



**Senate Select Committee on Housing
January 31, 2024
Ilene Shapiro, Summit County Executive**

Chair Reynolds, Vice Chair Johnson and members of the Senate Select Committee on Housing, thank you for the opportunity to submit written testimony about the housing needs of Summit County residents.

Affordable housing is one of the most pressing issues facing Ohio's 88 counties. Summit County residents, like others across the state, face mounting challenges to attain housing that is affordable for them and their families. Summit County's 2022 Community Health Assessment found 21% of Summit County homeowners with a mortgage paid 30% or more of their income on their mortgage, and 46% of renters paid 30% or more of their income on rent.

When residents are forced to pay over a third of their income on housing, individuals and families must make difficult choices on other necessities, such as food, childcare, and transportation. The lack of affordable housing makes it incredibly difficult to get ahead and stay ahead.

As this committee considers policy measures that the General Assembly may pursue to reduce housing costs, I respectfully encourage you to consider three areas: increasing affordable housing stock, addressing barriers to homeownership, and supporting current homeowners and renters with cost-saving services and programs.

Summit County needs strategic investments in building and refurbishing homes to supply affordable units. Initiatives such as gap financing can play an important role in affordable housing development. Summit County has deployed federal HOME Investment Partnership Act funds to support low- to moderate-income housing developments in recent years, but the funds we receive do not meet the current demand. State funds to supplement federal dollars would help us expand our housing stock.

Barriers to homeownership also represent a serious challenge to housing affordability. For many potential homebuyers, the down payment and closing costs can mean the difference between purchasing a home or not. We encourage the committee to consider down payment assistance programs for disadvantaged individuals and families. Summit County recently revamped our First Home First Loan program, which provides low to moderate-income first-time home buyers a 3:1 match of up to \$12,000 as a 0% interest rate deferred loan. In this market, a little can go a long way, but we recognize that this program needs enhancement and expansion to better serve residents.

Finally, serving current homeowners and renters is key to keeping individuals and families living in healthy, safe and thriving homes. We have seen great success utilizing state and federal funding for home repair and

modification programs, including Home Weatherization, Lead Abatement and Minor Home Repair, and most recently with the state's Lead Safe program. These programs keep homeownership affordable over time and can help offset costs for our most vulnerable residents, like older adults. We recently leveraged the State of Ohio's Aging in Place grant with American Rescue Plan Act funds to improve home repair programming for older and disabled residents in our community. Programs like this are worthy of robust and continued funding.

Thank you for your time and attention to this very important matter. Ohio's counties, cities, villages and townships may vary in size, but affordable housing appears to be a universal concern. If Ohio is to continue to retain our current residents and compete for new investments, we must develop strategies to reduce housing costs and build better, more affordable communities. Summit County looks forward to being a partner in this work.

Sincerely,

A handwritten signature in black ink that reads "Ilene Shapiro". The signature is written in a cursive, flowing style.

Ilene Shapiro, Executive
County of Summit