

Hilliard Housing Study



CommunityScale

Housing Study City of Hilliard



June 2026

Overview content also available on the project's online housing dashboard:
<https://communityscale.github.io/Hilliard/>

Acknowledgments

The Housing Study was guided by City of Hilliard staff and a ten-person Housing Steering Committee appointed by Hilliard City Council. The Committee met regularly throughout the study to review analysis, digest public input, and advise on recommendations. We thank all the participants for their time, expertise and interest.

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Contents

	EXECUTIVE SUMMARY	4
	INTRODUCTION	11
	HOUSING NEEDS AND DEMAND ANALYSIS	23
	BARRIERS AND CHALLENGES	39
	COMMUNITY INPUT	48
	OPPORTUNITIES	60
	STRATEGIES	65
	IMPLEMENTATION	84



Duplex on Madison. Image source: CommunityScale.

Executive summary

Madison on Main. Image source: CoStar

This study identifies the kinds of housing Hilliard needs and strategies to support it.

Hilliard is a desirable, growing community. Many who already live here want to stay, others who grew up in Hilliard but left want to return, and people moving to or within the growing Columbus region are drawn to Hilliard's quality of life. For each of these groups, finding or staying in the housing they need has become more difficult in recent years. Home prices have climbed steadily, and new construction isn't always providing the size and types of housing that residents want at the right price points.

The Community Plan (2023) provided the vision for what Hilliard will look like in 2050, and included goals related to providing additional housing to meet the needs of current and future residents. Hilliard City Council commissioned this study in June 2025 to dive deeper into the types of housing needed and where to build it. This study provides analysis and tools to help the City address the housing issues of today and the coming years. The Study draws on demographic analysis, market data, community surveys, stakeholder input, and zoning review to chart a path forward.

The study's core finding is straightforward: **Hilliard's existing housing stock is not meeting the changing needs of its current or future residents.** The result is a growing affordability gap, a "locked" housing market where people cannot move to their next life stage, and a mismatch between what gets built and what people can actually afford.



Source: City of Hilliard

Housing stock is out of step with residents' needs.

The housing stock doesn't meet current and projected needs.

Hilliard's housing stock is predominantly large, single-family detached homes with three or more bedrooms. Yet over half of all Hilliard households have just one or two people. The fastest-growing household types since 2015 are smaller ones, including married couples without children and people living alone. Smaller households having to compete for large homes adds upward pressure on prices for everyone.

Housing prices have outpaced incomes. The income required to buy a typical Hilliard home without becoming cost-burdened has more than doubled since 2015, from \$47,000 to \$113,000. New construction homes carry a median price of \$571,780, requiring a household income of at least \$169,000. Hilliard's median household income has increased, but not at the same pace as housing costs. Many Hilliard households make far less than the income needed to afford the typical home. Additionally, only 1% of recent for-sale homes have been listed at prices affordable to households earning below \$67,000, roughly equal to the median salary of a Columbus-area electrician, special education teacher, or a landscape architect. Rental listings are more balanced but still skewed to the middle of the market, leaving the lowest-income renters with few options in Hilliard.

Some households feel “stuck” without the options they need.

Vacancy rates for both rental and ownership units in Franklin County are well below the levels needed to support a balanced housing market. Vacancy rates that support a healthy housing market are typically 7.5% for rentals and 1.5% for ownership. Franklin County has a vacancy rate of 3.9% for rentals and 0.8% for ownership. Low vacancy rates can create a chain reaction of limited housing options. For example, seniors who want to downsize cannot find appropriate smaller housing options; therefore, their four-bedroom homes stay off the market. Similarly, if young families cannot find starter homes, they may continue to rent, thereby preventing young professionals from moving into entry-level rentals. Every household that cannot take its next step keeps several others stuck behind it. Survey responses confirm this idea: **young families report no path to a starter home; empty nesters feel stuck in family-sized houses; and young professionals who grew up in Hilliard say they cannot afford to return.**

The kinds of housing Hilliard needs

Based on population projections from Hilliard’s Community Plan (2023) and the Mid-Ohio Regional Planning Commission, Hilliard should target adding 350 housing units per year through 2050 to meet projected household demand. The City has been growing at 328 households per year since 2010, so this production rate is familiar. In addition to focusing on the number of new units needed per year, it will be critical to ensure that **new housing types, at a mix of price points, in the right places** are provided to meet housing needs.

A mix of housing types will meet demand reflected in demographic and housing market trends. For example, smaller households and more seniors are competing for affordable, right-sized, and easy-to-maintain units. Adding additional right-sized units will provide for this unmet need. Additionally, survey respondents and community members engaged through the Community Plan process in 2022-23 expressed wanting housing options near things to do (within walking distance of community amenities). Others expressed concern about adding pressure to Hilliard’s undeveloped green space and lower-density neighborhoods.

Housing types that may meet these needs include townhomes, duplexes, small apartment buildings, and apartments above ground-floor commercial uses. Housing diversity also includes single-family homes, but single-family homes alone cannot address the needs of Hilliard’s current and future residents because they require too much land and can’t be built at scale for price points that people need.

With new construction homes selling for, on average, \$570,000 since 2023, something has to change in order to meet the needs of residents. Most of Hilliard’s annual demand for homes is centered around lower price points, between \$135,000 and \$265,000. Without intentional policy action, households earning at or below the regional median income, including many of Hilliard’s essential workers, young professionals, and seniors on fixed incomes, will be underserved, and potentially displaced. Hilliard needs more diversity of housing types and price points to ensure that community members can stay through new life stages.

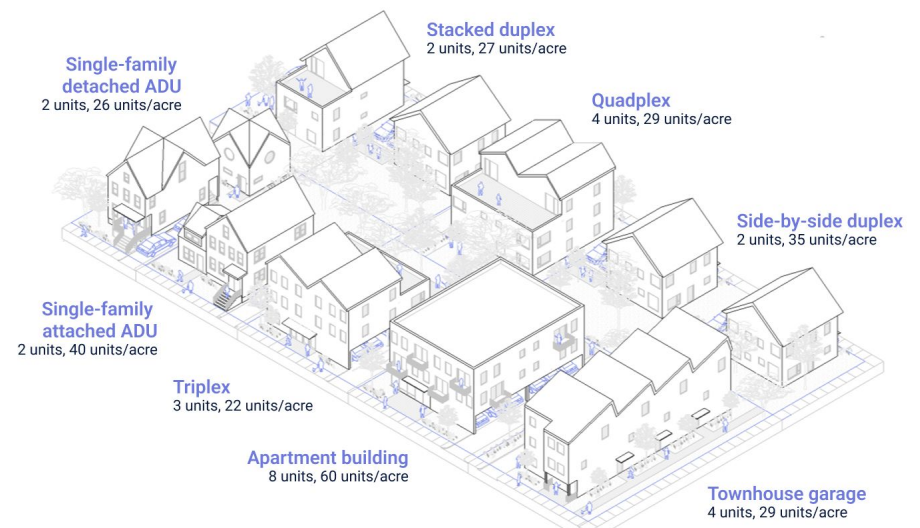
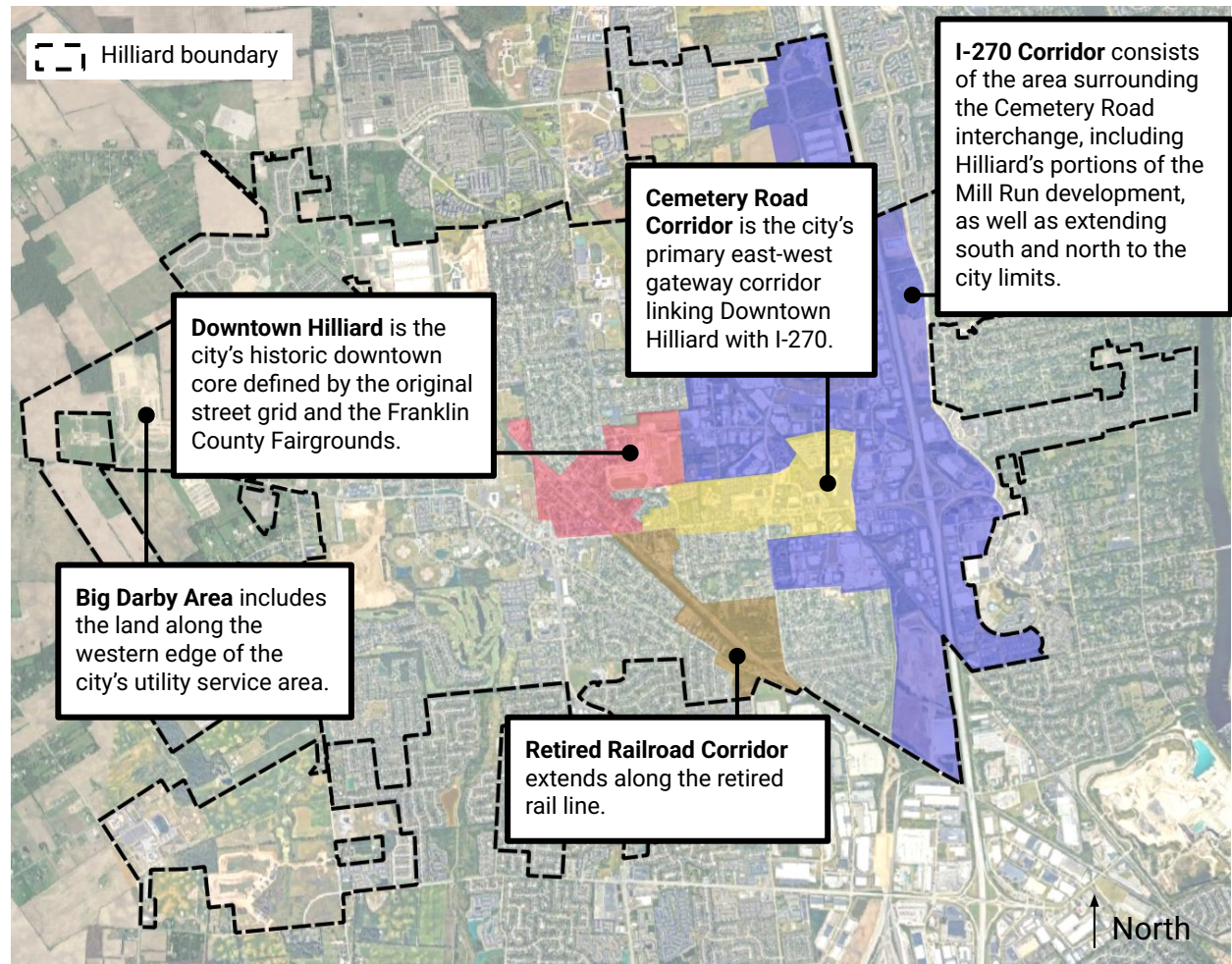


Illustration of missing-middle housing types. “Missing middle” housing types include those housing types between large single-family homes and large apartment buildings. ADUs, duplexes, triplexes, townhomes, cottage courts, and small apartment buildings are all examples of missing middle housing. Source: CommunityScale.

Where to add new housing options

The Hilliard Community Plan (2023) set forth a goal to focus growth inward, and recognized that adding new housing options in areas with existing amenities and access to infrastructure is a way to preserve Hilliard's open spaces and existing low-density neighborhoods. Hilliard's inner core areas, like Downtown Hilliard, along the Retired Rail Corridor, the I-270 Corridor, and Cemetery Road comprise the Community Plan Focus Areas. These Focus Areas already have a good mix of land uses, some housing diversity, and strong amenity access. By adding a mix of right-sized, context-appropriate housing types to these areas, Hilliard will reduce pressure on existing neighborhoods and green space, and more efficiently use infrastructure.

Focusing housing production in these areas also provides for the lifestyle that residents say they want, with walking access to things to do.



Community Plan Focus Areas for development

Barriers: Why aren't we building this kind of housing already?

Four categories of barriers stand between Hilliard and the housing diversity and price points it needs:

Zoning. The existing zoning code was designed for single-family subdivision development. In most of the city, duplexes, fourplexes, ADUs, and upper-story apartments are either prohibited or technically allowed but practically impossible to build due to dimensional requirements. For example, in the R-3 (Moderate Density Residential) district, duplexes are a conditional use, but over 75% of R-3 lots are smaller than the minimum required for a duplex. The result is that duplexes already there could not be replicated today. Hilliard has begun to address this through Chapter 1116 (new I-270 Corridor zoning, adopted 2025), but additional zoning updates are needed to support housing diversity.

Development economics. Land in Hilliard's inner neighborhoods is expensive. Post-pandemic construction costs are elevated. Interest rates remain high. These conditions make small-scale infill (duplexes, fourplexes, small apartment buildings) financially challenging even when it is legally permitted, because smaller projects cannot achieve the economies of scale that large apartment buildings can. The gap between what it costs to build and what households can afford to rent or buy is not always bridgeable by the market alone.

Infrastructure. Downtown Hilliard's sewer system operates at approximately 90% capacity during heavy rain events. Lead water service lines also remain in portions of the district. These conditions create cost barriers and practical limits for new development, even on sites that are otherwise well-suited for infill housing. The same constraints apply to portions of the Cemetery Road, Heritage Trail, and Leap Road areas. Infrastructure investment is a prerequisite for realizing the full development potential of Hilliard's inner neighborhoods.

Community concern. The study's survey on housing preferences showed that three in four respondents believe housing affordability is a problem in Hilliard. Many respondents also reported struggling to find the right housing at times of transition, for example, when starting a family, their career, or the empty-nester/retiree lifestyle. Accordingly, the community survey shows genuine desire for more housing options. At the same time, respondents noted concerns about neighborhood character, traffic, and the pace of change.

Community concern, informed by feared or perceived negative effects of housing construction or housing diversity, can serve as a barrier to facilitating production of needed housing types.

A path forward: strategies to support additional housing

The Housing Study presents two categories of strategies: place-based zoning changes in Hilliard's Community Plan (2023) Focus Areas and a toolbox of incentives and programs developed to support the goals of the Community Plan and Housing Study. The strategies are designed to unlock housing types and options in Hilliard's housing market by addressing barriers to meet the needs and wants of residents, both new and existing.

Place-based zoning strategies. Proposed zoning updates in the Downtown Hilliard, Cemetery Road, Retired Railroad Corridor, and I-270 Focus Areas would allow a broader range of housing types by right, including single-family homes on smaller lots, duplexes, triplexes, townhomes, small apartment buildings, and vertical mixed-use development where appropriate. The zoning updates will support development that brings to Hilliard additional housing options, at the right price points, in the right places. But zoning changes alone are not sufficient to ensure the range of housing types at the right price points are built, and therefore, the Study also recommends additional tools to support affordable housing options for all households.

Toolbox strategies:

A successful housing strategy will layer zoning reform with financial incentives, infrastructure investment, City programs, and sustained public communication. This study refers to these as toolbox strategies, including:

- Track state legislative reforms on property tax relief
- Consider sliding scale density for missing-middle housing
- Adopt a pre-approved plans program
- Implement a source of income protection ordinance
- Update parkland requirements
- Use City-owned underutilized or undeveloped property for housing and land trust partnership
- Utilize density bonuses for affordable housing units
- Consider Accessory Dwelling Unit (ADU) allowances
- Develop a home repair grant program
- Develop a shared parking mechanism in mixed-use development
- Utilize tax abatements to add affordable housing units
- Utilize Tax Increment Financing (TIF) for mixed-use development

The toolbox strategies require further scoping and feasibility analysis. Near-term priorities were recommended by the Housing Steering Committee and reflect a mix of low-cost, high-impact regulatory changes and targeted incentives. Additional information is provided in the Strategies and Implementation Chapters (page 65 and 84).

Introduction

Heritage Green. Image source: CoStar

This study is a means of implementing Hilliard's Community Plan.

Hilliard published its Community Plan, Hilliard by Design, in 2023. With the Community Plan, Hilliard set forth a vision for its next 25 years:

Hilliard is a forward-thinking community where diverse businesses, organizations, and people thrive, where distinctive places are connected, and where actions shape our future and bring recognition to the community.

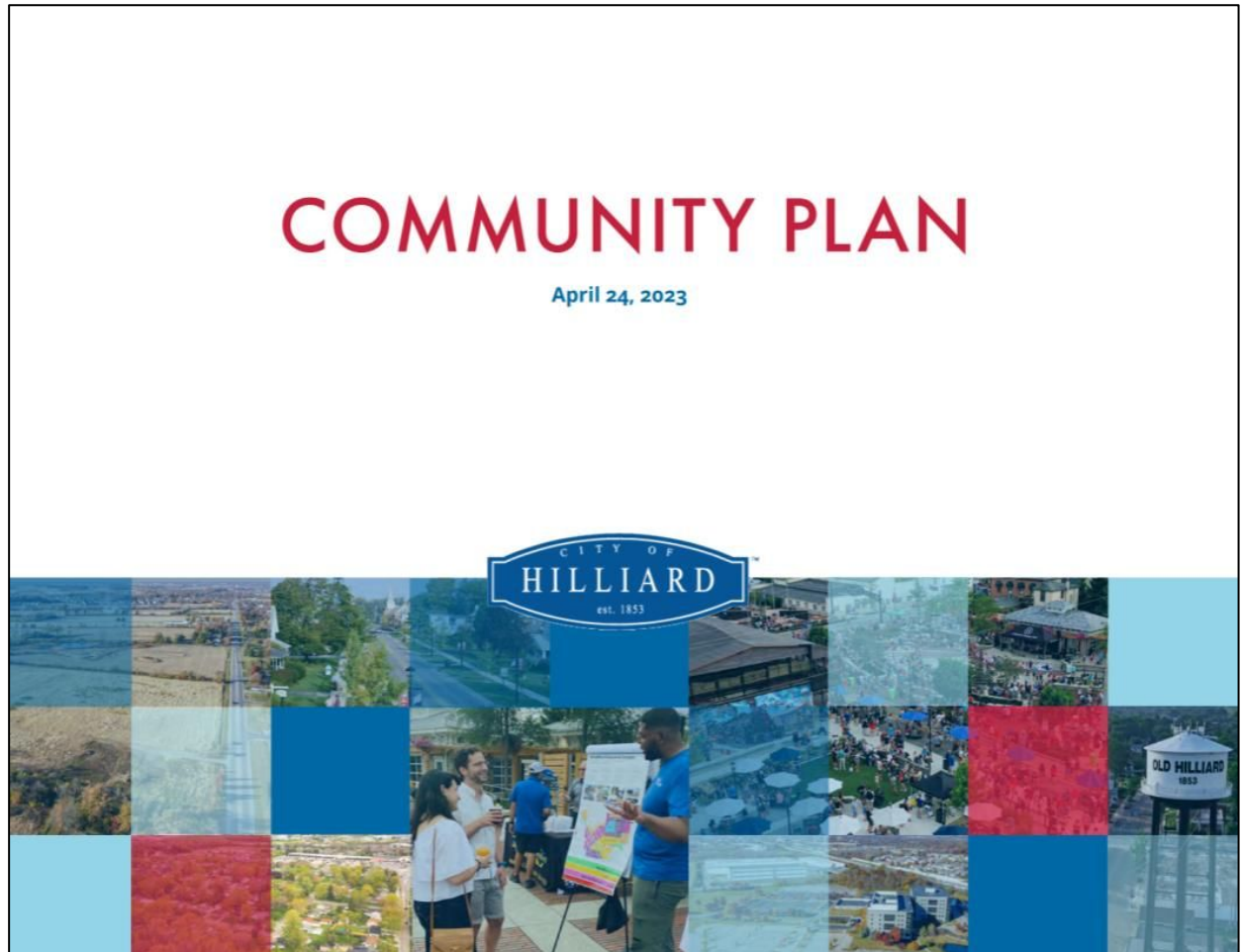
The Community Plan was oriented around 8 Big Ideas. A majority of the Big Ideas have implications for or are unlocked by housing strategies:

1. **Focus growth inward:** Emphasize development and redevelopment of underutilized land and structures within the city rather than extending infrastructure and developing further west. Expansion of the city limits should be strategic and limited to areas currently within the existing water and sewer service boundary agreement with Columbus.
2. **Create more mixed-use, walkable places:** Build upon the success and distinct character of Downtown Hilliard by encouraging development with an integrated mix of uses (commercial, residential, civic, public, employment) at various scales and intensities throughout the city.
3. **Reimagine Cemetery Road:** Revitalize the city's primary gateway corridor through streetscape improvements and redevelopment with a walkable mix of uses, architecture that frames the street, green space and public art.
4. **Encourage mixed-use development around premium office sites:** Allow for and encourage infill commercial and residential development on or adjacent to the sites of older corporate office buildings to create new walkable mixed-use places that surround the existing structures, to make these sites more viable as employment locations in the future, and to serve as neighborhood gathering places.
5. **Expand housing options:** Encourage a wider range of housing types and price-points to support a growing and changing population including new housing types or neighborhood types that are distinctive to Hilliard.
 - a. Ensure that Hilliard is a place where anyone can live
 - b. Address the need for housing for young adults and empty nesters
 - c. Be a leader in addressing regional housing needs creatively

Why now?

Hilliard has already begun to implement some of the recommendations highlighted by the Community Plan. This study is the latest effort to implement those recommendations. This study follows the adoption of a new zoning district for the Big Darby and I-270 Corridor areas and will inform additional zoning changes recommended by the Community Plan.

Housing will play a critical role in achieving the goals and implementing the vision outlined in Hilliard's 2023 Community Plan. This study clarifies which types and affordability levels of housing are needed and identifies opportunities for where and how to meet that need. This study aims to provide Hilliard with the tools to add the right kinds of housing in the right places at the right price points.



The purpose of this study is to understand current housing conditions and future needs, identify housing production targets that meet local needs, and develop recommendations for policy and planning improvements.

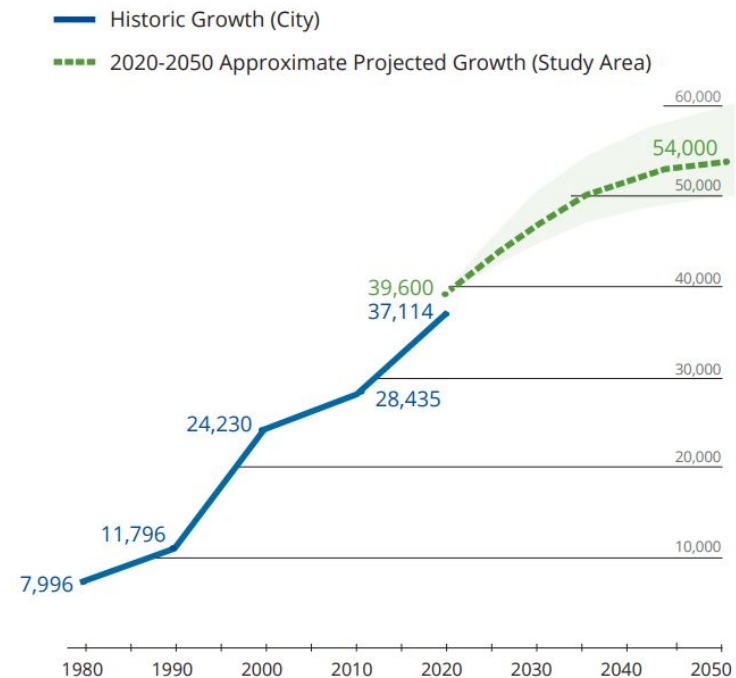
Over the next few decades, the city is projected to grow from around 37,000 residents to potentially 54,000. This projected growth requires the right housing strategies and recommendations. An intentional approach to housing means building the community that can support the amenities that Hilliard residents want.

This study builds on the Community Plan vision by:

- Analyzing housing needs and demand
- Highlighting barriers and challenges
- Understanding community priorities and concerns
- Identifying opportunities for housing production
- Presenting strategies and tools
- Outlining implementation priorities

From the Community Plan

Hilliard's Historic And Projected Population Growth

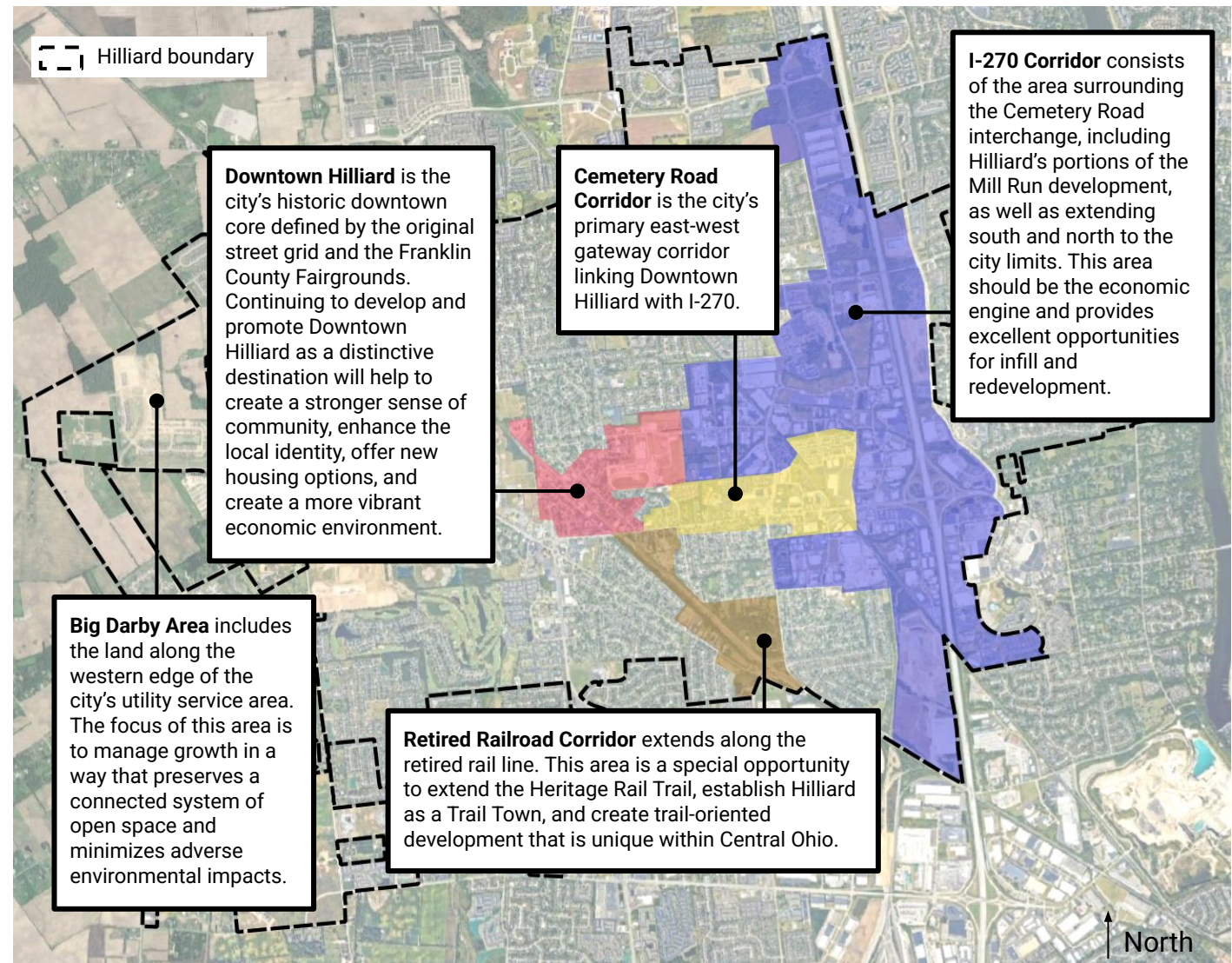


This graph, from the Community Plan, illustrates population change since 1980 and projected population growth through 2050. This projection serves as the basis for this study's housing production target.

The Community Plan defined Focus Areas in which to concentrate planning efforts and growth.

The Community Plan set goals to **focus growth inward** and ensure that Hilliard is **a place where anyone can live**. It defined Focus Areas in which to concentrate planning efforts and growth. These are the places where the plan's Big Ideas translate into specific geographic ambitions.

This Study focuses on how and where to add additional housing units in the City of Hilliard, and the Focus Areas, as identified by the Community Plan, are ideal for providing more housing options.



Community Plan Focus Areas for development

Providing additional housing options as recommended by the Community Plan can improve the quality of life for Hilliard residents and assist in implementing the Community Plan vision.

When the community was asked what mattered most for Hilliard's future during the Hilliard by Design Community Plan process, the most common theme among responses was a greater variety of things to do: more restaurants, gathering spots, year-round activities.

Accordingly, the Community Plan lays out a vision where new development adds homes, community amenities, trails, and neighborhood energy that residents have been asking for, as they start careers, raise families, and age-in-place. Housing diversity and density makes these experiences and amenities possible. More housing choices in walkable neighborhoods means a larger customer base for local businesses, vibrant public spaces, and a community that works for the young family, the retiree, and the recent graduate alike.

Hilliard is already a desirable place to live, offering a great quality of life. But key groups are increasingly unable to find the kinds of housing they need to plant roots or move to the next life stage. Survey responses from this study suggest that young families don't have adequate options to grow, young professionals lack options to put down roots, and older adults can't reliably find homes that allow them to age-in-place.

Additionally, Community Plan analysis shows that compact, mixed-use development generates dramatically more revenue per acre than conventional single-use sprawl, and that recent multi-family and mixed-use housing produces more tax base per student for Hilliard schools than traditional subdivisions.



What is “housing attainability”? What are “more affordable options”?

“Affordable housing” can mean many things. By “affordable housing” this study means housing that is affordable to households across the income spectrum, given all housing costs, including property taxes. Sometimes in other contexts, this is referred to as “housing attainability” or “income-aligned housing” in order to avoid confusion with the more traditional use of “Affordable housing” (deeply subsidized housing for low-income households). However, in this study we use the words “attainable” and “affordable” interchangeably.

Housing attainability entails making sure that Hilliard residents have housing options they need and can afford without spending more than 30% of their gross income on housing costs, regardless of income levels. The “30% rule” is a standard of housing policy, and it is the threshold for being considered cost-burdened by housing costs according to HUD and the US Census. Importantly, many households may never choose to spend up to 30% of their income on housing costs, and many are balancing their housing costs with other cost burdens (related to, for example, healthcare, childcare, or transportation). Additionally, some housing costs, like HOA fees, are difficult to estimate holistically, given data limitations. Still, the 30% rule is a starting point, and it aligns with federal policy and programs.

Affordability is often discussed in terms of Area Median Incomes - the midpoint of household incomes in a given area. This study uses two different measures: local median income (measured by U.S. Census Bureau's American Community Survey) and the HUD AMI for the Columbus Metro Area. Hilliard's local median household income, as measured just for the city, is estimated at approximately \$143,000. This is the midpoint of what Hilliard households actually earn. The HUD AMI for the Columbus metro, by contrast, is calculated across a much larger geography, the full Columbus metropolitan statistical area, and comes in at approximately \$112,000 for a family of 4 in 2026.

The practical implication is that Hilliard's own residents skew wealthier than the regional median, with about 63% of Hilliard households earning more than the regional area median income.

But the regional households that Hilliard's housing serves include a much broader range of incomes, which is why this study reports some analysis in terms of HUD AMI levels. HUD uses this regional figure to set income thresholds for housing programs like LIHTC (Low Income Housing Tax Credit). LIHTC is a competitive federal tax credit program that subsidizes housing for households at 60% HUD AMI or below (roughly \$67,000 or less for a family of four). Hilliard competes with the rest of the Columbus area for LIHTC tax credit allocations. For a variety of demographic reasons, Hilliard is seen to be less competitive than other communities in the Columbus region for limited LIHTC allocations. Still, HUD limits are relevant in Hilliard for other potential programs and funding sources.

So what does adding housing attainability or more affordable options look like for Hilliard in practice? The following sections will highlight how homes on the market and in Hilliard's overall housing stock do and do not meet the needs of its residents, and how missing housing types can deliver more affordable options for households across the income spectrum. “More affordable options” doesn't always mean subsidized housing, though some subsidy may be required. “More affordable options” can mean smaller homes, homes with shared infrastructure (duplexes, townhomes, multi-family buildings), homes in walkable infill locations. These are housing types that cost less to build per unit and can therefore be priced or rented at lower rates. That is the primary lever this study focuses on: enabling the right mix of housing types so that households across Hilliard's income spectrum can find a home here.

What is “housing diversity”, and why should Hilliard be building diverse housing types?

Housing diversity includes a full range of home types, sizes, tenures, and price points. Hilliard should build diverse housing types to meet the community’s evolving needs. Hilliard’s Community Plan emphasizes offering a mix of housing types and price points to ensure options for families, young adults, empty nesters, and older adults alike.

Achieving housing diversity can mean adding different kinds of units in different kinds of places, for different stages of life and preferences. Survey respondents spoke to a need for smaller homes, at more affordable price points, near amenities - for themselves, their children, and their parents.

Achieving housing diversity also can mean making sure there are homes on market at a variety of price points. Given costs and market demand, it is unlikely for a large-lot single-family home to be built at a price point affordable to a Hilliard middle-income household without subsidy or incentive. A Hilliard middle-income household (median income: \$112k) can typically afford a home around \$360k or less. New low-density development is not currently delivering homes at price points affordable to many Hilliard residents.

Housing diversity can mean adding a variety of smaller unit types, on less land, with more shared infrastructure. Smaller homes with shared infrastructure can be built for less per-unit and can sell or be rented at lower rates than homes in traditional single-family developments.

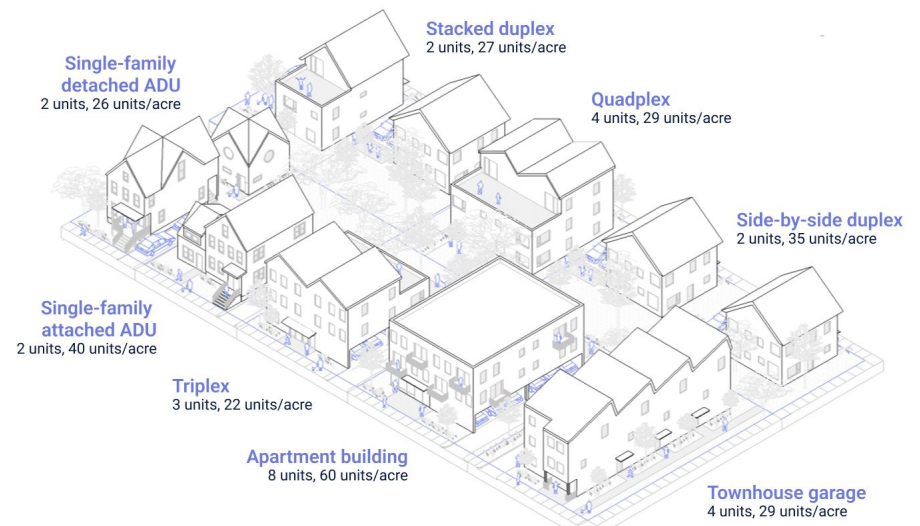


Illustration of missing-middle housing types. “Missing middle” housing types include those housing types between large single-family homes and large apartment buildings. ADUs, duplexes, triplexes, townhomes, cottage courts, and small apartment buildings are all examples of missing middle housing. Source: CommunityScale.

Housing diversity can improve quality of life for families.

For families, a more intentional approach to housing means adding and reinforcing neighborhoods to function like complete neighborhoods, where a family can afford a starter home with typical salaries. The Community Plan envisions residential areas built around walkable blocks with a mix of housing types (single-family homes alongside duplexes, townhomes, and small multiplexes), connected by trails and sidewalks to nearby parks, schools, and small commercial nodes with shops and services. This will preserve existing single-family neighborhoods that define much of Hilliard; while strengthening the next wave of development by creating places where a young family can afford a home, walk to the playground, bike to a neighborhood gathering place, and run into the people who live next door. Hilliard already has a median age below many Central Ohio suburbs (see chart on page 22) and a strong school district. The strong school district is part of what makes Hilliard so desirable. Pairing those strengths with more housing diversity means the next generation of families will have space to grow and amenities to connect them.

COMMUNITY QUOTE

"[There's a] need for starter homes within city of Hilliard for younger families. Most can't afford to live here anymore with only most new single family homes starting at \$500,000+. Then you add property taxes and school taxes on top of that. It's a shame."

COMMUNITY QUOTE

"Hilliard needs affordable and available apartments that fit families and condos in every elementary school area. People should be able to move easily and affordably without changing schools when life circumstances change (divorces/job changes). We also need places for our older kids finishing college to stay in small apartments or with roommates."

Housing diversity can improve quality of life for older adults wanting to age-in-place.

For older adults looking to age in place, housing diversity provides options to allow residents to stay in a community they love while also right-sizing their house or housing costs. Right now, Hilliard's housing stock is weighted toward single-family homes on quarter-acre lots built in the 1980s and 1990s, which may not suit retirees and empty-nesters looking for more walkable, lower maintenance options. Although some downsizer units have been added in recent years, older adults in Hilliard still feel that there are too few options that feel safe and accessible for aging-in-place at the right price points.

The Community Plan calls for missing middle housing types (courtyard apartments, duplexes, carriage houses) that let people right-size their home without relocating away from family, social networks, and the services and amenities they love. It calls for embedding these housing types within walkable mixed-use areas, where daily exercise, a doctor's visit, or coffee with friends don't require a car. Diverse housing options can benefit older adults who want to age-in-place within the same community.

COMMUNITY QUOTE

"I think like many people, I'm stuck in a 4 bedroom home. I would like to downsize to a 1300-1500 [square foot] ranch with a smaller yard. I do not see that happening any time soon."

COMMUNITY QUOTE

"All I know is that down payments are too expensive.... For myself, I am happy in the school district but I am willing to move further out once my kids are graduated if it will help me afford a larger plot of land. However, I might prefer in my retirement to live in downtown Hilliard so I can walk to events, restaurants, and coffee shops."

Housing diversity can improve quality of life for young professionals and Hilliard natives looking to return.

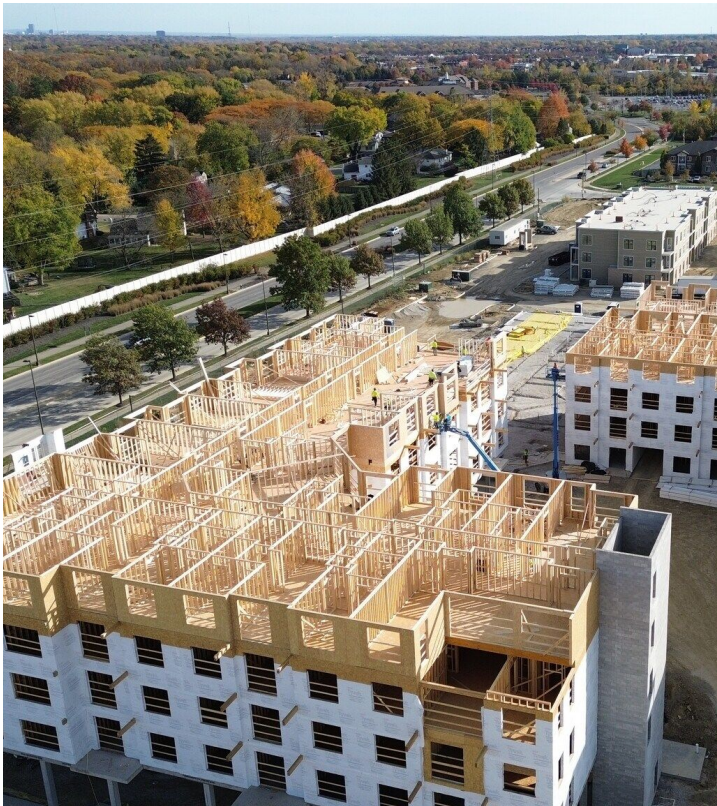
Housing can also be a means of attracting talent and young professionals that employers want to hire. The Community Plan identified target industries like information technology, health services, and automotive tech. Businesses locate where skilled workers want to live, and skilled workers increasingly want attainable housing in walkable settings with local character and things to do ([Source: Brookings Institution](#)). Increasing housing diversity means adding housing types that young professionals can afford as they start their careers. If Hilliard can attract young professionals with attainable housing early in their careers, many may prefer to stay when they're ready to start families.

	Median age
Ohio	39.7
Franklin County	34.8
Dublin	43.3
Gahanna	38.8
Grove City	41.1
Hilliard	35.8
Westerville	40.7

Hilliard’s median age of 35.8 years is lower than peer communities and the state average, trailing not far behind Franklin County’s overall median. Source: ACS.

COMMUNITY QUOTE

“Housing prices have nearly doubled in Hilliard in the last 7-10 years, making the dream of living in a home in the town I grew up in seem completely out of reach.”



Tempo at TruePointe. Source: CoStar.

Glossary of housing terms used in this study

ACS (American Community Survey): An ongoing U.S. Census Bureau survey that collects detailed demographic, social, economic, and housing data annually.

ADU: Abbreviation for Accessory Dwelling Unit which is a secondary housing unit on a single-family residential lot, such as a garage apartment, basement unit, or backyard cottage.

Affordable: In housing policy, typically defined as a unit where a household pays no more than 30% of gross income on housing costs; often tied to HUD Area Median Income (AMI) thresholds (e.g., units affordable to households at 60–80% AMI). This study uses the term "affordable" to refer to housing that is not exclusively subsidized.

AMI: The midpoint of household incomes in a specific geographic area. This report uses the AMI calculated by the US Department of Housing and Urban Development (HUD) for housing program income limits in the Columbus metro area, which takes raw survey income data from the ACS and adjusts for inflation. HUD's Area Median Income is anchored to the median family income for a family of four in a given metro area (or non-metro county). That figure is what HUD publishes as the "base" AMI, and it's the number from which income limits for all household sizes are derived using adjustment factors.

Attainable: A broader, less formally defined term referring to housing that is realistically priced for area households, or available at price points at which households can spend no more than 30% of their gross income on housing costs.

"By-right": A zoning term describing a proposed development type or land use that is automatically permitted under existing zoning regulations without requiring discretionary review, a variance, or special approval from a governing body.

COCLT (Central Ohio Community Land Trust): A subsidiary of Central Ohio Community Improvement Corporation (COCIC). In partnership with the City of Columbus and Franklin County, the COCLT promotes permanently affordable housing in Franklin County that is fair and inclusive to everyone. COCLT holds the land in perpetuity and provides homes to income eligible buyers, earning up to 120% of HUD area median income, through a 99-year land lease.

CRA (Community Reinvestment Area): A direct incentive tax exemption program benefiting property owners who renovate existing or construct new buildings. This program permits municipalities or counties to designate areas where investment has been discouraged as a CRA to encourage revitalization of the existing housing stock and the development of new structures. Local municipalities or counties can determine the exemption percentage, term, and type of development to be supported by the CRA Program by specifying the eligibility of residential, commercial and/or industrial projects.

FAR (Floor Area Ratio): A zoning measure expressing the ratio of a building's total floor area to the size of the land parcel — used to regulate building density and bulk.

HOME Investment Partnerships Program: A federal block grant program (HUD) that provides funds to states and localities to create affordable housing for low-income residents.

Household: Describes all the people who occupy a housing unit. Households are categorized as family households (such as a married couple) and nonfamily households (where single people or unrelated adults, such as roommates, live together).

HSC: Housing Steering Committee as appointed by Hilliard City Council to guide the Housing Study process and analysis.

Infill: Building new homes or other structures on vacant or underused land within an already developed area, rather than expanding into undeveloped land. For example, constructing housing on an empty lot between existing buildings or redeveloping a site along a primary corridor.

LIHTC (Low-Income Housing Tax Credit): A federal tax incentive program administered by the IRS that encourages private investment in affordable rental housing for low-income households.

Median income: Calculated locally for the city of Hilliard, any mention of median income should refer to the household income that half of Hilliard households make less than and half of Hilliard households make more than.

"Missing middle" housing types occupy the vast middle-ground between large single-family homes and large apartment buildings. ADUs, duplexes, triplexes, townhomes, cottage courts, and small apartment buildings are all examples of missing middle housing.

PUD (Planned Unit Development): A zoning designation allowing flexible, mixed-use development under a master plan, often including specific standards such as land uses, density, architecture, and landscaping that are more stringent than the general zoning code provisions.

Tenure: Describes whether the household living in a housing unit owns the home, rents the home, or if the home is vacant.

TIF (Tax Increment Financing): A public financing tool that uses revenue derived from future increases in property value from a development area to fund public infrastructure or residential rehabilitation.

Use allowance: A zoning provision that permits specific land uses within a given zone or district. Use allowances define what can legally occur on a parcel of land, and may be granted by-right, conditionally (subject to additional review), or not at all depending on the applicable zoning designation.



Housing needs and demand analysis

Verena. Image source: CoStar

Hilliard needs to increase its housing stock to address community needs.

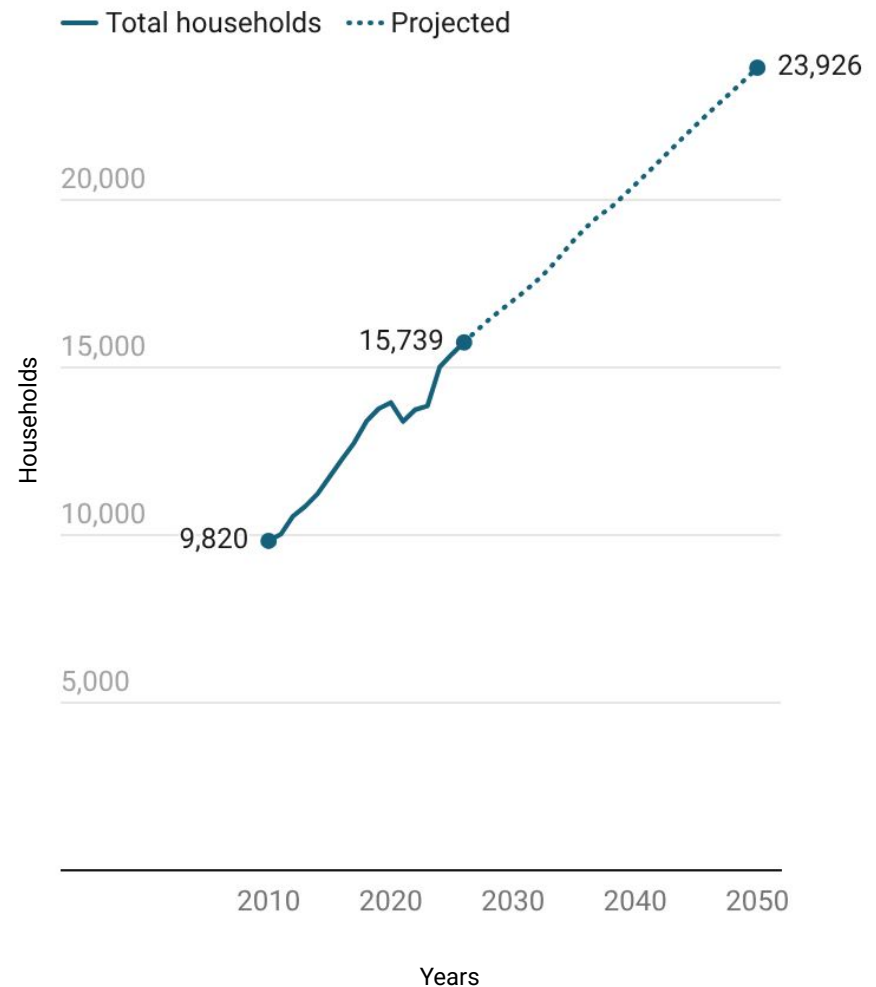
The Community Plan projects Hilliard could grow to 54,000 people by 2050. The Plan's population projections were informed by Mid-Ohio Regional Planning Commission (MORPC) regional projections. MORPC produces long-range population projections for the Central Ohio region to help member communities like Hilliard anticipate future demand for housing, transportation, utilities, and services.

The study translated the Community Plan's projected population growth into household growth to estimate the housing needs of these additional projected Hilliard residents.

Based on this analysis, Hilliard is projected to grow at a rate of roughly 350 households per year through 2050. In comparison, Hilliard has already been growing at a rate of 328 households per year since 2010.

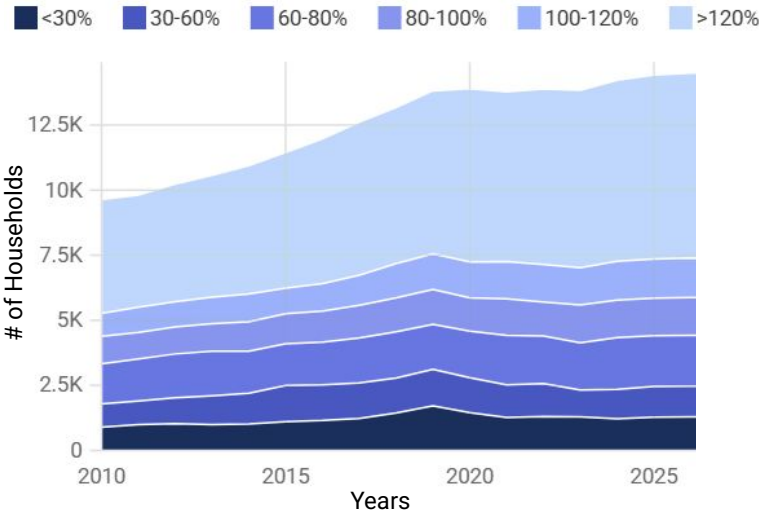
Hilliard has an opportunity to add the housing types its residents need, discussed in the following pages. To ensure that its housing strategy continues to serve its residents' needs, Hilliard should continue to monitor the MORPC projections and adjust its strategy accordingly over the next twenty-five years.

Household growth in the City of Hilliard, observed and projected



Hilliard’s median household income is increasingly higher than the regional HUD AMI.

Households in Hilliard by % HUD AMI



Since 2010, the share of Hilliard households making less than 100% of the Columbus metro HUD Area Median Income (\$112k as of 2026) has gotten smaller; today, an estimated 6,023 Hilliard households make less than the HUD AMI, equal to about 42% of all Hilliard households. The median household income for Hilliard specifically, at \$143,100, is meaningfully higher than the regional AMI. As shown by the graph, that gap has grown. While Hilliard has thousands of residents needing housing at regional-median or below price points, its overall population skews wealthier than the region.

HUD AMI group details in Hilliard

AMI Group	Income Range	Households	Max Monthly Costs	Max Purchase Price
<30%	<\$33K	1,262	<\$836	<\$109,672
30-60%	\$33K - \$67K	1,842	<\$1,672	<\$219,344
60-80%	\$67K - \$89K	1,413	<\$2,230	<\$292,458
80-100%	\$89K - \$112K	1,506	<\$2,788	<\$365,573
100-120%	\$112K - \$134K	1,509	<\$3,345	<\$438,687
>120%	>\$134K	6,691	>\$3,345	>\$438,687

Examples of HUD AMI group household incomes: A Hilliard City Schools bus driver might be in the 30-60% HUD AMI income range, with an income of \$47,670. If that bus driver lives with a middle school teacher (median income \$60,720) as a household, together they might be close to a 100% HUD AMI household. At a combined \$107k total household income, they are still making about 25% less than the median household income in Hilliard.

The max monthly costs in this table are the maximum amount that a household in each AMI group could spend on housing per month without being cost-burdened, per the typical measure of cost-burden (spending more than 30% of your income on housing costs). The 30% threshold has its roots in federal housing policy and is somewhat embedded in mortgage eligibility. The max purchase price by AMI group also uses the 30% threshold, accounts for taxes and private mortgage insurance, and assumes a 10% down payment (roughly the average for first-type homebuyers and just under the Ohio average down payment of ~12%).

Average home prices have grown fairly steadily since 2020.

Housing affordability is a growing concern in Hilliard, as reported by 3 in 4 survey respondents. The typical home in Hilliard is listed at \$379,143, well above the Ohio average of \$223,109. The average price per square foot for listed homes has increased from \$151 in 2020 to \$220 in 2025.

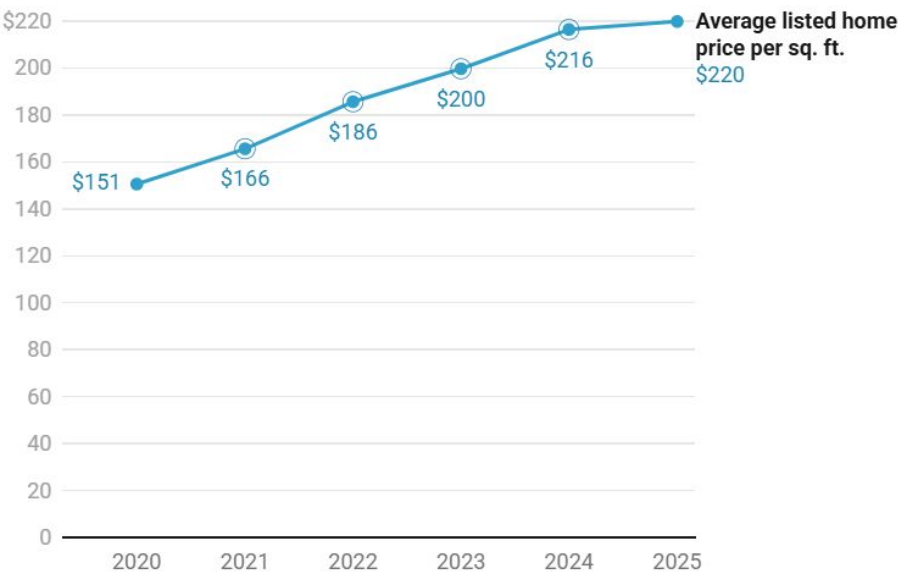
New construction homes are typically selling for more than the rest of the market: The median listed home price for homes built since 2021 is \$571,780, requiring over a 150% HUD AMI household income to begin to afford (roughly \$169k household income, assuming 10% down payment).

At this time, new construction is not adding units that address the city’s affordability needs.

Median listing prices since 2021, by number of bedrooms

Median listed home price for all listed homes since 2021	
\$152,433	0-1 bedroom
\$240,000	2 bedroom
\$350,000	3 bedroom
\$533,777	4+ bedroom

Average price per square foot of homes listed by year



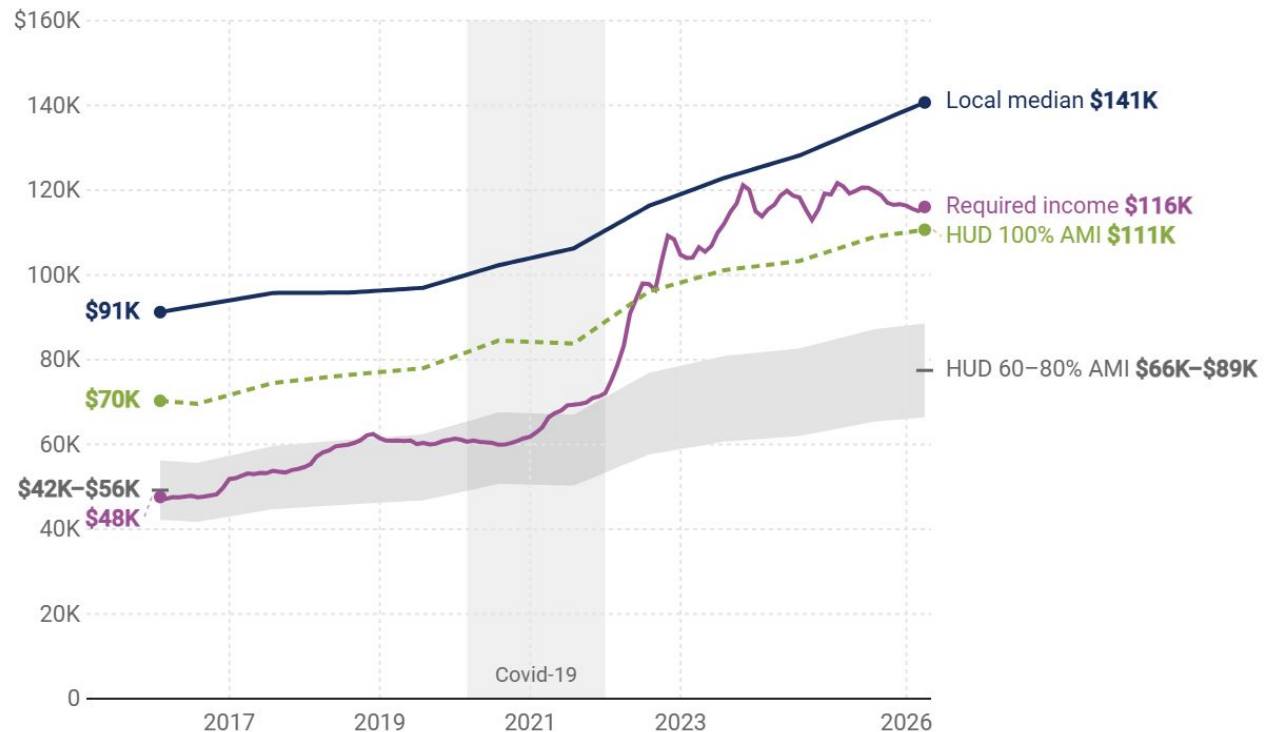
Price per square foot is a way to measure average home prices in a normalized way, across home sizes and bedroom counts.

The income needed to afford the typical home price in Hilliard has more than doubled since 2015.

As one means of understanding how housing affordability is changing in Hilliard, this study compares housing prices with household incomes over time. Assuming a 10% down payment, the income needed to purchase the typical home (at a typical price) in Hilliard without becoming cost-burdened has jumped from \$47k in 2016 to \$113k as of February 2026. In other words, a household who makes more than \$113k a year can buy the typical home without spending more than 30% of their income on housing costs.

While the local Hilliard median income is more than enough to afford the typical home price, a household with the regional median income (as calculated by HUD, to set affordability income limits) cannot purchase the typical home without becoming cost-burdened. Additionally, while some 60-80% HUD AMI households may have been able to afford a typical Hilliard home before the pandemic and through 2021, that is no longer the case.

What household income is required (at minimum) to afford the typical home price in Hilliard?



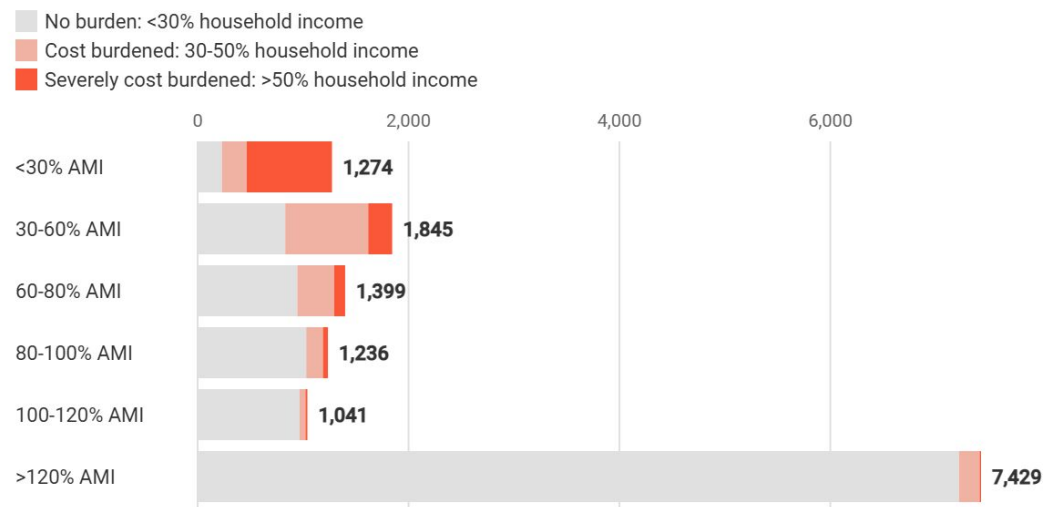
Over 3,000 Hilliard households are spending more than 30% of their income on housing costs.

Cost-burdened households, as measured by the American Communities Survey, are those households spending more than 30% of their income on monthly housing costs (as owners or renters).

Approximately one-fifth of households in Hilliard are housing cost-burdened. This is less than in Franklin County overall (31%). For those households with incomes at or below 60% HUD AMI (\$67,000 in 2025), only one-third are able to cover their housing costs with less than 30% of their income; in other words, 2,058 households at or below 60% AMI are cost-burdened. Those 2,058 households account for over two-thirds of all cost-burdened households in Hilliard. Jobs that fall into this pay category include things like childcare workers, bus drivers, security officers, and correction officers.

Cost-burdened households in Hilliard by % AMI group

Percent of household income spent on housing costs (rent or ownership costs, including mortgage and insurance).



Cost burden is just one measure of housing affordability. Even among those not considered “cost-burdened”, Hilliard residents may still feel unable to find housing at an attainable price point. Some residents reported (via survey response) feeling “stuck” in their current housing situation - unable to upgrade from a starter home, downsize, or form their own household (e.g. buy or rent their own home) given the options on market.

Along with rapid price increases, low vacancy rates indicate strong demand for both rental and ownership units.

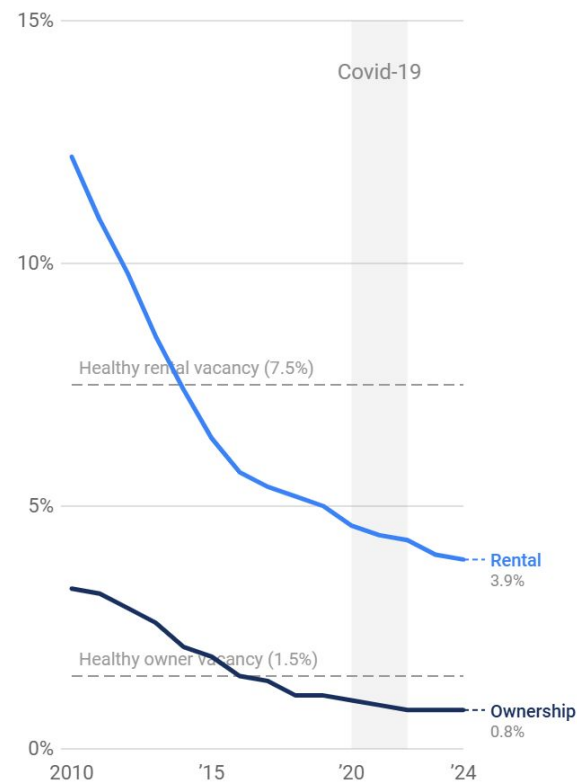
Across the region, vacancy rates have dipped below healthy rates. Both the rental and ownership unit vacancy rates have been below healthy rates for almost a decade. For Hilliard, a constrained vacancy rate is both a symptom of the housing problems this study documents and a reason these problems compound over time.

A “healthy” vacancy rate signals enough available supply that renters and buyers have choices and some negotiating power, but not so much vacancy that landlords are cutting rents unsustainably or that neighborhoods are experiencing disinvestment and blight. When vacancy falls below those thresholds, the market tips in favor of landlords and sellers: Rents rise because prospective tenants are competing for a limited number of units, home prices rise because buyers are competing for a limited number of listings, and those priced out of an increasingly expensive market are pushed toward less desirable options, longer commutes, cost burden, or out of the community altogether.

A low vacancy rate also dampens mobility within the housing market. When there aren't enough options at every price point and unit size, households that are ready to move simply can't find anywhere suitable to go. Instead, they stay put, even when their current home no longer fits their needs. In a low-mobility market, a senior who would like to downsize from a

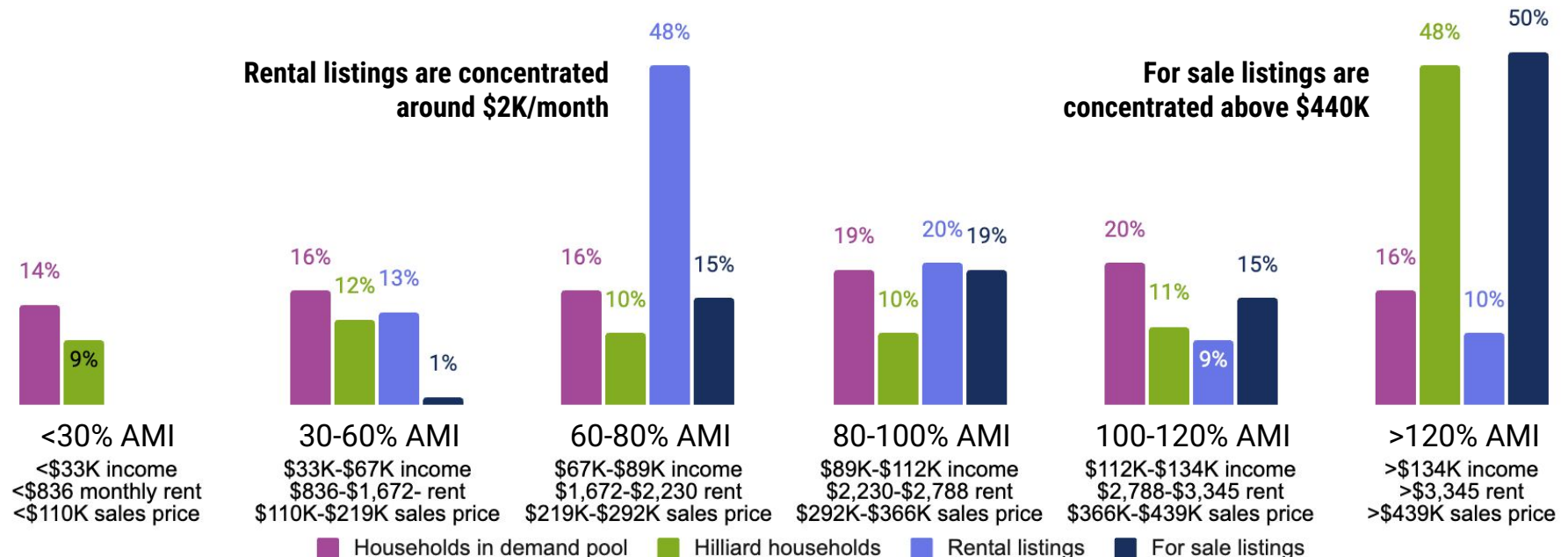
four-bedroom house might struggle to find a smaller unit to move into, so that four-bedroom house never becomes available to the young family that needs it. The ladder of housing transitions that a healthy market enables stops moving — and every household that can't take its next step keeps several others stuck behind it.

Vacancy rates for rental and ownership units in Franklin County, compared to recommended healthy vacancy rate



This chart uses Franklin County vacancy data, as local data has a high margin of error. In Franklin County, the current rental vacancy rate of 3.9% is almost half the recommended rate of 7.5%; the same is true of the ownership vacancy rate (.8% compared with recommended 1.5%).

Hilliard's sales listings are clustered at the very top of the market. Rental listings are clustered at the middle of the market.



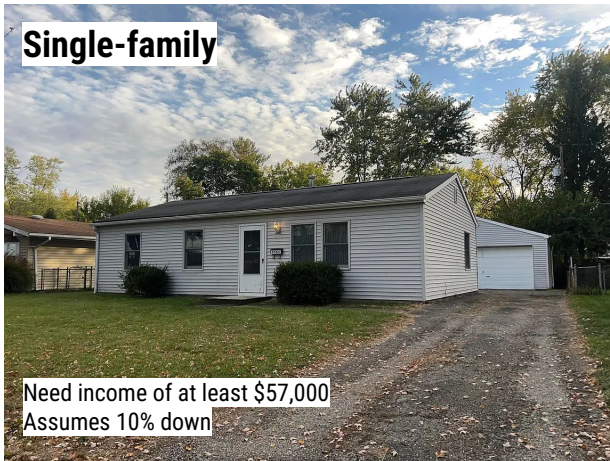
How do recent listings in Hilliard align with household incomes?

Income-aligned housing refers to homes that are priced within local households' attainability range without cost burden. The segments in this chart allow direct comparison between household income, attainable rent, and attainable home price, and the relative proportion of listings in Hilliard.

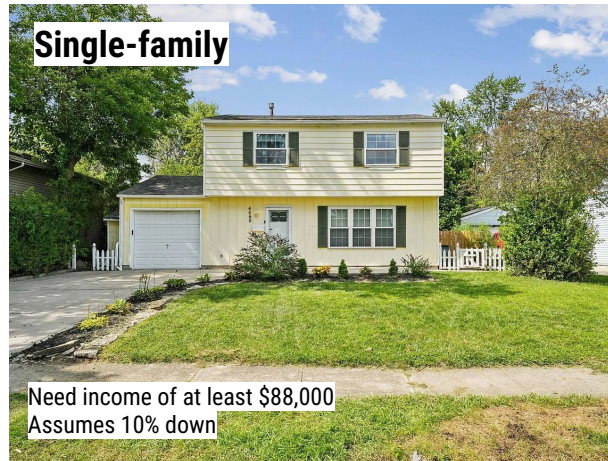
All households by income (green) represents all current Hilliard households. Households in the demand pool (purple) represents households in Hilliard's broader housing market (the Columbus metro area). The rental and for-sale listing prices are from housing unit listings from 2023 through late 2025 (not adjusted).

Although 30% of households in Hilliard's housing market (and 21% of current Hilliard households) earn less than \$67k per year, only 13% of our rental listings are affordable to them, and only 1% of our for-sale homes are in their price range. This means that more people are paying housing prices that aren't sustainable, creating greater housing insecurity or less savings for emergency expenses.

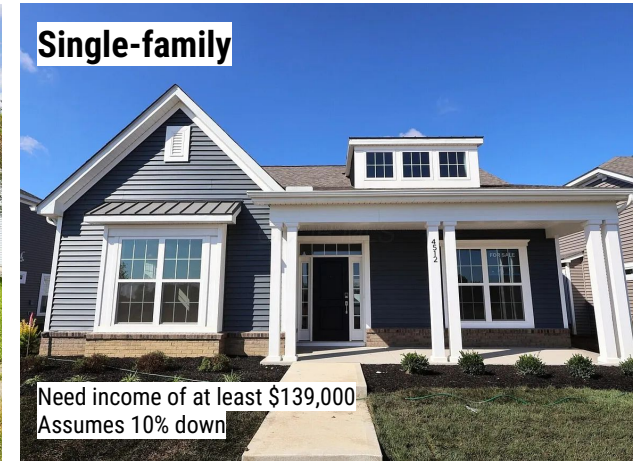
Recent sales and the incomes that can afford them



\$192,000
5585 Revere Dr, Hilliard, OH 43026
3 bd, 1 ba | 1,025 sf | Built 1959



\$295,000
4460 Paxton Dr S, Hilliard, OH 43026
3 bd, 2 ba | 1,404 sf | Built 1971



\$469,655
4512 Nonius Dr, Hilliard, OH 43026
2 bd, 2 ba | 1,637 sf | Built 2025



\$250,000
5327 Grandon Dr, Hilliard, OH 43026
3 bd, 1 ba | 980 sf | Built 1961



\$389,900
5277 Bressler Dr, Hilliard, OH 43026
3 bd, 3 ba | 1,950 sf | Built 1990



\$588,250
4381 Kabarda Way, Hilliard, OH 43026
3 bd, 3 ba | 2,596 sf | Built 2025

Recent sales and the incomes that can afford them



\$187,900

2002 Jasper Ln #26D, Hilliard, OH 43026
2 bd, 2 ba | 1,204 sf | Built 1992



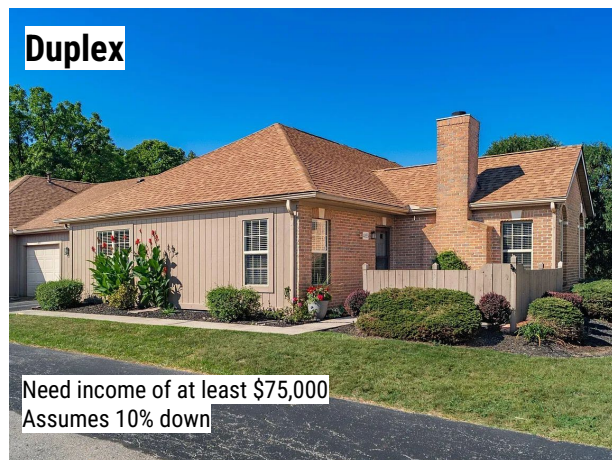
\$285,000

5535 Village Xing, Hilliard, OH 43026
2 bd, 3 ba | 1,556 sf | Built 1996



\$455,000

4474 Emmas Ct, Hilliard, OH 43026
2 bd, 3 ba | 2,750 sf | Built 2006



\$253,000

4883 Berry Leaf Pl, Hilliard, OH 43026
2 bd, 2 ba | 1,051 sf | Built 1989



\$380,000

4682 Prestige Ln, Hilliard, OH 43026
2 bd, 3 ba | 1,679 sf | Built 2007



\$750,000

2258 Quarry Trails Dr, Columbus, OH 43228
3 bd, 4 ba | 2,151 sf | Built 2025

The share of households with children is shrinking, while the share of households with older adults is growing.

Hilliard has long been a great community for families, and the overall number of households made up of married couples with children is growing. But despite the overall growth, the percentage of all Hilliard households that have children under 18 shrank from 46% in 2010 to 39% in 2024. Other household types (including one-person households, families without children, adults living with roommates, and older adults) account for the majority of households in Hilliard.

There are 1,300+ more households with seniors today than there were in 2010. Of these, there are over 2,100 households of 1-2 people over the age of 65 in homes with 3 or more bedrooms. Community input suggests that many of these older adults could be interested in downsizing but feel “stuck” in the larger homes where they raised children. A very conservative estimate of 21 senior households (1%) could be looking to downsize in a given year (Harvard Joint Center for Housing Studies).

Household characteristics by income level

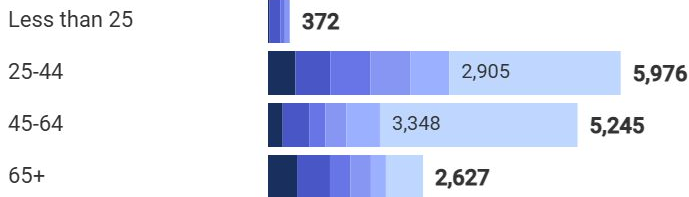
Income groups based on HUD area median income.

<30% 30-60% 60-80% 80-100% 100-120% >120%

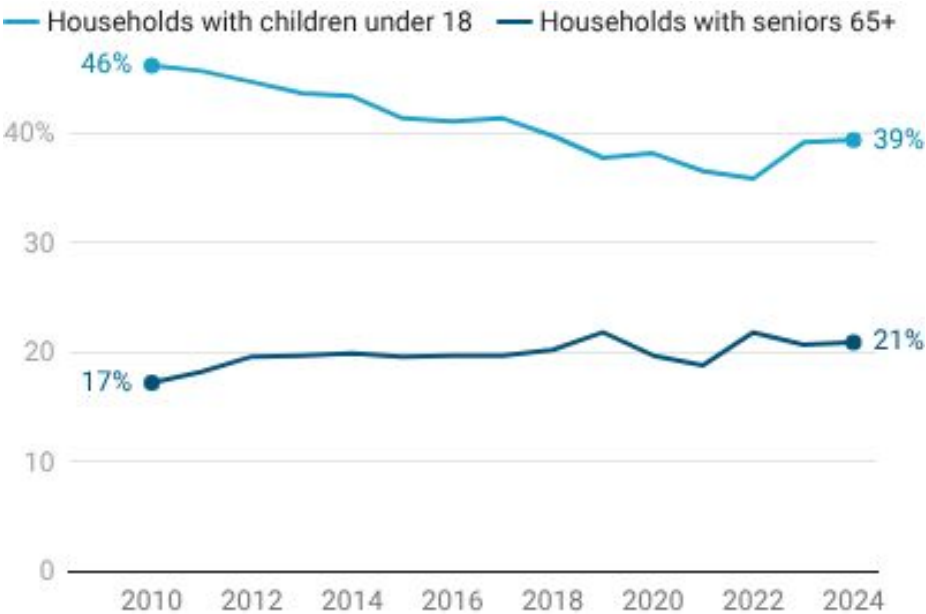
Household type



Age of householder



% households with children and seniors



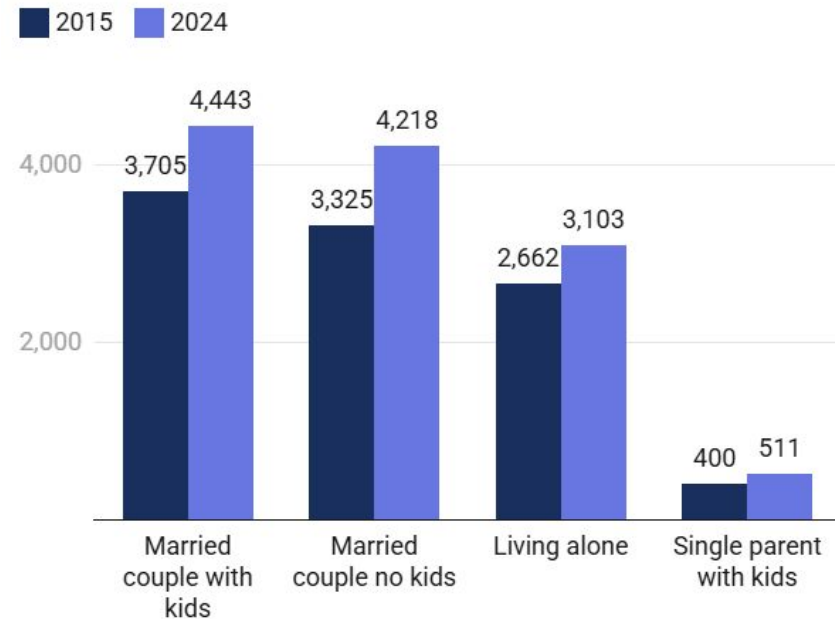
All household types are growing, but smaller households are growing most quickly.

The number of households with 2 people was the fastest-growing household size in Hilliard since 2015. The number of 2-person households has grown by more than two times the rate of households with 4 or more people since 2015. There are 1,139 more 2-person households in Hilliard today than there were in 2015, compared with 529 additional 4-person households.

Hilliard has added 1,332 one-person or married-couple-no-kids households since 2015, compared with 738 additional married-couple-with-kids households in that same time.

All of these figures may include new households as well as existing households that changed their size as, for example, children went off to college.

Select household types, number of households, 2015 and 2024



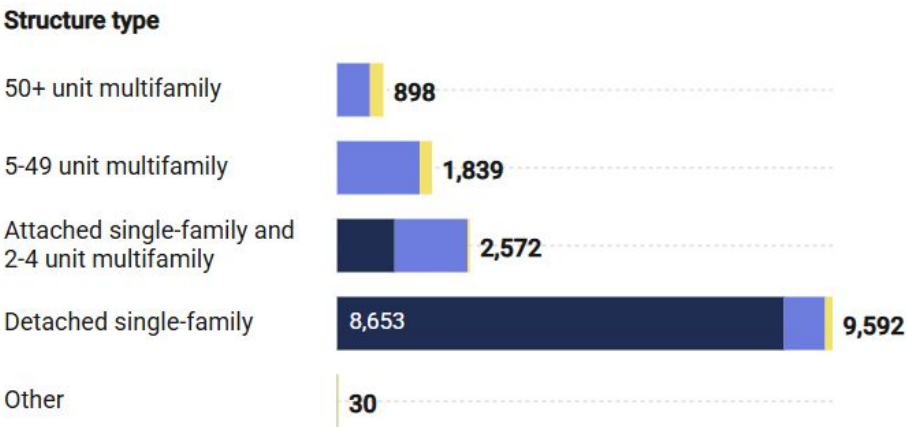
Hilliard’s housing stock is largely single-family with 3+ bedrooms.

Hilliard’s housing stock remains mostly larger units (3+ bedrooms), single-family detached, and owner-occupied. Options are limited for smaller households: While over half of all Hilliard households have 1-2 people, only 33% of homes have 2 or fewer bedrooms.

To be sure, small households may prefer more bedrooms, and a studio isn’t every one-person household’s preference. But when there is a lack of small units (0-2 bedrooms), smaller households (including those with 1 or 2 people) have to compete for larger homes, adding competition and pressure to the market for family homes. As shown by previous slides, smaller units are also, on average, less expensive to buy or rent.

As housing prices rise, the cost of buying a typical home in Hilliard (large lot, single-family detached, 3+ bedrooms) is increasingly out of reach for many, increasing demand for Hilliard’s limited stock of historically-attainable, older, and right-sized options like ranch homes.

Housing stock by tenure and structure type



Household size



Home size



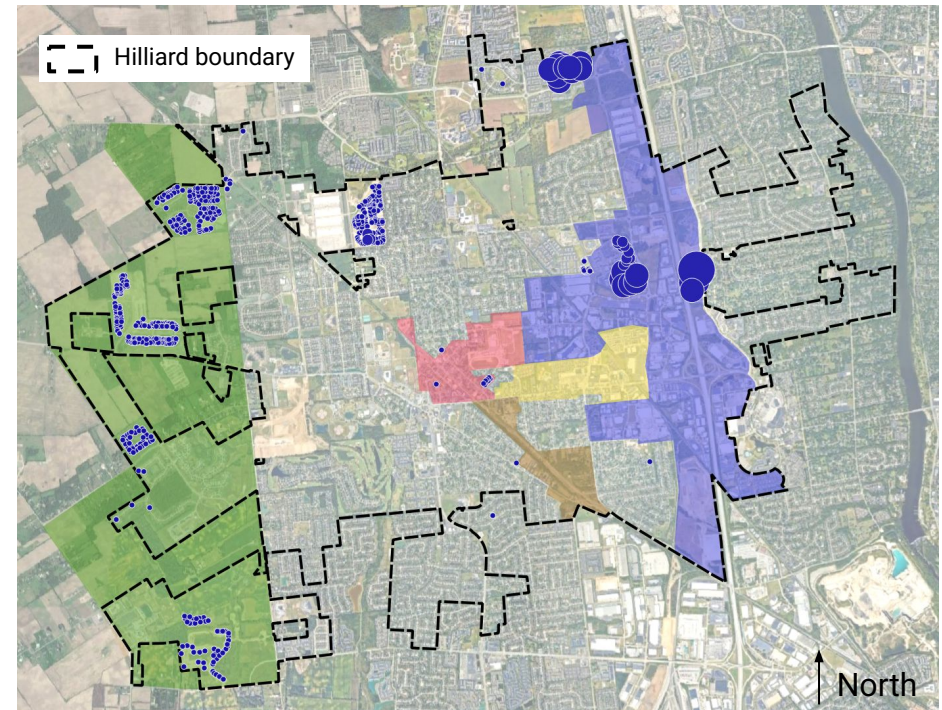
Recent and ongoing development has added some smaller units and housing diversity, but more is needed.

Over the past decade, additions to Hilliard's housing stock have contributed more housing diversity and unit types. The smallest units at the Pointe (~300 sq. feet) are one example of this. **Roughly one fourth of all needed housing to accommodate growth by 2050 is already in the development pipeline** (development projects that are already planned, permitted, or under construction in the City of Hilliard). Still, more is needed to accommodate growth and add options for residents across life stages and abilities to pay.

The current development pipeline includes mostly single-family home developments outside of the city center and larger apartment developments in the I-270 corridor. There are limited infill projects or projects permitted in the Downtown Hilliard, Cemetery Road, or Retired Railroad Corridor Focus Areas. Since 2020, 41% of all units have been permitted within the four interior Focus Areas, nearly all within the I-270 corridor.

Some of the barriers to adding infill housing types to Hilliard's interior neighborhoods are discussed in the following section.

Permitted units and Community Plan Focus Areas



Overall production target: Hilliard should target adding 350 housing units per year to accommodate projected growth and add needed housing types.

As explained on page 15 of this study, Hilliard should target adding 350 housing units per year to accommodate projected growth, providing options at different price points, unit sizes, and both homeownership and rental.

To estimate the price points and unit sizes that Hilliard should build, this study filtered the needed 350 annual units through a regional demand model. This model estimated current regional demand (defining regional market area as 30 minutes beyond Hilliard's city limit) and scaled to Hilliard's projected net growth (350 units per year).

The model forecasts the demographic makeup of the demand pools shown on the right (who is moving in, within, and out of the region). Those demographic groups have a distribution of age, household size, and household income. That distribution is translated to expected tenure, bedroom, and price demand based on revealed preferences in the regional market.

The output of the calculation is the needed units by price point and number of bedrooms. More information on the demand model methodology can be found in the appendix of this report.



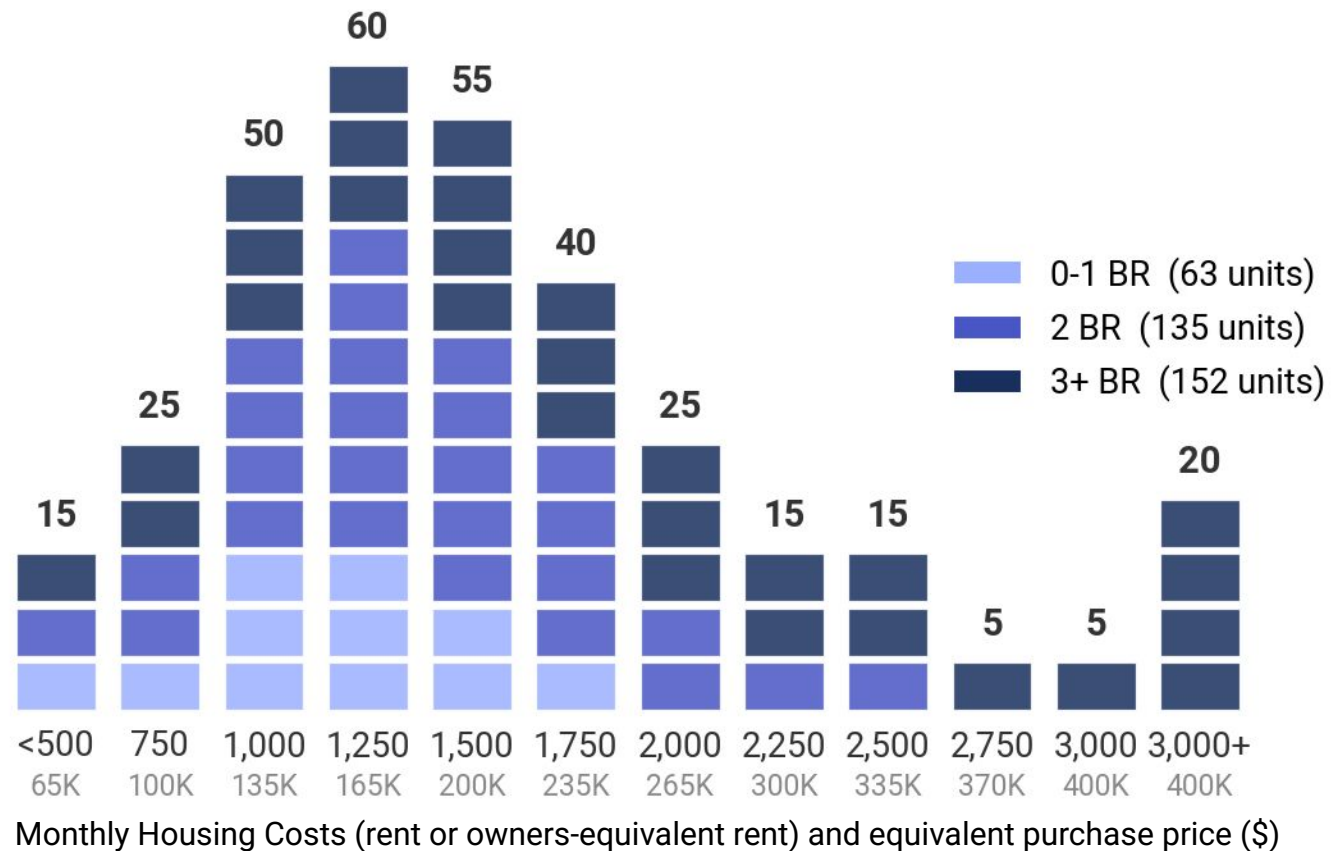
Regional demand suggests that Hilliard needs units across the affordability spectrum and at a variety of sizes.

The proposed mix illustrated at right is the result of the regional housing demand modeling exercise, through which the 350 needed units were categorized.

The model estimates that each year in Hilliard there will be demand for approximately 150 units with 3 or more bedrooms and demand for approximately 60 units that are studios or 1-bedrooms.

Almost half of all households (47%) are looking for housing on an annual basis with rents between \$1,000 and \$2,000/month, or to buy a home between \$135k and \$265k.

Annual demand for housing units by bedroom count and cost in Hilliard. Each block is 5 homes.





Barriers and challenges

Despite recent momentum, there remain barriers and challenges to addressing housing demand and building the kinds of housing Hilliard needs, including those related to

- Zoning and regulation
- Land costs and development economics
- Infrastructure limitations
- Community concern and competing priorities

4522 Hickory Chase Way - Verena at Hilliard. Image source: CoStar

What keeps needed housing from getting built, generally?

The barriers standing between communities and the housing diversity they need are well-documented and observed nationally. In the past, “missing middle” housing types were economical to build, evidenced by their enduring footprint in cities and suburbs across the country. In Hilliard, we see missing-middle housing sprinkled throughout the city, from the two- and three-family homes around Downtown Hilliard to the 1990s duplexes of Drayton Road and the 1960s duplexes along Scioto Darby. Leap Road also has duplexes dating back to the 1940s, 60s, and 90s.

The conditions that made duplexes, triplexes, and small multifamily homes economical to build in the past are not today’s conditions. According to the Urban Institute, while 7% of new housing construction in the mid-1980s was in buildings with 2 to 4 housing units, this share dropped to just 0.2% in 2021¹.

National research and case studies often point to the same set of structural obstacles, in suburbs and cities², keeping missing middle production low. Common obstacles relate to zoning, economics and financing, and community opposition grounded in perceived negative consequences of added housing.

Zoning is perhaps the most often cited barrier to missing middle housing development today. Broadly, in strong markets with a lot of demand, upzonings (large rezoning efforts to increase the allowable density or number of units) are found to be successful in increasing housing production³. But as some communities have taken on modest upzonings to encourage more missing middle housing specifically (more duplexes, triplexes, and small apartment buildings), the observed effect of on production has been variable and often limited¹.

Communities that have successfully increased missing middle housing production by rezoning didn’t just make more housing types allowable uses; they updated parking requirements, density requirements, and other code challenges^{1 4}.

Still, researchers find that changing zoning is often not enough, given economic conditions^{1 4}. Especially in expensive markets, land costs and loan rates are the real impediment to construction of missing middle housing. In these conditions, investors may not see much benefit in buying a single-family home, tearing it down, and replacing it with a new 2- or 3-unit building. Smaller projects simply can’t generate enough rent revenue to cover development costs and more units are needed to spread infrastructure costs around. Although the Columbus metro area has low land costs relative to the country’s most expensive markets, it faces a similar challenge: Expected rents don’t cover the per-unit cost of new missing middle construction, even when land is relatively affordable.

Some issues compound after a decades-long cooling of missing middle housing development. For one, in markets where the financing process for missing middle is less established (fewer local comps for newly constructed 2-8 unit buildings, lenders not familiar with the product), loan-to-value ratios become less favorable. Additionally, many markets now lack the developers experienced in building missing-middle infill housing at scale to meet demand⁵.

These are just some of the barriers to building diverse housing types today. Some of the ways that these barriers appear in Hilliard are explored over the following pages.

¹[Freemark \(2025\)](#); ²[Tomaso \(2025\)](#); ³[Su, Groome, Freemark \(2026\)](#); ⁴[Turner Center \(2020\)](#); ⁵[Tomaso \(2025\)](#).

Zoning and regulation

The existing Hilliard zoning code was not designed to support the scale and diversity of housing types that Hilliard residents want and need. In much of the city, ADUs, duplexes, fourplexes, townhouses, and upper-story apartments above commercial uses are either prohibited outright, require a variance or special permit that introduces cost and uncertainty, or are technically permitted but under dimensional standards or without supporting infrastructure that make them impractical to build.

A **use allowance** is a zoning provision that permits specific land uses within a given district. Use allowances define what can legally occur on a parcel of land, and may be granted by-right, conditionally (subject to additional review), or not at all depending on the applicable zoning designation.

The below table highlights the residential land use allowances by type and existing zoning district in Hilliard. As shown by the green squares in the table, housing types other than detached single-family dwellings can only be built in a handful of existing districts.

The City is starting to diversify the housing types allowed by-right in targeted areas. The Community Plan highlighted targeted rezoning and Form-Based Code adoption as priority means of implementing the Community Plan's housing and land use goals. Chapter 1116 was established as part of the City's zoning code in 2024 to implement zoning changes for each of the identified Focus Areas.

The below table does not reflect recently established districts in Chapter 1116, which allow for a diversity of housing types in areas mostly previously zoned as M-1 or PUDs (more on PUDs in following pages).

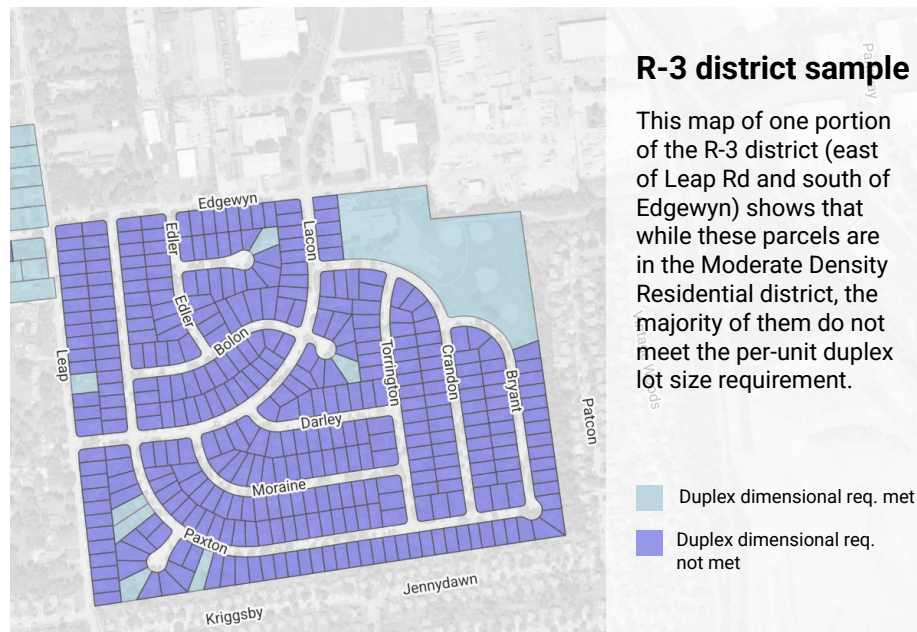
Residential use allowances as of 2025

Use	Residential districts					Business districts				Special purpose districts				Industrial districts	
	R-R	R-1	R-2	R-3	R-4	B-1	B-2	B-3	B-4	S-1	HCD	OH-MD	OH-RD	M-1	M-2
Dwellings, attached single family				Cond.	Yes				Cond.		Cond.	Yes	Yes		
Dwellings, detached single family	Yes	Yes	Yes	Yes	Yes						Yes	Yes	Yes		
Dwellings, multiple family					Yes		Cond.		Cond.			Yes	Yes		
Dwellings, two family				Cond.	Yes						Cond.	Yes	Yes		
Dwelling units on the upper floors of buildings with non-residential uses at street level						Cond.	Cond.		Cond.			Cond.	Cond.		
Group home	Cond.	Cond.	Cond.	Cond.	Cond.										
Manufactured housing community				Cond.											
Nursing home or convalescent home					Cond.										
Continuing care retirement community												Cond.	Cond.		

Cond. means conditionally allowed, or subject to additional review. Table includes use allowances as appear Part 11 of Hilliard's City Code (November 26, 2025 version).

Zoning and regulation

Dimensional standards establish how an allowed use might be situated on a lot, what shape it can take, and if the lot has appropriate shape and dimensions to be (re)developed by-right. Even if a use is permitted on a given lot, dimensional standards might keep that use from getting built because of, for example, the lot's shape, size, or width. If the lot's dimensions clear those thresholds, additional dimensional standards dictate how the use relates to the lot: things like setbacks (how far the building must sit from the street or neighbors), height limits (how tall the structure can be), lot coverage (what percentage of the lot the building's footprint can occupy), and floor area ratio ("FAR", the total amount of building floor space allowed relative to the lot size).



In some areas where needed missing middle types are allowed as a use, the underlying dimensional standards make them illegal to build without requesting a variance¹. For example, although duplexes are a conditional use in the R-3 district ("Moderate Density Residential"), only 22% of lots in R-3 can actually be developed as duplexes, given the dimensional requirement that all duplexes have at least 6,000 square feet of lot size per unit. In other words, over three-quarters of all R-3 lots are smaller than the required lot size for two units and would require a variance to build a duplex. Section 1137.04 of the zoning code clarifies that lots subdivided before 2014 do not have to meet the overall minimum lot size requirements (in R-3, that's 10,000 square feet). However, because duplexes are a conditional use in R-3, according to the final clause in Section 1137.04(a), the per-unit lot size requirement for duplexes still applies.

Hilliard's additions to Chapter 1116 may address some of these dimensional standard issues in the Focus Areas. Even so, Hilliard may find that the dimensional requirements in other districts outside of the Focus Areas need to be audited, to ensure that the intended uses (right-sized, context-sensitive missing middle housing types) are not unintentionally restricted by dimensional standards.

¹Requesting a variance requires submitting an application to the Board of Zoning Appeals to prove that your proposed project deserves an exception to a given underlying zoning rule.

Zoning and regulation

Below are some examples of how existing use allowances and dimensional requirements unfold in existing Hilliard neighborhoods.

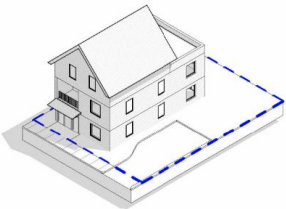
Existing duplexes where duplexes are not an allowable use:

This stretch of duplexes along Scioto Darby Rd (in blue, built in the 1960s) could not be built today under current zoning, as they are in an R-2 district where duplexes are not an allowable use. Still the way these duplexes relate to the street and to other lots, as well as each duplex’s overall footprint, is comparable to the single-family homes with which they share a rear lot line.



Lots that allow duplexes, but have limiting dimensional requirements:

This portion of a neighborhood near the fairgrounds is zoned R-3, which means that duplexes are allowed as a conditional use, but none of these lots are big enough given the duplex lot size dimensional requirement. Most of these homes are 2,000-2,500 square-foot single family homes, a building size big enough to support two duplex units. The drawing at right of a ~2,400 sq.ft. duplex sits on a lot that is smaller than those in this neighborhood, and serves to illustrate how compatible some missing middle housing types can be with existing single-family development.



Unit Summary	
Unit	Area
UNIT 1	907 SF
UNIT 2	1425 SF

UNIT 1 - 2 BR, 1 BATH
UNIT 2 - 4 BR, 2 BATH

Zoning and regulation

Reliance on PUDs

A PUD (Planned Unit Development) is a zoning district for a specific development project. When using a PUD, a developer proposes a custom set of standards tailored to a specific site and project, rather than the published underlying zoning rules. The City negotiates those standards, Council adopts them as a one-off ordinance, and the result is a zoning text that applies only to that development site. Hilliard has used PUDs for signature, complicated projects such as TruePointe (original PUD dates to 1998 and was updated in 2022), Mill Run, and several other parts of the I-270 corridor were each distinct PUDs before recently being rezoned.

A PUD can be a useful tool in contexts where a project is genuinely novel and site-specific or where certain standards are desired.

Recent progress

Chapter 1116 updates are beginning to address some of these zoning-related barriers. They pertain to many previous PUD districts and are anticipated to reduce the need for future PUDs in those areas.

Even so, both within Chapter 1116 and in other parts of the zoning, the City has additional opportunities to consider updating zoning elsewhere to right-size dimensional standards (so that what can be built at very least matches what is already there), allow context-appropriate missing middle housing types, and reduce reliance on PUDs.



PUD example

This neighborhood on Hilliard's southern edge (around Whispering Oak Blvd, just east of Frazell) is currently zoned as a PUD, despite having a fairly familiar development pattern to some of the residential districts.

Land costs and development economics

Land and development costs

Land in Hilliard's infill districts (Downtown Hilliard, the Cemetery Road corridor, and the areas surrounding the Retired Railroad) is expensive.

Construction costs compound the land cost problem. The post-pandemic construction environment (elevated materials costs, tight labor markets, higher interest rates) has made it significantly harder for every housing type to make sense financially to develop. As an example, the Central Ohio Community Land Trust builds homes at a market construction cost of roughly \$350,000 and sell the same homes at \$200,000, using subsidies to lower the cost of the home in order to make it affordable.

These high costs disproportionately impede smaller multi-family projects from getting built, such as the infill duplexes, townhomes, and small multi-family properties that the Community Plan promotes for Hilliard's inner neighborhoods. A 200-unit apartment building achieves economies of scale in procurement, financing, and management that a six-unit infill building simply cannot. For market-rate missing middle housing that lacks access to LIHTC or other subsidy streams, the gap between what it costs to build and what rents or sale prices can support in Hilliard is narrow enough that even small changes in financing conditions or construction costs can tip a project into infeasibility.

Property taxes

Rising property taxes were a broadly articulated concern among surveyed residents. Rising property taxes complicate what it means to deliver affordable or income-aligned housing options. Even when a home is able to be built and sold at an affordable price, rising property taxes can erode that affordability over time. This is a structural feature of Ohio's property tax system that no local housing policy can fully resolve, but it makes a case for coupling affordability tools with property tax relief mechanisms, and finding parallel ways to reduce housing costs for existing homeowners.

Infrastructure limitations

Parts of Hilliard's infrastructure will need to be updated to accommodate growth and additional capacity.

The zoning changes and development incentives featured in this study, if adopted, will produce limited results in areas where the existing infrastructure (sewer capacity, roads, etc.) cannot support new density until the City resolves the underlying infrastructure gaps.

Downtown Hilliard is well-suited for infill development, given its walkability, historic character, and existing mixed-use fabric, but its aging infrastructure is a major constraint to unlocking infill opportunities. Lead water service lines remain in portions of the district, creating both health concerns and a practical barrier to redevelopment. New construction on affected parcels requires lead line replacement as a condition of development, adding costs that can make a project infeasible. During heavy rain events, the sewer system in Downtown Hilliard operates at approximately 90% capacity and may cause backups into basements. There remains a need for sanitary sewer improvements to support development within the Hilliard Outfall Sanitary Tributary area, which includes Old Hilliard, Cemetery Road, the Heritage Trail corridor, the Leap Road area, and the southern portion of I-270.

New development will have to work to mitigate existing conditions and may be limited in size and scale until infrastructure improvements are made. The City has already begun to evaluate how to resolve sewer capacity issues and continued work to make plans is recommended.



Buttonbush Court. Image source: CoStar

Balancing community priorities

The survey results, HSC discussions, and focus group conversations all documented a genuine desire for both housing diversity and neighborhood stability. There is a desire for more housing options without dramatic change, and for density in appropriate locations while preserving the suburban character that many residents moved to Hilliard to find. Some community members, through the survey and public meetings, express a need for more affordable options but concern about adding new housing types. Navigating these preferences (sometimes conflicting, sometimes compatible) requires a precise and evidence-based approach to engaging the public on housing topics and shaping policy.

While many survey respondents indicated support for more housing diversity and attainable options, some survey respondents disagreed with the Community Plan premise that Hilliard should aim to be a community where anyone can live. Others, on average older respondents and homeowners, made their preferences clear with their survey write-in answers, for example, the request for no more apartments. Sentiments like these are not unique to Hilliard, and being responsive to them is a balance.

There are a variety of reasons why a resident might oppose apartment construction. Research indicates that vocal opponents often cite decreasing property values, increasing crime rates, lowering school quality, increasing traffic, and decreasing desirability as feared or perceived negative effects of apartment construction¹. Some of these reasons were mentioned by Hilliard residents as informing their opposition to adding housing diversity.

The common reasons cited for opposition to multi-family or other types of housing may be perceived but not always accurate according to a variety of research studies. For example, a literature review of 11 studies finds that the construction of affordable housing did not systematically depress property values, with the majority of studies finding neutral to positive impacts on nearby property values². Other research suggests that in Ohio, on average, new multi-family construction adds significantly fewer students to public schools than do new single-family homes³.

Research also finds that, in the US, residents' beliefs about housing markets and associated policy preferences are fairly lightly held. Learning about housing markets can often increase support for development among renters and homeowners alike⁴. This study attempts to serve an educational function. Its analysis is grounded in data, responsive to community preferences, and intentional about accommodating growth while mitigating community concerns.

As it implements these housing strategies and pursues its Community Plan vision, Hilliard should continue to find common ground, address concerns, and be transparent about the analysis and shared priorities informing policy decisions. Additional details on the survey responses, and how Hilliard can strike a balance in responding to community priorities and concerns, are provided in the following section.

¹ Brouwer, N. and Trounstone, Jessica. 2024. ² Derickson & Massey, 2013. Baum-Snow & Marion, 2009. Bostic et al., 2022. Center for Housing Policy, 2009. Diamond & McQuade, 2019. Ellen, 2007. Nguyen, 2005. A Mark Foundation, 2023. Stacy & Davis, 2022. Young, 2016. ³ NAHB. 2020. ⁴ Elmendorf, Christopher S., Clayton Nall, and Stan Oklobdzija. 2025.



Community input

This Study's community engagement efforts built on the outcomes of Community Plan outreach to identify shared housing priorities and concerns.

Engagement efforts included a survey, public meetings, stakeholder conversations, and monthly meetings with the Housing Steering Committee. Full findings from those efforts can be found in the Appendix. This section highlights some of the major themes.

4674 Leap Ct. Image source: CoStar

Key themes from community input

Being able to find housing for their next life stage, such as housing for first-time buyers, or for downsizing seniors looking for something low-maintenance:

Hilliard residents are struggling to find the right housing at times of transition - when starting a family, their career, or the empty-nester/retiree lifestyle. First-time buyers can't find starter homes, while empty nesters are unable to find appropriate units to downsize. When seniors stay in family-sized homes that young families need because they don't have desirable or affordable alternatives, fewer family-sized homes go on market. When there are fewer family-sized homes on market, demand increases, prices increase, and first-time buyers report watching starter homes double in value and slip permanently out of reach.

Better access to things to do: Echoing the findings from the Community Plan, residents report being drawn to the quality of life that Hilliard offers and want more opportunities to walk or bike to events and amenities.

Strains on infrastructure as Hilliard grows:

Residents feel infrastructure cannot handle current traffic levels and express skepticism that it can support additional housing. Some respondents believe that water, sewer, utilities, and public services are strained and have concerns about new development.

Preservation of greenspace and neighborhood character:

Respondents are concerned about preserving Hilliard's identity while accommodating growth. They want to keep existing neighborhoods and greenspace intact. Community members value "nature and green spaces as essential quality-of-life features".

Feeling "stuck" due to housing costs:

Generally, some residents responding to the survey felt that they either cannot afford to buy/rent, cannot afford taxes, cannot downsize, and/or cannot support the next generation (of returning Hilliard natives, of young families). They are unable to move to or live in the housing they prefer, because of a lack of options.

Lack of housing diversity in recent developments:

There's a sense among some survey respondents that all new developments are the same size, same massing, and all look alike. Some community members feel that there are too many large apartment buildings in Hilliard, or that new developments are only adding either single-family housing or larger apartment buildings. As one respondent put it, "the only housing market is an apartment or a half-million dollar home".

Affording property taxes: Property taxes were described by survey respondents as "crushing," "ridiculous," and "killing us," with many residents feeling taxed out of homes they own outright. Seniors on fixed incomes report being unable to afford homes they've paid off, and working families say rising taxes make otherwise-affordable homes unaffordable, with some planning to leave Hilliard specifically due to tax burden. Many expressed concern about the speed at which property taxes are increasing.

Survey results: Introduction and demographics

A survey was distributed to understand who is engaged by the issue of housing in Hilliard, what they think about it, and what the shared priorities and points of divergence are among community members. 820 people responded, or roughly 1 person for every 45 Hilliard residents, and a variety of perspectives were represented, though some more than others.

The survey asked respondents about their own experiences living and looking for housing in Hilliard; the types of production strategies they would support; and what their own preferences are as relates to housing and neighborhoods.

The survey was open from mid-November to late December. Distribution happened through the City of Hilliard newsletter, City social media pages, City website, a 10TV news article on 12/4/25, and a Hilliard Beacon article on 12/8/25.

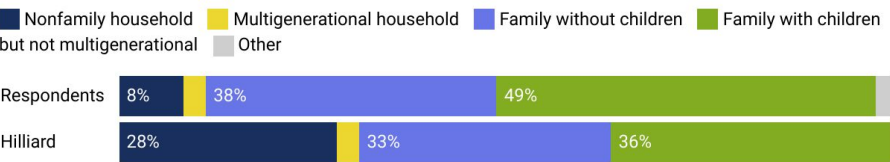
Results from the questions related to demographics, personal experience, and understanding of Hilliard’s housing problem are represented at right and on the following page. These results are important context in themselves, and are later cross-referenced with answers to other survey questions to understand how differences in experience inform respondents’ support for housing diversity and production strategies.

Below, the reported demographics of survey respondents are compared to Hilliard’s overall Census-reported demographics to understand how representative the respondent pool is of the community. Overall, **young people, renters, and members of nonfamily households (people living alone or with roommates) were underrepresented**. 89% respondents live in Hilliard, while 17% work in Hilliard.

Employment status



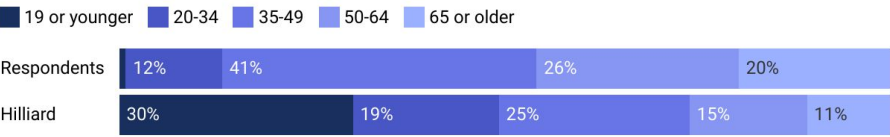
Household structure



Own or rent?



What is your current age?



Three in four respondents think housing affordability is an issue in Hilliard.

Results from questions related to personal experience and understanding of Hilliard’s housing problem are represented at right and on the following page. These results are important context in themselves, and are later cross-referenced with answers to other survey questions to understand how differences in experience inform respondents’ support for housing diversity and production strategies.

Overall, respondents believe that affordability is an issue in Hilliard. While less than one-third of respondents plan or wish to move in the near future, a majority of respondents (59%) have (or know someone who has) had trouble finding housing in the region.

Survey responses to questions about personal experience and understanding of Hilliard’s housing problem

Do you think housing affordability is an issue in Hilliard?



Do you plan or wish to move in the next 5 years?

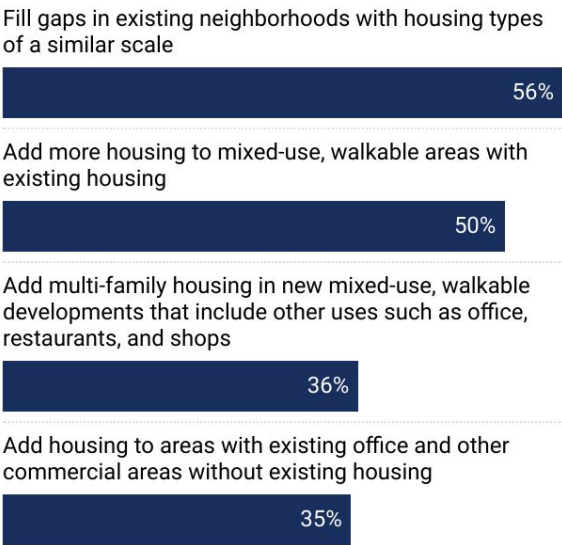


Have you or someone you know experienced challenges finding housing in Central Ohio?

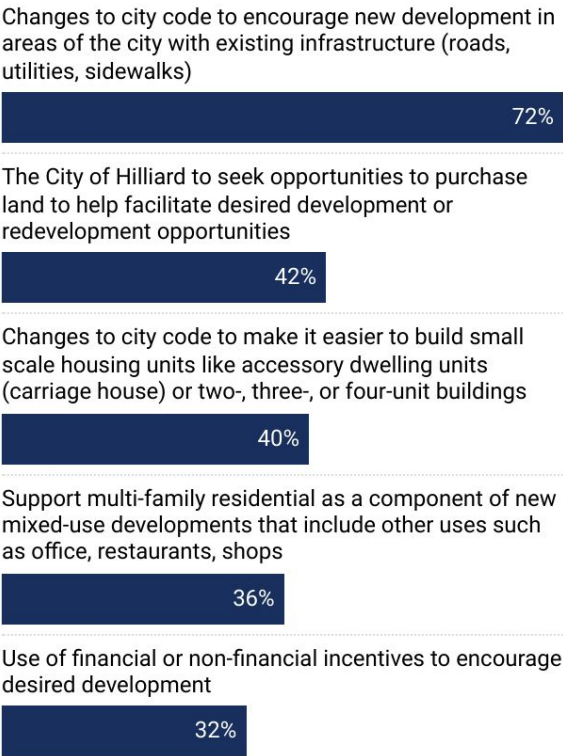


Among those surveyed, support was strongest for infill and actions that support infill.

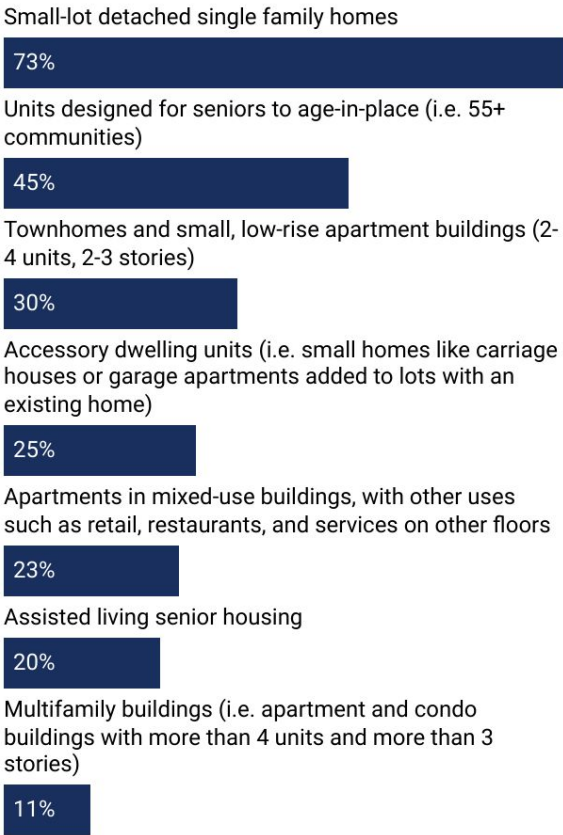
In your opinion, where should additional housing types best be accommodated in Hilliard? Select all that apply.



Hilliard’s Community Plan includes recommended actions to support adding housing that is attainable to all people. Please select the concepts you support (select all that apply):

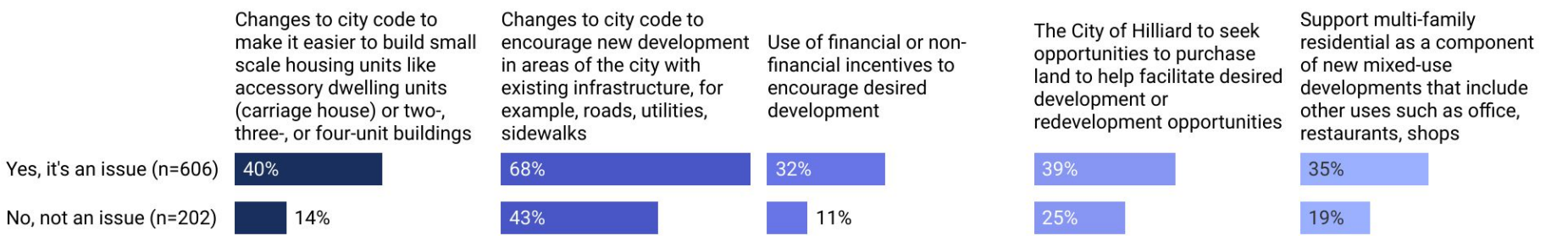


What kinds of housing do you think Hilliard needs to complement the city's existing supply of larger, detached single family houses? Select all that apply.



People who personally had trouble finding right-sized, right-price housing and people who believe that affordability is an issue in Hilliard were more likely to support housing diversity and all Community Plan-recommended actions.

Support for potential strategies by respondents who believe that affordability is an issue in Hilliard and don't



The Community Plan included recommended actions that could support housing production. One survey question asked respondents to select all actions/concepts from the Community Plan that they would currently support.

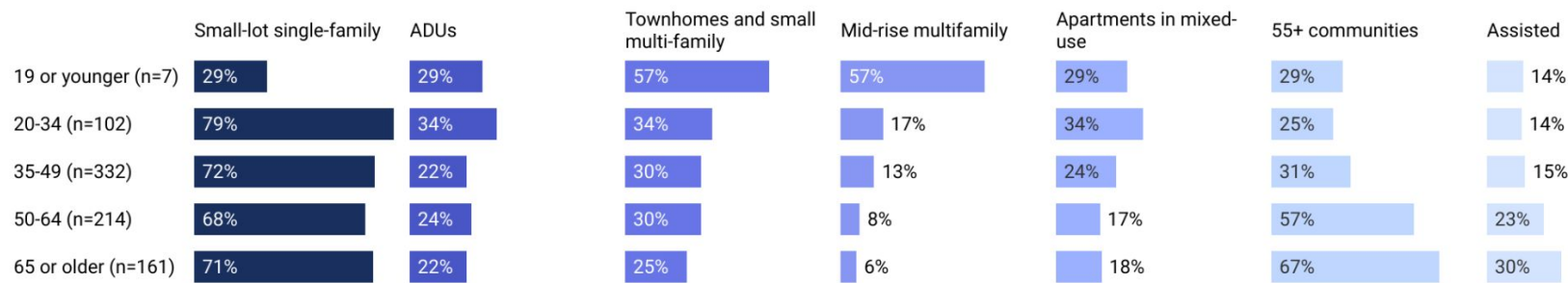
The purpose of the question was to get a baseline understanding of relative support of different actions and to highlight any differences in support levels across perspectives.

Among survey respondents, the strongest predictors for support of a given action were:

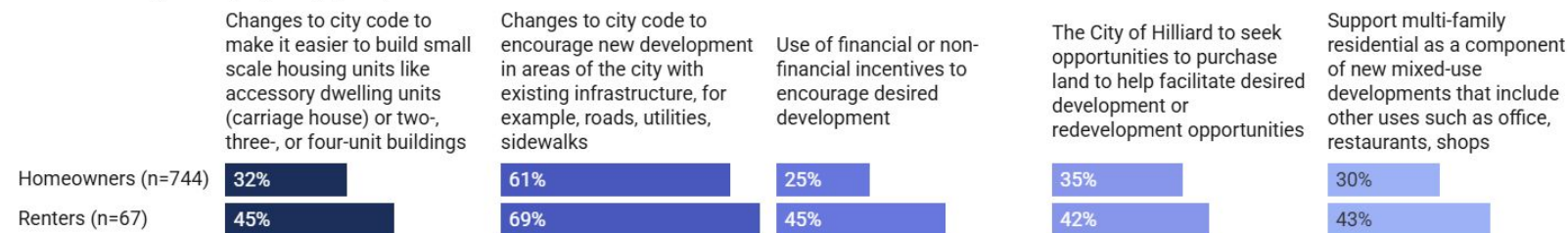
- (1) Whether a respondent believed that affordability is a local issue
- (2) Whether a respondent had personally experienced challenges finding right-sized, right-priced housing in Central Ohio (or knew someone who had)
- (3) If a respondent owned or rented their home

Though underrepresented in the survey, young people and renters who responded were generally more supportive of housing diversity and a variety of housing production actions.

Support for different housing types varies across age groups.



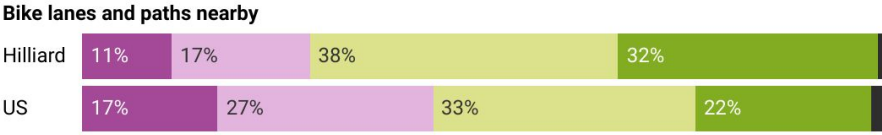
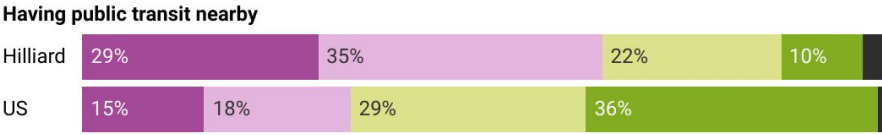
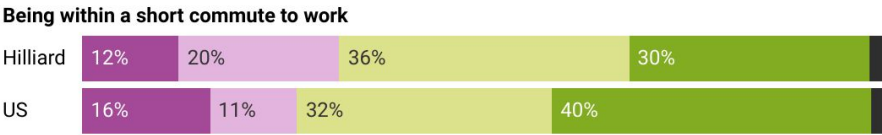
Renters were generally more supportive of all strategies, especially the use of development incentives and the inclusion of apartments as a component in mixed-use development.



People in Hilliard value living near walking and biking infrastructure more than US residents overall.

How important would the following be if you were deciding where to live today?

Not at all important Not very important Somewhat important Very important Don't know



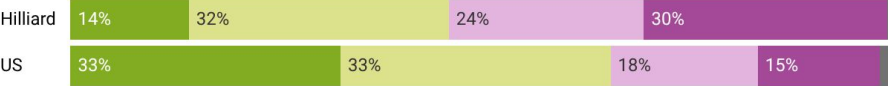
If you were moving to a new home, would you be willing to spend more to live in a community where you could easily walk to parks, shops, and restaurants?

Yes, a lot more Yes, a little more No, no more Being within an easy walk of places isn't important to me Don't know



Agree/Disagree: There are a lot of places to walk nearby, such as shops, cafes, and restaurants in my neighborhood.

Strongly Agree Somewhat Agree Somewhat Disagree Strongly Disagree Don't know



Survey responses illustrate shared priorities and points of divergence.

Shared priorities

Small-lot single family homes: 73% support across nearly all demographics; strongest support of any housing type

Infrastructure-focused approach: Concern across many groups about the costs of infrastructure for greenfield development.

Senior housing and aging-in-place: Generally moderate support across age groups for accommodating aging population

Neighborhood infill: Most supported of any location strategy

Homeownership opportunities: Strong preference for ownership over rental across all demographics; emphasis on building equity

Maintaining community character: Widespread concern about preserving Hilliard's identity while accommodating growth

Affordability for middle-income households: Sense of need for homes under \$250-300K spans multiple demographic groups

Gentle density increases: Moderate support for townhomes and low-rise buildings; openness to measured growth

Points of divergence

Mixed-use in existing areas

- Renters/young adults/multigenerational: 64-67% support
- Seniors/no affordability concern: 27-45% support

Multifamily apartments

- Younger demographics and renters: moderate support
- Older demographics and homeowners: strong opposition ("No more apartments" most common write-in)
- There appears to be a divide on the topic of multifamily apartments related to age and homeownership status

Views on growth

- Some respondents support housing diversity options and creating a city where anyone can live
- Some respondents disagree with providing housing options and are not supportive of housing or population growth

Public open house input

A public open house was held on May 28, 2026 in Council Chambers, for the public to review draft study findings. A draft of this study was provided on the study dashboard for the public's review in advance of the public house. Posters at the public house detailed sections of the draft study and requested feedback on which of the themes and strategies were exciting to members of the public. Written public comment on the draft study was also encouraged in parallel, and three members of the public responded in addition to comments received at the meeting. Approximately 25 people attended the open house.

Attendees of the public open house were overall very supportive of the study, its aims, and its recommended strategies. Attendees were especially excited about the potential to have more housing options for families and residents hoping to age-in-place. Some written comments were more critical, expressing concern about the impacts of adding housing in Hilliard.

Posters detailed each of the toolbox strategies. Attendees of the public meeting were requested to place sticker dots next to the toolbox strategies that were most exciting to them. The following strategies received the most dots:

- City-owned underutilized or undeveloped property for housing and land trust partnership (9 dots)
- Consider ADU allowances (9)
- Adopt a pre-approved plans program (10)
- Sliding scale density for missing-middle housing (9)

More details on each of these strategies can be found in the Strategies section of this study. In addition to indicating relative support for the plan's proposed toolbox strategies, attendees suggested additional strategies for the City to consider. Those are indicated in the box at right.

Additional strategies suggested by the community

These strategies have not been reviewed nor recommended by this study, but are included to reflect public input and may warrant further review by the City as long-term strategies.

- Implement fast-track permitting processes for projects that meet specific criteria (e.g., single-family retrofits or downtown revitalization).
- Incentivize builders and contractors to provide high quality design/construction for property owners who want to retrofit their existing housing by offering financial assistance, tax rebates, or other into offset the design and construction costs of modifications for accessibility and home retrofits.
- Reduce or temporarily waive impact fees and utility connection fees to incentivize new developments.
- For redevelopment within the Focus Areas include design standards to create more spaces in Hilliard that have the feel of Downtown Hilliard (small lot, pedestrian scale).
- Programs to help existing property owners redesign their properties to replace or update older homes.

Stakeholder insights

Stakeholder conversations brought perspectives from regional housing policy, affordable homeownership and advocacy, elected leadership, and service providers. Though they see housing from different vantage points, they share a consistent set of observations about what Hilliard needs and challenges related to housing.

The most consistent message was that the region and Hilliard alike lack the housing diversity that community members need. Stakeholders reported hearing from community members that their housing options are too limited, that they worry about where to retire when their current home is no longer manageable, and that young people who grew up in Hilliard no longer see staying as realistic. As one stakeholder put it, Hilliard is "awash in bigger, expensive homes". Another stakeholder reported hearing from older residents that housing options available to them are either inaccessible in design (multi-level condos) or unaffordable, with the newer cottage-style senior communities priced out of reach for middle-income retirees. Another stakeholder documented pent-up demand at the lower end of the market, reporting that more than 200 households express interest in every below-market homeownership project built in the region. A common theme was that there is a gap between housing needs and available housing units.

Stakeholders described Hilliard as occupying an awkward middle position in the regional housing market, making the standard tools hard to apply. On one hand, land and construction costs make it too expensive to build housing units at price points that many households need, without some form of subsidy or gap financing.

On the other hand, Hilliard doesn't score competitively for LIHTC tax credits when compared against other communities in the region, a key source of public subsidy.

Hilliard doesn't currently have the programs to incentivize a mix of housing types and prices. Examples from neighboring communities can be referenced to explore ideas to implement in Hilliard.

The third theme was that while the political and cultural conditions for adding housing diversity and affordability might be in place, they require deliberate action to capitalize on. Comparable communities have demonstrated that communities can move on these issues when framing and education are prioritized. There is, as one participant put it, "more agreement on the things that people want than what the dialogue implies". The challenge is building the policy and communication infrastructure to convert it into action.

Conversations with housing professionals in nearby communities make clear that they expect Hilliard to help solve a regional problem it shares. That idea of Hilliard's housing goals as both a local need and a regional responsibility shapes this study's recommendations and gives the City a foundation for pursuing partners, funding, and support across the region.

Still, stakeholders confirm, the challenge of building missing-middle housing isn't unique to Hilliard.

Striking a balance: How to honor community priorities while mitigating community concerns?

The survey results highlight shared priorities and concerns among community members, though renters, young people, and members of nonfamily households were underrepresented. The survey results are just one input. In crafting future housing policy, the City should consider public feedback, market analysis, best practices, and other established planning goals.

Hilliard's housing strategy will work to balance competing priorities as reflected in the community survey. For example, it will be a challenge to meet demand for middle-income-affordable housing options (or downsizing options for seniors, or "starter homes") if only single-family homes and/or ADUs are the housing types constructed in the next 25 years. Additional housing types, such as duplexes, townhomes, and smaller apartment buildings, can help provide housing that meets the needs of both current and future residents. This type of housing may be designed to match the existing character of its surrounding neighborhood. Missing middle housing types can fit into existing neighborhoods, efficiently using existing infrastructure and preserving green space. They are well-suited to provide the kinds of housing that Hilliard residents express wanting and needing: Housing a variety of price-points and unit sizes, with walking access to amenities and trails.

The strategies featured in this study aim to strike a balance - of planning for projected growth and adding the types of housing that people need, while also responding to community priorities and mitigating concerns, as indicated by the survey, public meeting input, and stakeholder conversations.



From the Housing Study public workshop



Opportunities

The Community Plan gave strong direction on the types of development that Hilliard should facilitate in each of the Plan's Focus Areas. The Focus Areas represent the greatest opportunity to add housing and mixed-use development that carries the Community Plan vision forward.

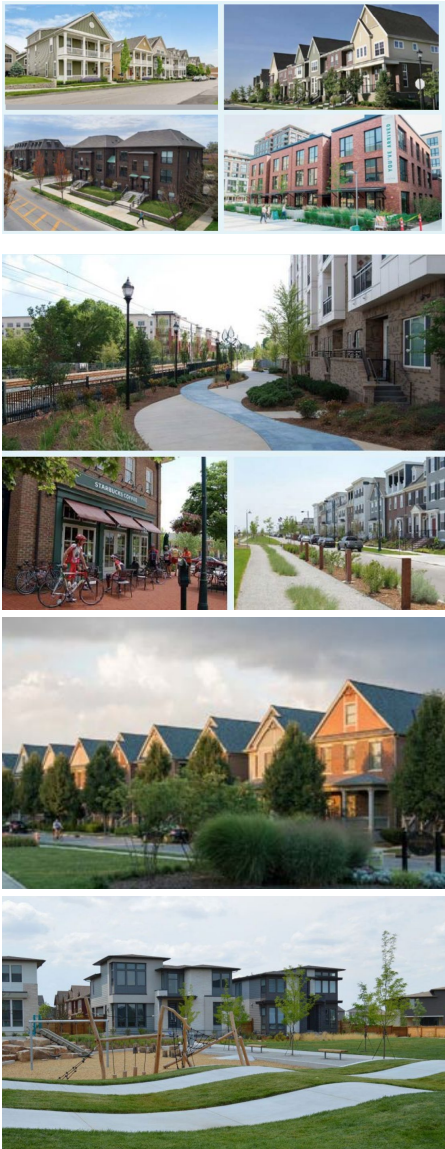
Area-specific examples of the housing and mixed-use development types encouraged by the Community Plan are illustrated across the following pages. Specific opportunities within each Focus Area are also highlighted. These opportunities inform the place-based strategies in the following section of this study.

LC Hilliard. Image source: CoStar

Community Plan Focus Areas: Retired Railroad Corridor

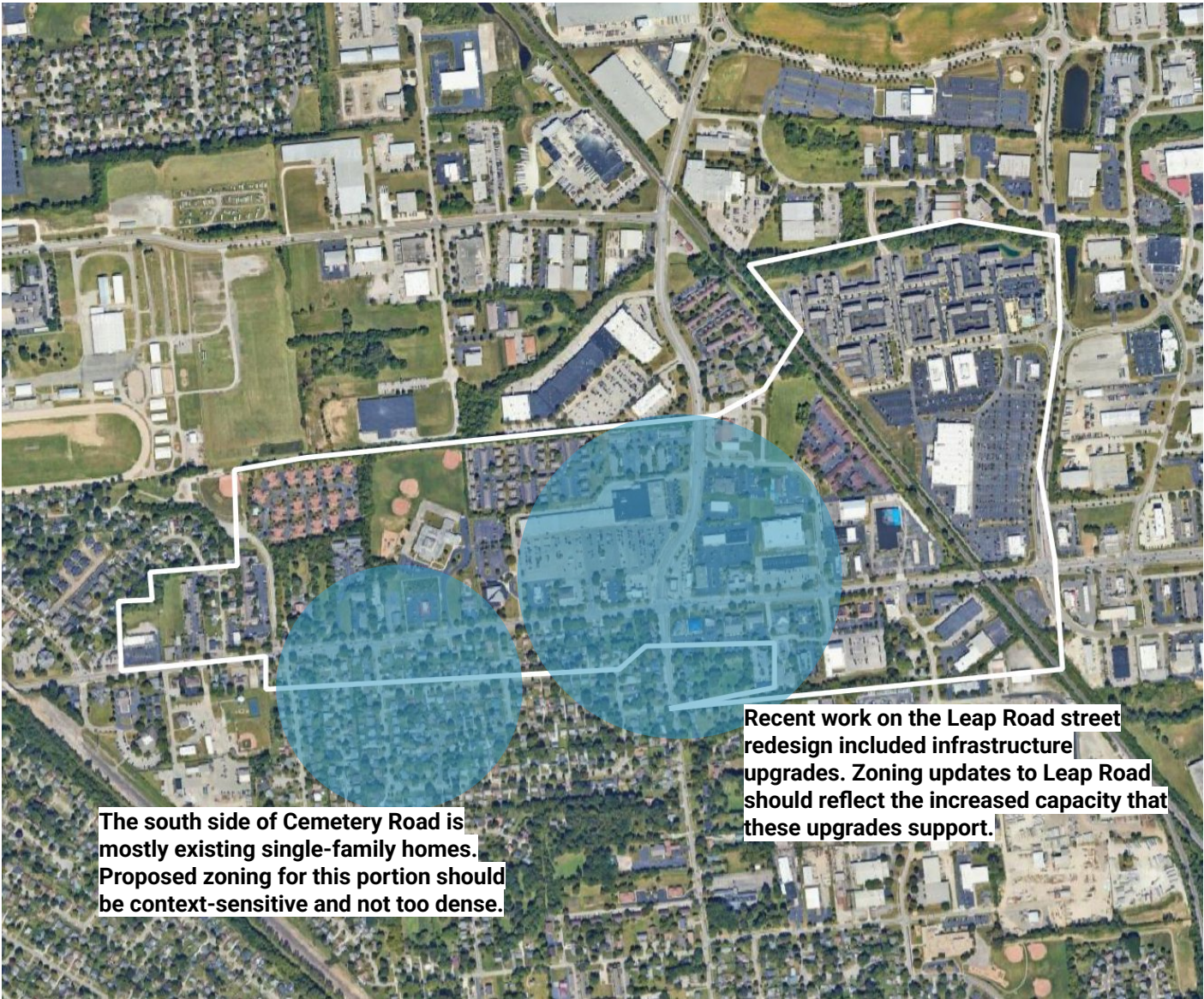


Examples of trail-oriented housing and neighborhood centers



↑ North

Community Plan Focus Areas: Cemetery Road

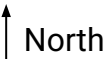
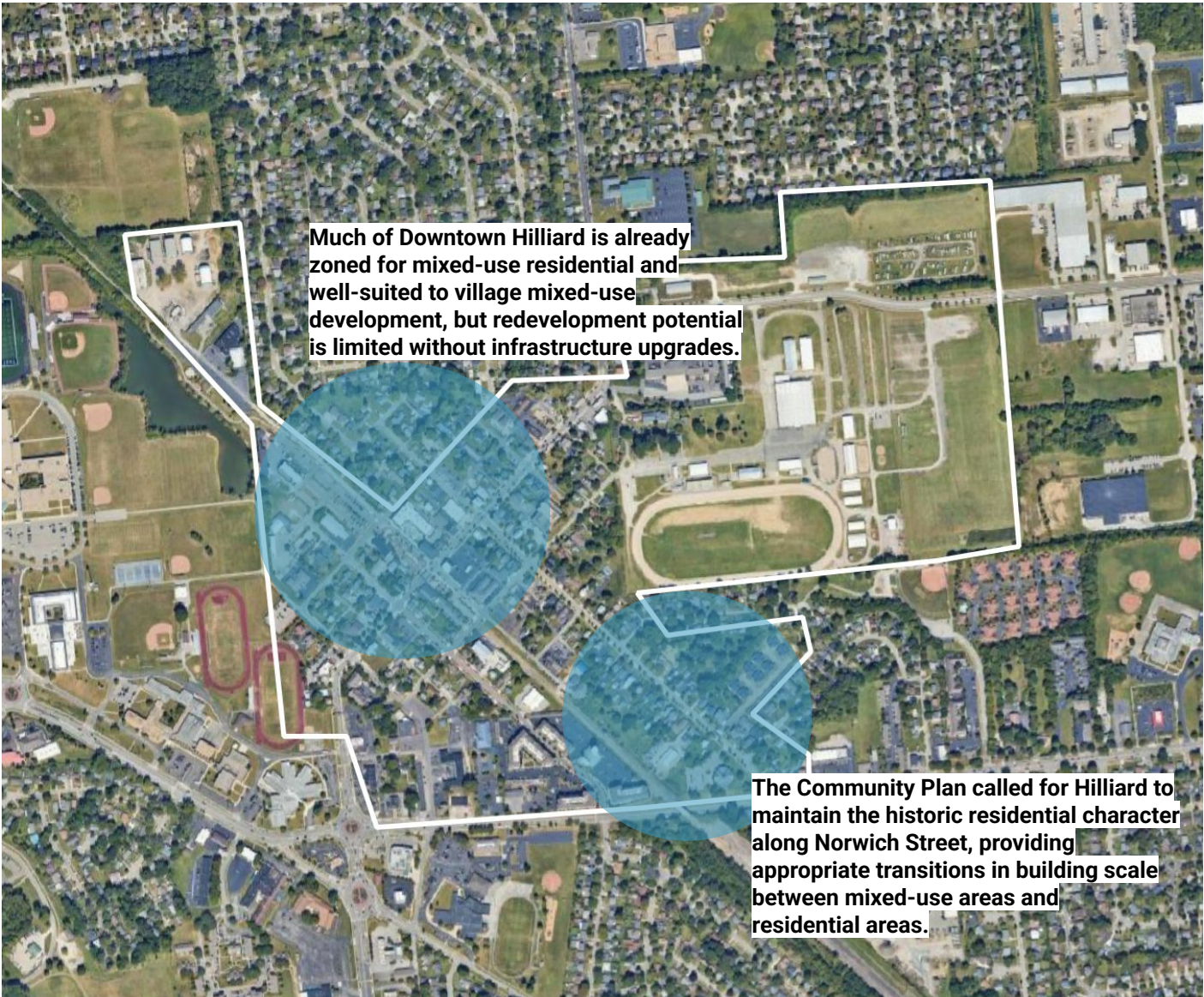


Examples of mixed-use development and alley-access housing



↑ North

Community Plan Focus Areas: Downtown Hilliard



Examples of pedestrian-friendly development along Main Street and village residential near the Heritage Trail



Community Plan Focus Areas: I-270



Examples of housing types proposed by the Community Plan



Strategies



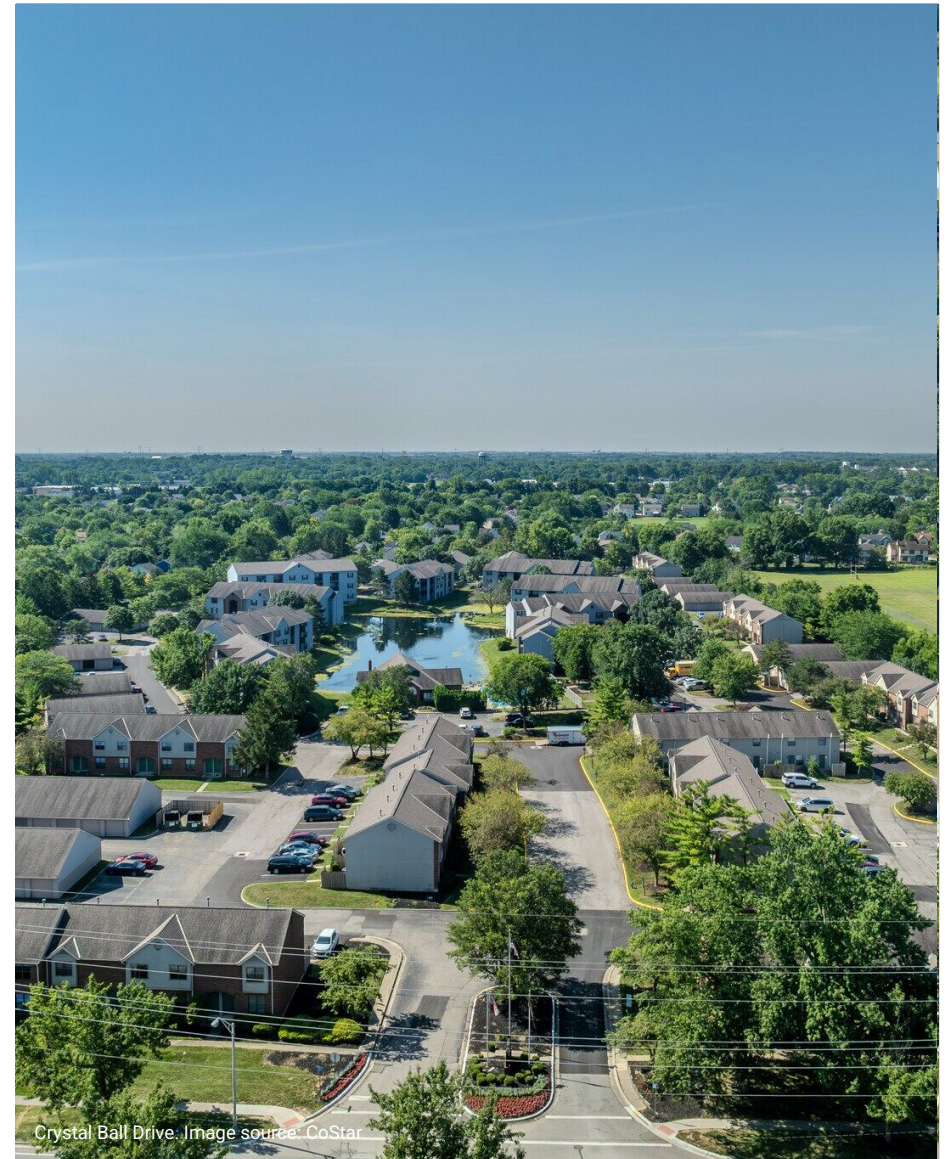
LC Hilliard: Image source: CoStar

Introduction to strategies

A successful housing strategy - one that supports the vision of the Community Plan (2023) - will draw on a variety of tools. Tools may be market-driven or be incentives that require a more significant commitment of City services. This section introduces strategies the City can pursue to deliver housing, reinforce what makes Hilliard great, and shape Hilliard's next chapter. This section also highlights why each strategy might make sense for Hilliard, which findings it addresses, and implementation steps. The strategies in this section are organized into the following groups: 1) Place-based strategies (zoning) and 2) Beyond zoning: Toolbox to incentivize and facilitate attainable missing-middle housing.

To build the right kinds of housing, at the right price points, in the right places, Hilliard will need a suite of housing strategies that support the following policy objectives:

- **Encourage a wider range of housing types for a variety of life stages and household types, including young adults and empty nesters. (Objective A)**
- **Add more housing options at variety of price points. (Objective B)**
- **Protect housing stability and prevent displacement. (Objective C)**



Focusing growth inward: Introduction to place-based strategies

Over the past 20 years, Hilliard has accommodated a sizable portion of its new housing development with greenfield development. According to the Community Plan, vacant or agricultural land within the city limits dropped from about 32% of the planning area in 2011 to 21% in 2021.

The Community Plan called for a change in course, to focus growth inward in order to utilize existing infrastructure, conserve the outer greenbelt, and provide more options to live in walkable neighborhoods. Extending water, sewer, and road infrastructure west is expensive, while focusing growth inward allows Hilliard to use existing infrastructure more efficiently and conserve open space.

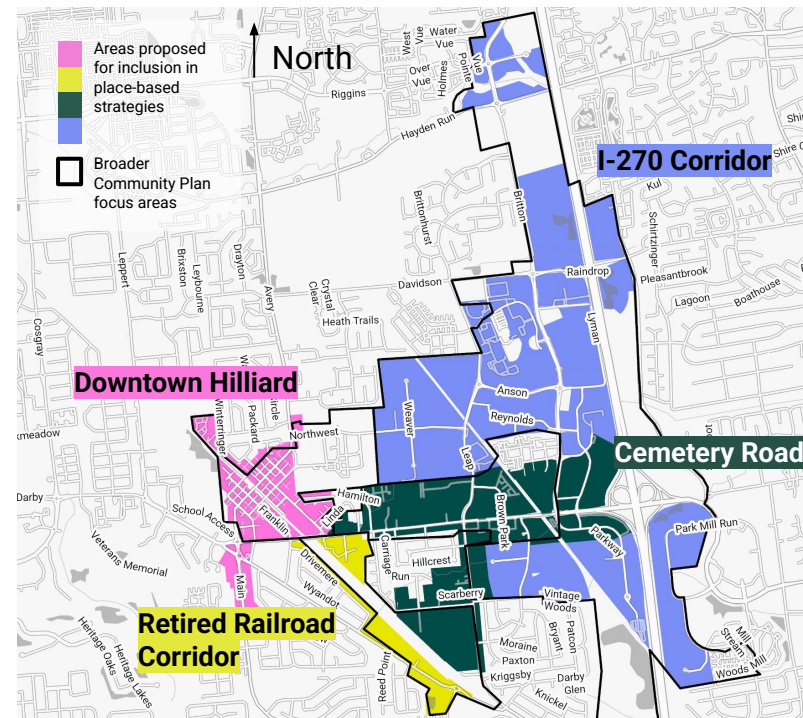
Hilliard has an opportunity to add more housing options at attainable price points. Infill development can help Hilliard add these housing options in an efficient manner, by consuming less land and utilizing existing infrastructure.

The City of Hilliard began working to implement the recommendations of the Community Plan in 2023 after adoption. The Community Plan recommends zoning updates as part of the plan implementation. This study aligns with the recommendations of the Community Plan and includes strategies related to zoning code updates with additional context on the location and type of housing needed in each area.

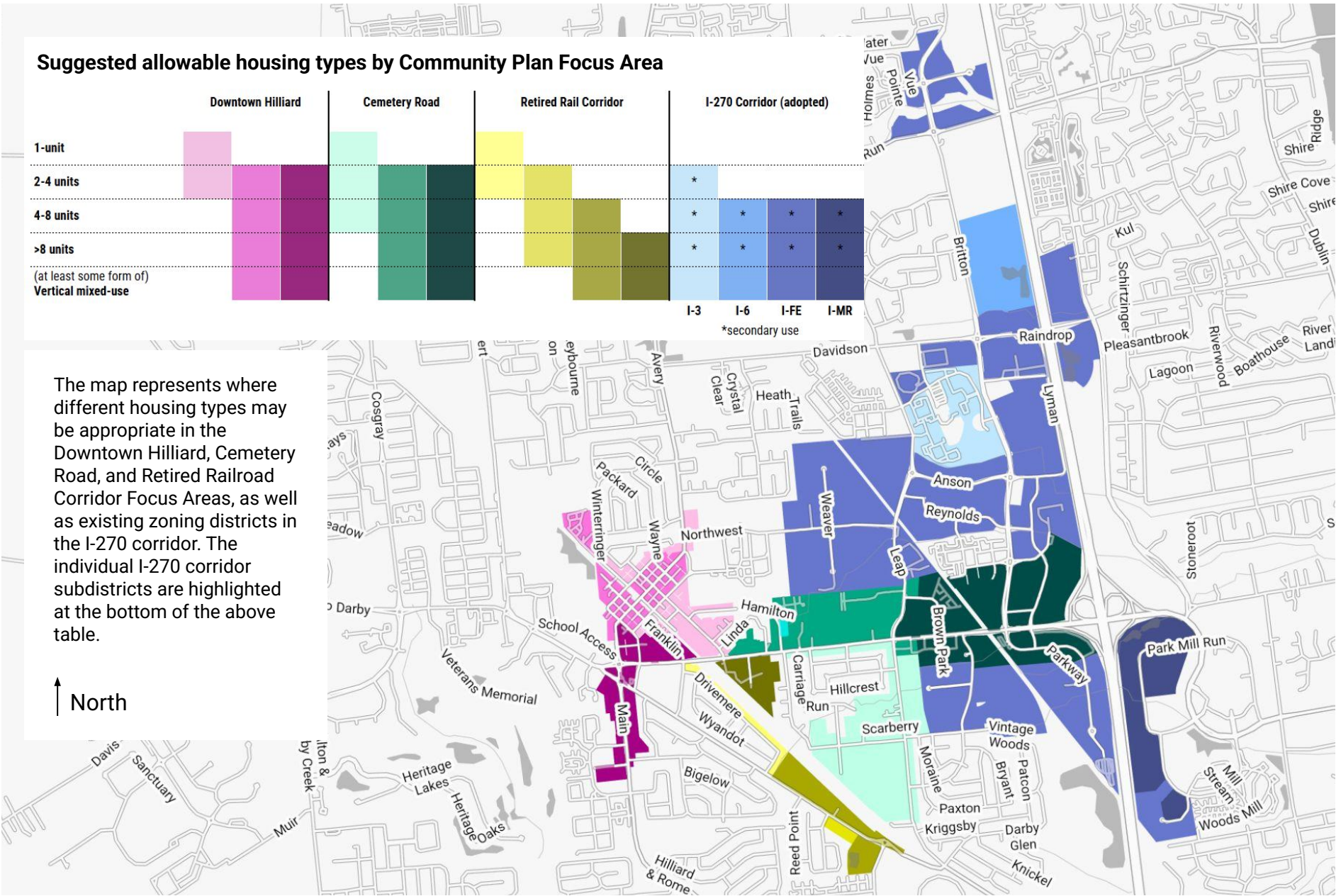
The place-based strategies featured in this section provide recommendations for where and how Hilliard can meet the demand for housing that is needed to accommodate future residents.

The summarized “footprint” of the place-based zoning strategies is represented below. This and following maps represent working boundaries of the associated place-based strategies and recommended zoning changes. The outlines indicate the original central Community Plan Focus Areas.

Focus Areas and areas implicated in place-based strategies



Place-based strategies: Proposed locations and suggested housing types



Place-based strategies: Downtown Hilliard (PB1)

Strategy:

Update zoning and invest in infrastructure to facilitate development in Downtown Hilliard.

Finding:

The Community Plan highlighted demand for more housing in mixed-use, walkable areas. Downtown Hilliard has a historic grid, great parks, public spaces, and dense intersections - the kinds of “good bones” that can support walkability. Options for living within Downtown Hilliard or within walking distance are currently limited to primarily single-family homes and some scattered apartment options. Current sewer infrastructure may not support the potential for housing diversity that is recommended for Downtown Hilliard. Additionally, there are limited vacant or underutilized sites in the area; therefore, adding more housing types to Downtown Hilliard will be a longer-term strategy.

Components:

- Adopt zoning that allows for single-family, townhomes, duplexes, small apartment buildings, medium apartment buildings, and small-to-medium mixed-use buildings in Downtown Hilliard.
- Consider reduced lot sizes, setbacks, and minimum floor area for single-, two-, three-, and four-unit buildings.
- Focus denser housing types in the center of Downtown Hilliard and smaller missing-middle types in the neighborhoods.
- Consider “vertical mixed use” (apartments above other ground floor uses like cafes or shops) and other missing middle typologies along Main Street’s current B1 and B2 zones.
- Address sewer barriers in Downtown Hilliard (sewer operating at 90% capacity in wet weather events) that are currently limiting infill redevelopment.
- Complete an area action plan. Develop focused sub-area plan that translates the housing study’s goals into site-specific guidance, design standards, and implementation steps in order to identify catalyst sites to target for redevelopment in Downtown Hilliard.
- Consider tools to preserve existing, older, smaller homes that contribute to the existing attainable housing stock, including home repair grant programs.
- Consider reduced parking requirements for single-unit and missing middle housing types, as well as, small mixed use developments.
- Consider architectural guidelines and standards to ensure new housing maintains and enhances the character of the existing neighborhoods.

Place-based strategies: Cemetery Road (PB2)

Strategy:

Update zoning to facilitate housing diversity in the Cemetery Road Focus Area.

Finding:

As a key corridor in Hilliard, Cemetery Road (and the surrounding area) offers an opportunity for a mix of housing types that are compatible with existing development. From the large lots on the north side of Cemetery Road to the long single-family lots along Leap Road, there are many different types of opportunities in this Focus Area. Some sites are ready for (re)development in the short-term, while the development of others may be a longer-term strategy, given their existing uses.

Components:

- Adopt zoning that allows for single-family, townhomes, duplexes, small apartment buildings, medium apartment buildings, and small-to-medium mixed-use buildings in targeted areas of the Cemetery Rd Focus Area.
- Consider vertical and horizontal mixed use buildings that may incorporate office, retail, civic, residential, and community gathering spaces in areas recommended in the Community Plan for Village and Urban Mixed-use.
- Focus the most dense housing types on the north side of Cemetery Road, where large lots can support associated infrastructure, such as parking, with a gradation to existing neighborhoods on the north and south side of the corridor.
- Consider multi-unit buildings and large flex retail buildings north of Cemetery Road between Norwich Street and I-270.
- Allow for smaller missing-middle and mixed-use housing types along Leap Road, and on the south side of Cemetery Road, adjacent to existing neighborhoods.
- Consider development standards that support reduced access points along the Cemetery Road corridor.
- Consider reduced lot sizes, setbacks, and minimum floor area for single-, two-, three-, and four-unit buildings.
- Establish architectural guidelines and standards to ensure new housing maintains and enhances the character of the existing neighborhoods.
- Address sewer barriers in the area (sewer operating at 90% capacity in wet weather events) that are currently limiting infill redevelopment.

Place-based strategies: Retired Railroad Corridor (PB3)

Strategy:

Update zoning to facilitate housing diversity and trail access in the Retired Railroad Corridor Focus Area.

Finding:

Becoming a trail town was a top priority of Hilliard's Community Plan. Adding trail-oriented, trail-served housing and mixed-use destinations is part of this vision. Housing study survey respondents reported wanting more housing options with walking connections. This area has good access to Downtown Hilliard and a variety of public-owned and underutilized sites that could serve as catalysts to add walkability and amenities to the area.

Components:

- Adopt zoning that allows for single-family, townhomes, duplexes, small apartment buildings, medium apartment buildings, and small-to-medium mixed-use buildings within the Retired Railroad Corridor Focus Area.
- Consider reduced lot sizes, setbacks, and minimum floor area for single-, two-, three-, and four-unit buildings.
- Consider reduced parking requirements to support the walkable development pattern with the trail connection.
- Consider architectural guidelines and standards to ensure new housing maintains and enhances the character of the existing neighborhoods. Include design guidance to facilitate trail-oriented housing on lots directly adjacent to trail right-of-way, balancing trail access and privacy.
- Leverage the municipal site to catalyze a mix of development.
- Consider a variety of housing types to support all stages of households, including single occupants, families, and seniors, with design that creates walkable neighborhoods with easy access to the proposed future trail.
- Consider vertical and horizontal mixed use buildings that may incorporate office, retail, civic, residential, and community gathering spaces in areas recommended in the Community Plan for Village and Urban Mixed-use. Retail and residential uses can be designed to provide easy access to the proposed future trail corridor.
- The size and depth of parcels along the east side of Scioto Darby Road lends itself to trail-oriented housing development.
- Address sewer barriers in the area (sewer operating at 90% capacity in wet weather events) that are currently limiting infill redevelopment.

Place-based strategies: I-270 Corridor (PB4)

Strategy:

Track progress of adopted I-270 zoning and consider adjustments as needed.

Finding:

At the housing study public workshop in December 2025, the I-270 corridor area was highlighted by many as an area that could support more medium-density housing and mixed-use development. This area is well-suited to add housing options given its large lots, existing compatible development types, and access to amenities. Additional housing in this area can relieve pressure for housing in other areas of Hilliard, thereby, preserving existing lower-density neighborhoods and green space.

Components:

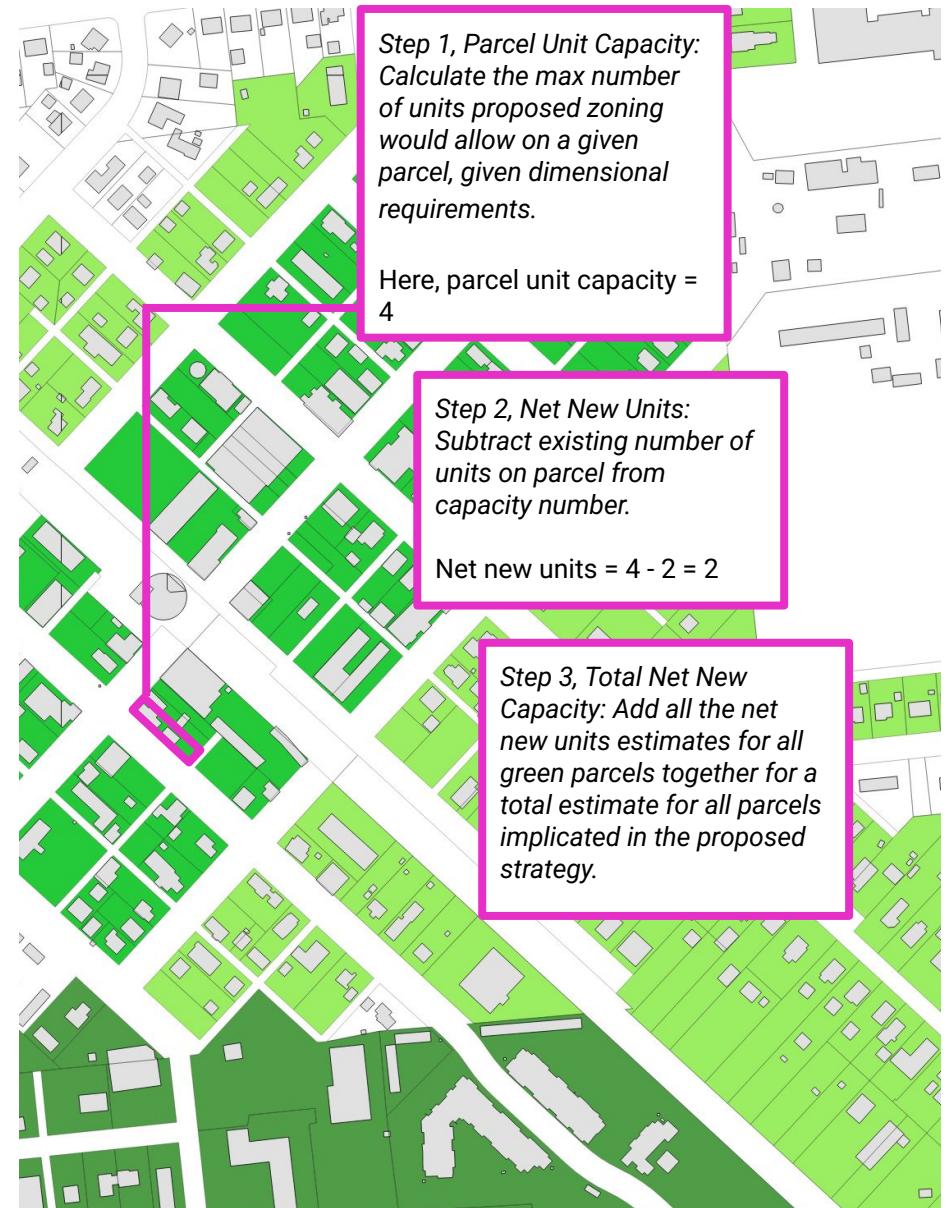
- Track progress of permits granted in the I-270 corridor. Hilliard adopted the I-270 Corridor Zoning District as a means of implementing the Community Plan. Not enough time has passed for this housing study to assess its effectiveness, as it was passed in mid-2025. As permits are issued under current zoning, the City can track progress to determine if the resulting developments can support the Community Plan vision for the I-270 focus area.
- Housing is currently permitted as a secondary use in the I-270 subdistricts. Consider reclassifying multi-unit housing as a primary use in select subdistricts.
- Consider architectural guidelines and standards to ensure new housing maintains and enhances the character of the existing neighborhoods.

The place-based strategies create capacity to satisfy identified needs.

A buildout estimate was calculated to understand the potential impact of the place-based strategies highlighted in the preceding pages. These strategies entail zoning changes, both recently adopted and proposed by this study. This buildout analysis used estimated use allowances and dimensional requirements from Community Plan recommendations. As these zoning changes are drafted, decisions around dimensional requirements, use allowances, and any incentive programs (density bonuses, for example) could have a variable impact on this point-in-time buildout analysis. This buildout analysis is therefore a directional tool and not final estimate. More details on the buildout analysis methodology can be found in the appendices.

The buildout analysis is not a likely development scenario for any district or individual parcel. It does not take into account any given parcel's likelihood of redevelopment or existing use. Rather, it is a "max possible" number, a tool to understand the range of unit production possible. It is a tool meant to ensure that, with these strategies, Hilliard can add housing at a production level that is consistent with Hilliard taking a proportional share of regional growth.

Illustration of buildout analysis steps



The place-based strategies add capacity to meet the identified production need and add housing type diversity, especially in the core.

This study's buildout estimate finds that Hilliard has enough capacity in the focus areas, with proposed zoning changes, to meet its production target.

The proposed zoning strategies allow for a diverse range of housing types to be built. The buildout analysis estimates the maximum capacity of each site, given a site's dimensions and allowable uses. The buildout analysis does not necessarily represent the diversity of housing types made possible by the zoning.

As strategies are developed and adopted, Hilliard should continue to track the results, including how much housing, what kinds of housing, at what price points, and where. Then, Hilliard can adjust as needs and demand change, to ensure that housing additions continue to facilitate the Community Plan goals.



LC Hilliard. Source: CoStar.

Additional strategies are needed to incentivize and facilitate housing at price points affordable to a greater percent of Hilliard's population.

Zoning code changes will permit the types of housing needed to meet the needs of residents. However, additional tools are needed to support more affordable and attainable housing, as well as housing types, like missing middle housing.

The following analysis was completed to understand if the focus area zoning changes would (or would not) deliver housing at price points that residents want and need, and which price points would remain under-produced. It estimated how much asking rents and home sale prices could be in the future if the proposed zoning changes are implemented, using data from RentCast and CoStar (recent listings), assuming each parcel is developed with the maximum permitted number of units. Assumptions about unit size mix and tenure mix (rentals vs owner-occupied units) of given development types were informed by CoStar. The kinds of units that could be produced under proposed zoning were then compared with the kinds of units demanded by the market (pg. 34).

Without incentives, the market is likely to provide “for sale” housing units that are affordable to households earning more than \$112k per year and rental housing affordable to households earning more than \$67k, as shown in the tables at right.

Additional incentives or tools are needed to help supply rentable housing units for households earning less than \$67k as well households wanting to purchase a home earning less than \$112k per year. This includes the incomes of many young professionals, essential workers, and seniors.

Without housing options at these price points, teachers, social workers, bus drivers, and paramedics may have limited options for affordable rents. Police officers, electricians, registered nurses, and physical therapists may have limited options for affordable homeownership.

According to these findings, changing the zoning code alone may not deliver adequate housing at prices to meet the needs of these households (sales below \$440k or monthly rents below \$1,670). The following pages present additional tools for Hilliard to consider to add attainable housing options.

% demand met by production unlocked by proposed zoning, without additional incentives

AMI Household income	Attainable sale price	% demand delivered
0-30 <\$33K	<\$109,672	0%
30-60 \$33K - \$67K	<\$219,344	0%
60-80 \$67K - \$89K	<\$292,458	36%
80-100 \$89K - \$112K	<\$365,573	47%
100-120 \$112K - \$134K	<\$438,687	100%+
120+ >\$134K	>\$438,687	75%
AMI Household income	Attainable rent	% demand delivered
0-30 <\$33K	<\$836	0%
30-60 \$33K - \$67K	<\$1,672	70%
60-80 \$67K - \$89K	<\$2,230	100%+
80-100 \$89K - \$112K	<\$2,788	100%+
100-120 \$112K - \$134K	<\$3,345	49%
120+ >\$134K	>\$3,345	38%

Toolbox strategies

The strategies on this and the following pages require further research and analysis to determine their feasibility and/or refine details.

TB1. Adopt a pre-approved plans program

Develop a pre-approved plan library and permit track to fast-track missing middle types.

Finding:

One of the most consistent themes in Hilliard's housing conversations is that the City wants more duplexes, fourplexes, and small infill buildings, but relatively few get built. For a small developer or homeowner (the people most likely to build a fourplex in Downtown Hilliard or a duplex on a Cemetery Road lot), the upfront costs of custom architectural design, structural engineering, and permit review can consume tens of thousands of dollars before breaking ground, which can make-or-break a small project.

Details:

- Assemble a catalog of architectural plan sets (fully designed, code-compliant, and calibrated to Hilliard's lot sizes and dimensional standards) that any property owner or developer can use to apply for a building permit, to fast-track architectural and structural review.
- Establish a specific permit track for projects using the pre-approved plans.
- Think of a pre-approved plans catalog as a design communication tool: it shows residents, concretely, what duplexes and fourplexes in Hilliard will actually look like based on Hilliard's lot sizes, setbacks, and architectural character.
- Develop a "how-to" guide book for property owners and small-scale developers as a reference tool to make the development review process in Hilliard more transparent.

Next steps:

Review the Greater Ohio Policy Center and Ohio Realtors toolkit. Identify types to include in catalog; duplexes, triplexes, and fourplexes are a lacking home type and difficult to build. Ground plan sets in existing lot conditions, looking at typical lot sizes, and/or commission an architecture firm to design the plan sets. Work with Building Standards Division to establish the pre-approved permit track (checklist, timeline commitment, web presence) and "how-to" guide.

TB2. Sliding scale density for missing-middle housing

Use code mechanisms like sliding-scale density to incentivize missing-middle housing.

Finding:

Single family homes and midsize apartment buildings are the most common building types being built in Hilliard. Duplexes, townhomes, cottage courts, and quads can be more challenging to develop if zoning code limitations prohibit them and/or because smaller development projects often produce less revenue. The place-based strategies in this study would allow for a variety of housing types to be built. But just because a housing type is allowed by right doesn't mean it will get built - especially when denser options are also allowed.

Details:

- Sliding-scale density is a zoning mechanism that rewards buildings with more homes in them by allowing slightly more total floor space. Instead of setting one fixed size limit for a lot regardless of how many homes are inside, the rules give a building a little more allowable floor space for each additional unit it contains. A duplex gets more than a single-family home, and a fourplex gets more than a duplex. This makes it more financially practical to build two or three smaller homes on a lot rather than one large one, without reducing the proposed flexibility in use allowances. Just because a housing type is allowed doesn't mean it will get built; sliding-scale density gives property owners and developers a concrete financial reason to choose missing middle types over single-family maximization.

Next steps:

Determine if a sliding-scale density allowance is appropriate within the Community Plan focus areas and/or in existing districts. To establish FAR thresholds, analyze existing development dimensions in target areas, including existing FAR and lot sizes of single-family and missing-middle development.



Supports these objectives. Primary objective supported appears outlined. More on objectives on page 66.

Toolbox strategies

TB3. Density bonuses for affordable housing units

Allow developers to build more units than base zoning allows (by entering into a voluntary incentive agreement), in exchange for including affordable units or partnering with Central Ohio Community Land Trust (COCLT).

Finding: Similar to a tax abatement strategy, density bonuses are a way to incentivize developers to include affordable housing units as part of a development.

Details:

- A density bonus is a mechanism by which developers are allowed to build more units on a lot than base zoning allows by-right, but only if they set aside a certain number/percentage of affordable units in that development.
- Consider using tiers or a sliding-scale of max units per lot or max building height.
- Study to understand what the right thresholds should be (could be same nexus study that considers CRA thresholds).

Next step:

Consider as part of the zoning code update process. Engage stakeholders to identify the most effective thresholds (# of required affordable units, overall size of project, affordability level) to incentivize development of lower price-point units.



TB4. Consider ADU allowances

Update use allowances to allow for accessory dwelling units (ADUs), and provide materials to support uptake.

Finding:

ADUs can be one way to add housing without changing neighborhood scale. ADUs are smaller homes built or reusing an existing structure on the same lot as an existing house, like a backyard cottage, a unit above a garage, or a converted basement with its own entrance. They can offer a flexible housing type for young adults and grandparents who want to live near family, or older adults who want extra space for caregivers. For others, an ADU might offer a rentable home at a naturally affordable rent, given its size. For still others, an ADU can serve as a means of passive income as a small rentable home. Current zoning does not address ADUs, but other communities are legalizing ADUs and developing programs to support uptake.

Details:

- The easiest step is to legalize ADUs as an allowable use in designated areas of Hilliard, but cases from across the country suggest that zoning changes alone are not enough to encourage uptake. To see uptake, an ADU program should also include pre-approved plan sets; some means of financial support; and active outreach.
- An allowed ADU use will need to clarify if or where ADUs can function as short-term rentals. Currently, short-term rentals are only permitted in the Old Hilliard District, with limitations.
- Following Cleveland Heights' model, Hilliard could commission a small design competition or work directly with local architects to produce 3-5 plan sets covering the most common ADU types: detached backyard cottage, garage conversion, basement conversion, and attached addition. Consider regional partnership.
- Learn from early adopters: Cincinnati's data, Columbus' legislation, Cleveland Heights' design competition model, and the Greater Ohio Policy Center's free toolkit.

Next steps:

Research and analyze best practices in ADU zoning and policies including early adopters such as Cincinnati and Cleveland Heights. Develop a process to determine next steps in determining ADU standards and locations.



Toolbox strategies

TB5. City-owned underutilized or undeveloped property for housing and land trust partnership

Finding: In a market where land costs are high and financing affordable and missing middle housing is difficult, disposition of City-owned land can be a useful tool. When the City transfers land to a nonprofit for housing development, that land savings acts like a subsidy, making it financially possible to build homes that are permanently affordable. One ready partner is the Central Ohio Community Land Trust, which has successfully created affordable homeownership opportunities across the region.

Details:

- Consider a housing component at the broader municipal complex as a potential catalyst for development alongside the extended Heritage Trail.
- Consider opportunities to partner with the COCLT on city-owned sites.

Next steps

- Inventory City-owned parcels (surplus, underutilized, and near-term redevelopment candidates), and determine with City stakeholders policy recommendations for utilizing City-owned land for affordable housing.

TB6. TIF for mixed-use development

Consider TIF strategies for mixed-use development.

Finding:

Many of the region's most desirable mixed-use projects were made possible with TIFs. The applicability of TIF for residential portions of projects in Hilliard was limited by a local vote following a controversial project. Stakeholders identified this as a barrier to delivering mixed-use projects.

Details

- The City should consider a charter revision for the utilization of TIFs for mixed-use projects. The charter currently prohibits a TIF established under 5709.40(B) which is the traditional TIF for mixed use projects. It does allow the creation of a TIF district under 5709.40(C), commonly referred to as incentive district TIFs provided there is review and approval from Hilliard City School District and Norwich Township. However, these incentive district TIFs do not allow for the full capture of service payments, thereby reducing their effectiveness. The City should establish a TIF framework with the school district and township for a more expedited approval process.



Toolbox strategies

TB7. Source of income protection ordinance

Prohibit housing discrimination based on the source of a renter's income.

Finding:

Renters in Hilliard with lawful but non-traditional income sources can legally be turned away by landlords because of how they earn their income. In a market already strained by low vacancy rates, this gap in fair housing protections leaves some of the city's most vulnerable residents with even fewer options.

Details:

- A source of income (SOI) ordinance would prohibit landlords in Hilliard from refusing to rent to tenants solely because of how they earn lawful income. Right now, a renter can be denied housing because of where they are employed, for any of the following reasons: they are paid as a 1099 independent contractor, they receive retirement income or social security, they receive child support or alimony, or their income is from public sources. This limits access to housing for people who demonstrate an ability to afford the rent, particularly for seniors, single parents, and other vulnerable populations.

Next steps:

City staff will collaborate with community partners to obtain copies of the Source of Income ordinances passed by other central Ohio jurisdictions, which now cover a majority of Franklin County residents outside the city of Hilliard. Staff will customize this text to local needs and bring it to Council as a fair housing measure.



TB8. Home repair grant program

Fund or facilitate grants to help existing homeowners repair and maintain housing stock.

Finding: Many existing single-family houses in the city are providing more affordable housing options for residents. Aging homes, particularly those owned by individuals who are unable to maintain their properties due to physical, financial or other hardships, may degrade due to deferred maintenance. A home repair grant program can help maintain a healthy housing stock and help homeowners stay in their homes (which is typically more affordable than new housing options) by assisting homeowners with critical or necessary repairs. Investing in home repairs and safety retrofits for homeowners helps them stay in their homes and preserves naturally occurring affordable housing.

Details:

A Home Repair and Accessibility Retrofit Program for Hilliard could have two tracks that work together:

- Grants for accessibility improvements such as ramp construction, lever-style door handles/faucets, and first-floor additions/conversions to reduce stair dependency.
- Grants for critical repairs such as roof replacement, HVAC systems, electrical panels, and windows.

Next steps:

Research the City of Westerville Home Repair Program and other similar programs. Consider a pilot program, and engage community stakeholders to determine feasibility.



Toolbox strategies

TB9. Update parkland requirements

Modify parkland requirements for a greater variety of development types.

Finding:

Current parkland requirements were established for traditional single-family homes in suburban development.

Details:

- Infill projects are more complex and land valuation is significantly higher.
- The acreage set aside or fee in lieu of acreage may be cost prohibitive based on development type and location.
- Fee in lieu calculation rates may vary depending on development type (infill or greenfield).

Next steps:

Revisit the parkland requirements for the focus areas of the comprehensive plan. Prioritize investment in existing recreation and parks assets, multi-use trail connectivity and public art.



TB10. Tax abatements to add affordable housing units

Incentivize that a share of units in new developments be income-restricted, in designated areas of the city.

Finding: Hilliard has unmet need for units affordable to households making 60% AMI (~\$65,000/year) or less. It is generally not financially feasible for developers to build housing at prices that are affordable to households at 60% AMI or below. The city's strong real estate market provides an opportunity incentivize developers to include lower-cost units. To offset the reduced rental rates, the City should consider utilizing real property tax abatements for affordable housing projects.

Details:

- Ohio's Community Reinvestment Area (CRA) program was designed to promote revitalization in areas that need investment by offering property tax exemptions for any increased property value resulting from renovation of existing buildings or new construction. The CRA program can be used in a more targeted way to provide tax exemptions in exchange for affordable units.
- Hilliard could allow developers to pay into an affordable housing fund instead of including affordable units on-site, giving flexibility while generating a revenue stream. Columbus uses a CRA program to incentivize units in the 60-100% AMI range; about 25% of developers there take the fee-in-lieu option.

Next step:

Engage school district, township and city stakeholders to determine the feasibility of this initiative.



Toolbox strategies

TB11. Plan for state legislative reforms on property tax relief

Track and engage on the progress of Ohio Senate Bill 42 and similar efforts at state level to reduce property tax burden.

Finding:

Property tax burden was highlighted by stakeholders and survey respondents alike as a growing concern, and a barrier to residents' ability to afford the housing the need.

Details:

- Ohio Senate Bill 42 would authorize local jurisdictions to offer property tax reductions for certain types of homeowners, such as seniors, low-income residents, or long-term owner-occupants. The City should actively monitor the bill's progress and understand its provisions, tapping into regional partners' resources on the matter.

Next steps:

Track the progress of property tax legislative reforms to be knowledgeable on future laws that may provide property tax relief. If SB 42 passes or similar legislation, evaluate which Hilliard homeowner populations would qualify and assess the fiscal impact of opting into the program before bringing a recommendation to Council.



TB12. Shared parking mechanism in mixed-use development

Finding: Portions of the I-270 Corridor Zoning District may have more parking than needed given their existing uses. Shared parking between residential uses and commercial uses often makes sense due to residents needing more parking overnight while commercial visitors and employees need more parking during business hours.

Details:

- Consider a shared parking mechanism for mixed-use development in the I-270 Corridor and other commercial corridors.

Next steps

- Research shared parking mechanisms and determine the mechanism that will be most effective in implementation.

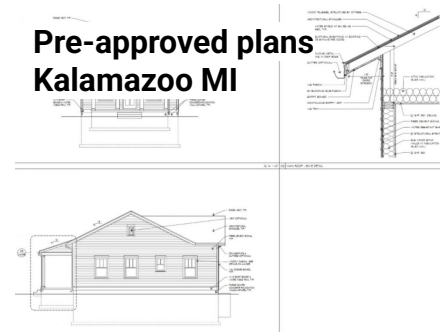


Learning from elsewhere

As Hilliard further assesses the feasibility of additional housing strategies, it should learn from precedent policies and programs in other communities. This and the following page highlight case studies from elsewhere.



Portland implemented sliding-scale density as part of a zoning rewrite, to incentivize the development of 3- and 4-unit buildings in addition to single-family homes. Their zoning sets a different maximum floor-area ratio (the ratio of total building square footage to lot area) for each unit count. Portland layered two bonus FAR tiers on top of its base table: one for including an affordable unit, and one for preserving an existing home rather than demolishing it. Portland's approach might find community support in areas worried about massing because the FAR increments are modest, and the buildings that result from a duplex or fourplex FAR don't look dramatically different from a larger single-family home on the same lot.



The Greater Ohio Policy Center and Ohio Realtors published a toolkit that includes two free pre-designed building plans (a single-family home and a duplex, with multiple variations) along with a detailed roadmap for municipalities to establish a pre-approved plans program enabling expedited permitting.

Communities like South Bend, IN and Kalamazoo, MI have developed pre-approved plans for ADUs and missing missing homes. The Kalamazoo program includes plans for single-family detached, stacked duplex, side-by-side duplex, front-to-back duplex, cottage/cottage court, ADU, fourplex, and 12-unit buildings. 48 housing units were built in the first 18 months of the program.



To pay for roads, parking garages, and an events center in the Bridge Street District, Dublin approved diverting taxes collected on property improvements within the district for 30 years through tax increment financing to finance public improvements. Dublin also layered a CRA on top of the TIF structure. Dublin's planning director recognized that this approach would be hard to replicate on the same scale in other central Ohio suburbs, but emphasized that every community has areas where such development is possible, citing 50-acre commercial sites (of which Hilliard has many in its Focus Areas) as viable candidates. As part of the Bridge Park project, the City of Dublin also directly funded one parking garage.

Learning from elsewhere

Tax abatements (CRA) Columbus OH

Columbus uses Community Reinvestment Area (CRA) tax abatements on new residential construction, specifically abating 100% of the improved value (not land) for up to 15 years, the maximum allowed in Ohio.

The city was initially divided into three market designations (market-ready, ready- for-opportunity, and a middle tier) with abatements originally targeted at areas from the 1960s-80s that lacked investment but were beginning to change. In 2022, Columbus simplified the program to reduce administrative burden and expanded it to cover roughly 85% of the city as a non-discretionary, by-right tool, giving developers predictability for their capital stacks. Each market tier has different affordability requirements: market-ready areas require 20% affordable units (flexible between 60-80% AMI), while the middle "ready-for-revitalization" tier has lighter-touch requirements. A fee-in-lieu option exists because banking partners were uncomfortable with affordability requirements; about 25% of developers take that route.

Six staff members manage the program. Annual compliance is required.

The following are specific lessons for Hilliard from Columbus' experience:

Regional consistency matters. Without consistent policies, developers pit communities against each other. The market is strong enough that every community in the region could adopt a CRA with affordability requirements.

CRA can preserve affordability over time. Because property tax rates keep rising, even homes purchased at subsidized prices become unaffordable as monthly payments climb. A CRA abatement (or similar mechanism) could protect homeowners, including land trust buyers and aging residents on fixed incomes, from being priced out.

Keep it simple and non-discretionary. Columbus deliberately removed council-level discretion from the process after seeing problems in Cincinnati, where too much discretion for 4+ unit projects led to political trouble.

Target strategically. Hilliard should prioritize certain areas rather than going citywide.

Pair CRA with other tools. Columbus couples its abatement with LIHTC financing, a housing bond (recently authorized at \$500M), gap-filling funds, zoning density/height bonuses, and allowing ADUs.



Implementation

This section provides information on the roles and metrics of success associated with each strategy, as well as where to begin and how to implement the strategies over the next five years.

As it implements the strategies featured in this Housing Study, Hilliard is already starting from a position of strength: a strong school district, a young and growing population, a historic downtown with good bones, a Community Plan with clear direction, and a housing market with enough demand to support investment. Hilliard can build on the momentum of the Community Plan and recent rezonings to ensure that Hilliard is and remains a place where anyone can live.

Image source: Zillow

Evaluating the impact and feasibility of each strategy

The place-based and toolbox strategies were evaluated to determine their relative impact in supporting the three policy objectives as outlined in the Strategies section:

- A. Encourage a wider range of housing types for a variety of life stages and household types, including young adults and empty nesters.
- B. Add more housing options at variety of price points.
- C. Protect housing stability and prevent displacement.

After evaluating each strategy's overall impact, the relative feasibility of each strategy was estimated to determine how likely a strategy is to be implemented in the near, mid, and long-term.

The tables on pages 86-87 highlight which objectives are supported by each of the strategies, and to what degree. This assessment is the result of analysis by the consultant team with City and HSC input, informed by conversations with stakeholders, City staff, and the public.

The chart on page 88 illustrates the relative feasibility of each strategy. This rating reflects a broad view on how readily Hilliard could move forward with a given strategy in the near term, mid-term, or long-term accounting for various factors, such as how much financial commitment would be required from the City, what administrative capacity or new processes would be needed, whether infrastructure limitations affect the outcome, and whether the political groundwork is in place.

These ratings are an informed judgment, drawing on the analysis in this study, conversations with City staff and stakeholders, and experience with how similar strategies have played out in comparable communities. Two strategies might both be rated Medium for very different reasons: one because it requires political negotiation with outside partners, another because it depends on City investment that hasn't yet been scoped.

Strategy impacts relative to stated policy objectives (1 of 2)

Objectives

- A. Encourage a wider range of housing types for a variety of life stages and household types, including young adults and empty nesters
- B. Add more housing options at variety of price points
- C. Protect housing stability and prevent displacement

Strategy	#	Impact (details)			
		A	B	C	Why
Downtown Hilliard zoning	PB1	High	Medium	Medium	Allows diverse mix of units, including smaller infill units that can be priced lower per-unit than large-lot single family homes. Includes housing types suited to downsizer and young adult lifestyle.
Cemetery Road zoning	PB2	High	Medium	Low	Allows diverse mix of units, including smaller infill units that can be priced lower per-unit than large-lot single family homes. Includes housing types suited to downsizer and young adult lifestyle.
Retired Railroad Corridor zoning	PB3	High	Medium	Low	Allows diverse mix of units, including smaller infill units that can be priced lower per-unit than large-lot single family homes. Includes housing types suited to downsizer and young adult lifestyle.
I-270 zoning	PB4	Medium	Medium	Low	New zoning already allows multi-unit housing, but requires commercial uses as primary use before housing.
Pre-approved plans program	TB1	High	Medium	Low	Lowers barriers to build small-lot single unit, two-unit, and accessory dwelling unit housing types by reducing soft costs to make smaller and more affordable projects more viable. Potential to reduce pressure on existing housing stock, while still providing market-rate pricing.
Sliding scale density for missing-middle housing	TB2	High	Medium	Low	Incentivizes a variety of housing types, especially smaller scale missing middle housing with the potential to reduce per-unit cost and increase affordability. Potential to reduce pressure on existing housing stock, while still providing market-rate pricing.
Density bonuses for affordable housing units	TB3	Medium	High	Medium	Incentivizes more units and directly targets units affordable to households at 60-100% AMI.

Strategy impacts relative to stated policy objectives (2 of 2)

Strategy	#	Impact (details)			Why
		A	B	C	
Accessory Dwelling Unit (ADU) allowances	TB4	High	Medium	Medium	Facilitates development of a new housing type, adding housing diversity. Given their small size, ADUs can offer more affordable options than traditional homes. Supports housing stability by allowing family members or caregivers to live nearby, or by providing a new form of homeowner income as a rental property. (Short-term rentals are not currently permitted in most of the City of Hilliard, rental income would be long-term rentals.)
City-owned underutilized or undeveloped property for housing and land trust partnership	TB5	Medium	High	High	Creates permanent affordable housing, can be designed to facilitate diverse housing types.
TIF for mixed-use development	TB6	Medium	Medium	Low	Supports mixed-use, walkable development patterns by providing a funding mechanism for public improvements that benefit the community in the development. TIF can make transformative mixed-use projects viable to support placemaking opportunities for the community.
Source of income protection ordinance	TB7	Low	Low	High	Protects renters who might otherwise be turned away from units they can afford.
Home repair grant program	TB8	Low	Low	High	Helps existing homeowners stay in their homes and stabilizes existing housing units that are smaller and more affordable than new construction.
Parkland requirements update	TB9	Medium	Medium	Low	Improves feasibility of smaller infill projects where per-unit land cost is high by reducing development costs.
Tax abatements to add affordable housing units	TB10	Low	High	Medium	Affordability requirements add units at price points that are affordable to households at 60-100% AMI.
Tracking state legislative reforms on property tax relief	TB11	Low	Low	High	Potential to reduce cost burden for existing owners and renters, especially those on fixed incomes if reforms occur at the state level.
Shared parking mechanism in mixed-use development	TB12	Low	Low	Low	Can reduce development costs by requiring less land per unit.

Relative feasibility of strategies

Strategy	#	Feasibility	Why
Downtown Hilliard zoning	PB1	High	Rezoning is within the City's direct authority and builds on existing downtown planning; no new spending.
Cemetery Road zoning	PB2	High	A City-controlled rezoning that can advance through the standard code-amendment process without new funding.
Retired Railroad Corridor zoning	PB3	High	Within the City's authority to enact through the normal rezoning process; requires no new spending.
I-270 zoning	PB4	High	New zoning is already largely in place; remaining adjustments are within the City's authority and require no new funding.
Pre-approved plans program	TB1	High	Within the City's direct control, with clear precedents in other Ohio communities to learn from, and can be launched at relatively modest cost.
Sliding scale density for missing-middle housing	TB2	Medium	A zoning change within the City's authority, but requires careful calibration of thresholds and how they interact with existing lot sizes and dimensional standards before adoption.
Density bonuses for affordable housing units	TB3	Medium	Within the City's authority as a zoning incentive, but requires calibration of bonus levels and affordability terms so the tool is both usable by developers and effective.
Accessory Dwelling Unit (ADU) allowances	TB4	Medium	A zoning change within the City's authority, but requires careful calibration of standards before it is ready to adopt.
City-owned underutilized or undeveloped property for housing and land trust partnership	TB5	Medium	Largely within the City's control, but impact depends on decisions not yet made, including which parcels to prioritize and structuring the land-trust partnership.
TIF for mixed-use development	TB6	Low	Requires careful calibration to make projects viable.
Source of income protection ordinance	TB7	High	Adopted as a local ordinance within the City's authority; requires no new spending and can be enacted through the standard legislative process.
Home repair grant program	TB8	High	Within the City's direct control, with clear precedents in other Ohio communities, and can be launched at relatively modest cost.
Parkland requirements update	TB9	High	A code update within the City's authority that can advance through the standard amendment process without new spending or outside partners.
Tax abatements to add affordable housing units	TB10	Medium	Uses an established tool, but requires careful calibration of eligibility and affordability terms to balance fiscal impact against the units delivered.
Tracking state legislative reforms on property tax relief	TB11	High	Requires no new spending, no zoning changes, and no outside negotiation; primarily a matter of staff attention and regional engagement.
Shared parking mechanism in mixed-use development	TB12	High	A zoning and administrative mechanism within the City's authority that can be adopted through the standard process at minimal cost.

A comparison of impact and feasibility

	Low Feasibility	Medium Feasibility	High Feasibility
High Impact	● TIF for mixed-use development	● Sliding scale density for missing-middle housing ● City-owned underutilized or undeveloped property for housing and land trust partnership ● Density bonuses for affordable housing units ● ADU allowances	● Downtown Hilliard zoning ● Cemetery Road zoning ● Retired Railroad Corridor zoning ● I-270 zoning ● Pre-approved plans program
Medium Impact		● Tax abatements to add affordable housing units	● Source of income protection ordinance ● Parkland requirements update ● Home repair grant program
Low Impact			● Tracking state legislative reforms on property tax relief ● Shared parking mechanism in mixed-use development

The implementation matrix summarizes the relative impact, feasibility, and indicates priority levels of the strategies featured in this study.

Priority level

- Lower priority
- Medium priority
- High priority

Where should Hilliard start? Priorities (1 of 2)

Hilliard's "first four": Highest-priority strategies. The Housing Steering Committee ranked each strategy in the toolbox section of this study by how important it is to act on in the near term. Along with the place-based strategies, the following strategies are where the HSC believes the City should move first.

Advance zoning updates for Downtown Hilliard, the Retired Rail Corridor, and Cemetery Road area, to allow for a diversity of housing types in the areas of town best suited to them. Monitor I-270 Corridor zoning and adjust incentives as needed. (PB1, PB2, PB3, PB4)

Adopt sliding-scale density for missing middle housing (TB2). Recent housing development in Hilliard has little housing diversity in terms of type and price point. Most projects are either single-family homes or medium-scale apartment buildings, despite demand for additional housing types. With sliding-scale density, instead of setting one fixed size limit for a lot regardless of how many homes are inside, the rules give a building a little more allowable floor space for each additional unit it contains. This makes it more financially practical to build two or three smaller homes on a lot rather than one large one. The HSC saw this as a potential high-impact, relatively low-cost reform, one that works with Hilliard's strong market.

Where should Hilliard start? Priorities (2 of 2)

Hilliard's "first four": Highest-priority strategies. The Housing Steering Committee ranked each strategy in the toolbox section of this study by how important it is to act on in the near term. Along with the place-based strategies, the following strategies are where the HSC believes the City should move first.

Adopt a source of income protection ordinance (TB7). Hilliard landlords can currently legally refuse to rent to a tenant based on where their income comes from, even if that tenant can demonstrably afford the rent. This means a senior living on Social Security, a single parent receiving child support, or a worker paid as an independent contractor can be turned away from a unit they could afford, in a market where vacancy is already extremely low. A source of income ordinance closes this gap by prohibiting landlords from rejecting tenants solely on the basis of lawful income source. It does not require landlords to lower rents or accept any particular tenant; it just removes income source as a basis for discrimination. Most of Franklin County's residents outside the City of Hilliard are already covered by such ordinances. This is a low-cost, high-impact fair housing measure that the City can move on relatively quickly.

Adopt a pre-approved plans program (TB1). The upfront cost of getting a small project off the ground is a major barrier to building missing middle housing at scale. For a homeowner who wants to add a duplex or a small developer eyeing an infill lot, custom architectural drawings and permit review can cost tens of thousands of dollars before a single shovel goes in the ground. A pre-approved plans program aims to reduce these costs. The City may commission a set of fully designed, code-compliant building plans for common missing middle types (duplexes, triplexes, ADUs, small apartment buildings) and makes them available for free to anyone who wants to build.

Evaluating progress and adapting to changing conditions

Hilliard's housing needs will evolve over the 20-year horizon of this study. Population growth may accelerate or slow. Interest rates, construction costs, and regional demand patterns will shift. State policy may change what tools are available to housing production and cost. Due to future changes, strategies that work now may need recalibration in the future.

Tracking progress is a key part of implementation. The following pages outline a recommended monitoring framework: what to track, how often, and how to use what Hilliard learns to adjust course if needed in the future.



Davidson Towns. Source: Zillow.

What to track and when to review

What to track. Hilliard should track housing production across the following dimensions:

- **Volume:** Are 350 units being produced per year? Is the pipeline (permitted, under construction) sufficient to sustain that pace?
- **Type:** What share of new units are single-family detached, missing middle (duplexes, townhomes, small apartment buildings), and larger multifamily? Is the mix moving toward the diversity this study identifies as needed?
- **Price point:** How do median home sale prices and monthly rent prices in Hilliard compare to the broader Central Ohio region? Are affordability-targeting programs producing the affordable units they are designed to produce?
- **Location:** Where is new housing being built? What share is located in the Community Plan focus areas versus greenfield sites at the western edge of the city? Is infill growing as a share of total production?

Secondary indicators worth monitoring include: vacancy rates (as a signal of overall housing market tightness), cost-burden rates, the number of households in each AMI group, and the rate of permit applications for missing middle types, to track whether zoning and toolbox changes are generating uptake.

When to review. Hilliard should build monitoring into its existing planning and budget cycles at three intervals:

- **Annually:** Staff compile a one-page housing production report card, covering units permitted, units completed, type mix, price-point mix, and focus-area share. This may inform the budget process and any future incentive policy decisions. Regular public reporting on housing production, even a simple annual summary, builds accountability and keeps housing attainability visible as a community priority.
- **Every three to five years:** A more comprehensive review of housing needs, aligning with MORPC's updated regional projections and new ACS data. This is the moment to assess whether the 350-unit annual target remains appropriate, whether the mix of strategies is working, and whether any new tools should be added or retired.
- **As triggered:** Significant changes in market conditions (a prolonged construction slowdown, a major employer arrival or departure, a state policy change affecting TIF or CRA) should trigger an off-cycle review of specific strategies.

Evaluating progress and adapting to changing conditions

When to adjust.

This study's strategies are grounded in current conditions and recent trends. The following are examples of conditions that may prompt recalibrating the City's approach, to ensure that Hilliard is building the right types of housing, at the right price points, in the right places:

- Production falls significantly below 350 units per year for two or more consecutive years, suggesting that zoning changes alone are not generating development and that additional incentives or infrastructure investment may be needed.
- New units cluster at the high end of the market despite incentive programs, indicating that subsidy structures or density bonus thresholds are not well-calibrated to development economics.
- Missing middle types remain rare after zoning changes take effect, which may point to dimensional standard barriers, financing gaps, or the need for a pre-approved plans program or developer education initiative.
- Cost-burden rates rise or remain stagnant, signaling that production is not translating into affordability for lower- and middle-income households.
- MORPC updates its regional projections significantly upward or downward, changing the basis for the 350-unit annual target.

Roles and responsibilities.

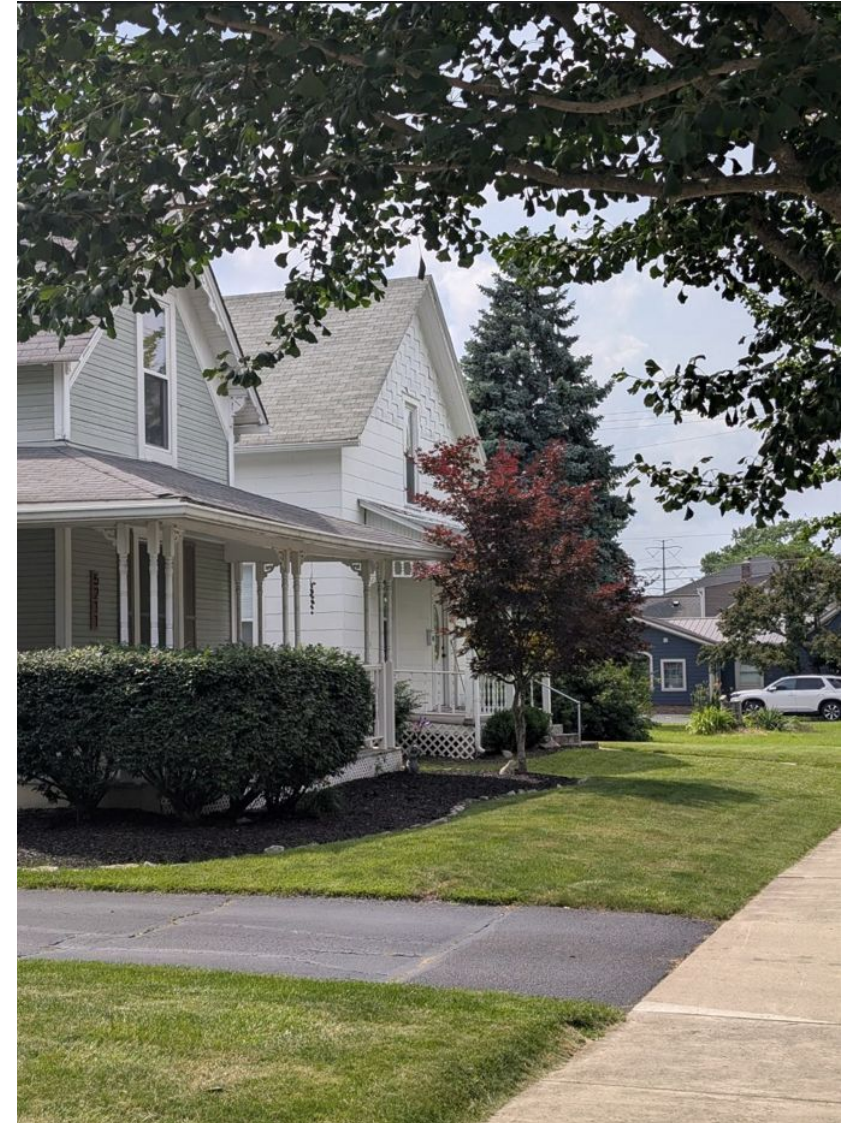
Effective monitoring requires clear ownership. The City's Community Development team is the natural home for annual data collection and reporting.

Hilliard should also maintain its connections with regional partners, including the Regional Housing Coalition, Mid-Ohio Regional Planning Commission (MORPC), Central Ohio Community Land Trust, Franklin County, and neighboring jurisdictions, as a source of data, best practices, and shared resources as conditions evolve.

Implementation summary

Hilliard's recommended implementation approach is as follows:

1. **Begin with the first four high priority strategies with a goal to implement in the next 1-2 years.** This study recommends that Hilliard begin by
 - a. Advancing zoning updates in Community Plan focus areas.
 - b. Scoping and adopting sliding-scale density for missing middle housing.
 - c. Adopting a source of income protection ordinance.
 - d. Designing and adopting a pre-approved plans program.
2. **Begin tracking data and develop processes to track progress over the next 1-5 years.** The monitoring framework described in the preceding pages should be built into existing Community Development workflows from the outset.
3. **Begin research and in-depth feasibility analysis for strategies identified as medium or low feasibility and make recommendations to City Council the next 1-3 years.** Several strategies in this study have strong potential impact but require more detailed analysis before they are ready for adoption. The City should begin scoping this work now, so that the next generation of housing tools is ready to deploy as the outcomes of the first five strategies are reviewed.



Norwich Street. Source: City of Hilliard.

Data sources and bibliography

DATA SOURCES

ACS 2020–24: U.S. Census Bureau American Community Survey, 5-year estimates (2020–2024 vintage), nowcast to 2025/26; primary demographic, income, tenure, and housing-stock data.

Census PUMS 2022–24: Census ACS Public Use Microdata Sample; household microdata seed for the regional demand model.

CoStar: Columbus-region multifamily property data (rents, unit mix, sizes, vacancy); primary market comparable source.

RentCast: rental and sale listings (post-2020), Hilliard and Columbus region; rent and sale-price benchmarks.

Zillow: home listing prices and price-per-square-foot trends.

Redfin / MLS: supplemental for-sale and rental listing data.

FRED: Federal Reserve Bank of St. Louis; mortgage interest rates for affordability calculations.

HUD FY2026: HUD Area Median Income and income limits, Columbus metro (~\$112k for a family of four).

MORPC: Mid-Ohio Regional Planning Commission regional population projections.

CDC mortality: mortality rates used in the demand model's replacement pool.

City of Hilliard: development pipeline, permits, parcels, and zoning geography.

CommunityScale: original analysis, modeling, and illustrations.

PLANNING & LEGAL

Hilliard Community Plan (2023): Hilliard by Design; vision, Big Ideas, Focus Areas, and growth projection.

Hilliard Zoning Code (2025): Part 11 use allowances and dimensional standards (incl. Ch. 1116; §1137.04).

Hilliard Ord. 24-15 / 25-17: Big Darby and I-270 corridor zoning ordinances.

Hilliard TIRC Report (2025) & Tax-Abatement Eval. (2025): tax-incentive review and economist's abatement evaluation.

Ohio Rev. Code §5709.40: TIF statutes; **Ohio SB 42:** property-tax relief bill; **Ohio CRA program:** tax-exemption authority.

COMMUNITY ENGAGEMENT

Hilliard Housing Survey (2025): community survey, Nov–Dec 2025, 820 responses.

Housing Steering Committee: 10-member committee appointed by City Council; ~monthly meetings.

Public workshop (Dec 2025) & Public open house (May 2026): in-person engagement on draft findings.

Stakeholder interviews & Focus groups: qualitative input from regional housing professionals and residents.

LITERATURE

Freemark (2025); Tomaso (2025); Su, Groome & Freemark (2026): missing-middle production and upzoning research.

Terner Center (2020); Urban Institute: rezoning and missing-middle construction trends.

NAHB (2020): multifamily vs. single-family school-age student generation.

Brouwer & Trounstein (2024); property-value research review (11 studies); Elmendorf et al. (2025): neighborhood effects and housing-policy attitudes.

Brookings Institution: talent attraction and walkable housing; **Harvard JCHS:** senior-downsizing rate estimate.

PRECEDENTS

Portland OR: sliding-scale density; **Kalamazoo MI & South Bend IN:** pre-approved plans.

Dublin OH, Columbus OH & Cincinnati OH: TIF, CRA, and ADU programs; **Cleveland Heights OH:** ADU design competition; **Westerville OH:** home-repair program.

Greater Ohio Policy Center: pre-approved plans and ADU toolkits; **COCLT:** Central Ohio Community Land Trust partner.