



Franklin County Housing Action Plan

2026–2030

Letter from the Commissioners



Courtesy of Franklin County, Board of Commissioners

Fellow Franklin County residents,

Thank you for taking an interest in one of Franklin County's most pressing challenges: housing.

Your Franklin County Board of Commissioners is seeking answers. Not just the why or the where - but the how. How we move forward and solve these issues for every resident in Franklin County.

Our county is growing faster than the state average. Jobs are coming. Families are arriving. But the homes and apartments our residents need have not kept pace, and that gap is driving up costs and pushing stability out of reach for too many people. Over 50,000 Franklin County residents are severely cost-burdened, meaning they pay more than half their income toward housing.

This plan is a coordinated roadmap built on what we know, what our residents have told us, and what the data demands. It will not solve everything overnight, but it gives us a clear direction and the accountability to follow through.

Thank you for being part of a community where everyone moves forward together.

Handwritten signature of John O'Grady in black ink.

John O'Grady
President

Handwritten signature of Kevin L. Boyce in blue ink.

Kevin L. Boyce
Commissioner

Handwritten signature of Erica C. Crawley in black ink.

Erica C. Crawley
Commissioner

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Acknowledgements

Franklin County’s Housing Action Plan reflects the collective effort, insight, and commitment of many individuals and organizations across our community. We are grateful to residents who shared their experiences and perspectives; community-based organizations and advocates who work tirelessly to advance housing equity; housing developers, property owners, and industry professionals who contributed technical expertise; partners such as COCIC Franklin County Land Bank, Columbus-Franklin County Finance Authority, and Affordable Housing Trust for Columbus and Franklin County, whose collaboration and dedication made this work possible.

We also thank our regional and institutional partners, including employers, lenders, and philanthropic organizations, for their engagement and support. Together, these contributions have shaped a strategy grounded in local knowledge, practical solutions, and a shared vision for a more inclusive, stable, and affordable housing future.

Creating the plan required a collective effort from across Franklin County Government. We appreciate the leadership of the following individuals.

Kenneth N. Wilson, County Administrator

Ruchelle L. Pride, Chief, Economic Innovation & Development

Joy Bivens, Deputy County Administrator

Dr. Anthony Redic, Chief Operating Officer, Economic Development & Planning

Jeanine Hummer, First Assistant Prosecuting Attorney and Chief Counsel,
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Robin Moorhead, Assistant Prosecuting Attorney, Franklin County’s Prosecutor’s Office

Sarah C. Pomeroy, Deputy Director, Nuisance Abatement, Franklin County’s Prosecutor’s Office

Zak Talarek, Office of Management & Budget Director

Matt Shade, GIS Director, Auditor’s Office

Joe Gilligan, Director of Policy & Strategic Initiatives, Auditor’s Office

Alexis Luttrell, GIS Manager, Economic Development & Planning

Arion Owens, Policy Director to Commissioner Crawley and Executive Assistant

Finally, **Phillip Kash, Sharon Carney, Eva Phillips, Kayla Graves** and **Maya Hamberg** from HR&A Advisors supported the County in creating the Housing Action Plan.



Executive Summary

Purpose

Franklin County is at a pivotal moment. Sustained population growth, a strong regional economy, and increasing demand for housing have created new opportunities—but also intensified challenges in housing affordability, stability, and access. Today, too many residents struggle to find and keep homes they can afford, and the gap between housing costs and household incomes continues to widen.

The Franklin County Housing Action Plan (2026–2030) was developed to address these challenges with a clear, data-driven, and community-informed strategy. Over the course of a year, the County engaged residents, housing practitioners, local governments, and institutional partners to better understand housing needs and identify where the County can have the greatest impact. The result is a comprehensive roadmap to create a more stable, equitable, and accessible housing system for all residents.

Image credit: Shutterstock

Understanding the Need

The Housing Action Plan is grounded in a detailed analysis of local housing conditions and reflects three defining trends shaping the County’s housing market:



Tightening Supply & Affordability

Population growth has outpaced housing production, driving up rents and home prices. Entry-level homeownership opportunities are disappearing, and moderate-income households increasingly struggle to afford both rental and for-sale housing.



Rising Housing Instability

More households are cost-burdened, eviction filings are increasing, and homelessness is rising. At the same time, pathways to homeownership are narrowing, and many existing homeowners—particularly those on fixed incomes—face growing pressure from rising property taxes and maintenance costs.



Uneven Market Conditions Across the County

While some communities are experiencing rapid growth and rising housing costs, others continue to face disinvestment, aging housing stock, and barriers to new development. These differences require targeted, place-based solutions rather than a one-size-fits-all approach.

Together, these trends underscore a central challenge: the county’s housing system is not supplying enough homes that residents at a range of incomes can afford, nor is it consistently supporting long-term housing stability.

A Strategic County Response

The Housing Action Plan outlines a coordinated set of actions organized around three goals:



Goal 1. Support Renter Stability and Access to Safe, Quality Housing

The County will strengthen code enforcement, improve data systems, and expand tenant protections to ensure safe living conditions. It will also invest in eviction prevention, preserve existing affordable housing—including naturally occurring affordable housing—and intervene in problem properties to stabilize neighborhoods.



Goal 2. Preserve and Expand Homeownership

Recognizing homeownership as a key pathway to stability and wealth-building, the County will support existing homeowners through tax relief outreach, rehabilitation programs, and estate planning assistance. At the same time, it will expand access to homeownership through counseling, down payment assistance, partnerships with employers, and strategies to return vacant and tax-delinquent properties to productive use.



Goal 3. Create Homes that Franklin County Residents Can Afford

To address the supply gap, the County will launch a Housing Opportunity Fund to support affordable housing development, leverage public land and infrastructure investments, and expand financing tools. It will also work with local jurisdictions to enable a wider range of housing types—including “missing middle” housing and accessory dwelling units (ADU)—and support innovation in construction methods.

Across all three goals, the Plan emphasizes leveraging the County’s unique role—as a convener, funder, and strategic partner—to align resources, reduce barriers, and catalyze action across the housing ecosystem.

Action Roadmap

The Housing Action Plan outlines concrete, achievable actions the County and its partners will take to advance each goal area.

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ACTION	PAGE
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A Call to Action

The County cannot solve these challenges alone. Achieving the vision of a more stable and affordable housing system will require sustained collaboration across all levels of government and the private and nonprofit sectors.



State policymakers play a critical role in shaping property tax policy, tenant protections, and key funding tools that influence housing affordability and development.



Municipalities and townships control zoning and land use decisions that determine what types of housing can be built and where, making local alignment essential to expanding housing supply.



Private sector partners, including employers, developers, lenders, and philanthropic organizations, are vital to scaling investment, supporting workers, and delivering housing solutions.

Franklin County invites all partners to help implement this plan—aligning policies, investing resources, and advancing solutions that ensure every resident has access to safe, stable, and affordable housing.

How the Housing Action Plan was Created



Over twelve months, Franklin County Economic Development & Planning Department, supported by HR&A Advisors, developed the County's first Housing Action Plan to guide efforts to create and support a housing market that serves every Franklin County resident. The Housing Action Plan builds from previous plans including the Economic Development Strategic Plan (2018), the Affordable Housing Implementation Framework (2019) and the Rise Together: Blueprint for Reducing Poverty in Franklin County. Notably, the Housing Action Plan proposes a roadmap to help the County deliver on the housing-related goals of the Rise Together Blueprint, including its goal to 'stabilize housing for families near or below poverty' as a pathway out of poverty for Franklin County residents.

The Housing Action Plan brings together learnings from the existing conditions analysis and stakeholder engagement to create a comprehensive strategy.

Image credit: Shutterstock

Existing Conditions Analysis

To understand the current state of Franklin County’s housing market, HR&A Advisors conducted a comprehensive housing needs assessment and market analysis. As described in the “The County’s Housing Needs” section, this analysis provided a clear picture of the gaps and opportunities within the housing market.

As part of this initial analysis, HR&A reviewed the existing housing programs and policies, and housing ecosystem. This review looked at active tools in Franklin County—administered by the County, municipalities, state or other large service providers—that support housing production, preservation and resident access and support.

Stakeholder Engagement

The Housing Action Plan was informed by extensive stakeholder engagement including focus groups, interviews, community listening session and a resident survey. Stakeholder engagement was designed to ensure the plan was inclusive and reflective of community needs.

- **380+ Residents** shared input via the Community Listening Session and survey.
- **6 Stakeholder Focus Groups** covered key themes of housing development, housing quality & stability and homeownership, and brought together practitioners including housing developers and operators of various types (i.e. nonprofit, for-profit), service providers, researchers, advocates and funders. Additionally, two separate focus groups were held with municipalities (via MODE/EDAC) and townships (via the township association) to gather input from the local government perspective.
- **15+ Interviews with External Partners** dug deeply to understand how the County can leverage its collaborators for maximal impact.
- **10+ Interviews with Internal Agencies**, including County staff outside of EDP, ensure that implementation is feasible and reflect the interdisciplinary, collaborative approach the County takes to housing affordability.

380+

Residents shared feedback via community listening session and surveys

15+

Interviews with External Partners

6

Stakeholder Focus Groups

10+

Interviews with Internal Agencies

A complete list from stakeholder engagement can be found in the Appendix.

The County's Housing Needs

Franklin County's Housing Needs

Franklin County faces a complex and evolving set of housing challenges. The Housing Action Plan is grounded in a comprehensive assessment of current housing needs and market conditions. The analysis combined quantitative data, qualitative research and stakeholder input to identify the County's most pressing housing needs. Three key trends are affecting housing opportunities in the county:



Tightening Supply & Declining Affordability

As Franklin County's economy and population grow, available housing supply is tightening relative to demand, decreasing affordability. Rising costs are placing affordability pressure on a growing number of households, including those at moderate incomes.



Housing Stability & Access

A growing number of households are struggling to access and maintain stable, affordable housing. Renters face limited pathways to homeownership, homeowners are burdened by rising property taxes, and both eviction and homelessness rates are increasing.



Variations in Market Strength

There is significant geographic variation in market strength, development barriers, and housing pressure across the County. While some areas are experiencing growth and new investment, others face barriers to new development or continue to struggle with disinvestment.

KEY HOUSING CHALLENGES

Tightening Supply & Declining Affordability

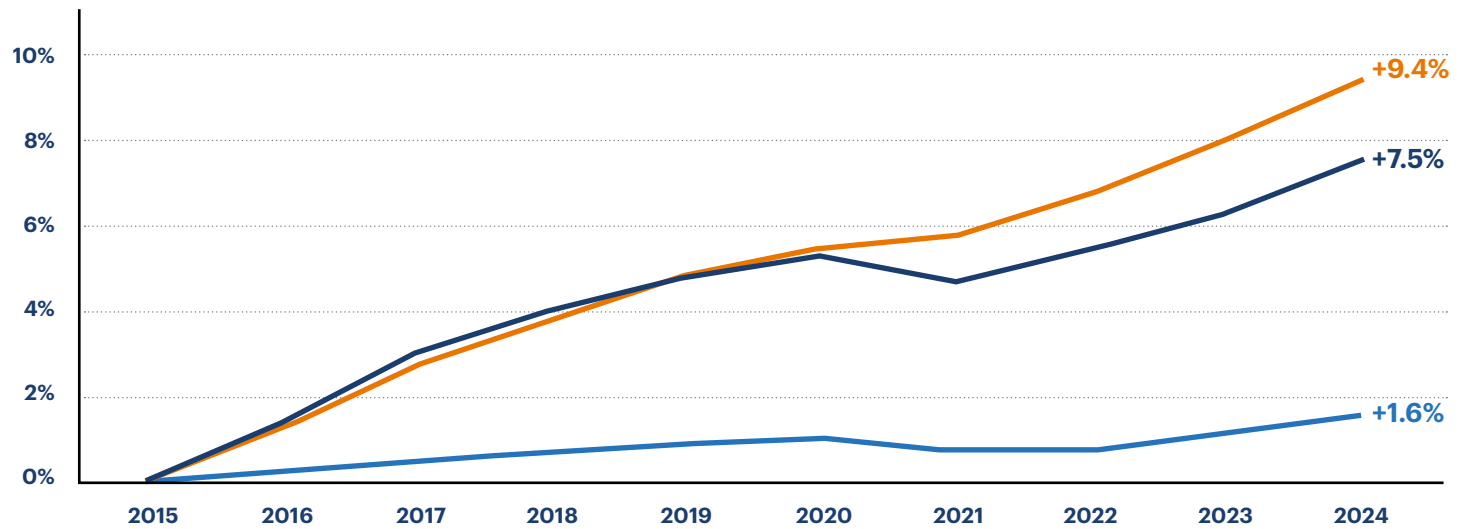
Sustained population growth is increasing demand for homes.

Franklin County’s population grew by 7.5% over the past decade (2015–2024), far outpacing the state’s population growth rate of 1.6%. In 2024, the county’s population totaled at 1,356,000 people, a

net increase of 117,000.¹ Population growth has also been accompanied by increasing racial and ethnic diversity, including substantial increases in Black (+56,000) and Hispanic residents (+40,400).² This overall population growth is a sign of a strong and attractive region, but also puts more pressure on the housing market. As more households call Franklin County home, additional homes are needed to accommodate and sustain population growth.

Percent Change in Total Population

■ Franklin County ■ Columbus, OH Metro Area ■ Ohio



Source: American Community Survey, US Census; Estimated Components of Resident Population Change, US Census Bureau; Statistics of Income (SOI) Tax Migration Statistics, US IRS

Increasing competition for homes puts upward pressure on rents and sales prices.

Housing availability has not kept pace with the county’s growing housing demand. In 2024, just 2.2% of homes were vacant and available, down from 4.3% in 2014.³ A vacancy rate that is too low (under ~5%) can indicate a tight market, driving up rent and limiting tenant choice. A vacancy rate that is too high (over ~10%) may suggest economic decline, overbuilding or housing quality issues.

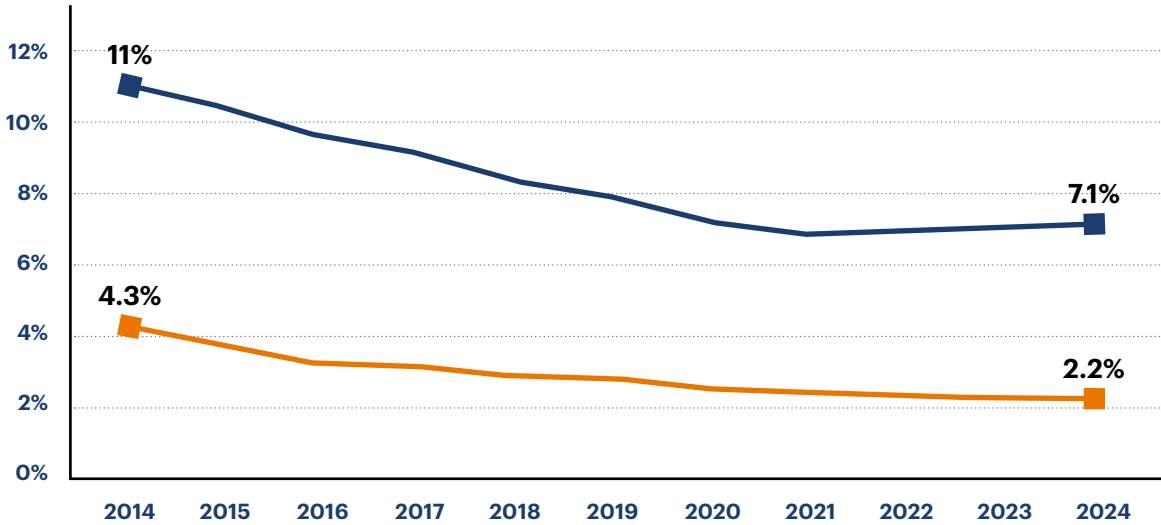
This trend is consistent with national trends as the United States today contends with historically low vacancy rates.

Low vacancy has cascading effects: it pushes rents and home prices upward, reduces mobility for existing residents and limits landlords’ ability to maintain and turn over units. The result is a market that is increasingly inaccessible with worsening housing quality conditions, particularly for low- and moderate-income households.

1. American Community Survey, US Census Bureau.
2. American Community Survey, US Census Bureau.
3. American Community Survey, US Census Bureau.

Vacancy & Availability Rate

■ Total Vacancy Rate ■ Total Availability Rate



Total Vacancy counts all homes not currently occupied as vacant, including second homes, homes that are temporarily under renovation, foreclosed homes or other short-term vacancies.

True Availability rate reflects the share of homes that are vacant & available for sale or for rent.

Source: American Community Survey, US Census

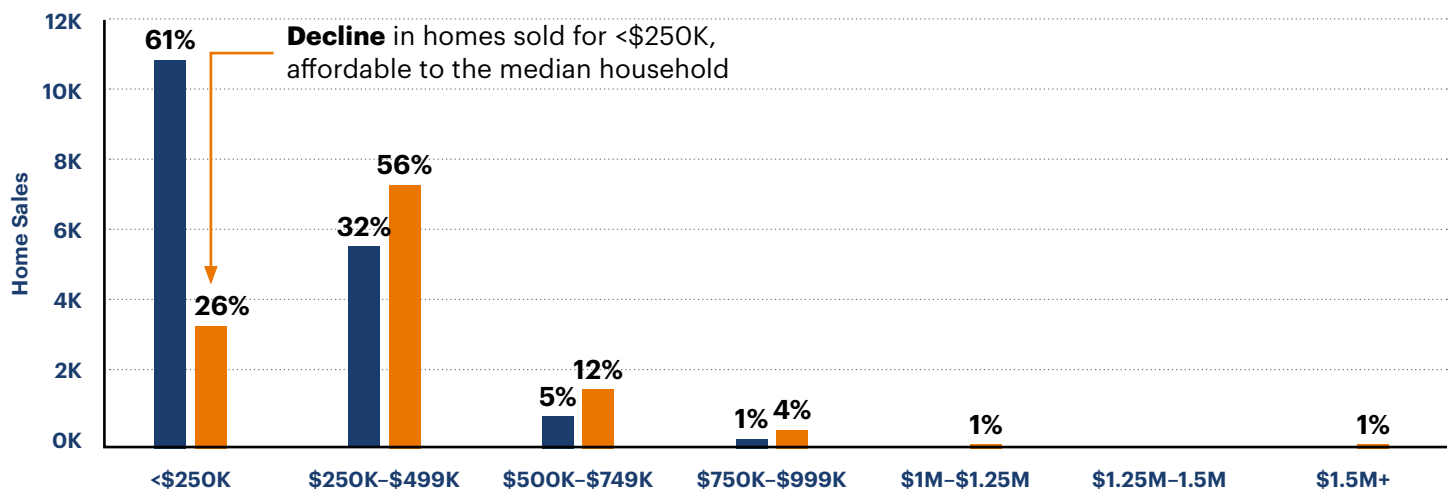
Shrinking supply of low-cost, for-sale homes is deepening the affordability challenge.

Across the county, even in long-time affordable markets, home prices have increased significantly due to historical construction trends and historically high borrowing costs. These trends are exacerbated locally by a shrinking number of low-cost, for-sale homes. In 2019, 61% of all

homes sold were priced under \$250,000. By 2024, that share dropped to just 26%.⁴ This shift has significant implications: households earning less than \$72,000, the income required to afford a \$250,000 home, now face severely limited options for entry-level homeownership.

Homes Sales By Price, 2019 vs. 2024

■ 2019 ■ 2024



Source: HMDA, includes all homes sold in 2019 and 2024, both new homes and older homes.

4. Home Mortgage Disclosure Act (HMDA), Federal Financial Institutions Examination Council (FFIEC).

Recent new-construction sales have reinforced these challenges. Most new for-sale homes built in Franklin County are large single-family homes, with very few examples of smaller (and inherently more affordable) typologies like townhomes being delivered. Of the approximately 3,300 for-sale homes built and sold between 2020 and July 2025, 80% were single-family detached homes with median sales price of \$450,000.⁵ Delivery of more affordable home typologies, like townhomes or small single-family homes/cottages, were rare. Some townhomes and condos were delivered in stronger markets like Downtown Columbus, but at high-end price points (median \$525,000).

Only 5% of new homes were delivered at or below \$250,000, the home price affordable to the typical Franklin County household earning \$72,000 annually. In contrast, 70% of new homes sold for over \$400,000, requiring an income of \$115,000 or more.⁶ Expanding the production of smaller, moderate-density for-sale home

typologies across Franklin County markets is crucial for increasing ownership opportunities at more affordable price points.

Rapidly rising rents are increasing the rental housing affordability gap, including at moderate income levels.

Renters are experiencing a significant decline in the number of rental homes affordable to the median renter household. Typical market rents are up 37% since 2020; as of December 2025, typical market rent in Franklin County was \$1,430.⁷ As rents rise, the number of rental homes affordable to the median renter has declined. In 2019, 78% of rental homes rented for \$1,250 or less. In 2024, that number dropped to 46%, a 32% loss.⁸

Despite increased multifamily production post-pandemic, most new units are priced above what the average residents can afford. Only 12% of market rate deliveries between 2014 and 2024

“At one point, I was paying \$500 a month, then my landlord raised the rent to \$900 a month. That is an 80% increase.”

–Community Listening Session Participant

“We need more units at greater affordability, this must be a priority.”

–Community Listening Session Participant



Image credit: National Cancer Institute / Unsplash

5. Zillow.

6. Zillow.

7. Typical market rent, measured with the Zillow Observed Rent Index (ZORI), computes the mean of listed rents that fall into the 35th and 56th percentile range for all homes and apartments in a given region, which is weighted to reflect the rental housing stock.

8. American Community Survey, US Census Bureau.

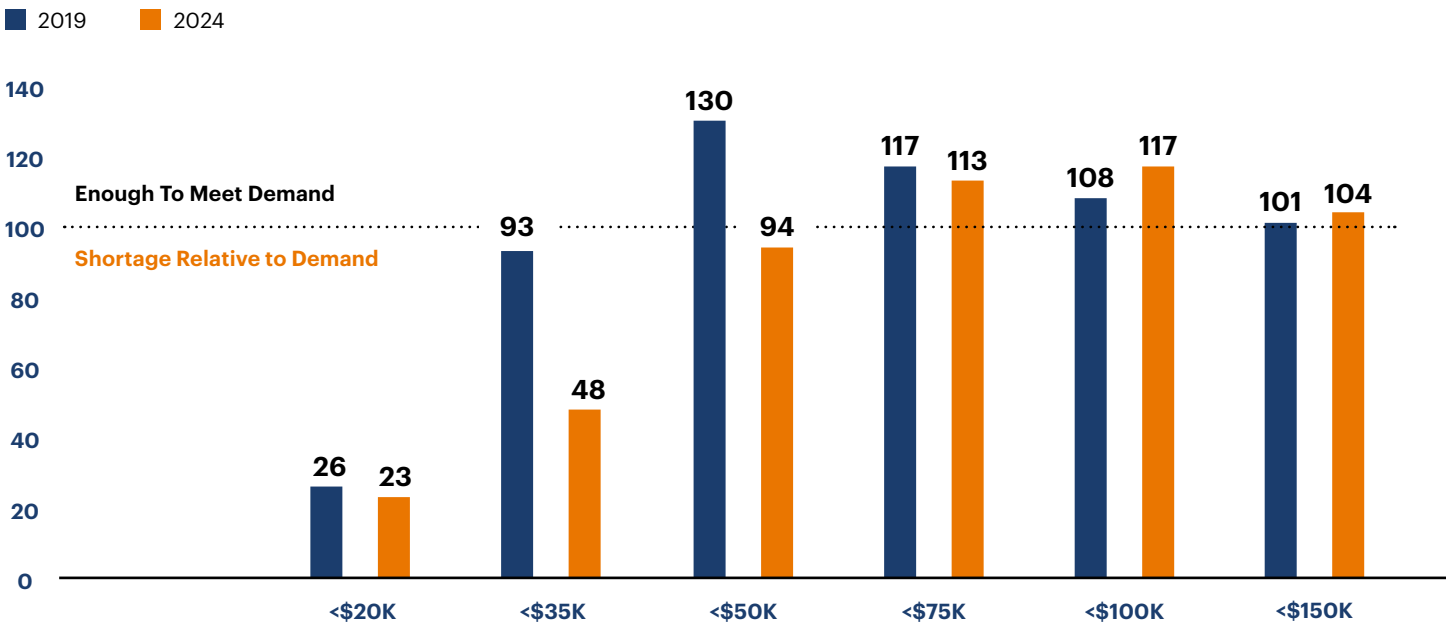
were affordable to the median renter household, earning \$51,600.⁹

The growing mismatch between rents and incomes has expanded the affordability gap to now include moderate income households. Today, there are only 94 affordable rental homes for every 100 households earning \$50,000 or less—a sharp decline from 2019 when the market met the need

for all but households earning less than \$35,000.¹⁰

These challenges are not just reflected in the data, but are acutely felt by residents. Participants in the community listening session consistently described increasing difficulty finding housing they can afford, often needing to make trade-offs between cost, location and quality.

Affordable Rental Homes per 100 Renter Households



Source: American Community Survey, US Census

Housing Stability & Access

Homeownership opportunities are shrinking as costs rise & the availability of starter homes declines.

The pathway to homeownership has narrowed significantly in recent years. Rising home prices, higher interest rates and the shrinking supply of low-cost for-sale homes have created a widening gap between what potential homebuyers can afford and what the market offers.

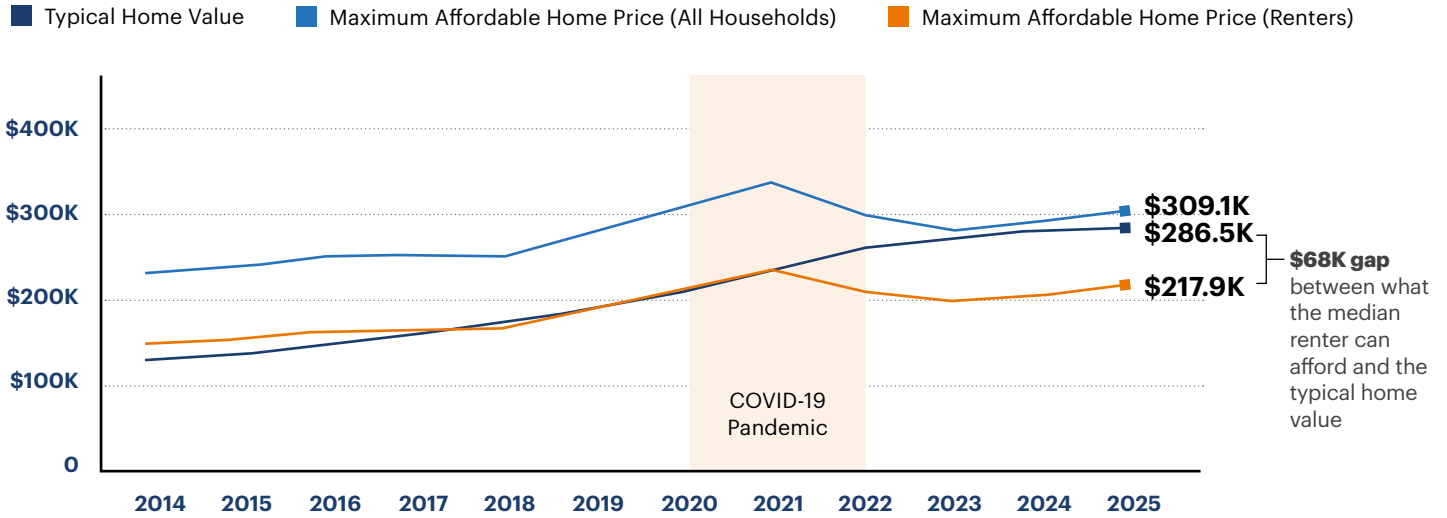
In 2025, there was a \$68,000 gap between what the median renter can afford to purchase and the cost of a typical home. This represents a fundamental shift from much of the past two decades when home prices were attainable for median renter households in the county.

As Franklin County focuses on increasing prosperity for its residents, limited homeownership opportunities represents a critical challenge. Homeownership is a primary mechanism for securing long-term stability and building wealth; reduced access limits upward mobility and exacerbates inequality.

9. CoStar.

10. American Community Survey and Public Use Microdata Sample (PUMS), US Census Bureau.

Maximum Home Price Affordable to Median Household



Source: Zillow; American Community Survey, US Census

A growing share of existing homeowners struggle to afford rising property taxes.

For many current homeowners, particularly those with low or fixed incomes, rising property taxes are creating new affordability challenges. Recent increases are driven by a combination of voter-approved levies and updated home appraisals.

In 2024 alone, the average single-family homeowner faced an \$875 increase in the annual property tax bill and over 20,000 homeowners saw their bills more than double. These sharp increases have led to a surge in delinquency. Based on analysis by the *Columbus Dispatch*, 17,700 of all parcels city-wide became tax delinquent in the first half of 2024 alone, surpassing the entire total for 2023 (12,000 parcels).

Increased property tax burden is not evenly distributed across the county. Neighborhoods in East, Northeast and Southeast Columbus have been hit the hardest. These are communities that have historically had home values and household incomes below the county average but have seen new investment and development in recent years.

Many homeowners in these areas saw property tax increases of over 150%, raising urgent questions about displacement pressure and long-term affordability.

Lower-income residents, like legacy homeowners now on fixed Social Security payments, are especially vulnerable. Approximately 90% of owner households earning \$35,000 or less are cost-burdened, spending more than 30% of their income on housing.¹¹ Housing stakeholders expressed specific concern for these legacy residents in focus groups and called out that while longtime homeowners may benefit from increased equity, they face key challenges to aging-in-place, including property taxes and deferred maintenance, which may lead to pressure to sell.

Eviction rates are rising and concentrated in hot spots.

Housing instability is also evident in rising eviction filings. In Franklin County, eviction filing rates have increased by 30% since January 2020, peaking at 2,767 monthly filings in January 2024. Evictions are also heavily concentrated amongst a subset

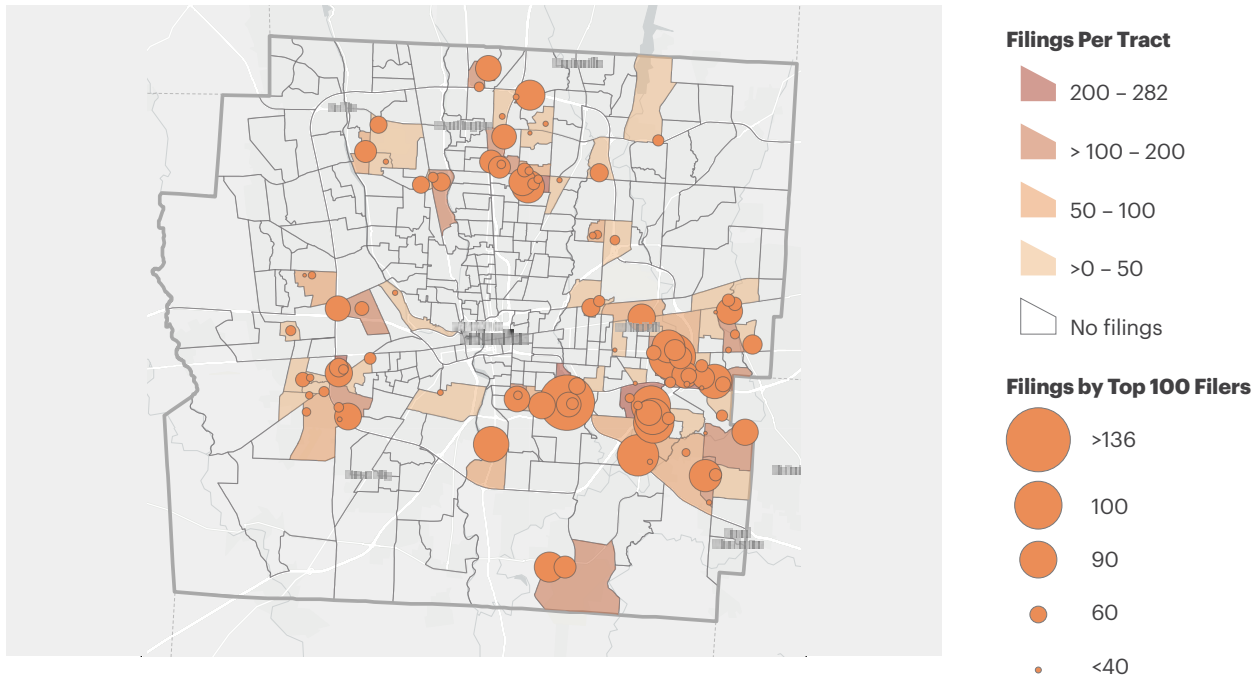
11. American Community Survey, US Census Bureau.

of buildings; there are 100 buildings that account for over 25% of all eviction filings countywide.¹² Many of these buildings are in Southeast Columbus and Whitehall. This concentration suggests that targeted, place-based interventions could be key to prevention strategies.

Prevalence of homelessness and length of shelter stays are increasing as rehousing becomes more difficult.

Homelessness rates have been increasing across the country, and Franklin County is no exception. In January 2025, 2,556 people were experiencing

Eviction Filings by Census Tract & Top 100 Properties, 2024



Source: Eviction Lab (Franklin County Municipal Court)

homelessness in the county, a 25% increase since January 2020. From 2024 to 2025, there was specifically an increase in single adults and unaccompanied youth experience, 14% and 31% respectively.

At the same time, the shelter system is under strain. The average length of shelter stay peaked at 93 days in 2024, a substantial increase from 46 days in 2014, reflecting the growing difficulty of securing permanent housing. Limited availability

of affordable units means fewer pathways out of homelessness, contributing to longer stays and increased demand for shelter and wrap-around services.

While housing supply alone cannot solve homelessness, expanding access to affordable housing, paired with supportive services, is a critical component of enabling households to exit homelessness and regain stability.

12. Eviction Lab (Franklin County Municipal Court)
 13. American Community Survey, US Census Bureau.
 14. Community Shelter Board

DEFINING AFFORDABILITY





Local government planners, developers and other housing professionals often use the term “affordable housing”—but what does that mean? **Housing affordability** can be defined in different ways based on both household income and housing type.

AFFORDABILITY IN RELATION TO INCOME

Affordable Housing: Under a standard determined by the U.S. Department of Housing and Urban Development (HUD), housing is affordable when housing costs are less than 30% of the household’s gross income. HUD uses Area Median Income (AMI) for a family of four as the primary metric to determine affordability in various regions in the country. In **Franklin County**, the Area Median Income for a household of four is \$109,000, according to HUD’s 2025 calculations.

COST OF LIVING AFFORDABILITY

Residual Income: Affordability can also be understood as the full picture of a household budget. A household’s residual income is the money left for necessary expenses such as food, childcare, health and transportation after subtracting housing costs. With a high prevalence of low-wage jobs in the County, many households, even with two full-time salaries, struggle to afford the cost of living.

EXAMPLE HOUSEHOLDS	FOOD SERVER 	OFFICE ADMINISTRATOR + 1 CHILD 	DELIVERY TRUCK + RETAIL SALES ASSOCIATE 	STOCKER + OFFICE ADMINISTRATOR + 2 CHILDREN 
Annual Household Income (Post-Tax)	\$27,650 = 41% AMI For a household of 1	\$38,050 = 54% AMI For a household of 2	\$65,150 = 92% AMI For a household of 2	\$72,950 = 83% AMI For a household of 4
TYPICAL MONTHLY BUDGET				
Monthly Income	\$2,300	\$3,150	\$5,450	\$6,100
Typical Housing Costs For households at this AMI	\$900	\$1,000	\$1,200	\$1,350
Typical Non-Housing Expenses For this household size	\$1,750	\$4,050	\$2,800	\$6,350
RESIDUAL INCOME	-\$350	-\$1,900	\$1,450	-\$1,600

↑ Not enough money left over after housing costs to cover essentials like food, transportation and childcare.

Source: American Community Survey (2024), PUMS (2024), BLS Median Wages, MIT Living Wage (2025) for Franklin County

Note: Housing costs are estimated based on the percent of income households at each AMI level typically spend on housing in Franklin County. For example, households earning 30–50% AMI typically spend 38% of their monthly income on housing. Non-housing Expenses include food, healthcare, transportation, childcare and other costs.

Variations in Market Strength

There is significant geographic variation in market strength, development barriers, and housing pressure across Franklin County. While some areas are experiencing growth, new investment, and rising displacement pressures, others continue to face barriers to new development or struggle with disinvestment.

Understanding these submarket dynamics is critical to developing an effective Housing Action Plan. A one-size-fits-all approach will not address the full range of needs; strategies will be tailored to reflecting the varying market strengths, housing pressures and development barriers across the County.

Fragmented development pattern reflects differing local conditions.

Franklin County is a diverse place with municipalities, townships and villages with varying

zoning regulations, infrastructure capacity and market demand. Together, these factors influence where housing is built, what types of housing are feasible and at what price points. The result is an uneven pattern of residential development; some areas are experiencing sustained growth and housing development, while others have seen little to no new housing development in recent years.

New for-sale development has been concentrated in communities near county lines such as New Albany, Pickerington, Grove City and southern Columbus. However, in some areas, no new homes have been built at all. 80% of new homes were delivered in 17% of Franklin County's census tracts. On the other hand, new multifamily development has been concentrated in Upper Arlington area, Downtown Columbus, Dublin/Hilliard and Northeast Columbus.

Access to and high costs for water and sewer infrastructure remains a top barrier to development



Image credit: Curated Lifestyle / Unsplash

in many places in the county. This is particularly true in many townships that rely on negotiations with Columbus or other municipalities to gain service access. Even if a municipality has infrastructure access, costs can be prohibitive for developers. Developers, townships and municipalities stressed the need for County partnership to overcome this critical barrier.

Local market dynamics and land-use restrictions also play a major role in determining what types of homes are built—and at what price point. New homes are most expensive in high-cost northern suburbs like Upper Arlington, Dublin and New Albany. In southern parts of the county, where land costs may be lower and market demand more moderate, new housing tends to be more attainable, although still increasingly out of reach for many potential homebuyers.

These dynamics underscore the need for different strategies—expanding supply and diversifying housing types in high-cost areas, while addressing feasibility and encouraging reinvestment in weaker markets.

Disinvestment and vacancy remain a challenge in East and South Side areas.

While some submarkets are experiencing rapid growth, others—particularly on the East and South Side of Columbus—continue to face the legacy of long-term disinvestment. These neighborhoods experienced decades of underinvestment in the latter half of the 20th century. Today, that history is reflected in older housing stock, lower property values, and limited new development activity.

A key challenge in these areas is the prevalence of vacant housing that is not available for occupancy due to disrepair, foreclosure, or absentee ownership. These properties reduce the effective housing supply, contribute to neighborhood instability, and require targeted strategies for rehabilitation and reuse.

Rising housing pressures pose displacement risk for renters and owners in changing markets.

Housing pressures are increasing unevenly across the county. Some urban core neighborhoods are experiencing rapid changes that can put existing residents at risk. Urban core areas like the Near East Side and South Columbus saw rapid rent increases relative to the county overall between 2018-2023. At the same time, new homebuyers with higher incomes than existing residents increase housing pressures and displacement risk for legacy owner residents, particularly in urban core neighborhoods.



Image credit: Yunus Tuğ / Unsplash

Submarket Analysis & Needs

To better understand these differences and inform targeted strategies, the following section segments Franklin County into a set of submarket types based on market strength, market pressure, and mix of housing types. This framework

highlights where different types of interventions are needed—from enabling additional housing supply in high-demand areas, to managing displacement pressures in emerging markets, to catalyzing reinvestment in areas facing persistent disinvestment.

HR&A identified six distinct housing submarkets in the county based on:

MARKET STRENGTH:

Market strength reflects the level of existing home values, rents, and household incomes relative to the county overall. Strong markets have high current values and incomes, while lower-strength markets have lower prices and incomes.

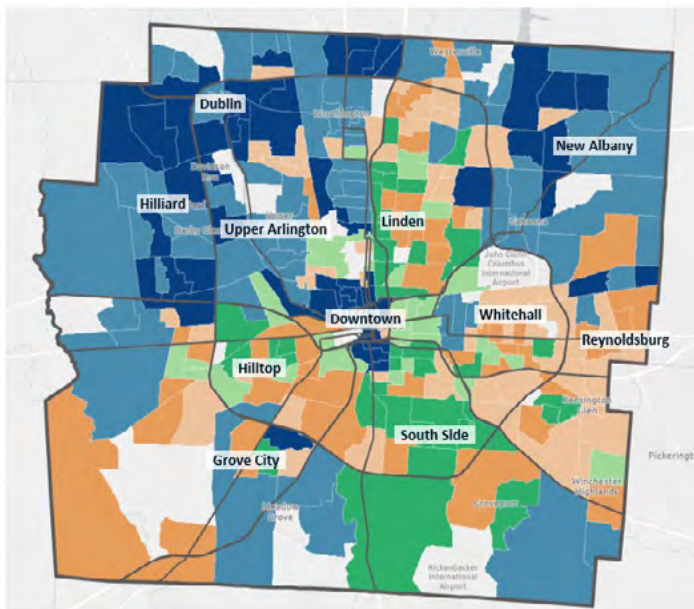
MARKET PRESSURE:

Market pressure measures how quickly housing prices and incomes are rising. High-pressure areas are appreciating rapidly and may face displacement risk, while low-pressure areas show stagnant or declining trends.

HOUSING TYPOLOGY:

Housing typology classifies neighborhoods by dominant housing form—single-family or urban/mixed-density. Single-family areas have primarily detached homes and fewer multi-family options, while urban/mixed areas include more multifamily housing and higher density development.

Targeting Interventions



MARKET TYPE

STRENGTH

PRESSURE

Lower-Cost Single Family

Low

Low

Lower-Cost Urban/Mixed Density

Low

Low

Emerging Single-Family

Low

High

Emerging Urban/Mixed-Density

Low

High

Strong Single-Family

High

Low - High

Strong Urban/Mixed-Density

High

Low - High

Source: HR&A Analysis



Lower-Cost Markets

Lower-cost markets are communities where home values, rents, and incomes remain below the County median and are growing more slowly. These areas contain a significant share of the County’s naturally occurring affordable housing (NOAH), an important source of affordability that does not rely on public subsidy. However, this housing stock tends to be older and may be at risk due to disinvestment or future market pressure. These markets also experience higher levels of housing instability, including eviction hotspots and concentrations of aging or vacant housing.

In these markets, the focus should be on:

- Improving housing quality and supporting the aging NOAH stock
- Tracking and preserving deed-restricted affordable homes
- Targeted eviction prevention and expanding tenant protections

- Supporting existing low-income homeowners and preserving homeownership opportunities
- Returning vacant and substandard properties to use
- Targeting reinvestment with incentives

Emerging Markets

Emerging markets are areas that were historically lower-cost but are now experiencing rapidly rising home values and rents, often alongside changing demographics and higher-income households. Many of these areas are located near the urban core, with more walkable, mixed-use environments. Rising demand, combined with limited new development, is increasing housing pressures and placing lower-income, long-time residents at risk of displacement. In many of these neighborhoods, homeowners are also facing significant increases in property tax burdens as values rise. Existing deed-restricted affordable housing plays a critical role in providing stable, affordable homes in these areas.

In these markets, the focus should be:

- Preventing displacement through tenant protections and targeted eviction prevention
- Preserving existing affordability, including extending expiring deed restrictions
- Supporting homeowners facing rising property taxes and cost burdens
- Leveraging public land and incentives to produce new affordable housing
- Enabling additional housing supply through zoning and land use reform
- Encouraging and enabling new development of a mix of housing types to accommodate rising demand

Strong Markets

Strong markets are areas with high home values, higher incomes, and strong demand. While some areas have seen significant multifamily development (such as Downtown and along key corridors) many single-family neighborhoods have experienced little to no new development. In these areas, market conditions can support new

construction, but new housing is often higher cost. Zoning and land use restrictions in many strong single-family neighborhoods further limit the production of more affordable housing types.

In these markets, the focus is:

- Enabling additional housing supply through zoning and land use reform
- Allowing a broader range of housing types (e.g., missing middle, ADUs)
- Encouraging more efficient use of land and existing infrastructure
- Expanding access to high-opportunity areas for a wider range of households

Recognizing these submarket differences allows the County to deploy the right tools in the right places. The Housing Action Plan recommendations that follow build on this framework to outline targeted strategies to expand housing supply, preserve affordability, and stabilize communities across Franklin County.



The Housing Action Plan

Introduction to the Housing Action Plan

The Housing Action Plan addresses the housing needs of Franklin County residents considering where the County can have the greatest impact based on its strengths. In developing strategies and actions, three key questions were considered:



Housing Needs & Challenges

What are the housing needs of Franklin County residents? Where are there gaps in the market?



County's Strengths & Capacity

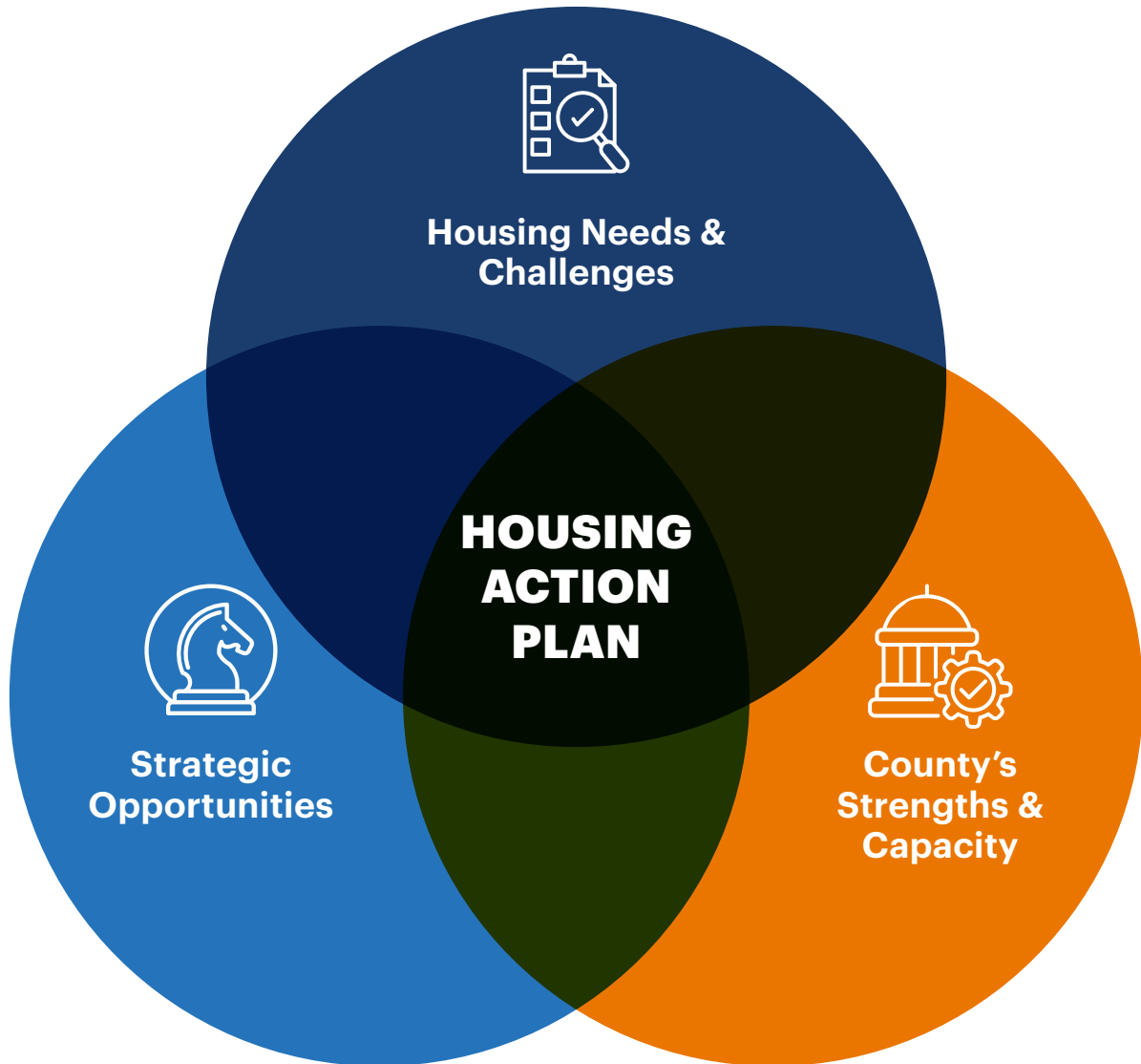
Where is the County well-positioned to lead and make meaningful impact given its regulatory authority and resources? Where can it partner with others?



Strategic Opportunities

What are the greatest opportunities for impact in the current climate? What action is timely to pursue given current conditions?

Housing Action Plan Objective and Core Principles



The Housing Action Plan embraces the County's six core principles, with a particular emphasis on Efficient, Responsive & Fiscally Sustainable Government Operations, and Job Creation, Strategic Economic Development and Fiscal Security.

CORE PRINCIPLES

1. Efficient, Responsive & Fiscally Sustainable Government Operations
2. Supportive Health & Human Services
3. Environmental Sustainability & Civic Engagement
4. Job Creation, Strategic Economic Development, & Fiscal Security
5. Community Safety, Security & Justice
6. Racial Equity



GOAL 1

Support Renter Stability and Access to Safe, Quality Housing

Franklin County renters are experiencing increasing housing instability as rents rise and affordable options remain limited. In parallel, the condition of existing housing is deteriorating, particularly in older units. Together, these challenges pose a threat to the quality of life, especially for low- and moderate-income residents who rely on older homes that are often naturally affordable. To prevent the affordability crisis from worsening, the County must prioritize preserving and maintaining its existing affordable housing. Goal 1 outlines approaches that strengthen accountability, enforcement and service delivery to ensure that all residents have access to stable, safe and quality housing.



Image credit: Humphrey Muleba / Unsplash

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A

Eradicate sub-standard properties

1. MAKE THE PROCESS EASIER FOR RESIDENTS TO REPORT CODE VIOLATIONS

The County will collaborate with local jurisdictions and community partners to simplify and centralize how residents report housing code violations across cities, townships, and unincorporated Franklin County. This could include establishing a single, easy-to-access intake system (such as a 311-style platform) that routes complaints to the appropriate local enforcement personnel and feeds into a centralized database for tracking. This effort should be paired with a targeted public education campaign to help residents understand what housing conditions qualify as violations, how to report them, and what rights renters have under local and state habitability standards.

WHY DO THIS?

Making it easier for residents to report unsafe housing conditions is critical to improving housing quality and protecting neighborhood stability. Many residents, particularly renters, may not know what conditions qualify as housing code violations or what rights they have under habitability standards. Increasing awareness about when and how to report issues is therefore a critical first step. At the same time, reporting and enforcement processes vary across jurisdictions and not all municipalities have designated enforcement officers, which can limit the ability of the County and its partners to track complaints, coordinate responses, and address problem properties effectively.

PRIMARY PARTNERS

Lead: Township & City Code Officials, Prosecutor's Office (Nuisance Abatement Unit), EDP (Planning & Zoning)

Support: Franklin County Public Health, tenant rights organizations

TIMING

Year 1–2

RELATED ACTION

See 2 and 3.

[Durham \(NC\) Community-Centered Code Enforcement Initiative](#): The City of Durham's Neighborhood Improvement Services Department implemented a community-centered code enforcement approach that prioritizes resident education, neighborhood engagement, and proactive inspections to improve compliance. The program uses data to identify focus areas and pairs enforcement with outreach, neighborhood canvassing, and follow-up inspections to address housing conditions while building trust with residents.

2. DEVELOP CENTRALIZED DATA TRACKING AND REPORTING SYSTEM FOR RENTAL PROPERTIES AND HOUSING CONDITIONS

Economic Development and Planning (EDP) and the Prosecutor’s Office will work with the Auditor’s Office to develop a centralized, countywide system to track housing quality issues, vacant properties, repeat code violations, eviction patterns, tax delinquency, and ownership in order to proactively identify and address problem properties. The County will establish coordinated data sharing across agencies and create a shared platform accessible to relevant County departments and municipal partners. In a future phase, the County will explore integrating data from municipal systems, including the City of Columbus, and incorporating additional datasets such as public health inspection records and police calls for service to better understand housing risk factors and guide intervention strategies. The County will also evaluate creating a publicly accessible version of the system to increase transparency and allow tenants to access information about their properties.

As part of building this system, the County and Auditor’s Office will evaluate strategies to improve registry compliance, such as targeted outreach and mailers, restricting eligibility for permits, approvals and County programs to registered owners, enabling anonymous reporting of unregistered rentals, and using cross-agency data to identify likely rental properties for targeted registration and enforcement.

WHY DO THIS?

Quality data is critical to developing criteria to guide limited code enforcement resources and ensure a coordinated approach to identifying solutions. Information about housing quality and stability, such as code violations, evictions, tax delinquency, health outcomes and ownership, is

currently siloed across departments and agencies. This fragmentation makes it difficult to identify repeat violators, track patterns across owner portfolios, and intervene early when problems emerge. A centralized system would enable the County to more easily identify trends across owners and properties, making it easier to prioritize pro-active enforcement and owner outreach, identify at-risk properties earlier on, better target resources, and support upstream eviction prevention and anti-displacement efforts.

PRIMARY PARTNERS

Lead: Prosecutor’s Office (Nuisance Abatement Unit), EDP (Planning & Zoning), Franklin County Auditor’s Office.

Support: Franklin County Public Health; Treasurer’s Office; Sheriff’s Office; County IT; City of Columbus Building & Zoning; municipal and township code enforcement.

TIMING

Year 3–5

RELATED ACTION

See 1 and 3.

Minneapolis, MN – [Rental Properties & Related Code Violations Dashboard](#):

Minneapolis maintains a centralized dashboard that aggregates data on ownership, rental licenses, inspections, and code violations, allowing residents and officials to view recent violations associated with specific rental properties. This centralized data infrastructure enables the City to implement a tiered rental licensing system, where properties are classified based on compliance history, with highly compliant properties paying lower fees and receiving fewer inspections compared to properties with repeated violations.

3. CONDUCT CROSS-DEPARTMENT TRAINING AND EDUCATION WITH COUNTY AND LOCAL HEALTH AND CODE OFFICIALS TO BUILD ENFORCEMENT CAPACITY AND ENCOURAGE GREATER PROACTIVE COLLABORATION

The County will formalize and expand its role as a convenor and capacity-builder to strengthen housing quality enforcement across jurisdictions. Building on the Nuisance Abatement Unit's existing monthly working group with County code enforcement, zoning inspectors, public health, and the Sheriff's Office, the County should provide structured training and education for both County and local code enforcement officials on their roles in promoting housing quality and habitability standards. Training could include education on habitability standards and tenant rights, clarification of roles and referral pathways for interior health and safety issues, and standardized protocols for collaboration and data sharing.

WHY DO THIS?

The responsibility for ensuring housing quality is shared among a range of municipal and County agencies, and local enforcement capacity and understanding of roles can vary. By investing more in training and a coordinated strategy, the County can strengthen enforcement and improve housing quality outcomes for residents.

PRIMARY PARTNERS

Lead: Franklin County Nuisance Abatement Unit, County Code Enforcement

Support: Township Zoning and Code Officials; Public Health Department; Sheriff's Office

TIMING

Year 1–2

Franklin County's Prosecutor's Office already plays a coordinating role through its Nuisance Abatement Unit (NAU), which convenes a monthly interagency working group to address the County's most problematic properties. The group brings together representatives from code enforcement, zoning, public health, and the Sheriff's Office to share information, coordinate enforcement strategies, and prioritize cases where conditions pose risks to residents or surrounding neighborhoods. This existing collaboration provides a strong foundation that the County could build on through expanded training, data sharing, and cross-agency coordination to strengthen housing quality enforcement.



Image credit: Zach Wear / Unsplash

4. ESTABLISH A RECEIVERSHIP PROGRAM IN PARTNERSHIP WITH PUBLIC OR NONPROFIT PARTNERS TO TRANSFER VACANT AND NEGLECTED PROPERTIES TO RESPONSIBLE OWNERS

Franklin County will evaluate the feasibility of establishing a coordinated receivership strategy to address chronically neglected or nuisance properties that remain in private ownership but are not being maintained. Receivership is a legal process through which a court appoints a neutral third party (a “receiver”) to temporarily take control of a property with serious code violations or unsafe conditions. The receiver is responsible for stabilizing, managing, rehabilitating, or transferring the property if the owner fails to address the issues.

Working with the Prosecutor’s Office, Auditor’s Office, and the Central Ohio Community Improvement Corporation (COCIC), the County will assess how existing receivership authorities can be used more strategically to intervene in problem properties earlier, before they reach tax foreclosure. This effort would leverage County data to identify and prioritize properties with repeated code violations, tax delinquency, vacancy, or nuisance complaints and establish clear criteria and processes for initiating receivership actions. The County will also work with local partners to identify and develop a bench of qualified receiver entities—such as nonprofit organizations, redevelopment entities, or the land bank—with the capacity to stabilize, rehabilitate, or transfer properties, and evaluate whether a new entity may be needed to fulfill this role.

WHY DO THIS?

Some properties repeatedly violate housing and nuisance codes but remain in private ownership, limiting the ability of local governments to intervene before conditions worsen. Receivership provides a legal tool to place these properties under court supervision and require rehabilitation or transfer

to responsible ownership. Used strategically, receivership can prevent prolonged neglect, protect residents and neighbors, and create a clearer pathway for problem properties to move into responsible ownership or land bank control. By establishing a more coordinated process and a bench of qualified receivers, the County can create a predictable pipeline of properties that can be stabilized, rehabilitated, and returned to productive use with clear, marketable title.

PRIMARY PARTNERS

Support: Franklin County Prosecutor’s Office; COCIC

Partner: Franklin County Economic Development & Planning (EDP); Franklin County Auditor’s Office; Local code enforcement and zoning officials; Municipal governments; CDFIs or mission-driven lenders; qualified nonprofit or redevelopment organizations capable of serving as receivers; affordable housing developers

TIMING

Year 3–5

Chicago Troubled Buildings Initiative

[Chicago’s Troubled Buildings Initiative](#)

targets distressed multifamily properties with repeated code violations. The program evaluates properties for rehabilitation, encourages owners to address violations, and when necessary appoints a receiver to make court-ordered repairs, manage the property, and place priority liens to recover repair costs. If owners fail to repay these costs, the program pursues foreclosure and transfers the property to a responsible owner.

B

Retain affordability of at-risk properties

5. CATALOGUE FEDERALLY-SUBSIDIZED PROPERTIES WITH EXPIRING DEED-RESTRICTIONS

EDP will create an inventory of federally-subsidized properties (i.e. LIHTC, Section 8, FHA, HOME and other federal and state subsidy programs) with deed-restrictions at risk of expiring in the next decade. The County will partner with municipalities, public entities and nonprofits to gather key information about these properties including ownership, age, number of units, physical condition and the year when any other rent restrictions on the properties expire. EDP will update the inventory at least biennially to ensure that property information remains accurate.

The County will use this list to prioritize outreach to property owners by deed-restriction expiration date. As properties come up on their expiration date, the County can notify the property owner to confirm they are taking necessary steps to preserve affordability. If the property owner is not committed to preserving affordability, the County will work with partners to negotiate continued affordability using its policy levers, statutory authorities and regional power.

WHY DO THIS?

According to the National Housing Preservation Database, there are over 17,000 deed-restricted homes in Franklin County at risk of losing their affordability between now and 2040. A preservation inventory would allow the County to take a proactive approach to safeguard these

homes from rent increases when the property's subsidy expires. It would enable the County to prioritize its outreach efforts to properties at-risk of expiring in the short-term and consider longer-term strategies to keep existing units affordable.¹⁵

PRIMARY PARTNERS

Lead: Economic Development & Planning

Support: Local municipalities, villages and townships; nonprofits housing providers; Columbus Metropolitan Housing Authority

TIMING

Year 1–2

[Fairfax County Affordable Housing](#)

[Preservation Tracker](#): Fairfax County

established a goal of no net loss of existing subsidized affordable housing units. To monitor the progress towards this goal, the County maintains an Affordable Housing Preservation Tracker. The tracker captures properties that have been renovated or replaced and whether units are affordable below 60% AMI.

15. National Housing Preservation Database (NHPD)

6. EXPLORE A NOAH PRESERVATION FUND

Naturally occurring affordable housing (NOAH) refers to privately owned rental housing that is affordable to low- and moderate-income households without government subsidy. Because NOAH is not protected by regulations that come with public subsidies, these properties are often most vulnerable to being lost through redevelopment.

To stabilize and preserve this housing stock, the County will explore the creation of a NOAH preservation fund that pools public, private and philanthropic resources to support the acquisition and rehabilitation of NOAH properties as they come onto the market. In collaboration with the City of Columbus, EDP will assess the feasibility of a city-county NOAH preservation fund, considering potential fund sources, eligible uses, partners and governance.

WHY DO THIS?

Preserving existing naturally affordable housing is critical to maintaining housing affordability, as it helps prevent displacement of low-income residents and preserve neighborhood diversity and stability. This tool would particularly useful in lower-cost and emerging markets, as defined in the submarket guide. 80 percent of the rental homes affordable at or below 60% AMI are naturally affordable in the county. A NOAH preservation fund would support the acquisition and rehabilitation of NOAH units to secure affordability for these homes before they can be sold to investors who may renovate and increase rents, displacing existing tenants.

PRIMARY PARTNERS

Lead: Economic Development and Planning

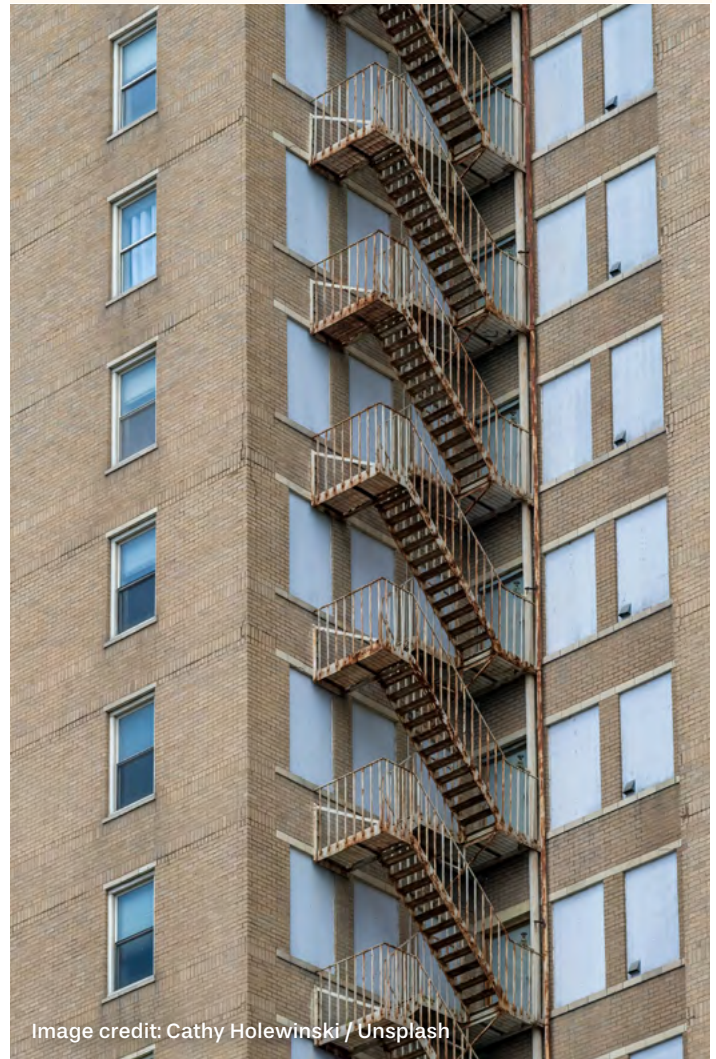
Support: City of Columbus

TIMING

Year 3–5

The Minneapolis NOAH Preservation Fund provides flexible, low-interest loans to eligible nonprofit developers, for-profit developers and public agencies for the acquisition and preservation of NOAH rental properties with four or more units in the city. Units are preserved as affordable at 60-80% AMI for the length of the loan or ten years, whichever is later.

Source: [City of Minneapolis](#)



C

Strengthen tenant protections, and displacement and eviction prevention

7. EXPAND TENANT PROTECTIONS IN COUNTY-FUNDED PROPERTIES

The County will require all County-funded housing projects (including economic development projects and projects indirectly funded by the County via pass-through funding including AHT, COCIC, etc.) to comply with a set of baseline tenant protections as a condition of receiving public funds. Protections to consider include:

- **Notice of Non-Renewal:** Requires landlords to provide advance written notice (commonly 30-90 days) before terminating a tenancy at the end of a lease
- **Anti-retaliation Measures:** Prohibits landlords from retaliating against tenants who file health or building code violations (i.e. initiating or threatening eviction, increasing rent or decreasing services)
- **Rent increase disclosures:** Requires landlords to provide advance written notice (commonly 30-90 days) before a rent increase at the end-term of a lease
- **Tenant Bill of Rights:** Requires property owners and management companies to post Ohio's Tenant Bill of Rights in public, communal spaces
- **Code Violation Reporting:** Requires property owners and management companies to post guidance on how tenants can report code violations to the County and local municipality, if applicable

Building off the Sawyer Towers Addendum, the Prosecutor's Office – Civil Division, with EDP, will identify and standardize tenant protection clauses to add to county funding agreements and development contracts. Where applicable,

the County will pass on these requirements to subrecipients and partner organizations that receive County funding including COCIC, the Affordable Housing Trust and Community Shelter Board.

EDP should also encourage adoption of baseline tenant protections among aligned public partners such as the Columbus-Franklin County Finance Authority, City of Columbus and other municipalities.

WHY DO THIS?

Throughout the stakeholder engagement process, residents and nonprofits called for stronger renter protections and landlord accountability. By using its contracting and funding authority, the County can set enforceable standards for housing developments that receive County funds. This approach builds on recent precedents, including the Sawyer Towers addendum, and utilizes the County's existing levers, making it a low-burden, high-impact strategy. Establishing consistent protections across County investments will help prevent displacement and promote housing stability while providing an accountability mechanism for property owners.

PRIMARY PARTNERS

Lead: Prosecutor's Office

Support: COCIC, Affordable Housing Trust, Columbus-Franklin County Finance Authority, municipalities, housing developers and property management

TIMING

Year 1–2

RELATED ACTION

See 18a.

8a. CONVENE EVICTION PREVENTION AND ANTI-DISPLACEMENT SERVICE PROVIDERS

The County, led by EDP, will convene eviction prevention and anti-displacement service providers semi-annually to strengthen service coordination of early intervention and eviction prevention resources. These semi-annual sessions will bring together internal County agencies and external nonprofits to increase visibility amongst service providers of the programs and resources offered within the County. During each convening, service providers will share updates on their available programs, discuss strategies to more effectively target assistance, and surface emerging trends.

Convenings will be action-oriented with specific implementation steps during each session. For example, a potential action could be a review of the Health & Human Services' One Door Resource Center to ensure it is inclusive of other agency-funding programs or opportunities to expand reach of legal aid services.

In addition to convenings, EDP will continue to provide financial support to nonprofit service providers that deliver prevention, legal assistance and housing stabilization services such as the Columbus Urban League and Community Housing Network.

WHY DO THIS?

Eviction rates in the County continue to rise, with formal evictions increasing by 30% since January 2020.¹⁶ This trend underscores the growing need for earlier, more coordinated intervention to keep households in their homes. In the community engagement process, residents expressed confusion about their rights and frustration with navigating fragmented assistance systems. Through regular convenings, the County and nonprofits will work towards a less fragmented system with greater collaboration and cross-marketing of available resources to help refer residents to the right resources before a housing crisis escalates. Leveraging its convening power, the County can support housing stability through more coordinated education, legal and wrap-around services.

PRIMARY PARTNERS

Lead: EDP

Support: Health & Human Services, Jobs & Family Services, nonprofit housing service providers (Columbus Urban League, Community Housing Network)

TIMING

Year 1–2

RELATED ACTION

See 8b.

16. Eviction Lab

8b. TARGET EVICTION AND DISPLACEMENT PREVENTION OUTREACH BASED ON GEOGRAPHY AND/OR PROPERTY

To more effectively support households at highest risk of displacement and eviction, EDP will target its housing stability outreach and services based on priority neighborhoods and properties of greatest need. This approach would focus education and outreach on specific buildings, such as those with high eviction filings or frequent code violations, and areas of high displacement risk as identified in the submarket guide. Facilitated through semi-annual convenings, EDP will work with and encourage other social service agencies with housing stability and eviction programs to align their outreach strategies to these same priority geographies and properties.

WHY DO THIS?

Evictions are highly concentrated among a subset of buildings in Franklin County. In 2024, 100 buildings with high filing rates accounted for

over 25% of all eviction filings countywide. These buildings are clustered in some of the county's high-need areas including Whitehall and North Linden. Targeting outreach and services in these buildings and neighborhoods would allow the County to reach households before eviction filings escalate and deploy limited resources where they will have the greatest impact in preventing displacement.¹⁷

PRIMARY PARTNERS

Lead: EDP

Support: Public Health, Health & Human Services, Jobs & Family Services, Nuisance Abatement team, nonprofit housing service providers (Columbus Urban League, Community Housing Network), Legal Aid Society of Southeast & Central Ohio (LASCO)

TIMING

Year 1–2

RELATED ACTION

See 8a.



Image credit: Getty Images / Unsplash

17. Source: Eviction Lab (Franklin County Municipal Court)



GOAL 2

Preserve and Expand Homeownership

In Franklin County, many existing homeowners are struggling to maintain and stay in their homes while prospective homebuyers remain locked out of the market due to limited supply of low-cost, starter homes. Expanding access to homeownership is central to long-term stability and wealth-building, and to the County's broader goal to reduce poverty. Goal 2 identifies strategies to increase affordable homeownership options for low- and moderate-income families and ways to help residents become and stay homeowners.



Image credit: Mobio Marketing / Unsplash

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A

Support Existing Homeowners

9. DEPLOY A COORDINATED EDUCATION CAMPAIGN TO HELP RESIDENTS UTILIZE AVAILABLE PROGRAMS

The County, led by the Auditor’s Office and supported by EDP and other social service agencies, will develop and implement a targeted education campaign to increase awareness and use of available property tax relief programs, including the homestead exemption and property tax assistance program. The campaign will prioritize outreach to eligible households including seniors, disabled persons, disabled veterans and surviving spouses of public service officers killed in the line of duty. Outreach strategies may include partnerships with community-based partners, direct mail, community events and digital communication to ensure residents receive clear and accessible information about eligibility and application processes.

WHY DO THIS?

In 2024, the average single-family homeowner faced an \$875 increase in their annual property tax bill and over 20,000 homeowners saw their bills more than double.¹⁸ Despite these increases, stakeholder engagement revealed that the homestead exemption, the County’s primary form of property tax relief, is significantly underutilized. While the County cannot change the income eligibility set by the state for exemption, it can play a more active role in ensuring eligible residents are aware of and able to access available relief programs. Expanding awareness and participation in these programs can help stabilize vulnerable homeowners and reduce the risk of displacement.

PRIMARY PARTNERS

Lead: Auditor’s Office

Support: Economic Development & Planning; Office of Aging; Franklin County Veterans Service Commission

TIMING

Year 1

RELATED ACTION

See 11.

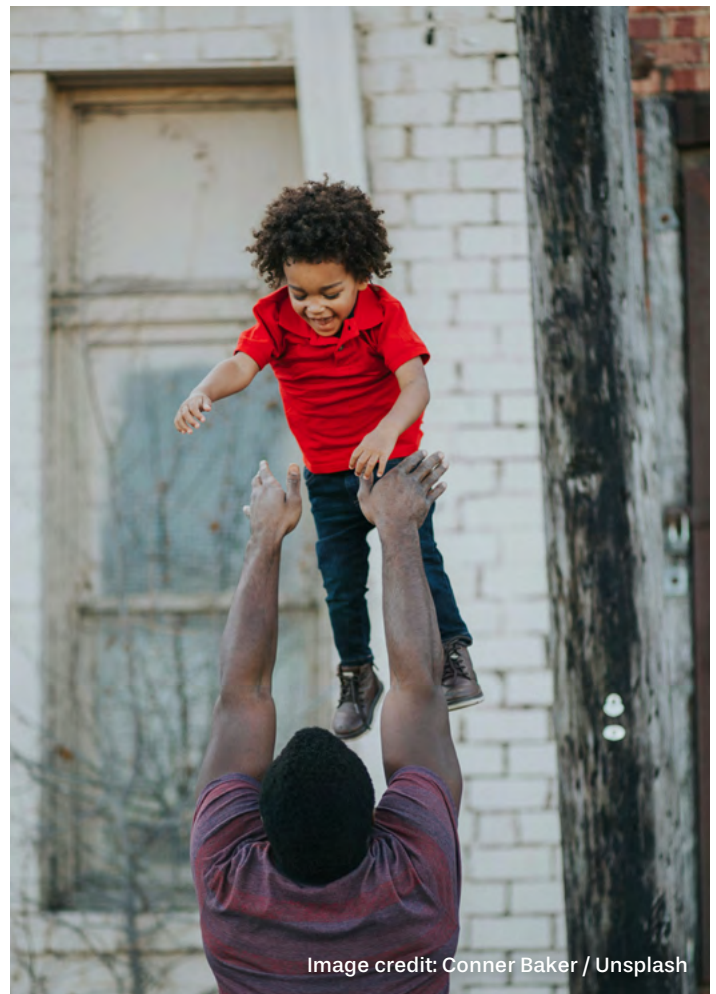


Image credit: Conner Baker / Unsplash

18. Franklin County Auditor Tax Assessor Data

10. EXPLORE ONE-TIME PROPERTY TAX RELIEF

The County will explore the feasibility for one-time property tax relief to support most tax cost-burdened households and help prevent displacement of legacy residents. Feasibility assessment will explore potential funding sources including philanthropic collaborators, target populations (i.e. age, income, location, etc.) and deployment strategies (application process vs. automatic enrollment). Based on the feasibility assessment, the County will deploy one-time relief to eligible households.

WHY DO THIS?

Existing property tax relief programs are limited in their reach with restrictive household and income eligibility. One-time property tax relief would allow the County to support households otherwise ineligible for tax exemptions, taking steps to prevent displacement of legacy homeowners.

PRIMARY PARTNERS

Lead: EDP, Auditor's Office

TIMING

Year 1–2

11. ENHANCE FOCUS OF EXISTING REHABILITATION PROGRAMS TO PRIORITIZE RESIDENTS WITH AGING & DISABILITY-RELATED NEEDS

The County will review and coordinate its existing owner-occupied rehabilitation programs to reduce duplication, improve program alignment and better target services to residents with aging or disability needs. The County will prioritize modifications and repairs that support aging-in-place, improve accessibility and address critical health and safety concerns. This effort will require collaboration across County departments, including the Office of Aging and EDP.

WHY DO THIS?

Stakeholder engagement highlighted growing concerns about the ability of older adults to safely age in place, particularly as housing costs and maintenance expenses increase. While the Office of Aging successfully administers programs that support senior residents, a broader cross-departmental review can help ensure both County-administered and County-funded programs are strategically aligned to best serve residents on fixed incomes and individuals with accessibility needs. Strengthening these programs will help preserve existing homeownership and allow residents to remain safely in their homes and communities.

PRIMARY PARTNERS

Leads: Economic Development and Planning; Office on Aging

TIMING

Year 3–5

RELATED ACTION

See 9 and 22.

B

Expand local residents' access to homeownership

12. CONTINUE HOMEBUYER EDUCATION, HOUSING COUNSELING AND DOWNPAYMENT ASSISTANCE TO INCREASE ACCESS TO HOMEOWNERSHIP

EDP will continue to provide financial support through HUD entitlement funding (CDBG, HOME) to nonprofit partners who deliver resident support programs, including homebuyer education, housing counseling and downpayment assistance. EDP will collaborate with nonprofit partners to target marketing of these programs to communities historically impacted by redlining and other exclusionary practices to address the racial homeownership gap. If additional funding becomes available, the County will consider opportunity to expand the scale and reach of these programs to serve more prospective homeowners.

WHY DO THIS?

Homebuyer support programs play an important role in expanding access to homeownership by providing both financial assistance and the education necessary for long-term housing stability. These services help households navigate complex homebuying processes and prepare financially for home purchase. As the County works to reduce disparities in homeownership, especially the racial homeownership gap, continued investment in these programs is essential to addressing structural barriers and expanding access to the wealth-building benefits of homeownership.

PRIMARY PARTNERS

Lead: Economic Development & Planning

Support: Homeport, Homes on the Hill

TIMING

Year 1–2



Image credit: Trust "Tru" Katsande / Unsplash

13. ENSURE SEAMLESS USER JOURNEY THROUGH FINANCIAL STABILITY AND HOMEOWNERSHIP PROGRAMS

EDP will work with the Office of Workforce Development, Ohio Means Jobs and other workforce development and financial stability program administrators to strengthen connections between employment services and homeownership resources. This effort will include a process audit for user experience, relying on engagement with current and prospective program participants. After this review, the County will consider ways to improve user resource navigation such as “one front door” resource finder for economic mobility and homeownership programs or a common application for these programs.

WHY DO THIS?

Access to stable employment and financial readiness are key precursors to sustainable homeownership. The County already operates or

partners with programs that support workforce development, financial counseling, and housing access, but these services are often administered separately. Improving coordination across these systems can help create a clearer pathway for residents, from job training and employment support to financial stability and ultimately homeownership. This approach aligns with the goals of the Rise Together Blueprint, which recognizes the strong connection between economic opportunity and housing access.

PRIMARY PARTNERS

Lead: Economic Development & Planning

Support: Office of Workforce Development, Ohio Means Jobs, other county departments, nonprofit service providers

TIMING

Year 3–5



14. ENCOURAGE EMPLOYERS TO SUPPORT HOMEOWNERSHIP AND FINANCIAL WELL-BEING FOR EMPLOYEES

TIMING

Year 1–2

The County, led by EDP, and in coordination with regional partners, will engage major employers to explore opportunities for employer-supported homeownership and financial well-being initiatives. This may include identifying models such as employer-assisted housing benefits, partnerships with financial counseling providers, or participation in programs that support employees with savings, credit building, or down payment assistance.

The County will also consider developing a resource guide, in partnership with a regional organization such as One Columbus, Mid-Ohio Development Exchange (MODE), MORPC, Columbus Chamber or other economic development stakeholder, outlining strategies and best practices for employers interested in supporting their workforce’s housing stability.

WHY DO THIS?

Employers are key stakeholders in the local housing ecosystem and are often an underutilized partner in addressing housing affordability challenges. Access to attainable housing supports workforce retention, economic competitiveness, and employee well-being. By engaging employers and identifying opportunities for private-sector participation, the County can leverage additional resources and expand the impact of homeownership initiatives while strengthening the connection between housing access and economic development.

PRIMARY PARTNERS

Lead: Economic Development & Planning

Support: One Columbus, Mid-Ohio Development Exchange (MODE), MORPC, Columbus Chamber of Commerce, municipal economic development staff, employers, other business associations

The Chamber of Commerce for the Arvada, CO metro area developed an [Employer Housing Toolkit](#) that aims to equip employers with how to help their prospective and existing talent secure workforce housing and increase the overall supply of housing in the region, including options for investing in local housing funds.

Created by the Greater Washington Partnership, a C-suite executive collaborative for Maryland, Virginia and Washington, DC, the [Housing Playbook: A Practical Guide for Employers](#) identifies opportunities for employers to take a leadership role in addressing housing challenges by either championing pro-housing policies or delivering direct solutions through capital, public-private partnerships, employee assistance programs and asset transformation.

C

Add for-sale homes affordable to middle- and low-income residents

15. MODIFY TAX DELINQUENCY PROCESS FOR OPPORTUNITIES TO BETTER PROTECT LOCAL OWNERSHIP AND INTERGENERATIONAL WEALTH TRANSFER

The County will review its tax delinquency certification and property sale procedures to identify opportunities to better protect local ownership and intergenerational wealth transfer. Through this review, the County will seek opportunities to proactively prevent foreclosure where possible and encourage foreclosed properties to return to the hands of qualified local and mission-driven buyers. This may include refining elements of the process, such as extending foreclosure timelines, redefining buyer eligibility requirements, prioritizing conveyance to the Central Ohio Community Land Trust (COCIC) rather than public auction to protect affordability, or establishing “first-look” provisions for qualified local buyers and mission-driven owners.

WHY DO THIS?

When tax-foreclosed homes are acquired by investors, they are often converted to rental housing, reducing the supply of attainable for-sale homes. Changes to this process that prioritize putting homes in the hands of local residents and mission-driven entities can help preserve homeownership, protect intergenerational wealth, and maintain a stronger pipeline of affordable homes for purchase by local residents.

PRIMARY PARTNERS

Lead: Franklin County Treasurer; Franklin County Prosecutor’s Office

Support: Franklin County Auditor’s Office, Economic Development & Planning Department, COCIC

TIMING

Year 3–5

Cuyahoga Land Bank’s (CCLRC) Deed in Escrow (DE) Program - offers non-profit organizations, owner-occupants, first-time buyers who are non-profits and investors the opportunity to acquire and renovate a single- or two-family home.

[Cuyahoga County Vacant and Abandoned Property Action Council \(VAPAC\)](#) - The City of Cleveland, together with local housing advocates, keeps track of large owners of vacant and problem properties. VAPAC founded to find solutions to predatory lending practice. VAPAC brings together every entity in Cuyahoga County that touches foreclosure, vacant property, neighborhood stabilization and housing market recovery issues including civic and non-profit agencies, federal, state, and local government as well as academic, philanthropic, land banking and community-based organizations.

16. EXPAND LEGAL SUPPORT FOR ESTATE PLANNING TO HELP FAMILIES TRANSFER AND RETAIN INHERITED HOMES ACROSS GENERATIONS

The County will partner with legal aid organizations or law school clinics and community-based nonprofits that provide estate planning, title clearing, and tax delinquency assistance to qualifying low- and moderate-income homeowners who wish to pass on their homes to family members after their death and the qualifying heirs of such property. These services would help families resolve probate and title issues so homes can be legally transferred across generations and retained by family members. The County—via Auditor’s Office and EDP—will also identify and notify qualifying property owners who are behind on property taxes and connect them with legal assistance before properties enter the tax foreclosure process. Targeted outreach in neighborhoods with higher rates of tax delinquency or heirs property could help ensure residents are aware of available support.

WHY DO THIS?

When homes cannot be passed down due to unclear title, probate issues, or tax foreclosure, families lose opportunities for intergenerational wealth transfer. These processes are often complex and difficult for lower-income or first-time homeowners and their heirs to navigate. Providing legal and technical assistance can help families resolve title issues, prevent avoidable tax foreclosure, preserve generational wealth, and maintain the supply of affordable homeownership opportunities.

PRIMARY PARTNERS

Lead: Franklin County Auditor and Treasurer; Economic Development & Planning Department

Support: Legal Aid Society of Southeast and Central Ohio (LASCO)

TIMING

Year 1–2

About COCIC

COCIC serves as Franklin County’s land bank, acquiring vacant, abandoned, and tax-delinquent properties and returning them to productive use. Working with local governments, nonprofits, and developers, COCIC helps stabilize neighborhoods by addressing problem properties and creating new opportunities for affordable homeownership.



Image credit: Leiada Krozjhen / Unsplash

17. SUPPORT EXPANSION OF THE CENTRAL OHIO COMMUNITY IMPROVEMENT CORPORATION'S (COCIC) HOMEOWNERSHIP INITIATIVES

Franklin County will support the expansion of the Central Ohio Community Improvement Corporation's (COCIC) efforts to return vacant and tax-delinquent properties to productive use as affordable homeownership opportunities. The County will evaluate opportunities to streamline the process by which properties in tax foreclosure are transferred to COCIC, allowing them to be stabilized, rehabilitated, and resold to income-qualified homebuyers more efficiently.

The County will also explore partnerships with philanthropic organizations, financial institutions, and other mission-driven investors to expand funding for down payment assistance and other homeownership supports, including the potential creation of a revolving loan fund to leverage private capital. In addition, the County will assess how an acquisition and predevelopment fund could support COCIC in acquiring and preparing properties for redevelopment, helping expand the pipeline of affordable homeownership opportunities.

WHY DO THIS?

Many vacant, tax-delinquent or County-owned parcels represent opportunities to create affordable homeownership, but often these sites require investment, such as infrastructure improvements, before they can be ready for new development. Strengthening partnerships and financing tools to support COCIC's work can help return more properties to productive use, expand access to homeownership, and support neighborhood stabilization.

PRIMARY PARTNERS

Lead: Central Ohio Community Improvement Corporation (COCIC); Franklin County Economic Development & Planning (EDP); Franklin County Auditor's & Prosecutor's

Support: Financial institutions and CDFIs; homeownership counseling organizations; Local municipalities and township governments

TIMING

Year 1–2 (parcel identification and process changes)

Years 3–5 (exploration of new partnerships and program models)



Image credit: Curated Lifestyle / Unsplash



GOAL 3

Create Homes that Franklin County Residents Can Afford

Sustained population growth over the past decade has placed pressure on Franklin County’s housing market, and pushed prices upward. Low- and moderate-income households are facing higher housing costs and constrained supply. More safe, quality homes, particularly rental homes, are needed at a range of incomes to provide options for these households across the county in areas of opportunity. To do this, Goal 3 outlines an approach to fully leverage the County’s resources to support housing development affordable to low and moderate incomes households.



Image credit: Curated Lifestyle/Unsplash

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A

Fully Utilize Available Resources for Housing Production

18a. LAUNCH THE FRANKLIN COUNTY HOUSING OPPORTUNITY FUND AND UNDERWRITING PROCESSES THAT EFFICIENTLY LEVERAGE COUNTY TOOLS

The County, led by EDP, will launch the Housing Opportunity Fund, a redesign of the previous Magnet Fund, to increase the supply of affordable housing for low- and moderate-income households. Through the Housing Opportunity Fund, the County will provide gap financing for eligible affordable housing development. Specifically, the Housing Opportunity Fund will prioritize two project types: 4% Low-Income Housing Tax Credit projects outside the City of Columbus and non-LIHTC mixed-income projects.

EDP will establish a clear administrative and governance structure for how projects are solicited, reviewed, awarded and monitored. This will include a transparent award process with a standardized scoring rubric and rigorous underwriting process to ensure that County funds are allocated efficiently, transparently and in alignment with the Fund's priorities. The review and underwriting process will assess whether proposed projects are eligible for other sources of support from the County or other public partners (i.e. Columbus-Franklin County Finance Authority) to best leverage all available resources.

WHY DO THIS?

The Housing Opportunity Fund will help the County increase housing attainable to low- and moderate-income households who face a shortage of affordable rental homes; there are only 94

affordable rental homes for every 100 households earning \$50,000 or less (Note: for details see The County's Housing Needs).

Leveraging County funds alongside state and federal dollars, the Housing Opportunity Fund will deliver affordable homes that may otherwise not be built. As rising construction costs widen the financing gap, the County can fill a critical gap in 4% LIHTC deals that would otherwise stall.

In addition, the Housing Opportunity Fund's prioritization of projects outside of Columbus will direct the County's dollars where they can be most catalytic. The County's cities, townships, and villages outside of the City of Columbus lack sufficient dedicated affordable housing funds to provide gap financing to deals, even with state and federal funds.

PRIMARY PARTNERS

Lead: Economic Development & Planning; Franklin County Prosecutor's Office (Civil Division), Office of Budget

Support: Local municipalities; Columbus-Franklin County Finance Authority; affordable housing developers; Ohio Housing Finance Agency (OHFA)

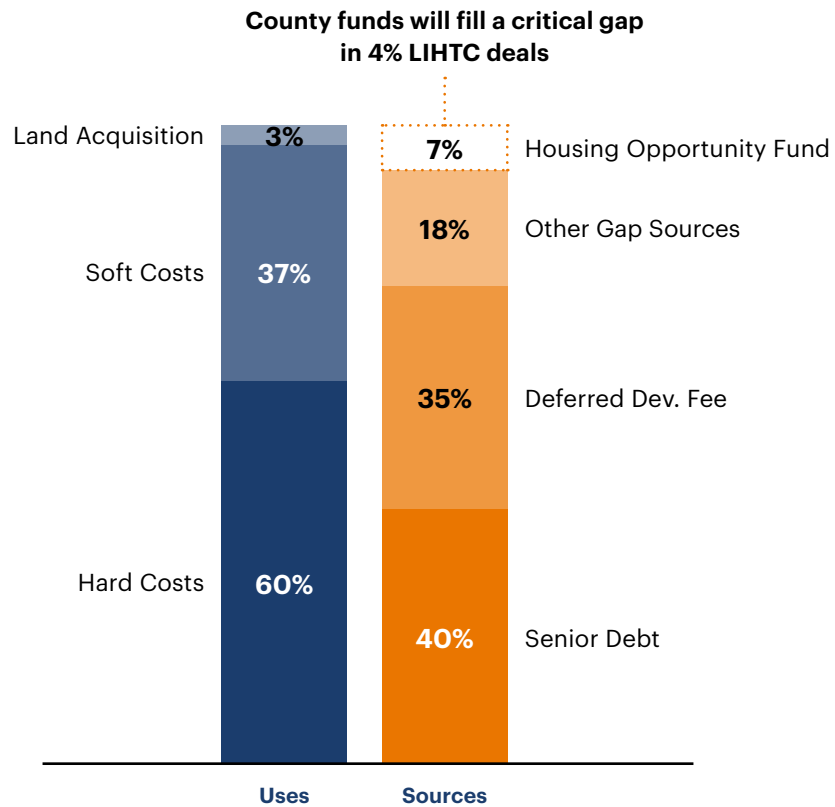
TIMING

Year 1–2

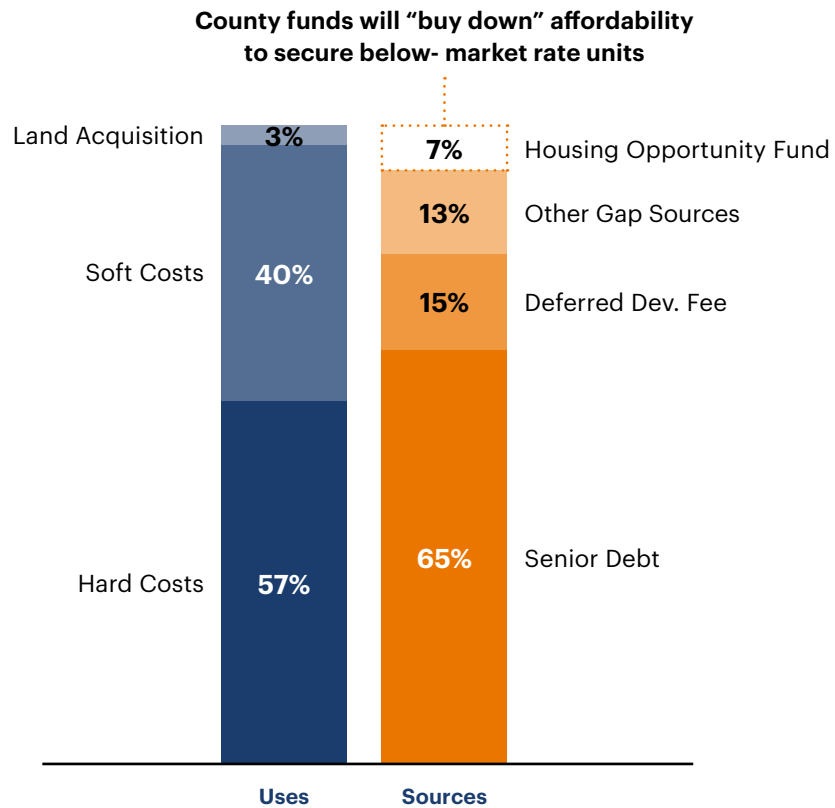
RELATED ACTION

18b

Illustrative Example of 4% LIHTC Deal with Housing Opportunity Fund



Illustrative Example of Mixed-Income Deal with Housing Opportunity Fund



18b. LEVERAGE COUNTY AND PUBLIC ENTITY TAX ABATEMENT TOOLS

To improve financial feasibility of Housing Opportunity Fund projects, the County will seek to leverage property tax abatement tools available through the County and other public entities. Where applicable, the County will use its authority to reduce this burden by offering Community Reinvestment Area (CRA) exemptions in unincorporated townships.

The County will also explore partnerships with tax-exempt entities such as the Columbus Metropolitan Housing Authority or the Columbus-Franklin County Finance Authority to establish capital lease structures that allow developments to benefit from tax-exempt ownership status. These partnerships can help reduce long-term operating costs for rent-restrict properties.

To incentivize use of these tools, the County will incorporate tax abatements into the underwriting review of the Housing Opportunity Fund and provide clear guidance to developers on how projects can leverage available abatements. The County will also collaborate with municipalities to identify opportunities to align County housing investments with existing CRA programs or other tax incentive tools.

WHY DO THIS?

Rising property taxes are an increasing challenge for affordable housing developers and multifamily property owners in Franklin County, particularly for rent-restricted properties with limited ability to increase rents. High operating costs can make it difficult for affordable housing developments to remain financially viable over the long term and stall deals in the short term, squandering developers' ability to utilize state and federal funds. Leveraging available property tax abatements and partnerships with tax-exempt entities can significantly improve project feasibility by reducing operating expenses. As the County launches the Housing Opportunity Fund, strategically aligning County investments with existing tax incentive tools will help maximize the efficiency and impact of public resources and support the development and long-term stability of affordable housing.

PRIMARY PARTNERS

Lead: Economic Development and Planning

Support: Columbus-Franklin County Finance Authority; Columbus Metropolitan Housing Authority

TIMING

Year 1–2

RELATED ACTION

18a.



18c. INCREASE FLEXIBILITY OF INFRASTRUCTURE FINANCING AND RESOURCES TO BETTER SUPPORT HOUSING DEVELOPMENT

EDP will explore pathways to improve the County’s resources for infrastructure financing for housing developments in an economically efficient manner. To improve the utility of Infrastructure Works (Franklin County Infrastructure Bank), EDP will conduct engagement with municipalities, villages, townships and developers to identify revisions to the Infrastructure Works program and opportunities to improve clarity on infrastructure development process. Updates may include higher loan limits, broader eligibility or increased marketing.

Additionally, EDP will collaborate with the Columbus-Franklin County Finance Authority to explore opportunities to leverage the Finance Authority’s financing capacity to address last-mile infrastructure concerns for housing developments outside of Columbus.

WHY DO THIS?

High infrastructure costs, particularly for water, sewer, and other utilities, remain a major barrier to development across much of the County. While the County has limited control in areas where Columbus owns and manages the water and sewer systems, it can play a critical role in addressing last-mile infrastructure costs that often make projects infeasible. By providing low-cost infrastructure financing, the County can reduce site costs and expand feasible locations for new housing. This support would help unlock development opportunities in suburban and township areas and enable smaller and emerging developers, who often lack upfront capital for infrastructure, to advance projects supported by the Housing Opportunity Fund.

PRIMARY PARTNERS

Lead: Economic Development & Planning

Support: Columbus-Franklin County Finance Authority

TIMING

Year 1–2

RELATED ACTION

See 18a.

Infrastructure Works is designed to encourage and accelerate public sector investment in infrastructure projects that result in significant economic growth and job creation. The Franklin County Infrastructure Bank, the sole component of the Infrastructure Works program, functions as a revolving loan fund to provide flexible, below-market rate loans to municipal, village and township borrowers for transportation, traditional energy, renewable energy, water and telecommunications infrastructure for private sector development projects. The program has been largely dormant with the last project approval in 2022.

19a. LEVERAGE PUBLIC LAND FOR NEW HOUSING PRODUCTION

The County will develop a strategic approach for using publicly-owned land for housing development aligned with County housing priorities. Led by EDP, the County will first create a portfolio strategy that identifies and evaluates publicly-owned parcels suitable for residential development.

Key implementation steps include:

- Identify high-priority sites based on market and financial feasibility analyses, and alignment with the County housing goals, including affordability targets and desired housing types, and available incentives
- Evaluate potential development structures, including land transfers to entities such as COCIC to facilitate redevelopment
- Explore collaboration opportunities with non-County public owners of parcels within the County (e.g. municipalities, transit authority, public school districts etc.)
- Establish a clear land disposition process, including selecting priority sites for a competitive RFP or RFI process and evaluation criteria for proposals.

WHY DO THIS?

Public land can be a powerful tool the County can use to advance its housing goals, and there are thousands of sites in the county that are owned by public entities. Utilizing public land for housing can activate underutilized sites that may otherwise provide limited public value, such as vacant parcels that generate no property tax revenue. Instead, by discounting or contributing publicly-owned land, the County can reduce total development costs, improve project feasibility and capture the land's

value. These savings can be passed through to residents in the form of lower rents or home prices.

In addition to improving financial feasibility, land disposition agreements allow the County to secure long-term community benefits. Development agreements can incorporate affordability requirements, tenant protections, design standards, and other measures that support housing stability and neighborhood quality. Strategic use of public land can also help unlock development in high-opportunity or high-cost areas where affordable housing projects might otherwise be infeasible due to land cost. Leveraging public land for housing maximizes the County's available resources to support the development of housing affordable to all Franklin County residents.

PRIMARY PARTNERS

Lead: Economic Development & Planning

Support: COCIC, Auditor's Office

TIMING

Year 1–2

RELATED ACTION

See 19b.



Image credit: Andrej Lisakov / Unsplash

19b. USE OPPORTUNITY ZONES TO SUPPORT PRIVATE INVESTMENT IN HOUSING

Opportunity Zones (OZ) is a federal tax incentive designed to encourage private investment in economic development projects in designated areas. Census tracts are eligible as Opportunity Zones based on median income and poverty rate and tracts are nominated by state governors. Originally created in 2017, data indicate that program investments supported significant residential development. In July 2026, the Ohio governor will begin nominating census tracts for the next round of Opportunity Zone designation. These designations will remain in place for the next 10 years, creating an opportunity for the County to attract investment for suitable projects.

Led by EDP, the County will identify census tracts that align with local development priorities, including areas with publicly-owned land, redevelopment opportunities and locations where additional housing investment is needed. The County will collaborate with regional partners to build consensus around priority nominations and coordinate outreach to the Governor’s Office.

Following designation, the County will engage investors and public lenders to leverage Opportunity Zones to attract private investment to public private partnership that will deliver homes affordable to low- and moderate-income residents.

WHY DO THIS?

Opportunity Zones is a federal tax incentive that can help to attract private investment to housing developments in Franklin County. While not initially designed as a housing investment tool, data from Ohio demonstrates that Opportunity Zones can support multifamily rental development. In its

19. “Insights into Opportunity Zone Project Types,” Urban Institute.

20. Urban Institute.

first iteration, 64% of OZ capital invested in Ohio supported residential developments.¹⁹

This action is time-sensitive. The designation process occurs only once per decade, creating a limited window to secure incentives that can help draw investment to the county. Taking a proactive approach to identifying and advocating for priority tracts will help ensure designations maximize all available resources and the potential to attract investment in projects that will deliver homes affordable to low- and moderate-income households.²⁰

PRIMARY PARTNERS

Lead: Economic Development & Planning

Support: Municipalities, villages, townships; MORPC; One Columbus/MODE

TIMING

Year 1–2

RELATED ACTION

See 19a.



Image credit: Kampus Production / Pexels

B

Enhance support for early-stage housing development

20a. EXPLORE A PUBLIC-PRIVATE PARTNERSHIP TO PROVIDE ACQUISITION AND PREDEVELOPMENT FINANCING FOR AFFORDABLE AND MIXED-INCOME HOUSING.

The County, led by EDP, will explore a partnership with a local financial partner, such as a Community Development Financial Institution (CDFI), to launch a fund to provide flexible, below-market early-stage capital for a range of affordable housing project types.

Through this exploration, the County will consider key questions relating to fund structure, loan terms and risk management:

- **How should the fund be structured to most effectively use public dollars?** The County will consider a public-private partnership to leverage private investment alongside County seed funding and bring financial expertise and capacity to administer funds quickly and efficiently.
- **What types of projects should be eligible, and what loan terms best support early-stage development?** The County will prioritize LIHTC and mixed-income developments that help build the pipeline of eligible projects for the new Housing Opportunity Fund, including utilizing similar evaluation criteria to position acquisition and predevelopment projects to apply for the County's gap financing.
- **How should the loans be structured to mitigate risk?** To ensure projects have a pathway to completion, the County will consider public commitment requirements and opportunities to complement loans with technical assistance.

The County may also consider additional public partners such as the City of Columbus to provide initial seed funding.

WHY DO THIS?

The development process requires access to capital at every stage, but early phases are often the hardest to finance because they involve high-risk, upfront costs. As a result, developers often rely on their own balance sheet or equity from family and friends. An acquisition and predevelopment fund helps to fill this gap by providing flexible, early capital that unlocks sites, reduces risk for mission-driven developers, and moves more projects toward construction, representing an opportunity for the County to expand its impact. By establishing an acquisition and predevelopment fund, the County can enhance support for early-stage housing development by:

- Support small and emerging developers with access to capital that is hard to secure, enabling relatively less resourced developers to compete with better resourced ones
- Provide predevelopment support to faith-based landowners who may require longer timelines to ready sites for development
- Deliver fast deployment of capital empowering developers to respond quickly to market opportunities without having to wait for public funding cycles.
- Build project pipeline for Housing Opportunity Fund and expand viable locations for affordable housing by lowering upfront costs and risks

PRIMARY PARTNERS

Lead: Economic Development & Planning

Support: Local municipalities, specifically City of Columbus; Affordable Housing Trust (Emerging Developers Accelerator Program administrator); local CDFIs

TIMING

Year 1–2

RELATED ACTION

See 18a and 20b.

Established in 2010 parallel to significant transit investment, the [Denver Transit-Oriented Development Fund](#) provides low-cost financing for acquisition of property along transit corridors in the Denver Metro for the preservation and development of affordable housing and community facilities. The fund was seeded with an initial investment from the City of Denver, state and local housing agencies, philanthropic institutions, CDFIs and major banks.



Image credit: Zillow

20b. SUPPORT EMERGING & FAITH-BASED DEVELOPERS WITH TECHNICAL ASSISTANCE

The County, led by EDP, will support emerging and faith-based developers through targeted outreach and procurement requirements.

Emerging developers are entrepreneurial, small-scale developers who have less robust track record of development projects and are often resource constrained. Faith-based developer refers to faith-based organizations that own land and are interested in utilizing this land for housing development.

Specific action items include:

- Proactive outreach to emerging developers to share requirements and info about related processes: Prior to public notice of funding announcements, EDP will conduct targeted marketing to cohorts of emerging developers (e.g. Affordable Housing Trust's (AHT) Emerging Developer Accelerator Program (EDAP) graduates), including detailed application requirements, to allow these developers ample time to seek guidance on application process.
- Formal encouragement in solicitations, where appropriate, for teaming with local and emerging developer partners: The County will adopt evaluation criteria for the Housing Opportunity Fund and/or other funding sources that encourage emerging developers to apply either individually or as a part of a development team.
- Create opportunities for established and emerging developers to network and team: EDP will coordinate open houses and virtual networking events to surface opportunities for joint ventures or partnerships with meaningful representation from a small or emerging developer.
- Explore opportunities to scale bonding, insurance and/or retainage requirements for small firms:

The County will also explore flexibility in bonding, insurance and retainage requirements for procurement of small contracts to reduce barrier for smaller firms.

- Work with AHT to seek philanthropic partnerships to support EDAP

WHY DO THIS?

Expanding the pool of developers active in the County can help increase housing production capacity, encourage innovation, and create more opportunities to deliver housing that reflects community needs. Emerging developers and faith-based organizations often have strong ties to local neighborhoods. However, these groups frequently face barriers to entering the development process, including limited access to capital, unfamiliarity with public funding processes, and procurement requirements that favor larger, established firms. By providing targeted outreach, technical assistance, and procurement pathways that encourage partnerships, the County can help broaden participation in housing development, build local development capacity, and create more equitable opportunities within the housing ecosystem.

PRIMARY PARTNERS

Lead: Economic Development & Planning

Support: Affordable Housing Trust, developers, faith-based organizations

TIMING

Year 1–2

RELATED ACTION

See 18a and 20a.

C

Encourage production of a wider range of housing types to meet household needs and incomes

21. ADOPT AND ENCOURAGE ZONING TO ALLOW FOR “MISSING MIDDLE” HOUSING TYPOLOGIES, ADUs AND MANUFACTURED HOMES

Led by EDP, the County will evaluate how its zoning and building codes can be updated to allow for a more diverse range of housing types that reflect the needs of the County’s residents. This review will focus on removing regulatory barriers to housing typologies such as missing middle housing (i.e. duplexes, triplexes, fourplexes, cottage courts and townhomes), accessory dwelling units (ADUs) and manufactured housing.

Following this review, the County will consider adopting zoning and regulatory changes that may include:

- Allowing for missing middle typologies in appropriate residential and mixed-use zones
- Reducing minimum lot sizes
- Allowing ADUs by-right in residential districts, subject to clear design and safety standards
- Updating zoning language that restricts or prohibits manufactured housing or “mobile homes” in residential areas, where it may be appropriate

Because many of the municipalities within the County control their own zoning, the County will also develop model ordinances and implementation guidelines that cities and townships can voluntarily adopt. To further

support adoption, the County may develop pre-approved housing design templates that comply with updated zoning standards and explore opportunities to prioritize Housing Opportunity Fund or other County funding for jurisdictions that adopt zoning reforms that enable diverse housing types.

WHY DO THIS?

Local zoning and land use regulations strongly influence what types of housing can be built and at what cost. Zoning that primarily allows for single-family homes on large lots limits opportunities to build smaller and more attainable housing options. Missing middle housing, ADUs and manufactured homes can provide more moderately priced options for a range of households, including first-time homebuyers who may have limited up front funds for downpayment, seniors seeking to downsize, and intergenerational families who wish to have space for aging relatives, and families with children who value shared common space. Allowing these housing types can help increase housing supply, diversify neighborhood housing options and reduce barriers that unintentionally drive up housing costs.

PRIMARY PARTNERS

Lead: Economic Development & Planning

Support: Municipalities, villages, townships; MODE; EDAC; MORPC

TIMING

Year 3–5

What Is Missing Middle Housing?

“Missing middle” housing is a term used to talk about a range of housing types that aim to provide more options to the local housing mix. Typically, this includes duplexes, triplexes, fourplexes, cottage courts and townhomes, accessory dwelling units (ADUs) and manufactured housing.

Over the past century, these housing types have largely been restricted in residential neighborhoods. Most communities lack homes between single-family residences and large multifamily apartment buildings, hence “missing middle.”

Missing Middle Housing Typologies



Duplexes

Two units within one structure, either side-by-side or stacked on top of each other.



Triplexes & Fourplexes

Three/four units within one structure, either side-by-side or stacked on top of each other.



Townhomes

Units placed side-by-side that share a wall and may share common amenities like parking lot or outdoor space.



Accessory Dwelling Units (ADU)

Second unit, either detached or attached on an existing residential lot.



Cottage Courts

Detached single-family homes, typically smaller in size, clustered around shared outdoor areas & parking.



Manufactured Homes

Factory-built units that are commonly placed within specific mobile home communities.

22. CREATE AND DISSEMINATE EDUCATIONAL MATERIALS ABOUT THE BENEFITS OF ADUs

EDP will develop homeowner-focused educational materials and targeted outreach campaigns to raise awareness about Accessory dwelling units (ADUs). Educational materials will explain what ADUs are, the benefits they can provide, and the steps required to plan, permit and finance their construction. The County will prioritize clear, resident-focused communication and will partner with community organizations, housing nonprofits and public partners to distribute materials. Outreach may also target homeowners in areas where ADUs are permitted or newly allowed through zoning changes.

WHY DO THIS?

ADUs—often referred to as “backyard cottages” or “granny flats”—are a flexible way to add housing within existing neighborhoods. ADUs are secondary residential units, either detached or attached, on an existing residential lot. ADUs can provide

additional housing options for family members, caregivers, or renters while allowing homeowners to generate supplemental income. For older homeowners in particular, ADUs can support aging in place by creating space for caregivers or providing rental income to help offset housing costs. However, many homeowners are unfamiliar with ADU regulations or the development process. Providing clear educational resources can help reduce these barriers and encourage responsible ADU development.

PRIMARY PARTNERS

Lead: Economic Development and Planning

Support: Office of Aging; Health & Human Services, Department of Job and Family Services; municipalities, townships, villages

TIMING

Year 1–2

RELATED ACTION

See 11.



Image credit: A. C. / Unsplash

23. SUPPORT FEASIBILITY OF MODULAR CONSTRUCTION

The County will evaluate opportunities to support modular and other forms of off-site housing construction as a strategy to reduce development costs and accelerate housing production. Led by EDP, this action will include:

- Reviewing building codes and permitting processes to ensure modular construction is clearly allowed and not subject to unnecessary regulatory barriers
- Assessing need and opportunities to attract and support modular housing manufacturers or suppliers in the region
- Engaging local builders and developers to understand current barriers to modular construction and identify potential pilot projects
- Identifying potential sites where modular housing could be used to accelerate housing development
- Sharing information and case studies with the local development community about modular housing opportunities

The County may also explore partnerships with housing developers, nonprofit builders, and educational institutions to demonstrate modular construction through pilot developments.

WHY DO THIS?

Modular and off-site construction methods can reduce construction timelines and improve cost predictability, offering time and cost-savings. Housing components are manufactured in controlled environments and assembled on-site, which can reduce waste and delays associated with traditional construction. While modular housing has the potential to improve housing production efficiency, many developers and local jurisdictions have limited experience with these methods.

By evaluating regulatory barriers and building awareness among the development community, the County can help create conditions that support innovation in housing production.

PRIMARY PARTNERS

Lead: Economic Development & Planning

Support: Modular construction firms and developers; non-modular developers; Columbus-Franklin County Finance Authority; Ohio Housing Finance Agency; education institutions

TIMING

Year 3–5

RELATED ACTION

See 21.

[Connecting Housing Blocks](#) is a modular housing builder based in Columbus. In 2025, Connecting Housing Blocks constructed their first large-scale modular development – a 102-unit project located in the Trolley District. The project received a capital lease structure from the Columbus-Franklin County Finance Authority and funding from the Affordable Housing Trust, meaning that 20% of the units are reserved for those making 80% AMI or below.

24. EXPLORE ZONING AND LAND USE BARRIERS TO SINGLE ROOM OCCUPANCY (SRO) HOUSING AND OTHER HOUSING MODELS SERVING EXTREMELY LOW-INCOME RESIDENTS

Franklin County will work with municipalities and townships to evaluate whether local zoning and land use regulations restrict housing models that can serve extremely low-income residents, including individuals transitioning out of homelessness. This assessment should examine whether Single Room Occupancy (SRO) housing or similar small-unit housing types are permitted, and identify regulatory barriers such as minimum unit size requirements, density limits, parking requirements, or restrictions on shared facilities.

WHY DO THIS?

Many individuals experiencing homelessness or living on extremely low incomes require housing options that are smaller and more affordable than

traditional apartments. Single Room Occupancy (SRO) housing—private sleeping rooms with shared kitchens or bathrooms—has historically served this population and remains an effective model for providing stable housing for single adults. Evaluating zoning barriers and enabling this housing type could expand the range of housing options available to extremely low-income residents and support broader efforts to reduce homelessness.

PRIMARY PARTNERS

Lead: Economic Development & Planning (EDP)

Partners: Municipal planning and zoning departments (including the City of Columbus), township zoning officials, affordable and supportive housing developers, homelessness service providers including Community Shelter Board, Columbus Metropolitan Housing Authority.

TIMING

Year 3–5



Image credit: Joel Drzycimski / Unsplash



Partner Call to Action

With the launch of the Franklin County Housing Action Plan, County leaders have come together to take concerted action to help county residents find safe, stable housing that they can afford. However, coordinated action beyond the County is necessary to fully address this challenge. The housing ecosystem is shaped by a range of state, regional and local actors, each of whom controls key policy levers that influence housing affordability, stability and production. Franklin County invites public and private sector partners to join this effort. In addition to specific support roles identified for regional partners in the Housing Action Plan, partners can take action in the following ways.

State Leadership: Establishing an Enabling Environment

The State of Ohio plays a critical role in shaping the broader policy and fiscal environment for housing. Many tools to improve affordability and stability are set at the state level and require legislative approval in the Ohio General Assembly.

Property Tax Policy

The structure of homestead exemptions and other tax relief mechanisms are determined by the State of Ohio's General Assembly, limiting the ability of the County to make more meaningful impact on tax burdened homeowners. The General Assembly could expand eligibility for exemptions, establish a circuit breaker for low- and moderate-income households, or provide more authority to local

governments to implement their own property tax relief measures. These or other legislative updates would enable the County to be more responsive to rising property taxes and help stabilize vulnerable homeowners.

Landlord & Investor Accountability

The State also defines the framework governing tenant-landlord relationships, including the minimum tenant protections awarded to Ohioans. Adjustments to these policies can influence housing stability, eviction risk and the balance of responsibilities in the rental market. In addition, the State can play a role in addressing the growing influence of investor activity in the housing market via taxes on high-volume landlords or other accountability mechanisms such as rental registries. State legislation could be updated



Image credit: Greta Hoffman / Pexels

to empower local jurisdictions to make rental registries more effective; for example, by including the ability to set higher fees and implement a tiered fine structure.

Incentives that Support Housing

The State has authority or influence over various incentives that can support housing development, including federal resources such as the Low Income Housing Tax Credit (LIHTC) and Opportunity Zones incentive. Specifically, the Ohio Housing Finance Agency sets the terms for the state's Qualified Allocation Plan (QAP) that guides how Low-Income Housing Tax Credits (LIHTC) and state-specific gap financing are awarded, influencing where state-subsidized affordable housing can be built.

Additionally, in the near term, the State, specifically the Governor, has the authority to nominate census tracts to the U.S. Department of Treasury to become Opportunity Zones, a federal designation that make projects in an area eligible for certain types of private investment. The County has recommended census tracts for nomination, available at [add url when available] including those with substantial publicly owned land, to ensure that this tool is used strategically to advance the Housing Action Plan goals and maximize impact. See Appendix F for details about how these tracts were identified. Additionally, the State controls its own complementary Opportunity Zones incentive and associated reporting.

Federal Legislation: Resources for Housing

Federal policy sets a national agenda as well as the scale and structure of key housing resources, including entitlement funding streams and tax credits (Low-Income Housing Tax Credit, New Market Tax Credit). Emerging legislation the 21st Century ROAD to Housing Act—signals a growing

national focus on addressing housing supply and affordability challenges. This legislation includes key levers to support Franklin County's housing goals including grants to help jurisdictions develop pre-reviewed housing designs, grants for home repairs, manufactured and modular housing expansion, homelessness and voucher program streamlining, counseling and financial literacy upgrades and targeted provisions for veterans and vulnerable population. If enacted, the 21st Century ROAD to Housing Act could unlock new resources, aligned with many of the Housing Action plan strategies.

Municipalities & Township Action: Aligning Local Land Use & Development Policy

Municipalities—and, in some cases, townships—control zoning and residential building codes, making them central to enabling a broader range of housing types. Given the County's limited jurisdiction over zoning and permitting, progress toward Housing Action Plan goals will depend on local governments updating their zoning and leveraging their regulatory authority.

Support Diverse Housing Typologies

To support a more diverse and attainable housing supply, municipalities will need to update zoning and building codes, where appropriate, to allow for mid-density housing typologies such as duplexes, townhomes, and small multifamily buildings or create specific overlays or variances for affordable housing. Reducing barriers such as minimum lot sizes, parking requirements, and restrictive use designations can help unlock new development opportunities and improve feasibility across a wider range of price points.

Support Housing Stability

In addition to zoning reform, local jurisdictions can support overall housing stability with enhanced

code enforcement and stronger tenant protections. This includes improved municipal-specific rental registries to capture key information on property owners, coordinated code enforcement with the County and integrating requirements into housing development contracts that protect tenants.

Public Land for Housing

The Housing Action Plan identifies public land as a valuable asset to support housing development. Municipalities, townships and other public institutions such as libraries, school districts and Central Ohio Transit Agency all own land and can assess their portfolio for sites feasible for housing development. These public owners of land can work with the County to assess priority parcels identified through their public land analysis (available at <https://franklincounty.hralabs.com>) and discuss steps required to utilize land for housing. See the Appendix E for details about how parcels were identified.

Private Sector Partners

To reach its housing goals, the County will need private sector partners alongside the public sector. Private sector partners can often act with greater

speed and flexibility, and they have a strong stake in the housing ecosystem—attainable housing near jobs is vital to continued economic growth. The County will leverage this shared interest and ask private sector partners to consider how they can lend their efforts to the Housing Action Plan, including supporting housing production, empowering employees in their housing journeys, contributing financial resources or raising their voice in support of housing efforts.

Ultimately, creating and preserving housing that is affordable across the income spectrum will require sustained collaboration across all actors in the housing ecosystem. Developers, nonprofit housing providers, financial institutions and community organizations also play vital roles in delivering and maintaining housing. Aligning incentives, reducing barriers and coordinating investments across these stakeholders will be essential to achieving the scale of impact envisioned in this Plan. By working together across jurisdictions and sectors, partners can help ensure that the region’s housing system better meets the needs of current and future residents.



Image credit: Centers for Disease Control and Prevention / Unsplash

Implementation Plan

Metrics, Milestones and Responsibilities

To translate the Housing Action Plan into reality, the County will prioritize actions for implementation and track progress against a set of key metrics.

Each strategy is assigned a target timeline to guide sequencing, accountability and resource allocation.

YEAR 1 – 2

Strategies could be started or completed in the next 2 years because they build on existing programs, policies and funding sources or have low complexity.

YEAR 3 – 5

Strategies require the development of new programs, policies, and funding sources or require increased capacity and complexity, including multi-party partnerships.

The County will track implementation of the Housing Action Plan using two complementary types of measures: **impact metrics** and **performance indicators**.

- **Impact metrics** assess progress toward the Plan's three overarching goals by measuring changes in housing outcomes at the countywide or market level.
- **Performance indicators** operate at the action level, tracking the implementation and effectiveness of specific programs, policies, and strategies to ensure they are advancing the desired outcomes.

Impact Metrics

GOAL 1

Support Renter Stability and Access to Safe, Quality Housing

- **Renter Cost Burden Rate** by race and income measures the share of renter households paying more than 30% of the pre-tax income on housing costs. The County will use this metric to indicate affordability pressures and disparities by race/ethnicity and income, assessing whether renters can sustainably afford housing.
- **Eviction Filings** track the number and rate of eviction filings across the County. The County will utilize this metric as an indicator of housing instability; reductions suggest that prevention efforts and tenant protections
- **Repeat Code Violations** by building and/or property owner tracks recurring building, health and other code violations tied to specific properties or landlords. This metric measures whether enforcement actions and process improvements are effectively improving housing quality response and deterring negligent ownership practices.
- **Net Affordable Rental Homes Preserved** by affordability level (AMI) measures the net change in rental units safeguarded for households at or below 80% AMI. The County will utilize this metric to understand how County and other public investment is ensuring that existing affordable housing stock remains affordable for low and moderate income renters.

GOAL 2

Preserve and Expand Homeownership

- **Homeownership Rate** by race & income measures the share of households that own their home. The County will utilize this metric to track access to homeownership and progress towards closing longstanding racial and income disparities.
- **Tax Delinquencies** indicate the number and rate of homeowners falling behind on property taxes. The County will use this metric to assess the effectiveness of stabilization and foreclosure-prevention efforts for existing homeowners.
- **Affordable Ownership Homes** created through COCIC and County/affiliated entities support measures the number of income-restricted or subsidized ownership units produced. This metric tracks growth in accessible homeownership opportunities for low and moderate-income households.

GOAL 3

Create Homes that Franklin Residents Can Afford

- **Residential Building permits** by typology (single family versus multifamily) indicates overall housing production and whether the policies are enabling a diverse mix of housing types needed to meet demand.
- **Net new affordable rental homes** measures the net increase in rental units affordable at or below 80% AMI supported by public, private and nonprofit activity. This metric reflects how well the broader housing ecosystem is addressing the rental supply gap for lower-income households.
- **Net new affordable rental homes supported with County investment** tracks affordable units produced through the Housing Opportunity Fund or other complementary tool like tax abatements. The County will track these units by affordability level and location to evaluate the effectiveness of supply-side interventions.

Year 1 – 2 Actions

ACTION	LEAD	TIMING	RELEVANT IMPACT METRIC	PERFORMANCE INDICATORS
GOAL 1. SUPPORT RENTER STABILITY AND ACCESS TO SAFE, QUALITY HOUSING				
A. Eradicate sub-standard property				
1. Make the process easier for residents to report code violations	Township & City Code Officials, Prosecutor’s Office (Nuisance Abatement Unit), EDP (Planning & Zoning)	Year 1–2	Repeat code violations	Number of resident-filed code violations by geography
3. Conduct cross-department training and education with county and local health and code officials to build enforcement capacity and encourage greater proactive collaboration	Franklin County Nuisance Abatement Unit	Year 1–2	Repeat code violations	Number of training courses held
B. Retain Affordability of At-Risk Properties				
5. Catalogue federally-subsidized properties with expiring deed-restrictions	Economic Development & Planning	Year 1–2	Net Affordable Rental Homes Preserved	Share of municipalities participating in inventory of properties Number of touch-points with owners of properties with expiring deed restrictions
C. Strengthen tenant protections, and displacement and eviction prevention				
7. Expand tenant protections in County-funded properties	Prosecutor’s Office	Year 1–2	Eviction filings	Number of county development contracts including tenant protection requirements
8a. Convene eviction prevention and anti-displacement service providers	Economic Development & Planning	Year 1–2	Eviction filings	Number of convenings Number of participating service providers

ACTION	LEAD	TIMING	RELEVANT IMPACT METRIC	PERFORMANCE INDICATORS
8b. Target eviction and displacement prevention outreach based on geography and/or property	Economic Development & Planning	Year 1–2	Eviction filings	Number of touch-points with residents by geography and property Number of properties with repeat code violations or concentration of evictions

GOAL 2. PRESERVE AND EXPAND HOMEOWNERSHIP

A. Support Existing Homeowners

9. Deploy a coordinated education campaign to help residents utilize available programs	Auditor's Office	Year 1–2	Tax delinquencies	Number of homestead exemption enrollments Share of eligible veterans enrolled in Disabled Veterans Enhanced Homestead Exemption
10. Explore one-time property tax relief	Auditor's Office	Year 1–2	Tax delinquencies	Number of households support with property tax relief

B. Expand Local Residents' Access to Homeownership

12. Continue homebuyer education, housing counseling and downpayment assistance to increase access to homeownership	Economic Development & Planning	Year 1–2	Homeownership Rate by Race and Income	Number of households served by County-supported programs
14. Encourage employers to support homeownership and financial well-being for employees	Economic Development & Planning	Year 1–2	Homeownership Rate by Race and Income Cost Burden Rate by Race and Income	Number of employers participated in County engagements Number of employers who launch new initiatives during plan period

C. Add for-sale homes affordable to middle- and low-income residents

16. Expand legal support for estate planning to help families transfer and retain inherited homes across generations	Franklin County Auditor and Treasurer; Economic Development & Planning Department	Year 1–2	Homeownership Rate by Race & Income	Number of households served by legal support
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ACTION	LEAD	TIMING	RELEVANT IMPACT METRIC	PERFORMANCE INDICATORS
17. Support expansion of the Central Ohio Community Improvement Corporation's (COCIC) homeownership initiatives.	Central Ohio Community Improvement Corporation (COCIC); Franklin County Economic Development & Planning (EDP); Franklin County Auditor's & Prosecutor's	Year 1–2 (parcel identification)	Affordable Ownership Homes Created	Number of parcels transferred to COCIC ownership

Goal 3. Create Homes that Franklin Residents Can Afford

A. Fully Utilize Available Resources for Housing Production

18a. Launch the Franklin County Housing Opportunity Fund and underwriting processes that efficiently leverage County tools	Economic Development & Planning; Franklin County Prosecutor's Office	Year 1–2	Net new affordable rental homes supported with County investment	Average County investment per unit Number of units supported by location and affordability level (AMI)
18b. Leverage County and public entity tax abatement tools	Economic Development and Planning	Year 1–2	Net new affordable rental homes supported with County investment	Average County investment, in the form of abated taxes, per unit Number of units supported by location and affordability level (AMI)
18c. Increase flexibility of infrastructure financing and resources to better support housing development	Economic Development and Planning	Year 1–2	Net new affordable rental homes supported with County investment	Number of projects utilizing infrastructure financing Number of units supported by location and affordability level (AMI)
19a. Leverage public land for new housing production	Economic Development and Planning	Year 1–2	Net new affordable rental homes supported with County investment	Number of priority parcels identified for next steps, including conversations with other public landowners and further development feasibility analysis Number of developments on public land through the plan's duration

ACTION	LEAD	TIMING	RELEVANT IMPACT METRIC	PERFORMANCE INDICATORS
19b. Use Opportunity Zones to support private investment in housing	Economic Development and Planning	Year 1–2	Net new affordable rental homes supported with County investment	Number of census tracts designated as Opportunity Zones
B. Enhance Support for Early-Stage Housing Development				
20a. Evaluate a public-private partnership to provide acquisition and predevelopment financing for affordable and mixed-income housing.	Economic Development and Planning	Year 1–2	Net new affordable rental homes supported with County investment	Evaluation completed.
20b. Support emerging & faith-based developers with technical assistance	Economic Development and Planning	Year 1–2	Net new affordable rental homes	Number of developers served by technical assistance
C. Encourage production of a wider range of housing types to meet household needs and incomes				
22. Create and disseminate educational materials about the benefits of ADUs	Economic Development and Planning	Year 1–2	Residential building permits	Number of households that receive educational materials

Year 3 – 5 Actions

ACTION	LEAD	TIMING	RELEVANT IMPACT METRIC	PERFORMANCE INDICATORS
GOAL 1. SUPPORT RENTER STABILITY & ACCESS TO SAFE, QUALITY HOUSING				
A. Eradicate sub-standard property				
2. Develop centralized data tracking and reporting system for rental properties and housing conditions.	Prosecutor’s Office (Nuisance Abatement Unit), EDP (Planning & Zoning), Franklin County Auditor’s Office,	Year 3–5	Repeat code violations	Number of public partners, including internal agencies, using data tracking and reporting system Length of time to respond and resolve violation
4. Establish a receivership program in partnership with public or nonprofit partners to transfer vacant and neglected properties to responsible owners.	Franklin County Prosecutor’s Office; COCIC	Year 3–5	Affordable Ownership Homes Created	Share of eligible properties transferred to a qualified receiver entity Number of receiver entities identified
B. Retain Affordability of At-Risk Properties				
6. Explore a NOAH preservation fund	Economic Development & Planning	Year 3–5	Rental Homes Preserved	Number of homes at risk in emerging & rising cost markets Completion of exploration
Goal 2. Preserve & Expand Homeownership				
A. Support Existing Homeowners				
11. Enhance focus of existing rehabilitation programs to prioritize residents with aging & disability-related needs	Economic Development & Planning	Year 3–5	Homeownership Rate by Race and Income	Number of households supported by income, across all County-supported rehabilitation programs
13. Ensure seamless user journey through financial stability and homeownership programs	Economic Development & Planning	Year 3–5	Homeownership Rate by Race and Income	Number of households enrolled in both financial stability and homeownership programs Decreased number of access points for eligible households to learn and apply for available programs

ACTION	LEAD	TIMING	RELEVANT IMPACT METRIC	PERFORMANCE INDICATORS
C. Add for-sale homes affordable to middle- and low-income residents				
15. Modify tax delinquency process for opportunities to better protect local ownership and intergenerational wealth transfer	Franklin County Treasurer; Franklin County Prosecutor's Office	Year 3–5	Affordable homeownership homes created Homeownership Rate by Race & Income	Number of homes retained
17. Support expansion of the Central Ohio Community Improvement Corporation's (COCIC) homeownership initiatives.	Central Ohio Community Improvement Corporation (COCIC); Franklin County Economic Development & Planning (EDP); Franklin County Auditor's & Prosecutor's	Year 3–5	Affordable homeownership homes created	Number of parcels transferred to COCIC ownership

Goal 3. Create Homes that Franklin Residents Can Afford

C. Encourage production of a wider range of housing types to meet household needs and incomes

21. Adopt and encourage zoning to allow for "missing middle" housing typologies, ADUs and manufactured homes	Economic Development and Planning	Year 3–5	Residential building permits	Number of municipalities that have enacted at least one zoning update reform
23. Support feasibility of modular construction	Economic Development and Planning	Year 3–5	Residential building permits	Number of developers contacted through engagement
24. Explore zoning and land use barriers to Single Room Occupancy (SRO) housing and other housing models serving extremely low-income residents	Economic Development and Planning	Year 3–5	Residential building permits	Exploration completed.

Appendix

Affordable Housing Glossary

Key Terms Defined

Affordable Housing: Under a standard determined by the U.S. Department of Housing and Urban Development (HUD), housing is affordable when housing costs are less than 30% of the household's gross income. HUD uses Area Median Income (AMI) for a family of four as the primary metric to determine affordability in various regions in the country. In Franklin County, the Area Median Income for a household of four is \$109,000, according to HUD's 2025 calculations. A detailed AMI table can be found in Appendix B.

Area Median Income (AMI): represents the midpoint in the distribution of household incomes within a certain geographic region. HUD publishes annual AMI levels for regions, adjusted for family size. The HUD-provided AMI is used to determine applicants' eligibility for both federally and locally funded housing programs where participation is dependent on income levels.

Community Development Block Grant (CDBG): The Community Development Block Grant (CDBG) program provides annual grants to participating state and local jurisdictions, called "non-entitlement" and "entitlement" communities, respectively. HUD determines the amount of each grant by using a formula comprised of several measures of community need, including the extent of poverty, population, housing overcrowding, age of housing, and population growth lag in relationship to other metropolitan areas. At least 70% of CDBG funds must be used for activities that benefit low- and moderate-income persons that align with national objectives for the program. Persons of low-income means families and individuals whose incomes do not exceed 50% of area median income (AMI) and persons of

moderate-income refers to families and individuals whose incomes do not exceed 80% AMI.

Cost Burden: A household is considered cost burdened when 30% or more of household income is spent on gross housing costs. This term can apply to both renters or homeowners.

Deed-Restricted Units: Otherwise known as subsidized units or covenanted units, these homes may receive forms of government subsidy and typically have some form of covenant that restricts rent growth.

Developer Fee: A payment to a project's developer to cover non-development costs, such as overhead expenses. The developer fee is typically calculated as a percentage of total development costs. To reduce upfront costs and increase project viability, affordable housing developers may defer a portion of their developer fee to be paid out after construction.

Emergency Solutions Grants (ESG): Emergency Shelter Grants (ESG) Program is a federal formula grant that provides funding for homeless outreach, emergency shelter rehab or conversion, homelessness prevention, and rapid rehousing to help homeless individuals or families living in shelters.

Equity: Equity is the portion of a property's value that a property owner and/or investor owns. It is determined by the difference between the market value of a property and the debt owed against it.

Gap Financing: Public or philanthropic financing that covers the 'gap' between the senior debt, LIHTC or other grant funding, and the total cost of development. It is typically "soft pay" in that interest and principal payments can be deferred if the project does not have enough cashflow.

Hard Costs: Costs associated with the physical construction of a project including site work, building materials, labor and on-site infrastructure.

HOME Investment Partnership (HOME): HOME Investment Partnership (HOME) is a federal block grant to participating jurisdictions, which then use the funds to provide affordable rental and homeownership housing to low- and moderate-income families.

Low-Income Housing Tax Credit (LIHTC): The Low-Income Housing Tax Credit Program is a federal program that provides a dollar-for-dollar tax credit to support the development of affordable rental housing. The LIHTC program distributes federal income tax credits to developers through state housing finance agencies, which are responsible for determining which projects receive tax credits under the state's allocation. There are two general types of credits that can be awarded. 9% credits are higher-value credits that cover a greater percentage of projects' development costs and are awarded on a competitive basis. 4% credits are lower-value credits that cover a lower percentage of projects' development costs and are generally awarded to any projects that meet specific programmatic requirements and are financially feasible. 4% credits are usually paired with tax-exempt bond financing to make up the difference.

Mixed-Income Housing: A mixed-income housing project is a residential development that includes units that are affordable to households with different income levels. Typically, mixed-income housing refers to non-LIHTC developments that include a mix of market-rate and income-restricted units.

Notice of Funding Availability (NOFA) or Notice of Funding Opportunity (NOFO): A public notice of funding available; in this case, to support affordable housing.

Qualified Allocation Plan (QAP) Per federal requirements, every jurisdiction receiving tax credits must develop an annual Qualified Allocation Plan (QAP) to competitively allocate LIHTC across the jurisdiction. This includes geographic and income specific requirements. In the state of Ohio, the Ohio Housing Finance Agency establishes the QAP.

Residual Income: A household's income left for necessary expenses such as food, childcare, health and transportation after subtracting housing costs.

Senior Debt: Senior debt is the highest priority for repayment.

Severe Cost Burden: A household is considered severely cost burdened when 50% or more of household income is spent on housing.

Soft Costs: Costs that do not involve the physical construction of the project, including architectural, engineering, legal, environmental studies, permitting and entitlement fees, and financing costs.

Subordinate Debt: Subordinate debt is the voluntary acceptance of a lower mortgage repayment priority by a debt and/or equity holder that they would otherwise be entitled to.

Underwriting: The process by which the financial risk of a deal is evaluated to determine before approving a loan or investment.

Vacancy: Residential units that are unoccupied are considered to be vacant. There are several different reasons a home may be vacant, including: if the home is for rent or for sale, if it is a second home (seasonal use), if it is rented or owned but not currently occupied, or if the home was foreclosed upon or in need of repair.

Area Median Income

Area Median Income is a benchmark set annually by the U.S. Department of Housing and Urban Development (HUD). The Area Median Income (AMI) reflects the midpoint income of households in a given area, meaning about half of all households earn below this level.

Columbus, OH HUD Metro Fair Market Rent (FMR) Area						
Household Size						
AMI	1	2	3	4	5	6
30%	\$22,890	\$26,160	\$29,430	\$32,700	\$35,340	\$37,950
50%	\$38,150	\$43,600	\$49,050	\$54,500	\$58,900	\$63,250
60%	\$45,780	\$52,320	\$58,860	\$65,400	\$70,680	\$75,900
80%	\$61,040	\$69,760	\$78,480	\$87,200	\$94,240	\$101,200
100%	\$76,300	\$87,200	\$98,100	\$109,000	\$117,800	\$126,500

Stakeholder Engagement

The Housing Action Plan was informed by the various perspectives of stakeholders who affect housing in Franklin County. Engagement conducted between May and November 2025 is detailed below.

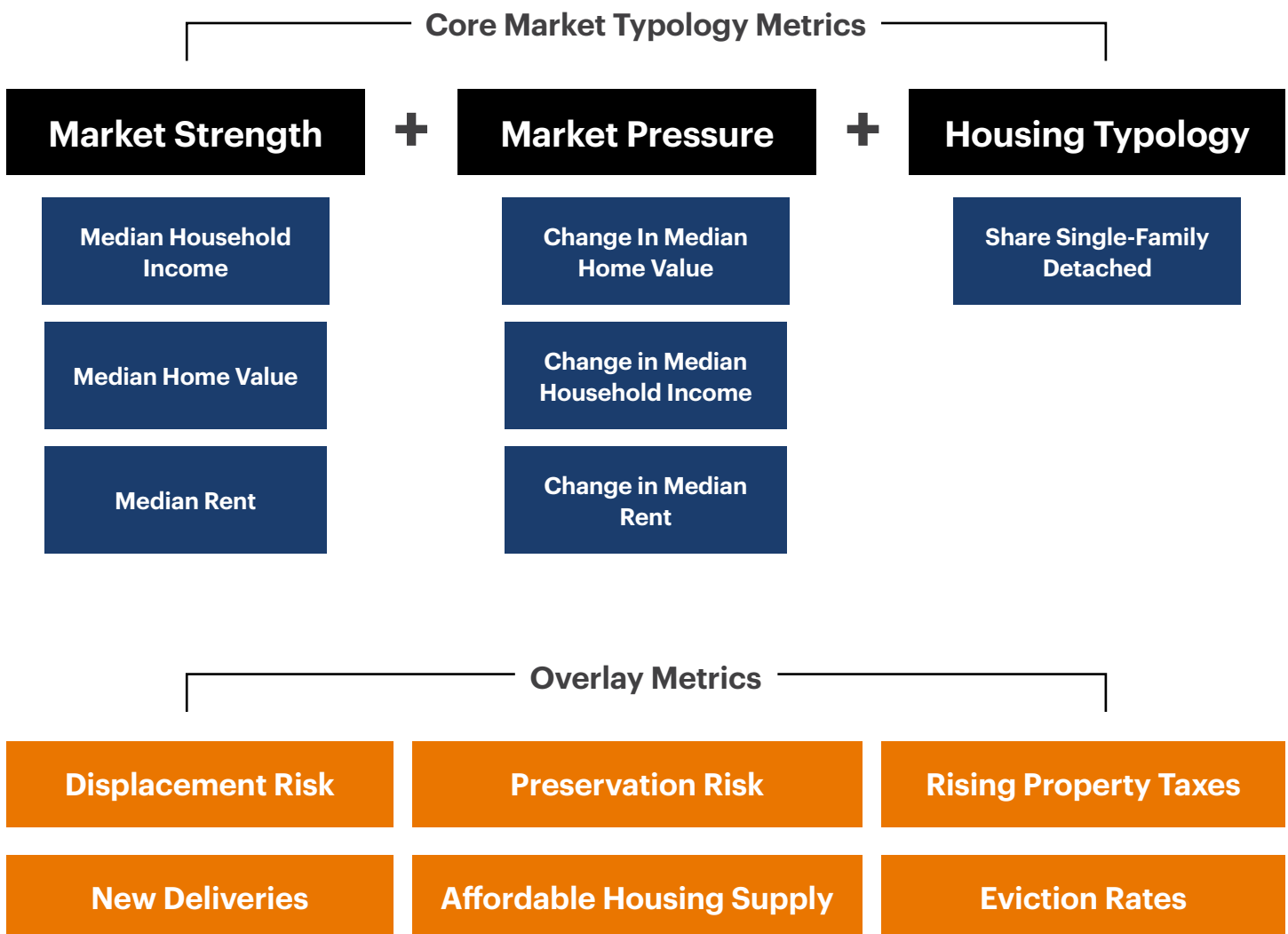
Community Listening Session	City of Grace (3350 Allegheny Ave, Columbus), October 2025
Community Survey	HUD Consolidated Plan Public Needs Survey Results
Virtual Stakeholder Focus Groups	<ul style="list-style-type: none"> Market-rate and Affordable Housing Developers Public and Private Housing Lenders and Funders Housing Quality & Stability, including nonprofit service providers and policy advocates Homeownership, including nonprofit service providers and policy advocates Municipalities via Mid-Ohio Development Exchange / Economic Developers Advisory Committee Franklin County Township Association
Interviews with Housing Practitioners (15+)	Housing developers, quasi-public agencies, service providers, Community Development Finance Institutions (CDFIs)
Interviews with Staff in Franklin County Agencies	<ul style="list-style-type: none"> Economic Development & Planning Prosecutor’s Office Auditor’s Office Office of Management & Budget

Submarket Methodology & Guide

Franklin County contains a wide range of cities, townships, villages and neighborhoods, each with distinct housing and market dynamics. The submarket guide offers a framework for understanding how conditions vary across submarkets to support a targeted approach to deploying production, preservation and anti-displacement strategies.

METHODOLOGY

The Submarket Guide categorizes census tracts into markets using indicators of market strength, market pressure, and housing supply typology. The analysis utilized data from the 5-year American Community Survey, US Census Bureau, for the most recent year available at the time of analysis (2023). Change over time variables look at 5-year compound annual growth rates (CAGR) to evaluate change at the census tract level between 2018–2023.



MARKET STRENGTH

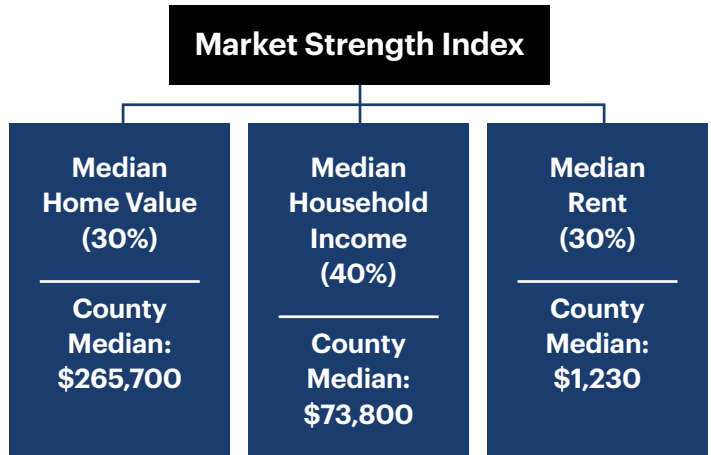
Market strength reflects the level of existing home values, rents, and household incomes relative to the county overall. Strong markets have high current values and incomes, while lower-strength markets have lower prices and incomes.

The index combines three indicators with weights — median home value (30%), median household income (40%), and median rent (30%) of a census tract — to understand how competitive the market is. Census tracts are categorized with “high strength” if the tract’s median home value, median household income and median rent exceed the overall county median for each indicator; vice versa for “low strength” tracts.

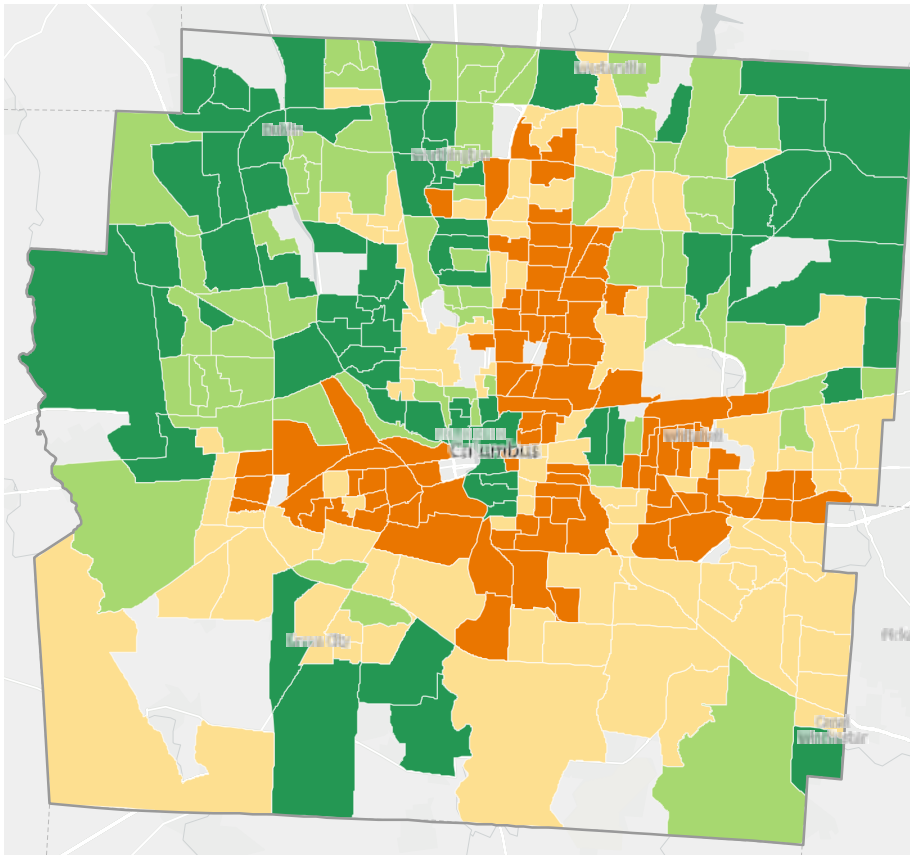
Examples:

High strength: Upper Arlington, Dublin/Hilliard, New Albany, urban core neighborhoods

Low strength: Linden, Whitehall, Hilltop



Market Strength Index



MARKET PRESSURE

High-pressure areas are appreciating rapidly and may face displacement risk, while low-pressure areas show stagnant or declining trends.

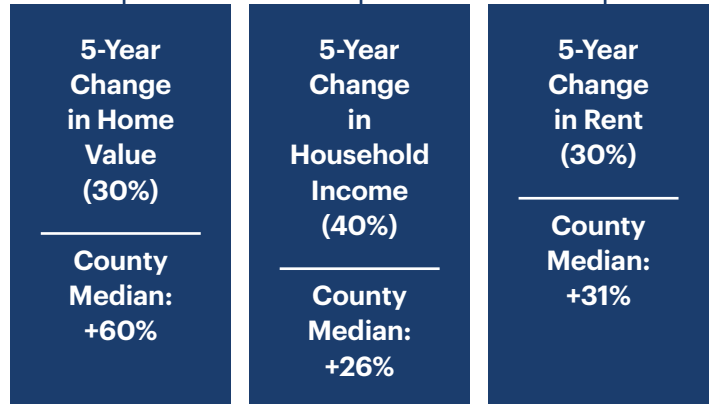
The market pressure index combines the same three indicators at the same weighting as the market strength index, but utilizes 5-year compound annual growth rates (CAGR) of these indicators. Census tracts are categorized with “high pressure” if the tract’s change in median home value, median household income and median rent exceeds the overall county median for each indicator; vice versa for “low pressure” tracts.

Examples:

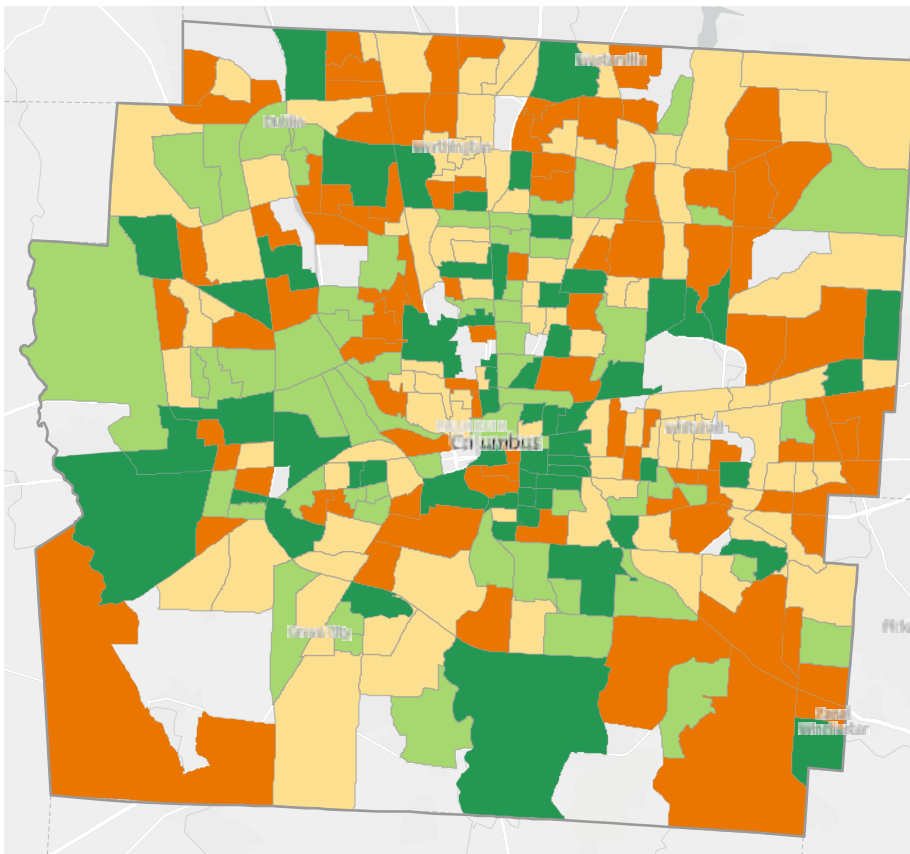
High pressure: Olde Towne East, Franklinton, Southside

Low pressure: Whitehall, parts of the Hilltop, parts of New Albany

Market Pressure Metrics



Market Pressure Index



MARKET TYPOLOGY

Housing typology classifies neighborhoods by dominant housing form—single-family or urban/mixed-density. Census tracts where more than 58% of the housing stock is single-family were categorized as “Single-family” while census tracts where less than 58% of the housing is single-family were categorized as “Urban/mixed.” Single-family areas have primarily detached homes and fewer multi-family options, while urban/mixed areas include more multifamily housing, higher density, and greater tenure diversity.

Examples:

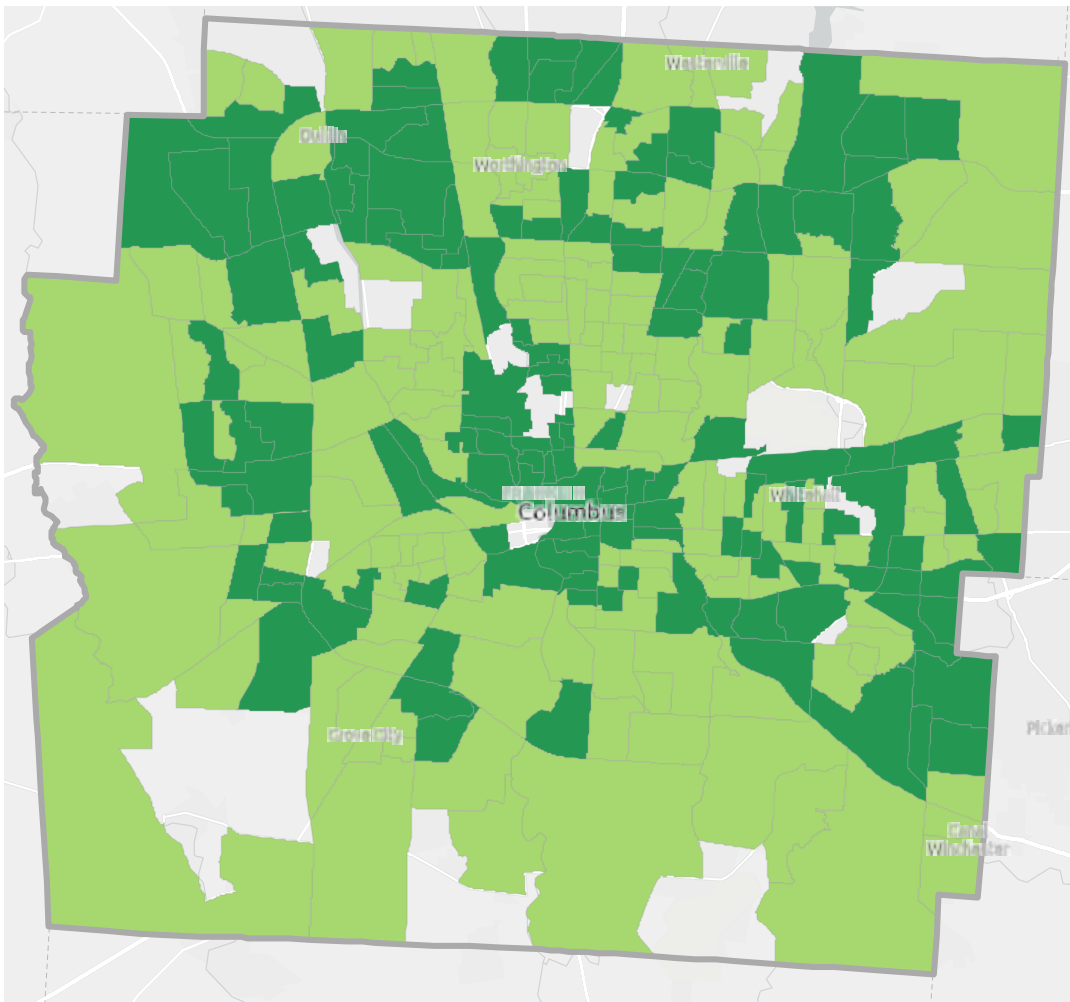
Single-family: Upper Arlington, Hilltop, Whitehall
Urban/mixed: Downtown/Short North, South Side, New Albany

Housing Typology

% of Homes that are Single-Family Detached

County Median: 58% Single Family

Housing Typology



Predominately Single-Family (> county median % SF)

Urban/Mixed-Density (< county median % SF)

MARKET TYPOLOGY

Housing typology classifies neighborhoods by dominant housing form—single-family or urban/mixed-density. Census tracts where more than 58% of the housing stock is single-family were categorized as “Single-family” while census tracts where less than 58% of the housing is single-family were categorized as “Urban/mixed.” Single-family areas have primarily detached homes and fewer multi-family options, while urban/mixed areas include more multifamily housing, higher density, and greater tenure diversity.

MARKET TYPE

STRENGTH

PRESSURE

Lower-Cost Single-Family

Low

Low

Lower-Cost Urban/Mixed Density

Low

Low

Emerging Single-Family

Low

High

Emerging Urban/Mixed-Density

Low

High

Strong Single-Family

High

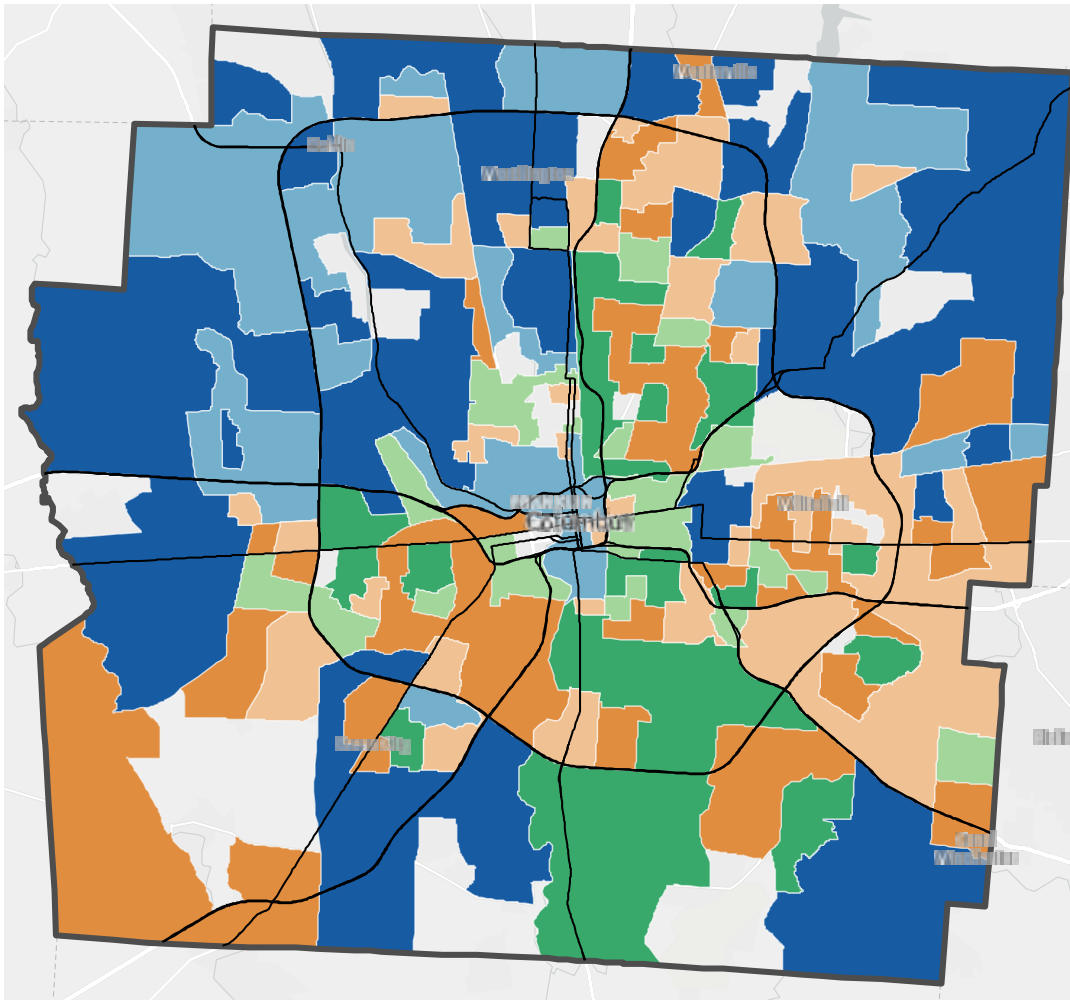
Low - High

Strong Urban/Mixed-Density

High

Low - High

Composite Relative Market Typology



Public Land Analysis

As part of the Housing Action Plan development, HR&A conducted an evaluation of publicly-owned assets to identify potential sites for housing development. Public land, owned by a government or public entity, can be used as a tool to secure long-term housing affordability outcomes. The analysis utilized parcel-level data from Franklin County’s Auditor’s Office and identified 5,300 tax-exempt publicly-owned parcels within Franklin County, inclusive of land owned by the County, municipalities, townships, the Columbus Metropolitan Housing Authority, COCIC and other local public owners.

The parcel evaluation process created an inventory of publicly owned sites that met baseline requirements for development feasibility, based on available data, and align with the County’s policy priorities. Follow this link to explore the inventory in more detail.

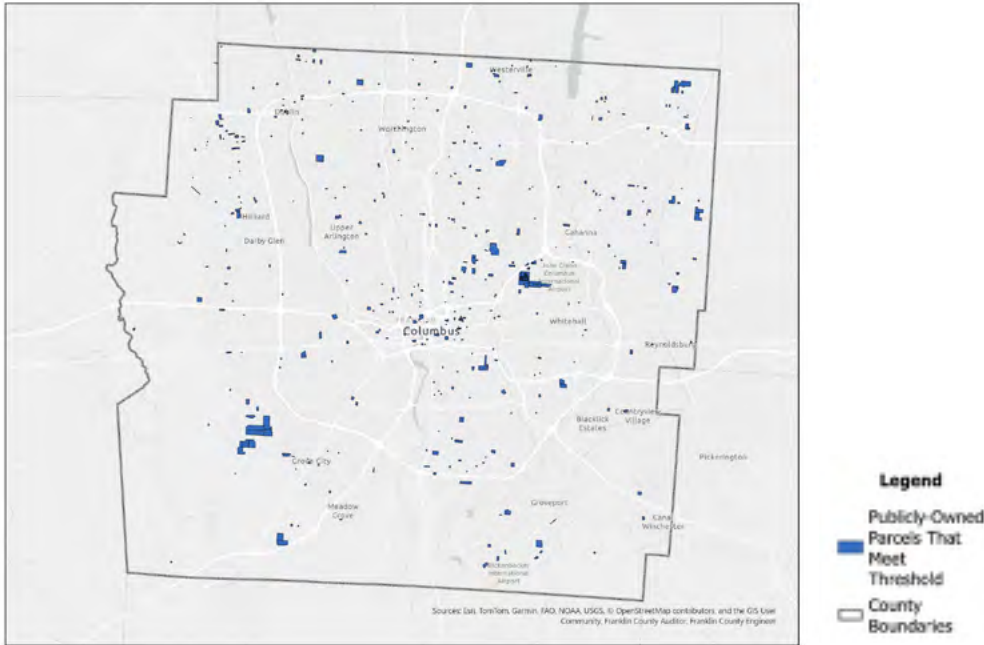
Site Feasibility Evaluation

A set of threshold requirements were used to determine if a parcel has the physical characteristics to support housing development. Initial screening of parcels for physical readiness narrowed the number of suitable publicly-owned parcels from 5,300 to 465 parcels, distributed across the county.

Physical Readiness Threshold Requirements

Criteria	Condition for Ideal Site
Rectangularity	Frontage sufficient for efficient site plan
Lot Width	Larger than 50 feet, based on local zoning codes
Environmental Constraints	Not affected by brownfields, as defined by Ohio EPA
Flood Risk	Not in a 100-year floodplain or flood way
Road Access	Within a 100-ft buffer of an existing public road

Publicly-Owned Parcels That Meet Threshold Requirements



Evaluation Criteria

Parcels that met the threshold requirements for physical readiness were assessed on their suitability for specific housing typologies. The evaluation criteria provided insight into how an individual parcel is positioned to support traditional LIHTC development, mixed-income development or single-family for-sale homes based on its redevelopment potential, the availability of market incentives, the strength of the housing market and access to amenities. This interactive tool allows for dynamic filtering of identified parcels to understand which parcels are strategic opportunities.

	Criteria	Definition
Redevelopment Potential	Vacant	No structure on the parcel
	Underutilized	Improvements value is significantly lower than land value OR significant percentage of the parcel area is not utilized by the existing structure
Market Incentives	Opportunity Zones	Within an existing Opportunity Zone or within eligible census tract for Opportunity Zone 2.0
	New Market Tax Credit	Within a New Market Zone
Market Context	Market Strength (High/Low)	Based on median home value, median household income and median rent relative to the county (HR&A submarket analysis)
	Market Pressure (High/Low)	Based on 5-year change of home value, median household income and median rent relative to the county (HR&A submarket analysis)
Access to Amenities	Proximity to Amenities (up to 6 points)	Within 0.25 miles of County’s target corridors and within 0.5 miles of grocery store, public school, park, medical facility (hospital, health clinic or pharmacy), and library

Opportunity Zones Analysis

What are Opportunity Zones?

Established in the 2017 Tax Cuts and Jobs Act and extended in the One Big Beautiful Bill of 2025, Opportunity Zones (OZ) is a federal tax incentive designed to encourage private investment in designated communities. Census tracts are eligible as Opportunity Zones based on median income and poverty rate, and tracts are nominated by state governors. Governors have the opportunity to nominate the second round of Opportunity Zones – a designation that will last for 10 years – in 2026.

These by-right tax benefits for investors are realized through investment in a Qualified Opportunity Fund (QOF), a vehicle created specifically for OZ investment. Specific tax benefits include:

1. **Temporary Deferral** of taxes on previously earned capital gains that are reinvested in a QOF, up to five years
2. **Basis Step-Up** after five-year deferral period; investors receive 10% reduction on their deferred capital gains tax liability
3. **Permanent exclusion of taxable income on new gains;** if investors hold QOF investments for at least 10 years, any appreciation is excluded from federal capital gains tax

The State of Ohio provides additional tax incentives via the Ohio Opportunity Zone Tax Credit.

The renewal of Opportunity Zones in the One Big Beautiful Bill has some differences from the original incentive, namely census tract eligibility. In OZ 2.0, there is a more narrowed definition of low-income, from 80% Median Family Income to 70%, and a new focus on rural communities. Due to these changes, Franklin County is likely to see a 20% reduction in OZ census tracts.¹ The governor will have 90 days, beginning July 1, 2026, to nominate census tracts for Opportunity Zone 2.0 designation.

Lessons from Opportunity Zones 1.0

While not initially intended as a specific housing investment tool, Opportunity Zones 1.0 investments demonstrate how OZ can support mixed-use and multifamily rental development. Transaction-level data from OZ investments in Ohio reveals that 64% of OZ capital supported residential development, followed by commercial development at 20%.² However, residential development delivered limited affordability; 78% of OZ-funded units rented for more than the median rent in the census tract and 70% of OZ-funded units rented for more than 120% of the median rent of the surrounding area. These results indicate that OZ investment alone is an insufficient affordable housing tool. To deliver below-market rate homes, OZ equity needs to be combined with additional subsidy sources from the federal government, state or local jurisdiction, which can include low-cost land.

Methodology

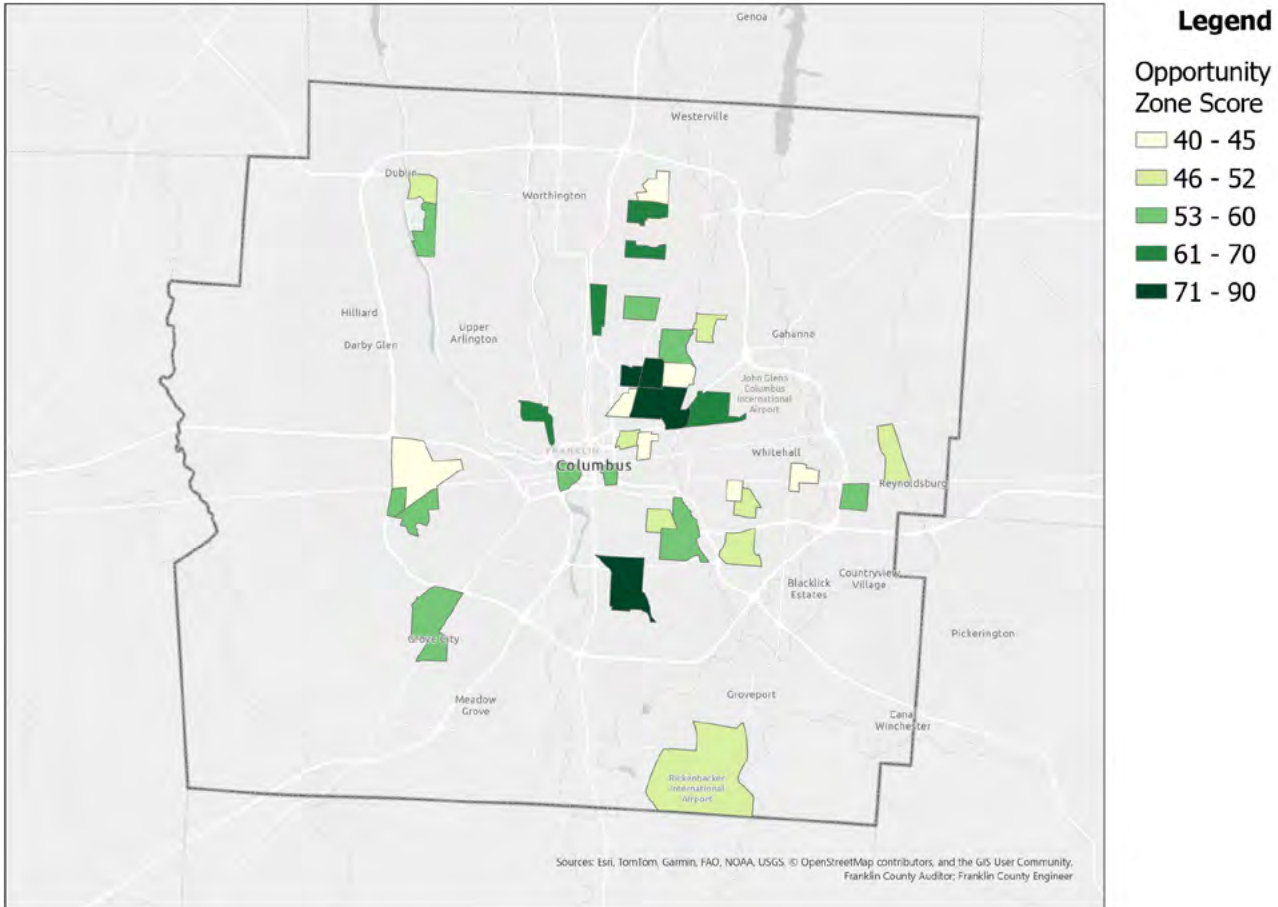
HR&A developed the following methodology to understand where there is opportunity to leverage public land with private OZ investment. Building on the public land analysis described in Appendix E, this approach overlaid OZ 2.0-eligible census tracts with publicly-owned parcels that met physical readiness threshold requirements and were classified as vacant or underutilized. Census tracts were selected for further evaluation if they contained at least one publicly owned parcel with high redevelopment potential.

The resulting subset of eligible census tracts was then scored based on three factors: the amount of publicly owned acreage, the scale of vacant or underutilized land and the likelihood of attracting investment. Investment likelihood data was sourced from Urban Institute analysis and sorts census tracts based on their potential to attract OZ investment.³

	Criteria	Definition
Publicly-Owned Acreage	Sum of vacant or underutilized publicly-owned acreage with the census tract	Up to 30 points
Number of Vacant and/or Underutilized Parcels	Count of vacant parcels in each census tract	10 points per parcel
	Count of underutilized parcels in each tract	5 points per parcel
Likelihood of Investment	More likely to attract OZ investment, with larger impact	30 points
	Less likely to attract OZ investment	15 points
	Likely to attract capital even without OZs	5 points
		Total Possible Score: 100

Following this methodology, there were 34 parcels recommended for OZ nomination considerations. All 34 parcels scored above 40.

Opportunity Zone 2.0 Recommendations



Franklin County Housing Action Plan

2026



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**BOARD OF
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