



Housing and Neighborhoods

Worthington's neighborhoods are among its most valued assets. The City's tree-lined streets, well cared for homes, and strong sense of place have long attracted residents who seek stability, walkability, and community. Maintaining that character while creating pathways for thoughtful reinvestment, and for residents at different life stages to find a home here, is one of the central challenges and opportunities of this planning effort.

This chapter addresses how Worthington approaches housing and neighborhood quality over the coming years. It reflects two complementary themes from Vision Worthington: preserving what makes existing neighborhoods distinct and livable, and expanding options for the range of households who want to be part of the community. The chapter is organized around two strategic priorities and includes actions focused on zoning tools, financial assistance programs, and ongoing monitoring.

CHAPTER ORGANIZATION

- Context
- Strategic Priority 12
- Strategic Priority 13

STRATEGIC PRIORITY 12. Support Neighborhood Character and Support Reinvestment in Existing Housing

STRATEGIC PRIORITY 13. Expand Housing Options in Context-Appropriate Locations

These priorities work in direct support of the Land Use and Character chapter, which establishes the physical frameworks and opportunity areas where new housing types and higher-intensity development are directed.

Context

Throughout the Worthington Together process, the City's housing and neighborhoods were assessed through data analysis, insights from targeted stakeholders and the general public, as well as review of recent plans and studies completed.

THEMES FROM PUBLIC INPUT

During the first round of public input, participants were asked to identify on a map where they saw opportunities in the city for Housing, Transportation, Commercial Centers and Corridors, or Placemaking and Quality of Life. The most common themes across the places marked for Housing were:

- Broad need for more housing, citing opportunities on underutilized/vacant land
- Apartments, condominiums, duplexes, or other multifamily options to diversify the housing stock
- Opportunities for mixed-use developments and higher-density housing, especially near corridors and nodes
- Housing suited towards seniors and empty-nesters, like patio homes, single-story units, or other retirement-friendly options
- Workforce housing, low-income options, and ensuring that new housing meets a range of price points
- New single-family homes

During the second round of public input, participants were asked, "To provide more options for living in Worthington "through all life stages" how important is it that Worthington encourage the following housing types beyond single family homes?" Participants showed support for a broader range of housing types, but gave preference to new age-friendly housing, accessory dwelling units, and attached housing. Participants also indicated that buildings quality, scale, and site design were very important to new construction.

KEY CONDITIONS AND TRENDS

Regional Change

Our region is not building enough housing to support the recent and projected economic and population growth. The Ohio Housing Policy White Paper (2023), prepared by The Montrose Group, found that housing demand eclipses supply in Central Ohio.

- The Columbus MSA is expected to average over 14,300 new jobs annually through 2050.
- Decreasing home construction has strained Ohio's social, economic, and demographic standing.

The Columbus Housing Strategy (2022), prepared by the City of Columbus, stated that the City of Columbus cannot solve Central Ohio's housing crisis alone

- The region needs to build one house for every job created.
- The region currently builds only one house for every two-and-a-half jobs.

THE NEED:



The Columbus Region needs to build **1 house** for every **1 job** to accommodate growth and make up for our insufficient housing supply.

THE REALITY:



The Columbus Region only builds **1 house** for every **2.5 jobs**.

Graphics from The Columbus Housing Strategy (2022)

Local Need

Worthington's housing supply has been growing, but it is limited by a lack of available land. There are approximately 6,200 housing units in the City today; 80 percent are single family and 70 percent were built before 1970. Franklin County saw a 12 percent increase in new housing units between 2000-2010 and another 10 percent from 2010-2020. Worthington's total housing stock only grew 2 percent and 3 percent, respectively.

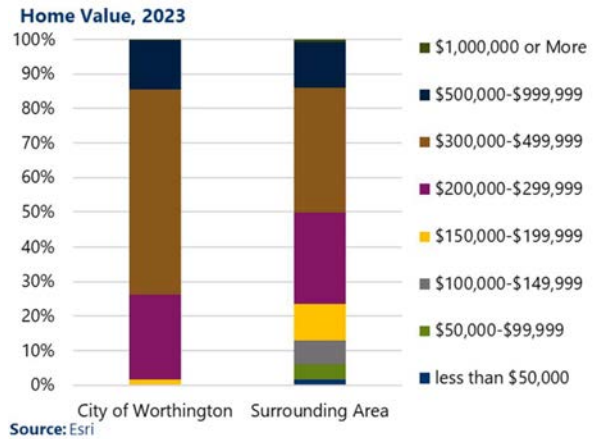
The US Census Bureau states that nearly half of renter households in the United States are cost-burdened, or paying 30% or more of their household income each month on rent or their mortgage. In Worthington, 17% of households in are considered cost-burdened. This hardship is most affects:

- Households that rent (36%)
- Householders* under age 24 (100%)
- Householders* over age 65 (25%)
- Households with income under \$75,000 (96%)

The Housing Needs Assessment (2024) determined there may be demand for 2,000 units in Worthington, with the community needing nearly half of these units to be affordable housing.

- Worthington does not have the land available to build 2,000 new units in the short term.
- Constructing new houses for less than \$200,000 is not financially feasible.

Home prices and rents are higher in Worthington than in surrounding areas. Housing in Worthington has a higher median property value (\$359,101 in 2023) than other geographies. Over 70 percent of homes are valued at \$300,000 or more. Worthington rents are 17 percent higher than the Surrounding Area, at \$1,335 versus \$1,138 (2023).



STRATEGIC PRIORITY 12:

SUPPORT NEIGHBORHOOD CHARACTER AND SUPPORT REINVESTMENT IN EXISTING HOUSING

Why This Matters

Worthington's established neighborhoods are a defining community asset. Supporting their character while allowing thoughtful reinvestment ensures long-term stability, housing quality, and opportunities for residents to remain in the community. Worthington's neighborhoods also contain homes of historic and architectural significance, both within and outside formally designated historic districts, whose reinvestment and preservation are important to community character.

IMPLEMENTS THESE GUIDING PRINCIPLES

Principles 1, 4, and 5.

Alignment with Vision Worthington

This Strategic Priority advances several Vision Worthington commitments:



Worthington offers a high quality of life. Stable, well-maintained neighborhoods provide the foundation for livability and community pride.



Worthington is a diverse and equitable community. Providing a range of housing across life stages supports residents who wish to age in place and families seeking long-term stability.



Worthington's leadership is open, forward-thinking and collaborative. Clear expectations and thoughtful transitions reflect responsible and transparent decision-making.

Implementation Actions

12.1. Refine compatibility standards for infill housing or additions in the Zoning Ordinance update.

The City's Zoning Ordinance is one of the primary tools for supporting and maintaining neighborhood character. The update to the Zoning Ordinance (see Strategic Priority 1) should consider context-sensitive standards for infill or redevelopment in certain districts to ensure that new homes built in existing neighborhoods "fit" in terms of the new structure's scale, building height, setbacks from the street and adjoining properties, and other physical

CONTEXT-SENSITIVE STANDARDS

Contextual compatibility standards have been successfully used to ensure improvements respond to the surrounding neighborhood in terms of scale, massing, setbacks, materials, and street presence. Such standards might establish a rule requiring development standards in the district to fall within a specific range relative to the block-face average. This rule allows improvements that are consistent with the block's existing context, so the neighborhood feels cohesive over time, even as it evolves.

features. These standards should serve a dual purpose: Preserving neighborhood character while also supporting reinvestment in the existing housing stock.

Older homes must remain viable for future occupants, which often requires additions or modifications to meet contemporary needs. Standards governing the location of additions, setbacks, and massing should provide a framework that enables meaningful reinvestment without compromising the surrounding context. Context-sensitive standards should provide flexibility for changes in housing preferences (e.g., larger homes) while also accounting for the character of the surrounding neighborhood.

- 12.2. Allocate future tax revenue to establish dedicated housing programs.** As tax revenue grows from implementing the Land Use, Opportunity Area, and Economic Vitality recommendations in this plan, the City should designate a portion of those revenues to fund housing programs that address community needs. The City should pursue programs one at a time to ensure effectiveness before expanding. Further evaluation of the community's housing needs may be necessary to identify which program will have the greatest impact, especially given potential changes in local and regional housing markets in the coming years. The Opportunistic Tools below offer a menu of options to consider.

HOUSING BONDS

The City of Columbus has pursued housing bond programs as part of a broader regional strategy to address a significant affordable housing shortage. Columbus's bond programs have provided direct cash contributions to affordable housing projects, helping finance new construction and preservation of existing affordable units that would otherwise be financially unviable for developers.

For Worthington, a bond could fund new development and redevelopment of affordable housing projects within the City. Taking a bond to voters would empower residents to democratically secure funding for housing projects and programs in the community.

Opportunistic Tools

The Opportunistic Tools are a menu of additional projects, policies, and programs that Worthington may consider for implementing the strategic priority. As tax revenue grows from implementing the plan, the City should consider funding options from this menu.

OPTIONS FOR HOMEOWNERS

- **Home repair program.** Financial assistance (grants or low-interest loans) that targets income-qualified homeowners for critical repairs (e.g., roofs, furnaces, accessibility ramps).
- **Down payment assistance.** Targeted help for first-time, income-qualified buyers. This could include a partnership with a regional or Columbus-partnered program.
- **Nonconforming use formalization.** During the Planning and Zoning Code update, residential property (single-family, duplexes, multiplexes, etc.) that is currently designated as nonconforming is classified as legal conforming.
- **Historic and older-home rehabilitation program.** Financial assistance (grants or low-interest loans) to support owners of older or historically significant homes in making structural, accessibility, or character-preserving improvements.

OPTIONS FOR RENTERS

- **Deed-restriction program.** A voluntary deed-restriction program that offers grants or low-interest loans to landlords who cap rents at a level targeting income-qualified renters. The funds could be used to improve the property, and the deed restriction would limit the annual percentage increase for rent. This program could also be used to provide down payment assistance to potential homebuyers who work in Worthington and cannot afford a market-rate home.

- **NOAH (Naturally Occurring Affordable Housing) preservation program.** A low-cost loan program that funds the revitalization/rehabilitation of naturally occurring affordable housing while ensuring rent stability. The loan would be forgiven if the property remains affordable for the full term of the agreement.
- **Rental assistance partnerships.** Organizations such as Families Flourish, IMPACT Community Action, and Rentful614 provide assistance with rent, utilities, and evictions to build housing stability in communities.

OPTIONS FOR THE COMMUNITY

- **Accessibility and aging-in-place resources.** The Central Ohio Area Agency on Aging (COAAA), Franklin County Senior Options Programs, and the Ohio Department of Aging provide education, resources, and services to help older adults and individuals with disabilities live independently and safely at home.
- **Neighborhood-level improvement initiatives.** Localized efforts to enhance the physical, social, and economic quality of life in a community, such as the City of Worthington's SEEN Grant Program.
- **Nonprofit and CDFI partnerships.** Organizations like Habitat for Humanity, Mid-Ohio, Modcon Living, or local CDFIs that can deliver programs not offered by the City.
- **Families Flourish program.** A program that enables low-income individuals to live in higher-opportunity areas.
- **Housing fund cash contributions.** A dedicated reserve that can be deployed as gap financing on affordable or workforce housing projects (e.g., Columbus housing bond model).
- **Pilot programs in targeted areas.** Test new housing types or zoning standards in a limited geography before applying them citywide.

STRATEGIC PRIORITY 13:

EXPAND HOUSING OPTIONS IN CONTEXT-APPROPRIATE LOCATIONS

Why This Matters

A broader range of housing types supports young adults, families, empty nesters, and long-time residents at different life stages. New housing units across various types should be introduced in locations that align with the Future Land Use and Character Map, infrastructure capacity, and community expectations for scale and design.

IMPLEMENTS THESE GUIDING PRINCIPLES

Principles 2, 3, 4, and 10.

Alignment with Vision Worthington

This Strategic Priority advances several Vision Worthington commitments:



Worthington is a diverse and equitable community. Expanding housing options creates opportunities for residents across ages, abilities, and income levels.



Worthington offers a high quality of life. Providing appropriate housing in walkable locations strengthens neighborhood vitality and supports daily convenience.



Worthington's economy is balanced and resilient. Efficient land use patterns and housing diversity contribute to long-term fiscal health and service sustainability.

Implementation Actions

13.1. Focus higher-intensity housing in the opportunity areas.

The comprehensive plan has identified five opportunity areas (Wilson Bridge, North High, Old Worthington, South High, and Forge Fields-Northeast Area) along key corridors where a walkable mix of uses is encouraged.

The City should resist pressure to pursue numerous small opportunities simultaneously and instead be strategic in allocating resources (e.g., infrastructure investments or incentives) where they will have the biggest impact. On the Future Land Use and Character Map, a range of multifamily residential development is supported in the mixed use categories. A handful of significant projects could move the City close to its housing goal.

Worthington's Housing Unit Target: 1,300 Units

In adopting the Workforce Housing Tax Abatement Program in December 2025, City Council set a pause-and-reevaluate threshold of approximately 1,300 new housing units, a figure grounded in both local assessment and regional context.

Worthington's 2024 Housing Assessment identified potential demand for up to 2,000 units. At the regional scale, Columbus Mayor Ginther's 2025 State of the City Address set a target of 200,000 new housing units across the region over the next decade, based on MORPC growth projections, job growth goals, and the units needed to restore market elasticity. In 2010, the region had seven percent more housing units than households, a functional, naturally affordable market

By 2020 that cushion had shrunk significantly, contributing to the escalation of home prices and rents regionwide. The 200,000-unit goal is designed to restore that balance to approximately six percent.

Worthington City Council considered three approaches when setting Worthington's target: fully meeting the potential demand identified in the Housing Assessment (2,000 units); Worthington's proportional share of the regional goal based on its current population (1,300 units); and its share after accounting for Columbus's commitment to deliver half the regional total (1,100 units). Council selected 1,300 units as the program threshold, reflecting Worthington's responsibility as a regional partner while remaining grounded in what the City can realistically support.

Concentrating intensity in these identified areas also aligns with the Mobility and Connectivity recommendations for a transit-supportive, walkable development pattern and the Economic Vitality recommendations for creating live-work-play environments.

- 13.2. **Enable small-scale housing types and ADUs within the rewrite of the Planning and Zoning Code.** The 2024 Housing Assessment found considerable housing demand in the Worthington market. The use of missing-middle housing development (e.g., duplexes, triplexes, fourplexes, townhomes, and accessory dwelling units) can introduce a range of housing types to bolster the supply of units on the market while also facilitating appropriate use transitions. The comprehensive zoning and development code reform (Strategy 1) should emphasize introducing these development patterns into the community.

The Future Land Use and Character Map recommends that a combination of these housing types be supported everywhere that residential uses are appropriate. This action can be accomplished by replacing density requirements (units per acre) with design requirements (e.g., height, distance from the ROW, architectural design, streetscape features) for residential development.

- 13.3. **Monitor housing conditions and trends.** The City of Worthington can monitor the impacts of redevelopment projects on existing neighborhoods by establishing a set of baseline indicators (e.g., key findings from the 2024 Housing Needs Assessment and the 2025 Worthington Together Snapshot Report) immediately following the adoption of the comprehensive plan. The data points from the baseline indicators should be updated when major development projects occur as part of the Comprehensive Plan's implementation strategy. This purposeful timing will allow City Staff to maintain a

concise document that can be shared as needed rather than generate an annual report that may be redundant year-to-year.

13.4. Evaluate and refine the Workforce Housing Tax Abatement Program based on Tax Incentive Review Council findings. In 2025, the City of Worthington adopted a resolution (57-2025) to add residential development eligibility to the criteria for tax exemptions in the Community Reinvestment Area (CRA). This program is designed to increase income-restricted workforce units in new multifamily projects, especially as part of mixed-use developments that also include office or other non-retail commercial space that generates income tax.

The program has a built-in review mechanism, the Tax Incentive Review Council (TIRC). The TIRC should continue to conduct annual reviews of each abatement, and the program should pause for re-evaluation once it reaches approximately 1,300 units. Updates on the program could be included with the tracking recommended in Action 13.3.

HOUSING TERMINOLOGY

Cost-burdened: A household that spends more than 30 percent of its income on rent/ mortgage, utilities, and other fees. Source: US Census Bureau. 2022. “More Than 19 Million Renters Burdened by Housing Costs.” See more at <https://www.census.gov/newsroom/press-releases/2022/renters-burdened-by-housing-costs.html>

Affordable Housing: Housing available to individuals who qualify for the Section 8 Housing Voucher Program or Low-Income Housing Tax Credit programs. Source: Urban Land Institute. RCLCO Real Estate Consulting. 2024. “The Terwilliger Center Home Attainability Index 2024 Release.” See more at <https://public.flourish.studio/story/2142404/>

Workforce Housing: Housing that can be afforded by households earning between 60% and 120% of their area median income (AMI). This is sometimes also referred to as attainable housing. Source: Urban Land Institute. RCLCO Real Estate Consulting. 2024. “The Terwilliger Center Home Attainability Index 2024 Release.” See more at <https://public.flourish.studio/story/2142404/>

Accessory Dwelling Units (ADUs): A small residence that shares a single-family lot with a larger, primary dwelling. ADUs are self-contained living spaces that can be attached to or detached from the main residence. Source: AARP. 2021. “The ABCs of ADUs.” See more at <https://www.aarp.org/livable-communities/housing/info-2019/accessory-dwelling-units-guide-download.html>

ADA Housing: The Fair Housing Act outlines accessibility requirements for housing units in buildings with four or more units. Guidelines from the US Department of Housing and Urban Development (HUD) detail these requirements, some of which include:

- Accessible building entrance on an accessible route.
- Accessible common and public use areas.
- Usable doors (usable by a person in a wheelchair).
- Accessible route into and through the dwelling unit.
- Light switches, electrical outlets, thermostats, and other environmental controls in accessible locations.
- Reinforced walls for grab bars.
- Usable kitchens and bathrooms.

MISSING MIDDLE HOUSING

A range of house-scale buildings with multiple units that are compatible in scale and form with detached single-family homes and typically located in a walkable neighborhood. This housing may be market-rate or affordable/workforce. Source: Opticos Design, Inc. 2024. See more at <https://missingmiddlehousing.com>



Accessory Dwelling Unit. An accessory structure typically located to the rear of a lot providing a small dwelling unit or office space. The unit can be located above a garage or on the ground level, whether attached or detached.



Townhouse. A small- to medium-sized structure consisting of usually three to eight attached single-family homes placed side-by-side. Each townhome would face the street and be accessed by a private entrance.



Duplex. A small- to medium-sized structure consisting of two dwelling units, either side-by side or stacked one on top of the other, which face the street and have separate entrances.



Cottage Court. A series of small, detached structures providing multiple units arranged around a shared court that is perpendicular to the street. The shared court replaces the private backyard as a shared amenity by all the units.



Fourplex. A medium-sized structure which consists of four dwelling units, typically stacked with two on the ground floor and two above, that face a street and are accessed through a shared entrance.



Neighborhood-Scale Mixed Use. A small- to medium-sized structure, attached or detached, consisting of a single dwelling unit above or behind a ground floor space for use as an office or retail business.