



October 17, 2023

Representative Bill Roemer  
Chair, House Ways and Means Committee

RE: HB 263

Dear Chair Roemer:

I write on behalf of the Ohio Association of Area Agencies on Aging to express our support for HB 263 which would freeze property taxes for Ohioans aged 70 and older, with annual incomes less than or equal to \$70,000, and who have owned their homes for 10 years or more.

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 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

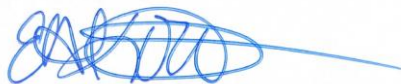
over increased by 208%, according to the Ohio Housing Finance Agency's 2018 Confronting Homelessness Report.

*"Property taxes are getting too high for seniors to stay in their homes. Several friends and I my age are going to have to be looking to move out of my community because we will no longer afford to pay our taxes on our homes with a year or so." — Franklin County Older Adult Resident*

The Association supports ways in which older Ohioans' housing cost burdens can be reduced. Freezing property taxes for homeowners aged 70 and older as proposed by HB 263 is an opportunity to make a positive impact on the lives of older Ohioans.

Thank you for the opportunity to submit testimony on this important bill. Please feel free to contact me with any questions.

Sincerely,



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About Ohio Association of Area Agencies on Aging: The Ohio Association of Area Agencies on Aging is a nonprofit, statewide network of agencies that provide services for older Ohioans, people with disabilities and their families. Ohio's Area Agencies on Aging are part of a national network of over 600 on-the-ground organizations in each state, mandated by the Older Americans Act, and charged with helping Americans thrive in our homes and communities as we age. They are mission-driven primarily not-for-profit organizations that operate a complex service delivery system that provides access to community-based, in-home and elder rights services to older Ohioans and people with disabilities.