



Columbus and Franklin County Consolidated Plan 2010-2014

Executive Summary

October 2009



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RESEARCH AND REPORT PREPARATION:

Community Research Partners

Roberta F. Garber, Executive Director
Jung Kim, Director of Community Data Services
David Norris, Community Data Manager
Eben Dowell, Senior Research Associate
Alicia Jackson, Research Associate

Consultant to CRP: RAMA Consulting Group

City of Columbus

Michael B. Coleman, Mayor

Department of Development

Boyce Safford, III Director
Nichole Brandon, Deputy Director
Rita R. Parise, Housing Administrator
Kim Stands, Assistant Housing Administrator

Department of Finance and Management

Paul R. Rakosky, Director
Philip Carter, Grants Coordinator

Columbus City Council

Michael C. Mentel, President
Hearcel F. Craig
Andrew J. Ginther
A. Troy Miller
Eileen Y. Paley
Charleta B. Tavares
Priscilla R. Tyson

Franklin County

Commissioner Paula Brooks, President
Commissioner Marilyn Brown
Commissioner John O'Grady

Department of Economic Development and Planning

James Schimmer, Director
Rollin Seward, Assistant Director
Mark Paxson, Senior Program Coordinator
Ben Weiner, Planner

people (19.4%) is black; however, a much higher percentage (34.7%) of the older city and a much lower percentage (6.8%) of the suburban county are black. Not only is Franklin County racially diverse, 8.6% of the total county population was foreign-born persons in 2007. Approximately one-third (34.5%) of the county's foreign-born persons were naturalized U.S. citizens.

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Table E-1. Population trends by area of county, 2000-2008

	Older city Columbus	Newer Columbus	Suburban county	Franklin County
1990	267,531	381,472	314,738	961,437
2000	243,837	476,351	361,553	1,068,978
2008	233,558	532,729	380,173	1,126,742
Percent change 1990-2000	-8.9%	+24.9%	+14.9%	+11.2%
Percent change 2000-2008	-4.2%	+11.8%	+5.2%	+5.4%

Source: ESRI Business Analyst

ESRI data is available by block groups, which are combined to approximate the boundaries of older city, newer city, and the suburban county. Newer city includes two block groups in Delaware County and one in Fairfield County.

Note: Since newer city Columbus includes small portions of Delaware and Fairfield Counties, the sum of older city, newer city, and suburban county will be greater than the Franklin County total.

Educational attainment of adults also differed by race and area of the county. While 10.0% of adults in Newer Columbus and 8.6% in suburban Franklin County had not attained a high school diploma or equivalent as of 2008, the same was true of 20.0% of adults in Older Columbus. Adults in the newer city and suburban county attained bachelor's or advanced college degrees at rates of 33.4% and 39.2%, respectively – well above older city adults at 28.7%. The rate of 4-year college degree attainment for black (16.8%) and Hispanic (17.9%) adults was less than half that of white adults (38.6%).

Columbus and Franklin County offer a range of economic and employment opportunities, but they have experienced hardship in these areas in the last decade. Both Columbus and Franklin County had relatively stable annual unemployment rates from 2002 to 2008. However, from July 2008 to July 2009, their rates rose from 6.0% and 5.9%, respectively, to 9.3% and 9.2%. On an inflation-adjusted basis, median household income in Franklin County declined by 9.1% from 1999 to 2007, or a loss of \$4,821 in 2007 dollars. In 2007, the poverty rate in Franklin County was 16.3%, up from 11.7% in 1999. The rates in Columbus were higher, with 21.0% in 2007, up from 14.9% in 1999. Blacks had the highest poverty rates, 30.1% in Franklin County and 31.2% in Columbus.

Source: Ohio Department of Job and Family Services, Labor Market Information (LMI)

Source: U.S. Department of Labor, Bureau of Labor Statistics, Quarterly Census of Employment and Wages (QCEW)

Housing profile

Compared to the 1990s, the 2000s have seen a greater balance in growth between the older city and the rest of the county. From 1990 to 2000, there was a 1.9% decrease in the older city and much greater increases in the newer city (32.0%) and suburban county (13.0%). In comparison, from 2000 to 2008, the number of housing units increased throughout Older and Newer Columbus and suburban Franklin County. The growth was greatest in Newer Columbus, at 18.2%, while the older city saw a 5.3% increase. In spite of this gap, the results indicate a change in the pattern of development compared to the 1990s.

In Franklin County, 62.5% of the housing stock was built before 1980. According to the 2002 American Housing Survey (the most recent source of data on housing conditions for city and county), Franklin County had 21,300 housing units with physical condition problems. Of these, 73.3% were renter units.

Franklin County's main housing issues are lead exposure, foreclosure, and affordability. Foreclosures are a greater issue in older Columbus neighborhoods than in most other parts of Franklin County. In 2007 and 2008, the number of foreclosure filings amounted to 7.4% of residential properties. For sheriff's sales, the rate was 5.1%.

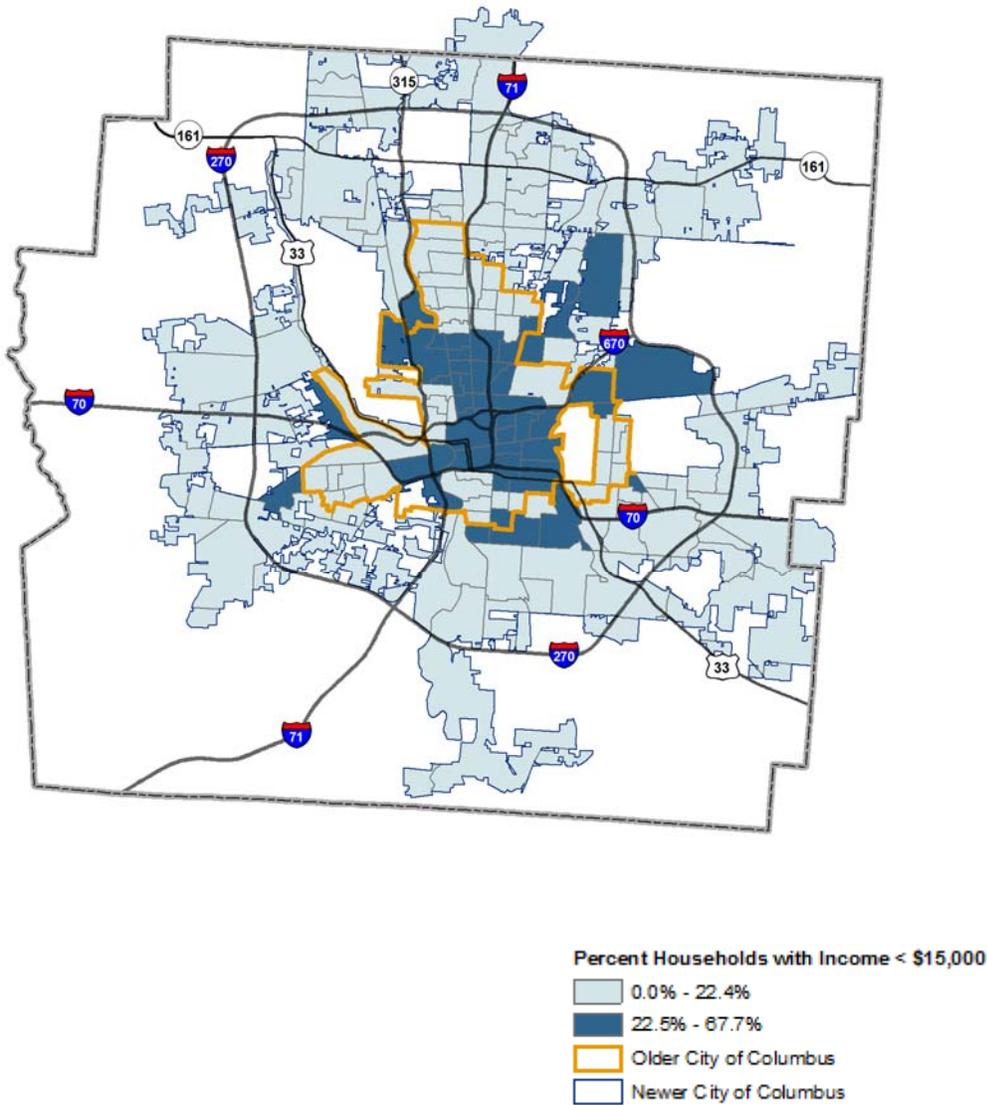
Newer Columbus was not immune to the problem either, with rates lower than the older city but double those in suburban Franklin County. Renters in Franklin County were affected by 42% of all properties sold at sheriff's sale.

Neighborhood Profile

For the Consolidated Plan, areas of low-income concentration are defined as tracts with 2008 household poverty rates that are equal to or greater than the poverty rate of Older Columbus (24.4%). These 2008 household poverty rates are defined as percentage of households with annual income below \$15,000. Most of the tracts in Columbus which have low-income concentrations are in the older city. All but one of the tracts in the Near East area have high rates of poverty, as do most tracts in Franklinton, the Near North, and parts of the Northeast and Southside of the city.

Note: Using ESRI Business Analyst 2008 estimates at the Census tract level for low-income households and racial/ethnic minority populations. Poverty rates are based on the 2007 federal poverty guidelines and 2007 household incomes.

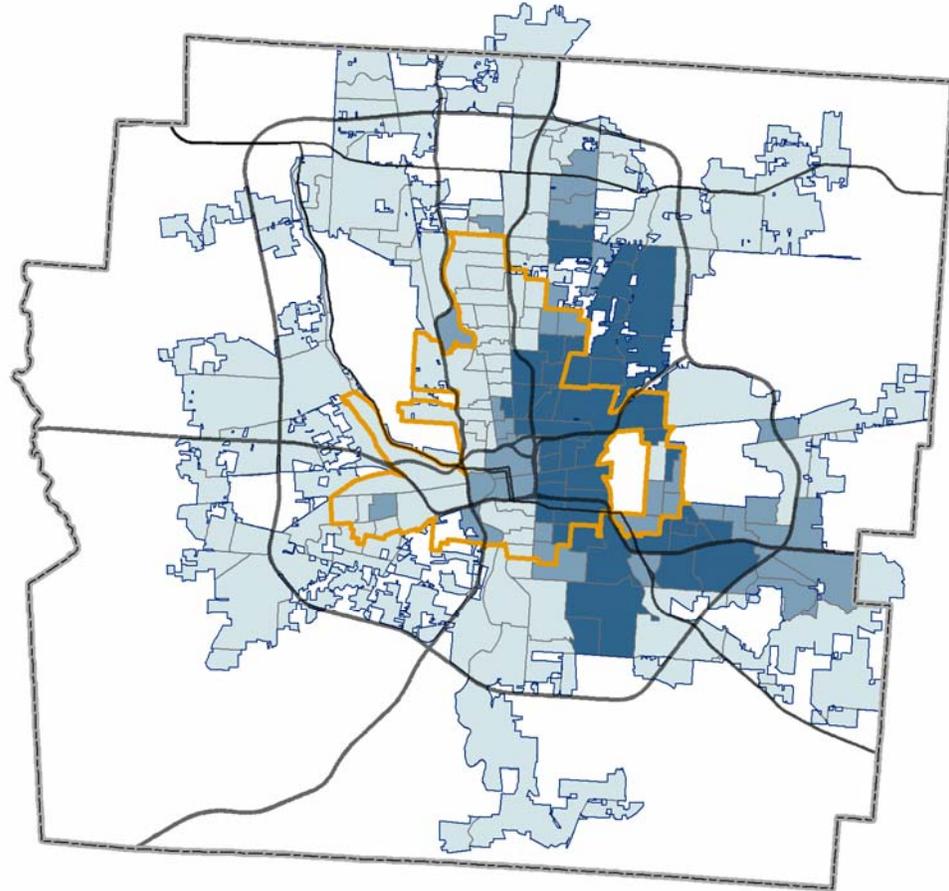
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Map 2. Percentage low-income households by tract, Columbus, 2008



Source: ESRI Business Analyst

For the Consolidated Plan, the City of Columbus defines an area of racial/ethnic concentration as any tract with a 2008 minority (i.e. Hispanic or non-White) population of greater than 37.6% of the tract's total population, which is the city's overall percentage of minority population. Map 3 also groups tracts into those 50-99% above the citywide rate and those 100% or more above the citywide rate.

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Map 3. Percentage minority population by tract, Columbus, 2008



Source: ESRI Business Analyst

Percent Minority Persons by Tract

- 1.8% - 37.6%
- 37.7% - 67.7%
- 67.8% - 97.8%
- Older City of Columbus
- Newer City of Columbus

Purpose of the Plan

The purpose of the 2010-2014 Consolidated Plan for Columbus and Franklin County (2010-2014) is to guide community development funding decisions for the next five years. The U.S. Department of Housing and Urban Development (HUD) requires state and local jurisdictions to prepare a Consolidated Plan as part of the application for the federal funds. As both Columbus and Franklin County began the planning process they had several goals and guiding principles. These goals included:

- Gaining a better understanding of the housing and community development environment compared to that in 2004, especially during this economic downturn;
- Getting input and feedback from citizens and key stakeholders about their community development needs, perceptions, and goals;
- Updating data from the previous plan, in the absence of a new decennial census; and
- More clearly identifying strategies and objectives and including realistic and tangible outcomes to act as a guideline for future development.

This Consolidated Plan is a collaborative effort which results in a locally generated report on housing and community development needs of low- and moderate-income households. The plan includes following three broad points:

- 1) analyze and report the needs of low- and moderate-income, homeless, and special populations;
- 2) identify the resources that are available to help deal with the needs; and
- 3) establish goals and strategies to address the needs including a plan of how the HUD funds will be spent over the next five years.

For the 2010-2014 Plan, the City and County collaborated to 1) gather, update, and analyze data; 2) solicit key stakeholders and collect their input; and 3) develop strategic plan principles and overall goals. Each jurisdiction independently gathered citizen feedback, developed priority needs, and created five-year objectives and outcomes and one-year action plans.

Lastly, this plan includes the planning and application requirements for and activities related to these specific federal programs:

- Community Development Block Grant (CDBG)
- Emergency Shelter Grant (ESG)
- Home Investment Partnership Program (HOME)
- Housing Opportunities for Persons with AIDS (HOPWA)
- Neighborhood Stabilization Program (NSP)

Citizen Participation - City and Joint City-County

The preparation of the Consolidated Plan began with outreach to the community. The primary methods to engage citizens in the planning process were focus groups, a hard copy and online citizen survey, and a public comment period for the draft.

Focus groups

The focus groups were held so that agencies and departments that provide facilities and services to residents could identify issues in Columbus and Franklin County. From February to April of 2009, there were seven focus groups with a combined 50 participants for Columbus and Franklin County and two more focus groups comprising a combined 33 City staff. The focus groups were designed for professionals in the following agencies: market housing, social services, affordable housing, homeless services, economic and regional development, neighborhood services, rental housing, and the City of Columbus Department of Development. The main themes extracted from the stakeholder focus groups included the following:

- Economic conditions
- Foreclosures
- Green building
- Rental and subsidized housing
- Demographic changes: seniors, immigrants
- Central city revitalization versus suburban housing choice
- Neighborhood context for housing
- Social services
- Resources
- Leveraging and coordination

Columbus citizens' survey

A public survey was made available for approximately a month during July and August of 2009 to gather input on community needs and ways to prioritize government resources and action. The survey was administered in both hard copy and online, including translations in Spanish (hard copy and online) and Somali (hard copy only). The survey was promoted on the City's website, through biweekly e-mail blasts, and at human service agencies and community events. Examples of organizations and events include the local Community Action Agency, the Columbus Metropolitan Housing Authority, the Somali Women and Children's Alliance, churches, and a major job fair. The City's Neighborhood liaisons and other staff also helped to distribute and collect surveys.

The survey drew a total of 1,113 responses, 861 online and 252 in hard copy. Survey respondents had the following socioeconomic characteristics:

- 60% female
- 54% single head of households
- 54% white, 35% black, 7% Hispanic
- A range of household income levels, including 26% below \$30,000 and 21% between \$30,000 and \$50,000
- 97% first-time participants in the Consolidated Plan survey

The survey asked respondents to prioritize needs and strategies within the four main themes of the Strategic Plan.

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Table E-2. Columbus citizens' survey results on top housing and community development priorities

	Top 3 needs	Top 3 priorities for spending
Affordable housing	<ol style="list-style-type: none"> 1. Provide assistance to residents to maintain safe, healthy, affordable housing 2. Increase in the amount of affordable housing (including units for disabled, senior and homeless residents) 3. More owner residents 	<ol style="list-style-type: none"> 1. Homebuyer education 2. Emergency home repairs 3. Create more affordable housing
Neighborhood revitalization	<ol style="list-style-type: none"> 1. Tear down or fix up vacant and abandoned houses 2. Improvements to city streets (lighting, street resurfacing, sidewalks, etc.) 3. Housing conditions/maintenance 	<ol style="list-style-type: none"> 1. Violence reduction, crime prevention 2. Fix up vacant or abandoned housing 3. Eliminate vacant buildings and lots
Economic development	<ol style="list-style-type: none"> 1. More job opportunities 2. Support to business owners and small businesses 3. More local businesses 	<ol style="list-style-type: none"> 1. Create and retain more jobs 2. Attract more businesses to neighborhoods and central city 3. Job training and placement
Supportive services	<ol style="list-style-type: none"> 1. Youth after-school and summer activities 2. Educational activities and programs 3. Better policing services 	<ol style="list-style-type: none"> 1. After school programs and childcare 2. More public transportation routes and options 3. Neighborhood health providers

Public comment period

This draft of the Consolidated Plan will be open to public comment from October 9 to November 8, 2009. Notice will be published in the Columbus Dispatch and on the City's website to open the comment period and provide information on how to access the plan electronically and in print.

Obstacles to Meeting Underserved Needs

The housing and community development needs assessment that is a part of the Consolidated Plan provides a basis for identifying obstacles to meeting underserved needs in the community. Obstacles were also identified in the stakeholder focus groups that were part of the citizen participation process. The following are challenges for Columbus and Franklin County in meeting underserved needs identified in the Consolidated Plan.

People:

- Demand for housing and services from growing immigrant population, especially Somalis and Hispanics.
- Demand for housing and services from growing senior population
- Multiple obstacles and barriers facing people in poverty

Economy:

- Economic downturn
- Poverty rising even before downturn
- Affordable housing and transportation access to job growth in suburban parts of the Columbus MSA

Housing:

- Downturn in housing market
- More demand for rental housing
- Lower-income households with less owner and rental housing options
- Housing conditions, especially for rental stock, needing improvement
- Availability of housing loans and credit, including discrepancies based on race and ethnicity

Services:

- Mismatch between location of services and a more dispersed population and client base
- Neighborhood property conditions and crime/safety issues
- More linkages needed between housing and supportive services

Resources:

- Decline in resources across sectors, including government agencies and foundations, though federal stimulus funding to some extent helps mitigate this trend
- Duplication and inadequate collaboration among programs, projects and service providers

The objectives included in the City Strategic Plan are intended to help overcome these obstacles to the extent possible with available resources.

Priority Needs and Strategies

The overall priority for the federal funds is to address the housing and community development issues with an emphasis on low- and moderate-income residents and individuals with special needs. Columbus and Franklin County used the following four broad themes to organize the 2010-2014 strategic plans:

- Affordable Housing Opportunity
- Neighborhood and Target Area Revitalization
- Economic Development and Economic Opportunity
- Supportive Services

The priority needs, goals, objectives, and outcomes were developed by Columbus and Franklin County, incorporating input from the surveys, meetings, and focus groups during the citizen participation process.

Guiding principles

Columbus and Franklin County defined the following principles for their 2010-2014 strategic plans.

- Regional and Local – Balance regional issues with specific neighborhood and target area needs.
- Citizen Participation – Provide opportunities for all citizens and program customers to participate in plan development, implementation, and evaluation.
- Proactive – Anticipate and respond to current and emerging trends, community needs and citizen values.
- Priority to Lowest Income – Ensure that no one is left behind, especially the poorest in our community.
- Collaboration – Encourage public, private and non-profit sector collaboration and reduce program duplication.
- Emphasize the Positive – Build upon available and realistic community assets, resources, plans and market forces.
- Leverage – Leverage the involvement of private sector organizations and resources.
- Measurable Results – Produce and evaluate measurable outcomes and results.
- Continuous Improvement – Employ continuous improvement strategies to address the holistic needs of a neighborhood, household or individual to achieve sustainable results.

Housing Needs and Strategies

Priority needs

The priority housing needs identified by stakeholders were:

Affordability

- There are over 44,000 renter households and nearly 22,000 owner households paying more than 50% of their income for housing.
- The market analysis shows a deficit of about 31,000 affordable rental units for extremely low-income renter households (<\$15,000) in Franklin County.

Definitions:

HOME- HOME Investment Partnership Program
NSP- Neighborhood Stabilization Program
CDBG- Community Development Block Grant
HOPWA- Housing Opportunities for Persons with AIDS

Rehabilitation and home repair

- Among Franklin County owners who have a mortgage, about 68,700 paid housing costs exceeding 30% of their income in 2007. Of these owners, 21,860 had housing costs exceeding 50% of income.
- In 2002, there were 21,300 housing units in Franklin County with severe or moderate physical problems. Of these, 73.3% were renter units.

Homeownership for low- and moderate-income households

- For low-income renters, the cost of purchasing a home can be prohibitive.
- There are 26,456 households in Columbus under 30% area median income.

Equal housing opportunity

- There is a lack of awareness of fair housing requirements among small landlords.

Strategies

Some strategies to address the above needs identified by stakeholders were:

- *Downpayment Assistance Program:* HOME helps provide financing to assist low and moderate-income households to purchase their first home.
- *Homebuyer education:* NSP helps equip homebuyers with skills and knowledge for successful homeownership.
- *Housing developer assistance:* NSP helps provide gap financing to developers to complete and sell affordable housing to qualified homebuyers.
- *Rental housing developer assistance:* HOME helps provide gap financing to for-profit and non-profit developers of rental apartments that are affordable to low and moderate income households.
- *Fair housing services:* CDBG helps prepare and implement a new Analysis of Impediments to Fair Housing and a Fair Housing Action Plan to address impediments.

Homeless Needs and Strategies

Priority needs

The priority homeless needs identified by stakeholders were:

Permanent supportive housing

- In both the city and county, about half of all renters – 48.7% and 50.8%, respectively – spent more than 30% of their income on gross rental costs in 2007. This represents 83,742 renter households in Franklin County and 70,020 in Columbus who are cost-burdened and at-risk for homelessness.

Emergency shelter

- The Continuum of Care reports that there are 105 chronically homeless who are unsheltered.

Strategies

Some strategies to address the above needs identified by stakeholders were:

- *Homelessness Prevention and Rapid Re-housing Program (HPRP):* HPRP helps assist families and individuals in maintaining or obtaining permanent housing through a Homelessness Prevention and Rapid Re-housing system.

- *Emergency Shelter Grant (ESG) program:* ESG helps ensure that no one is homeless or on the streets through an alliance of emergency shelter services that respond to address immediate housing needs.
- *Continuum of Care Ten-Year Plan to End Chronic Homelessness:* HOME helps develop and operate permanent supportive housing for persons who have experienced long-term homelessness.
- *Rebuilding Lives Plan:* HOME helps develop a homelessness reduction plan that is organized into four broad goals for system development: access, crisis response, transition, and advocacy.

Non-homeless Special Needs Population Needs and Strategies

Priority needs

The priority non-homeless needs identified by stakeholders for special populations were:

Seniors

- In 2007, approximately 5,800 older adults received Senior Options services monthly.
- It is estimated that 3,200 elderly and 600 frail elderly are in need of housing.

Physically disabled

- In 2007, 24,141 disabled persons age 21 to 64 had income in the past 12 months below the poverty level in Franklin County.
- It is estimated that 650 disabled persons are in need of housing.

People with HIV/AIDS

- In December 2007, there were 3,023 persons living with HIV/AIDS in Franklin County.
- It is estimated that 770 persons with HIV/AIDS who are in need of housing and supportive services.

Strategies

Some strategies to address the above needs identified by stakeholders were:

- *Home Modification and Rebuilding Together programs:* CDBG helps increase the number of visitable, accessible units benefiting persons with physical disabilities.
- *AIDS housing program:* HOPWA helps provide a continuum of affordable housing assistance for low-income persons infected with HIV/AIDS.
- *AIDS housing program:* HOPWA helps provide housing with specific supportive services for low-income persons infected with HIV/AIDS to obtain and maintain affordable housing.

Non-housing Community Development Needs and Strategies

Priority needs

The priority non-housing community development needs identified by stakeholders were:

Neighborhood conditions

- Better policing services, crime prevention
- Street improvements (lighting, street resurfacing, sidewalks)
- Property conditions throughout neighborhood (vacant/abandoned properties, code violations)

Economic development

- More job opportunities, training, and placement
- More local businesses and support for small businesses

Public services

- After-school and summer programs, child care
- Neighborhood health service providers
- More public transportation routes and options

Strategies

Some strategies to address the above needs identified by stakeholders were:

- *Neighborhood Pride Program:* CDBG helps provide week long, intense delivery of City services through the Neighborhood Pride program.
- *Code enforcement:* CDBG helps provide funding for the code inspection of central city neighborhoods for problems with housing, high grass, weeds, garbage, bulk trash and rodents.
- *Sexual Health Awareness Clinic:* CDBG helps decrease the incidence of sexually transmitted infections increasing the health management skills of the most vulnerable populations.
- *Pregnancy Support Program:* CDBG helps reduce the infant mortality rate and improve birth outcomes through decreasing the incidents of late or no prenatal care.
- *Public Service Competitive Fund:* CDBG helps promote workforce development and training opportunities.
- *Capital Kids Program:* CDBG helps provide comprehensive out-of-school time programs to elementary school age children through academic assistance, social enrichment, interpersonal skill development programming during non school hours.

Implementation of the Plan

The Consolidated Plan reports the housing and community development needs and goals for two local governments in Ohio, Franklin County and the City of Columbus. Each jurisdiction created an individual Consolidated Plan as well as a combined plan which encourage local governments to collaborate regionally. The lead agencies for development and implementation of the plan are the Columbus Department of Development and the Franklin County Department of Economic Development and Planning. To implement the plan, there is a need for both institutional coordination between all sectors throughout the region and leveraging of resources.

Coordination

One of the key strengths in the institutional structure is the various coordination activities that occur between the City of Columbus and Franklin County. This has been particularly true in recent planning processes which involved a broad base of community representatives in a process to develop a common vision and strategic plan. The following is an overview of coordination activities.

In addition to collaborating for the Consolidated Plan, the City and County have jointly developed and are now implementing green and universal design standards for residential projects they fund. The AWARE Manual was completed in summer 2009. AWARE stands for Accessible, Water Conservation, Air Quality, Resource Conscious, Energy Efficient. The City and County are also working together with the Affordable Housing Trust to create a web site promoting affordable for-sale, lease purchase, and rental properties being developed by the City, County, and non-profit organizations.

Some other coordination efforts that are administered by other organizations in Columbus and Franklin County include:

Columbus Workforce Alliance—consortium of ten community- and faith-based non-profits that provide education, training, and employment services to low-income unemployed/underemployed Columbus and Franklin County residents. The Alliance also engages in research and advocacy focused on unemployment and underemployment among low-income individuals.

Community Shelter Board—non-profit organization charged with coordinating and allocating public and private funds to assist emergency shelter programs and develop a community-wide plan to reduce the number of homeless people.

Specialized Transportation Program—The Federal Transit Administration (FTA) provides federal funds for the purchase of equipment to support transportation services for the elderly and people with disabilities where existing transportation is unavailable, inappropriate, or insufficient. MORPC administers this program for the Ohio Department of Transportation in Franklin County.

Resources

As part of the preparation of the Consolidated Plan, a detailed inventory was prepared of annual local, state, and federal housing and community development resources in Columbus and Franklin County. The inventory identified over \$8.4 billion in total resources. Out of the total resources, approximately 30% are for basic and emergency needs. The top three program categories (basic and emergency needs, health and

disabilities, and education) make up three-quarters of the inventory. The vast majority of resources are from federal sources (91%), while 1.9% are from the state, 3.8% are from local public resources, and 2.5% are from private and non-profit sources. HOME and ESG federal funds can be matched by non-federal funds in Franklin County.

Stimulus funds

Even though the above resource captured a one-year snapshot of the funding environment, most of the information was dated back to 2007. Since then, the housing crisis has produced in an unstable economy. In response to the economic downturn, the federal administration passed the Housing and Economic Recovery Act of 2008 (Neighborhood Stabilization Program) and the American Recovery and Reinvestment Act of 2009 (ARRA) to help strengthen the economy. The Neighborhood Stabilization Program (NSP) provided targeted emergency assistance to acquire and redevelop foreclosed properties that might otherwise become sources of abandonment and blight. Franklin County was awarded \$5,439,644 and the City of Columbus was awarded \$22,845,945 of NSP funds from HUD. Franklin County was also awarded over \$270 million in ARRA funds.

State budget cuts

Despite the federal stimulus dollars, Ohio's state budget for fiscal years 2010 and 2011 reduced the General Revenue Fund (GRF) spending by almost \$3.1 billion compared to the last biennium. Mental Health services took one of the hardest hits due to the state cuts. The Ohio Department of Mental Health's funding was cut by \$190 million or 17.5%. County departments of Job and Family Services have also experienced reduced state support due to the budget cuts. These county agencies determine eligibility for food stamps, Medicaid, and cash assistance programs, for which state support has fallen by \$77 million or 31.5%.

Public libraries in Ohio are facing a 30% budget cut. This cut is in addition to the 20% reduction in funding that libraries were already facing, because their funding comes from 2.22% of the state's declining GRF. Many public libraries are forced to reduce hours, lay off staff, and make other cuts to services. Specifically, Columbus Metropolitan Libraries have cut operating hours, cut employee pay, and implemented a hiring freeze as of September 2009.

Early care and education services and programs funding was reduced by \$281 million in Ohio, with a significant reduction in TANF funding for the Early Learning Initiative and Help Me Grow as the largest part of that reduction. To make up for the loss of TANF funding, \$277 million in new GRF dollars were put towards early childhood priorities. Funding for the Early Learning Initiative and Early Childhood Mental Health Treatment programs was completely eliminated. Other programs including Help Me Grow experienced program restructure to cope with the reduction of funding.

Funding future

One of the main obstacles to meeting community needs is inadequate resources for programs. The decline in resources across sectors, including government agencies and foundations, due to the economic downturn has negatively impacted the quantity and quality of housing and community development services. Although federal stimulus funding helps mitigate this trend to some extent, resources for these programs will likely be limited for the near future.



300 E. Broad St., Suite 490 / Columbus, OH 43215

Phone: 614-224-5917 / Fax: 614-224-8132

www.communityresearchpartners.org

A partnership of United Way of Central Ohio, the City of Columbus and the John Glenn Institute at The Ohio University

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