

# HOUSING+GENDER

With inflation rising, pandemic-era protections fading, and exponential economic growth on the horizon, Central Ohio's housing needs continue to dominate kitchen table conversations. As this report underscores, the burden of these mounting housing needs continues to fall disproportionately on women. But opportunities to break this cycle and craft a fairer and more affordable housing landscape continue to build momentum, with spirited and diverse local leaders emerging at the forefront of this urgent movement.

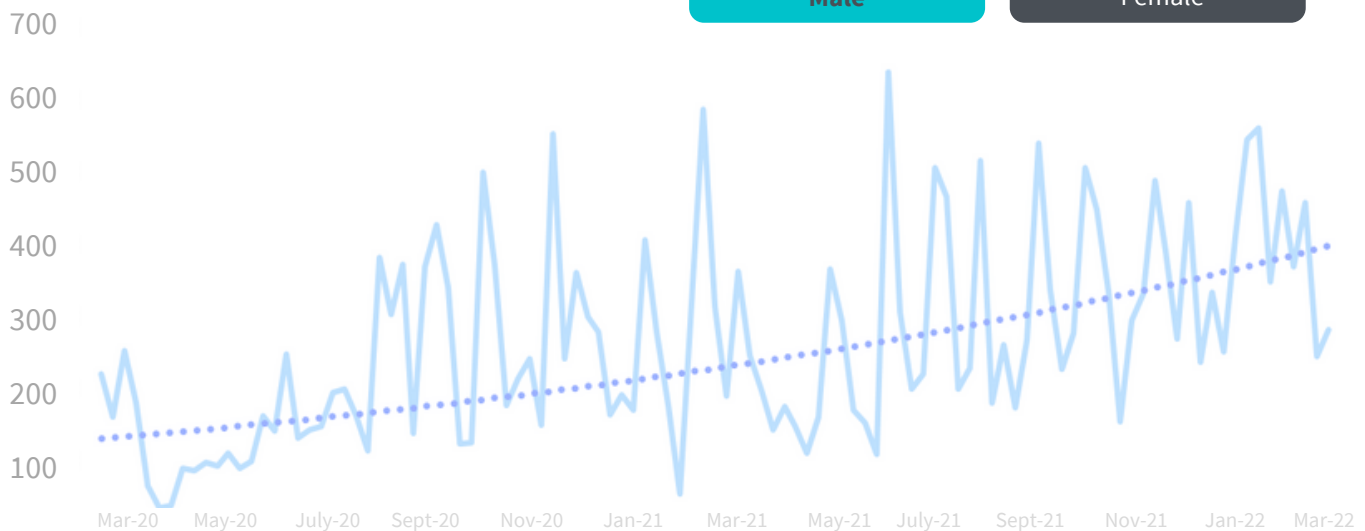
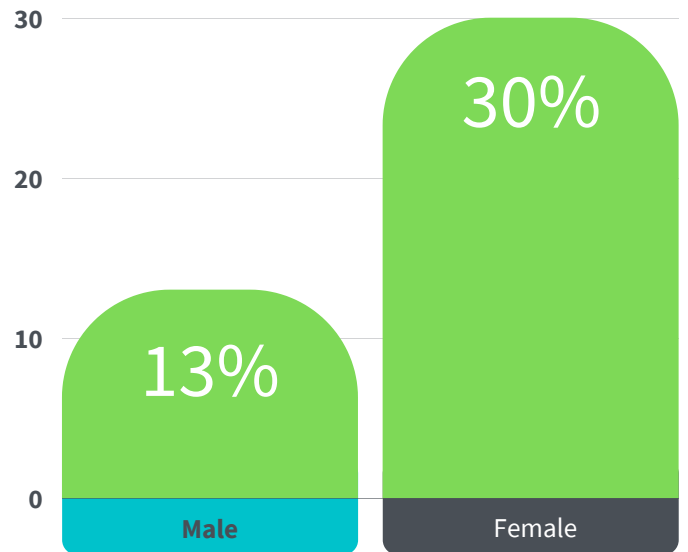
## 67%

percent of applicants to Franklin County's emergency rent assistance programs identified as female.

## 68%

percent of clients seeking help from the Legal Aid Society of Columbus to stop eviction identified as women (where gender was reported).

In Ohio, female renters were more than twice as likely to have "no" or "slight" confidence in their ability to pay rent in April 2022. LGBTQIA+ and homes with children also had elevated risk.



Across all genders, over 28,000 evictions were filed in Franklin County since the pandemic began. In January and February 2022, over 3,200 evictions were filed, up 84% year-over-year and up 9% from the same period in 2020. Over \$92 million in housing aid has been distributed in Franklin County, keeping 36,900 families in their homes. For more, see: [www.Rentful614.com](http://www.Rentful614.com).

# \$5,856

Female homeowners in Ohio pay .08% higher mortgage interest rates than males. On an average loan, females "over-pay" by \$5,856. Ohio has the 3rd largest interest rate gap between the sexes.

# -2.5%

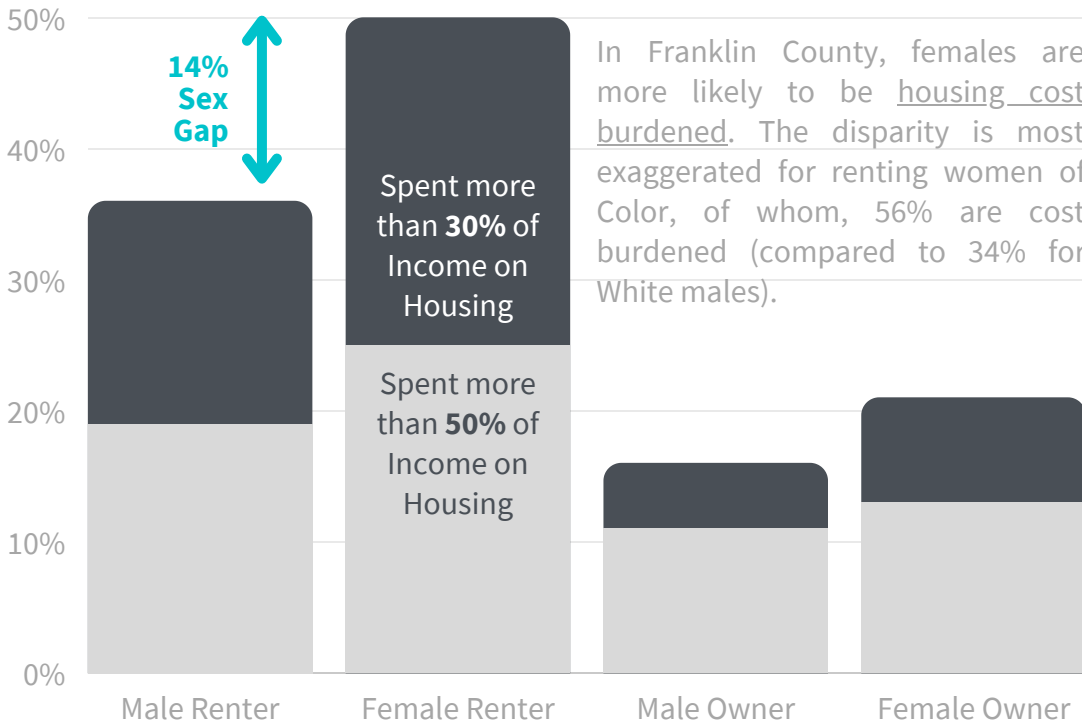
Although women pay more for mortgages because of weaker credit histories and are more likely to receive sub-prime loans, female borrowers are actually 2.5 percent less likely to default on a mortgage.

# 76%

of HUD supported households in Franklin County are female-headed

# 37%

of HUD supported households in Franklin County are female-headed and have children

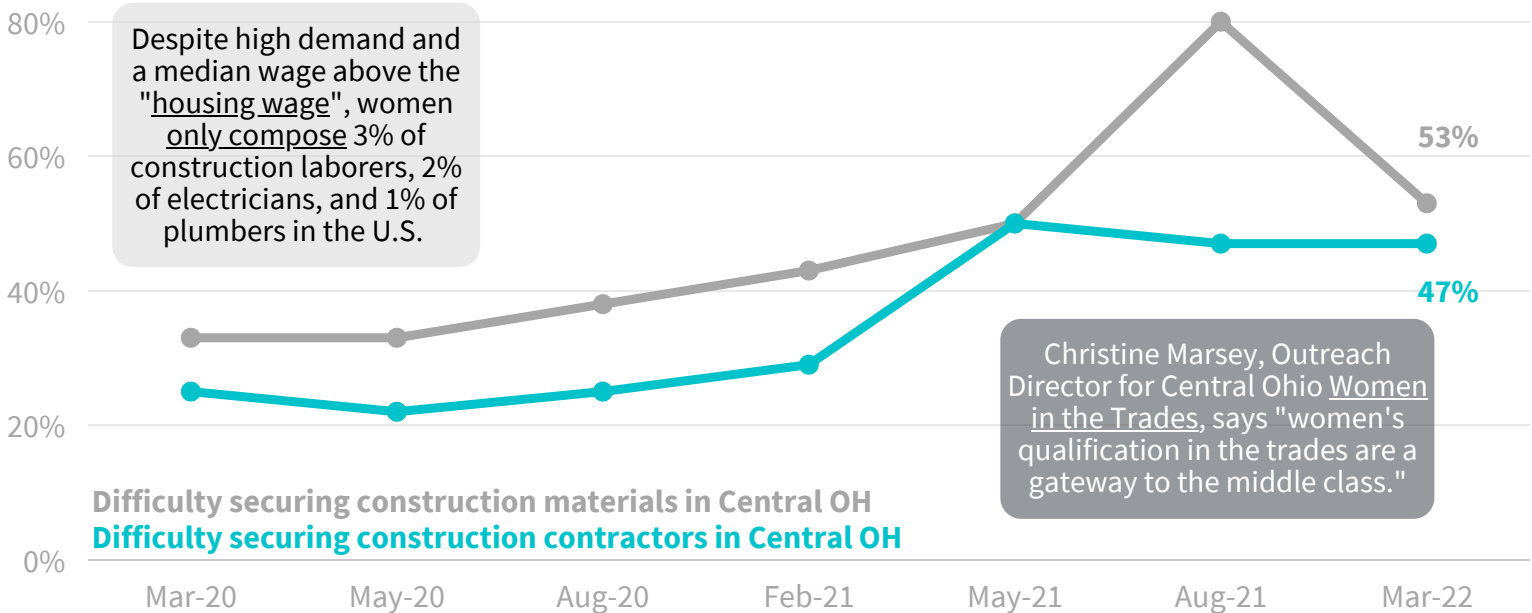


# 46%

of people served by the Community Shelter Board in 2021 were female.

# 511

people served by the Community Shelter Board in 2021 were pregnant.





Harriet's Hope is a Columbus community that will serve survivors of human trafficking. The name is an homage to Harriet Tubman, the slave-turned-abolitionist who rescued dozens of slaves from bondage.

## HARRIET'S HOPE

Huckleberry House has a domestic violence track for young women ages 18-22 who have fled violent relationships. In addition to housing, residents receive therapy, crime victim services, life skills training, parenting mentorship, and case management.



## HUCK HOUSE'S TRANSITIONAL LIVING



Wallick Communities and other Central Ohio affordable housing partners have helped resettle over 75 Afghan families in our community, including a large portion of women and young girls.

## REFUGEE RESETTLEMENT



Columbus Scholar House, a unique development combining housing and education to expand opportunities for upward mobility, is a prominent example of a community-directed, place-based housing intervention.

## SCHOLAR HOUSE

The National Affordable Housing Trust's Black Developer Capital Initiative Fund provides more equitable access to capital for black affordable housing developers and supports Goldman Sachs's "One Million Black Women" initiative.



## BLACK DEVELOPER CAPITAL INITIATIVE

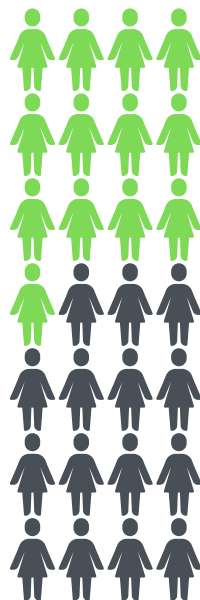
## ◀ THIS IS PROGRESS!

Our community is leading the way to create housing initiatives that support women's advancement. Often made possible with support and leadership from the City of Columbus and the Franklin County Board of Commissioners, these programs offer Central Ohio a proven success model to build upon.

## THIS IS POSSIBLE! ▼

Central Ohio leaders are ready to seize this moment for transformational change. Here are just a few ideas AHACO members are ready to advance with the right resources:

- Convert blighted or obsolete hotels and motels into safe, decent, affordable housing;
- Expand programs that reduce rent so modest pay gains "don't get eaten" by housing costs;
- Build on-site childcare so working families have accessible daycare and after-school options;
- Create more affordability for women, moms, and everyone else!
- Grow the Resiliency and Success Bridge programs that support economic mobility.



**46% of AHACO member organizations are led by women executives. In contrast, only 15% of Fortune 500 CEOs identify as female.**

Millie Hurtt, Vice President of the Women's Affordable Housing Network, and VP of Affordable Housing Lending for Ohio Capital Finance Corporation says, "Ohio is leading the way to a more equitable future for ALL who work in affordable housing and those we serve. Central Ohio's progress inspired a revolution that we hope to spread nationally. WAHN is launching NET-Work (National Equity Together takes Work) to advocate for equity in pay, parental leave, and closing the opportunity gap."

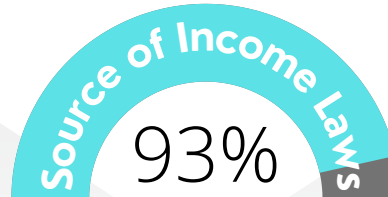
# SOLUTIONS THAT WORK FOR OHIO

Pay to Stay (P2S) ordinances standardize existing law to allow tenants to pay past-due rent and avoid an eviction.

Research shows women sustained more job losses than men during COVID-19 and have higher eviction risks. **100%** of surveyed housing professionals believe that P2S helps women maintain housing stability and recover from COVID-19.



Source of Income (SOI) ordinances prohibit housing discrimination based on how a renter earns lawful and verifiable income, including child support, alimony, and housing assistance. **93%** of surveyed housing professionals believe that SOI ordinances help women secure safe, decent, affordable housing in Central Ohio.



AHACO proposed deploying 30% of ARPA's State & Local Recovery Funds for affordable housing initiatives, like those possibilities described on the prior page. **100%** of surveyed housing professionals believe this would help women recover from the impacts of COVID-19 and create a more gender-equitable housing market in Central Ohio.



## SOLUTIONS for Growth

**Build for Needs.** Use resources like State & Local Recovery Funds and the City of Columbus' proposed \$150+ million affordable housing bond initiative to support affordable housing initiatives and accelerate economic recovery that will close our 54,000-household affordability gap.

**Support People.** Learn from pandemic lessons to create a durable housing safety net and eviction prevention system for renters at risk before COVID relief funds expire, like through Source of Income and Pay to Stay rules.

**Zone for Equity.** Modernize local zoning rules to meet today's demand for walkable, accessible, inclusive neighborhoods and user-friendly land use procedures.

**Get Creative.** From pilot programs like Resiliency Bridge to collaboratives like CONVERGERGENCE Columbus, advance innovative solutions to meet entrenched needs.

## ABOUT US

The Affordable Housing Alliance of Central Ohio is a nonprofit with twenty-eight members representing the continuum of housing experts including shelter providers, developers, property owners, homeownership proponents, lenders, and the philanthropic community. We use data and research to support housing solutions that are customized for Central Ohio. We understand that housing affordability is key to unlocking security and prosperity for our people and our region.

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PAYING RENT**

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