



Advocacy. Action. Answers on Aging.

Ohio Association of Area Agencies on Aging

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TESTIMONY BEFORE OHIO SENATE SELECT COMMITTEE ON HOUSING

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Chair Reynolds, Vice Chair Johnson, Ranking Member Craig, and members of the committee, thank you for the opportunity to present testimony before you. My name is Beth Kowalczyk, and I'm the Chief Executive Officer of the Ohio Association of Area Agencies on Aging.

Area Agencies on Aging were established in 1973 by the Older Americans Act to respond to the needs of adults aged 60 and older in every local community. There are over 600 Area Agencies on Aging across the country.

By providing options that allow older adults to choose the home and community-based services, programming, and living arrangements that suit them best, Area Agencies on Aging make it possible for older adults to thrive in their homes and communities.

We all want to have the choice to age in our homes and communities. We want to remain engaged and connected. We want to be able to share our experiences and insights with families, neighbors, and the community. Supporting all Ohioans in this way as we age makes our communities, and our state, stronger.

The Council on Aging of Southwestern Ohio, Area Agency on Aging 3 in Lima, and the Western Reserve Area Agency on Aging have all provided testimony urging this committee to consider the impact of affordable, safe and accessible housing options for all Ohioans, and they shared the particular challenges facing older adults in their communities.

The key to aging in place is a safe and stable home. Unfortunately, increasing property tax burdens are creating difficulties for older adults to be able to remain in their homes. They can become "house rich" but "cash poor". Many are on fixed incomes, have mortgages, and have less savings to be able to pay increasing costs. Increasing numbers of older adults are housing cost burdened. A household is cost-burdened when it spends more than 30% of its income on rent and utilities. Older Ohioans are increasingly vulnerable to housing instability or homelessness due to increased housing cost burden.

According to the Central Ohio Regional Assessment on Aging, 83% of older adult respondents owned their home. Of these, 47% still had a monthly mortgage payment. Additionally, 56% of these homeowners were paying more than 30% of their monthly income on housing, qualifying

them as housing cost burdened or extremely housing cost burdened (Age-Friendly Innovation Center, Central Ohio Area Agency on Aging, and Franklin County Office on Aging, 2021).

Affordable housing options for older adults are limited, including for those who want to downsize and reduce their overall housing cost. As property values increase, with increased property taxes, older adults have limited choices, leading to the potential for housing and economic instability, which could result in displacement, and in the worst-case scenario, homelessness. Between 2012 to 2018, homeless Ohioans aged 65 and over increased by 208%, according to the Ohio Housing Finance Agency's 2018 Confronting Homelessness Report.

Much of the current housing stock does not offer even the most basic of accessibility features. As a result, home modifications, repairs and maintenance programs supported by the Ohio Housing Trust Fund, the Senior Community Services program, and the Healthy Aging Grants (created by HB 33), are critical components to aging in place. These low cost, high impact services reduce risk of falls, improve general safety, increase accessibility, and improve functional abilities in the home.

The Association supports ways in which older Ohioans' housing cost burdens can be reduced, including recent proposals that expand the homestead exemption or freeze property taxes for older adults. We also support continued and expanded funding of programs for home modifications, repairs, and maintenance programs so that older adults can remain at home longer, reducing the risk of homelessness and maintaining healthy aging outcomes.

Finally, the Association supports efforts to create livable, vibrant communities for all generations. We need to implement policies that address rising housing costs, insufficient supply of a variety of housing options, and growing income inequality. For example, exclusionary zoning limits diverse housing options and precludes livability. Allowing (and incentivizing) accessory dwelling units (ADUs) and duplexes and triplexes in traditionally single-family zoned districts are among the ideas that should be explored to increase housing options for all generations.

Thank you for taking the time to listen to the many stories of Ohioans across the state about housing challenges. We look forward to the recommendations your committee will soon release.