

# CHANGING NEIGHBORHOODS, CHANGING LIVES

The First 10 Years of COCIC's Impact in Franklin County



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# Executive Summary

Since 2012, the Central Ohio Community Improvement Corporation, better known as COCIC, has worked tirelessly to restart real estate markets through direct programming and strategic partnerships, create stable homes, and reclaim commercial property.

As the county land bank, COCIC, and its affordable housing development subsidiary, the Central Ohio Community Land Trust (COCLT), have been a formidable change agent, transforming people's lives and generating equitable, long-lasting outcomes in Franklin County.

This ten-year Impact Report tracks the astonishing results COCIC achieved in its first decade as the county's land bank, and highlights how essential COCIC (with its subsidiary, COCLT) will continue to be to the future success of catalytic redevelopment and affordable housing initiatives in Franklin County.

## Removing Barriers to Redevelopment

In 2022, a decade after its incorporation as the county land bank, COCIC has evolved from a fledgling start-up to a multi-pronged, mature enterprise. COCIC enhanced its blight elimination work with sophisticated financing and funding programs, and eventually moved several community economic development efforts in-house.

- In the last decade, COCIC has worked in 65% of Franklin County's local jurisdictions: 28 municipalities or townships of the county's 43 local governments.
- COCIC acquired blighted properties and extinguished outstanding liens, taxes, and assessments. COCIC demolished nearly 3,500 residential units between 2012 and 2022.
- For every \$1 COCIC annually received from the County in the last decade, the land bank has generated another \$1.47 through grants, land and

home sales, and low interest loans to community partners.

## Reusing Land

Through COCIC's interventions, the private market, nonprofit developers, and local governments have built or returned thousands of properties to productive use, many of which are now paying taxes.

- As a result of COCIC's effort, the private market has built or returned to habitability 1,786 housing units in Franklin County: 138 market-rate owner-occupied homes and 1,648 market-rate rental units
- COCIC has returned 205 acres of commercial land to productive use.
- COCIC has stabilized two commercial buildings with historical and cultural significance to black residents of the region and issued grants to minority-own businesses that are renovating buildings.
- The value of properties within 500 feet of a demolition, rehab, or new build facilitated by COCIC has remained stable or increased by at least \$320 million in the last decade.

## Rebuilding Communities

COCIC's interventions have done more than just stabilize local real estate markets; they have changed neighborhoods and, as a result, improved lives in Franklin County.

Since 2012, 45% of COCIC's interventions have occurred in census tracts designated by the U.S. Department of Housing and Urban Development as racially or ethnically concentrated areas of poverty. These tracts are largely the same areas that were redlined in the mid-20<sup>th</sup> century. COCIC has been providing needed countermeasures that can help residents in the county's formerly redlined neighborhoods chart a more equitable future for themselves and their families.

- COCIC's grants and low-interest loans to trusted nonprofit housing development partners, and their own investments through their affordable housing subsidiary, COCLT, produced 200 units for low- and moderate-income homeowners. Nonprofit partners also used grants and low-interest loans to rehabilitate or construct 147 quality affordable rental units.
- To complement the preservation and production of affordable housing, from 2019 to 2022, COCIC issued grant dollars to partners, who have stabilized 67 low- and moderate-income families whose homes required exterior repairs, such as a new roof or porch.
- For every \$1 COCIC has put into an affordable housing project in the last decade, another \$3.86 for the project has come from other sources.

As Franklin County contemplates the decades ahead, leaders and residents anticipate that without pro-active strategies, the real estate market will become less affordable to more residents. COCIC and

its subsidiary, COCLT, are ready as a critical partner for many of the goals Franklin County jurisdictions will have for themselves: ensure opportunity for households and businesses, develop affordable housing, keep existing residents safe and secure in their homes, prepare commercial properties for a new life, and build vibrant communities with needed amenities and services nearby. As COCIC continues its work, it will continue to change neighborhoods and transform lives in Franklin County.

# Table of Contents

<b>1</b>	INTRODUCTION
<b>3</b>	REMOVING BARRIERS TO REDEVELOPMENT
<b>10</b>	REUSING LAND
<b>17</b>	REBUILDING COMMUNITIES
<b>25</b>	CONCLUSION
<b>26</b>	ENDNOTES AND ACKNOWLEDGEMENTS
<b>29</b>	APPENDIX: OVERVIEW OF CURRENT AND PREVIOUS COCIC PROGRAMS



# Introduction

Franklin County has dramatically transformed in the last decade. Hundreds of businesses have been created or moved here and its booming economy has attracted 125,877 residents – enough people to form the 7th largest city in the state.<sup>[1]</sup>

This growth, while exciting, has put intense pressure on the local real estate market, especially the housing market.

In the last decade, the average rent for the county has increased 38% and the median value of owner-occupied homes have skyrocketed by 67.5% across the county.<sup>[2]</sup> In 2022, Franklin County had a 54,000-unit shortage of housing that is affordable to low- and moderate-income residents.<sup>[3]</sup>

In the midst of these changes, the Central Ohio Community Improvement Corporation, better known as COCIC, has worked tirelessly to restart real estate markets through direct programming and strategic partnerships, create stable homes, and reclaim commercial property.

In 2022, a decade after its incorporation as the county land bank, COCIC has evolved from a fledging start-up to a multi-pronged, mature enterprise. COCIC enhanced its blight elimination work with sophisticated financing and funding programs, and eventually moved several community economic development efforts in-house.

Today, COCIC and its affordable housing development subsidiary, the Central Ohio Community Land Trust (COCLT) is a formidable change agent, transforming people’s lives and generating equitable, long-lasting outcomes in Franklin County by:

- Removing barriers
- Reusing land
- Rebuilding communities

Nearly 6,500 households, located in 65% of Franklin County’s townships and municipalities, have directly benefitted from at least one intervention by COCIC, such as the removal of a blighted structure next door or a new roof on

their family home. Magnitudes more residents and visitors have indirectly benefited from COCIC’s interventions.<sup>[4]</sup>

Since 2012, COCIC has become a proven entity that finds ways to ensure its partners are successful, no matter the amount of work it takes. COCIC’s willingness to contribute to a project—often as the “but-for” partner—has made it indispensable in Franklin County.

COCIC has been deliberate in deploying its expertise and resources to achieve equitable outcomes: 45% of its interventions have occurred in census tracts with racial/ethnic concentrations of poverty and are areas that were redlined in the 20th century. These efforts have actively worked to reverse the legacy of redlining in Columbus and Franklin County, and preserve sites with cultural and historic significance to Columbus’s black community.

As Central Ohio’s growth continues—accelerated by Intel, Honda, and related industries locating to the region—the urgency for housing and commercial space that is affordable to low- and moderate-income residents and small businesses has never been greater.

COCIC’s achievements from the previous ten years creates a strong foundation for it to continue to respond effectively to community needs, create opportunities, and take on risks that no other organization in Franklin County is set up to assume.

This ten-year Impact Report tracks the astonishing results COCIC achieved in its first decade as the county’s land bank, and highlights how essential COCIC (with its subsidiary, COCLT) will continue to be to the future success of catalytic redevelopment and affordable housing initiatives in Franklin County.

This assessment was researched and written by the Greater Ohio Policy Center (GOPC).

COCIC demolished and cleared property titles for Habitat for Humanity-MidOhio to build owner-occupied homes in North Linden.





# Removing Barriers to Redevelopment

In the wake of the housing mortgage crisis and Great Recession (2008-2010), Franklin County had historically high rates of blighted properties.

In 2012, 11.3% of housing units were vacant,<sup>[5]</sup> destabilizing neighborhoods and costing local governments thousands of dollars to secure. At the same time, population growth in the county was intensifying, which was beginning to create new market pressure in many neighborhoods and reduce the number of naturally occurring affordable housing<sup>[6]</sup> units in the county.

In response to the cancerous effects blight was having in the county, the County Commissioners and County Treasurer incorporated the Franklin County Land Reutilization Corporation in 2012, and decided the modestly-operating Central Ohio Community Improvement Corporation would run and grow the county land bank.<sup>[7]</sup> Prior to becoming the county land bank, COCIC had been a traditional community improvement corporation with a small portfolio of property and minimal staff.

Since 2012, COCIC has remove barriers to sustainable, equitable redevelopment through demolition, land acquisition and transfer, redevelopment financing, and expert technical assistance. COCIC has been the “but-for” partner, whose

## **COCIC is Removing Barriers to Redevelopment through:**

- Acquiring blighted properties
- Clearing property titles of delinquent taxes and assessments
- Demolishing blight
- Financing redevelopment

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COCIC has been the “but-for” partner, whose involvement has made legally complex and financially burdensome real estate projects happen.

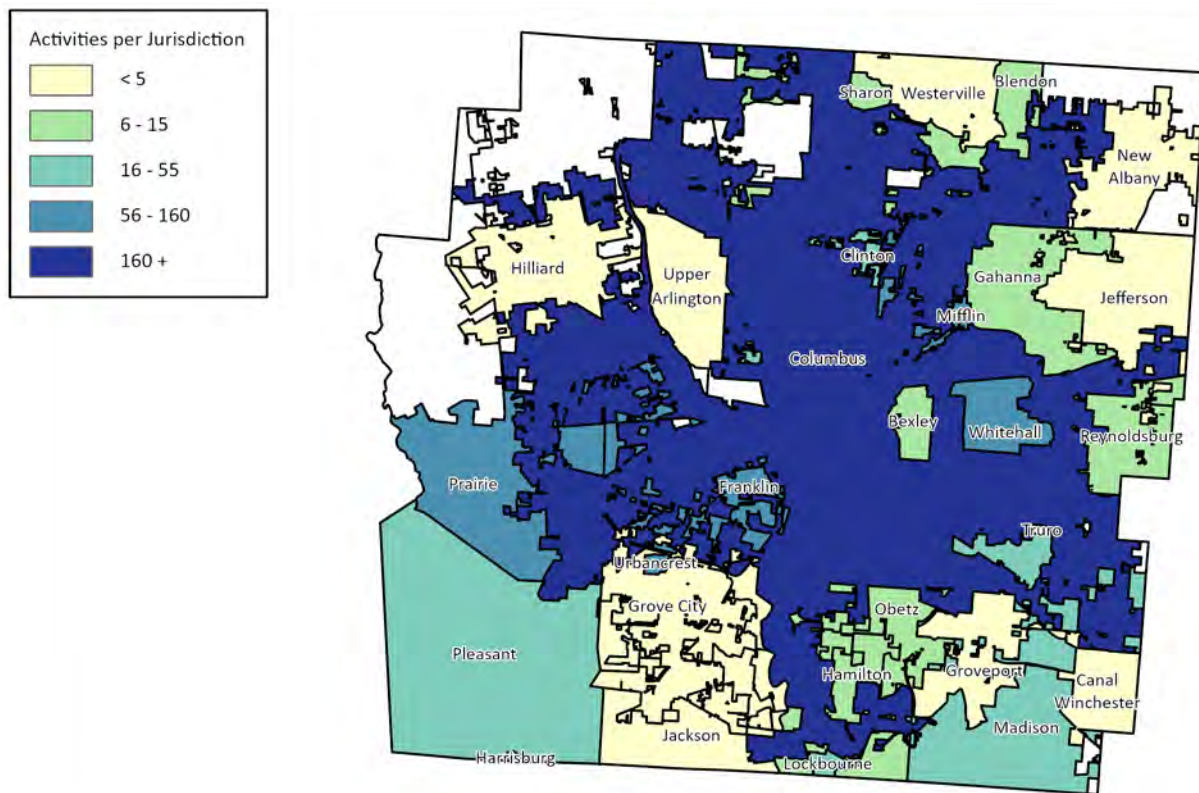
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involvement has made legally complex and financially burdensome real estate projects happen in Franklin County.

In the last decade, COCIC has worked in 65% of Franklin County’s local jurisdictions: 28 municipalities or townships of the county’s 43 local governments. And COCIC’s work has reclaimed almost a square mile of land in Franklin County (618 acres, to be exact).

At first blush, a square mile of stabilized and improved land may not seem like a lot of land, but the majority of COCIC’s interventions have occurred in dense urban neighborhoods with residential lots that are typically a 0.15 acre or smaller in size. Removing homes or facilitating new units on narrow in-fill lots surrounded by occupied homes, mature trees, and delicate utility systems, requires careful—and thus costly—handling.

Figure 1: All Activities by Jurisdiction



Nearly 6,500 households, located in 65% of Franklin County’s municipalities and townships have directly benefitted from at least one COCIC intervention. Magnitudes more residents have indirectly benefitted from COCIC’s interventions. This map indicates COCIC activities in each jurisdiction from February 2012 to June 30, 2022. Image by COCIC, GOPC, and Urban Decision Group.

## Removing Blight, Facilitating Redevelopment

In the last decade, COCIC has created the procedural systems that allows the land bank to effectively acquire eligible vacant and abandoned properties; extinguish delinquent taxes, fees, and liens; and arrange contractors to remove blight.

Within months of incorporating in 2012, land bank staff began applying for and administering grant funding from the Ohio Attorney General's office that paid for the demolition of blighted residential structures. COCIC's impact was quickly felt. By 2014, COCIC had secured \$8.6 million through the Attorney General's Moving Ohio Forward program, provided a \$7.8 million local match, and cleared the titles to and demolish 1,736 blighted units. These units included hundreds of single-family properties and duplexes in Columbus's Near East Side, South Side neighborhoods and 314 units at the abandoned MetroWest complex in Franklin and Prairie Townships.



Over 11% of residential homes in Franklin County were vacant in 2012. In 2021, the county's vacancy rate was 6.7%.

As the Moving Ohio Forward demolition grant program concluded in 2014, Ohio created another residential demolition grant program, the Neighborhood Initiative Program, that the Ohio Housing Finance Agency operated until the program ended in 2021. To maximize this grant opportunity, COCIC started the innovative practice of purchasing tax lien certificates in order to acquire tax delinquent properties more quickly than the traditional tax foreclosure or state forfeiture processes.

Purchasing tax lien certificates reduced the acquisition timeline to 4 to 5 months, as compared to the more typical 20 to 24-month process.<sup>[8]</sup> COCIC's ability to efficiently acquire and demolish structures netted an additional \$17.5 million in grant funds.<sup>[9]</sup> These funds eliminated another 1,383 blighted units from nearly a dozen jurisdictions in Franklin County.

These steps have removed substantial barriers to repositioning and redeveloping key corridors and parcels in jurisdictions like Prairie Township, Franklin Township, Whitehall, and Columbus.

In ten years, COCIC eradicated 3,349 blighted residential units located in 1,702 structures,<sup>[10]</sup> accomplishing more than any one individual community could do on its own, especially resource-constrained municipalities and townships.<sup>[11]</sup> The vacancy rate in Franklin County was 6.7% in 2021; the drop from the troublingly high 11.3% rate in 2012 is due, in part, to COCIC's efforts to remove blighted and tax delinquent properties that were impeding new neighborhood investment.

COCIC anticipates local jurisdictions will continue to need the land bank's partnership in removing barriers to community safety and redevelopment. To that end, COCIC currently has a multi-million-dollar competitive grant application for demolition funds pending with the Ohio Department of Development; Franklin County should learn about its award in late 2022 or early 2023.

## Extending COCIC's Impact by Funding Trusted Community Partners

As COCIC focused on acquiring properties for demolition in the early years, the housing market continued to heat up. COCIC also found that it was increasingly confronted with dilapidated properties that could be still viable. The confluence of a strengthening market and salvageable properties made it likely that some stranded properties could be rehabilitated instead of demolished; such a disposition strategy would help neighborhood character and identity.

COCIC recognized its unique ability and process for removing substantial barriers to redevelopment—through title clearing, competing for demolition grant funds, holding property for nonprofits, or investing its own operating funds into redevelopment (discussed in subsequent sections)—could be a critical counterbalance to the decreasing number of naturally occurring units that were affordable to low- and moderate-income residents.

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Naturally occurring affordable housing means housing that is not financially subsidized, but its rent or mortgage is still affordable to low- and moderate-income households.

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### *Investing in Partners to Create Homes and Stability for Low-and Moderate-Income Residents*

Prior to creating the Central Ohio Community Land Trust (COCLT) in 2018 to develop affordable housing, COCIC provided grants and low-interest loans to nonprofit real estate developers, from 2014 to 2021, to create affordable housing. Homeport, Community Development for All People, Homes on the Hill, and other local CDCs used the loans and grants to preserve or create affordably priced homes in areas that had lower-quality housing stock and were experiencing property value increases.

From 2014 to 2020, COCIC issued loans to a private-sector receiver, appointed by the Franklin County Environmental Court, to rectify homes with significant code violations. After stabilizing the properties, the receiver sold them at market rate, thus returning unproductive properties to use and back onto the tax rolls. Due to the court-ordered structure of the receivership program, the receiver had to sell the property at market rate. However, many properties, which were mitigated by a receiver using COCIC's Receiver Loan program, were located in neighborhoods where property values were still modest. As such, the sales prices of the receivership properties were often affordable to moderate-income homeowners and small-time rehabbers. The sales repaid the loans,



COCIC provided a low-interest loan to the court-appointed receiver that rehabbed this Driving Park duplex.





An owner-occupied home before Habitat for Humanity-MidOhio undertook emergency exterior repairs, funded by COCIC. The same owner-occupied home after repairs by Habitat for Humanity-MidOhio. COCIC provided grant dollars for the repairs. Photos courtesy of Habitat for Humanity-MidOhio.

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and more importantly, returned unsafe and unoccupied property to productive use, and sometimes created homeownership opportunities.

In 2019, COCIC began issuing grants to Habitat for Humanity and MORPC to help income-limited homeowners live safely in their homes and preserve the value of their property by making essential home repairs. This program, chiefly operating outside of the City of Columbus, has the corollary benefit of decreasing the risk of these homes becoming blighted in the future.

COCIC's loans and grants were instrumental in closing financing gaps that otherwise would have stopped the preservation and construction of affordably priced housing. Additionally, these loans and grants helped build the expertise of Columbus's nonprofit housing development community, which have secured millions in additional capital since 2012.

### ***Filling a Critical Financing Niche***

In many ways, COCIC served as a community and economic development finance authority in the mid-2010s, helping developers overcome financing barriers that prevented the preservation and construction of affordable housing and affordably-priced market rate housing.

COCIC played a unique and necessary role among partners operating in the county. The Columbus-Franklin County Finance Authority is an important community economic development financing

entity that has supported the redevelopment of real estate the County. However, it primarily provides financing for large, multi-million-dollar, market-rate development projects, such as The Lane in Upper Arlington or the redeveloped White Castle Headquarters in Columbus. The Affordable Housing Trust of Columbus and Franklin County (AHT) is another critical affordable housing financing partner in the county. The need for affordable housing is great enough that AHT and COCIC have been

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In many ways, COCIC served as a community and economic development finance authority in the mid-2010's, helping developers overcome financing barriers.

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collaborators, not competitors, sometimes providing financing for different stages of affordable housing development.

COCIC's development loans to nonprofit housing developers and private rehabbers, filled a critical niche in the local market by providing risk-tolerant, low-interest loans of less than \$1 million at a time. Such small-dollar loans with creative collateral are typically too expensive or too risky for traditional financial institutions to offer. These loans, issued through COCIC's Responsible Landlord program enabled three nonprofits to scale up production and preservation activities, which, in turn, enhanced the organization's expertise and capacity. COCIC's Receiver Loan program, financed the rehabilitation of nearly a dozen properties that otherwise would have sat vacant or would have been demolished.

COCIC's loans and grants were a "win" for COCIC, enabling them to extend the organization's impact, especially during a period when the land bank's employees had to triage their staff time to capturing and administering as many demolition grant dollars as possible. Nonprofit partners accessed the resources they needed to rapidly gain control of key properties and preserve their affordability. And most importantly, low- and moderate-income residents in Franklin County found safe, affordably priced housing.

## Lowering Risks on Commercial Real Estate

COCIC has long recognized that comprehensive and sustainable community redevelopment requires vibrant commercial neighborhood gateways and corridors, and productive uses of other critical commercial sites that can occupy acres of prime property. Despite being very expensive to rehabilitate, in the last decade, COCIC has acquired, cleared title to, and removed blight from several dozen commercial properties, including 4-plexes, mid-sized and large apartment complexes, warehouses, retail, office spaces and historical multi-story buildings. In fact, COCIC's first demolition project as a county landbank was removing a 55-unit apartment complex in Madison Township on the far east side of the county.



Golf Depot is a tenant on the former Bedford Landfill site in Gahanna.

COCIC's experience with complex commercial properties pre-dates its role as the county's land bank. COCIC was originally founded as a traditional community improvement corporation (CIC)<sup>[12]</sup> in 2005 to help County Commissioners and officials in the City of Gahanna reposition the Bedford Landfill, located in southwestern Gahanna. COCIC acquired and capped this former garbage site in 2009 and redeveloped the 188-acre site as a golf course. Today the Golf Depot is a key tenant on the site, with an event center opening in the future. A brewery, landscaping businesses, parts distribution centers, small warehouses, a construction

company headquarters, adult day services and education center, and other businesses operate on the periphery of the former landfill. As part of the environmental remediation and redevelopment agreement, COCIC staff will manage the landfill’s mitigation, monitoring, and maintenance until 2039. But for COCIC’s stewardship, it is unlikely that businesses would have built their facilities nearby.

## Responsibly Stewarding County Funds and Securing Additional Resources

COCIC’s annual budget has grown tenfold in the last decade, which has allowed it to move from a small startup focused almost exclusively on administering grant dollars for demolition, to a mature organization with a slate of residential and commercial redevelopment programs and a fully-fledged affordable housing development subsidiary.

For every \$1 COCIC received from the county, the land bank has generated \$1.47 from other sources.

While the annual payments COCIC receives from the county’s delinquent property taxes and fees has remained steady over the last decade,<sup>[13]</sup> COCIC has worked hard to diversify and increase its revenue over the last decade. For every \$1 COCIC annually received from the County in the last ten years, the land bank has generated another \$1.47 through grants, land and home sales, and low interest loans to community partners.<sup>[14]</sup>

COCIC’s careful stewardship of resources has allowed it to take on the risk necessary to remove barriers like blight, financing gaps, and redevelopment costs.

### *Calculating COCIC’s Impacts: February 2012 through June 30, 2022*

COCIC has handled 2,143 parcels from 2012 through June 30, 2022. GOPC assumes improvement on all of these parcels has direct positive impacts on at least 2 neighbors (even if it is just mowing the grass or facilitating the transfer of a clear title to a sole proprietor rehabber). Direct impacts are:  $[2,143 \text{ parcels} + (2 \text{ neighbors} * 2,143)] = 6,429$  households.

The real number is much higher since most parcels COCIC has intervened on have more than 2 neighbors: many parcels are in dense urban neighborhoods with side neighbors, front neighbors across the street, and back neighbors that share yards and alleyways.

Additionally, many neighborhoods COCIC has intervened in have 2-, 3-, 4- unit buildings as well as 4+ unit buildings, meaning the two neighbors positively impacted might actually be two duplexes, or four households.

Lastly, COCIC has demolished several problematic apartment complexes with two to three hundred units each. These parcels certainly have more than two neighbors.

# REUSING LAND

COCIC has been adamant since its early days that demolition is a means to a more productive end, not an end unto itself.

COCIC's blight removal work has always had the dual purpose of eliminating blight and unlocking the full potential of Franklin County's land. COCIC and its partners have worked hard to find new uses for abandoned buildings and empty parcels, including building new structures or repositioning the land into a community asset.

## **COCIC is Reusing Land through:**

- Facilitating parcel and dwelling transfers to private sector individuals
- Clearing blight for new multi-family apartments
- Reclaiming acreage for transformative new developments

In facilitating the transfer of cleared titles to local government partners, nonprofits, private rehabbers and builders, and neighboring residents, COCIC has helped ensure Franklin County's land is returned to productive use. COCIC's interventions on behalf of distressed neighborhoods and historically marginalized residents, have counteracted blight and decline, repopulated neighborhoods, reduced crime, and produced new property taxes.

## **Reusing Residential Land**

### ***Paving the Way for the Private Market***

Through COCIC's interventions, the private market has built or returned to habitability 1,658 units on 464 parcels in Franklin County in the last decade. Twenty-seven percent of these properties are located in the City of Columbus, with the others in Gahanna, Grove City, Whitehall, and the townships of Blendon, Franklin, Hamilton, Mifflin, Pleasant, and Prairie.

In the last decade, COCIC has worked closely in partnership with the City of Columbus Land Bank, an entity managed by the city and separate from COCIC. Since 2012, at the direction of the City Land Bank, COCIC has pulled

targeted properties from the state forfeiture list or gained control of tax delinquent homes. COCIC cleared title and, often, demolished dilapidated structures on the parcel. Then COCIC transferred parcels to City of Columbus Land Bank, which vetted applicants who wanted to own and utilize the parcel (and structure, if it remained standing).

The City of Columbus Land Bank continues to offer homes and empty lots for sale, most of which COCIC helped to clear the titles of and/or remove blight from. Additional discussion about the sale of land bank properties in Columbus can be found in the next section.

Private homeowners, individual rehabbers, small-time developers, and large established development companies have rehabilitated existing homes or built new houses on the parcels cleared by COCIC. Ninety-two percent, or 1,509 units built or rehabilitated on parcels that COCIC has intervened on have returned to the market as rentals. Thirty-two small-time rehabbers, or investors (e.g. owning less than 15 properties) have acquired multiple land bank parcels over the years, rehabbed the homes on the parcels, and then rented the improved housing.

Of the 139 former landbank units that are currently occupied by owners in the county, several were sold to the owner currently in the unit. However, in many cases, parcels that COCIC and the City Land bank intervened on were first acquired by rehabbers who stabilized and improved the property before selling it to a homeowner. A number of rehabilitated units were sold at prices affordable to moderate-income families. In other cases, private builders or developers utilized parcels to build new housing stock purchased by higher income households.

### ***Reusing Residential Land for Green Infrastructure***

One notable project that the City of Columbus and its Land Bank have led on, with COCIC playing a critical supporting role, is improving neighborhood wastewater infrastructure. The City of Columbus is on track to use at least 80 parcels for its green infrastructure program, Blueprint Columbus.

At the direction of the City of Columbus Land Bank, COCIC acquired, demolished, and transferred parcels to the City, many of which are concentrated in Linden, Hilltop, and South Side.<sup>[15]</sup>



COCIC cleared the title to this parcel and removed a blighted structure. The City Land Bank sold the property to a developer, who built a new owner-occupied home in Milo-Grogan.



COCIC cleared the title to this parcel. The City Land Bank then sold the property to a small local investor who rehabbed the North Linden home. It is currently a rental.



COCIC cleared the title to this parcel. The City Land Bank sold the property to an owner that renovated the home and now lives there as an owner-occupant.





The home on the left had sat blighted since at least 2009. COCIC removed the structure in 2017 and transferred the parcel to the City of Columbus in 2020. The City of Columbus converted the parcel into a rain garden to help reduce flooding in North Linden. Left image courtesy of Google Maps.

Rain quickly overwhelms the sewers in these neighborhoods, leading to sewage backups in basements and flooded roadways. Repurposing the vacant lots as rain gardens, bioswales, and retention areas diverts stormwater runoff away from neighborhood sewers and prevent basement back-ups during heavy rain events.

Working side-by-side, COCIC and the City of Columbus Land Bank removed blighted structures in areas with problematic stormwater flooding. As a result, the green infrastructure improvements are eliminating an environmental hazard, providing relief to homeowners and renters with basements susceptible to flooding, and improving housing values in these neighborhoods.

### ***Reusing Residential Land through Side Lots***

In the last decade COCIC facilitated the preparation and transfer of 174 side lots. These are parcels which COCIC cleared the title to, demolished blighted property, and then transferred or sold the parcel for a nominal fee to a neighboring private resident, church, or nonprofit. Most of these side lots are in Columbus and were transferred to the City of Columbus Land Bank before going to an approved end user. The side lot program primarily operated from 2012 to 2014, as a disposition strategy for properties removed under the state's first demolition grant program.



A private homeowner who received a sidelot after COCIC removed the blighted dwelling.

The sidelots have become garages and off street parking, work areas, and yards that offer additional greenery.

## **Reusing Commercial Land**

Stranded commercial property, in particular, can very be expensive to clear title to, and demolish, if necessary. While the real estate market is strong enough in many sections of the county to deal with these properties, that is not the case everywhere and COCIC's interventions have been necessary to



unlock the land’s latent potential and attract market activity.

In the first ten years of its operations as the county land bank, COCIC has helped local communities and small businesses return almost 205 acres of commercial property to productive use. This is the equivalent of downtown Columbus from the Scioto River to the front door of the Columbus Metropolitan Library.

Many of COCIC’s commercial interventions have been along key corridors in Columbus, especially in historically underinvested neighborhoods. COCIC has understood this is a critical community economic development strategy that will help attract back the amenities and services expected in any vibrant neighborhood.

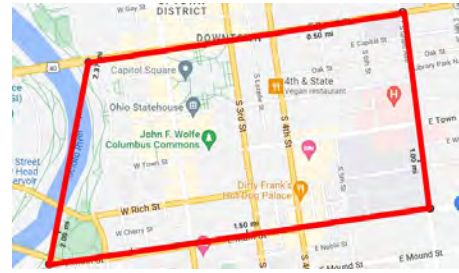
COCIC’s investments in commercial properties could to continue to grow in the future, as COCIC brings its unique legal powers and property holding powers to commercial corridors that are within strategic neighborhood initiatives led by the Mayor’s office and/or City Council.

### ***Reclaiming Large Multi-Family Apartment Complexes***

COCIC has been an essential partner to local jurisdictions in repositioning smaller and large apartment complexes that had become hazardous to the health and safety of residents.

Apartments in Prairie and Franklin Townships, formerly known as the MetroWest apartments, and apartments formerly known as the Commons at Royal Landing/Fairport Gardens in Whitehall are two examples of multi-acre parcels that the local government could not have “cleaned the slate” of without COCIC’s expertise and resources.

For example, in 2014 and 2015, COCIC removed 314 blighted units from the MetroWest complex and helped Prairie Township sell the rest of the property to a private development group.<sup>[16]</sup> The cleared land and remaining buildings, now known as Havenwood, were renovated into 820 units of market rate housing near the Hollywood Casino.



COCIC returned 205 acres of commercial land to productive use, equivalent to this much acreage in downtown Columbus. Image courtesy of Google Maps.

### ***Commons at Royal Landing to Norton Crossing***

In Whitehall, the Commons at Royal Landing (also known as Fairport Gardens) had increasing numbers of police calls in the mid-2010s. Before the City of Whitehall purchased and closed the 42-building, 270-unit complex in 2016, the Commons had over 400 police calls in the previous 12 months. The City requested COCIC’s assistance in obtaining demolition funding to remove all the buildings on the 17-acre site. COCIC secured over \$1.5 million through a state demolition grant program and removed the buildings in 2018. The cleared site allowed the City to find and secure a new site developer.

Following COCIC’s demolition of the Commons at Royal Landing, Whitehall was able to acquire surrounding parcels, bringing the site to 25 acres. As of 2022, Norton Crossing has retail and

restaurants along East Broad Street and 360 1- and 2-Bedroom apartments. Norton Crossing also has a new city park with programming. More retail and commercial development is expected in the coming years at Norton Crossing.

Franklin County began collecting property taxes on Norton Crossing in 2020 and tax receipts have grown substantially since the first year of private ownership. Since 2020, the retail/restaurant and housing structures have generated \$603,381 in property tax receipts for the County. Those collections will grow as the remaining acreage is developed.



By 2016, the Commons at Royal Landing in Whitehall had become nearly uninhabitable. COCIC demolished the complex in 2018. By 2022 the site, now called Norton Crossing, had more than 300 units of market rate apartments, retail, restaurants, and a new city park. Left image courtesy of Google Maps.

COCIC’s work to return land to productive use continues. In Fall 2022, COCIC began to demolish Woodcliff Commons, a site with 317 abandoned condominiums located across from Norton Crossing, at the Broad Street and Hamilton gateway into Whitehall. Demolition work will continue into 2023. Whitehall, working with a private developer, will transform the 50-acre site into a multi-use gateway with offices, housing, retail and entertainment.<sup>[17]</sup>

### ***Removing Blight to Attract a New Hotel***

In 2014, the City of Westerville acquired a dilapidated hotel that had a high number of police calls and over \$300,000 in back taxes owed to the county. The city immediately transferred the property to COCIC to demolish. COCIC utilized state demolition grant funds to tear down the hotel and extinguish all back taxes and assessments. COCIC transferred the parcel back to the Westerville CIC after “clearing the slate.” Today, a 101-room



Mayor Maggard of Whitehall watches as a property in the Woodcliff complex is demolished. COCIC is managing the demolition of the entire complex.

Aloft Hotel occupies the site, completely changing a gateway into Westerville. Since 2019, the hotel has paid over \$1.2 million in taxes.

### ***Turning Trash into Treasure: Current and Future Uses of Bedford Landfill***

As discussed earlier, COCIC owns and is responsible for managing the mitigation and environmental monitoring of the former Bedford Landfill, now the site of a golf academy, event center, and golf course in Gahanna's southwest corner. Once the thirty-year environmental monitoring period is over in 2039, COCIC will work with Gahanna to redevelop the land into a new neighborhood. By the time the environmental restrictions lift, Intel will have been operating for over a decade, and the affordable housing needs of the region will likely still exist. This site will be a prime opportunity for COCIC/COCLT, Gahanna, and partners, to continue to utilize land for equitable outcomes, even if the exact uses are unknown as of 2022.

## **Reusing Land, Increasing Home Values**

Eliminating blight and re-using land has real impacts on the values of the properties surrounding the intervention. Utilizing findings from an economic impact analysis conducted on 19 Ohio counties (including Franklin), GOPC conservatively estimates that COCIC's demolitions, alone, have protected or increased surrounding property values by more than \$146 million.<sup>[18]</sup>

In actuality, this number is undoubtedly much higher as the statewide formula incorporates analyses of counties with much more modest and weaker real estate markets than Franklin County's, and looks at preserved value only over a two-year timeframe.

Utilizing a different methodology based on a related study that investigated the impact of rehabilitated properties on surrounding property values in Cleveland,<sup>[19]</sup> GOPC estimates COCIC preserved or increased property values by \$174,617,450 through rehabs and new builds<sup>[20]</sup> facilitated by COCIC's grants, loans, and COCLT.<sup>[21]</sup>

In the last decade, COCIC's impact on the value of properties within 500 feet of the interventions COCIC or their partners have made is at least \$320,687,083.



The Aloft Columbus Westerville was built after COCIC removed a dilapidated Knights Inn for the City of Westerville.



The former Bedford Landfill site is over 100 acres and present future opportunities as a result of COCIC's careful maintenance and management of the property.



Table 1: Preserved or Increased Property Values Due to COCIC’s Interventions

Total Impact on Value of Homes within 500 feet of COCIC <b>Demolitions</b> ,	\$146,069,633.98
Total Impact on Value of Homes within 500 feet of <b>Rehabs and New Builds</b> that COCIC provided loans, grants, or COCLT support to, February 2012-2022	\$174,617,450.00
<b>Total Property Values Preserved or Increased</b>	\$320,687,083.98



In 2017, this home in Hilliard was infested with black mold. On behalf of the City of Hilliard, COCIC safely removed the hazardous home. The lot sat empty until late 2020 when it was purchased by a private owner who built a new home on the site. Photos courtesy of Franklin County Auditor.

# REBUILDING COMMUNITIES

COCIC’s interventions have done more than just stabilize local real estate markets; they have changed neighborhoods and, as a result, improved lives in Franklin County.

COCIC’s work has had outsized positive impacts on low- and moderate-income neighborhoods that are disproportionately home to Black, Latino, Asian, and New American residents.

## Undoing the Redline in Franklin County

Since 2012, 45% of COCIC’s interventions have occurred in census tracts designated by the U.S. Department of Housing and Urban Development as racially or ethnically concentrated areas of poverty census tracts (R/ECAPs). These tracts are largely the same areas that were redlined in the mid-20th century. As a result, African Americans, Hispanics/Latinos, and other residents perceived as non-white who lived in areas marked red by official home appraisers’ maps, were deemed high-risk for home mortgages and consumer credit. These classifications continue to have profound effects on the residents of these neighborhoods and the quality of the housing stock in these areas.

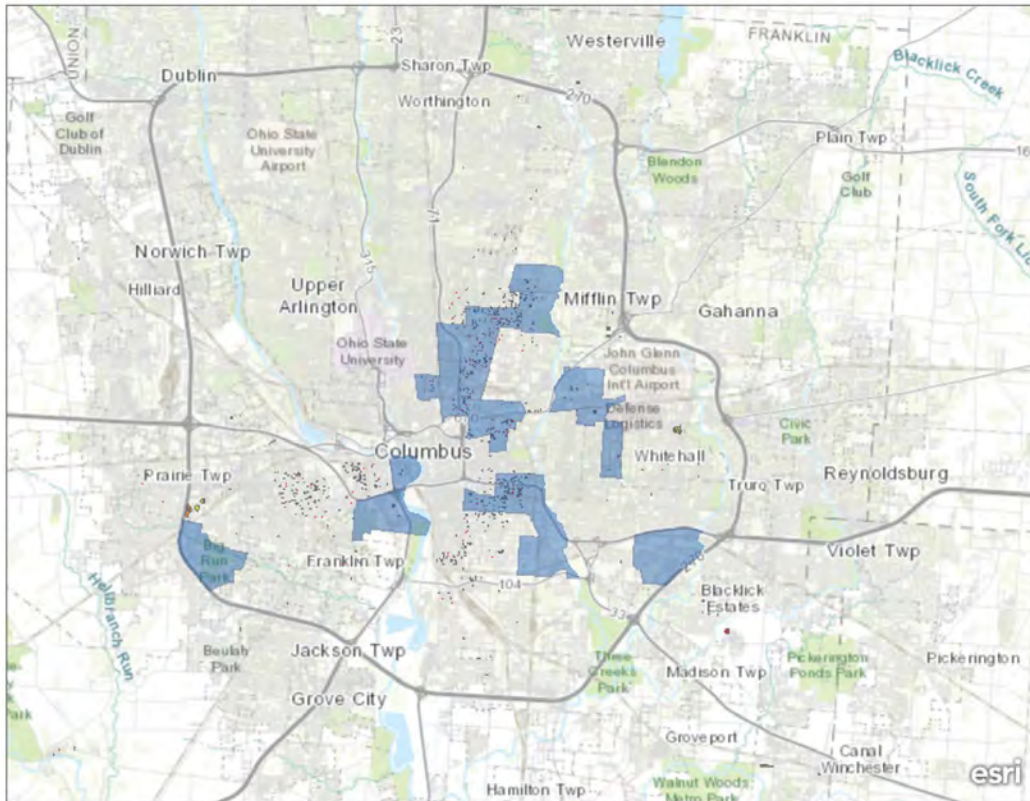
Overlaying a half-square mile grid onto the County (Figure 4), it is even more apparent that COCIC’s interventions have disproportionately focused on mitigating the continued impacts of redlining. For the last decade, COCIC’s work has been providing needed countermeasures that can help residents in the county’s redlined neighborhoods chart a more equitable future for themselves and their families.

### COCIC is Rebuilding Communities through:

- Undoing the redline for homeowners and renters
- Preserving and increasing affordable housing
- Protecting culturally significant commercial buildings

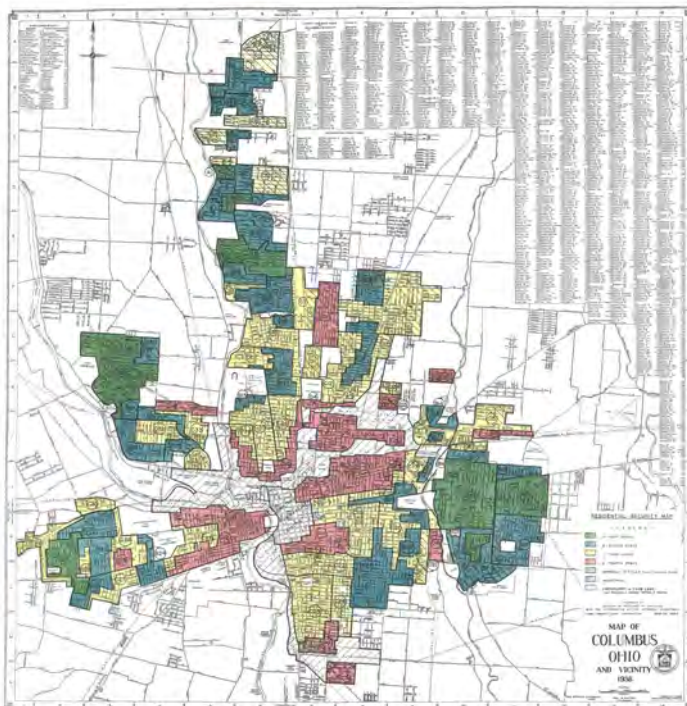


Figure 2: R/ECAP Census Tracts



Census tracts in Franklin County designated by HUD as racially or ethnically concentrated areas of poverty (R/ECAP tracts). Image by COCIC, GOPC and Urban Decision Group.

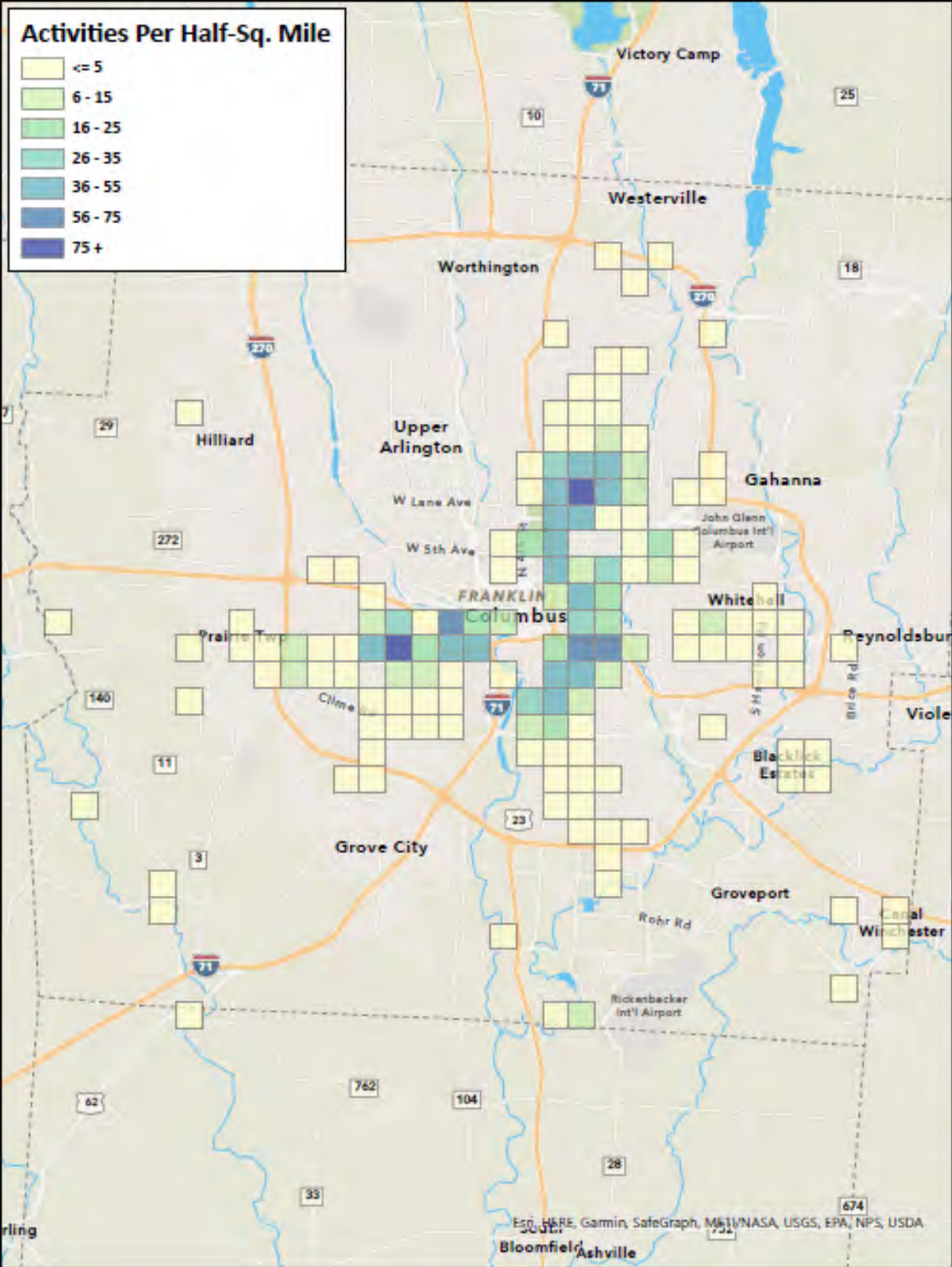
Figure 3: Redlined Areas



**Left:** 1936 redline map of Columbus. Image courtesy of Ohio State University Libraries.

**Opposite Page:** This map shows all of COCIC’s interventions from 2012-2022. To make the varying concentrations of activity more legible, we imposed a half-mile square grid over the map and tallied the number of activities that occurred within each half-mile square. Image by COCIC, GOPC, and Urban Decision Center.

Figure 4: Activities Per Half-Square Mile, 2012-2022





COCIC’s work is more urgent than ever as the Franklin County real estate market shows few signs of slowing and the region’s population continues its explosive growth. The 2021 Intel announcement, and dozens of other recent economic development successes, are set against two sobering trends. One, a recent analysis concluded Central Ohio communities are not issuing enough building permits to accommodate the expected influx of residents; supply shortages will presumably increase housing prices as units become scarcer.<sup>[23]</sup> And two, despite recent concerted efforts to increase the supply of affordable housing in Franklin County, the county continues to have a 54,000-unit deficit of affordable housing.<sup>[24]</sup> In large part, the deficit number has not changed because units that were previously naturally occurring affordable housing are charging higher rents or monthly mortgages, and thus becoming unaffordable.



Builders rehabbing a home for Healthy Homes in South Linden.

COCIC’s interventions have been critical to protecting and supporting long-term and new residents with modest means in these areas. As affordably priced real estate—particularly residential and neighborhood-scaled retail and commercial—becomes more limited, the expertise the land bank and COCLT have gained over the last decade will ensure the benefits of development are equitably shared by all Franklin County residents and business owners.

## Rebuilding Neighborhoods, Changing Lives

Stable and safe housing is one of the most important factors influencing a family’s health, academic, and employment outcomes.<sup>[25]</sup> In the last ten years, nearly 6,500 households in Franklin County have had blighted homes next door removed,<sup>[26]</sup> become homeowners, found affordable rental housing, expanded their yards, or received repairs that will keep them and their homes safe for years to come. Anecdotally, nonprofit housing providers affirm that these direct interventions have helped their tenants or buyers in Franklin County experience improved health, grades, and job prospects.

## Preserving and Increasing Affordable Housing Opportunities for LMI households in Franklin County

COCIC’s investments in non-profit affordable housing providers, and their own direct investments through COCLT have started to replenish the county’s stock of quality affordable housing. As a result of COCIC’s interventions and supports, housing is now being built or rehabbed that is well-managed

and will remain affordable for the long-term.

In the last decade, COCIC's grants and low-interest loans to trusted nonprofit housing development partners, and their own investments through COCLT, produced 200 units for low- and moderate-income homeowners. Nonprofit partners also used grants and low-interest loans to rehabilitate or construct 147 quality affordable rental units.

**For every \$1 COCIC has put into an affordable housing project in the last decade, another \$3.86 for the project has come from other sources.**

These rehabbed and newly constructed homes in underserved and transitioning neighborhoods have been important bulwarks against rapidly increasing property values that could otherwise displace long-term residents from places like Whitehall and Urbancrest, and Columbus's South Side, Near East, Linden, Franklinton, and Milo-Grogan neighborhoods. Instead, 347 households will be able to continue to live in quality housing located in neighborhoods of their choice.

To complement the preservation and production of affordable housing, from 2019 to 2022, COCIC issued grant dollars to partners, who have stabilized 67 low- and moderate-income families whose homes required exterior repairs, such as a new roof or porch. These efforts will keep families and their homes safe, and help preserve the value of the home for the homeowners. Without these interventions, the 67 homes could easily become blighted or force homeowners to sell. Such sales might, potentially, go to a real estate investor, which would reduce opportunities for a new family to build wealth through homeownership.

COCIC's demolition of large underinvested apartment complexes in the last decade did remove naturally occurring affordable housing units from Franklin County's inventory, but that housing stock was patently unsafe for residents and a drain on local government resources.

COCIC's investments have not just built new homes, they have invested in the stability and success of more than 400 families. And these successes have had real benefits to the neighbors surrounding the properties, easily tripling the overall benefit of these housing investments.

Drilling deeper, for every \$1 COCIC has put into an affordable housing project in the last decade, another \$3.86 has come from other sources. In other words, COCIC's \$1 has leveraged almost an additional \$4 to the project.

### *Rebuilding Neighborhoods, February 2012 through June 30, 2022*

- **148 families** became owners of affordable housing through COCIC's nonprofit partners
- **52 families** became owners of affordably priced housing through COCLT
- **174 families** rent affordably priced rentals built or rehabbed by COCIC's nonprofit partners
- **67 families** who own their homes were stabilized with emergency home repairs funded by COCIC

**441 families** with safe and affordable housing.



## *The Central Ohio Community Land Trust*

COCIC incorporated COCLT in 2018 as a subsidiary. COCLT's mission is to produce affordably priced housing. It does so by holding ownership of the land on which a structure is built—thus keeping down land prices and establishing long term covenants committed to affordability.

As of June 2022, COCLT had built 52 homes and plans to double the number by 2024. Currently, of COCLT homebuyers:

- 96% are first-time homeowners
- 71% earn 90% or less of the area median income (90% AMI = \$75,938 for a family of 3); 54% earn 80% or less of AMI
- 79% of homeowners identify as Black or Latino
- 65% of households are headed by women
- At least 31% of households have children

The need for affordably priced housing is so great, COCLT has brought a dual approach to development. COCLT works with nonprofit development partners, such as Homeport and Habitat for Humanity, who do the development and building on land owned by COCLT. COCLT also serves as its own developer, working directly with private sector builders to accelerate the production of affordably priced housing.

COCLT is a nationally recognized model for sustainably and successfully combining land banking and community land trust activities.

*COCLT has begun building homes on the Near East Side, including these.*



## **Reviving Residential Dwellings and Parcels through the Private Market**

The City of Columbus Land Bank and COCIC are improving neighborhoods through the City of Columbus's portfolio of properties and parcels eligible for purchase by the private market. As discussed earlier, the City of Columbus Land Bank is a different entity with a different scope than COCIC, but via a productive partnership, the two entities are helping to rebuild communities in Columbus.

The majority of homes and residential parcels sold through the City of Columbus Land Bank were facilitated by COCIC. They have tended to be in neighborhoods that have higher rates of rentals and more modest housing values. In many cases, COCIC took ownership of the property in order to extinguish outstanding taxes and fees, eliminated blight as needed, and transferred the parcel with clear title back to the city. The City then made properties available for sale to private bidders.

Beginning in 2020, the City of Columbus Land Bank instituted a policy which states that for the first thirty days of sale, land bank structures are only available to owner-occupant applicants, and that applicants must live in the house for at least five years after purchase. This policy has the effect of ensuring properties will be fully renovated and comfortable for owner-occupants. Additionally, the policy makes homeownership more attainable, particularly to moderate-income residents who will commit to rehabbing or building a new property.

While reserving the first thirty days of a sale for homeowner bidders only is a City policy, and not a COCIC policy, the land banks are aligned around a shared goal of equitable redevelopment in Columbus.

## Preserving Commercial Cultural Landmarks

Stable and vibrant commercial corridors are important to the long-term sustainability and vibrancy of a community. COCIC has been investing in buildings along corridors that hold symbolic and historical importance for Black residents of the Near East Side and the broader Black community of Franklin County.

COCIC is also Investing in Black and Latino entrepreneurs and small businesses owners, or business owners whose workforce is disproportionately Black, Latino, Asian and/ or New American to breathe new life into key streets and providing opportunities for wealth-building.

### ***Reusing Commercial Properties to Advance Black Businesses and Neighborhoods***

In 2017, COCIC acquired and took responsibility for stabilizing the Franklin Park Medical Center, the first medical office building to house Black-owned medical practices in Columbus. The five Black doctors who owned the Near East side facility had provided much of Columbus's Black residents healthcare from 1962 to 2009.<sup>[27]</sup> By the mid-2010s the property had entered tax foreclosure and fallen into disrepair. Aware of the historical importance of this



The Franklin Park Medical Center on the Near East Side was owned by five black doctors and was a critical source of healthcare for Black residents in the region for several decades. After becoming delinquent on taxes and falling into disrepair in the 2010s, COCIC stabilized this National Registry of Historic Places property and sold it to private owner in 2020.

commercial building, COCIC acquired title to the property in 2017, stabilized the property with a roof repair, and prepared it for internal renovations. In 2020, COCIC sold the property, which is on the National Registry of Historic Places, to a private, community-minded, investor who committed to keeping it as an office building.

Following the successes and lessons learned from the Franklin Park Medical Building, COCIC utilized its land trust subsidiary, COCLT, to acquire the Edna Building in 2022. In the mid-20th century, Columbus’s leading Black newspaper, an insurance company that served Black clients, and two Black social clubs were located in this building. As a key cultural site in the King-Lincoln neighborhood, one of Columbus’s historically Black neighborhoods, COCIC felt it imperative to stabilize and return the building to use. COCLT will serve as the master developer for the redevelopment work and the building will be ready for nonprofit tenants in 2024. Having COCLT own the land the Edna Building is located on, and the Edna Building itself, ensures rents will be affordable to nonprofits.

Lastly, to extend its reach, COCIC has provide grant dollars to private businesses and building owners to lower real estate costs and support the redevelopment of other commercial properties located in Milo-Grogan, Olde Towne East and Shepard/Amercrest. The majority of these properties are owned by entrepreneurs of color. Seventy-five percent of the grants to date have been for full renovations of a property; a quarter will help support new construction. These grants are bringing back key buildings and parcels on major neighborhood corridors in areas where property values are still depressed or experiencing rapid shifts. The businesses slated to go in these buildings will disproportionately employ Black, Latino and New American workers.



The Edna Building was a key cultural site in King-Lincoln, a historic Black neighborhood. COCLT will redevelop and own the building, making rents affordable to expected nonprofit tenants.



COCIC has provide grant dollars to support the redevelopment of other commercial properties. The majority of these properties are owned by entrepreneurs of color. Photo courtesy of COCIC.

# CONCLUSION

In the last ten years, COCIC has consistently responded to community needs, deploying resources where they are needed most in the county. COCIC has evolved from a start-up that utilized partners with expertise to achieve the land bank's goals, to a fully-fledged enterprise, with an affordable housing subsidiary and mature programs that advance equitable community economic development.

As Franklin County contemplates the decades ahead, leaders and residents anticipate that without pro-active strategies, the real estate market will become less affordable to more residents. COCIC and its subsidiary, COCLT, are ready as a critical partner for many of the goals Franklin County jurisdictions will have for themselves: ensure opportunity for households and businesses, develop affordable housing, keep existing residents safe and secure in their homes, prepare commercial properties for a new life, and build vibrant communities with needed amenities and services nearby. As COCIC continues its work, it will continue to change neighborhoods and transform lives in Franklin County.



# ENDNOTES & ACKNOWLEDGEMENTS

## Endnotes

1. 2012 ACS 1-Year table DP05, 2021 ACS 1-Year, table DP04.
2. 2012 ACS 1-Year table DP05, 2021 ACS 1-Year, table DP04.
3. Affordable Housing Alliance of Central Ohio, personal communication with Carlie Boos, 10/26/22.
4. In this report, “directly benefitted” means a household or business occupies a site that COCIC removed blight from, or helped fund or finance the redevelopment of. Directly benefits also includes two neighbors per improved parcel. This is a very conservative estimate, given that much of COCIC’s work has occurred in dense urban neighborhoods. See box on page 9 for more details on methodology used to calculate impact. Residents who have indirectly benefitted from COCIC activities are residents beyond the impacted site or the two neighbors of a demolished site.
5. 2012 ACS 1-Year, table DP04.
6. Naturally occurring affordable housing means housing that is not financially subsidized, but its rent or mortgage is still affordable to low- and moderate-income households.
7. All county land banks in Ohio are, legally, county land reutilization corporations (ORC 1724.01(A)3). COCIC remained a community improvement corporation (ORC 1724.01(A)1) when it became a land reutilization corporation. A CIC is a private nonprofit sponsored by a local government that is charged with advancing development. CICs usually handle real estate transactions on behalf of the local government. Franklin County Commissioners Paula Brooks, Marilyn Brown, and John O’Grady authorized the creation of the Franklin County land reutilization corporation, with Treasurer Ed Leonard filing the Articles of Incorporation in 2012, thus COCIC celebrates its 10-year anniversary as the county land bank in 2022. 2012 press release: <https://commissioners.franklincountyohio.gov/news/2012/franklin-county-treasurer-and-the-franklin-cou>
8. *See \$180 Million and Growing: The Beneficial Impacts of the Land Banks of COCIC and City of Columbus (2018)*. Greater Ohio Policy Center for more details on tax lien certificate purchases. <https://www.greaterohio.org/publications/land-bank-impact-report>

9. The Neighborhood Initiative Program did not require a local match.
10. By way of comparison, Grandview Heights has 4,018 residential units.
11. The cost of demolition and site greening is expensive, costing the land bank approximately \$10,000 per unit, on average. COCIC generally contracts demolition in bulk bids (ex. 20 units in one contract), which further contains costs. The knowledge of how to shepherd a tax delinquent property through the legal process of extinguishing outstanding taxes and fees is also specialized, making it unlikely that any individual municipality or townships would sustain a staffer with that expertise.
12. See footnote 7 for legal explanation of a CIC.
13. COCIC receives the maximum amount that Ohio state law allows it to receive from the county's collection of delinquent taxes and collections (DTAC): 5%. On average that has been a little more than \$3 million per year since 2012.
14. For every dollar in DTAC, COCIC has generated \$1.47 through sales, grants, loan interest, and one-time allocations from the city and county, which are often financed through bonds.
15. Blueprint Columbus Interventions <https://columbus.maps.arcgis.com/apps/webappviewer/index.html?id=f16b492055874c70a3260809c0a3d0d8>
16. Technical details of the project can be found here: [https://www.wrlandconservancy.org/documents/conference2014/MetroWest - Havenwood Presentation.pdf](https://www.wrlandconservancy.org/documents/conference2014/MetroWest_-_Havenwood_Presentation.pdf) See also *\$180 Million and Growing: The Beneficial Impacts of the Land Banks of COCIC and City of Columbus* (2018). Greater Ohio Policy Center for a detailed case study of the MetroWest transformation
17. Rosi, Cyn. May 17, 2022. "Whitehall needs \$4.5 million to demolish arson-plagued eyesore": <https://www.nbc4i.com/news/local-news/whitehall/200m-homes-offices-parkland-on-50-acres-for-whitehall/>
18. GOPC used statewide numbers contained in: *Estimating Demolition Impacts in Ohio: Mid-Program Analysis of the Ohio Housing Finance Agency's Neighborhood Initiative Program*. Dynamo Metrics. June 2016. <https://ohiohome.org/hhf/documents/Ohio-HHF-FinalReport.pdf>
19. *Decision Support for Property Intervention: Rehab Impacts in Greater Cleveland 2009-2015*. Dynamo Metrics 2016. [https://static1.squarespace.com/static/5650fa1de4b02fdadb21b3e/t/5e3b03d21708cc3728054689/1580925952161/rehab-impacts-cleveland\\_dynamo-metrics.pdf](https://static1.squarespace.com/static/5650fa1de4b02fdadb21b3e/t/5e3b03d21708cc3728054689/1580925952161/rehab-impacts-cleveland_dynamo-metrics.pdf).
20. GOPC calculation of the impact of rehabs includes new builds because they, like rehabs, "transforms a vacant, abandoned house [or lot] into an occupied and tax-current home" *Decision Support for Property Intervention: Rehab Impacts in Greater Cleveland 2009-2015*, p.5.
21. The Cleveland study concluded that impacts were most modest in greatly distressed areas with high rental rates and most impactful in "higher functioning ownership areas." Rehabs and new builds facilitated by COCIC, have occurred across different sub-real estate markets in roughly the same proportions as the activity studied in the Cleveland report.

22. For more information on how HUD determines racially/ethnically concentrated areas of poverty, see: <https://hudgis-hud.opendata.arcgis.com/datasets/HUD::racially-or-ethnically-concentrated-areas-of-poverty-r-ecaps/about>
23. *Analysis of Building Needs for the Columbus Region*. Vogt Strategic Insights for the Building Industry Association of Central Ohio. August 2022. [http://biahomebuilders.com/aws/BIA/asset\\_manager/get\\_file/734933?ver=0](http://biahomebuilders.com/aws/BIA/asset_manager/get_file/734933?ver=0)
24. Personal communication with Affordable Housing Alliance of Central Ohio, Carlie Boos. October 26, 2022.
25. “Housing and Employment Insecurity among the Working Poor,” Matthew Desmond and Carl Gershenson. 2016. <https://scholar.harvard.edu/files/mdesmond/files/desmondgershenson.sp2016.pdf?m=1452638824>; “The Case for Housing First,” National Low Income Housing Coalition. n.d. <https://nlihc.org/sites/default/files/Housing-First-Research.pdf>
26. By way of comparison, Bexley, Ohio has 4,786 households.
27. Harrison, Kris. “Franklin Park Medical Center (1962)” <https://www.columbuslandmarks.org/franklin-park-med-center/> Endangered 2015.

All photographs by Greater Ohio Policy Center unless otherwise noted.

## Acknowledgements

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## About the Greater Ohio Policy Center

The Greater Ohio Policy Center is a non-profit with a mission to improve Ohio’s communities through smart growth strategies and research.

## Appendix: Overview of Current and Previous COCIC Programs

	Direct Service by COCIC /Direct Program Costs	Extending Impact Thru Partners		Residential	Commercial	Rehab/Repair	New Builds	Grants	Loans
<b>Blight Removal (2012-)</b>	X	X		X	X				
<b>Strategic Reutilization Initiative</b>									
<b>Community Stabilization Branch</b>									
Receiver Loan Program (2014-)		X		X		X			X
Exterior Emergency Home Repair Grant program (2019-)		X		X		X		X	
<b>Community Econ. Dev. Branch</b>									
Urban Corridor Grant Program (2018-); <i>prev. Exterior Rehab Interior Cleanout Program (2017)</i>	X				X	X		X	
Edna (commercial redev. project.) (2022-2023)	X				X	X			
<b>Trusted Partners (2014-2022)</b>		X		X		X	X		
<b>Property Acquisition</b> Land Assemblage for Local Governments, Nonprofits (2012-)	X	X		X	X	X	X		
Tax Lien Certificate Program (2016-2020). Program expected to restart in 2023)	X			X		X	X		
<b>Other Special Initiatives</b>									
<b>Bedford Landfill and Golf Course</b>	X				X	M			
<b>COCLT (2018-)</b> A subsidiary of COCIC	X	X		X			X		
<b>PCR2 LLC</b> A subsidiary owned by COCIC but not in use									
<b>Historic Programs</b>									
Responsible Landlord Program (2014-2021; no new loans issued after 2020. Still collecting previous loans)		X		X					X

M—Maintenance





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