

City of Columbus Analysis of Impediments to Fair Housing Choice

Initial Workshops

November 18 - 20

What is an Analysis of Impediments (AI)?

Analyzes fair housing issues



Proposes solutions to those issues that are actionable



Covers a period of 5 years



Annual goals that are measurable in our five-year plan

Components of an AI

Segregation and lack of integration

Concentrated areas of poverty (CAPs)

Access to affordable housing and homeownership

Access to opportunity and community assets

Disability and accessibility

Fair housing environment

Segregation and Concentrations of Poverty

Racial Population Shares Columbus 1970 - 2020



Racial Population Shares Columbus 1970 - 2020

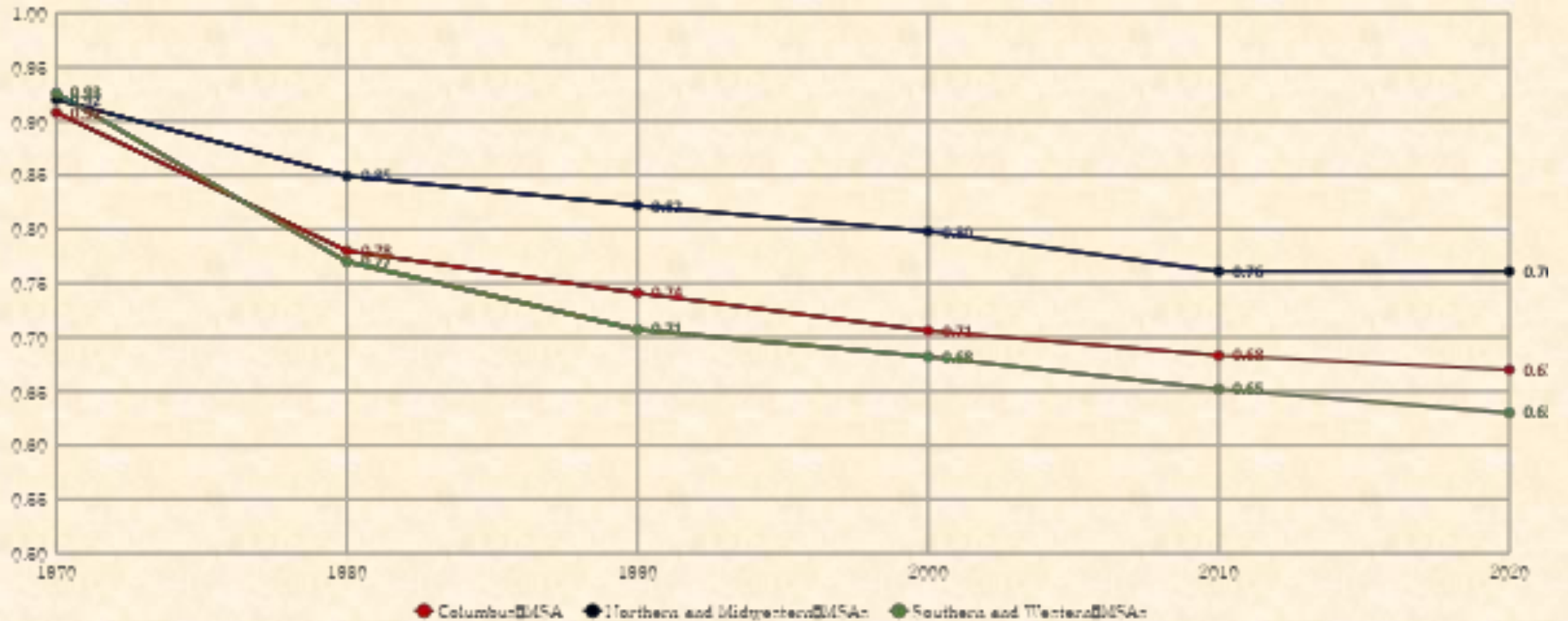
| Year | White - Not Latino | Black - Not Latino | Asian - Not Latino | Multiple - Not Latino | Latino - Any Race | Other - Not Latino |
|------|--------------------|--------------------|--------------------|-----------------------|-------------------|--------------------|
| 1970 | 81.0% | 18.5% | | | | 0.5% |
| 1980 | 76.2% | 22.1% | 0.8% | | | 0.8% |
| 1990 | 73.8% | 22.4% | 2.3% | | 1.1% | 0.4% |
| 2000 | 66.9% | 24.3% | 3.5% | 2.4% | 2.5% | 0.5% |
| 2010 | 59.3% | 27.7% | 4.1% | 2.9% | 5.6% | 0.5% |
| 2020 | 52.0% | 28.3% | 6.2% | 5.0% | 7.7% | 0.8% |

Racial Population Shares Columbus and Region 2020

| Geography | White - Not Latino | Black - Not Latino | Asian - Not Latino | Multiple - Not Latino | Latino - Any Race | Other - Not Latino |
|------------------|---------------------------|---------------------------|---------------------------|------------------------------|--------------------------|---------------------------|
| City of Columbus | 52.0% | 28.3% | 6.2% | 5.0% | 7.7% | 0.8% |
| Columbus MSA | 69.1% | 15.5% | 4.9% | 4.6% | 5.2% | 0.6% |
| Suburbs | 81.8% | 6.0% | 4.0% | 4.4% | 3.3% | 0.5% |

Dissimilarity Index

Columbus and Comparisons 1970 - 2020



Columbus and Vicinity

Population Densities for
4 Largest Groups

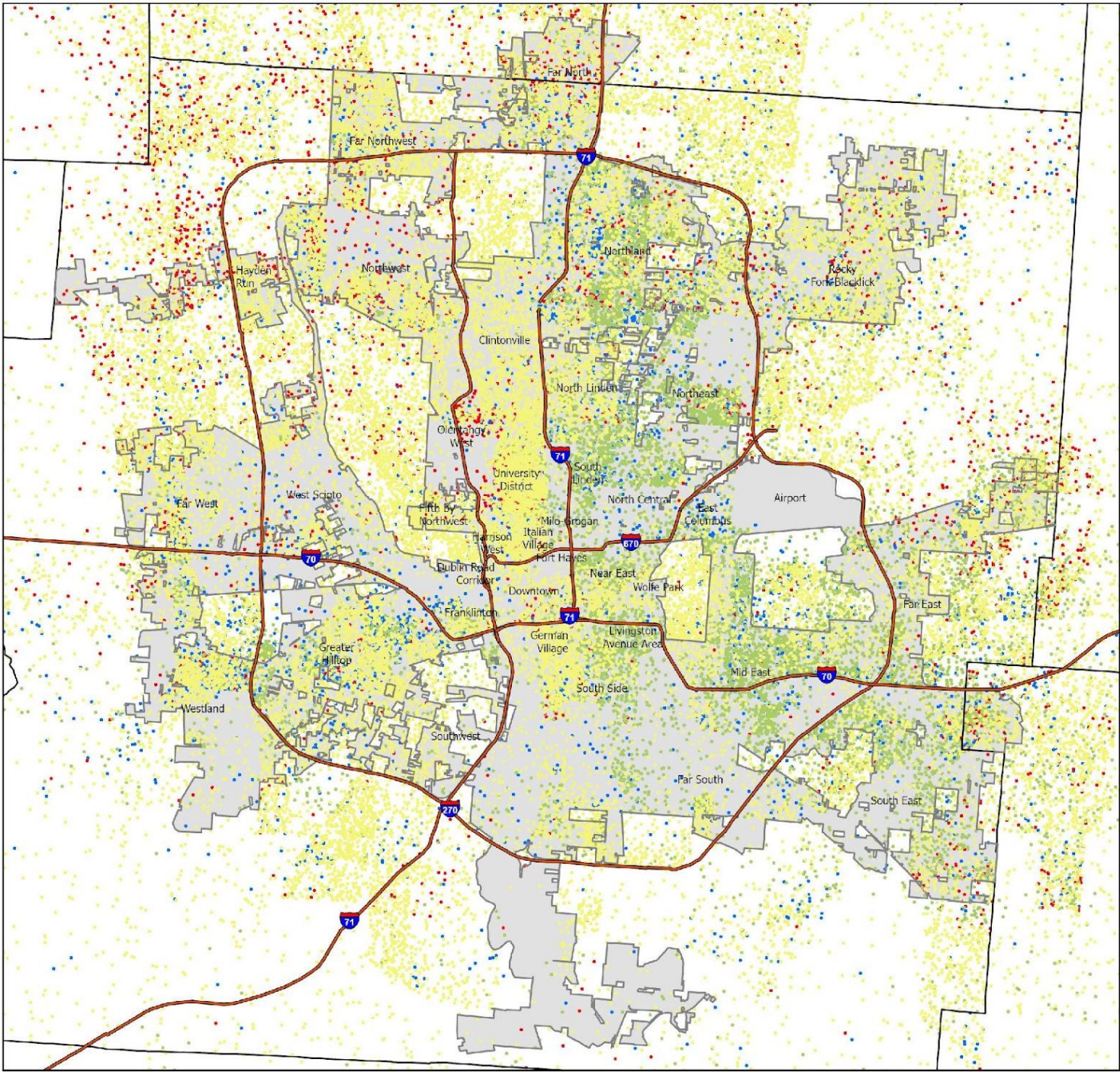
2023

1 Dot = 25 Persons

- White (not Latino)
- Black (not Latino)
- Asian (Not Latino)
- Latino (Any Race)

- City of Columbus
- Counties
- Interstate Highways

Source: 2023 5-year
American Community Survey



Columbus and Vicinity

Population Densities for
4 Largest Groups

2023

1 Dot = 25 Persons

- White (not Latino)
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- Latino (Any Race)

Poverty Rate

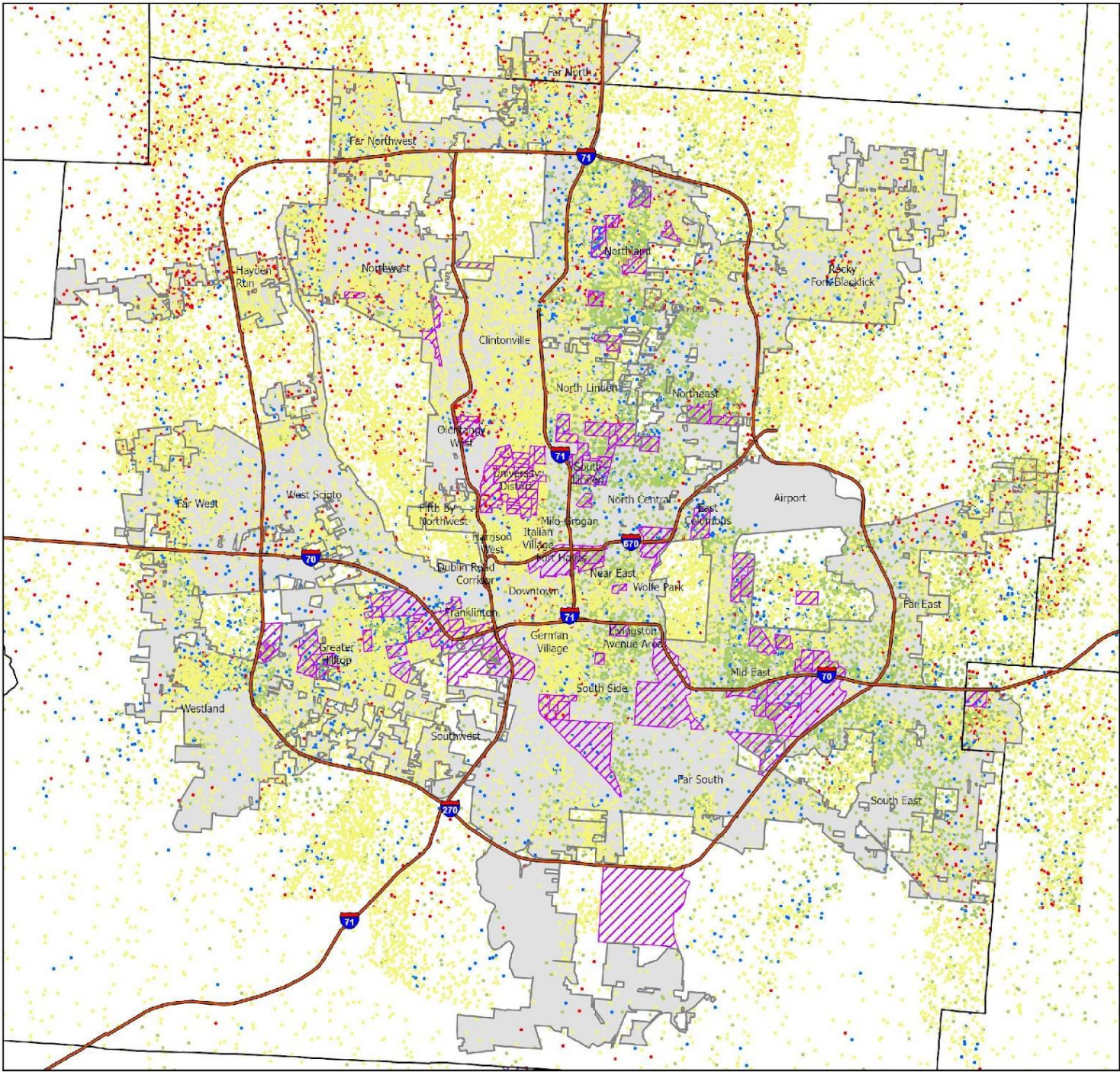
> 40%

City of Columbus

Counties

Interstate Highways

Source: 2023 5-year
American Community Survey



Columbus and Vicinity

Population Densities for
4 Largest Groups

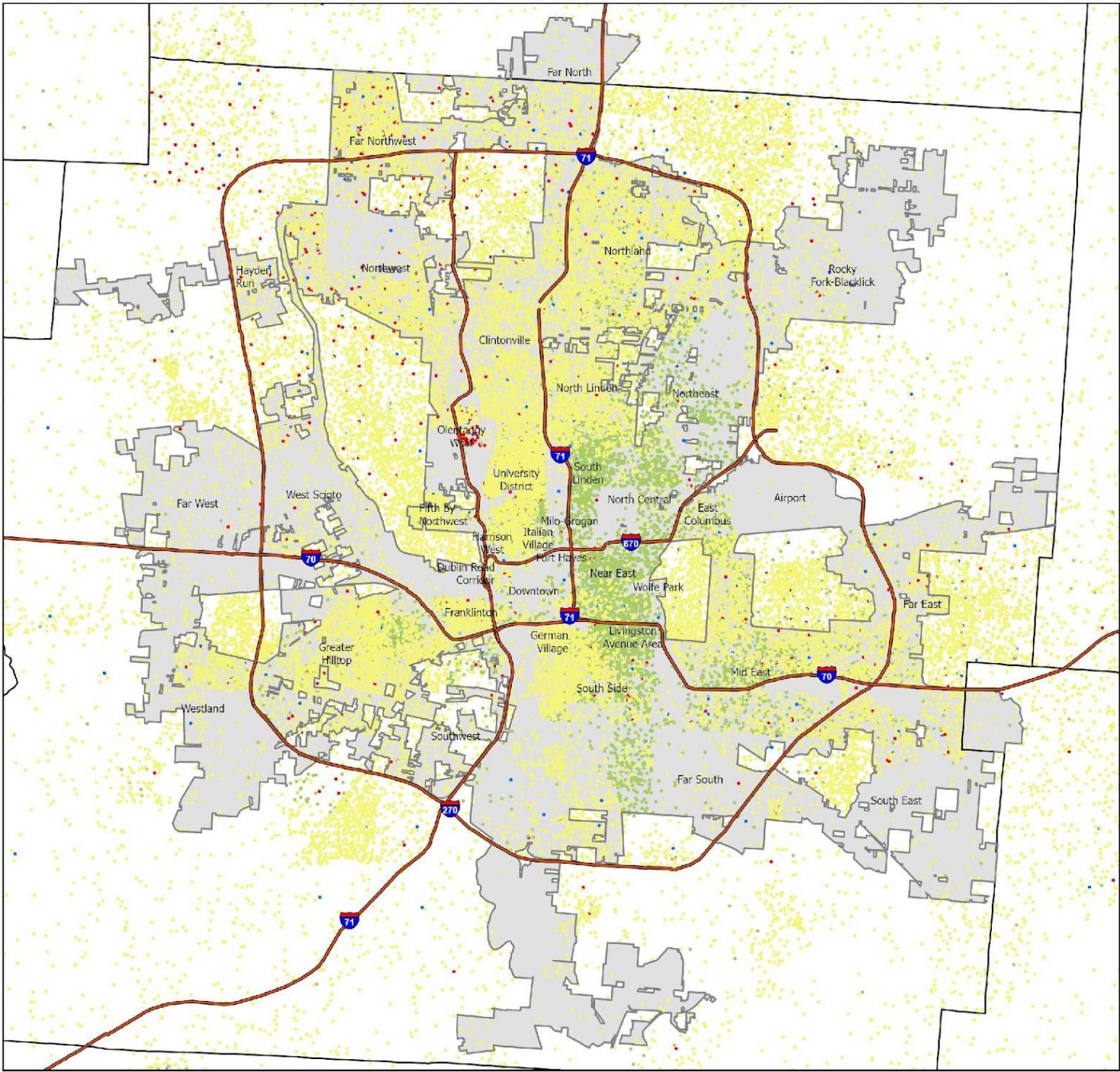
1990

1 Dot = 25 Persons

- White (not Latino)
- Black (not Latino)
- Asian (Not Latino)
- Latino (Any Race)

- City of Columbus
- Counties
- Interstate Highways

Source: 1990 Census



Columbus and Vicinity

Population Densities for
4 Largest Groups

1990

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- Latino (Any Race)

Poverty Rate

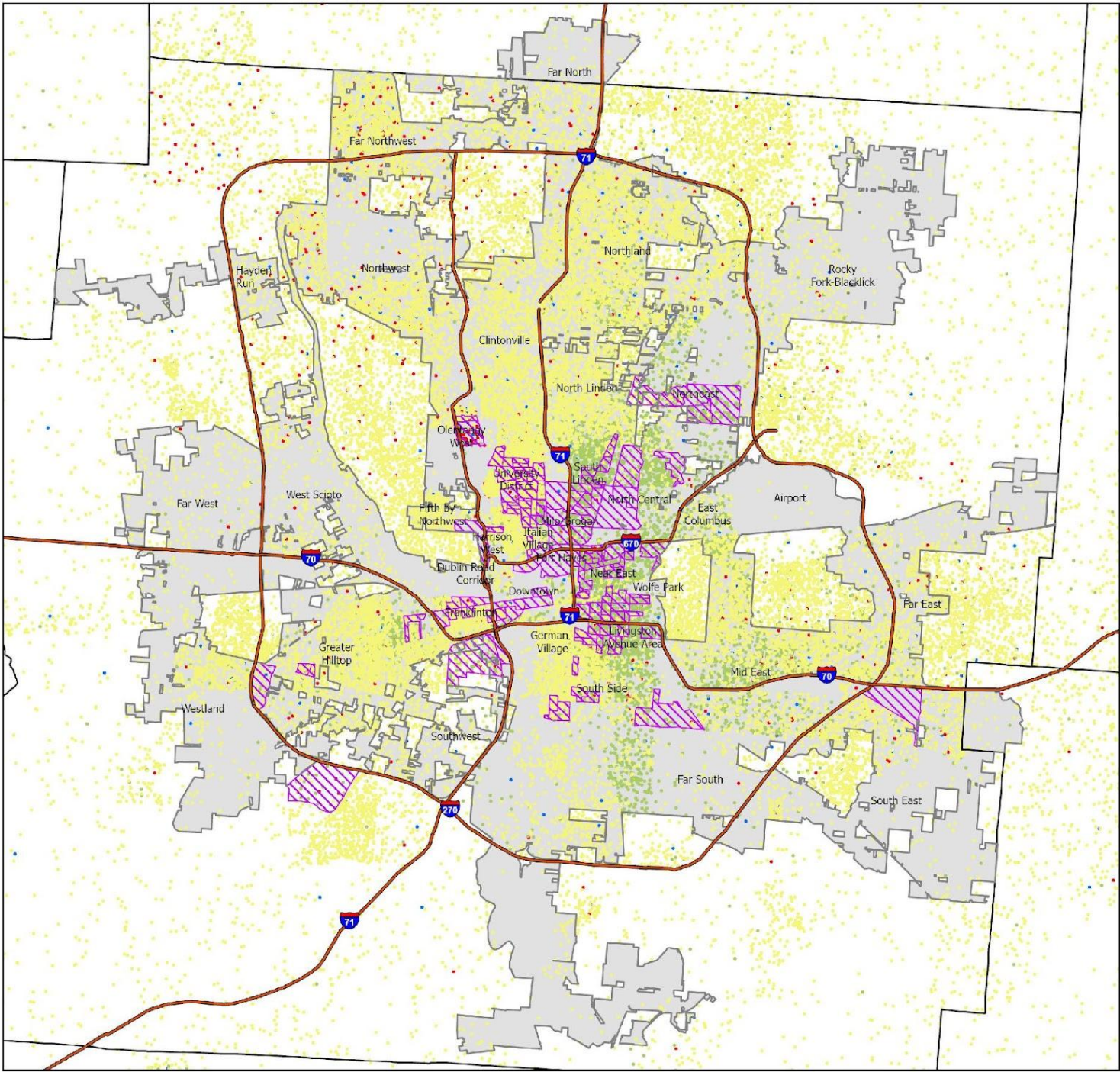
> 40%

City of Columbus

Counties

Interstate Highways

Source: 1990 Census



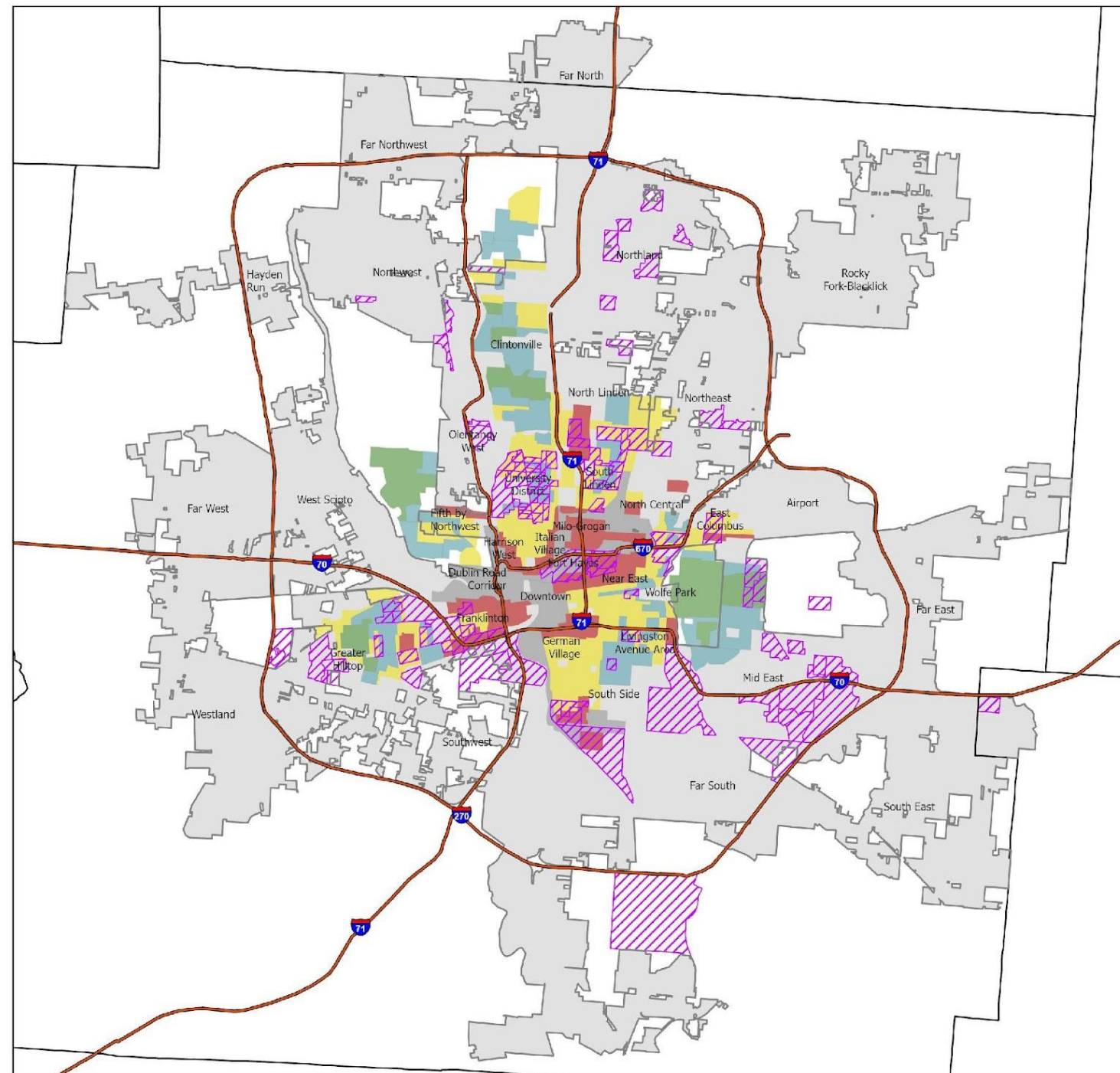
Columbus and Vicinity

Home Owners Loan Corporation Neighborhood Grading Map

1936

HOLC Grades

- A
- B
- C
- D
- Not Residential
- City of Columbus
- Counties
- Interstate Highways



Source: Mapping Inequality - University of Richmond

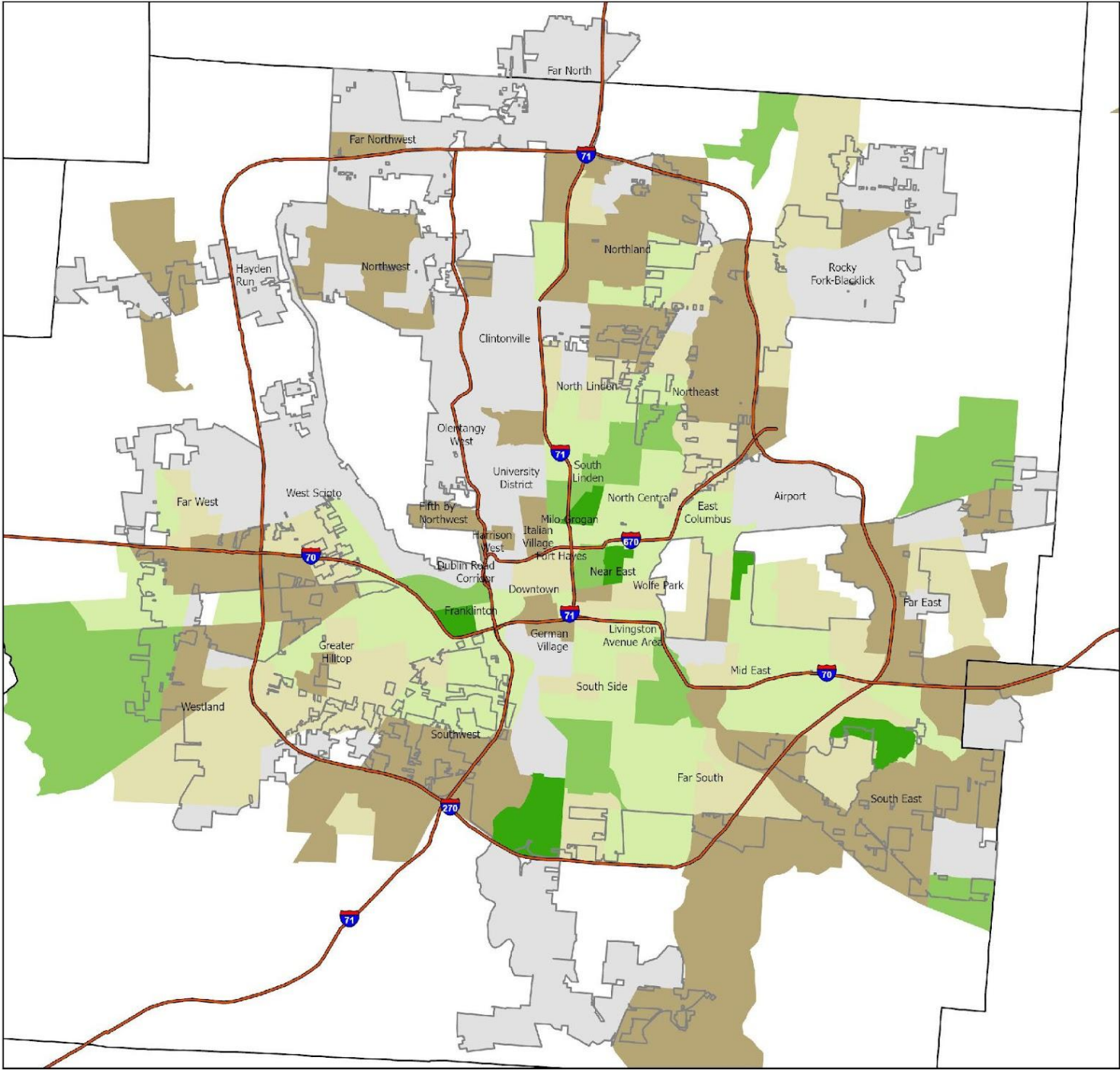
Location of Subsidized Housing

Columbus and Vicinity

Location of
Housing Choice Voucher Holders

Housing Choice Voucher Holders Share of Rental Households

- 0.0
- 0.1 - 5.0
- 5.1 - 10.0
- 10.1 - 20.0
- 20.1 - 30.0
- 30.1 - 49.2
- City of Columbus
- Counties
- Interstate Highways



Location of Housing Choice Voucher Holders

0.0

0.1 - 5.0

5.1 - 10.0

10.1 - 20.0

20.1 - 30.0

30.1 - 49.2

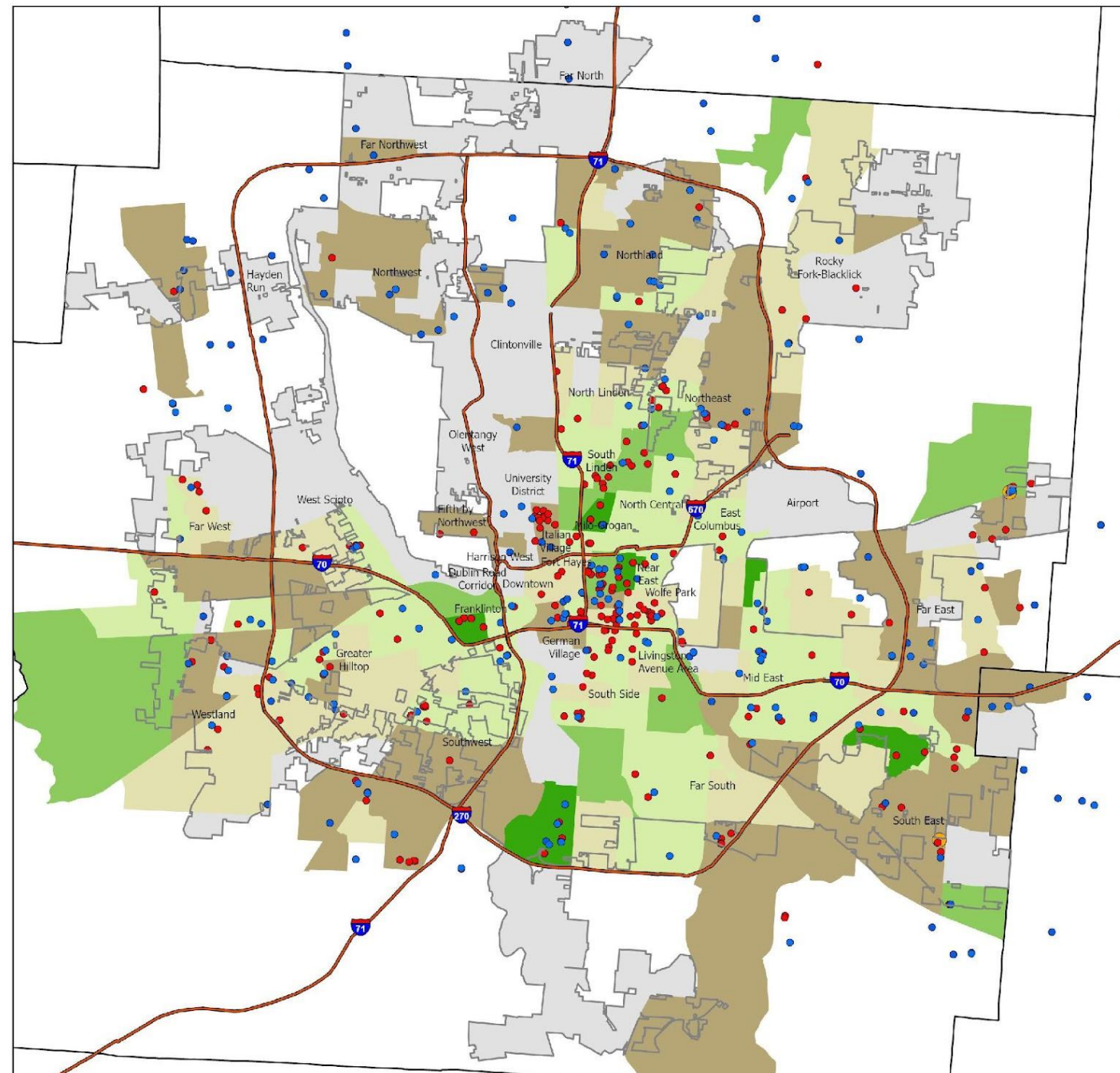
☐ Counties

— Interstate Highways

- HUD Assisted Developments

● LIHTC Developments

- Public Housing



Source: HUD Open Data Portal - Accessed October 2025

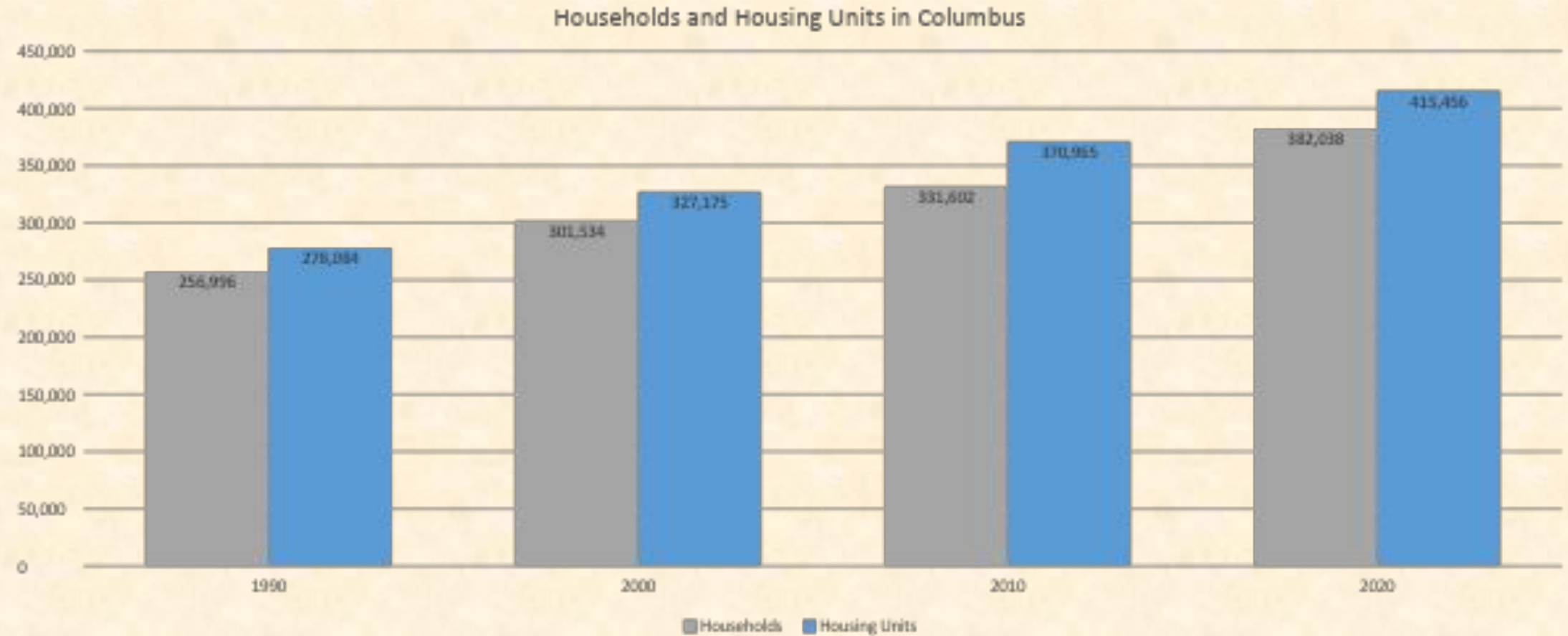


Relative Exposures to Poverty

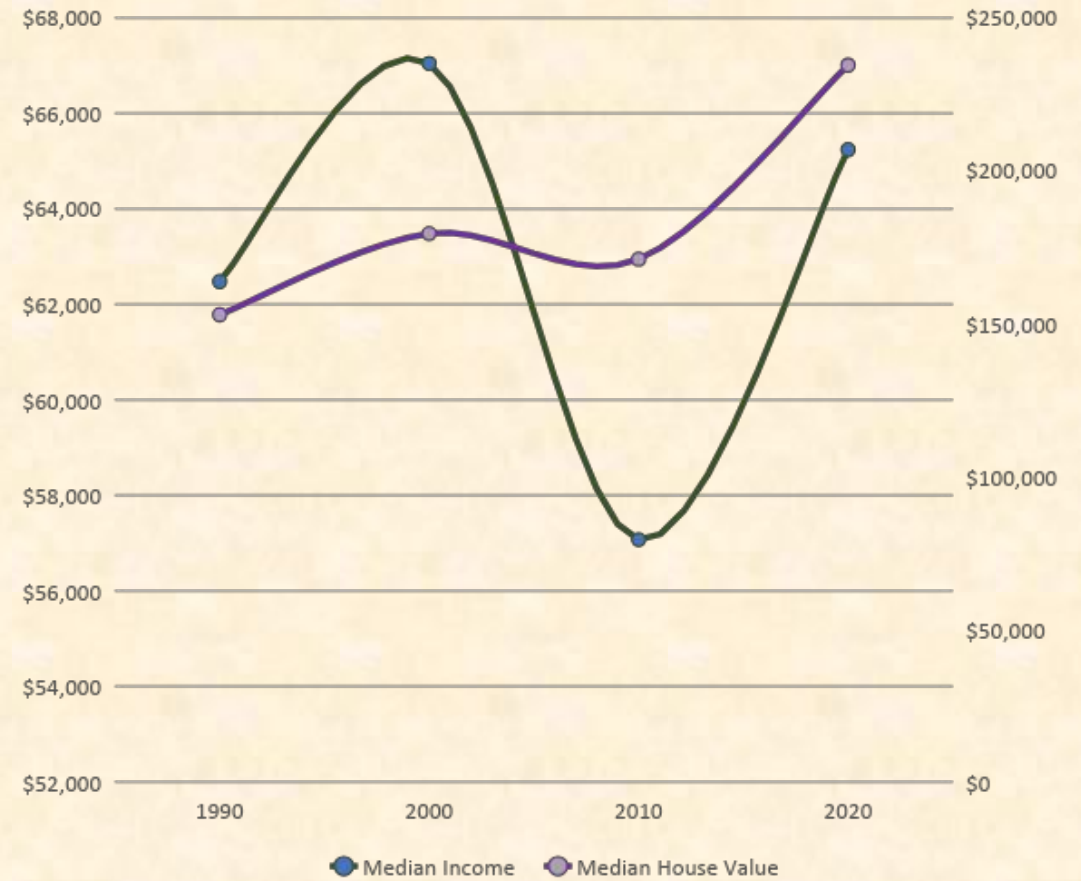
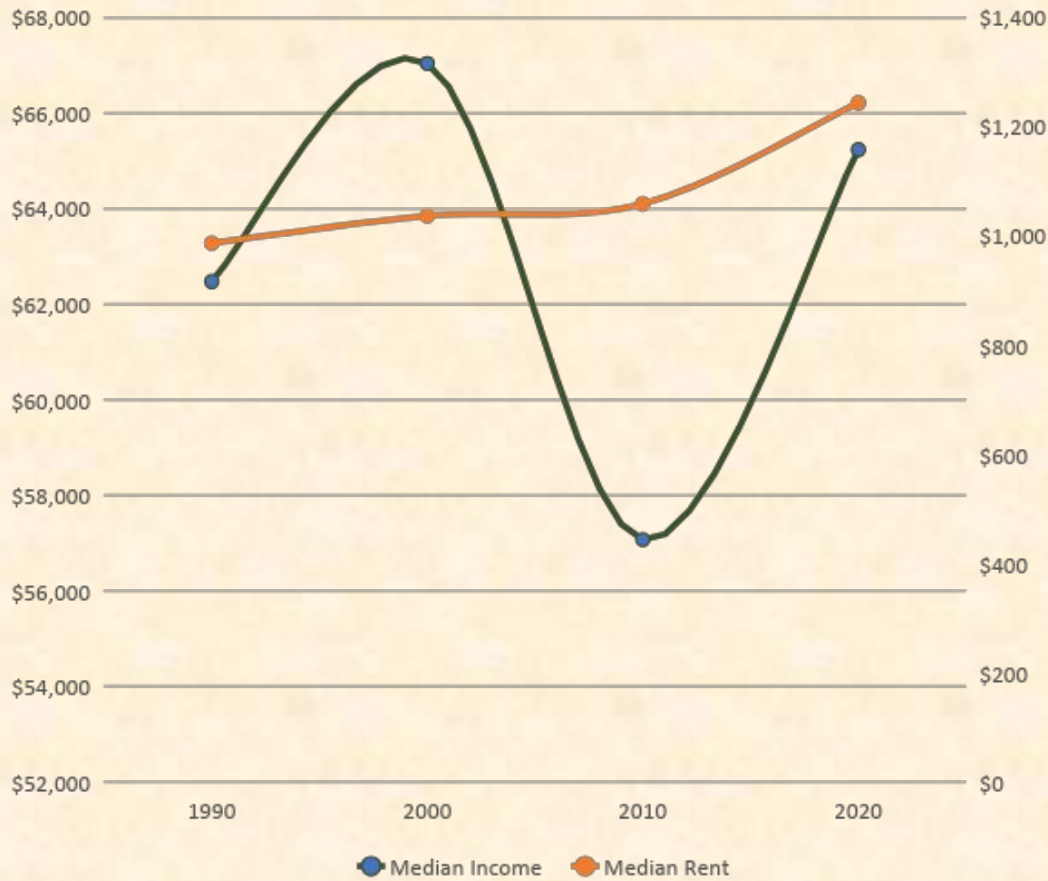
| Assisted Housing Type | 100 Major Metro Areas 2019 Median | Columbus MSA 2019 | Columbus MSA 2025 |
|------------------------------|--|------------------------------|------------------------------|
| Housing Choice Vouchers | 1.75 | 2.03 | 1.99 |
| LIHTC | 1.79 | 2.05 | 1.81 |
| Place-Based Section 8 | 1.91 | 1.80 | 1.85 |
| Public Housing | 2.31 | 2.25 | 1.54 |

Housing Affordability

Is it Supply?



Incomes and Housing Costs



Homeownership

Home Ownership Rates

Homeownership Rates

| Geography | White | Black | Asian | Latino |
|-----------------|-------|-------|-------|--------|
| Columbus | 52.1% | 31.1% | 45.7% | 30.5% |
| Franklin County | 61.9% | 31.9% | 51.6% | 34.0% |
| MSA | 68.6% | 34.0% | 58.1% | 39.1% |
| Ohio | 73.0% | 36.6% | 58.3% | 48.3% |

Difference from White Homeownership Rates

| Geography | Black | Asian | Latino |
|-----------------|--------|--------|--------|
| Columbus | -21.0% | -6.4% | -21.6% |
| Franklin County | -30.0% | -10.3% | -27.9% |
| MSA | -34.6% | -10.5% | -29.5% |
| Ohio | -36.4% | -14.7% | -24.7% |

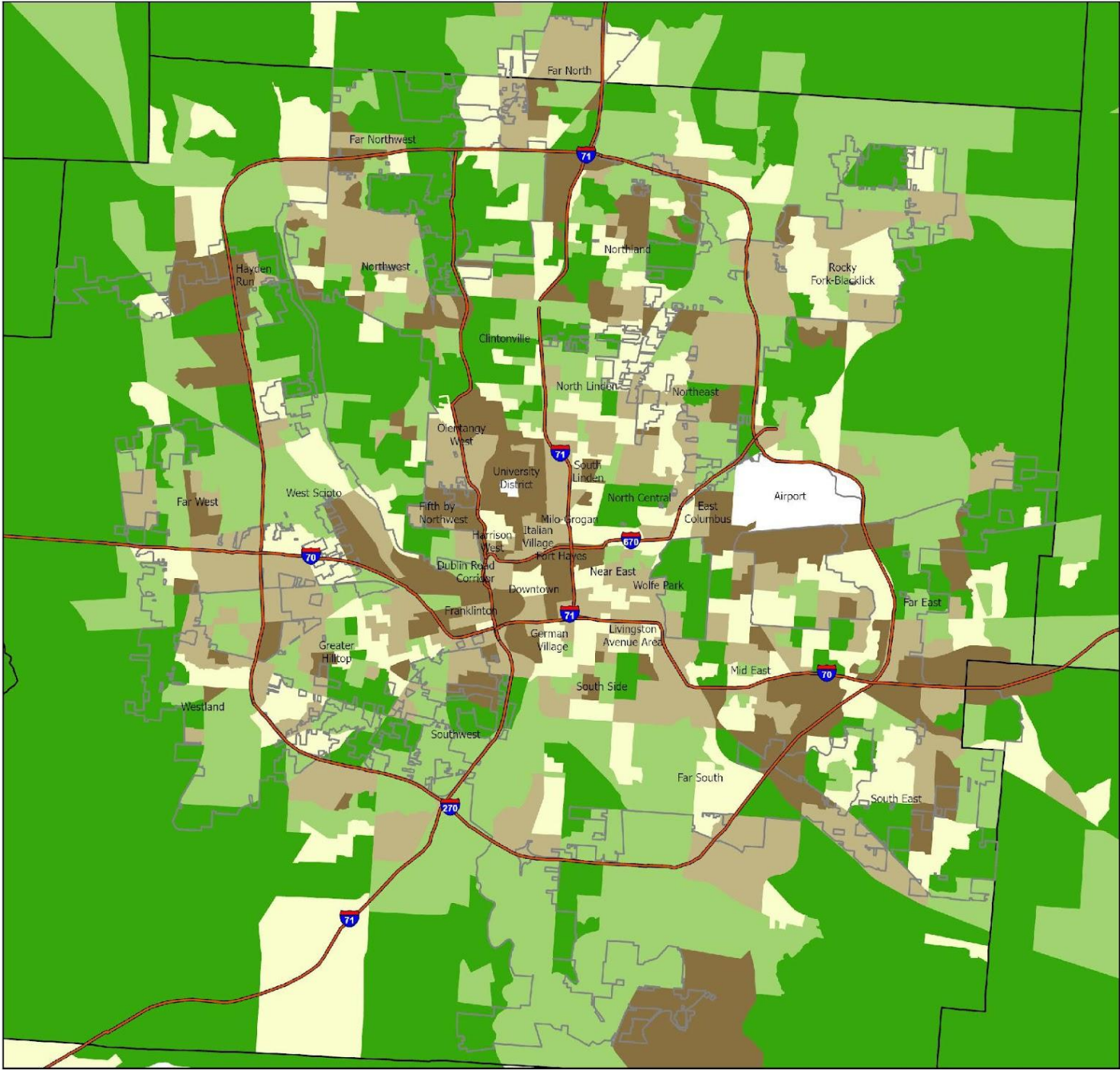
Columbus and Vicinity

Homeownership Rates

2023

Homeownership Rate

- Under 20%
 - 20% - 40%
 - 40% - 60%
 - 60% - 80%
 - Over 80%
- City of Columbus
- Counties
- Interstate Highways



Source: 2023 5-year
American Community Survey

Home Purchase Mortgage Franklin County - 2024

| Race/Ethnicity | Total | Originated | Denied | Origination Rate |
|-----------------------|--------------|-------------------|---------------|-------------------------|
| White | 7,901 | 7,437 | 464 | 94% |
| Multiple | 402 | 378 | 24 | 94% |
| Asian | 1,193 | 1,070 | 123 | 90% |
| Other | 16 | 14 | 2 | 88% |
| Latino | 1,158 | 995 | 163 | 86% |
| Black | 2,092 | 1,767 | 325 | 84% |

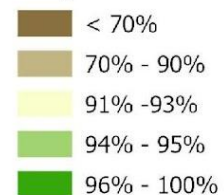
Columbus and Vicinity

Home Purchase
Origination Rates

Conventional, FHA, and VA

2023

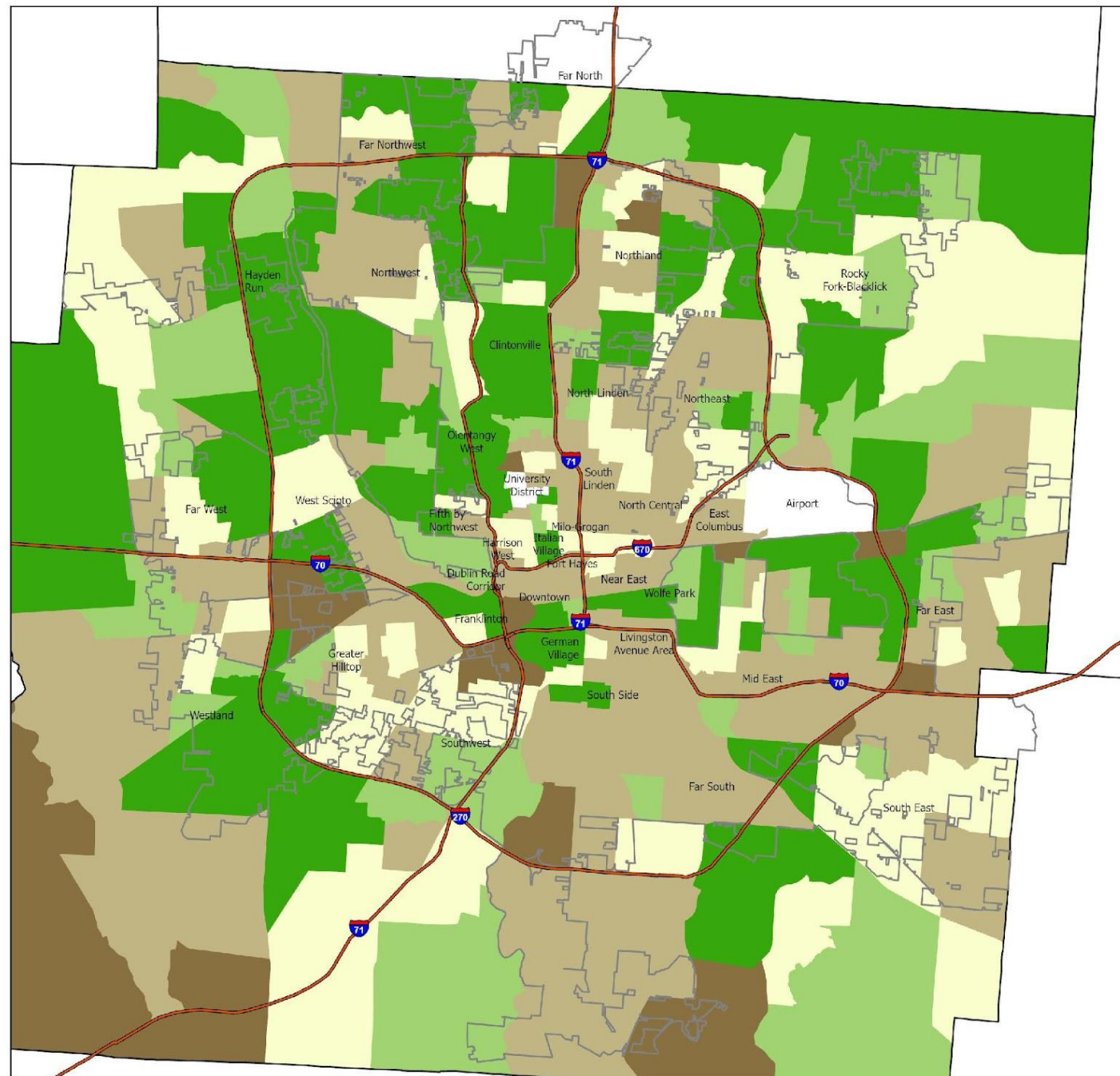
Origination Rate



City of Columbus

Counties

Interstate Highways



Source: FFIEC HMDA Portal - Accessed October 2025



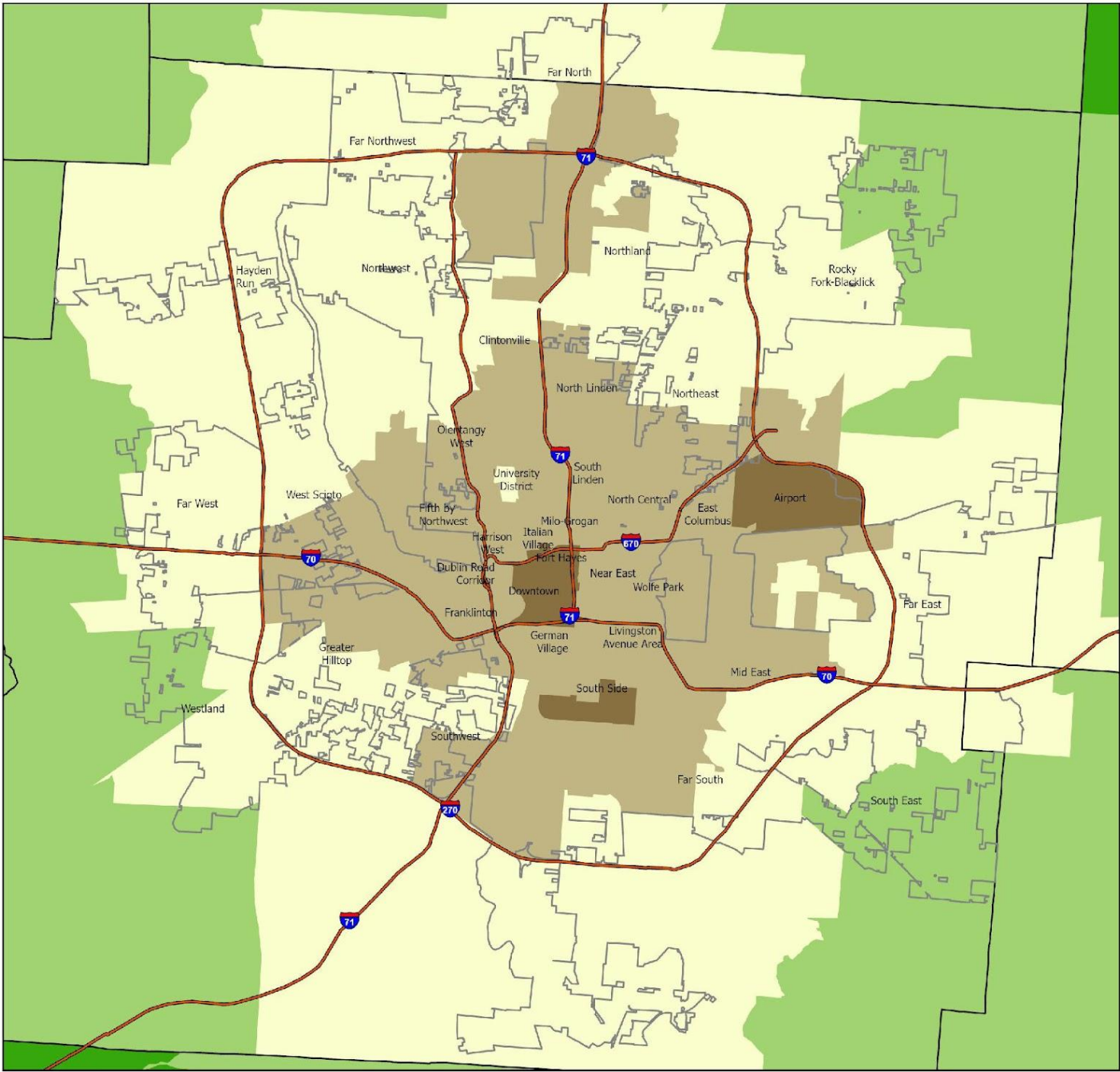
Opportunity

Columbus and Vicinity

Opportunity Indexes

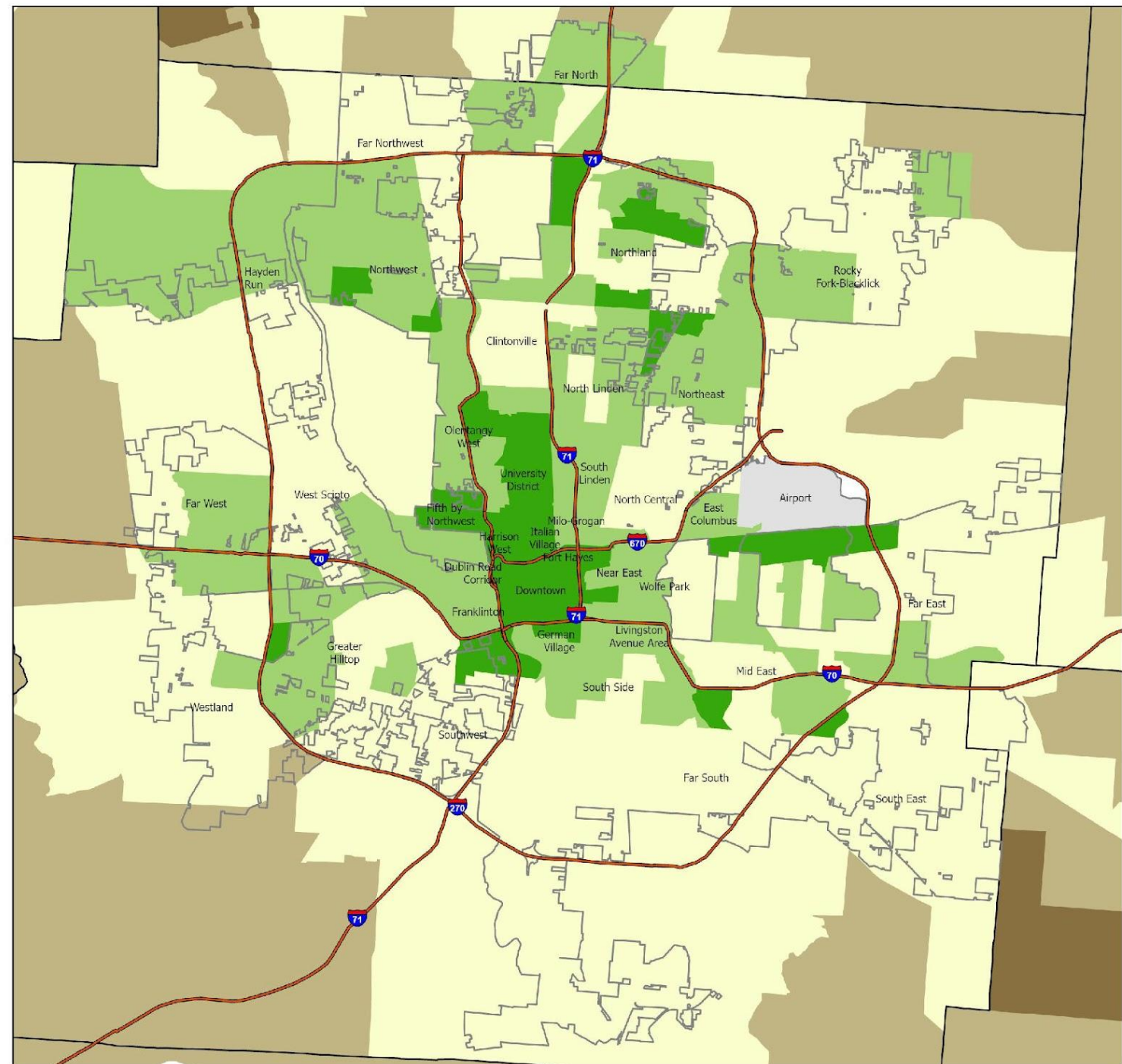
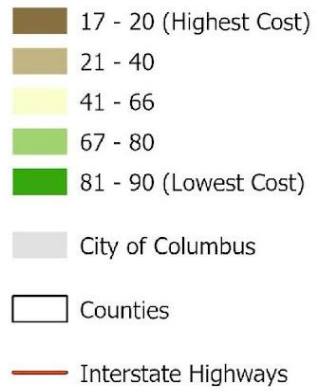
Environmental and Health Hazard Index

- 0 - 20 (Lowest Quality)
- 21 - 39
- 41 - 60
- 61 - 80
- 81 - 99 (Highest Quality)
- City of Columbus
- Counties
- Interstate Highways



Opportunity Indexes

Low Transportation Cost Index

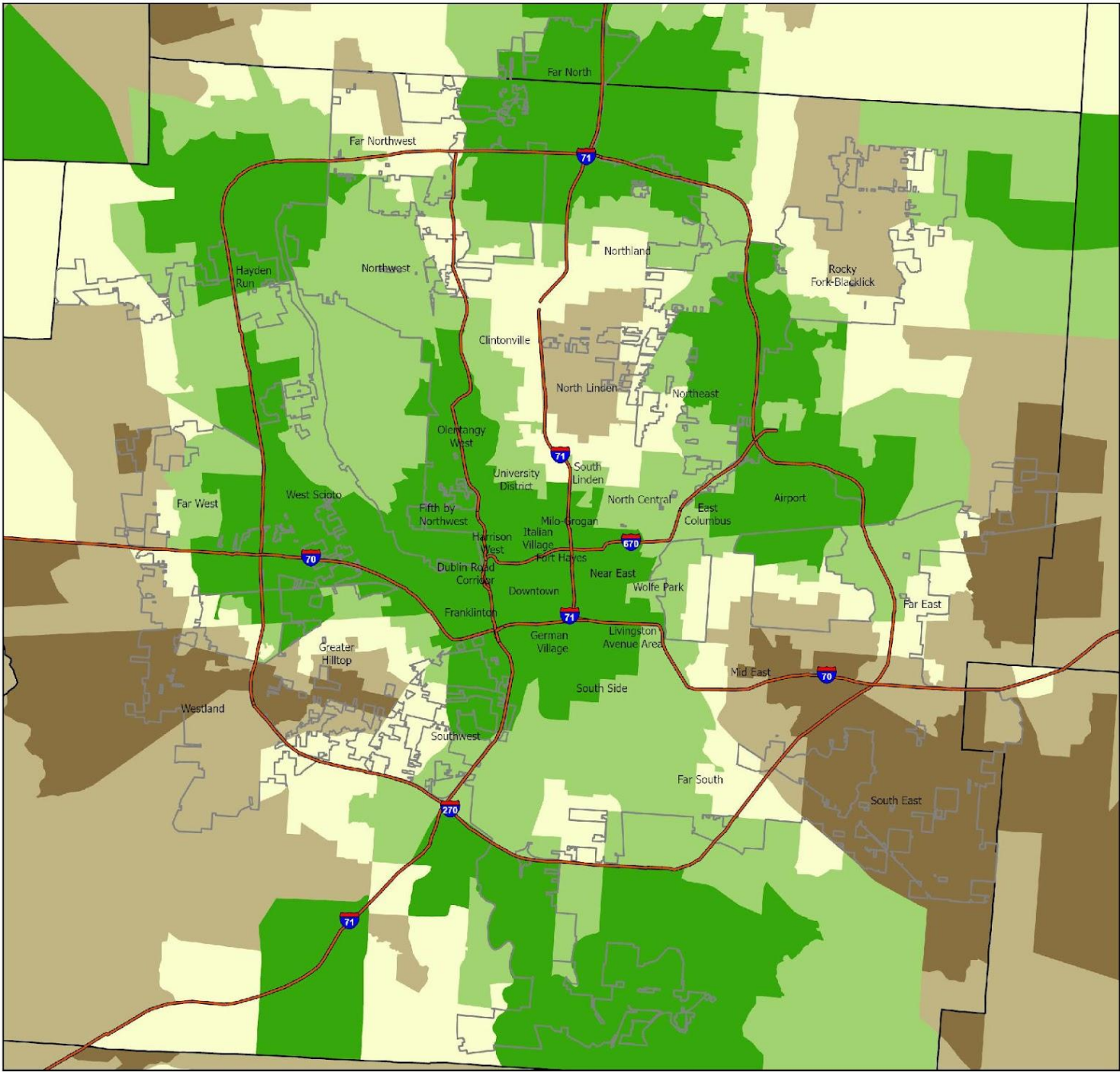


Columbus and Vicinity

Opportunity Indexes

Jobs Proximity Index

- 0 - 20 (Least Proximity)
- 21 - 39
- 40 - 60
- 61 - 80
- 81 - 99 (Greatest Proximity)
- City of Columbus
- Counties
- Interstate Highways

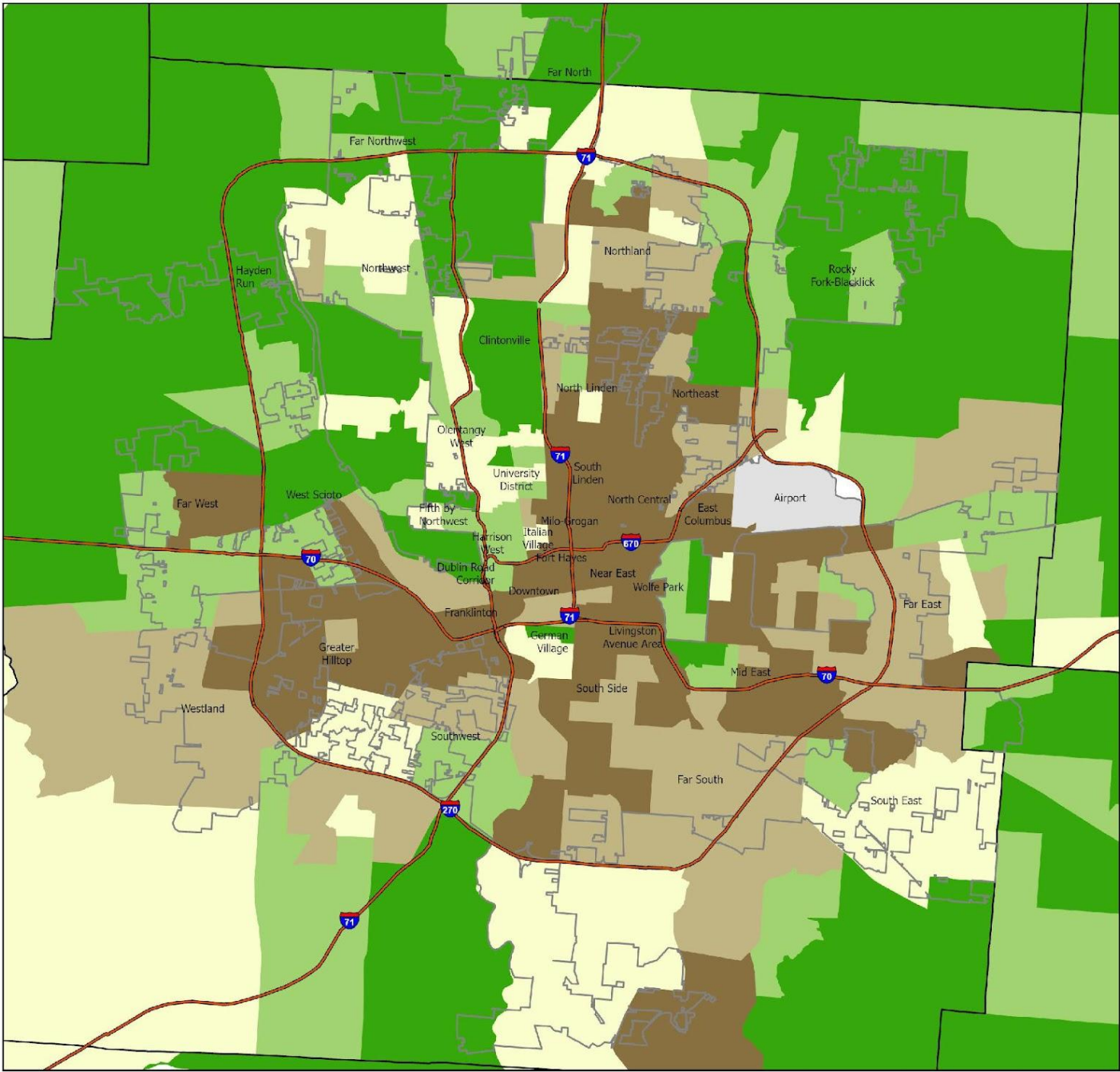


Columbus and Vicinity

Opportunity Indexes

Low Poverty Index

- 0 - 20 (Highest Poverty)
- 21 - 40
- 41 - 60
- 61 - 80
- 81 - 99 (Lowest Poverty)
- City of Columbus
- Counties
- Interstate Highways

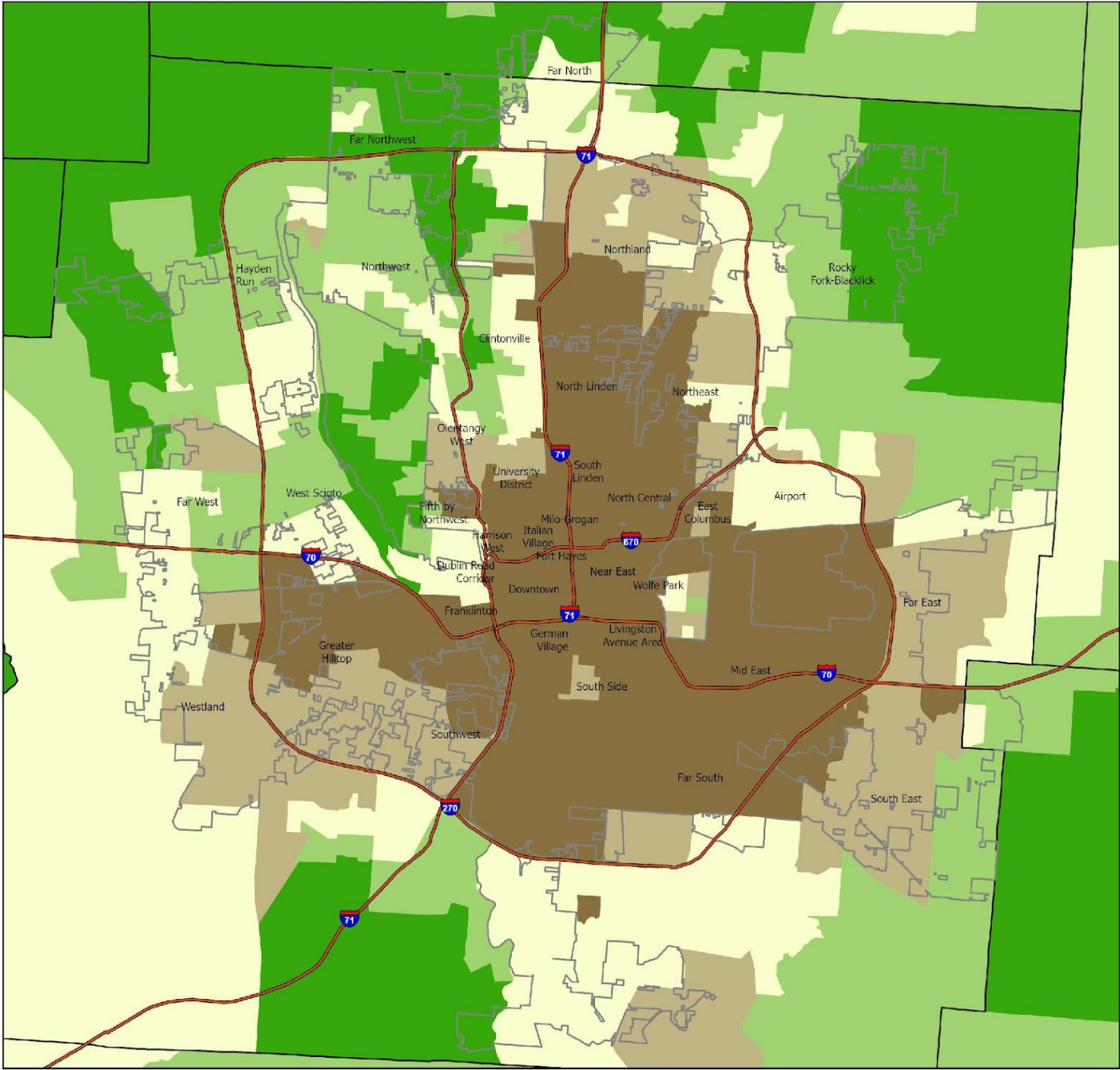


Source: HUD Open Data Portal - Accessed October 2025

Columbus and Vicinity

Opportunity Indexes

- School Proficiency Index
- 0 - 20 (Lowest Performing)
 - 21 - 40
 - 41 - 60
 - 61 - 80
 - 81 - 99 (Highest Performing)
- City of Columbus
- Counties
- Interstate Highways



Fair Housing Environment

Discrimination Complaints with LASCO

2023 - 2025

| Transaction Type | Disability | Sex / Gender | Race / Color | National Origin / Ancestry | Source of Income | Familial Status | Religion | Sexual Orientation | Gender Identity or Expression | Age | Military Status | TOTAL |
|--|------------|--------------|--------------|----------------------------|------------------|-----------------|----------|--------------------|-------------------------------|----------|-----------------|------------|
| Rental | 203 | 44 | 32 | 15 | 11 | 7 | 3 | | | | | 315 |
| Resonable Accommodations and Modifications | 94 | | 2 | 1 | | | | | | | | 97 |
| Harassment | 16 | 24 | 4 | 1 | | | | | | | | 45 |
| Retaliation | | | | 2 | | | | | | | | 2 |
| Sales / Lending / Insurance | | | | | | | | | | | | 0 |
| Design & Construction / Zoning | | | | | | | | | | | | 0 |
| Total | 313 | 68 | 38 | 19 | 11 | 7 | 3 | 0 | 0 | 0 | 0 | 459 |