Columbus and Franklin County Foreclosure Working Group
Prevention and Recovery Advisory Plan
October 2008

Columbus and Franklin County Foreclosure Working Group

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Data collection and analysis was completed by Community Research Partners with funding and guidance from Enterprise Community Partners.

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Prevention and Recovery Advisory Plan

EXECUTIVE SUMMARY

The very real and tangible effects of the foreclosure crisis require an immediate and comprehensive plan to address the ways in which the crisis affects the local housing market and how these trends specifically affect Columbus and Franklin County neighborhoods. On June 23, 2008 Chair of Columbus City Council's Health, Housing and Human Services Committee, Charleta Tavares, the Affordable Housing Trust for Columbus and Franklin County and Enterprise Community Partners convened a Foreclosure Summit to highlight the issue of foreclosures throughout the county. Participants from both the public and private sector were welcomed to join the Working Group and contribute to the draft of the advisory plan.

COLUMBUS AND FRANKLIN COUNTY FORECLOSURE WORKING GROUP

The Working Group was formed with the goal of generating an advisory plan for Columbus and Franklin County that will:

1. Prevent neighborhood decline associated with foreclosure in traditionally stable markets across Central Ohio;
2. Address the issue of backslide due to foreclosure in "tipping point" neighborhoods; and,
3. Focus resources in neighborhoods traditionally targeted by revitalization efforts, preventing further disinvestment and decline due to the foreclosure crisis.

ADVISORY PLAN

The Columbus and Franklin County Foreclosure Working Group has identified a set of comprehensive strategies that seek to leverage existing resources, create cross jurisdictional partnerships and prioritize prevention. *This plan is advisory*; City and County officials will ultimately be charged with determining how and where funds are spent. It is understood that not all neighborhoods will benefit equally and that to have impact, funds will need to be targeted. Moreover, the Neighborhood Stabilization Program funds that will be available to the City and County have two statutory restrictions that need to be considered throughout the area assessment process. These funds may be used for a variety of activities but a nexus with foreclosed and vacant properties must exist and 25% of funds must be used to benefit households at or below 50% AMI.

FOCUS AREA SELECTION

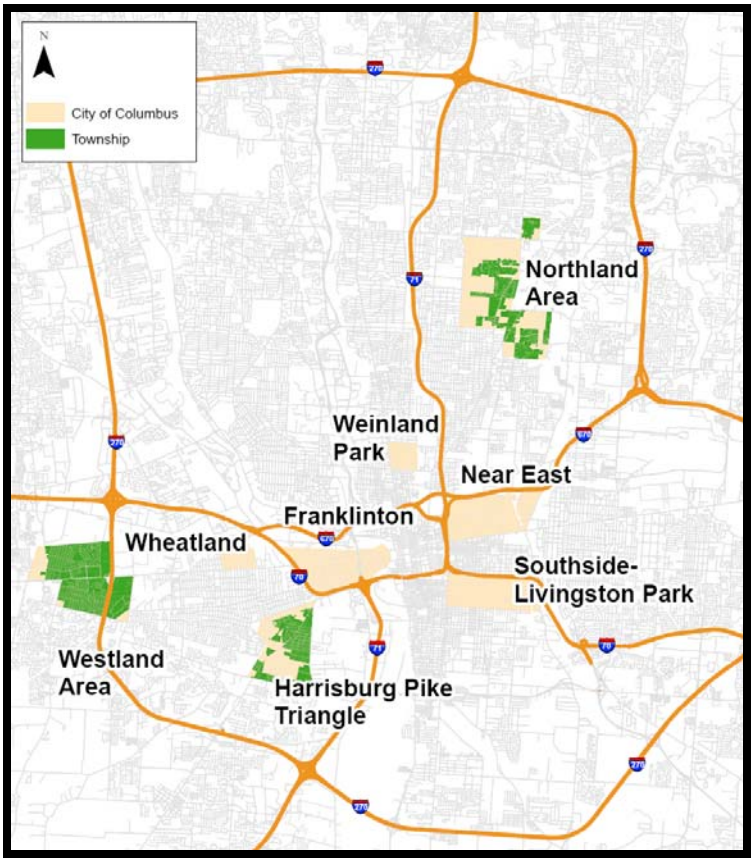
A total of eight areas have been considered by the Working Group. Due to limited resources to cover the costs of data collection and analysis, strategies are limited to these areas; however, an effort is made to identify strategies that may be applied to other areas of the City and County as decided by local government. As detailed below, all focus areas have issues with vacant and foreclosed properties and any one of these areas could use all potentially available funds to address foreclosed and vacant housing issues. The central city neighborhoods have demonstrated a historic problem with lower property values and vacancies, while several of the neighborhoods under the county jurisdictions are only recently beginning to show signs of decline; the foreclosure issue is compounding this trend.

Key considerations in area selection included:

- **Marketability:** Is there a for sale market? Is there a rental market? What is the general perception of the neighborhood and does the data support this perception?
- **Impact:** How would investment in the area change a neighborhood? Would the amount of potential funding available be sufficient to produce change or prevent further decline?
- **Scale**: How large is the area and how concentrated are the foreclosed and vacant houses? How large is the combined investment?
- **Partners**: What other investments are being made by government, philanthropic and business entities in the area? If an area has significant investment already, should foreclosure funds also be spent there? What is the capacity of the organizations and entities in the area to manage a foreclosure prevention and recovery program?
- **Effect on Adjacent Areas:** Will investment in an area have a positive influence on adjacent neighborhoods? Will there be a "halo" effect?
- **Anchors and Community Assets:** Are there significant opportunities for neighborhood revitalization and development that would complement or augment targeted foreclosure funding?
- **Community Input and Existing Plans:** Would the approaches needed to address the foreclosure issues in a neighborhood align with the goals of that community and complement Area Plans?

The approach evolved to select several areas that could be seen as representative of different neighborhood types across Columbus and Franklin County. Selection was also guided by representation in the Working Group of entities working in or familiar with specific areas. Through a process of dialogue, the Working Group selected the following focus areas:

- Franklinton
- Near East
- Southside – Livingston
- Westland Area
- Harrisburg Pike Triangle
- Northland Area
- Weinland Park
- Wheatland Area



The areas are categorized in three ways:

Type 1: City-County Interface
These areas are cross-jurisdictional and allow opportunities for foreclosure mitigation programs and infrastructure improvements through City-County partnerships. These areas have better single family for sale possibilities than other areas. City-County Interface areas exhibit the highest home ownership rates of all areas studied, as well as the lowest levels of foreclosure. Areas in this category include Northland, Westland and the Harrisburg Pike Triangle.

Type 2: Converging Investment Neighborhoods
Weinland Park, Near East and Southside-Livingston Park all have been the target of substantial government and private investment; moreover, such investment is anticipated to increase significantly in the near future. All have challenging markets with high levels of foreclosure activity, but it is the general consensus that market conditions are likely to improve in these neighborhoods. All are geographically compact areas. A significant difference is that current acquisition prices in Southside-Livingston Park are substantially lower than the other two areas.

Type 3: Weak Market Neighborhoods
Wheatland and Franklinton both have challenging markets. Recent activity in Franklinton has helped, but the home ownership rate remains low and Franklinton exhibits greater levels of vacant properties than Wheatland. Both areas show significant levels of foreclosures. These areas are geographically proximate but may have somewhat different markets. Additionally, the completion of the floodwall has resulted in higher appraisals for the Franklin ton area.

STRATEGIES

A range of strategies have been identified to address foreclosure issues across the region in the short and intermediate term. The strategies seek to address the above classification of neighborhood types by considering both general characteristics and other unique or subjective knowledge. All approaches involve targeted initiatives to acquire vacant and foreclosed structures across Columbus and Franklin County. The time and method of property disposition varies and will depend on the locations selected as focus areas. Additionally, comprehensive efforts to provide foreclosure education and counseling services will be a critical component regardless of location.

Three dominant strategies are most relevant to the selected areas, as defined below:

Strategy 1:

The goal of Strategy 1 is to implement a comprehensive acquisition and holding plan for the targeted area. This strategy may include acquisition and boarding of foreclosed, vacant homes; it may also include the demolition of such homes and the long-term holding of the property by local government for future redevelopment activities. Partnership with local entities to identify properties and manage acquisition will be necessary. Additionally, an outreach campaign marketing Foreclosure Prevention Counseling and Financial Fitness should be pursued to prevent further increases in the local foreclosure rate. By focusing resources in neighborhoods traditionally targeted by revitalization efforts, further disinvestment and decline due to the foreclosure crisis can be prevented. Strategy 1 is most appropriate for those focus areas defined as Weak Market Neighborhoods.

Strategy 2:

Strategy 2 seeks to acquire and rehabilitate foreclosed and vacant homes with the goal of resale. This could be achieved through traditional resale programs or through the creation of a short term lease purchase program. The program would be available to residents needing additional time to complete homebuyer education programs; to repair credit; or, to identify and secure appropriate financing. Strategy 2 seeks to prevent neighborhood decline associated with foreclosure in traditionally stable markets and can also address the issue of backslide due to foreclosure in “tipping point” neighborhoods. Again, an outreach campaign marketing Foreclosure Prevention Counseling and Financial Fitness should be pursued to prevent further increases in the local foreclosure rate. Strategy 2 is most appropriate for those focus areas defined as City-County Interface. Strategy 2 can also be applied as a scattered site approaching, not limiting program activities to any one neighborhood, but addressing homes on a per unit basis.

Strategy 3:

The third strategy combines elements of both Strategies 1 and 2, and adding a long-term rental component to the mix as appropriate. A targeted demolition program to achieve neighborhood stabilization would be pursued, as well as efforts to acquire and land bank homes with potential for future rehabilitation. Increased levels of subsidy to ensure affordability and to increase marketability of rehabbed homes to eligible buyers would be necessary and coupled with a program of Foreclosure Prevention Counseling and Financial Fitness. An outreach campaign marketing counseling and work-out funds would be promoted. Strategy 3 is most appropriate for those focus areas defined as Converging Investment Neighborhoods.

DATA COLLECTION & FOCUS AREA ANALYSIS

Data collection and analysis was completed by Community Research Partners with funding and guidance from Enterprise Community Partners.

Columbus and Franklin County Foreclosure Working Group
Prevention and Recovery Advisory Plan

INTRODUCTION

The foreclosure crisis has surfaced at both a local and national level. At the national level, a comprehensive approach from the lending industry is needed to ensure homeownership preservation, with participation from leading mortgage lenders, investors, loan servicing organizations, and consumer advocates to address the foreclosure crisis from a financial standpoint. However, the very real and tangible effects of the foreclosure crisis require an immediate and comprehensive plan to address the ways in which the crisis affects the local housing market and how these trends specifically affect Columbus and Franklin County neighborhoods. In response, the Columbus and Franklin County Foreclosure Working Group is advocating a comprehensive approach to address the issue directly and to mitigate the effects of foreclosure on neighborhoods throughout Franklin County.

COLUMBUS AND FRANKLIN COUNTY FORECLOSURE SUMMIT

On June 23, 2008 Chair of Columbus City Council's Health, Housing and Human Services Committee, Charleta Tavares, the Affordable Housing Trust for Columbus and Franklin County and Enterprise Community Partners convened a Foreclosure Summit to highlight the issue of foreclosures throughout the county. Executive Director of Community Research Partners, Roberta Garber and Vice President of Enterprise Community Partners' Central Region, Mark McDermott presented data and information on best practices to an audience of both public and private sector participants. Models, funding, anchors and strategies were discussed. In conclusion, participants were welcomed to join the Working Group and contribute to the draft of the advisory plan.

COLUMBUS AND FRANKLIN COUNTY FORECLOSURE WORKING GROUP

The Working Group was formed with the goal of generating an advisory plan for Columbus and Franklin County that will:

1. Prevent neighborhood decline associated with foreclosure in traditionally stable markets across Central Ohio;
2. Address the issue of backslide due to foreclosure in "tipping point" neighborhoods; and,
3. Focus resources in neighborhoods traditionally targeted by revitalization efforts, preventing further disinvestment and decline due to the foreclosure crisis.

The working group consists of both public and private sector representation. Within the Working Group, smaller subcommittees were formed to focus on the issues of data collection and drafting of the collaborative foreclosure initiative.

ADVISORY PLAN

The Columbus and Franklin County Foreclosure Working Group has identified a set of comprehensive strategies that seek to leverage existing resources, create cross jurisdictional partnerships and prioritize prevention. *This plan is advisory*; City and County officials will ultimately be charged with determining how and where funds are spent. It is understood that not all neighborhoods will benefit equally and that to have impact, funds will need to be targeted. Moreover, the Neighborhood Stabilization Program funds that will be available to the City and County have two statutory restrictions that need to be considered throughout the area assessment process. These

funds may be used for a variety of activities but a nexus with foreclosed and vacant properties must exist and 25% of funds must be used to benefit households at or below 50% AMI.

FOCUS AREA SELECTION

A total of eight areas have been considered by the Working Group. Due to limited resources to cover the costs of data collection and analysis, strategies are limited to these areas; however, an effort is made to identify strategies that may be applied to other areas of the City and County as decided by local government. As detailed below, all focus areas have issues with vacant and foreclosed properties and any one of these areas could use all potentially available funds to address foreclosed and vacant housing issues. The central city neighborhoods have demonstrated a historic problem with lower property values and vacancies, while several of the neighborhoods under the county jurisdictions are only recently beginning to show signs of decline; the foreclosure issue is compounding this trend.

Key considerations in area selection included:

- **Marketability:** Is there a for sale market? Is there a rental market? What is the general perception of the neighborhood and does the data support this perception?
- **Impact:** How would investment in the area change a neighborhood? Would the amount of potential funding available be sufficient to produce change or prevent further decline?
- **Scale**: How large is the area and how concentrated are the foreclosed and vacant houses? How large is the combined investment?
- **Partners**: What other investments are being made by government, philanthropic and business entities in the area? If an area has significant investment already, should foreclosure funds also be spent there? What is the capacity of the organizations and entities in the area to manage a foreclosure prevention and recovery program?
- **Effect on Adjacent Areas:** Will investment in an area have a positive influence on adjacent neighborhoods? Will there be a "halo" effect?
- **Anchors and Community Assets:** Are there significant opportunities for neighborhood revitalization and development that would complement or augment targeted foreclosure funding?
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The approach evolved to select several areas that could be seen as representative of different neighborhood types across Columbus and Franklin County. Selection was also guided by representation in the Working Group of entities working in or familiar with specific areas. Through a process of dialogue, the Working Group selected the following focus areas:

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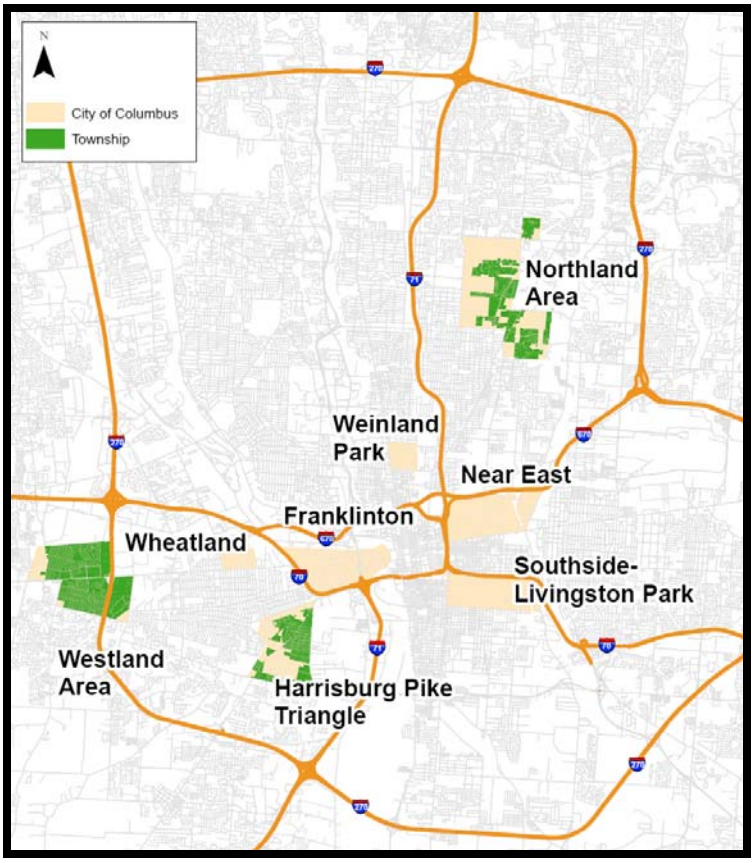
- Westland Area
- Harrisburg Pike Triangle
- Northland Area
- Weinland Park
- Wheatland Area



The areas are categorized in three ways:

Type 1: City-County Interface
These areas are cross-jurisdictional and allow opportunities for foreclosure mitigation programs and infrastructure improvements through City-County partnerships. Due in part to their less central locations, these areas have better single family for sale possibilities than other areas. City-County Interface areas exhibit the highest home ownership rates of all areas studied, as well as the lowest levels of foreclosure. Areas in this category include Northland, Westland and the Harrisburg Pike Triangle.

Type 2: Converging Investment Neighborhoods
Weinland Park, Near East and Southside-Livingston Park all have been the target of substantial government and private investment; moreover, such investment is anticipated to increase significantly in the near future. All have challenging markets with high levels of foreclosure activity, but it is the general consensus that market conditions are likely to improve in these neighborhoods. All are geographically compact areas. A significant difference is that current acquisition prices in Southside-Livingston Park are substantially lower than the other two areas.

Type 3: Weak Market Neighborhoods
Wheatland and Franklinton both have challenging markets. Recent activity in Franklinton has helped, but the home ownership rate remains low and Franklinton exhibits greater levels of vacant properties than Wheatland. Both areas show significant levels of foreclosures. These areas are geographically proximal but may have somewhat different markets. Additionally, the completion of the floodwall has resulted in higher appraisals for the area.

STRATEGIES

A range of strategies have been identified to address foreclosure issues across the region in the short and intermediate term. The strategies seek to address the above classification of neighborhood types by considering both general characteristics and other unique or subjective knowledge. All approaches involve targeted initiatives to acquire vacant and foreclosed housing across Columbus and Franklin County. The time and method of property disposition varies and will depend on the locations selected as focus areas. Additionally, comprehensive efforts to provide foreclosure education and counseling services will be a critical component regardless of location.

Three dominant strategies are most relevant to the selected areas, as defined below:

Strategy 1:

The goal of Strategy 1 is to implement a comprehensive acquisition and holding plan for the targeted area. This strategy may include acquisition and boarding of foreclosed, vacant homes; it may also include the demolition of such homes and the long-term holding of the property by local government for future redevelopment activities. Partnership with local entities to identify properties and manage acquisition will be necessary. Additionally, an outreach campaign marketing Foreclosure Prevention Counseling and Financial Fitness should be pursued to prevent further increases in the local foreclosure rate. By focusing resources in neighborhoods traditionally targeted by revitalization efforts, further disinvestment and decline due to the foreclosure crisis can be prevented. Strategy 1 is most appropriate for those focus areas defined as Weak Market Neighborhoods.

Strategy 2:

Strategy 2 seeks to acquire and rehabilitate foreclosed and vacant homes with the goal of resale. This could be achieved through traditional resale programs or through the creation of a lease purchase program. The program would be available to residents needing additional time to complete homebuyer education programs; to repair credit; or, to identify and secure appropriate financing. Strategy 2 seeks to prevent neighborhood decline associated with foreclosure in traditionally stable markets and can also address the issue of backslide due to foreclosure in “tipping point” neighborhoods. Again, an outreach campaign marketing Foreclosure Prevention Counseling and Financial Fitness should be pursued to prevent further increases in the local foreclosure rate. Strategy 2 is most appropriate for those focus areas defined as City-County Interface. Strategy 2 can also be applied as a scattered site approaching, not limiting program activities to any one neighborhood, but addressing homes on a per unit basis.

Strategy 3:

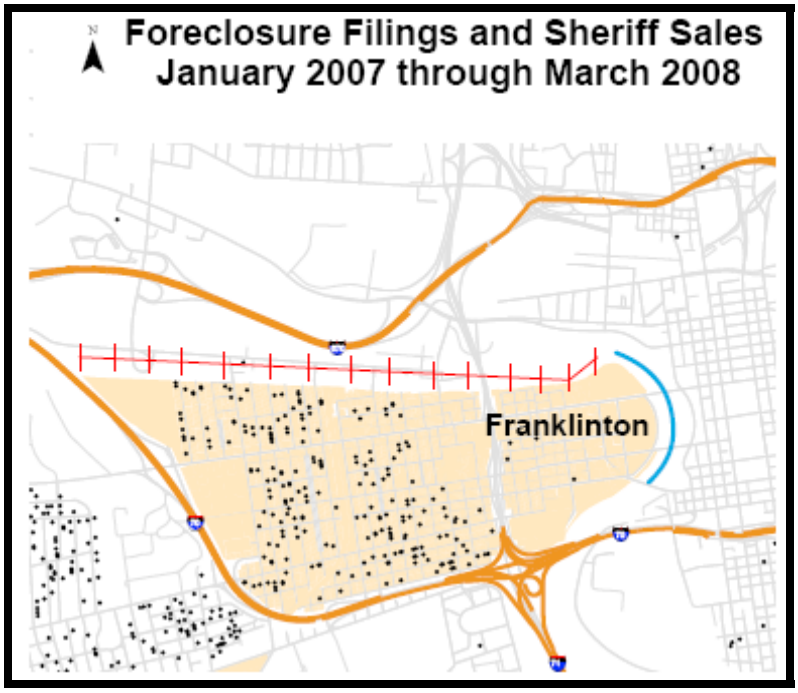
The third strategy combines elements of both Strategies 1 and 2, and potentially adding a long-term rental component to the mix as appropriate. A targeted demolition program to achieve neighborhood stabilization would be pursued, as well as efforts to acquire and land bank homes with potential for future rehabilitation. Increased levels of subsidy to ensure affordability and to increase marketability of rehabbed homes to eligible buyers would be necessary and coupled with a program of Foreclosure Prevention Counseling and Financial Fitness. An outreach campaign marketing counseling and work-out funds would be promoted. Strategy 3 is most appropriate for those focus areas defined as Converging Investment Neighborhoods.

DATA COLLECTION & FOCUS AREA ANALYSIS

Data collection was completed by Community Research Partners with funding and guidance from Enterprise Community Partners. Some discrepancies exist between the data used and more traditional sources, such as the Census. The owner-occupancy rate generated from Auditor data is for 1-3 unit residential properties only and is at the property level as opposed to unit level data referenced by the Census, which includes any type of residential property, including large scale apartment complexes.

FRANKLINTON

Boundaries: Franklinton is bounded by Interstate 70 on the southern and western edges. The Scioto River creates a natural boundary to the east. Interstate 670 borders the area on the north.



Proposed Strategies:

Given the general challenges around the housing market in Franklinton, Strategy 1 is most appropriate. This would consist of selective acquisition and holding of specific properties. Additionally, a selective and concentrated campaign of acquisition and demolition, with the goal of holding the properties for future development in the long-term is also fitting. Targeted foreclosure prevention education and outreach would be appropriate.

Scale: Franklinton covers a considerably large area with several sub-markets and neighborhoods defined by highways, main arterials and railroads. Foreclosed and vacant houses are both consistent and relatively concentrated in the west side of Franklinton.

Marketability: In the Franklinton neighborhood, there are 2,030 single-family residential properties. Single-family properties outnumber multifamily and apartment properties by about 3 to 1. Despite its proximity to downtown, the current market for homeownership is limited. While a stable market for rental exists, an abundance of

affordable rental can be found throughout the area. Additionally, 34 Low Income Housing Tax Credit homes were recently completed.

A large portion (71%) of Franklinton's existing residential buildings were constructed before 1920, and 19% received an Auditor's condition rating of "fair" or "poor." The neighborhood's owner-occupancy rate of 37% is less than half the countywide rate of 80%.

In Franklinton, there are 401 buildings identified as vacant by Code Enforcement and 33 properties held by the Columbus Land Bank, including 26 vacant lots. During calendar year 2007, Columbus Police recorded 76 crime incidents involving stolen copper or aluminum (preliminary analysis).

Impact: Significant investment in the area is needed to induce noticeable change in the neighborhood. About 20% of the neighborhood's housing stock, or 515 unique properties, went through Sheriff's sale from January 2003 through March 2008. As of June 2008, there were at least 91 residential properties with mortgages entailing interest rates of 8% or greater and another 54 properties with adjustable rate mortgages of $50,000 or more, both indicators that more foreclosures are likely in the area.

During the period of January 2006 through March 2008, the median single-family sales price was $62,600, less than half the countywide median of $154,000, yet representing an increase of 48% from five years ago. This large increase may have been influenced by activities of the Home Again program, flipping schemes and inflated appraisals.

Partners: While investments are being made by government and non-profit entities in the area, private investment is scarce. The United Way of Central Ohio has identified the area as one of five target neighborhoods in which they will provide substantial investment for revitalization efforts. Four CMHA developments are within or immediately adjacent to Franklinton: Sunshine Terrace (180 units), Sunshine Annex (127), Riverside-Bradley (128), and Worley Terrace (100). Several of these are scheduled for demolition within the next 5 years. Franklinton has no project-based Section 8 sites. A targeted acquisition/hold program could be utilized in the area near and around the CMHA property. This would create a future large scale development opportunity in the neighborhood.

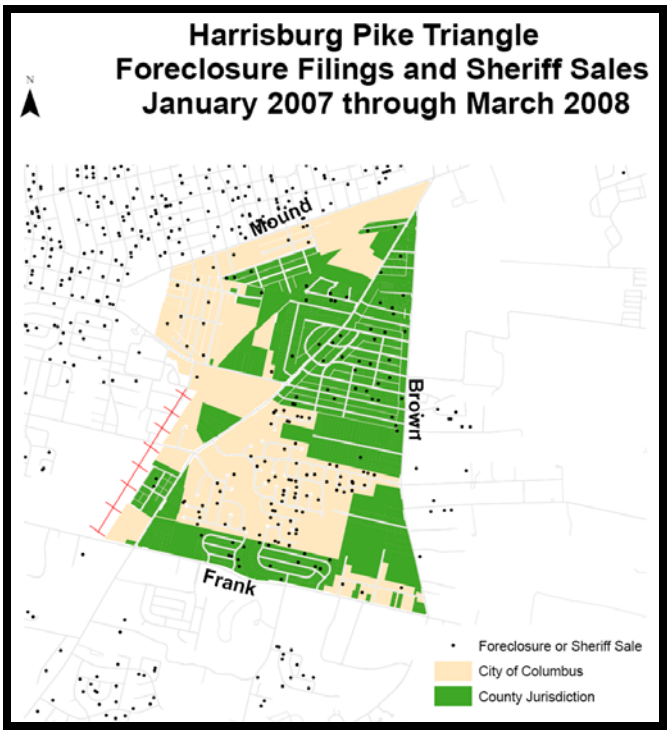
To date, Franklinton has received $725,000 in loans from the Housing Trust (2002-2008) and over $346,000 from City of Columbus housing programs (2005-2008). The neighborhood also had over $75.9 million in permitted construction (2003-2008), with $3.8 million in single family construction, $8.2 million in residential alteration/additions, $12.5 million in new multifamily construction (Worley Terrace), and $38.1 million in commercial alterations/additions.

Effect on Adjacent Areas: Investment in Franklinton will likely have little positive influence on adjacent neighborhoods. Due to primarily to perception, geographic isolation and to the high number of foreclosures, it is difficult to assume there will be a “halo” effect.

HARRISBURG PIKE TRIANGLE

Boundaries:

Harrisburg Pike is bordered by three major roads: Mound to the north, Brown to the east, and Frank on the southern edge. Additionally, Eakin and the railroad comprise the western boundary.



Proposed Strategies:

Harrisburg Pike exhibits a fairly stable housing market. As such, an approach similar to Strategy 2 is most appropriate, which consists of selective acquisition, rehab and resale. Outreach for foreclosure prevention and education could be beneficial.

Scale: Harrisburg Pike Triangle also covers a relatively large and non-contiguous area. Several major corridors bisect the planning area and due to the cross-jurisdictional nature of the area, infrastructure is inconsistent.

Marketability:

In the Harrisburg Pike Triangle, there are 2,359 single-family residential properties, with 46% outside Columbus municipal boundaries. Single-family properties outnumber multifamily and apartment properties by about 16 to 1.

The Harrisburg Pike Triangle is similar to the county overall with less than one-quarter (23%) of existing residential buildings constructed before 1950 and 6% receiving an Auditor's condition rating of "fair" or "poor." The area's owner-occupancy rate of 68% is below the countywide rate of 80%.

For the portion of the Harrisburg Pike Triangle within the City of Columbus, there are 69 buildings identified as vacant by Code Enforcement and no properties held by the Columbus Land Bank. During calendar year 2007, Columbus Police recorded 15 crime incidents involving stolen copper or aluminum (preliminary analysis).

Impact: Foreclosures are fewer here than in other areas addressed, however the concentrations are fairly dense. About 11% of the area's housing stock, or 280 unique properties, went through Sheriff's sale from January 2003 through March 2008. As of June 2008, there were at least 103 residential properties with mortgages entailing interest rates of 8% or greater and another 80 properties with adjustable rate mortgages of $50,000 or more. Outreach can play a key role in preventing future foreclosures.

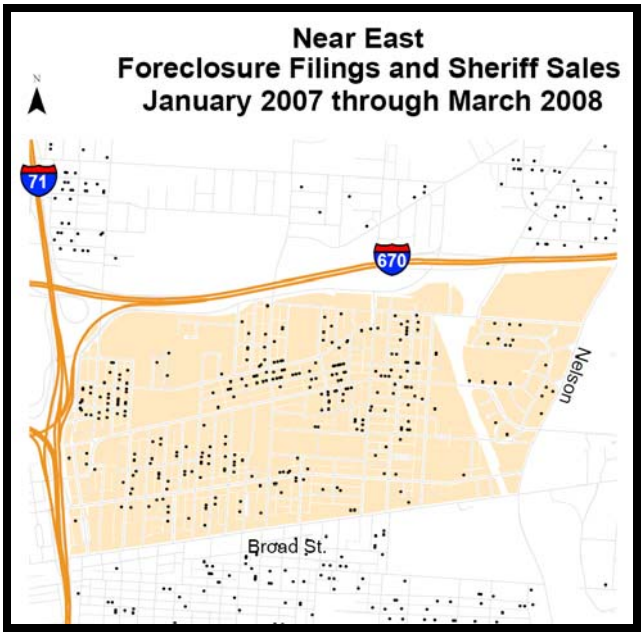
During the period of January 2006 through March 2008, the median single-family sales price was $95,000, an increase of less than 1% from five years ago. In comparison, the median sales price countywide rose by 9%.

Partners: Investments made by government and non-profit entities in the area are less than other areas. No CMHA developments are within or immediately adjacent to the Harrisburg Pike Triangle. The area holds one project-based Section 8 site with 44 assisted units. This project expires before the end of 2010.

The Harrisburg Pike Triangle has received over $202,000 from the County's Single-Family Rehabilitation program (2003-2008), about $8,000 from City of Columbus housing programs (2005-2008), and about $493,000 in Low-Income Housing Tax Credits (1989-2008). Private investment remains strong. Within Columbus municipal boundaries, the Harrisburg Pike Triangle had over $7.5 million in permitted construction (2003-2008), 81% of which were new single-family residences.

Effect on Adjacent Areas: Investment in Harrisburg Pike Triangle could have a slight positive influence on adjacent neighborhoods. Investment could serve to stabilize the area and lead to increased appraisals.

NEAR EAST
Boundaries:
The Near East area for the purpose of the plan is bounded by 71 to the west, 670 to the north, Nelson Road to the east and Broad Street to the south.



Proposed Strategies:
The Near East area is appropriate for an array of strategies combining all proposed approaches. Due in part to the size of the area and the patterns of development, investment, disinvestment and foreclosure, specific components of Strategy 3 will need to be pursued on a street by street basis. Selective acquisition, targeted demolition and holding of key properties in the North of Broad development and surrounding streets will help stabilize the investments that have already been made in the area. Rental preservation and creation of additional rental or lease-purchase housing through a rehab or new build program may be needed to complement for sale strategies as public housing is removed from the market and additional foreclosures are experienced by investors and owner-occupants. Targeted foreclosure prevention education and outreach would be appropriate.

Scale: The Near East covers a considerably large area with several sub-markets and neighborhoods defined predominately by minor arterials. Foreclosed and vacant houses are scattered throughout the area, although pockets of particularly high concentrations of foreclosures can be found.

Marketability: Parts of the Near East exhibit greater levels of marketability. Intense City and private investment along the Long Street corridor and in the North of Broad Development have resulted in increased sales. Conversely, the area suffers from large scale abandonment, foreclosure and flipping issues.

In the Near East area, there are 1,922 single-family residential properties. Single-family properties outnumber multifamily and apartment properties by about 3 to 1. A large portion (60%) of the area's existing residential buildings were constructed before 1920, and 14% received an Auditor's condition rating of "fair" or "poor." The area's owner-occupancy rate of 52% is well below the countywide rate of 80%.

In the Near East, there are 476 buildings identified as vacant by Code Enforcement and 156 properties held by the Columbus Land Bank, including 133 vacant lots. During calendar year 2007, Columbus Police recorded 82 crime incidents involving stolen copper or aluminum (preliminary analysis).

Impact: Significant investment in the area is needed to induce noticeable change in the neighborhood. About 22% of the neighborhood's housing stock, or 522 unique properties, went through Sheriff's sale from January 2003 through March 2008. As of June 2008, there were at least 157 residential properties with mortgages entailing interest rates of 8% or greater and another 112 properties with adjustable rate mortgages of $50,000 or more.

During the period of January 2006 through March 2008, the median single-family sales price was $87,200, an increase of 19% from five years ago.

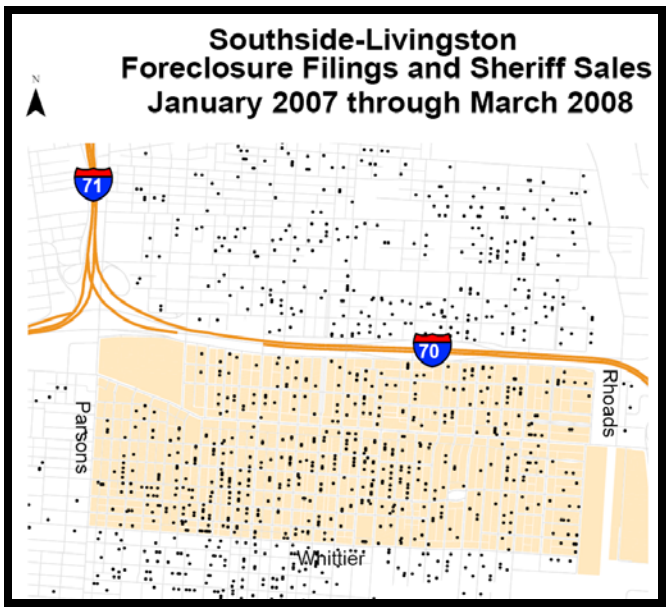
Partners: The United Way of Central Ohio has identified the area as one of five target neighborhoods in which they will provide substantial investment for revitalization efforts. Five CMHA developments are within or immediately adjacent to the Near East area: Poindexter Village (414 units), Sawyer Towers (161), Trevitt Heights (137), Sawyer Manor (116), and Jenkins Terrace (100). Both Poindexter Village and Sawyer Towers are slated for demolition. The area holds 11 project-based Section 8 sites with 1,667 assisted units. Three of these projects, accounting for 43 assisted units, expire before the end of 2010.

Near East organizations in the area have received $2.7 million in loans from the Housing Trust (2002-2008), $1.3 million in Low-Income Housing Tax Credits (1989-2008), and $569,000 from City of Columbus housing programs (2005-2008). The area also had $78.8 million in permitted construction (2003-2008), with $3.9 million in single family construction, $11.6 million in residential alteration/additions, $20.5 million in new school construction, and $42.5 million in commercial alterations/additions.

SOUTHSIDE-LIVINGSTON PARK

Boundaries:

Parsons borders the area to the west, Whittier on the southern edge, 70 to the north and Alum Creek to the east.



Proposed Strategies:

The Southside-Livingston Park, similar to the Near East area, is appropriate for an array of strategies combining all proposed approaches. Due in part to the size of the area and the patterns of development, investment, disinvestment and foreclosure, specific components of Strategy 3 will need to be pursued on a street by street basis. Selective acquisition, targeted demolition and holding of key properties in the Nationwide Children's Hospital area and surrounding streets will help stabilize the investments that have already been made in the area. Rental preservation and creation of additional rental or lease-purchase housing through a rehab or new build program may be needed to complement for sale strategies as additional foreclosures are experienced by investors and owner-occupants. Targeted foreclosure prevention education and outreach would be appropriate.

Scale: The Southside-Livingston Park area also covers a considerably large area with several sub-markets and neighborhoods defined by levels of investment and homeownership. Foreclosed and vacant houses are scattered fairly uniformly throughout the area.

Marketability: Parts of Southside-Livingston Park exhibit greater levels of marketability. Intense City and private investment near Nationwide Children's Hospital and surrounding streets have resulted in increased sales. Conversely, the area suffers from large scale abandonment, foreclosure and flipping issues.

In Southside-Livingston Park, there are 2,935 single-family residential properties. Single-family properties outnumber multifamily and apartment properties by about 4 to 1.

Impact: Significant investment in the area is needed to induce noticeable change in the neighborhood. About half (48%) of the Southside-Livingston Park's existing residential

buildings were constructed before 1920, and 20% received an Auditor's condition rating of "fair" or "poor." The area's owner-occupancy rate of 50% is well below the countywide rate of 80%.

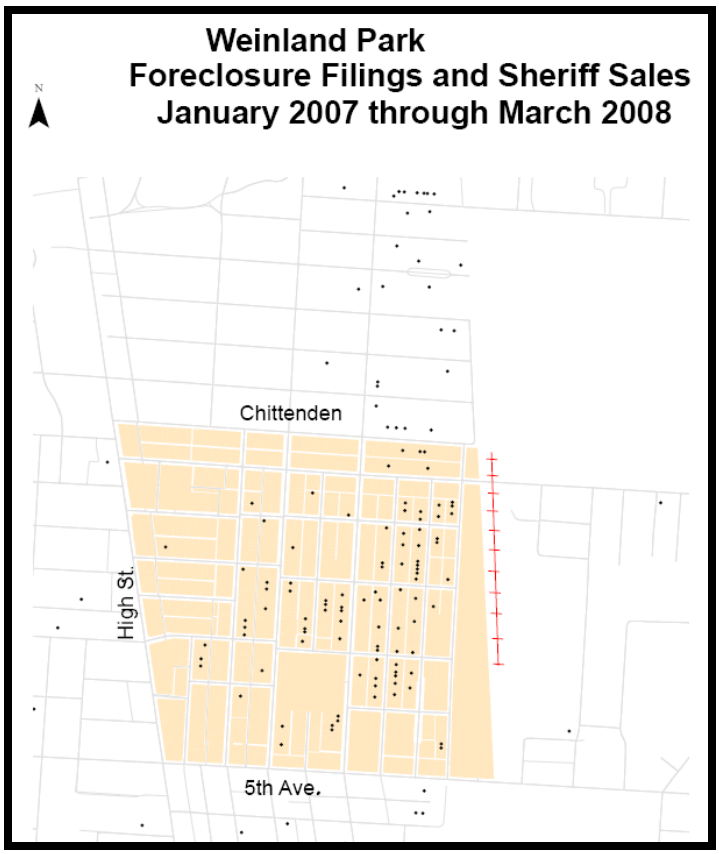
In Southside-Livingston Park, there are 429 buildings identified as vacant by Code Enforcement and 27 properties held by the Columbus Land Bank, including 16 vacant lots. During calendar year 2007, Columbus Police recorded 67 crime incidents involving stolen copper or aluminum (preliminary analysis).

About 29% of the neighborhood's housing stock, or 1,012 unique properties, went through Sheriff's sale from January 2003 through March 2008. As of June 2008, there were at least 306 residential properties with mortgages entailing interest rates of 8% or greater and another 131 properties with adjustable rate mortgages of $50,000 or more.

During the period of January 2006 through March 2008, the median single-family sales price was $79,500, approximately half the countywide median of $154,000, yet representing an increase of 24% from five years ago. Recent investment by Nationwide Children's Hospital, investor speculation and higher values from specific sales within designated historic districts may be affecting this increase.

Partners: The United Way of Central Ohio has identified the area as one of five target neighborhoods in which they will provide substantial investment for revitalization efforts. The Southside-Livingston Park has received at least $77,000 in Low-Income Housing Tax Credits (1989-2008), $384,000 in loans from the Housing Trust (2002-2008), and nearly $1.4 million from City of Columbus housing programs (2005-2008). The area also had over $230 million in permitted construction (2003-2008), including $113 million in new commercial construction and $60 million in hospital construction. No CMHA developments are within or immediately adjacent to the Southside-Livingston Park. The area holds one project-based Section 8 sites with 54 assisted units. Nationwide Children's Hospital working in conjunction with Community Development for All People has committed to acquiring and rehabilitating up to 60 houses in the next five years.

WEINLAND PARK
Boundaries:
Weinland Park is bounded by Chittenden to the north, E. 5th Avenue to the south, High Street to the west and the railroad to the east.



Proposed Strategies: Weinland Park, due to the huge influx of private investment, presents itself as an anomaly among the potential target areas. Because of the significant increases in land cost and the anticipated change in tenure, the most appropriate approach hinges around Strategy 1: Acquisition and Holding. A potential application of this would be the creation of a land trust.

Scale: Weinland Park is a relatively compact neighborhood with fairly distinct boundaries. Foreclosure is dense and scattered throughout the neighborhood.

Marketability: Parts of Weinland Park exhibit greater levels of marketability. Intense City and private investment on the part of Community Properties of Ohio, Wagenbrenner Company, the University and other private investors have resulted in increased sales. Conversely, the area suffers from large scale abandonment, foreclosure and flipping issues. Perception of crime and poverty levels affect investment, as does the disproportionate level of rentals to owner occupied units. Foreclosures in the area are often on the part of investors and not owner occupants.

In the Weinland Park neighborhood, there is a mix of housing types, including 272 single-family residential properties, 265 multifamily properties, and 232 apartment properties. A large portion (85%) of Weinland Park's existing residential buildings were constructed before 1920, and 25% received an Auditor's condition rating of "fair" or

"poor." The neighborhood's owner-occupancy rate for properties of 1-3 units of 33% is less than half the countywide rate of 80%. When including all residential units, the percentage drops to between 10-15%.

In Weinland Park, there are 108 buildings identified as vacant by Code Enforcement and six properties held by the Columbus Land Bank, including 5 vacant lots. During calendar year 2007, Columbus Police recorded 23 crime incidents involving stolen copper or aluminum (preliminary analysis).

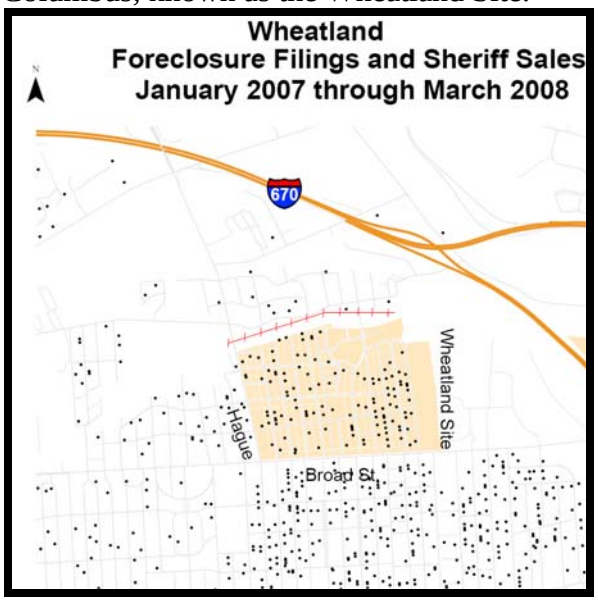
Impact: Significant investment in the area is needed to induce noticeable change in the neighborhood. About 19% of the neighborhood's housing stock, or 104 unique properties, went through Sheriff's sale from January 2003 through March 2008. As of June 2008, there were at least 33 residential properties with mortgages entailing interest rates of 8% or greater and another 42 properties with adjustable rate mortgages of $50,000 or more.

During the period of January 2006 through March 2008, the median single-family sales price was $113,520, representing an increase of 46% from five years ago - a rate of increase five times that of residences countywide.

Partners: No CMHA developments are within or immediately adjacent to Weinland Park. The neighborhood holds three project-based Section 8 sites with 254 assisted units. Two of these projects, accounting for 134 assisted units, expire before the end of 2010. A private developer has made a commitment to redevelop a brown field site into a mixed income residential development. Campus Partners is currently developing a community re-development plan for this area. Weinland Park has been identified by United Way and the Columbus Foundation as an area of interest for potential investment.

Organizations in Weinland Park have received $225,000 in loans from the Housing Trust (2002-2008), $102,000 in Low-Income Housing Tax Credits (1989-2008), and $29,000 from City of Columbus housing programs (2005-2008). The neighborhood also had over $14.7 million in permitted construction (2003-2008), including $7.8 million in residential alteration/additions and $4.25 million in new commercial construction.

WHEATLAND
Boundaries:
The Wheatland site is bordered on the north by the railroad and on the south by Broad Street. The western edge is Hague Blvd. and the eastern boundary is the 20 acre parcel owned by the City of Columbus, known as the Wheatland Site.



Proposed Strategies: Given the general challenges around the housing market in the Hilltop, where the Wheatland area is located, Strategy 1 is most appropriate. This would consist of selective acquisition and holding of specific properties. A selective and concentrated campaign of acquisition and demolition, with the goal of holding the properties for future development in the long-term or for the development of a lease-purchase program is appropriate. Targeted foreclosure prevention education and outreach would be appropriate.

Scale: The Wheatland Area is a small, contiguous area of predominately singe-family homes bounded by major and minor arterials, train tracks and large vacant parcels. Foreclosures are dense in the area.

Marketability: Poor perception and small house sizes contribute to weak levels of marketability. In the Wheatland Area, there are 944 single-family residential properties. Single-family properties outnumber multifamily and apartment properties by about 5 to 1.

One-third of the area's existing residential buildings were constructed before 1920; and 12% received an Auditor's condition rating of "fair" or "poor." The area's owner-occupancy rate of 56% is well below the countywide rate of 80%.

In the Wheatland Area, there are 109 buildings identified as vacant by Code Enforcement and 8 properties held by the Columbus Land Bank, including 2 vacant lots. During calendar year 2007, Columbus Police recorded 26 crime incidents involving stolen copper or aluminum (preliminary analysis).

Impact: Significant investment in the area is needed to induce noticeable change in the neighborhood. About 22% of the neighborhood's housing stock, or 237 unique properties, went through Sheriff's sale from January 2003 through March 2008. As of June 2008,

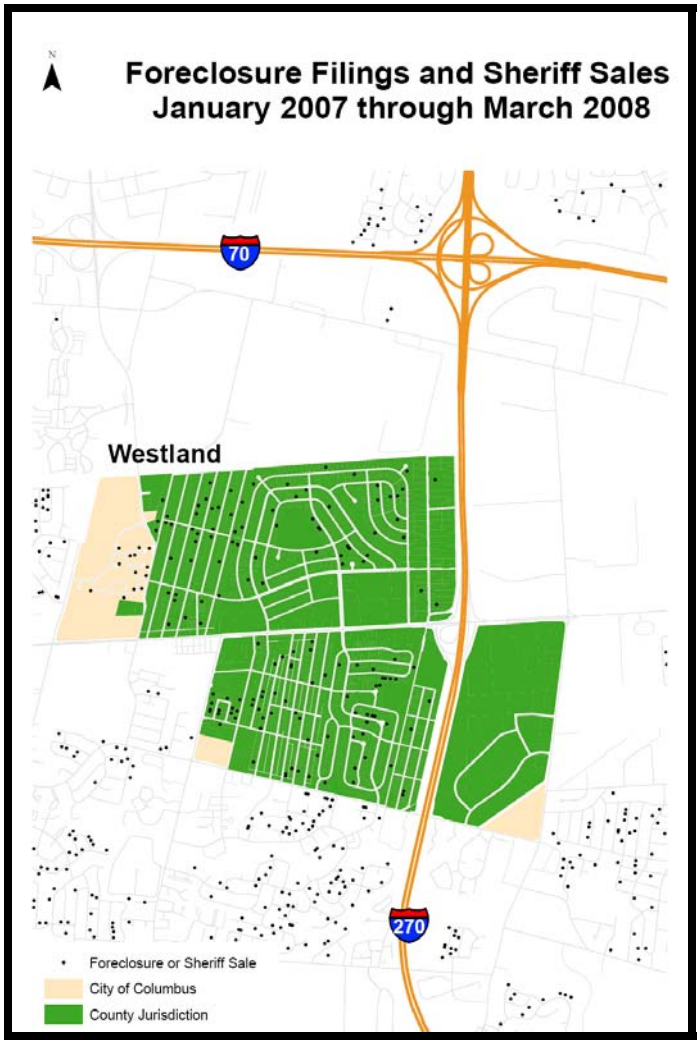
there were at least 69 residential properties with mortgages entailing interest rates of 8% or greater and another 38 properties with adjustable rate mortgages of $50,000 or more.

During the period of January 2006 through March 2008, the median single-family sales price was $74,000, representing an increase of 8% from five years ago.

Partners: No CMHA developments are within or immediately adjacent to the Wheatland Area, and the area has no project-based Section 8 sites. The Wheatland Area has received $80,000 from City of Columbus housing programs (2005-2008). The area also had over $1.1 million in permitted construction (2003-2008). A large redevelopment site in this neighborhood is owned by the City of Columbus and there is a desire to have this site re-developed as residential.

WESTLAND

Boundaries: The area is bordered by the railroad to the north, west by Galloway and Norton Roads. Sullivant Avenue is the southern boundary; Georgesville Road marks the eastern boundary.



Proposed Strategies:

Westland exhibits extensive residential development with a high ownership level primarily in Prairie Township and Franklin Township. As such, an approach similar to Strategy 2 is most appropriate, which consists of selective acquisition, rehab and resale. Outreach for foreclosure prevention and education could be beneficial.

Scale: Westland also covers a relatively large and non-contiguous area. Several major corridors bisect the planning area and due to the cross-jurisdictional nature of the area, infrastructure is inconsistent.

Marketability:

In the Westland Area, there are 3,105 single-family residential properties, with 95% outside Columbus municipal boundaries. Single-family properties outnumber multifamily and apartment properties by about 22 to 1.

The housing stock of the Westland Area is relatively new with only 11% of existing residential buildings constructed before 1950. About 4% received an Auditor's condition rating of "fair" or "poor." The area's owner-occupancy rate of 78% is similar to the countywide rate of 80%.

Impact: Foreclosures are fewer here than in other areas addressed, however the concentrations are fairly dense. About 8% of the area's housing stock, or 255 unique properties, went through Sheriff's sale from January 2003 through March 2008. As of June 2008, there were at least 183 residential properties with mortgages entailing interest rates of 8% or greater and another 97 properties with adjustable rate mortgages of $50,000 or more.

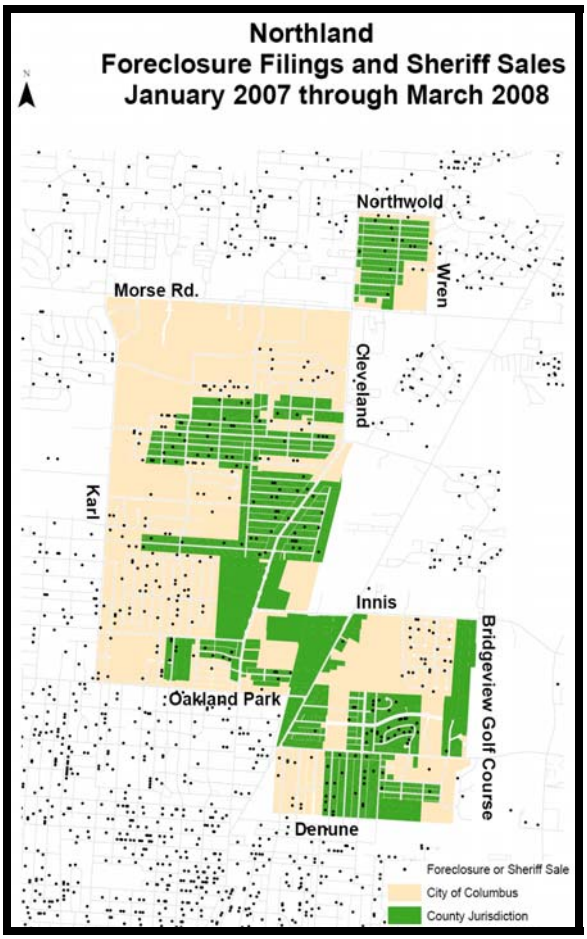
During the period of January 2006 through March 2008, the median single-family sales price was $103,000, representing an increase of 8% from five years ago.

Partners: No CMHA developments are within or immediately adjacent to the Westland Area. The area holds two project-based Section 8 sites with 116 assisted units. One of these projects, accounting for 66 assisted units, expires before the end of 2010.

The Westland Area has received about $197,000 from the County's Single-Family Rehabilitation program (2003-2008) and about $600,000 from other County HUD-funded programs (2006-2008). This area also received over $418,000 in Low-Income Housing Tax Credits (1989-2008) and over $240,000 in Housing Trust loans. Within Columbus municipal boundaries, the Westland Area had nearly $3 million in permitted construction (2003-2008).

NORTHLAND

Boundaries: The Northland area is bounded generally by Morse Road to the north, Karl Road to the west. Oakland Park and Denune on the south, and Cleveland Ave. and Bridgeview Golf Course on the east. Additionally, a small section includes the area bordered by Northwold to the north, Wren to the east, Morse to the south and Cleveland to the west.



Proposed Strategies:

Northland exhibits a fairly stable housing market. As such, an approach similar to Strategy 2 is most appropriate, which consists of selective acquisition, rehab and resale. A rental rehab component is also appropriate. Outreach for foreclosure prevention and education could be beneficial in preventing further increases in foreclosure rates.

Scale: Northland also covers a relatively large and non-contiguous area. Several major corridors bisect the planning area and due to the cross-jurisdictional nature of the area, infrastructure is inconsistent.

Marketability:

In the Northland Area, there are 4,441 single-family residential properties, with 60% outside Columbus municipal boundaries. Single-family properties outnumber multifamily and apartment properties by about 22 to 1.

The Northland Area is similar to the county overall with less than one-quarter (22%) of existing residential buildings constructed before 1950. However, the area has a higher percentage (8%) of properties receiving an Auditor's condition rating of "fair" or "poor." The area's owner-occupancy rate of 72% is below the countywide rate of 80%.

For the portion of the Northland Area within the City of Columbus, there are 45 buildings identified as vacant by Code Enforcement and one piece of developable land held by the Columbus Land Bank. During calendar year 2007, Columbus Police recorded 18 crime incidents involving stolen copper or aluminum (preliminary analysis).

Impact: Foreclosures are fewer here than in other areas addressed, however the concentrations are fairly dense. About 14% of the area's housing stock, or 617 unique properties, went through Sheriff's sale from January 2003 through March 2008. As of June 2008, there were at least 271 residential properties with mortgages entailing interest rates of 8% or greater and another 136 properties with adjustable rate mortgages of $50,000 or more.

During the period of January 2006 through March 2008, the median single-family sales price was $82,000, an increase of less than 1% from five years ago. In comparison, the median sales price countywide rose by 9%.

Partners: Two CMHA developments are within or immediately adjacent to the Northland Area: Glenview Estates (50 units) and Ohio Townhouses (80 units). The area holds four project-based Section 8 sites with 464 assisted units. Two of these projects, accounting for 134 assisted units, expire before the end of 2010.

The Northland Area has received over $108,000 from City of Columbus housing programs (2005-2008), $150,000 from the County's Single Family Rehabilitation program (2003-2008), and nearly $2 million in Low-Income Housing Tax Credits (1989-2008). Within Columbus municipal boundaries, the Northland Area had over $42.3 million in permitted construction (2003-2008), 55% for commercial alterations and additions.

APPENDIX A: Data Matrix

	Period	Countywide (Red if Citywide)	Franklinton	Harrisburg Pike Triangle	Near East-NoBo	Northland Area	Southside-Livingston Park	Weinland Park	Westland Area	Wheatland
Property characteristics										
Single-family properties (# outside Columbus)	April 2008	283,537 (119,630)	2,030	2,359 (1,083)	1,922	4,441 (2,648)	2,935	272	3,105 (2,947)	944
2 to 3-unit properties	April 2008	14,336 (2,274)	562	118 (49)	465	91 (16)	598	265	60 (60)	156
Apartment properties	April 2008	7,777 (1,137)	123	31 (6)	146	113 (43)	185	232	83 (81)	18
Res bldg condition: Fair/Poor	April 2008	4%/ <1%	16%/ 3%	5%/ 1%	11%/ 3%	8%/ 1%	17%/ 3%	20%/ 5%	3%/ <1%	11%/ 1%
Res bldgs year built: pre-1950/pre-1920	April 2008	24%/ 8%	95%/ 71%	23%/ 3%	87%/ 60%	22%/ 3%	93%/ 48%	96%/ 85%	11%/ 1%	93%/ 34%
Owner-occupancy among 1 to 3-unit props	June 2008	80%	37%	68%	52%	72%	50%	33%	78%	56%
Mortgage issues										
Sheriff's sale properties	2003- May 2008	22,261 (corrected)	515	280	522	617	1,012	104	255	237
REO properties										
Pre-foreclosure properties										
Existing high rate mortgages (# Adj. rate)	July 2008	14,236 (9,867)	91 (86)	103 (76)	157 (143)	271 (198)	306 (295)	33 (32)	183 (99)	69 (65)
Existing ARMs < 8.0% int.	June 2008	18,722	54	80	112	136	131	42	97	38
Redevelopment potential										
Large redevelopment opportunities			B&T Metals, CMHA site	20+ acre County-owned parcel (former childrens svc site), large Housing Trust site on Eakin Rd; Central Point shopping center	CMHA site	East Linden Elementary School; Schottensteins (Westerville Rd) & Shoe factory (Innis Rd); Amos Center (Cleveland Ave)		Columbus Coated Fabrics	Westland Mall, Delphi plant site, W Broad Street commercial corridor, Mix and Stiles apartments site, Wingate apartments site, Lincoln Park	16-20 acre Wheatland site (environmental work in progress)
Columbus Land Bank (empty lots /structures)	June 2008	352/ 84	26/ 7	-	133/ 23	1 developable?	16/ 11	5/ 1	-	2/ 6
Vacant buildings (# in poor condition)	June 2008	4,852 (494)	401 (83)	69 (0)	476 (69)	45 (2)	429 (31)	108 (26)	-	109 (5)

	Period	Countywide (Red if Citywide)	Franklinton	Harrisburg Pike Triangle	Near East-NoBo	Northland Area	Southside-Livingston Park	Weinland Park	Westland Area	Wheatland
Community assets										
Anchors/Institutions			Mount Carmel, COSI	Central Point shopping center	University Hospital East; King Arts Complex	Northern Lights shopping ctr; Northland Village; Huntington Bank ops center	Children's Hospital	The Ohio State University nearby	Doctors Hospital, Westland Mall, Lincoln Village Plaza, HomeDepot	Ohio Depts of Public Safety and Trans., Columbus N'hood Health Ctr, Ashburn Youth Center, Twin Valley Psychiatric Hospital
Associations/Key stakeholders			Franklinton Development Association, Franklinton Board of Trade, CMHA, CHP	Franklin Twp, Southwest Area Commission, Southwestern Schools, Homes on the Hill CDC	Near East Commission; CHP; King-Lincoln Bronzeville Neighborhood Assoc.; Urban League; Long Street Business Association	Clinton, Mifflin, Blendon Twps, North Linden& Northeast area commissions; Northland Area Business Assn, Columbus Schools, Westerville Schools, Somali community	Southside CAN; Community Properties; Huntington Bank	Campus Partners; Community Properties; Chase; Godman Guild; Huckleberry House; Wagenbrenner	Franklin County, Prairie Twp, Westland Area Commission; Westland Area Business Assoc; Southwestern City Schools (Westland HS & Franklin Heights HS; HOTH CDC; Hispanic community; Westland Area	City of Columbus, Greater Hilltop Area Commission, HOTH CDC, Hilltop Business Assoc, Upper Arlington Lutheran Church/Hilltop Christian CDC, Hilltop Ministerial Assoc, Friends of the Hilltop, Westgate
Public saftety substations			Columbus Fire	Franklin Twp Police & Fire (S. of Frank Rd)	Columbus Fire & Police	Columbus Fire & Police; Clinton Twp Fire and Police; Mifflin Twp Fire	Columbus Fire	Columbus Fire	Columbus Fire & Police; Prairie Township Fire; Prairie Township police (Franklin County Sheriff)	Columbus Fire
Civic amenities			Franklinton Library; Veterans Memorial Auditorium; Goodloe Health Center; Parks: Dodge, Cody, Genoa-Ampitheatre	Parks: Stoneridge, Willow Creek, Big Run, Early Run, Berliner nearby	MLK Library; MLK Jr. Center for Performing & Cultural Arts; Parks: Nelson, Mayme Moore, Saunders, Sawyer, adj. to Franklin and Nelson	Northern Lights Library; Columbus rec center; Champions Golf Course; Parks: Cooke, Huy Rd, Mifflin	Children's Urban Health Services; Driving Park Library; Parsons Library; Parks: Driving, Kobacker, Livingston, Palsgrove, Roosevelt	Northside Library; Parks: Weinland, Indianola & 8th	Parks: Battelle-Darby Creek Metro Parks close, Big Run Park; Southwest Public Library; Westland Library; Prairie Township Hall; Prairie Township Senior Ctr	Parks: Glenwood Park & Rec Center, Rhodes Park (soccer, softball & football leagues); J Ashburn Youth Center; Hague Avenue library

	Period	Countywide (Red if Citywide)	Franklinton	Harrisburg Pike Triangle	Near East-NoBo	Northland Area	Southside-Livingston Park	Weinland Park	Westland Area	Wheatland
Notable infrastructure improvements			City infrastructure upgrades under consideration	Rebuilt Frank Road; Harrisburg Pike widening+sidewalks (Briggs to Hopkins)		County infrastructure upgrades in planning stage	City infrastructure upgrades in planning stage	City infrastructure upgrades in progress	Rebuilding W Broad (water, sewer & street from Wilson Rd to Rome-Hilliard Rd; planned interstate improvements on I270 from SR 62/Harrisburg Pike to Trabue (including reworking W Broad entrance & bridge deck replacement). Prairie Twp resurfacing projects on residential streets, Southwest City Schools seeking levy to renovate Westland HS and replace Franklin Heights HS. Doctor's Hospital expansion	City infrastructure upgrades under consideration; rebuilding W Broad St from Belvidere Ave to Hague Ave (water, sewer & rebuilding street); rebuilding I70/71 split from Hague Ave to James Rd
CMHA public housing (w/units from Comp Plan) - *senior and special needs in Italics*	July 2008	17 family developments (2,216 units); 8 *senior and/or special needs* developments (1,081 units)	*Sunshine Ter (180)*, Riverside-Bradley (128), *Sunshine Annex (127)*, *Worley Ter (100)*	-	Poindexter Vill (414), *Sawyer Towers (161)*, Trevitt Hts (137), Sawyer Manor (116), *Jenkins Ter (100)*	Glenview Estates (50), Ohio Townhouses (80)	-	-	-	-
Public housing capital investments	2003-2008	~32 million in new construction; ~$3-5 million annual cap improv	~$10 million to construct Worley Ter	-	~$10 million to construct Jenkins Ter	-	-	-	-	-
Project-based Section 8: projects/total units/asst. units	July 2008	118/ 10,579/ 9,468	-	1/ 44/ 44	11/ 1,884/ 1,667	4/ 547/ 464	1/ 54/ 54	3/ 254/ 254	2/ 117/ 116	-
Expiring by end of 2010: projects/total units/asst. units	July 2008	52/ 4,642/ 3,792	-	1/ 44/ 44	3/ 120/ 43	2/ 215/ 134	-	2/ 134/ 134	1/ 66/ 66	-
City of Columbus										
Residential tax abated properties, projects	2005-2008	183	20	-	56	-	5	2	-	2
CDBG Emergency Repair	2005-2008	$1,190,647	$22,725	$2,821	$70,728	$20,496	$111,140	$2,106	-	$19,273
CDBG HSS	2005-2008	$3,811,499	$144,968	-	$341,055	-	$832,573	-	-	-
CDBG Home Modification	2005-2008	$744,771	$18,764	-	$12,378	-	$20,049	-	-	$20,300
CDBG Roof Repair Plus	2006-2008	$2,561,210	$103,637	-	$84,860	$50,225	$406,379	$17,258	-	$35,382
HOME ADDI	2005-2008	$1,477,108	$56,548	$5,000	$60,000	$37,588	$27,568	$10,000	-	$5,000

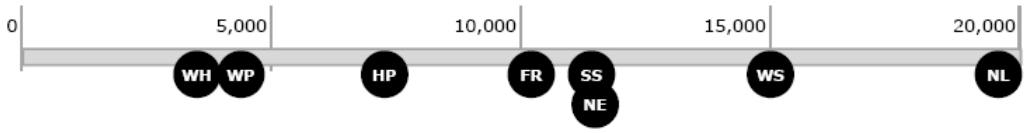
	Period	Countywide (Red if Citywide)	Franklinton	Harrisburg Pike Triangle	Near East-NoBo	Northland Area	Southside-Livingston Park	Weinland Park	Westland Area	Wheatland
Franklin County - HUD funded projects										
Infrastructure, facilities, water quality	2006-2008	$4,380,959							WQP: $48,000	
Affordable housing, homeownership	2006-2008	$1,419,685							HOTH/CHDO: $530,868	
Home rehabilitation (excl. single-fam rehab loans)	2006-2008	$1,271,500							BOH: $22,000	
Single-family rehabilitation program	2003-2008	$2,055,389; 93 properties, 50 with lead mitigation		$202,638			$150,037		$197,239	
Other targeted housing investments										
OHFA LIHTC	1989-2008	129 projects; 16,000+ units (15,000+ LI); $55,062,203	-	$492,894	$1,291,539	$1,972,198	$77,151	$101,853	Lincoln Gardens Senior ($100,000) and Lincoln Park West ($318,431)	-
FC Housing Trust	2002-2008	$26,658,630 (2,500+ units)	$725,000	-	$2,720,000	-	$384,047	$225,000	$240,625	-
Community Development Collaborative of Greater Columbus	Projects in 2008 workplan (Need		Central West Revitalization Project; Franklinton Homeownership Ctr; East Franklinton Performing Arts Ctr; CHDO Partnerships	HILLTOP: Single Fam Rehab & Construction; Single Fam Rehab Lease Purchase HCCDC; Single Fam Habitat; Private Developer Partnerships; Single Fam Acquisition & Rental Project			SS Homeownership Program; SS Housing Cooperative; Property Mgmt Services; World Changers; Housing Transformation		(See Harrisburg Pike Triangle)	(See Harrisburg Pike Triangle)
The Columbus Foundation								selected		
United Way of Central Ohio			finalist		finalist (King-Lincoln)	finalist (slightly different boundaries)	finalist	finalist	Lincoln Village Neighborhood Partnership Grant for homeownership, Homes on the Hill CDC for homeownership	J Ashburn Youth Center, West Broad Merchants Association Blockwatch Neighborhood Partnership Grant for community safety, Homes on the Hill CDC for homeownership

	Period	Countywide (Red if Citywide)	Franklinton	Harrisburg Pike Triangle	Near East-NoBo	Northland Area	Southside-Livingston Park	Weinland Park	Westland Area	Wheatland
Columbus building permits										
New construction - single family	2003-2007	$1,521,146,276	$3,810,200	$6,134,085	$3,949,500	$3,259,761	$1,784,400	$785,000	-	$100,000
Residential alterations/additions	2003-2007	$386,514,428	$8,151,956	$530,023	$11,624,856	$1,580,192	$5,983,273	$7,822,822	$53,278	$373,771
Commercial alternations/additions	2003-2007	$1,813,735,419	$38,060,701	$854,505	$42,480,982	$23,173,197	$112,974,070	$680,801	$1,207,000	$611,524
New construction - schools	2003-2007	$111,360,162	-	-	$20,483,797	$14,170,000	$8,000,000	-	-	-
Other notable construction permitting	2003-2007		$12.5m on multifamily; $4.3m on public works				$60m on hospital; $24.7m on prk garage; $10.8m on hotel; $6.1m on public works and non bldgs	$4.25m on new commercial; $1.05m on multifamily	$1.7m on new commercial	
Total value of permitted construction	2003-2007	$5,381,639,985	$75,876,357	$7,539,739	$78,794,937	$42,306,000	$230,468,943	$14,667,864	$2,951,178	$1,110,545
Crime										
Crime incident reports involving stolen copper or aluminum - preliminary estimate	2007	1,677	76	15	82	18	67	23	2	26

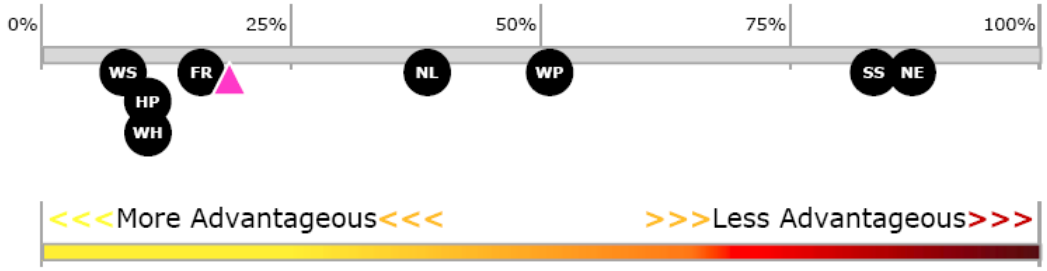
	Period	Countywide (Red if Citywide)	Franklinton	Harrisburg Pike Triangle	Near East-NoBo	Northland Area	Southside-Livingston Park	Weinland Park	Westland Area	Wheatland
Market factors										
Median single-family sales price	2006-2008Q1	$154,000	$62,600	$95,000	$87,200	$82,000	$79,500	$113,520	$103,000	$74,000
Median single-family sales price	2001-2003Q1	$140,000	$32,500	$94,150	$71,000	$81,600	$60,000	$61,400	$95,000	$68,000
Change in median sales price		9.1%	48.1%	0.9%	18.6%	0.5%	24.5%	45.9%	7.8%	8.1%
Adjacent areas/factors that might HELP marketability			Downtown	Redeveloped Cooper Stadium area; proximity to Downtown, Mount Carmel; Southwestern Schools	Downtown	Relatively stable; Columbus Rec Center, 3 new schools (Huy); excellent transit along Cleveland Ave; workforce housing for service industry (Easton, St. Annes); partially Westerville Schools	German Village	Italian Village; OSU South Campus Gateway	Access to I270, Southwest City Schools, Doctor's Hospital, slightly above average commercial strip east of I270 (Prairie Twp), COTA bus line, newer housing stock, accessibility/universal design elements easy to add to most projects, history of high homeownership rate, HOTH success in selling affordable housing; Joint Economic Development District (Prairie Township & City of Columbus) in formation stage	Neighborhood Commercial Revitalization Strip ;new construction nearby; COTA bus line; access to I70, I71 & SR 315; 5-10 minutes from downtown; green space at end of N Wheatland
Adjacent areas/factors that might HURT marketability			Poor perception	Industrial land uses near I-71	Poor perception		High vacancies; poor perception	CPO; poor perception	Lack of neighborhood parks; vacancies in commercial strip east of I270 (City & Prairie Twp), poor perception	Helicopter station; lack of schedule for Wheatland new construction; poor perception

APPENDIX B: Data Continuums by Area

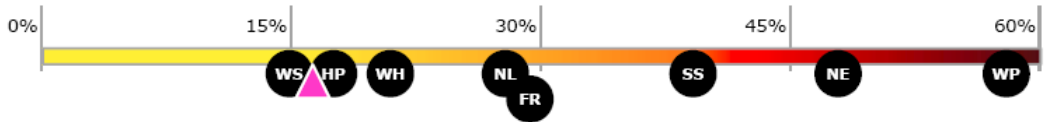
1. **Population, 2000**



2. **Percent Black or African American, 2000**



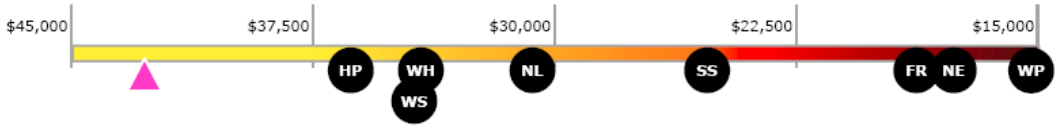
3. **Percent female-headed household with children, no husband present, 2000**



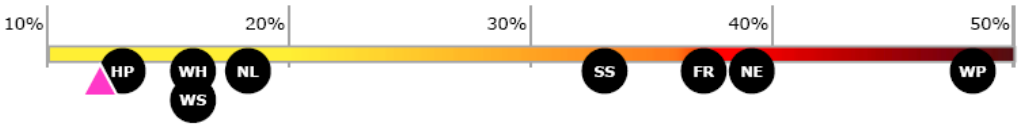
EDUCATION AND INCOME

4. Percent of adult population without a high school diploma, 2000

5. Median household income, 1999 (block group weighted)

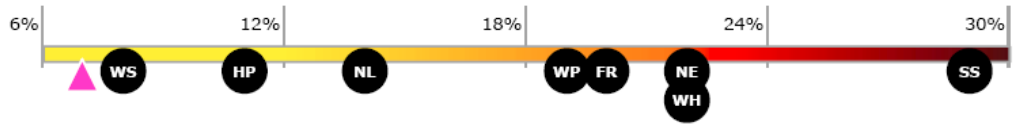


6. Poverty rate, 1999



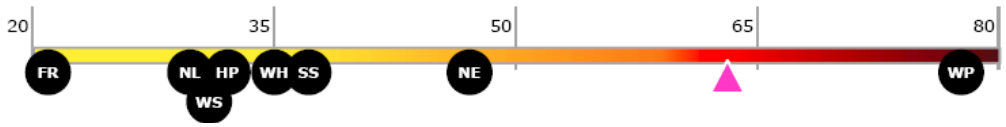
MORTGAGE ISSUES

7. Percent of unique residential properties at Sheriff's Sale , Jan 2003-May 2008



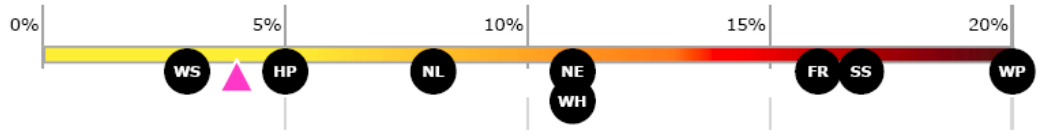
8. High rate mortgages per 1,000 residential properties, June 2008

9. ARM or balloon mortgages per 1,000 residential properties, June 2008

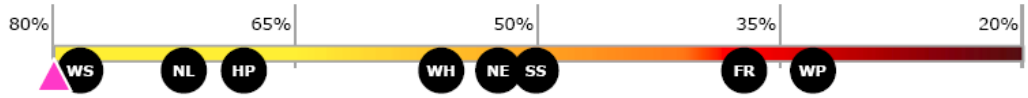


HOUSING

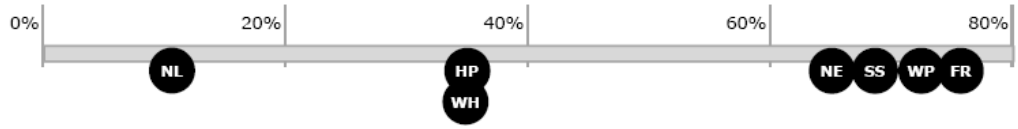
10. Percent of housing in fair or poor condition , 2008



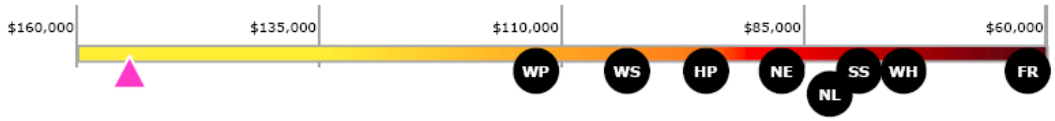
11. Presence of owner at 1-3 unit residential properties, 2008



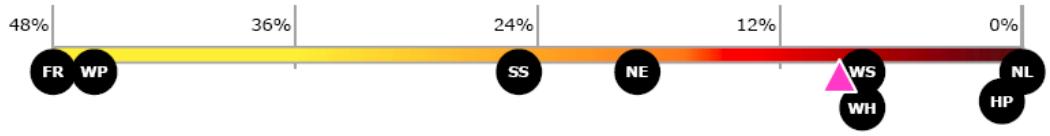
12. Percentage of three-bedroom homes with gross rent less than $800 per month, 2007



13. Median single-family sales price, January 2006-March 2008

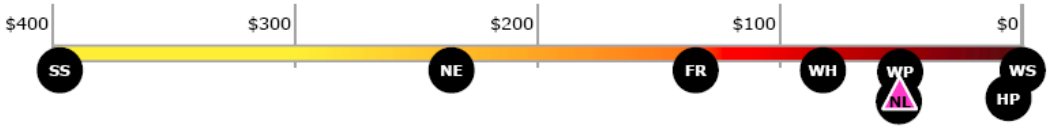


14. Five-year change in median single-family sales price

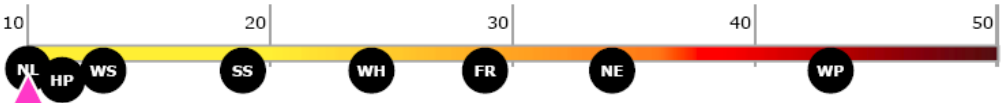


MISC. (Columbus only)

15. Columbus housing program dollars per property, 2005-2008



16. Incident reports involving stolen copper or aluminum per 1,000 properties, 2007 (preliminary)



APPENDIX C: Demographic Tables

Data from Census 2000, SF1	Franklin County	Franklinton
Total	**1,068,978**	**10,450**
White alone	75%	78%
Black or African American	18%	16%
American Indian and Alaska Native	<1%	1%
Asian, Nat. Hawaiian, Pacific Islander	3%	1%
Some other race	1%	1%
Two or more races	2%	3%
Hispanic or Latino, any race	2%	2%
Under 5	7%	9%
5 to 17	18%	22%
18 to 24	12%	10%
25 to 34	17%	15%
35 to 54	29%	28%
55 to 64	7%	8%
65 and up	10%	8%

Data from Census 2000, SF1	Franklin County	Harrisburg Pike Triangle
Total	**1,068,978**	**7,090**
White alone	75%	84%
Black or African American	18%	10%
American Indian and Alaska Native	<1%	<1%
Asian, Nat. Hawaiian, Pacific Islander	3%	3%
Some other race	1%	<1%
Two or more races	2%	2%
Hispanic or Latino, any race	2%	1%
Under 5	7%	8%
5 to 17	18%	21%
18 to 24	12%	8%
25 to 34	17%	17%
35 to 54	29%	28%
55 to 64	7%	8%
65 and up	10%	11%

Data from Census 2000, SF1	Franklin County	Near East - NoBo
Total	**1,068,978**	**11,683**
White alone	75%	8%
Black or African American	18%	87%
American Indian and Alaska Native	<1%	<1%
Asian, Nat. Hawaiian, Pacific Islander	3%	1%
Some other race	1%	1%
Two or more races	2%	4%
Hispanic or Latino, any race	2%	1%
Under 5	7%	8%
5 to 17	18%	23%
18 to 24	12%	9%
25 to 34	17%	12%
35 to 54	29%	24%
55 to 64	7%	8%
65 and up	10%	15%

Data from Census 2000, SF1	Franklin County	Northland Area
Total	**1,068,978**	**19,669**
White alone	75%	50%
Black or African American	18%	39%
American Indian and Alaska Native	<1%	<1%
Asian, Nat. Hawaiian, Pacific Islander	3%	2%
Some other race	1%	2%
Two or more races	2%	7%
Hispanic or Latino, any race	2%	3%
Under 5	7%	9%
5 to 17	18%	21%
18 to 24	12%	10%
25 to 34	17%	17%
35 to 54	29%	28%
55 to 64	7%	6%
65 and up	10%	9%

Data from Census 2000, SF1	Franklin County	SS-Livingston Park (Model Zone)
Total	**1,068,978**	**11,310**
White alone	75%	13%
Black or African American	18%	83%
American Indian and Alaska Native	<1%	<1%
Asian, Nat. Hawaiian, Pacific Islander	3%	1%
Some other race	1%	1%
Two or more races	2%	3%
Hispanic or Latino, any race	2%	1%
Under 5	7%	9%
5 to 17	18%	26%
18 to 24	12%	9%
25 to 34	17%	13%
35 to 54	29%	26%
55 to 64	7%	7%
65 and up	10%	10%

Data from Census 2000, SF1	Franklin County	Weinland Park
Total	**1,068,978**	**4,624**
White alone	75%	39%
Black or African American	18%	52%
American Indian and Alaska Native	<1%	1%
Asian, Nat. Hawaiian, Pacific Islander	3%	2%
Some other race	1%	2%
Two or more races	2%	3%
Hispanic or Latino, any race	2%	5%
Under 5	7%	11%
5 to 17	18%	18%
18 to 24	12%	31%
25 to 34	17%	16%
35 to 54	29%	18%
55 to 64	7%	3%
65 and up	10%	3%

Data from Census 2000, SF1	Franklin County	Westland Area
Total	**1,068,978**	**14,979**
White alone	75%	81%
Black or African American	18%	8%
American Indian and Alaska Native	<1%	<1%
Asian, Nat. Hawaiian, Pacific Islander	3%	1%
Some other race	1%	8%
Two or more races	2%	2%
Hispanic or Latino, any race	2%	16%
Under 5	7%	9%
5 to 17	18%	16%
18 to 24	12%	14%
25 to 34	17%	19%
35 to 54	29%	26%
55 to 64	7%	7%
65 and up	10%	10%

Data from Census 2000, SF1	Franklin County	Wheatland Area
Total	**1,068,978**	**3,829**
White alone	75%	84%
Black or African American	18%	10%
American Indian and Alaska Native	<1%	1%
Asian, Nat. Hawaiian, Pacific Islander	3%	1%
Some other race	1%	<1%
Two or more races	2%	3%
Hispanic or Latino, any race	2%	2%
Under 5	7%	8%
5 to 17	18%	23%
18 to 24	12%	14%
25 to 34	17%	16%
35 to 54	29%	27%
55 to 64	7%	6%
65 and up	10%	7%

Data from Census 2000, SF1	Franklin County	Franklinton
Households	**438,778**	**3,760**
Families	60%	58%
Nonfamily households	40%	42%
1-person household	31%	34%
Families	**263,601**	**2,185**
Married with children u-18*	35%	26%
Married no children u-18	37%	23%
Single female with children u-18	16%	29%
Single female no children u-18	6%	8%
Single male with children u-18	4%	9%
Single male no children u-18	3%	4%

*related children

Data from Census 2000, SF1	Franklin County	Harrisburg Pike Triangle
Households	**438,778**	**2,744**
Families	60%	68%
Nonfamily households	40%	32%
1-person household	31%	26%
Families	**263,601**	**1,857**
Married with children u-18*	35%	34%
Married no children u-18	37%	33%
Single female with children u-18	16%	17%
Single female no children u-18	6%	6%
Single male with children u-18	4%	7%
Single male no children u-18	3%	3%

*related children

Data from Census 2000, SF1	Franklin County	Near East - NoBo
Households	**438,778**	**5,270**
Families	60%	47%
Nonfamily households	40%	53%
1-person household	31%	47%
Families	**263,601**	**2,482**
Married with children u-18*	35%	14%
Married no children u-18	37%	16%
Single female with children u-18	16%	48%
Single female no children u-18	6%	12%
Single male with children u-18	4%	5%
Single male no children u-18	3%	5%

*related children

Data from Census 2000, SF1	Franklin County	Franklinton
Households	**438,778**	**3,760**
Families	60%	58%
Nonfamily households	40%	42%
1-person household	31%	34%
Families	**263,601**	**2,185**
Married with children u-18*	35%	26%
Married no children u-18	37%	23%
Single female with children u-18	16%	29%
Single female no children u-18	6%	8%
Single male with children u-18	4%	9%
Single male no children u-18	3%	4%

*related children

Data from Census 2000, SF1	Franklin County	Harrisburg Pike Triangle
Households	**438,778**	**2,744**
Families	60%	68%
Nonfamily households	40%	32%
1-person household	31%	26%
Families	**263,601**	**1,857**
Married with children u-18*	35%	34%
Married no children u-18	37%	33%
Single female with children u-18	16%	17%
Single female no children u-18	6%	6%
Single male with children u-18	4%	7%
Single male no children u-18	3%	3%

*related children

Data from Census 2000, SF1	Franklin County	Near East - NoBo
Households	**438,778**	**5,270**
Families	60%	47%
Nonfamily households	40%	53%
1-person household	31%	47%
Families	**263,601**	**2,482**
Married with children u-18*	35%	14%
Married no children u-18	37%	16%
Single female with children u-18	16%	48%
Single female no children u-18	6%	12%
Single male with children u-18	4%	5%
Single male no children u-18	3%	5%

*related children

Data from Census 2000, SF1	Franklin County	Westland Area
Households	**438,778**	**6,004**
Families	60%	61%
Nonfamily households	40%	39%
1-person household	31%	30%
Families	**263,601**	**3,647**
Married with children u-18*	35%	30%
Married no children u-18	37%	36%
Single female with children u-18	16%	15%
Single female no children u-18	6%	7%
Single male with children u-18	4%	7%
Single male no children u-18	3%	5%

*related children

Data from Census 2000, SF1	Franklin County	Wheatland Area
Households	**438,778**	**1,211**
Families	60%	67%
Nonfamily households	40%	33%
1-person household	31%	23%
Families	**263,601**	**817**
Married with children u-18*	35%	33%
Married no children u-18	37%	26%
Single female with children u-18	16%	21%
Single female no children u-18	6%	7%
Single male with children u-18	4%	8%
Single male no children u-18	3%	5%

*related children

Data from Census 2000, SF3	Franklin County	Northland Area
HS diploma or higher*	86%	72%
Bachelor's degree or higher	32%	11%
*among persons age 25 and over		
Civilian unemployment rate	4.2%	7.8%
Wtd median household income, 1999	$42,734	$30,752
Wtd median family income, 1999	$53,905	$36,369
Population below 50% FPL	6%	10%
Population below 100% FPL	12%	18%
Population below 200% FPL	26%	40%

Data from Census 2000, SF3	Franklin County	SS-Livingston Park (Model Zone)
HS diploma or higher*	86%	68%
Bachelor's degree or higher	32%	9%
*among persons age 25 and over		
Civilian unemployment rate	4.2%	9.9%
Wtd median household income, 1999	$42,734	$25,266
Wtd median family income, 1999	$53,905	$26,788
Population below 50% FPL	6%	17%
Population below 100% FPL	12%	33%
Population below 200% FPL	26%	57%

Data from Census 2000, SF3	Franklin County	Weinland Park
HS diploma or higher*	86%	59%
Bachelor's degree or higher	32%	13%
*among persons age 25 and over		
Civilian unemployment rate	4.2%	15.5%
Wtd median household income, 1999	$42,734	$15,116
Wtd median family income, 1999	$53,905	$12,779
Population below 50% FPL	6%	26%
Population below 100% FPL	12%	48%
Population below 200% FPL	26%	76%

Data from Census 2000, SF3	Franklin County	Westland Area
HS diploma or higher*	86%	73%
Bachelor's degree or higher	32%	12%
*among persons age 25 and over		
Civilian unemployment rate	4.2%	5.2%
Wtd median household income, 1999	$42,734	$34,692
Wtd median family income, 1999	$53,905	$39,468
Population below 50% FPL	6%	9%
Population below 100% FPL	12%	16%
Population below 200% FPL	26%	37%

Data from Census 2000, SF3	Franklin County	Wheatland Area
HS diploma or higher*	86%	63%
Bachelor's degree or higher	32%	4%
*among persons age 25 and over		
Civilian unemployment rate	4.2%	7.9%
Wtd median household income, 1999	$42,734	$34,142
Wtd median family income, 1999	$53,905	$36,339
Population below 50% FPL	6%	7%
Population below 100% FPL	12%	16%
Population below 200% FPL	26%	43%

APPENDIX D: Presentation

FRANKLIN COUNTY FORECLOSURE SUMMIT

INSIDE THE DATA

COMMUNITY RESEARCH PARTNERS

June 23, 2008

Enterprise

About Community Research Partners

- Unique non-profit research center
  - Partner organizations: City of Columbus, United Way of Central Ohio, Franklin County Commissioners, John Glenn School at OSU
- Strengthening Ohio communities through data, information, and knowledge
- Since 2000, CRP has undertaken over 150 projects in the areas of community data, applied and policy research, and program evaluation, within and outside of central Ohio.

COMMUNITY RESEARCH PARTNERS Enterprise

Presentation topics

1. Incidence of residential mortgage foreclosure
2. Location of foreclosure occurrences and trends
3. Characteristics of foreclosed properties and areas of concentration

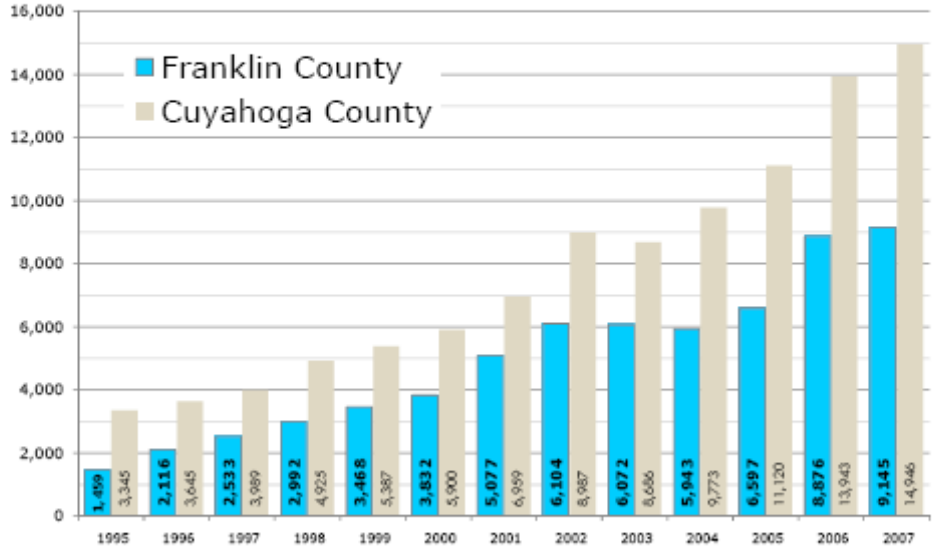
Methodology

- Data sources
  - Policy Matters Ohio, Foreclosure Growth in Ohio 2008
  - The Daily Reporter: Foreclosure filings, Jan. 2003-March 2008
  - Franklin County Recorder's Office: Sheriff's Sale properties, Jan. 2005-March 2008 (based on deed recording date)
  - Franklin County Auditor: tax and parcel data, January 2008
  - City of Columbus Code Enforcement: vacant property list, March 2007
  - RealQuest: High rate and adjustable loans mortgages recorded Jan. 2005-March 2008 (as of June 2008)
- Data set
  - Unique 1-3 unit residential properties from Auditor's database, unless otherwise specified

Presentation topics

1. **Incidence of residential mortgage foreclosure**
2. Location of foreclosure occurrences and trends
3. Characteristics of foreclosed properties and areas of concentration

Rise in foreclosure filings, 1995-2007



Source: Policy Matters Ohio, Foreclosure Growth in Ohio 2008

Foreclosure numbers and rates

Foreclosure related event or status	Time period	# of properties	# per 1,000 properties
Sheriff's Sale	Jan 2007-March 2008	5,218	18
Sheriff's Sale	Jan 2005-March 2008	12,125	41
Foreclosure Filing	Jan 2007-March 2008	10,076	34
Foreclosure Filing	Jan 2003-March 2008	30,447	102
High rate mortgage (8%+)	As of June 2008 for Jan 2005-March 2008 loan originations	5,085	17
Adjustable rate or balloon mortgage		14,782	50

Community Research Partners Enterprise

Foreclosure and vacancy/abandonment

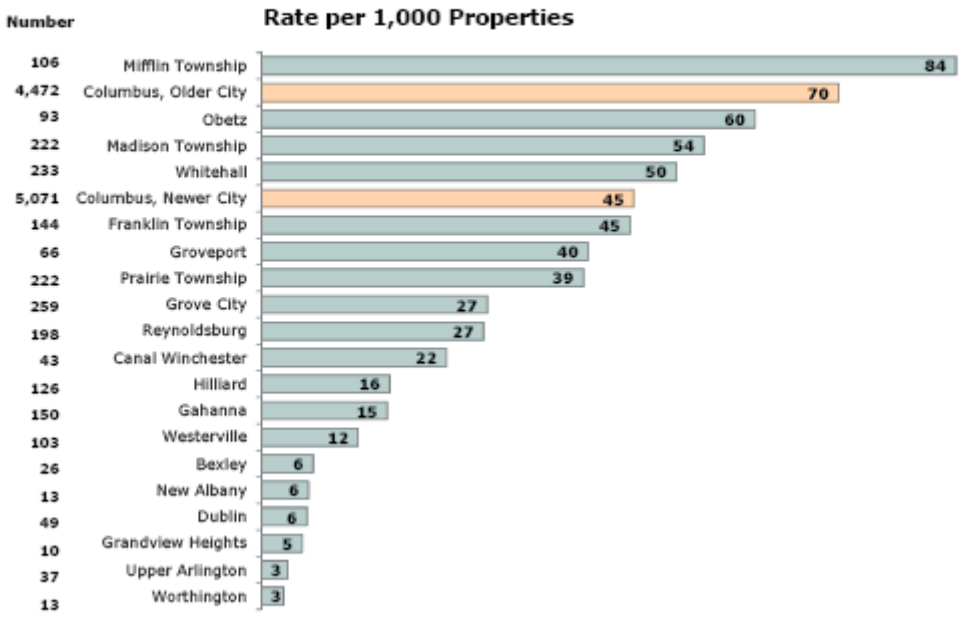
- Among single-family and multifamily properties on Columbus Code Enforcement's vacant property list in 2007:
  - 53% had at least one foreclosure filing since 2003
  - 36% were sold at Sheriff's Sale at least once since 2005

Community Research Partners Enterprise

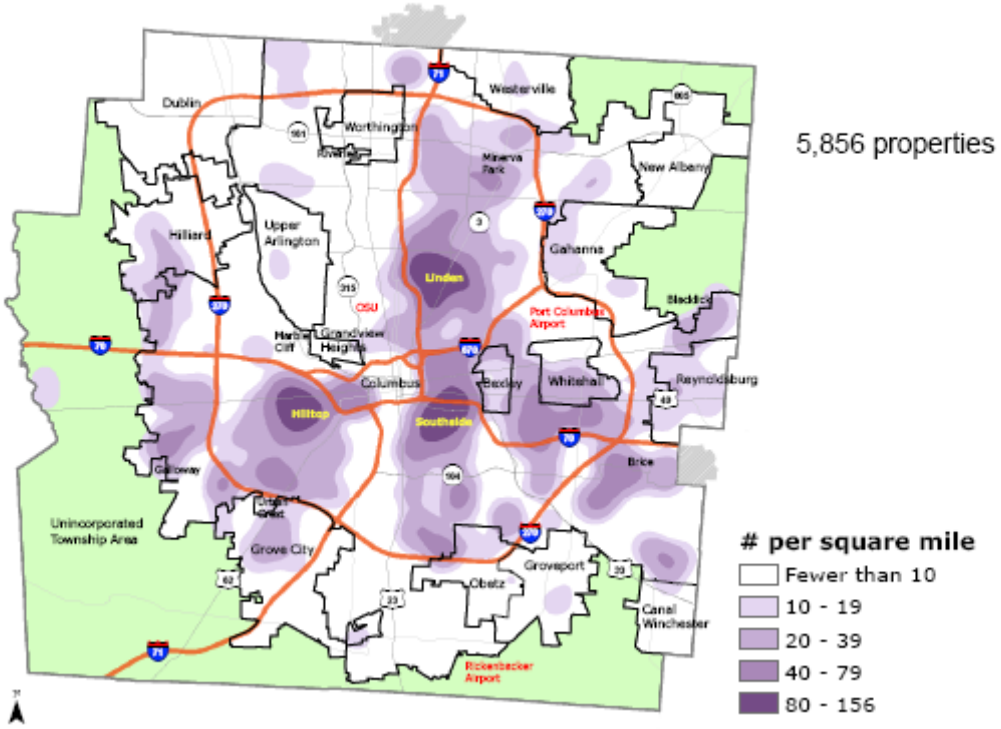
Presentation topics

1. Incidence of residential mortgage foreclosure
2. **Location of foreclosure occurrences and trends**
3. Describing characteristics of foreclosed properties and areas of concentration

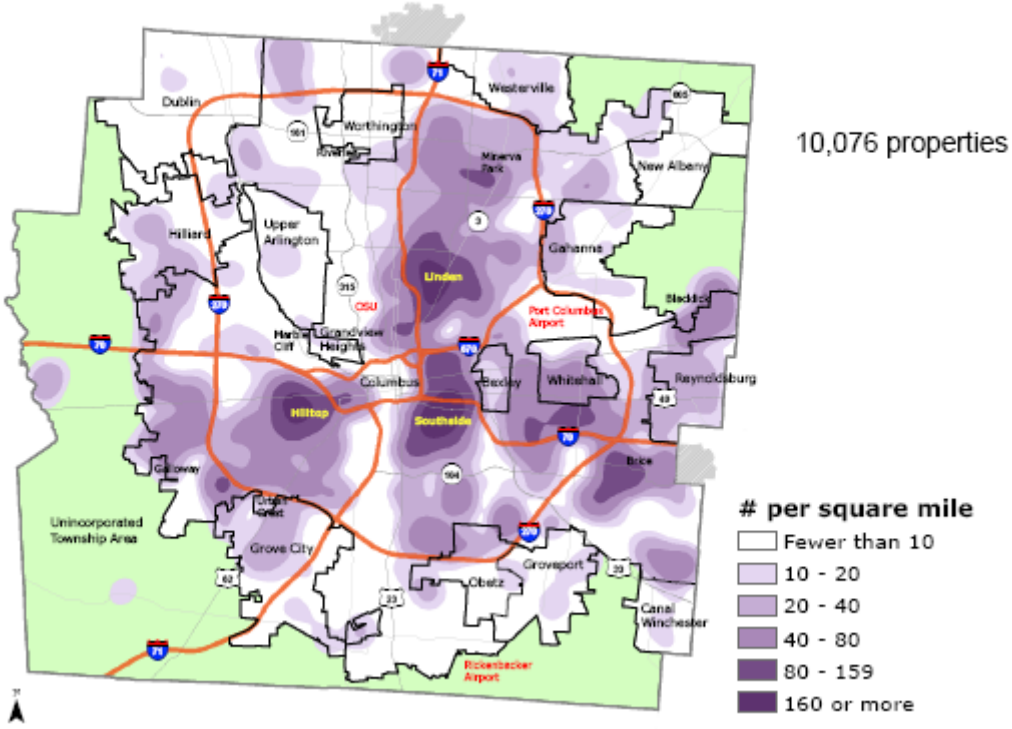
Sheriff's Sale properties, Jan 2005-March 2008



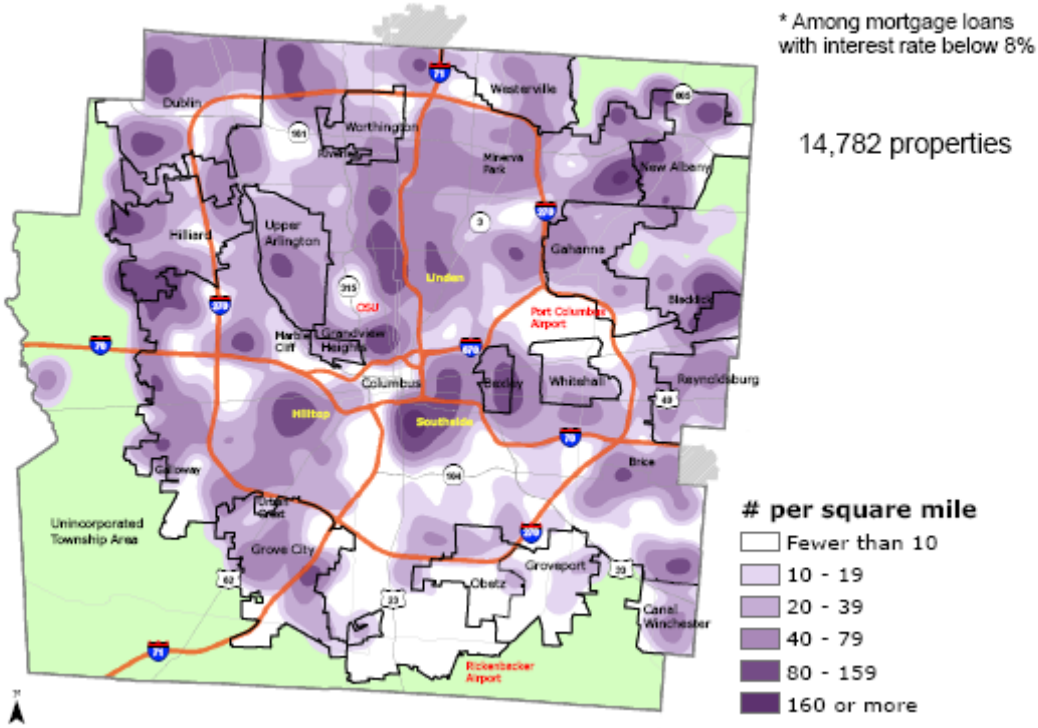
Density of foreclosure filings, January 2003-March 2004



Density of foreclosure filing, January 2007-March 2008



Density of properties with ARM or balloon loan, June 2008*

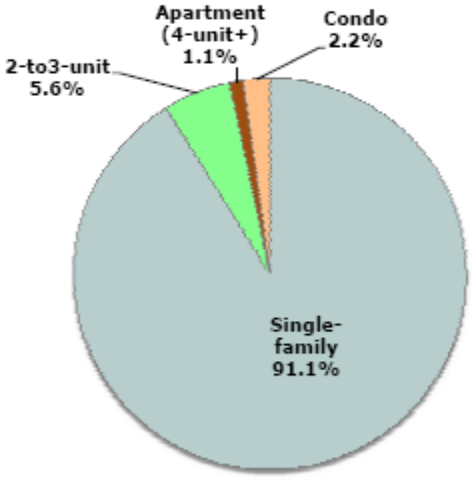


Presentation topics

1. Incidence of residential mortgage foreclosure
2. Location of foreclosure occurrences and trends
3. **Characteristics of foreclosed properties and areas of concentration**

COMMUNITY RESEARCH PARTNERS Enterprise

Land use of residential properties with foreclosure filing, January 2003-March 2008

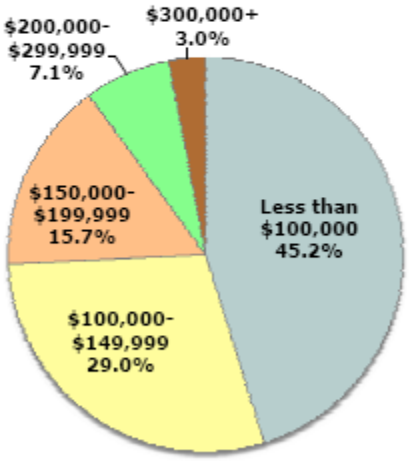


- 2-3 unit properties had a slightly higher rate of foreclosure filings (1.6-1.8%) than did single-family properties
- Note: Status of completion/occupancy unclear for some condominiums with foreclosure filings

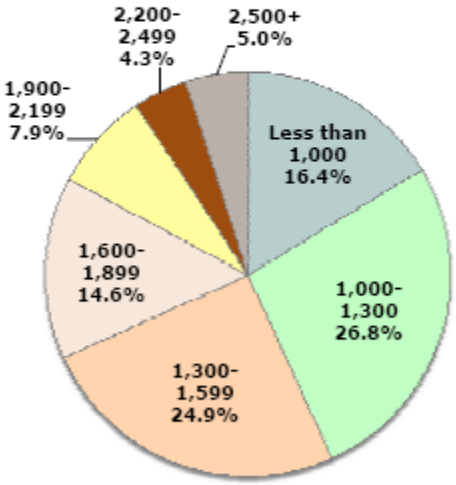
Source: Franklin County Auditor, January 2008

Value and size of residential properties with foreclosure filing, January 2007-March 2008

Appraised Value, 2007



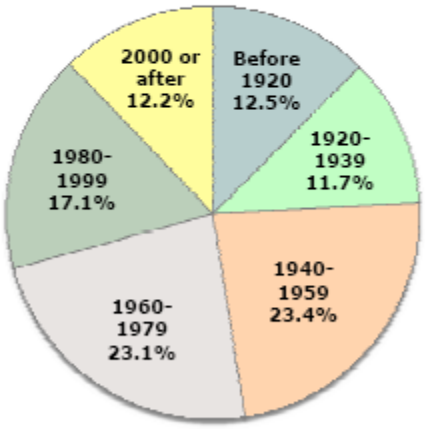
Square Footage



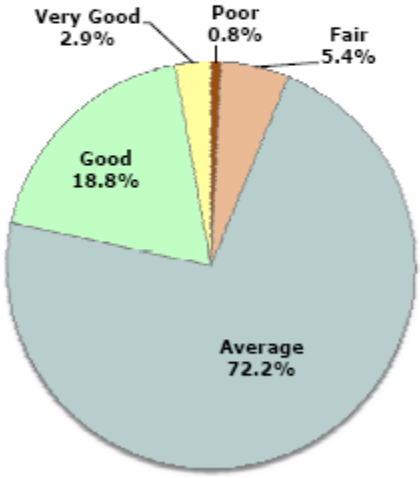
Source: Franklin County Auditor, January 2008

Age and condition of residential foreclosure filings, January 2007-March 2008

Year Constructed



Condition

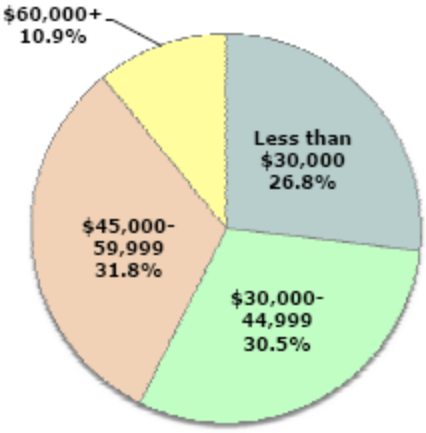


Source: Franklin County Auditor, January 2008

Demographics of locations of residential foreclosure filings, January 2007-March 2008

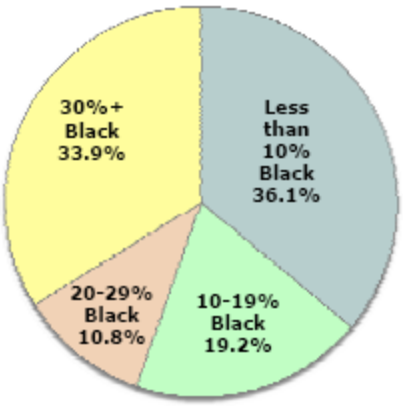
Median Household Income

Franklin County: $42,734



Percent Black/African American

Franklin County: 25% of 1-3 unit residences in tracts that are 20%+ black/African American



Source: U.S. Census 2000

Marketability of foreclosed properties

- Rating system developed by The Danter Company for the 2004 Columbus & Franklin County Affordable Owner and Renter Housing Market Analysis.
- 30 Effective Market Areas rated on a scale from 0 to 120 based on four factors:
  1. Average sales price of new and existing single-family units
  2. Ratio of lower-priced sales (less than $110,000)
  3. Average quality level of lower-priced sales (age, size, bedrooms)
  4. Turnover rate of owner housing

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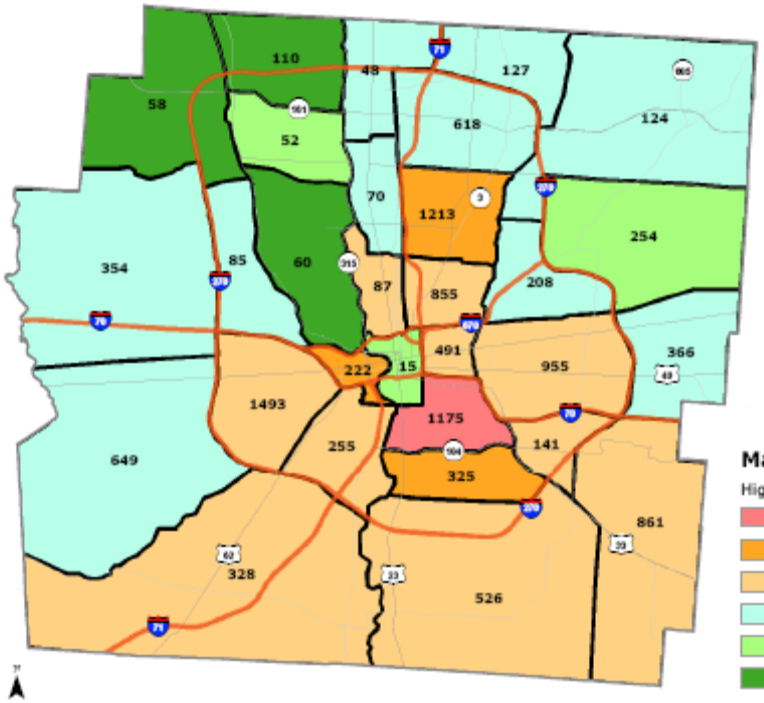
Sheriff's Sale properties, January 2005-March 2008

By Effective Market Area with Overall Marketability Rating



- Fewer than 5% located in areas with rating of 80 or better (most marketable)
- 23% located in areas with rating below 40 (least marketable)

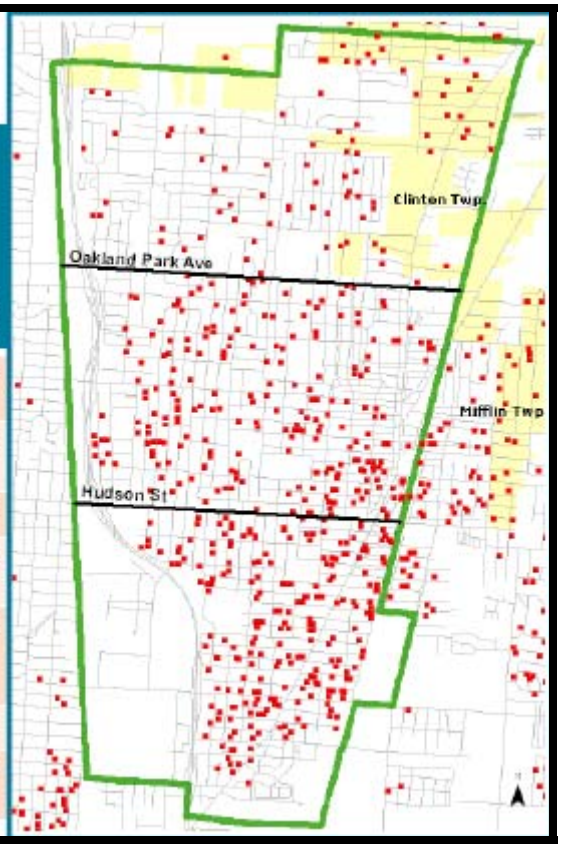
Marketability Rating

Higher = More Marketable

- Under 20
- 20 - 39
- 40 - 59
- 60 - 79
- 80 - 99
- 100 or greater

Sub-markets in the Linden Neighborhood

	South of Hudson	Between Hudson & Oakland Park	North of Oakland Park
# Sheriff's Sale properties per 1,000 (Map)	62	40	15
Foreclosure filings per 1,000 properties	73	56	34
% 2- to 3-unit structures	17.1%	5.2%	4.7%
% vacant residential addresses (HUD/USPS)	19.6%	14.3%	11.5%
% mortgages and refinancing through subprime lender (HMDA)	44.8%	35.6%	29.9%
Median sales price (1-unit)	$60,000	$70,500	$85,000
% change in households, 1990-2000 (NCDB)	-12.9%	-4.1%	-4.4%



Questions for discussion

1. Is this consistent with your experience?
2. What else should we know about foreclosures in Franklin County?
3. How should foreclosure initiatives be targeted?

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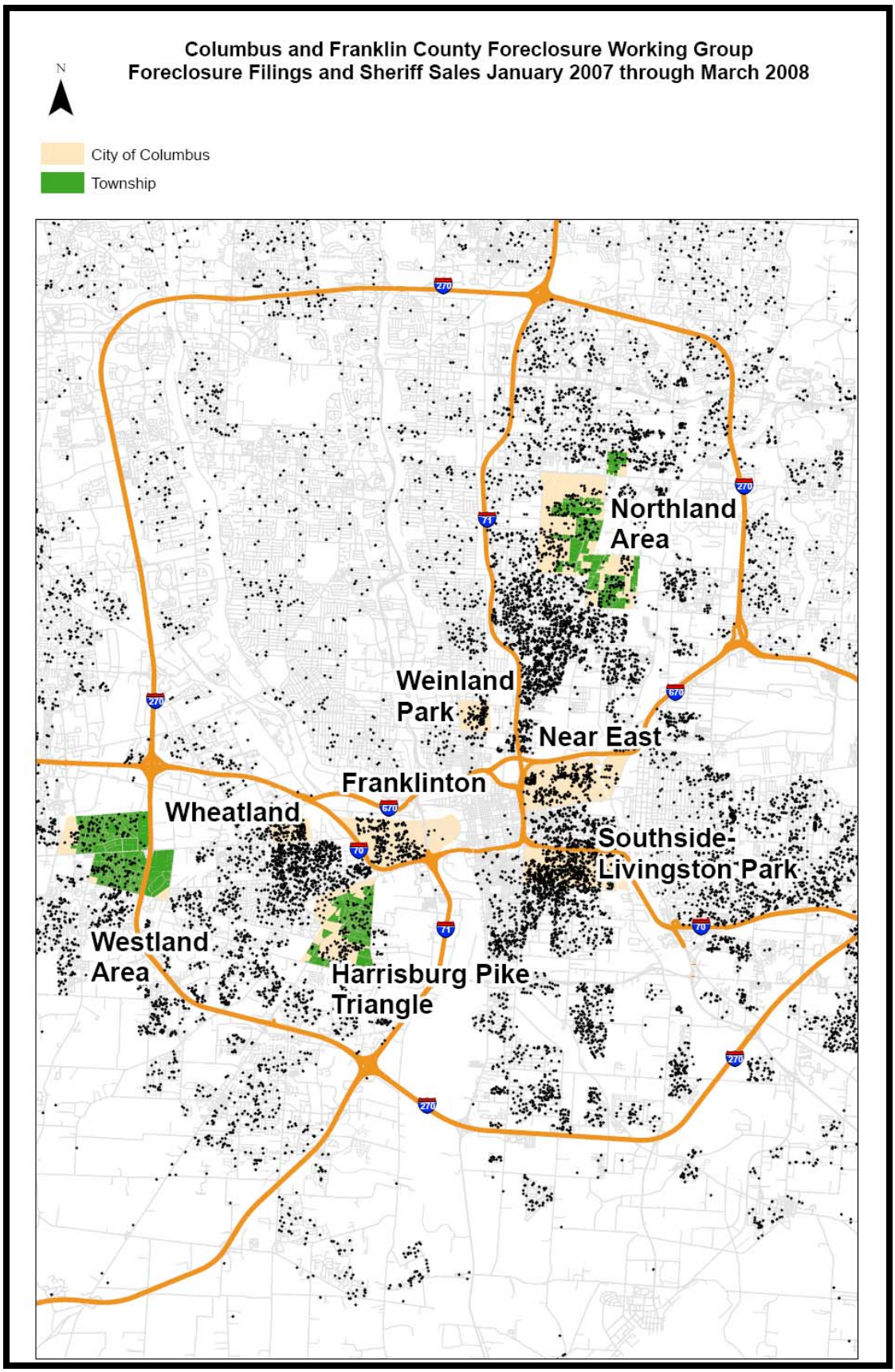
APPENDIX E: Franklin County Foreclosure Map



APPENDIX F: Gross Rent by Area

Gross Rent for 3-Bedroom Home (single family or duplex)

	$400 - $499	$500 - $599	$600 - $699	$700 - $799	$800 - $899	$900 - $999	$1,000 - $1,099	$1,100 - $1,199	$1,200 - $1,299	$1,300 - $1,499	$1,500 and over	Total
FRANKLINTON		7	37	22	21			1				88
HARRISBURG PIKE			7	3	5	8	1	3		1		28
NEAR EAST	1	4	36	44	31	11	1					128
NORTHLAND			1	3	16	9	2		3	1	1	36
SS-LIVINGSTON PARK (Livingston Corridor)		5	11	11	9		2		1			39
WEINLAND PARK		3	17	13	8	3	1					45
WESTLAND -insufficient data												
WHEATLAND (Hilltop East)			2	6	8	6						22
FRANKLINTON		8%	42%	25%	24%			1%				100%
HARRISBURG PIKE			25%	11%	18%	29%	4%	11%		4%		100%
NEAR EAST	1%	3%	28%	34%	24%	9%	1%					100%
NORTHLAND			3%	8%	44%	25%	6%		8%	3%	3%	100%
SS-LIVINGSTON PARK (Livingston Corridor)		13%	28%	28%	23%		5%		3%			100%
WEINLAND PARK		7%	38%	29%	18%	7%	2%					100%
WESTLAND -insufficient data												
WHEATLAND (Hilltop East)			9%	27%	36%	27%						100%

Source: The Danter Company