

# HOUSING

## Introduction & Overview: Housing Indicators

Housing serves many functions in a community. These include meeting an individual's need for shelter, serving as a component of a neighborhood, and providing an economic asset for an owner. Housing is also a key sector of the local economy. This section of the Community Indicators Database Report includes indicators for the housing market and housing stock, as well as data about owner and renter households.

The first indicators provide a general housing profile, including owner/renter tenure and housing condition. There are several indicators that focus on owner housing. These include data on the owner housing market, housing affordability, and homeownership and race.

Rental housing indicators examine both market rate apartments and subsidized units. Other indicators describe rental housing affordability and the homeless continuum of care.

### Indicators of Quality of Life

The housing data can be used in research, program planning, and service delivery. Community Research Partners has found that the data are indicators of the quality of life in the community. The following suggests how the housing data pages relate to key quality of life areas:

Quality of Life Area	Housing Indicator Data Pages
People have access to decent, safe affordable housing.	<ul style="list-style-type: none"><li>• Housing tenure</li><li>• Housing condition</li><li>• Owner housing market</li><li>• Owner housing affordability</li><li>• Homeownership and race</li><li>• Market rate apartments</li><li>• Subsidized rental housing</li><li>• Rental housing affordability</li><li>• Homeless continuum of care</li></ul>

## How We Are Doing in the Area of Housing

The housing data indicators provide a picture of how we are doing as a community. The following are some areas in which we are making progress in Franklin County, as well as areas of concern.

Housing: Areas of Progress	Housing: Areas of Concern
<ul style="list-style-type: none"><li>• <b>Homeownership rate</b>—The homeownership rates in Columbus and Franklin County have increased since 2000.</li><li>• <b>Housing market</b>—The Columbus MSA housing market has been strong, with a 9.7% increase in home sales between 2003 and 2004.</li><li>• <b>Homelessness</b>—The number of persons entering the emergency shelter system in 2000 was 20% below 1997 levels, and new permanent supportive housing units have been opened.</li><li>• <b>Rental assistance</b>—The number of Section 8 rental vouchers available in Franklin County has increased by nearly 90% since 1995.</li></ul>	<ul style="list-style-type: none"><li>• <b>Owner housing affordability</b>—Over a quarter of Franklin County homeowners with a mortgage paid 30% or more of their household income toward owner costs in 2004.</li><li>• <b>Racial disparity</b>—The homeownership rate for black households in Franklin County is about 26% less than that of white households.</li><li>• <b>Renter housing affordability</b>—In 2004 a person needed an hourly wage of \$12.98 to afford Fair Market Rent for a two-bedroom apartment in Franklin County.</li><li>• <b>Subsidized housing units</b>—Public housing stock has been reduced in Franklin County by about 35% since 1995.</li></ul>

## More Detail

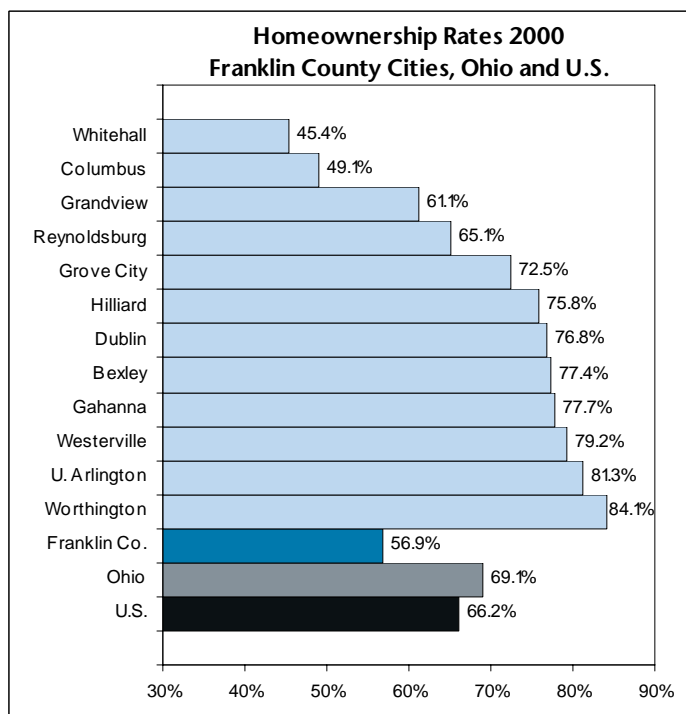
CRP has just released the Franklin County DataSource, a web-based geographic data application that provides some of the housing data included in this report and some additional indicators at the census tract, ZIP code, and other smaller geographic levels. Access DataSource at [www.datasourcecolumbus.org](http://www.datasourcecolumbus.org).

# Housing Tenure

## Housing Tenure, Columbus and Franklin County, 2002-2004

Franklin County	2002		2004		Change 2002-2004	
	Number	Percent	Number	Percent	Number	Percent
<b>Total Housing Units</b>	489,851	100.0%	507,039	100.0%	17,188	3.5%
• Occupied units	438,572	89.5%	435,676	85.9%	-2,896	-0.7%
Owner occupied	247,852	56.5% <sup>(1)</sup>	265,066	60.8% <sup>(1)</sup>	17,214	6.9%
Renter occupied	190,720	43.5% <sup>(1)</sup>	170,610	39.2% <sup>(1)</sup>	-20,110	-10.5%
• Vacant units	51,279	10.5%	71,363	14.1%	20,084	39.2%
City of Columbus	Number	Percent	Number	Percent	Number	Percent
<b>Total Housing Units</b>	339,470	100.0%	358,169	100.0%	18,699	5.5%
• Occupied units	299,675	88.3%	297,497	83.1%	-2,178	-0.7%
Owner occupied	147,765	49.3% <sup>(1)</sup>	160,212	53.9% <sup>(1)</sup>	12,447	8.4%
Renter occupied	151,910	50.7% <sup>(1)</sup>	137,285	46.1% <sup>(1)</sup>	-14,625	-9.6%
• Vacant units	39,795	11.7%	60,672	16.9%	20,877	52.5%

<sup>(1)</sup>The percentages of owner and renter occupied are the proportion of each category divided by occupied units.



### Analysis:

- ◆ The homeownership rates increased by 8.4% in Columbus and by 6.9% in Franklin County between 2002 and 2004.
- ◆ The 2004 owner occupancy rate in Franklin County is 60.8%, the second lowest of all Ohio urban counties. The rates for the other counties are Hamilton, 60.6%; Cuyahoga, 63.4%, Montgomery, 65.3%; Summit, 68.4%; Lucas, 68.9%, Stark, 71.5%; and Mahoning, 72.1%.
- ◆ The city of Columbus was the location of 72.3% of all owner-occupied housing units added to the Franklin County housing stock between 2002 and 2004.
- ◆ The city of Columbus was the location of 72.7% of all the rental units lost by Franklin County from 2002 to 2004.
- ◆ The number of vacant units in Franklin County has increased by 39.2% since 2002. In 2004, 85.0% of the county's vacant units were in the city of Columbus.

### About the Data:

#### Data Sources:

- ◆ U.S. Census Bureau, American Community Survey 2000-2004 (Columbus and Franklin County tenure data; urban county tenure data)
- ◆ U.S. Census Bureau, Census 2000 (Franklin County city homeownership rates)

#### Definitions:

- ◆ **Owner occupied:** A housing unit in which the owner or co-owner lives, even if it is mortgaged or not fully paid for
- ◆ **Renter occupied:** All occupied units that are not owner occupied, whether they are rented for cash rent or occupied without payment of cash rent.

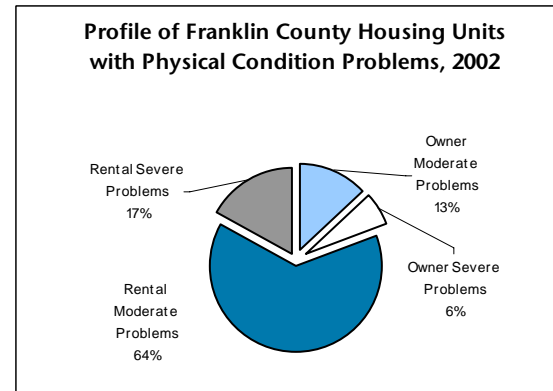
#### Explanations and Caveats:

- ◆ The tenure of a housing unit does not necessarily indicate the unit type. For example, a household may rent a detached, single-family structure, as well as an attached apartment unit. Similarly, a household may be the owner of a unit in a multi-unit condominium structure.
- ◆ American Community Survey does not include data for other Franklin County cities.

# Housing Condition

## Physical Condition of Columbus and Franklin County Housing Units, 2002

	Columbus Housing Units		
	Moderate Physical Problems	Severe Physical Problems	Total Units with Physical Problems
Rental Units	11,400	3,000	14,400
Owner Units	2,300	1,100	3,400
<b>Total</b>	<b>13,700</b>	<b>4,100</b>	<b>17,800</b>
Total Franklin County Housing Units			
Rental Units	11,900	3,700	15,600
Owner Units	3,400	2,300	5,700
<b>Total</b>	<b>15,300</b>	<b>6,000</b>	<b>21,300</b>



### Analysis:

- 2002 American Housing Survey data indicate that there are 21,300 housing units in Franklin County with physical condition problems. Of these, 73.2% are rental units. In comparison, in 1995, there were 18,500 housing units in Franklin County with physical condition problems and 77.2% of those were rental units.
- The most frequent problem for owner units with severe physical problems was “plumbing,” and “upkeep” and “kitchen” were the primary moderate problems. For rental units with severe problems, “plumbing” and “heating” were the primary problems. “Upkeep” and “kitchen” were the most frequent moderate problem areas for rental units.
- The American Housing Survey reported that black householders occupy 26.8% of all units in the city of Columbus with severe physical problems and 24.8% with moderate problems.
- Census 2000 identified 0.4% housing units in Franklin County that lack complete plumbing facilities and 0.7% that lack complete kitchen facilities. There are 10,211 units where households are living in overcrowded conditions.
- Franklin County has newer housing stock than do other parts of the state. Of the 438,778 housing units in Franklin County in 2000, 33.2% (145,535 units) were built in 1959 or earlier, compared with 46.7% of all Ohio housing units.
- In 2002, there were an estimated 24,300 low- and moderate-income Franklin County owner households paying 50% or more of their income for housing (mortgage, taxes, insurance, and utilities). These households may lack resources for housing maintenance and repairs. In 1995, an estimated 12,253 low- and moderate-income owner households in Franklin County spent 50% or more of their income for housing.

### About the Data:

#### Data Sources:

- ◆ U.S. Census Bureau, American Housing Survey for the Columbus Metropolitan Area, 2002 (physical condition data)
- ◆ U.S. Census Bureau, Census 2000 Summary File 3 for Franklin County (plumbing and kitchen facilities, overcrowding and age of housing stock)

#### Definition:

- ◆ **Moderate physical problem:** Having a moderate physical problem, as defined by the American Housing Survey, with one or more of the following: plumbing, heating, electric, upkeep, or hallways
- ◆ **Severe physical problem:** Having a severe physical problem, as defined by the American Housing Survey, with one or more of the following: plumbing, heating, electric, upkeep, or hallways
- ◆ **Overcrowded:** A housing unit with more than one occupant per room

#### Explanations and Caveats:

- ◆ All data in the American Housing Survey are provided by the occupant, including responses to specific questions on the physical condition of the structure.

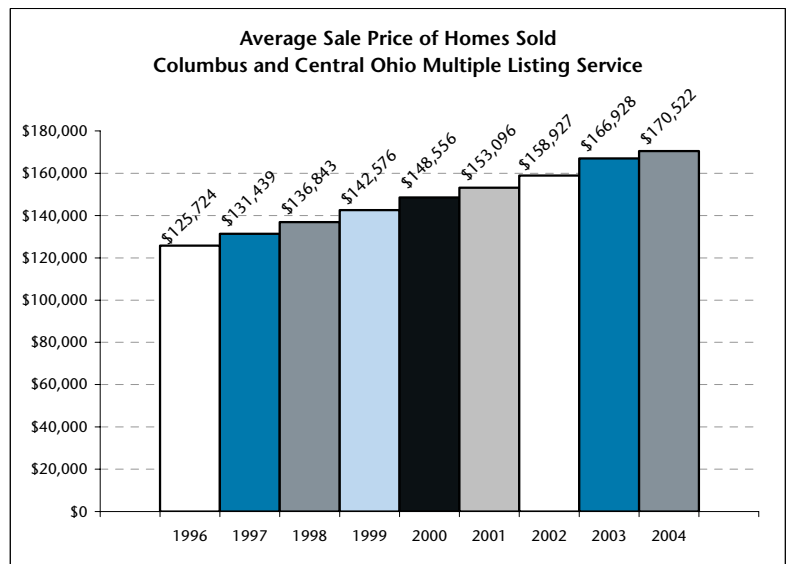
# Owner Housing Market

## Total Sales of New Detached Single-Family Units Franklin County, 2002-2003

Year	\$30,000- \$69,999	\$70,000- \$89,999	\$90,000- \$109,999	\$110,000- \$124,999	\$125,000- \$164,999	\$165,000 and above	Total
2002	0	20	24	84	855	2,122	3,105
2003	0	46	42	82	818	2,272	3,260
<b>Total Sales</b>	0	66	66	166	1,673	4,394	6,365
<b>Percent of All Sales</b>	0.0%	1.0%	1.0%	2.6%	26.3%	69.0%	100.0%

### Analysis:

- Multiple Listing Service data indicate that the price of homes sold (new and existing) in central Ohio increased by 35.6% between 1996 and 2004.
- The average price of a new or existing detached single-family home across all 30 Effective Market Areas in Franklin County in 2003 was \$194,485.
- Central Ohio had a 9.7% increase in the number of annual residential home sales from 2003 to 2004. During the first 7 months of 2005, the number of homes sold was up 1.2% over the same period in 2004.
- In 2004 there were 10,460 single-family building permits issued for new home starts in the Columbus MSA, a decrease of 13.5% from 2003.



## About the Data:

### Data Sources:

- ◆ The Danter Company, Columbus and Franklin County Affordable Owner and Renter Housing Market Analysis (Franklin County home sales statistics)
- ◆ U.S. Census Bureau, Housing Units Authorized by Building Permit, 2003 and 2004 final data (annual building permits for new home starts)
- ◆ Columbus Board of Realtors, Multiple Listing Service Statistics (Central Ohio statistics)

### Definitions:

- ◆ **Central Ohio:** The area served by the Central Ohio Multiple Listing Service, including all of Franklin, Delaware, Union, Morrow, and Madison Counties and parts of Licking, Fairfield, Knox, Logan, and Marion Counties
- ◆ **Effective Market Areas:** Refers to 30 geographical segments of Franklin County delineated by The Danter Company based on economic and demographic characteristics.

### Explanations and Caveats:

- ◆ Residential Building Permits data include Columbus MSA (Franklin, Delaware, Madison, Licking, Fairfield, and Pickaway).

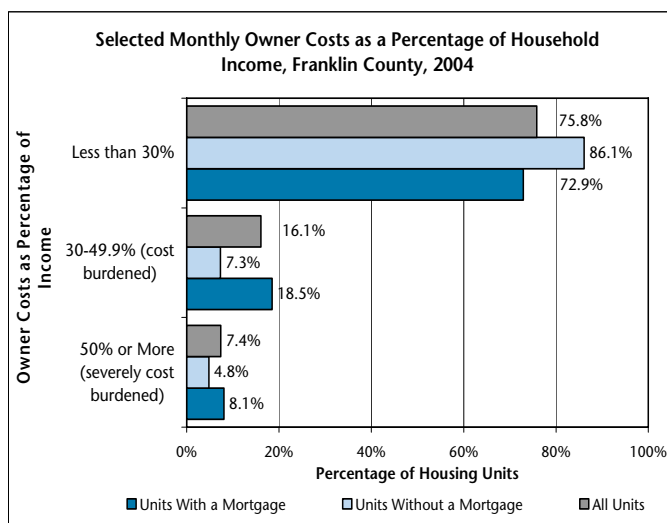
# Owner Housing Affordability

## Housing Opportunity Index Columbus MSA and Selected MSAs, Second Quarter 2005

MSA	% of Homes Sold Affordable to Median Income Households	2005 Median Family Income	2005 Q2 Median Sales Price	National Affordability Rank (of 158 total MSAs)	Midwest Affordability Rank (of 28 MSAs)
Mansfield, OH	93.2%	\$52,300	\$87,000	1	1
Lima, OH	91.2%	\$51,800	\$88,000	2	2
Dayton, OH	88.4%	\$59,300	\$106,000	8	6
Toledo, OH	86.1%	\$58,400	\$112,000	14	12
Akron, OH	81.8%	\$60,700	\$118,000	21	17
Cleveland, OH	80.1%	\$60,900	\$128,000	27	19
Cincinnati, OH	78.2%	\$63,800	\$139,000	29	21
Columbus, OH	73.8%	\$63,900	\$153,000	40	24
Chicago, IL	48.2%	\$68,600	\$250,000	96	28
Santa Barbara, CA	3.2%	\$63,700	\$515,000	158	NA
National	45.9%	\$58,000	\$241,000	NA	NA

### Analysis:

- The National Homebuilder's Association found that 73.8% of all homes sold in the Columbus MSA in the second quarter of 2005 were affordable to a median income household. The Columbus MSA ranks 40th out of 158 metro areas nationally in affordability.
- The Columbus MSA ranks 24th out of 28 metro areas in the Midwest in housing affordability. All other MSAs in Ohio ranked higher in affordability.
- In 2004, 26.6% of Franklin County households with a mortgage paid 30% or more of their income toward owner costs, compared to 12.1% of those without a mortgage.
- The Danter Company reported that in 2002 and 2003 10,095 existing single-family homes sold in Franklin County were affordable to those with incomes below 80% of AMI, 34.5% of all existing homes sold. Only 11.1% (3,250) of existing homes sold were affordable below 50% AMI.



- In 2002 and 2003, 132 new single-family homes sold in Franklin County were affordable below 80% AMI, 2.1% of all new homes sold. None were affordable below 50% AMI.

### Data Sources:

- ◆ National Association of Home Builders, Housing Opportunity Index: Second Quarter 2005
- ◆ U.S. Census Bureau, American Community Survey, 2004 (monthly owner costs as percentage of household income)
- ◆ The Danter Company, Columbus and Franklin County Affordable Owner and Renter Housing Market Analysis (new and existing affordable homes sold; price of new homes sold in Franklin County)

### Definitions:

- ◆ **Affordable Housing:** According to U.S. Department of Housing and Urban Development (HUD), affordable housing is that which costs no more than 30% of a household's annual income. Families who pay more than 30% of their income for housing are considered to be cost burdened and who pay more than 50% of their income for housing are considered severely cost burdened.
- ◆ **Area Median Income (AMI):** Median income of the Columbus MSA. In 2004, this was about \$63,500.

### Explanations and Caveats:

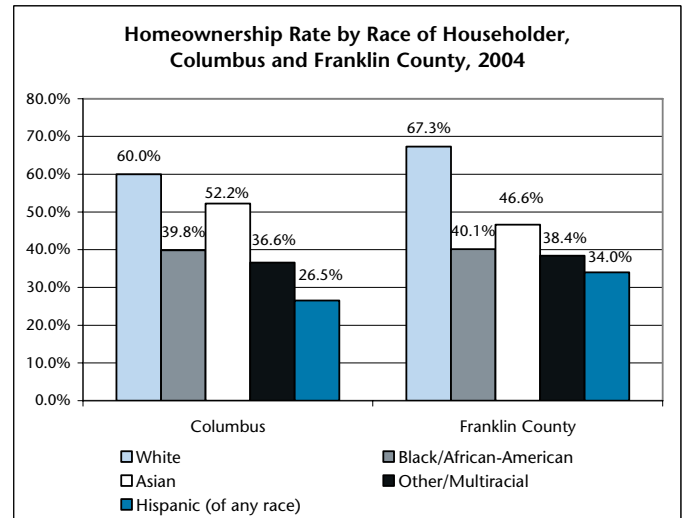
- ◆ The Housing Opportunity Index is based on HUD median family income, interest rates, and the price of existing and new homes sold in each market area for a particular quarter. Data on homes sold are collected from court records on 740,000 sales nationwide. A ranking of "1" indicates that an MSA has the greatest percentage of affordable homes sold in the nation or region.
- ◆ Data on the price ranges of new and existing homes are based on six categories used by The Danter Company: Less than \$70,000 (affordable to 50% of AMI); \$70,000-\$89,999 (50%-67% AMI); \$90,000-109,999 (68%-80% AMI); \$110,000-\$124,999 (81%-94% AMI); \$125,000-\$164,999 (95%-123% AMI); and \$165,000 and above (124% AMI and above).

## About the Data:

# Homeownership and Race

## Disposition of Applications for Home Purchase Loans by Race of Applicant, Columbus MSA 2004

Applicant	Number of Loans on a 1-4 Family Dwelling	
	Government	Conventional
<b>White</b>	6,641	39,838
Loan Originated	72.6%	72.2%
Loan Denied	11.3%	10.6%
Other Disposition	16.1%	17.2%
<b>Black</b>	1,424	5,358
Loan Originated	62.8%	53.8%
Loan Denied	16.7%	20.6%
Other Disposition	20.5%	25.6%
<b>American Indian/Alaska Native</b>	31	123
Loan Originated	45.2%	52.0%
Loan Denied	25.8%	27.6%
Other Disposition	29.0%	20.3%
<b>Asian/Pacific Islander</b>	143	1,702
Loan Originated	65.7%	70.4%
Loan Denied	18.2%	9.5%
Other Disposition	16.1%	20.1%
<b>Hispanic (of any race)</b>	231	863
Loan Originated	60.2%	59.6%
Loan Denied	16.5%	18.8%
Other Disposition	23.4%	21.7%
<b>Two or more Minority Races</b>	5	20
Loan Originated	80.0%	70.0%
Loan Denied	0.0%	5.0%
Other Disposition	20.0%	25.0%
<b>Joint (White/Minority)</b>	132	470
Loan Originated	61.4%	73.6%
Loan Denied	21.2%	12.6%
Other Disposition	17.4%	13.8%
<b>Race not available</b>	650	5,497
Loan Originated	52.8%	51.3%
Loan Denied	18.8%	19.8%
Other Disposition	28.5%	28.9%



### Analysis:

- In 2004, the homeownership rate for households of all minorities was two-thirds of the white homeownership rate in Columbus and about three-fifths of that in Franklin County.
- The percentage of home purchase loan applications that result in loan originations is higher for whites than for blacks. In 2004, the gap was 18.4 percentage points for conventional loans and 9.8 percentage points for government loans. Black applicants were much more likely to have a government loan originated (62.8% of all applications) than a conventional loan (53.8%).
- In the Columbus MSA in 2004, 74.8% of conventional loan applications by applicants with incomes at or above 120% of the area median were originated, compared to 68.1% for applicants between 80% and 119% of median, and 61.2% for applicants below 80% of median.
- Credit history and debt-to-income ratio were the primary reasons cited by lenders for loan denials for applicants of all races in the Columbus MSA in 2004.

## About the Data:

### Data Sources:

- ◆ U.S. Census Bureau, American Community Survey 2004 (homeownership rates by race)
- ◆ Federal Financial Institutions Examinations Council, 2004 HMDA Statement for Columbus MSA (data on home purchase loans)

### Definitions:

- ◆ **Government home purchase loans:** Includes FHA, FSA/RHA, and VA home purchase loans.
- ◆ **Other disposition:** Includes applications approved but not accepted, applications withdrawn, and files closed as incomplete.
- ◆ **Other/Multiracial:** Includes applicants identified as American Indian, Alaskan Native, Asian, Pacific Islander, Hispanic and joint white/minority.

### Explanations and Caveats:

- ◆ The Home Mortgage Disclosure Act (HMDA) requires lending institutions to make annual disclosures of their home mortgage and home improvement lending activity. Data for the 2004 HMDA Report for the Columbus MSA were collected from 661 financial institutions, of which 303 have a home or branch in the MSA.

# Market-Rate Apartments

## Top Ten Effective Market Areas by Number of Conventional Market-Rate Units, Franklin County, February 2004

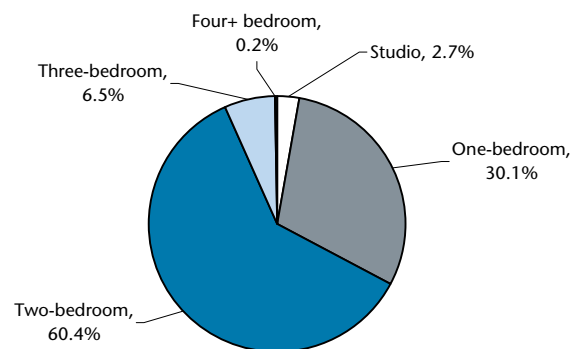
Effective Market Area	Number of Projects	Number of Units	Vacancy Rate
Northland	92	14,300	9.8%
Eastmoor/Walnut Ridge	73	11,615	14.3%
Northwest	52	8,202	7.0%
Reynoldsburg	38	6,463	7.5%
Rocky Fort/Blacklick	25	5,933	8.0%
Near North/University	99	5,832	2.5%
Southeast	32	5,500 <sup>(1)</sup>	11.1%
Far West	32	5,344	8.0%
Far Northwest	34	4,970	7.7%
Hayden Run	24	4,868 <sup>(1)</sup>	9.2%

<sup>(1)</sup>Includes a project with both conventional market rate and tax credit units

### Analysis:

- In February 2004, there were 115,346 conventional market-rate apartment units in Franklin County, with a vacancy rate of 9.2%. Studio units had the lowest vacancy rate (6.8%), and three-bedroom units had the highest (9.6%).
- There were 7,484 conventional tax credit units in Franklin County in February 2004, with a vacancy rate of 5.9%. The highest vacancy rate was found among two-bedroom units at 7.5%, while there were no vacant studio units.
- Vacancy is higher in older housing. The vacancy rate for conventional market-rate and tax credit units in projects built before 1980 was 9.6% in 2004, 0.6 percentage points higher than the overall vacancy rate for all such units.
- The highest median rents for a two-bedroom unit (above \$750) were found in the Hayden Run, Downtown, Near East, and Rocky Fort/Blacklick market areas. The lowest rents (below \$500) were in the Franklinton, Near South, Near East, and North Linden areas.

Conventional Market-Rate Rental Units\* by Type, Franklin County, February 2004



\*115,346 total units, not including Tax Credit units in market-rate projects

- The Danter Company identified 1,636 units under construction or renovation in new and existing market rate properties in 2004.

### About the Data:

#### Data Source:

- ◆ The Danter Company, Columbus and Franklin County Affordable Owner and Renter Housing Market Analysis, Nov. 2004

#### Definitions:

- ◆ **Effective market areas:** 30 geographical segments of Franklin County defined by The Danter Company based on economic and demographic characteristics
- ◆ **Conventional market rate housing:** Privately owned, unsubsidized rental properties with 10 or more units
- ◆ **Conventional tax credit housing:** Projects with 10 or more units that have been financed with the Low Income Housing Tax Credit

#### Explanations and Caveats:

- ◆ Median rents are affected by the addition of new units at the upper end of the market. Increases do not typically reflect the actual rent increases at an individual complex. Therefore, these figures should not be used to determine actual rental housing costs.

# Subsidized Rental Housing

## Public and Private Subsidized Family Rental Units and Vacancies Franklin County, February 2004

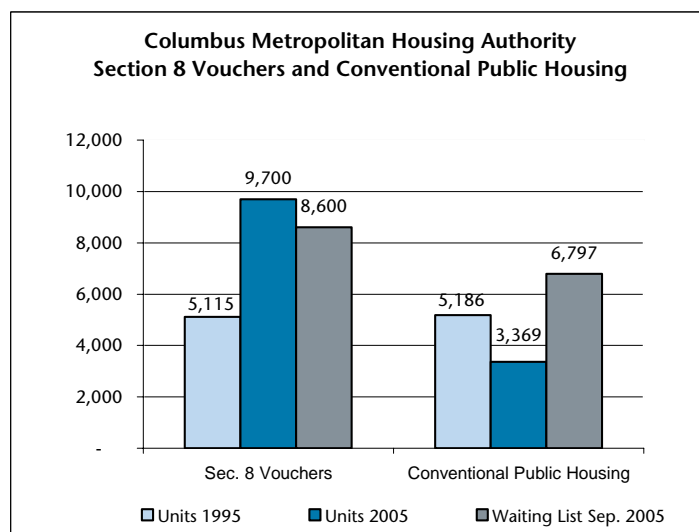
	Public Subsidized Units <sup>(1)</sup>			Private Subsidized Units <sup>(2)</sup>		
	Number	Percent	Vacancy Rate	Number	Percent	Vacancy Rate
Studio	398	11.9%	0.0%	207	2.7%	0.4%
One-bedroom	1,135	33.8%	4.2%	3,312	42.8%	0.2%
Two-bedroom	1,038	30.9%	0.9%	3,109	40.2%	0.5%
Three-bedroom	575	17.1%	0.0%	1,044	13.5%	0.6%
Four+-bedroom	212	6.3%	0.0%	64	0.8%	0.0%
<b>TOTAL</b>	<b>3,358</b>	<b>100.0%</b>	<b>1.7%</b>	<b>7,736</b>	<b>100.0%</b>	<b>0.4%</b>

<sup>(1)</sup>Does not include CMHA scattered-site units.

<sup>(2)</sup>Includes units in conventional projects (10+ units) only.

### Analysis:

- ◆ In February 2004, public subsidized family units had a vacancy rate of only 0.6%, compared to 3.4% for public subsidized senior units in Franklin County.
- ◆ There has been a major shift in the composition of the housing units managed by CMHA. Since 1995, the public housing stock has decreased by 35%, while the number of budgeted Section 8 vouchers available to CMHA has nearly doubled.
- ◆ In 2005, an average of about 75-80% of CMHA Section 8 voucher holders could find housing within 120 days. Many are unable to find suitable housing, a landlord willing to accept their voucher, or housing with rent at or below HUD Fair Market Rent.



## About the Data:

### Data Sources:

- ◆ Columbus Metropolitan Housing Authority (Section 8 vouchers and conventional public housing, September 2005)
- ◆ The Danter Company, The Columbus and Franklin County Affordable Owner and Renter Housing Market Analysis (subsidized apartment units)

### Definitions:

- ◆ **Public subsidized housing:** Public housing units owned and managed by the Columbus Metropolitan Housing Authority
- ◆ **Private subsidized housing:** Privately owned rental housing with project-based Section 8 rental assistance
- ◆ **Conventional public housing:** Housing units owned and managed by Columbus Metropolitan Housing Authority
- ◆ **Section 8 vouchers:** Rent vouchers that can be used by income-eligible households to rent housing in the private market

### Explanations and Caveats:

- ◆ Public and private subsidized rental units include both family and senior units.
- ◆ In an effort to create mixed-income communities, CMHA has designated 50% of new admissions to public housing for households with incomes over 30% of median. CMHA's goal for the use of Section 8 vouchers is to serve the poorest households. As a result, 100% of new voucher recipients are households at or below 30% of median or persons who are homeless or have special needs.

# Rental Housing Affordability

## Low- and Moderate- Income Renter Households with Housing Cost Burden, 2000 Estimate

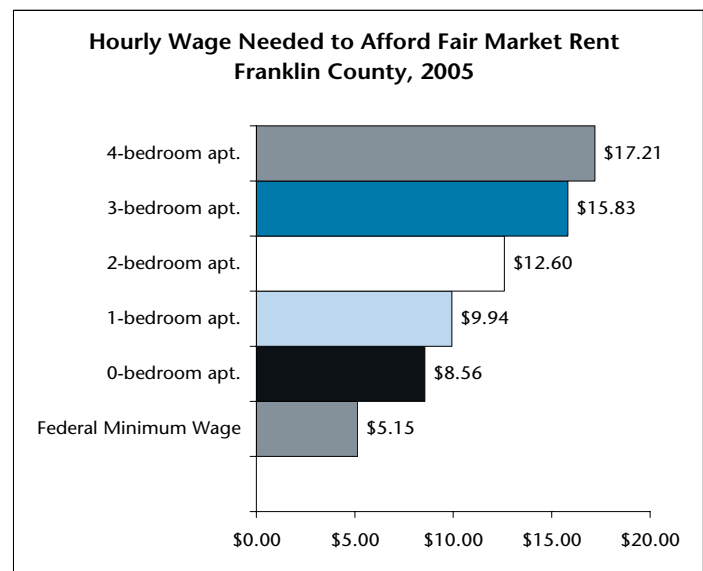
	Columbus Households				Total Franklin County Households			
	At/Below 30% MFI <sup>(2)</sup>	31-50% MFI	51-80% MFI	Total ≤ 80% MFI	At/Below 30% MFI <sup>(2)</sup>	31-50% MFI	51-80% MFI	Total ≤ 80% MFI
<b>Cost Burden</b>	26,389	17,314	8,173	51,876	30,945	20,531	10,091	61,567
<b>Severe Cost Burden<sup>(1)</sup></b>	21,205	4,335	846	26,386	24,908	5,171	1,131	31,210

<sup>(1)</sup>Severe cost burden is a subset of cost burden

<sup>(2)</sup>MFI = Median Family Income for Franklin County

### Analysis:

- The National Low Income Housing Coalition reports that in 2005 a household would need an income of \$26,200, or just under two and a half times the federal minimum wage, to afford a two-bedroom apartment at Fair Market Rent in Franklin County. The Franklin County “housing wage” decreased by 3.0% between 2004 and 2005.
- Renter households with incomes at or below 30% of median income comprised 79.8% of all Franklin County renters with severe housing cost burden in 2000. A Danter Company analysis of the 2004 Franklin County rental housing market found a deficit of 17,768 rental units affordable to households with incomes below \$15,000, as well as a deficit of 65,917 units affordable to those with incomes above \$35,000.
- Three effective market areas in Franklin County, all in the northwest quadrant, had a deficit of 500 or more units with rent under \$500 in 2004. Eight additional market areas in the county had deficits ranging from 55 to 446 such units.



### About the Data:

#### Data Sources:

- ◆ City of Columbus and Franklin County Consolidated Plan: 2005-2009 (estimates of cost-burdened renter households)
- ◆ National Low Income Housing Coalition, *Out of Reach 2005: America's Growing Wage-Rent Disparity* (Franklin County housing wage data)
- ◆ The Danter Company, Columbus and Franklin County Affordable Owner and Renter Housing Market Analysis, November 2004 (deficits of affordable rental housing)

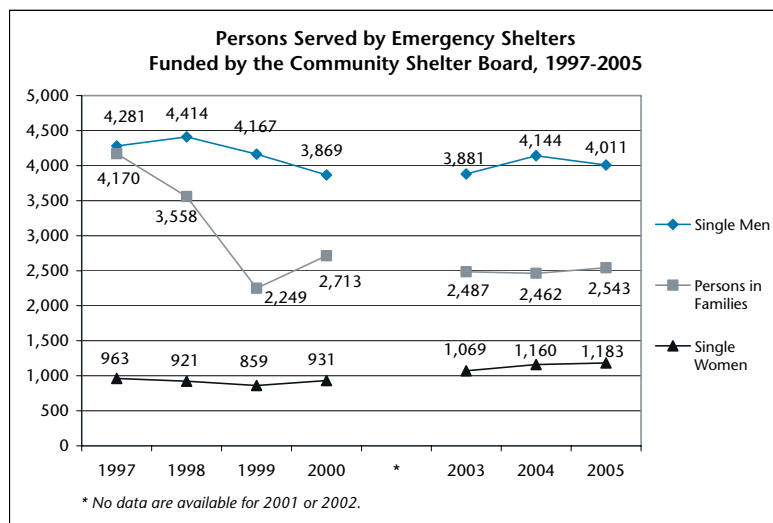
#### Definitions:

- ◆ **Effective market area:** 30 geographical segments of Franklin County defined by The Danter Company based on economic and demographic characteristics.
- ◆ **Housing cost burden:** Paying more than 30% of household income for housing costs, including utilities.
- ◆ **Severe housing cost burden:** Paying more than 50% of household income for housing, including utilities.
- ◆ **Affordable housing:** Spending no more than 30% of household income for housing costs, including utilities.
- ◆ **Housing wage:** A measure developed by the National Low Income Housing Coalition that represents what a person working 40 hours per week must earn per hour in order to afford the HUD Fair Market Rent in a jurisdiction, paying no more than 30% of income for housing.

# Homeless Continuum of Care

## Transitional and Permanent Supportive Housing Beds, Franklin County, 2004

Population Served	Transitional Housing Beds	Permanent Supportive Housing Beds
General Population Families	424	202
General Population Adults	0	32
Adults with Mental Illness	34	148
Families with Mental Illness	0	0
Adults with Substance Abuse/Dual Diagnosis	263	676
Families with Substance Abuse/Dual Diagnosis	79	200
Adults with HIV/AIDS	5	77
Families with HIV/AIDS	0	58
<b>Total Beds</b>	<b>805</b>	<b>1,393</b>



## Analysis:

- For FY 2005, the Franklin County emergency shelter system includes 532 beds for single adult men and 122 beds for single adult women. The system also has a capacity for 110 families with children.
- The shelter system served 698 families in FY 2005. The vast majority (88%) of these had a female head of household. The mean family size for households in a shelter was 3.6 and the average age for a head of household in a family was 31. At intake, about 15% of heads of household were employed. The top three sources of income for families were Food Stamps, Temporary Assistance for Needy Families (TANF), and employment income.
- The average age of the 4,011 single men served by the Franklin County shelter system in FY 2005 was 42 years. The average age for the 1,183 single women served was 39. About 14% of single men and 7% of single women were working full or part time at intake. The top three sources of income for single men were no income, employment, and Supplemental Security Income (SSI). The top three sources for women were no income, SSI, and Food Stamps.
- The Rebuilding Lives Plan has a goal of creating 800 units of supportive housing in Franklin County to serve chronically homeless adults. The Community Shelter Board reports that 450 new supportive housing units have been opened, with another 75 in the development process.

## About the Data:

### Data Sources:

- ◆ Community Shelter Board, *2005 Community Report on Homelessness* (persons served by emergency shelters)
- ◆ *Columbus and Franklin County 2005-09 Consolidated Plan* (transitional housing and permanent supportive housing beds)
- ◆ Community Shelter Board, *Rebuilding Lives Status Report*, March 2004 (Rebuilding Lives supportive housing units)

### Definitions:

- ◆ **FY 2005:** June 30, 2004-July 1, 2005
- ◆ **Homeless persons:** Individuals whose primary night time residence is a public or private place not designated for, or ordinarily used as, a regular sleeping accommodation for human beings (e.g., streets, parks, automobiles) or a person living in an emergency shelter for the homeless
- ◆ **Permanent supportive housing:** Long-term housing that includes a planned supportive service component
- ◆ **Transitional housing:** Housing in which homeless persons live for up to 24 months and receive supportive services that enable them to transition to permanent housing

The following is a representative list of sources of information on the topics covered in the housing section of the Community Indicators Database Report. The list includes resources that were used in the preparation of the report, as well as others that may be of interest to those seeking data on housing. Data sources identified in the Population Links/General Links section may also include information on housing.

This is not intended to be a complete list, and CRP welcomes information about additional housing resources. Inclusion on this list does not imply that CRP endorses an organization or has verified the accuracy of its information.

## ▲ National Sources

### U.S. Department of Housing and Urban Development

<http://www.hud.gov/>

The HUD website has extensive information on topics relating to housing, homelessness, and community development. This site provides information on HUD grant programs and research, reports, and statistical data on topics that include homeownership, housing finance, public/assisted housing, and fair housing/fair lending, plus links to many other related sites. Each year HUD releases updated median income and fair market rent figures for jurisdictions on its website.

### HUD Office of Policy Development and Research

<http://www.huduser.org/>

This site provides current information on housing needs, market conditions, and existing programs, as well as research data on priority housing and community development issues. HUD USER is the primary source for Federal Government reports and information on housing policy and programs, building technology, economic development, urban planning, and other related topics.

### American Housing Survey

<http://www.census.gov/hhes/www/ahs.html>

The American Housing Survey is conducted by the Bureau of the Census for HUD. The AHS collects national and metropolitan area data on apartments, single-family homes, mobile homes, vacant housing units, household characteristics, income, housing and neighborhood quality, housing costs, equipment and fuels, size of housing unit, and recent movers. The most recent AHS for the Columbus Metropolitan Area was conducted in 2002 and is next scheduled for 2008.

### Federal Financial Institutions Examiners Council

<http://ffiec.gov/hmda/>

The FFIEC site provides access to data for local communities on residential lending activity. Home Mortgage Disclosure Act (HMDA) requires lending institutions to report public loan data. Included in the data is information on loan applications, originations and denials by race, gender, income, and census tract.

### National Association of Home Builders

<http://www.nahb.com/>

The National Association of Home Builders (NAHB) is a federation of more than 800 state and local builders associations throughout the United States. The association's site provides economic and housing data, housing facts and trends, and home sales data at the national, state, and local levels. NAHB's quarterly Housing Opportunity Index ranks MSAs on the percent of homes sold that are affordable to a median income household.

### National Low Income Housing Coalition

<http://www.nlihc.org/>

National Low Income Housing Coalition provides information for frequently asked questions regarding homelessness, housing, tenants' rights, housing discrimination, lead poisoning, Section 8, home ownership, and links to many other helpful sites including national groups, government sites, banking information, and sources of data and publications. Each year, NLIHC publishes the Out of Reach report, with county-level data on wage-rent disparities.

## ▲ State Sources

---

### Coalition on Homelessness and Housing in Ohio (COHHIO)

<http://www.cohhio.org/>

COHHIO is a statewide coalition of organizations and individuals advocating for housing and homelessness issues in Ohio. The website provides county-level data on the status of project-based Section 8 housing and information on the Ohio Community Reinvestment Project, predatory lending, and homelessness in Ohio. The site also includes state and national legislative updates and other news related to housing and homelessness.

## More Local Sources

---

### DataSource

<http://www.datasourcecolumbus.org>

DataSource allows access to information on housing and household characteristics in Franklin County, with the ability to sort and map data by ZIP code, school district, and other small geographic divisions. (Username and password required)

## ▲ Local Sources

---

### The Danter Company

<http://www.danter.com/>

The Danter Company specializes in real estate research and housing market analysis, and produces quarterly reports on the central Ohio single-family and rental housing market. The website includes Census data on residential housing starts and has links to several state housing finance agencies, national rent/income databases, and information on the Low Income Housing Tax Credit and other housing-related issues.

### Community Shelter Board

<http://www.csb.org/>

The Community Shelter Board coordinates Franklin County funding, planning, and collaboration to address and resolve homelessness. CSB's website includes statistics on emergency shelter use, information on homeless services and resources, and access to community research and plans on topics related to homelessness. Also included are links to related sites.

### Columbus Board of Realtors

<http://www.columbusrealtors.org/>

The website of the Columbus Board of Realtors includes monthly and annual statistics on homes sold from the Central Ohio Multiple Listing Service, including average sale price.

### Columbus and Franklin County Housing Reports

<http://plan.td.ci.columbus.oh.us/>

There have been several reports produced for Columbus and Franklin County that address housing topics and include data on housing trends, conditions and needs. These include the Columbus and Franklin County Consolidated Plan 2000-2003, Columbus and Franklin County Fair Housing Plan, 2001-2003, and the report of the Columbus Housing Task Force. These can all be downloaded from the City of Columbus website.