

Beginning of the End

235k

Ohioans are not currently caught up on rent payments. If all these families are pushed into an eviction, Ohio would see a quadrupling our annual eviction rate in the coming summer months.

58%

of AHACO survey respondents believe Franklin County's eviction filings will be "Significantly Higher" than pre-pandemic rates after the eviction moratorium ends on June 30th

0%

of AHACO members believe their own eviction filing rates will be "Significantly Higher", attributing success to greater use of housing vouchers, built-in affordability, greater use of rent relief programs, and broader tenant supports

With the eviction moratorium lapsing at the end of the month, renters brace for the worst while leaders explore policies to streamline rent relief for recovering families.

In Ohio, nearly 250,000 households predicted they will miss their July rent payment, representing nearly one-in-seven Ohio renters. While still alarmingly high, this marks the highest confidence level since the pandemic began, which may reflect growing access to rent relief programs and national progress towards economic rebound.



Low or No Confidence in Ability to Make Next Month's Rent in Ohio

Although the *future* outlook is increasingly stable, Ohio renters still struggle to overcome large rental arrears from early in the pandemic. Of all Ohio respondents, 14% reported they were presently behind on rent. Of those who were behind, 48% expected to be evicted in the next two months. Nationally, the average overdue renter now owes more than \$6,000, meaning Ohio's past due rent could already exceed \$1.2 billion.

This evinces the deep, ongoing need for the emergency rent relief funds Congress recently appropriated, as well as the urgency in crafting policies and initiatives to ensure those new resources make their way to distressed families before the CDC's eviction moratorium ends on June 30th. Housing advocates worry that tenant awareness of these resources is too low, and landlord resistance is too high to hold back the wave of evictions much longer. It also speaks to the outstanding need to grow Ohio's affordable housing resources, which provides families and seniors the stability to weather market disruptions.

The National Trends

What steps are cities taking to stay ahead of the eviction crisis?

Pay to Stay "P2S"

Ohio is one of only five states where tenants still don't have the right to catch up on missed payments. Meaning that tenants who were laid off because of COVID, but are now stabilized and want to pay back what they owe, are blocked by landlords who would prefer to evict. Cities across Ohio are scrambling to close this loophole so that rent relief funds can prevent a housing and homelessness crisis and tenants, like homeowners, have a right to cure.



Dayton, Cincinnati, Toledo, and others all adopted P2S ordinances this year



Philadelphia & Virginia require landlord diversion before displacing a tenant

Mitigate Harm

In some cities, landlords must apply for federal rent relief before they may evict a tenant for non-payment of rent. This affirmative responsibility to mitigate lost rent before seeking judicial intervention may be paired with additional supports like mediation services to help broker a resolution, rental counseling to create a sustainable plan for the future, or free legal representation for those at risk of eviction.

Close the Gap

Cities are recognizing that the current eviction threat is a reflection of a longer and larger affordable housing shortage. Before the pandemic, 54,000 Central Ohio families paid more than half their income to housing costs. Without addressing these underlying challenges, residents will continue to be economically vulnerable. In response, communities are committing substantial resources to build affordably and to promote long-term recovery. AHACO understands that dedicating 30% of local relief funds to affordable housing activities in Central Ohio would make this the swiftest and most equitable recovery in history.

Washington DC announced a \$400 mil affordable housing investment



Tax & Kill

AHACO's Statement on the Latest Attack on Affordability

Franklin County is battling an affordable housing crisis. Even before COVID, 54,000 of our families spent more than half their income on housing. Today, the average home price is over \$290,000, more than 5,000 evictions have already been filed in 2021, and there are nearly 24,000 families on the waitlist to receive housing aid. This extreme cost burden puts people in the "danger zone" because every month they are forced into life-and-death decisions: rent versus medicine, rent versus food, rent versus everything else.

Solving this housing puzzle is going to take new resources, focused determination, and uncommon creativity. We have the privilege of working to advance these efforts and can tell you from first-hand experience that Franklin County has an ace in the hole: Our local leaders who "get it." The City of Columbus, neighboring suburbs, and Franklin County are doing profoundly meaningful work in this space to create a more prosperous and equitable region. There is, of course, a lot more to do and many more dollars to raise, but we're on the right track. Or, rather, we were until earlier this month.

Quietly, the Ohio Senate slipped a poison pill into the proposed budget, the effect of which may well tax affordable housing out of existence. This proposal flips long-standing policy on its head and defies a fundamental principal in our tax system: You aren't taxed for more than you earn or own. You are not taxed based on imaginary income or aspirational value. Instead of asking affordable housing communities to pay their fair share of taxes (which they're already required to do), this proposal wants affordable housing properties to pay an unfair share. In fact, it would force housing communities to pay taxes on rent they're legally prohibited from collecting due to both federal regulation and contractual agreements. Because these buildings can't – and shouldn't – raise rents and evict tenants to cover this surprise expense, such a huge tax hike would immediately destabilize thousands of existing apartment buildings, leading to staff layoffs, blight, foreclosure, and ultimately a ballooning of our already-severe housing crisis.

And it wouldn't just undermine existing workforce and senior housing, it would likely nullify the most powerful tool in the toolbox for building more of this desperately needed housing - the low-income housing tax credit. Interfering with this federal funding would potentially take hundreds of millions of dollars away from Ohio communities every year. In doing so, it would unravel all the complementary programs our local leaders designed to reduce our housing deficit, dismantling years of work and progress. This is among the reasons why Columbus City Council voted to condemn the budget proposal early this week, joining with an unlikely coalition of bankers and nonprofits, builders and doctors, churches and neighborhood groups who oppose this idea.

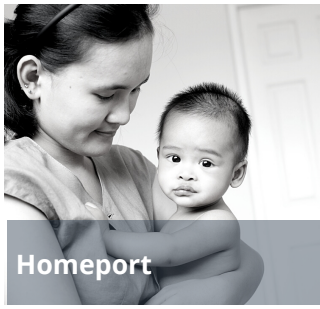
As we come out of the pandemic and begin to regain the strength and stability of our communities, Ohio needs to be focused on recovery, on resiliency, and on our future. Housing has spurred every major economic recovery in American history, and is poised to do so again through the next great construction boom. But not if we handicap ourselves and take away the tools needed to do it. So, let's put the kibosh on this amendment as quickly as possible and get to rebuilding our critical housing infrastructure.

Stories of Hope



YMCA of Central Ohio

"Together, we kept hundreds stable. With job loss, health concerns, and mental health barriers, so many felt isolated. One man was diagnosed with a terminal illness after losing his job. But relief funds kept his home safe while he received life-saving care."



Homeport

"Many of our families kept their jobs but saw hours slashed during the pandemic, which hindered relief applications and limited unemployment's ability to help. Partnering with Impact Community Action to provide rent relief saved their homes."



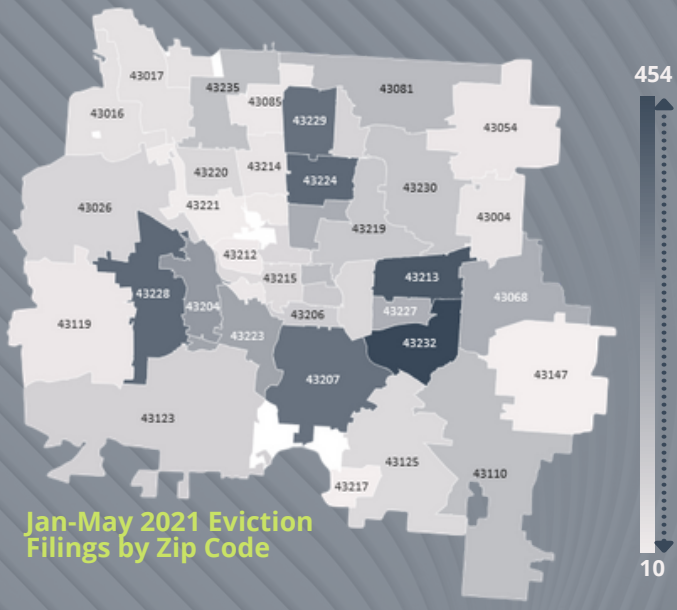
Wallick Communities

"This was a very scary year for the low-income families and seniors we serve, but thanks to Impact Community Action, the City of Columbus, and Franklin County we've helped distributed over \$300,000 in rent relief already. It was the lifeline we all needed."

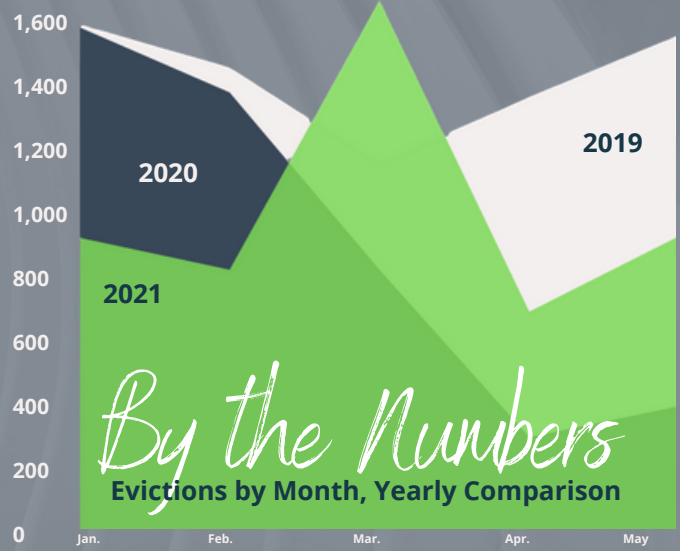


Habitat for Humanity, Mid-Ohio

"There's so much need right now, not just renters, but homeowners, too. Everyone needs a hand getting back on their feet. Every month we're helping at-risk owners create forbearance plans so that they can save their slice of the American dream."



Jan-May 2021 Eviction Filings by Zip Code



BUILD ON What Works

Constructing Recovery. Accelerate recovery by building affordable housing to close our 54,000-household affordability gap.

Let the Relief Dollars Work. Find solutions to stall the eviction wave and give emergency relief funds time to do their job.

Learn from the Past. Create permanent stability by expanding the Housing Choice Voucher program and creating new mobility tools.

Zone for Equality. Modernize local building codes to legalize affordable housing and align our land use rules with our priorities.

Get Creative. From building pilots, to expanding Source of Income protections, to supporting minority homeownership initiatives, Central Ohio must lead via innovation.

ABOUT US

The members of the Affordable Housing Alliance of Central Ohio are twenty-five non-profit and for-profit organizations that represent the full spectrum of affordable housing activities in Franklin County, from homeless and housing services, to housing development and housing finance. Working together, we advance solutions to address the affordable housing challenge, which support economic progress and strengthen the community.

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