## Northern Ohioans for Budget Legislation and Equality (NOBLE)

Platform for State Budget Subcommittee hearing testimony

Good morning to all Subcommittee members. As a person of faith and supporter of "*Northern Ohioans for Budget Legislation and Equality, a community-based coalition,*" Thank you for giving us this opportunity to participate in developing much needed legislation and oversight, my name is Marva Patterson.

We perpetually face housing affordability issues in the State of Ohio, specifically in the hardest hit areas. Low-income housing for those living below the poverty level and facing eviction is an ongoing challenge, however there are specific funding sources to prevent adverse outcomes such as:

## THE UNITED STATES HOUSING ACT OF 1937, AS enacted

Designed to provide financial assistance to the States and political sub-divisions thereof for the elimination of unsafe and insanitary housing conditions, for the eradication of slums, for the provision of decent, safe, and sanitary dwellings for families of low income, and for the reduction of unemployment and the stimulation of business activity, to create a United States Housing Authority, and for other purposes. **United States of America** declared this policy to promote the general welfare of the Nation by employing its funds and credit, as provided in this Act,

Additionally, we have the American Rescue Plan Act of 2021 designed to assist people in the hardest hit areas due to the pandemic. In section 3201 Emergency Rental Assistance funds are available to assist with eviction prevention, section 3206 Homeowners Assistance funds are allocated to prevent mortgage defaults, foreclosures and displacement, but yet we are seeing an increase in evictions, homelessness, and foreclosures. We believe at least 10% of the over \$500M in ARPA stimulus money should be utilized to create better oversight resulting in enforceable rent oversite while mandating expeditious repairs and related obligations of investors (particularly these hard to monitor out of towners).

In the city of Cleveland, the history of redlining is well known, eviction rates are increasing particularly for people of color. Low-income renters will continue to face hardships as housing costs consume a huge share of their paychecks." The average rental rate in Cleveland's metro area was \$1,214, up by 12.1% from 2021", according to research data collected. A family must have fair and safe housing to survive.

In order to provide for affordable and accessible housing, we recommend the state provide an additional \$15 million minimum per year to the Housing Trust Fund from the General Revenue Fund. **3min ends** 

## Thank you for allowing me to add these views into this public process, I yield the floor.

We believe these provisions can be met through additional state funding in the following areas: a) \$100 million to build 1500 units or permanent supportive housing for those who require nearby supportive services. b) \$150 million minimum to rehab and/or construct 1500 new affordable housing units by leveraging the 4% housing tax credit and multi-family bond programs. c) \$39 million minimum over three years to rehab existing homes for seniors and people with disabilities. d) \$10 million minimum to expand the Frequent Users Systems Engagement (FUSE) to help re-entering citizens secure housing and stability in order to avoid recidivism.

## 3/22/2023