

Affordable Housing Alliance of Central Ohio

# IMPACT REPORT

2022-2023





# A Message from AHACO's Chair

**Bob Bitzenhofer**

**“Individually, we are one drop. Together, we are an ocean.” Writer, Ryunosuke Satoro**

At the Affordable Housing Alliance, we know that a safe, quality, affordable home is foundational. Unfortunately, too many in our community still lack that essential stability.

Since our creation almost eight years ago, we have advocated together for neighbors needing a decent place to call home. For others, this work can feel like “the slow boring of hard boards” but we remain steadfast in our certainty that progress is possible because we have seen it.

In our early years, we joined hands and helped create the Housing Action Fund with local businesses and community leaders. We supported Franklin County in establishing the Magnet Fund. And we celebrated as Columbus adopted its first affordable housing bond fund.

When the pandemic hit, we didn't retreat. Instead, we launched the most robust rental assistance program in our region's history, designed housing-centered mobility programs to raise wages, and expanded fair housing protections in cities big and small. We sustained and we grew.

And this year, we welcomed successes that will reverberate throughout the community for decades. The City of Columbus voters approved a historic \$200 million affordable housing bond. We rallied to secure \$110 million in new federal investments to sustain eviction prevention programming. We supported communities across the region in adopting Pay to Stay protections to prevent renter displacement. And we became the home of CONVERGENCE Columbus, a powerhouse coalition to close the Black and minority homeownership gaps.

These are just the highlights! I invite you to review the enclosed 2022-2023 Impact Report for more examples of your influence and accomplishments.

Without doubt, there is more work to do. But I will always believe that, together, we can meet the affordable housing challenge head-on. We will continue to advance affordability at a regional level, ensuring all our neighborhoods have access to housing that nourishes them. We will fight to expand the stability and pride of homeownership to new generations. And we will work to build the homes that serve our growing workforce and their families.

On behalf of our Board, our members, and our staff, thank you for your partnership and guidance over the past year and for your continued service to our community. We look forward to another strong year ahead!

**Bob Bitzenhofer**  
AHACO Board Chair

# STRATEGY#1 BUILD!

Ensure Housing Development is Optimized to Meet Franklin County's Affordability Needs

**Historic Investments.** In November, Columbus voters overwhelmingly approved a \$200 million ballot initiative championed by Mayor Andrew Ginther to expand affordable housing in the City. The potent new investment will support the construction of new for-sale homes and apartments, bolster our response to rising homelessness, and preserve existing affordability at-risk of loss. AHACO joined with the Human Services Chamber to rally over 80 organizations to endorse the measure and was a vocal proponent of the initiative in the run-up to election day.

**1950's Era Zoning Code.** AHACO also continues to play a forceful role in the effort to modernize the City's pre-civil rights era zoning code. This work is essential to ensuring our land use laws allow builders to create the kind of integrated, multidimensional housing that residents desire and our housing needs demand. Our robust policy recommendations expand affordability, speed construction times, and promote inclusivity and local participation in the development profession.

**Reducing Affordability Barriers.** While a comprehensive community engagement process is underway for the zoning project, AHACO welcomed interim reforms that streamline affordable construction, reduce bureaucracy in the permitting process, and ease fees for affordable development.



In 2022, the **Franklin County Magnet Fund**, the foremost affordable housing initiative from the Franklin County Board of Commissioners, awarded almost \$6 million in new resources to create 730 affordable homes, including \$2 million in American Rescue Plan grants. This year, the Commissioners approved \$15 million to expand Healthy Home's affordable housing work in the Linden community.

On May 9, 2023, Columbus City Council and Mayor Andrew Ginther co-hosted a public hearing to inform their distribution of \$70 million in remaining **American Rescue Plan** funds. AHACO and member organizations testified that committing these funds to housing work would "create a sustainable and equitable bridge to the future while leveraging considerable resources from outside our borders." Decisions are pending.



## CRA Impact: Wider & Deeper

In 2022, the City of Columbus updated its Community Reinvestment Area policy, strengthening the incentives to build affordable housing. By lowering operating costs for homes that are accessible to working families, the City is leveraging every tool at its disposal to address our housing challenge while also establishing a replicable template for other communities in our region.



# REGIONAL HOUSING TASKFORCE

It is an undeniable fact that Central Ohio's housing supply is not keeping pace with our population and job growth; supply and demand forces are fundamentally imbalanced. This chronic underbuilding is pushing housing costs further out of reach for residents across the economic and geographic spectrums. These problems cannot be solved by one city or one county acting alone, they require collaboration.

That is why Mayor Andrew Ginther, Affordable Housing Trust President & CEO Lark Mallory, and Columbus Partnership President & CEO Kenny McDonald convened a Regional Housing Coalition to create a concrete action plan for solving our shared housing challenges.

AHACO was honored to lead the conversation about affordability. We organized over one hundred experts from across our region to develop eight specific and achievable recommendations that address funding housing construction, supportive housing solutions, eviction prevention tactics, protecting consumers from predatory actors, expanding pathways to homeownership, and developing the future of our housing workforce. Once adopted, these practical solutions will cut our affordable housing gap in half and create the infrastructure for further progress.

With this plan, Central Ohio will be the first community in history to grow economically while maintaining affordability. We will achieve equitable prosperity.

The full affordable housing workgroup, together with AHACO and our members, is mobilized and energized around this plan and stand ready to support implementation. We look forward to advancing the next phase of this coalition's work soon.

## WHAT COMES NEXT

The taskforce leaders will complete their community conversations and finalize their reports and recommendations.

The conveners will assess the recommendations and may seek clarification or ask follow-up questions.

The conveners will build the coalition that can implement the tools the coalition members developed.

Stay tuned for more updates and announcements later this year!

# STRATEGY#2 OWN!

## CONVERGENCE is United to Close the Black & Minority Ownership Gaps

CONVERGENCE Columbus is an initiative that promotes inclusive homeownership through collaboration and innovative pilot programming. By bringing together 100+ leaders from across our community, we can solve big challenges.

**Education.** This year, CONVERGENCE hosted its inaugural Real Estate Professionals training, educating housing pros on affordable lending tools while brainstorming new ideas to close the gaps. This cutting-edge curriculum is now being converted into a replicable toolkit for other cities while Columbus prepares to expand the training to mortgage lenders and brokers.

**Information.** As CONVERGENCE grew, industry leaders identified the complexity and ever-changing mortgage landscape as an access barrier for first-time homebuyers. To demystify loan products and help counselors and real estate professionals better navigate resources, CONVERGENCE deployed its new Product Matrix, a simple one-stop-shop guide.

**Relationships.** Partnerships are key to competing in today's hot housing market, that's why we're partnering with an emerging fintech company, CredEvolv, for a program that simplifies referrals to housing counseling and speeds mortgage readiness.

This summer, we're preparing to launch our resident-facing brand in an online hub to celebrate, support, and bring transparency to every step of the homeownership journey for Columbus' Black and minority communities. So stay tuned for much more!

CONVERGENCE is housed at AHACO and was launched by the Mortgage Bankers Association, the Ohio Housing Finance Agency, and the John Glenn College of Public Affairs at The Ohio State University. AHACO is deeply thankful to **Huntington Bank and Fifth Third Bank** for their support of this vital work to expand equitable homeownership.

Promote Wealth-Building and Community Stability Through Obtainable and Retainable Homeownership

**Boosting Capacity.** In response to industry-wide labor shortages and rising construction costs, AHACO joined a team assembled by the Mid-Ohio Regional Planning Commission to strategize the expansion of a diverse home repair contractor pool. Together with funders and elected officials, the team helped align vendor vetting procedures, reduce payment timelines, and expand capacity-building programs.

**Market Manipulation.** As predatory investors flood Central Ohio, driving up prices and pushing residents further away from homeownership, AHACO raised our voice to support commonsense regulations that bring transparency and fairness to the market.

**Tax Fairness.** AHACO expanded its collaboration with statewide housing leaders to craft a legislative proposal that protects low-income owners from foreclosure and displacement caused by rising property taxes. The effort continues to gain steam.



CONVERGENCE Director Keryna Johnson speaks at Health & Housing Symposium



# CONVERGENCE DOWN PAYMENT ASSISTANCE

In the last census, Franklin County's Black homeownership rate was 32%, compared to 63% for White households and 37% for Hispanic households. However, Freddie Mac estimates there are 47,000 Black residents who are currently "Mortgage Ready" or could be soon with counseling and support.

Moreover, Harvard estimates that even minimum down payment assistance could make homeownership a reality for 1.1 million Black and Hispanic renter households aged 25-55 who have the income needed to cover monthly mortgage payments on a moderately priced home.

That confluence of need and opportunity is why CONVERGENCE Columbus is developing a new program to close Black and minority homeownership gaps through targeted down payment assistance, comprehensive housing counseling, and wrap-around supports for sustainable ownership.

Built through an equity lens, this new fund incorporates key flexibilities that are often missing from other homeownership programs, like the ability to purchase a home in any neighborhood, not just those that are "majority minority" or "low-income". It also provides greater latitude in how funds can be deployed, allowing purchasers to access resources for repairs that can unlock a broader housing inventory. The fund is also designed to complement emerging Special Purpose Credit Programs that address needs in historically underserved populations.

With the support of our first banking partner, **PNC Bank**, and the expert guidance of coalition members, the fund is well on its way to launching later this year.

# STRATEGY#3 GROW!

Stabilize Renter Households with Short-Term Rental Assistance and Supportive Services for Security & Economic Mobility

## \$102 MILLION AWARDED IN RENTAL ASSISTANCE

During COVID-19, Columbus and Franklin County were awarded over \$114 million to prevent evictions. Our leaders mobilized a powerful response that served over 50,000 households and dropped eviction setouts despite record-breaking filings. AHACO was a proud supporter and partner in that work.

As funds began to dwindle, AHACO teamed up with Impact Community Action and the Human Services Chamber to advocate for additional resources by promoting inter-governmental information exchanges and elevating data showing the immense need for housing support. We convened 65 organizations in a sign-on letter to Biden Administration officials in support of this funding request.

The result was the largest regional reallocation in the country: \$102 million in new rental assistance funds awarded in Spring 2023 for Columbus and Franklin County. Funding will prevent evictions, support innovative programming, and build long-term affordability.

**Pay to Stay.** Ohio is one of five remaining states where a tenant can't be evicted for being just one dollar short, or one day late, on rent. Pay to Stay laws close this loophole and stop preventable evictions. AHACO developed a [Pay to Stay Technical Assistance Guide](#) for municipalities considering this consumer protection. Last year, Gahanna joined thirteen other Ohio cities in adopting the ordinance, which now protect 1-in-8 residents. This year, the cities of Columbus and Worthington both have it under consideration.

**Finding Help.** With the support of the City of Columbus and Franklin County Board of Commissioners, AHACO continued to host the eviction prevention hub [Rentful614](#). In the last year, we welcomed over 141,000 visits to locate emergency rent assistance and free legal advice. We collaborated with the Franklin County Municipal Court to include the web address on sample eviction notices and helped distribute thousands of referral cards at community festivals and events throughout the county.



AHACO staff prepare to distribute 1,000 referral cards for the Rentful614 resource at the 2023 OSU Community Health Day.

**Living Wages.** [Resiliency Bridge](#), launched in partnership with JPMorgan Chase, the Franklin County Commissioners, and Columbus Metro Housing Authority will wrap up its first cohort this summer, helping over 50 households move from poverty to a sustaining wage by combining education and housing stability. Administrator Home For Families is now preparing for a second cycle to assist more workers.



# SUCCESS BRIDGE

A college degree unlocks steady employment, career advancement, and economic stability. Unfortunately, unaffordable housing jeopardizes that prosperous future and is a fundamental barrier to students' education.

Success Bridge is a partnership with Columbus State Community Colleges, Home for Families, and the Columbus Metropolitan Housing Authority that eliminates barriers to college completion by linking education, housing stability, and wrap-around services. It was supported by a generous contribution from **Fifth Third Bank**.

Now entering its third year, Success Bridge researchers found that participation is associated with increased GPA, credit attainment rate, graduation, and good academic standing. Student surveys found an overwhelming majority of respondents reported that Success Bridge was “very helpful” in achieving academic goals. These phenomenal outcomes helped Success Bridge become the inaugural winner of the Community Shelter Board's Heritage Innovation Award in early 2023.

The program is now seeking investments to assist an additional 175 homeless or at-risk college students, including those who benefit from the Columbus Promise, to help them get started on a lucrative and rewarding career path that opens the door to long-term financial stability.



Leaders from Columbus State Community College, Home for Families, CMHA, & AHACO receive Heritage Innovation Award





# COMMUNITY

Solidify AHACO's Reputation as a Strong, Trusted, and Reliable Authority in the Housing Space.

Advance Diversity, Equity, Inclusion, and Justice in Our Work and Workplaces

AHACO continues to elevate and drive the affordable housing conversation in Central Ohio.

**Housing+Health.** This spring, AHACO released our latest infographic report, exploring the intersection between affordable housing and community well-being. In an easy-to-read format, it chronicles how housing affects stress levels, healthcare spending, childhood development, and mortality rates. It shines a light on the continuing impact of redlining on housing and other social determinants of health.

**Ideas Forum.** In October, we co-hosted a Columbus Foundation Big Table discussion with the Central Ohio Community Improvement Corporation. This dialogue between economic development professionals and residents of Franklin County's eastern suburbs explored issues of empathy, community, change, and affordability. It was provided for collaboration and planning on the heels of the Intel announcement.

**Media Mentions.** AHACO continues to support an informed debate of ideas around affordable housing, having been quoted or cited in over thirty local news stories this year. An editorial article from Board Chair Bob Bitzenhofer titled "Is \$1,933 monthly for rent cheap? It's ludicrous to call Columbus affordable" uncovered the truth behind misleading press releases.

**On the Road.** Our team continues to be a go-to source for reliable data and information about the housing landscape. In the last year, we presented to nearly 50 community organizations throughout the state. We even added a Speakers Bureau to the AHACO website to streamline requests.

# GET INVOLVED

Are you ready to join the housing movement? Here are some ways to amplify your impact and advance affordability in our community:

**Join.** Attend one of the upcoming "Zone In" Community Conversations on housing to guide how the City of Columbus updates its pre-civil rights era zoning code. Not in the City of Columbus? Join a local zoning committee meeting and share your support for affordable housing.

**Learn.** Find out how your community is spending its American Rescue Plan awards and how much is being dedicated to affordable housing (AHACO recommends 30%, the same that our families should spend on housing!)

**Teach.** Does your city have a Pay to Stay ordinance to protect against evictions? Share our Pay to Stay Technical Assistance Guide with your council members to promote greater understanding.

**Speak.** Host a housing discussion with your friends, neighbors, or social clubs to explore ideas for our future. AHACO is always available to facilitate or present!

**Invest.** Become a contributing member of AHACO's Strategic Advisory Council to guide our work and support our efforts. Or invest in one of Central Ohio's innovative housing initiatives like Resiliency Bridge, CONVERGENCE Columbus, or help launch the next big thing!



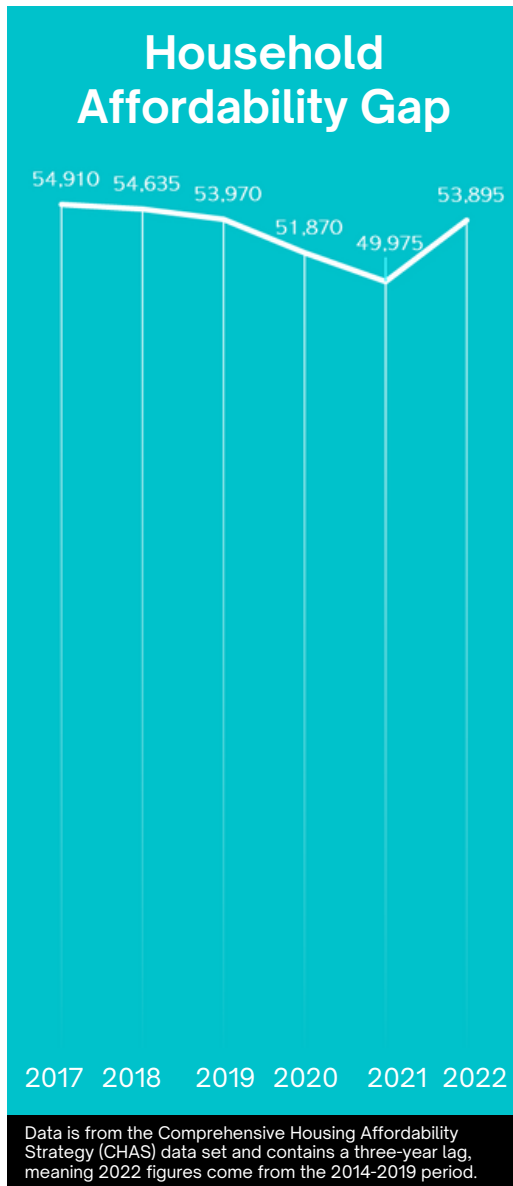
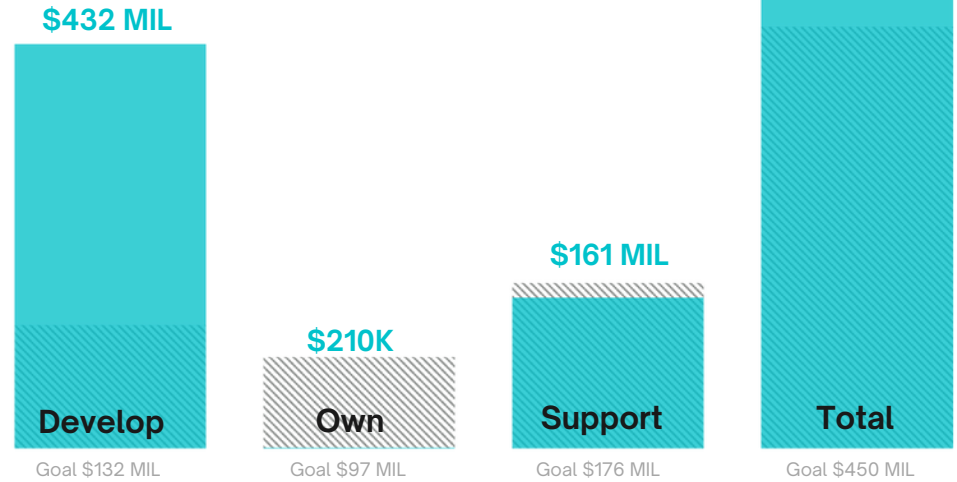
AHACO Member Sarajane Steffes from National Church Residences testifies before City Council.

# PROGRESS TO-DATE

At AHACO's founding in 2017, we sought to raise \$450 million in new funding for affordable housing activities over the next ten years. Our community met that challenge head-on and has already exceeded initial goals by more than 27%, raising \$593 million for activities like construction, eviction prevention, and homeownership assistance.

This proof of our ability to meet the task ahead will prove essential as housing needs and population continue to grow.

All funding projections subject to revision as additional measures are legislated.



### June 2023 Investment Updates

In April 2023, Columbus and Franklin County received \$102 mil in federal Emergency Rental Assistance funds, which can be deployed for eviction prevention interventions and affordable housing construction. This award recognizes the excellent stewardship of funds by local government administrators, as well as the need for new resources to combat rent inflation.

In May 2023, PNC Bank became the inaugural banking partner in a new down payment assistance fund, assembled by CONVERGENCE Columbus, to expand Black and minority homeownership. Nationally, Columbus ranks second-to-last in Black homeownership rates.

### June 2023 Policy Updates

During the Spring of 2023, AHACO facilitated eight working groups to develop and submit a regional affordable housing strategy to conveners City of Columbus Mayor Andrew Ginther, President & CEO of the Affordable Housing Trust Lark Mallory, and President & CEO of the Columbus Partnership Kenny McDonald. Over 100 experts were consulted and, through consensus, developed an impactful strategy for collaboration and innovation in Central Ohio.

The Cities of Columbus and Worthington proposed Pay to Stay and Third Party Pay legislation to codify the right of tenants to avoid eviction by paying rent and late fees prior to a court judgment. Similar ordinances ending the "One Dollar, One Day" rule are already effective in the majority of American states, and locally cover approximately 1-in-8 Ohio renters.



# THANK YOU!

## AHACO MEMBERS

Columbus Metropolitan Housing Authority  
Columbus Urban League  
Community Development for All People  
Community Housing Network  
Community Shelter Board  
Creative Housing  
Finance Fund  
Franklinton Development Association  
Habitat for Humanity MidOhio  
Homeport  
Home for Families  
Homes on the Hill  
Huckleberry House  
Impact Community Action  
Nationwide Children's Hospital  
National Affordable Housing Trust  
National Church Residences  
NRP Group  
Ohio Capital Corporation for Housing  
Preservation of Affordable Housing  
Star House  
The Columbus Foundation  
The Community Builders  
The Refuge  
United Way of Central Ohio  
Wallick Communities  
Woda Cooper Companies  
YMCA of Central Ohio  
YWCA Columbus

## STRATEGIC ADVISORS

Affordable Housing Trust of Columbus and Franklin County  
American Electric Power Foundation  
Anthem  
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Charter Communications  
Connect Realty  
EMHT  
Fifth Third Bank  
Health Impact Ohio  
Huntington National Bank  
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Nationwide Foundation  
Park National Bank  
PNC  
Renter Mentor  
Tidwell Group  
United Way of Central Ohio

