Columbus Urban League

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COMMUNITY RESEARCH PARTNERS

Columbus Urban League

2012 Fair Housing Plan
Columbus and Franklin County

Analysis of Impediments to Fair Housing Choice and Action Plan

August 2012

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Community Research Partners (CRP) is a unique nonprofit research center that aims to strengthen communities through data, information, and knowledge. Since 2000, CRP has undertaken more than 300 applied and policy research, community data, and program evaluation projects, within and outside of Central Ohio, and works in a wide range of fields, including human services, education, health, housing, employment, poverty, community development, and race and diversity. CRP is a partnership of the City of Columbus, United Way of Central Ohio, The Ohio State University, and the Franklin County Board of Commissioners.

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1.0 Introduction and Summary

In March 2012, the Columbus Urban League (CUL) contracted with Community Research Partners (CRP) to review and prepare an update of the existing shared Analysis of Impediments (AI) to Fair Housing Choice for the City of Columbus and Franklin County and to develop a new Fair Housing Plan and Action Plan for each jurisdiction. CRP prepared both the 2001-2003 and the 2008-2010 Analysis of Impediments and Fair Housing Plans for Columbus and Franklin County.

CRP is a non-profit research, evaluation, and data center based in Columbus, Ohio, with a mission to strengthen communities through data, information, and knowledge. We work on a wide array of issues, including housing and community development, poverty and homelessness, preschool-through-adult education, and employment and workforce development. We believe in (1) linking theory with practice, (2) bringing clarity to complex issues, (3) connecting the dots across program and policy areas, and (4) creating high quality, innovative resources and products. CRP is a partnership of the City of Columbus, United Way of Central Ohio, The Ohio State University, and the Franklin County Commissioners

1.1 HUD Fair Housing Requirements

This document outlines how the City of Columbus and Franklin County will take steps to affirmatively further fair housing. The purpose of these actions is to ensure housing choice for all residents of Columbus and Franklin County by eliminating housing discrimination on the basis of race, color, religion, sex, disability, familial status, national origin, sexual orientation, or gender identity.

Required by the U.S. Department of Housing and Urban Development (HUD), any community that administers Community Planning and Development (CPD) programs must produce a Fair Housing Plan. Columbus and Franklin County receive federal funds for the following CPD programs:

- Community Development Block Grant (CDBG)
- Home Investment Partnership (HOME)
- Emergency Solutions Grant (ESG)
- Housing Opportunities for Persons with AIDS (HOPWA)

HUD program regulations require that jurisdictions certify that they will affirmatively further fair housing as part of the obligations assumed when they accept HUD funds. These certifications are included in the jurisdiction's Consolidated Plan.

Components of Fair Housing Planning

As outlined in HUD's *Fair Housing Planning Guide*, a Fair Housing Plan consists of the following:

- An **Analysis of Impediments to Fair Housing Choice (AI)** that identifies impediments to fair housing choice within the jurisdiction; and
- A **Fair Housing Action Plan** that defines appropriate actions to overcome the effects of any impediments identified in the AI.

In fair housing planning, the jurisdiction must also maintain **Fair Housing Records** that reflect the analysis and actions taken to affirmatively further fair housing.

HUD interprets the broad obligations noted above to more specifically mean that a jurisdiction should:

- Analyze and eliminate housing discrimination in the jurisdiction,
- Promote fair housing choice for all persons,
- Provide opportunities for inclusive patterns of housing occupancy regardless of race, color, religion, sex, familiar status, disability, national origin, sexual orientation, or gender identity,
- Promote housing that is structurally accessible to, and usable by, all persons, particularly persons with disabilities, and
- Foster compliance with the nondiscrimination provisions of the Fair Housing Act.

1.2 Defining an Impediment to Fair Housing Choice

HUD defines an impediment to fair housing choice as any action, omission, or decision taken because of race, color, religion, sex, disability, familial status, national origin, sexual orientation, or gender identity that restricts – or has the effect of restricting – housing choice or the availability of housing choice. Since federal protected classifications (racial minorities, families with children, persons with disabilities, etc.) are over-represented among low-income households, actions that restrict the availability of *affordable* housing in a jurisdiction are also considered impediments to fair housing.

The AI is a review of impediments to fair housing choice in the public and private sector. The AI involves:

- A review of the jurisdiction's laws, regulations, and administrative policies, procedures, and practices
- An assessment of how these laws, etc. affect the location, availability, and accessibility of housing
- An assessment of conditions, both public and private, affecting fair housing choice for all protected classes
- An assessment of the availability of affordable, accessible housing

1.3 Columbus and Franklin County Fair Housing Plan Methodology

The City of Columbus and Franklin County have often worked together in HUD planning processes. Since 1994, these jurisdictions have produced and updated a joint Consolidated Plan. In 1995, 2001, and 2008, the City and County worked together to prepare an Analysis of Impediments to Fair Housing Choice and Fair Housing Action Plan. For the 2012 update, the jurisdictions are again developing a joint Fair Housing Plan, with the Columbus Urban League as the lead coordinating agency for preparing the plan. CUL retained CRP to produce the AI and facilitate the development of the Fair Housing Action Plan.

Stakeholder Participation

Input from key stakeholder groups was an important part of developing the AI. Focus groups and interviews were used to gather information on public and private sector impediments for fair housing, the effectiveness of existing fair housing programs, and actions to address impediments. The focus groups occurred in June and included the following:

- Columbus Board of Realtors Affordable Housing Committee members (June 12)
- Local government agencies (June 8)
- Community Reinvestment Act (CRA) mortgage lenders (June 11)
- Housing developers and nonprofit housing organizations (June 13)

A fifth focus group with members of the Franklin County Save Our Homes Taskforce was scheduled for June 12, but was cancelled due to lack of participation. Instead, a separate telephone interview was conducted with taskforce members who expressed interest in participating. A sixth focus group was also planned with members of the Columbus Realtists Association, first for June 7, then rescheduled for July 5. This meeting was also ultimately cancelled by the chair of the association. Although CRP was not able to reschedule the group within the project's timeline, an online survey was distributed to Association members in an effort to capture their perceptions and input. As of this writing, one response to the online survey has been received.

A full list of focus group participants and interviewees is included in Appendix A.

Following review of a draft AI, CRP facilitated a meeting with CUL and with representatives from the City of Columbus and Franklin County on August 9, 2012. During the meeting, all parties reviewed the AI and worked together to develop the Fair Housing Action Plan.

Public Comment Period

A draft of the 2012 Fair Housing Plan was completed on August 15, 2012 and was submitted to CUL, the City of Columbus, and Franklin County. The draft was then forwarded electronically to community stakeholders – including those who participated in focus groups and interviews as part of data collection for the AI –and published on CUL's website. Hard copies of the draft were also prominently displayed at CUL's office in downtown Columbus. A public comment period of 15 days – from August 16 to August 31 – then commenced. Anyone wishing to provide comment or feedback to the draft could do so via CUL's website or by emailing CUL's Director of Housing Services directly. Following the public comment period, the 2012 Fair Housing Plan was finalized.

Data Sources

A variety of information sources were used in the preparation of the AI. These sources are cited throughout the report and include:

- Local planning documents, including the Columbus and Franklin County Consolidated Plan and the Columbus Metropolitan Housing Authority 5-Year Plan,
- Local, state and federal organizations involved in housing finance, development, sale, regulation, enforcement, policy and advocacy, and
- Literature and Internet research.

1.4 2012 Fair Housing Plan Outline

The 2012 Fair Housing Plan comprises an Analysis of Impediments to Fair Housing Choice and a Fair Housing Action Plan.

The AI includes the following report sections:

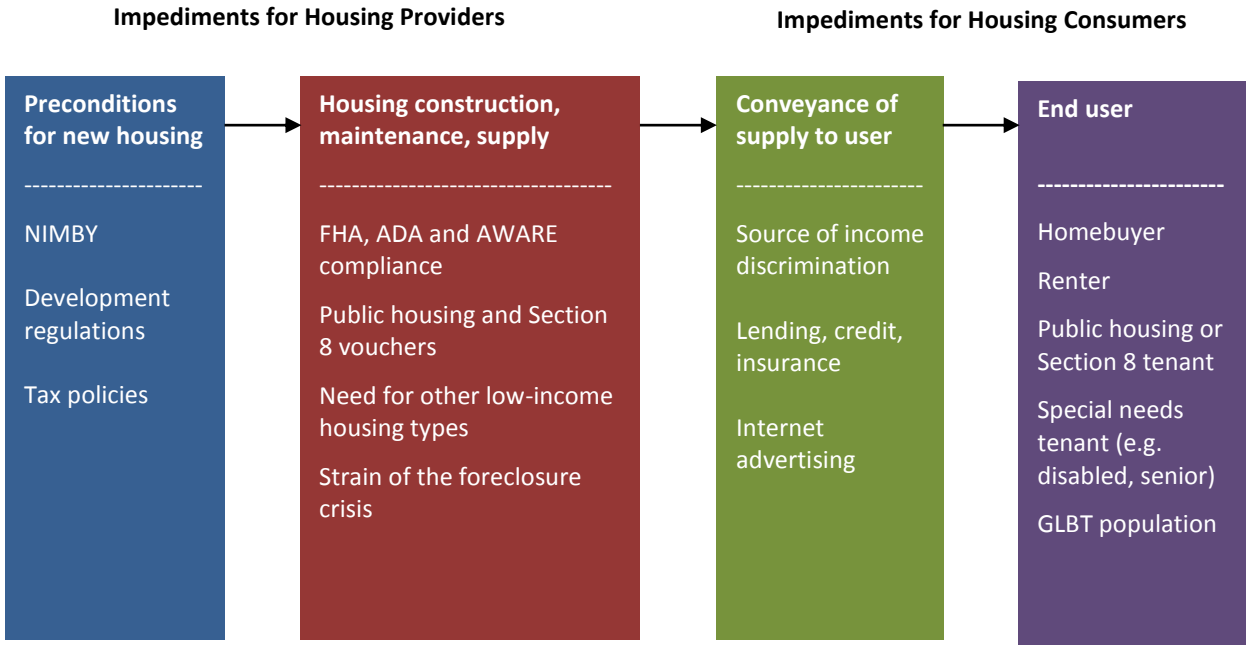
1.0 **Introduction and Summary.** Describes HUD requirements for fair housing and outlines the components and methodology of the 2012 Fair Housing Plan.

2.0 **Community Profile.** Includes detailed demographic, socioeconomic, transportation, and housing market analyses, providing quantitative data to complement the discussion of impediments.

3.0 **Fair Housing Legal Status.** Outlines the federal, state and local laws on fair housing. This section also describes how local fair housing organizations assess discrimination charges, along with data on discrimination cases and results.

4.0 **Impediments to Housing Choice.** Discusses a wide range of public and private sector impediments to fair housing, including overarching themes that cut across both sectors. This section follows the chronology of a housing "supply chain" (see Figure 1) covering impediments pertaining to how housing is maintained (existing) or built (new) and then conveyed via various aspects of the real estate industry (agents, lenders, appraisers, landlords) to homebuyers or tenants. These impediments affect the accessibility and/or affordability of housing for the end user.

Figure 1. Impediments Supply Chain Framework



5.0 **Fair Housing Activities.** Outlines the programs and activities of various public and nonprofit organizations active in Columbus and Franklin County with regard to housing finance, development, sale, regulation, enforcement, policy, and advocacy.

6.0 **Recommendations and Conclusions.** Summarizes the outcomes of the AI and connects observations that arose from the various sections.

The final section of this report includes the Fair Housing Action Plan.

7.0 **Action Plan.** Contains recommendations and timetables to address the impediments to fair housing identified in the AI and outlines the responsibilities of CUL, the City of Columbus, and Franklin County, as well as other key stakeholders.]

1.5 Progress since the 2008 Fair Housing Plan

Section 5.0 and 7.0 of this report describe various measures the City of Columbus, Franklin County, the Columbus Urban League, and other stakeholders have taken to address barriers and impediments to fair and affordable housing. Some of these activities stem from recommended actions identified in the 2008 Fair Housing Plan. Other activities were developed in response to circumstances and conditions present after 2008.

Below is a brief summary of accomplishments to addressing fair housing impediments identified in 2008.

Highlights of 2008 Plan and Accomplishments

Actions by local stakeholders:

- The Columbus Urban League is currently in the process of reviewing its discrimination and complaint process to ensure its continued effectiveness and to incorporate recent changes in laws, regulations, and community conditions.
- In recent years, Franklin County has put increased emphasis on the use of community planning studies that both assist in public participation in the planning process, and ensure that affordable housing development reflects the local community's character and economic development goals.
- In 2009, the City of Columbus and Franklin County created and adopted AWARE (Accessibility, Water Conservation, Air Quality, Resource Conscious, Energy-Efficient) standards for all federally funded residential projects in the city and county, including all affordable housing development projects funded with Neighborhood Stabilization Program dollars.
- The number of private landlords participating in the Section 8 Housing Choice Voucher Program has increased since 2008, going from 3,200 to 3,500 landlord participants. The Columbus Metropolitan Housing Authority has also continued its emphasis on expanding voucher dispersion throughout Franklin County. In 2012, voucher recipients were living in 43 of 48 Franklin County ZIP codes.
- Backed by new HUD rules that prohibit landlords and lenders from discriminating against gay and transgender people, the City of Columbus and Franklin County formally partnered with the Columbus Urban League and Stonewall Columbus – the city's longest serving GLBT advocacy organization – to ensure fair access to housing for the GLBT community.

Actions at the state level where local stakeholders had an advocacy role:

- Amended Substitute Senate Bill 311 of the 126th General Assembly, also known as the Ohio Core, requires integration of economic and financial literacy within social studies classes or another class. The requirement became effective with freshmen who enroll in high school on or after July 1, 2010 – the graduating class of 2014.

2.0 Community Profile

Section 2.0 describes the current demographic, socioeconomic, transportation, and housing characteristics of Columbus and Franklin County.

2.1 Demographic Characteristics

Over the last several decades, the City of Columbus has significantly expanded its boundaries through annexation. Unlike many other metropolitan areas, where the major city is landlocked by suburban jurisdictions, annexation has allowed the City of Columbus to expand to areas that are more suburban in nature. This has essentially created two "cities" within Columbus: one an urban central city that has experienced population decline since the 1950s, and another that has experienced growth more akin to suburbs. The contrast of these two cities within a city frames the way the Fair Housing Plan considers impediment issues, using three primary geographic areas for much of its analysis (Map 1).

- The Columbus older city, defined by the city's 1950 corporate boundaries;
- The Columbus newer city, made up of areas annexed since 1950; and
- The suburban county, comprising the balance of Franklin County, including all of the cities, villages, and townships other than Columbus.

Population Trends

Columbus and Franklin County continue to gain population. The 2010 population of Columbus was 787,033, a 10.6% increase since 2000. During the same period, Franklin County's total population grew by 8.8% to a total of 1,163,414 in 2010.

Data show a change in the regional distribution of population growth. The period between 1970 and 2010 saw significant losses in population in Columbus' older city, dramatic gains in the newer city, and more moderate growth in the suburban county. During this period, the population of the older city declined by 117,115 persons (33.5%); the newer city population nearly tripled, increasing by 364,471 persons (191.4%); and the suburban county population increased by 82,809 persons (28.2%).

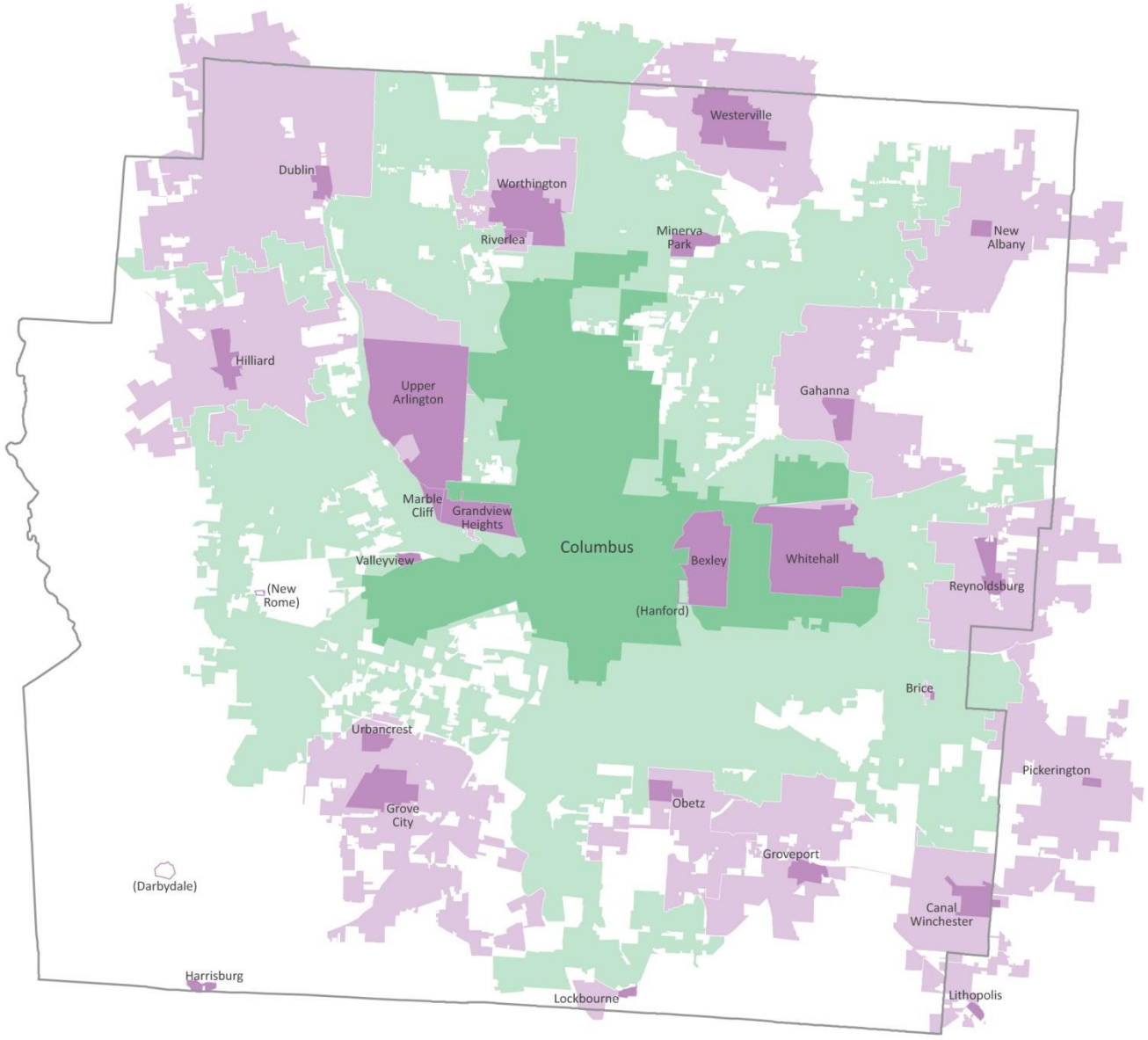
Table 1. Population Trends, 1970-2010

	OLDER CITY	NEWER CITY (1)	SUBURBAN COUNTY	FRANKLIN COUNTY TOTAL
1970	349,299	190,378	293,572	833,249
1980	287,723	277,298	304,306	869,327
1990	267,950	364,960	329,167	962,077
2000	243,832	467,638	357,508	1,068,978
2010	232,184	554,849	376,381	1,163,414

Source: U.S. Census Bureau; Columbus and Franklin County, Ohio Consolidated Plan 2010-2014

(1) The boundaries of the Columbus "newer city" have changed during this period as a result of annexation. The 2000 and 2010 newer city includes a larger geographic area than did the 1990 newer city

Map 1. Older City, Newer City, Suburban County, 1950 and 2010



Franklin County municipalities in 1950 and 2010

- City of Columbus, 1950
- City of Columbus, 2010
- other municipalities, 1950
- other municipalities, 2010
- other municipalities disincorporated since 1950

Population and Household Characteristics

Household size in Columbus and Franklin County decreased steadily between 1960 and 2000, but has remained stable between 2000 and 2010. Census data show that the average household size in Columbus was 2.30 in 2000 and 2.31 in 2010. In Franklin County, average household size was 2.39 in 2000 and 2.38 in 2010.

As household size has stayed constant, the total number of households has increased. Between 2000 and 2010, the total number of households in Columbus increased from 301,534 in 2000 to 331,602 in 2010, an increase of 10.0%. Households in Franklin County increased by 8.8% (from 438,778 in 2000 to 477,235) in 2010.

Between 2000 and 2010, married couple households as a percentage of all households decreased in both Columbus and Franklin County, going from 36.1% in 2000 to 32.0% in 2010 in Columbus, and from 43.0% to 39.0% in Franklin County. The older city has a greater proportion of female-headed households with own children (23.0%) than either the newer city (3.9%) or suburban Franklin County (6.3%). More, the percentage of female-headed households with own children in Columbus' older city increased between 2000 and 2010, going from 10.7% in 2000 to 23.0% in 2010.

Table 2. Population and Household Characteristics, 2010

	OLDER CITY	NEWER CITY	SUBURBAN COUNTY	COLUMBUS CITY	FRANKLIN COUNTY
Total population	232,184	554,849	376,381	787,033	1,163,414
Total households	98,936	232,266	145,633	331,602	477,235
Married-couple households as a % of total households	21.6%	36.5%	55.0%	32.0%	39.0%
Single-person households	39.6%	33.2%	24.6%	35.1%	31.9%
Female-headed households with own children	23.0%	3.9%	6.3%	9.6%	8.6%
Total family households	42,151	133,886	101,993	176,037	278,030
Persons over age 60 (total)	28,177	71,986	70,293	100,163	170,456
Persons over age 60 (%)	12.1%	13.0%	18.7%	12.7%	14.6%

Source: U.S. Census Bureau, American Community Survey

Population Age Characteristics

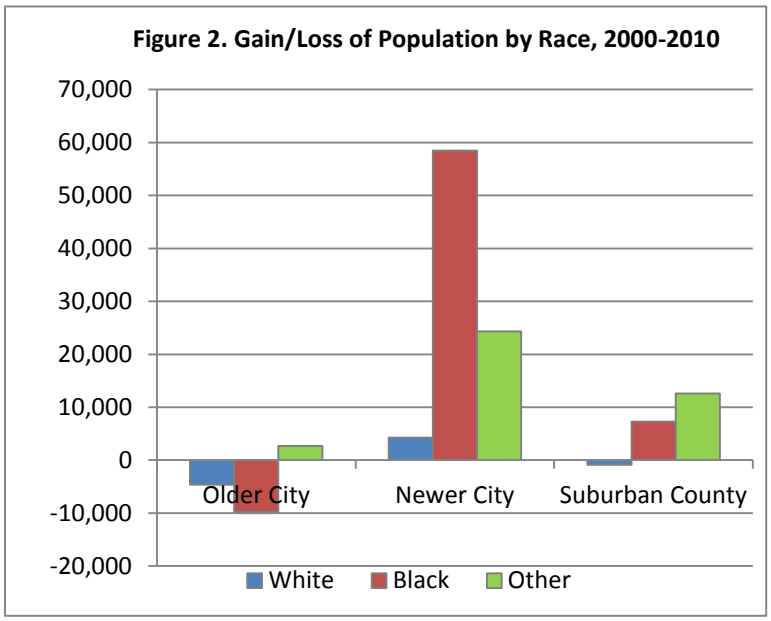
The aging of the population in Central Ohio is most apparent at the county level. In Franklin County between 2000 and 2010, the older population (person age 65 and over) increased at a greater rate (10.9%) than those age 18 to 64 (10.5%) and those under age 18 (3.8%). In Columbus during the same time period, the population age 18 to 64 increased at the greatest rate (12.7%).

Table 3. Population Age Characteristics, 2000-2010

	COLUMBUS		FRANKLIN COUNTY	
	NUMBER	% CHANGE 2000-2010	NUMBER	% CHANGE 2000-2010
Total population	**787,033**	**10.6%**	**1,163,414**	**8.8%**
Persons under age 18	182,419	6.1%	278,542	3.8%
Persons age 18 to 64	537,014	12.7%	769,166	10.5%
Persons age 65 and over	67,600	7.2%	115,706	10.9%

Source: U.S. Census Bureau, American Community Survey

Racial and Ethnic Composition



Census data from 2000 and 2010 illustrate the fact that Columbus and Franklin County are becoming racially and ethnically diverse, showing a disproportionate growth in minority populations during this time (Table 4). In 2010, nearly two-thirds of Franklin County's black residents lived in Columbus' newer city (61.4%), while 27.8% lived in the older city and 10.9% lived in the suburban county (Figure 2). Between 2000 and 2010, black residents living in the newer city grew by 62.8%, and those living in the suburban county grew by 37.0%. The white population living in the older city declined slightly (3.1%) from 2000 to 2010, while the number of whites living in other parts of the county remained fairly consistent.

There was significant growth among other racial and ethnic groups in Franklin County between 2000 and 2010. The impetus for this growth stems from an emerging foreign-born population, comprised primarily of people born in Asia, Latin America, and Africa. In 2010, 9.6% of Franklin County residents (111,686 persons) were born outside the United States. This figure represents a 73.2% increase in foreign-born residents since 2000 (64,487 persons). The overall Hispanic population in Franklin County increased from 24,279 to 56,067, an increase of 130.9% (U.S. Census Bureau, 2000 Census and American Community Survey 2010).

Table 4. Racial Composition of 2010 Population and % Change, 2000-2010

	OLDER CITY	NEWER CITY	SUBURBAN COUNTY	FRANKLIN COUNTY TOTAL
Total population	232,184	554,849	376,381	1,163,414
White	144,481	339,196	321,940	805,617
% change 2000-2010	-3.1%	+1.3%	-0.3%	-0.2%
Black/African American	68,514	151,727	26,984	247,225
% change 2000-2010	-12.5%	+62.8%	+37.0%	+29.3%
Other	19,189	63,926	27,457	110,572
% change 2000-2010	+16.1%	+61.6%	+85.1%	+55.9%

Source: U.S. Census Bureau, American Community Survey

Persons with Disabilities

The 2010 American Community Survey identified 134,103 persons with a self-identified disability in Franklin County. Of these, 29.8% are age 65 and over. Table 5 provides information on the nature of these disabilities among Franklin County residents. Ambulatory and cognitive difficulties were most common, defined respectively as "serious difficulty walking up stairs" and "serious difficult concentrating, remembering, or making decisions due to physical, mental or emotional condition." A self-care difficulty is "difficulty dressing or bathing" and an independent living difficulty is "difficulty doing errands alone such as visiting a doctor's office or shopping due to physical, mental, or emotional condition."[1]

Table 5. Disability Status of Franklin County Residents, 2010

	PERSONS UNDER AGE 5	PERSONS AGE 5-17 YEARS	PERSONS AGE 18 TO 64 YEARS	PERSONS AGE 65 AND OLDER
With a disability	**384**	**14,765**	**79,013**	**39,941**
Hearing difficulty	384	2,036	12,927	14,320
Vision difficulty	42	1,392	12,259	7,834
Cognitive difficulty	--	12,528	37,849	10,600
Ambulatory difficulty	--	1,591	41,289	27,561
Self-care difficulty	--	2,017	15,256	9,482
Independent living difficulty	--	--	28,057	19,148

Source: U.S. Census Bureau, American Community Survey

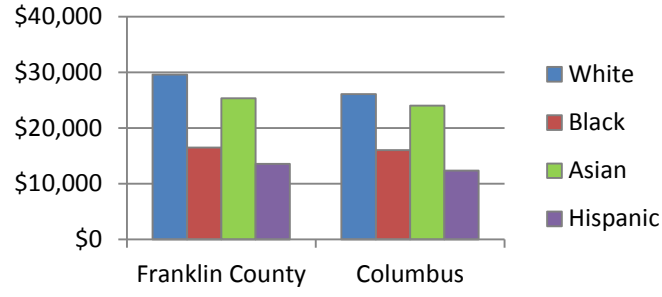
2.2 Income Characteristics

The Department of Housing and Urban Development is required by law to set income limits to determine the eligibility of applicants for its assisted housing programs. Section 3 of the U.S. Housing Act of 1937 provides the statutory basis for setting the income limit definitions. The 2010 HUD-established median family income for a family of four for the Columbus metropolitan area was $68,600. The HUD income limit groupings are:

- **Low Income:** Income does not exceed 80% of the median - $54,900
- **Very Low Income:** Income does not exceed 50% of the median - $34,300
- **Extremely Low Income:** Income does not exceed 30% of the median - $20,600

Data from the American Community Survey indicate that in 2010, approximately 37% of all households in Franklin County met the HUD definition of Very Low Income, having a total household income of less than $35,000. The same is true for approximately 43% of Columbus households. Approximately 20% of Franklin County households and 25% of Columbus households met the HUD definition of Extremely Low Income, while 29% of Franklin County households and 23% of Columbus households earned an income of $75,000 or more. There is also a correlation between race and income levels. In 2010, the per capita income of black households in Franklin County and Columbus was approximately 56% to 61% of the per capita income of whites (Figure 3).

Figure 3. Per Capita Income by Race, 2010



[1] Data Dictionary, 2010 ACS One Year Estimates. Retrieved from http://www.socialexplorer.com/pub/reportdata/metabrowser.aspx?survey=ACS2010&ds=American+Community+Survey+2010&table=C18121&header=True

Poverty

The poverty level for a family of four in 2010 was $22,050. The current poverty rates in Columbus and Franklin County are 22.6% and 18.6% respectively (Table 6).

Poverty affects minority populations disproportionately in Columbus and Franklin County. In 2010, the poverty rate for blacks was double that of whites living in Columbus (34.1% and 17.2%, respectively). In the county, the disparity between the poverty rates of blacks and whites is similar – 33.4% and 13.8%, respectively. The Hispanic population is also disproportionately affected, with a poverty rate of approximately 30% in both the city and the county.

Poverty rates in Columbus and Franklin County also differed by age and household type. Nearly one-third of children ages 18 living in Columbus were in poverty in 2010 (30.9%), and in Franklin County the percentage was 25.2%. People age 65 and over had the lowest poverty rates in both Columbus (11.4%) and Franklin County (8.2%).

The poverty rate for female-headed households in Columbus (38.2%) was more than double that of all families living in Columbus (18.1%), and approximately 1 out of every 2 female-headed households with children in Columbus were living below the poverty line (46.0%). Married couple families had the lowest poverty rates in both Columbus (7.5%) and Franklin County (5.7%).

Table 6. Poverty in Franklin County and Columbus, 2010

	COLUMBUS	FRANKLIN COUNTY
Total population	787,033	1,163,414
Total population for whom poverty status is determined	774,096	1,144,399
Total below poverty	175,157	212,815
Poverty rate	22.6%	18.6%
White		
Total below poverty	83,435	110,693
Poverty rate	17.2%	13.8%
Black/African American		
Total below poverty	74,136	82,284
Poverty rate	34.1%	33.4%
Asian		
Total below poverty	5,840	6,402
Poverty rate	16.7%	14.1%
Hispanic/Latino		
Total below poverty	12,797	16,337
Poverty rate	30.2%	29.6%
Age Group		
Under 18	30.9%	25.2%
Age 18 to 64	21.1%	17.8%
Age 65 and over	11.4%	8.2%
Family Type		
All families	18.1%	14.2%
Married-couples	7.5%	5.7%
Married couples with children	9.9%	7.9%
Female-headed	38.2%	35.5%
Female-headed with children	46.0%	43.6%

Source: U.S. Census Bureau, American Community Survey

2.3 Employment Profile

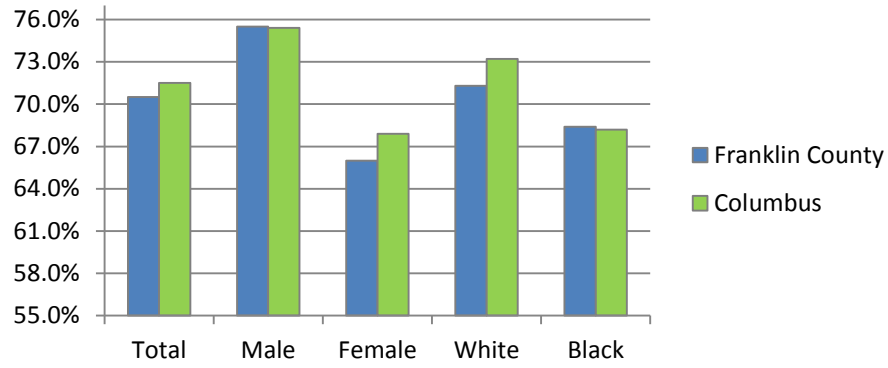
Labor Force Participation

The size of the labor force in both Franklin County and Columbus grew only slightly between 2006 and 2010. In Franklin County, the labor force was 646,458 persons in 2010; an increase of less than one percent since 2006. This slow growth rate continues the trend noted between 2000 and 2006, when the percent increase of the county's labor force was only minimal (also less than one percent).

The labor force participation rate is the percent on non-institutionalized civilians age 16 and older who are employed or seeking employment. During the period from 2000 to 2006, the Franklin County labor force participation rate decreased from 70.6% to 69.8%. In 2010, the rate regained lost ground and was again at 70.6% in Franklin County. In Columbus, the labor force participation rate decreased from 71.0% in 2000 to 69.5% in 2006, but in 2010 rebounded to 71.5%.

There was not significant change in labor force participant rates between males and females between 2006 and 2010. Female participation rates ranged from 64% to 68%, while male participation rates have remained fairly consistent at about 76%. In Franklin County, the labor force participation rate for whites increased by one percentage point, from 70.4% to 71.3%. The rate for blacks also increased from 67.1% to 68.4%. In Columbus, similar increases occurred; for whites the labor force participation rate increased from 70.4% to 73.2% between 2006 and 2010 and for blacks, it increased from 66.9% to 68.2%.

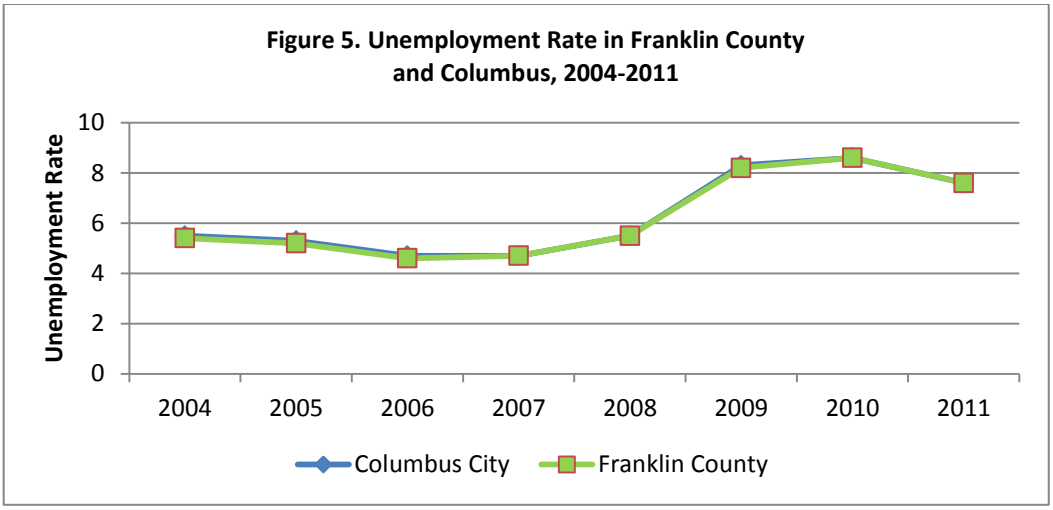
Figure 4. Labor Force Participation Rates, Franklin County and Columbus, 2010



Source: U.S. Census Bureau, American Community Survey

Unemployment

In 2011, Central Ohio's unemployment rate fell a full percentage point from its peak of 8.6% in 2010. The unemployment rate in Central Ohio has historically been the lowest in the state, and well below the national average. In 2011, the average unemployment rate for both Franklin County and Columbus was 7.6%, below both the state and national average of 8.6% and 8.9%, respectively (Figure 5).



Source: Ohio Department of Job and Family Services, Labor Market Information

Employment Characteristics

Ohio Department of Job and Family Services (ODJFS) data show that between 2008 and 2011, the average number of people employed in Franklin County declined from 586,600 to 570,100, a decrease of 2.8%. Similarly in Columbus, the number of employed people decreased from 395,400 to 389,900 during the same time period, a decrease of 1.4%.

Jobs in the Columbus MSA, however, are projected to grow by 5.8% between 2008 and 2018, according to ODJFS Office of Workforce Development. These jobs are projected to come largely from service industries, and specifically from education and health services (25,400 new jobs) and professional and business services (22,800 new jobs). Goods-producing industries are projected to lose jobs overall, with slight gains in construction (1,000 new jobs) offset by a loss in agriculture (400 jobs lost) and a much larger loss in manufacturing (8,500 jobs lost).

In 2008, four out of every five jobs in the Columbus MSA (806,500) were in service industries. The largest share of these jobs came from retail trade (186,500), with health care and social assistance a close second (111,600). Federal, state, and local government combined for a total of 148,800 in the region. Employment in the finance, insurance, and real estate industry, a once strong industry in Columbus, continued its downward trend, losing a total of 8,100 jobs between 1999 (77,500) and 2008 (69,400).

Jobs within service-oriented industries tend to pay substantially less compared to jobs within manufacturing or financial industries. ODJFS Office of Workforce Development reports show that in 2010 in Franklin County, the average weekly wage for manufacturing workers was $1,066 and for finance and insurance employees, $1,240. Healthcare and social assistance workers, on the other hand, made $827 per week, and workers in retail trade earned only $535 weekly.

Employment by Race

A majority of Asians and a near-majority of whites in Franklin County were employed within management, business, science, and arts industries between 2008 and 2010. Service industries tended to employ more blacks or African Americans and people of Hispanic or Latino descent.

Table 7. Occupations by Race and Ethnicity, Franklin County, 2008-2010

OCCUPATIONAL CATEGORY	WHITE	BLACK OR AFRICAN AMERICAN	ASIAN	HISPANIC OR LATINO
Management, business, science, or arts	43.6%	27.0%	58.2%	18.6%
Service	13.9%	24.1%	12.7%	31.5%
Sales and office	27.5%	28.9%	16.5%	15.9%
Natural resources, construction, or maintenance	5.8%	3.6%	3.3%	18.8%
Production, transportation, or material moving	9.3%	16.4%	9.4%	15.2%

Source: U.S. Census Bureau, American Community Survey 2010, 3-Year Estimates

Largest Employers in Central Ohio

Public employers are five of the largest 20 employers in Central Ohio. The largest employers include a mix of education, government, finance, health, retail, and utilities. With Columbus being home to both The Ohio State University and the state's capital, OSU and the State of Ohio were the largest employers in 2011, with 26,778 and 26,728 employees, respectively. Table 8 shows the 20 largest employers in Central Ohio, and Map 2 on the following page shows the location of major job centers in Franklin County.

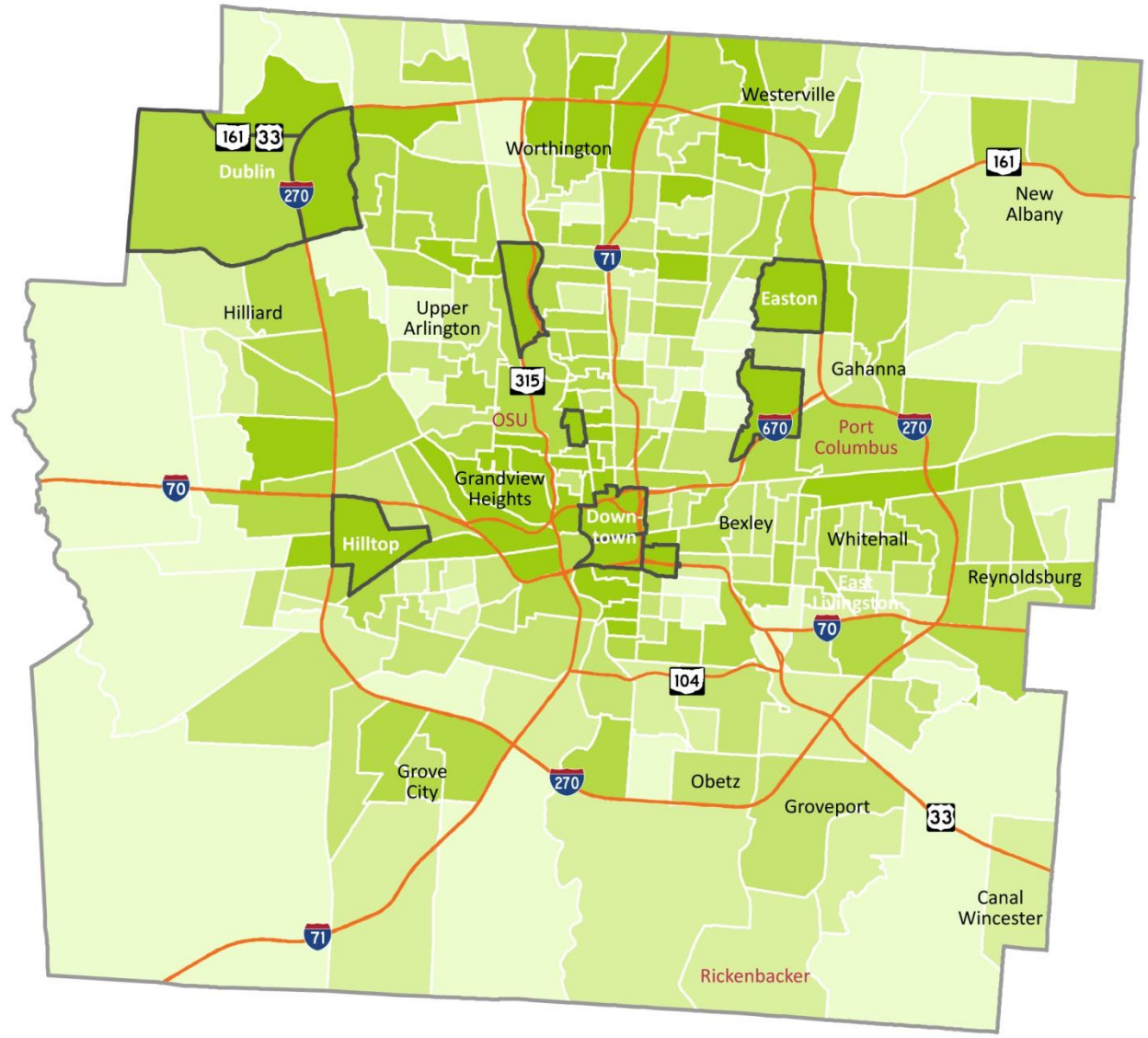
Table 8. Central Ohio's Largest Employers, 2011*

EMPLOYER	CENTRAL OHIO EMPLOYEES	LOCATION/HEADQUARTERS
1. The Ohio State University	26,778	Columbus
2. State of Ohio	26,728	Columbus
3. JPMorgan Chase & Co.	18,000	Columbus
4. OhioHealth Corporation	13,217	Columbus
5. National Mutual Insurance Co.	11,688	Columbus
T-6. Columbus City Schools	9,766	Columbus
T-6. The Kroger Co.	9,766	Westerville
8. City of Columbus	8,592	Columbus
9. Nationwide Children's Hospital	7,904	Columbus
10. McDonalds Corporation	7,622	Columbus
11. Mount Carmel Health	7,620	Columbus
12. Limited Brands, Inc.	7,300	Columbus
13. Honda of America Manufacturing, Inc.	7,000	Marysville
14. Franklin County	6,851	Columbus
15. Huntington Bancshares, Inc.	5,024	Columbus
16. Giant Eagle, Inc.	4,600	Columbus
17. Cardinal Health, Inc.	4,222	Dublin
18. Abercrombie and Fitch Co.	3,662	New Albany
19. DLA Land and Maritime	3,600	Columbus
20. American Electric Power	3,511	Columbus

Source: Columbus Business First

* Central Ohio is defined as Delaware, Fairfield, Franklin, Licking, Madison, Pickaway, and Union Counties

Map 2. Job Centers in Franklin County



Jobs per Square Mile

- Fewer than 250
- 250 - 499
- 500 to 999
- 1,000 to 2,499
- 2,500 or more
- Top 10 census tracts by number of jobs

2.4 Transportation Profile

Transportation is vital for people to access employment, education, and services. For various reasons, many Franklin County residents need transportation options other than a car. Some households cannot afford to purchase or maintain a car, and many cannot afford enough cars to accommodate the needs of all household members. Seniors and persons with disabilities may not be able to or want to drive. Youth not yet of driving age need access to school and other programs.

Vehicle Access

In Franklin County, 33,783 renter householders did not have access to a personal vehicle in 2010, representing 16.4% of these householders (Table 9). Compared to the low percentage of owner householders that did not have access to a vehicle (2.4%), these figures point to a potential disparity between renter and owner households with respect to vehicle access. Overall, however, the majority of both renter and owner households have access to at least one, and often two vehicles.

Table 9. Vehicle Access by Housing Tenure, Franklin County, 2010

NUMBER OF VEHICLES AVAILABLE	OWNER OCCUPIED	% OWNER OCCUPIED	RENTER OCCUPIED	% RENTER OCCUPIED
Total	**256,506**		**206,210**	
No vehicle	6,280	2.4%	33,783	16.4%
1 vehicle available	77,113	30.1%	99,717	48.4%
2 vehicles available	121,147	47.2%	60,005	29.1%
3 or more vehicles available	51,966	20.3%	12,705	6.2%

Source: U.S. Census Bureau, American Community Survey

Means of Transportation to Work

Most of Franklin County is a car-centric culture. In 2010, 8 out of 10 people who work in Franklin County drove to work alone, and fewer than 1 in 10 carpooled (Table 10). About 2% of workers, or 13,571 people, used public transportation as their primary means of commute. However, more workers (14,154) walked to work rather than used the local transit system, perhaps an indication of the limitations of the public transportation network available within the county at large.

Table 10. Means of Transportation to Work, Ages 16 and Older, Franklin County, 2010

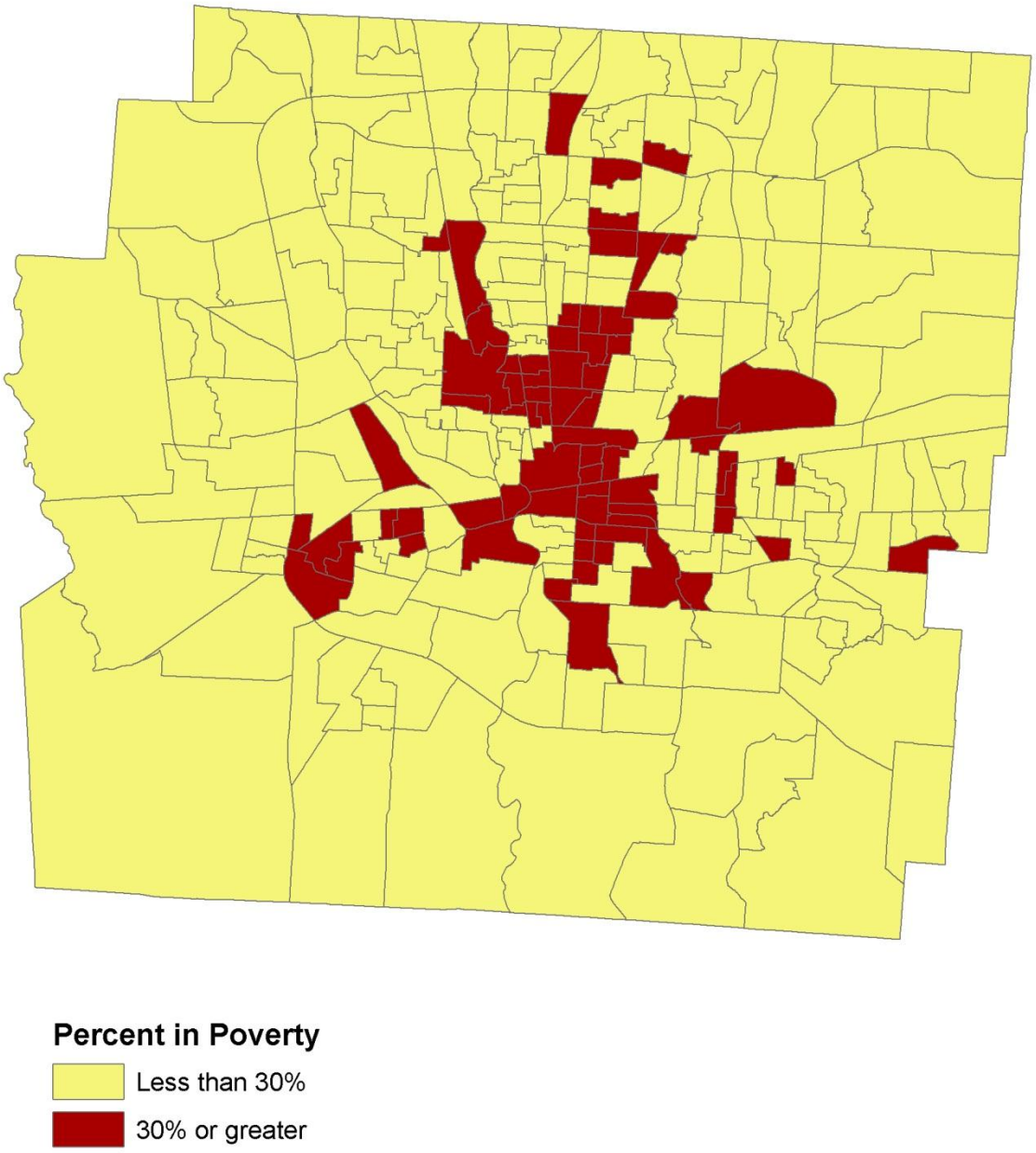
	LIVE IN FRANKLIN COUNTY	% LIVE IN FRANKLIN COUNTY	WORK IN FRANKLIN COUNTY	% WORK IN FRANKLIN COUNTY
Total	**560,287**		**676,422**	
Car, truck or van: drove alone	455,777	81.3%	560,798	82.9%
Car, truck or van: carpooled	45,103	8.1%	55,037	8.1%
Alternative means of transportation	34,641	6.2%	35,824	5.3%
Public transportation (excluding taxicabs)	13,758	2.5%	13,571	2.0%
Walked	13,371	2.4%	14,154	2.1%
Taxicab, motorcycle, bike, or other means	7,512	1.3%	8,099	1.2%
Worked at home	24,763	4.4%	24,763	3.7%

Source: U.S. Census Bureau, American Community Survey

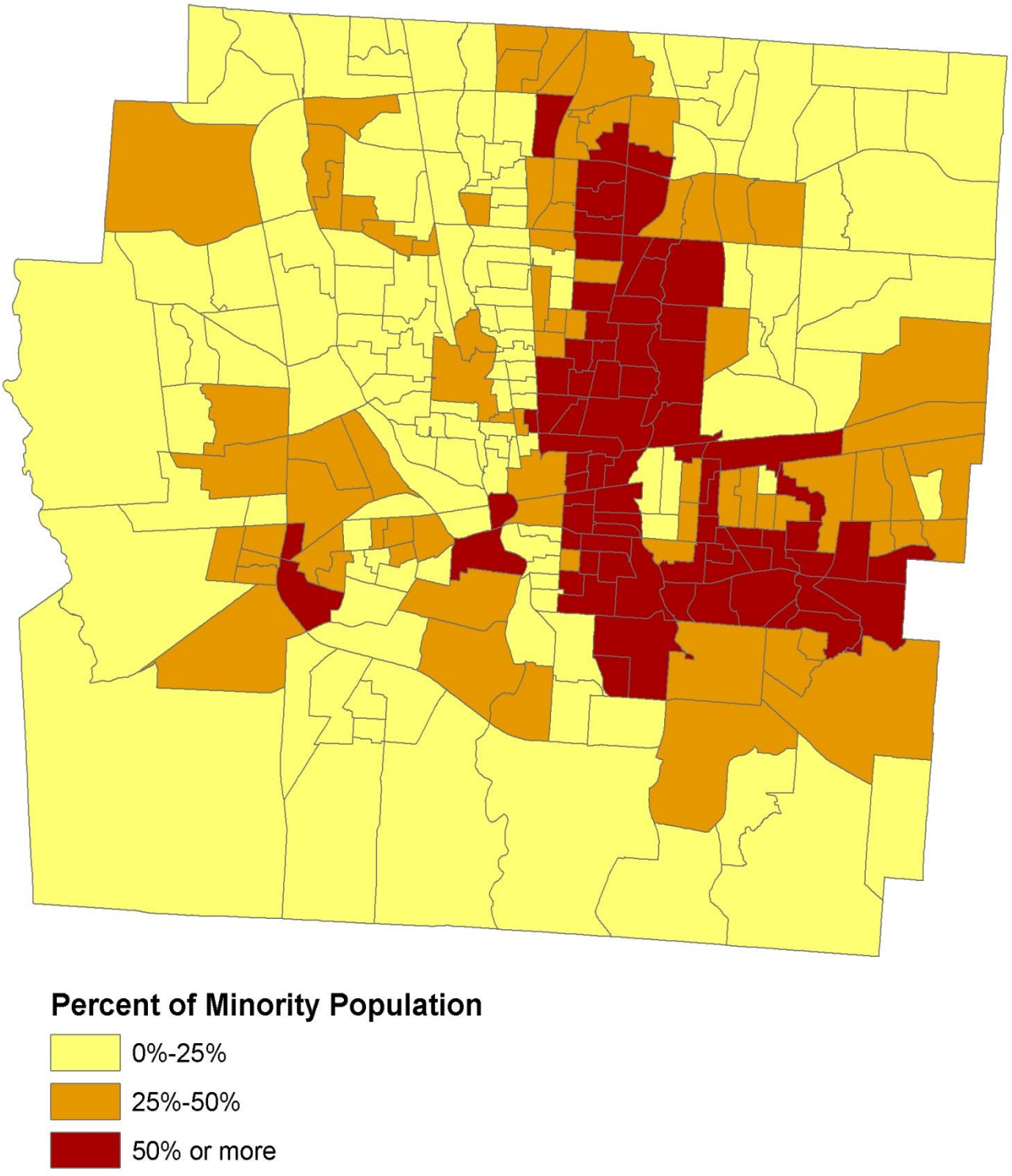
2.5 Areas of Low-Income and Racial Concentration

The Columbus Planning Division has divided the city into 27 planning areas, and Columbus City Council has adopted a total of 54 area and neighborhood plans. Areas of low-income concentration are defined as census tracts with poverty rates equal to or greater than 30%. Between 2000 and 2010, the number of census tracts with 30% or more of its population living below the poverty line has increased from 27 to 71. Poverty rates have remained above 30% in parts of Franklinton, the Near East, Livingston Avenue, and Weinland Park. Since 2000, new areas of high poverty concentration have emerged in parts of the Hilltop, Linden, Northland, and Reynoldsburg--the first area outside I-270 to have 30% or more of its population living below the poverty line.

Map 3. Franklin County Areas of Low-Income Concentration, 2010



Map 4. Franklin County Areas of Minority Concentration, 2010



2.6 Housing Profile

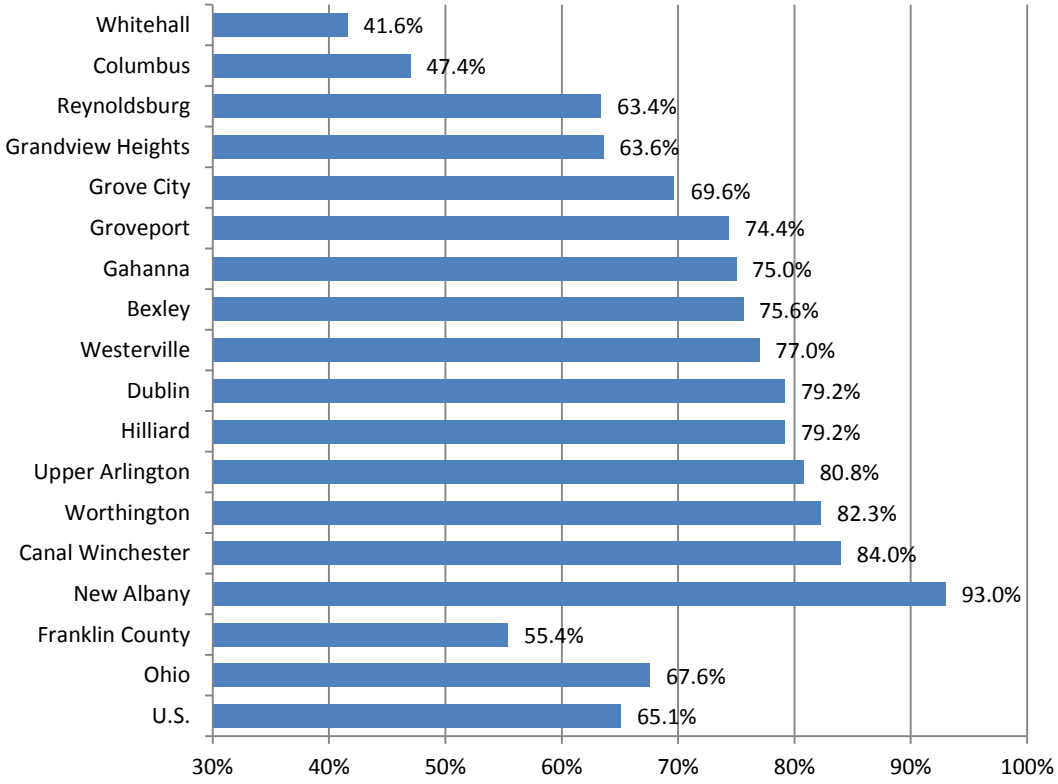
Data from the U.S. Census Bureau's 2010 American Community Survey indicate that there were 527,682 housing units in Franklin County in 2010, an increase of 1.7% since 2006 and over 12.0% since 2000. Of this total, 370,544 housing units (70.2%) were in Columbus. Between 2006 and 2010, the total number of housing units in Columbus increased by 10,312.

Housing Tenure

There continues to be substantial variation in owner occupancy rates within Franklin County between the suburban areas of the county and Columbus. In 2010, more than half (52.6%) of the occupied housing units in Columbus were renter-occupied, while in the suburban areas of the county, more than two-thirds (66.8%) of occupied units were *owner*-occupied. However, the owner-occupancy rate in suburban Franklin County overall decreased between 2000 and 2010, falling from 73.9% in 2000 to 66.8% in 2010. In Columbus, the owner-occupancy rate also decreased from 49.1% in 2000 to 47.4% in 2010. Overall, the owner-occupancy rate for all of Franklin County (Columbus and its surrounding county suburbs) was 55.4% in 2010.

Among Columbus and its surrounding municipalities, Columbus has one of the lowest owner-occupancy rates, second only to Whitehall (Figure 6).

Figure 6: Owner-Occupancy Rates in Central Ohio, Ohio, and the U.S., 2010



Homeownership Rates by Race

There is significant difference in homeownership rates in Columbus and Franklin County based on the race and ethnicity of the householder. Data from the American Community Survey for Franklin County (Table 11) indicates that 63.0% of white households were homeowners in 2010, compared to only 32.4% of black households. The disparity was greatest in suburban Franklin County, where nearly four out of every five white households were homeowners (77.2%), while only 34.9% of black households were homeowners. The homeownership rate for black households was fairly consistent between the city and the suburban areas of the county, while for other racial and ethnic groups, there was a larger difference between the two areas.

Table 11. Homeownership Rates by Race and Ethnicity, 2010

	COLUMBUS	SUBURBAN FRANKLIN COUNTY	TOTAL FRANKLIN COUNTY
White	54.4%	77.2%	63.0%
Black	32.1%	34.9%	32.4%
Asian	45.2%	67.8%	49.7%
Hispanic	20.2%	49.5%	26.7%

Source: U.S. Census Bureau, American Community Survey

Housing Condition

According to the 2002 American Housing Survey (the most recent source of data on housing conditions for city and county), Franklin County had 21,300 housing units with physical condition problems (equivalent to 4.0% of the county's overall housing stock.) Of these total units, 83.6% were located in Columbus; 73.3% were renter units; and more than one-quarter (28.2%) had physical condition issues problematic enough to be labeled "severe."

Cost is a major obstacle to rehabilitation for housing units with severe physical problems. In Columbus, there were 1,100 owner units and 3,000 renter units with severe physical problems, for an estimated 4,100 units that were unsuitable for rehabilitation. Cost of rehabilitation that exceeds the expected after-rehab property value and structural defects post barriers to rehabilitation of substandard properties in both the city and county.

Age of housing stock is not necessarily an indicator of housing condition, but can speak to the potential magnitude of housing stock that may require rehabilitation to bring it up to contemporary living standards. In Franklin County, 58.6% of the total housing stock was built before 1980. Nearly 30% of housing units were built in the 1960s and 1970s alone.

Table 12. Age of Housing Stock, Columbus and Franklin County, 2010

YEAR STRUCTURE BUILT	COLUMBUS		FRANKLIN COUNTY	
	OWNER-OCCUPIED	RENTER-OCCUPIED	OWNER-OCCUPIED	RENTER-OCCUPIED
1939 or earlier	13.3%	12.9%	11.3%	11.8%
1940 to 1949	5.2%	6.0%	5.4%	5.8%
1950 to 1959	12.2%	11.7%	13.3%	12.6%
1960 to 1969	12.8%	11.1%	14.0%	11.9%
1979 to 1979	12.0%	15.8%	13.7%	17.6%
1980 to 1989	12.6%	14.4%	12.0%	14.1%
1990 to 1999	16.7%	18.5%	8.9%	17.6%
2000 or later	15.2%	9.7%	14.2%	8.6%

Source: U.S. Census Bureau, American Community Survey

Vacant Properties

Since 2006, code enforcement officers from Columbus' Department of Development have conducted an annual "windshield survey" of all city streets to identify properties that are both vacant and problematic or long-term (as opposed to simply being vacant while on the market). Code enforcement officers rate each vacant property as being in poor, fair, or good condition based on the following criteria:

- **Good condition.** The property is substantially in compliance with exterior maintenance codes and the property is secured.
- **Fair condition.** Some exterior code violations exist. The property is secured against entry on the group floor, but not all opening are necessarily secured.
- **Poor condition.** The property is generally dilapidated in appearance and condition. Not all openings are secured against entry.

The number of all identified vacant properties increased by 55.1% from the time of the city's first sweep in 2006 to its most recent sweep in 2012 (from 3,872 to 6,006).

Table 13. Condition of Vacant Residential Properties in Columbus, 2012

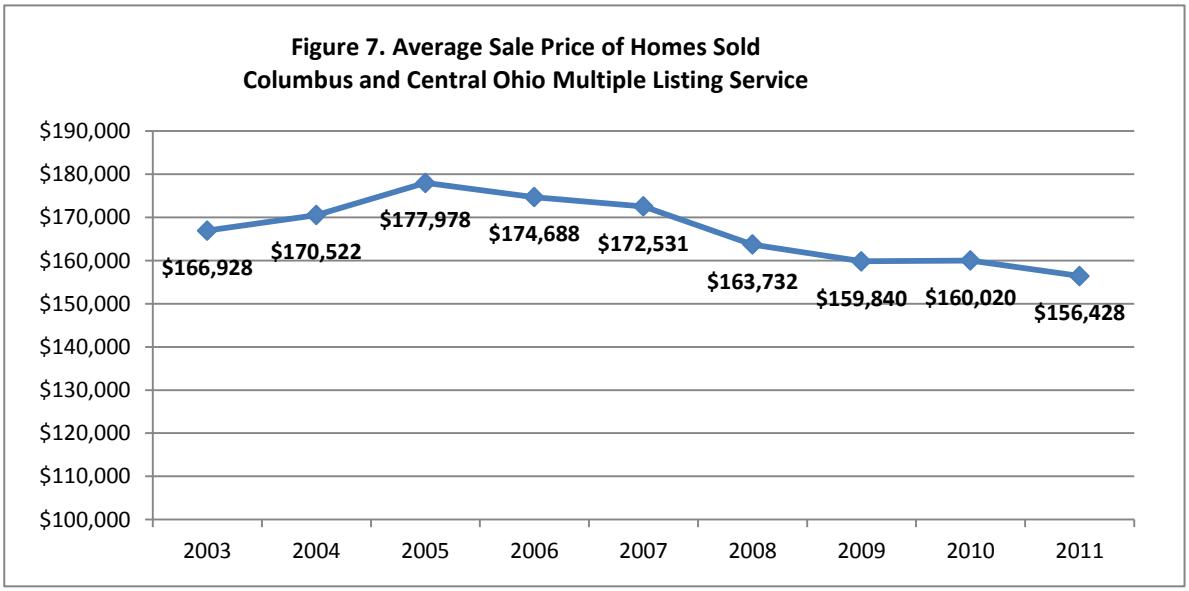
CONDITION	TOTAL	PERCENTAGE
Total vacant residential properties	**6,006**	--
Good	1,498	24.9%
Fair	3,404	56.7%
Poor	1,092	18.2%
Unknown	12	0.2%

Source: Columbus Department of Development, Division of Code Enforcement, Vacant Housing Application

According to the U.S. Census Bureau, in 2010 there were a total 64,966 unoccupied housing units in Franklin County, 78.7% of which (51,116 units) were in Columbus. Of these, 37.4% were actively for rent, 11.8% were actively for sale, and 9.3% were already rented or sold but not yet occupied. Over 1,400 properties in the county were for seasonal, recreational, or occasional use.

Owner Housing Market

In 2011, the average sale price for homes in Central Ohio was $156,428 – a full 12.1% below the average sale price that peaked in 2005 at $177,978 (Figure 7).



Source: Columbus Board of Realtors, Multiple Listing Service Statistics (Central Ohio statistics)

The National Home Builders Association compiles the Housing Opportunity Index, a quarterly measure of the percentage of new and existing homes sold that a family earning the area's median income can afford to buy. In the Columbus MSA, 79.2% of all homes sold were affordable to a median income households, up from 77.7% in 2008 and 68.7% in 2000. Out of the 225 metro areas in the index, Columbus ranked 34th nationwide for its housing affordability (Table 14).

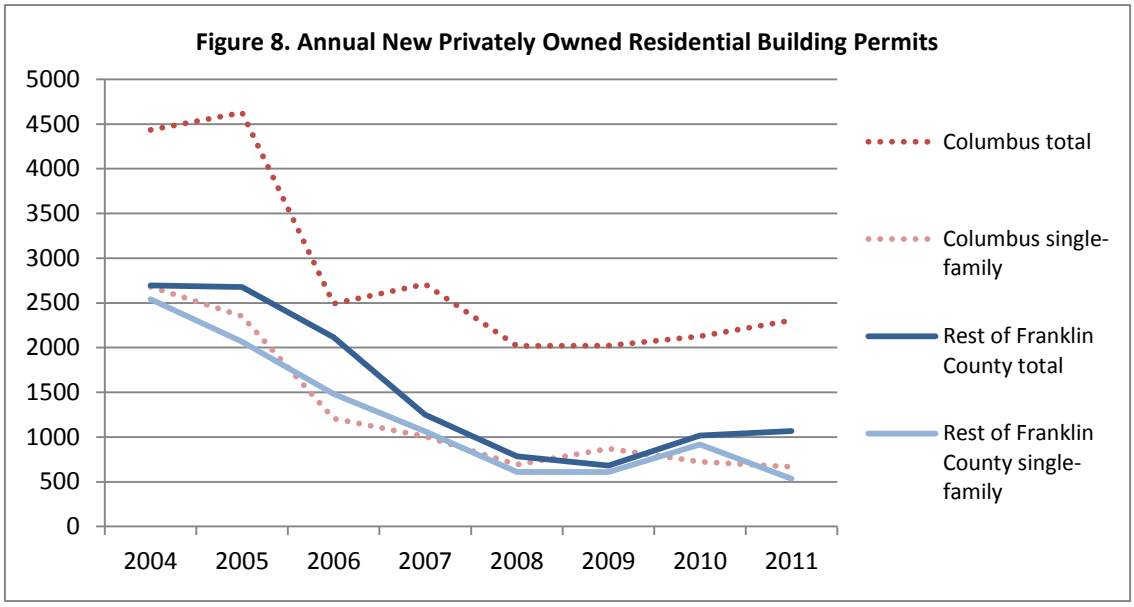
Table 14. National Housing Opportunity Index, Fourth Quarter, 2011

MSA	% OF HOMES SOLD AFFORDABLE TO MEDIAN INCOME HOUSEHOLDS	2011 MEDIAN FAMILY INCOME	2011 Q4 MEDIAN SALES PRICE	NATIONAL AFFORDABILITY RANK (225 TOTAL MSAs)
Columbus	**79.2%**	**$66,600**	**$139,000**	**34**
Cincinnati	88.4%	$70,400	$123,000	41
Cleveland	87.5%	$62,800	$100,000	54
Kokoma, IN	99.2%	$59,100	$81,000	1
New York, NY	29.0%	$67,400	$409,000	225
National	75.9%	$64,200	$170,000	NA

Source: National Association of Home Builders, Housing Opportunity Index

In spite of the overall affordability of housing in the Columbus metro area, the American Community Survey shows that 28.3% of Franklin County owner households spent at least 30% of their household income on housing in 2010 (see page 38, Section 4.3 for more information on housing cost burden.)

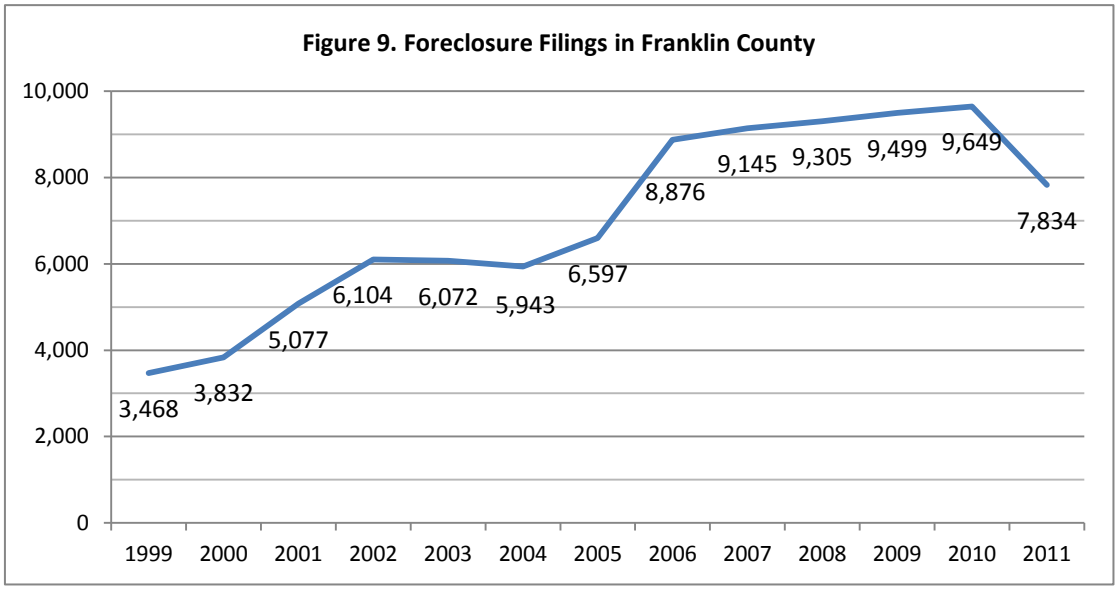
The number of housing units permitted in Franklin County and Columbus fell from a recent high of 7,307 (total) and 4,629 respectively in 2005 to 3,373 and 2,307 in 2011 (Figure 8). The sharp downward trend in the number of building permits issued that occurred between 2005 and 2008, however, appears to have stopped and has even slowly reversed.



Source: U.S. Census Bureau, Manufacturing, Mining, and Construction Statistics

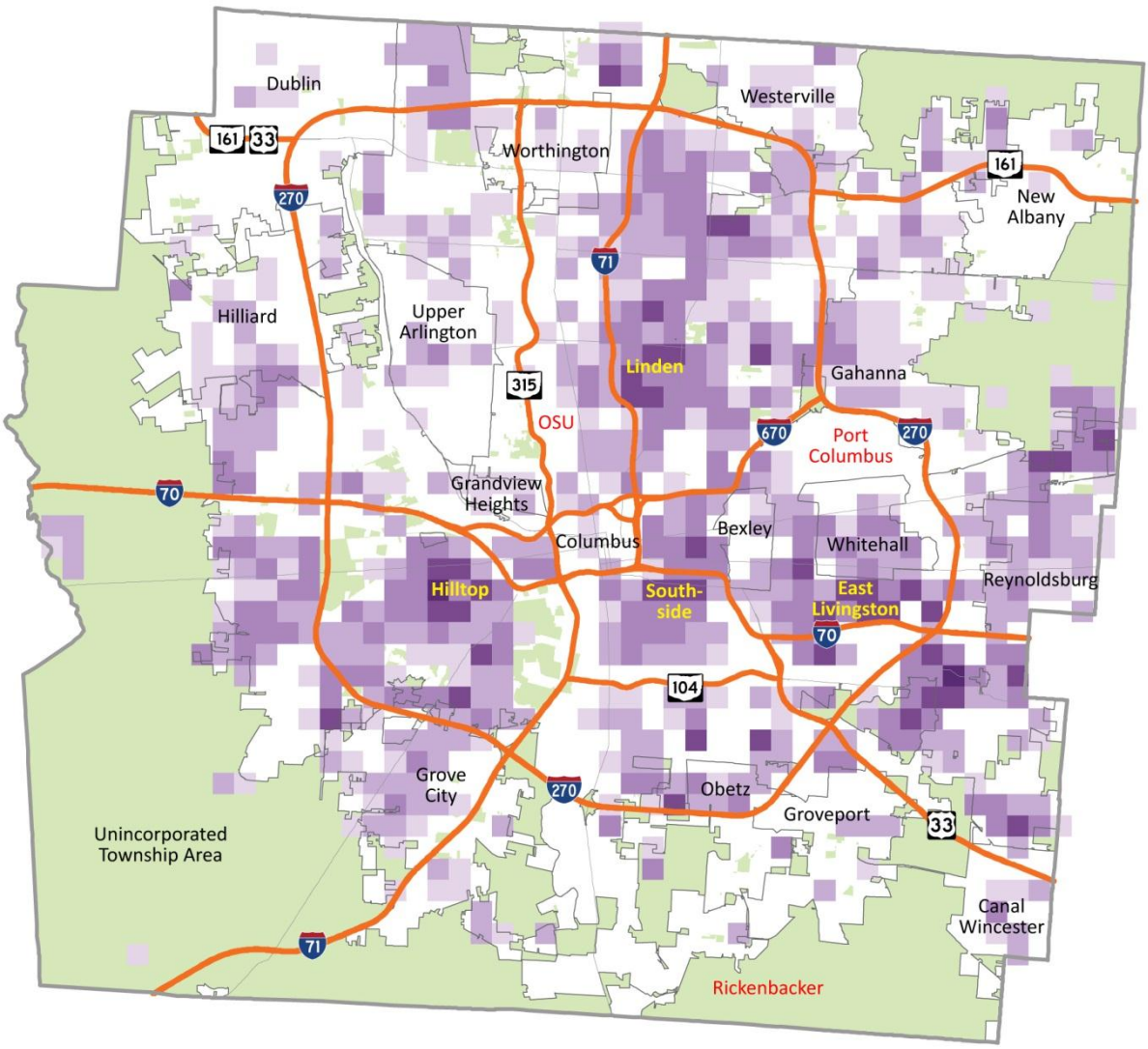
Foreclosures

With the exception of only one year in 2003, the number of foreclosures filings in Franklin County grew every year between 1999 and 2010. It is only in the most recent reporting year that the number of filings declined, and declined rather dramatically, by a full 18.8% (Figure 9). Map 5 shows the density of foreclosure filings, with concentrations in neighborhoods such as East Livingston, Hilltop, Linden, and Southside. All four of these neighborhoods also have concentrations of low-income and minority populations (see Maps 3 and 4).



Source: The Daily Reporter; Policy Matters Ohio

Map 5. Franklin County Density of Foreclosure Filings, 2010



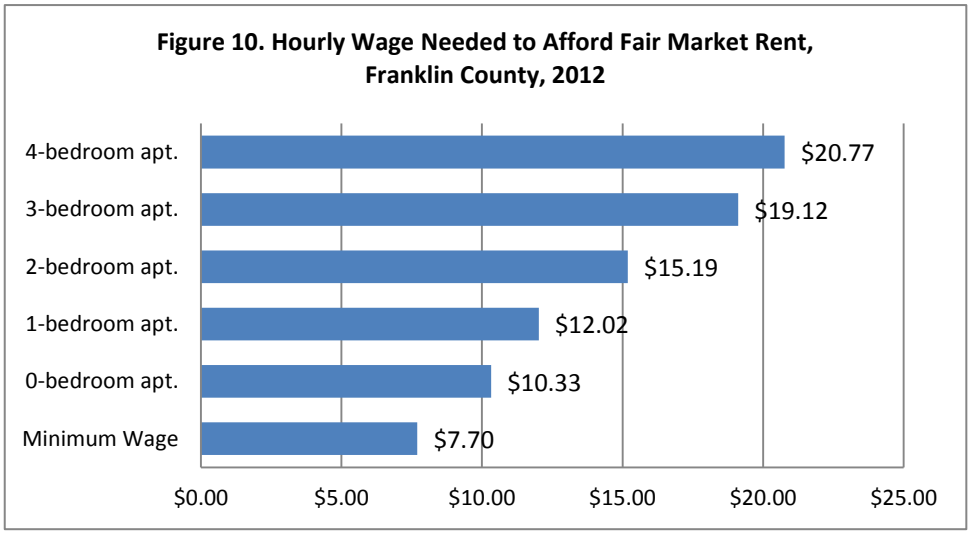
 # per half square mile

- Fewer than 3
- 3 - 4
- 5 - 9
- 10 - 19
- 20 - 39
- 40 or more

Rental Housing Market

According to the National Low Income Housing Coalition, the wages needed to afford Fair Market Rent (FMR) for even a one-bedroom or studio apartment in Franklin County exceeded both the federal and Ohio minimum wage in 2012 (Figure 10). In Ohio, the gap between minimum wage and the wage necessary to afford FMR has decreased somewhat in recent years. This is due largely to an amendment to Ohio's constitution, approved in November 2006, which created a new state minimum wage law. Ohio's pre-existing minimum wage law mirrored the federal Fair Labor Standards Act. Ohio's constitutional amendment increased the minimum wage above the federal minimum wage rate and imposed new recordkeeping and disclosure requirements. On January 1 of each year, Ohio's minimum wage is adjusted by the percentage change of the Consumer Price Index (inflation rate) for the year ending on September 30. Effective January 1, 2012, Ohio's minimum wage is $7.70.

Figure 10. Hourly Wage Needed to Afford Fair Market Rent, Franklin County, 2012



Columbus Metropolitan Area Rental Summary

The Danter Company, a national real estate research firm in Columbus, produces a quarterly report on rental housing units – including both market-rate and government subsidized units – for the Columbus metropolitan statistical area (MSA). As of fourth quarter 2010, the Danter Company estimates that 60% of all rental housing in the MSA are 2-bedroom units, while another 30% are 1-bedroom units. Less than 8% of rental housing has 3 or more bedrooms.

The vacancy rate for 1- and 2-bedroom units is similar to the overall vacancy rate of 9.1%. The vacancy rate for units with 4 or more bedrooms is considerably lower, at 4.1% (Table 15).

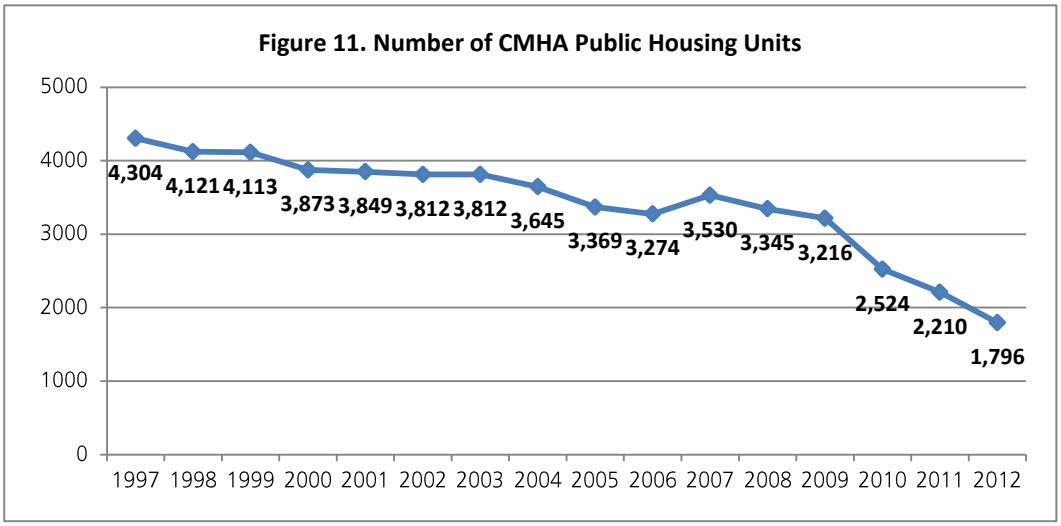
Table 15. Distribution of Rental Units, Columbus MSA, Fourth Quarter, 2010

	UNITS		VACANCIES		MEDIAN RENT
	NUMBER	PERCENT	NUMBER	PERCENT	
Studio	3,228	2.5%	170	5.3%	$449
1-bedroom	39,113	30.1%	3,480	8.9%	$550
2-bedroom	78,049	60.0%	7,449	9.5%	$675
3-bedroom	9,151	7.0%	740	8.1%	$750
4-bedroom +	491	0.4%	20	4.1%	$760
Total	**130,032**	**100.0%**	**11,859**	**9.1%**	

Source: Danter Company Apartment Report

Public Housing and Section 8 Housing Choice Vouchers

Over the last two decades, the Columbus Metropolitan Housing Authority (CMHA) has continued its practice in decreasing the number of public housing units owned and maintained by CMHA, and increasing the number of Section 8 Housing Choice vouchers. As of December 2011, the number of public housing units stood at 2,210. By the end of 2012, CMHA projects to have approximately 1,796[2] units, fewer than half of the number of units available at the end of 2000. During roughly the same period, the number of vouchers rose from 7,303 in November 2000 to 12,452 in December 2011. The Shelter Plus Care program adds another 660 vouchers to this total.

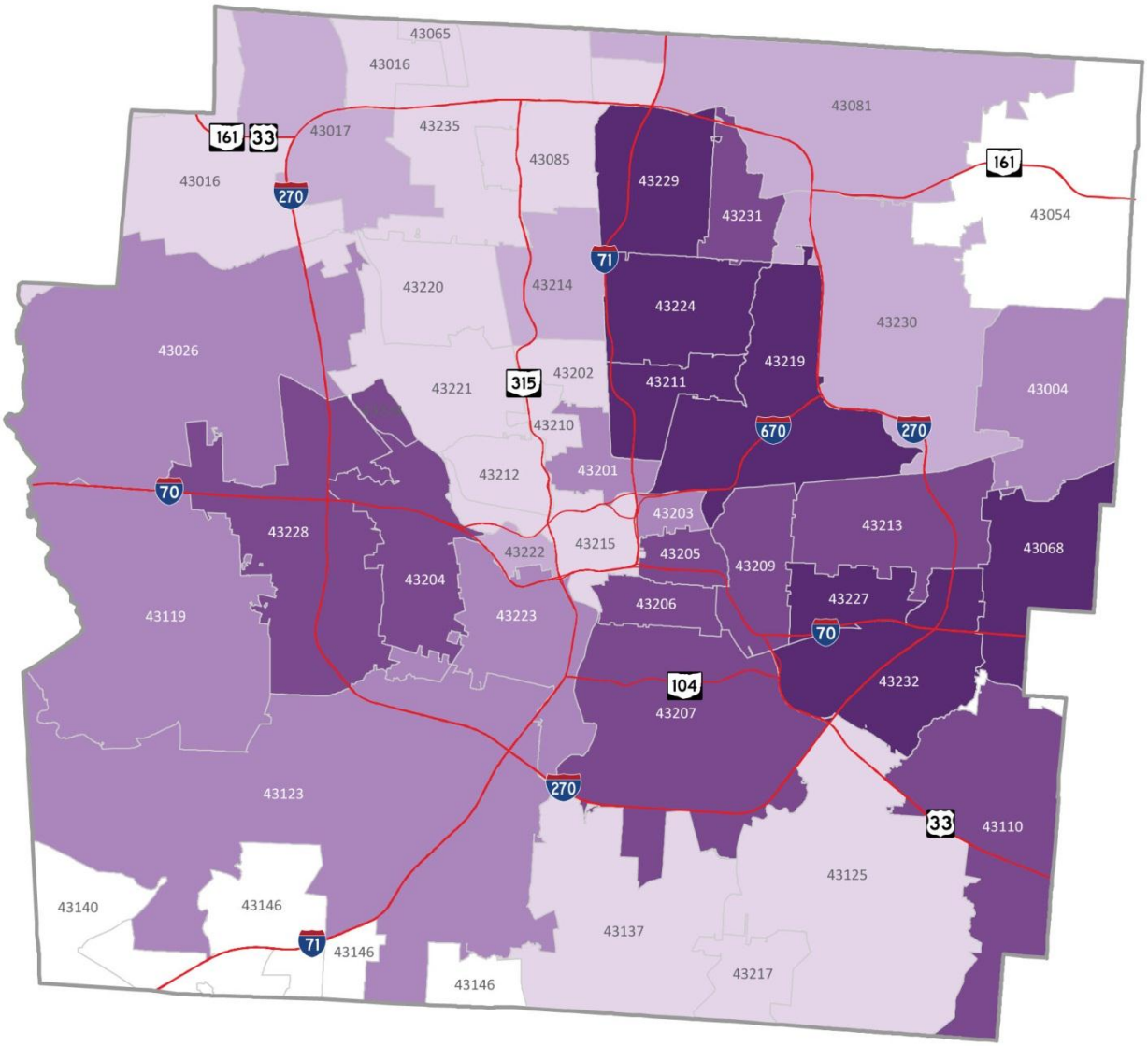


Source: Columbus Metropolitan Housing Authority

Map 6 on the following page shows the dispersion of House Choice Voucher use by ZIP code in Franklin County. Impressively, vouchers are being used in all but five of the county's 48 ZIP codes. The greatest concentrations of use, however, fall within I-270 and within the northeast, east, and southeast corridors of the city.

[2] This includes CMHA's actual and planned demolition or disposition. All units demolished or disposed have been replaced by Tenant Protection Vouchers, thereby preserving the number of subsidized units in the community

Map 6. Housing Choice Vouchers in Franklin County, 2012



Housing choice vouchers by ZIP Code

- 0
- 1 - 49
- 50 - 99
- 100 - 249
- 250 - 499
- 500 or more

Project-Based Section 8, 236, BMIR, and other HUD-Financed Units

In addition to public housing, there are many privately owned affordable housing projects that receive federal subsidies through contracts between owners and HUD or have rent restrictions as a result of HUD financing. The HUD Multifamily Assistance and Section 8 Contracts Database shows 9,437 privately owned Section 8 units in Franklin County as of 2011 (Table 16), a slight decrease from the number of units available in 2008.

Table 16. HUD Section 8 and Multifamily Assistance in Franklin County, 2008-2011

	ASSISTED UNIT COUNT		
PROGRAM TYPE	2008	2011	CHANGE 2008-2011
Sections 202 (elderly) & 162 – New Construction	23	23	0
Sections 202 & 8 – New Construction	1,182	1,182	0
Housing Finance Development Authority/Section 8 New Construction	375	387	12
Housing Finance Development Authority/Section 8 Substantial Rehabilitation	513	463	-50
Loan Management Set Aside	3,593	3,543	-50
Property Disposition/Section 8 – Substantial Rehabilitation	352	352	0
Project Rental Assistance Contract/Section 202	912	951	39
Project Rental Assistance Contract/Section 811 (disabled)	217	259	42
Rent Supplement	13	0	-13
Section 8 New Construction	1,214	1,287	73
Section 8 Substantial Rehabilitation	1,075	990	-85
TOTAL	**9,469**	**9,437**	**-32**

3.0 Fair Housing Legal Status

Section 3.0 outlines the federal, state, and local laws on fair housing. This section also describes how local fair housing organizations assess discrimination charges, along with data on discrimination cases and results.

3.1 Fair Housing Law

Fair housing law governing Columbus and Franklin County includes legislation at the federal, state and local levels.

Federal Law

The Civil Rights Act of 1968 prohibits discrimination in housing on the basis of race, color, religion, sex, and national origin or ancestry. Title VIII of the Civil Rights Act of 1968 is devoted to housing and is commonly referred to as the Fair Housing Act. The Fair Housing Amendments Act of 1988 added handicapped and familial status to the list of protected classes. The 1988 Act also enhanced enforcement powers by increasing monetary penalties, allowing more time to file discrimination complaints, and establishing a formal administrative process at HUD to investigate complaints. In 1990, the Americans with Disabilities Act further expanded requirements to accommodate persons with disabilities in housing.

The Fair Housing Act does not specifically include sexual orientation and gender identity as prohibited bases. However, a gay, lesbian, bisexual, or transgender (GLBT) person's experience with sexual orientation or gender identity housing discrimination may still be covered by the Fair Housing Act. In addition, housing providers that receive HUD funding, have loans insured by the Federal Housing Administration (FHA), as well as lenders insured by FHA, may be subject to recently finalized HUD program regulations intended to ensure equal access of GLBT persons. Effective February 2012, HUD published its final administrative rule regarding equal access to housing in all HUD programs regardless of sexual orientation or gender identity.[3]

The Civil Rights Division of the U.S. Department of Justice, and the Office of Fair Housing and Equal Opportunity (FHEO) and the Office of Administrative Law Judges of HUD, all have responsibilities to enforce federal statutes prohibiting discrimination. In addition, local jurisdictions are required to certify compliance with federal anti-discrimination law as a requirement for receiving federal funds. As a result, federal agencies may withhold funding or impose other program-related sanctions if a community has been found to engage in discriminatory practices.

The Fair Housing Act applies to housing and housing related activities, including apartments and home rentals, real estate sales, mortgage lending, homeowner insurance, and zoning laws. Regarding the last of these, while the Fair Housing Act does not preempt local zoning laws, it prohibits local government entities from exercising their zoning or land use powers in a discriminatory way.

State Law

In 1965, Ohio became one of the first states to enact fair housing legislation. In 1992 House Bill 321 made changes in the classes of persons protected by the Ohio Fair Housing Law and significantly enhanced the enforcement powers of the Ohio Civil Rights Commission. As a result, Ohio fair housing law was determined to have “substantial equivalency” with federal law, and can be enforced in lieu of federal law in Ohio.

[3] Available at http://portal.hud.gov/hudportal/documents/huddoc?id=12lgbtfinalrule.pdf.

The law gives all persons in the protected classes the right to live wherever they can afford to buy a home or rent an apartment. Section 4112.02 (H) of the Ohio Revised Code states that it is unlawful, on the basis of race, color, religion, sex, military status, national origin or ancestry, disability or familial status to:

- Refuse to rent, sell, transfer or finance housing accommodations;
- Represent to any person that housing accommodations are not available for inspection, sale, rental or lease, when in fact they are;
- Refuse to lend money for the purchase, construction, repair, rehabilitation or maintenance of housing accommodations or residential property because a person is in a protected class or because of the racial composition of the neighborhood in which the housing is located;
- Discriminate against any person in the purchase, renewal or terms and conditions of fire, extended coverage or homeowner's or renter's insurance;
- Refuse to consider without prejudice the combined income of both spouses;
- Discriminate against any person in the selling, brokering or appraising of real property;
- Print, publish or circulate any statement or advertisement that would indicate a preference or limitation;
- Include in transfer, rental or lease documents any restrictive covenant;
- Induce or solicit housing listing, sale or transaction, or discourage the purchase of housing, by representing that a change has occurred or may occur in a neighborhood with respect to its racial, religious, sexual, familial status or ethnic composition;
- Deny any person membership in any multiple listing service or real estate broker's organization;
- Refuse to permit, at the expense of the person with a disability, reasonable modifications of existing housing, to enable the resident full enjoyment of the housing;
- Refuse to make reasonable accommodations in rules, policies, practices or services where necessary to afford a person with a disability equal opportunity to enjoy a dwelling unit and associated common use areas; and
- Fail to design and construct covered multifamily dwellings with accessibility provisions outlined in state law.

Columbus City Code

Section 2331.02 of the Columbus City Code makes a fair housing violation a first-degree misdemeanor, which carries a maximum fine of $1,000 and six months in jail. The prohibitions of the city code are almost identical to state law, but include sexual orientation and gender identity as a protected class. The city ordinance that enacted this protection regarding sexual orientation and gender identity was enacted in 2008, well before HUD's recent administrative rule providing the same protection at the federal level.

Franklin County

Franklin County follows the 2006 Residential Code of Ohio, which contain similar prohibitions to fair housing discrimination as exist in state law.

3.2 Federal Charges or Findings of Discrimination

A review of case lists on the HUD and Department of Justice websites reveals that there have been no fair housing complaints or compliance reviews where agencies of either department issued a charge or made a finding of discrimination against the City of Columbus, Franklin County, or any private entity located within those jurisdictions.[4]

3.3 Fair Housing Discrimination Suits

A review of Internet sources, including *Columbus Dispatch* archives and the website of the U.S. Department of Justice, found no active fair housing discrimination suits in Columbus and Franklin County.

3.4 Discrimination Complaints

Discrimination complaints provide an indication of the nature and degree of fair housing problems in a jurisdiction. The two agencies with the primary responsibility for handling fair housing discrimination complaints in Columbus and Franklin County are the Columbus Urban League and the Ohio Civil Rights Commission (OCRC). People with fair housing discrimination complaints occasionally contact other community organizations, including the Columbus Legal Aid Society and Columbus Community Relations Commission; however, these calls are generally referred to CUL or OCRC.

Both the City of Columbus and Franklin County use CDBG funds to contract with CUL to provide fair housing services. Included in these services is "housing discrimination redress." An individual who believes he or she is a victim of housing discrimination can file a complaint with CUL's Housing Department. CUL typically handles a case in one of the following ways:

- **Mediation.** Used for relatively simple cases where a client simply wishes to get into a housing unit and is not looking for monetary damages.
- **Sent to Attorney.** Used for cases where CUL believes that the client has a very strong case and there has been a blatant act of discrimination. In some of these cases, CUL has done testing that supports the client's allegation. When a client is referred to an attorney, CUL covers the attorney's out-of-pocket expenses.
- **Referred to OCRC.** Used for cases where further investigation is needed. This is the most frequent method used by CUL.

[4] HUD Fair Housing Enforcement Activity (2008-2012), http://portal.hud.gov/hudportal/HUD?src=/program_offices/fair_housing_equal_opp/enforcement
USDOJ, Civil Rights Division, Housing and Civil Enforcement Section, http://www.justice.gov/crt/about/hce/caselist.php
HUD Administrative Law Judges, http://portal.hud.gov/hudportal/HUD?src=/program_offices/hearings_appeals/cases/fha

Analysis from data provided by CUL indicates that disability is the most common basis for filing housing charges. This is consistent with national data show, which in FY 2010 showed that persons with disabilities continued to report the most claims of discrimination overall.[5]

Table 17. Columbus Urban League Fair Housing Discimination Complaints, 2007-2010

	2007	2008	2009	2010
Number of housing charges filed	**46**	**37**	**29**	**20**
Basis for filing:				
Disability	29	29	27	14
Race	8	4	1	2
Familial status	4	0	1	0
Gender	2	2	0	0
Religion	1	0	0	0
National origin	2	0	0	4
Age	0	0	0	0
Retaliation	0	0	0	0
Race & Familial status	0	2	0	0

Source: Columbus Urban League

According to the National Fair Housing Alliance, there are several reasons why disability complaints tend to be higher than other types of housing complaints. Apartment owners may make direct comments refusing to make reasonable accommodations or modifications for people with disabilities, making the discrimination easy to detect. Additionally, despite millions spent on education and training related to Fair Housing requirements, developers continue to design and construct inaccessible apartment buildings that do not meet the Fair Housing Act's standards.

[5] National Fair Housing Alliance. (2011). *2011 Fair Housing Trends Report*. Retrieved from http://www.nationalfairhousing.org/Portals/33/Fair%20Housing%20Trends%20Report%202011.pdf

4.0 Impediments to Fair Housing

Housing and fair housing choice can be impacted in a variety of ways, both directly and indirectly. Section 4.0 explores the broad categories of impediments to fair housing, and examines the public and private sector activities that have the greatest impact on fair housing choice in Columbus and Franklin County.

As mentioned previously, this discussion follows the chronology of a housing "supply chain," beginning with impediments that pertain to how existing housing is maintained or new housing is built, and then how housing is conveyed via various aspects of the real estate industry (lenders, agents, landlords) to homebuyers or tenants. The impediments identified at various points along this continuum impact the accessibility and/or affordability of housing for low-income residents of Columbus and Franklin County, be they homebuyers, renters, public housing tenants, or special needs tenants.

In affordable and fair housing circles, there are two forms of housing discrimination that at times can be difficult to distinguish.[6]

- **Differential treatment.** Negative treatment of minority candidates due solely to the candidate's race or minority status.
- **Disparate impact.** A system is put in place that is not discriminatory in intent, but negatively impacts a particular group of individuals.

When housing providers deny or make housing unavailable to persons on the basis of characteristics not protected by the Fair Housing Act and when these characteristics are correlated with race, the result is disparate impact discrimination, not disparate treatment discrimination.

For this research, CRP conducted focus groups and interviews with stakeholders who come to the topic of fair and affordable housing from a variety of experiences and perspectives, including affordable housing providers, developers, community advocates, realtors, lenders, landlords, and city and county administrators. During these discussions, the distinction between differential treatment and disparate impact was noticeable. Participants spoke largely of market conditions – especially the foreclosure crisis and tightening credit markets – that have had disproportionate effects on low-income and minority households (i.e., disparate impacts). Secondary research of existing literature and data, however, suggest that differential treatment may still be a factor.

4.1 Overview of Fair Housing Impediments

Several broad categories of impediments emerged in discussion with focus group and interview participants. These impediments manifest in different ways within the different agencies and industries that comprise the public and private sectors. The region's severely depressed economic and housing markets, and the fallout that has ensued from these, dominated most discussions. Other subjects, including education and outreach and Columbus and Franklin County's continually expanding immigrant populations, were also discussed.

Housing Market Conditions

In every focus group and stakeholder interview, the nation's economic downturn and continuing foreclosure crisis were inevitable topics of discussion. These issues varied in how they impacted different aspects of housing. The weak housing market has reduced development pressures, making NIMBY ("not in my backyard") sentiments and land use regulations less of a focus. But the foreclosure crisis continues to affect thousands of Franklin County households every year. The negative impacts of foreclosure are felt in communities and neighborhoods – via depressed home

[6] The National Academies Press. (2002). Measuring housing discrimination in a national study: Report of a workshop. Retrieved from http://www.nap.edu/openbook.php?record_id=10311&page=22

values, neighborhood blight, vacancy, and abandonment – and by individuals and families wanting to purchase or rent a home – via high minimum credit score requirements and limited access to credit. Foreclosures have also resulted in a flood of new people into the rental market. A silver lining to the crisis is that today more than ever there are numerous foreclosure prevention and homebuyer assistance programs available to assist low-income and minority households remain stable in their homes and achieve the goal of homeownership.

Outreach and Education

In focus group and stakeholder interview discussions, the need for education and outreach was highlighted for almost every type of impediment, including:

- Cultural awareness among industry practitioners about immigrant populations
- Inspection and compliance requirements of the Section 8 Housing Choice Voucher Program
- Community opposition to affordable housing by the public and officials
- Awareness of and training on fair housing requirements for small landlords
- Credit counseling and credit repair for prospective homebuyers
- The availability of foreclosure prevention and homebuyer assistance programs
- Outreach to the gay, lesbian, bisexual, and transgender (GLBT) community about their housing rights and about new protections provided under the Fair Housing Law

Immigrants

In 2010, Franklin County had a foreign-born population of 111,686 people. This figure represents a 73.2% increase in the county's foreign-born population since 2000 (64,487 persons). Also 61,705 of Franklin County's foreign-born residents (55.2%) are relatively new immigrants, having entered the U.S. since 2000. Within the larger Columbus MSA, 53% of the foreign-born population arrived within the last ten years from (1) Mexico, (2) India, (3) Somalia and other East African countries, (4) China, and (5) South Korea. After Minneapolis, Columbus has the second-highest Somali population in the U.S., with an estimated 45,000 Somalis living in the area.[7] Columbus also ranks 6th in the nation in refugee resettlement.

The City of Columbus' New American Initiative – established in 2002 – addresses the needs of new immigrants by providing translation and interpretation services, education and training, and outreach. The initiative recognizes housing as a key challenge for immigrants, specifically due to the following:

- **Family size.** Most immigrant families arriving in the city are large compared to mainstream American households. Most apartment units have two, or at most, three bedrooms. Availability of affordable housing with four or five bedrooms is very limited in the city, and competition for these houses is intense and is not limited to immigrant families.
- **Cultural needs.** Alternative affordable housing options are necessary to respond to cultural needs. Some immigrant families prefer to live in communal settings, opting to live together in the same house or apartment, or immediately next door rather than down the street or even across the same complex. This preference may conflict with local zoning regulations that establish maximum occupancy limits for housing units. Cultural preferences may escalate to landlord-tenant disputes and allegations of fair housing discrimination when not addressed thoughtfully and with consideration for both parties.
- **Fair housing violations.** Reports of abuses and fair housing violations tend to be higher in areas where there are high concentrations of immigrant and refugee residents.

[7] Columbus Public Health. (2011). Somali Community Project. Retrieved from http://publichealth.columbus.gov/uploadedFiles/Public_Health/Content_Editors/Community_Health/Minority_Health/SomaliCommunityProject_Final_12.3.2010.pdf

Language and cultural barriers represent a challenge for the housing industry in serving the immigrant population. Public and nonprofit agencies experience similar issues in working with program participants and reaching out to potential new participants.

Housing may also be a problem for illegal immigrants. It is fact that the Fair Housing Act prohibits discrimination in the sale or rental of housing based on race, ancestry, or national origin, among other protected categories. It is also fact that a person's immigration status does not affect his or her federal fair housing rights or responsibilities. Such discrimination is illegal regardless of the victim's immigrant status. In the private market, however, the actual or perceived conflation of immigration law, housing laws, and enforcement may prevent illegal immigrants from filing complaints about housing discrimination for fear that their immigration status would be discovered or reported to U.S. Immigration and Customs Enforcement.

4.2 Impediments for Housing Providers

NIMBY ("Not in My Back Yard")

Due to the nation's economic recession and overall depressed housing and development markets, barriers to fair and affordable housing development posed by "NIMBY" and other regulatory issues were not a significant topic in focus groups. That is not to say, however, that these issues do not exist.

Suburban Municipalities

Affordable housing development, especially high-density, multifamily development continues to be a contentious issue for many communities. Suburban communities in particular express concern, and at times outright opposition, to development plans they perceive will negatively impact the area's property values or will not fit with the community's character. In focus group discussion with public sector development stakeholders, however, there was general agreement that suburban communities are becoming more receptive to multifamily development, for two primary reasons.

- **Economic recession.** The continued economic downturn has taken a toll on municipal budgets. In times like these, any development, including multifamily development, appeals to a community, provided the development is in keeping with the overall plan of the community.
- **Increasing use of planning studies and public participation.** In recent years, Franklin County has put increased emphasis on the use of CDBG funds for plan development and community planning studies. Developing these plans enhance the public participation process, and assist the county in making targeted investments in CDBG areas that both provide necessary improvements and reflect the local community's vision. These plans focus on a range of residential land use housing choices, and emphasize the design of the development in ways that ensure compatibility with the character of a community and with the wise use of land.

Generally, there is a need to continue planning efforts like what is described above. In addition, education is needed among public officials, planning bodies, and the general public to clarify the meaning of affordable housing and eliminate the negative connotation it carries.

Good Neighbor Agreements

Good Neighbor Agreements are an important method of gaining acceptance of a development project that might be opposed because of NIMBY sentiments and are recommended as a best practice for housing development. The agreements specify how programs and neighborhoods interact to improve safety and communication, maintain attractive properties, and help residents succeed at finding a home in the community. The agreements may also encourage the tenants of the housing development to engage in service to the community and become more integrated with their neighbors. These types of agreements can be used as a tool that practitioners and developers of affordable housing or housing for the homeless can use to address community concerns and

ameliorate opposition.[8] Columbus, Franklin County, and entities like the Community Shelter Board use Good Neighbor Agreements to help ensure project success.

Cooperation Agreements

NIMBY opposition to development is perhaps strongest in cases of public housing and Section 8 development. This reality has caused CMHA notes to use Cooperation Agreement that address the potential impacts of their development whenever possible.

For the past ten or more years, CMHA has had Cooperation Agreements with the Cities of Columbus, Hilliard, and Whitehall. The agreements with the latter two municipalities are limited to senior housing. The practice of using Cooperation Agreements, however, has not spread beyond these municipalities, potentially limiting housing choice for some CMHA beneficiaries. In recent years, CMHA tried to implement an agreement with the City of Gahanna, but the agreement fell through.

Development Regulations and Zoning Requirements

Suburban Development Regulations

Regulating how a community will look and function is an important part of maintaining the distinct character and vibrancy of Franklin County's towns and neighborhoods. This type of regulation is typically accomplished through zoning requirements and design guidelines for development. Some suburban communities in Franklin County, however, mandate a high degree of control over this form of regulation, which at times amounts to exclusionary zoning practices that limit the development of affordable housing.

Regulations vary by community from minimum lot size and dwelling area requirements to design guidelines that dictate the types of materials that may be used in construction. Many suburban municipalities have relatively large lot size and unit size requirements for single-family homes, even in their least restrictive single-family residential zones (Table 18). The only municipality to change its minimum lot size requirement between 2008 and present day is Gahanna, which decreased the lot size from 11,000 square feet to 7,200.

Table 18. Single-Family Zoning Standards in Franklin County Municipalities

JURISDICTION	LEAST RESTRICTIVE SINGLE-FAMILY ZONES	MINIMUM LOT SIZE	MINIMUM UNIT SIZE
Columbus	R-3	5,000	Not specified
Canal Winchester	R-3	14,375	1,500
Dublin	R-3	10,000	Not specified
Gahanna	R-4	7,200	1,000
Grove City	R-2	8,400	1,200
Hilliard	R-3	10,000	Not specified
Reynoldsburg	AR-1, AR-2, R-4	8,400	1,200
Westerville	R-2	8,000	Not specified
Whitehall	R-4	7,200	1,000
Worthington	R-6.5, AR-4.5, AR-3	8,750	Not specified

Source: CRP online research and phone calls with zoning officials in individual municipalities

[8] Good Neighbor Agreement Between the Commons at Grant and the Neighborhood Advisory Committee. (2003). Retrieved from http://www.knowledgeplex.org/showdoc.html?id=11758

For multifamily housing, many municipalities have zones that allow for much higher residential densities (Table 19), but the highest density zones tend to be limited in their land area and at times, situated on land constrained by environmental features (e.g., wetlands), adjacent industrial zones, access issues, or difficult configurations.

The developer must pass the cost of complying with these requirements on to the purchase or rental price of the housing unit. The end result of these zoning practices is the exclusion of a large percentage of the population from being able to afford to live in these communities.

Table 19. Maximum Residential Densities Permitted

JURISDICTION	MOST DENSE RESIDENTIAL ZONE	MAXIMUM DENSITY (UNITS/ACRE)	NOTES
Columbus	AR-3, AR-O*	Unrestricted	Unrestricted density in a DD* also
Canal Winchester	MF-A, MF-C	6	Up to 12 units/acre permitted in a TND*
Dublin	BSC Residential	40	Specific to the Bridge Street Corridor
Gahanna	AR	12	Up to 18 units/acre permitted with a conditional use
Grove City	A-2	12	6-unit maximum per building
Hilliard	R-6	10.9	Up to 16 units/acre in a PUD*
Reynoldsburg	AR-3	18.2	
Westerville	R-4	8	Up to 12.1 units/acre with a density bonus
Whitehall	A-2	20	
Worthington	AR-3	14.5	

Source: CRP online research and phone calls with zoning officials in individual municipalities

* Mixed-use district

Columbus Development Regulations

Compared to suburban municipalities, the City of Columbus is generally viewed as being more amenable to affordable housing development. The city not only has small minimum lot and unit size requirements for single-family housing, but also an unrestricted number of dwelling units per acre in some multifamily residential and mixed-use zoning districts.

In 2000, Columbus' Mayor impaneled the Columbus Housing Task Force to facilitate development of affordable housing. The task force was charged with designing the city's first housing trust fund, and with recommending ways to both leverage the trust fund to generate resources from other community partners, and use city programs, policies, and regulations as incentives for the production of affordable housing. In the 2008 Fair Housing Plan, it was noted that the city had successfully implemented several of the task force's recommendations, including streamlining and unifying various elements of the development approval process and introducing a Traditional Neighborhood Development (TND) code that allows for more urban, pedestrian-friendly development and reduces requirements such as right-of-way widths.

Since 2008, the city has made other changes to development regulations that have both improved the quality of affordable housing construction and eased regulatory burdens on developers. In focus group discussion with public sector development stakeholders, the following items were discussed.

- **AWARE Manual for Sustainable Accessible Living.** In 2009, the City of Columbus and Franklin County created and adopted AWARE (Accessibility, Water Conservation, Air Quality, Resource Conscious, Energy-Efficient) standards for all federally funded residential projects in the city and county, which includes all federally-supported affordable housing development projects. The manual is a guide for providing housing that is healthy, accessible, and environmentally friendly. Homes that meet AWARE standards, matched with resource-conscious behaviors in the home, can lead to more efficient energy use and lower utility bills for consumers.

- **Revision of Nonconforming Development Standards.** A critical component to revitalizing and building new affordable housing within older neighborhoods is in-fill development. One barrier to development, however, are residential parcels platted 100 or more years ago and may not meet contemporary standards for minimum lot area, front and side lot requirements, etc. Columbus has addressed this problem by reviewing and revising the city's "nonconforming" development standards to allow for in-fill development on the same "footprint" as what existed when the land was originally platted. This allows development to proceed without first having to obtain a variance. The city has recently expanded its in-fill development exemption to include two-family lots as well.

Compliance with FHA, ADA, and AWARE standards

Under the Fair Housing Act, people with disabilities, as a protected class, are unique in at least one respect because they are the only minority that can be discriminated against solely by the design of a built environment. The Fair Housing Act remedies this in part by establishing Fair Housing Accessibility (FHA) design and construction requirements for housing developments built for first occupancy after March 13, 1991. The law provides that a refusal to make reasonable accommodations in rules, policies, or services for a disabled person to use a dwelling will be regarded as unlawful discrimination. Furthermore, Title II of the Americans with Disabilities Act requires that public and common use areas at housing developments are accessible. These two laws thereby cover accessibility both within and to the dwelling unit.

Modifications to Existing Structures

A main point of discussion, and often disagreement, between housing providers on the one side, and housing advocates and tenants on the other, is the definition of "reasonable accommodation." The definition can vary based on the type of disability a tenant has, and on the type of accommodation the tenant is requesting. A tenant can ask a landlord or housing provider for an accommodation whenever the proposed accommodation is necessary for that tenant to have an equal opportunity to use and enjoy the dwelling. It is incumbent on the individual with the disability to establish a nexus between the requested accommodation and the individual's disability.

Modification of existing housing for FHA and/or ADA compliance often represents a key point of disagreement because of varying views on what is reasonable. Requests for modification might include structural changes to the interior or exterior of a unit, or the common and public use areas of a building. Examples of reasonable modifications include widening doorways for individuals using wheelchairs, adding a ramp to make a primary entrance usable, installing grab bars in the bathroom, or lowering the cabinets in the kitchen.

A landlord or housing provider is within his or her rights, however, to contend that a request for modification is not covered by FHA or ADA laws, for one of several reasons.[9]

- The tenant's impairment is not sufficient to constitute a disability.
- The request for modification is not an issue of necessity. (These two examples would typically be decided by the strength of the statement from the tenant's medical professional.)
- The request cannot be granted because it is not reasonable. For example, a request that requires a landlord to fundamentally alter the housing operation is not reasonable. A request that creates an undue financial or administrative burden is also not reasonable. A request that entails a direct threat to other individuals or would result in substantial physical damage to the property of others is not reasonable.
- The landlord can substitute another form of accommodation that would accomplish the same purpose.

[9] Ohio Legal Rights Service. (2012). Housing accommodations and modifications for people with disabilities. Retrieved from http://www.olrs.ohio.gov/faq-housing#whopays

Compliance for New Structures

Although there is not as much contention over new development, the Columbus Apartment Association (CAA) has observed instances when, even after building plans have been approved by a planning commission, housing units are built with features that are not FHA and/or ADA compliant. A doorknob might be incorrect, or a threshold might be too high. And as the CAA points out, costs associated with fixing structures after they are built are far more expensive than costs associated with making sure architects are well informed and building plans are correct from the outset. Better communication between, and/or widespread and well publicized training for individuals from all parties – architects, builders, planning commissioners, inspectors, etc. – could reduce the frequency of these errors.

With regard to AWARE and other energy efficient and "green" building standards, developers and housing providers in focus group discussion said that by in large, developers want to make properties as energy efficient and accessible as possible. But limited access to capital and financing make it difficult for most to do more than what is minimally required by federal or state law. In Franklin County, both city and county elected officials stress the importance of building as many units as possible to these high standards, but there is only so much a developer can do to both meet requirements and keep projects cost-effective. As one developer noted, "the increasing regulatory environment around accessibility and energy efficiency, the use of green technologies, etc. are conspiring to make affordable housing development more expensive. No one objects to providing accessible units, but it has to be done with the marketplace in mind." One potential solution is for local governments and other entities to provide incentives to developers build above and beyond what is minimally required. As the same developer also noted, "incentives are great, but mandates just don't make sense."

Tax Policies

Residential Tax Incentives

As part of the City of Columbus' Residential Tax Incentives (RTI) program, the Neighborhood Investment District (NID) and Community Reinvestment Area (CRA) programs are designed to stabilize neighborhoods and upgrade housing units in specific areas of the city. Because these areas also have public and private investment occurring, RTIs are offered as a way of encouraging housing development that complements, stabilizes, and boosts existing investments.

Current beneficiaries of the RTI program include existing owner-occupants who upgrade their property within NID/CRA areas; buyers of a new single family home constructed in a NID/CRA area; landlords who invest a substantial amount to upgrade rental property; and buyers of condominiums converted from rental or commercial use.

In focus group discussion with housing developers and nonprofit housing organizations, the possibility of expanding RTI benefits to owners/landlords of newly built affordable rental housing was discussed. Without the RTI tax abatement, these landlords find that in order to cover their own costs, they have to charge higher rents than what may be affordable to a very low-income household. If landlord costs were lowered, via tax abatement, the savings could be passed on to tenants, allowing more low-income families to access affordable housing within NID/CRA neighborhoods.

Public Housing and Section 8 Units

Decline in Public Housing Stock

Since the 2008 Fair Housing Plan, CMHA has seen a continuance of the long-term trend in the declining number of public housing units and an increased reliance on vouchers (see Figure 11 and discussion on page 26). As of December 2011, the number of public housing units stood at 2,210, a 43% decline from the end of 2000. The continued shift reflects both the high cost associated with building and maintaining public housing developments, and the insufficient level of funding CMHA receives from HUD and through subsidized tenant rent payments to cover those costs. CMHA

proposes to demolish or dispose of an additional 414 units by the end of 2012, bringing the total to fewer than half of what was available in 2000 (3,873 units). The agency will replace the number of lost public housing units with Tenant Protection Vouchers, thereby preserving the number of subsidized units in the community.

Landlord Participation in Section 8

As of 2012, CMHA works with approximately 3,500 Section 8 landlords, an increase of about 300 since the 2008 Fair Housing Plan was developed. A majority of these are small landlords, with only one or two units. According to the Columbus Apartment Association, one barrier for participation in Section 8 among small landlords is what they perceive to be the "administrative hassle" of dealing with CMHA and HUD, completing required paperwork, and undergoing inspection. Although the general sentiment among focus group participants was that the *actual* requirements associated with Section 8 are not onerous (one participant added that "a landlord who can't pass the Housing Quality Standard (HQS) inspection probably doesn't have any business being a landlord anyway"), the *perception* that requirements are unduly burdensome stands as an impediment to Section 8 participation.

4.3 Impediments for Housing Consumers

Need for Low-Income Housing

Across all focus group and stakeholder interview discussions, four primary areas of housing need were identified in light of current housing stock and demand. These are affordable owner-occupied housing, affordable rental housing, public and assisted housing, and accessible housing.

(1) **Affordable owner-occupied housing.** In 2010, there were 72,510 owner households whose paid housing costs exceeded 30% of their income. As evidenced below, lower-income brackets have a higher percentage of owners paying 30% or more for housing, including four out of five households (82.0%) making less than $20,000 per year, and nearly half (47.5%) of all households with an annual income of $35,000 to $49,000.

Table 20. Percent of Owner Households with Owner Costs Exceeding 30% of Income, Franklin County, 2010

	OWNER-OCCUPIED HOUSING UNITS	COST BURDENED
Total	**256,506**	**28.3%**
Income less than $20,000	20,315	82.0%
Income of $20,000-$34,999	31,454	62.2%
Income of $35,000-$49,999	33,905	47.5%
Income of $50,000-$74,999	56,161	24.6%
Income of $75,000 or more	113,409	5.6%
No income or negative income	1,262	--

Source: U.S. Census Bureau, American Community Survey

Quality of Affordable Owner-Occupied Housing

In today's housing market, the Columbus Board of Realtors defines an "affordable" home as one that is priced at or below $150,000. In focus group discussion with Columbus realtors, the group compared the quality and condition of homes considered affordable in 2008 (at the time of the 2008 Fair Housing Plan) to the quality and condition of affordable homes today. According to this group, in 2008 most affordably priced homes were of a quality and condition considered to be "move-in ready," and the inventory was such that plenty of these homes were available. Today, realtors see a large percentage of affordable homes that are substandard, and represent dilapidated health hazards at worst. Many homes are in such poor condition that banks will not approve loans to purchase them, which not only limits access to affordable housing, but also perpetuates a spiral of decline and disinvestment in low-income neighborhoods.

(2) Affordable rental housing. In Franklin County, half of all renters (49.3%) spent more than 30% of their income on rental costs in 2010. This represents 101,639 renter households in the county who are cost-burdened.

Table 21. Percent of Renter Households with Rent Exceeding 30% of Income, Franklin County, 2010

	RENTER-OCCUPIED HOUSING UNITS	COST BURDENED
Total	**206,210**	**49.3%**
Income less than $20,000	66,416	92.2%
Income of $20,000-$34,999	45,444	69,6%
Income of $35,000-$49,999	32,920	20.5%
Income of $50,000-$74,999	31,452	5.1%
Income of $75,000 or more	19,962	2.0%
No income or negative income	5,716	--
No cash rent	4,300	--

Source: U.S. Census Bureau, American Community Survey

(3) Public and assisted housing. In June 2012, CMHA had a waiting list of 4,724 households for public housing, well more than double the number of households currently in public housing (1,902). Also in June 2012, CMHA had 2,317 households waiting for Section 8 housing, compared to 13,048 households already in Section 8 housing.

The relevance of public housing and Section 8 availability to the issue of fair housing is made apparent in the socioeconomic characteristics of tenants and voucher recipients. CMHA demographic data show that the majority of households currently in public housing are headed by females, African Americans, and people on income assistance.

Table 22. Demographics of CMHA Public Housing and Section 8 Households and Waiting Lists, 2012

	CURRENT PUBLIC HOUSING	PH WAITING LIST	CURRENT SECTION 8	SECTION 8 WAITING LIST
Total households	**1,902**	**4,724**	**13,048**	**2,317**
Female	73.8%	76.4%	80.3%	78.8%
African American	81.2%	78.6%	77.8%	80.0%
Income from OWF, SSI, SSA	62.6%	41.3%	68.2%	46.4%
Income from employment	27.0%	22.7%	35.8%	42.7%

Source: Columbus Metropolitan Housing Authority

No "Single Door Entry" into Public and Assisted Housing

According to the Community Shelter Board (CSB), Columbus and Franklin County lack a single, centralized system for accessing subsidized housing. Public and assisted housing providers – especially of project-based housing – each maintain separate wait lists for housing. Individuals wanting to access housing have to put their name on the wait list for each provider in order to be considered for housing when and if a vacancy occurs. The Shelter Board is in the process of developing a Unified Supportive Housing System that will remove the wait list process and allow individuals to access subsidized housing through a single door.

(4) Accessible housing. In Central Ohio, and across the U.S., "baby boomers" are coming into retirement and are increasingly in need of housing that is both affordable and accessible with respect to physical and other disabilities. In Franklin County, 9.9% of the total population is age 65 and over. Another 10.5% is age 55 to 64. Of the county's population age 60 and over, 30.4% have a disability of some kind, compared to just 11.6% of the population overall. As mentioned previously, the sentiment among focus group participants is that developers want to make properties as accessible as possible, but limited access to capital and financing make it difficult for most to do more than what is minimally required by federal or state law. The result is that not as many properties are built to be accessible as could be.

As will be discussed in the following pages, the need for each of these four types of housing comes at a time when access to home loans and development financing are extremely difficult to obtain. Prospective buyers in search of affordable owner-occupied housing find they cannot qualify for a mortgage loan. Developers needing financing for most types of residential development, including affordable rental housing (with the possible exception of multifamily), are finding it more difficult to secure. These factors make it more difficult for buyers and renters alike to access safe, affordable housing.

Source of Income Discrimination Related to Section 8 Vouchers

In enacting the Section 8 Housing Choice Voucher Program, Congress sought to help low-income families obtain a "decent place to live" and promote "economically mixed housing."[10] Section 8 represents HUD's effort to reduce dependency on public housing by helping low-income households find housing in the private rental market. To make the Section 8 program attractive for landlords, Congress left management decisions, including tenant screening and selection, to the private owner.[11] Congress designed Section 8 to be a voluntary program for landlords, meaning that under federal law, landlords may lawfully decline tenancy to a Section 8 voucher holder.

The Section 8 program provides eligible low-income individuals with vouchers equal to 30% of their adjusted income. Tenants may apply the vouchers toward rent for a privately owned unit that rents at or below a locally established Fair Market Rent (FMR) amount.

In practice, the program functions as follows. A tenant applies for a voucher – in Columbus, at CMHA – which selects prospective low-income tenants who meet federal eligibility criteria. Eligible tenants are issued either a "project-based" voucher (limited to certain apartment complexes,) or "tenant-based," wherein the tenant may find a rental in the local market area. For tenant -based vouchers, CMHA provides the tenant with a list of landlords willing to lease a unit to the family and/or provides assistance helping the family find a unit.[12] In Columbus, voucher recipients have 90 days to locate housing or risk losing their voucher.

Once a tenant finds a qualifying landlord and negotiates lease terms, the landlord's apartment must pass an examination administered by CMHA to ensure the unit meets HUD's Housing Quality Standards (HQS). Once past inspection, CMHA must then determine (1) that the rent falls within HUD established guidelines and local FMRs, and (2) that the lease conforms to HUD requirements.

Under HUD regulations, the landlord is responsible for screening prospective Section 8 tenants and may consider a family's background and rental history with respect to payment of rent and utility bills, caring for the apartment, showing consideration for the rights of other residents, drug related or other criminal activity, and compliance with other essential conditions of tenancy.[13]

For tenants, a barrier they may face obtaining housing under Section 8 is what has been called "source of income discrimination,"[14] which refers to the practice whereby a landlord refuses to rent to a tenant on the sole ground that the tenant plans to pay a portion of the rent with a government-

[10] 42 U.S.C. § 1437f(a) (2006).
[11] 42 U.S.C. § 1437f(d)(1)(A) (2006) ("[T]he selection of tenants shall be the function of the owner.").
[12] 24 C.F.R. § 982.301(b)(11) (2008).
[13] Montgomery County v. Glenmont Hills Assocs., 936 A.2d 325 (Md. 2007); Glenmont Hills, 936 A.2d at 330.
[14] Bacon, Laura. (2006) Godinez v. Sullivan-Lackey: Creating a Meaningful Choice for Housing Choice Voucher Holders. Depaul Law Review (55)

funded housing voucher or subsidy. In focus groups with housing advocates and others, source of income discrimination and the barrier it poses to housing access was discussed. In some cases, the barrier is so difficult to overcome that voucher holders are unable to locate a landlord willing to rent to them within the 90 days they have to secure housing.

Source of income discrimination may also act as a proxy for discrimination based on race, gender, or other family characteristics, since many Section 8 tenants exhibit those protected traits.[15] These forms of discrimination are illegal under the Fair Housing Act. Landlords and others argue, however, that because Section 8 is a voluntary program, declining to participate is a justifiable business decision. Especially in a thriving rental housing market, landlords can rent to unassisted tenants and avoid extra paperwork and compliance with government regulations.

Impacts of Foreclosure

The United States is in the midst of an unprecedented foreclosure crisis. Since housing prices began their precipitous decline in early 2007, millions of homes have gone into foreclosure, and millions more remain in distress. In Ohio alone, there were 85,483 new foreclosure filings in 2010, which is equivalent to one foreclosure filing for every 59 housing units in Ohio.[16] In Franklin County, there were 9,649 new foreclosure filings in 2010, and an additional 7,834 in 2011. The crisis has devastated families and communities across the country and is impairing economic growth for the nation as a whole.

Foreclosure, Depressed Home Values, and Vacancy and Abandonment

Foreclosures have ramifications that extend beyond the families who lose their homes. As studies have shown, homeowners living in close proximity to foreclosures suffer loss of wealth through depreciated home values. In a recent Columbus study,[17] homes located near a foreclosed home sold for as much as 2.1% less than comparable homes not near a foreclosure. For an affordably-priced home worth $150,000, this is equivalent to a loss of $3,150.

Foreclosure can also lead to disinvestment, neglect, and ultimately, vacancy and abandonment. When faced with the prospect of foreclosure, many homeowners stop making repairs to their homes and neglect their outside appearance. Described as “spirals of blight” and “broken window effects,” this type of neighborhood disinvestment also leads to lower property values and increased blight and crime.

Because the foreclosure crisis has created so many vacant homes, one might think that the silver lining would be lower prices for renters. Typically, however, this is not the case. First, many low-income households cannot qualify for a home loan, due to reasons described below. Second, in order to unload foreclosed properties as quickly as possible, banks may sell the homes for pennies on the dollar to speculators and flippers, who frequently fail to do basic maintenance or rehabilitation. As a result, the neighborhoods in which these homes are located remain blighted, and communities are deprived of potential rental housing resources. [18]

[15] Bacon, L. & Beck, (2008). Supra note 35 and 21, respectively. In Leadership Conference on Civil and Human Rights: The Future of Fair Housing Report of the National Commission on Fair Housing and Equal Opportunity. Retrieved from http://www.civilrights.org/publications/reports/fairhousing/emerging.html

[16] Rothstein, David. (2011). Home insecurity: Foreclosure growth in Ohio 2011. Policy Matters Ohio. Retrieved from http://www.cohhio.org/files/misc/Home%20Insecurity%202011.pdf

[17] Mikelbank, B. (2008). Spatial analysis of the impact of vacant, abandoned, and foreclosed properties. Cleveland, OH: Federal Reserve Bank of Cleveland, Office of Community Affairs.

[18] Waters, Maxine. Chairwoman of the Committee on Financial Services, U.S. House of Representatives. (2010). The impact of the foreclosure crisis on public and affordable housing in the Twin Cities. Retrieved from http://financialservices.house.gov/Media/file/hearings/111/Printed%20Hearings/111-99.pdf

Foreclosure and Minimum Credit Score Requirements

According to focus group participants, today's mortgage climate is more sensitive to credit scores than ever before. During the real estate boom, the term "subprime" mortgage became almost a household term. These mortgages were geared towards buyers who either did not have a high enough credit score, not enough income, or no down payment funds. This relaxed approach to lending resulted, in part, to today's current foreclosure crisis.

As a result, many lenders –not only in Franklin County, but across the nation – have set minimum credit scores that are higher than what to be the norm. The credit score required to obtain a home loan depends on factors like gross income of the borrower, the loan-to-value ratio, the debt-income ratio, the amount of down payment, the amount of loan availed, the borrower's credit history, the state of the economy and the type of loan that the homeowner would like to obtain. [19]

As focus group participants explained, prior to the subprime and foreclosure crisis, credit was relatively easy to access, so that individuals with credit scores of 620, 600, and less could easily qualify for a home mortgage. Today, the estimates of minimum scores required to qualify for various mortgage programs ranges from 640 to 680. There are some limited programs that go lower but they can have other restrictive requirements. These minimum scores are being re-evaluated and raised periodically, as more and more defaults occur.[20] And as focus group participants noted, it isn't only the credit *score* that has increased, but the *emphasis* that lenders put on this credit score.

As lenders themselves explained in focus group discussion, when an individual applies for a home loan, the credit score is the first thing a lender reviews. If the score doesn't meet what is minimally required, in most cases, the loan application does not proceed. The appeal of credit scores to lending institutions is that it is supposed to be objective and fair, excluding factors such as race, religion, gender, and other categories of protected classes. Unwavering reliance on the credit score also helps insulate banks and other lending institutions from risk by taking away discretion from individual brokers and underwriters to approve a loan based on criteria other than an objective, non-negotiable credit score.

Impact of Foreclosure on Individual Credit Scores

Recently, Fair Isaac & Co, a popular source of credit scores (or FICO scores), provided estimates of how mortgage payment delinquency, default, and ultimate foreclosure negatively impacts an individual's credit score. Estimates of point-score declines include the following.[21]

- **Mortgage payment 30 days late:** 40-110 point decline
- **Mortgage payment 90 days late:** 70-135 point decline
- **Foreclosure, short-sale or deed-in-lieu:** 85 to 160 point decline
- **Bankruptcy:** 130-240 point decline

In a survey conducted by the Mortgage Bankers Association in the third quarter of 2010, 15% of all Ohio mortgages were either actively in foreclosure or past due in their payments by at least 30 days (an increase of 30% since 2007).

[19] Buzzle.com. (2012). Credit score needed to buy a house. Retrieved from http://www.buzzle.com/articles/credit-score-needed-to-buy-a-house.html
[20] Marandohomes.com. (2012). What's the score? Retrieved from http://blog.marondahomes.com/florida/palm-coast/whats-the-score/
[21] CNN Money. (2010). How foreclosure impacts your credit score. Retrieved from http://money.cnn.com/2010/04/22/real_estate/foreclosure_credit_score/

Tightened Access to Credit

The impact of limited access to credit and higher minimum credit score requirements affects more individuals and families than those hoping to qualify for a home loan.

- Current homeowners wanting to take advantage of low mortgage interest rates may find they cannot do so because of lost equity in their homes, high loan-to-value ratio, poor credit, or some combination of these. In 2010, Ohio ranked 6th in the U.S. in total number of home mortgages with negative or near-negative equity. More than 578,000 Ohioans are "under water" with debt exceeding their homes' current values.[22]
- According to focus group participants, it is becoming increasingly common for landlords to mimic the practices of lenders by requiring that prospective tenants meet a minimum credit score to rent a property. This practice poses significant barriers to individuals who have damaged credit, or no credit history, including those who have lost their homes to foreclosure and many minority and immigrant populations who historically have not had access to credit.
- Limited access to credit affects not only buyers and renters, but also home developers and housing providers. According to public sector development stakeholders, developers are having difficulty securing financing for many development projects. Where financing is available, it is typically for multifamily development, not for single-family or low density condominium development.

Increasing Numbers of Renters

In every focus group and interview discussion, stakeholders remarked about the "flood" of people entering the Central Ohio rental market. As more homeowners lose their homes to foreclosure and have their credit scores decimated through the process, more individuals and families are relying rely on the rental market for housing. Others may want to purchase a home but cannot due to strict credit requirements. In 2010, more than half (52.6%) of all occupied housing units in Columbus were renter-occupied, and both the city and county, owner-occupancy rates fell between 2000 and 2010, falling from 49.1% to 47.4% in Columbus, and from 58.8% to 55.4% in Franklin County.

As one might expect, with increased demand for rental housing has come an increased number of speculative buyers that have purchased properties (at record-low prices) and entered the rental market as new landlords. According to the Columbus Apartment Association and realtors focus group participants, many of these landlords have little to no familiarity with running a rental business, and fewer still have any familiarity with the Fair Housing Law or with issues related to landlord-tenant rights. Because there is no law or mandate requiring landlords to take a course in Fair Housing, the potential for abuse exists. A possible solution at the local level would be to offer free, community-based training in Fair Housing and other landlord-tenant issues to landlords. It would also be important to reach out to landlords through diverse channels of communication, especially to small "mom and pop" businesses that can be difficult to reach.

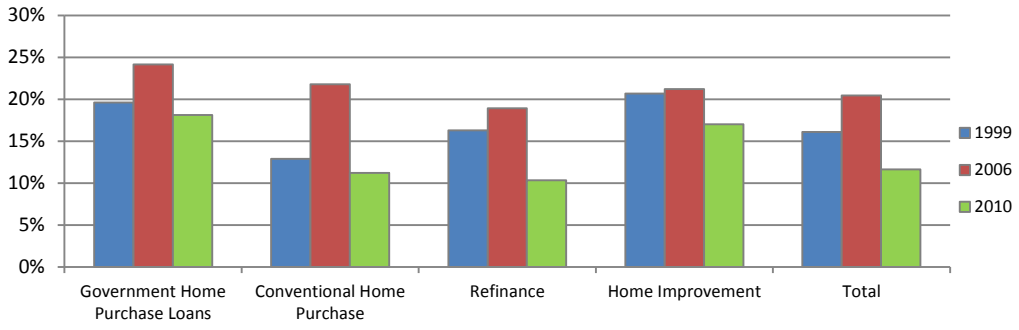
[22] Rothstein, David. (2011). Home insecurity: Foreclosure growth in Ohio 2011. Policy Matters Ohio. Retrieved from http://www.cohhio.org/files/misc/Home%20Insecurity%202011.pdf

Disparities in Loan Applications, Approval, and Denials

Minority Loan Applications

Home Mortgage Disclosure Act (HMDA) data dating back to 1999 showed that minority borrowers were particularly under-represented for conventional loans and refinancing loans in the Columbus metropolitan area. The 2001 Fair Housing Plan for Columbus and Franklin County noted various local efforts, including a Minority Homeownership Expo, intended to reach out to minority populations and increase the number of loan applications. By the time of the 2008 Fair Housing Plan, advertising and outreach efforts like these, coupled with the expansion of the loan market and relatively easy access to credit, resulted in apparent success. HMDA data from 2006 (the most recent available at the time of the 2008 Fair Housing Plan) finally showed that minority representation among housing loan applications had achieved parity with the percentage of minorities in the metro area population. Today, unfortunately, the progress made from 1999 to 2006 has all been lost. Worse, minority borrowers are more under-represented in 2010, across all types of housing loans, than they were in 1999 (Figure 12).

Figure 12. Loan Applications Received from Minorities as Percent of All Applications, Columbus MSA, 1999 -2010



Source: HMDA Aggregate Reports

Loan Approval and Denial

As Table 23 highlights, not only are minority borrowers under-represented in their total loan applications, those that do apply for loans are denied at substantially higher rates than whites. In 2010, denial rates for blanks ranged from 7.1 percentage points higher than whites for government home purchase loans to 30.6 percentage points higher for home improvement loans. The denial rate for refinance loans for blacks was 19.8 percentage points higher than for whites.

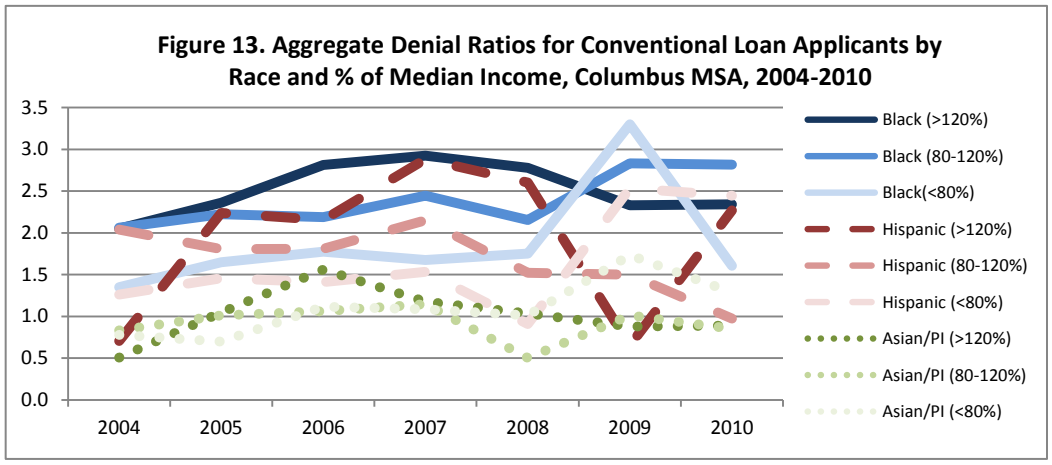
Table 23 also demonstrates how the total number of loan applications received, across races, changed between 2006 and 2010. In 2006, conventional home loans were overwhelmingly preferred to government home purchase loans (54,001 and 6,086 total applications, respectively). In 2010, only 554 more applications for conventional loans were received than government loans. And where the number of government loan applications increased between 2006 and 2010, by an impressive 91.6%, the number of conventional loan applications decreased by 77.4%. This is perhaps not surprising, given this report's previous discussion of the continuing foreclosure crisis and extremely limited access to credit. Interestingly, whites continued to apply for refinance loans at much the same rate as in 2006, increasing from 52,254 applications in 2006 to 52,282 applications in 2010, while refinance applications for blacks decreased by 71.3% and for other minorities by 28.2%.

Table 23. Disposition of Loan Applications by Race, Columbus, 2010 (with 2006 comparison)

	NUMBER OF LOANS ON 1-4 FAMILY DWELLING			
	GOVERNMENT HOME PURCHASE LOANS	CONVENTIONAL HOME PURCHASE	REFINANCE	HOME IMPROVEMENT
White apps. received	**8,742 (4,516)**	**9,667 (39,062)**	**52,282 (52,254)**	**2,086 (8,066)**
Originated	74.2%	71.6%	62.9%	44.3%
Denied	12.3%	12.9%	19.7%	43.5%
Other disposition	13.5%	15.5%	17.4%	12.2%
Black apps. received	**1,312 (1,009)**	**351 (7,188)**	**2,625 (9,149)**	**305 (1,635)**
Originated	64.6%	51.3%	37.9%	18.0%
Denied	19.4%	29.1%	39.5%	74.1%
Other disposition	15.9%	19.7%	22.7%	7.9%
Other apps. received	**1,605 (561)**	**2,195 (7,751)**	**11,535 (16,078)**	**539 (1,772)**
Originated	62.9%	61.8%	51.0%	34.7%
Denied	16.8%	16.2%	24.8%	50.8%
Other disposition	20.3%	22.0%	24.2%	14.5%
Total apps. received	**11,659 (6,086)**	**12,213 (54,001)**	**66,442 (77,481)**	**2,930 (11,473)**

Source: HMDA Aggregate Reports

Controlling the data for income shows that historically, the gap in denial rates between whites and minorities persisted and actually increased as income levels rose. In 2009, this trend appears to change. Minorities are still denied loans at higher rates than whites, but the differences across income levels are not as apparent. For example, in 2007, denial ratios for blacks, Hispanics, and Asians making less than 80% of the area median income were 1.7, 1.5, and 1.1 respectively (i.e., blacks at this income level were denied loans 1.7 times more than whites at the same income level, Hispanics 1.5 times more, and Asians, 1.1 times more). The same three racial/ethnic groups at over 120% of median income had denial ratios of 2.9, 2.9, and 1.2 respectively. In 2009, we see that denial ratios for minorities *increased*, but across income levels, denial ratios were higher for lower-income minorities and lower for higher-income minorities. At 80% of the area median income in 2009, blacks, Hispanics, and Asians had denial ratios of 3.3, 2.5, and 1.7 respectively. At more than 120% of median income, denial ratios for these same three racial/ethnic groups were 2.3, 0.7, and 0.9 respectively.



(Note on legend: Blue, red, and green are assigned for blacks, Hispanics, and Asians respectively. The color becomes more intense as the income range rises.)
Source: HMDA Aggregate Reports

Data on reasons for denial show that debt-to-income ratio and credit history are the top two reasons across racial groups and loan types. Lack of collateral is also a leading reason for denial of refinance loans. While there are some variations by race, the data do not distinguish any particular area where denial rates for black and other minorities may be concentrated.

Education and Outreach: Credit Counseling and Repair

Lenders felt there is more that could be done to educate homebuyers of all incomes about credit scores and to encourage individuals to take proactive steps to improve or repair their credit, if necessary, long before applying for a mortgage loan. Lenders acknowledged that homeownership programs administered by Homeport, the Ohio Housing Finance Agency and others require buyers to take a HUD-approved homebuyer education course, but typically this comes at the end of the process when the buyer is ready to apply for a loan. Instead, education and credit counseling should be provided a year or more in advance, to give the borrower time to take necessary steps to improve his or her credit score. Doing so would alleviate much of the frustration and confusion that borrowers face when sitting in front of a lender and hearing for the first time that their credit score is not high enough to qualify for a home loan.

Education and Outreach: Foreclosure Prevention and Down Payment Assistance

As one lender pointed out, the foreclosure crisis, for all of the negative impacts it has had on families, communities, and the nation's economy, has resulted in the creation of programs and resources designed to stabilize individuals in their homes and to help others achieve homeownership. As more families are threatened with foreclosure or have difficulty accessing the homeownership market, the need to educate people about the resources available in Columbus and Franklin County becomes more critical.

In terms of foreclosure prevention, there are numerous organizations, both public and nonprofit, that have programs and resources in place, including the following.

- Franklin County Treasurer: Save Our Homes Taskforce
- Ohio Housing Finance Agency: Restoring Stability
- Mid-Ohio Regional Planning Commission
- Homes on the Hill
- Columbus Urban League
- Columbus Housing Partnership & Homeport
- Apprisen
- IMPACT Community Action
- Consumer Credit Counseling of Columbus
- Legal Aid Society of Columbus

There are also several programs that offer down payment assistance to low-income, first-time homebuyers (Table 24). Each of these programs requires the consumer to participate in a HUD-certified homebuyer education course. Franklin County's and OHFA's programs are administered by Homeport. For all programs, the buyer must have $500 of his or her own funds to put toward the down payment. All but Franklin County's program can also be combined with other types of down payment assistance. Loans are forgiven within five or six years, provided the buyer stays in the home for that duration. If the buyer sells before those five or six years have expired, the loan amount is due and payable at the time of resale or transfer of title.

Table 24. Down Payment Assistance Programs, Franklin County, 2012

	ELIGIBLE AREA	MAXIMUM AMI LIMIT	MAXIMUM AMOUNT
Franklin County	Franklin County	80%	$6,000 ($4,000 for down payment assistance and $2,000 for eligible closing costs)
Ohio Housing Finance Agency	Franklin County	65%	$3,000 or 3% of purchase prices (whichever is less)
City of Columbus	Columbus	80%	$5,000 or 6% of purchase prices (whichever is less)
Mid Ohio Regional Planning Commission (MORPC)	Franklin County	65%	$3,000

Source: Homeport

Discriminatory Internet Advertising

The Fair Housing Act makes it illegal to make, print, or publish or cause to be made, printed, or published housing ads that discriminate, limit, or deny equal access to apartments or homes because of race, color, national origin, sex, religion, familial status, or disability. However, interactive internet providers – like Craigslist, for example – are not considered "publishers" under the Fair Housing Act and are therefore not liable if discriminatory ads are published on their sites. According to the National Fair Housing Alliance, discriminatory housing ads on sites like Craigslist have become increasingly common, and are particularly harmful to families with children.[23] Thousands of housing ads that include phrases like "no kids," "adults only," and "no teenagers" are placed on these sites annually.

In 2009, the National Fair Housing Alliance and 27 of its member organizations investigated numerous housing websites and identified 7,500 illegal ads within every state and Washington, DC. Every two weeks for several months these agencies reviewed housing ad websites in major metropolitan areas, smaller cities, and rural areas. In Ohio, discriminatory ads were found in Cincinnati, Toledo, Cleveland, Akron, Dayton, and Columbus.

GLBT Discrimination in Housing

Research studies suggest that gays and lesbians perceive themselves to be targets of discrimination in the housing market. In a 2009 study that analyzed internet survey responses from a national probability sample of gay, lesbian, and bisexual adults (N=662), 20% of respondents reported having experienced a person or property crime based on their sexual orientation; nearly half had experienced verbal harassment; and more than 1 in 10 reported having experienced employment or housing discrimination.[24]

Gay and transgender Americans may be discriminated against in renting or buying housing due to antigay or transphobic landlords and property managers. In January 2011, HUD released a report recognizing that "there is evidence...that lesbian, gay, bisexual, and transgender individuals and families are being arbitrarily excluded from some housing opportunities in the private sector."[25] In making this determination, HUD cited a study on transgender discrimination conducted by the National Gay and Lesbian Task Force and the National Center for Transgender Equality,[26] as well as

[23] National Fair Housing Alliance. (2009). *For rent: No kids! How internet housing advertisements perpetuate discrimination*. Retrieved from http://www.nationalfairhousing.org/LinkClick.aspx?fileticket=zgbukJP2rMM%3D&tabid=2510&mid=8347
[24] Harek, G.M. (2009). Hate crimes and stigma-related experiences among sexual minority adults in the United States: Prevalence estimates from a national probability sample. *Journal of Interpersonal Violence* 24(1): 54-74.
[25] Department of Housing and Urban Development. (2011). *Equal Access to Housing in HUD Programs—Regardless of Sexual Orientation or Gender Identity; Proposed Rule*. Federal Register 24 CFR Parts 5, 200, 203, et al. Retrieved from http://portal.hud.gov/hudportal/documents/huddoc?id=LGBTPR.PDF
[26] Grant, J.M., Mottet, L.A., & Tanis, J. (2011). *Injustice at every turn: A report of the national transgender discrimination survey*. National Center for Transgender Equality and National Gay and Lesbian Task Force. Retrieved from http://www.thetaskforce.org/downloads/reports/reports/ntds_full.pdf

a 2007 study of sexual orientation discrimination conducted by the Michigan Fair Housing Commission.[27]

GLBT Community in Columbus

The City of Columbus enacted an ordinance in 2008 to include sexual orientation and gender identity as protected categories under the city's fair housing laws. According to Stonewall Columbus, the impact of this change in law was to give Columbus' GLBT community a formal avenue to pursue complaints and violations. Today, if a gay or transgender individual feels they have been discriminated against in terms of housing, they can take the issue to the Ohio Civil Rights Commission, for example. Prior to 2008, Stonewall felt that the only avenue people had was to hire an attorney, which was not financially feasible for many.

Overall, Stonewall feels that Columbus is a very open and affirming city with respect to the GLBT population. There are several neighborhoods downtown and near downtown that are particularly open, including the Short North, Clintonville, Victorian Village, German Village, Westgate, and Old Towne East. There are still areas within Franklin County where violence and discrimination occur – epithets spray painted on cars or houses, for example – but incidents like these are fairly rare, and mostly occur in more rural areas of the county.

In terms of housing need, Stonewall felt that senior living facilities, and especially nursing homes, pose the most significant barrier to housing for Columbus' older GLBT population. Many senior living facilities are operated by or associated with a religious institution, and do not have policies that are open and accepting of same-sex couples. Many do not allow same-sex couples to live together, for example. In addition, single but gay residents of nursing homes and assisted care facilities may face open hostility and discrimination from other residents.[28] The problem may be compounded by that fact that many gay elderly do not declare their identity, and institutions rarely make an effort to find out who they are or prepare staff members and residents for what might be an unfamiliar situation.

The need for affordable housing is also an important issue for Columbus' GLBT population. As Stonewall explained, there is a misconception in Columbus that the GLBT community is wealthy. Nationally, the gay market is sometimes referred to as DINKS – double income, no kids – who have the freedom to travel and often have high disposable incomes to buy expensive homes and other luxury items. Nationally, this trend (if it was ever true) is changing as more gay families with children are emerging, from 1 in 5 men to 1 in 3 women having kids inside the household through previous opposite-sex marriages, adoption, or natural childbirth.[29] Research of national census data also indicate that gay couples are similar in both age and income to married couples,[30] and may actually earn less than married couples.[31]

Education and Outreach

In light of HUD's new administrative rule regarding equal access to housing in all HUD programs, regardless of sexual orientation or gender identity, Stonewall feels that now is a critical time reach out to and educate not only the community at large, but the GLBT community itself about the rights afforded to them under federal and local protections. It is not uncommon among historically abused or discriminated populations that members of that community have low self-esteem. Many gay and transgender people struggle with this, having been told all their lives that there is something wrong

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[27] Fair Housing Center of Southeastern Michigan. (2007). Sexual orientation and housing discrimination in Michigan: A report of Michigan's fair housing centers. Retrieved from http://www.fhcmichigan.org/images/Arcus_web1.pdf

[28] Gross, Jane. (2007). New York Times article entitled Aging and Gay and facing Prejudice in Twilight. Published October 9, 2007. Retrieved from http://www.nytimes.com/2007/10/09/us/09aged.html?_r=2&pagewanted=all

[29] GLAAD. (2012). Advertising media program: How much do gays earn? Retrieved from http://www.commercialcloset.com/common/news/reports/detail.cfm?Classification=report&QID=5426&ClientID=11064&TopicID=384&subsection=resources&subnav=resources

[30] USA Today. (2009). Report: Gay couples similar to straight spouses in age, income. Retrieved from http://www.usatoday.com/news/nation/2009-11-02-census-gay-couples_N.htm

[31] Capehart, Jonathan. (2012). Washington Post blog opinion piece entitled Myth: Gays Make More Money than Non-Gays. Published February 8, 2012. Retrieved from http://www.washingtonpost.com/blogs/post-partisan/post/myth-gays-make-more-money-than-non-gays/2011/03/04/gIQA26CexQ_blog.html:

with them or that they will never be accepted. As a result, many come to expect discrimination and do not always speak out against it. Educating the GLBT community them about their rights and informing them about the resources that are available to address discrimination is very important.

5.0 Fair Housing Activities

Section 5.0 outlines current public and private fair housing programs and activities in Columbus and Franklin County.

5.1 Statewide Fair Housing Programs and Activities

Table 25. Statewide Fair Housing Programs and Activities

ORGANIZATION	ACTIVITIES
Ohio Civil Rights Commission	• Enforces Ohio Fair Housing Law, including investigation of charges of discrimination in housing and determination of fair housing violations. • Self-initiates investigations of discriminatory practices. • Holds statewide conferences for groups and organizations dealing with fair housing issues. • Contracts with local fair housing groups to do testing. • Secures federal funds for targeted fair housing testing, training, and public education. • Provides information and technical assistance on request on Ohio Fair Housing Law and compliance and enforcement processes. • Provides training, resources, and assistance to internal staff to better address ADA issues.
Coalition on Homelessness and Housing in Ohio (COHHIO)	• Addresses fair housing and affordable housing topics in newsletters, conferences, training, technical assistance and research. • Advocates for affordable housing and fair housing, by helping to address complaints, educate landlords, and ensure that housing accommodates the needs of seniors and people with disabilities (Fair Housing Initiatives Program). • Helped to secure dedicated funding for the Ohio Housing Trust Fund.

5.2 Local Fair Housing and Affordable Housing Activities

For many years the Columbus Urban League has been under contract with the City of Columbus and Franklin County to provide a variety of fair housing services to the community. The CUL Housing Department identifies the following as the programs and services they provide:

1. Housing Discrimination
    - Investigates all illegal housing discrimination complaints
    - Provides counseling and supportive services to complainants
    - Seeks redress through mediation, referrals, voluntary compliance or legal actions
    - Conducts affirmative marketing monitoring of housing providers to verify provision of equal housing opportunity
2. Landlord-Tenant Mediation
    - Provides educational information and materials to landlords and tenants
    - Provides referrals (i.e., financial, legal, and other services)
    - Provides intervention, mediation, and supportive services for conflict resolution

3. Homeownership Counseling and Education
    - Conducts monthly HUD-approved, eight-hour homebuyer education and counseling programs
    - Provides counseling and guidance to future homebuyers
    - Distributes information on affordable homebuyer programs, including down payment assistance programs
    - Provides education and awareness to homeseekers and housing providers
4. Housing Information Services
    - Distributes affordable rental housing listings
    - Provides referrals for financial assistance
    - Makes available government subsidized housing listings, low-income tax-credit qualified housing, and referrals
5. Foreclosure Prevention and Retention Counseling
    - Counsels homeowners in understanding foreclosure processes and options available to avoid foreclosure
    - Works with homeowners and servicers to facilitate loan modifications and workouts
    - Counsels and assists existing homeowners to maintain their home
    - Provides direct mortgage default and counseling and foreclosure intervention services
6. Outreach
    - Conducts educational/training presentations, workshops, and seminars
    - Distributes brochures, posters, and other information material
    - Conducts numerous advocacy and network activities with housing groups, financial institutions, housing providers, and others involved in the housing industry
7. Other Activities
    - Monitors city and county affirmative marketing plans of agreements
    - Prepares reports on financial institutions using Home Mortgage Disclosure Act data
    - Coordinates and prepares the Fair Housing Plan for the City of Columbus and Franklin County

5.3 Other Fair Housing and Affordable Housing Activities

Table 26. Other Fair Housing and Affordable Housing Activities

ORGANIZATION	ACTIVITIES
Affordable Housing Trust for Columbus and Franklin County	• Serve as a catalyst for the production of affordable housing. • Encourage homeownership in order to stimulate development of affordable housing in and near employment centers. • Invest in affordable residential development in older and overlooked areas of Columbus and Franklin County.
City of Columbus	• Provides funding to support fair housing education and information through the Columbus Urban League. • Provides funding for the development and preservation of affordable rental and owner housing. • Provides down payment assistance to homebuyers through the American Dream Downpayment Initiative program, which requires homebuyer education. • In coordination with Franklin County, sponsors the Come Home Central Ohio Affordable Housing Network, which provides listings of affordable homes for sale, affordable rental housing, links to programs and resources on home buying and financial counseling, and links to social service agencies that provide emergency and material assistance to needy families. • Sponsors the New American Initiative to address the needs of new immigrants, including housing issues. • Sponsors the Home Safe and Sound program, with the goal of preserving decent, safe, and affordable housing for low- and moderate-income residents in Columbus neighborhoods. • Provides financial assistance for home modifications to persons with disabilities. Provides free equipment to increase home safety for deaf persons.
Columbus Apartment Association	• Provides fair housing training conducted by attorneys multiple times a year for on-site and management-level staff. • Approved by the OCRC to do customized training for rental housing owners when there has been a fair housing violation.
Columbus Board of Realtors	• Realtors in Ohio are required to take a three-hour course every three years on fair housing and civil rights law. • Affordable Housing Committee helps keep realtors informed of issues related to fair housing and affordable housing. • Provide online access to numerous affordable housing financing programs and other affordable housing education materials. • Established Affordable Housing Roundtable to provide a forum for realtors who regularly list and sell affordable housing. • Sponsors *Super Sunday Affordable Housing Open House*, through which prospective buyers can tour affordably-priced homes in Central Ohio and discuss their specific housing needs with realtors. • Affordable Housing Certification Program recognizes realtors who have experience in working with the affordable housing market. • Supports many affordable housing organizations and activities in the community. • Participates in legislative efforts to keep regulatory burdens at a minimum. • Provides classes throughout the year to educate realtors on affordable housing issues, programs, and financing options.

ORGANIZATION	ACTIVITIES
Columbus Community Relations Commission	• Established in 1990 to help bring civic leaders, business leaders, citizens and elected officials together on issues of ethnic, racial, and cultural diversity. • Investigates complaints alleging claims of civil rights discrimination, including housing discrimination; refers housing cases to Columbus Urban League.
Columbus Housing Partnership	• Develops a variety of safe, decent, and affordable rental and for-purchase housing in the form of senior, single-family, and multi-family homes. New homeowners are required to graduate from CHP's homebuyer education classes and may have the opportunity to apply for down payment assistance. • Operates a Housing Advisory Center, providing education and resources include homebuyer education, credit and budget counseling, down payment assistance, foreclosure prevention, and mortgage assistance.
Columbus Metropolitan Housing Authority	• Manages X public housing units and administers X Section 8 vouchers in Franklin County. • Orientation briefing for new Section 8 landlords includes a fair housing component. • Information on fair housing laws is provided to all tenants and voucher participants at group or one-on-one briefings. HUD's fair housing discrimination complaint form is given to all families at their briefing with instructions to contact CMHA in the event the family believes they have been illegally denied housing. Complaints are referred to the Columbus Urban League or the Columbus Legal Aid Society. • Works with CUL to provide fair housing brochures, literature, posters for public housing tenants. • Maintains regular communication with Section 8 landlords (meetings, newsletters, etc.) during which fair housing topics are discussed.
Community Shelter Board	• Continuum of Care Steering Committee discusses issues related to tenant selection, intake, and eviction policies of supportive housing providers. • Oversees funding for the development and operation of supportive housing. • Established a Funder Collaborative for the Rebuilding Lives initiative to serve as a central source for affordable housing support.
Franklin County	• Provides funding to support fair housing education and information through the Columbus Urban League. • Provides funding for the development and preservation of affordable rental and owner housing. • Authorizes tax exempt bonds used to fund affordable housing, including housing for very low income households. • Provides and funds several homebuyer education and foreclosure prevention programs. • In coordination with the City of Columbus, sponsors the Come Home Central Ohio Affordable Housing Network, which provides listings of affordable homes for sale, affordable rental housing, links to programs and resources on home buying and financial counseling, and links to social service agencies that provide emergency and material assistance to needy families.

ORGANIZATION	ACTIVITIES
Franklin County (continued)	• Created the Franklin County Save Our Homes Taskforce, organized statewide by the Ohio Attorney General's Office, to connect homeowners with foreclosure prevention services and to mobilize business, government, legal, nonprofit, and citizen resources to help deliver these services. • Provides a Down Payment Assistance Program for homebuyers, which includes homebuyer education requirements. • Funds housing retention services via the Community Housing Network's Housing Retention Program, which retains housing supply for low- and moderate-income disabled residents. • Provides assistance for home modifications to persons with disabilities.
Joint Columbus and Franklin County Housing Advisory Board	• The board is a Franklin County Multifamily Bond Program, established to expand and preserve the supply of affordable rental housing throughout the county. • Reviews and recommends to the Franklin County Board of Commissioners all request for housing bonds under the program.
Legal Aid Society of Columbus	• Provides legal services for low-income tenants involved in a landlord-tenant dispute. • Publishes pamphlets and other education materials about housing rights and how to identify housing discrimination. • Services as a point of contact for fair housing complaints, which are referred to Columbus Urban League. • Offers a monthly Foreclosure Intervention Seminar, sponsored by the Franklin County Treasurer's Office. Open to the public, attendants have the opportunity to speak to Legal Aid and housing counseling agencies and learn about the court's foreclosure timeline, how to request mediation, file a response to the court, and other services.
Lenders	• Provide mortgage financing and financing for rental housing development. • Conduct training about the homebuyer process and bank products. • Provide in-house training for bank staff on fair housing law.
Mid-Ohio Board for an Independent Living Environment (MOBILE)	• Provides advocacy and housing information and referrals for persons with physical disabilities. • Provides training in independent living skills for persons with disabilities. • Provides home modifications to remove structural barriers in the homes of people with disabilities.

ORGANIZATION	ACTIVITIES
Ohio Capital Corporation for Housing (OCCH) and Community Properties of Ohio (CPO)	• OCCH works with public and private developers to create, rehabilitate, and preserve affordable housing opportunities. The agency's core activity is raising private capital from corporations for investment in affordable housing developments utilizing Ohio's Low-Income Housing Tax Credit Program. • CPO is a property management company created by OCCH that currently manages 250 buildings across seven urban Columbus neighborhoods; the largest portfolio of scattered site project-based Section 8 rental housing in the U.S. • OCCH's Community Properties Initiative is redeveloped and rehabilitated 1,033 units of affordable rental housing in Columbus between 2004 and 2009. Efforts included the "Eliminate the Elements" safety program, supportive services, strict lease requirements, and a re-establishment of trust and accountability between residents and property management. In 2011, CPO received the National Trust for Historic Preservation Honor Award for this project.
State of Ohio	• Offers affordable housing opportunities to buyers and renters, including senior citizens and other populations with special needs who otherwise might not be able to afford quality housing (Ohio Housing Finance Agency, OHFA). • Provides access to financial resources for the development and management of quality, affordable housing (OHFA). • Provides funding for a wide range of housing activities including housing development, emergency home repair, handicapped accessibility modifications, services related to housing and homelessness, and foreclosure prevention (Ohio Housing Trust Fund). • Ohio Department of Development, Office of Housing and Community Partnerships, publishes a *Summary of Fair Housing Laws*, which summarizes every Ohioans' right to fair housing at the federal, state, and local levels.
United Way of Central Ohio	• Established nine "Bold Goals" for the Central Ohio community that guide and direct agency priorities and funding. The goals are focused on education, income, health, and housing. • Bold goals under housing include reducing vacant and abandoned housing by one-third, and reducing crime by 30% in five priority neighborhoods in Columbus: Franklinton, King-Lincoln, Northland, Near South Side, and Weinland Park.

6.0 Recommendations and Conclusions

Section 6.0 presents recommendations and conclusions for addressing impediments to fair housing. Recommendations are based on findings from the 2012 Analysis of Impediments to Fair Housing Choice, and on progress made to date from the 2008 Fair Housing Plan.

6.1 Overcoming Impediments for Housing Providers

NIMBY

- **Document outcomes of Good Neighbor Agreements and Cooperation Agreements.**

  Anecdotal accounts exist about the usefulness and effectiveness of Good Neighbor Agreements and Cooperation Agreements regarding affordable housing development's positive impacts on communities, property values, aesthetics, and neighbor relations. These cases should be formally documented and used as education tools in response to future NIMBY obstacles.

- **Continue the use of planning studies and incorporation of public input and participation.**

  The use of community plans that focus on a range of residential land use and housing choices that highlights how each use fits in with the character and economic development goals of a community have helped reduce NIMBY opposition to affordable housing development. These practices should continue.

Development Regulations and Zoning Requirements

- **Continue to review and adapt zoning requirements that impede affordable housing development.**

  Recently, the City of Columbus reviewed and updated its nonconforming zoning codes to allow for increased in-fill development in older neighborhoods. Zoning officials should be encouraged to review zoning codes like these at regular intervals, and to be flexible to the needs of low-income housing developers when doing so will not negatively impact the quality and safety goals of the zoning codes themselves.

- **Revise suburban development standards to incentivize affordable housing.**

  The downturn in the housing market and reduced development pressures provide suburban planning bodies and zoning bodies the opportunity to revise single family zoning and multifamily density standards. Municipalities should take advantage of this window of opportunity before the market revives to better guide future growth and allow for more affordable housing development in the county's suburbs.

Compliance with FHA, ADA, and AWARE standards

- **Continue to provide information and guidance on the definition of "reasonable accommodation."**

  Developers, landlords, and tenants continue to need assistance on a case-by-case basis to define a "reasonable accommodation." In addition to the general principles that exist, the best approach to tackling this problem may be teaching by example, with a catalog or database of scenarios.

- **Improve communication and awareness of training opportunities regarding FHA and ADA accessibility standards.**

  The costs associated with correcting noncompliant features of a new housing development could be reduced if there were better and more frequent communication between and among architects, builders, planning commissions, building inspectors, and elected officials. Training on accessibility standards hosted by public entities should be better publicized to ensure that those who are interested in the information and could benefit from it are aware of it.

- **Provide incentives to developers to build more housing that meets AWARE standards.**

  Developers want to be able to build more units that meet AWARE and other energy efficient building standards, but are constrained by access to capital and financing. Local governments and other entities should provide incentives to developers to build above and beyond what is minimally required.

Tax Policies

- **Consider extending residential tax benefits to new rental housing development.**

  Current beneficiaries of the City of Columbus' Residential Tax Incentives program does not include owners/landlords of newly built affordable rental housing. Extending RTI benefits to this group could help landlords reduce costs and pass savings, in the form of lower rents, on to low-income tenants.

Public Housing and Section 8 Units

- **Continue use of public-private partnerships.**

  CMHA already partners with the private sector to undertake development projects. With continuing trends such as the decline in the number of public housing units and limited resources, public-private partnerships may have to be a more central part of the agency's housing strategy.

- **Educate and inform prospective landlords about the actual requirements associated with the Section 8 voucher program.**

  One barrier for participation in Section 8 among small landlords is their perception of the "administrative hassle" of dealing with CMHA and HUD, completing paperwork, and undergoing inspection. CMHA should provide more outreach and education to small landlords to encourage participation in the program and resolve misunderstandings about the program.

6.2 Overcoming Impediments for Housing Consumers

Need for Low-Income Housing

- **Support the Community Shelter Board in implementing a Unified Supportive Housing System.**

  The Community Shelter Board is in the process of developing a Unified Supportive Housing System that will remove the wait list process for public and assisted housing and allow individuals to access housing through a single door. The city, county, and individual housing providers should support CSB where possible to facilitate this process.

Source of Income Discrimination in Section 8

- **Educate landlords about the need for and benefits of accepting Section 8 tenants.**

  A significant barrier voucher holders face in obtaining housing under Section 8 is source of income discrimination. This practice, in which landlords refuse to rent to voucher holders based solely on the fact that the tenant plans to pay a portion of the rent with a subsidy, results in scores of low-income individuals and families being denied access to housing. This form of discrimination may also act as a proxy for other, hidden types of discrimination that are expressly prohibited under the Fair Housing Law, including race, national origin, and familial status. There is a need for more education about Fair Housing laws, and the benefits of the Section 8 program generally, for landlords who engage in this practice.

Lending

- **Provide increased and more timely education and outreach on credit counseling and credit repair.**

  There is a need to educate homebuyers of all income levels about credit scores and the significant role they play in determining whether a person will be approved for a mortgage loan. Often it takes a year or more to "repair" credit to a level that meet lenders' requirements. Education and credit counseling provided well in advance of a buyer applying for a mortgage loan has the potential to increase loan approval rates and decrease frustration and confusion for the buyer.

- **Increase awareness among homeowners about foreclosure prevention programs and resources.**

  As the foreclosure crisis continues (relatively unabated) and thousands of families in Franklin County lose their home to foreclosure annually, awareness of foreclosure prevention programs has become increasingly important. There are numerous organizations, both public and private, that provide programs and resources to assist homeowners at risk of default and foreclosure. Providing more intense outreach about these resources may result in more homeowners taking advantage of them and taking proactive steps to preserve their housing and stabilize their financial situation.

- **Increase awareness among renters about affordable housing opportunities and homebuyer assistance programs and resources.**

  Factors such as the nation's economic downturn, high unemployment, and high rates of foreclosure have resulted in a flood of new individuals and families to the rental market, many of whom are in need of affordable housing. Now more than ever, information about how and where to access affordable housing is necessary. Also, providing more education about programs that offer down payment assistance to low-income, first-time homebuyers may facilitate more people to move out of the rental market and into homeownership.

- **Make HMDA and other data available that highlight disparities in loan approval rates among racial and ethnic minorities.**

  As discrepancies in loan decisions persist along racial and ethnic lines, minority borrowers and others need to be made more aware of the problem. Targeted messaging and outreach to minorities could be achieved by providing access to HMDA and other data that highlight the disparities that currently exist in loan approval rates. The Columbus Urban League and others should provide resources to target this messaging and to coordinate efforts to teach minorities about the loan application process and about credit counseling programs.

Rental Housing

- **Provide information and training to small landlords about Fair Housing laws.**

  The increased demand for rental housing has resulted in increased numbers of new landlords in the rental market. Many of these are small landlords who own one or two properties. And many of these small landlords have no familiarity with Fair Housing Law or with issues related to landlord-tenant issues. Public officials and housing advocates should provide outreach to these landlords, and provide community-based training on Fair Housing and other issues to avoid potential violations of renters' rights, including their Fair Housing rights.

GLBT Discrimination in Housing

- **Increase awareness of local and federal protections related to sexual orientation and gender identity.**

  In light of HUD's new administrative rule regarding equal access to housing in all HUD-funded programs, regardless of sexual orientation and gender identity, now is a critical time to reach out to and educate both the community at large, and the GLBT population about the rights afforded to them under federal and local protections.

7.0 Fair Housing Action Plan

This section outlines action steps for the City of Columbus, Franklin County, the Columbus Urban League, and other stakeholders to address impediments to fair housing.

7.1 Fair Housing Action Plan

The Columbus and Franklin County 2012 Fair Housing Plan was developed by the Columbus Urban League with input from the City of Columbus and Franklin County. The Action Plan follows the outline of the Analysis of Impediments (AI) and the recommendations of the previous chapter.

The Action Plan includes the following components:

- **Subject.** Major themes that correspond with the subheadings in the AI.
- **Impediment.** Brief description of the impediment.
- **Proposed** Action. Sepcific recommendations to address the impediment.
- **Columbus Urban League Role.** The role of the Columbus Urban League, where applicable, in implementing the action. If the square is shaded, CUL does not have a role in implementing the action.
- **Other Recommended Participants.** Key organizations or groups in the community whose participation is necessary to implement the action.
- **Timeframe.** When work on the action is targeted to begin.
  - **Short-term.** Initiate the action within one year.
  - **Mid-term.** Initiate the action within two years.
  - **Long-term.** Initiate the action within three years.
  - **Ongoing.** The action is currently being implemented or has been implemented in the past, and should be continued or enhanced during the next three years.
  - **New.** The action has not been previously undertaken in the community.
- **Progress Since 2008.** In some cases, action items are carry-overs or adapted items from the Columbus and Franklin County 2008 Action Plan. In these cases, progress and/or a status update on the item is noted.

Table 27. Columbus and Franklin County 2012 Fair Housing Action Plan

SUBJECT	IMPEDIMENT OR ISSUE	PROPOSED ACTION	COLUMBUS URBAN LEAGUE ROLE	OTHER RECOMMENDED PARTICIPANTS	TIMEFRAME	PROGRESS SINCE 2008
General	The number of discrimination complaint reports to the Columbus Urban League has decreased in recent years (see Table 17), but disability complaints continue to rank among the highest.	Review the Columbus Urban League's fair housing and discrimination complaint process on a regular basis to assure its continued effectiveness and to incorporate changes in laws, regulations, and community conditions.	Conduct a review process that includes assessments from the National Urban League, Columbus, and Franklin County.	Attorneys, advocacy groups, and others who refer complaints to CUL.	Short-term Ongoing	CUL's review process is currently underway.
	Public awareness of fair housing tends to be weaker within certain protected classes and scenarios. In light of HUD's new administrative rule regarding equal access to housing in all HUD-funded programs regardless of sexual orientation or gender identity, now is a critical time to reach out to and educate both the community at large and the GLBT population about the rights afforded to them under federal and local protections.	Educate public about fair housing and housing discrimination, especially related to less familiar protected classes like GLBT, disabled, familial status, and military status.	Continue to coordinate with other participants to update and distribute information about fair housing law and raise awareness of fair housing education programs.	Columbus, Franklin County, Ohio Civil Rights Commission, Legal Aid Society, Stonewall Columbus.	Short-term Ongoing	In 2012, the city and county formally partnered with CUL and Stonewall Columbus – the city's longest serving GLBT advocacy organization – to enforce HUD's new rules that prohibit landlords and lenders from discriminating against gay and transgender people.
Infrastructure and Services	Developable land with infrastructure is expensive. Existing infrastructure may not be able to support more intensive redevelopment or infill.	Coordinate regional resources for infrastructure rehabilitation and maintenance.		Columbus, Franklin County, nonprofit developers	Long-term New	
NIMBY	Public concern and opposition pose occasional barriers to the development of affordable, special needs, supportive, and public housing.	Educate the public about the need for these types of housing, their impact, and the benefits development can bring to communities. Good Neighbor Agreements and Cooperation Agreement should be formally documented and used as education tools in response to future NIMBY obstacles.	Serve in a support role to other participants through continued outreach and education.	MORPC, Columbus, Franklin County, suburban municipalities, CMHA.	Long-term Ongoing	CMHA and others use Good Neighbor Agreements and Cooperation Agreements that show how affordable housing development positively impacts communities, property values, aesthetics, and neighbor relations. But these have largely been shared anecdotally and not formally documented.

SUBJECT	IMPEDIMENT OR ISSUE	PROPOSED ACTION	COLUMBUS URBAN LEAGUE ROLE	OTHER RECOMMENDED PARTICIPANTS	TIMEFRAME	PROGRESS SINCE 2008
	Public concern and opposition pose occasional barriers to the development of affordable, special needs, supportive, and public housing.	Continue the use of planning studies and incorporation of public input and participation.		Columbus, Franklin County		The use of community plans that focus on a range of residential land use and housing choices, and that demonstrate how each use fits in with the character and economic development goals of a community, have been used in the past to with a high degree of success.
	In Columbus, area commissions are usually involved in the development approval process. Although city code defines an area commission as an advisory body that cannot invalidate City County action, commissions vary in how much authority they exercise. Those that review development proposals with intense scrutiny pose a potential impediment to the development process.	Provide guidance and best practices for Area Commissions and their role in the City's approval process.		Columbus	Long-term Ongoing	
Development Regulations, Fees, Zoning Requirements	Suburban municipalities have regulations that limit the development of affordable housing.	Incentivize the development of affordable housing in suburban jurisdictions, through new programs by channeling existing resources.		Suburban municipalities, MORPC, Franklin County	Long-term Ongoing	Neighborhood Stabilization Program dollars, along with other resources, have been made available for this purpose.
	Franklin County currently has criteria that reward points for affordable housing, but there could be greater influence.	Require suburban jurisdictions to develop and implement a fair housing strategy if they receive Franklin County CDBG funds, HOME funds or tax abatement for job creation.	Provide technical assistance to suburban jurisdictions in development fair housing strategies.	Suburban municipalities, Franklin County	Long-term Ongoing	
	Columbus currently uses TIF and a part of its CIP to help cover infrastructure costs for affordable housing.	Continue to look at ways TIF and other tax incentives can support affordable housing and infrastructure improvements		Columbus, Franklin County	Long-term Ongoing	
	Current beneficiaries of Columbus' Residential Tax Incentives program	Extend RTI benefits to this group in order to help		Columbus	Short-term	

SUBJECT	IMPEDIMENT OR ISSUE	PROPOSED ACTION	COLUMBUS URBAN LEAGUE ROLE	OTHER RECOMMENDED PARTICIPANTS	TIMEFRAME	PROGRESS SINCE 2008
	does not include owners/landlords of newly built affordable rental housing.	landlords reduce costs and pass savings, in the form of lower rents, on to low-income tenants.			New	
	Opportunities exist to review current zoning codes to ensure that they are as flexible as they can be, without negatively impacting the quality and safety goals of the codes themselves.	Regularly review and adapt zoning requirements that impede affordable housing development.		Columbus, Franklin County	Short-term Ongoing	Recently, the city reviewed and updated its nonconforming zoning codes to allow for increased in-fill development in older neighborhoods.
Public Housing, Section 8, and Tenant Participation	Public housing stock continues to decline in Columbus and Franklin County, and historically, Section 8 vouchers have been concentrated in Columbus and particularly in older Columbus (1950 boundaries).	Continue to explore alternative methods of replacing older stock (e.g. LIHTC, public-private partnerships) and increasing use of Section 8 vouchers throughout Franklin County.		CMHA, nonprofit developers	Short-term Ongoing	The number of private landlords participating in the Section 8 program has increased since 2008, going from 3,200 to 3,500. CMHA continues to work on expanding voucher dispersion throughout Franklin County. In 2012, voucher holders lived in 43 of 48 ZIP codes in the county (see Map 6).
	Other landlords may be reluctant to participate in Section 8 due to perceptions of the “administrative hassle” of dealing with CMHA and HUD.	Work with landlords and organizations such as CAA to clarify requirements and encourage more participation in the program.	Foster dialogue with CMHA to provide fair housing training to their Section 8 landlords.	CMHA, CAA	Short-term Ongoing	See above.
	A significant barrier that Housing Choice Voucher holders face in obtaining Section 8 housing is source of income discrimination.	Educate landlords about the need for and benefits of accepting Section 8 tenants.	Continue to provide education to landlords and tenants about fair housing requirements and landlord-tenant rights.	CMHA	Long-term Ongoing	
Fair Housing Accessibility and ADA (FHA) Compliance	There is debate, on a case-by-case basis, around the meaning of "reasonable accommodation."	Compile and make accessible information pertaining to reasonable accommodation law, including a broad list of case studies and court decisions.	Collect and make this information available to developers, landlords, and other interested stakeholders.	Ohio Civil Rights Commission, Legal Aid Society, MOBILE	Mid-term New	

SUBJECT	IMPEDIMENT OR ISSUE	PROPOSED ACTION	COLUMBUS URBAN LEAGUE ROLE	OTHER RECOMMENDED PARTICIPANTS	TIMEFRAME	PROGRESS SINCE 2008
	There is a need to improve compliance with accessibility laws.	Evaluate the compliance of rental housing with accessibility laws through a program of regular testing.	Continue CUL's current testing program and provide more frequent, broader communication about accessibility training to architects, builders, planning commissions, building inspectors, and others who could benefit from it.	MOBILE	Short-term Ongoing	CUL's testing program has been in place for many years and continues currently.
	City and county building code staff could benefit from education and training regarding accessibility requirements for disabled tenants.	Provide on-going education on ADA and fair housing for staff in both the examination and execution of plans.	Incorporate or tailor accessibility training (currently provided to developers) for city and county building code staff.	Columbus, Franklin County	Mid-term New	
	Many housing developers would like to build more units that are accessible, energy efficient, and meet the city and county's AWARE standards, but are constrained by access to capital and financing.	Provide incentives to developers to build more housing units that meet AWARE standards.		Columbus	Long-term Ongoing	Certain financing incentives are currently available through the city. In the near future, the city will be developing new public-private partnerships to provide incentives for development that meets Energy Star Efficiency standards.
Other Housing Provider Issues	Banks are affecting the housing market and supply by holding on to foreclosed properties.	Negotiate with banks to obtain more foreclosed properties for inclusion in the city's and county's landbank programs.		Columbus, Franklin County	Mid-term New	
Real Estate Industry	Many homebuyers are not aware of various aspects of purchasing a home and do not take advantage of homebuyer education programs.	Continue to make homebuyer education a required part of the homebuying process for city and county-funded down payment assistance programs.	Advocate for homebuyer education for any first-time homebuyer	Columbus, Franklin County, Ohio Housing Finance Agency, MORPC	Short-term Ongoing	Down payment assistance programs offered by the city, County, OHFA, and MORPC currently require consumers to participate in a HUD-certified homebuyer education course.
	Many current renters and other prospective home buyers are not	Increase awareness among renters and prospective	Provide information and education to	Columbus, Franklin County, Columbus	Short-term	

SUBJECT	IMPEDIMENT OR ISSUE	PROPOSED ACTION	COLUMBUS URBAN LEAGUE ROLE	OTHER RECOMMENDED PARTICIPANTS	TIMEFRAME	PROGRESS SINCE 2008
	aware of down payment assistance programs and other resources that could assist them in their search for affordable housing to purchase.	home buyers about affordable housing opportunities, homebuyer assistance programs, and other resources.	current renters and make referrals to agencies that provide assistance.	Board of Realtors, housing counseling agencies.	Ongoing	
	Recent HMDA data show that minority borrowers are starkly under-represented in terms of loan applications compared to whites, and are denied loans at substantially higher rates than whites (see Table 23).	Provide targeted outreach to minorities by calling attention to disparities apparent in HMDA and other data and provide more outreach and education about credit counseling and credit repair for consumers.	Provide resources and coordinate with housing counseling agencies to target messaging and education to minorities about the loan application process and credit counseling programs.	Housing counseling agencies, Columbus Mortgage Bankers Association, Columbus Realtists Association, Columbus, Franklin County	Short-term New	
	The foreclosure crisis in Ohio and the U.S. continues relatively unabated. The crisis has a disparate impact on low-income and minority households, but also affects individuals and families new to issues of foreclosure and poverty. These families comprise a "new face" of the foreclosure crisis that may not be aware of programs and resources available to help them.	Provide more intense outreach about foreclosure prevention resources and programs to encourage more homeowners to take advantage of them and take proactive steps to preserve their housing.	Continue to participate in larger initiatives on the foreclosure issue, and link these efforts to fair housing objectives.	Multiple	Short-term Ongoing	CUL, the City of Columbus, and Franklin County all support or directly provide foreclosure prevention programs and resources to assist families in need.
Lending	People across income levels and minority statuses would benefit from having a strong foundation in financial literacy.	Introduce financial literacy education at the high school level.		Columbus City Schools, suburban school districts, State of Ohio	Short-term Ongoing	Senate Bill 311, also known as the Ohio Core, requires integration of economics and financial literacy within social studies classes or another class. The requirement became effective with freshmen who enroll in high school on or after July 1, 2010 – the graduating class of 2014. Many schools have already begun including financial literacy in their programs of studies, including Columbus City Schools.
	Lenders and landlords place heavy emphasis on a person's credit score before approving a loan or rental	Provide increased and timelier education and outreach on credit	Provide resources and coordinate with housing counseling	Housing counseling agencies, Columbus, Franklin	Short-term New	

SUBJECT	IMPEDIMENT OR ISSUE	PROPOSED ACTION	COLUMBUS URBAN LEAGUE ROLE	OTHER RECOMMENDED PARTICIPANTS	TIMEFRAME	PROGRESS SINCE 2008
	application. Many homebuyers and renters lack critical knowledge about the importance of a credit score, how to repair damaged credit, and how far in advance they should begin taking proactive steps to repair their credit score.	counseling and credit repair.	agencies to reach out to and educate homebuyers and renters about credit counseling programs.	County		
Rental Housing	Increased demand for rental housing has resulted in new landlords entering the rental market. Many "mom and pop" landlords have little familiarity with fair housing law or with landlord-tenant rights and do not have the scale or resources to access specialized private training.	Continue Columbus Apartment Association training for small landlords, but also enhance coordination with CUL and other housing advocacy groups.	Coordinate with CAA and provide outreach to small landlords via community-based training on fair housing and other issues.	CAA, housing advocates	Short-term Ongoing	
	Tenant rights are relatively weak in Ohio and have been a major problem for renters in foreclosed properties.	Enhance protections for rental tenants, especially in the case of foreclosure.	Provide intervention and counseling services to affected tenants and provide referrals for alternative housing.	Columbus, Franklin County, CAA, State of Ohio	Long-term Ongoing	In 2009, the federal Protecting Tenants at Foreclosure Act was enacted, which provides protections for tenants whose landlords are in foreclosure. Despite this federal provision, the problem of renters being asked or forced out of homes that have gone into foreclosure persists. In some cases, the situation precipitates a housing crisis that ultimately puts the family at risk of homelessness.
	Illegal immigrant tenants, who may be subject to unfair housing treatment, are reluctant to report matters to public authorities.	Provide guidance or rules to clarify overlaps and boundaries between immigration and housing laws and enforcement.	Foster dialogue with immigrant organizations, city and county agencies, and other stakeholders.	Columbus, Franklin County	Mid-term Ongoing	
	Rental housing and affordable owner-occupied housing are often identified as types of housing most in need of physical improvements.	Ensure quality of rental housing and affordable owner-occupied housing stock through code enforcement and incentives for housing rehabilitation.		Columbus, Franklin County	Short-term Ongoing	

SUBJECT	IMPEDIMENT OR ISSUE	PROPOSED ACTION	COLUMBUS URBAN LEAGUE ROLE	OTHER RECOMMENDED PARTICIPANTS	TIMEFRAME	PROGRESS SINCE 2008
Other Housing Consumer Issues	Discrimination against protected classes (e.g. familial status) is apparent in housing advertisements, especially among interactive internet sites like Craigslist.	Provide outreach, education, and regular testing of affirmative marketing of housing providers to verify provision of equal housing opportunity.	Incorporate examples of legal and illegal advertising in existing training on landlord and tenant rights.	Columbus, Franklin County	Short-term Ongoing	
	Most immigrant service organizations do not have the resources to concentrate in-depth on fair housing issues.	Strengthen links between immigrant service organizations and housing organizations.	Provide fair housing materials, education, and information, and serve as a connector for organizations in different fields.	Columbus, Franklin County, CRIS, and other immigrant organizations	Short-term Ongoing	
	Columbus and Franklin County lack a single, centralized system for accessing subsidized housing. Public and assisted housing providers each maintain separate wait lists for housing.	Implement a Unified Supportive Housing System.	Support the Community Shelter Board in implementing a Unified Supportive Housing System.	Community Shelter Board, Columbus, Franklin County, CMHA, other affordable and assisted housing providers.	Short-term New	The Community Shelter Board is in the process of developing a Unified Supportive Housing System that will remove the wait list process and allow individuals to access subsidized housing through a single door.

Appendix A

Stakeholder Participation

Interviews

1. **Columbus Apartment Association**
   Bill Willis
2. **Columbus Metropolitan Housing Authority**
   Bryan Brown
3. **Community Properties of Ohio**
   Isabel Toth
4. **Community Refugee and Immigration Services**
   Angie Plummer
   Abdul Giama
5. **Community Shelter Board**
   Lianna Barbu
6. **Franklin County Save Our Homes Taskforce**
   Lillian Williams Purkey
   Melanie McCort
7. **Stonewall Columbus**
   Karla Rothan

Focus Groups

1. **Public Sector Development**
   Matt Brown, Franklin County
   Mark Paxon, Franklin County
   Chris Presutti, City of Columbus
   Tracy Swanson, City of Columbus
   Kathy Werkmeister, MORPC
   Kevin Wheeler, City of Columbus
2. **Lenders**
   Eric Anderson, U.S Bank
   Michael Childs, Huntington Bank
   Frank Foster, JP Morgan Chase
   Theresa Saelim, PNC
   Colette Smith, Huntington Bank
   Stefanie Steward-Young, Fifth Third Bank
3. **NSP Developers and Housing Advocates**
   Jeff Mohrman, Franklinton Development Association
   Tamara Parker, Legal Aid Society of Columbus
   David Reierson, Homeport
   Kim Stands, City of Columbus
4. **Columbus Board of Realtors, Affordable Housing Committee**
   Cathy Howard
   Philicia Pegram
   Larry Rosen

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United Way of Central Ohio

A partnership of United Way of Central Ohio, The Ohio University, the City of Columbus, and the Franklin County Board of Commissioners