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Chair Cirino, Vice Chair Chavez, Ranking Member Hicks-Hudson, and Members of the Finance Committee, thank you for the opportunity to provide interested party testimony on House Bill 96. My name is Kate McGarvey, and I am the Executive Director of Legal Aid of Southeast and Central Ohio. I also have the honor of working with my Legal Aid Society colleagues and serve as Vice Chair of our membership organization, the Alliance of Ohio Legal Aids (Alliance).

The Alliance of Ohio Legal Aids is a collaboration among Ohio's regional nonprofit Legal Aid Societies. Collectively, we serve every county in Ohio. We provide high quality free civil legal assistance to low-income Ohioans. You can see the list of our members at the conclusion of this testimony.

In 2024, Alliance members served over 140,000 Ohioans including 60,000 children, 19,000 seniors, 18,000 people with disabilities, and 3,700 veterans. We helped 3,200 Ohioans seal or expunge their criminal records and 952 Ohioans reinstate driver's licenses, removing barriers to employment. And we helped 5,300 domestic violence survivors achieve safety.

But overwhelmingly, the most common challenge our clients face, whether they live in urban centers, small townships, or unincorporated rural areas, is securing safe and stable housing. Close to a third of the 60,000+ legal aid cases in Ohio last year were housing related.

How Legal Aid Serves Ohioans with Housing Needs

Who comes to legal aid for help with housing problems? They are families facing imminent eviction when a one-month extension would give them time to transition without needing the support of local safety net services. They are tenants of large housing complexes enduring months without electricity and other utility lapses. They are children in treatment for asthma exacerbated by unresolved mold and other environmental issues caused by_neglected properties. They are seniors living on fixed incomes in a mobile home they own, being exploited by out-of-state LLCs that buy mobile home parks and impose unlawful rate changes and arbitrary fees. And they are low-income Ohioans at risk of losing a family home – the one asset they can pass to the next generation – due to foreclosure or rising property tax rates.

Access to a legal aid attorney is often the last line of defense between a household and the cascade of compounding challenges that come with the

loss of housing including loss of income and healthcare, disruption of education, food insecurity, exacerbation of medical conditions, loss of personal property, and increased vulnerability to unsafe living conditions. Whether helping tenants escrow their rent until a landlord restores utilities, resolving a title problem that's preventing a veteran from making critical repairs to their family home, or identifying that a senior is being charged fees prohibited by law or not included in their lease, legal aid attorneys help families stay housed and avoid disrupting employment, health, and education.

Need Surpasses Resources

Unfortunately, at current funding levels, Ohio's legal aid firms have the capacity to serve only one out of every two requests from individuals who are eligible for our services.

If passed, budget amendment SC2158 would stabilize the availability of civil legal services for low-income Ohioans facing critical housing issues. By establishing a Legal Services Housing Defense fund with an allocation of \$5,000,000 each fiscal year, the amendment would increase the capacity for this critical work and insulate its funding from the impact of fluctuating funding sources.

Disproportionate Need for Legal Services in Rural Counties

Given current private law practice trends, instituting a stable source of funding for housing legal defense will be particularly important for rural communities. In its 2024 report, the Rural Practice Gap Taskforce of the Ohio State Bar Association found that "the number of attorneys in private practice in rural areas is not keeping pace to provide sufficient access to legal services in these communities" and that soon "large swathes of the state will not have access to an attorney in their area."

Legal aid firms make it a priority to bring skilled attorneys to rural offices in Ohio's poorest counties. But with fewer local governments or private funders who supplement legal aid services in rural counties, reliable funding from the State of Ohio is becoming increasingly essential to ensuring access to justice in those regions.

Return on Investment

Investing in legal services that helps low-income Ohioans maintain and stabilize housing helps individual constituents as well as the communities they live in. Independent studies of the impact of legal aid's housing cases in Ohio consistently show a significant return on investment. Most recently, a January 2025 study by Stoutⁱⁱ found that the City of Cleveland and Cuyahoga County stimulated \$2.46 of economic growth for every dollar they spent on eviction defense by

- Decreasing the incremental need for social safety net responses such as emergency shelter, rapid re-housing, out-of-home foster care placements, and Medicaid-funded healthcare;
- Preserving economic value by retaining workers and consumers and sustaining per capita education funding for children living in the district; and,
- Reducing crime and an incarceration associated with the criminalization of homelessness.

We ask that you please support the Legal Services Housing Defense Fund amendment (SC2158) that would help stabilize legal aid services for your constituents across the state and particularly in rural counties. In so doing, you will ease the strain on local services, preserve

the workforce, and stimulate economic growth in your districts.

Members of the Alliance of Ohio Legal Aids

- Advocates for Basic Legal Equality, Inc.
- Community Legal Aid
- The Legal Aid Society of Cleveland
- Legal Aid Society of Greater Cincinnati
- Legal Aid Society of Southwest Ohio, LLC
- Legal Aid of Southeast and Central Ohio
- Legal Aid of Western Ohio
- Northeast Ohio Legal Aid
- Ohio Poverty Law Center
- Pro Seniors

¹ Report of the Ohio State Bar Association Rural Practice Gap Task Force: https://www.ohiobar.org/globalassets/advocacy/access-to-justice/report-of-the-rural-practice-gap-task-force.pdf

ii Stout's Independent Evaluation of Cleveland's Eviction Right to Counsel Annual Report for the Period of January 1, 2024 through December 31, 2024: https://freeevictionRight to Counsel Report for the Period of January 1, 2024 through December 31, 2024: https://freeevictionhelpresults.org/wp-content/uploads/2025/02/Stouts-2024-Independent-Evaluation-of-Clevelands-Eviction-Right-to-Counsel_FINAL_2025.01.31.pdf