

Testimony on HB 4001 February 1, 2016

Affordable and accessible housing is fundamental to quality of life for people of all ages and abilities, family compositions, incomes and backgrounds. AARP research tells us that 90% of people 65 and older want to remain in their homes and communities as they get older. However, the reality of a safe, secure and comfortable home for many families in our communities is in jeopardy due the unprecedented housing crisis in our state.

Traditionally, homeownership rates among older adults have been high. Though, lower incomes, especially older minority households have historically had higher likelihood of renting. Since the housing market crash and recession of 2008, the national homeownership rates have continued to fall for all age-groups including older adults. According to the projections from the Joint Center for Housing Studies (JCHS) of Harvard University, the number of renter households ages 60 and above is likely to increase by about 20 percent by 2020 and by another 25 percent between 2020 and 2030.

As the single largest item in most American household budgets, housing costs directly affect financial security. According to the JCGS report, "Housing America's Older Adults," one-third of people 50+ pay more than 30 percent of income for housing that may or may not fit their needs. For older adults living on a fixed income sudden rent increases can put be untenable, placing further burden and jeopardized wellbeing.

Today people are living longer and in better health than ever before; but, the incidence of disease and disability does increase with age. The population of people over the age of 75 is already increasing rapidly and will accelerate after 2020 as the first wave baby boomers reach this age. At this time of life, older adults are more likely to require greater accessibility within the home as well as assistance with activities of daily living to maintain independence at home.

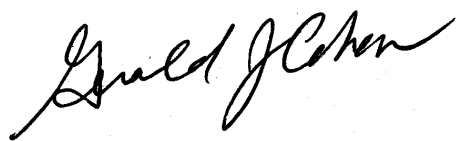
Regardless of age, ability or background, the devastating effects of housing insecurity and homelessness cannot be emphasized enough. For older adults and people with disabilities, the impact of displacement from loss of stable housing and the sheer trauma of having to make a physical move can be bad enough; furthermore, the lamentable state of housing inventory lacking basic accessibility features in our communities, exacerbates the risks, increasing the likelihood of homelessness or ending up in prohibitively more expensive option of living in care facilities at the expense of the tax payer.

AARP's housing principles call for policies that provide safe, decent, and accessible housing that supports independence and aging in place; increase affordable housing; and support residents in all types of households. Policies should afford appropriate protections to renters, homeowners (including those living in manufactured homes) and those who live in shared housing and should emphasize the rights of all residents and minimize displacement and disparities in treatment under the law.

The provisions proposed in HB 4001 are aligned with these principles. HB 4001 will help protect tenants against sudden "no-cause" evictions, sudden rent increases and retaliation. In addition, it will also provide local governments an additional tool to expand affordable housing options in local communities.

On behalf of the over half million AARP members ages 50+ statewide, I urge you to take action today to protect access to safe, stable and comfortable and affordable housing for all Oregonians and support HB 4001.

Thank you.

A handwritten signature in black ink that reads "Gerald J. Cohen". The signature is written in a cursive style with a large, prominent "G" and "C".

Gerald J Cohen JD, MPA
AARP Oregon State Director

References:

Housing America's Older Adults http://www.ichs.harvard.edu/research/housing_americas_older_adults
AARP Policy Book, Ch. 9, Livable Communities <http://policybook.aarp.org/the-policy-book/chapter-9>