Stabilize Housing

Background

Ohio has an estimated 443,717 extremely low-income renter households across the state—defined as making less than 30 percent of the area median income—and only 189,172 affordable and available rental homes for them. This means that for every 100 extremely low-income renter households in the state, there are only 43 affordable and available rental homes.

With record rent increases last year averaging 11 percent in Ohio's seven largest metropolitan regions, renters of all income levels are feeling increased financial pressure. The Fair Market Rent (FMR) for a two-bedroom apartment in Ohio is $887. To afford this level of rent and utilities—without paying more than 30 percent of income on housing—a household must earn at least $17.05 per hour.

The lack of widespread affordable housing inevitably leads to widespread housing instability. Due to tenant protections such as the eviction moratorium and rental assistance, total evictions in Ohio dipped at the start of the pandemic in 2020, but 2021 saw evictions increase by more than 11,000. As federal resources run out and the housing affordability crisis continues, evictions will continue to rise. ***Studies show that having a safe, stable place to call home is foundational to well-being and critical for children's development.***

What Should Ohio Do?

Invest in Housing

We join more than 230 organizations in asking Ohio's leaders to make a significant one-time investment of Ohio's American Rescue Plan Act funds into affordable housing. The investment would create 1,500 housing units for those who require nearby supportive services ($100 million), up to 5,000 affordable rental units by leveraging other federal resources ($150 million), decrease infant mortality through investment in safe homes ($9 million), rehabilitate existing housing to keep seniors and people with disabilities in their own homes ($39 million), and create homes to help ex-offenders overcome behavioral health issues ($10 million).

Support Renter Households

<u>Standardize Eviction Record Sealing</u>: Many landlords screen potential tenants by searching eviction case history, so an old eviction case filing—regardless of whether the tenant was evicted or the case was dismissed—can make it hard for a tenant to secure housing. Municipal courts across the state see the need for a pathway to eviction record sealing and are developing their own local rules to address it, but the state needs a standardized process.

<u>End Source of Income Discrimination</u>: Source of income (SOI) discrimination happens when landlords refuse to rent to prospective tenants who intend to pay for their housing with housing assistance vouchers, subsidies, veterans' benefits, or other forms of public assistance. SOI protections ensure that tenants who seek to use housing vouchers or other subsidies as rent payment will not face discrimination.

<u>Enact Pay to Stay</u>: Under current Ohio law, a landlord has no duty to accept a late payment, which means a tenant can be evicted for being just one day late or one dollar short on rent. Ohio is one of only five states where this is

allowable. Pay to Stay laws allow tenants to cure nonpayment of rent by tendering the full amount owed, including all reasonable fees and legal expenses, prior to being evicted.

Provide Legal Counsel Resources for Tenants: Across the country, only three percent of tenants have legal representation when facing eviction proceedings, compared to more than 80 percent of landlords. Lawyers are able to identify legal defenses the tenant is likely not aware of, such as failure of the landlord to follow the eviction procedures, improper notice of the eviction, illegal rent charges, failure to make repairs, sexual/racial harassment or retaliation, and failure to properly credit rent paid. Studies repeatedly show that a right to counsel saves cities far more money than it costs by reducing government expenditures on services such as homeless shelters, foster care, and emergency health care.