With inflation rising, pandemic-era protections fading, and exponential economic growth on the horizon, Central Ohio's housing needs continue to dominate kitchen table conversations. As this report underscores, the burden of these mounting housing needs continues to fall disproportionately on women. But opportunities to break this cycle and craft a fairer and more affordable housing landscape continue to build momentum, with spirited and diverse local leaders emerging at the forefront of this urgent movement.

In Ohio, female renters were more than twice as likely to have "no" or "slight" confidence in their ability to pay rent in April 2022. LGBTQIA+ and homes with children also had elevated risk.

67% percent of applicants to Franklin County’s emergency rent assistance programs identified as female.

68% percent of clients seeking help from the Legal Aid Society of Columbus to stop eviction identified as women (where gender was reported).

Across all genders, over 28,000 evictions were filed in Franklin County since the pandemic began. In January and February 2022, over 3,200 evictions were filed, up 84% year-over-year and up 9% from the same period in 2020. Over $92 million in housing aid has been distributed in Franklin County, keeping 36,900 families in their homes. For more, see: www.Rentful614.com.
Female homeowners in Ohio pay 0.08% higher mortgage interest rates than males. On an average loan, females "over-pay" by $5,856. Ohio has the 3rd largest interest rate gap between the sexes.

Although women pay more for mortgages because of weaker credit histories and are more likely to receive sub-prime loans, female borrowers are actually 2.5 percent less likely to default on a mortgage.

In Franklin County, females are more likely to be housing cost burdened. The disparity is most exaggerated for renting women of Color, of whom, 56% are cost burdened (compared to 34% for White males).

Spent more than 30% of Income on Housing
Spent more than 50% of Income on Housing
14% Sex Gap

In Franklin County, 37% of HUD supported households in Franklin County are female-headed and have children.

76% of people served by the Community Shelter Board in 2021 were female.
511 people served by the Community Shelter Board in 2021 were pregnant.

Christine Marsey, Outreach Director for Central Ohio Women in the Trades, says "women’s qualification in the trades are a gateway to the middle class."

Difficulty securing construction contractors in Central OH
Difficulty securing construction materials in Central OH

Despite high demand and a median wage above the "housing wage", women only compose 3% of construction laborers, 2% of electricians, and 1% of plumbers in the U.S.
HUCK HOUSE'S TRANSITIONAL LIVING

Huckleberry House has a domestic violence track for young women ages 18-22 who have fled violent relationships. In addition to housing, residents receive therapy, crime victim services, life skills training, parenting mentorship, and case management.

Harriet’s Hope is a Columbus community that will serve survivors of human trafficking. The name is an homage to Harriet Tubman, the slave-turned-abolitionist who rescued dozens of slaves from bondage.

HARRIET'S HOPE

Harriet's Hope is a Columbus community that will serve survivors of human trafficking. The name is an homage to Harriet Tubman, the slave-turned-abolitionist who rescued dozens of slaves from bondage.

SCHOLAR HOUSE

Columbus Scholar House, a unique development combining housing and education to expand opportunities for upward mobility, is a prominent example of a community-directed, place-based housing intervention.

The National Affordable Housing Trust's Black Developer Capital Initiative Fund provides more equitable access to capital for black affordable housing developers and supports Goldman Sachs's "One Million Black Women" initiative.

BLACK DEVELOPER CAPITAL INITIATIVE

The National Affordable Housing Trust's Black Developer Capital Initiative Fund provides more equitable access to capital for black affordable housing developers and supports Goldman Sachs's "One Million Black Women" initiative.

THIS IS POSSIBLE!

Central Ohio leaders are ready to seize this moment for transformational change. Here are just a few ideas AHACO members are ready to advance with the right resources:

- Convert blighted or obsolete hotels and motels into safe, decent, affordable housing;
- Expand programs that reduce rent so modest pay gains "don't get eaten" by housing costs;
- Build on-site childcare so working families have accessible daycare and after-school options;
- Create more affordability for women, moms, and everyone else!
- Grow the Resiliency and Success Bridge programs that support economic mobility.

46% of AHACO member organizations are led by women executives. In contrast, only 15% of Fortune 500 CEOs identify as female.

Millie Hurtt, Vice President of the Women’s Affordable Housing Network, and VP of Affordable Housing Lending for Ohio Capital Finance Corporation says, "Ohio is leading the way to a more equitable future for ALL who work in affordable housing and those we serve. Central Ohio's progress inspired a revolution that we hope to spread nationally. WAHN is launching NET-Work (National Equity Together takes Work) to advocate for equity in pay, parental leave, and closing the opportunity gap."

THIS IS PROGRESS!

Our community is leading the way to create housing initiatives that support women's advancement. Often made possible with support and leadership from the City of Columbus and the Franklin County Board of Commissioners, these programs offer Central Ohio a proven success model to build upon.
Pay to Stay (P2S) ordinances standardize existing law to allow tenants to pay past-due rent and avoid an eviction. Research shows women sustained more job losses than men during COVID-19 and have higher eviction risks. 100% of surveyed housing professionals believe that P2S helps women maintain housing stability and recover from COVID-19.

Source of Income (SOI) ordinances prohibit housing discrimination based on how a renter earns lawful and verifiable income, including child support, alimony, and housing assistance. 93% of surveyed housing professionals believe that SOI ordinances help women secure safe, decent, affordable housing in Central Ohio.

AHACO proposed deploying 30% of ARPA’s State & Local Recovery Funds for affordable housing initiatives, like those possibilities described on the prior page. 100% of surveyed housing professionals believe this would help women recover from the impacts of COVID-19 and create a more gender-equitable housing market in Central Ohio.

**SOLUTIONS for Growth**

**Build for Needs.** Use resources like State & Local Recovery Funds and the City of Columbus’ proposed $150+ million affordable housing bond initiative to support affordable housing initiatives and accelerate economic recovery that will close our 54,000-household affordability gap.

**Support People.** Learn from pandemic lessons to create a durable housing safety net and eviction prevention system for renters at risk before COVID relief funds expire, like through Source of Income and Pay to Stay rules.

**Zone for Equity.** Modernize local zoning rules to meet today’s demand for walkable, accessible, inclusive neighborhoods and user-friendly land use procedures.

**Get Creative.** From pilot programs like Resiliency Bridge to collaboratives like CONVERGENCE Columbus, advance innovative solutions to meet entrenched needs.

**ABOUT US**

The Affordable Housing Alliance of Central Ohio is a nonprofit with twenty-eight members representing the continuum of housing experts including shelter providers, developers, property owners, homeownership proponents, lenders, and the philanthropic community. We use data and research to support housing solutions that are customized for Central Ohio. We understand that housing affordability is key to unlocking security and prosperity for our people and our region.

AHACO thanks our Strategic Advisory Council for supporting this publication: American Electric Power Foundation, Affordable Housing Trust for Columbus and Franklin County, Cardinal Health, Charter Communications, Connect Realty, EMH&T, Fifth Third Bank, Health Impact Ohio, Huntington Bank, JPMorgan Chase & Co., Nationwide Foundation, Park National Bank, PNC, Starry Internet, Tidwell Group, and United Way of Central Ohio. 60% of AHACO members responded to this survey. Respondents, external research, and media reports were used to compile this publication.
GET HELP PAYING RENT
RENTFUL614.COM