BLACK CENTRAL OHIOANS ARE MORE LIKELY TO RENT

In Franklin County, White residents are most likely to live in owner-occupied homes (62%), whereas Black residents are most likely to rent (67%), meaning the eviction crisis will disproportionately harm Black households.

BLACK RENTERS MORE RENT INSECURE DURING COVID

Nationally, Black survey respondents report higher levels of rental housing instability during COVID-19. In May, White renters were almost twice as likely to feel highly confident in their ability to pay next month’s rent, whereas Black respondents were twice as likely to have “no confidence” in their ability to pay rent.

IN COLUMBUS, BLACK FAMILIES MORE COST BURDENED

In Franklin County, a severe affordable housing shortage leaves 54,000 households severely cost burdened. In the Columbus metropolitan area, this burden falls unevenly on Black households, 55% of whom are cost burdened.

Both Black and Asian residents report high rates of adverse experiences during the coronavirus due to their race. Among all racial groups, Black survey respondents are most concerned about perceptions of their mask-wearing (42%), particularly when compared to White respondents (5%).

A person’s health impacts their ability to earn income and pay for housing costs. Nationally, the Black unemployment rate remains higher (16%) than the White rate (12%) during COVID-19. This has been attributed to higher concentrations of employment in hardest-hit sectors, like retail and service, and jobs that cannot be performed remotely.

Franklin County’s population is 64% White and 24% Black. Yet, by July 1, 2020, slightly more Black residents were diagnosed with COVID-19 (2,924) than White (2,900). Franklin County’s population is 64% White and 24% Black. Yet, by July 1, 2020, slightly more Black residents were diagnosed with COVID-19 (2,924) than White (2,900).
Experts warn of a looming eviction “tsunami” that threatens to displace millions of families, fueling further economic regression and health complications. Amherst Capital ranks Ohio’s 3rd Congressional District in Central Ohio as one of the top ten most affected areas, estimating the district alone needs $25 - 43 million per month in rent assistance to absorb COVID-19 rental burden. Another think tank, the Aspen Institute, estimates 713,255 Ohioans are at-risk of eviction through the end of 2020. Lending Tree calculates that Ohio added $81 million in debt last month from deferred rent payments alone.

This eviction disaster will be more detrimental to Black households due to a history of racially motivated policies, like redlining, that succeeded in concentrating people of color, particularly Black residents, in the rental market.

In Ohio, evictions filings did not stop during COVID-19. Data from the Legal Aid Society of Columbus indicates those filings disproportionately affected Black families. While federal interventions, like the Paycheck Protection Program and unemployment boosters, concealed the magnitude of the rental crisis, those interventions are now expiring.

The equity generated by homeownership creates an asset that can be used to help families weather difficult times, like the economic hardship created by COVID-19. However, the systematic exclusion from and discrimination of Black families within this market leaves them more vulnerable during the current downturn.

**GOVERNMENT POLICIES BLOCK BLACK WEALTH BUILDING**

The federal government's redlining practice, which restricted lending and investment in communities of color, continues to harm Central Ohio neighborhoods. In Columbus' formerly "Type D Hazardous" neighborhoods that were cut off from federal homeownership programs, current median home equity is $100,000, just 23% of the amount of equity in "Type A Best" communities.

Nationally, Black homeowners are now 5 times more likely to live in formerly redlined communities. The share of Black owners in greenlined areas has decreased since 1980, due to uneven impacts of the foreclosure crisis and tighter lending standards adopted in its wake.

**BLACK HOMEOWNERSHIP REMAINS DRASTICALLY LOWER**

In America, the Black homeownership rate is 44%, compared to 73.7% for White households. According to Home Mortgage Disclosure Act data, in 2019, the Black mortgage denial rate was nearly 16%, compared to 7% for White applicants. Black borrowers were also more likely to receive higher priced loans (23%) than White purchasers (8%).

**BLACK OWNERS NOW PAY MUCH HIGHER PROPERTY TAXES**

Nationwide, Black families pay 13% more in property taxes each year than similarly situated White owners. This gap between actual sales value and tax assessed value persists regardless of house quality and amenities. The gap increases as the proportion of Black residents in a community grows.

This happens because tax bills are not as nuanced as market forces. For example, as home sale prices increase in Southern Orchards on Columbus’ South Side, owners in neighboring Ganther’s Place may see increased taxes, but not increased buyer interest. There is also evidence that Black owners are less successful in appealing tax appraisals.

---

**7.9% of Black families lost their homes to foreclosure in the great recession, from 2007-2009, compared to 4.5% of White families.**

---

Since March 2020, African Americans composed 47% of the Legal Aid Society of Columbus' eviction defense clients (left), despite only composing 24% of the Franklin County population. Over 1,900 evictions were filed since the health crisis started.
ABOUT US

The members of the Affordable Housing Alliance of Central Ohio are twenty-one non-profit and for-profit organizations that represent the full spectrum of affordable housing activities in Franklin County, from homeless and housing services, to housing development and housing finance. Working together, they are advancing solutions to address the affordable housing challenge, which will support economic progress and strengthen the community. Sign up for our newsletter at www.AHACO.org.

Website  www.ahaco.org
Phone  614.344.0527
Email  Carlie@ahaco.org
Address  360 S. Third St., Columbus 43215

WHERE WE GO FROM HERE

BLACK LIVES MATTER  Federal, state, and local housing policy, coupled with individual bias, created segregation and inequality. As policymakers, professionals, and housing consumers, we must take decisive action to dismantle racism.

KEEP MOMENTUM  Evidence shows early COVID-19 interventions are working to prevent an eviction meltdown; decision makers should deploy Coronavirus Relief Funds, Community Development Block Grant funds, or other locally controlled sources for rent assistance to maintain expiring supports for at-risk households.

BIG NEED  Congress should allocate $100 billion to the Emergency Solutions Grant to stop a flood of evictions and ensure housing providers can meet obligations.

SAVE OUR DREAM  Congress should provide $75 billion for a housing assistance fund to help homeowners that are struggling to make ends meet due to the pandemic.

WHAT COMES NEXT  Congress should establish a 4% LIHTC “floor” and local governments should expand gap funding to close the 54k household affordability divide.

AHACO MEMBERS DISCUSS RACISM IN THEIR HOUSING WORK

Affordable housing developers do not have many feasible ways to develop in majority White communities in Columbus or its suburbs. Consequently, affordable housing can’t fully impact issues related to systematic racism, especially the issue of segregated neighborhoods [NIMBY] overlap[s] with racial bias... some of our Central Ohio neighborhoods/suburbs have strongly resisted efforts to develop affordable housing within their limits

We see [inequality] in who disproportionately utilizes our services, because of inequitable systems that disadvantage people of color in housing and work

Occupational segregation that has led to Black/Brown individuals being over-represented in low wage jobs [...] and Disproportionate eviction filings in minority groups

The legacy of redlining continues. It is embedded in property appraisals. The use of credit scores and eviction histories perpetuates racial inequities

The failure to provide adequate funding for the development of affordable housing and rent subsidies is directly at the root of housing inequities that adversely [affect] people of color and low income households in general

WHERE WE GO FROM HERE

BLACK LIVES MATTER  Federal, state, and local housing policy, coupled with individual bias, created segregation and inequality. As policymakers, professionals, and housing consumers, we must take decisive action to dismantle racism.

KEEP MOMENTUM  Evidence shows early COVID-19 interventions are working to prevent an eviction meltdown; decision makers should deploy Coronavirus Relief Funds, Community Development Block Grant funds, or other locally controlled sources for rent assistance to maintain expiring supports for at-risk households.

BIG NEED  Congress should allocate $100 billion to the Emergency Solutions Grant to stop a flood of evictions and ensure housing providers can meet obligations.

SAVE OUR DREAM  Congress should provide $75 billion for a housing assistance fund to help homeowners that are struggling to make ends meet due to the pandemic.

WHAT COMES NEXT  Congress should establish a 4% LIHTC “floor” and local governments should expand gap funding to close the 54k household affordability divide.

COVID-19 continues to pose many challenges for affordable housing in Central Ohio, with nearly half of all AHACO member respondents reporting decreases in income and funding sources. Most say that rent arrears are either unchanged or higher than last month (May 2020), however two organizations reported fewer defaults as unemployment and stimulus funding became more widely available. Members reported increased sanitation and cleaning costs and ongoing difficulty in providing supportive services to at-risk tenants.

Top 5 Affordable Housing Challenges in Central OH June 2020

Providing Services  24%
Tax Credit Prices  24%
Getting Contractors & Subs  29%
Getting Permits & Plan Approval  29%
Reduced Funding & Operating Income  47%
In many ways, housing policy was purposefully wielded as a weapon to segregate and discriminate against people of color. This was pervasive across the country, including in Central Ohio. The legacies of this abuse, as well as ongoing racial animus, harm Black people and pervade the regional housing market today. Some local examples are below.

**1910-1930s**
Columbus’ Black population grows 2.5x during the Great Migration. Many families settle near Bronzeville in the Near East and in other segregated communities.

**1920-1980s**
Racially restrictive covenants prevent Upper Arlington, Clintonville, and other Central Ohio homeowners from selling property to Black or Jewish purchasers. Although outlawed by the Supreme Court in 1948, this practice continued in Central Ohio for decades; lawsuits to defeat the practice were filed into the 1970's, including against the Northwest Arlington Homeowners Association in 1971.

**1936**
The Home Owner’s Loan Corporation codifies maps that prevent federal lending in minority communities. This segregationist legacy continues to impact Central Ohio neighborhoods and perpetuates inequality today.

**1940s**
The “Blackberry Patch” is bulldozed and Poindexter Village, one of the first public housing developments in the country, is constructed. Public policies allowed the building to deteriorate and become overcrowded. It was demolished in 2013 to make way for a new mixed-income housing community.

**1946**
Columbus’ Hanford Village neighborhood builds a segregated subdivision to house Black servicemen and veterans, including the famed Tuskegee Airmen stationed at Lockbourne Air Force Base (now Rickenbacker International Airport). Construction of I-70 tore the historic community in two during the 1960s.

**1960s**
Highway construction of I-71 and I-70 is routed through the Near East area, but bypasses Bexley, destroying Black wealth and isolating the community.

**1970s**
White families migrate out of the urban core. In 1960, "White flight" led to disinvestment and vacancy. For example, Linden’s White population fell from 27,209 in 1960 to just 4,162 in 2016.

**1980s**
Federal Mortgage data shows that lenders reject Black loan applications twice as often as those of White borrowers. Black purchasers are subjected to higher interest rates and less favorable terms regardless of credit qualifications.

**2000s**
Subprime lending targets minority communities, extracting wealth and leading to mass equity loss for Black homeowners during the Great Recession.

**Today**
Zoning codes, building codes, municipal policies, and anti-development NIMBY attitudes make the development of affordable homes, particularly in historically White suburbs, impossible or infeasible without government subsidies.

**Today**
Property appraisals suppress home values by failing to cross historical segregation lines for comparable home sales. Homes east of Parsons Avenue will not be valued the same as similar structures west of Parsons.
<table>
<thead>
<tr>
<th>Reference</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. The City of Columbus Public Health (2020).</td>
<td>CDC</td>
</tr>
<tr>
<td>3. Gould, E. and Wilson, V. (2020, June 1). Black workers face two of the</td>
<td>EPI</td>
</tr>
<tr>
<td>5. U.S. Census Bureau (2018). Tenure Black or African American Alone</td>
<td>EPI</td>
</tr>
<tr>
<td>7. Affordable Housing Alliance of Central Ohio, Greater Ohio Policy Center (2017).</td>
<td>EPI</td>
</tr>
<tr>
<td>8. National Equity Atlas (2020). Don’t Forget America’s 43.8 Million Renters.</td>
<td>EPI</td>
</tr>
<tr>
<td>11. Franklin County Municipal Court Clerk (2020). Where People Are Deferring Rent Payments the Most (2020, June 30).</td>
<td>EPI</td>
</tr>
<tr>
<td>12. M. Palof, personal communication, June 22, 2020</td>
<td>EPI</td>
</tr>
<tr>
<td>18. Affordable Housing Alliance of Central Ohio Member Survey conducted via Survey Monkey in June 2020. Eighteen AHACO members responded, including many of the largest affordable housing providers in Central Ohio.</td>
<td>EPI</td>
</tr>
<tr>
<td>20. Doran, M. Shaping the Promised Land: The Great Migration Comes to Columbus, Ohio. Teaching Columbus.</td>
<td>EPI</td>
</tr>
<tr>
<td>21. The Ohio State University Libraries. The Ohio State University and Poindexter Village: Art &amp; Research.</td>
<td>EPI</td>
</tr>
</tbody>
</table>