

**CITY OF COLUMBUS**

**FAIR HOUSING  
ASSESSMENT**

Public Workshops

March 9 – 13, 2026

# What is a Fair Housing Assessment?

Analyzes fair housing issues



Proposes solutions to those issues that are actionable



Covers a period of five years



Annual goals that are measurable in a five-year plan

# What Fair Housing Issues are Analyzed?

Segregation and lack of integration

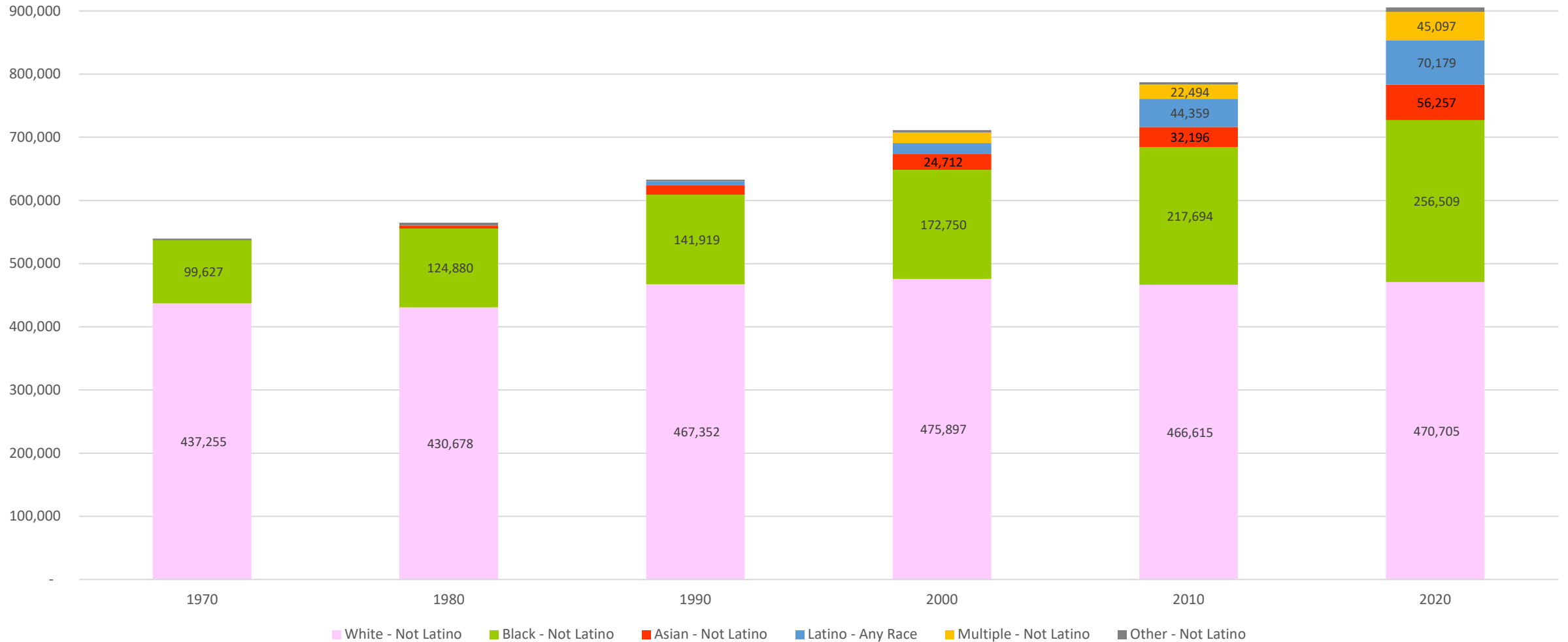
Concentrated areas of poverty (CAPs)

Access to affordable housing and homeownership

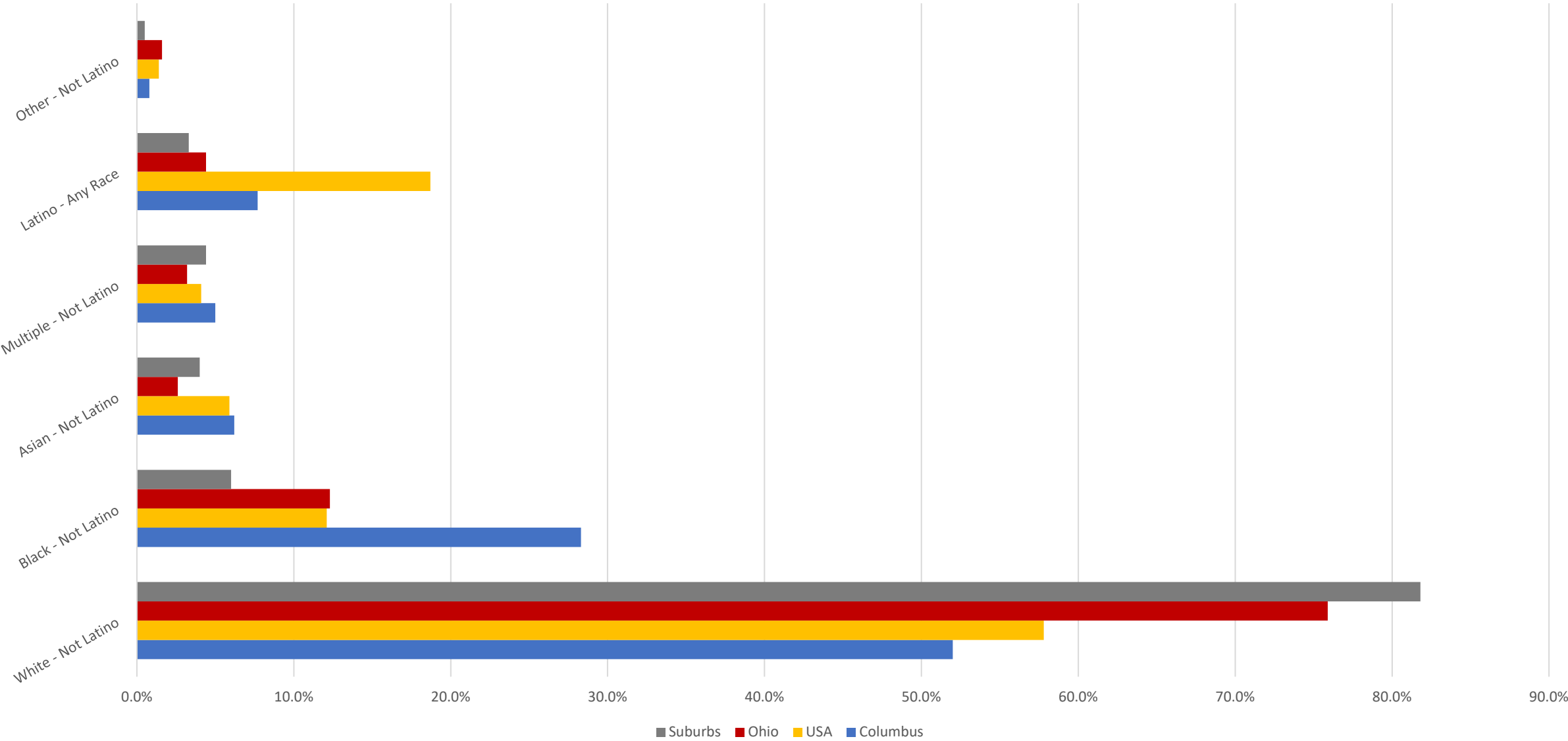
Access to opportunity and community assets

Fair housing environment

# Columbus Racial Population Shares 1970 – 2020 Censuses



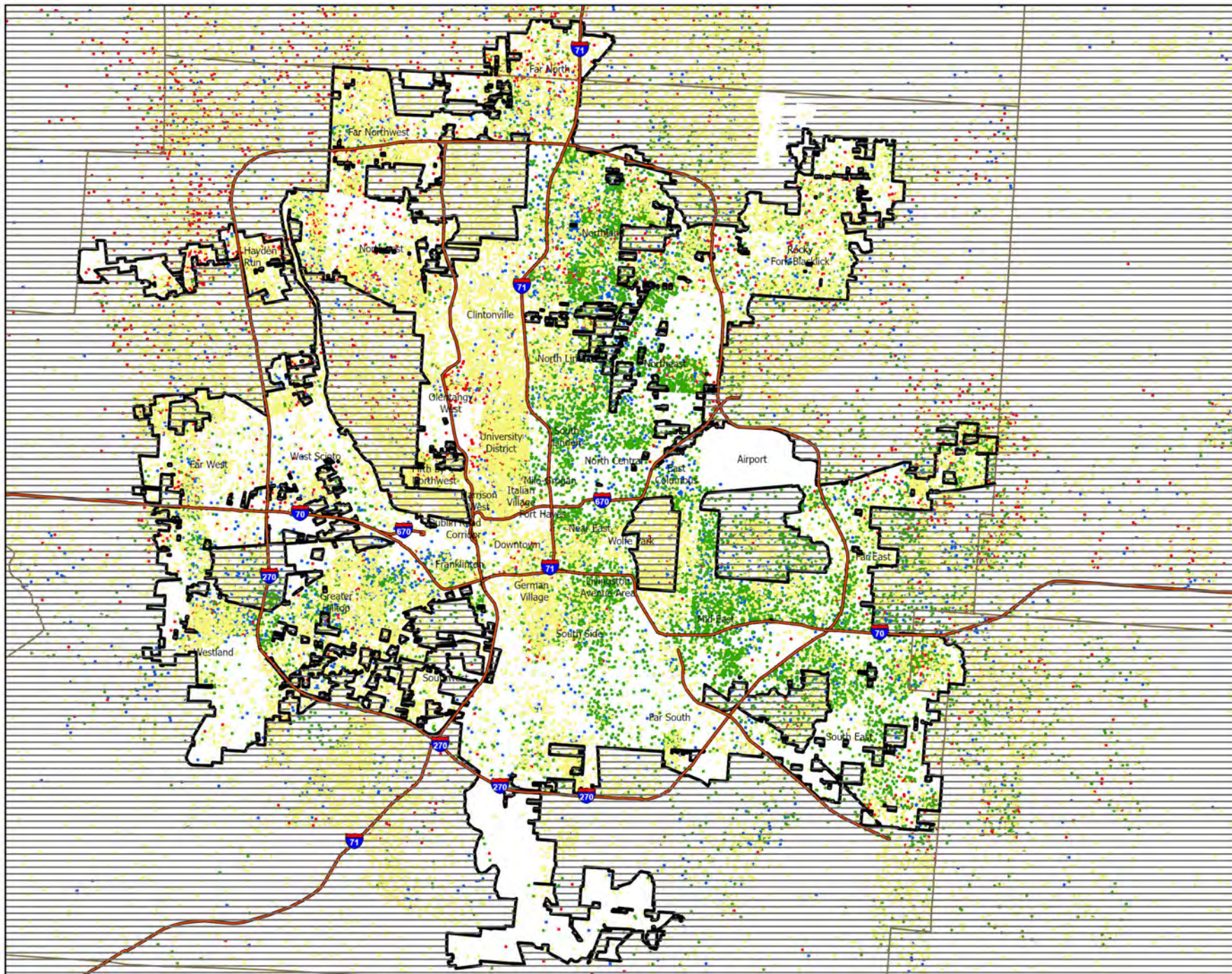
# Racial Population Shares 2020



# **SEGREGATION AND LACK OF INTEGRATION**

Part 1

Dissimilarity: 0.668

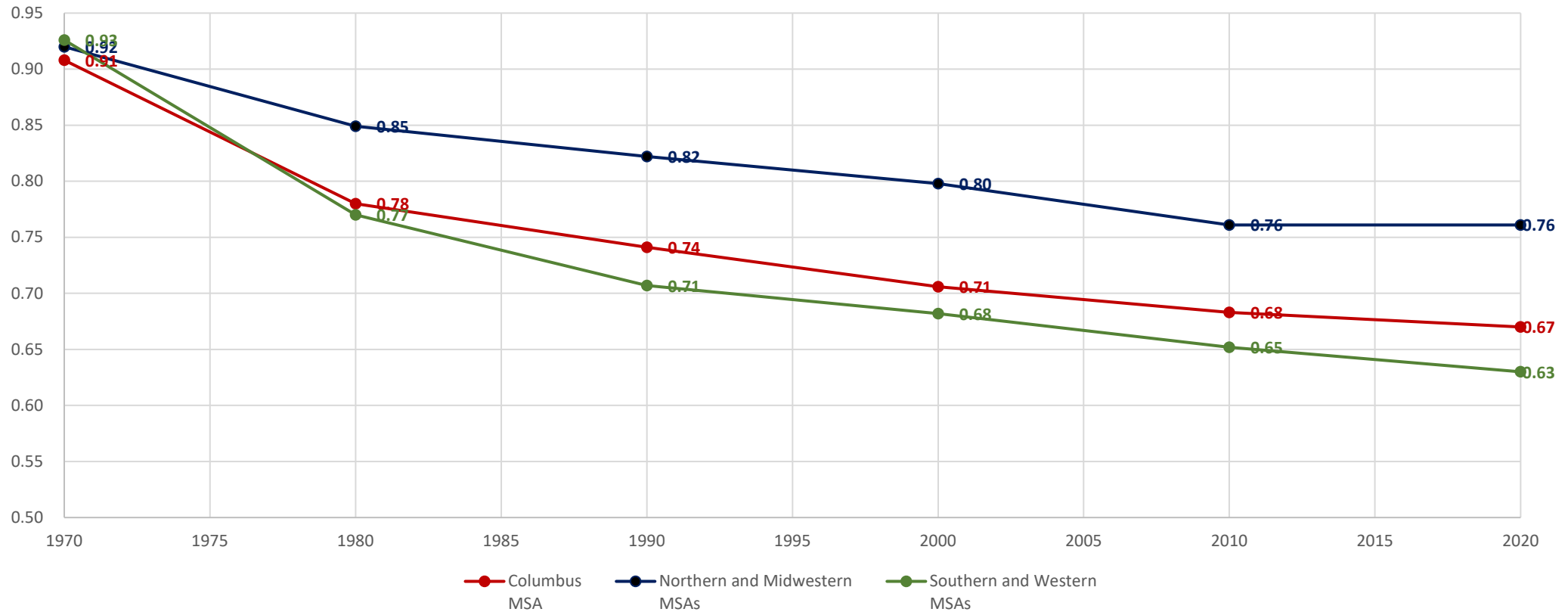


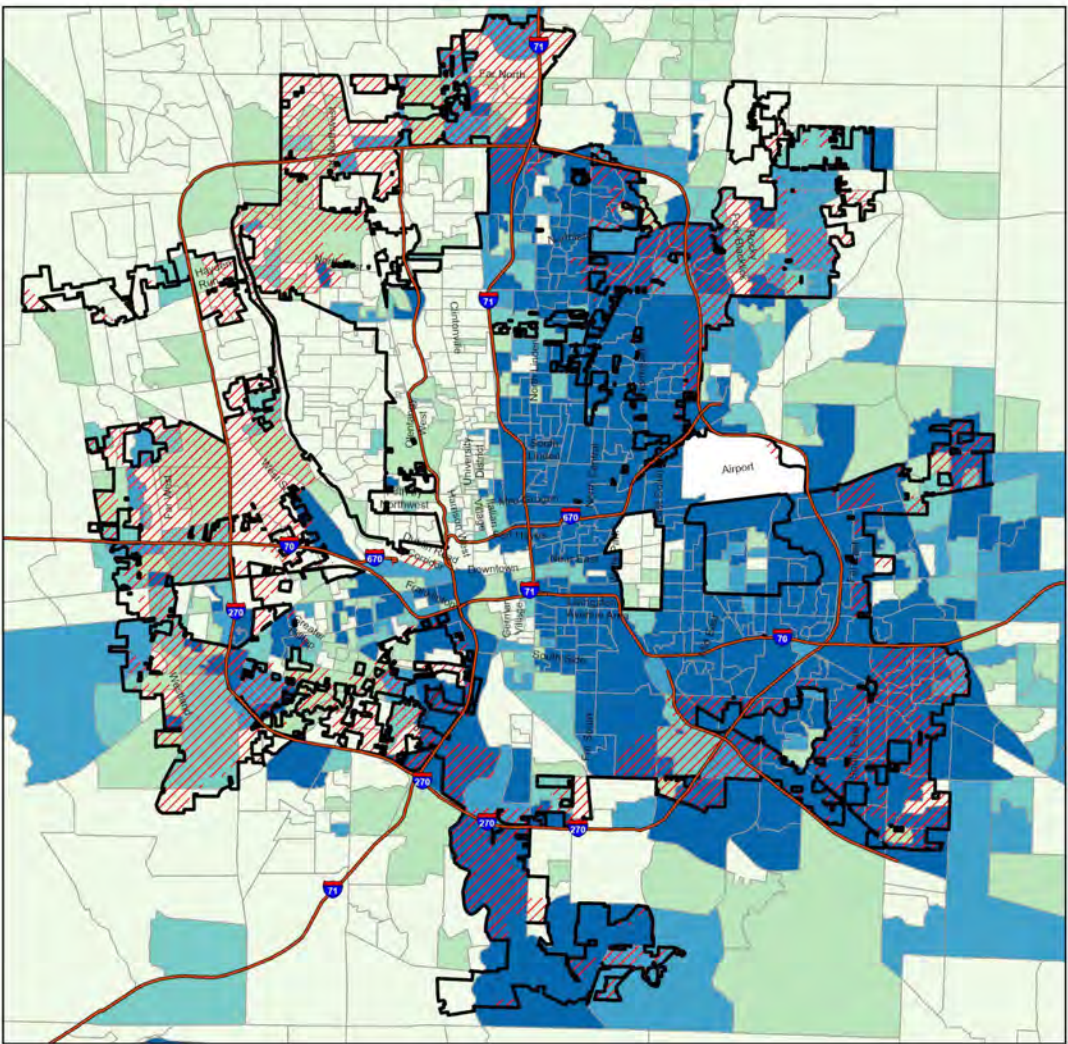
1 Dot = 25 Persons

- White (not Latino)
- Black (not Latino)
- Asian (not Latino)
- Latino (any race)

Source: 2023 American Community Survey

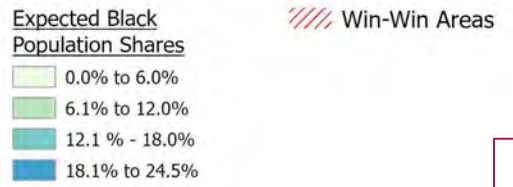
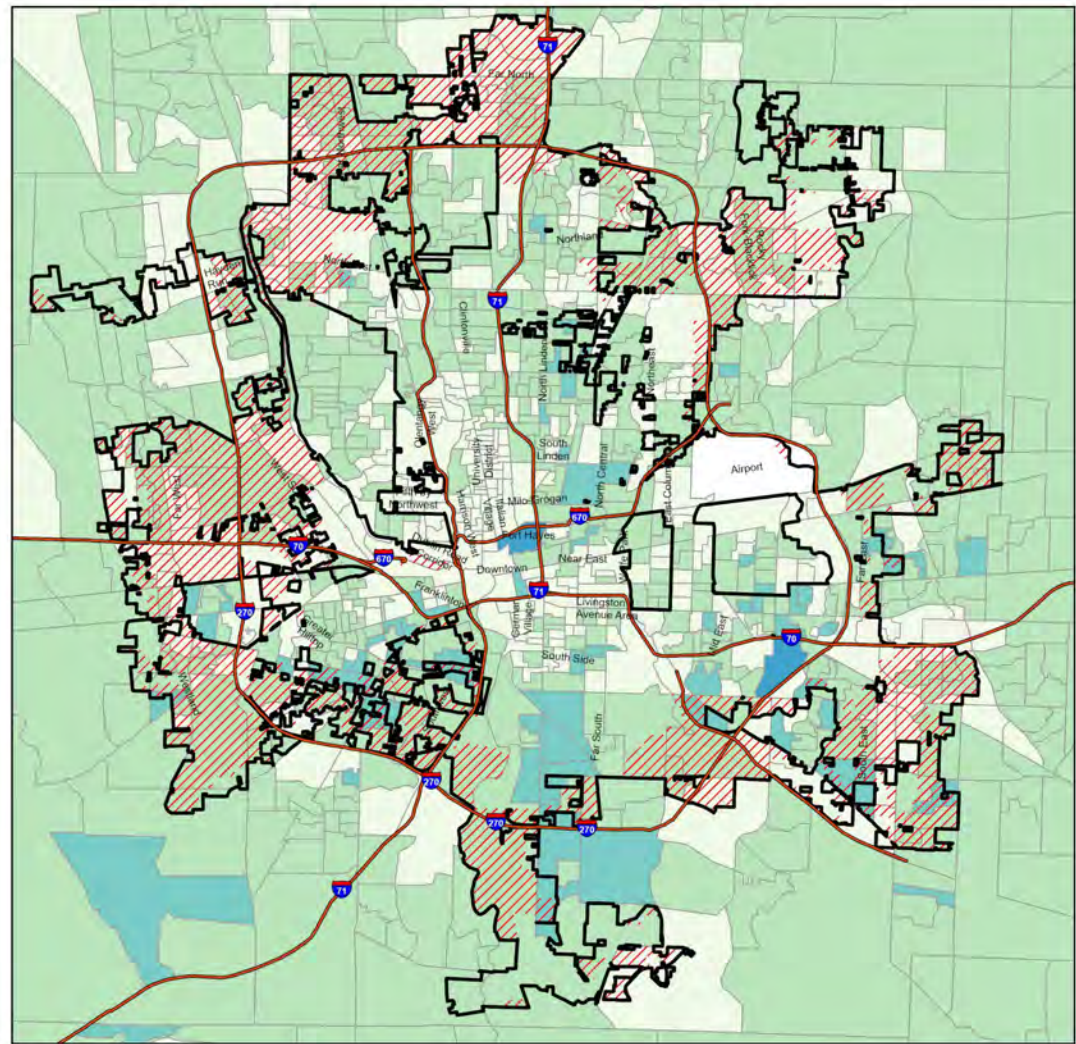
# Black/White Dissimilarity Index Columbus and Comparisons 1970 - 2020





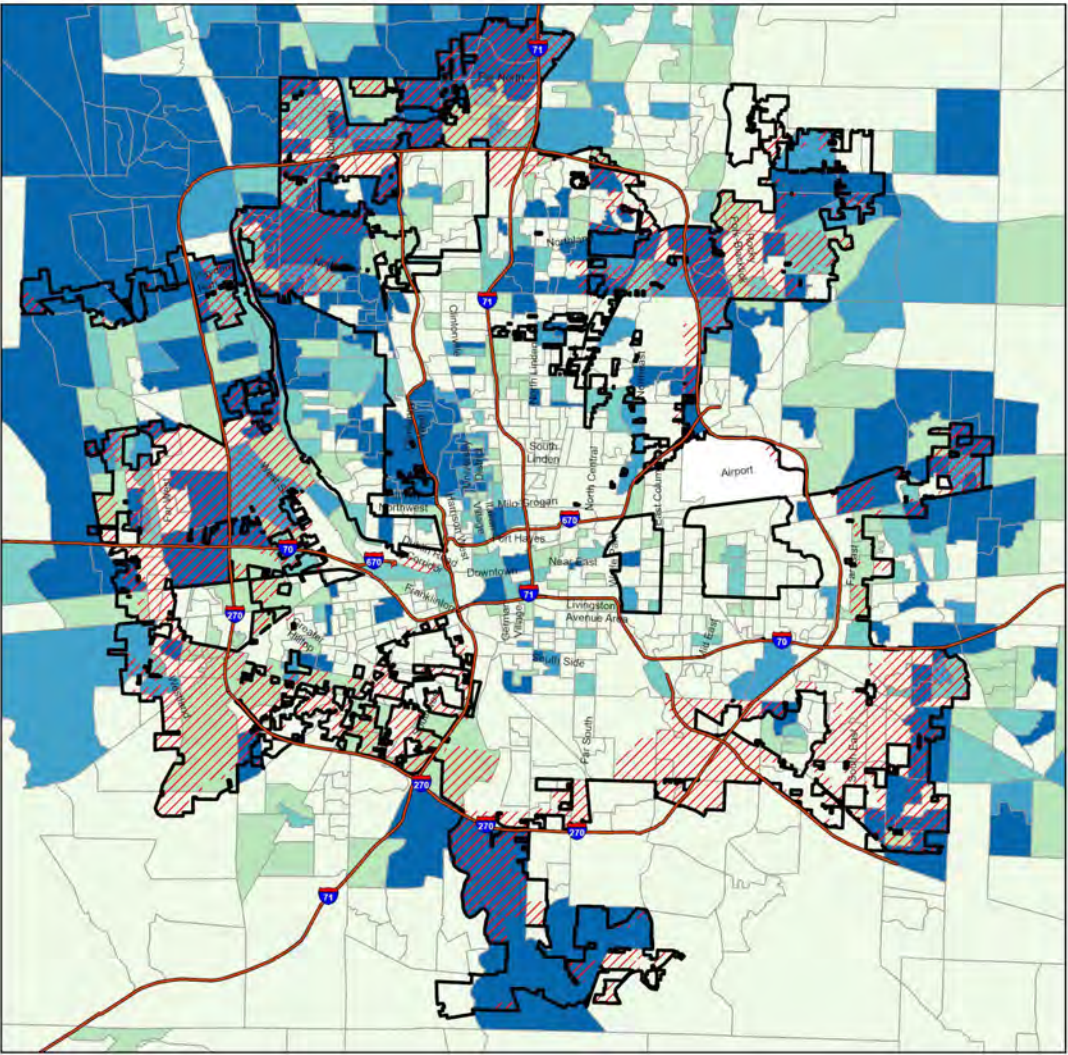
Actual Dissimilarity Level: 0.668

Sources: 2020 U.S. Census via NHGIS, UCLA, and City of Columbus



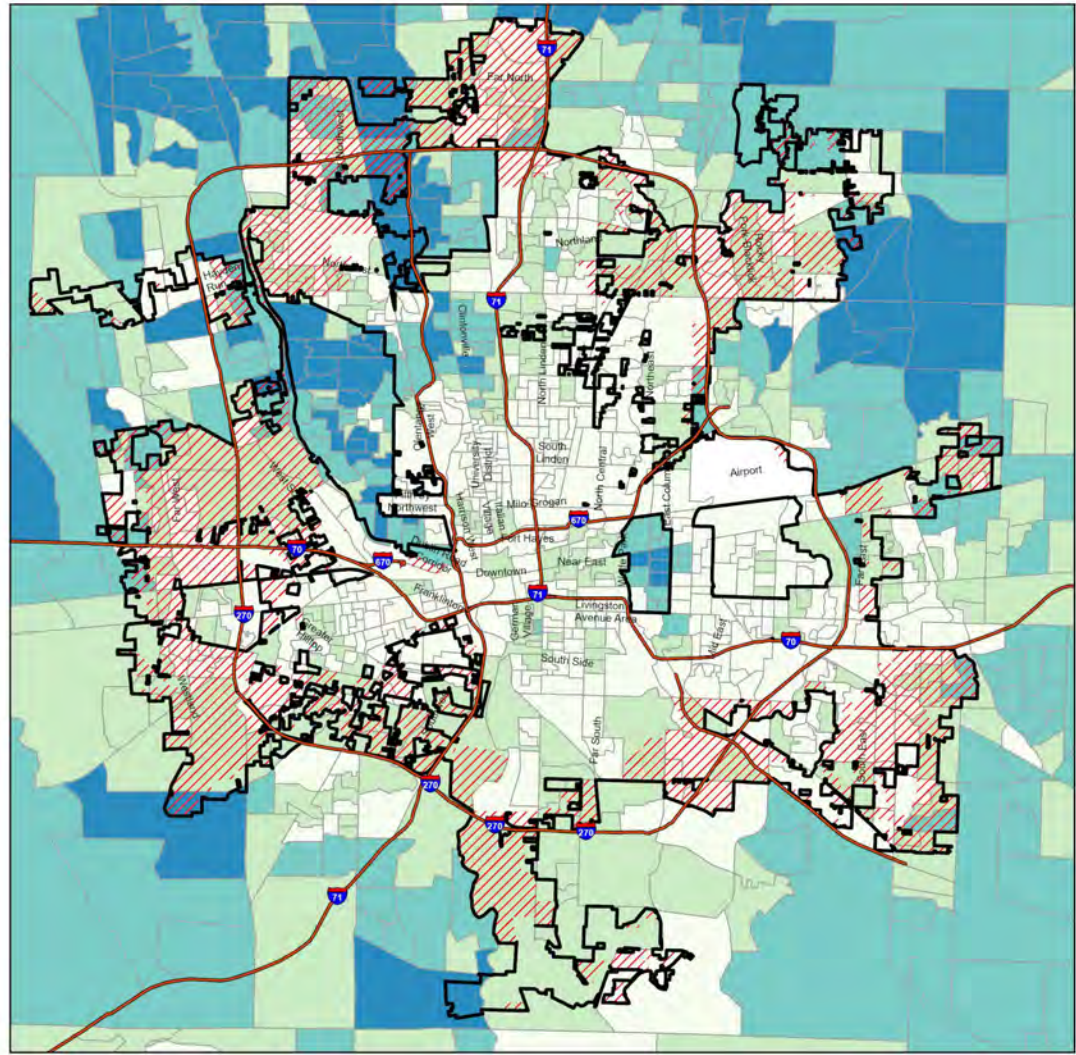
Expected Dissimilarity Level: 0.130

Sources: 2020 U.S. Census via NHGIS, UCLA, and City of Columbus



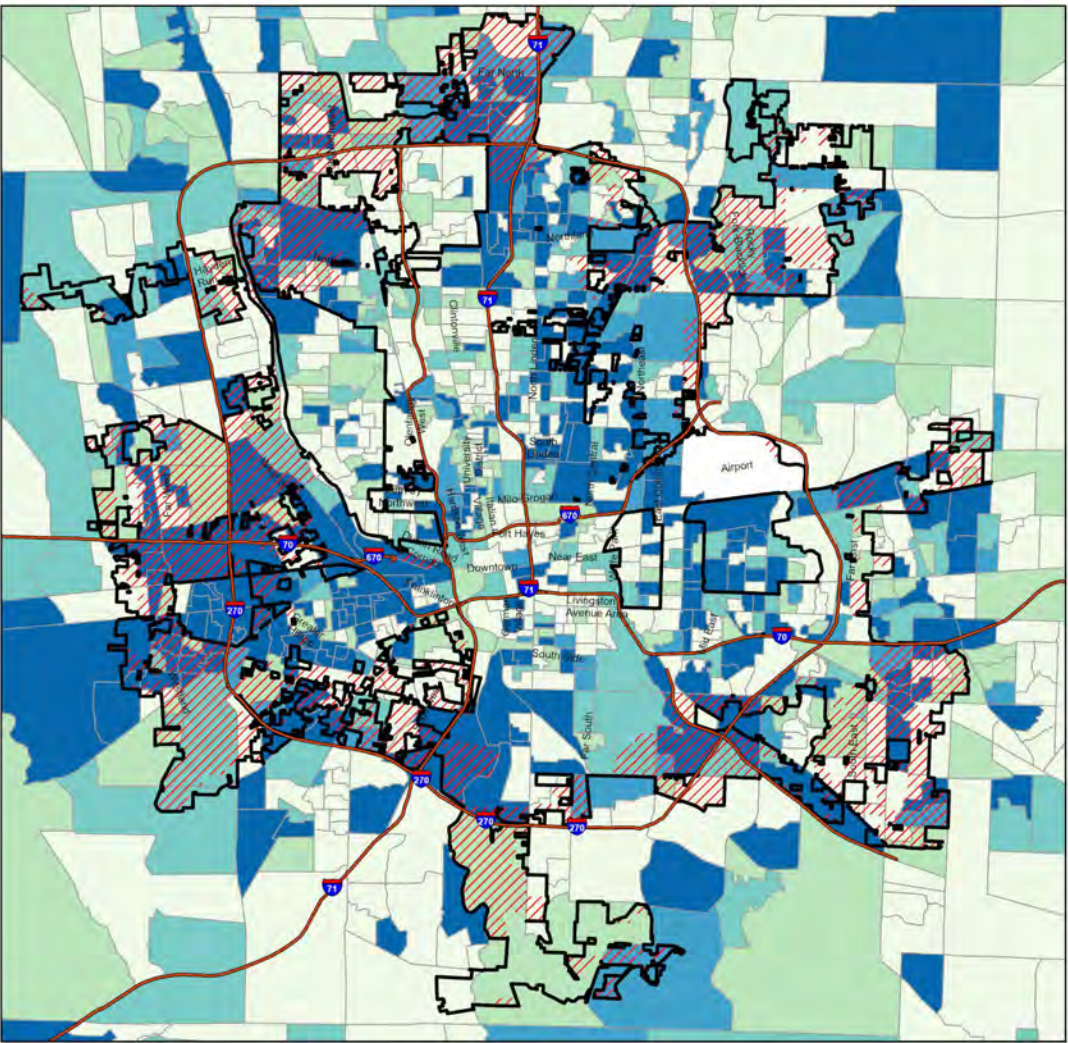
Actual Dissimilarity Level: 0.603

Sources: 2020 U.S. Census via NHGIS, UCLA, and City of Columbus



Expected Dissimilarity Level: 0.120

Sources: 2020 U.S. Census via NHGIS, UCLA, and City of Columbus



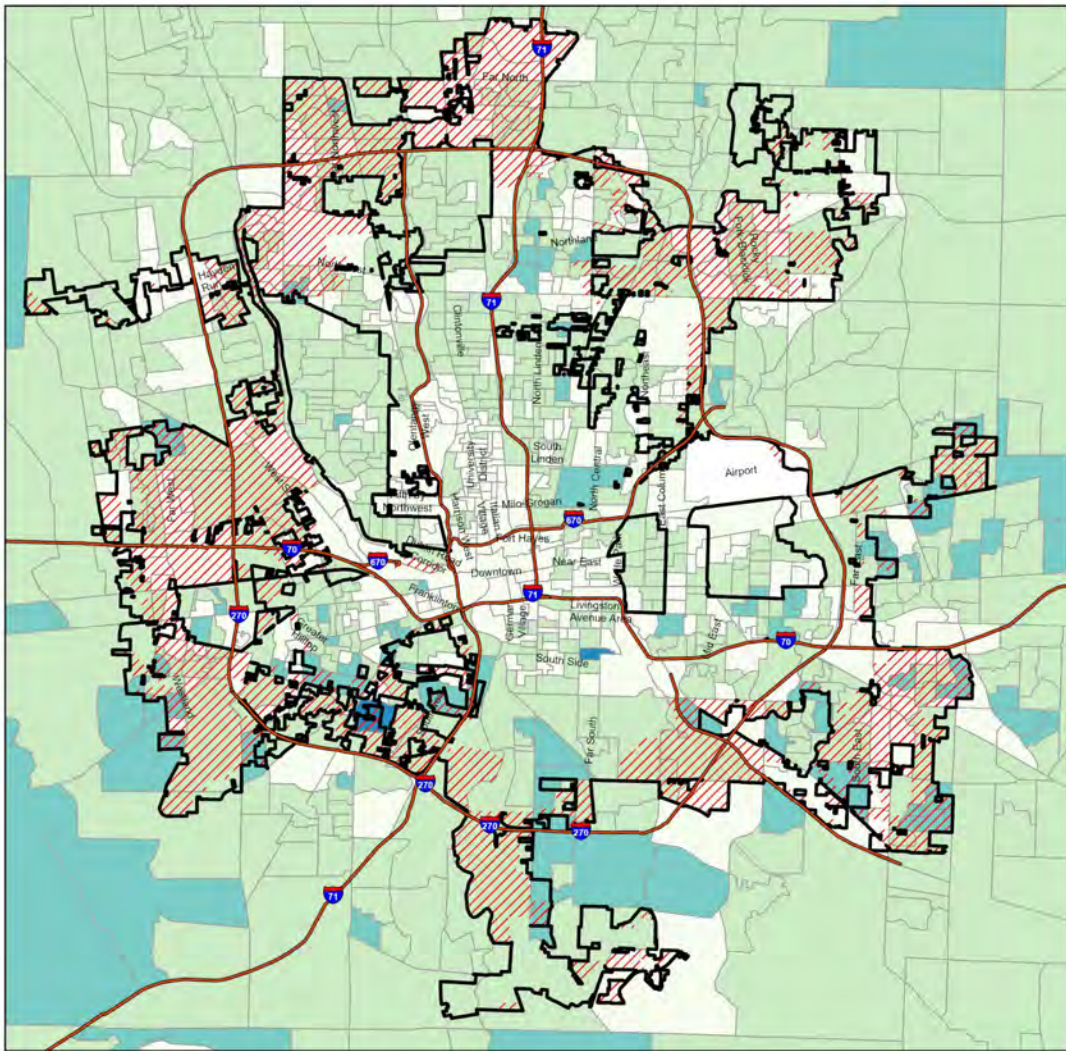
**Actual Latino Population Shares**

- 0.0% to 2.0%
- 2.1% - 4.0%
- 4.1% - 6.0%
- 6.1% - 8.0%
- 8.1% - 63.4%

Win-Win Areas

**Actual Dissimilarity Level: 0.568**

Sources: 2020 U.S. Census via NHGIS, UCLA, and City of Columbus



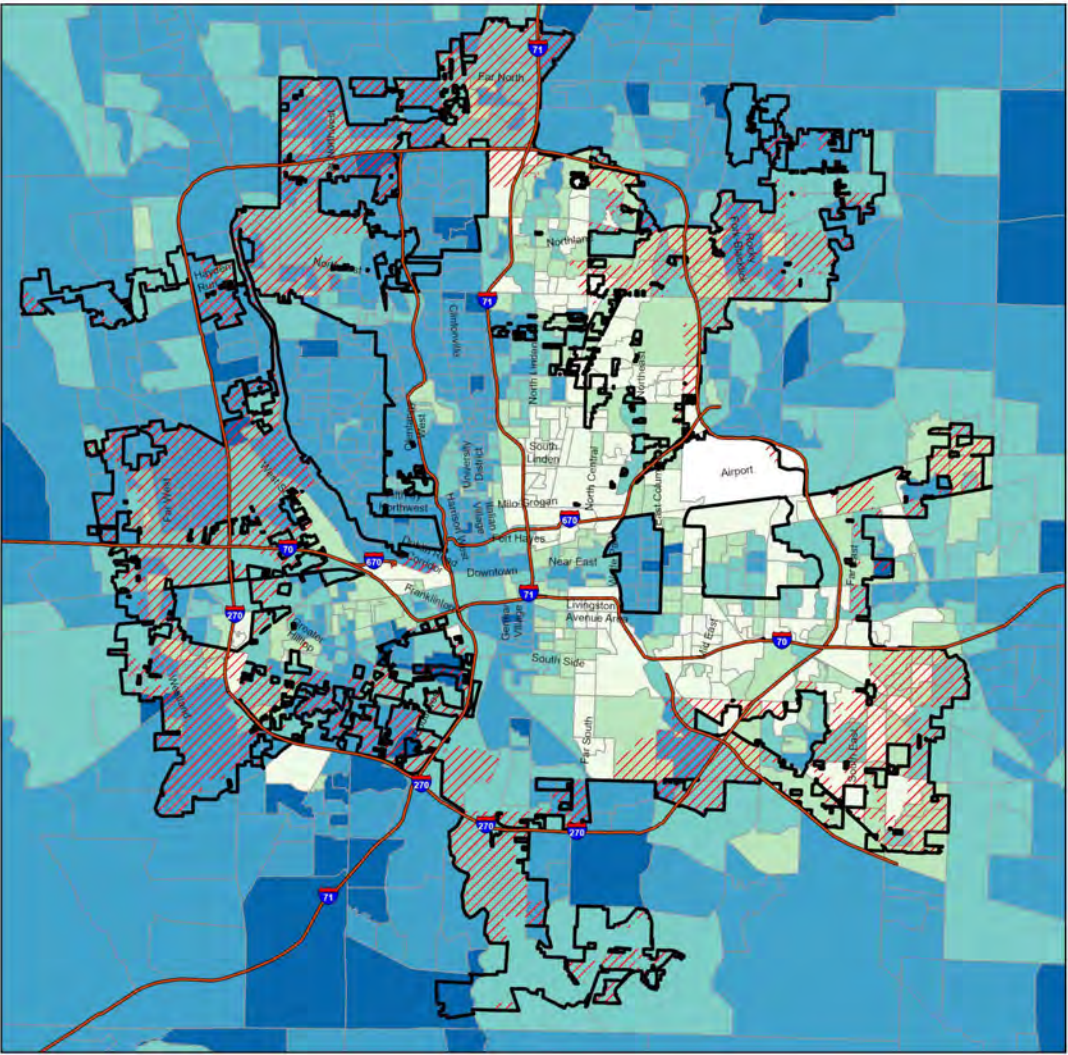
**Expected Latino Population Shares**

- 0.0% to 2.0%
- 2.1% - 4.0%
- 4.1% - 6.0%
- 6.1% - 7.7%

Win-Win Areas

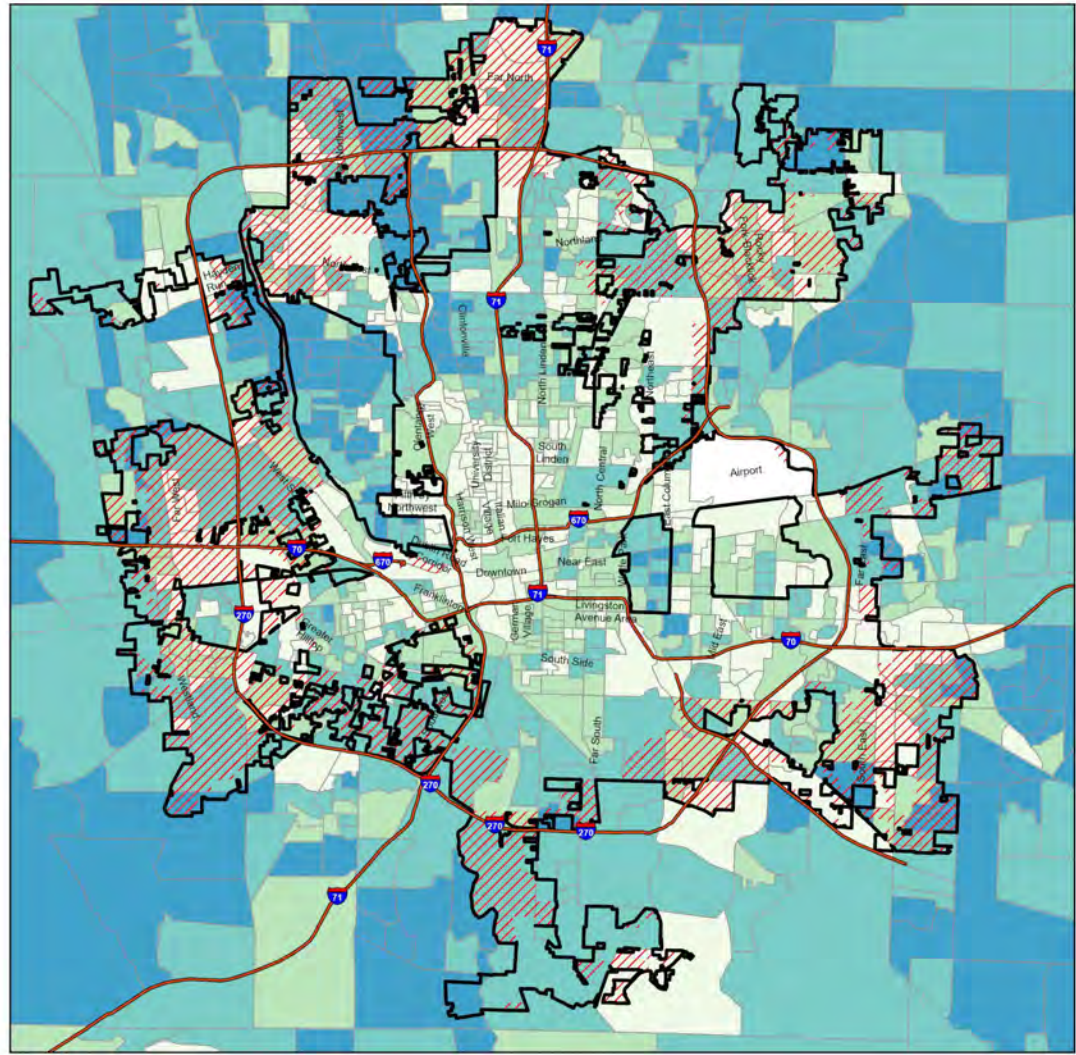
**Expected Dissimilarity Level: 0.078**

Sources: 2020 U.S. Census via NHGIS, UCLA, and City of Columbus



**Actual Dissimilarity Level: 0.668**

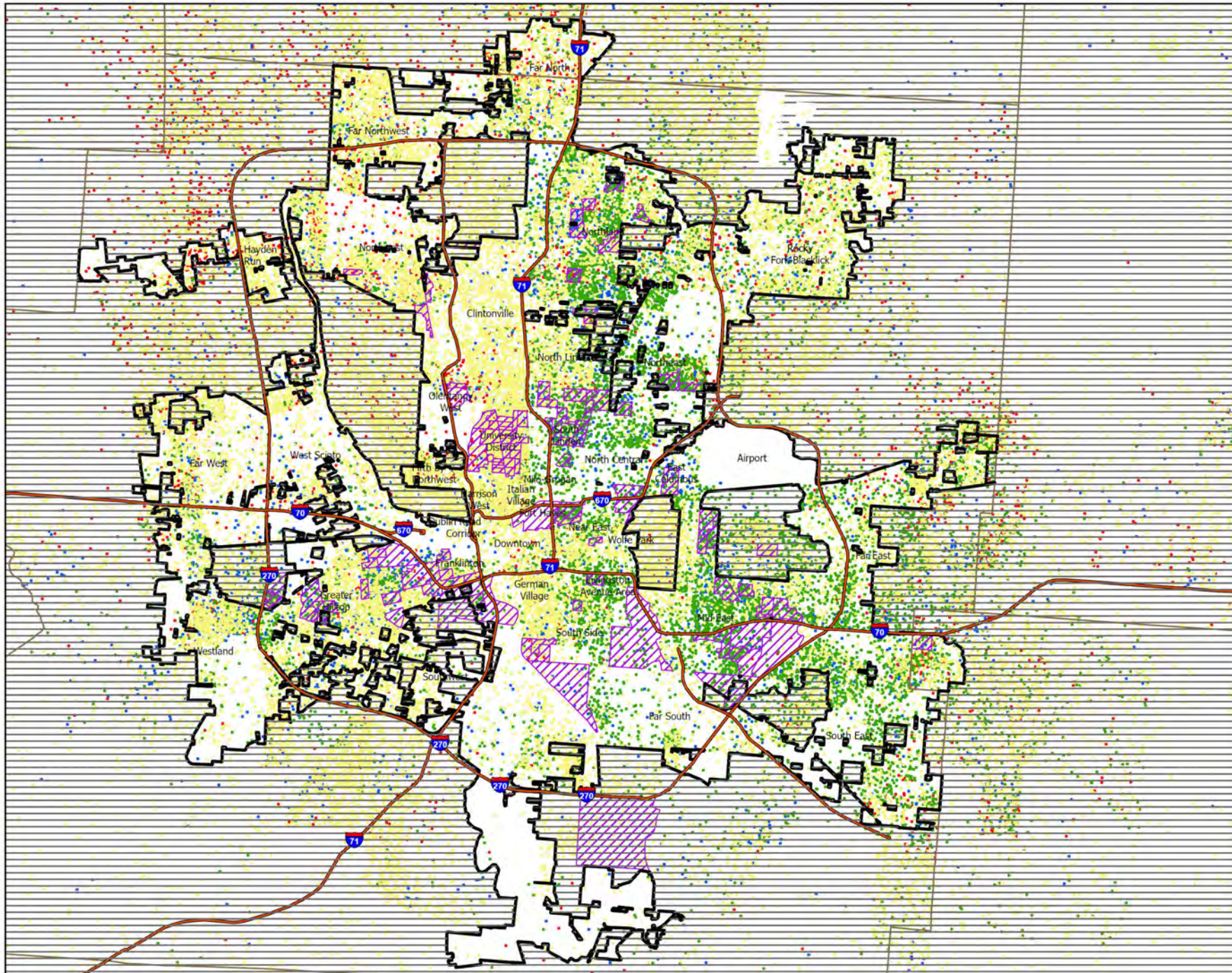
Sources: 2020 U.S. Census via NHGIS, UCLA, and City of Columbus



**Expected Dissimilarity Level: 0.130**

Sources: 2020 U.S. Census via NHGIS, UCLA, and City of Columbus

# **CONCENTRATIONS OF** **POVERTY**



1 Dot = 25 Persons

- White (not Latino)
- Black (not Latino)
- Asian (not Latino)
- Latino (any race)

Concentrated Areas of Poverty

  >40%

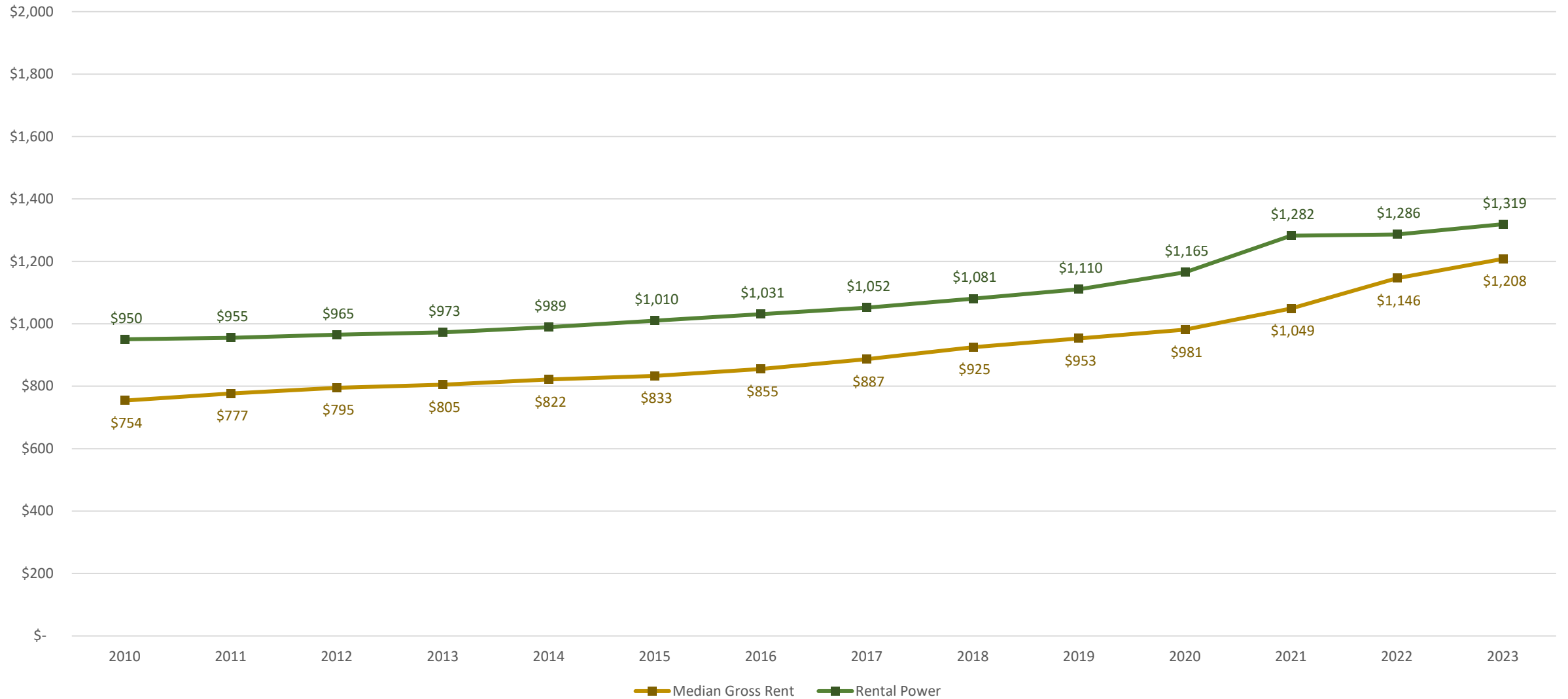


# Relative Exposures to Poverty

<b>Assisted Housing Type</b>	<b>100 Major Metro Areas 2019 Median</b>	<b>Columbus MSA 2019</b>	<b>Columbus MSA 2025</b>
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 &**  
**HOMEOWNERSHIP**

# Changes in Rental Affordability (1-person household)



# Changes in Home Purchase Affordability (2-person household)



# Home Ownership Rates -2024

## Homeownership Rates

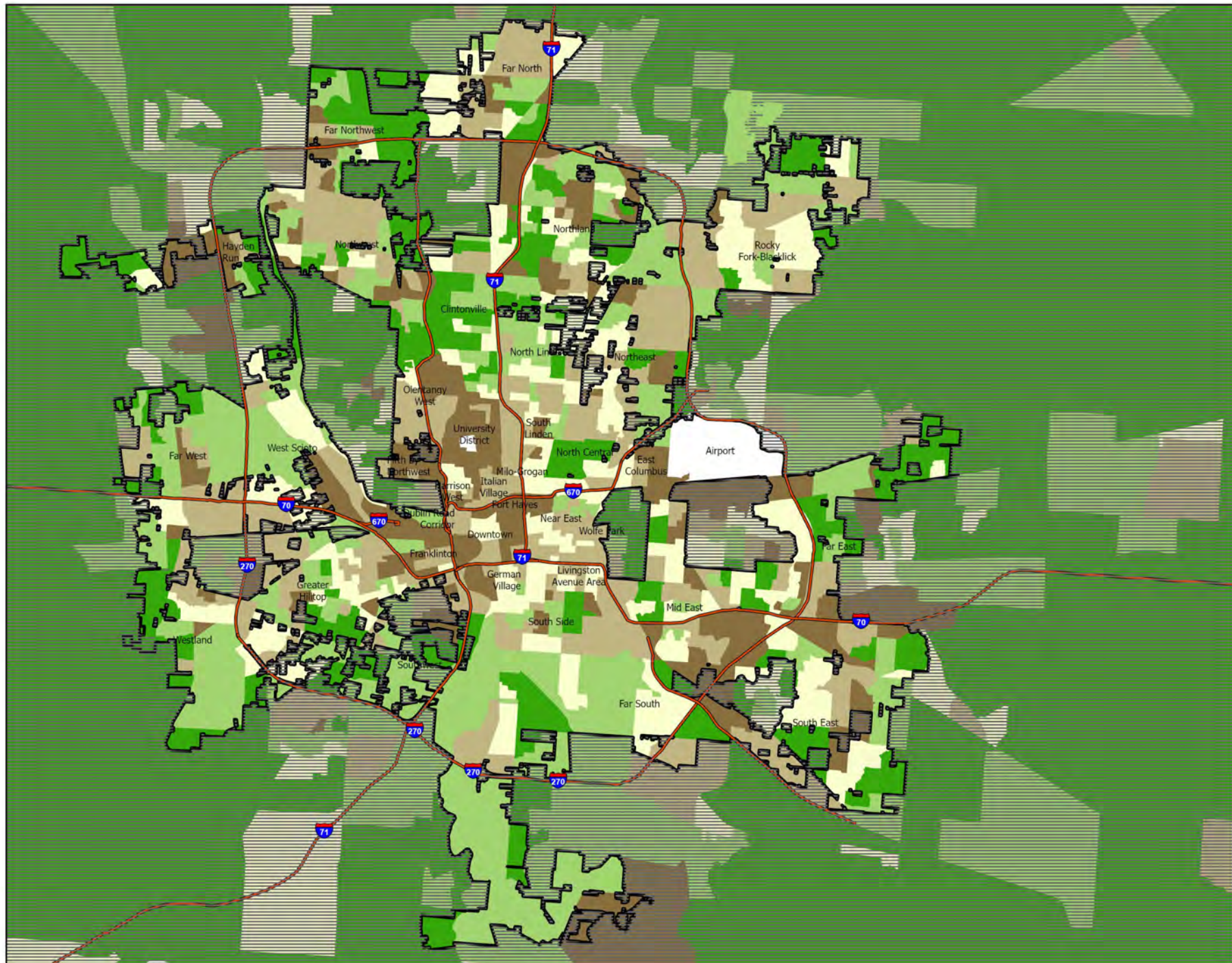
Geography	White	Black	Asian	Latino
Columbus	52.1%	31.1%	45.7%	30.5%
Franklin County	61.9%	31.9%	51.6%	34.0%
MSA	68.6%	34.0%	58.1%	39.1%
Ohio	73.0%	36.6%	58.3%	48.3%

## 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%

# Home Purchase Mortgage Franklin County - 2024

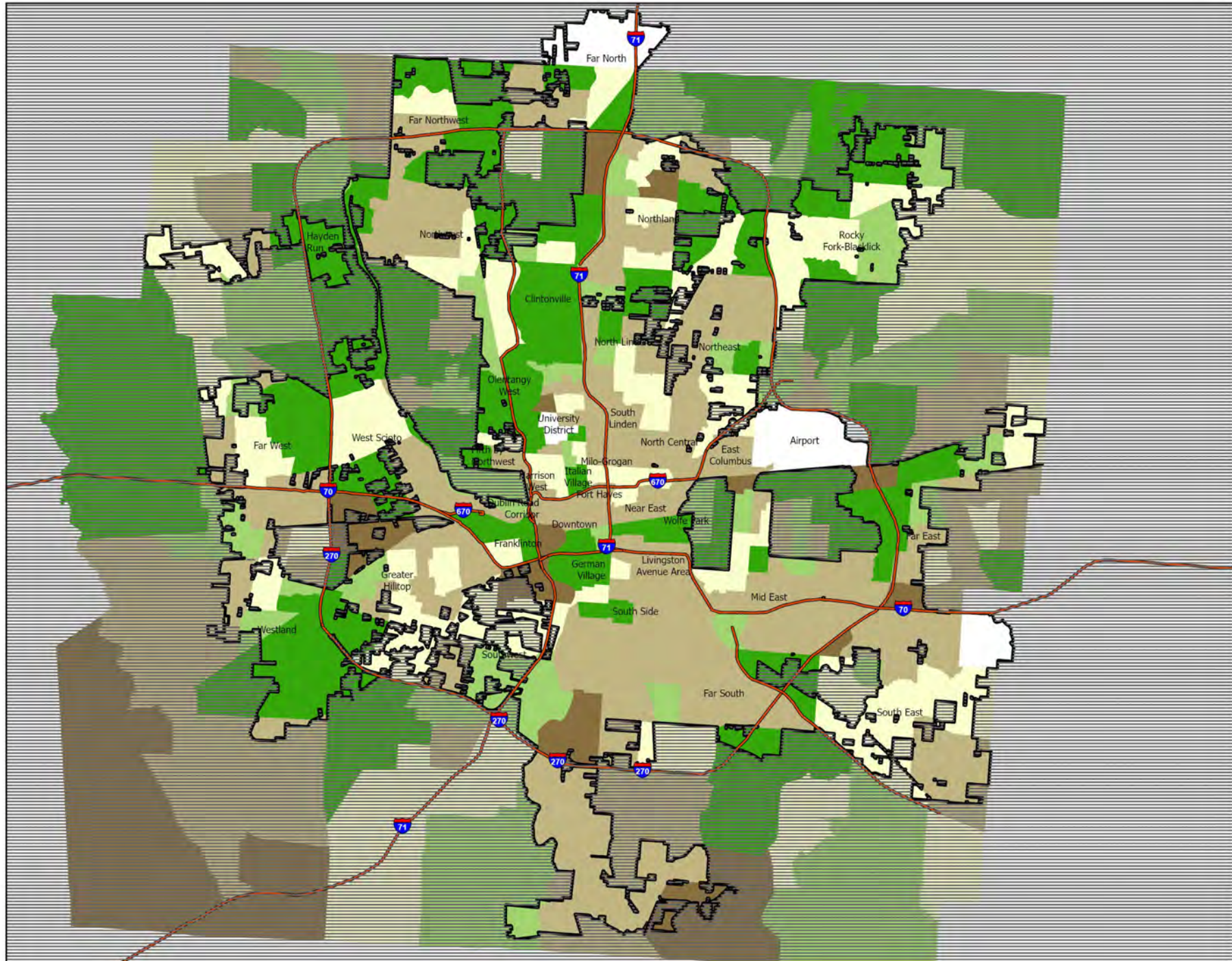
Race/Ethnicity	Total	Originated	Denied	Origination Rate
White	7,901	7,437	464	94%
Multiple	402	378	24	94%
Asian	1,193	1,070	123	90%
Other	16	14	2	88%
Latino	1,158	995	163	86%
Black	2,092	1,767	325	84%



### Homeownership Rate

- Under 20%
- 20% - 40%
- 40% - 60%
- 60% - 80%
- Over 80%

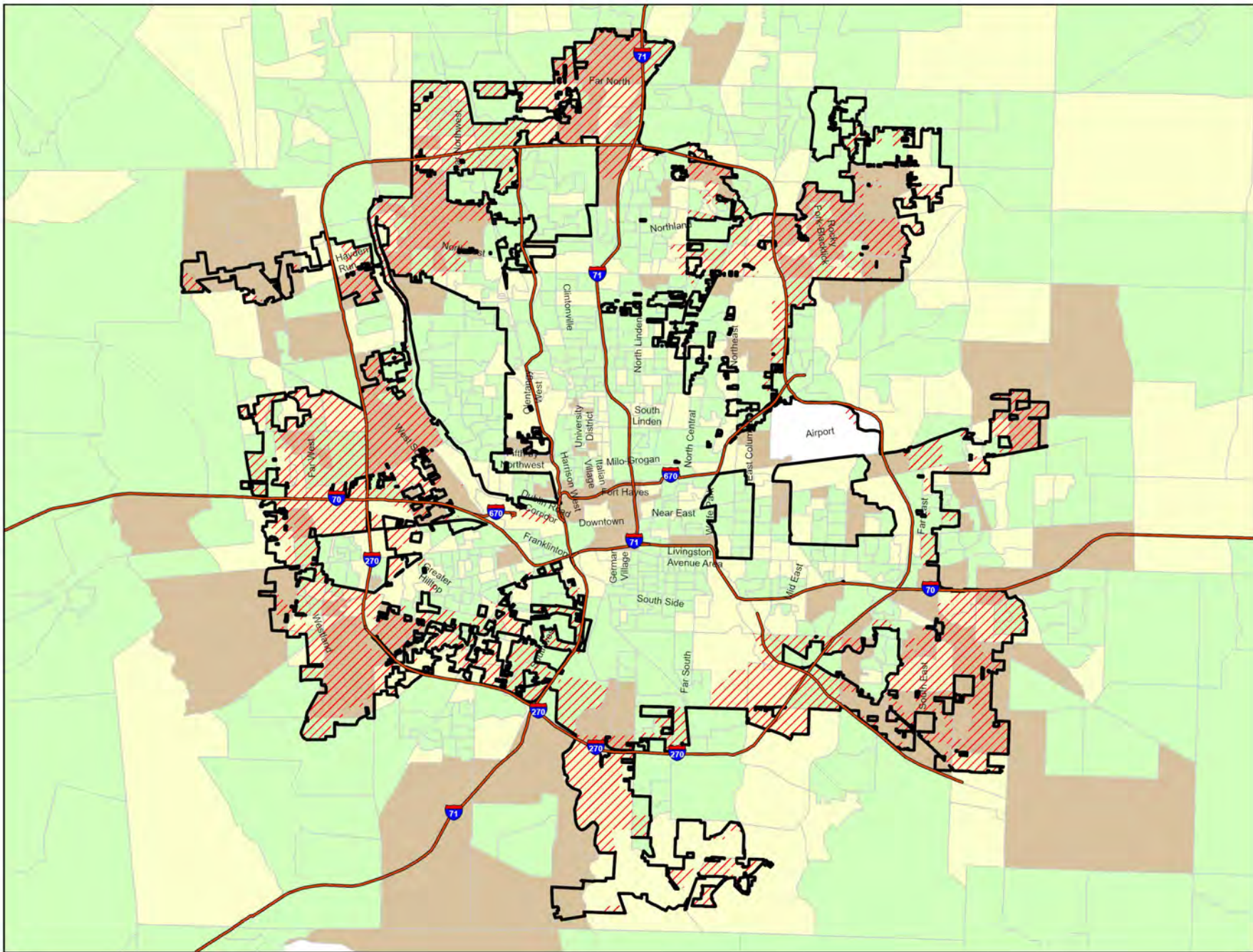
Source: 2023 American Community Survey



**Origination Rate**

- < 70%
- 70% - 90%
- 91% - 93%
- 94% - 95%
- 96% - 100%

Source: FFIEC HMDA Data Portal

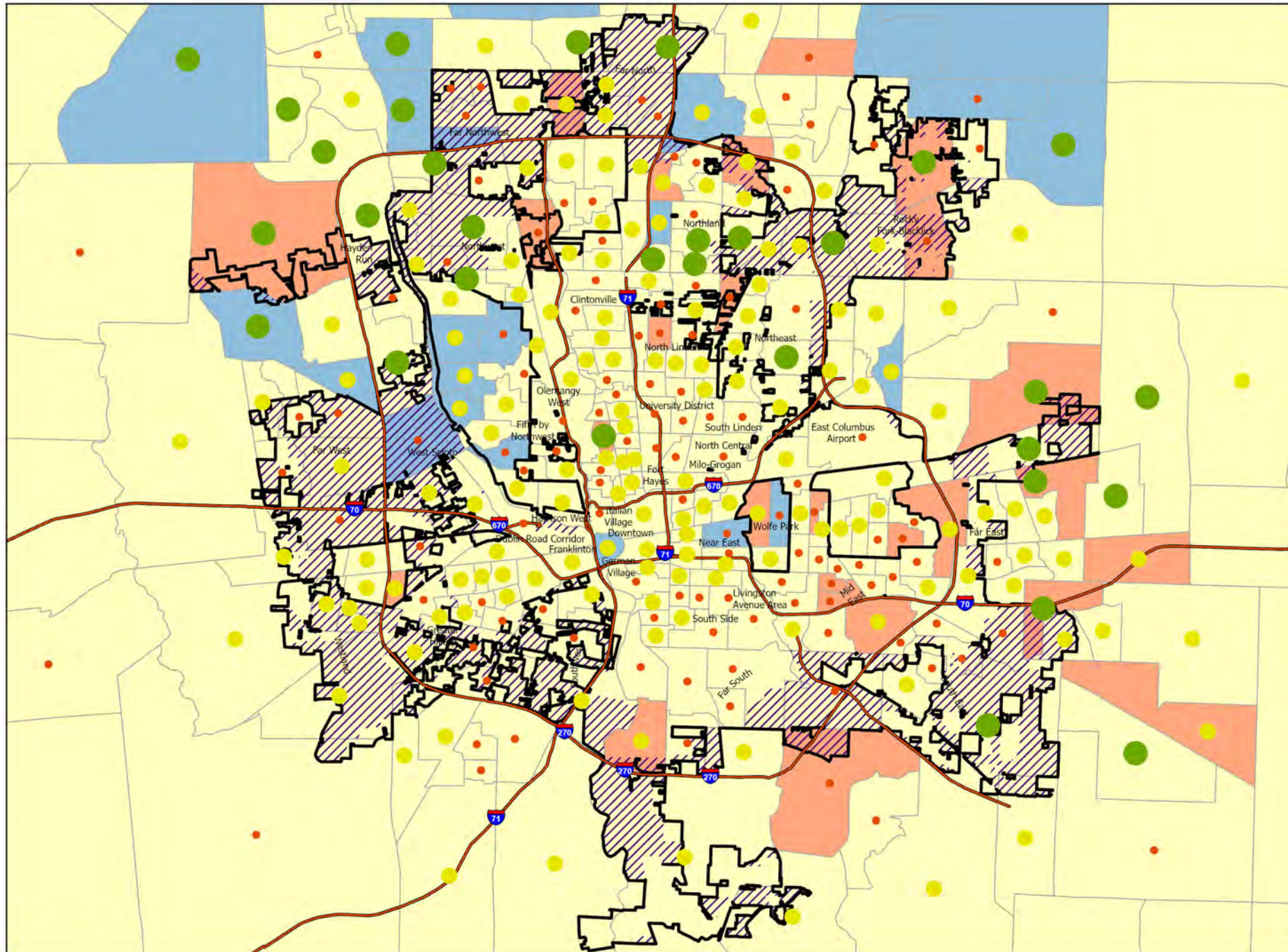


**Cost Burdened Households**

- 501 - 2,239
- 251 to 500
- 0 to 250

WinWinAreas

Sources: US Census via NHGIS



Asian Population Change

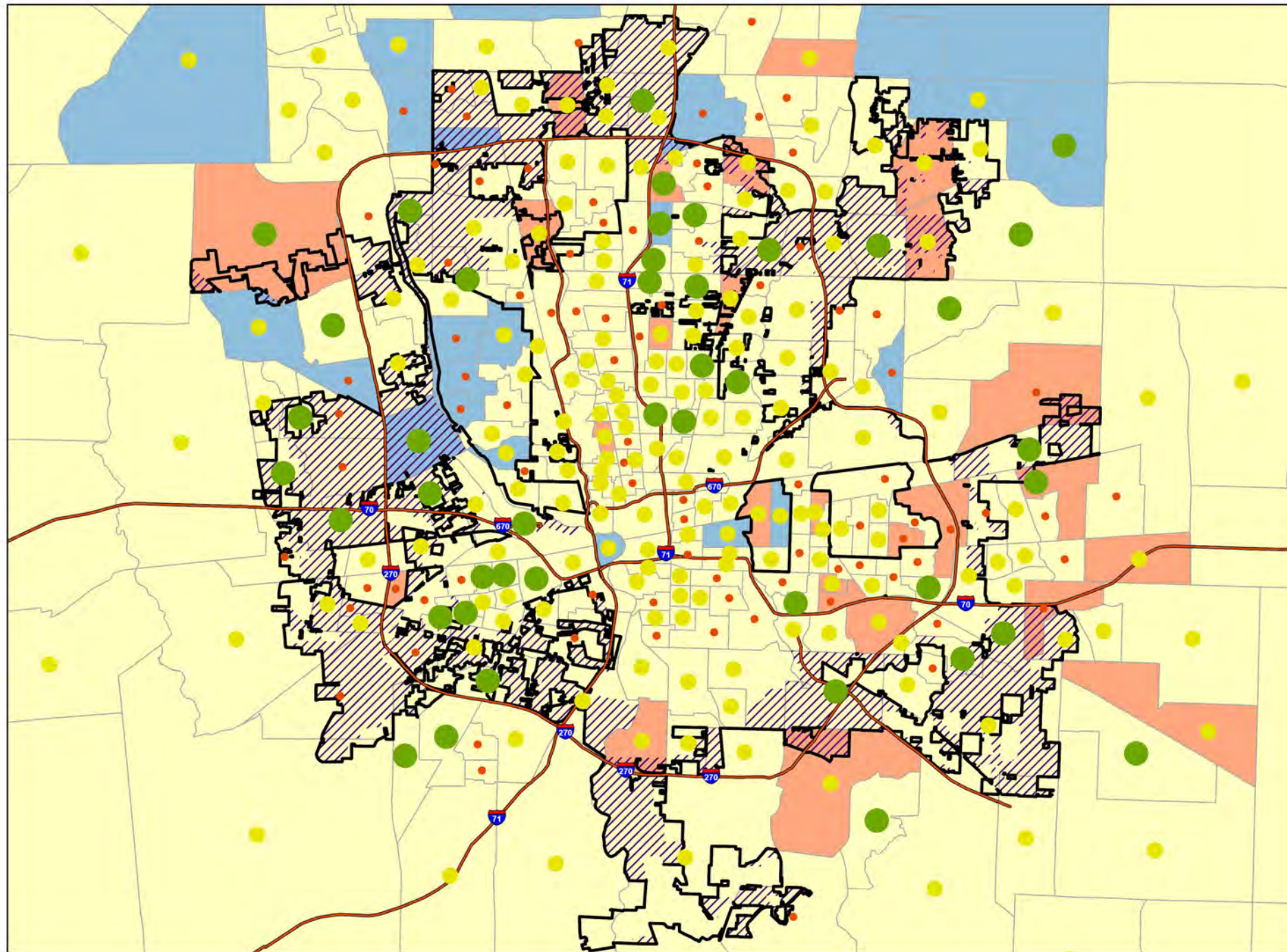
- -573 to 0
- 1 to 400
- 401 to 2,292

Median Household Income Change

- -\$225,333 to \$0
- \$1 to \$35,000
- \$35,001 to \$105,393

▨ WinWinAreas





Latino Population Change

- 788 to 0
- 1 to 350
- 350 to 1,140

Median Household Income Change

- \$225,333 to \$0
- \$1 to \$35,000
- \$35,001 to \$105,393

Win-Win Areas



**OPPORTUNITY**



**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
<b>Total</b>	<b>313</b>	<b>68</b>	<b>38</b>	<b>19</b>	<b>11</b>	<b>7</b>	<b>3</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>459</b>

# Fair Housing Issues

## Segregation and Lack of Integration

1. Dissimilarity is in the high range and has the potential to decline significantly

## Concentrations of Poverty

2. Relative exposures to poverty are high
3. Subsidized households are concentrated in lower opportunity areas

## Housing Affordability and Homeownership

4. Homeownership and mortgage approval rates show disparities by race and ethnicity
5. Housing affordability is tightening and some neighborhoods have a potential for displacement

## Opportunity

6. Higher opportunity is concentrated in the northwest quadrant
7. Connectivity between higher and lower opportunity areas is limited

## Fair Housing Environment

8. Fair housing infrastructure is limited

# Questions for Discussion

1. Was there anything that surprised you about the data above?
2. Given that the data shows incomes and home prices are not the primary reason for segregation, why do you think segregation persists?
3. What factors do you think are contributing to a tightening of housing affordability?
4. What ideas do you have to improve fair housing awareness, education, and compliance?
5. What solutions do you think would
  1. reduce segregation
  2. expand opportunity
  3. reduce concentrations of poverty
  4. improve affordability and access to homeownership
  5. improve overall prosperity in Columbus
6. What do you think the City of Columbus could do to realize those solutions?
7. What other factors (e.g. State policies, federal funding, private actions) might help or hinder your proposed solutions?