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## Written Testimony submitted March 22, 2013 to the Housing and Human Services committee

AARP is pleased to endorse HB 2890, a bill to permit the powerful tool of inclusionary zoning to be adopted by municipalities within the state.

AARP is a nonprofit, nonpartisan, social change and membership organization. We have over 37 million members nationwide and 530,000 in Oregon. With a mission to enhance quality of life for all as we age, we are actively engaged in public policy, education, and community service at the national, state and local levels for our members and society. An important aspect of our work here in Oregon includes advocating for increasing housing options and successful aging in place.

The needs of different communities in Oregon are varied and cannot be managed effectively without access to all the tools available to meet those needs. Planners nationwide have recognized the value of inclusionary zoning policies to fairly and effectively provide affordable housing throughout communities without requiring taxpayer subsidies.

Inclusionary zoning provides a means for a community to meet the housing needs of older people and their caregivers. It ensures that wherever new housing is constructed, there will be a number of units that are affordable and available to people with lower incomes. In light of rapid demographic changes in the age of the population, it is urgent that communities have the tools they need now, so they can meet the needs they know exist and will continue to grow.

Many people over age 65, and especially those over age 75, are women living alone, because women outlive men based on current life expectancies. In Oregon, 31.9 % of people over age 65 are females living alone. Being widowed substantially reduces the income available to pay for housing costs. Housing that may have been affordable with two Social Security checks may be unaffordable after the death of a spouse.

Much of the housing in which people over age 65 live (38.6%), was built prior to 1970 and lacks the features that make housing safe and appropriate

for older people, such as wider doorways, no step entrances, full bath on the first floor, grab bars and other features designed universally to meet a wide range of physical abilities. While many older people age without significant disability, the incidence of disability increases with age.

Of all homeowners in Oregon, 42.3 % over age 65 have a disability, whereas 57.4% of renters over age 65 have a disability. Such families, indeed all older people, need homes that have features that allow them to age safely in their homes and communities. Such features make housing significantly safer, because they prevent falls which injure and kill older people in Oregon every year.

Considering the age of most housing in Oregon, older people will also benefit from inclusionary zoning because it will help provide housing that needs less maintenance and repair, which increase housing costs. Such needs put older people at risk of home repair scams. The stress over making or paying for the repair can impact the health and wellbeing of an older person.

Housing affordability is an enormous problem for older people, who typically have lower incomes after they stop working and subsist on Social Security as their sole source of income. Median income for older people in Oregon is very low. Owners have a median income of \$42,578 and renter's median income is only \$20,389. There is a severe shortage of housing that meets the needs of older people living on such fixed income.

Older homes also tend to be energy inefficient. Energy costs consume an enormous percentage of the limited monthly income of older people. Housing costs often consume greater than 50 percent of their income even if they own their own homes without a mortgage debt. The median utility cost for older people who own their homes is \$195 per month. In Oregon, over 49.4 % of owners pay more than 30 % of their income and 29.4 % pay greater than 50 % of their income for housing. The situation is even worse for renters, with 62.8% paying greater than 30% and 38.6 % paying greater than 50%.

Most older people prefer to remain in their homes as they age. Older people may choose to move at some point when their housing is no longer safe and appropriate for them. If a person decides to move to safer, more appropriate and affordable housing, she should not be forced to leave her community, abandon important social networks, or be forced to live in segregated nursing homes or assisted living facilities simply because there are no other appropriate options. Many older people will be able to live independently in their communities so long as there is appropriate affordable housing available to them. This also saves significantly on health care costs, because

aging in the community is significantly less expensive for the public than aging in a nursing home.

Indeed, AARP advocates to ensure enforcement of laws protecting older people from being forced to live in segregated institutional settings in order to get adequate supportive services, rather than to live in the community with their friends and support networks. Inclusionary zoning provides communities an important tool to meet its fair housing obligations, which helps to ensure quality of life for an aging population.

In order to ensure that older people can age successfully in their community, housing must also be available to those who will be providing services to older people as they age. Home health care aides and family caregivers seeking to provide essential support to older people have lower incomes and need affordable housing options.

AARP appreciates the opportunity to provide support for HB 2890. Communities need the tools that will allow them to address the housing needs of an aging population.

Sincerely,



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Housing data:

[www.assets.aarp.org/rgcenter/ppi/liv-com/AARP\\_Housing2011\\_Full.pdf](http://www.assets.aarp.org/rgcenter/ppi/liv-com/AARP_Housing2011_Full.pdf)