 communities and found a range of local funding strategies that are being used to generate affordable housing resources. This included strategies that have been used in a number of cities with proven success, as well as innovative and emerging models that show promise, but may be too new to adequately assess and measure impact.

The overview chart (Fig. 25) presents a representative group of funding methods for which the key information was readily available. It not intended to be a comprehensive list of every community using a particular funding model. However, the research found that many of the models are used in a number of communities across the country.

Selecting the Case Studies

From the many community funding mechanisms that were reviewed, GOPC selected seven, from six cities, for in-depth case studies (Fig. 26). With the exception of the Denver Social Impact Bonds, which is a new funding mechanism, the case studies were selected because they met the following criteria:

1. They represented some of the most commonly used sources across the country;
2. They have been in existence long enough to have a track record;
3. It was possible to get additional, more detailed information about the source within the timeframe of the research; and
4. There are not known legal prohibitions to using the funding source for affordable housing in central Ohio, although state and local laws may limit or change how the model could be applied here.

In each case study community there were unique situations with regard to demographics, the housing market, housing affordability, community leadership, and the local economy that produced support for new or increased resources for affordable housing. Over time, most of the communities made adjustments to their affordable housing programs based on changing conditions and lessons learned through the implementation process. These are described in each case study, along with a brief assessment of Ohio laws or other parameters that Franklin County or its municipalities will need to consider to replicate the funding mechanism.[122]

Figure 26. Overview of Local Government Funding Sources for Affordable Housing

Funding Source/City	Year Started	Administering Agency/Program	Funds Generated
GENERAL OBLIGATION BONDS			
Austin, TX	2006	Austin Dept. of Neighborhood and Community Development	$120 million (2006-2013)
Charlotte, NC	2001	Charlotte Housing Trust Fund	$86 million (2001-2014)
San Francisco, CA	2015	San Francisco Office of Housing & Community Development	$310 million authorized
TAX INCREMENT FINANCING			
Portland, OR	2006	City of Portland Housing Bureau	$107 million (2010-2014)
Salt Lake City, UT	Late 1970s	Regional Development Agency of Salt Lake City	$6.7 million (1999-2009)
LINKAGE AND DEVELOPER FEES AND DEVELOPER INCENTIVES			
Linkage Fees and Impact Fees San Francisco, CA	2002	City of San Francisco Inclusionary Housing Fund	$188 million (2006-2015)
Inclusionary Zoning, Developer Set-Aside & Developer Incentives, Denver, CO	2002	City of Denver Inclusionary Housing Fund	$7.6 million (2002-2015)
Inclusionary Affordable Housing Ordinance, San Diego, CA	2003	San Diego Housing Commission Affordable Housing Fund	$80.5 million (2004-2015)
Linkage Fee Seattle, WA	2015	City of Seattle Affordable Housing Trust Fund	$196 million (projected 2015-2035)
Downtown Affordable Housing Zoning Bonus, Chicago, IL	1989	Chicago Low-Income Housing Trust Fund	$15.8 million yr./rent subsidies $49 million financing (1990-2014)
Transfer of Development Rights, Cap and Trade, Seattle, WA	1988	King County TDR Bank	$10 million (as of 2015)
DEDICATED TAX OR FEE REVENUE			
Property Tax Housing Levy Seattle, WA	1986	City of Seattle and Seattle Housing Authority	$340 million (1986-2016)
Document Recording Fee Philadelphia, PA	2005	Philadelphia Housing Trust Fund	$12 million annually
Business Registration Fee San Francisco, CA	2012	San Francisco Housing Trust Fund	$20 million annually
GENERAL FUND APPROPRIATION			
Washington, D.C.	2007	District of Columbus Housing Authority Rent Subsidy Program	$48 million (FY 2016)
OTHER FUNDING MECHANISMS			
Social Impact Bond Denver, CO	2016	City/County of Denver Pay For Success LLC	$8.7 million
EB-5 Visa Program San Francisco, CA	2012	Golden Gate Global EB-5 Investment Fund	$450 million (2 projects)
Transit-Oriented Development Fund Denver, CO	2010	Enterprise Community Partners multiple investors	$24 million
New Housing Marketplace Plan Investment Fund, New York City	2003	City Department of Housing Preservation & Development; multiple investors	$23.6 billion total $5.3 billion from NYC

—Case Studies

Figure 27. Summary of Case Study Funding Mechanisms

Funding Mechanism	Description	Case Study City
Dedicated Tax Revenue—Property Tax Levy	A dedicated tax revenue is all or a portion of the revenue from a tax levied by a local government, such as a property tax, that is dedicated to fund affordable housing activities.	Seattle, WA
General Obligation Bonds	A general obligation bond is a municipal bond backed by the credit and taxing power of a jurisdiction. General obligation bonds are issued with the belief that a municipality will be able to repay its debt obligation through taxation or revenue from projects.	Austin, TX
Tax Increment Financing (TIF)	Tax Increment Financing is a tool used by municipal governments to stimulate economic development in a targeted geographic area. With the approval of property owners, increases in their property value from the time the investments occur, to a determined expiration date in the future (i.e. the "increment"), are collected and used to pay back redevelopment investments, typically infrastructure improvements related to the development.	Portland, OR
General Fund Appropriation	A general fund appropriation is an annual appropriation of local tax revenues allocated by a unit of local government for a program, project, or other government expense. The allocation must be approved each year as part of the local government's budget process.	Washington D.C.
Linkage Fees & Developer Impact Fees	Linkage fees "link" a new development with an assessment of how it generates additional demand for affordable housing. These fees are charged to developers, then the funds are spent to produce or preserve affordable housing. Linkage fees are most often charged to developers on a square foot basis.	San Francisco, CA
Inclusionary Housing Ordinances: Developer Set Asides	An inclusionary housing ordinance is an affordable housing intervention where a municipality requires developers to "set-aside" a portion of new residential units (typically apartments or condos) for affordable housing. Set-asides are often coupled with in-lieu fees, which allow developers to pay a fee rather than directly provide affordable units. The fees are then leveraged with other resources to develop and/or preserve affordable housing.	Denver, CO
Developer Incentives	Developer incentives are provided by local governments to encourage developers to build affordable units. Examples include a density bonus, additional square footage, reduction in parking requirements, expedited permitting process, and cash payments.	
Social Impact Bonds	A Social Impact Bond is a financial instrument that allows governments to partner with private investors to pay for social service programs. Investors provide a contribution for a government agency to provide a service with a clear social benefit outcome agreed upon in advance (i.e. reduction in jail time for chronically homeless individuals). Repayment to investors is tied to the extent to which the outcomes are achieved.	

Seattle, Washington:
Dedicated Property Tax Revenue for Seattle Housing Fund

Demographic Profile

	Seattle	Columbus
Total Population	637,850	811,943
Total Housing Units	311,286	377,593
Owner-occupied Units	46.2%	45.9%
Family Households	44.6%	53.5%
Population Age 65+	11.3%	9.0%
Poverty Rate	14.0%	22.3%
Unemployed	4.7%	6.2%
Median Household Income	$67,365	$44,774
Median Rent	$1,131	$822
Housing Wage (2 BR FMR)	$29.29	$15.98

Source: Census Bureau, American Community Survey 5-Year Estimates, 2010-2014; National Low-Income Housing Coalition

Seattle Housing Fund Snapshot, 1986-2016

Administering Agency	Funding Mechanism	Total Funds Generated	Housing Outcomes	Targeting
City of Seattle Office of Housing & Seattle Housing Authority	Dedicated property tax levy for housing	$340,186,000	• 12,500 rental units • 800 homebuyers assisted • 6,500 households, short-term rent assistance	60%--30% MHI 30%--31-60% MHI 10%--61-80% MHI 50-year affordability

Description

The Seattle Housing Fund was established in 1981 when voters approved a housing bond that produced more than 1,000 affordable units. Beginning in 1986, Seattle turned to property tax levies to support affordable housing production. Since 1986, five consecutive, 7-year property tax levies, have passed, the fifth in August 2016.[123]

Since the affordable housing levies began in 1986, Seattle has produced:

- 12,500 city-funded homes for lower-income residents
- 800 residents have used the homebuyer assistance program
- 6,500 households have used rental assistance

The 2016-2023 levy will generate $290 million for affordable housing. The estimated cost to the average Seattle homeowner will be $122/year (an increase of $5/month).[124] With funding from 2016 housing levy, the city will preserve 2,150 affordable apartments, reinvest in 350 affordable apartments, provide rental assistance and homeless prevention to 4,500 households, assist 280 first time homebuyers, and support operations of 510 affordable apartments.[125]

Funds from the 2009-2016 levy, which raised $145 million, were used for the following housing activities:

1. Rental production and preservation ($104.2 million)

2. Acquisition and opportunity loans, operations and maintenance ($14.4 million)
3. Homebuyer assistance ($9.1 million)
4. Rental assistance and home preservation ($4.2 million)
5. Administrative costs ($13.1 million)[126]

For both the 2009 and 2016 levies, 70% of levy proceeds are dedicated to the Rental Production and Preservation Program. Within this program allocation, 60% of the funds are used for households with incomes at 0-30% of the median household income (MHI); 30% for households at 31-60% MHI; and 10% for households with incomes at 61-80% MHI. The City of Seattle Office of Housing manages the housing levy funds. The Seattle Housing Authority owns the units developed through the levy, which are rent-controlled for at least 50 years.

The Rental Assistance and Home Preservation Program serves households at 0-50% MHI who are at risk of experiencing homelessness. The program funds community organizations that provide emergency and short-term rental assistance to people threatened by eviction or those who are homeless and transitioning to housing. Funds can be used for emergency rent and utility assistance, security deposit assistance, and credit check fees.

Implementation conditions

The Seattle community is aware of the importance of affordable housing, and voters approved the most recent levy with a 68% “yes” vote. In a survey of 800 residents in 2009, most residents prioritized keeping rents affordable to residents with lower incomes through housing programs, because they saw housing affordability as closely connected to how the city would weather the economic downturn.

In 1995, the Washington state legislature enacted RCW 84.52.105, which allows cities, counties, and towns to impose an additional property tax levy of up to 50 cents per thousand dollars of property value for ten consecutive years. The jurisdiction must, however, declare an affordable housing emergency. Seattle is just one of two jurisdictions in the state that has taken advantage of the legislation.

Applicability to Columbus and Franklin County

In Ohio, a city or countywide property tax levy can be assessed for construction, renovation, and/or operation of affordable housing. Up to 10 mills in property taxes may be levied in each taxing district without a vote of the people. This “inside millage” is split among municipalities, the county, townships, and schools in each taxing district. Any increase above this amount would require a vote of the electorate.

Austin, Texas:
General Obligation Bonds

Demographic Profiles

	Austin	Columbus
Total Population	864,218	811,943
Total Housing Units	373,473	377,593
Owner-occupied Units	44.8%	45.9%
Family Households	48.1%	53.5%
Pop. Age 65+	7.4%	9.0%
Poverty Rate	19.0%	22.3%
Unemployed	5.0%	6.2%
Median Household Income	$55,216	$44,774
Median Rent	$1,012	$822
Housing Wage (2BR FMR)	$21.65/hour	$15.98/hour

Source: Census Bureau, American Community Survey 5-Year Estimates, 2010-2014; National Low-Income Housing Coalition

Austin General Obligation Bonds for Affordable Housing Snapshot, 2006-2013

Administering Agency	Funding Mechanism	Total Funds Generated	Housing Outcomes	Targeting
City of Austin Capital Planning Office	General Obligation Bonds	$120 million	1,679 rental units produced 914 homeowner units produced	Rental—vulnerable populations 0-50% AMI Owner—0-80% AMI Affordability: rental, 40 years; owner, 99 years

Description

Austin first issued a general obligation bond for affordable housing in 2006 for $55 million. This was a part of a larger bond issuance of $567.4 million for general city needs. General obligation bonds are paid from taxes collected by the city. The GO bond funds are collected through the City of Austin Finance Department and then drawn down annually by the Department of Neighborhood and Community Development.

Of the total amount, $41.7 million of the 2006 bond was targeted to provide rental housing to a range of vulnerable populations with incomes below 50 percent AMI, including: very low-income, workforce/family, persons with mental disabilities, seniors on fixed incomes, children, and people with mobility disabilities. The remaining bond funds ($13.3 million) were used for homeownership programs and for home repairs that addressed health-related issues in homes of owner-occupants with incomes at or below 80% of AMI. The city uses deed restrictions to ensure that rental housing that received GO bond funding must remain affordable to 40 years and owner-occupied homes for 99 years.

The 2006 commitment of $55 million in general obligation bond funds was leveraged by affordable housing developers in Austin to attract an additional $196.2 million in financing from a variety of sources. The total expenditure of $251.2 million was used to develop or rehabilitate 2,593 units: 1,679 rental units and 914 homeownership units. One study estimates that the housing construction made possible by the 2006 funds has produced an economic impact of $384 million in the City of Austin.[127]

Overview of 2006 Bond Fund Investment in Rental Housing[128]

Population	**Bond Dollars** (in millions)	**Bond-Funded Units**	**Leverage Dollars** (in millions)
Very Low-Income	$21.50	869	$49.40
Workforce/Family	$11.20	529	$87.40
Persons with Mental Disabilities	$3.30	61	$1.20
Senior Housing	$3.00	108	$25.20
Children	$1.90	42	$1.50
Mobility Disability	$0.80	70	-
Subtotal-Rental	**$41.70**	**1,679**	**$164.70**

In 2013, Austin issued another $65 million GO bond for affordable housing. In 2014, $15 million of the 2013 bond issuance was allocated for the following affordable housing initiatives:

- $11 million for rental housing development assistance
- $2.25 million for the GO! Repair Program
- $1.75 million for affordable home ownership acquisition and development[129]

The remaining $50 million will be allocated for affordable housing in five, $10 million increments beginning in 2015 and concluding in 2019.

Implementation conditions

Austin's housing affordability has drastically changed in the last two decades. Of the four major metropolitan areas in Texas, Austin has gone from the least expensive to the most expensive, with a 50% increase in housing costs from 2004 to 2013. Within the same period, median incomes increased by only 9%. Another factor in rising rents is that rental housing development has not kept pace with population increases.

General obligation bonds have allowed for a continued effort on the part of the City of Austin to produce affordable housing, preserve existing affordable housing stock, provide financial assistance for renters and homeowners, and assist in financing needed repairs. The funds from the GO bond support programs target a range of income and demographics.

Applicability to Columbus and Franklin County

There are limitations to using general obligation bonds in Columbus and Franklin County for affordable housing. Per the State Code, construction financed with local government GO bonds is subject to the state prevailing wage, although some exceptions exist for non-profits.[130] GO bonds issued by a county, municipality, or township must be used for hard construction costs, have very limited use for staffing costs, and cannot be used for rental or operating subsidy. In Columbus and Franklin County, the legislative bodies (i.e. City Council and the County Commissioners) must initiate and approve GO bonds for housing. It is the opinion of the City of Columbus Bond Counsel that the funds must be awarded as grants.

Portland, Oregon:
Tax Increment Financing Set-Aside

Demographic Profiles

	Portland	Columbus
Total Population	602,568	811,943
Total Housing Units	267,514	377,593
Owner-occupied Units	52.8%	45.9%
Family Households	51.4%	53.5%
Pop. Age 65+	11.0%	9.0%
Poverty Rate	18.3%	22.3%
Unemployed	6.6%	6.2%
Median Household Income	$53,230	$44,774
Median Rent	$945	$822
Housing Wage (2BR FMR)	$23.23/hour	$15.98/hour

Source: Census Bureau, American Community Survey 5-Year Estimates, 2010-2014; National Low-Income Housing Coalition

Portland Tax Increment Financing Set-Aside for Affordable Housing Snapshot, 2010-2014

Administering Agency	Funding Mechanism	Total Funds for Affordable Housing	Housing Outcomes	Targeting
City of Portland Housing Bureau	Tax increment financing set-aside	$107 million	2,322 units (rental and ownership)	Rental—0-60% MFI Owner—61-100% MFI

Description

The Portland Housing Bureau operates and administers the city's Tax Increment Financing (TIF) Set-Aside Policy. In this program, the city's 13 designated "urban renewal areas" are given an increment financing overlay, where the incremental increase in property taxes resulting from property improvements come back to the city for a specified timeframe. In Portland, these 13 TIF districts account for 15 square miles of the city, or about 10% of the city's total land mass.

From 2006 to 2008, 30% of the TIF funds collected in the urban renewal districts was used for the creation, preservation, and rehabilitation of affordable housing for households with incomes below 100% of the median family income (MFI). Since 2009, 42% of collected TIF funds have been dedicated to affordable housing. These funds have been used to provide assistance for owner households at 61-100% MFI and renter households between 31-60% MFI. More than 35% has been used for renter households below 30% MFI. For each urban renewal area, the city develops income guidelines, which include the mix of income targeting, unit type, and funding allocation for the TIF Set-Aside resources used in neighborhoods within that district.[131]

In recent years, development has slowed in Portland, leading to smaller revenues for the Affordable Housing Set-Aside Fund. Income and spending peaked in FY2011-12 at $43.4 million, but by 2014 the Fund's expenditures had dipped to $7.4 million.

Use of Funds from Portland TIF Set-Aside, 2010-2014

Fiscal Year	0-30% MFI Housing	31-60% MFI Housing	61-100% MFI Housing	Community Facility	Pre-Dev/Prop. Management	Total
2010-11	$7,332,287	$13,692,731	$2,316,348	$4,862,735	$23,377	$28,227,478
2011-12	$18,515,357	$13,981,408	$5,433,252	$5,374,997	$104,557	$43,409,571
2012-13	$8,815,830	$14,032,220	$1,276,331	$3,142,586	$737,745	$28,004,694
2013-14	$2,950,301	$3,348,033	$975,350	$0	$161,885	$7,435,569
Total	**$37,613,776**	**$45,054,391**	**$10,001,281**	**$13,380,300**	**$1,027,565**	**$107,077,312**
% Total	**35.1%**	**42.1%**	**9.3%**	**12.5%**	**1.0%**	

Source: Portland Housing Bureau, FY 2013-2014 TIF Set Aside Spending Report

In response to the slowing resources, in October 2015, the City of Portland increased the TIF set aside for affordable housing from 30% (as established in 2006) to 45%. This additional increment will generate an additional $66.7 million over the next decade.[132]

Implementation conditions

On April 26, 2006, the Portland City Council adopted Resolution No. 36404. This resolution expressed interest in adopting a policy "to dedicate a percentage of Tax Increment Financing revenues from all Urban Renewal Districts citywide to an affordable housing set-aside fund, or to create another source to ensure predictable and adequate funding and prioritization of housing for individuals and families earning 80% Median Family Income (MFI) or less."

The Portland Development Commission (PDC) was charged with working with interested stakeholders to develop an implementation plan to create either a set-aside fund or other options by September 1, 2006. They created a Technical Advisory Committee charged with writing a report on historical and forecasted affordable housing expenditures of the existing Urban Renewal Areas. The committee completed the report in July 2006.

A Project Advisory Group was established to review the Technical Advisory Committee report and assist with the development of TIF Set-Aside implementation recommendations. Portland Project Advisory Group members included Mayor Tom Potter, City Commissioner Erik Sten, and representatives of City offices and community organizations. The Project Advisory Group met three times in August and September.

In October 2006, the ODC Board of Commissioners and the Portland City Council adopted a TIF Set-Aside Implementation Plan that established a 30% set-aside in newly created Urban Renewal Areas.[133] After holding a public forum, which was attended by 60 community representatives, and gathering input from stakeholder groups, the PDC Board of Commissioners formally adopted Income Guidelines for the TIF Set-Aside Policy.[134]

Applicability to Columbus and Franklin County

In Ohio, TIF districts must be in state-defined blighted areas of "Impacted Cities," and require an official community development plan. TIF resources can be used for residential purposes, including construction and renovation of affordable housing, but only in conjunction with infrastructure improvements related to the development in the district. There are currently 234 active TIF agreements in Franklin County,[135] and TIF districts cannot overlap. Because funds collected from an Ohio TIF district can only be used within the boundaries of that district, this would restrict the locations where TIF-funded affordable housing could locate in Franklin County.

Washington, D.C.: General Fund Appropriation

Demographic Profiles

	Washington D.C.	Columbus
Total Population	633,736	811,943
Total Housing Units	300,798	377,593
Owner-occupied Units	41.6%	45.9%
Family Households	42.5%	53.5%
Pop. Age 65+	11.3%	9.0%
Poverty Rate	18.2%	22.3%
Unemployed	7.2%	6.2%
Median Household Income	$69,235	$44,774
Median Rent	$1,302	$822
Housing Wage (2BR FMR)	$31.21/hour	$15.98/hour

Source: Census Bureau, American Community Survey 5-Year Estimates, 2010-2014; National Low-Income Housing Coalition

DC Local Rent Subsidy Program Snapshot, FY 2016

Administering Agency	Funding Mechanism	Annual Funding Level	Housing Outcomes	Targeting
District of Columbia Housing Authority	General Fund appropriation	$48,000,00	3,500 ongoing rent subsidies	Renters at or below 30% AMI

Description

The Local Rent Subsidy Program (LRSP) was created in 2007 to help extremely low-income residents obtain decent, affordable housing. The program is modeled after the Federal Housing Choice Voucher Program (HCV) and was designed to serve the increasing number of residents on HCV waiting lists.[136] Annual general fund appropriations from the District of Columbia are used to fund the LRSP, which is administered by the District of Columbia Housing Authority (DCHA).[137]

The LRSP provides ongoing rental subsidies for 3,500 households with incomes below 30% AMI, or $32,600 for a family of four. Families that receive LRSP subsidies pay 30% of their income towards rent and utilities, the housing affordability threshold set by HUD. The remainder of rent costs is covered by the subsidy. Because, like the federal voucher program, the LRSP vouchers are not time limited, the local funds are primarily used to maintain existing families in their homes. As resources expand, more families are served.

The LRSP provides four forms of rental assistance:

1. **Tenant-based rental assistance:** Tenant-based vouchers are provided directly to individuals and families to use at any private-market apartment in the District, based on the fair market rent for the DC area and the neighborhood housing market.[138] Tenant-based vouchers stay with the recipient even if they move to a new rental within the District. These vouchers assist families on the DC Housing Authority waiting list, and sometimes residents who have been referred by the Department of Human Services.

2. **Project-based rental assistance:** Project-based vouchers are provided directly to developers for a specific unit that serves low-income families. Because these vouchers are attached to a specific unit they are not portable, so residents cannot use them for another apartment if they move out. Although it is not requirement, many project-based vouchers are awarded to developments that offer supportive services to residents.
3. **Sponsor-based rental assistance:** Sponsor-based vouchers are awarded to a landlord or non-profit organization for affordable units they make available to low-income families and individuals. These vouchers are portable, as long as a recipient moves to a unit that is run by the same nonprofit or landlord. Sponsor-based vouchers are awarded solely to groups that provide support services to residents.
4. **Targeted Affordable Housing (TAH)**: Targeted affordable housing provides long-term affordable housing to residents who were living in permanent supportive housing, but no longer need intensive support services. Unlike other forms of LRSP rental assistance, TAH works solely through referrals from the Department of Human Services. This program was established in FY 2016.[139]

Implementation conditions

In 2003, then-Mayor Anthony A. Williams and the District Council established the Comprehensive Housing Strategy Task Force. The group was charged with recommending policies to meet the housing needs of both current residents of the District and 10,000 future residents.[140] In April 2006, the Task Force published *Homes for an Inclusive City: A Comprehensive Housing Strategy for Washington D.C.*, which proposed a goal to create 14,600 locally-funded rental subsidies over 15 years.

The Local Rent Subsidy Program was seeded in 2007 with $12 million in general fund appropriations. The following year, the program received $19 million in general funds. However, funding became inconsistent from 2009 to 2011, and the program was forced to turn to Housing Authority reserves and transfers from the DC Housing Production Trust Fund to pay for increasing subsidy costs due to rising rents.[141]

However, increases in the LRSP budget began again in 2013, when the District Council appropriated additional funds to pay for vouchers for homeless families in emergency shelter.[142] Funding continued to increase in FY 2014 and FY 2015. In FY 2016, the District Council appropriated $48 million to the program in 2016, enabling expansion of project, sponsor, and tenant based rental assistance and the addition of a Targeted Affordable Housing component.

Applicability to Columbus and Franklin County

Under the Ohio Revised Code, Franklin County is legally permitted to appropriate general funds for housing purposes, including rental subsidy programming. The City of Columbus and all other Franklin County cities and villages can appropriate general funds for any purpose.

San Francisco, California:
Linkage Fees and Developer Impact Fees

Demographic Profile

	San Francisco	Columbus
Population	829,072	811,943
Housing Units	380,518	377,593
Owner-occupied Units	36.6%	45.9%
Family Households	45.8%	53.5%
Pop. Age 65+	14.1%	9.0%
Poverty Rate	13.3%	22.3%
Unemployed	5.3%	6.2%
Median Household Income	$79,378	$44,774
Median Rent	$1,533	$822
Housing Wage (2BR FMR)	$44.02/hour	$15.98/hour

Source: Census Bureau, American Community Survey 5-Year Estimates, 2010-2014; National Low-Income Housing Coalition

San Francisco Inclusionary Affordable Housing Program Snapshot

Administering Agency	Funding Mechanism	Total Funds Generated (2006-2015)	Housing Outcomes (2011-2015)	Targeting
Mayor's Office of Housing & Community Development	Linkage fee and impact fee	$187,796,097	909 inclusionary rental units	Renters at or below 55% AMI

Description

The Mayor's Office of Housing and Community Development administers the San Francisco Inclusionary Affordable Housing Program (IAHP). The program charges an impact fee for new, repurposed, or rehabilitated developments of 10 units or more.

The fee is based upon the number of bedrooms per unit: $148,506 for a single room occupancy/group housing unit; $198,008 for a studio; $268,960 for a 1-bedroom unit; $366,369 for a 2-bedroom unit; $417,799 for a 3-bedroom unit; and $521,431 for a 4-bedroom unit. The Inclusionary Housing Fund receives the impact fee payments from the developers and provides financial assistance to developers of affordable housing.[143]

Developers currently have two alternatives for paying the impact fee.[144] The first option is to set aside 12-20% of on-site units for affordable housing. The second option is to construct off-site affordable housing within one mile of the primary project. The number of off-site affordable units must be 20% of the number of units in the primary project. Affordable rental units must be priced for households at 28%-60% AMI. Most units constructed under the program rent to households at or below 55% AMI ($59,250 for a family of four).

In 2015, $73.5 million was collected as partial payments of in-lieu fees for projects, and 286 inclusionary units were completed. Eighty-four units were the result of the on-site affordable housing requirement and 202 were the result of affordable housing made available off-site, or at locations other than the original housing project. From 2011-2015, a total of 909 new affordable units were developed as a result of the IAHP.[145]

The units developed as a result of the inclusionary housing program are allocated by the city through the Below Market Rate Rental (BRM) Program. In most cases, BMR rental units are mixed into a larger market rate building. In a few cases, an entire building is made up of BMR units. Households with incomes at or below 55% AMI are selected through a lottery process. Preference is given to households who have lost their housing through conversion of a rental property to non-rental use and to people who work in the City of San Francisco. Households pay 30% of their income for housing, and there is no time limit for the subsidy.[146]

Implementation conditions

In the early 2000s, the San Francisco Housing Action Coalition worked with the City Attorney's office and negotiated with for-profit developers to create the Inclusionary Affordable Housing Program (IAHP). The IAHP was passed by the Board of Supervisors and signed into law by the Mayor in 2002.[147] The initial on-site affordable housing development option in 2002 required 12% of all developed units to be affordable. This was increased to 15% in 2007, but in 2012 it was reduced to 12% again. The decrease was written into the city charter, making it more difficult to change in the future.

Affordable housing advocacy groups, including the San Francisco Housing Action Coalition, recognized that the city charter restricted the ability of the Board of Supervisors to increase the housing unit requirements in the IAHP. These groups began to push the city to strengthen the IAHP, which led to the development of Proposition C.

Proposition C, which voters passed in June 2016, returned to the Board of Supervisors the authority to change the housing unit requirements in the IAHP. Proposition C also increases the impact fee and the percent of on-site affordable units that developers are requires to set aside as an alternative to paying the impact fee.

Under Proposition C, developments of 25 or more units require an impact fee equivalent to the cost of providing 33% affordable units. Alternatively, developers can set-aside 25% of units for affordable housing, including 15% for low-income households, and 10% for middle-income households.

Applicability to Columbus and Franklin County

Individual municipalities (cities and charter villages) in Ohio can legally assess impact fees, through their powers as home rule corporations. Counties and townships are not home rule corporations and do not have the power to establish impact fees.

Article XVIII of the Ohio Constitution states that home rule corporations (municipalities) can establish local ordinances that do not conflict with existing statute. However, non-home rule corporations (non-chartered counties and townships) may only establish ordinances and act in ways that are clearly dictated and defined by the Ohio Revised Code.[148] In the 2012 *Drees Company v. Hamilton County* ruling, the Supreme Court of Ohio established clear case law that impact fees cannot be assessed by corporations that are not home rule.[149]

Denver, Colorado

Demographic Profiles

	Denver	Columbus
Total Population	633,777	811,943
Total Housing Units	290,624	377,593
Owner-occupied Units	49.7%	45.9%
Family Households	48.1%	53.5%
Pop. Age 65+	10.6%	9.0%
Poverty Rate	18.3%	22.3%
Unemployed	5.5%	6.2%
Median Household Income	$51,800	$44,774
Median Rent	$913	$822
Housing Wage (2BR FMR)	$23.60/hour	$15.98/hour

Source: Census Bureau, American Community Survey 5-Year Estimates, 2010-2014; National Low-Income Housing Coalition

Denver Inclusionary Housing Ordinance–Developer Set-Aside and Developer Incentives

Denver Inclusionary Housing Developer Set-aside Snapshot, 2002-2015

Administering Agency	Funding Mechanism	Total cash-in-lieu fee revenue	Housing Outcomes	Targeting
City of Denver, Economic Development Office/ Housing and Neighborhoods	Developer set-aside or cash payment and incentives	$7,647,921	1,166 homeowner units developed 445 renter units from fee revenue	Renters—80% AMI or below Owners—50-95% AMI

Description

Established in 2002, Denver's Inclusionary Housing Ordinance (IHO) is designed to encourage developers to develop more affordable housing. New developments of for-sale housing with 30 or more units are required to set aside 10% of the units as affordable housing units or pay a cash-in-lieu fee.[150] The affordable units are priced to sell to households the 50-95% AMI ($39,950-$79,505 for a family of 4).[151]

In addition to the set-aside requirement, the IHO offers developers four incentives to encourage them to build affordable for-sale housing: 1) cash payments for each below market rate unit created, 2) a 10% density bonus, 3) a reduction in the number of parking spaces required in the development, and 4) an expedited permitting process. These four incentives are available to all developers, with limited exceptions.[152]

The City of Denver created the IHO Special Revenue Fund to support the implementation of the IHO. The Special Revenue Fund is the source of funds used for cash payments and to support implementation of the three other incentives. Between 2003 and 2005, the Special Revenue Fund was capitalized with a total of $2.15 million in City general funds. The Special Revenue Fund is now funded primarily through the collection of cash-in-lieu payments from developers. As of October 2015, the Special Revenue Fund had a balance of approximately $4.3 million.

In addition to cash payments to developers, the Special Revenue Fund uses the revenue generated from the IHO to contribute to gap-financing funds. Most of the for-rent affordable units in Denver are produced through this gap financing tool, since the IHO targets developers selling to homeowners. Through mid-2015, these funds have been used to produce 445 rental units affordable to households at 60% AMI or below.[153]

A report by the City of Denver notes that, "IHO production is reflective of the market rate for-sale housing production in Denver; therefore, IHO unit production has been somewhat dependent on conditions affecting all for-sale housing in Denver...The majority of existing IHO units were constructed as part of largescale developments built from 2003-2005. As the housing market slowed in the mid-2000s, IHO production slowed along with it...While for-sale construction has remained slow, 2015 has seen an increase in IHO unit production." Production of affordable IHO units ranged from 200-300+ per year in 2003-2005, to zero in 2013. In 2015, 22 units were produced.[154]

Implementation conditions

The Denver IHO employs a "carrot and stick" approach, which includes required fees and incentives to develop affordable units. From 2002-2014 most developers were choosing to pay the cash-in-lieu fee rather than create affordable units. The City of Denver found that the fee was not a reliable funding source for the actual development of affordable housing.

The Inclusionary Housing Ordinance was revised in 2014 to provide greater incentives to encourage developers to build affordable units rather than pay the cash in-lieu-fee. These additional incentives in the new ordinance include:

- Providing developers with more flexibility in the type, size, and affordability of homes for on-site and off-site affordable housing development
- Decreasing the attractiveness to developers to pay cash-in-lieu fees by creating different levels of fees to reflect the varying housing market in Denver
- Making the 10% set-aside requirement apply to the entire city limits
- Changing the per unit subsidy paid through the IHO fund so that the subsidy level varies depending on the location of the units

The amended IHO categorizes the city into three zones—Low-, Medium-, or High-Need—based on a neighborhood's average home price and its access to transit. When developers choose to satisfy the IHO by building units on-site, they receive a rebate from the city to offset the cost of building. These rebates are greater in higher-need zones. Similarly, the zones also determine the cash-in-lieu fee, with higher fees for higher-need zones. Developers of projects that are covered by the IHO can also negotiate off-site or on-site alternative compliance with the city.[155]

Since the 2014 amendment, the Department of Neighborhood and Housing in the Office of Economic Development has seen an increase in affordable housing developed on-site in new for-sale projects.[156]

Applicability to Columbus and Franklin County

Columbus and other municipalities in Franklin County could enact an inclusionary housing ordinance for their jurisdiction. However, the Ohio Revised Code prohibits Franklin County from establishing a blanket county-wide inclusionary housing ordinance. In its ruling on *Drees Company v. Hamilton County* the Supreme Court of Ohio established case law that found non-home-ruled corporations did not have legal standing to assess development impact fees.[157]

Denver Social Impact Bonds

Denver Housing to Health Initiative Snapshot, 2016

Administering Agency	Funding Mechanism	Total Investment	Housing Outcomes February-July 2016	Targeting
City of Denver, Pay For Success LLC	Social Impact Bonds	$8.7 million	40 supportive housing units	Chronically homeless individuals

Description

The Denver Social Impact Bond (SIB) Program aims to decrease chronic homelessness by using funds from investors to provide housing and supportive services to at least 250 chronically homeless individuals. The cost of providing criminal justice and safety net services for the same number of chronically homeless residents is approximately $7 million a year. Stable housing and supportive services, like those provided by the Denver SIB program, can prevent costly public expenses such as arrests, days in jail, and emergency room visits. The savings from these reduced costs allow the City to repay lenders who invested in the Social Impact Bond.

Investors in the Denver Social Impact Bond Program are repaid based upon one of two measurable goals: jail time reduction or housing stability. The jail time reduction goal is based upon a decreased number of days spent in jail over a three-year period beginning when the individual receives housing. The housing stability goal is based on the number of days an individual is housed.

Repayment to investors is contingent upon the level of success achieved for these goals. City payments will range from $0-$11.42 million. Based upon previous studies, the expected outcomes of 35-40% reduction in jail bed days and 83% housing stability would result in payment of approximately $9.5 million.

Investors in the Denver Social Impact Bond Program are:

- The Denver Foundation
- The Piton Foundation
- The Ben and Lucy Ana Walton Fund of the Walton Family Foundation
- Laura and John Arnold Foundation
- Living Cities Blended Catalyst Fund LLC
- Nonprofit Finance Fund
- The Colorado Health Foundation
- The Northern Trust Company

The Urban Institute will conduct a five-year process and impact study of the supportive housing program with their local partners, The Burnes Institute for Poverty and Homelessness, and The Evaluation Center at the University of Colorado Denver.

The Denver Social Impact Bond program officially launched in February of 2016. As of August 2016 there are 40 individuals housed in permanent supportive housing, and by August 2017 an estimated 250 individuals will be housed.[158]

Implementation conditions

In 2014, Mayor Michael Hancock announced plans for an initiative to focus on Denver's chronically homeless population. He sought a program that would address the underlying causes of homelessness, while reducing costs of emergency health and criminal justice system.[159]

The Denver Crime Prevention and Control Commission studied the cost of the 300 heaviest users of emergency care, detox, police, and jail systems from 2010-2014 and concluded that the best way to address this issue was to build new permanent supportive housing units.

With this information, the Mayor's office initiated and drove the efforts to find funding for 250 proposed units. In partnership with a variety of stakeholders, the Social Impact Bond program was developed. To support a comprehensive response to Denver's affordable housing needs, the SIB program is part of a broader package that includes project-based vouchers, Low Income Housing Tax Credit, and gap financing.

Technical assistance and support to develop the initiative was provided by Social Impact Solutions. Denver also received support from the Harvard Kennedy School's Social Impact Bond Lab, which provides pro bono technical assistance to state and local governments interested in pursuing Pay for Success and Social Impact Bond contracts.[160]

Denver is one of the first U.S. cities to implement a Pay for Success (PFS) initiative. The first PFS project launched in the United Kingdom in 2010, and the project in the United Sates launched in 2012. As of early 2016, ten projects have launched.[161]

Applicability to Columbus and Franklin County

Socially conscious bonds, such as Social Impact Bonds, can legally be issued in Columbus and Franklin County. Program design and milestones for measuring success would have to be carefully structured by affordable housing practitioners and potential investors to ensure clear milestones for repayment.

There are examples of Social Impact Bonds being used in Ohio. Cuyahoga County issued SIBs in December 2014 to support housing for children of homeless mothers. Repayment from Cuyahoga County to investors is based on performance and will occur in 2020. In June 2016, The Port Authority of Greater Cincinnati issued "social impact notes" for industrial property acquisition and redevelopment in municipalities and townships throughout Hamilton County. The notes are 5-year, fixed-income securities backed by mortgage revenue.

6. Next Steps

> *"…the private market does not naturally support the production of affordable units. New investment, more targeted resource allocation to the greatest needs, and other incentives are needed to address the affordable housing crisis."*
> —Affordable Housing Alliance of Central Ohio Policy Platform

This research and the examples of local strategies that other communities are using to address affordable housing needs is not intended to minimize the steps that Columbus and Franklin County have already taken. The community has much to be proud of, including creating and setting aside dedicated new local funding for the Affordable Housing Trust for Columbus and Franklin County; issuing general obligation bonds for housing; implementing the Rebuilding Lives plan; and project-basing the maximum permitted Housing Choice Vouchers to fund permanent supportive housing. Neighborhood revitalization strategies—some nationally recognized—in Weinland Park, the Near East Side, the Southside, and Franklinton, all have significant affordable housing components. The insight2050 planning process is helping the community decide how it wants to grow, including the future of housing in the region.

The communities that are highlighted in the case studies could be considered "aspirational cities," but central Ohio is becoming more like them, in both positive and negative ways. Central Ohio is experiencing population growth, a strong housing market, and job growth. But at the same time, homelessness has increased, rents are outpacing income growth, most of the job growth nodes are far from the central city, and many jobs don't pay a "housing wage." Perhaps most significantly, Franklin County has a growing number of persons living in poverty. In fact, the poverty rate of the city of Columbus is higher than that of all case study cities.

These are tough issues to address, but the community can leverage its successes to meet the affordable housing challenges. Compared to the case study cities, housing costs in central Ohio are quite low, enabling the community to produce more affordable units with local funding than would be the case in other growing areas of the country.

Identifying a Goal

The 2015 AHACO platform cited a gap of 54,000 affordable units in Franklin County and set a goal of providing 27,000 units over 10 years to cut the gap in half. The sum of ELI renters with severe cost burden (37,505) and ELI and VLI owners with severe cost burden (15,920)—53,425 households—is nearly the same as AHACO's gap figure. However, there other indicators in the report, such as those listed below, that could be used to quantify the affordable housing gap and set a goal. These are not necessarily mutually exclusive numbers; for example, households on an affordable housing waitlist might also be counted in the housing cost burden data.

- **Severe housing cost burden**

  Renters with severe cost burden: There are 37,505 extremely low-income renter households, and 8,875 very low-income renter households, paying more than 50% of their income for housing.

  Pace of increase in severely cost-burdened renters: Between 2010 and 2013, the number of extremely low-income, severely cost-burdened renters increased at more than twice that of Franklin County population growth (8.6% vs. 3.5% growth)

  Owners with severe cost burden: There are 15,920 extremely low-income and very low-income owner households that are paying more than 50% of their income for housing.

Elderly households with severe cost burden: There are 11,920 elderly owner and renter households (headed by a person age 62 or older) who are extremely low-income or very low-income and have severe housing cost burden.

- **Affordable housing supply**

  Housing supply deficit: There is a deficit of 35,625 rental housing units affordable to extremely low-income renter households.

  Expiring subsidized rental units: Of the 28,320 federally-financed or subsidized rental units in Franklin County, 36.5% (10,377) have contracts scheduled to end in the next five years, which might affect their continued affordability.

  Poor housing quality: There are 5,278 vacant and abandoned 1-3 unit residential properties in the city of Columbus.

- **Waitlists**

  Housing Choice Voucher application list: There are 17,231 applications from central Ohio zip codes on the CMHA Housing Choice Voucher application list.

  Waitlists for housing for special populations: ADAMH Board housing waitlist—3,000; Franklin County Board of Developmental Disabilities housing waitlist—1,107; persons on the Housing Choice Voucher application list age 62+—1,034.

Calculating Funding Targets

Sources of funds

This research is intended to help AHACO refine a revenue goal to increase local resources for affordable housing. Appendix A includes an extensive list of possible revenue sources. AHACO members reviewed these sources and determined that those in Figure 28 were the "top tier" for future discussion and analysis. Selection criteria included sources that: 1) are used by other communities to fund affordable housing, 2) were not already committed for other purposes, 3) were not "capped" and could generate additional resources, 4) had a history of being used for housing purposes in Columbus and Franklin County, and/or 5) could be enacted fairly quickly (i.e. did not require a vote of the electorate or state approval). The information in Figure 28 is based on recent data from public sources. Further assessment will be needed, with input from key stakeholders, to answer these questions:

- **Is it a good fit?** Can the revenue source be used for the desired housing activities? What is the geographic coverage of the revenue source?
- **To what extent will it advance affordable housing goals?** How many units can be produced or households assisted? How much will it leverage in other resources? How quickly can the source produce revenue?
- **Who decides?** Who must approve use of the funding mechanism?
- **Who will be the allies?** Which individuals and organizations will support the additional funding? What will they be willing to do to make it happen? Who will be the champions?
- **Who will be the opponents?** Who will work against implementation of the new funding source? What can be done to address their opposition?
- **How will it be implemented?** Who will administer and oversee the new funding? How will it be allocated? How will the initiative be evaluated? Will there be an oversight body?

Figure 28. Estimates of Revenue Generation from Local Funding Sources

Source	Description	Annual Revenue Estimate (based on 2015/16 revenues or activity)
Real Property Tax Inside Millage (1, 2, 3)	Real property tax is measured in millage—$1 for every $1,000 in taxable value of property. Up to 10 mills may be levied in each taxing district without a vote of the people. This "inside millage" is split among political jurisdictions and schools in each taxing district. Inside millage allocated to each political subdivision is required to be used first for the payment of debt service on unvoted general obligation debt of the subdivision, unless provision has been made for payment of the debt from other sources. The Franklin County Commissioners have remaining inside millage of .88 mills out of a total of 2.35 mills.	Franklin County .25 mills: $6,444,918
General Obligation Bonds (6)	County and municipal governments can issue unvoted GO bonds to fund capital projects, including capital costs for affordable housing. Debt incurred from issuance of the bonds is repaid through revenues from property tax inside millage, income tax, or other specified revenue source. State law imposes direct and indirect limitations on total debt issuance, and the unvoted debt-issuance capacity of a jurisdiction varies over time. Currently the city and county have limited capacity for issuing new unvoted GO bonds because of the amount of their outstanding bonds and the bond issuances of other overlapping taxing jurisdictions, however, there may be resources available from bonds previously approved by the voters.	Amount to be determined
Real Property Conveyance Fee (2)	Counties may assess a conveyance fee of up to $3 per $1,000 value of property sold or transferred. Franklin County currently collects a fee of $1. The County currently uses revenues from the permissive fee to support the Affordable Housing Trust and Community Shelter Board.	$1 additional fee: $5,905,475
Sales Tax (1, 2, 4)	The total Franklin County Sales Tax rate is 7.50%. This includes 5.75% state sales tax, 1.25% county permissive tax, and .50% transit authority permissive tax. Counties may levy a permissive sales tax up to 1.50% in .25% increments. There is currently a Franklin County .25% temporary permissive sales tax that expires at the end of 2018.	.25% tax: $58,757,000
Development fees/ regulations (5)	Home rule municipalities in Ohio can levy development-related fees and enact inclusionary zoning/set-aside regulations for development within their jurisdiction. In 2015 there were 5,373 residential units constructed in Franklin County (all jurisdictions) at a total construction cost of $843,224,394. About 72% of this development, and 61% of construction costs, are within the city of Columbus.	.5% fee on all Franklin County residential construction: $4,216,125

Sources:
(1) Franklin County Comprehensive Financial Report for the Year Ended December 31, 2015
(2) Franklin County Office of Management and Budget, General Fund Revenue Analysis, 2nd Quarter 2016
(3) Franklin County Budget and Economic Advisory Panel Report, August 1, 2013
(4) Ohio Department of Taxation, State and Permissive Sales Tax Rates by County, October 2016
(5) U.S. Census Bureau, Annual New Privately-Owned Residential Building Permits, 2015
(6) City of Columbus, Ohio, Legal Debt Margins, General Obligation Bonds and Notes

Uses of funds

A key question in the assessment of potential funding sources is how many new units could be produced or households assisted with a specific funding amount. New construction and major rehabilitation can have high one-time costs, while rental and operating assistance require ongoing funding. The information on typical affordable housing development and subsidy costs (Fig. 29) can be used a starting point for these calculations. The figures below are estimated total costs for these housing activities. New local funds for affordable housing should be layered strategically with resources from other financing and funding sources, including private and philanthropic funders, to maximize the number of new units and households that can benefit from increased public funding.

Figure 29. Typical Affordable Housing Project and Program Costs

Housing Project/Program Type	Estimated Total Cost	Data Source
Rental/Operating Subsidy	$589/month/unit or household; $7,068/year	CMHA
Permanent Supportive Housing	Capital Costs: $165,000/unit Operations and Supports: $7,000/person/year	2015-2017 ADAMH Strategic Plan for Housing
0-Bedroom Walkup	$113,544 development cost; 500 sq. ft. unit	HUD 2015 Unit Total Development Cost Limits
One Bedroom Elevator Unit	$168,723 development cost; 700 sq. ft. unit	
Two-Bedroom Row House	$221,060 development cost; 900 sq. ft. unit	
Three-Bedroom Detached/Semi-Detached	$278,945 development cost; 1,200 sq. ft. unit	
Infill Affordable Homeowner Unit (new construction or substantial rehab in urban neighborhood)	$225,000 development cost; 1,200 sq. ft. unit $135,000 sales price; $90,000 appraisal gap/ subsidy	Homeport and City of Columbus
Downpayment Assistance (deferred forgivable loan)	$5,000 maximum	City of Columbus
Home Repair	$15,000-25,000 depending on condition of unit (expenditures above $25,000 require lead assessment and abatement)	City of Columbus

Appendix

Inventory of Local Funding Sources

The research and case studies identified many local revenue sources that could be considered for affordable housing funding purposes.[a] This appendix includes a brief description of each source and its current and potential use in Columbus and Franklin County.

		Authority to Enact						Current Status in Franklin County				
Funding Source	Description	Prohibited under current state law	Only state can enact	Counties can enact countywide	Cities can enact	All jurisdictions can enact	Each local jurisdiction must enact separately	Used for housing purposes	Used for non-housing purposes	Used; additional revenue capacity possible	Not currently used	Notes/Additional Information
Local Government Taxes												
Hotel/motel tax	Additional sales tax assessed on sale of hotel or motel room rental.			**X**	**X**		**X**	**X by Columbus**	**X by County**	**X**		Columbus's rate is 10% and is earmarked for Affordable Housing Trust of Franklin Co and Columbus. County uses motel tax to pay bonded debt obligations on Convention Center and other Convention Commission on facilities. Could be increased legally, in county and Columbus. Cleveland and Cuyahoga County recently expanded their hotel tax to include a tax on homesharing industry, such as AirBnb.

[a]Brooks, Mary. "Housing Trust Funds." Accessed Aug. 28, 2016. http://www.endhomelessness.org/page/-/files/1711_file_brooks.ppt

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Property tax levy	$1 of every $1,000 in property value is collected for a dedicated purpose through biannual property tax bills (this is "property tax millage").[b]			**X**				**X**	**X**	**X**		Property tax levy revenues are already used for affordable housing-related activities through Franklin County Board of Developmental Disabilities levy. Legislative bodies of Franklin Co and Columbus could increase its property tax millage by 0.26 without voter approval and dedicate increase to affordable housing.
Restaurant tax	Sales tax assessed on food and beverage sales made in restaurants. Generally, a tax assessed on top of local sales tax. County could also "earmark" restaurant sales tax collections that are collected at standard rate.	**X**		**X***							**X**	Counties are the only local governments in Ohio that can collect sales tax. State would need to give counties the authority to collect special rate on restaurants. *County could, potentially, track restaurant sales tax collections received in General Fund and then allocate from the General Fund an equivalent amount for affordable housing.

[b] Ohio Department of Taxation. "Local Taxes: Lodging Tax." Accessed Aug. 28, 2016. http://www.tax.ohio.gov/portals/0/communications/publications/brief_summaries/2009_brief_summary/lodging_tax.pdf

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Sales tax	The county collects sales tax for general purposes, with 0.5% of collections in Franklin Co. dedicated to transit.			X					X	X		The Sales Tax in Franklin Co. can be increased by 0.5%, to be on par with Cuyahoga Co.'s 8% rate.[c] One option might be to earmark funds for affordable housing from Franklin County's portion on a certain type of purchase (ex: building supplies). In this scenario the rate collected would be the same rate assessed on all commodities.
Local Government Bonds												
General obligation (GO) bonds	Can be issued by municipality, township, or county. Local gov't uses tax collections to pay bond holders. Common way to increase borrowing capacity. Outstanding bonded debt is part of local government's overall debt limit, which is set by state law.			X	X	X	X	X	X	X		State law dictates GO bonds can only be applied to construction or renovation of property; they cannot support operating subsidies or administrative costs. Any project financed with a GO bond must conform to prevailing wage. GO bonds are used for homeownership development projects and can be used in certain instances for smaller non-profit rental development and in those instances assist in making more HOME funds available for LIHTC rental projects. County and townships typically do not use GO Bonds for affordable housing projects.

[c]Ohio Department of Taxation. "Total State and Local Sales Tax Rates, By County." Accessed Aug. 28, 2016. http://www.tax.ohio.gov/portals/0/tax_analysis/tax_data_series/sales_and_use/salestaxmapcolor.pdf

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Social Impact Bonds	Investors purchase bond; repayment rate of bond by local government to investors depends on performance and rate of success of service provided with support of bond.			**X**	**X**	**X**	**X**				**X**	Legal in Franklin County and city of Columbus. In use in Hamilton Co. and Cuyahoga Co. for non-affordable housing purposes.
Revenue from Local Government Assets												
Land bank revenues	City or County land bank sells properties it owns to a private buyer, such as neighbor, renovator, small or large scale developer.			**X**	**X**				**X**			These funds go back to the city and county land bank budgets and for land bank operations, including staffing and property maintenance. The revenue from sales is a small proportion of either land bank's budgets and do not come close to covering operating costs for either land bank.
Parking garage proceeds	City of Columbus and the Franklin County Convention Commission own parking garages that charge users a fee.					**X**			**X**			City of Columbus and Franklin County Convention Commission use proceeds to pay back outstanding debt like general obligation bonds, revenue bonds, and notes. County proceeds must be used to pay back bonds; city may have more flexibility in usage.

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Sale of government owned land	Undeveloped land or land with government-owned structures on it are sold to a private buyer. (Does not apply to land bank owned property; see above.)					**X**			**X**			Per state code, land owned by a city may be sold to "improve the economic welfare of the people."[d] Per state code, proceeds from sale of land owned by county must in part or in whole be used to maintain other county buildings, acquire other sites, or pay principal or interest on bonds the county has issued for other county buildings.[e]
Other Local Government Revenue Options												
Tax Increment Financing (TIF)	Within a designated area (i.e. the increment district), property tax increases above an established baseline are collected and used to repay capital investments made in area. The increased property tax does not go to the local government's general fund, which is where property tax is usually sent. Increment capture typically occurs for 10-30 years.					**X**	**X**		**X**			TIFs are most commonly used to pay for infrastructure upgrades (like sewer, water, roads). Construction or renovation of affordable housing can be eligible use only in cities that have leased or built CMHA units and have in place a formal community development plan that addresses blight.

[d] LAWriter Ohio Laws and Rules. "Ohio Revised Code 719.011 Powers of impacted city." Accessed Aug. 28, 2016. http://codes.ohio.gov/orc/719.011v1

[e] LAWriter Ohio Laws and Rules. "Ohio Revised Code 307.09 Sale, lease, or rent of county real estate – proceeds." Accessed Aug 28, 2016. http://codes.ohio.gov/orc/307.09 c

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General fund appropriation	The local government allocates funds from the General Fund for a specified purpose. The General Fund has the least amount of federal, state, and local restrictions on its usage. The General Fund fluctuates year over year depending on tax revenues collected.			**X**	**X**	**X**	**X**	**X**	**X**	**X***		Legally possible for county and city to appropriate funds for affordable housing under Ohio revised code. Appropriation levels are flexible and could be increased, legally. * City and County make some general fund appropriations for affordable housing
Fees Assessed on Property Purchases												
Document recording fees	Collected by County Recorder on all documents filed with county (ex: wills, power of attorneys, deeds, etc.) Fees used to support recorder base services and to support Ohio Housing Trust Fund.		**X**					**X**		**X***		Up to $50 million per year in funds go to the Ohio Housing Trust Fund.[f] Additional collections can go Housing Trust Fund to keep it at ceiling of $15 million. Collections that exceed these two funds go to the state general revenue fund.[g] *State law would need to be changed to capture more than $50 million in Trust Fund or $15 in the Reserve Fund.

[f] LAWriter Ohio Laws and Rules. "Ohio Revised Code 317.32 Recording fees." Accessed Aug. 28, 2016. http://codes.ohio.gov/orc/317.32v1

[g] LAWriter Ohio Laws and Rules. "Ohio Revised Code 319.63 Payment to treasurer of housing trust fund fees." Accessed Aug. 28, 2016. http://codes.ohio.gov/orc/319.63v1

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Real estate transfer & conveyance taxes or fees	In Ohio, a mandatory $1 for every $1,000 in property purchase price is collected by county. County may assess an additional $3 per $1,000. Franklin County assesses an additional $1 for local Affordable Housing Trust.			**X**				**X**	**X**	**X**		Per Ohio Revised Code, Franklin County could charge an additional $2 per $1,000 of the property sales price.[h]
Filing fees property sales disclosure forms	Fee charged on recordation of a real estate conveyance document.[i] Similar to Ohio's document recorder fees, which are already designated for the Ohio Housing Trust Fund.	**X**	**X**								**X**	In use in Indiana, the state collects $10 filing fee. Would require state law change to establish this new type of fee and may be viewed as duplicating existing document recordation fee.

[h] Ohio Department of Taxation. "Real Property Tax: Conveyance Fees Collected During Calendar Year 2014." Accessed Aug. 28, 2016. http://www.tax.ohio.gov/tax_analysis/tax_data_series/publications_tds_property/PC1CY14.aspx

[i] State of Indiana. "Indiana Sales Disclosure Form Instructions." Accessed Aug. 28, 2016. http://www.in.gov/dlgf/files/SalesDisclosureInstructionsR9.pdf

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Fees Assessed on Property Developers												
Impact fee on new commercial construction	Fees assessed on developers building commercial property.				**X**						**X**	Legally possible in Columbus and other cities/villages. Franklin Co. and individual townships cannot assess impact fees per state constitution, state law, and recent case law established in 2012 through Ohio Supreme Court. Few, if any, cities assess impact fees in Ohio.
Transferable Development Rights (TDR)	In transferable development rights structure in urban areas, developers pay a fee in order to increase density beyond what is allowed under zoning laws.[j]						**X**				**X**	Legal in city of Columbus and all municipalities. Likely legal in townships with zoning because it is a voluntary fee (i.e. developers can build to zoning specifications without additional fees). Franklin Co. could not establish countywide TDR marketplace because zoning controlled by municipalities and townships.

[j] Higgins, Noelle. "Transfer Development Rights." University of Washington. Accessed Aug. 28, 2016. http://depts.washington/edu/open211/pdf/3_OpenSpaceImplement/Implementation_Mechanisms/transfer_development_rights.pdf

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EB-5 Visa Program	Under the federal EB-5 Visa program, non-US citizens and their families can gain permanent US residency if they invest $1 million+ in a business that will create 10+ full time permanent jobs for US citizens or invest $500,000 in a business located in a high unemployment area that will create 10+ jobs.[k]					**X***					**X**	Legally possible in city of Columbus and Franklin County. Currently not in use. California and New York have issued EB-5 visas to affordable housing investors.[l] *The federal government grants the EB-5 visa.
Developer Set asides	Requirement that developers of market rate multi-family housing either reserve a portion of units for LMI renters or buyers or make arrangements to build affordable housing within a prescribed distance Usually paired with inclusionary zoning in-lieu fees. Similar to linkage fees and developer fees.				**X**		**X**				**X**	Legally possible in Columbus and other cities/villages. May not be legal in townships and would likely require a lawsuit to establish case law. County cannot create blanket ordinance that covers townships and municipalities; each individual municipality would have to enact set-aside requirements to achieve countywide coverage.

[k] U.S. Citizenship and Immigration Services. “EB-5 Immigrant Investor Program.” Accessed Aug. 28, 2016. http://www.uscis.gov/eb-5;

U.S. Citizenship and Immigration Services. “About the EB-5 Visa/” Accessed Aug. 28, 2016. http://uscis.gov/working-united-states/permanent-workers/employment-based-immigration-fifth-preference-eb-5/about-eb-5-visa

[l] Lochhead, Carolyn. “EB-5 visa given to foreign investors under fire.” *San Francisco Chronicle* November 2, 2015. Accessed Aug. 28, 2016. http://www.sfchronicle.com/bayarea/article/EB-5-visas-given-to-foreign-investors-under-fire-6603202.php

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Inclusionary zoning in-lieu fees	Usually paired with developer set-aside requirements in that developers of market rate multi-family housing an option of paying a fee in lieu of reserving or building units for LMI renters or buyers. Similar to linkage fees and developer fees.				**X**		**X**				**X**	Legally possible in Columbus and other cities/villages. May not be legal in townships and would likely require a lawsuit to establish case law. County cannot create blanket ordinance that covers townships and cities, each individual municipality would have to enact inclusionary zoning ordinances to achieve countywide coverage.
Linkage Fees & Developer Fees	Similar to developer set-aside requirements and inclusionary zoning in that it requires affordable housing to be “linked” to market rate developments, either by placing affordable housing on-site or within a prescribed distance. Linkage and developer fees provide the option of paying a fee in lieu of unit construction.				**X**		**X**				**X**	Legally possible in Columbus and other cities/villages. Franklin Co. and individual townships cannot assess impact fees per state constitution, state law, and recent case law established in 2012 through Ohio Supreme Court.

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Funding Source	**Description**	Prohibited under current state law	Only state can enact	Counties can enact countywide	Cities can enact	All jurisdictions can enact	Each local jurisdiction must enact separately	Used for housing purposes	Used for non-housing purposes	Used; additional revenue capacity possible	Not currently used	**Notes/Additional Information**
Condominium conversion fees	Fees assessed on property owner or developer that is converting an apartment building to a condominium structure.				**X**		**X**				**X**	Legally possible in city of Columbus and other municipalities. Likely legal in Franklin County's townships, although collected fees would likely have to go to the operations of the Building and Zoning department. May require case law to determine legality, as could be viewed as an "impact fee," which counties and townships cannot assess.
Building permit fees	Fees assessed on developers and contractors seeking building permits from city of county. Similar to demolition fees.				**X**	**X**	**X**		**X***			In city of Columbus, these fees are collected to support the operations of the zoning and inspecting activities the Building and Zoning Services Department.[m] Other cities in Franklin County use these funds similarly. The county utilizes them to support related activities in townships and villages. *Fees not used for affordable housing purposes

[m] Columbus Building and Zoning. "2014 Combined Development Related Fee Schedule." Accessed Sept. 9, 2016. https://columbus.gov/WorkArea/DownloadAsset.aspx?id=53049

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Demolition fees	Fees assessed on developers and contractors seeking permits from city of county to demolish an existing structure. Similar to building permit fees.				**X**	**X**	**X**		**X***			In city of Columbus, these fees are collected to support the operations of the zoning and inspecting activities the Building and Zoning Services Department.[n] Other cities in Franklin County use these funds similarly. The county utilizes them to support related activities in townships and villages. *Not used for affordable housing purposes
Fees Assessed on Business Owners												
Casino Revenues	The state of Ohio collects taxes on gross casino revenue from state's 4 casinos. 51% of the taxes collected is distributed to each Ohio county, based on population size.[o] 5% of collected taxes is split among the 4 casino host cities.		**X**						**X**	**X**		City and county casino revenues are pledged to service debt on Nationwide Arena. City revenues also pledged to a Westside community fund. Remaining city funds are deposited in the city general fund. The 2016 estimate for the general revenue deposit is $6.5 million. County's casino revenues support Nationwide Arena capital and operating costs. After these costs are covered, county uses remaining casino funds to cover other debt service obligations.[p]

[n] Columbus Building and Zoning. "2014 Combined Development Related Fee Schedule." Accessed Sept. 9, 2016. https://columbus.gov/WorkArea/DownloadAsset.aspx?id=53049

[o] Franklin County Office of Management & Budget. "General Fund Revenue Analysis." Accessed Aug. 28, 2016. http://budget.franklincountyohio.gov/budget/2016/pdf/quarter-1/general-fund-revenue-analysis.pdf

[p] Franklin County Convention Facilities Authority. "Our Operations." Accessed Aug. 28, 2016. http://www.meetusincolumbus.com/operating-budget/

		Authority to Enact						Current Status in Franklin County				
Funding Source	**Description**	Prohibited under current state law	Only state can enact	Counties can enact countywide	Cities can enact	All jurisdictions can enact	Each local jurisdiction must enact separately	Used for housing purposes	Used for non-housing purposes	Used; additional revenue capacity possible	Not currently used	**Notes/Additional Information**
Business Registration Fees	Fees assessed on new or existing businesses that operate in local government jurisdiction.				**X**	**X**	**X**		**X**			Ohio Secretary of State collects registration fees related to incorporation, statutory agents, and certificates of amendments and dissolution of all businesses in Ohio (includes LLCs, sole proprietors, nonprofits, for profits, etc.). In Columbus, select businesses are required to register with Dept. of Public Safety, such as: mobile food vendors, alarm system dealers, hotels, billiard rooms, etc. Vendors who work with a local government must register with respective government. Registration of all or certain types businesses (such as those related to the housing trades or property development) could be required in city under its home rule powers.[q] The County would need to identify a clear public safety connection to the registration requirement to use its police powers under the ORC to enforce registration and fee assessment. Given counties' limited power under the ORC, Franklin Co. may not be able to use collected funds for anything but to support business regulation activities.

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[143] Mayor’s Office of Housing and Community Development. “Inclusionary Housing Program Fee Schedule 2016.” Accessed Aug. 28, 2016. http://sfmohcd.org/inclusionary-housing-program-fee-schedule-2016

[144] San Francisco passed Proposition C on June 7, 2016, which expands incentives for developers to produce affordable housing. This section describes impact fee and alternative set-aside information under City Charter requirements that are current as of August 2016. See “Recent Events” section for the details on Proposition C.

[145] City and County of San Francisco Planning Department. “2015 San Francisco Housing Inventory.” Accessed Aug. 28, 2016. “http://default.sfplanning.org/publications_reports/2015_Housing_Inventory_Final_Web.pdf

[146] City and County of San Francisco Mayor’s Office of Housing and Community Development. “Inclusionary Housing BMR Rental Program Overview.” Accessed Aug. 28, 2016. http://sfmohcd.org/inclusionary-housing-bmr-rental-program-overview

[147] White, Kate. "San Francisco's Housing Crisis." SPUR (Mar. 2003). Accessed Aug. 28, 2016; http://www.spur.org/publications/urbanist-article/2003-03-01/san-franciscos-housing-crisis

[148] Gridley, Wendy. “Municipal Home Rule.” Members Only Vol. 128 Issue 8(Jan. 2010): 1-11. Accessed Aug. 28, 2016. http://www.lsc.ohio.gov/membersonly/128municipalhomerule.pdf

[149] The Supreme Court of Ohio & The Ohio Judicial System. "Court Rules 'Impact Fees' Assessed on New Development Are Taxes Township Is Not Legally Authorized to Collect." Accessed Aug. 28, 2016. http://www.supremecourt.ohio.gov/PIO/summaries/2012/0531/101548.asp.

[150] City of Denver Office of Economic Development. "2015 Housing Report." Accessed Aug. 28, 2016. https://www.denvergov.org/content/dam/denvergov/Portals/690/Housing/HousingReport_final.pdf.

[151]"City of Denver Office of Economic Development. "Housing & Neighborhood Development." Accessed Aug. 28, 2016. https://www.denvergov.org/content/dam/denvergov/Portals/690/documents/Housing_TF_New/2015%20Income%20Limits.pdf

[152] If a developer physically cannot increase their density because of the limitations to the structural integrity or livability of a unit, then the 10% density bonus is not used. If a developer is already going to receive a density increase above the zoning limitations, because they are converting a non-residential property into a residentially zoned property, then they will not receive an additional density bonus on top of their inherent density bonus due to the zoning change.

[153] Denver Office of Economic Development. "Denver Inclusionary Housing Ordinance: 2015 Interim Report, October 2015." Accessed Aug. 28, 2016. https://www.denvergov.org/content/dam/denvergov/Portals/690/Housing/FINAL%20IHO%20Interim%20Report%20100115.pdf

[154] Ibid

[155] The fee is 70% of the sales price in high zones, 50% in medium zones, and 25% in low zones. The cash payment per unit is $2,500 in low zones, $6,500 in medium zones, and $25,000 in high zones.

City of Denver Office of Economic Development. "2015 Housing Report." Accessed Aug. 28, 2016. https://www.denvergov.org/content/dam/denvergov/Portals/690/Housing/HousingReport_final.pdf.

[156] Interview with Julianne Stern. Denver Affordable Housing and Economic Development Office. June 27, 2016.

[157] The Supreme Court of Ohio & The Ohio Judicial System. "Court Rules 'Impact Fees' Assessed on New Development Are Taxes Township Is Not Legally Authorized to Collect." Accessed Aug. 28, 2016. http://www.supremecourt.ohio.gov/PIO/summaries/2012/0531/101548.asp.

[158] Interview with Tyler Jaeckel. City of Denver Office of the CFO. July 18, 2016.

[159] Pay for Success. "Mayor Hancock Announces Plans to Connect Hundreds of Homeless to Supportive Housing." Accessed Aug. 28, 2016. http://www.payforsuccess.org/sites/default/files/denvers-road-home-social-impact-bond-program-press-release.pdf

[160] Corporation for Supportive Housing (CSH). "Pay for Success Advances in Denver." Accessed Aug. 28, 2016. http://www.csh.org/2016/01/pay-for-success-advances-in-denver/

[161] Nonprofit Finance Fund. "Pay for Success 101." Accessed Aug. 28, 2016. http://www.payforsuccess.org/learn-out-loud/pfs-101

AFFORDABLE HOUSING ALLIANCE CENTRAL OHIO

Transforming Community Through Housing

The Affordable Housing Alliance of Central Ohio seeks to transform our community through housing by harnessing the expertise and unflagging energy of its members. We engage with community, policy, and business leaders to inform, advocate, enhance, and implement affordable housing solutions in Franklin County. Our members are:

- Buckeye Community Hope Foundation
- Church and Community Development for All People
- Columbus Metropolitan Housing Authority
- Community Housing Network
- Community Shelter Board
- Creative Housing
- Habitat for Humanity-MidOhio
- Homeport
- National Affordable Housing Trust
- National Church Residences
- Ohio Capital Corporation for Housing
- United Way of Central Ohio