



1108 City Park Ave, Suite 200
Columbus, OH 43206
614-827-0549
ohiopovertylawcenter.org

Written Testimony
Ohio Poverty Law Center
Joint Committee on Property Tax Review and Reform

Co-Chair Blessing, Co-Chair Roemer, and members of the Joint Committee on Property Tax Review and Reform, my name is Danielle DeLeon Spires, and I am a policy advocate at the Ohio Poverty Law Center. The Ohio Poverty Law Center advocates for evidence-based policies that protect and expand the rights of low-income Ohioans. We are a non-profit working closely with Ohio's legal aid community, serving Ohioans who are living, working, and raising their families in poverty. Thank you for the opportunity to provide written testimony on behalf of Ohioans facing significant property tax increases and economic challenges.

Despite a decrease in Ohio's poverty rate, the state's poverty rate is higher than the U.S. poverty rate of 12.3%. This includes 8.1% of Ohio seniors (age 65 and older) who were in poverty in 2019. Nearly 13.1% of Ohioans are living in poverty—earning less than \$23,030 annually for a family of three—according to the Ohio Association of Community Action Agencies' (OACAA) State of Poverty in Ohio report.¹ These Ohioans face legal issues and other problems that are intensified by living in poverty, such as a lack of suitable housing; access to health care, food assistance, or disability assistance; domestic violence; education inequity; and employment and income instability. More than one out of every three Ohio households lack the liquid assets needed to stay out of poverty for three months.

Property taxes have seen a significant increase over the past year, as median property taxes rose 23.1% from 2019 to 2023, above the national average of 21.6%.² This is a median rise in property tax bill of \$2,530, compared to the national median of \$2,367. Over 1 million Ohioans (8.8%) live in a household that spends at least half its income on housing, which puts them at risk of foreclosures or evictions. This includes 325,722 people living in households that are severely mortgage-burdened and 707,820 Ohioans living in severely rent-burdened households.³

We echo the strong support for bold changes to the homestead exemption to increase access for seniors and disabled homeowners. The homestead exemption is a meaningful and necessary safeguard to allow elderly Ohioans to age in place without additional stress stemming from monetary concerns and fears of losing their homes. Ohio's population is rapidly aging. By 2050, the number of Ohioans aged 85 and older will be nearly double in size compared to today. These create unique challenges to costs and maintenance of homes so Ohioans can continue to live in their homes.

¹ **The State of Poverty in Ohio 2023 Report:** https://oacaa.org/wp-content/uploads/2023/07/State-of-Poverty-2023-web_FINAL-UPDATE.pdf

² <https://www.axios.com/local/columbus/2024/04/22/ohio-property-taxes-rising-zillow-redfin>

³ **Ohio Housing Needs Assessment FY2024:** <https://ohiohome.org/hna-23/executivesummary.aspx>

Increasing the homestead exemption to at least \$50,000 would be crucial to increasing homeownership affordability for seniors and disabled homeowners. Creating this opportunity will allow for more Ohioans to remain in their homes as they age and provide stability amidst record property tax increases and rising economic costs.

Sincerely,

Danielle DeLeon Spires



Danielle DeLeon Spires

Policy Advocate

614-827-0549 (ext 8114) | dspires@ohiopovertylaw.org

Direct: 614-824-2621

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