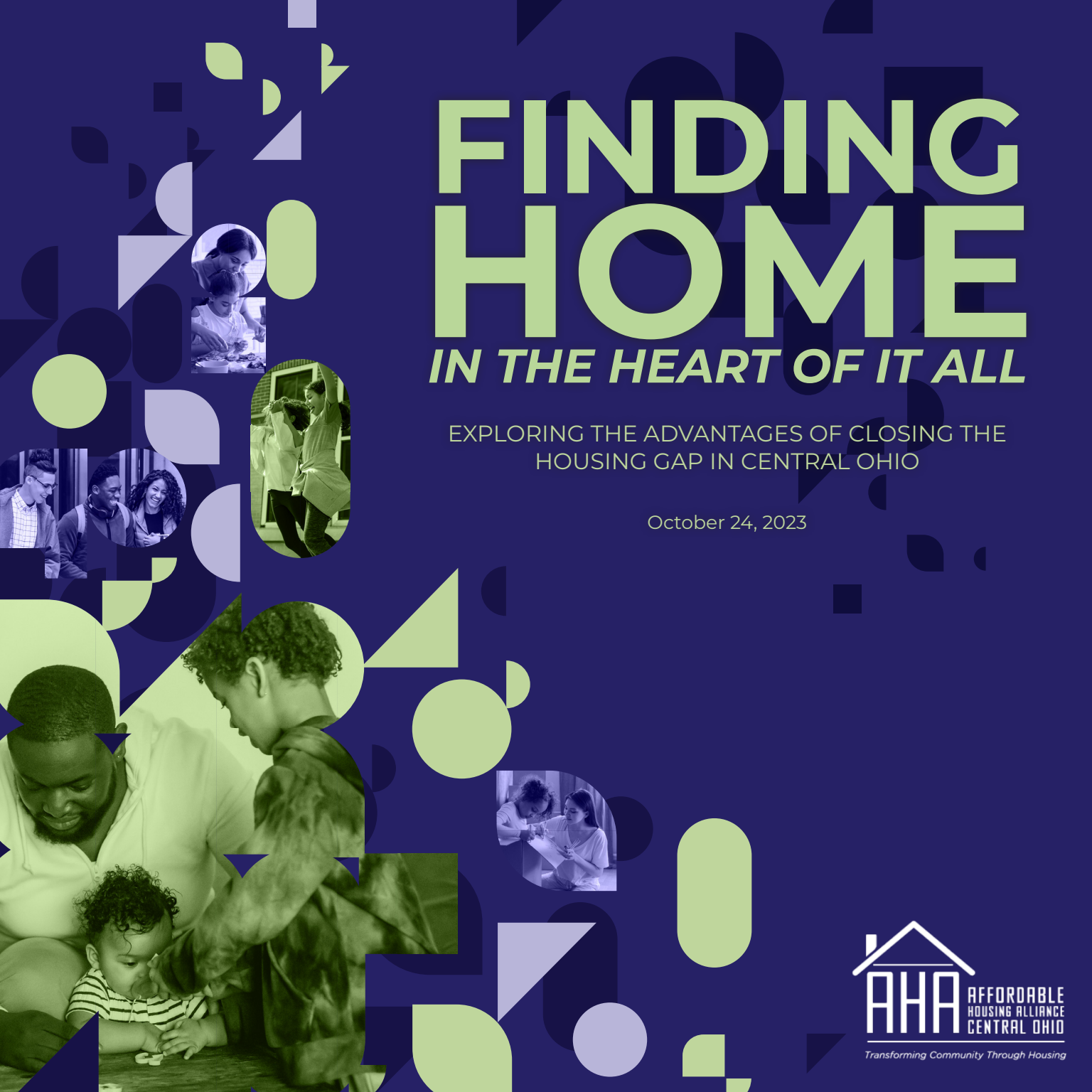


# FINDING HOME

*IN THE HEART OF IT ALL*

EXPLORING THE ADVANTAGES OF CLOSING THE HOUSING GAP IN CENTRAL OHIO

October 24, 2023



*“Safe, affordable housing is a necessity that all Ohioans should have the opportunity to enjoy<sup>1</sup>.”*

**Steve Stivers**

*President and CEO of the Ohio Chamber of Commerce to the Columbus Dispatch*

The Affordable Housing Alliance of Central Ohio expresses our gratitude to our members and advisors who support and guide our work.

**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  
Home for Families  
Homeport  
Homes on the Hill  
Huckleberry House  
Impact Community Action  
National Affordable Housing Trust  
National Church Residences  
Nationwide Children's Hospital  
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  
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**Strategic Advisory Council Members**

Affordable Housing Trust of Columbus and Franklin County  
American Electric Power Foundation  
AT&T  
Charter Communications  
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Health Impact Ohio  
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JPMorgan Chase  
Mortgage Bankers Association  
Nationwide Foundation  
Park National Bank  
PNC Bank  
Renter Mentor  
Sawmill Road Management  
Tidwell Group  
United Way of Central Ohio

*Photo: Hilliard Adopt-A-House*

*A time for change ...*



On behalf of the Board of Directors, all twenty-nine organizational members, and the staff of the Affordable Housing Alliance of Central Ohio, I am honored to present *Finding Home in the Heart of it All*, a compelling report that presents a clear dichotomy for our future: act now to close our housing gap and unlock monumental advantages that will benefit ourselves and every generation to come. Or refuse to see the truth in front of us and continue fueling run-away housing costs, and sacrificing our cherished quality of life.

This report is the answer to the ultimate question: why should we care? **Because research proves that affordable housing makes us all healthier, wealthier, and wiser. It is not an expenditure; it is an essential investment that unlocks a future we all crave.**

In other words, housing is the root issue. It is the most basic, central need for families of all backgrounds. Having affordable housing opens doors, losing it closes them. Kids cannot study, seniors cannot stay healthy, and workers cannot be productive without a stable roof over their heads. And when the most vulnerable among us stumble, we all feel the consequences.

As you read this report, I urge you to consider: what you would give to see this future come to life? What is it worth to create tens of thousands of new jobs? What is it worth to lift up entire school districts? What is it worth to save a baby's life? Our wealth, our health, and our future has always been the subtext to the housing discussion, so let's bring that possibility to the surface.

*Finding Home in the Heart of it All* is a call to action, a testament to our region's resilience, and a promise of a brighter future for all Central Ohioans. In addition to the research findings, the Alliance is sharing the Action Plan that will make this possible. We invite you to join us in this fight for our future!

Sincerely,

A handwritten signature in blue ink that reads "Bob Bitzenhofer". The signature is fluid and cursive, written over a light blue background.

**Bob Bitzenhofer**

Board Chair, Affordable Housing Alliance of Central Ohio

# executive summary

Halving the affordable housing gap in Ohio promises to usher in a wave of transformative developments with far-reaching socio-economic impacts across the state.

**5.5**

years added to life expectancy

**40k**

jobs added per year

**3k**

more third grade students  
reading at-level

**12**

fewer infant deaths per year

**6k**

additional Black homeowners

**600**

additional high school  
graduates

**5k**

fewer food insecure  
households

**5.5k**

children escaping poverty

**5**

improved district report cards

**2.5k**

fewer seniors rationing  
medication

**25k**

additional middle class  
members

**1k**

fewer homeless youth

**...and so much more.** Investing in housing is the key that unlocks a more prosperous and healthy region. That's a cause everyone can get behind.



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SECTION 1

***Introducing Finding Home***



# introduction

*Housing costs in central Ohio are increasing at the fastest pace in the region's history. With major investments from companies like Intel, Honda, and Amazon, job growth trends show few signs of slowing. This dramatic economic expansion is driving job opportunities in the region and shifting the "decline" narrative long attached to the Midwest. In a state dogged by stagnation, the growth in central Ohio creates the possibility for economic mobility. But these trends come with their own set of challenges, placing this region in league with similarly ascendant metropolitan areas across the country.*

**CENTRAL OHIOANS  
SEVERELY BURDENED BY  
HOUSING COSTS**

# 80k

Spending more than 50% of one's income on housing<sup>9</sup>

Of the quarter million central Ohio families making working-class incomes, 32% are housing cost burdened, spending more than one third of their income on housing and increasing the pressure on other expenses.<sup>2</sup> This can force unthinkable choices between shelter and medication, childcare, and an ongoing list of family expenses. The result of these choices is a loss of the real potential of our region, and the impacts are felt by every member of the community. When a family is burdened by housing costs, it affects everything and turns what should be a stairway toward prosperity into a treadmill.

Between 2009 and 2019, a single home was built for every 2.5 jobs created in Columbus.<sup>3</sup> A jobs-to-homes ratio above 1.5 signals fewer housing options and longer commutes to work. This means overcrowded units, rising housing costs, and delayed housing formation, eventually deterring new employers from joining the region. Addressing the region's housing challenges is vital to ensure a fair and sustainable future, and it can help us protect our at-risk community members and ensure our future holds opportunity for all.

## **Growing Pressure**

Columbus has added more than 150,000 jobs since January 2013<sup>4</sup>. Attracted by the region's location and relatively low cost of living, the market is now fully exposed as a potential "next stop" among corporate site selectors and individuals in search of jobs and opportunities. Balancing this expansion with homebuilding would help the region avoid the pitfalls seen in other growing communities like Austin, Texas, Raleigh, North Carolina and Greenville, South Carolina. But in 2023, the region is simply not keeping pace. **A recent study estimated that homebuilding in the region would need to double to meet the demand from a fast-growing population<sup>5</sup>:** for central Ohio, that's equivalent to building one Westerville each year. If we continue to miss the mark, costs will keep rising and increase the pressure for everyone.





## Not Alone

These challenges are not unique to our region. Between 2019 and 2021, the number of renter households that were housing cost burdened (i.e., paying more than 30% of their income on housing) in the US reached levels not seen since 2001 when it rose by 1.2 million, to 21.6 million <sup>6</sup>total. Not only did this increase affect low-income renters, but middle-income renters earning \$30,000 to \$74,999 saw the largest increase of any income group. ***There is no state or county where a renter working full-time at minimum wage can afford a two-bedroom apartment***<sup>7</sup>, and in rapidly growing cities like Austin, Texas—a community very similar to central Ohio—the situation is exacerbated. The population surge of over 21% from 2010 to 2020 resulted in a 38%<sup>8</sup> increase in rent costs. Seventy-five percent of all extremely low-income families are severely cost-burdened, paying more than half their income on rent. Families have fewer viable options, and every community is impacted. Each year, more people are forced into choices between one essential expense versus another.

### COLUMBUS, OH AND PEER CITIES COMPARISON (2020)

	Population	Living wage for one person	Median Gross Rent	Median Monthly Owner Costs	Building Permits Issued
<b>Columbus, OH</b>	905,748	\$16.14	\$989	\$1,360	12,358
<b>Nashville, TN</b>	667,070	\$18.35	\$1,170	\$1,470	28,192
<b>Charlotte, NC</b>	873,570	\$18.20	\$1,185	\$1,456	26,548
<b>Denver, CO</b>	715,878	\$20.25	\$1,397	\$1,915	19,732
<b>Portland, OR</b>	650,380	\$21.85	\$1,325	\$2,046	13,446
<b>Raleigh, NC</b>	469,698	\$18.31	\$1,175	\$1,532	16,958

Source: 2020 US Census, Living Wage calculator

## Profound Challenges; Real Opportunities

The growing shortage of housing is impacting multiple facets of our central Ohio community. As the percentage of cost-burdened households continues to grow, solutions become more complex. Safe, stable, and affordable housing provides the necessary foundation on which we build healthy and prosperous lives and communities. It has a direct impact on countless other quality of life factors like education, economic outcomes, workforce development, health, and wellbeing. Housing is a root cause issue, where a dollar of investment can quickly multiply. Whether we are removing a barrier or relieving a cost burden, a collective investment in this issue will result in a stronger and more productive region, positioning central Ohio as a national leader in equitable economic growth. This is a challenge we ought to accept.



# purpose & structure

*In response to the concerning state of housing in the region and the opportunity to act, the Affordable Housing Alliance of Central Ohio initiated this report in 2023 with the purpose of better understanding the contemporary pressures caused by increasing housing costs. The organization was interested in exploring what our housing risks will look like if we continue at the same trajectory. Through this report, AHACO further wanted to explore “what-if” scenarios, projecting how a substantial investment in our housing infrastructure would not only ease our housing needs, but would affirmatively benefit our schools, our health, and our economic prospects at a community-wide scale.*

## **Not Another Study**

The challenges surrounding housing availability and affordability have risen in magnitude through the COVID-19 pandemic and related economic disruptions. Nearly every market in the United States saw rapid cost increases over this period, putting already vulnerable segments in these communities under even more pressure. This led to an outpouring of analysis to learn more about the contributing factors and identify policy, resulting in communities producing dozens of studies. Collectively, this data elevated our understanding on the issue but failed to fully explore the question of “why should we do it?” ***There are many rewards to action in this area and they’re not limited to one place, class, or segment of the community.*** This report is an attempt to quantify and document this benefit.

## **Who is AHACO?**

AHACO is a nonprofit organization dedicated to ensuring central Ohio communities have the resources, tools, and support they need to solve our housing challenge. It draws knowledge and expertise from twenty-nine members that work across the affordable housing spectrum, including philanthropic organizations, advocates, shelter operators, builders, investors, service providers, housing counselors, and property owners. AHACO provides data and research, community education, technical assistance, facilitation, planning, and advocacy to meet Ohio’s housing needs.



Photo: Homeport Ohio



## Structure

This study examines the connection between housing and major quality of life outcomes specific to the future of the central Ohio region. These connections are quantified across three, fundamental relationships: prosperity, education, and health and wellbeing. In each section we pose the same question, **“what if we cut the housing cost burden in half?”** Using this thought experiment, we tour the impacts across the three broad topics. We consider what we would unlock in terms of human, economic, and societal potential with these housing burdens relieved.

### Wellness & Health

Living in substandard conditions exposes individuals to environmental hazards and stress-related illnesses. Addressing unstable housing is crucial for improving health and wellbeing outcomes for individuals and communities. Stable housing provides a foundation for individuals to lead healthier, more fulfilling lives, and creates a stronger, less strained healthcare system for everyone.

### Economics and Prosperity

Quality, affordable housing is vital for Ohio families to maintain stable employment and long-term health. Low wages, a lack of safe and affordable housing and the impacts of racism and housing discrimination result in many Ohioans spending a significant portion of their income on poor quality housing. More affordable housing attracts employers, which brings more jobs to the area and helps increase personal and community prosperity.

### Educational Outcomes

As children grow, stable and safe housing is essential to cognitive and emotional development. Constant housing changes can negatively impact reading ability, sense of security, and graduation rates. By having access to stable housing in reliable neighborhoods students can improve reading levels, connect with peers, and have access to sustainable resources. This in effect can strengthen schools and school systems, making them more successful for all students.

## What's next?

This is not a policy statement or agenda but rather an implicit call to action. By studying and learning from successful initiatives in other communities, we can develop a collaborative process involving every governmental entity in the region. The solution lies in the creation of well-designed policies, projects, and programs that prioritize stable housing solutions. The focus lies on the value of action rather than the cost of inaction. By acting and investing in stable housing solutions, we can foster healthier lives and create a brighter future for our communities.





SECTION 2:

*The urgency of now*



# looking ahead

*In 2040, central Ohio will be home to over 3 million people. This new population will account for 700,000 more people than in 2021, and over 350,000 more jobs for close to 1.4 million total jobs<sup>10</sup>. But will our housing construction match this pace? If trends in building persist, we will not. If housing demand follows its current path, demand will greatly surpass housing supply by 2030<sup>11</sup>. This scenario will undoubtedly have profound impacts, worsening affordability issues and creating an ever-widening gap between housing security and insecurity.*

## What Lies Ahead

According to the Building Industry Association (BIA) of Central Ohio, permitting activity needs to double from last decade's trends to meet the projected housing demand<sup>12</sup>. With major investments in the region taking shape and significant growth on the horizon, central Ohio is facing an important moment in time to make the right moves and secure a brighter future. Additionally, data has shown that the annual growth rate in home price is over three times the growth rate in median household income. The disconnect in rising property values and wages means less people can afford to buy homes, and less wealth generated over a lifetime. Affordable housing issues will only be exacerbated in the future.

Across central Ohio, no county is meeting more than half of the demand for affordable housing. This can lead to overcrowding, children living at home longer, increased homelessness, and a variety of other negative impacts.

### YEARLY PERMITTING DEFICIT IN CENTRAL OHIO

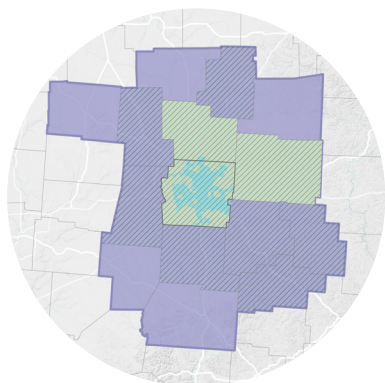
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At its current pace, permitting activity in central Ohio **will not meet the projected demand** by the year 2032.

### AFFORDABLE MONTHLY HOUSING COSTS BY AMI

Area Median Income	30%	50%	60%	80%	100%	120%
Annual Income	\$26,790	\$44,650	\$53,580	\$71,440	\$89,300	\$107,160
Max Monthly Rent	\$669	\$1,116	\$1,339	\$1,786	\$2,232	\$2,679
Example Job	Minimum Wage Worker	Police Dispatcher	Librarian	Nurse	Database Administrator	Veterinarian

Source: Bureau of Labor Statistics, Intuit, Novogradac



Throughout this report, various geographies were used to conduct our analyses of central Ohio, from the city of Columbus to the MORPC 15-county region. While our findings may cover different geographies, the impacts of addressing housing issues impacts everyone in the region. Refer to page 49 in the appendix for a full map.

## Definitions

Throughout this document, there are several key terms used to describe the central Ohio housing market.

**Cost-burdened:** Those paying more than 30% of their income on housing. This often causes difficulty affording necessities like food, transportation, and medical care.

**Severely cost-burdened:** Those paying more than 50% of their income on housing. These individuals often do not have funds left to cover basic necessities like food, transportation, and medical care.

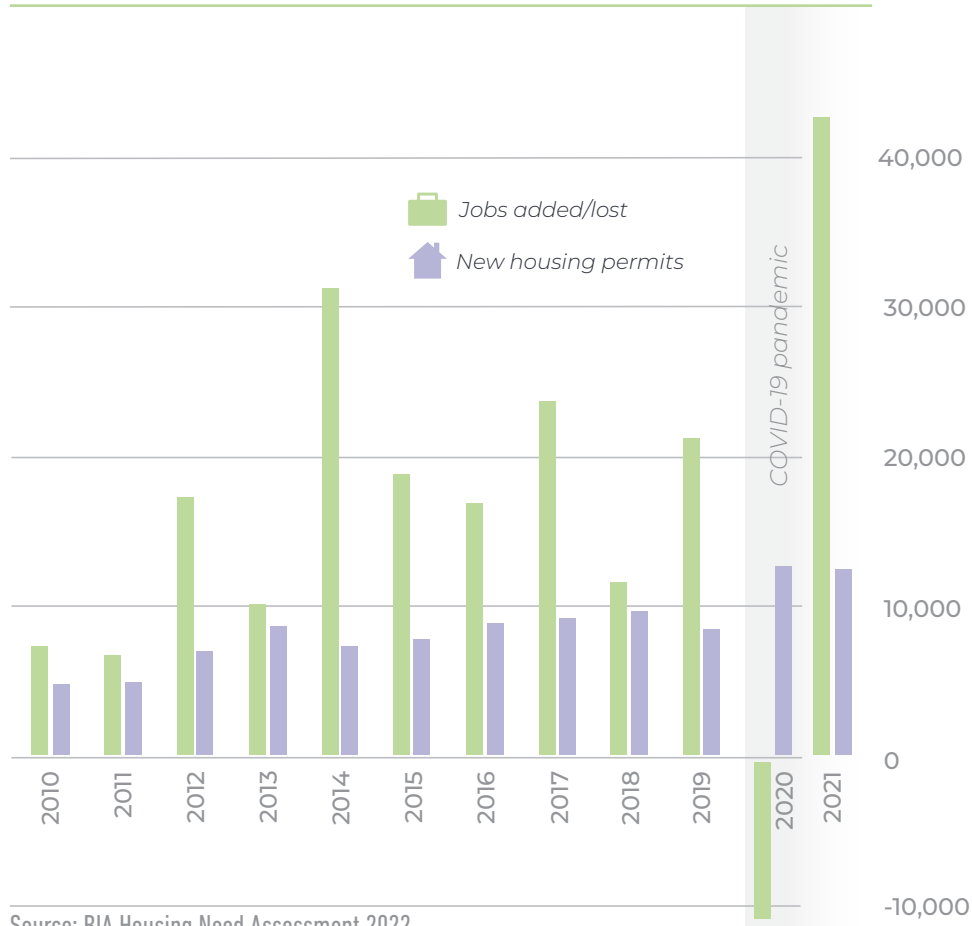
**Affordable:** Housing on which the occupant is paying 30% or less of their income on housing.

**Workforce:** The number of people who are either working or actively looking for work.

**Units:** A housing unit; a house, apartment, mobile home, group of rooms, or single room that is occupied as separate living quarters where the occupants live and eat separately from any other persons in the building.

**Market rate:** The cost of housing based on existing area market values and demand.

## ANNUAL BUILDING PERMITS AND JOBS



Source: BIA Housing Need Assessment 2022



# measuring housing insecurity

*In 2017, AHACO studied only the Franklin County geography and found that 54,000 households were paying more than half their income towards housing costs.*

*Today's research finds that despite the destabilizing initial effects of COVID-19 and continued population growth, the 2017 measurement of severe housing cost burden was reduced 4% lifting over 1,300 families out of the most vulnerable housing position. This incremental progress may be attributed to dedicated affordable housing programs like the City of Columbus initial \$50 million in Affordable Housing Bonds and the Franklin County Magnet fund.*

## 2017 to Today

Whereas AHACO's original research only examined the Franklin County area, today we are able to extend the scope to the full 15-county region. Had the same analysis been conducted in 2017, it would have found that 83,000 residents from the central Ohio community experienced a severe housing cost burden.

In the six years since, that number has similarly shrunk to 80,000 residents, though more than half of that progress is attributable solely to Franklin County. The remainder of counties saw mixed results, with some (Delaware, Licking, Fayette,

Pickaway, and Ross) seeing an increase in the number of cost burdened households.

Franklin County's efforts to protect affordability and stem the tide of housing instability make it unique among high-growth peer communities, which all saw increased numbers of cost burdened households. It's important that Franklin County and central Ohio carry this momentum into the future to continue to preserve affordability and avoid the adverse effects that these peer communities are experiencing.

## COST BURDENED HOUSEHOLDS IN PEER COMMUNITIES

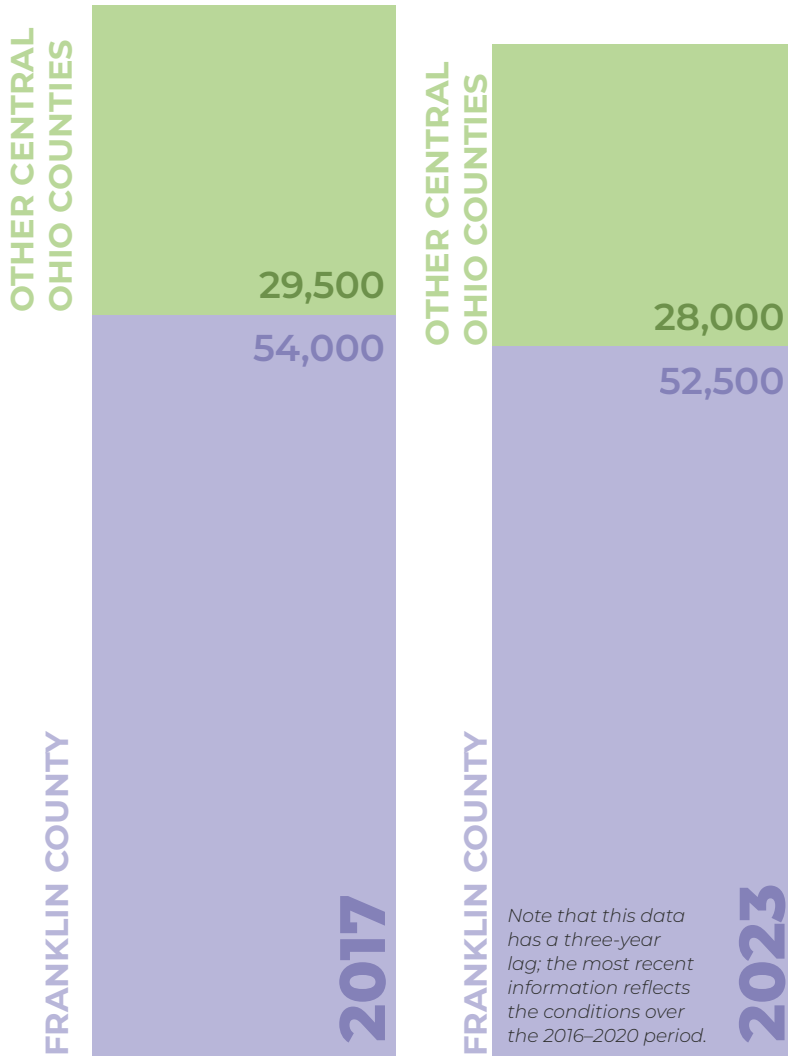
County	City	% cost burdened households since 2017
<b>Franklin County</b>	Columbus, OH	97%
<b>Multnomah County</b>	Portland, OR	105%
<b>Wake County</b>	Raleigh, NC	106%
<b>Travis County</b>	Austin, TX	102%
<b>Hillsborough County</b>	Tampa, FL	118%
<b>Bexar County</b>	San Antonio, TX	107%
<b>Maricopa County</b>	Phoenix, AZ	107%

Source: Comprehensive Housing Affordability Strategy (CHAS)



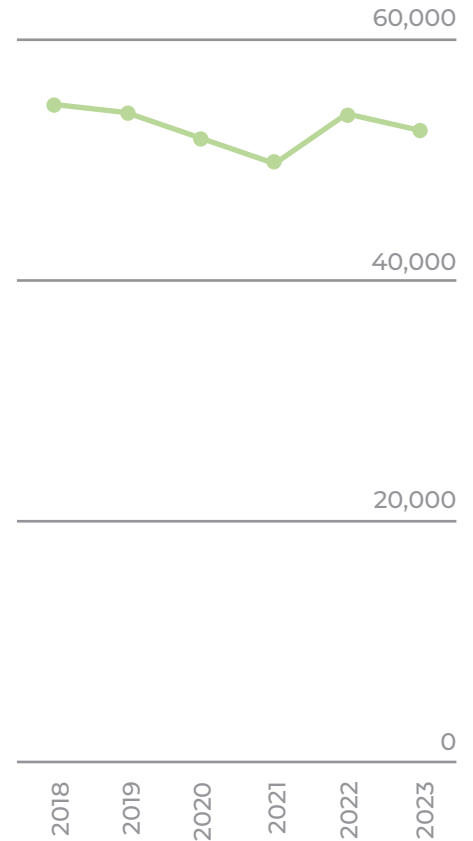


SEVERELY COST BURDENED HOUSEHOLDS (2017 & 2023)



Source: CHAS

FRANKLIN COUNTY YEAR-TO-YEAR COST BURDENED HOUSEHOLDS



Source: CHAS



# key indicators

*There are many signs of a tightening housing market taking shape in central Ohio today, including increasing competition, rising home prices, and rent increases. These repercussions are all currently felt by residents. To analyze the impacts the housing market might have on the future of central Ohio, we can look at three indicators: the ratios of jobs to homes, people to permits, and cost to income. While market trends are often temporary or unpredictable, these three indicators point to a larger pattern taking hold in the region: one in which housing growth cannot keep pace with the increase of jobs, and where affordable housing becomes a more dire issue.*

## 1 Jobs to Homes

Employment has consistently gone up in the Columbus area from 2010 to 2019. After a decrease caused by the 2020 COVID pandemic it only took two years for the area to exceed pre-pandemic employment numbers. The recent announcement of several large employers opening operations in central Ohio has led to increasing large employment projections. Based on the Mid-Ohio Regional Planning Commission's 2040 forecast, there will be 1.4M jobs and only 674.7k estimated housing units in Franklin County. That is one housing unit for every two jobs. This is nowhere near enough housing units to accommodate the anticipated job growth.

### JOBS TO UNITS RATIO BY 2040



For every two jobs in Franklin County, only one housing unit is forecasted to be available

## 2 People to Permits

Building permits are a key indicator of how much housing stock exists as they are needed to construct housing units. Central Ohio averaged 8,327 permits per year from 2010 to 2021.<sup>13</sup> If this trend continues, there will be about 1.15M housing units and an estimated 2.6M people in the region by 2040. The number of units built will need to increase drastically to keep up with the 2040 population forecast. However, from 2000 to 2005 Columbus was building almost double today's number of housing units, and from 2000 to 2010 the city built a housing unit for every 1.5 new jobs in the area. This shows that doubling permitting rates is possible.

### PERMITTING ACTIVITY INCREASE



Central Ohio needs to double the amount of building permits it issues each year.



### 3 Cost to Income

AHACO identified 54,000 extremely low-income households in Franklin County that pay more than 50% of their income on housing costs. That is almost 10% of the Franklin County population in 2022. With no changes in affordable housing demand, by 2040 that number will have risen to 62,422. When looking at MORPC's 15-county region, that number is closer to 80,000, or 32% of the population, in 2022.

### ADDITIONAL CENTRAL OHIO SEVERELY COST-BURDENED HOUSEHOLDS IN 2040

# +20k

If nothing changes, more residents will find themselves spending over 50% of their income on housing. That's like making the entire city of Whitehall cost-burdened.

### Focus on the Change

To address the affordable housing challenge, it is critical to understand that these trends are pointing toward even greater competition and higher housing costs throughout the next decade. The impacts of these trends could play out across the region's systems and may limit the economic potential of the community. But there is an opportunity to bend the arc. Investing in affordable housing could relieve the increasing housing pressure building in the area. We start here by imagining what could happen to individual residents and the region overall if we relieved the affordable housing burden.

HOUSING UNITS NEEDED BY INCOME BY 2032



Source: BIA Housing Need Assessment



# Lessons from Austin

*Before the 1980s, the city of Austin, Texas was known for being the state’s capital and housing the University of Texas at Austin. Residents considered it a small town, with reasonable housing prices and a quirky personality. In 1983, the Microelectronics and Computer Consortium (M.C.C.), a government entity that brought together tech giants with the goal of creating advanced computers, decided to place its headquarters in Austin because of its steady stream of university talent and a reasonable cost of living. The city quickly became a hub for tech companies across the U.S. As its prominence grew, so did the cost of living. Those moving in to enjoy the music scene and eccentric culture have driven up prices and driven out many Austinites year after year.*



## Silicon Hills by the Numbers

Austin’s population increased by over 21%<sup>14</sup> from 2010 to 2020 and is currently adding 180 new residents per day due to their tech industry. Known as the “Silicon Hills,” Austin has a history of tech investment, with IBM and Motorola facilities in the area since the 1970’s and the creation of Dell in the ‘90s. More recently the City’s tech industry has boomed, with Google opening an office in 2007, followed by Amazon in 2015, Meta in 2019, and Tesla planting its headquarters in the city in 2021. The central Ohio region is also seeing population growth due to tech and has gained the nickname “the Silicon Heartland.” Tech investments, such as the Intel

semiconductor manufacturing facility and scattered Amazon data centers, are currently being built in the area, as well as a growing healthcare tech industry with companies like Olive and Beam Benefits. Over the past 10 years in Austin jobs in tech rose nearly 62% for a total of 176,000<sup>15</sup> positions, accounting for 17% of all jobs and surpassing growth of other industries. We can see these patterns beginning to take place in Columbus, and it does not bode well for central Ohio’s affordable housing landscape.

COLUMBUS AND AUSTIN COMPARABLE STATS AND CHANGE FROM 2010

	Columbus, OH	Δ	Austin, TX	Δ
Population (2020)	905,748	+15%	961,855	+22%
Total Employment (June 2022)	1,123,300	+28%	1,350,600	+69%
Median Household Income (2020)	\$66,715	+31%	\$80,852	+45%
Building Permits Issued (2022)	12,095	+170%	43,634	+397%
Median Gross Rent (2021)	\$1,098	+45%	\$1,415	+60%
Median Monthly Mortgage Payment (2021)	\$1,360	+8%	\$2,246	+36%

Source: BIA Housing Need Assessment, U.S. Census Bureau, State of the Cities Data Systems

**“I think affordability and cost of living in Austin right now is the number-one issue, and the biggest part of that is the expense of housing.”**

*Austin Mayor Kirk Watson*

## Community Impacts

Austin’s population increased by over 170,000 from 2010 to 2020, but only added 90,215<sup>16</sup> additional housing units. Moreover, median gross rent rose significantly in the same period. It saw a 8.5% higher spike than in Dallas, and over 12% higher than in San Antonio and Houston<sup>17</sup>. Currently, 13% of people in Austin, approximately 126,000,<sup>18</sup> live below the poverty line. With only 38,745<sup>19</sup> subsidized housing units and rents climbing, it makes sense that there is a reported homeless population of 1,513. It is simply too expensive for some people to afford housing. The growing sprawl and commute time in Austin also impacts resident’s quality of life and leads to higher infrastructure costs.

## COST BURDENED HOUSEHOLD RESIDENTS

# 350k

Austinites are cost-burdened.<sup>23</sup> That is enough to fill the Ohio Stadium 3.5 times, or a little less than the population of Cleveland.

## AUSTIN TECH JOB GROWTH, 2010-2020

# 62%

That’s 176k jobs in 2020, compared to Columbus’ increase of 22.4%, or 73,000 jobs, over that same time period.

## Costs of Growth

Even those with housing are on a slippery slope. In 2018 at least 35 neighborhoods<sup>20</sup> in Austin were undergoing gentrification, a process that almost always drives up already high rent, pricing current residents out of their homes. Home buying has quickly become unobtainable as well. In 2011 the median sales price for a house was \$216,000, compared to the average price of \$458,937<sup>21</sup> in the first six months of 2023. That is just over 6 times an Austinite’s median yearly income. When housing becomes so unaffordable residents are forced to cut out other necessities. There are over 177,300<sup>22</sup> residents facing food insecurity in Austin. The population is being reshaped as natives are forced to relocate from the city to suburban and rural regions.



*Is this our future?*

Over the course of one decade, Austin underwent an extremely rapid transformation that brought massive growth to the region. But the success of the tech industry in Austin comes to the detriment of the people who can’t afford to keep up with the rapid change. The success of a region is not defined solely by growth, which is why central Ohio should heed Austin’s story as a cautionary tale. In 2021, Columbus finds itself in a similar position to the Austin of 2010; to avoid repeating history, central Ohio must be proactive in addressing any potential impacts to the region.





SECTION 3:

***What if? Unlocking prosperity***



# relieving the burden

*What if we started with housing? What if we invested in the most central, root issue within our communities? How many lives would be touched, or changed, or enabled? By reducing housing costs amid great economic expansion, central Ohio could lead the nation in equitable and sustainable community growth. This could lead to more money available to be spent in local economies, fewer healthcare costs, and a more educated workforce. Reducing housing costs could inspire a movement to empower each other, strengthen our communities, and improve outcomes across a wide swath of quality-of-life indicators.*

## **The Virtuous Cycle**

There's hope and tremendous opportunity. The centrality of the housing challenge also makes for a convenient target for intervention. We can look at Minneapolis as an example. After the city made multifamily development more accessible and invested \$320 million in rental assistance and subsidies since 2018<sup>24</sup>, the city saw a drastic increase in construction. Because of this extra housing supply rent prices in the city have increased by just 1%, compared with the nationwide average of 31%. Minneapolis gives us hope that we can do more to impact costs and, in so doing, improve outcomes across health, education, personal levels of prosperity along with myriad other categories. This study examines those impacts and weighs the true impact of collective action.

## **Connecting the Issues**

With reduced housing expenses, residents can redirect resources toward three critical areas: community prosperity, education, and wellness. These three dominoes play a huge role in our quality of life, with ripple effects felt throughout our lifespans. Throughout this report we look at how these three areas might be affected if we reduce the housing cost burden. We have developed four questions for each focus area, and answered them with a data point that illustrates the potential positive effects of stable, affordable housing on an individual and community level. This data demonstrates that housing is at the center of sustainable growth for central Ohio.





## On Methodology

*The calculations shown throughout this section are designed to portray the minimum results achievable through a policy-neutral framework.*

The methodology used to answer the twelve questions we ask on the following pages assumes the entire population benefits equally from affordable housing interventions and that no category of residents is uniquely advantaged.

For example, the methodology does not assume that all beneficiaries of housing stability are older adults; if the housing intervention was exclusively applied to this group, the number of households rationing prescriptions would drop much further, while reductions in youth experiencing homelessness would be more muted.

As a result of this methodology, the findings listed in this section are inherently conservative and could be amplified significantly through policy choices to serve the unique needs and priorities of local communities.



# What if we cut the local housing burden in half?

The twelve questions asked throughout this report demonstrate the potential positive effects of more affordable housing. The estimated impact of each question could be the result of a variety of policies and programs implemented to halve the number of those struggling to afford a stable home. They are meant to give an example of the possible benefits and are not an exhaustive list.

*How many more years will we extend the life expectancy?*

*How many more babies will live to their first birthday?*

*How many fewer households will experience food insecurity?*

*How many fewer seniors will ration medication?*

*By how much will the Black wealth gap narrow?*

*How many children will escape poverty?*

*How many jobs will we create?*

*How many families will join the middle class?*

*How many more students will be reading at grade level by third grade?*

*How many more young people will graduate high school?*

*How many more school district report cards will improve?*

*How many fewer homeless youth will we have?*

Housing lies at the center of our lives, and our stability and success can be quickly uprooted when housing troubles arise. With adequate housing to meet the diverse needs of the central Ohio community, we can help ourselves and our neighbors thrive.





# how housing can make us healthier

*Housing plays a critical role as a social determinant of both physical and mental health. Growing evidence highlights the significant influence of housing stability and location on healthcare costs, access, and health outcomes. In fact, a 2018 study by Children's Healthwatch found that over \$111B in unnecessary healthcare costs will be incurred over the next ten years because of housing instability. By recognizing the critical connection between housing and health, policymakers can work together to implement effective strategies that promote housing stability and accessibility for all. Such initiatives will not only lead to improved health but also contribute to stronger, more resilient communities with enhanced opportunities for growth and prosperity.*

## **Health Impacts**

Housing instability during childhood has long-run impacts into adulthood. Adults who moved frequently as children are more likely to report being in poor mental health, including depression and anxiety, and have higher rates of smoking compared to adults who lived in stable homes as children.

Adults who are unable to afford rent are more likely to report smoking, being in fair or poor health, having mental distress, including depression, delaying doctor visits, and lacking enough sleep compared to those who never or rarely worry about affording housing expenses<sup>25</sup>.

## **OHIO UNINSURED POPULATION, 2022**

# 6.5%

of Ohioans are not covered by public or private health insurance, according to the United Health Foundation.

## **Pregnancy & Infant Health**

In a Columbus, Ohio study, the Healthy Beginnings at Home program indicated the adverse impact housing instability has on the health of mothers and their children. Housing instability includes frequent moves, overcrowding or doubling up, living in substandard housing and experiencing homelessness. Housing instability during pregnancy increases the likelihood of preterm birth, a leading cause of infant mortality and risk factor for acute and chronic health conditions. Housing instability during pregnancy and during the first years of life, is linked to increased health care utilization postpartum, including length of hospital stay, an ER visit and hospital readmission. Black infants died at a rate 2.5 to 3 times higher than white infants.

In Franklin County, Ohio, pre-term birth/prematurity has remained the leading cause of newborn illness and mortality since 2013.

## Child Health Risks

Housing instability and homelessness have well-documented negative impacts on child health, well-being, and development. According to an American Progress 2022 study, the first three years of a child's life mark a foundational period of social and cognitive development, setting the stage for lifelong learning, health, and well-being. During the first year of life, the brain forms more than 1 million neural connections each second.

Young children who move frequently are at increased risk of fair/poor child health, developmental delays, and being underweight for their age compared to peers in families living in stable homes. Being behind on rent is associated with a lack of established, regular preventative and sick care and adverse physical and mental health. This includes ailments like asthma and increased risk of mental illness over their lifetimes.



Photo: Columbus Dispatch

## Spotlight: CelebrateOne

In Franklin County, three families experience the tragic loss of a baby every week, and this distressing statistic is heightened within the African American community. These statistics are what make organizations like CelebrateOne invaluable. The organization achieves this by investing in efforts to address the social determinants of health, like housing and economic status. CelebrateOne strives to unite communities, bridging gaps and providing vital support to disconnected individuals. The impact of CelebrateOne's initiatives extends far beyond immediate health outcomes. By addressing the root causes of infant mortality and fostering an inclusive environment, the organization contributes to a stronger, more resilient community. By partnering with various entities CelebrateOne can educate communities about the importance of stable housing conditions and the effects that they have on growing children. By facilitating access to essential healthcare services, supporting maternal and child health education, and fostering community engagement, CelebrateOne creates a safety net that helps families navigate challenges and enhances their overall well-being.

# *If we cut the local housing burden in half... How many years will we extend the life expectancy of a resident?*

When someone is burdened by housing costs, they have less money to spend on measures that can expand life expectancy, like preventative medical care and a sanitary living space. Safe, affordable housing could lengthen central Ohioans' lives.

### ***There is a relationship between household income and life expectancy in Franklin County.***

Zip codes 43211, 43201, and 43203 have the lowest life expectancy range of 63.8 to 71.1 years; these areas also have some of the lowest median household incomes in the county<sup>26</sup>.

### ***In Ohio, the richest 25% of men and women live longer than the poorest 25%.***

Richer men live an average of 10 years longer, and richer women live an average of 8 years longer<sup>27</sup>.

### ***The most drastic difference in life expectancy is between the poorest and second poorest Ohioans.***

The bottom 25% of men live 4.7 fewer years, and the bottom 25% of women live 3.6 fewer years.

The life expectancy between the bottom lowest income bracket quartile is about 5 years lower than those in the second-lowest income bracket quartile. If the housing cost burden was cut in half, we can assume the bottom quartile's life expectancy would increase.

**If we are able to cut the housing burden in half, by 2040 we could add:**

# 5.5

**years to the life expectancy of the poorest Ohioans.**



### ***Health Impact Ohio***

Health Impact Ohio delivers a robust training program for Community Health Workers (CHW), equipping them to work in Ohio's neighborhoods by connecting vulnerable individuals with resources and services. Years ago, program administrators discovered it was imperative that these healthcare professionals learn skills to address one particularly powerful driver of poor health outcomes in Ohio: lack of affordable housing. Now in its sixth cohort, the housing class is reported to be one of the most impactful courses the CHWs receive. Not only are local communities better assisted, but workers serving in these lower-paying healthcare jobs are also better equipped to triage their own family's housing needs. By linking housing and healthcare, Health Impact Ohio is navigating the social drivers of health to reduce disparity, mortality, and morbidity.

*Photo: Ohio Department of Health*

# If we cut the local housing burden in half... **How many more babies will live to their first birthday?**

Affordable housing plays a critical role in healthy pregnancies and children by allowing for more prenatal and infant care. Funds spent on bringing a child to term directly affect an infant's likelihood to live to one.

*A housing intervention program reported zero fetal deaths among participants receiving some form of housing assistance.*

The usual care group saw four fetal deaths among its participants.<sup>28</sup>

*Housing instability during pregnancy increases the likelihood of preterm birth.*

Preterm birth can cause infant mortality and is a risk factor for chronic health conditions.

*Prematurity-related conditions are the leading cause of infant death in Ohio.*

This accounted for nearly 33% of infant deaths in 2018<sup>29</sup>.

*2,943 infants accessed homelessness assistance in Ohio in 2017.*

This was the most common age group accessing assistance, and was up by 53% from 2012<sup>30</sup>.

Prematurity-related conditions cause almost one-third of infant deaths in Ohio. A central Ohio study found that mothers in stable housing were about 25% more likely to have full-term babies. If we cut the housing cost burden in half, we can assume that more babies would live.

**If we are able to cut the housing burden in half, we could see:**

# 12

**additional babies living to age one each year due to full-term pregnancies.**

## **Healthy Beginnings at Home**

Healthy Beginnings at Home (HBAH) is a research endeavor, exploring the effects of rental assistance combined with housing stabilization services. This initiative is uniquely focused on pregnant women facing highly unstable housing situations, a circumstance known to exacerbate the risk of infant mortality. HBAH's process seeks to increase the evidence linking stable housing to improved health outcomes for both women and their infants. HBAH participants had far lower healthcare spending; the average paid per claim for infants at the time of delivery was \$4,175 for the intervention group compared to \$21,521 for the control group. This research emerges as a beacon of hope, illustrating that strategic housing interventions during pregnancy can play a pivotal role in reshaping the trajectory of health outcomes.



# If we cut the local housing burden in half... **How many fewer households will experience food insecurity?**

The US Department of Agriculture (USDA) defines food insecurity as, “a lack of consistent access to enough food for every person in a household to live an active, healthy lifestyle.” If the housing cost burden were cut in half, residents would have more grocery money and be more food secure.

*One third of households with incomes below the federal poverty line were food insecure in the US.*

According to the USDA in 2021.

*Over 5% of central Ohio households were food insecure in 2021.*

That is 28,959 households in Franklin County alone<sup>31</sup>.

*13.5% of households received Food Stamps or SNAP in Franklin County in 2021.*

According to the American Community Survey.

*In Franklin County, 16.4% of households fell at or just over the federal poverty line in 2021.*

That is 90,216 households<sup>32</sup>.

Using the USDA's 32.1% of food insecure households, we can assume there are 28,959 food insecure households in Franklin County. If the housing affordability burden were halved, we could assume a significant number of those households would save enough money on housing to spend on other necessities, such as food.

**If we are able to cut the housing burden in half, by 2040 there could be at least:**

# 5K

**fewer food insecure households in Franklin County than in 2021.**



Photo: Woda Cooper Companies

## **Wheatland Crossing II**

Wheatland Crossing is an innovative affordable housing community that combines multi-generational housing with access to nutritious, affordable food and hands-on learning about how it is produced. Located in the Hilltop neighborhood of Columbus, it is the result of a partnership between Woda Cooper Companies and the Mid-Ohio Food Collective. On-site community gardens produce 500 lbs. of produce each year which are designed to support regular food markets. This unique food+housing collaboration also provide a forum for residents to receive nutrition education, training for agricultural careers, and connect with local food system volunteering opportunities.



# If we cut the local housing burden in half... How many fewer seniors will ration medication?



The ability to afford prescribed medication can be life or death. However, many Central Ohioans are routinely forced to choose between paying their housing bill or paying for medications.

**46.6% of Franklin County seniors are housing cost-burdened.**

These seniors spent over 30% of their monthly income on housing costs in 2021.<sup>33</sup>

**In 2019, 58% of those taking medication in the US spent \$100 or more per month on prescriptions.**

These individuals were more likely to experience difficulties affording medications.

**About 20% of older adults in the US don't take their medication as prescribed because of cost.**

Some cut pills in half or skipped a dose to cut costs<sup>34</sup>.

**An estimated 25,000 older adults in central Ohio don't take their medication as prescribed.**

This is a cost-cutting measure for the 69% of the population that take at least one prescription drug in the US<sup>35</sup>.

In the United States, 69% of older adults took prescription drugs in 2021. Of those, 8% cut pills in half or skipped a dose due to the cost. If the housing cost burden were halved, we can assume about one fourth of those adults will no longer ration their medication.

**If we are able to cut the housing burden in half, in one year we could see:**

# 2.5K

**fewer seniors in central Ohio rationing medication.**

## **Hebron Senior Residences**

Hebron Senior Residences is a senior housing community planned for the Licking County area. Designed and led by National Church Residences, the building will host a variety of services customized to the needs of Ohio's seniors including free healthcare assessments, an adult fitness area, comprehensive service coordination to continue living independently as they age, and legal assistance like estate planning. These services are possible through partnerships with the local community center, the transit authority, and Licking County Aging Services. National Church Residences' Vice President of Affordable Housing, Amy Rosenthal, underscored the immense need for housing like this, saying "for every one senior in a unit we have, at least 10 seniors on a waitlist. Our lease-ups are short and waitlists are long."



*Photo: National Church Residences*



# how housing can make us wealthier

*Affordable housing is inextricably linked to prosperity. Without affordable housing, families have limited opportunities to increase earnings, causing slower Gross Domestic Product (GDP) growth. In fact, the National Low Income Housing Coalition reports the US economy loses about \$2 trillion a year in lower wages and productivity, and the GDP would have been 13.5% higher between 1964 and 2009 if families had better affordable housing access. The availability of affordable housing also contributes to companies like Intel and Amazon deciding to put down roots in the area. Creating more affordable housing would not only improve the personal prosperity of Central Ohio residents, but it could also create a ripple effect throughout the region.*

## **Pressure of Demand**

Central Ohio is facing a shortage of housing that puts pressure on rent and sale prices. Construction delays are at an all-time high, contributing to a high demand for a limited supply of housing. In fact, from 2000 to 2020 rent increased by 83.5%<sup>36</sup> in Franklin County, compared to the 45.9% increase in household income. The implications of this housing crisis extend beyond individual households. A lack of affordable housing can disrupt communities, strain social services, and hinder economic growth. Addressing this issue requires a multifaceted approach, encompassing strategies such as incentivizing construction, promoting urban revitalization, and fostering partnerships between public and private sectors.

## **WHITE HOMEOWNERSHIP RATE IN OHIO 2020**

# 73%

According to the Urban Institute's Forecasting State and National Trends in Household Formation and Homeownership<sup>38</sup>

## **Affordability is Relative**

While Central Ohio remains an affordable community compared to the run-away costs in California and New York, this does not tell the whole story. The lack of affordable housing is impacting working families in central Ohio. While Columbus may appear more affordable than other markets nationally, rental prices have soared in recent years while income has remained stagnant. The median monthly housing costs in Franklin County in 2020 were \$1,092, <sup>37</sup>an over 83% increase from 2010. Meanwhile the median household income has only increased by 46% in the same time frame, from \$42,734 to \$62,352.

## **BLACK HOMEOWNERSHIP RATE 2020**

# 34%

According to the Urban Institute's Forecasting State and National Trends in Household Formation and Homeownership<sup>39</sup>

## Building Wealth

Research shows that increasing access to affordable housing is the most cost-effective strategy for reducing childhood poverty and increasing economic mobility in the United States. Stanford economist Raj Chetty found that children who moved to lower poverty neighborhoods saw their earnings as adults increase by approximately 31%, an increased likelihood of living in better neighborhoods as adults, and a lowered likelihood of becoming a single parent. Moreover, children living in stable, affordable homes are more likely to thrive in school and have greater opportunities to learn inside and outside the classroom<sup>40</sup>.

### AVERAGE COLUMBUS HOME SALE PRICE, AUG 2023

# \$367k

The average cost to buy a home in August 2023<sup>41</sup>.

Photo: Ohio Housing Council



## Spotlight: Workforce Housing Tax Credit

In 2020, just three out of Ohio's 10 most common jobs offered wages sufficient for a modest two-bedroom apartment. This resulted in a significant rent burden, affecting both low and moderate-income renters statewide, with nearly 400,000 Ohio households facing financial strain. Recognizing this need, the Ohio Legislature passed, and Governor Mike DeWine signed into law, two important new programs designed to help close the workforce housing gap. The first is a tax credit that will pair with similar federal programs to expand rental housing that is affordable to workers in their family throughout the state. The second is a single-family tax credit that will increase entry-level housing, particularly for first-time homebuyers. Both are short-term pilot programs, but are anticipated to further prove housing's integral role as an economic catalyst for our State and essential need for our workers.

# If we cut the local housing burden in half... **How many jobs will we create?**



The number of building permits issued is an indicator of how many residential housing units are being built, as every unit needs a permit. The increasing need for more housing units is an opportunity for growth in construction jobs and annual recurring local jobs.

***The region needs to double its building permits to keep up with projected population growth.***

The central Ohio region averaged 8,327 building permits per year from 2010 to 2021.

***For every affordable rental apartment unit built, 1.61 local jobs were generated that year.***

According to a 2022 BIA of Central Ohio study.

***For every single family unit built, 3.94 local jobs were generated that year.***

According to a 2022 BIA of Central Ohio study.

***32% of occupied rental units are single-family units, and 67% are multifamily units.***

According to a HUD Comprehensive Housing Market Analysis for Columbus in 2020.

Based on the number of jobs generated per affordable apartment unit, single-family home, the breakdown of apartment and single-family units by HUD, if we halved the housing burden by doubling the number of building permits, we would create more jobs.

**If we are able to double the number of homes built in central Ohio annually, we could add:**

**40K**  
new jobs each year.



## **Resiliency Bridge**

AHACO's Resiliency Bridge program is an initiative aimed at empowering individuals through a comprehensive approach to personal prosperity and professional growth. The program offers a no-cost career education, coupled with affordable housing, providing an invaluable opportunity for individuals to expand their knowledge and skill set without financial burden. It is tailored to prepare individuals for stable, high-paying fields, setting the stage for their future success. This program aims to increase participants' income by 75% while providing a comprehensive resources to enable participants to focus on their education without the burden of housing, food, or childcare costs. Additionally, the program provides access to counseling services, transportation assistance, and utility payment opportunities as well as providing internet access, to reach valuable online resources.

# If we cut the local housing burden in half... **How much will the Black wealth gap narrow?**



Wealth is only built after basic needs, like housing, are cared for. It can also be passed down generationally, a trend that is steeped in racial and gender disparity. When residents are not housing cost burdened they have more money to invest in their futures and build wealth.

**The Black homeownership rate is 32%.**

This puts Columbus at the second-lowest national average in major urban metro US cities.

**The median household income for Black households is \$35,569.**

<sup>42</sup>That is 40% less than the median household income for white households, at \$60,000.

**The salary needed to purchase a home in Columbus in 2022 was \$59,321.**

Only 34% of Black households made more than \$60,000<sup>43</sup>.

**The Black homeownership rate in Columbus grew 5.2% from 2000 to 2010, and 13.1% from 2010 to 2021.**

The rise from 2000 to 2010 bucks the national trend of losing Black homeownership in the 2009 recession.

Based on the percentage increase of Black owner-occupied housing units from 2000 to 2020 and the salary necessary to buy a home in Ohio, by halving the affordable housing burden more Black residents will be left with extra funds, allowing them to enter the income range needed to purchase a home. Further progress is possible by supporting programs focusing on equitable homeownership.

**If we are able to cut the housing burden in half, by 2040 we could turn:**

# 6K

**Black renters into homeowners in the Columbus metropolitan area.**

## **Closing the Homeownership Gap**

CONVERGENCE Columbus is a cross-sector partnership and multi-year initiative to increase Black and minority homeownership in Columbus, Ohio. It brings together leaders from across our community to solve big challenges. In October 2023, CONVERGENCE Columbus launched the Bloom614 Homebuyer Readiness Program, an innovative new experience that pairs digital homebuying tools with access to one-on-one housing coaches to supercharge the homeownership journey. In partnership with the Mortgage Bankers Association, technology company CredEvolv, and HUD-certified housing counseling agencies, the program is free for Franklin County residents. More information on this and other equitable homeownership tools is available at <http://www.Bloom614.org>.



Photo: YWCA

# If we cut the local housing burden in half... How many children will escape poverty?



Children experiencing poverty often face food insecurity, inadequate housing, limited access to healthcare, and reduced educational opportunities. The stress and uncertainty of poverty can have long-lasting effects on their physical, emotional, and cognitive development.

**Over 20% of children live in poverty in Franklin County.**

According to the Census Reporter.

**The percentage of Children living in poverty in Franklin County in creased by nearly 50% in 20 years..**

If this pattern continues, 31.2% of children in Franklin County will be living in poverty next year.

**Over 100,000 households straddle the line of poverty in Central Ohio.**

These households make \$50k to \$74,999k per year<sup>44</sup>.

**35% of householders have 1-2 children, 10% have 3-4 children, and 1% have 5 or more.**

These numbers represent Franklin County households in 2021<sup>45</sup>.

Based on the number of households with children that straddle the poverty line in Franklin County, and how many children are in each household, if we halved the affordable housing burden, we could assume one-fourth of that number would move into the middle class.

**If we are able to cut the housing burden in half, by 2040 we could help:**

# 5.5K

**children escape poverty.**



Photo: Columbus Dispatch

## **Star House**

Star House is a Columbus nonprofit that operates the nation's only 24/7 drop-in center for youth experiencing homelessness. At the center, young people between the ages of 14 and 24, are provided with immediate safety, basic needs, and access to crucial, stabilizing resources. Beyond basic needs, their clinical team provides therapy and case management, while partner organizations connect youth to external resources like affordable housing, transportation, health care, employment, education, and more. In addition to the drop-in center, Star House, together with the Columbus Metropolitan Housing Authority and Finance Fund, jointly owns and operates Carol Stewart Village—an affordable neighborhood for youth coming out of homelessness that offers studio apartments with on-site programs and social services.

# If we cut the local housing burden in half... **How many families will join the middle class?**



Relieving the housing cost burden is an opportunity for those households straddling the line between poverty and working-class to solidify a more stable economic position. Additional funds would allow for a higher quality of life and the opportunity to build wealth.

**80% of the Average Median Income (AMI) in central Ohio is slightly over \$66,000 for the average family, and just under \$83,000 for 100% AMI.**

This is based off the Columbus Metropolitan Housing Authority's AMI limits.

**On average, 20 to 22.7% of monthly income is spent on housing in central Ohio.**

The median gross rent in Columbus in 2021 was \$1,098, and \$1,102 in Franklin County<sup>46</sup>.

**Over 100,000 households straddle the line of poverty in Central Ohio.**

These households make \$50k to \$74,999k per year.

**32% of occupied rental units are single-family units, and 67% are multifamily units.**

According to a HUD Comprehensive Housing Market Analysis for Columbus in 2020.

Using census data, we computed the amount of households in Franklin County that straddle the US Housing & Urban Development's 80% AMI income range. If the affordable housing burden were halved we can assume that one-fourth of those households would move into the middle class.

**If we are able to cut the housing burden in half, we could welcome:**

**25K**

**additional households to the middle class.**

## **The Central Ohio Community Land Trust**

The Central Ohio Community Land Trust (COCLT) is a nonprofit that partners with the City of Columbus and Franklin County to create permanently affordable homeownership opportunities. In collaboration with local land banks, COCLT converts underutilized lots of land to new starter homes. An innovative financing model allows them to lower the purchase price and keep the properties perpetually affordable with a 99-year land lease to the homebuyer, who agrees shares the equity they gain with the nonprofit, allowing savings to be passed through to the next generation of buyers. This promotes mixed-income neighborhoods, creates permanent community assets, and expands homeownership opportunities. In just four years, COCLT has helped over 75 families achieve homeownership, with more opportunities on the horizon.



Photo: Columbus Dispatch



# how housing can make us smarter

*The Center for Housing Policy studied the impacts of affordable housing on education. They found homeownership helps children do better in school, and that children of homeowners have higher rates of high school graduation by age 19. They also found that the benefit of homeownership was stronger for low-income households. Children whose families have difficulty finding stable housing are more likely to be mobile, and student mobility is an important cause of failing student performance. Research indicates that homeless children face early childhood educational disparities as well. Homeless children have low enrollment rates in preschool and therefore miss its well-established benefits for long-term academic achievement and high school graduation. 70 percent of eligible homeless children do not attend preschool.*

## **Homeless Youth in Ohio**

The Ohio Department of Education found that over 20,000 public school students lacked stable housing at some point during the 2016-2017 school year<sup>47</sup>. In a recent report on homelessness, the Ohio Financing Agency found that over 30 percent of all clients seeking homelessness services were children under 18.

How does this lack of stable, affordable housing impact children? For one, absence of stable housing can significantly impede a child's ability to read at grade level. Moreover, frequent moves may result in disruptions to a child's education, causing gaps in their learning progression. These factors compound, making it more challenging for children to reach the critical milestone of reading proficiency at their designated grade level.

## **Effects on Education**

Various studies have shown how the lack of affordable housing can hinder a child's educational attainment. The MacArthur Foundation study: Housing Matters indicated that any move during childhood was associated with nearly a half-year loss in educational attainment. Moving three or more times lowered later earnings by nearly 52 percent. Middle childhood, ages 6-10, is a sensitive age for moving. At that age, any move is associated with lower earnings, fewer work hours, and less educational attainment later in life. Moving in early childhood (birth to age 5) had no long-term effect.

### **CHRONIC ABSENCES AMONG POOR STUDENTS**

# 2.5x

According to the Ohio Department of Education, economically disadvantaged students are more than twice as likely to be chronically absent.



## Quality Matters

A study in the Journal of Developmental Psychology showed that housing quality was the strongest predictor of a child's well-being. Children living in poorer quality housing experienced more emotional and behavioral problems, and their problems only worsened over time. Children whose family lived in unstable housing had higher levels of anxiety, depression and behavioral issues. The study also found that families in higher-cost housing had less resources to spend on other needs. Families that live in more affordable housing have more money to spend on food, health care and other enrichment activities that can help children thrive.

Housing instability includes frequent moves, overcrowding or doubling up, living in substandard housing and experiencing homelessness.

Photo: Columbus Dispatch



## Spotlight: Success Bridge

Launched in fall of 2020, Success Bridge is a three-year initiative aimed at enhancing college completion rates for 500 housing-insecure Columbus State students. This program not only stabilizes their housing but also provides crucial support services including rental aid, career development, and personalized employment guidance. Research found that participating students saw an increase in GPA, credit attainment rate, graduation and/or retention, and good academic standing. Sponsored by Columbus State Community College, Affordable Housing Alliance of Central Ohio, Columbus Metropolitan Housing Authority, Homeless Families Foundation, and Community Shelter Board, Success Bridge represents a united commitment to fostering stability and prosperity through education. Centered on addressing housing stability, the program's impact transcends shelter, driven by a belief in education's transformative power, community bonds, and upward mobility. By pooling resources and expertise, Success Bridge becomes a catalyst for profound change, aiding families in adversity. Its ripple effects extend beyond individuals, potentially breaking the cycle of housing instability and nurturing a future brimming with promise and community-wide prosperity.

# If we cut the local housing burden in half... How many more students will be reading at grade level by third grade?

Third grade reading levels are tied to long-term educational outcomes, including high school graduation and college attendance. A child's early life makes a significant difference in educational performance. Housing stability is key to a student's success starting as early as preschool.

**33.5% of third graders in Columbus City Schools scored proficient in reading in 2021.**

The statewide average is 59.8%<sup>48</sup>.

**78% of fourth graders from low-income families scored below proficient reading levels.**

This statistic is for all Ohio students in 2019.

**44% of BIPOC students in Franklin County are reading proficient in third grade.**

This falls significantly behind their white counterparts, whose proficiency is 74%.

**7 out of 16 Franklin County school districts had third grade proficiency rates under 75%.**

This statistic is for the 2018–2019 school year<sup>49</sup>, before the pandemic pushed students to online learning.

In 2018–2019, seven out of 16 Franklin County school districts had third grade proficiency rates under 75%. If the housing cost burden were halved, we could halve the number of those third graders not meeting proficient reading levels.

**If we are able to cut the housing burden in half, by 2040 there could be:**

# 3K

**more third graders who are proficient in reading.**



Photo: Columbus Dispatch

## **Healthy Neighborhoods, Healthy Families**

The Healthy Neighborhoods Healthy Families (HNHF) initiative, led by Nationwide Children's Hospital, involves faith-based organizations, community development groups, workforce programs, youth-serving nonprofits, and local schools to improve community health. The program provides affordable housing in South Side and Linden neighborhoods, allowing families to focus on overall well-being. This stable housing foundation supports educational programs like HNHF's SPARK initiative, designed to prepare children for kindergarten, align lessons with state standards, and enhance school readiness through developmental assessments, resource referrals, and group-based learning experiences. This comprehensive approach addresses school readiness barriers well before formal schooling, ensuring a seamless transition and optimal readiness.

# If we cut the local housing burden in half... **How many more young people will graduate high school?**

Housing stability significantly contributes to higher graduation rates. Providing students with secure housing reduces stress and distractions, enabling them to concentrate on their studies. This, in turn, results in enhanced school attendance and promotes improved academic performance.

**Columbus City School District has a high school graduation rate of 79% for 2021.**

This is 3% lower than Franklin County and 6% lower than the Ohio average<sup>50</sup>.

**44% of economically disadvantaged students were chronically absent in 2021<sup>51</sup>.**

Chronic absenteeism is often tied to lower grades and can even prevent students from graduating.

**Students who change schools often lag behind non-mobile students by 1+ year<sup>52</sup>.**

Frequent mobility affects student performance in reading and math.

**Students not proficient in reading by the end of third grade are 4x less likely to graduate<sup>53</sup>.**

These reading levels are tied to high school graduation.

In 2018–2019, there was a 54% graduation rate for homeless students in Ohio and 3,115 homeless students in Franklin County. Moreover, 79% of those students were straddling the border of homelessness and permanent housing. If the housing cost burden were halved, half of those 79% of students could move to permanent housing.

**If we are able to cut the housing burden in half, in one year there could be:**

# 600

**more high school graduates in Franklin County.**

## **Rentful614**

Rentful614 is a collaboration between the United Way of Central Ohio, the Siemer Institute, the City of Columbus, the Franklin County Board of Commissioners, and the Affordable Housing Alliance of Central Ohio to ensure every resident has access to the information and resources needed to prevent an eviction. Currently in Ohio about one-third of tenants are having trouble paying rent. This collaboration aims to provide tenants with resources to help people stay in their homes. The website receives over 20,000 visits per month from local families seeking emergency rent assistance and other aid to prevent housing loss.

**RENTFUL.**  
for Tenants & Landlords

Photo: Rentful

# If we cut the local housing burden in half... How many district report cards will improve?



A district report card is influenced by school achievement, graduation rates, and third grade literacy, and used to give information on a district's performance. As students' housing improves, the quality of their education can be positively affected and reflected in report cards.

*The Columbus City School District received 1 out of 5 stars in graduation and early literacy.*

The district's latest report card met less than 50% of the category's max score and notes it "needs significant support to meet state standards<sup>54</sup>."

*In Ohio, economically disadvantaged students were 2.5x more likely to be chronically absent.*

Chronic absenteeism can play into a school's report card performance. This number is from the 2016–2017 state report card.

*The majority of Franklin County schools received a score of 2 out of 5 on the Performance Index Ranking (PIR) in 2022.*

The schools are ranked by a calculation that measures student performance on Ohio tests<sup>55</sup>.

Taking the added number of students graduating and third graders reading at grade level, it has been determined that the three schools with one-star ratings and two schools with two-star ratings in those categories could each move up a rating if the housing cost burden were halved.

**If we are able to cut the housing burden in half, in one year we could have:**

**5**

**improved district report cards in Franklin County.**



Photo: Avenue Partners

## ***The RISE Center***

Columbus Metropolitan Housing Authority's RISE Center (Resident Initiatives for Success and Empowerment) was declared Columbus' first HUD-designated Envision Center, the purpose of which is to connect residents living in subsidized housing to community resources that empower them to self-sufficiency. The RISE Center serves as a centralized hub that helps residents coordinate access to supportive services in the following four areas: Economic Empowerment, Educational Advancement, Health & Wellness, and Character & Leadership. Through the Center, residents can access educational opportunities and learn about new career paths. Renters can also sign up for health insurance, manage their healthcare and wellbeing, learn about family planning and pregnancy care, and access medical care

# If we cut the local housing burden in half... How many fewer homeless youth will we have?

Stable housing offers homeless youth safety, security, and a sense of stability. It provides a foundation for personal growth, education, and accessing support services. When students do not have to worry about their housing, they can focus on their education.

*79.1% of homeless youth in Ohio were doubled-up with another family in the 2020–2021 school year.*

12% lived in shelters or transitional housing, 7.3% lived in a hotel/motel, and 1.6% were unsheltered<sup>56</sup>.

*172 youths ages 0 to 17 entered shelters or transitional housing between January and June of 2023<sup>57</sup>.*

The Community Shelter Board reported that 70% of these individuals have moved to permanent housing.

*2,694 students enrolled for the 2021-2022 school year in Franklin County were homeless.*

According to the Ohio Department of Education, that is 1.4% of all enrolled students in the county.

In 2021-2022, there were 2,694 homeless students in Franklin County. Moreover, 79% of those students were straddling the border of homelessness and permanent housing. If the housing cost burden were halved, half of those 79% of students could move to permanent housing.

**If we are able to cut the housing burden in half, in one year we could move:**

# 1K

**homeless students to permanent housing.**

## **Huck House**

Huckleberry House is a crisis shelter within the Columbus, Ohio area dedicated to supporting children aged 12 to 17. This community serves as more than just housing; it offers a secure and caring home environment that equips its young residents with the tools they need to navigate life's challenges. With a strong commitment to empowerment, Huck House facilitates skill development and resource discovery, empowering its residents to effectively cope with the complexities of life. Huck House extends its reach to encompass a wide range of services, including family and individual counseling, community outreach, and independent living skills training. The overarching aim is to foster holistic growth and development, enabling these young individuals to not only thrive but also contribute positively to their communities and beyond.



Photo: Huckleberry House





SECTION 4:

*How do we get there?*



# how do we get there?

*To plan for the future of our region and develop a supportive system for all our residents, it is crucial to understand the cost of inaction. If we do nothing to alleviate the housing situation, demand will continue to outpace supply and tensions in the housing market will only be exacerbated. Higher competition and inflated prices will continue to hinder our economic potential, injure our health and wellness, and hold back our educational success. Now is our opportunity to intervene. Through data-led policy planning, regional collaboration, and support from community members, leaders around central Ohio can respond to the challenges facing us today with preparedness and determination to set us on a better path.*

## **Policy**

Ultimately, housing policy is needed to effectively address the intricate challenges developing from housing shortages and affordability issues in the central Ohio region. By including all citizens of Central Ohio, a well-crafted housing policy will guide both public and private sector efforts in creating, maintaining, and managing housing options that cater to the diverse needs of a community. Through new housing policy reforms, Ohio will experience profound effects in education, personal prosperity, and health. These effects could include increasing the supply of affordable housing, reducing homelessness, and ensuring equitable access to housing for all income groups. Policy development can create synergy, enabling the pooling of expertise, resources, and innovative ideas to tackle complex housing challenges from multiple angles.

## **Advocacy**

As central Ohio grapples with rising housing insecurity, finding equilibrium between economic progress and collaborative community efforts is imperative for future affordability. Affordable housing is a strategic investment in the city's future that promotes social equity, economic vitality, and overall well-being. Learning from models like Austin, a nuanced understanding of economic, social, and environmental factors emerges. Advocating for housing policy is necessary to navigate the complex landscape of housing shortages and affordability constraints. Empowering Central Ohioans to make informed decisions, whether homebuyers navigating markets, developers prioritizing sustainability, or policymakers formulating regulations, the insights here drive responsible choices. Accessible and quality housing is not just a basic right, but a cornerstone of a thriving society.

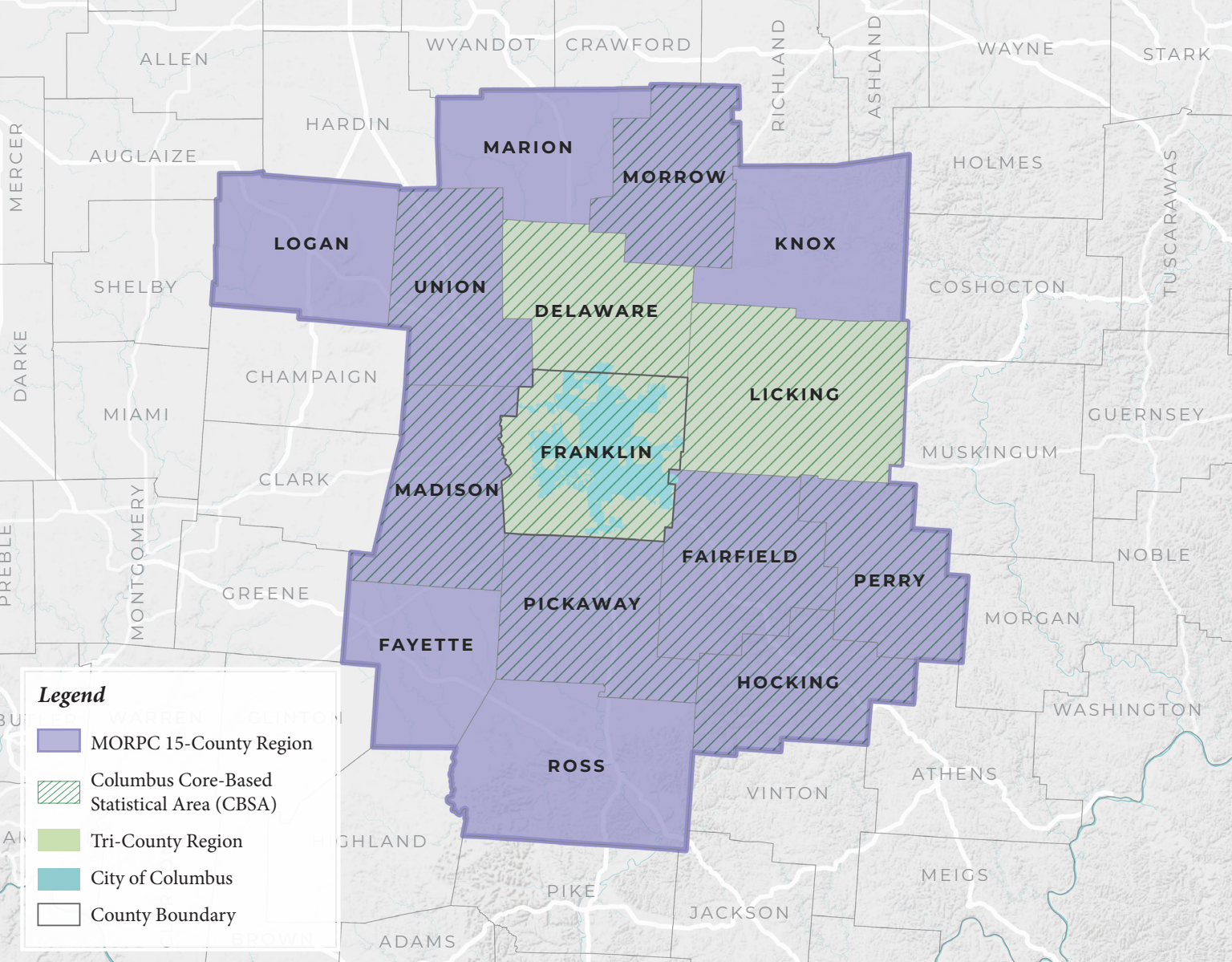




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**Legend**

- MORPC 15-County Region
- Columbus Core-Based Statistical Area (CBSA)
- Tri-County Region
- City of Columbus
- County Boundary

**A note on geographies**

The nature of this report required us to use several different geographies to translate our findings into tangible, quantitative data that represents the potential future of central Ohio. The map above shows the various geographic extents used in the studies we referenced. While some studies do not capture the entirety of central Ohio, any progress made in correcting the housing market will have resounding benefits throughout the entire 15-county region. This only means the good things we stand to gain may be even greater than we imagine.

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