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[Click here to read what the OSU Trustees have to say about the homeownership program.](#)

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• Purpose

In an effort to increase the level of homeownership in the University District, The Ohio State University offers its faculty and staff down-payment assistance to purchase homes within the neighborhoods of the University District. This program is part of a larger effort by the University to assist with the continuing revitalization of University District neighborhoods in cooperation with the City of Columbus, Fannie Mae, Campus Partners and Northside Development Corporation.

• Geographic Locations

The Program is a \$500,000 commitment by The Ohio State University targeted in the following incentive areas:

- **Area A** - A minimum \$325,000 of the \$500,000 Homeownership Incentive funds will be reserved for homes purchased in the area directly surrounding the OSU Columbus Campus. (Area A is shaded in gray on the map below.)
- **Area B** - A maximum \$175,000 portion of the \$500,000 Homeownership Incentive funds will be available for homes purchased in the University District neighborhoods located within area B. (Area B is the unshaded area on the map, below.)



• Eligible Property

"Owner Occupied" property which will serve as the recipient's principal residence include:

- Single family
- 2 to 4 family
- Condominium
- New construction of the above

• Eligible Applicants

Who - All faculty and staff who are employees of OSU (must be on OSU payroll) with regular appointments of 50% FTE or greater.

- Individuals who qualify for disability retirement under STRS or PERS
- Death of the faculty or staff member

This down payment assistance is considered income to the employee and therefore the recipient is responsible for any related income tax liability.

• Program Administration

All eligible faculty and staff (as defined the Eligible Applicants section) interested in the Program are directed to contact the Northside Development Corporation (NDC) Home buyer Information Number, telephone 299-9859. NDC is a local non-profit housing corporation, which will assist in the administration of the program. NDC in cooperation with area lenders and realtors will sponsor a variety of forums and workshops designed to provide the following services:

- Assist homebuyers in basic understanding of mortgage transactions, purchase contracts and related forms.
- Provide homebuyers with financial management assistance about various lenders and mortgage programs (i.e. conventional, FHA, 203(k)).
- Direct those homebuyers interested in major property rehabilitation to appropriate resources and entities.
- Direct those homebuyers interested in purchasing 2-4 family "owner occupied" units (where the buyer would occupy one unit and rent the other unit (s)), to resources to prepare for property management.
- Provide homebuyers with information regarding available housing in the University District.
- Assist homebuyers with resolving credit problems that may prevent the homebuyer from purchasing the property.

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Dovetailing with the university's efforts, the city of Columbus has targeted \$400,000 of its homeownership assistance funds specifically for low- and moderate-income families to buy homes in the University District. These families do not need to have any connection to Ohio State. The state of Ohio also has set aside \$500,000 in mortgage credit certificates to promote homeownership in the University District.

In addition, Fannie Mae is offering mortgage products through local lending institutions to make homeownership in central Ohio affordable for more families and individuals. Fannie Mae, which opened an office in Columbus last year, is the nation's largest source of home mortgage funds. Fannie Mae has donated \$10,000 to Northside Development Corp., the nonprofit affordable housing provider serving the University District, to improve its administrative capacity to assist university employees in accessing the incentive program. Local lending institutions also have pledged to support Northside's efforts.

✓ Ohio State's Neighborhood Homeownership Incentive Program will be funded with \$500,000 of the \$3 million of unrestricted gift money to the university committed by the university's trustees last year to implement Campus Partners' projects. The homeownership program targets two-thirds of the funds to the neighborhoods closest to the Columbus campus, which have the highest priority for revitalization, with one-third to the remainder of the University District.

Down-payment assistance will be awarded -- on a first-come, first-served basis while funds are available -- after receipt of a copy of the employee's accepted purchase contract on a home in

the University District and completion of an assistance application. Assistance funds then will be held 90 days for the employee.

Northside Development Corp. will administer the program in cooperation with Ohio State's Office of Human Resources. Northside, in cooperation with area realtors and lenders, will

sponsor workshops to assist and educate university employees who are prospective home buyers.

The first workshop will be Saturday, May 9, from 1 to 3 p.m. in room 100 of the Northwood-High Building, 2231 N. High St. Parking is available in the rear of the building. A second workshop is scheduled for Saturday, May 23, from 10 a.m. to noon at the same location. Additional workshops will be scheduled.

At the workshops, Northside will advise prospective home buyers on financing contingency language in their purchase contracts, on the tax consequences of the incentive program, on pre-qualification with lenders, and on other assistance programs which may be available through financial and governmental institutions.

University employees can register for the workshop by calling Northside's home buyer information line at 299-9859. More information on the incentive program also may be obtained by

calling that number.

Increasing homeownership is one of a full range of strategies to revitalize the neighborhoods and retail areas of the University District. Campus Partners, established by Ohio

State in 1995 to develop the revitalization plan, is working with the city, neighborhood leaders and civic associations, and the university itself to implement the plan's recommendations. These recommendations include public services, public safety, employment, elementary and secondary education, zoning, code enforcement and High Street improvements.

The university's program is designed to stimulate the market for homeownership in the University District, where the rate of homeownership has dropped from about 50 percent in 1950 to about 12 percent today. Complementing Ohio State's program are initiatives by the City of Columbus, the State of Ohio, Fannie Mae and local lending institutions to promote homeownership in the University District for persons with no affiliation with the university.

The City of Columbus, for example, has targeted \$400,000 of its affordable housing funds specifically to assist low- and moderate-income individuals and families to buy or improve homes in the University District.

Details of Ohio State's program and its boundaries

The university's homeownership program offers a \$3,000 forgivable loan, at no interest, for down-payment assistance to purchase a home in the University District. As defined by Columbus City Code, the boundaries of the University District are Fifth Avenue on the south, Glen Echo Ravine (just north of Arcadia Avenue) on the north, the Conrail tracks on the east and the Olentangy River on the west.

Recipients are required to sign an agreement with the university that requires the applicant to live in the house for at least five years, during which time one-fifth of the loan amount will be forgiven each year. If recipients move or leave the university before five years, they will be required to repay a prorated portion of the loan.

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- 4 of the purchasers attended one of the homeownership workshops run by Northside Development Corporation. All 4 agreed that the workshop was very helpful.
- Most people found their lender through their real estate agent, but 3 purchasers got a lender's name from the packet distributed by Northside at a homeownership workshop.
- Most of the purchasers indicated that their lenders were not familiar with the university's homeownership program or with the boundaries of the University District.
- Without exception, the purchasers' experience with the university's Office of Human Resources was excellent.

✓ 3 purchasers would not have bought a home in the University District without the homeownership assistance program, 4 indicated they would likely have bought in the University District even if there had been no program, and 3 said they might have purchased a home in the University District, but much later, without the program.

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Ravine to the north, the Conrail corridor to the east, 5th Avenue to the south, and the Olentangy River to the west. The study area follows approximately the same boundaries but does not include any of the District north of Northwood Avenue, nor the area south of King Avenue and west of the alley directly behind High Street.

Problem Statement

Although the University District remains a vital center of activity for Columbus, it is failing to retain and attract homeowners and is losing its once-captive market position for students. Despite its abundance of affordable single and two-family housing stock and excellent location relative to the University and downtown Columbus, the District has experienced a tremendous drop in home ownership levels, from 50% in 1950 to just over 11% in 1990. At the same time, prospective students and their parents, especially high-ability students, are deciding not to attend Ohio State due to a setting that is perceived as disintegrating and unsafe. As the University District has lost students and homeowners, it has received a disproportionate share of federally subsidized Section 8 housing - 2,050 units with one neighborhood in the District claiming the highest concentration of Section 8 housing in the City.

Public safety and crime are also central concerns within the University District. In 1994, on a per capita basis, violent crime in the University District was 14.2 % higher than Columbus as a whole and property crime was 21.6% higher. The Weinland Park neighborhood, suffering from gang activity and illegal drug sales, had the highest per capita rate of violent crime in the city. Problems in the University District attracted statewide attention in 1994 with the murder of Ohio State freshman student Stephanie Hummer.

Other visible problems abound. A 20-year legacy of ineffective code enforcement coupled with the economic pressures of overzoning have led to inappropriate and poorly constructed renovations and dormitory style apartments. Extremely high densities coupled with insufficient public services have resulted in overflowing trash containers, unswept streets, and inadequate or overutilized park and recreational facilities.

The University Neighborhoods are entering a period where change must occur to ensure health and economic stability. Reversing the trends of disinvestment, declining homeownership, and loss of security are possible through the collaboration and mandate established by The Ohio State University and city of Columbus.

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Comprehensive Planning Approach

Recognizing the complex nature of the problems in the Neighborhoods, the scope of the study effort involved research into issues that go far beyond physical changes. Restoring the health of a community is intrinsically linked to the resident's well-being and pride of place. Understanding the human services network and quality of life issues were a significant part of the study. An active partner in the planning process has been the Campus Collaborative, a consortium of colleges and academic units at The Ohio State University, and the Interprofessional Commission of Ohio. This unique collaborative is comprised of faculty and graduate students from seventeen different colleges and units of The Ohio State University. Additional input came from consultants who specialize in the areas of crime and law enforcement, code compliance, solid waste removal, economic revitalization, circulation and transportation, and urban design.

The University Neighborhood residents participated in the recommendations contained herein through extensive community workshops, task forces, neighborhood level meetings, and written comments. A community outreach program was undertaken to inform all interested residents, students, property owners, and others of the public meetings.

A third-party review of the early plan recommendations was performed through the auspices of the Urban Land Institute's (ULI) Inner-City Community Building Program. Conducted during one week in July of 1995, ULI members skilled in community revitalization confirmed the progress to date and made recommendations which are incorporated in the document.

Vision Statement and Core Values

Unlocking the potential of the University District and overcoming thirty years of inertia that has stalled past redevelopment efforts, requires a clear and consistent vision that engages both the principal partners charged with the redevelopment effort and the community at large. Working with a group of twenty leaders selected from the community, a vision statement was developed at a two-day workshop conducted in March of 1995. The intent of the workshop was to articulate a clear set of concepts, ideas, visions, and guiding principles which could be the foundation for all future recommendations and actions. The following vision statement and core values are the underpinning of the programs and recommendations in both the Concept and Strategy:

- by working positively with University-related residential and commercial cycles.

Core Value #6: The University District shall accomplish its larger civic goals through the active participation of community individuals and agencies:

- by maintaining open communication among all participants;
- by removing barriers and disincentives to participants; and
- by forging a new leadership collaborative of University, city, and community.

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Translating the Vision and Values into Goals

An important foundation for the year long planning effort revolved around the definition of goals which move the vision and core values beyond its moral and philosophical underpinnings to an achievable plan. The key recommendations of the Revitalization Plan were developed to achieve four goals:

- Increase homeownership in the University District;
- Improve the core student area so that it is competitive with housing which students can rent in the suburbs; and
- Enhance and expand retail and commercial activity on High Street.
- Secure the involvement of The Ohio State University's faculty and staff in the neighborhoods of the University District.

Concept Plan Recommendations

The 16 major chapters of the Concept Document are organized around the six Core Values. Each Core Value and its corresponding major recommendations for the University District are described below;

Core Value #1: The University District shall be a model for University-community relationships.

Key Recommendations:

Faculty Participation

- Develop and implement increased opportunities for community-based teaching and inquiry in partnership with existing agencies, schools, businesses and community organizations, to prepare students in their discipline of study.
- Develop and implement a University District faculty seed grant program to encourage faculty and graduate student inquiry in the University District.

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Core Value #2: The University District shall be a place of pride by maintaining buildings, and conserving and enhancing architectural quality and character.

Key Recommendations:

Code Enforcement

- Improve/strengthen the current code enforcement program through revisions to the code language and changes in enforcement.
- Institute a University District Pilot Code Enforcement Program.
- Institute a Case Management System.
- Develop and implement a Public Information Program.
- Provide incentives for property owners to address long standing code violations.

- Work with City and State officials to dedicate a portion of funds from existing homeownership programs to the University District, this will ensure that potential homebuyers have a guaranteed level of funding from existing programs.
- Ohio State should lead with a new program of specific incentives for faculty and staff homeownership in the Neighborhoods. The program could provide loan guarantees, interest subsidies, and downpayment assistance using models from other institutions around the country.
- Establish a marketing strategy and basic level of information and program support for any individual wishing to purchase a home, or rent long term in the University District.
- The city of Columbus and Ohio State should establish a Problem Property Fund to acquire and remove problem properties, targeting removal of 15 properties by the year 2000.
- For single family structures to be rehabilitated or de-converted from rooming houses, provide subsidies to ensure they can be sold at market rate to single family homeowners after renovation.
- Seek consistency with city of Columbus policies to avoid concentration of poverty.
- Work with HUD/CMHA to determine exact number of Section 8 units in given block areas, and develop strategies to transfer rental units into ownership while decreasing concentrations of property in accordance with City policy.
- Convene a planning committee to address potential displacement and identify possible solutions.
- Provide financial and organizational support to Columbus Housing Partnership/Northside Development Corporation for the development of 50 new units of affordable homeownership.
- Ohio State and city of Columbus, working through Campus Partners, should provide gap financing and assistance in managing the acquisition and renovation process of available properties.
- Following the financial commitments of The Ohio State University and the city of Columbus, Campus Partners should convene a Committee of Housing Providers, to decide how the proposed programs can best be implemented, and to determine what resources each stakeholder can bring to assist in the revitalization of the Neighborhoods.
- A district level plan should be prepared for the East, North and South Campus Neighborhoods based on thorough inventory of existing conditions. The plan should guide problem property acquisition, location of off street parking, pocket recreation facility development, and prioritize new development sites for upgraded rental units.
- Develop 400 new rental units by the year 2000 that offer upgraded products. (compared with what is currently available in the East Campus)
- The Columbus Apartment Association with the assistance of Campus Partners and the city of Columbus, should create a Property Owners Association for portions of the East, North and South Campus Neighborhoods to provide levels of security, litter removal, front yard maintenance, parking, and open space development commensurate with the density and character of the area.

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Health and Well-Being

- Plan a Healthy Community Initiative in the University District.
- Plan and establish a Women Students and Children's Transitional Housing facility in the University District.
- Assure all new improvements provide appropriate accessibility for the disabled.

Employment and Economic Development

- Plan and establish a Comprehensive Employment Program for residents in the University District.
- Develop a Business Incubator in the University District.
- Develop mechanisms to advocate employment of University District residents by local employers.

Student Quality of Life

- Establish a Student Services Center in the East Campus Neighborhood to provide a community-based, integrated approach to the housing, and education, counseling, social service, and academic learning requirements of students living in the area.
- Expand and develop opportunities for all university students, faculty and staff to participate in community service.
- Increase University funding for student activities and develop and implement a diverse program of student activities offered at a variety of times and places throughout the campus and the University District.
- Develop a University training program for resident student managers for approved off-campus student housing.
- Implement the recommendations of the University's Alcohol and Other Drug Advisory Committee.

Parking

- Define parking needs by neighborhood and block; provide on- and off-street parking space needs based on code.
- Provide off-street parking facilities in the off-campus student core to facilitate long-term (warehouse) parking; encourage students to warehouse their vehicles in the long term parking facilities.
- Control/eliminate commuter parking in the residential areas.
- Provide parking facilities for businesses in accordance with patron and employee needs; define operations and enforcement to control use by others.
- Devote on-street parking to short-term use in the zones serving the High Street commercial area.
- Expand the off-street parking supply through a combination of new parking structures and improved marketing of Ohio State parking garages.

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Core Value #5: The University District shall demonstrate new leadership and investment partnerships to reverse the decline in retail and housing.

Key Recommendations:

Commercial Revitalization

- Support existing businesses and assist development of new locally owned businesses, while also attracting new national caliber retailers to create a vital mix of unique retail offerings and cost competitive retailers.
- Create a Special Improvement District for the High Street Corridor (East 9th Avenue to Lane Avenue) to provide daily maintenance, improved safety, District-wide marketing, and business support.
- Concentrate new and rehabilitated retail tenants into three distinct activity centers (11th and High, 15th and High, Lane and High) to serve as anchors for High Street revitalization while focusing available retail demand.
- Develop subsidized structured parking at locations within easy walking distance of the three activity centers to ensure the success of concentrated retail venues.
- Develop Design Guidelines for Retail and Commercial Uses within the University District and High Street in particular. Administration of the Guidelines should be by the existing University Area Review Board.
- Encourage conservation and adaptive reuse of existing buildings when feasible. Where new building construction is required, ensure that design is compatible with the existing scale, texture, and character of the corridor.
- Redevelop Pearl Alley as the primary service corridor for High Street businesses, with a minimum width of 24' and a maximum width of 36'.
- Upgrade the physical appearance of the High Street Corridor from 5th Avenue to Norwich Avenue with coordinated signage, lighting, street furnishings, and pavement systems.
- Create new public plazas and open space along High Street at current and proposed street closures to allow for passive and active retail and community uses.
- Strengthen the gateway role of Lane with significant architectural treatment of structures that frame the intersection of Lane and Tuttle Park Place on both the north and south side.
- The Ohio State University should assist in the Lane Avenue corridor redevelopment by offering creative parking solutions for new businesses, and building new structures that create a street wall on the south side of Lane from Tuttle Park Place to Neil Avenue.
- Create new commercial development in the 5th Avenue corridor (east of Hamlet Street) by combining lots with defensible street closures at Sixth Street, Hamlet Street, and Fifth Street.
- Facilitate the acquisition and exchange of public/private lands to create a new neighborhood center located between Fourth and Summit Streets on the north side of 11th Avenue. Ensure that the proposed city of Columbus Division of Electricity substation is not detrimental to the redevelopment of this key parcel.

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Core Value #6: The University District shall accomplish its larger civic goals through the active participation of community individuals and agencies.

Key Recommendations:

PRESERVING SINGLE FAMILY NEIGHBORHOODS

- Statement of Problem:

Single Family Neighborhoods are Becoming Dorm Houses Occupied by Students Between Ages of 18-24.

- Perceived Problems Associated with Student Rental Houses:

- Noise
- Parking of Autos in Yards and ROW
- Yards not Maintained
- Over Occupancy in Violation of Landlord Permit.
- Demand for Student Rental Housing Around UF Artificially Increases Value of Houses. Houses not Economically Feasible for Purchase by Single Families
- Neighborhoods not Suitable for Single Family Occupancy

- Steps to Seek Solutions:

- City Commission Prioritize Issue.
- Adopt Moratorium Ordinance on Construction of New Dorm Houses.
- Form Task Force to Identify Problem, Study Methods to Address Problems and Recommend Solutions.
Deadline: 4 mos.
- City Staff & Task Force Investigate Successes/Failures of Similarly Situated University Cities.
- Task Force Appointees from Various Interests:
City Planners/Attorney/Public Works
C.R.A. Director/Designee
University Administrator
Student Body Representative
UF Foundation Representative
Neighborhood Representatives
 - 8th Ave. to 16th Ave.
 - Black Acre
 - Golf View
 - College Park
 - W of 34th to 43rd St.

- 2 Landlords
- Student Tenant
- Realtor
- School of Architect Representative
- UF Dept. of Urban Planning Representative
- Appt. Chair (e.g., Center for Govt. Responsibility?)
- Review Comprehensive Plan and Zoning to Determine Adequate/Suitable Locations for Dorm Houses
- Determine How Many Students Live in Single Family Homes and Effect of Displacement.
- Improve Infrastructure in Aging Neighborhoods
- City Commission/University/UF Foundation Implement Plans

GOALS:

- 1) Stabilize Single-Family Neighborhoods for Use and Occupancy by Single Families.
- 2) Make Home Ownership Economically Feasible/Available by Single-Families
- 3) Make Homes Economically and Physically Desirable for University Professors/Staff Families
- 4) Improve/Correct Infrastructure Deficiencies
- 5) Study Availability of Housing of UF Campus v. Other Universities
- 6) Develop Economic Plan for Neighborhoods
- 7) Identify New Regulating Ordinances or Amendments to Existing Ordinances
- 8) Identify City Staff Deficiencies, if any
- 9) Develop Time Schedule for Implementation