Columbus Housing Task Force

Report to
Mayor Michael B. Coleman

Co-Chairs:
James A. Bowman
Warren W. Tyler

September 2000
September 21, 2000

The Honorable Michael B. Coleman
Mayor
City of Columbus
90 West Broad Street
Columbus, Ohio 43215

Dear Mayor Coleman:

We are pleased to report to you that the Columbus Housing Task Force, which you impaneled in the spring of this year, has concluded its work and we are submitting herewith our report and recommendations.

In creating the Task Force, you brought together a diverse group of citizens with a broad array of housing expertise to address the important issue of creating the full spectrum of housing to benefit the needs of our citizens and to revitalize our neighborhoods. To our knowledge, no other Mayor in our city’s history has been willing to commit himself to such an initiative. We commend you for your leadership around this critical public policy issue.

Now is the time to proceed with the important work that lies ahead – building housing and revitalizing neighborhoods in the process.

Thank you for the opportunity to be of public service.

Sincerely,

James A. Bowman
Co-Chair
Columbus Housing Task Force

Warren W. Tyler
Co-Chair
Columbus Housing Task Force
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Executive Summary

The Columbus Housing Task Force

On May 2, 2000, Mayor Michael B. Coleman convened the sixteen-member Columbus Housing Task Force, under the leadership of James Bowman and Warren Tyler. He charged the group with designing the city’s first housing trust fund, and with recommending a structure for the new Columbus Housing Trust Corporation (CHTC). The Mayor had committed $2 million in city resources, plus $1 million a year in future city funds, to seed a housing trust fund.

Mayor Coleman also asked the Task Force for ways to build on his commitment to the trust fund. In response, the group produced recommendations for leveraging the trust fund to generate resources from other community partners, and for using city programs, policies and regulations as incentives for the production of affordable housing. The Task Force based its recommendations on an analysis of current housing needs and resource deployment, and outlined the components of a Columbus Housing Scorecard to measure future progress.

The Task Force organized itself into three work groups, providing an opportunity to involve others in the process of research and drafting recommendations. By August, draft recommendations were complete, and the Task Force presented its final report to the Mayor by the deadline of September 2000.

The recommendations in the report of the Columbus Housing Task Force provide a toolbox for increasing the production of housing for underserved owners, renters and neighborhoods. The Task Force’s work is cause for optimism that, with new resources, innovation, and collaboration, we can improve the quality and affordability of housing in Columbus.

Current Conditions: Housing Needs and Resources

The Task Force found that, while the number of housing units in Columbus is increasing along with the population, the majority of new housing built since 1970 has been rental housing. This has driven down the city’s homeownership rate, which in 1997 was estimated to be 49%. The Task Force also learned that housing prices are going up, with the average price of a new home exceeding $200,000 in 1999.

The older city of Columbus, defined by the city’s 1950 boundaries, experienced a loss of population and housing units between 1970 and 1990, while the newer city
saw significant growth. In 1990, there were 6,251 fewer homeowners in older Columbus than there were in 1970.

The Task Force identified the following key indicators of Columbus's housing needs:

1. **Housing condition:** 14,600 Columbus owner and renter housing units have moderate or severe physical problems.

2. **Homeownership:** 11,750 Columbus moderate-income renters are potential homebuyers.

3. **Rental housing:** 50,600 low- and extremely-low income Columbus renter households are paying more than 30% of their income for housing (rent and utilities).

4. **Employment generated housing demand:** 17,377 additional owner and renter units affordable to low- and moderate-income households are needed within a reasonable commuting distance from new jobs projected to be created in suburban areas of Columbus, Franklin County and contiguous areas.

The Task Force analyzed information about the uses of the estimated $297 million in public, private and non-profit grant, loan and bond funds currently available each year in Franklin County to address the housing needs of low- and moderate-income persons. Of this, about $19 million is allocated annually by the City of Columbus, primarily from federal sources.

**Task Force Recommendations**

The Task Force produced nearly 50 recommendations in three areas: 1) Columbus Housing Trust Corporation; 2) City Incentives; and 3) Housing Scorecard. The following highlight the key recommendations in each of these areas.

1. **Columbus Housing Trust Corporation**
   - **Obligate the city's revenue stream** for the Affordable Housing Trust Fund (AHTF) by January 1, 2001.
   - **Seek additional, non-City of Columbus resources** for the CHTC and AHTF from Franklin County, the State of Ohio, federal grants, private contributions, philanthropic grants, banks, Fannie Mae, Freddie Mac and the Federal Home Loan Bank.
   - **Consider a future increased commitment of city resources** once the CHTC has proven its ability to successfully use the initial city funding and to obtain commitments from non-city sources.
   - **Target AHTF resources for rental housing** to benefit households with incomes at or below 60% of area median income.
   - **Target AHTF resources for homeownership projects** to benefit households at or below 80% of median income; if the housing is located in a low-income area resources can be used to benefit households with incomes up to 120% of median.
   - **Structure the Columbus Housing Trust Corporation as a non-profit lender and funder**, with a board appointed by the Mayor of 7-9 community stakeholders involved in affordable housing and neighborhood revitalization.
Assure that the CHTC is closely coordinated with city housing programs and city policy-makers.

Leverage AHTF resources to help reach the Mayor’s goal of having a $20 million pool of capital for housing: 1) ensure that a portion of AHTF resources are loaned out and revolve back to the fund, 2) use the funds for gap financing to stimulate private investment; and 3) coordinate with other public and private sector resources.

Begin the AHTF with a basic mix of products: 1) short-term pre-development, acquisition, construction and/or bridge financing; 2) rental development loan financing; and 3) homeownership development financing.

2. City Incentives

Offer property tax abatement for: 1) new construction or improvement of owner-occupied, single family homes in older neighborhoods; 2) construction of affordable single-family homes outside of the city’s older neighborhoods; and 3) construction of affordable rental housing throughout the city.

Establish a housing impact fee that will go to the AHTF, collected from developers who receive tax abatement, but choose not to provide affordable units as part of their development.

Reduce the cost of producing affordable housing or new housing in older Columbus neighborhoods: 1) reduce or eliminating fees associated with creating a buildable lot for new construction, 2) offer density bonuses for affordable housing; and 3) streamline development approval processes.

Develop a proactive process of systematic code enforcement to supplement the current complaint-driven process.

Establish a system of rental housing registration and certification of minimum quality standards.

Improve the city’s land banking program: 1) secure release of the Franklin County Tax Delinquency Collection Account; 2) acquire land bank properties from a variety of sources; and 3) be proactive in assembling land for housing.

Review city development standards to identify opportunities for cost reduction in housing development.

3. Housing Scorecard

Develop a true Housing Scorecard, which establishes baselines of current conditions, benchmarks from other communities and performance targets that measure results.

Standardize the collection of housing data among various city and non-city agencies and departments.

Develop a geographic targeting strategy for implementation of the Task Force recommendations.

Collect specific data in the future to measure trends in housing condition, homeownership, rental housing and employment generated housing demand.
1. Introduction: 
The Mayor's Charge

To create more homeownership and affordable rental housing opportunities, particularly in the older parts of Columbus.¹

Creation of the Columbus Housing Task Force

The genesis of the Columbus Housing Task Force is found in Mayor Michael B. Coleman's first State of the City speech, delivered on February 24, 2000. He pledged that his administration would help more people buy homes and meet other housing needs. "A great city," he observed, "tends to its neighborhoods."

He announced in the State of the City address that he would convene a group of builders, bankers, realtors, investors and community leaders to form Columbus's first housing trust fund. Jim Bowman, President of the National Affordable Housing Trust, and Warren Tyler of Warmarr Capital, Inc., were appointed by the Mayor to chair the Columbus Housing Task Force.

On March 27, 2000, Mayor Coleman made another important announcement when he committed funding to a housing trust fund. The Mayor called for the use of $2 million in city funds in 2000 to back the issuance of bonds to capitalize the fund, and an additional $1 million a year from the city in the future. He laid these funds on the table as a challenge to leverage other community resources to address Columbus's housing needs.

The 16-member Columbus Housing Task Force was assembled on May 2, 2000, to begin its work. At this meeting, Mayor Coleman set forth an ambitious work plan for the group. The Task Force was asked to address the following areas, and summarize its work in a report by September 30, 2000:

- Determine how to best use the housing trust fund's significant, yet limited, resources to produce the most housing units and leverage funds from other sources;

¹ The introductory "pull quote" in each section is based on text from the following sources: Mayor Michael Coleman's State of the City Address, February 4, 2000; Mayor Coleman's remarks before the Columbus Housing Task Force, May 2, 2000; Welcome Home Columbus white paper.
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- Quantify Columbus's housing needs and existing resources, and establish a Housing Scorecard measuring system to assess how the city is doing in the future;
- Review and suggest changes in city policies, programs, regulations, taxes and fees to remove disincentives and create incentives for more homeownership and rental options; and
- Identify other sources of funding (federal, state, private and other local) that can be tapped to meet those needs that cannot be met by the trust fund.

The Task Force Members

The sixteen members of the Columbus Housing Task Force are:

Co-Chairs:
James A. Bowman, President
National Affordable Housing Trust
Warren W. Tyler
Warrar Capital, Inc.

Members:
Father Stan Benecki, Chair
Jubilee Housing, B.R.E.A.D. Representative
David Caldwell, President
Columbus/Franklin County Labor Council
Walter R. Cates, Sr., President & CEO
The Main Street Business Association
Bill Faith, Executive Director
Coalition on Homelessness and Housing in Ohio
Cynthia A. Flaherty, Director
Central and Southern Ohio Partnership Office, Fannie Mae
Dennis S. Guest, Executive Director
Columbus Metropolitan Housing Authority

Thomas L. Hart, Executive Director
Building Industry Association of Central Ohio
Keith B. Key, Managing Partner
Omni Management Group, Ltd.
Amy Klaben, Executive Director
Columbus Housing Partnership, Inc.
Bruce Massa, President
Massa Realty & Development
Helen McDaniel, Ph.D., Chair
Greater Hilltop Senior Housing Committee
Chip Santer, President
Santer Housing Capital
Norm Wilson, Senior Vice President
Huntington Bancshares Inc.
Randolph Wilson, Community Builder
Ohio State HUD Office

The Work of the Task Force

Work Groups
In order to complete as much work as possible in the short time available, the Columbus Housing Task Force did much of its work in three work groups. The work groups also provided an opportunity for the Task Force to involve others in the process. Appendix A includes a list of all those who participated in the work groups. During the months of June and July, the work groups did research and drafted recommendations in the following areas for consideration by the full Task Force:

1. Housing Resources Work Group
   Structure of the Columbus Housing Trust Corporation; design of the housing trust fund programs; and ways to leverage trust fund resources to increase funding for affordable housing production.
2. **City Policies, Taxes and Fees Work Group**  
Changes in current city policies, programs, permit processes, tax policies, fees and development regulations to remove disincentives and provide incentives for affordable housing production and neighborhood revitalization.

3. **Scorecard Work Group**  
Columbus’s housing needs; current deployment of affordable housing resources in Franklin County; and a measuring system to assess the effectiveness of future efforts to create more homeownership and affordable rental housing.

**Task Force Deliberations**  
The final recommendations in this report were debated during three meetings of the Task Force that took place in August 2000, and the report reflects this debate. The group as a whole carefully reviewed the work of each work group and, for the most part, reached consensus on revisions. In a few cases, where it did not appear that consensus was possible, a straw poll was taken to arrive at a majority perspective.

The Task Force believes it is important for the reader of this report to understand the discussion, caveats or alternative perspectives related to some of the recommendations. Throughout the report, these are shown as **commentary**, set off by a sidebar (see below).

**Commentary:** *Sample of the commentary format used throughout the report.*

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**Issues Not Addressed by the Task Force**

Housing policy encompasses a wide array of issues. For a variety of reasons, the Columbus Housing Task Force did not address several important housing issues. Some did not fit within the charge given to the Task Force by Mayor Coleman. Others would have required more time than the four-month term of the Task Force. Some housing issues are being addressed by other groups in the community. Housing issues that were not addressed by the Columbus Housing Task Force included:

- Barriers to home purchase (credit counseling, discrimination in sales and lending);
- Housing for special needs populations and supportive housing;
- Homelessness;
- Relationship between public schools and housing;
- Relationship between transportation and housing; and
- Relationship between city zoning and development policies and Columbus homeownership rates.
2. Current Conditions: Housing Needs & Resources

The Task Force will identify the housing needs of our city and inventory existing public and private sector efforts to meet these needs.

Columbus Housing Profile

Columbus is a growing community, and along with more people comes more housing. In 1998, the population of Columbus was estimated to be 664,792, an increase of 5% since 1990. Between 1990 and 1997, 32,454 new housing units were built in Columbus, bringing the total to 310,538. A total of 128,170 units were added to the Columbus housing stock from 1970 to 1997.

The majority of new housing built in Columbus since 1970 has been rental units, and this has impacted the city’s owner-occupancy rate. In 1970, 51% of Columbus households were homeowners, but this dropped to 46.6% in 1990. Census reports estimate the 1997 rate at 48.9%. Multi-family development in Franklin County is becoming increasingly concentrated in Columbus. Between 1987 and 1992, 18% of all multi-family units for which building permits were issued in Franklin County were outside of Columbus. From 1993 to 1998, only 9% were outside of Columbus.

Housing prices are going up. The average price of a new home in central Ohio exceeded $200,000 for the first time in 1999 ($202,412), compared to $181,104 just two years earlier. Renters are also experiencing increases in housing costs. The median rent of a two-bedroom unit in an apartment complex in Franklin County has increased from $548 in 1997 to $588 in 1999.

Older Columbus neighborhoods have not shared in the city’s growth. The Columbus “older city”, defined by the city’s 1950 boundaries, lost 6,279 housing units between 1970 and 1990, compared to a gain of 101,996 units in newer Columbus. The homeownership rate in the older city—42.1% in 1990—has historically been lower than for the city as a whole. In 1990, there were 6,251 fewer homeowners in older Columbus than there were in 1970.

Sources of data for this section include: 1999 Columbus and Franklin County Consolidated Plan; Providing Affordable Rental Housing in Central Ohio, 1997; 1993 Columbus Growth Statement; Columbus Department of Trade and Development; U.S. Census Bureau; and The Danter Company.
Indicators of Housing Needs

Housing needs are complex, and it is difficult to point to just a few data indicators to describe the diverse needs in the community. The Task Force gathered, analyzed and updated key data that could provide a clear snapshot of the housing needs in the community. Need indicators were then organized into four categories: 1) housing condition, 2) homeownership, 3) affordable rental housing, and 4) employment generated housing demand.

Basic Housing Need Indicators

The Task Force found that for each housing need category there is one indicator that summarizes and quantifies need.

1. **Housing condition basic indicator**
   14,600 Columbus owner and renter housing units have moderate or severe physical problems.
   (American Housing Survey, 1995)

2. **Homeownership basic indicator**
   11,750 Columbus moderate-income renters are potential homebuyers.
   (Columbus & Franklin County Consolidated Plan, 1999)

3. **Rental housing basic indicator**
   50,600 low- and extremely-low income Columbus renter households are paying more than 30% of their income for housing (rent and utilities).
   (Columbus & Franklin County Consolidated Plan, 1999)

4. **Employment generated housing demand basic indicator**
   17,377 additional owner and renter units affordable to low- and moderate-income households are needed within a reasonable commuting distance from new jobs projected to be created in the northwest, northeast and southeast suburban areas of Columbus, Franklin County and contiguous areas.
   (Mid-Ohio Regional Planning Commission; Northeastern Illinois Regional Planning Commission)

Observations about Housing Needs

There are a number of observations that can be drawn from the housing needs indicators in Appendix B, as well as from other housing data (see Footnote 2). The data tells a story about the housing needs of various types of households, the housing needs of Columbus neighborhoods and the extent to which the housing production mechanisms in the community are addressing these needs.

**Commentary:** Because the housing need indicators are taken from a variety of data sources, they use varying geography for data collection. Appendix D includes maps that show the geographic areas referred to in this section.

1. **Housing Condition Observations**
   - Most of the units in Columbus with housing condition problems are rental units. Of the 14,600 housing units in Columbus with moderate or severe physical problems in 1995, 75% were rental units.
   - Properties with physical problems are concentrated in older Columbus.
   Columbus Building and Development Services and Health Department maps
show concentrations of vacant structures, housing code violations and lot and structure complaints in older city neighborhoods.

2. Homeownership Observations

- The homeownership rate in Columbus is slightly below average for large U.S. cities. In 1990 the Columbus owner occupancy rate was 47%, compared to a rate of 49% for all U.S. central cities.

- There continue to be more rental units than owner units built in Columbus. Between 1993 and 1998, building permits were issued for 19,514 multi-family units and 13,561 single-family units in Columbus.

- The percent of new homes built in central Ohio affordable to moderate-income households continues to decline. In 1999 only 10% of all new homes sold (641 units) were priced under $130,000.

- Single-family new home construction has increased in the Columbus Public School District. In 1998 permits were issued for 809 new homes in Columbus/CPSD, compared to permits for only 186 units in 1994.

- The number of new single-family homes built in older Columbus remains small. From 1993-1998 permits were issued for a total of only 427 units in older Columbus.

- There is existing affordable housing in Columbus. About 45% of the existing homes sold in the Columbus Public School District in 1999 were under $80,000, a price affordable to a low-income household.

3. Rental Housing/Employment Generated Housing Demand Observations

- Most households with severe housing affordability problems are renters. Of the 36,013 low-income Columbus households who pay more than 50% of their income for housing, 82.4% are renters.

- The community is losing "hard" subsidized rental units and gaining tenant-based vouchers. Since 1993, the community has lost 1,094 public housing units and 641 project-based Section 8 units. During this period the number of tenant-based Section 8 vouchers has increased by 2,912.

- There is a significant "spatial mismatch" between the locations of new jobs and the locations of rental housing affordable to low-income households. It is projected that over 115,000 new jobs—mostly in the retail and service sectors—will be created from 1990-2010 in the northwest, northeast and southeast suburban areas of Columbus, Franklin County and contiguous areas. However, in 1997 there were a total of only 5,745 rental units affordable to low-income households located in these areas.

- Few new rental units will be affordable to low-income households. There are 14,224 new rental units in the development pipeline (permits issued/under construction) in Franklin County, but only about 8-10% of these will be affordable to households with incomes below 50% of median.
Affordable Housing Resources

Resources Available in Columbus and Franklin County
The Task Force analyzed information about the estimated $297 million in public, private and non-profit grant and loan resources currently available each year in Columbus and Franklin County to address the housing needs of low- and moderate-income persons. Appendix C provides a detailed resource inventory, which is organized by how the resources are used. Table 1 summarizes the annual affordable housing resource deployment.

| Table 1. Estimated Annual Resources to Meet Housing Needs of Low- and Moderate-Income Persons in Columbus and Franklin County |
|---|---|
| I. New Housing Production | $82,663,000 |
| A. New Rental Housing Production | 58,216,000 |
| B. New Owner Housing Production | 4,447,000 |
| II. Housing Rehabilitation and Repair | 21,016,000 |
| III. Home Purchase Assistance | 96,804,000 |
| IV. Rental Assistance and Housing Operating Costs | 101,920,000 |
| V. Special Needs and Homeless Services | 8,458,000 |
| VI. Program Staff & Operations | 7,119,000 |
| A. Public Sector | 3,966,000 |
| B. Non-Profit Sector | 3,153,000 |
| TOTAL ESTIMATED ANNUAL HOUSING RESOURCES | $297,080,000 |

Commentary: Task Force members noted that the affordable housing resources summarized in Table 1, and detailed in Appendix C, include a mix of grant, loan and bond funds. For example, the Ohio Housing Finance Agency’s First Time Homebuyer Program and the Franklin County Tax Exempt Bonds for Multi-Family Housing, which together comprise about $120 million of the total resources, reflect the full amounts of the loans and bonds issued through these programs in Franklin County. The value of the interest reduction that contributes to the affordability of housing financed with these programs is a much smaller amount.

Observations about Housing Resources
The Task Force made the following observations about the data on Table 1 on existing community housing resources:

- Most of the resources for production of new housing units (including acquisition/rehab) are used to produce rental housing (87% for rental housing vs. 13% for owner units).
- It is estimated that community resources for housing rehabilitation and repair are used about 50% for owner housing improvements and 50% for rental housing improvements.
- The resources for home purchase consist primarily of loan funds, and the data does not include private lender resources and secondary market programs available to low- and moderate-income home purchasers.
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- About 95% of the resources for rental assistance and housing operating costs are used for ongoing support of households that are already living in affordable housing, primarily public housing and Section 8 units. Annually, there is generally very little in the way of resources to provide assistance to additional households.

- There is about $19 million in housing resources under the control of the City of Columbus, and most of these are flexible resources, which could be used for a variety of housing activities.

City of Columbus Housing Resources

A subset of the affordable housing resources in Table 1 is the approximately $19 million in funds allocated by the City of Columbus annually (the exact amount varies from year to year). Most of these funds are from federal sources, including the Community Development Block Grant, HOME Investment Partnership, Emergency Shelter Grant and Empowerment Zone programs. Columbus also uses some of its Capital Improvements Program and General Revenue Fund resources to support housing activities. Table 2 summarizes the planned use of these resources in 2000.

<table>
<thead>
<tr>
<th>Table 2. City of Columbus Planned 2000 Housing Resource Deployment</th>
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<tbody>
<tr>
<td>I. New Housing Production</td>
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<tr>
<td>A. New Rental Housing Production</td>
</tr>
<tr>
<td>B. New Owner Housing Production</td>
</tr>
<tr>
<td>II. Housing Rehabilitation and Repair (owner units)</td>
</tr>
<tr>
<td>III. Home Purchase Assistance</td>
</tr>
<tr>
<td>IV. Special Needs and Homeless Services</td>
</tr>
<tr>
<td>V. Program Staff &amp; Operations</td>
</tr>
<tr>
<td>A. City Programs</td>
</tr>
<tr>
<td>B. City Administration</td>
</tr>
<tr>
<td>C. Non-Profit Programs</td>
</tr>
<tr>
<td>TOTAL CITY OF COLUMBUS RESOURCES</td>
</tr>
</tbody>
</table>
3. Recommendations: Columbus Housing Trust Corporation

The Columbus Housing Trust Corporation will serve as an umbrella organization to administer the housing trust fund and other financial assistance programs aimed at addressing homeownership, rental housing and other housing needs.

Preamble

These recommendations are focused specifically on the purpose, programs and structure of the new housing trust fund. The Task Force proposes that the fund be called the Affordable Housing Trust Fund (AHTF), with “affordability” as defined in the recommendations in this section.

The Columbus Housing Trust Corporation (CHTC) will manage the AHTF. The AHTF will have dedicated, ongoing funding sources and will be targeted to the development of affordable housing. The AHTF is one part of CHTC's effort to create more affordable homeownership and rental housing and strengthen neighborhoods. Other city programs, policies and incentives will complement the AHTF in addressing Mayor Coleman’s charge to the Task Force.

As noted in the discussion of need indicators, the magnitude of housing need in Columbus is much greater than what can be addressed with Affordable Housing Trust Fund resources alone. Meeting the housing needs of low- and moderate-income families and neighborhoods in the Columbus area requires a long-term, coordinated effort, not only by the city, but also by other local governments in the region, along with federal and state government, and private, philanthropic and non-profit organizations.

Ultimately, the community will need to identify additional, growing revenue sources in order to address our growing housing needs. Toward this end, the Task Force strongly encourages the Franklin County Commissioners to increase the real estate transfer fee, or identify other dedicated county revenue sources, for affordable housing.
A. Resources for the CHTC and AHTF

The Columbus Housing Task Force commends Mayor Coleman’s leadership and vision in: 1) recommending that the City of Columbus make an ongoing annual commitment of $1 million, along with a one-time commitment of $2 million in UDAG repayments, to lay the foundation for the housing trust fund; and 2) establishing the goal of growing the fund to at least $20 million through bond financing and other leveraging.

The Task Force finds that the Mayor’s commitment is a sufficient and appropriate level of funding to begin operations of the AHTF and CHTC. The following are the Task Force’s recommendations for initial capitalization of the AHTF and expanding CHTC resources over time:

1. **Obligate the AHTF revenue stream.** City Council is encouraged to pass legislation by January 1, 2001, that would permit the Columbus Housing Trust Corporation to access the revenue stream that the Mayor has committed to the AHTF.

2. **Seek additional, non-City of Columbus resources for the CHTC and the AHTF.** The CHTC, along with other community partners, should aggressively seek other resources for the CHTC and the AHTF, including:
   a. Participation by other local governments, specifically the Franklin County Commissioners;
   b. State funding, including the Ohio Housing Trust Fund;
   c. Federal grants;
   d. Private contributions;
   e. Grants from philanthropic organizations;
   f. Funding from Columbus area banks related to their Community Reinvestment Act requirements; and
   g. Fannie Mae, Freddie Mac and the Federal Home Loan Bank resources.

3. **Consider a future increased commitment of city resources.** Once the CHTC has proven its ability to successfully use the funding identified in recommendation #A1, and to obtain commitments from sources identified in recommendation #A2, the city should consider expanding its initial financial commitment. The financial commitment could best be expanded through linkage to a dedicated revenue source that will grow over time. The following are examples of revenue sources that could be explored to meet this goal:
   a. A percentage of the city’s property tax inside millage;
   b. A percentage of income tax receipts;
   c. A percentage of the portion of the hotel/motel tax that currently goes to the Columbus General Revenue Fund; and
   d. Housing impact fees (new revenue source; see City Incentives recommendation #A1e).
Commentary: The Task Force is not recommending an increase in the tax rates for the existing sources identified in recommendation #43. The Task Force recommends that a percentage of the revenue generated from these sources, which is expected to grow over time, be considered for allocation to the CHTC and the AHTF.

B. AHTF Resource Targeting

The allocation of Affordable Housing Trust Fund resources should address the housing needs as described by the indicators in Section 2 and Appendix B of this report. The Task Force recommends that all AHTF resources be targeted as follows:

1. **Rental housing projects.** Rental housing assisted by the AHTF should be affordable to families with incomes at or below 60% of area median income, with the greatest portion of funds targeted to serve families below 50% of area median income. The AHTF should encourage the development of affordable rental housing throughout all Columbus neighborhoods.

2. **Homeownership projects.** Homeownership projects assisted by the AHTF should serve families at or below 80% of area median income, but if a project is located in a low-income census tract AHTF assistance may be used for units affordable to households up to 120% of area median income. (Low-income census tracts are those with 50% or more of the population at or below 50% of area median income.)

3. **Mixed income projects.** Mixed income projects that include some units that fall within the above rental and ownership income limits, along with some units that exceed these limits, may apply to the AHTF for assistance exclusively for the affordable units in the project.

Commentary: Task Force members had an extensive discussion about targeting AHTF resources. It was noted that over 80% of the households in Columbus with housing affordability needs are renter households. While the Task Force acknowledged the disproportionate housing needs of renters, most felt that the CHTC should have maximum flexibility to use its limited resources to respond to the full array of housing needs and to production demand. As a result, the targeting recommendations do not specify that a certain percentage of the AHTF resources must be used for rental or homeownership projects.

C. Structure of the CHTC

1. **Purpose and authority.** The Columbus Housing Trust Corporation shall be structured as a non-profit lender and funder.

2. **Board composition.** The CHTC should have a Board of Trustees with 7-9 members appointed by the Mayor. The trustees should be broadly representative of community stakeholders, including individuals involved in affordable housing and neighborhood revitalization, the philanthropic community, real estate development and real estate finance.
Commentary: Recommendations #C1 and #C2 represent the best thinking of the Task Force on the structure of the CHTC and its Board of Trustees; however, additional legal advice should be obtained prior to implementation.

3. Accountability. The CHTC should have mechanisms to ensure accountability to the principles and guidelines of the corporation and the AHTF, including an advisory board made up of community representatives and an annual report to the Mayor and City Council.

4. Staffing and focus. The organization that administers the AHTF should be small and efficient. It should focus on a limited number of programs that provide loans and grants to sponsors of affordable housing projects, rather than programs that provide loans and grants to individual households.

5. Coordination with city programs.
   a. The CHTC should have access to high-level city policy-makers and decision-makers who oversee housing programs and regulatory agencies in order to resolve administrative stumbling blocks.
   b. There should be strong coordination with city-administered housing programs. For example, there should be a common application and coordinated review processes for the AHTF and city housing development loan and grant programs.
   c. The Mayor’s Operations Review should evaluate the benefits and costs of moving the city’s housing development loan and grant programs to the CHTC in the future.

D. Leveraging Trust Fund Resources

The Task Force found that pledging $1 million per year from a growing city revenue source (see examples in recommendation #A3), along with a one-time $2 million from UDAG repayments, to a housing bond issue (retired over 25 years) would produce $13.5 million in year one, growing to $20 million in year two, for programs of the AHTF. The specific amount will depend on interest rates, the mix of taxable and tax-exempt uses of the funds and the proportion of AHTF resources used to provide deep project subsidies.

The AHTF should be a catalyst for investment in affordable housing by other public and private institutions. In order to leverage the AHTF resources to reach the Mayor’s goal of having a $20 million pool of capital, the Task Force recommends that the Columbus Housing Trust Corporation consider the following:

1. Ensure that a portion of AHTF resources revolve. While deep subsidies such as grants and deferred loans are needed to finance housing serving the lowest income households, the AHTF must also ensure that resources will be available in the future. For example, using a portion of the AHTF for up-front financing in the form of pre-development, acquisition and development loans will both catalyze other investment and revolve the AHTF resources.
2. The AHTF should not be the sole source of financing for any project. The fund should provide gap financing for affordable rental and homeownership projects to leverage private lending and investment. Gap financing may be in the form of forgivable loans, deferred loans, interest subsidies or below market rate loans, depending on the needs of the project and the income level of households to be served.

3. **Coordinate the AHTF with other public and private resources.** The CHTC should establish and operate a housing development revolving loan fund capitalized by banks and other private investors. AHTF funds could be used as an interest subsidy or guarantee for loans by banks or other entities for housing projects that meet the affordability and geographic targets of the AHTF.

4. **Stimulate private investment.** By investing a portion of AHTF funds to fill the gap between appraised value and cost of new or rehabilitated housing, the Trust Fund can raise market values, stimulate private development, and contribute to neighborhood revitalization.

**Commentary:** The Task Force recognizes that there is an inherent mismatch among the goal of creating a $20 million pool of resources; the desire to serve households and neighborhoods with the greatest housing needs; and the resources currently on the table for the AHTF. Additional community resources are essential to provide grants and deep subsidies required to assist the most needy Columbus households.

E. CHTC and AHTF Programs

The AHTF must include both loan and grant programs to reach the income-targeted population. The CHTC should strive to balance the imperative of addressing the greatest housing needs with the urgency to encourage homeownership and strengthen neighborhoods in the City.

1. **Basic AHTF product mix.** While the number and complexity of programs funded by the AHTF may grow over time, the Task Force recommends starting with the following three straightforward affordable housing development products:

   a. **Short-term financing.** Below market rate loans for pre-development, acquisition, construction and/or bridge financing for rental or homeownership projects that meet the income and geographic targeting criteria of the AHTF.

   b. **Rental development financing.** Long-term deferred payment and/or below market interest rate loans necessary to enable a rental project to reach the affordability targets of the AHTF. Loans would be available for new construction, rehabilitation or refinancing.

   c. **Homeownership development financing.** Deferred payment or forgivable second mortgages to close the affordability gap and/or eliminate the appraisal gap for new construction or acquisition/rehab projects that meet the targets of the AHTF.
Commentary: Table 3 below provides a starting point for the CHTC to use in developing specific program guidelines for the basic AHTF programs outlined in recommendation #E1. These guidelines assume the growth of the AHTF resource stream over several years through the leveraging of other community resources (see recommendation #A2 in this section).

<table>
<thead>
<tr>
<th>Table 3. Examples of AHTF Basic Program Guidelines</th>
</tr>
</thead>
<tbody>
<tr>
<td>Guidelines</td>
</tr>
<tr>
<td>Loan Amount</td>
</tr>
<tr>
<td>Loan Term</td>
</tr>
<tr>
<td>Other</td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td></td>
</tr>
</tbody>
</table>

2. Future program options. The CHTC should consider offering additional programs once the basic programs have been established and are operating successfully. Future program options may include:

a. Lease-purchase. The CHTC could issue tax-exempt governmental purpose bonds for development of specific sites, or sites to be identified, and contract with developers for construction or rehabilitation of housing to be leased to qualified tenants with an option to purchase in 12-36 months. A portion of the tenant’s rent would go toward a downpayment. Proceeds from the sale of housing would be a secondary source of revenue to retire the bonds, creating a revenue stream for continuation of this program.

b. Individual Development Accounts. The CHTC could provide grants to non-profit organizations to match the savings of low-income homebuyers who participate in a long-term program of financial literacy, homebuyer education and budgeting, in order to overcome the barriers of poor credit and lack of downpayment resources.

c. Rental rehabilitation. The CHTC could develop a below-market interest rate loan program that encourages the rehabilitation of rental housing, provided the owner agrees to long-term rent restrictions and acceptance of Section 8 vouchers.
4. Recommendations:  
City Incentives

The Task Force will give the city guidance on how to best use its policies and programs to encourage builders and buyers and, in the end, address critical housing needs.

Preamble

The Task Force review of the policies, regulations, taxes and fees of the City of Columbus has been a worthwhile endeavor, resulting in a number of recommended revisions that may encourage production of affordable housing. However, the Task Force understands that Columbus does not function in a vacuum. The city’s actions to increase the availability of affordable housing can have unintended effects if other jurisdictions in the regional housing market do not share a commitment to economic diversity. Columbus should initiate discussions with its municipal partners to discuss housing policy and develop regional goals for affordable housing in central Ohio.

Task Force members believe that housing stock is a common asset of our community and its quality and affordability is influenced by the decisions of many different stakeholders. The City of Columbus should pursue partnerships with Columbus area banks, financial services institutions, community organizations, schools, governmental agencies and human service entities aimed at comprehensive community development anchored by housing development. The growth of a healthy mix of housing requires the concerted and collective efforts of many institutions and interests.

A. Taxes, Fees and Production Incentives

1. Property tax abatement. The City of Columbus should use its powers to grant tax abatements for residential housing only under the following circumstances:

   a. New construction of single-family, owner-occupied housing within the Neighborhood Revitalization Service Area. New construction of single-family, owner-occupied housing located within the Neighborhood Revitalization Service Area (see Appendix D: Maps), with a value of over $150,000, should receive 50% tax abatement on the improved value, for up to ten years. New housing with a value of under $150,000 should receive
100% tax abatement on the improved value for five years, 75% for the next five years and 50% for an additional five years.

b. **Improvement of existing owner-occupied housing within the Neighborhood Revitalization Service Area.** Significant improvements to existing owner occupied homes of any value in the Neighborhood Revitalization Service Area should receive 50% tax abatement on the value of the improvements over twelve years.

c. **New construction of single-family, owner-occupied housing outside of the Neighborhood Revitalization Service Area.** New construction of single-family, owner-occupied housing located outside the Neighborhood Revitalization Service Area should receive abatements on units that are affordable for families at or below 80% of area median income. In today's market such homes would likely be priced at $130,000 or below. Purchasers of this housing should receive 50% tax abatement on the improved value for up to ten years.

d. **New construction of multi-family, rental housing.** New construction of multi-family, renter occupied housing affordable for those with incomes below 50% of area median income should receive an abatement on the improved value that could vary from 50% for developments having 20% of the total units affordable to a higher percentage for developments bringing more affordable units to market. The abatement should apply to the total taxable value of the housing development. For scattered site rental housing projects, the abatement should apply only to the units that meet the affordable housing targets.

e. **Housing impact fee in lieu of affordable housing development.**
   Beneficiaries of tax abatements who do not set aside a portion of their development for affordable housing as defined above should be charged an impact fee, which should go to the Affordable Housing Trust Fund.

**Commentary:** The recommended tax abatement incentives are a starting point for discussion on this issue. Further research is needed in the following areas prior to implementation: 1) the legal implications and parameters of tax abatement; 2) the specific abatement amounts in the recommendations; and 3) whether the Neighborhood Revitalization Service Area is the appropriate geography for the tax abatement strategy (see Housing Scorecard recommendation #43).

2. **Tap fees and other development fees.** The City of Columbus should develop a plan to reimburse its Department of Public Utilities for the cost of tap fees and other fees associated with creating a buildable lot for new construction projects that meet the affordability and geographic targeting criteria specified in the tax abatement recommendations. The reimbursement should be administered so as reduce the cost of housing to the homebuyer.

3. **Density bonus for affordable housing.** The City of Columbus should explore the possibility of offering a density bonus for new construction projects that meet the affordability and geographic targeting criteria specified in the tax abatement recommendations. Under this initiative, City Council zoning decisions would allow developers of such housing to build at a greater density than is normally
permitted, provided the developer agrees to affordability requirements. The city may be the applicant and initiate the request for a density increase.

4. **Assistance to developers and streamlined development approval.** In order to encourage developers to undertake affordable housing development projects, the City of Columbus should undertake the following steps:
   a. **Technical assistance.** Provide technical assistance to developers working to implement housing diversity projects, such as those making use of the city incentives described in this report.
   b. **Housing resource database.** Explore the creation of a database of information on affordable housing resources.
   c. **One-stop shop.** Institute a “one-stop shop” for obtaining approvals for and assistance with home building.
   d. **On-line plan review.** Explore on-line plan review to facilitate building in Columbus.

**Commentary:** A technique used in some areas of the country to increase affordable and economically integrated housing is inclusionary zoning. Inclusionary zoning requires developers of large market rate housing projects to include a specific number of affordable units as part of a development. The Task Force discussed inclusionary zoning in one of its work groups, but did not make a recommendation on this issue.

### B. Housing Code Enforcement

The Task Force is concerned about the lack of proactive code enforcement in Columbus, particularly related to rental housing stock. Code enforcement is a critical means of assuring the quality of existing housing units. The Task Force recommends the following to address this concern:

1. **Systematic code enforcement.** The City of Columbus should develop a more proactive approach to systematic code enforcement, supplementing the current complaint driven process with one where the city takes the initiative in areas where the housing stock is in jeopardy. The Task Force considers the “Neighborhood Pride” initiative a model for the recommended approach.

2. **Certification of minimum quality standards for rental housing.** The City of Columbus should require registration and certification of minimum quality standards for all rental units offered by owners and managers. Certification fees could help to offset the cost of adding more code enforcement officers. However, any registration/certification fee should not impose a financial burden on units that have affordability restrictions (i.e. public housing, Low-Income Housing Tax Credit units, project-based Section 8 units, supportive housing).

3. **Housing improvement loans.** The City of Columbus should encourage greater availability of home improvement and rental rehabilitation loans.

**Commentary:** Additional discussion and research are needed to identify the recommended source of funds to implement recommendation #B3.
C. Land Banking

There are several initiatives that could significantly increase the availability of land for housing development within Columbus. The Task Force urges the city to take the following actions to improve its land banking program:

1. **Secure release of the Franklin County Tax Delinquency Collection Account.** The city should work with the Franklin County Commissioners and County Prosecutor O’Brien to secure release of the Tax Delinquency Collection Account for use by the prosecutor. The funds would be used to support legal processes ultimately resulting in the deeding of delinquent lots to the City of Columbus for resale to those who would develop affordable housing, including producing a clear title for properties to be transferred.

2. **Provide additional resources for the Land Management Office.** Additional resources should be provided to the city’s Land Management Office and to the City Attorney’s Office to facilitate timely processing of properties into the Land Bank through the county’s delinquent tax collection process and through the Municipal Court’s nuisance abatement process.

3. **Work with owners and developers to build on infill lots.** The city should develop policies to support close working relationships with owners and developers who agree to build affordable and market rate housing on “infill” lots from the Land Management Office’s inventory.

4. **Acquire Land Bank properties from a variety of sources.** The Land Management Office should pursue opportunities to acquire properties beyond those that become available through tax delinquency processes (e.g., state, city, school, CMHA or foreclosed bank properties).

5. **Take a proactive approach to assembling land for housing.** The city should be proactive in assembling property to encourage development of affordable housing. This may include the City administration assuming the role of the applicant to secure necessary approvals, as well as actively marketing land banked properties to potential owners or developers.

D. Development Standards

In the course of its work, the Task Force experienced the progress that can be made when key stakeholders come together to identify mutual interests and work toward advancing those interests. Members of the Task Force, plus representatives of city departments, assessed some of the city’s current development standards to determine if the costs of bringing lots to market could be reduced without unacceptable reductions in city services.

The Task Force concluded that: 1) interest exists among stakeholders to continue this examination; and 2) revisions can be achieved that would reduce the cost to develop a lot by a minimum of $2,000 (see Table 4)—a benefit that would help make all development in Columbus more attractive, as well as reducing the cost of bringing affordable units to market.
Representatives of the city’s Public Service, Public Utilities, Public Safety and Trade and Development departments were involved in the brief Task Force review of development standards. Their collaborative work revealed the examples of possible revisions identified in Table 4.

**Table 4. Illustrative Development Standard Revisions**

- Increase the spacing between streetlights.
- Change waterline specifications from ductile iron pipe to the newly developed C-909 PVC pipe.
- Reduce street width from 26' to 22' where one-side parking restrictions will assure access to water mains.
- Reduce right-of-way from "collector" to "local" classification (60' reduced to 50').
- Change street specifications to a "performance" or asphalt base from concrete.
- Increase maximum distance between sanitary sewerage manholes from 300' to 400'.
- Invoice inspection costs monthly instead of requiring a deposit.
- Conduct spot inspections on construction work – especially involving pipe (perhaps other than sanitary sewer where grade issues are paramount).
- Eliminate the one-year sanitary punch list.
- Reduce the left-hand turn lane requirement.

1. **Review city development standards to identify opportunities for cost reduction.** The Task Force encourages the Mayor to charge the directors of all departments having responsibilities for development standards to work together, and to work with the building industry and community representatives, to achieve the goal of cost reduction without service reduction. The Task Force urges the Mayor to charge department heads with completing a review of development standards by December 31, 2000. A positive step in implementing this recommendation is the inclusion of a review of development standards in the Operations Review of the Department of Trade and Development recently commissioned by Mayor Coleman and City Council.

**Commentary:** The Task Force noted that any revisions in development standards, such as those outlined in the Table 4, would benefit all housing development in the city, not just affordable housing development.
5. Recommendations: Housing Scorecard

The scorecard will provide guidance to the whole community about which parts of the spectrum of housing needs are being met and which are not.

Preamble

The Housing Scorecard is envisioned as a concise and clear document with key indicators that help the community understand housing needs and measure progress toward addressing those needs. Scorecards typically include the following elements: 1) **baselines**—pictures or measurements of the current conditions; 2) **benchmarks**—comparisons with best practices or conditions in other communities; and 3) **performance targets**—specific measurable change in the current condition that a community seeks to achieve over a specified period of time.

The Task Force focused on developing needs and resources baselines of current conditions (see Section 2 and Appendices B and C) and making recommendations on the measurements that should be used as part of a scorecard to assess changes in the current conditions. This section includes the recommendations of the Task Force related to the Housing Scorecard.

A. Overarching Recommendations

1. **Develop a Housing Scorecard.** The City of Columbus should take the lead to develop a true Housing Scorecard, which establishes:
   a. Baselines that take into consideration changes in needs as the city grows and the operation of the housing market;
   b. Benchmarks and best practices from other communities; and
   c. Quantifiable performance targets that measure results achieved from the use of resources controlled by the city and the extent to which the city has influenced the use of resources controlled by others.

2. **Standardize data collection.** To facilitate the development of a Housing Scorecard and housing measurements, a standardized data collection system, with common geography for data collection, should be implemented within all
City of Columbus departments and agencies administering housing and neighborhood improvement programs, as well as within other organizations that administer community housing resources.

**Commentary:** The Task Force recognizes that full implementation of this recommendation is dependent on the availability of administrative resources within city departments and other organizations. Initial focus should be on collecting standardized data within City of Columbus departments and agencies.

3. Develop a geographic targeting strategy. The city should analyze existing target areas—including the “older city”, Neighborhood Revitalization Service Area and “areas of low-income concentration”—and develop a targeting strategy for implementation of the Task Force recommendations, consistent with the intent of the Task Force report. The strategy should focus on high poverty areas in the city, while being consistent with program regulations that govern the use of city-controlled resources for affordable housing and neighborhood revitalization.

**Commentary:** The recommendations in this report make reference to targeting programs, policies and activities to geographic areas of the community with the greatest housing needs. Currently the city uses several different program service areas, each with different boundaries. The Task Force was not able to resolve these differences as part of its work.

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**B. Housing Scorecard Measurements**

The following data should be collected and tracked in the future, as part of the Housing Scorecard, to measure trends in housing needs and the extent to which these needs are being addressed:

1. **Housing condition measurements**
   a. Number and location of units rehabbed and repaired
   b. Number and location of vacant structures and vacant lots
   c. Systematic field surveys of housing condition (new data)
   d. Absentee landlords (new data)

2. **Homeownership measurements**
   a. Percent of new residential building permits for owner/renter units
   b. Affordable new home construction
   c. New single-family homes built in the Columbus Public School District
   d. New single-family homes built in the older city of Columbus
   e. Purchasers assisted with downpayment assistance and special loan products
   f. Homeownership rate (overall rate and rate for selected subgroups of the population, such as female headed households, minorities, new immigrants)
   g. Change in tenure of existing owner units (new data)
3. Rental housing measurements
   a. Number and location of new affordable rental units developed
   b. Gain/loss of subsidized rentals and rental assistance (number, type and location)
   c. Rental housing vacancy rates
   d. New rental units in the development pipeline (location and affordability)

4. Employment generated housing demand measurements
   a. Ratio of new affordable owner and renter units developed to new jobs created in the northwest, northeast and southeast suburban areas of Columbus, Franklin County and contiguous areas (new data)

Commentary: These represent initial recommendations about data that would be most useful to collect on a regular basis to assess changes in housing needs and track progress in meeting these needs. With the exception of the "new data" items, the Task Force is recommending data that is known to be readily available and regularly updated. However, further assessment is needed to determine the cost-effectiveness of each measurement, and this may result in refinement of the list. For new data items, it is recommended that small area or sample data collection tests are undertaken to assess the feasibility of full-scale implementation.
6. Moving Forward:
What We Can Achieve

*We’re going to change things, one doorstep at a time, beginning right now.*

**The Toolbox**

The Columbus Housing Task Force, through its recommendations, has provided a toolbox that can be used to create quality, affordable housing for residents and neighborhoods with housing needs. Some of the tools can be used immediately, while others will need further refinement. The toolbox contains:

- A new non-profit lender and funder—the Columbus Housing Trust Corporation;
- New money to start up the Affordable Housing Trust Fund;
- Techniques that the city can use, so that its programs, policies and regulations spur housing production;
- Fresh insights into the community’s housing needs and housing resources; and
- A scorecard to evaluate future progress.

The tools in the Task Force report can be used to produce new housing for owners and renters and to improve the quality of existing housing. The tools can be used to revitalize older neighborhoods and to enable lower income households to access affordable housing near areas of employment growth. The tools can enable renters to become homeowners. The flexibility of the tools will enable the CHTC and the city to respond to changing markets and new opportunities.

**A Focus on Targeted Production**

The Columbus Housing Trust Corporation’s role will be that of a catalyst. If the community is to have a measurable impact on addressing housing needs, the CHTC must, with its limited resources, stimulate and target production by non-profit and for-profit housing developers and increase participation by other lenders and funders. As a result, the recommendations generally have the following focus:

- Resources directed at builders and developers, rather than individual households;
- Investment targeted to benefit low- and moderate-income households and neighborhoods; and
- Investment intended to leverage significant resources from other stakeholders.

Optimism about the Future

The members of the Columbus Housing Task Force, along with the many others who joined the work groups, were able to accomplish a great deal in a short period of time. While everyone involved agrees that this is a first step and there is much more to be done, there was a feeling of satisfaction with the progress that was made.

The Task Force process had an important outcome, in addition to its report. That outcome was an awareness of what can be done when a diverse group comes together with commitment and works with diligence to find answers to difficult problems. This sense of optimism about the community’s ability to tackle the housing needs of underserved people and neighborhoods may be the most important product of the Columbus Housing Task Force.
Appendix A:
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Appendix B:  
Indicators of Housing Need
Housing Condition Indicators

Housing Condition Indicator #1:
Columbus Units with Physical Problems
American Housing Survey 1990

- Owner Severe: 1,900
- Owner Moderate: 1,600
- Renter Severe: 1,000
- Renter Moderate: 800

Total: 4,000 units
75% renter; 25% owner

Housing Condition Indicator #4:
Vacant Structures
Columbus Dept. of Trade & Development, Building and Development Services

<table>
<thead>
<tr>
<th>Status of Vacant Structures, 2000</th>
<th>Count</th>
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<tbody>
<tr>
<td>Total Vacant Structure 1998</td>
<td>Approx. 1,200</td>
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<tr>
<td>Demolished</td>
<td>100</td>
</tr>
<tr>
<td>Brought into compliance</td>
<td>400</td>
</tr>
<tr>
<td>Taken to Environmental Court</td>
<td>100</td>
</tr>
<tr>
<td>Active Cases July 2000</td>
<td>Approx. 600</td>
</tr>
</tbody>
</table>

Housing Condition Indicator #2:
Cost Burdened Owner Households
1990 Census, American Housing Survey 1990

<table>
<thead>
<tr>
<th>Columbus Owner Households with Severe Housing Cost Burden*</th>
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<tbody>
<tr>
<td>At/Below 30% Median</td>
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<tr>
<td>4,233</td>
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</tbody>
</table>

*Paying more than 50% of income for housing

Housing Condition Indicator #5:
Location of Vacant Structures & Housing Code Complaints
Columbus Dept. of Trade & Development, Building and Development Services

The maps on the following pages show the concentration of housing condition problems in older Columbus.
- Active Vacant Structure Cases, July 2000
- Housing Code Inspection Complaints, October 1999-July 2000

Housing Condition Indicator #3:
Lot and Structure Complaints
Columbus Health Department, Environmental Health Cluster

<table>
<thead>
<tr>
<th>Complaints Processed by Columbus Health Department, 1999</th>
</tr>
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<tbody>
<tr>
<td>Vacant Lots &amp; Structures</td>
</tr>
<tr>
<td>3,479</td>
</tr>
</tbody>
</table>

*Includes trash, weeds, bulk furniture, rodents
Active Vacant Structure Cases

July 2000

City of Columbus
Michael B. Coleman, Mayor
Department of Trade and Development
Mark Barbash, Director
Housing Code Inspection Complaints

October 1999-July 2000
Homeownership Indicators

Homeownership Indicator #1: Potential First-Time Homebuyers
Consolidated Plan, 1989

There are an estimated 11,750 moderate-income Columbus renters who are potential first-time homeowners.
- Includes 50% of the non-cost burdened, non-elderly renter households with incomes at 51-80% m.f.l.

Homeownership Indicator #2: Columbus Homeownership Rate
1990 Census, American Community Survey 1992

1990 Homeownership Rates:
- All U.S. MSA Central Cities—49%
- Columbus—47%
- Cleveland—46%
- Cincinnati—38%
- Indianapolis—58%
- Pittsburgh—52%
1997 Columbus Homeownership Rate: 49%

Homeownership Indicator #3: Trends in Columbus Homeownership Rates
Columbia Growth Statement, 1993

Homeownership Indicator #4: Homeowners in the Older City of Columbus
Columbus Department of Trade & Development, U.S. Census

Owner Occupancy in the Older City of Columbus: 1970-1990

<table>
<thead>
<tr>
<th></th>
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</tr>
</thead>
<tbody>
<tr>
<td>Owner Occupied Units</td>
<td>50,849</td>
<td>48,832</td>
<td>44,558</td>
</tr>
<tr>
<td>Owner Occupancy Rate</td>
<td>43.7%</td>
<td>44.1%</td>
<td>42.1%</td>
</tr>
</tbody>
</table>

Homeownership Indicator #5: Residential Building Permits 1993-1998
Columbus Department of Trade & Development

Homeownership Indicator #6: Affordable New Home Construction
The Dorrer Company, 2000

| New Detached Homes Sold in Central Ohio Affordable to Moderate Income* Households |
|---------------------------------|-----------------|-----------------|-----------------|
|                                 | 1997            | 1998            | 1999            |
| Total Units At or Below Affordable Price | $120,000 | $125,000 | $130,000 |
| Percent of all New Homes Sold | 13% | 12% | 10% |

* Moderate Income—at/below 80% median
Homeownership Indicators

Homeownership Indicator #7:
Construction in Columbus Public School District & Older Columbus
Columbus Department of Trade & Development

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>CPSSD/ Columbus</td>
<td>222</td>
<td>186</td>
<td>205</td>
<td>372</td>
<td>526</td>
<td>809</td>
<td>2,320</td>
</tr>
<tr>
<td>Older Columbus</td>
<td>43</td>
<td>45</td>
<td>129</td>
<td>85</td>
<td>55</td>
<td>70</td>
<td>427</td>
</tr>
</tbody>
</table>

Franklin County—27,676 total permits issued 1993-98

Homeownership Indicator #8:
Existing Home Sales in Columbus School District
Columbus Board of Realtors

<table>
<thead>
<tr>
<th>Price of Existing Homes Sold in the Columbus Public School District, 1999</th>
<th>$79,000 or less</th>
<th>$79,001-99,999</th>
<th>$100,000-128,000</th>
<th>$128,001-192,000</th>
<th>Over $192,000</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>2,256</td>
<td>907</td>
<td>701</td>
<td>792</td>
<td>238</td>
<td>4,894</td>
<td></td>
</tr>
</tbody>
</table>

Rental Housing Indicators

Rental Housing Indicator #1:  
Columbus Low- and Extremely Low-Income Renters Paying >30% of Income for Housing  
Columbus & Franklin County Consolidated Plan, 1999

- 30,303 Renters 31-50% of median
- 20,303 Renters 30% or less of median

Total: 50,600 households

Rental Housing Indicator #2:  
Existing Subsidized Rentals in Franklin County  
Consolidated Plan, 1999, Columbus Metropolitan Housing Authority

- Highly concentrated in older Columbus and southwest Columbus/Franklin County
- Public Housing—4,010 units
- Section 202/Elderly—1,489 units
- Section 81/Disabled—177
- Other project-based Section 8—6,057
- Other HUD-financed units—1,700
- Tenant-based Section 8 vouchers—7,355

Rental Housing Indicator #4:  
Multi-Family Development in Franklin County  
The Doster Company, Multi-Family Pipeline Report, March 2000

<table>
<thead>
<tr>
<th>Quadrant</th>
<th>Projects</th>
<th>Units</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>18</td>
<td>7,639</td>
</tr>
<tr>
<td>Northwest</td>
<td>15</td>
<td>2,037</td>
</tr>
<tr>
<td>Southeast</td>
<td>11</td>
<td>3,440</td>
</tr>
<tr>
<td>Southwest</td>
<td>6</td>
<td>908</td>
</tr>
<tr>
<td>Central (CBD &amp; Short North)</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Total</td>
<td>50</td>
<td>14,224</td>
</tr>
</tbody>
</table>

Subsidized units—184; Tax Credit Units—1,277

Rental Housing Indicator #3:  
Trends in Rental Housing Costs  
The Doster Company

<table>
<thead>
<tr>
<th>Year</th>
<th>Average Monthly Rent for 2-Bedroom Rental Units in Franklin County Apartment Complexes*</th>
</tr>
</thead>
<tbody>
<tr>
<td>1997</td>
<td>$548</td>
</tr>
<tr>
<td>1998</td>
<td>$565</td>
</tr>
<tr>
<td>1999</td>
<td>$588</td>
</tr>
</tbody>
</table>

* Apartment Complex—Unsubsidized rental units in complexes of 20 or more units
Employment Generated Housing Demand Indicators

Employment Generated Housing Demand Indicator #1: Employment Growth
Mid-Ohio Regional Planning Commission, Northeastern Ohio Planning Commission

- Employment growth in NW, NE and SE suburban areas of Columbus, Franklin County and contiguous areas
  - 115,845 new jobs created between 1990-2010
  - 75% of regional job growth in typically lower paying retail and service sectors
  - Generate demand for 17,377 additional owner and renter units for low- and moderate-income households within a reasonable commuting distance

Employment Generated Housing Demand Indicator #2: Location of Employment Growth*
Mid-Ohio Regional Planning Commission, 1997

*Employment growth from 1990-2010 in Central Ohio (see map)
Sub—Suburban

Employment Generated Housing Demand Indicator #3: Location of Existing Affordable Rental Housing*
Affordable Rental Housing in Central Ohio, 1997

*Units in Central Ohio affordable to households at or below 50% of median
Sub—Suburban
Appendix C:
Existing Housing Resources
Estimated Annual Resources to Meet Housing Needs of Low- and Moderate-Income Persons in Columbus and Franklin County

July 2000

This report summarizes the estimated annual grant, loan and bond resources available in Columbus and Franklin County for housing projects and programs for low and moderate-income households, low- and moderate income target areas and special needs populations. The following should be kept in mind when reviewing the data:

1) Data sources included a variety of local, state and federal public, private and non-profit organizations, publications and web sites.

2) For loan and bond programs, the figures shown are for the full amount of the loans or bonds issued. The value of the interest reduction that contributes to the affordability of housing financed with these programs is a much smaller amount.

3) Figures are for a one-year period, which may vary depending on the program. For most programs the data reflects either actual spending for the most recently completed program year (generally 1999 or 1998) or the planned funding level for the 2000 program year.

4) For a number of programs, the funding in Columbus and Franklin County can vary significantly from year to year. Annual funding levels are dependent on the number and size of projects and programs submitting funding requests and those that are successful in receiving competitive funding awards.

5) The data reflects funds that were awarded, committed or budgeted during the year, but may not reflect the amounts actually spent during the year.

6) The list includes most public sector resources and some private sector resources. There are, however, significant private lender resources, secondary market resources (FHA, VA, FreddieMac, FannieMae) and charitable resources that are not included.

7) All figures are rounded to the nearest thousand.

8) An average annual amount was calculated for funds that are awarded as multi-year grants.

| SUMMARY |
|-----------------|-----------------|
| I. New Housing Production | 62,663,000 |
| A. New Rental Housing Production | 58,216,000 |
| B. New Owner Housing Production | 4,447,000 |
| II. Housing Rehabilitation and Repair | 21,016,000 |
| III. Home Purchase Assistance | 95,904,000 |
| IV. Rental Assistance and Housing Operating Costs | 101,920,000 |
| V. Special Needs and Homeless Services | 8,458,000 |
| VI. Program Staff & Operations | 7,119,000 |
| A. Public Sector | 3,986,000 |
| B. Non-Profit Sector | 3,133,000 |

**TOTAL ESTIMATED ANNUAL HOUSING RESOURCES** 297,080,000
# Estimated Annual Resources to Meet Housing Needs of Low- and Moderate-Income Persons in Columbus and Franklin County

**July 2000**

## I. New Housing Production

New housing production resources include grants, loans, tax credits and bond financing for construction or acquisition/rehabilitation of affordable housing units or units for special needs populations.

### A. Rental

<table>
<thead>
<tr>
<th>Program Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>City of Columbus (HOME/CDBG)</td>
<td>$4,049,000</td>
</tr>
<tr>
<td>Columbus Metropolitan Housing Authority New Construction (CMHA/HUD) (1)</td>
<td>$9,000,000</td>
</tr>
<tr>
<td>202/811 Capital Advance (HUD) (1)</td>
<td>$4,000,000</td>
</tr>
<tr>
<td>Ohio Housing Trust Fund (ODOD) (1)</td>
<td>$300,000</td>
</tr>
<tr>
<td>Ohio HOME (ODOD/HUD) (1)(2)</td>
<td>$600,000</td>
</tr>
<tr>
<td>Low-Income Housing Tax Credit Reservations (OHFA) (1)</td>
<td>$1,501,000</td>
</tr>
<tr>
<td>Seed, Compensating Balance &amp; Interim Loans (ODOD/OHFA) (1)</td>
<td>$11,692,000</td>
</tr>
<tr>
<td>403 Migrant Labor Camp Program (ODOD)</td>
<td>$25,000</td>
</tr>
<tr>
<td>Capital Funding (ODMH/Community Housing Network)</td>
<td>$1,070,000</td>
</tr>
<tr>
<td>Franklin County MR/DD Levy (Creative Housing, Inc.)</td>
<td>$2,238,000</td>
</tr>
<tr>
<td>Franklin County General Fund (Rebuilding Lives) (3)</td>
<td>$1,726,000</td>
</tr>
<tr>
<td>Franklin County Tax Exempt Revenue Bonds for Multi-Family Housing (1)(4)</td>
<td>$21,750,000</td>
</tr>
<tr>
<td>Federal Home Loan Bank Affordable Housing Program (1)(2)</td>
<td>$265,000</td>
</tr>
</tbody>
</table>

**Total New Rental Housing Production Resources**  
$58,216,000

### B. Owner

<table>
<thead>
<tr>
<th>Program Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>City of Columbus (HOME/CDBG/CIP)</td>
<td>$1,782,000</td>
</tr>
<tr>
<td>Home Ownership Opportunities Program (Habitat for Humanity)</td>
<td>$318,000</td>
</tr>
<tr>
<td>Columbus Metropolitan Housing Authority New Construction (CMHA/HUD) (1)</td>
<td>$500,000</td>
</tr>
<tr>
<td>Ohio Housing Trust Fund (ODOD) (1)</td>
<td>$196,000</td>
</tr>
<tr>
<td>Ohio HOME (ODOD/HUD) (1)(2)</td>
<td>$600,000</td>
</tr>
<tr>
<td>Ohio Community Development Finance Fund (1)</td>
<td>$786,000</td>
</tr>
<tr>
<td>Federal Home Loan Bank Affordable Housing Program (1)(2)</td>
<td>$265,000</td>
</tr>
</tbody>
</table>

**Total New Owner Housing Production Resources**  
$4,447,000

## ANNUAL NEW HOUSING PRODUCTION RESOURCES  
$62,663,000

**Notes:**

Programs shown in italics are flexible housing resources, which can be used for a variety of housing activities.

1. Competitive, demand-responsive or project-specific funds. The total amount of this resource can fluctuate from year to year.

2. Estimated split of funds between renter and owner housing production.

3. One-time allocation of funds.

4. Includes the full amount of the bonds issued.
Estimated Annual Resources to Meet Housing Needs of Low- and Moderate-Income Persons in Columbus and Franklin County
July 2000

II. Housing Rehabilitation & Repair

Housing rehabilitation and repair resources include grants and loans to improve the physical condition of existing owner and renter housing, including lead hazard abatement and energy conservation improvements. Housing is occupied by low and moderate income or special needs households, or is located in low and moderate income neighborhoods.

<table>
<thead>
<tr>
<th>Program</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. City of Columbus (HOME/CDBG)</td>
<td>$2,766,000</td>
</tr>
<tr>
<td>2. Lead Safe Columbus (HUD)</td>
<td>$1,497,000</td>
</tr>
<tr>
<td>3. Empowerment Zone (Columbus/HUD)</td>
<td>$100,000</td>
</tr>
<tr>
<td>4. Franklin County (HOME/CDBG)</td>
<td>$1,040,000</td>
</tr>
<tr>
<td>5. Lead Safe Franklin County (HUD)</td>
<td>$514,000</td>
</tr>
<tr>
<td>6. Ohio Housing Trust Fund (ODOD) (1)</td>
<td>$387,000</td>
</tr>
<tr>
<td>7. Public Housing Improvements</td>
<td>$11,271,000</td>
</tr>
<tr>
<td>8. Home Weatherization Assistance Program (MORPC/DOE/HHS)</td>
<td>$1,851,000</td>
</tr>
<tr>
<td>9. Home Repair State Subsidy (Dept. of Aging)</td>
<td>$25,000</td>
</tr>
<tr>
<td>10. Franklin County Senior Options Levy (home repair programs)</td>
<td>$250,000</td>
</tr>
<tr>
<td>11. Franklin County MR/DD Levy (Creative Housing, Inc.)</td>
<td>$75,000</td>
</tr>
<tr>
<td>12. Columbia Gas Warm Choice Program</td>
<td>$1,240,000</td>
</tr>
</tbody>
</table>

**ANNUAL HOUSING REHABILITATION & REPAIR RESOURCES**
$21,016,000

III. Home Purchase Assistance

Home purchase assistance resources include public sector mortgage revenue bonds, downpayment grants and loans and homebuyer counseling, targeted to low- and moderate-income homebuyers, first-time homebuyers and/or purchasers of homes in target area. **Not included** on the list of homeownership assistance resources are private lender mortgage resources, secondary market resources (VA, FHA, FannieMae, FreddieMac) or other special lending programs.

<table>
<thead>
<tr>
<th>Program</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. City of Columbus (HOME)</td>
<td>$200,000</td>
</tr>
<tr>
<td>2. Empowerment Zone (Columbus/HUD)</td>
<td>$250,000</td>
</tr>
<tr>
<td>3. Ohio Housing Trust Fund (OHFA/ODOD) (1)</td>
<td>$320,000</td>
</tr>
<tr>
<td>4. Franklin County (CDBG/HOME)</td>
<td>$323,000</td>
</tr>
<tr>
<td>5. First-Time Homebuyers Program Mortgage Revenue Bonds &amp; Credit Certificates (ODOD/OHFA) (1) (2) (3)</td>
<td>$94,811,000</td>
</tr>
</tbody>
</table>

**ANNUAL HOME PURCHASE ASSISTANCE RESOURCES**
$95,904,000

Notes:
Programs shown in italics are flexible housing resources, which can be used for a variety of housing activities.
(1) Competitive, demand-responsive or project-specific funds. The total amount of this resource can fluctuate from year to year.
(2) Loans closed during calendar year 1999
(3) Includes the full amount of the loans issued
Estimated Annual Resources to Meet Housing Needs of
Low- and Moderate-Income Persons in Columbus and Franklin County
July 2000

IV. Rental Assistance & Housing Operating Costs

Rental assistance and housing operating costs resources include tenant-based and project-based rental assistance, utility assistance and other affordable rental housing and special needs housing operating costs.

<table>
<thead>
<tr>
<th>Resource Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Public Housing Operating Subsidies (CMHA/HUD)</td>
<td>$6,341,000</td>
</tr>
<tr>
<td>2. Section 8 Vouchers (CMHA Existing/HUD)</td>
<td>$34,076,000</td>
</tr>
<tr>
<td>3. Section 8 Vouchers (CMHA New/HUD) (1)</td>
<td>$2,500,000</td>
</tr>
<tr>
<td>4. Section 8 and Section 236 (Privately Owned Assisted Housing/HUD)</td>
<td>$49,000,000</td>
</tr>
<tr>
<td>5. New 202/811 Operating (HUD) (1)</td>
<td>$250,000</td>
</tr>
<tr>
<td>6. Supportive Housing Program (HUD) (1)</td>
<td>$2,000,000</td>
</tr>
<tr>
<td>7. Shelter Plus Care (HUD) (1)</td>
<td>$1,647,000</td>
</tr>
<tr>
<td>8. Moderate Rehabilitation Units (CMHA/HUD)</td>
<td>$726,000</td>
</tr>
<tr>
<td>9. Low-Income Home Energy Assistance Program (HHS)</td>
<td>$2,990,000</td>
</tr>
<tr>
<td>10. Ohio Supportive Housing Program (ODOD)</td>
<td>$685,000</td>
</tr>
<tr>
<td>11. Housing Assistance Program (ODMH)</td>
<td>$508,000</td>
</tr>
<tr>
<td>12. Franklin County MR/DD Levy (Creative Housing, Inc.)</td>
<td>$1,100,000</td>
</tr>
<tr>
<td>13. Franklin County Mental Health Levy (Community Housing Network)</td>
<td>$97,000</td>
</tr>
</tbody>
</table>

**ANNUAL RENTAL ASSISTANCE & OPERATING RESOURCES** $101,920,000

Notes:

*Programs shown italicics are flexible housing resources, which can be used for a variety of housing activities.*

(1) Competitive, demand-responsive or project-specific funds. The total amount of this resource can fluctuate from year to year.
V. Special Needs & Homeless Services

Special needs and homeless services resources include funding for services and programs for persons who are homeless, homelessness prevention and services to enable persons with special needs to access and retain housing.

<table>
<thead>
<tr>
<th>Program Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Emergency Shelter Grant (Columbus/HUD)</td>
<td>$305,000</td>
</tr>
<tr>
<td>2. City of Columbus (CDBG/HUD)</td>
<td>$420,000</td>
</tr>
<tr>
<td>2. Columbus General Funds (Community Shelter Board)</td>
<td>$1,631,000</td>
</tr>
<tr>
<td>3. Housing Opportunities for Persons with AIDS (Columbus/HUD)</td>
<td>$458,000</td>
</tr>
<tr>
<td>4. Franklin County (CDBG/HUD)</td>
<td>$149,000</td>
</tr>
<tr>
<td>4. Emergency Shelter Grant (Franklin County/HUD)</td>
<td>$78,000</td>
</tr>
<tr>
<td>5. Franklin County General Fund (Community Shelter Board)</td>
<td>$685,000</td>
</tr>
<tr>
<td>6. Supportive Housing Program (HUD) (1)</td>
<td>$1,145,000</td>
</tr>
<tr>
<td>7. Emergency Shelter Grant (State of Ohio)</td>
<td>$186,000</td>
</tr>
<tr>
<td>8. Ohio Housing Trust Fund (ODOD) (1)</td>
<td>$818,000</td>
</tr>
<tr>
<td>8. Title II Ryan White Care Act (HHS)</td>
<td>$462,000</td>
</tr>
<tr>
<td>9. Federal Emergency Management and Shelter Program</td>
<td>$200,000</td>
</tr>
<tr>
<td>10. Baseline Funding for Domestic Violence Shelters (Dept. of Human Services)</td>
<td>$12,000</td>
</tr>
<tr>
<td>11. Residential Services Funding (ODMH)</td>
<td>$418,000</td>
</tr>
<tr>
<td>12. AIDS Care Grant (ODH)</td>
<td>$129,000</td>
</tr>
<tr>
<td>13. Adult Emergency Assistance (FCDHS)</td>
<td>$330,000</td>
</tr>
<tr>
<td>14. County Marriage License Tax (Choices)</td>
<td>$317,000</td>
</tr>
<tr>
<td>15. United Way (housing related grants)</td>
<td>$500,000</td>
</tr>
<tr>
<td>16. PATH (ODMH/HHS)</td>
<td>$215,000</td>
</tr>
</tbody>
</table>

**ANNUAL SPECIAL NEEDS & HOMELESS SERVICES**  
$8,458,000

**Notes:**

*Programs shown in italics are flexible housing resources, which can be used for a variety of housing activities.*

1. Competitive, demand-responsive or project-specific funds. The total amount of this resource can fluctuate from year to year.
Estimated Annual Resources to Meet Housing Needs of Low- and Moderate-Income Persons in Columbus and Franklin County
July 2000

VI. Program Staff & Operations

Program staff and operations resources include resources specifically designated for program staff, operating costs and administrative costs related to city, county and non-profit sector housing activities. In addition to the resources identified below, staff and operating costs are sometimes eligible uses of a small portion of the other grant and loan funds previously identified.

### A. Public Sector

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. City of Columbus Housing Program Staff (CDBG/HOME)</td>
<td>$2,258,000</td>
</tr>
<tr>
<td>2. City of Columbus Administrative Costs (CDBG/HOME)</td>
<td>$1,064,000</td>
</tr>
<tr>
<td>3. Franklin County Housing Program Staff (CDBG/HOME)</td>
<td>$379,000</td>
</tr>
<tr>
<td>4. Franklin County Administrative Costs (CDBG/HOME)</td>
<td>$265,000</td>
</tr>
<tr>
<td><strong>Total Public Sector Program Staff &amp; Operations Resources</strong></td>
<td>$3,966,000</td>
</tr>
</tbody>
</table>

### B. Non-Profit Sector

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. City of Columbus (CDBG/HOME)</td>
<td>$1,293,000</td>
</tr>
<tr>
<td>2. Empowerment Zone (HUD)</td>
<td>$240,000</td>
</tr>
<tr>
<td>3. Franklin County (CDBG/HOME)</td>
<td>$122,000</td>
</tr>
<tr>
<td>4. Franklin County Mental Health Levy (Community Housing Network)</td>
<td>$468,000</td>
</tr>
<tr>
<td>5. United Way (housing related grants)</td>
<td>$800,000</td>
</tr>
<tr>
<td>6. Columbus Foundation (1)</td>
<td>$230,000</td>
</tr>
<tr>
<td><strong>Total Non-Profit Sector Program Staff &amp; Operations Resources</strong></td>
<td>$3,163,000</td>
</tr>
</tbody>
</table>

**ANNUAL PROGRAM STAFF & OPERATIONS RESOURCES**

$7,119,000

Notes:
Programs shown in italics are flexible housing resources, which can be used for a variety of housing activities.
(1) Competitive, demand-responsive or project-specific funds. The total amount of this resource can fluctuate from year to year.
## City of Columbus
### Planned 2000 Housing Resource Deployment Summary

<table>
<thead>
<tr>
<th>Housing Activity</th>
<th>Program</th>
<th>2000 Allocation</th>
<th>Source of Funds</th>
<th>Use of Funds</th>
<th>Planned Output</th>
<th>Where $ Start</th>
<th>Where $ Go</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>A1</strong> AHOF Homeownership Development</td>
<td>$200,000</td>
<td>CDBG</td>
<td>A</td>
<td>25 units</td>
<td>1</td>
<td>2</td>
<td></td>
</tr>
<tr>
<td><strong>A2</strong> AHOF Youthbuild</td>
<td>$127,000</td>
<td>CDBG</td>
<td>B</td>
<td>3 units</td>
<td>1</td>
<td>3</td>
<td></td>
</tr>
<tr>
<td><strong>A3</strong> CIP Housing Program</td>
<td>$1,300,000</td>
<td>CIP</td>
<td>B</td>
<td>160 units</td>
<td>1</td>
<td>2</td>
<td></td>
</tr>
<tr>
<td><strong>A4</strong> HOME CHDO Homeownership Development</td>
<td>$158,250</td>
<td>CDBGE</td>
<td>B</td>
<td>20 units</td>
<td>1</td>
<td>2</td>
<td></td>
</tr>
<tr>
<td><strong>B1</strong> AHOF Friends of the Homeless</td>
<td>$125,000</td>
<td>CDBG</td>
<td>B</td>
<td>4 units</td>
<td>1</td>
<td>3</td>
<td></td>
</tr>
<tr>
<td><strong>B2</strong> Rebuilding Lives (Capital Costs)</td>
<td>$1,700,000</td>
<td>HOME</td>
<td>B</td>
<td>100 units</td>
<td>1</td>
<td>4</td>
<td></td>
</tr>
<tr>
<td><strong>B3</strong> AHOF Rental Housing Production</td>
<td>$1,624,400</td>
<td>HOME</td>
<td>B</td>
<td>135 units</td>
<td>1</td>
<td>2</td>
<td></td>
</tr>
<tr>
<td><strong>B4</strong> HOME CHDO Rental Housing Production</td>
<td>$600,000</td>
<td>HOME</td>
<td>B</td>
<td>33 units</td>
<td>1</td>
<td>2</td>
<td></td>
</tr>
<tr>
<td><strong>C1</strong> AHOF Homeownership Assistance Program</td>
<td>$1,810,879</td>
<td>CDBG</td>
<td>A</td>
<td>200 units</td>
<td>1</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td><strong>C2</strong> Barrier Removal</td>
<td>$400,000</td>
<td>CDBG</td>
<td>B</td>
<td>60 units</td>
<td>1</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td><strong>C4</strong> Corrective Action</td>
<td>$80,000</td>
<td>CDBG</td>
<td>C</td>
<td>N/A</td>
<td>1</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td><strong>C1</strong> Emergency &amp; Minor Home Repair</td>
<td>$290,000</td>
<td>CDBG</td>
<td>A</td>
<td>200 units</td>
<td>1</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td><strong>C5</strong> EZ Rehabilitation &amp; Training</td>
<td>$40,000</td>
<td>EZ</td>
<td>B</td>
<td>1 unit</td>
<td>2</td>
<td>2</td>
<td></td>
</tr>
<tr>
<td><strong>C6</strong> EZ Targeted Rehabilitation Assistance</td>
<td>$60,000</td>
<td>EZ</td>
<td>A</td>
<td>20 units</td>
<td>2</td>
<td>2</td>
<td></td>
</tr>
<tr>
<td><strong>C7</strong> Lead Safe Columbus Program (New - Round 3)</td>
<td>$487,951</td>
<td>HUD</td>
<td>A</td>
<td>450 units</td>
<td>1</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td><strong>C8</strong> Lead Safe Columbus Program (New - Round 6)</td>
<td>$1,028,731</td>
<td>HUD</td>
<td>A</td>
<td>932 units</td>
<td>1</td>
<td>1</td>
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</tr>
<tr>
<td><strong>C9</strong> Mobile Tool Library</td>
<td>$185,800</td>
<td>CDBG</td>
<td>A</td>
<td>1,500 tools</td>
<td>1</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td><strong>D1</strong> AHOF Downpayment Assistance</td>
<td>$200,000</td>
<td>HOME</td>
<td>A</td>
<td>65 hh</td>
<td>1</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td><strong>D2</strong> EZ Downpayment Assistance</td>
<td>$250,000</td>
<td>EZ</td>
<td>A</td>
<td>83 hh</td>
<td>2</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td><strong>E1</strong> CSB Emergency Shelter Grant</td>
<td>$305,000</td>
<td>ESG</td>
<td>B</td>
<td>N/A</td>
<td>1</td>
<td>3</td>
<td></td>
</tr>
<tr>
<td><strong>E2</strong> CSB Emergency Shelter Programs</td>
<td>$1,631,000</td>
<td>GF</td>
<td>B</td>
<td>10,500 h</td>
<td>1</td>
<td>3</td>
<td></td>
</tr>
<tr>
<td><strong>E3</strong> CSB Homeless Prevention Program</td>
<td>$420,000</td>
<td>CDBG</td>
<td>B</td>
<td>500 h</td>
<td>1</td>
<td>3</td>
<td></td>
</tr>
<tr>
<td><strong>E4</strong> CSB Rebuilding Lives (Operating Costs)</td>
<td>$600,000</td>
<td>GF</td>
<td>B</td>
<td>N/A</td>
<td>1</td>
<td>3</td>
<td></td>
</tr>
<tr>
<td><strong>E5</strong> HOPWA</td>
<td>$458,000</td>
<td>HOPWA</td>
<td>B</td>
<td>4 Projects</td>
<td>4</td>
<td>3</td>
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</tr>
<tr>
<td><strong>F1</strong> AIDS Housing Program</td>
<td>$43,000</td>
<td>CDBG</td>
<td>C</td>
<td>1 FTE</td>
<td>4</td>
<td>5</td>
<td></td>
</tr>
<tr>
<td><strong>F3</strong> Corrective Action</td>
<td>$367,791</td>
<td>CDBGE</td>
<td>C</td>
<td>8 FTE</td>
<td>1</td>
<td>5</td>
<td></td>
</tr>
<tr>
<td><strong>F3</strong> Environmental Blight Abatement</td>
<td>$112,898</td>
<td>CDBG</td>
<td>C</td>
<td>6 FTE</td>
<td>1</td>
<td>5</td>
<td></td>
</tr>
<tr>
<td><strong>F4</strong> Historic Preservation Office</td>
<td>$295,130</td>
<td>GF</td>
<td>C</td>
<td>5 FTE</td>
<td>1</td>
<td>5</td>
<td></td>
</tr>
<tr>
<td><strong>F5</strong> HOME Administration</td>
<td>$167,833</td>
<td>HOME</td>
<td>C</td>
<td>2 FTE</td>
<td>1</td>
<td>5</td>
<td></td>
</tr>
<tr>
<td><strong>F8</strong> Housing Development and Financing</td>
<td>$508,537</td>
<td>CDBG</td>
<td>C</td>
<td>8.1 FTE</td>
<td>1</td>
<td>5</td>
<td></td>
</tr>
<tr>
<td><strong>F7</strong> Housing Rehabilitation</td>
<td>$847,800</td>
<td>CDBG</td>
<td>C</td>
<td>12.15 FTE</td>
<td>1</td>
<td>5</td>
<td></td>
</tr>
<tr>
<td><strong>F9</strong> Land Reutilization</td>
<td>$127,290</td>
<td>CDBGE</td>
<td>C</td>
<td>1 FTE</td>
<td>1</td>
<td>5</td>
<td></td>
</tr>
<tr>
<td><strong>G1</strong> Correctional Reentry and Special Projects</td>
<td>$134,407</td>
<td>CDBGE</td>
<td>C</td>
<td>1 FTE</td>
<td>1</td>
<td>5</td>
<td></td>
</tr>
<tr>
<td><strong>G2</strong> HCS Clerical Support</td>
<td>$182,229</td>
<td>CDBGE</td>
<td>C</td>
<td>3.8 FTE</td>
<td>1</td>
<td>5</td>
<td></td>
</tr>
<tr>
<td><strong>G3</strong> HCS Fiscal, Legislation &amp; Information Services</td>
<td>$456,531</td>
<td>CDBG</td>
<td>C</td>
<td>6.25 FTE</td>
<td>1</td>
<td>5</td>
<td></td>
</tr>
<tr>
<td><strong>G4</strong> Relocation</td>
<td>$73,761</td>
<td>CDBGE</td>
<td>C</td>
<td>1.4 FTE</td>
<td>1</td>
<td>5</td>
<td></td>
</tr>
</tbody>
</table>

**H1** Columbus Compact | $135,000 | CDBG | B | N/A | 1 | 3 |
| **H2** EZ CDC Support | $240,000 | EZ | B | N/A | 2 | 5 |
| **H3** Fair Housing Services (Urban League) | $161,151 | CDBGE | B | N/A | 3 | 3 |
| **H4** HOME CHDO Administration | $251,750 | HOME | B | N/A | 1 | 5 |
| **H5** Loan Servicing (Verke) | $210,000 | CDBGE | B | N/A | 3 | 3 |
| **H8** Non-Profit Housing Development Fund | $535,185 | CDBG | B | N/A | 1 | 2 |

**TOTAL:** $18,913,513

### LEGEND
1. Housing Activity:
   - A - New owner housing production
   - B - New rental housing production
   - C - Housing rehab & repair (owner units)
   - D - Home purchase assistance
   - E - Special needs and homeless services
   - F - City staff & operations (Program)
   - G - City staff & operations (Administration)
   - H - Non-profit program staff and operations

2. Source of Funds:
   - CDBG - Community Development Block Grant (HUD)
   - HOME - HOME Investment Partnership Fund (HUD)
   - ESG - Emergency Shelter Grant (HUD)
   - HOPWA - Housing Opportunities for Persons with AIDS (HUD)
   - EZ - Columbus Empowerment Zone (HUD)
   - GF - Columbus General Funds (Local Tax Revenue)
   - CIP - Columbus Capital Improvements Program (Bonds)

3. Use of Funds (primary):
   - A = Loan or Grant to Household
   - B = Loan or Grant to Organization
   - C = Staff, Services, Equipment, Supplies

4. Where the Funds Start:
   - 1 - Department of Trade and Development
   - 2 - Columbus Compact
   - 3 - Department of Finance
   - 4 - Department of Health

5. Where the Funds Go:
   - 1 - Direct to Household
   - 2 - Developer
   - 3 - Non-Profit Organization (not developer)
   - 4 - Collaborative
   - 5 - City Staff (Program & Administration)

**NOTE:** All homeownership programs target households at incomes equal to or less than 80% AMI and all rental programs target households at incomes equal to or less than 60% AMI; Each City program has city-wide eligibility as long as the household meets income guidelines; EZ programs serve households within the EZ boundary.
City of Columbus
Planned 2000 Housing Resource Deployment Summary
($18,113,513)

- $1,782,250 A - New owner housing production (208 units)
- $4,049,400 B - New rental housing production (272 units)
- $4,363,361 C - Housing rehab & repair (1,866 owner units)
- $450,000 D - Home purchase assistance (148 units)
- $3,414,000 E - Special needs and homeless services (500+ units)
- $2,468,478 F - City staff & operations (Program)
- $852,928 G - City staff & operations (Administration)
- $1,533,096 H - Non-profit program staff and operations
Appendix D:
Maps
Neighborhood Revitalization Service Area
Columbus Public School District
Central Ohio

Source: Providing Affordable Housing in Central Ohio, 1997
## Appendix E:
Glossary & Definitions

<table>
<thead>
<tr>
<th>Term</th>
<th>Definition</th>
</tr>
</thead>
<tbody>
<tr>
<td>ACS</td>
<td>U.S. Census Bureau's American Community Survey</td>
</tr>
<tr>
<td>AHFT</td>
<td>Columbus Affordable Housing Trust Fund</td>
</tr>
<tr>
<td>AHS</td>
<td>U.S. Census Bureau's American Housing Survey</td>
</tr>
<tr>
<td>Affordable Housing</td>
<td>Housing where an extremely low-, low- or moderate-income occupant is paying no more than 30 percent of gross income for gross housing costs (rent or mortgage), including utility costs. (See table on affordable home purchase price at the end of the glossary)</td>
</tr>
<tr>
<td>Assisted/Subsidized Housing</td>
<td>Housing where low-income tenants pay 30 percent of income for housing, with federal programs providing the difference between that amount and the approved rent for the units.</td>
</tr>
<tr>
<td>CDBG</td>
<td>Community Development Block Grant Program</td>
</tr>
<tr>
<td>Central Ohio</td>
<td>Study area used for the report <em>Providing Affordable Rental Housing in Central Ohio</em>. Includes all of Franklin County and the contiguous urbanizing areas of Delaware, Licking and Fairfield counties.</td>
</tr>
<tr>
<td>CHTC</td>
<td>Columbus Housing Trust Corporation</td>
</tr>
<tr>
<td>CIP</td>
<td>City of Columbus Capital Improvements Program</td>
</tr>
<tr>
<td>CMHA</td>
<td>Columbus Metropolitan Housing Authority</td>
</tr>
<tr>
<td>Consolidated Plan</td>
<td>The document that is submitted annually to HUD that serves as the planning documents of the jurisdiction and an application for funding under any of the Community Planning and Development formula grant programs (CDBG, ESG, HOME and HOPWA).</td>
</tr>
<tr>
<td>Community Reinvestment Act (CRA)</td>
<td>Federal law requiring lending institutions to meet the credit needs of the area they serve, including low-and moderate-income neighborhoods.</td>
</tr>
<tr>
<td>Cost Burden</td>
<td>The extent to which gross housing costs, including utility costs, exceed 30 percent of gross income. Severe cost burden exceeds 50 percent of gross income.</td>
</tr>
<tr>
<td>CPSD</td>
<td>Columbus Public School District</td>
</tr>
<tr>
<td>Acronym</td>
<td>Description</td>
</tr>
<tr>
<td>---------</td>
<td>-------------</td>
</tr>
<tr>
<td>DOE</td>
<td>U.S. Department of Energy</td>
</tr>
<tr>
<td>ESG</td>
<td>Federal McKinney Emergency Shelter Grant Program</td>
</tr>
<tr>
<td>Extremely Low-Income</td>
<td>Households whose incomes do not exceed 30 percent of the median income for Franklin County, adjusted for family size.</td>
</tr>
<tr>
<td>FCDHS</td>
<td>Franklin County Department of Human Services</td>
</tr>
<tr>
<td>FHA</td>
<td>Federal Housing Administration</td>
</tr>
<tr>
<td>Gap Financing</td>
<td>Grant or loan funding for a development project that is “last in money” to fill the funding gap that remains after all other sources of funding have been obtained by the developer or project sponsor.</td>
</tr>
<tr>
<td>HHS</td>
<td>U.S. Department of Health and Human Services</td>
</tr>
<tr>
<td>HOME</td>
<td>Federal HOME Investment Partnership Program.</td>
</tr>
<tr>
<td>Household</td>
<td>One or more persons occupying a housing unit.</td>
</tr>
<tr>
<td>Housing Unit</td>
<td>An occupied or vacant house, apartment, or a single room (SRO housing) that is intended as separate living quarters.</td>
</tr>
<tr>
<td>HUD</td>
<td>United States Department of Housing and Urban Development</td>
</tr>
<tr>
<td>Infill Development</td>
<td>New housing developed on scattered vacant parcels of land remaining within developed, and generally older, neighborhoods.</td>
</tr>
<tr>
<td>Low-Income</td>
<td>Households with incomes at or below 50 percent of the median income for Franklin County, adjusted for family size.</td>
</tr>
<tr>
<td>LIHTC</td>
<td>Low Income Housing Tax Credit</td>
</tr>
<tr>
<td>MFI</td>
<td>Median Family Income for Franklin County</td>
</tr>
<tr>
<td>MSA</td>
<td>Metropolitan Statistical Area. The Columbus MSA includes Franklin, Delaware, Fairfield, Licking, Union and Madison counties.</td>
</tr>
<tr>
<td>Moderate Income</td>
<td>Households with incomes between 51% and 80% percent of the median income for Franklin County, adjusted for family size.</td>
</tr>
<tr>
<td>MORPC</td>
<td>Mid-Ohio Regional Planning Commission</td>
</tr>
<tr>
<td>MR/DD</td>
<td>Mental Retardation/Developmental Disabilities</td>
</tr>
<tr>
<td>Newer City/Newer Columbus</td>
<td>The area of Columbus made up of areas annexed since 1950.</td>
</tr>
<tr>
<td>ODMH</td>
<td>Ohio Department of Mental Health</td>
</tr>
<tr>
<td>ODOD</td>
<td>Ohio Department of Development</td>
</tr>
<tr>
<td>Term</td>
<td>Definition</td>
</tr>
<tr>
<td>-------------------------------------------</td>
<td>---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>OHFA</td>
<td>Ohio Housing Finance Agency</td>
</tr>
<tr>
<td>Older City/ Old Columbus</td>
<td>The area of Columbus defined by the city's 1950 corporate boundaries.</td>
</tr>
<tr>
<td>Owner</td>
<td>A household that owns the housing unit it occupies.</td>
</tr>
<tr>
<td>Physical Problems</td>
<td>Moderate or severe physical problems as defined by the American Housing Survey for the Columbus MSA (see detailed definitions at the end of the glossary).</td>
</tr>
<tr>
<td>Project Based Rental Assistance</td>
<td>Rental assistance provided for a project, not a specific tenant. Tenants receiving project-based rental assistance give up the right to that assistance upon moving from the project.</td>
</tr>
<tr>
<td>Public Housing</td>
<td>Assisted housing units owned and operated by a public housing authority.</td>
</tr>
<tr>
<td>Rehab</td>
<td>Housing rehabilitation</td>
</tr>
<tr>
<td>Renter</td>
<td>A household that rents the housing unit it occupies, including both units rented for cash and units occupied without payment of cash.</td>
</tr>
<tr>
<td>Section 8</td>
<td>A federal rental assistance program funded by HUD. See “Tenant-Based Rental Assistance” and “Project-Based Rental Assistance”.</td>
</tr>
<tr>
<td>Section 202</td>
<td>Federal housing program for construction of multi-family housing for elderly people.</td>
</tr>
<tr>
<td>Section 811</td>
<td>Federal housing program for construction of multi-family housing for persons with disabilities.</td>
</tr>
<tr>
<td>Severe Cost Burden</td>
<td>See “Cost Burden”</td>
</tr>
<tr>
<td>Suburban County</td>
<td>The balance of Franklin County, including all of the cities, villages and townships, except the City of Columbus.</td>
</tr>
<tr>
<td>Supportive Housing</td>
<td>Housing, including housing units and group quarters, that has a supportive environment and includes a planned service component.</td>
</tr>
<tr>
<td>TA</td>
<td>Technical assistance</td>
</tr>
<tr>
<td>Tenant-Based Rental Assistance</td>
<td>A form of rental assistance in which the assisted tenant may move from a dwelling unit with a right to continued assistance. The assistance is provided for the tenant, not for the project.</td>
</tr>
<tr>
<td>U Dag</td>
<td>Urban Development Action Grant</td>
</tr>
<tr>
<td>VA</td>
<td>Veteran's Administration</td>
</tr>
<tr>
<td>Vacant Housing Unit</td>
<td>Unoccupied year-round housing units that are available or intended for occupancy at any time during the year.</td>
</tr>
</tbody>
</table>
American Housing Survey for the Columbus MSA
Definitions of Physical Problems, 1995

Severe Physical Problems
A housing unit is considered to have severe physical problems if it has any of the following five problems:

Plumbing. Lacking hot or cold piped water or a flush toilet or lacking both bathtub and shower, all inside the structure for the exclusive use of the unit.

Heating. Having been uncomfortably cold last winter for 24 hours or more because the heating equipment broke down, and it broke down at least three times last winter for at least six hours.

Electric. Having no electricity, or all of the following three electric problems: exposed wiring; a room with no working wall outlet; and three blown fuses or tripped circuit breakers in the last 90 days.

Upkeep. Having any five of the following six maintenance problems: water leaks from the outside; leaks from inside the structure; holes in the floors; holes or open cracks in the walls or ceilings; more than 8 1/2” x 11” of peeling paint or broken plaster; or signs of rats or mice in the last 90 days.

Hallways. Having all of the following four problems in public areas: no working light fixtures; loose or missing steps; loose or missing railings; and no elevator.

Moderate Physical Problems
A housing unit is considered to have moderate physical problems if it has any of the following five problems, but none of the severe problems listed above:

Plumbing. On at least three occasions during the last three months all the flush toilets were broken down at the same time for six hours or more.

Heating. Having unvented gas, oil or kerosene heaters as the primary heating equipment.

Upkeep. Having three or four of the overall list of six upkeep problems mentioned under severe physical problems.

Hallways. Having any three of the four hallway problems mentioned under severe physical problems.

Kitchen. Lacking a kitchen sink, refrigerator or burners inside the structure for the exclusive use of the unit.
Affordable Housing Purchase Price by Household Income Group, 1999

<table>
<thead>
<tr>
<th>Affordable Housing Price Range (1)</th>
<th>Income Group (Percent Median Family Income)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than $79,000</td>
<td>Up to 50%</td>
</tr>
<tr>
<td>$79,000-99,999</td>
<td>51-67%</td>
</tr>
<tr>
<td>$100,000-128,000</td>
<td>68-80%</td>
</tr>
<tr>
<td>$128,001-199,999</td>
<td>81-123%</td>
</tr>
<tr>
<td>$200,000 and above</td>
<td>124% and above</td>
</tr>
</tbody>
</table>

(1) Assumes no more than 25% of gross income to principal and interest and an 8%, 30-year mortgage with 5% down.
Source: The Danter Company, 1999

HUD Income Definitions, 2000

- **Median Income (Franklin County)**—$57,300
- **Moderate Income**—51-80% of median family income (80% of median is $45,840 for a four-person household)
- **Low-income**—at or below 50% of median family income ($28,650 for a four-person household)
- **Extremely low-income**—at or below 30% of median family income ($17,190 for a four-person household)
Facsimile Cover Sheet

Date: 11/1/01  Pages Including Cover: 4

Bill Faith  463-1600
To: Warren Tyler  771-7601  Fax: ____________

Organization: _______________________________________

From: Bobbie Garber
Fax: 614/224-8132
Phone: 614/224-5917 ext. 100

Message:
Attached is the revised strategy piece. Most of the changes are in the "needs" column. Per Anthony Forte's request, I added Franklin County need indicators where applicable/available. In my notes from the Sept. Board meeting, I only had changes in Trust Corp. Role I.B. Let me know if you need anything else. Sorry this took so long.
### Housing Trust Corporation Products

#### I. Products to Address Housing Condition Needs

<table>
<thead>
<tr>
<th>Housing Condition Need Indicators</th>
<th>Trust Corporation Role</th>
<th>Priority</th>
</tr>
</thead>
</table>
| **A. ** **Vacant Units Not Up to Code:**  
  - City of Columbus: 600 active vacant structure cases  
    (Source: Columbus Department of Development, 2000)  
  - Balance of Franklin County: Data not available. | Fund developer packages to reuse vacant units if the project is of a scale that is big enough to have an impact. | Medium |
| **B. ** **Housing Stock in Poor Condition:**  
  - City of Columbus: 14,600 housing units with physical problems, of which 75% are rental units.  
  - Balance of Franklin County: 3,900 housing units with physical problems, of which 82.1% are rental units.  
    (Source: 1995 American Housing Survey) | Fund projects that include rehab of occupied single family or scattered rental housing units only if: 1) the units are a small part of a larger impact strategy that involves new construction; or 2) the project addresses the preservation of affordable rental housing (see III B). | Medium/Low |
| **C. ** **Owners Can't Afford Home Maintenance Costs:**  
  - City of Columbus: 7,877 low- and moderate-income owner households paying more than 50% of their income for housing (mortgage, taxes, insurance and utilities).  
  - Balance of Franklin County: 4,376 low- and moderate-income owner households paying more than 50% of their income for housing (mortgage, taxes, insurance and utilities).  
    (Source: Columbus & Franklin County Consolidated Plan, 2000-2003) | Primarily a retail product. No AHTC role. | NA |
II. Products to Address Homeownership Needs

<table>
<thead>
<tr>
<th>Homeownership Need Indicators</th>
<th>Trust Corporation Role</th>
<th>Priority</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>A. Few New Homes Built in Older Columbus:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• City of Columbus: Of the 27,676 building permits issued for</td>
<td>Finance projects to develop new owner housing in older</td>
<td>High</td>
</tr>
<tr>
<td>single family units in Franklin County between 1993 and</td>
<td>Columbus</td>
<td></td>
</tr>
<tr>
<td>1998, only 427 were for units constructed in older</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Columbus. (Source: Columbus Department of Development)</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>B. Few New Affordable Homes Built in Central Ohio:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Central Ohio: Only 421 new detached homes sold in 2000 were</td>
<td>Finance projects to develop new affordable owner housing in</td>
<td>High</td>
</tr>
<tr>
<td>priced below $130,000, compared with 1,145 in 1998.</td>
<td>newer Columbus and suburban Franklin County.</td>
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</tr>
<tr>
<td>(Source: The Daner Company, 2000)</td>
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</tr>
<tr>
<td><strong>C. Many Potential First-Time Homebuyers:</strong></td>
<td></td>
<td>Medium</td>
</tr>
<tr>
<td>• City of Columbus: There are an estimated 11,749 moderate-income</td>
<td>Use future revenue sources for grants to non-profits to</td>
<td></td>
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<tr>
<td>renters who are potential first-time homebuyers.</td>
<td>provide downpayment assistance and homebuyer counseling.</td>
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</tr>
<tr>
<td>• Balance of Franklin County: There are an estimated 2,874</td>
<td></td>
<td></td>
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<tr>
<td>moderate-income renters who are potential first-time</td>
<td></td>
<td></td>
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<tr>
<td>homebuyers. (Source: Columbus &amp; Franklin County</td>
<td></td>
<td></td>
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<tr>
<td>Consolidated Plan, 2000-2003)</td>
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<td></td>
</tr>
</tbody>
</table>
### III. Products to Address Affordable Rental Housing Needs

<table>
<thead>
<tr>
<th>Affordable Rental Housing Need Indicators</th>
<th>Trust Corporation Role</th>
<th>Priority</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>A. Few Affordable Rental Units in Areas of Job Growth:</strong></td>
<td>Finance projects to develop affordable rental housing in areas of employment growth.</td>
<td>High</td>
</tr>
<tr>
<td>- Central Ohio: In 1996, there was a deficit of 4,961 rental units affordable to households with incomes at or below 50% of median in the areas of Central Ohio with the greatest projected employment growth (suburban northwest, northeast and southeast). (Source: Providing Affordable Rental Housing in Central Ohio, 1997)</td>
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</tr>
<tr>
<td><strong>B. Existing Subsidized Units Lost from the Affordable Housing Stock:</strong></td>
<td>Finance projects that preserve and improve existing affordable rental housing stock in older Columbus and in Franklin County.</td>
<td>High</td>
</tr>
<tr>
<td>- Franklin County: Since 1996, 745 subsidized rental units have been lost from the affordable housing inventory as a result of owner opt-outs, demolitions, HUD enforcement actions and prepayments. Another 726 units are on COHHIO’s watch list. (Source: Coalition on Homelessness and Housing in Ohio)</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>C. Large Deficit of Units for Extremely Low-Income Renters:</strong></td>
<td>Finance development projects that include units affordable to extremely low-income renters.</td>
<td>Medium</td>
</tr>
<tr>
<td>- Central Ohio: In 1996, there was a deficit of 21,892 rental units affordable to households with incomes at or below 30% of median family income. (Source: Providing Affordable Rental Housing in Central Ohio, 1997)</td>
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</tr>
<tr>
<td><strong>D. Many Still Experience Homelessness:</strong></td>
<td>Projects addressing this need are primarily funded by others. AHTC may participate in financing mixed-population projects for homeless and low-income residents.</td>
<td>Low</td>
</tr>
<tr>
<td>- Franklin County: In 2000, 2,713 persons in families, 3,869 single men and 931 single women were served by emergency shelters. (Source: Community Shelter Board)</td>
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</tr>
<tr>
<td><strong>E. Most Extremely Low-Income and Low-Income Renters Are Housing Cost Burdened:</strong></td>
<td>Rental assistance/operating subsidies not AHTC products. Need addressed through development products.</td>
<td>NA</td>
</tr>
<tr>
<td>- City of Columbus: An estimated 62,876 low- and moderate-income renter households were paying more than 30% of their income for housing (rent and utilities) in 1996.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Balance of Franklin County: An estimated 11,990 low- and moderate-income renter households were paying more than 30% of their income for housing (rent and utilities) in 1996. (Source: Columbus &amp; Franklin County Consolidated Plan, 2000-2003)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>