

Inclusive Housing Resources

Testimony before the Senate Select Committee on Housing – January 31, 2024

Regina Gehm, Chief Executive Officer

Chair Reynolds, Vice Chair Johnson, and members of the committee, thank you for taking on such an important topic and providing the opportunity for me to testify today. I am Regina Gehm, the CEO of Inclusive Housing Resources. Our nonprofit provides housing with a focus on people with disabilities in southwest Ohio.

In southwest Ohio, the current average rent is over \$1,300 plus utilities. This means that most households would need an income of \$60,000 per year to afford this housing - almost three times minimum wage. Many with disabilities and older adults live on social security only. Currently, the Standard Social Security Income is \$11,316 per year for an individual, meaning that their rent and utilities should not exceed \$283. Quality housing is unavailable at these price points.

Homeownership costs in 2022 exceeded these rents, but by contrast, the average monthly cost of homeownership without a mortgage was \$649. This leads some older adults to decide to stay in their more affordable homes long after they can reasonably take care of it, taking some homes out of the market for new homeowners for the long term due to years of neglect.

Creating affordable housing across Ohio is critically important and we are far behind in meeting these needs. Current estimates are that we would need to produce 5,000 units a year for 50 years to close the gap!

Accessibility is equally important. There are not enough accessible homes to meet the needs of those with a disability, which almost half of us will experience. With low supply of both accessible units and affordable units, people with disabilities often struggle to find homes. Many with disabilities need help at home. These caregivers often have a low income, as reflected in the hourly wage of a Direct Service Professional, recently reported at \$13.72. This puts quality housing out of reach for these professionals and their families.

Therefore, as you consider legislative actions to support housing in Ohio, please consider the following four actions.

Make affordable housing part of the whole solution. New economic development requires housing for the new jobs at all levels of income. Also, by addressing the needs of the elderly or people with disabilities, housing opportunities are created for Ohio's workforce.

Include accessibility principles in legislative actions-it's good for everyone.

Legislatively promote policies that improve the ability to pair funding programs together, particularly in this time of high construction costs.

Lastly, support rental subsidy programs because while funding the development of affordable housing is critically important, some cannot access housing without rental subsidies.

Housing is near and dear to Ohioans' hearts as evidenced by the hundreds of people who have testified and the thousands more who have been watching these committee meetings. It should be no surprise why. Where we go at the end of our day has a significant impact on all aspects of our life: how we access food, especially fresh food; the quality of hospitals and our children's education; how safe we are in our community; and our transportation options. Housing is a critical piece of infrastructure for Ohio, thank you for this committee's work.