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Written Testimony on House Bill 560 House Families, Aging, and Human Services Committee May 26, 2022 Holly Holtzen, AARP Ohio

Thank you, Chairwoman Manchester, Vice-Chair Cutrano, Ranking Member Denson, and distinguished members of the House Families, Aging, and Human Services Committee for the opportunity to address you today. My name is Holly Holtzen, and I am the State Director for AARP Ohio. AARP is a nonpartisan, nonprofit, nationwide organization with 1.6 million members in Ohio, that helps empower people to choose how they live as they age.

According to AARP's 2021 Home and Community Preferences survey, more than three-quarters of adults ages 50 and older want to stay in their homes (77%) and communities (79%). However, households with low- and fixed incomes find that paying for shelter can be challenging. Affordable housing is critical to allowing older adults to live in their homes as they age, helping them maintain their independence. Unfortunately, according to the National Low-Income Housing Coalition's 2022 Ohio Housing Profile, there is a shortage of affordable, available rental homes for extremely low-income households (ELI) in Ohio. ELI households are those whose incomes are at or below the poverty guideline or 30% of their area median income (AMI).

Many of these households are severely cost burdened, spending more than half of their income on housing. Severely cost burdened poor households are more likely than other renters to sacrifice other necessities like healthy food and healthcare to pay the rent and experience unstable housing situations like evictions. 23% of the extremely low-income households have seniors living in the home. According to the Statista/AARP analysis of United States Census Bureau (USCB) data, more than 5,000 older adults (aged 55+) were evicted, and nearly 7,000 experienced homelessness during 2021. Unfortunately, if the status quo is maintained, more than 20,000 older adults (55+) are expected to be evicted, and more than 9,500 are expected to experience homelessness.

Ohio's aging population wants to live in vibrant communities, and housing affordability is a crucial building block for strong communities. Designing affordable housing with community building in mind means it meets the needs of people of all ages. For example, young adults beginning their careers need low-maintenance, affordable housing options, as do seniors on

fixed incomes and disabled people. The proposed tax credit under House Bill 560 would increase opportunities for much-needed economical housing developments. The jobs created from these projects will have a ripple effort in our communities and drive social and economic activity.

AARP supports House Bill 560 and policies to advance a thriving community that allows our state's 50+ aged population to age in place. I appreciate the opportunity to speak on behalf of AARP today, and encourage the House Families, Aging, and Human Services Committee to pass House Bill 560 to move Ohio forward on this vital issue.

