

Housing Stabilization Roundtable Report

October 2018
55 attendees

Central Community House

January 2019
97 attendees

Milo-Grogan Recreation Center



THE CITY OF
COLUMBUS
CITY COUNCIL



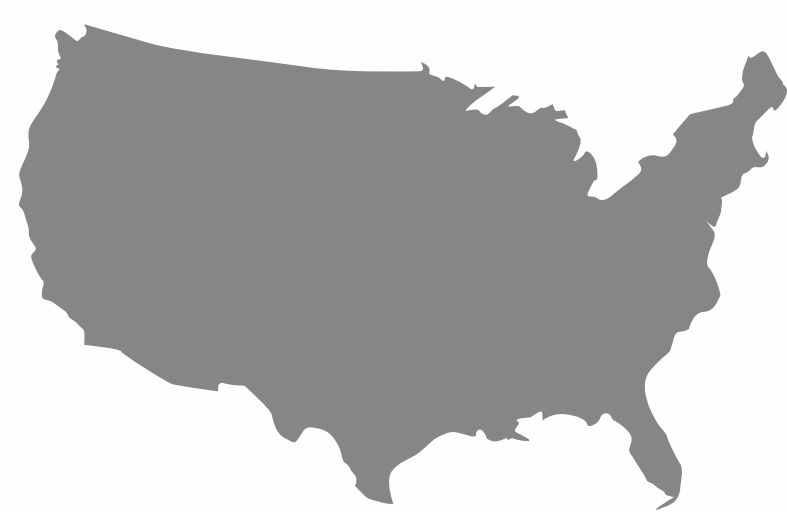
Franklin County
Board of Commissioners
OFFICE ON AGING



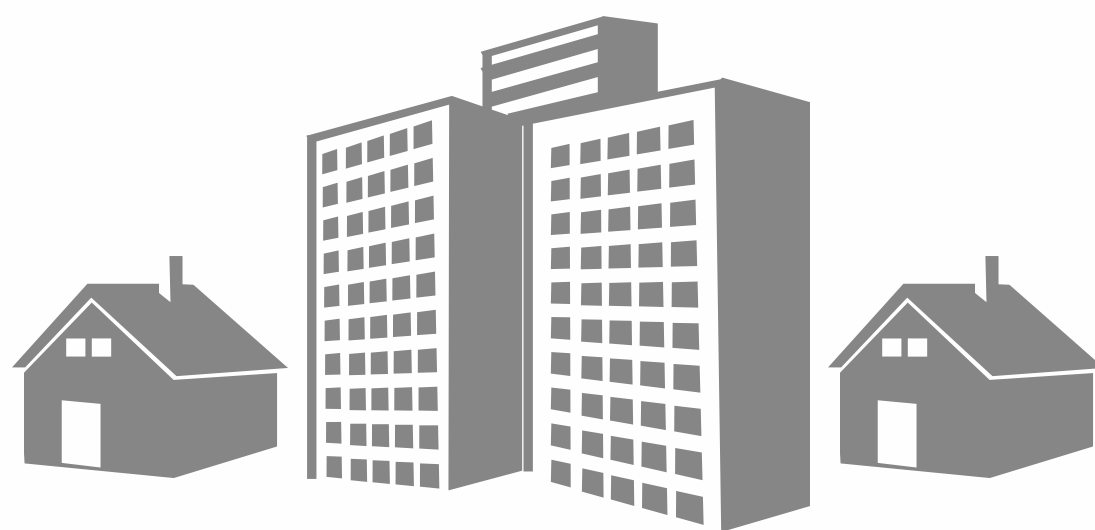
THE OHIO STATE UNIVERSITY
COLLEGE OF SOCIAL WORK



Background



Central Ohio's 65+ population will double by 2050



88% of Columbus older adults agree it is important to remain in their home or neighborhood as they age



Columbus older adults are advocating for options as property values continue to increase

What did we hear?

Issue	Details	Panel Input	Next Steps
Predatory Lending/ Credit Fraud	Seniors forced to work with banking institutions that do not understand or recognize the needs of older borrowers.	<ul style="list-style-type: none">Claims of fraud could be investigated by Adult Protective Services.FCOA has started Senior Chats and is educating banks on the needs of seniorsAARP will present information on frauds and scams to any group	Work with Columbus Association of Realtors on potential solutions.
Keeping homes in the family	Suggestion was made that funding be established to help low income seniors pay off their houses so they can pass them down to their children	Homeport and Homes on the Hills can help with repairs. Homeport built 33 new homes in Milo Grogan last year.	Identify a source of funds for repair programs for seniors.

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Property Tax Relief	Need for property tax relief for residents over 65. Seniors should be given something in exchange for abatements given to developers. Other cities have rent control measures		Talk with other cities/counties that have instituted property tax relief programs for seniors.
Education	Seniors often unaware of resources that exist that could help them age in place. A lot of information from various entities. Need to streamline.	Milo Grogan Area Commission offers coffee socials for seniors where information is shared	Continue to work with Age-Friendly Columbus/Franklin County providing information to seniors regarding resources/programs.
Home Sales	There should be a form that is required to be filled out with every real estate listing that indicates if the listing is accessible for seniors and/or ADA compliant		Work with the Columbus Association of Realtors to develop a solution

What did we hear?

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Income thresholds	In order to qualify for many services a senior needs to be destitute.	Most income thresholds for programs utilize the federal poverty guidelines because the programs utilize federal funds.	Investigate if income threshold is intrinsically tied to federal poverty level. In other words, does a program lose its federal funding if it requires a different income threshold?
Affordable Senior Housing	Seniors who lose their homes forced to live in dangerous conditions.	Utilize the Senior Housing List available from the Franklin County Office on Aging. Get on list soon as there can be extensive wait lists.	Can seniors in crisis be prioritized on housing waiting list?
Progress report	Where will information be available regarding any outcomes of the panel?	Video of this session and the previous forum will be available on YouTube and Facebook. City Council webpage: https://www.columbus.gov/council/information/Age-Friendly-Columbus/	Continue to keep attendees apprised of progress

Issue	Details	Panel Input	Next Steps
Development/ Developers	Development is causing seniors to be priced out of their homes. Developers receive tax abatements.	City and county both offer home repair programs that seniors can access. Franklin County Office on Aging has a Senior Citizen Housing List to help seniors find appropriate, affordable housing.	Investigate the pros and cons of cities that are currently offering senior tax abatements.
Courtyard Estates	Developers want to build two apartment buildings replacing mobile home community	Clintonville Area Commission is trying to assist residents with information and advocacy	Continue to monitor situation
Property Taxes	Property taxes have doubled and tripled on homes. Appeals of the valuation are slow to be heard.	Property valuations, and thus taxes, are based upon area sales data. This is an operation of the County Auditor's office	Advocate that senior valuation challenges be prioritized at the County Auditor's office. City can't help on this issue.
Property Taxes/ Displacement	Seniors can't afford repairs on their homes and if younger neighbors fix up their homes, home values rise causing higher property taxes.	Valuation is an operation of the County Auditor's office.	City partner with County to develop programs to help seniors with home repairs

Panelists

President Pro Tem Michael Stinziano
Age-Friendly Columbus and Franklin County Director Katie White
State Representative Hearcel Craig
Senior Services Roundtable Vice Chair Fran Ryan
Central Ohio Area Agency on Aging Specialist Patty Callahan
Near East Area Commissioner Lela Boykin
Franklin County Office on Aging Director Michelle Missler
Vice President & Chief of Program Performance and Innovation Columbus Urban League Arthur Hurst, Jr.
Regional Volunteer Lead AARP Ohio Ernestine Jackson

Resources

Predatory Lending/Credit Fraud / Affordable Senior Housing

Homes on the Hill offers the following:

Certified housing counselors to help homeowners

- Create a spending and savings plan
- Avoid foreclosure
- Refinance your mortgage
- Manage debt

Also: Conducts workshops on How to Avoid Predatory Lending

Note: The housing and home repair guides are produced by the Central Ohio Area Agency on Aging, not the Franklin County Office on Aging.

COAAA Housing and Home Repair Guide

http://www.coaaa.org/cms/images/docs/guides/COAAA_Housing-HomeRepair-Guide.pdf

The guide lists all subsidized and tax credit rental properties for seniors in Franklin and surrounding counties, and lists all home repair programs.

Property Tax Relief:

Make property owners aware of the Homestead Exemption, Franklin County Treasurer's Budget Payment Program, payment plan options for delinquent taxes.

Education:

COAAA provides Information and Assistance by phone 614-645-7250, this includes directing callers to appropriate resources to meet their needs. Resource guides on a variety of topics including utility assistance programs are available at www.coaaa.org, or call the above number to request a copy.

Home Sales:

Real Estate Agents can pursue a special designation/specialty as "Senior Real Estate Specialists". The SRES designation requires the agent to take special courses designed to build skills and knowledge needed for specialization in the 50+ real estate market.

To locate an SRES designated real estate agent in your area go to: www.seniorsrealestate.com.

Resources for Making the Home Accessible:

Homefit Guide, www.aarp.org

Rebuilding Together Safe at Home Checklist, www.aota.org

A Home Fall Prevention Checklist for Older Adults, www.cdc.gov

Book: Home Accessibility – 300 Tips for Making Life Easier, Shelley Peterman Schwartz, 2011



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