There are 51,000 more low-income residents in greater Columbus than there are homes for them. A proven solution to narrow that gap is through construction. **Investing in our housing is a failsafe economic recovery tool that positions us for a stronger future.** One study found that every dollar Ohio spent on affordable housing generated $11.56 in economic activity.

---

**ZONING**

The City of Columbus’ zoning code was written in the 1950s and, despite tweaks over the years, still reflects the antiquated policies of that time. Maintaining this pre-civil rights era framework no longer matches what people need or want, including walkable, mixed-income neighborhoods. In the midst of a housing crisis, these outdated rules add costs and delays which push affordability further out of reach for most Central Ohioans. Modernizing the code via authentic community engagement can solve these challenges and empower residents to take an active role in creating our shared future.

---

**ROOM2GROW**

How much affordability could zoning reform generate in Cbus?

A majority of surveyed experts say that right-sizing parking rules, modernizing site design standards, and/or improving the public approval process could each save 10% or more in development costs. Without a dime of subsidy, just tackling one of these barriers would save an average of $1.2 mil per building or $22k per home.
Social distancing on job sites, COVID outbreaks, & material and labor shortages all led to much longer construction timeframes year-over-year in Franklin County. Respondents reported current delays in each major phase (zoning, permitting, construction, and inspections). Construction was the furthest behind with an average delay over 60 days. Because these processes are sequential, the cumulative delay is over four months, with some organizations projecting delays up to a year.

Time is Money, Money is Affordability
Length of time it takes to build affordable housing is up at least four months since COVID started.

Construction barriers soared to new heights under COVID-19. Over two-thirds of responding AHACO members reported extreme competition for limited affordable housing resources and record-high acquisition costs. A large majority also identified surges in material prices, including lumber, as a major impediments to building more affordable homes in Franklin County. The lack of cost-indexing in state funding programs, labor gaps, and supply chain disruptions all aggravated deteriorating conditions and further strained affordable construction.

AHACO Members Report Major Delays in Building Affordable Housing
Days of Delay Compared to Pre-COVID as Reported by AHACO Builders & Developers

We should be building 14,000 homes per year to keep up with growth. But last year Cbus peaked around 11k. This puts us behind the curve of our peers. Raleigh NC has about half our population but 40% more housing permits than us.

Compared to Central Ohio’s Peers: Population Up, Building Down

Source: Columbus Business First/Trisan Naveras

Construction barriers soared to new heights under COVID-19. Over two-thirds of responding AHACO members reported extreme competition for limited affordable housing resources and record-high acquisition costs. A large majority also identified surges in material prices, including lumber, as a major impediments to building more affordable homes in Franklin County. The lack of cost-indexing in state funding programs, labor gaps, and supply chain disruptions all aggravated deteriorating conditions and further strained affordable construction.

Building Walls, Not Homes.

Excess Competition for Limited Resources
High Land Acquisition Costs
Increased Building Materials Costs
LIHTC Credit Caps
Labor Shortages
Supply Chains
Regulatory Barriers
Construction Delays

69%
69%
62%
38%
38%
38%
38%
31%
"Housing played a major role in the recoveries from virtually every major downturn."

-Daniel McCue, Research Associate, Harvard Joint Center for Housing Studies

**Building Costs Mount**

Because of challenges like rising lumber and land prices, construction costs surged this year for all survey respondents. **Half saw costs jump 16% or more.** Without any increases in funding, this places exorbitant pressure on already-limited resources.

**Losing Affordability**

From 2017 to 2019, Franklin Co. lost 19,000 apartments priced under $900/month, in the same time, it gained 22,000 that rent at $1,250+

100% of survey respondents agree that a federal investment in housing will have a positive impact on Ohio’s COVID-19 recovery. Per NeighborWorks, federal funds were leveraged 35:1 in Ohio last year.

**SOLUTIONS** for Growth

**Build Out.** Accelerate recovery by building affordable housing to close our 54,000-household affordability gap.

**See it to the End.** Extend eviction moratoriums and provide full rent/mortgage relief until the end of the public health crisis.

**Bake it In.** Make the safety net permanent by opening the Housing Choice Voucher or a renters tax credit for all in need.

**Zone for Equality.** Modernize local building codes to legalize affordable housing and align our land use rules with our housing priorities and funding incentives.

**Get Creative.** From pilots, to Source of Income protections, to minority homeownership, Central Ohio must lead via innovation.

**ABOUT US**

The members of the Affordable Housing Alliance of Central Ohio are twenty-five 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, we advance solutions to address the affordable housing challenge, which support economic progress and strengthen the community.

**Contact:**

- [www.ahaco.org](http://www.ahaco.org)
- 614.344.5027
- carlie@ahaco.org
- 360 S. Third St., Cbus 43215
- @AffordHouse_OH

AHACO thanks our Strategic Advisory Council for supporting this publication: American Electric Power Foundation, Affordable Housing Trust for Columbus and Franklin County, Cardinal Health, Charter Communications, EMH&T, Fifth Third Bank, Huntington Bank, JPMorgan Chase & Co., Nationwide Foundation, Park National Bank, PNC, Starry Internet, Tidwell Group, and United Way of Central Ohio. Fourteen AHACO members responded to this survey, including 13 that are active in building or developing affordable housing/shelter. Respondents, allies, and media reports were used to compile this publication.
GET HELP PAYING RENT

**IMPACT Community Action**
Rent, Mortgage, and Utility Assistance Available
Income and eligibility limits apply
https://apply.impacthopefund.org
614.964.2906

**Franklin County Jobs and Family Services**
One-time assistance for housing and emergency costs for low-income households with children or a pregnant individual.
https://jfs.franklincountyohio.gov/prc
1.844.640.6446

**Franklin County Veterans Services**
Short-term aid for rent, utilities, and food for Franklin County veterans and active duty service members.
https://vets.franklincountyohio.gov
614.525.2500

**Columbus Metropolitan Housing Authority**
Rent and utility assistance for those in CMHA-owned or supported homes. Apply for the Housing Choice Voucher waitlist.
https://cmhanet.com
614.421.6000

**COMPASS**
Emergency financial assistance for those with a qualifying temporary emergency
www.compass614.com
614.463.9612

**The Impact HOPE Fund began accepting new applications again on March 9, 2021. But resources are limited, so apply now!**

**Physicians CareConnection**
Housing and financial assistance
For families with children
www.pcchealth.org
614.884.2441

**Community Shelter Board**
Help for those who are homeless or need shelter
www.csb.org
614.274.7000

**The Legal Aid Society of Columbus**
Free legal help for qualifying households facing eviction and aid with unemployment compensation
www.columbuslegalaid.org
1.888.246.4420

**Franklin County Self Help Resource Center**
Free legal information on municipal court, services provided outside eviction court Monday-Friday.
www.fcmcselfhelpcenter.org

**Community Mediation Services**
Free, impartial conflict resolution for landlords and tenants to help them reach a voluntary agreement
www.communitymediation.com or 614.228.7191

**www.OhioLegalHelp.org**
Free templates and forms to help protect your housing rights & obtain an eviction moratorium.
https://www.ohiolegalhelp.org/letters-forms/cdc-eviction-moratorium-declaration-form

The federal eviction moratorium remains in effect through at least March 31, 2021. But protections are not automatic, you must opt-in.

For additional resources, call 2-1-1 or visit www.lssnetworkofhope.org/211centralohio

Quick Share: All links can be easily shared with friends or family using Linktr.ee/AHACO