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**Housing Subcommittee of the Commission on Infant Mortality  
Testimony by Amy Klaben  
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Thank you Co-Chairs Senator Shannon Jones and Representative Stephanie Kunze, of the Subcommittee on Housing for the Commission on Infant Mortality for holding this hearing on the very important topic of increasing access to affordable housing as a means of reducing infant mortality in Ohio. I am Amy Klaben. For over 16 years I was the President/ CEO of Homeport, a creator and provider of affordable housing together with resident services so that women and families could remain stably housed. Prior to that I was a partner at Porter Wright Morris & Arthur where I volunteered with and provided legal services to Homeport.

I will address two issues today. First, the need for affordable and stable housing for women and babies as such housing was identified by the Commission as one of the critical risk factors contributing to infant mortality. Second, going upstream, the need for affordable housing for the population most at risk of becoming pregnant and then being at risk for infant mortality. After I address these two issues, I will suggest solutions for creating more and encouraging the development of more affordable housing.

Women who are pregnant and those that have young children clearly need safe, decent, healthy affordable housing but very importantly, they also need rental subsidies. While at Homeport, I met with Dr. Patricia Gabbe and others about the need for housing and we found that women in this population could not afford to live in tax credit developments unless they also had a Section 8 voucher or some other type of rental subsidy to cover the rent. Tax credits used in developing affordable housing help reduce the capital development costs--the bricks and sticks-- but do not provide the ongoing operating and rental subsidy needed to keep rents accessible enough to house people with little or no income. Significant other resources are needed. Prioritizing pregnant women for tax credit housing is not enough and may also have unintended consequences that need to be analyzed and avoided.

Upstream, according to the 2015 report *Opportunity Awaits* commissioned by the Columbus Foundation, in Franklin County there were “20,500 young adults ages 16 to 24 who are not in school and are not working. Together they produce a substantial fiscal and social burden, in total exceeding \$647,100 annually in lost productivity, tax revenue, and higher expenditures on criminal justice, public assistance, and health care.” Furthermore, 37% of young adults are in poverty and one in four earn less than \$10,000 per year. Assuming that half of these young adults are female, there are a substantial number of young women just here in Franklin County who are in poverty and who may be at risk of infant mortality in the future. These young adults also need affordable housing and housing assistance so that they can return to school, obtain job training, and get a job which may not provide a living wage allowing them to access decent, affordable housing.

The main barrier for developers to overcome for developing more affordable housing is the lack of financial resources for the development of the housing. To develop affordable housing, developers must have: (1) capital to build, (2) rental subsidy, and (3) funding to create access to services that help residents break through barriers to education, employment, and health care and other social determinants of health. To increase access for low income individuals and families to existing and new affordable housing, rental subsidies are desperately needed.

The solution to these two connected issues (housing and health care) is for Ohio to join many other states across the country who have invested in their economic future by funding affordable housing. Many use state general revenue funding and other forms of state funds as they realize that in the long term, providing safe, decent, healthy, affordable housing and revitalizing neighborhoods is the only permanent solution. Emergency shelters, although needed, are a band aid. Without affordable housing, the state will continue to incur increased health care costs and funding the social ramifications of not having quality affordable housing.

Specifically, Ohio should do the following:

1. **Fund a statewide rental subsidy program.** This could be available for women with young children at risk of infant mortality, pregnant women, as well as young adults who don't yet have children but need housing to access education, training and jobs. It is difficult to succeed in school or a job while homeless, couch surfing

or living in a car. Rental subsidies are also greatly needed for low-income seniors and others such as homeless populations.

2. **Create a state low income housing tax credit** for use in conjunction with the federal low income housing tax credit to provide additional subsidies to housing developments, thus allowing the rents to be lower. Currently, developers rely on the State Housing Trust Fund and other resources to fund the development gap on tax credit projects.
3. **Provide state funding to the Ohio Housing Finance Agency to supplement the 4% tax credit program** which is under subscribed as development gap funding is not available. This would allow for the creation of more affordable housing in Ohio. This funding also needs to be used as an operating subsidy to serve those with lower incomes.
4. **Provide funding and other tools for revitalizing neighborhoods** so that everyone has access to a safe, decent neighborhoods of opportunity without boarded up, vacant, and unhealthy housing. This, together with access to healthy food, economic and educational opportunities, were recognized in the report as being required to improve birth outcomes.
5. **Fund programs that connect housing to the provision of social services and access to healthcare.** For example, studies have shown that healthcare expenditures are reduced when people have quality housing.

Thank you for this opportunity to testify on the importance of providing quality affordable housing to those in need in the great state of Ohio and thank you for seeking solutions to this significant problem.

