

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

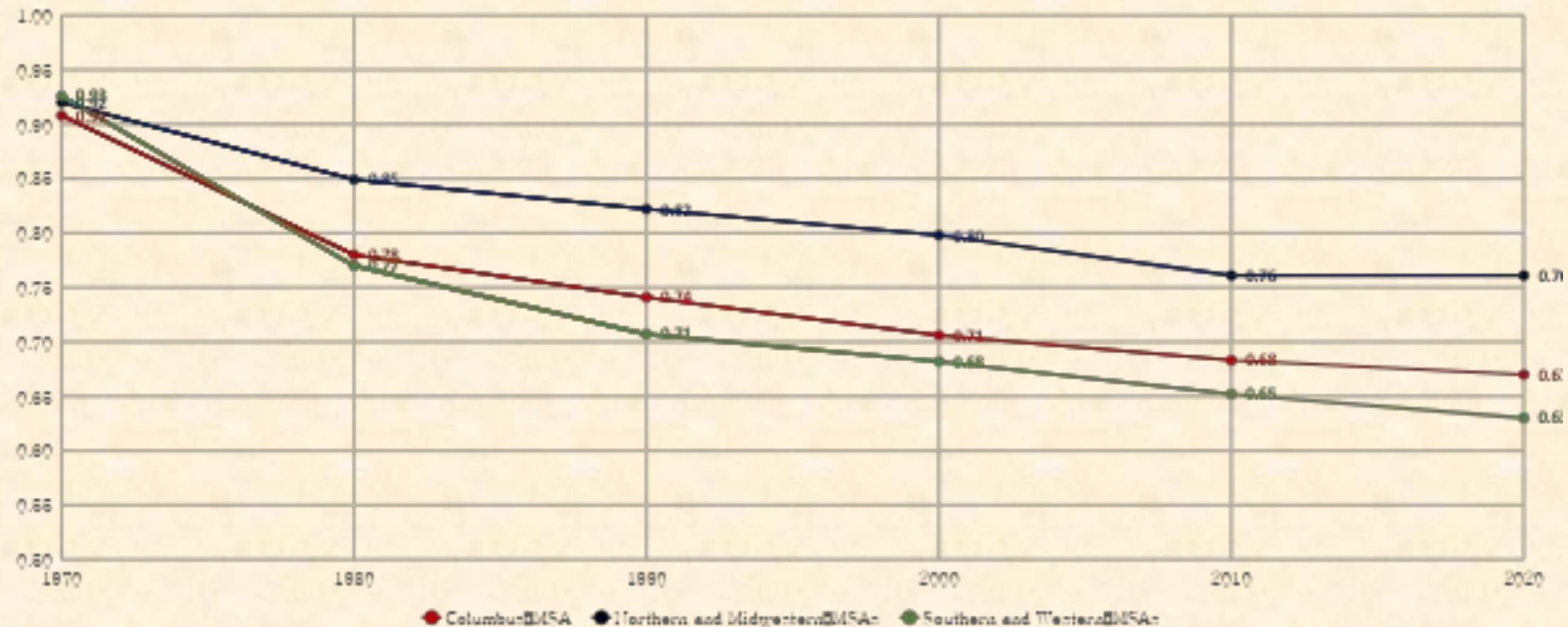
Year	White - Not Latino	Black - Not Latino	Asian - Not Latino	Multiple - Not Latino	Latino - Any Race	Other - Not Latino
1970	81.0%	18.5%				0.5%
1980	76.2%	22.1%	0.8%			0.8%
1990	73.8%	22.4%	2.3%		1.1%	0.4%
2000	66.9%	24.3%	3.5%	2.4%	2.5%	0.5%
2010	59.3%	27.7%	4.1%	2.9%	5.6%	0.5%
2020	52.0%	28.3%	6.2%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

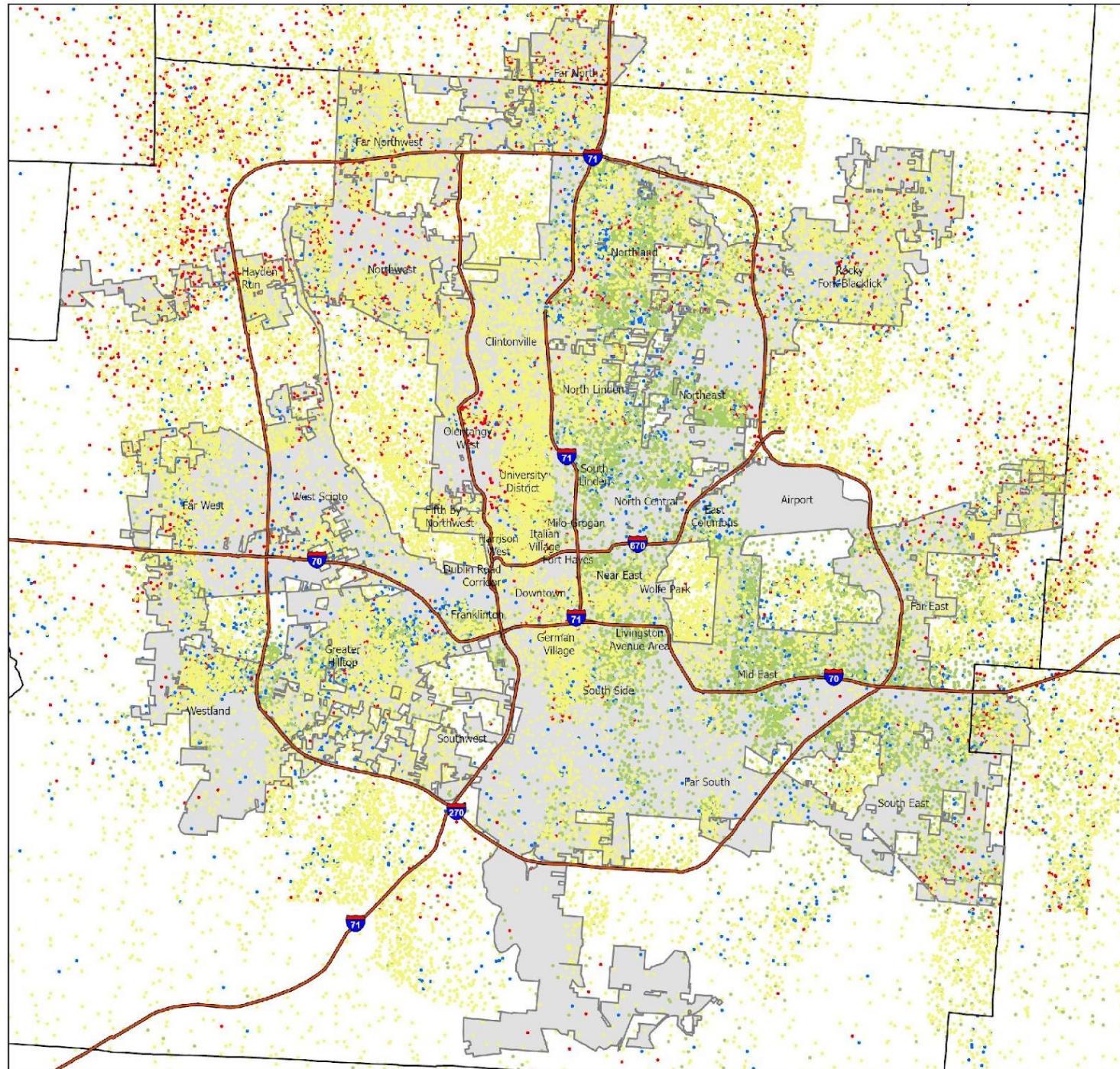
- White (not Latino)
- Black (not Latino)
- Asian (Not Latino)
- Latino (Any Race)

City of Columbus

Counties

Interstate Highways

Source: 2023 5-year
American Community Survey



N

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)

Poverty Rate

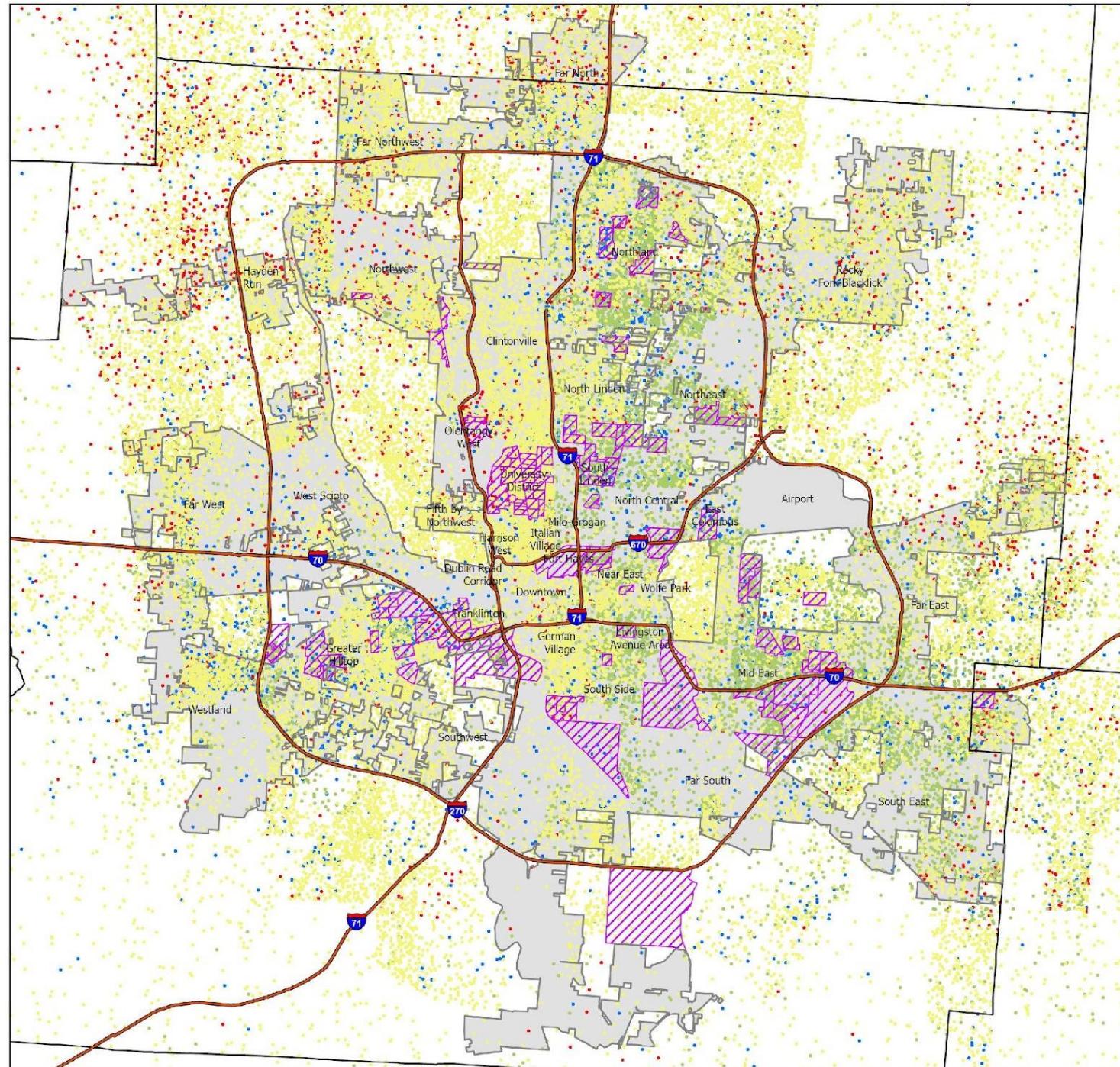
> 40%

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

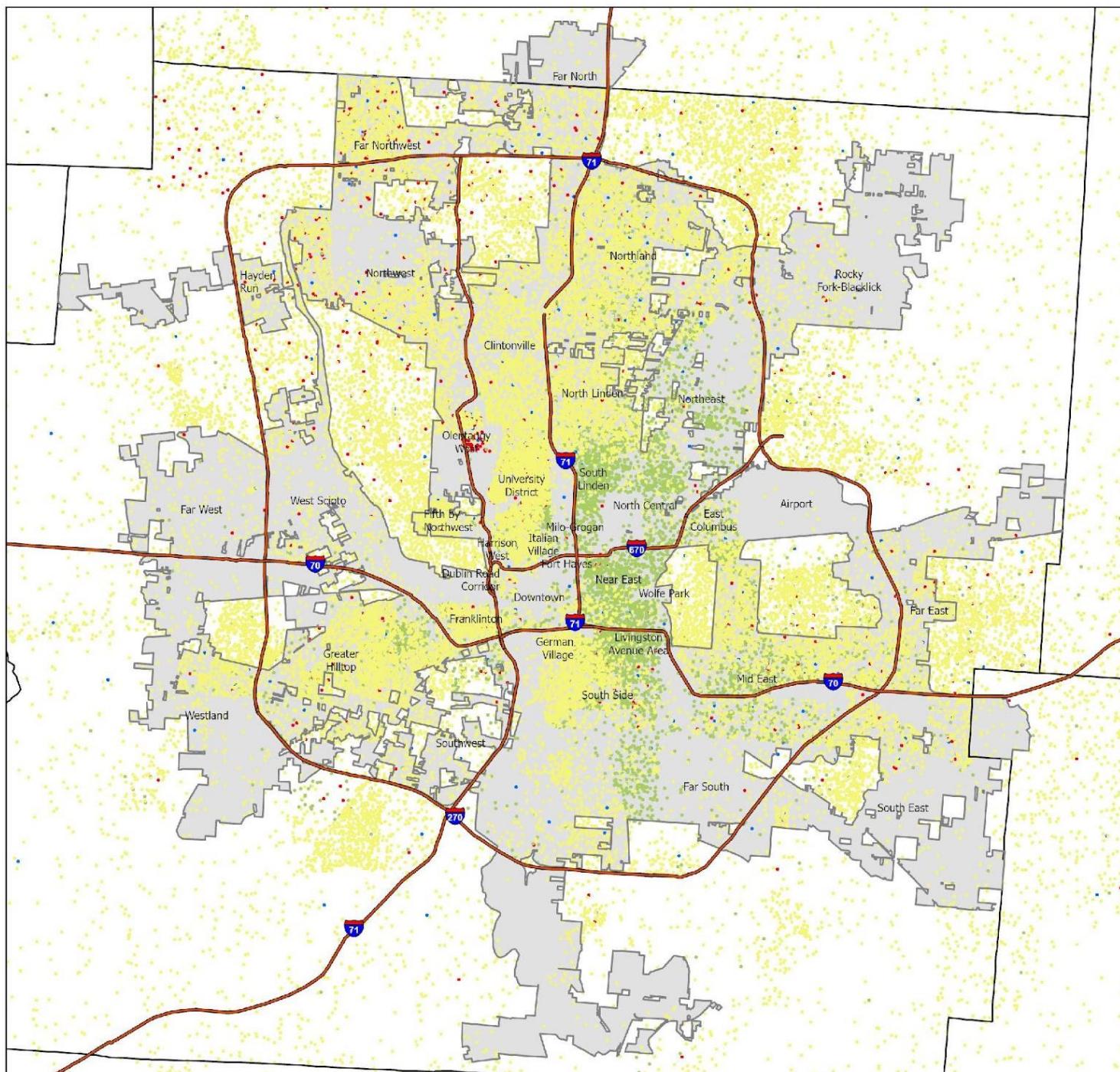
- White (not Latino)
- Black (not Latino)
- Asian (Not Latino)
- Latino (Any Race)

City of Columbus

Counties

Interstate Highways

Source: 1990 Census



Columbus and Vicinity

Population Densities for
4 Largest Groups

1990

1 Dot = 25 Persons

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

Poverty Rate

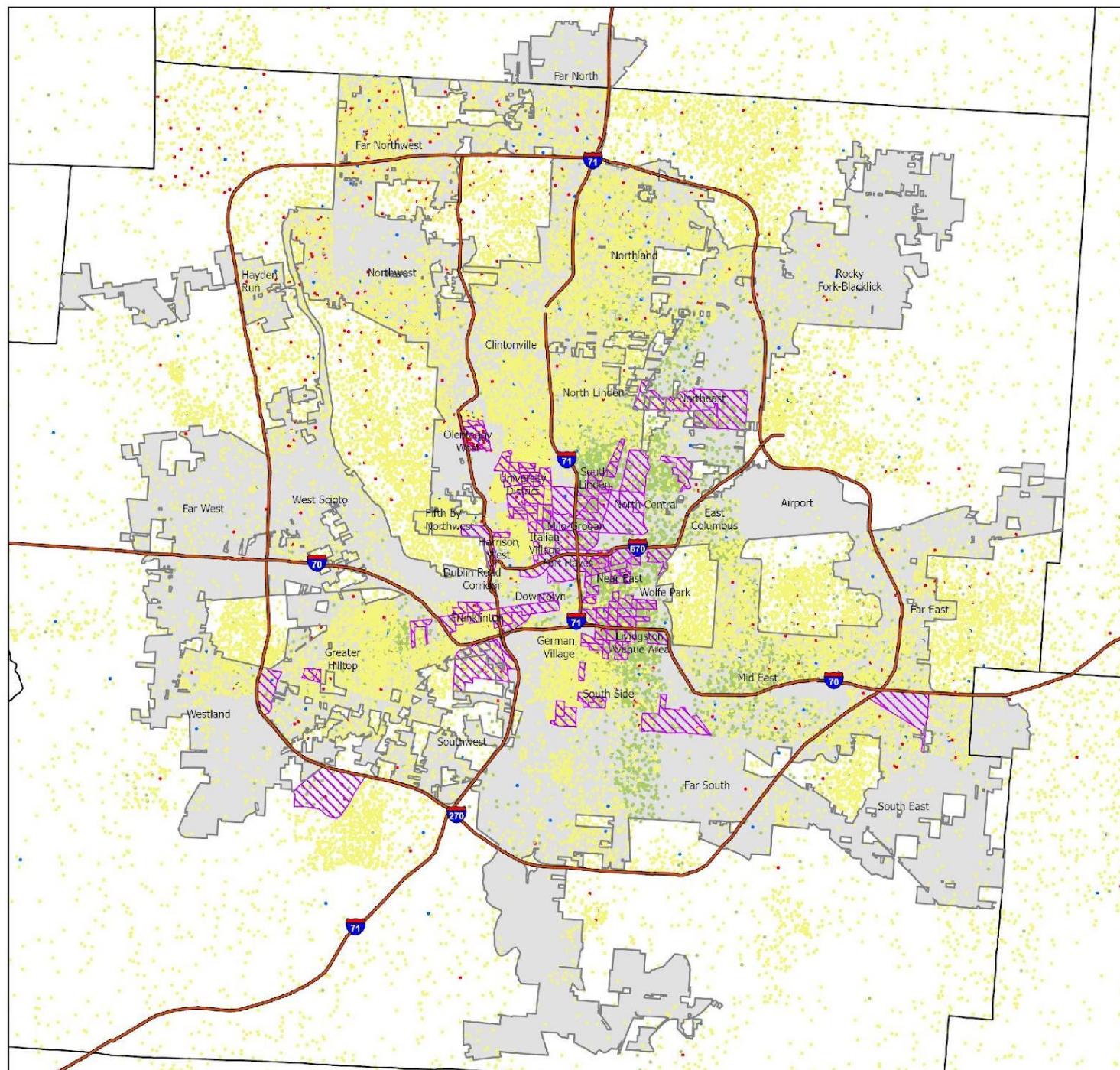
> 40%

City of Columbus

Counties

Interstate Highways

Source: 1990 Census



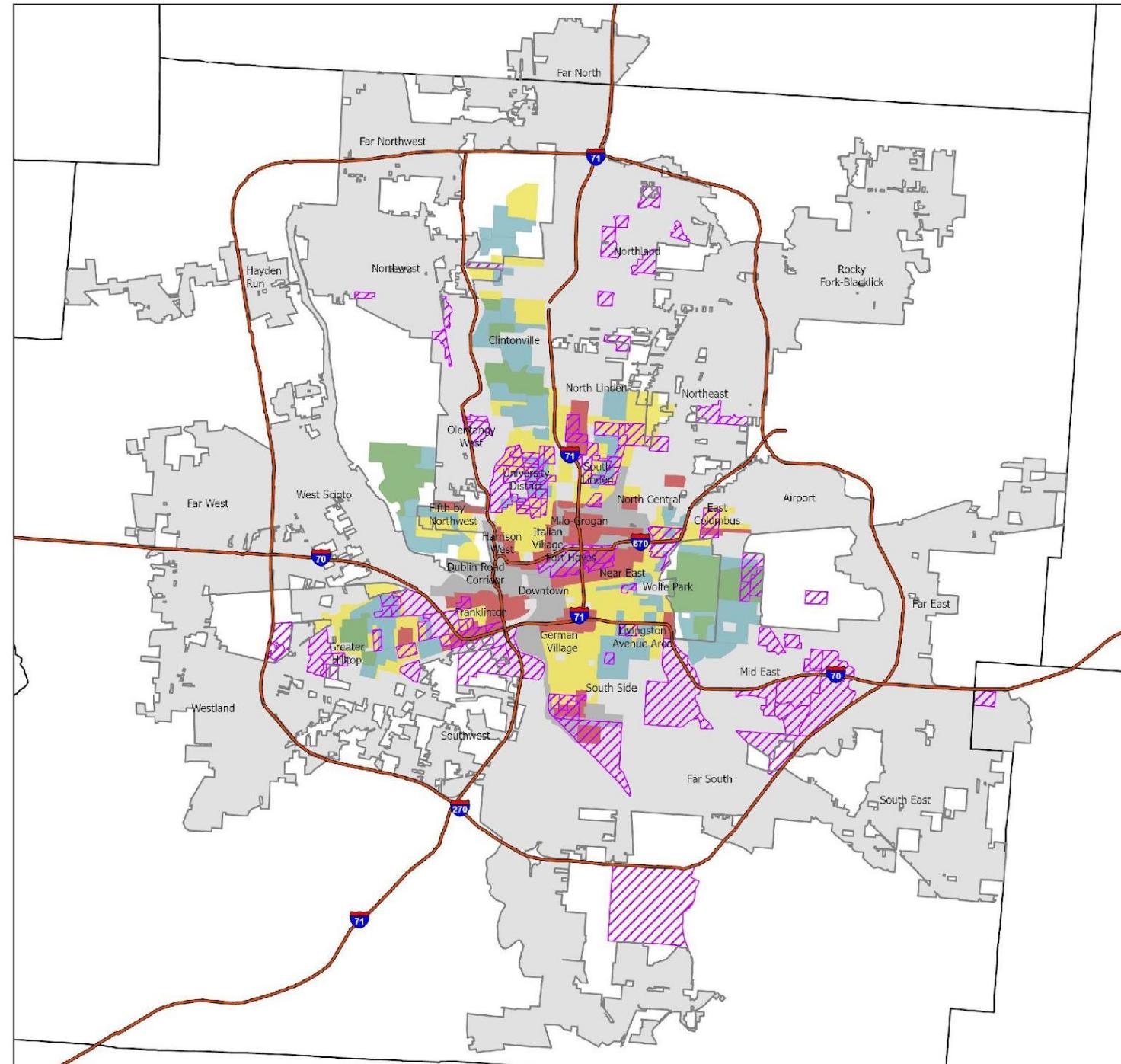
Columbus and Vicinity

Home Owners Loan Corporation
Neighborhood Grading Map

1936

HOLC Grades

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



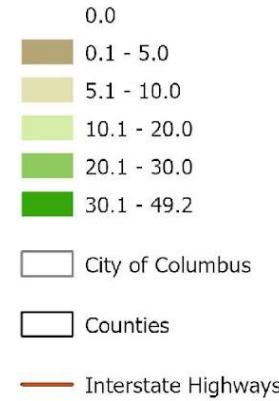
Source: Mapping Inequality - University of Richmond

Location of Subsidized Housing

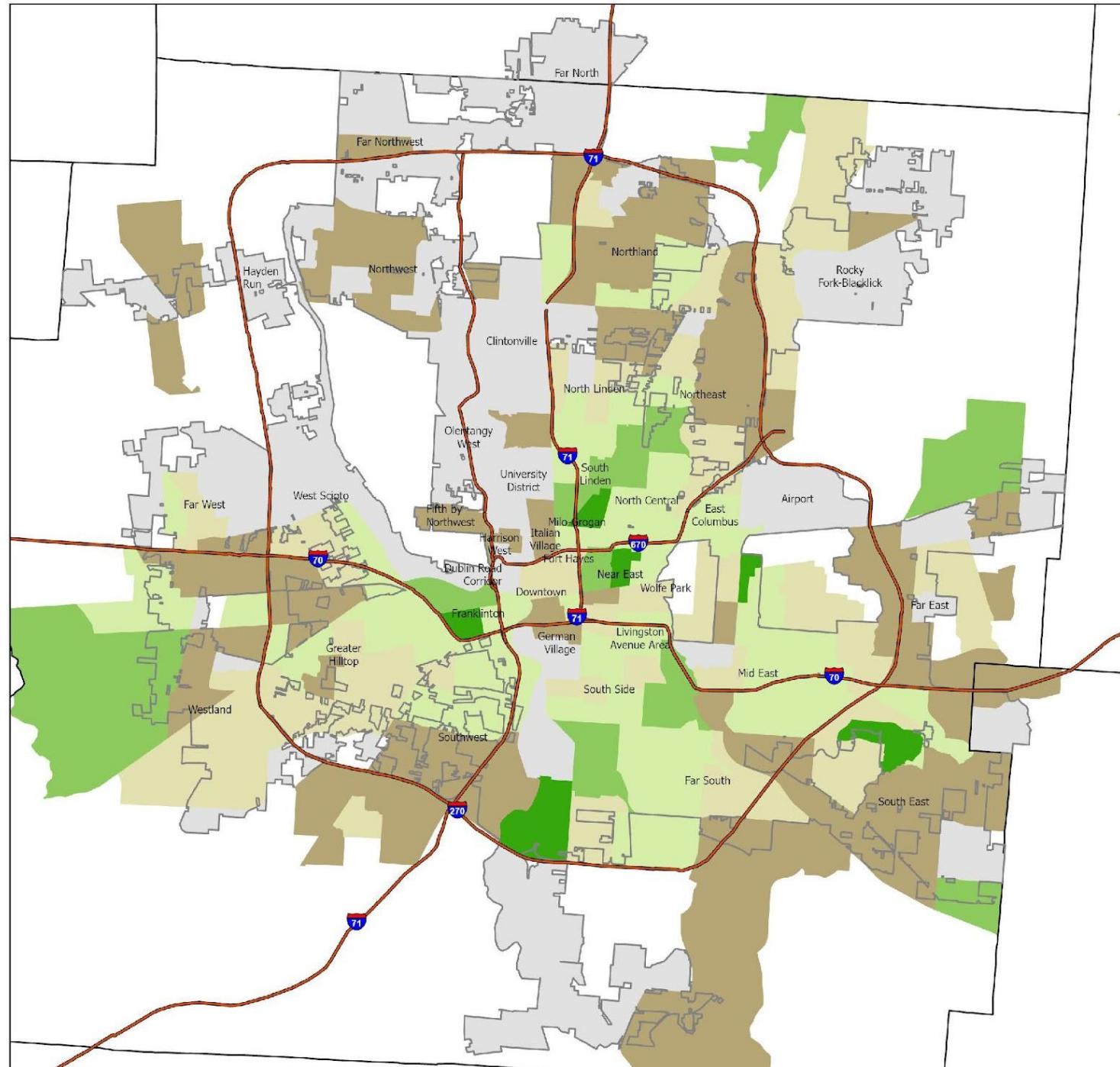
Columbus and Vicinity

Location of Housing Choice Voucher Holders

Housing Choice Voucher Holders Share of Rental Households



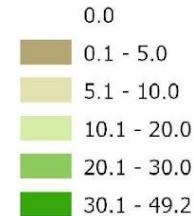
Source: HUD Open Data Portal - Accessed October 2025



Columbus and Vicinity

Location of Housing Choice Voucher Holders

Housing Choice Voucher Holders Share of Rental Households



City of Columbus

Counties

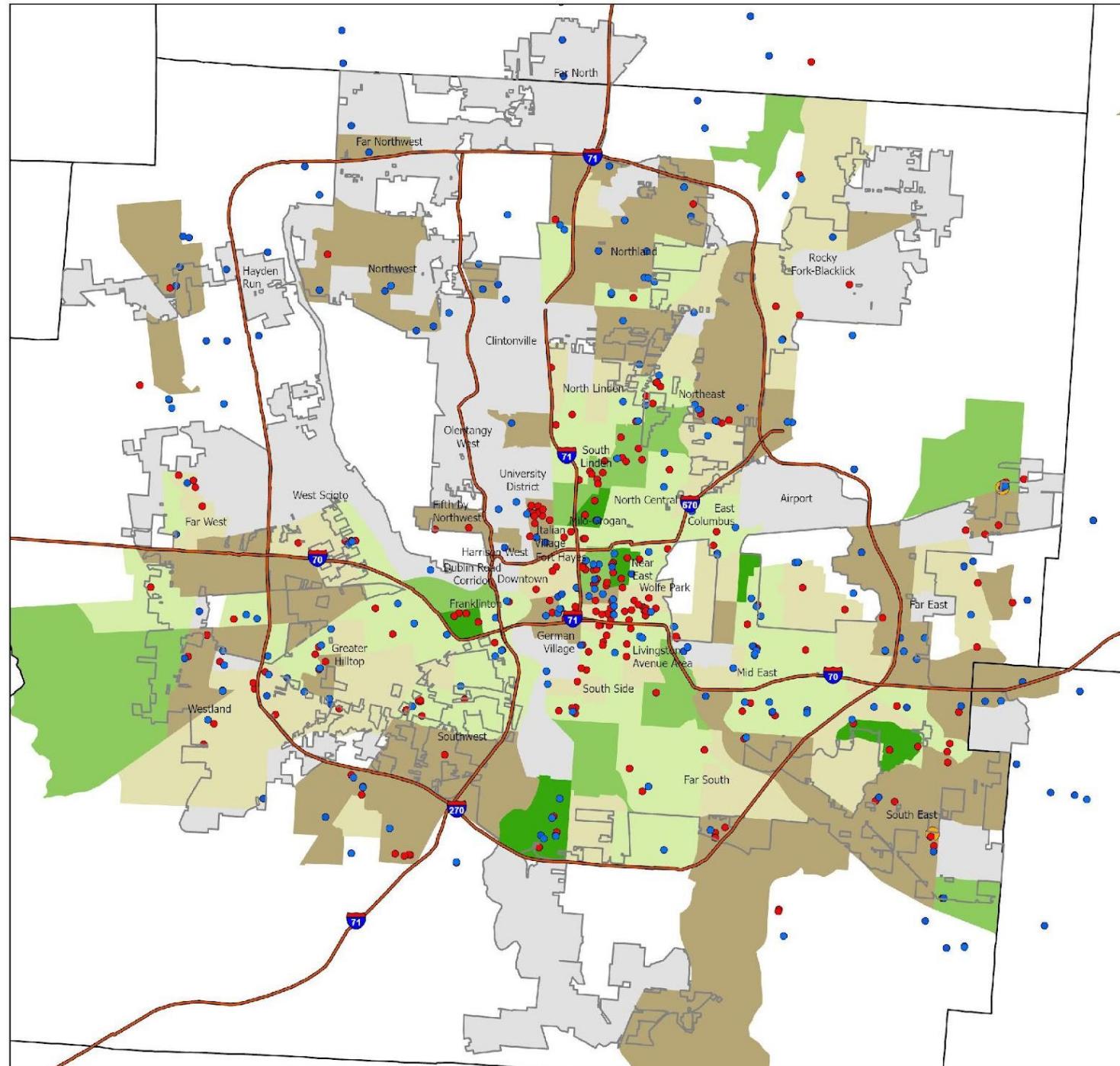
Interstate Highways

HUD Assisted Developments

LIHTC Developments

Public Housing

Source: HUD Open Data Portal - Accessed October 2025

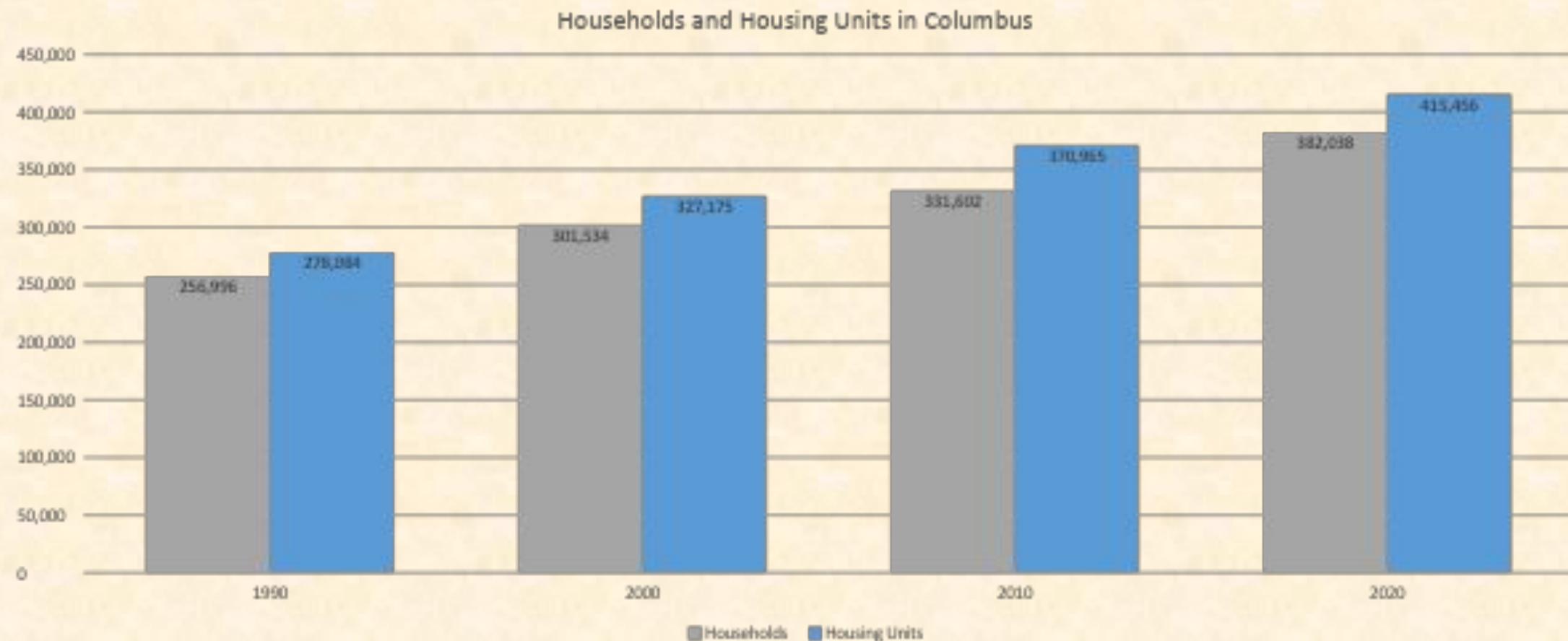


Relative Exposures to Poverty

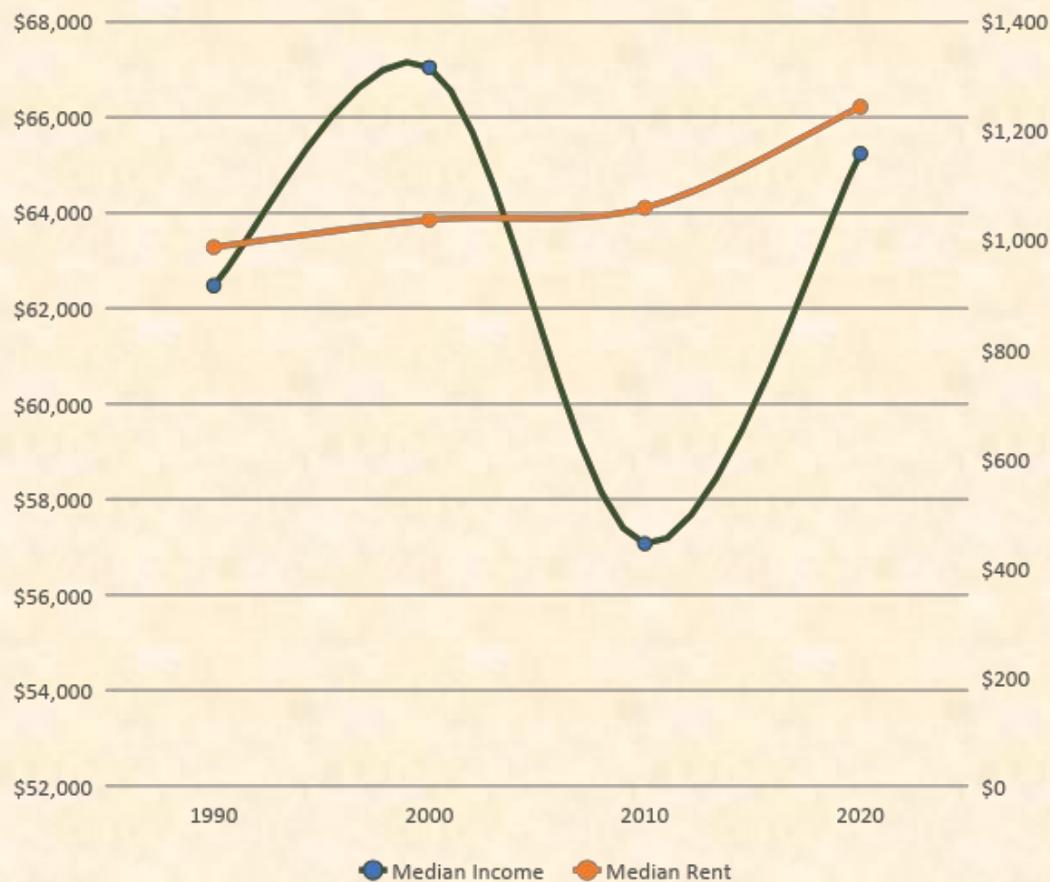
Assisted Housing Type	100 Major Metro Areas 2019 Median	Columbus MSA 2019	Columbus MSA 2025
Housing Choice Vouchers	1.75	2.03	1.99
LIHTC	1.79	2.05	1.81
Place-Based Section 8	1.91	1.80	1.85
Public Housing	2.31	2.25	1.54

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

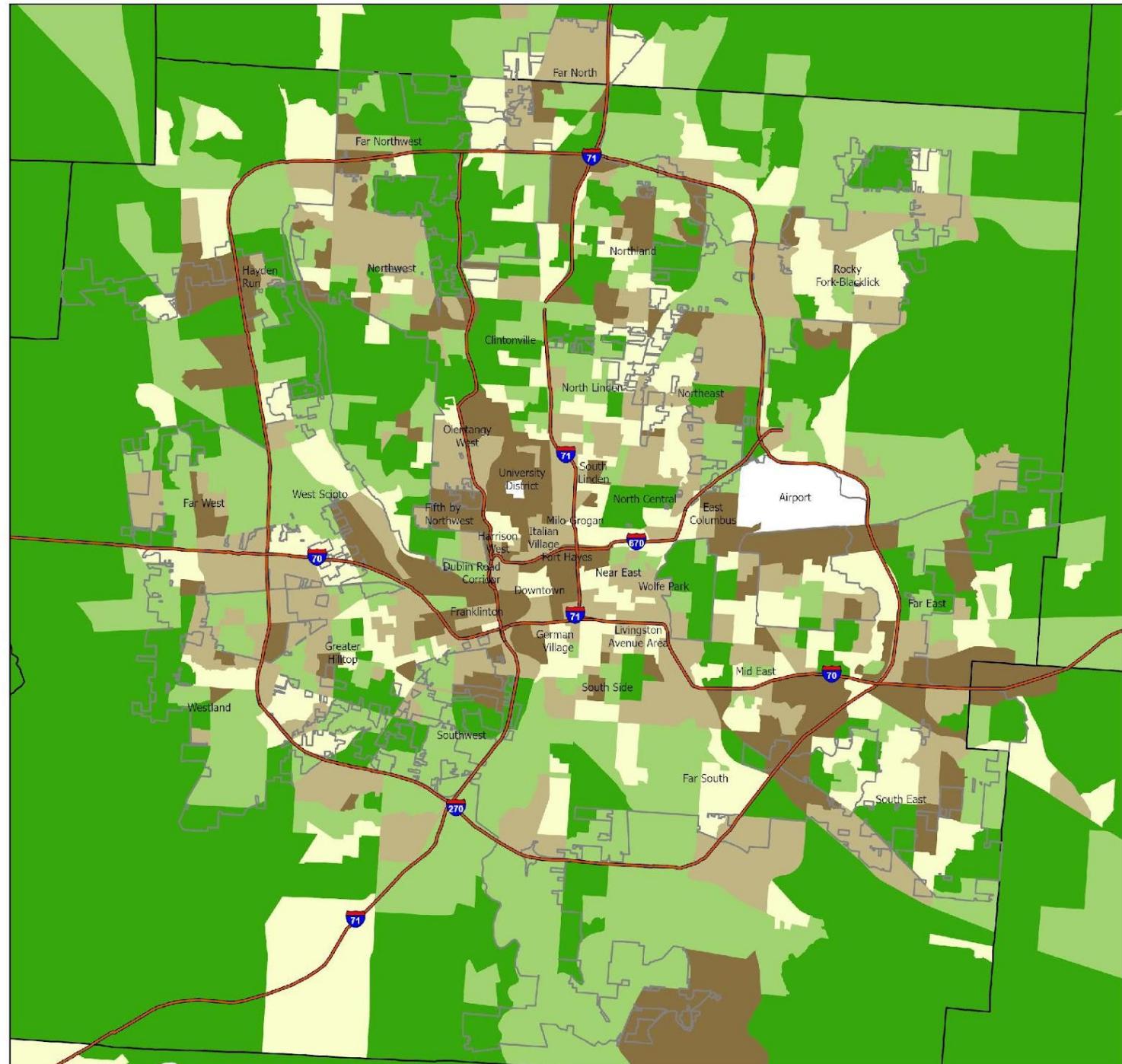
Homeownership Rate

- 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%

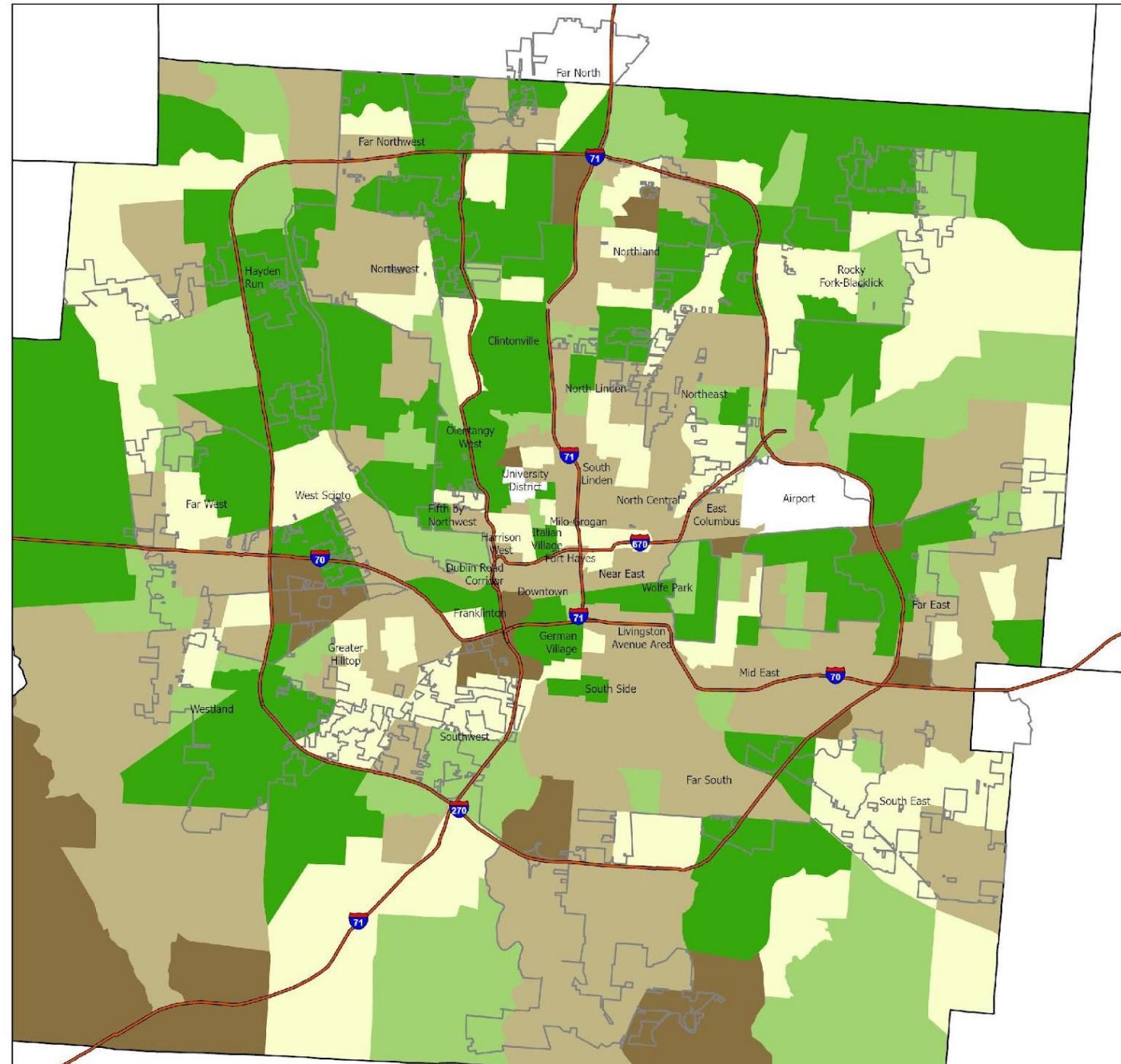
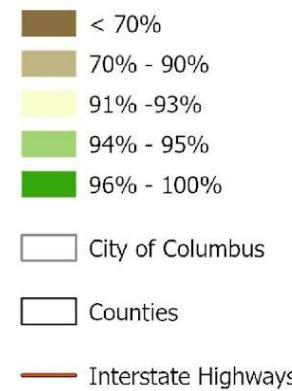
Columbus and Vicinity

Home Purchase Origination Rates

Conventional, FHA, and VA

2023

Origination Rate



Source: FFIEC HMDA Portal - Accessed October 2021



Opportunity

Columbus and Vicinity

Opportunity Indexes

Environmental and Health Hazard Index

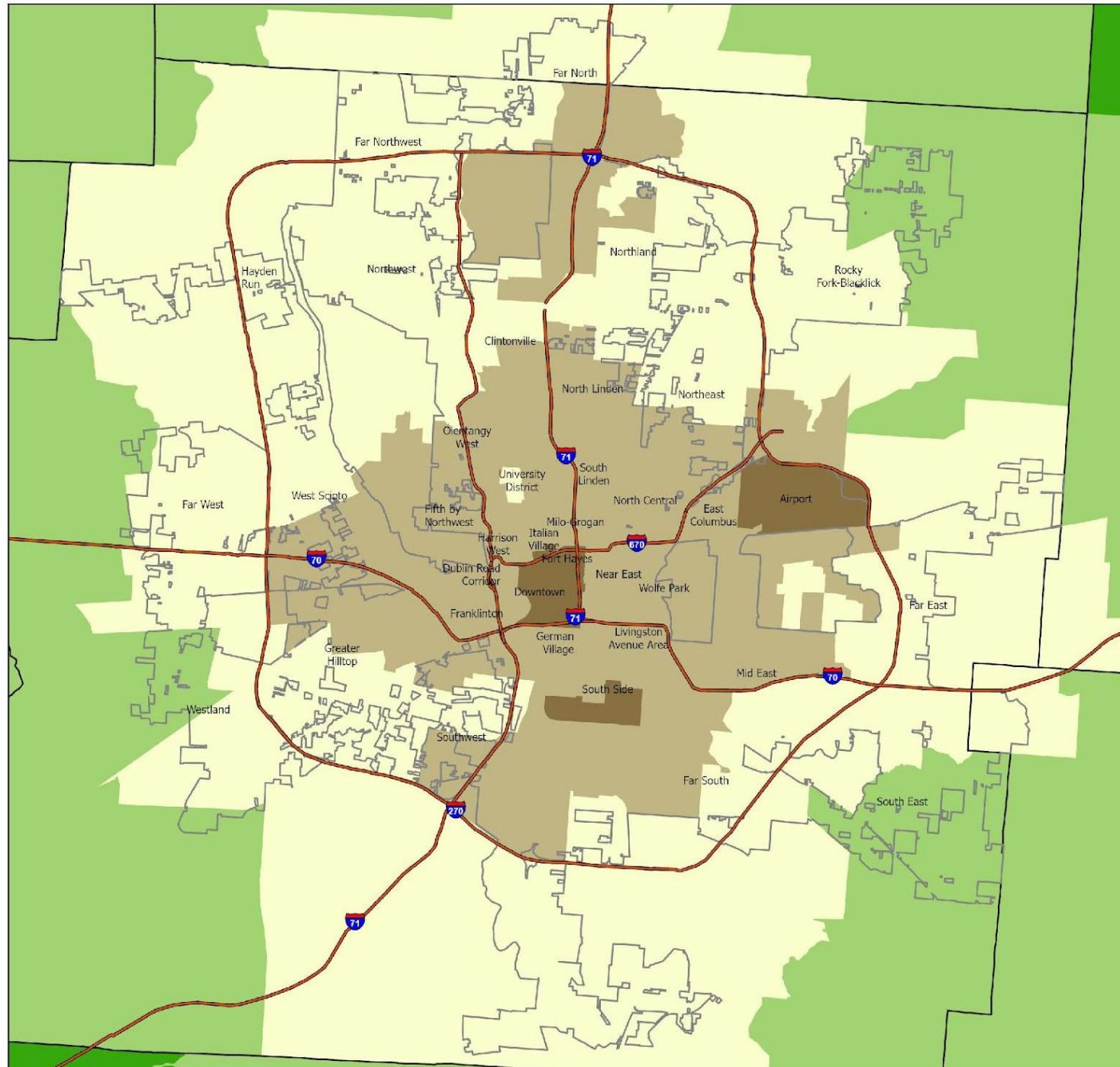
- 0 - 20 (Lowest Quality)
- 21 - 39
- 41 - 60
- 61 - 80
- 81 - 99 (Highest Quality)

City of Columbus

Counties

Interstate Highways

Source: HUD Open Data Portal - Accessed October 2025



Columbus and Vicinity

Opportunity Indexes

Low Transportation Cost Index

■ 17 - 20 (Highest Cost)

■ 21 - 40

■ 41 - 66

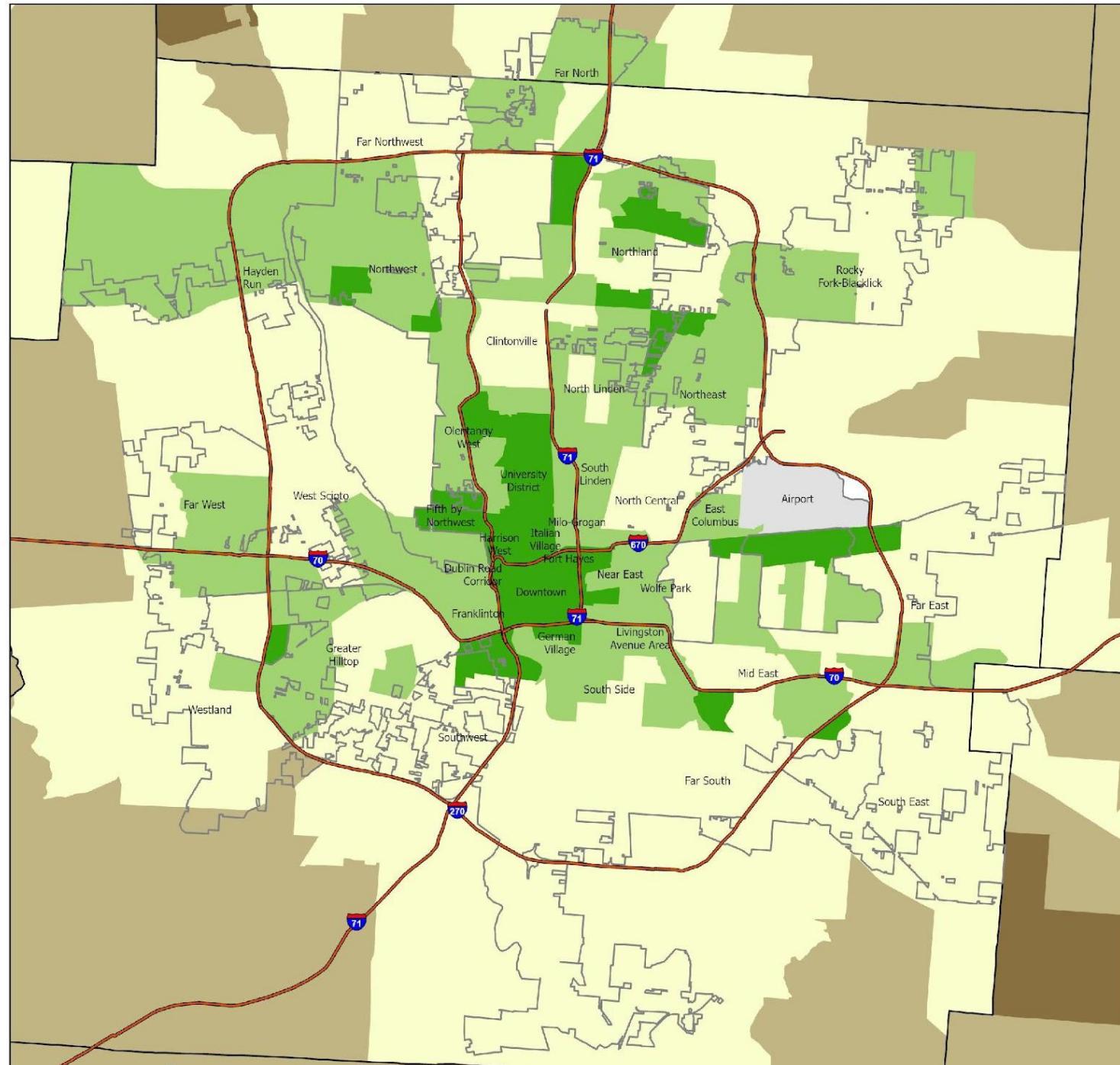
■ 67 - 80

■ 81 - 90 (Lowest Cost)

■ City of Columbus

■ Counties

■ Interstate Highways



Source: HUD Open Data Portal - Accessed October 2025

Columbus and Vicinity

Opportunity Indexes

Jobs Proximity Index

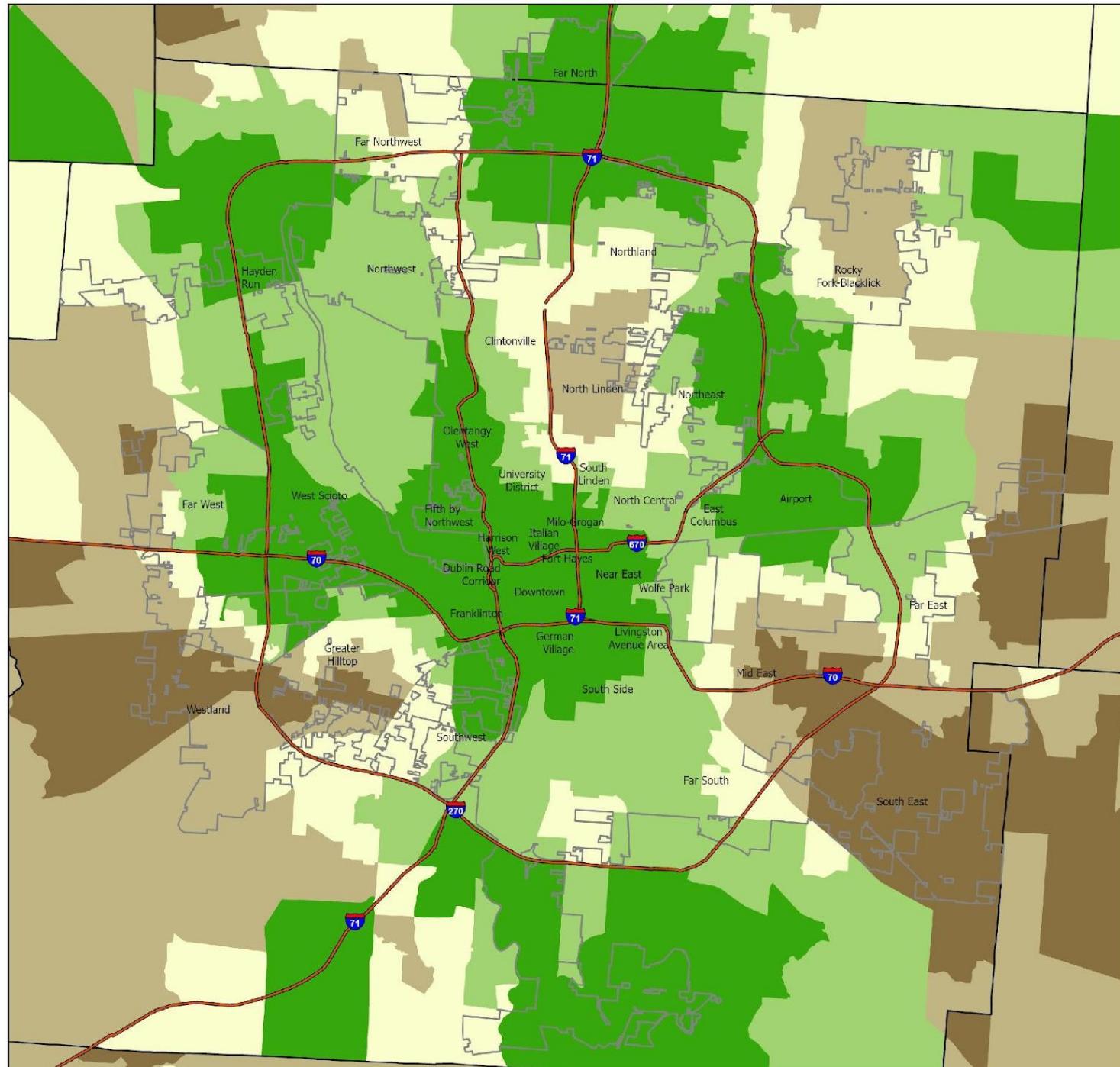
- 0 - 20 (Least Proximity)
- 21 - 39
- 40 - 60
- 61 - 80
- 81 - 99 (Greatest Proximity)

City of Columbus

Counties

Interstate Highways

Source: HUD Open Data Portal - Accessed October 2025



Columbus and Vicinity

Opportunity Indexes

Low Poverty Index

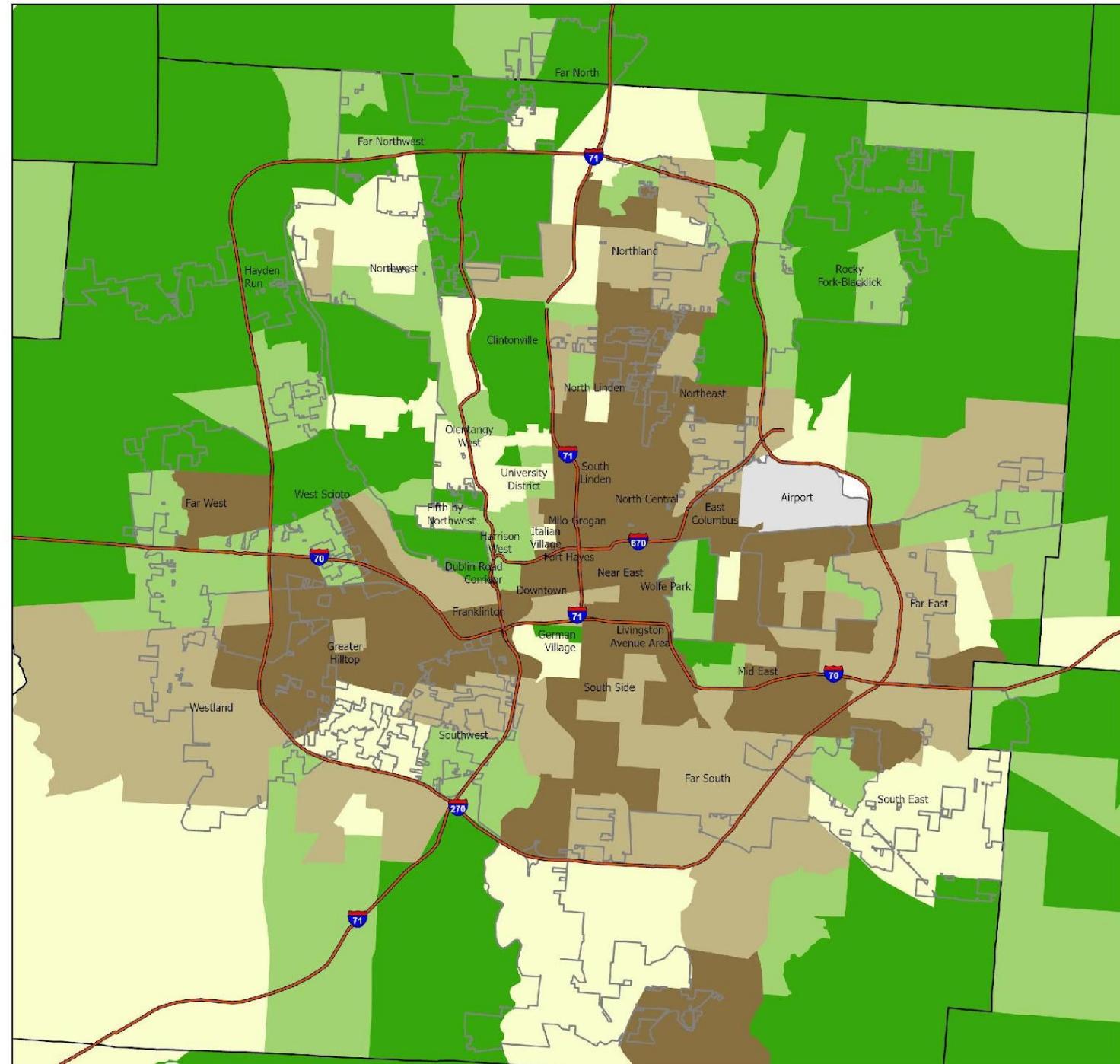
- 0 - 20 (Highest Poverty)
- 21 - 40
- 41 - 60
- 61 - 80
- 81 - 99 (Lowest Poverty)

City of Columbus

Counties

Interstate Highways

Source: HUD Open Data Portal - Accessed October 2025



Columbus and Vicinity

Opportunity Indexes

School Proficiency Index

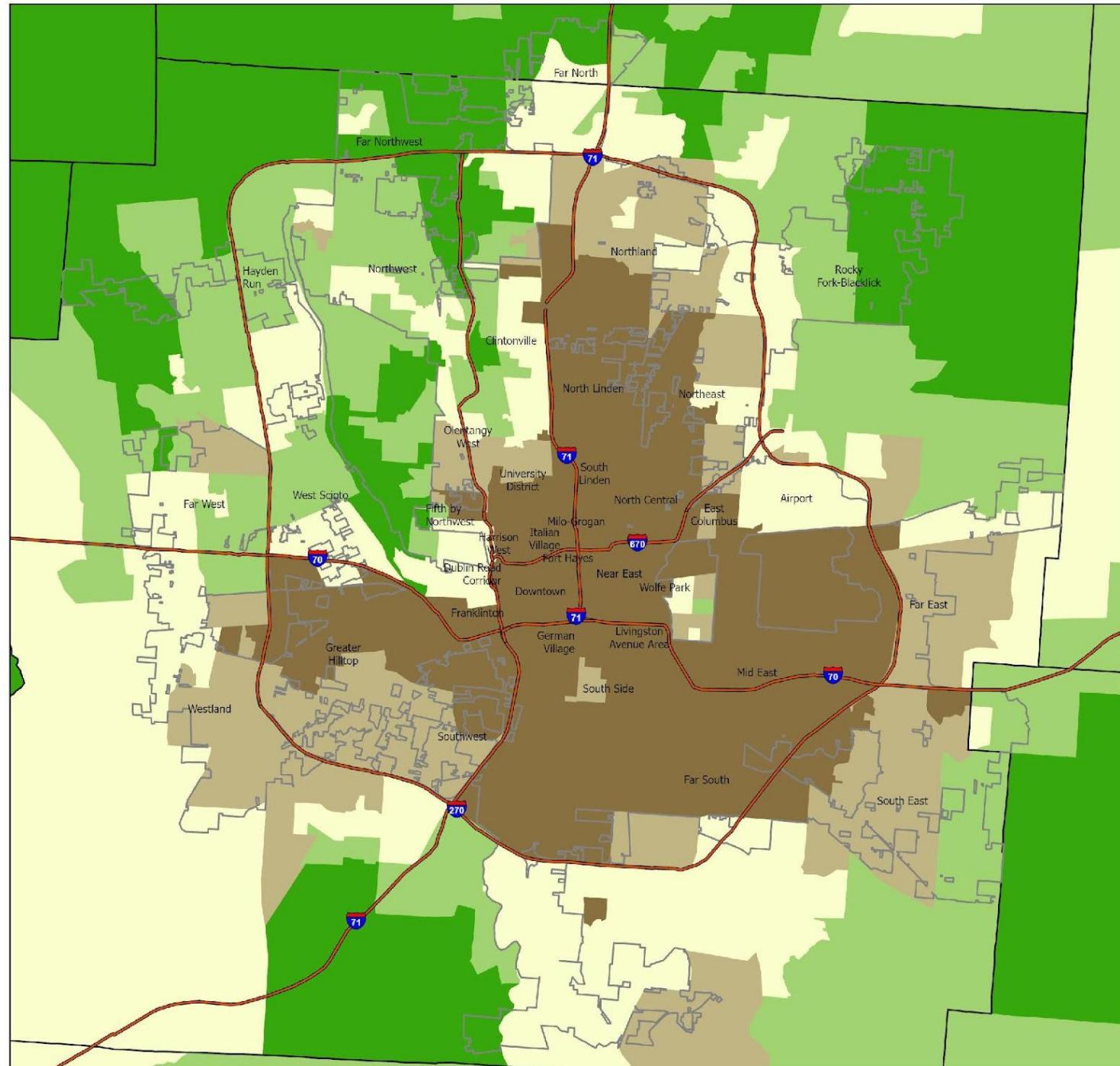
- 0 - 20 (Lowest Performing)
- 21 - 40
- 41 - 60
- 61 - 80
- 81 - 99 (Highest Performing)

City of Columbus

Counties

Interstate Highways

Source: HUD Open Data Portal - Accessed October 2025



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
Reasonable 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