

# The OWBA & OWBF

## 2024 Annual Meeting and Conference

### Finding Common Ground

Increasing Access to Capital for Women and People of Color

April 11, 2024

4:20 p.m. – 5:20 p.m.

#### Moderator:

Lark Mallory, President & CEO, The Affordable Housing Trust for Columbus and Franklin County

#### Panelists:

Lisa Berger, Founder & Board Chair, Fortuna Bank  
Councilmember Shayla Favor, Columbus City Council  
Cinnamon Pelly, President & CEO, Pillsbury United Communities (MN)  
Keena Smith, CEO, Women's Center for Economic Opportunity





**HOUSING FOR ALL**

# Housing Is A Human Right

Learn Your Housing  
Rights & Protections

Learn more by visiting

[HousingForAllCbus.com](https://www.HousingForAllCbus.com)



# A Message From Council Member Favor

## Shayla Favor

City of Columbus Council Member  
Chair of Housing Committee



The City of Columbus is at an inflection point: do we accept the status quo or build a more inclusionary and progressive community?

I firmly believe we must do the latter, and, as Chair of Council's Housing committee, I have and will continue to work towards a Columbus in which all peoples have access to safe, stable, and affordable housing. A part of this work includes acknowledging the systemic racism and inequality at work within our housing environment. Housing is a complex, multi-layered issue which requires complex, multilayered solutions and I remain steadfast in my promise to advocate for proactive and progressive housing policies to protect our most vulnerable Columbus residents.

Nevertheless, achieving housing for all will not happen through the work of a handful of people. This must be a community effort, one in which we all band together and advocate for the changes we wish to see within the city and region. It is my sincere hope that you join us.

*Shayla R*



## Housing For All (HFA) Legislation - Original Protections

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The policies and programs within HFA focus on dismantling the systems that have perpetuated racism and inequity within the housing sector. In an effort to protect renters, HFA legislation works to create equitable access to safe, quality, affordable and available housing. Housing For All is a community-wide movement to ensure tenants and property owners alike are aware of their rights and are in compliance with this legislation.

### Source of Income

*Prohibits housing discrimination based on source of income.*

### Renter's Choice

*Provides multiple payment options to pay a security deposit.*

### Rental Receipt

*Mandates landlords to provide receipts for proof of payment.*



Document in writing any attempts to exercise your rights, as well as any responses from your landlord or property owner.

To file a complaint, please contact Columbus Legal Aid  
Visit [ColumbusLegalAid.org](https://ColumbusLegalAid.org) or call [614.241.2001](tel:614.241.2001)

# Housing For All Legislation - **New in 2023!**

## Retaliatory Action

*Strengthens renters' ability to enforce their rights without fearing retaliation from landlords.*

## Legal Representation

*Funds an additional year of legal representation at eviction court.*

## Homeownership Opportunities

*Program for down payment assistance for first time homeowners. Making homeownership more attainable.*

## Owner/Occupied Program

*This program will expand the existing home repair grants to include roof repairs.*

## Pay to Stay

*This legislation allows residents time to secure rental assistance dollars up until a court judgment & ensures landlords accept the payment.*

## Third Party Payments

*Requires landlords to accept a third party payment on behalf of a tenant if that tenant is not in breach of their rental agreement.*



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# Frequently Asked Questions

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## **What should I do if my landlord violates any of the HFA ordinances?**

Document in writing any attempts to exercise your rights, as well as any responses from your landlord or property owner.

To file a complaint, please contact Columbus Legal Aid by calling and telling them you would like to file a complaint. [614.241.2001](tel:614.241.2001)

## **Does this protect Section 8?**

The Source of Income ordinance states that your landlord cannot discriminate against you based on how you pay your rent. Housing Choice Vouchers (Section 8) are protected under Source of Income.

## **What is AMI and how does it work?**

AMI stands for "Area Median Income". AMI which is published by the Department of Housing and Development (HUD) is a way that housing affordability is measured. To qualify as "low-income" for housing, your income would need to be at or below 80% of AMI and is based on your family size. For a family of four, this would mean your annual gross income would need to be at or below \$79,350.

## **Where do I go to report my landlord?**

To file a complaint, please contact Columbus Legal Aid by calling and telling them you would like to file a complaint. [614.241.2001](tel:614.241.2001)

**For additional FAQs related to Housing For All, or to find out who within City Council to contact about the upcoming housing initiatives, please visit our website.**

# Community Resources For You



- **Website:** [www.columbuslegalaid.org](http://www.columbuslegalaid.org)
- **Phone:** (614) 224-8374
- **Services:** Free legal services for low-income individuals, including eviction defense, landlord-tenant issues, and housing discrimination.



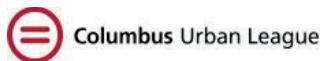
- **Website:** [www.communityshelterboard.org](http://www.communityshelterboard.org)
- **Phone:** (614) 221-9195
- **Services:** Homeless prevention, emergency shelter, and rapid rehousing programs.



- **Website:** [www.impactca.org](http://www.impactca.org)
- **Phone:** (614) 252-2799
- **Services:** Rental assistance, emergency financial assistance, and energy bill payment assistance.



- **Website:** [//www.cmhanet.com/](http://www.cmhanet.com/)
- **Phone:** (614) 421-6000
- **Services:** Public housing, Section 8 vouchers, and rental assistance programs.



- **Website:** [www.cul.org](http://www.cul.org)
- **Phone:** (614) 257-6300
- **Services:** Housing counseling, emergency rent and utility assistance, and financial literacy programs.



- **Website:** [www.homeportohio.org/](http://www.homeportohio.org/)
- **Phone:** (614) 221-8889
- **Services:** Affordable housing resources, rental assistance, and homebuyer education.



# Thank You!

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We all deserve safe, stable, and quality housing. This is critical to the stabilization and security of our families.

Subscribe on our website to stay current on updates related to the Housing For All legislation and follow us on social media!

Follow Us:



[www.HousingForAllCbus.com](http://www.HousingForAllCbus.com)

# HOUSING IS A HUMAN RIGHT

THE CITY OF  
**COLUMBUS**  
CITY COUNCIL

  
HOUSING FOR ALL



# HOUSING IS A HUMAN RIGHT

The Housing For All legislative package protects the rights of renters and seeks to provide solutions to the city of Columbus' affordable housing crisis.

[HOUSINGFORALLCBUS.COM](https://HOUSINGFORALLCBUS.COM)

# KNOW YOUR RIGHTS!

- **Rental Receipt**
  - Landlords are required to provide a written receipt after receiving payment of rent or security deposit.
- **Source of Income**
  - Landlords cannot deny a prospective renter based on their lawful source of income
- **Renter's Choice**
  - Landlords must provide three options to pay security deposit.
- **Retaliatory Action - 4/24/23**
  - Strengthens renters' ability to report violations and stand up for their rental rights without fear of retaliation from their landlords.
- **Legal Representation - 7/31/23**
  - \$1.5M in additional funds to create a more robust legal representation team at eviction court.
- **Homeownership Opportunities : 7/31/23**
  - Focus on making homeownership more attainable through down payment assistance program.
- **Owner/Occupied Initiative Program - 7/31/23**
  - This program will expand home repair grants to homeowners and include roof repairs. Home repairs, especially roof repairs pose significant hurdles for seniors to be able to age in place.
- **Pay to Stay - 7/31/23**
  - Allows residents time to secure rental assistance dollars up until a court judgment & requires landlord accept the payment.
- **Third Party Payments - 7/31/23**
  - Legislation requires landlords to accept a third-party payment on behalf of a tenant if that tenant is not in breach of their rental agreement.

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