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Written Testimony on House Bill 3
House Economic and Workforce Development Committee
March 21, 2023
Holly Holtzen, State Director, AARP Ohio

Good afternoon, Chairman Swearingen, Vice Chair Santucci, Ranking Member Upchurch and distinguished members of the House Economic and Workforce Development Committee.

My name is Holly Holtzen, and I serve as the State Director for AARP, Ohio. AARP, with 1.5 million members in Ohio, is a nonpartisan, nonprofit, nationwide organization that helps empower people to choose how they live as they age, strengthens communities, and fights for the issues that matter most to families, such as healthcare, employment and income security, retirement planning, affordable utilities, livable communities, and protection from financial abuse.

AARP is here today to support House Bill 3. According to AARP's 2021 Home and Community Preferences survey, more than three-quarters of adults ages 50 and older want to stay in their homes (77%) and communities (79%). However, households with low- and fixed incomes find that paying for shelter can be challenging. Affordable housing is critical to allowing older adults to live in their homes as they age, helping them maintain their independence. According to the National Low-Income Housing Coalition's March 2023 housing gap report, there is a shortage of affordable, available rental homes for extremely low-income households (ELI) in Ohio. ELI households are those whose incomes are at or below the poverty guideline or 30% of their area median income (AMI).

Many of these households are severely cost burdened, spending more than half of their income on housing. Severely cost burdened, poor households are more likely than other renters to experience unstable housing situations like evictions and sacrifice necessities like healthy food and healthcare to pay the rent. Twenty-three percent of the extremely low-income households have seniors living in the home. According to the Statista/AARP analysis of United States Census Bureau (USCB) data, more than 5,000 older adults (aged 55+) were evicted, and nearly 7,000 experienced homelessness during 2021. Unfortunately, if the status quo is maintained, more than 20,000 older adults (55+) are expected to be evicted, and more than 9,500 are expected to experience homelessness.

Ohio's 50+ population wants to live in vibrant communities, and housing affordability is a crucial building block for strong communities. Designing affordable housing with community building in mind means it meets the needs of people of all ages. For example, young adults

beginning their careers need low-maintenance, affordable housing options, as do seniors on fixed incomes as well as people with disabilities. The proposed tax credit under House Bill 3 would increase opportunities for much-needed economical housing developments. The jobs created from these projects will have a ripple effect in our communities and drive social and economic activity. Additionally, improving the manner in which subsidized residential rental property is valued for property tax purposes will help maintain financial stability for thousands of units of affordable housing, thereby stabilizing housing for families, older adults, and children.

AARP supports House Bill 3 and policies to advance a thriving community that allows our state's 50+ population to age in place. I appreciate the opportunity to speak on behalf of AARP today and encourage the House Economic and Workforce Development Committee to pass House Bill 3 to move Ohio forward on this vital issue.

