Affordable housing solutions needed now, before it becomes a crisis, Big Table participants say

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Bridging the affordable housing gap in Columbus remains a vexing and complicated problem, but not taking action is certainly worse, local leaders warn.

At a Big Table event hosted by Columbus Business First, advocates of affordable housing in Central Ohio discussed the growing challenge of keeping pace with the city’s rising population, median income and housing costs – and the perils if the shortfall is not addressed and becomes the full-blown crisis already seen in other cities.

Joseph McCabe, vice president at Woda Cooper Cos., a developer specializing in affordable housing, warned that the issue isn’t just about finding housing for people living in poverty. The need includes populations of single working parents, people working lower-wage jobs, the disabled, the elderly and many others. Housing for all of these groups is “thousands of units behind.”

"We have to educate people about what affordable housing is, because there is a whole range of people underneath that," he said.

"We tend to talk about area median income and it's not just folks in retail," said Steve Schoeny, director of the Columbus Department of Development. "You can have a job as a supervisor in a call center, or a delivery truck driver, and still be at 80 percent of the area median income."

Bill Faith, executive director of the Coalition on Homelessness and Housing in Ohio, said even a significant increase in the minimum wage wouldn’t help many workers cover their housing costs, much less keep up with the rise in the cost of living.
That means more than housing, too, with expenses such as transit, childcare and food support playing a role too.

Columbus has launched a new incentives policy to promote affordable housing construction and living wages. But it's not just about development strategy: Just about all of Ohio's most common professions don't pay enough to afford a market-rate apartment.

The most widely accepted estimate is that Central Ohio needs 54,000 additional affordable housing units, based on Census data of how many people are spending too high a share of their income on housing. But that number could well become outdated quickly given the city's population growth, which the Mid-Ohio Regional Planning Commission estimates could mean as many as 1 million new people living here in a few decades.

Given the shortfall of home construction in Central Ohio, there's a risk of the gap widening, said Leah Evans, director of home ownership and neighborhood revitalization at affordable housing developer Homeport. And if everything that's built is targeted at the top end of the market, there's no path to homeownership for younger workers, lower-income residents and those forced from neighborhoods by gentrification.

"Housing is one block in the foundation, but it has to go hand in hand with other actions, so we have this idea of shared prosperity ... and we don't have these groups who are left behind,” Evans said.

Even the “naturally occurring affordable housing,” that is, subprime housing stock, is quickly being redeveloped in many neighborhoods, Schoeny said.

It's a multi-faceted issue that requires different approaches, said Roberta Garber, interim executive director of the Affordable Housing Alliance of Central Ohio. Developing housing for people at 30 percent of the area median income is a "totally different kind of project" from doing the same for people at 80 percent of that measure, and often they need different kinds of support for intersecting social issues.

Steve Gladman, president of the Affordable Housing Trust for Columbus and Franklin County and a Grandview Heights City Council member, said local governments are constrained by cuts in state support even as subsidies needed for affordable housing projects require state and federal funding.

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