



Affordable Living

Safe, Comfortable
Community Living

Senate Bill 36 Opponent Testimony
Ohio Senate Ways and Means Committee
April 2, 2019

Chairman Terhar, Vice Chair Roegner, Ranking Member Williams and members of the Senate Ways and Means Committee, my name is Kathy Ison-Lind and I am the Vice President of Affordable Living for Episcopal Retirement Services. Thank you for the opportunity to speak with you today about this very important bill that could have a significant negative impact on our residents. Episcopal Retirement Services is an Ohio-based provider of services to seniors, both those with wealth, (we have two continuing care retirement communities), but much more so to the many we serve who have very limited incomes. In Ohio, we provide housing with substantial services and support to over 1600 low-income seniors living in our 26 communities, eight of these communities do not have rent subsidy. (I have included a map of our Ohio properties for your review). We are very grateful for the support of each district's representative for these communities and each resident that benefits because of its existence. Not one of these properties could have been built nor can be sustained without the support of this public/private sponsorship.

Seniors are in need of housing that is decent, safe and affordable. Our waiting lists vary, but some are as long as two years. We are already seeing the waits get longer as more seniors become age eligible and can no longer afford their current home expenses or may not be able to keep up with the burdening maintenance issues. In our non-subsidized communities, those without a HUD housing assistance program, project based voucher or rural development assistance, we charge our residents rent that is below the HUD market rent. Nevertheless, oftentimes this reduced rent is still a burden on our residents with some paying over 50% of their





Affordable Living

Safe, Comfortable
Community Living

outings. This also helps with socialization, a necessary component of a happy and healthful life.

We have been able to get busses through grants, but the driver's salary, bus gas and maintenance is paid for through the Good Samaritan Mission fund.

Exercise is a vital component of staying healthy and happier as we age. ERS strives to have an exercise center at each of our communities and has developed programs to encourage and reward residents for regular exercise. We also design the centers for rehabilitation after a hospital stay so that residents can come back home and exercise with their home health physical therapist, rather than have a costly Medicare nursing home stay. Home, in their own apartment, is where our residents want to be if possible. Moreover, it is the most cost effective choice. We have equipped most communities through donations or grants. Our wellness coordinator's salary is funded through a very generous donor who has seen firsthand the incredible impact of these initiatives.

We have collaborated with local home health agencies who provide a nurse, free of charge to our residents one day per week to monitor vital signs such as blood pressure, glucose levels for diabetes and answer health questions of our residents. These nurses have been instrumental in helping our residents who are ready to call the life squad realize a call to the doctor is all that is needed. For other residents, they get them to immediate help avoiding a more serious problem if they had waited. This same nurse will work with the hospital discharge planner to get the resident back home with home health services rather than a stay in a MEDICAID nursing home. The cost savings is at least 10:1. Because of the collaborative services of our social workers and our home health partner, at this moment, we have five residents in hospice care in their own home where they want to be. This is way beyond safe and sanitary housing. This is because we use any



Affordable Senior Living by Episcopal Retirement Services



A Canterbury Court
450 N. Elm Street
West Carrollton, OH
150 apartments

B Cambridge Heights
1525 Elm Street
Cambridge, OH
65 apartments

C St. Paul Village I & II
5515 Madison Road
Cincinnati, OH
168 apartments

D St. Pius Place
3715 Borden Street
Cincinnati, OH
18 apartments

E Shawnee Place
102 E. Main Street
Springfield, OH
85 apartments

F The Elberon
3414 West 8th Street
Cincinnati, OH
37 apartments

G Forest Square
3511 Harvey Avenue
Cincinnati, OH
21 apartments

I Thomaston Woods
1460 Thomaston Dr.
Amelia, OH
100 apartments

J Thomaston Meadows
1401 Thomaston Dr.
Amelia, OH
13 apartments

K Green Hills
6555 US-68
West Liberty, OH
76 apartments

L Walnut Court
1020 Chapel Street
Cincinnati, OH
30 apartments

M Central Parkway Place
1111 Elm Street
Cincinnati, OH
65 apartments

N Knowlton Place
1465 Knowlton Street
Cincinnati, OH
56 apartments

O Prairie Oaks Village (4)
Prairie View, Quaker
Place, Friendly Center
and Mulberry Place
360 Prairie Avenue,
Wilmington, OH
219 apartments

P Blanchester Campus (2)
Blanchester Friends
901 Cherry Street,
Blanchester, OH
114 apartments

Q Marlowe Court
1610 Marlowe Avenue
Cincinnati, OH
53 apartments

R Maple Knoll Meadows
11050 Springfield Pike
Cincinnati, OH
149 apartments

S New Carlisle Village (2)
199 Sunrise Terrace
New Carlisle, OH
96 apartments

T Madison Villa
5615 Madison Road
Cincinnati, OH
96 apartments

U Woodburn Pointe
3330 Woodburn Avenue
Cincinnati, OH
67 apartments



Affordable Living

Safe, Comfortable
Community Living

MARLOWE COURT

Episcopal Retirement Services Affordable Living LLC (“ERSAL”) owns and manages Marlowe Court, a four-story, 53-unit apartment community in Cincinnati’s College Hill neighborhood. Marlowe Court is home to seniors ages 55 and above who earn no more than 60% of the Area Median Income. The average annual income for Marlowe Court residents is \$17,887.



Financed in large part with an allocation of 2015 9% Low-Income Housing Tax Credits (“LIHTC”), Marlowe Court was completed in December 2017 with lease-up occurring in the early months of 2018. To supplement the LIHTC equity, other funding sources included a grant from the Federal Home Loan Bank of Cincinnati and an award of HOME funds from the City of Cincinnati. ERSAL received over 1,000 phone calls expressing interest in Marlowe Court’s 53 units, confirming the need for

high-quality affordable housing in our neighborhoods. In addition to the residential units, Marlowe Court offers amenities to its residents including a large community space with warming kitchen, several smaller gathering spaces, a fitness area, a clinic, and laundry facilities.

RENT AND INCOME RESTRICTIONS

In return for funding from the LIHTC equity, FHLB grant, and City of Cincinnati HOME funds, Marlowe Court has entered into restrictive covenants governing the use of the property for 30 years. These restrictive covenants ensure that rents are affordable to, and units are occupied by, households earning 30%, 50% and 60% of the Area Median Income. As a result, the rents charged at Marlowe Court are significantly below the HUD Fair Market Rents for the Cincinnati-Hamilton County market, as illustrated by the below table.

No. of Bedrooms	Max rents: 30% AMI	Max rents: 50% AMI	Max rents: 60% AMI	HUD Fair Market Rent
1	\$385	\$620	\$620	\$670
2	n/a	\$770	\$770	\$884

