



THE OHIO STATE UNIVERSITY
COLLEGE OF SOCIAL WORK

Older Adults and Property Taxes

Findings and Recommendations in Franklin County



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Findings and Recommendations in Franklin County.*

Age-Friendly Innovation Center Project Team

Anthony Traver, LCSW
Graduate Research Assistant
Edwin V. Juarez, Sr.
Age-Friendly Innovation Center Scholar
Holly Dabelko-Schoeny, MSW, PhD
Director of Research
Katie White, MSW
Director
Marisa Sheldon, MSW, LISW-S
Assistant Director of Interdisciplinary Engagement
Randi Hamill
Age-Friendly Innovation Center Scholar
Sean Frost
Age-Friendly Innovation Center Scholar

Thank you to the external expert reviewers:

Stephanie Moulton, PhD, Professor, John Glenn College of Public Affairs
Maxim Shvedov, MA, Senior Strategic Policy Advisor, Public Policy Institute
Charlie J. Boos, Esq. Executive Director, Affordable Housing Alliance of Central Ohio

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EXECUTIVE SUMMARY

Two major trends are occurring simultaneously at the local and national levels; the older adult population is growing and property values are increasing in many urban and suburban areas. As property values increase, there is often an increase in the amount of property taxes owed. There is concern that these converging trends are increasing the number of older adults experiencing financial pressure related to increasing property taxes. This report presents findings from a systematic review of community data, interviews with subject matter experts (including older adult homeowners, older adult renters, and professionals), a national programmatic review, and a local random sample survey of Franklin County older adults. Together, these findings document trends in Franklin County and their relationship to current property tax relief programs that are intended to support older residents' abilities to age in place. Through a partnership with the Age-Friendly Innovation Center at The Ohio State University College of Social Work, the Franklin County Auditor's Office is taking an active approach to understand the challenges and potential solutions to support older adult residents.

The findings in this report underscore the potential threat increasing property taxes have on the housing stability of older adults. While economic and housing stability vary greatly across adults 65 and older, there are several financial factors that are making it increasingly difficult for many. More people are aging with mortgages, with more debt, and with less savings than previous generations (Brown et al, 2020). Many older adults are reliant on Social Security as a primary source of income; however, Social Security and other wages are not keeping pace with housing and cost of living increases, creating an environment of financial pressure. Increasing numbers of older adults are housing cost burdened and housing costs in Franklin County continue to increase significantly.

Current programs like the Homestead Exemption, Franklin County's Property Tax Assistance Program, and the Franklin County Treasurer's Budget Payment Plan are important and critical to older adults in Franklin County. However, given the growth of the older adult population and rising financial pressures, current programs may not be able to keep pace with the growing demand for support. These circumstances left without multi-faceted improvements may increase the severity of needs, potentially exacerbate predatory practices that could displace older adults, and cause increased strain on current staff and systems.

Without swift and systemic intervention, these trends will impact individuals and the community, creating crisis-oriented situations that continue to increase in volume and severity. The findings, recommendations, and strategies are just the beginning. This foundational report must spur additional investigation, analysis, and community understanding. The proactive approach and leadership by the Franklin County Auditor's Office in commissioning this report is the first step in spurring the complex response required to support housing stability for the current and future older adults of Franklin County.

KEY FINDINGS

The older adult population is growing: Between 2010 and 2040, the number of older adults 65 and older living in Franklin County is projected to double. The percent of Franklin County residents who are 65 and older is expected to increase from 10% to 15% over that same period (Ohio Department of Development, 2018).

Older adults want to age in place: 94% of older Franklin County residents said it was very important or somewhat important that they be able to remain in their homes as they age (2021 Central Ohio Regional Assessment on Aging Survey).

The majority of older adults in Franklin County are homeowners: Of the 102,178 households 65 and older in Franklin County, 74,794 (73%) are homeowners (U.S. Census Bureau, 2019e).

For older adults relying on Social Security as their primary source of income, financial pressures from cost of living increases are an area of great concern: 21% of married Social Security recipients and 43% of single recipients aged 65 and older are dependent upon Social Security for 90% or more of their income (Social Security Administration, 2016). In Franklin County, the average monthly Social Security income for 65 and older households is \$1,685.25 (U.S. Census Bureau, 2019b).

The next generation of older adults are carrying more debt and less savings than previous generations: Fewer households have pensions and retirees have shrinking 401(k) and other retirement savings. In 2016, around 40% of older adults were carrying a mortgage into retirement age (National Council on Aging, 2021).

Franklin County older adults need at least \$35,484 annually to meet basic needs: This figure is based on the Elder Index which calculates cost of living based on a variety of factors and is a helpful tool to better understand financial resources that are required to meet the basic needs of older adults. The Elder Index paints a very different picture than simply looking at the federal poverty thresholds of what it takes to age with housing stability in our community (Elder Index, 2021). According to the American Community Survey (ACS), 38% of Franklin County older adult households are living at an annual income at or below \$35,000. (U.S. Census Bureau, 2019a).

A notable number of Franklin County older adults are housing cost burdened: Among those 65 and older in Franklin County, 23% of owner-occupied households are housing cost burdened and 57% of renter occupied households in this age group are housing cost burdened (U.S. Census Bureau, 2019c).

The Homestead Exemption is in need of updates to the eligibility and benefit criteria: Since 2007, the exemption value was locked at \$25,000, yet due to inflation the value of the real dollar value of the exemption has gone down more than 20%. The increase in home values combined with the

tax rate equalization process means that the dollar value of the exemption often goes down just as property values increase. In 2019, in Franklin County's largest taxing district, the Homestead Exemption meant a savings of \$531 in annual taxes. In 2020, that went down to \$455.

The Property Tax Assistance Program does not meet current demands: While an important program for the applicants who have qualified since the program's inception in 1987, the reality is that it does not meet the current demands.

About half of U.S. homeowners pay their property taxes in just one or two large bills each year, which creates financial challenges for households that struggle to save for large, infrequent expenses (Langley and Youngman, 2021): 3.8% of Franklin County homeowners utilize the Treasurer's Office Budget Payment Plan, a free service that allows homeowners to make monthly payments on their property tax bill.

"It's such an emotional journey for me to go through, but what happens? It (property taxes) will go too high and eventually I won't even be able to afford it."

— Franklin County Older Adult Resident

RECOMMENDATIONS

Recommendations are informed by a systematic review of community data, interviews with subject matter experts (including older residents), a national programmatic review, and a local random sample survey of Franklin County older adults. These recommendations consist of four goals for improvement of current programs and suggestions for new programs. Recommendations are a combination of both internal changes at the Franklin County Auditor's Office, as well as external changes requiring inter-agency advocacy in order to affect state level policy. Those requiring legislative action are denoted by a diamond (♦). Recognizing the complexity of each of the goals, a list of potential strategies are provided. Additional funding and partnership considerations are explored in the Discussion section (page 40).

Goal 1: Increase the exemption value and rate of use of the Homestead Exemption program

Strategies

- 1a. Advocate for inclusion of Homestead Exemption education and eligibility in the intake process for organizations that provide services to older adults in Franklin County.
- 1b. ♦ Update eligibility and benefit criteria: (1) Increase the income amount at or below which an Ohio older homeowner could apply for the Homestead Exemption in 2021 from \$34,200 to \$50,000, (2) increase the property value tax exempted in that year from up to \$25,000 to up to \$31,200, and (3) index the property value exempted for inflation.
- 1c. ♦ Advocate for the creation of an Ohio Homestead Exemption Circuit Breaker. Utilizing the Elder Index for Ohio older adult households, create a sliding scale to define income eligibility with the full exemption given to income levels of less than \$37,500 and a decreasing percentage of exemption given to incomes up to \$50,000.

Goal 2: Increase county-level property tax relief for older adult homeowners in Franklin County by adjusting the current Property Tax Assistance Program and creating a new Property Tax Relief Program.

- 2a. Create an online application to increase the effectiveness of the screening process for the Property Tax Assistance Program in order to ensure all applications reviewed by the committee are eligible.
- 2b. Increase efficiency of connecting all applicants (eligible and ineligible) through distribution of a standardized resource list and creation of an online application for the Property Tax Assistance Program. Create a process to ensure equity for applicants without online access to complete the application over the phone.
- 2c. Create an annual program that trains local social workers as volunteers to support the Property Tax Assistance Program committee.
- 2d. Adjust eligibility criteria and funding to the Property Tax Assistance Program. Adjust the savings threshold qualification to \$10,000. Increase funding to support PTAP program to \$50,000 per tax cycle.
- 2e. Create a new Franklin County Property Tax Relief Program that offers relief when property taxes exceed a threshold percentage of income for older adults with the chronic burden on their ability to pay property taxes. The program should protect older residents earning less than the Elder Index of \$35,484 and preclude them from paying 10% or more of their income on property taxes. In this program, older taxpayers would receive a credit equal to the amount by which their property tax bill exceeds 10% of their income.
- 2f. Perform a detailed analysis of the emergency, one-time funding requested and provided by the program from the last five years. Utilize the results from the analysis to justify increased funding to the current Property Tax Assistance Program and to identify funding for the proposed Franklin County Property Tax Relief Program.

Goal 3: Increase the number of Franklin County older adult homeowners participating in a property tax monthly budget payment plan

Strategies

- 3a. Collaborate with the Franklin County Treasurer's Office to identify a baseline number of older adults participating in the Budget Payment Plan.
- 3b. Collaborate with the Franklin County Treasurer's Office to increase and track the number of older adult homeowners paying property taxes monthly on the Budget Payment Plan.
- 3c. Advocate for the creation of a protection clause for older adults that are using the Homestead Exemption that would preclude them from being listed on the delinquent tax list.

Goal 4: Increase awareness and understanding of property tax challenges and solutions for Franklin County older adults

Strategies

- 4a. Coordinate trainings between the Franklin County Auditor's Office and case managers, social workers, and other direct care providers that work with older adults to increase knowledge of Homestead Exemption, Budget Payment Plan, the Property Tax Assistance Program, and other programs that offer relief for housing expenses.
- 4b. Create an interagency policy to ensure education and outreach efforts from the Franklin County Auditor and Treasurer Offices include a comprehensive plan to increase awareness of the Franklin County Treasurer's Budget Payment Plan.
- 4c. Collaborate with the Age-Friendly Innovation Center to coordinate older adults, nonprofits, and other organizations working in aging to create an Older Adult Property Tax Assistance Advocacy Group.
- 4d. Create a new licensed gerontological social worker position at the Franklin County Auditor's Office to manage complex cases by providing specialized knowledge and support to older adults and staff.
- 4e. Explore the use of the Real Estate Assessment Fund to expand the Franklin County Auditor Homestead Exemption team.
- 4f. Collaborate with the Age-Friendly Innovation Center to further analyze the 2021 Central Ohio Regional Assessment on Aging data as it relates to housing.
- 4g. Collaborate with the Age-Friendly Innovation Center to publish results in academic outlets to spur further academic research.

Like any tax, the property tax faces challenges. Since it does not consider current income, property tax can be unaffordable for those who are house-rich, but income-poor. It can potentially increase sharply from one year to the next and often must be paid in lump sums. The good news is that there are policy options that can effectively address all of these challenges. When used together, they can promote a tax system that is fairer and more affordable for taxpayers while still providing the revenue needed to support quality public services (Langley and Youngman, 2021).

— Lincoln Institute of Land Policy

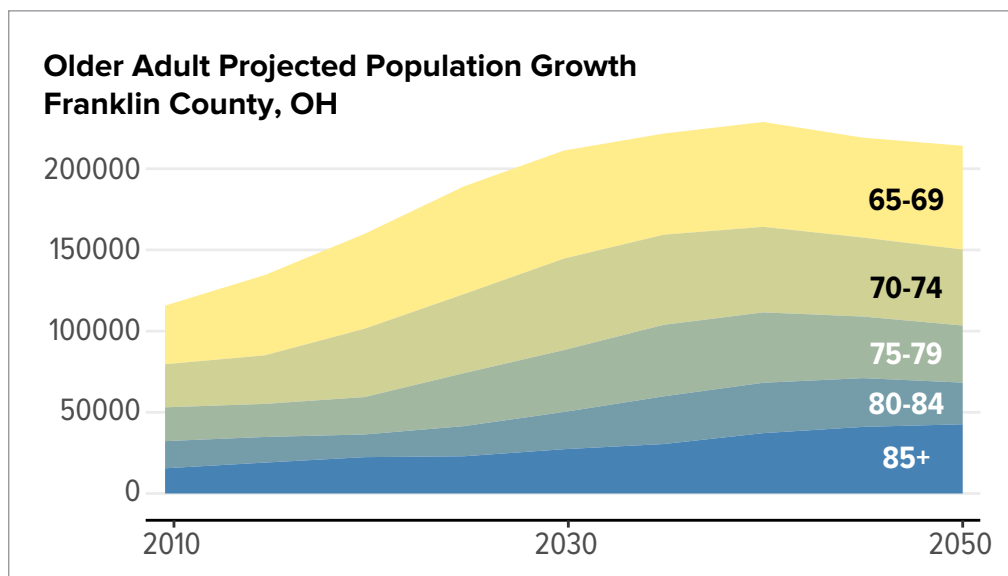
INTRODUCTION

Two major trends are occurring simultaneously at the local and national levels; the older adult population is growing and property values are increasing in many urban and suburban areas. As property values increase, there is often an increase in the amount of property taxes owed as well. There is concern that these converging trends are increasing the number of older adults experiencing financial pressure related to increasing property taxes. This report presents findings from a systematic review of community data, interviews with subject matter experts (including older residents), a national programmatic review, and a local random sample survey of Franklin County older adults. Together, these findings document trends in Franklin County and their relationship to current property tax relief programs that are intended to support older residents' abilities to age in place. Through a partnership with the Age-Friendly Innovation Center at The Ohio State University College of Social Work, the Franklin County Auditor's Office is taking an active approach to understand the challenges and potential solutions to support older adult residents.

FRANKLIN COUNTY OLDER ADULTS

Franklin County is projected to experience significant growth in its older adult population. Between 2010 and 2050, the county is projected to see a near doubling of the 65 and older population (Figure 1). Likewise, the percent of Franklin County residents who are 65 and older is expected to increase from 10% to 15% over that same period (Ohio Department of Development, 2018). This means both the number of older adults and the proportion of the population that is over 65 will be larger than it has ever been in Franklin County.

Figure 1

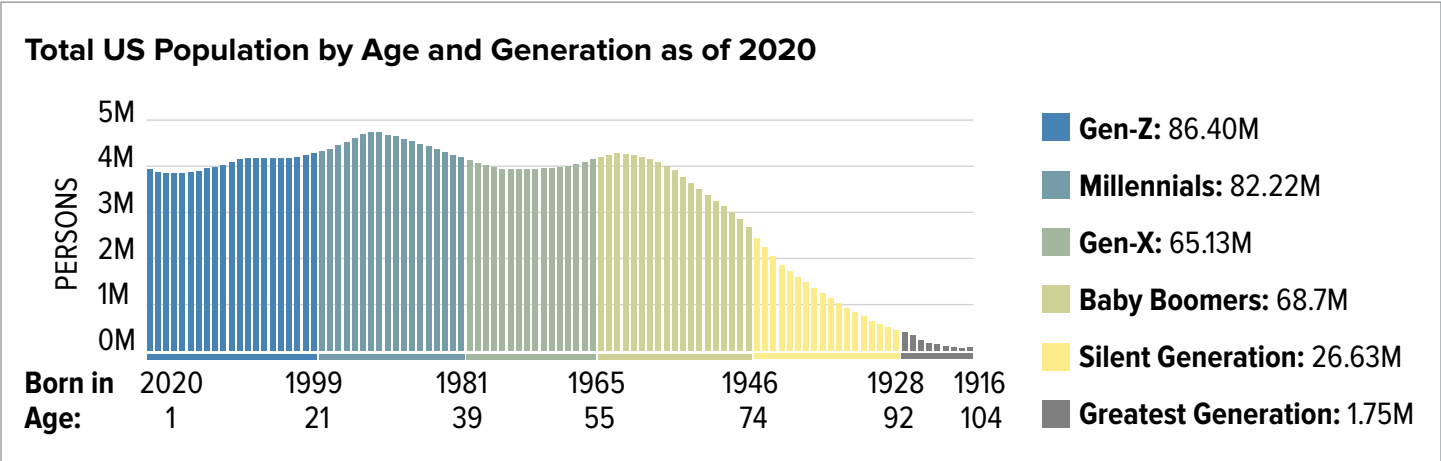


Data Source: Ohio Department of Development, 2018

These demographic shifts are primarily being driven by individuals born between 1946 and 1964, typically referred to as the Baby Boomer Generation. This generation accounts for the largest generational cohort in U.S. history, about 75.52 million individuals born between that time. The following three generational cohorts are Gen X (1965-1980), Millennials (1981-1996), and Gen Z (1997-2012). As illustrated in Figure 2, this means that the U.S. will see an increase in the number of older adults as each of these subsequent cohort enters older age (Knoema, 2020). These demographic shifts will not be a one-time phenomenon, rather communities will see a sustained number of older adults for decades to come.

Consistent with national trends, older residents in Franklin County place significant importance on the ability to remain in their homes as they age. Over 95% of older Franklin County residents said it was very important or somewhat important that they be able to remain in their homes as they age. Similarly, over 81% of older adults in Franklin County stated it was very important or somewhat important that they be able to remain living in their neighborhood as they age (2021 Central Ohio Regional Assessment on Aging Survey). For many, the ability to age in their homes and communities is determined by affordability, rather than desire. Many older adults are facing challenges when planning long-term housing options due to a variety of factors, such as increased cost of living, lack of subsidized and affordable housing, and the inability to maintain or modify their current home. Yet, property taxes can be a critical factor in determining whether older adults can stay in their current homes (Begum et al., 2019). In strong housing markets like Franklin County, with a high number of sales and increasing home values, property tax relief could be a key factor in keeping older adults in their homes. Previous studies have found a strong link between rising property taxes and the decision to move for older adults (Shan, 2008).

Figure 2



Data Source: Knoema (2020), based on U.S. Census Bureau data

FRANKLIN COUNTY PROPERTY TAXES

In Ohio, property taxes are commonly known as “real property” taxes. State law and voter passed levies ultimately determine how much homeowners must pay in property taxes. Ohio calculates the tax rates annually, and county auditors adjust property values county-wide on a six year cycle beginning with a full reappraisal, followed three years later by a triennial value update. Finally, voters pass levies that are asked for by local governments. Levies raise tax revenue for school districts, municipalities, libraries, and other special issues such as mental health services (Franklin County Treasurer, 2021). During the appraisal process, the Franklin County Auditor’s Office distributes information on the value changes. After the values are set, they can be formally appealed to the Board of Revision either through a full hearing or utilizing the Board’s mediation program.

To better understand what is funded through property taxes in Franklin County, an example is provided below. While this example provides a general understanding of the distribution of Franklin County property taxes, this will look different across the various jurisdictions in the county. A breakdown of all Franklin County parcels is available through the Auditor’s website: www.franklincountyauditor.com.

Table 1

Example of Franklin County Property Tax Distribution	
Tax District: City of Columbus, Columbus City Schools -010	Zip Code: 43201
Value:	Tax Rate:
100% Value: \$331,200	Full Rate– 107.21
	Reduction Rate– .045
Taxable Value: \$115,930	Effective Rate: 58.49
Political Subdivision	Amount of Taxes
Alcohol, Drug, and Mental Health Board of Franklin County (ADAMH)	\$165.51
Franklin County Children Services	\$365.48
City	\$318.51
Columbus State Community College	\$60.28
County General Fund	\$149.11
Franklin Couty Board of Developmental Disabilities (FCBDD)	\$526.64
Library	\$210.47
Parks	\$91.74
Schools	\$3,954.33
Franklin County Senior Options	\$136.59
Columbus Zoo and Aquarium	\$52.48
Total	\$6,031.14

Data Source: FCAO

Property taxes in Franklin County are paid to the Franklin County Treasurer. Table 2 displays the total number of taxable parcels in Franklin County and outlines the three ways Franklin County residents pay property taxes. This chart shows that just under 50% of Franklin County homeowners are paying their tax bill through a mortgage escrow account, meaning the homeowner is potentially never seeing the total or breakdown of their property taxes. Additionally, the table shows that the Budget Payment plan, a free service that allows homeowners to make monthly prepayments on their semi-annual tax bill and accrue interest towards the bill, is currently used by a small percentage (3.8%) of homeowners.

Property Tax Payment Types in Franklin County

Table 2

	Number of Parcels	Percentage of Parcels
Total Number of Parcels in Franklin Co	427,110	100%
Paid by Mortgage Company	211,420	49.50%
Mailed to Owner for Payment	213,018	49.87%
On Treasurer’s Office Monthly Budget Plan	16,516	3.8%

Data Source: Franklin County Treasurer Budget Payment Plan
<https://treasurer.franklincountyohio.gov/payments/budget-program>

Ohio law mandates a Sexennial Reappraisal (ORC 5713) with a Triennial Update on the third-year midpoint of the six-year cycle to update values to reflect the current real estate market using sales analysis. The 2020 Triennial Update saw a median value increase of 20% for residential properties in Franklin County. Though there is not a one-to-one relationship between property value increases and property tax increases, it is common for a property tax bill to increase following an increase in property value, even if the tax rate has been reduced.

Shortly after the Franklin County 2020 Triennial Update, community organizations working with older adults began to report to the Age-Friendly Innovation Center that a growing number of older residents were expressing concerns about their ability to afford their increased property tax bill. Some specific concerns expressed were an increased tax bill while income remained fixed, a need to forgo paying bills to stay in their homes, and moving from their home out of financial necessity rather than desire. The Age-Friendly Innovation Center shared this information with the Franklin County Auditor who reported similar information from county staff across multiple departments. Recognizing this emerging issue required additional research and attention resulting in the Franklin County Auditor's Office commissioning this report.

The Franklin County Auditor's Office has programs in place that offer support to older adult homeowners related to property taxes. The Auditor's office also has a strong commitment to community outreach, regularly sending communications through mail and online and maintaining a significant presence at community events. Despite this commitment, the scope of concerns expressed presented an opportunity to further define the problem and research potential improvements to current programs and policies. The mutual acknowledgement of this as an emerging issue for older adults in Franklin County led to a partnership between the Franklin County Auditor's Office and the Age-Friendly Innovation Center to look beyond anecdotal stories and to quantify the scope of the problem and potential improvements.

“As we begin preparations for the general reappraisal, I am committed to listening to older adults and ensuring our appraisals are fair and equitable. We want to make sure with our current hot housing market that our older neighbors are able to keep their homes and enjoy their lives in their own neighborhoods.”
— Franklin County Auditor Michael Stinziano

OVERVIEW

The Age-Friendly Innovation Center partners with older adults to conduct research, education, and engagement activities that build the resiliency and inclusion needed to make communities more age-friendly. The Age-Friendly Innovation Center is guided by a set of principles, grounding the work: 1) Diversity, Equity, Inclusion, 2) Accessibility, 3) Community Engagement, and 4) Interdisciplinary Collaboration. Through community-based participatory research and planning, the Age-Friendly Innovation Center prioritizes the contributions of older residents to improve the social, built, and health environments that promote livability for people of all ages and abilities.

REPORT OBJECTIVES

The Franklin County Auditor's Office partnered with the Age-Friendly Innovation Center to accomplish two objectives: (1) Understand housing challenges related to property taxes experienced by older adults across Franklin County and (2) Address challenges through program and policy recommendations.

METHODOLOGY

These objectives were achieved through two phases of work. Phase I defined housing challenges through secondary analysis of publicly available data. Data were collected and analyzed from the Franklin County Auditor's Open Data Portal, U.S. Census Bureau, and the Mid-Ohio Regional Planning Commission's Open Data Source. Phase I also included a review and synthesis of government reports and academic articles about national and local property tax structures, relief programs, and housing issues specific to older adults. A national search was conducted through systematic searches of scholarly databases such as JSTOR, Lexis Nexis, and Google Scholar which yielded several different articles focused on property tax relief programs. Several key terms were used, "Property Tax," "Solutions," "Abatements," "Older Adults," "Circuit Breakers," "Freeze," and "Work-Off Programs." The programmatic search yielded four common program categories: (1) Homestead Exemptions, (2) circuit breakers, (3) property tax deferral programs, and (4) property tax limits. Because these policies are defined at a state and local level, there is vast variation and nuance across these programs in the U.S. This report provides a high-level overview of types of programs commonly seen across the U.S. Phase I findings begin on page 15.

Phase II focused on gathering more targeted local data. First, qualitative data was collected through subject matter expert semi-structured interviews representing three perspectives: 1) professionals working in housing, aging, or related areas, 2) older adult homeowners, and 3) older adult renters. The goal of the interviews was to validate the quantitative data found in Phase I to the lived experiences of older adults and professionals in the community. A total of $n=18$ interviews were completed by the principal investigator and co-investigators on this project. These interviews were conducted after being reviewed and approved by The Ohio State University Institution Review Board (IRB # 2021E0713) to ensure the protection of those being interviewed and responsible research practices were followed.

In line with best practices related to COVID-19, the interviews were conducted via Zoom. This also allowed the use of the software's live transcript, audio-only, and auto transcript options, along with the capability of saving the recording in the Zoom cloud for further evaluation. Participants were shown national and local statistics on population, homeownership, home values, and property taxes. Next, participants reviewed existing programs in Franklin County. Finally, nationwide property tax assistance programs were reviewed. Below is a snapshot of the key questions asked:

1. Does this data reflect your experience as an older adult homeowner, older adult renter, or professional working with older adults?
2. Do you know about these local programs? What would you do to make these programs the best they can be?
3. Which of these programs do you think could work best in Franklin County?

The next step involved direct coding interview transcripts to evaluate themes or overlapping concepts using the Rapid and Rigorous Qualitative Data Analysis (RADaR) technique to ensure a high level of intercoder reliability. Through an interactive team approach, data were analyzed in three stages using inductive and deductive approaches. An individual and team-based approach was followed for coding, qualitative data analysis, and to develop data reduction tables in Microsoft Excel 16 (Watkins, 2017).

The 2021 Central Ohio Regional Assessment on Aging findings were utilized to enhance the qualitative findings from the interviews. This assessment included a random-sample mailed survey to further understand and define housing experiences of older adults in Franklin County. The survey was conducted over three months, in coordination with the Age-Friendly Innovation Center, the Franklin County Office on Aging, and the Central Ohio Area Agency on Aging. The results are based on 719 completed surveys from randomly selected residents ages 50 years or older throughout Franklin County. The overall response for the sample of 719 respondents has a precision of at least +/- 3.6% at the 95% level of confidence. Phase II findings begin on page 32.

FINDINGS

Quantitative and qualitative data were collected and analyzed to understand housing challenges related to property taxes experienced by older adults and to address those challenges through program and policy recommendations. Findings are outlined through narrative description, tables, and quotes and are organized by Phase I and Phase II. For methodology on each Phase, see page 13.

FINDINGS PHASE I

National Perspective

Housing Challenges Experienced by Older Adults

“Aging in place” is defined as “remaining living in the community, with some level of independence, rather than in residential care” (Davey, et al., 2004, p. 133). The claim that people prefer to age in place is widely accepted (Frank, 2002) because it enables older people to maintain independence, autonomy, and connection to social support, including friends and family (e.g., Callahan, 1993; Keeling, 1999; Lawler, 2001). Aging in place also represents a cost-effective alternative to institutional care and is typically favored by policy makers, health providers, and by many older people themselves (World Health Organization, 2007).

Research also documents the rapid population growth of older adults and problems associated with quality, affordability, and accessibility of housing near services and other amenities. AARP’s 2017 “Housing Policy Solutions to Support Aging with Options” addresses this and states the importance of having a framework within communities that “highlights the importance of key community characteristics that support the ability of community members to remain independent and active participants in community life as they age.” By supporting both policies that expand the availability of affordable housing and those that reduce the housing cost burden for residents, states and localities can provide comprehensive solutions to address the affordable housing needs of older adults (Guzman & Salomon, 2017).

There is also research that discusses the effects of current subsidized housing on older adults. Currently, subsidized senior housing has very different levels of service. Interviews with service providers conducted by Park et al. (2019) identified a shortage of behavioral health services for older adults compounded by older adults’ lack of awareness of existing services.

Safety and accessibility are important factors for aging in place. Previous studies describe accessibility issues faced by older adults in their homes. Common home modifications that promote accessibility include grab bars, shower chairs, and hand-held shower nozzles. Many older adults lack all three of these basic devices in their homes. Ensuring that such modifications are accessible is a crucial step in preparing adults to age in place. Instillation of these devices has been shown to decrease both pain/discomfort and health care costs. Medicare covers durable medical equipment, but does not cover handrails or grab bars (Span, 2021).

Affordability can be a challenge for older adults. The next generation of older adults are carrying more debt and less savings than previous generations (National Council on Aging, 2021). On top of this, fewer households have pensions and retirees have shrinking 401(k) and other retirement savings. A recent study estimated that the proportion of older adults entering retirement with mortgage debt has doubled from 20% in 1992 to 40% in 2016 (Goodman et al., 2017). Reverse mortgages allow older adults to borrow against the equity of their home without a monthly payment and are one solution for aging in place affordably. However, because older adults are struggling with a growing amount of debt going into retirement, Reverse mortgages could be problematic because “the failure to stay in good standing on these obligations can trigger the loan to be in default, even though the loan itself does not require regular payments” (Mayer & Moulton, 2020). The key here is that a person with a reverse mortgage needs to stay current on property taxes and homeowner’s insurance. It is not that they need to stay current on the reverse mortgage, as there is no payment with a reverse mortgage. If they do not stay current on property taxes or homeowner’s insurance they are in default on the reverse mortgage and can be subject to foreclosure and lose of the home. This creates a challenge for older adult homeowners as they try to age in place while keeping pace with increasing housing costs.

Reverse mortgages demonstrate that for many older adults, equity in their home is their only source of wealth- they may be cash rich and income poor. However, taking out a reverse mortgage to access the equity isn’t a silver bullet because they still need to be able to pay their property taxes and insurance. Therefore, the importance of property tax relief for older adults cannot be overlooked. There is research centered around alleviating the burden of housing costs for older adults through property tax relief. Property taxes can sometimes also be the most critical factor in whether older adults can stay in their current homes (Begum et al., 2019). Property tax relief could be a huge factor in older adults keeping their homes. There is also key data that shows a strong link between rising property taxes and the decision to move for older adults. (Shan, 2008).

Property Tax Assistance Programs Across the United States

Homestead exemptions are a type of relief program that lowers property taxes by exempting a portion of the home value from taxation. Homestead credits either refund a percentage of taxes due or supply a fixed credit. Homestead exemptions and credits often have set inclusion criteria and require participants to apply to the program. It is the most widely used form of property tax relief (Shan, 2008). Some communities have Homestead Protection Clauses, a law that protects homeowners with a Homestead Exemption from the forced sale of their home. This clause ensures that if a homeowner cannot meet the demands of their creditors, they are protected from someone they owe taking away their primary residence. However, this may not apply to a foreclosure if a homeowner is behind on their mortgage.

Circuit breakers are programs that give property tax relief as a function of income. Circuit breakers target property tax relief to homeowners paying the highest proportion of their income in property taxes (Langley and Youngman, 2021). It is a policy mechanism designed to stop property taxes from going over an individual's ability to pay them. Circuit breaker programs can work either on a sliding scale or through a threshold mechanism.

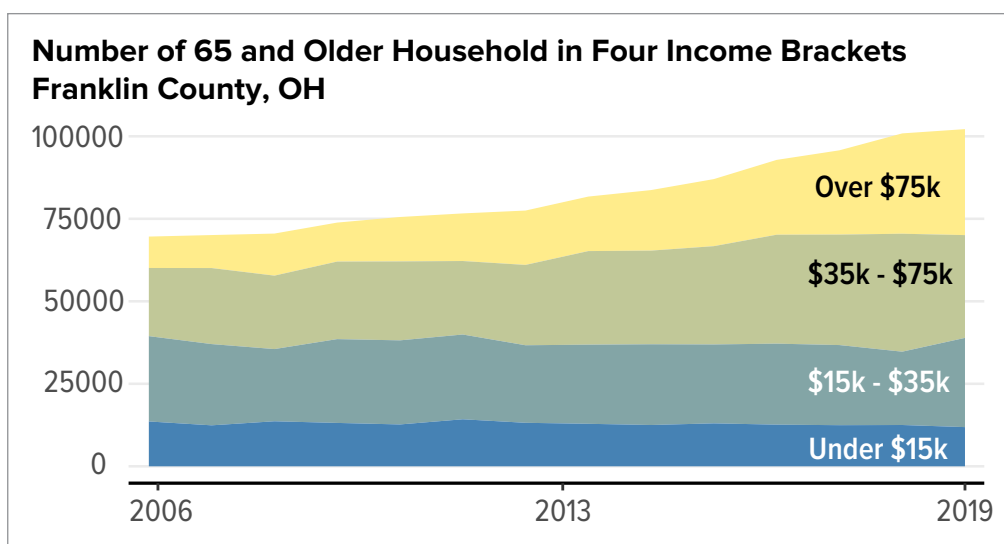
Property tax deferral programs are programs that allow qualified homeowners, typically low-income older homeowners, to defer property tax payments at a low interest rate. These deferred payments essentially become a lien against the taxpayer's house. When the homeowner sells the house or dies, deferred taxes must be paid when the estate is settled. Deferral programs are considered by academics the most targeted and cost-effective way of providing property tax relief. Nevertheless, very few qualified homeowners take up such programs in practice. Anecdotal evidence suggests that older homeowners are reluctant to put a lien on their homes. This is consistent with the observation that very few elderly homeowners purchase reverse mortgages in the United States (Shan, 2008).

Property tax limits limit the amount of tax that an individual must pay in a fiscal year, and include rate limits, assessment limits, revenue rollbacks, expenditure limits, and property tax freezes for older adults. Rate limits would limit the percentage property taxes can rise from one year to another. Tax freezes would freeze the rate that an individual is paying once they reach a certain age, such as 65. Depending on the state, any one or a combination of the limits can be used. Although all states have property tax limits of one kind or another, many of these programs do not guarantee that individual homeowners' property tax bills will not go up significantly from year to year. Moreover, states usually allow for override and bonded indebtedness so that local governments can still increase property taxes with voters' approval.

“At a certain age you’re probably going to stop making money, you’re not working anymore you retired. You’ll be receiving your Social Security or retirement at that age and that amount usually is not increasing for most people. Obviously, that’s not the case for everybody, but for the majority of people, their income isn’t going up after a certain point.”

— Franklin County Professional

Figure 3



*Data Source: U.S. Census Bureau American Community Survey 1-Year Estimates
2006:2019a*

Local Perspective

Franklin County Older Adult Income

Individuals aged 65 and over in Franklin County account for 12% of the total county population. Like many communities around the country, this number and portion of the overall population will increase significantly in the coming years. There is great variation in the income and economic stability across the older adult cohort. As the older adult population grows in the coming decades, so too does the number of low-income older adults. For those relying on Social Security as their primary source of income, financial pressures from cost of living increases are an area of great concern. Between 2006 and 2019 Franklin County experienced a 300% increase in the number of older adults with incomes over \$75,000 and a 50% increase in the number of older adults incomes between \$35,000 and \$75,000. The number of adults with incomes less than \$35,000 has held steady over that time. According to the ACS, 38% of Franklin County older adult households are living at an annual income at or below \$35,000 (U.S. Census Bureau, 2019a).

The federal poverty threshold is a set by the U.S. Census Bureau annually, providing a dollar amount to determine poverty status for individuals or families. Those living above the threshold are not considered to be ‘living in poverty.’ These thresholds are often used to create program eligibility guidelines on a federal and local level (U.S. Census Bureau, 2021). You can find more information on how these thresholds are calculated here: [census.gov/topics/income-poverty/poverty/guidance/poverty-measures.html](https://www.census.gov/topics/income-poverty/poverty/guidance/poverty-measures.html). “Although the thresholds in some sense reflect a family’s needs, they are intended for use as a statistical yardstick, not as a complete description of what people and families need to live” (U.S. Census Bureau, 2021). The realities of the cost of living for Franklin County older adults will be explored later in this report. Among Franklin County adults 65 years of age or older, 9% (14,607) reported living below the federal poverty threshold. The current poverty threshold is \$12,880 for a 1-person household and \$17,420 for a 2-person household (U.S. Census Bureau, 2019d). While the number of older adult households in Franklin County living at or below this threshold is an important

part of the picture, it does not fully illustrate the scope of unique financial pressures experienced by older adults, further exacerbated as property values and property taxes increase.

Homeownership and Housing Costs

In Table 3, Franklin County household characteristics are displayed for three age groups of older adults: 60-64, 65 and older, 60 and older (combined group). Of the 102,178 older adult households 65 and older in Franklin County, 74,794 (73%) are homeowners. An additional 30,687 Franklin County homeowners are between the ages of 60-64. This data represents a significant expansion of older homeowners over the next five years, as the growth of 65 and older households is expected to outpace attrition due to death or change in ownership status.

Table 3

Older Adults by Housing Tenure: Franklin County, OH 2019			
	60–64	65 +	Total
Individuals	71,030	162,726	233,756
Households	44,324	102,178	146,502
Owners	30,687	74,794	105,481
Renters	13,637	27,383	41,020

Data source: U.S. Census Bureau American Community Survey 1-Year Estimates 2019e

“You know we hear phrases now that are very common like affordable housing. Affordable housing? Affordable housing for who? Which income level are we talking? It may be affordable housing, you know, for a middle level income family, but what about the less?”
— Franklin County Older Adult Resident

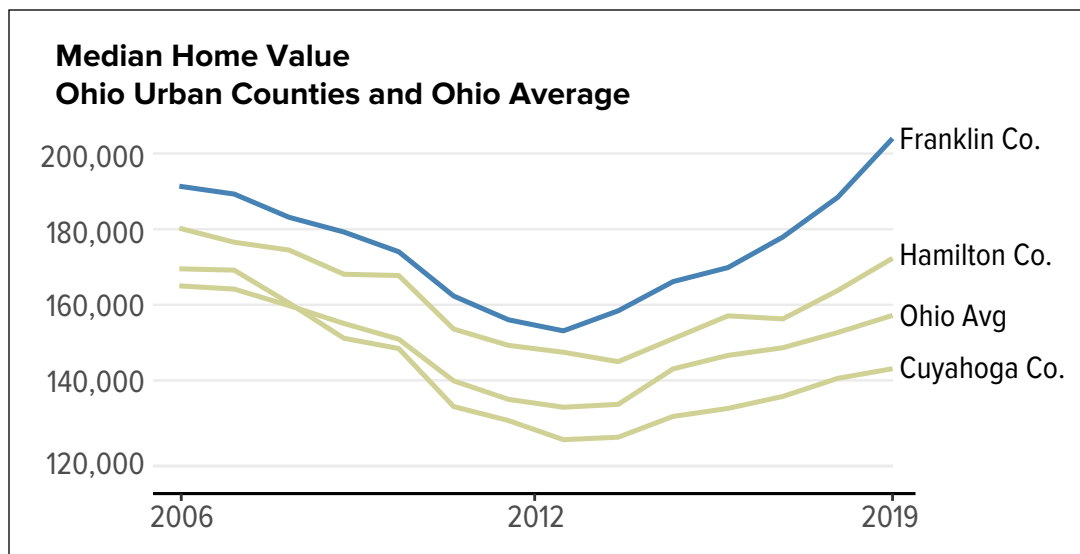
The cost of housing in Franklin County has increased dramatically over the past decade, resulting in new affordability challenges for older adults. After a multi-year decline in the wake of the 2008 recession, the cost of housing has risen rapidly. After controlling for inflation, the median home value in Franklin County increased by 33% between 2013 and 2019 (Figure 4). This aggressive increase is driven by many factors including, but not limited to, underdevelopment of housing units, changing housing preferences, exorbitant regulatory processes, and the rising price of construction materials, labor, and land.

Table 4

Population and Housing Unit Change: Franklin County, OH			
	2000	2020	Change
Population	1,068,869	1,323,807	254,938
Housing units	471,016	540,369	69,353
Units per 10	4.41	4.08	-0.32

Data source: U.S. Census Bureau Decennial Census 2000a,b and 2020a,b

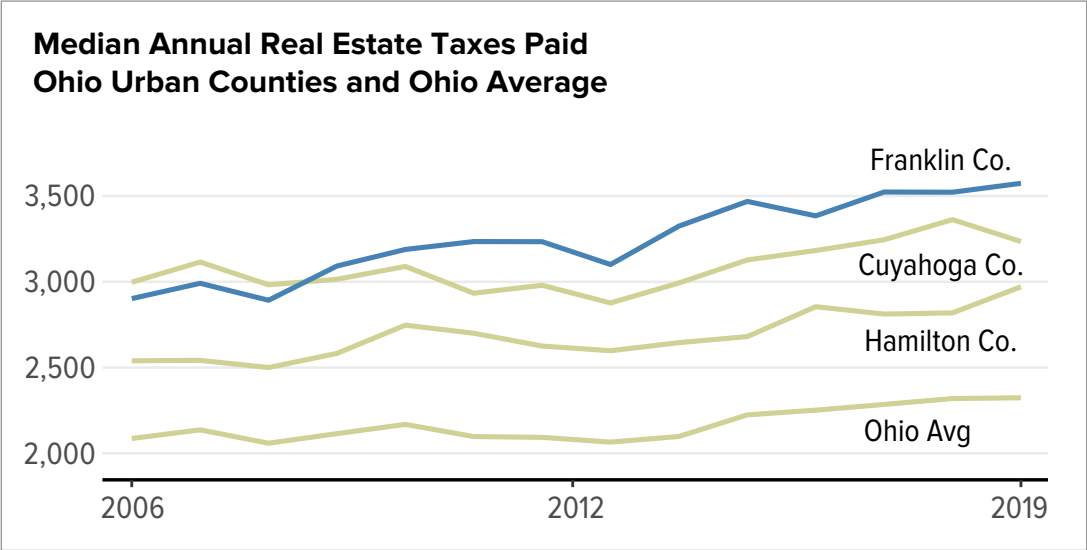
Figure 4



Data source: U.S. Census Bureau American Community Survey 1-Year Estimates In 2019f dollars, adjusted using Consumer Price Index for All Urban Consumers: All Items Less Shelter

In Franklin County, an increase in property values and local levies have driven steady growth in the amount of property tax that households pay. Data from the American Community Survey shows median property taxes paid in Franklin County increasing from \$2,902 in 2006 to \$3,574 in 2019, a 23% increase (Figure 5).

Figure 5



Data source: U.S. Census Bureau American Community Survey 1-Year Estimates 2006:2019g
In 2019 dollars, adjusted using Consumer Price Index for All Urban Consumers:
All Items Less Shelter

“The only hurdle to aging and retirement while living in my community is property taxes. They are very high and not compatible with retirement income reductions. Particularly in a village with additional bonds.”
— Franklin County Older Adult Resident

Older Adult Renters

While this report is focused on older adult homeowners and property taxes, it is important to outline a few key points regarding older adult renters. “While property tax relief programs are designed primarily for homeowners, it is critical to consider the treatment of renters in the design of such programs. Even though renters do not receive property tax bills, they pay a share of property taxes indirectly when these costs are passed on by their landlords in the form of higher rents” (Bowman et al, 2009; England, 2016). Throughout the report, various renter data points are shared. Table 3 shows the total Franklin County older adult households 65 and older is 102,178, which includes 27,383 older adult renters. Table 5 outlines that among Franklin County adults ages 60 to 64, 45% of renter occupied households in this age group are housing cost burdened and among those 65 and older 57% of renter occupied households are housing cost burdened (U.S. Census Bureau, 2019c). Financial resources required for Franklin County older adult renters are highlighted in The Elder Index, Tables 6 and 7. Older adult renters were interviewed and surveyed throughout this project. Their responses are included in the Findings Phase II sections: Subject Matter Expert Interviews and the 2021 Central Ohio Regional Assessment on Aging Survey.

“Property taxes are getting too high for seniors to stay in their homes. Several friends and I my age are going to have to be looking to move out of my community because we will no longer afford to pay our taxes on our homes with a year or so.”

— Franklin County Older Adult Resident

Housing Cost Burden

While incomes stagnate for many older adults after retirement, many older homeowners have paid off their mortgage, thus reducing their housing costs. However, the share of older adults with a mortgage is increasing substantially, from 20% in the 1990’s to 40% today. Older adult homeowners that have a mortgage are just as housing cost burdened as renters (Harvard JCHS, 2019). Almost 20% of Franklin County adults ages 60 to 64, who own their homes are housing cost burdened and among those 65 and older, 23% of owner-occupied households are housing cost burdened.

Housing cost burden is based on the percentage of a household’s income spent on housing costs. A household is typically considered cost-burdened when its housing costs exceed 30% of its income (HUD, n.d.). Across age groups, renters are more likely to experience housing cost burden than homeowners due to this group’s lower average income. However, this disparity increases with age.

Table 5

Housing Cost Burdened Older Adult Households			
Franklin County, OH 2019			
	Total (As Percent of All Households)		
	60-64	65 +	Total
Cost-Burdened Owners	5,811 (19%)	17,292 (23%)	23,103 (22%)
Cost-Burdened Renters	6,069 (45%)	15,623 (57%)	21,692 (53%)

Data source: U.S. Census Bureau American Community Survey 1-Year Estimates 2019

FINANCIAL RESOURCES FOR MEETING BASIC NEEDS OF OLDER ADULTS

Housing is the largest cost for many older adults; however, older adults have additional unique expenses that affect their monthly budgets. The federal poverty guideline is often used for eligibility for social services, with \$12,880 as the threshold for a 1-person household and \$17,420 for a 2-person household. While these guidelines are helpful, the Elder Index paints a very different picture of what it takes to age with housing stability in Franklin County.

The Elder Index is a helpful tool to better understand financial resources that are required to meet the basic needs of older adults. “The Elder Index is a measure of the income that older adults need to meet their basic needs and age in place with dignity. The Elder Index is specific to household size, location, housing tenure, and health status. It includes the cost of Housing, Health Care, Transportation, Food, Miscellaneous Essentials” (Elder Index, 2020).

For a Franklin County household of two older adults, that own their own home, do not have a mortgage and are in good health, the Elder Index suggests it takes \$35,484 annually to meet their basic needs (See Table 6). By changing the housing and health characteristics such as owning vs renting, mortgage vs no mortgage, and health status, that amount continues to rise. What this illustrates is that the number of households barely meeting their basic needs is dramatically larger than the federal poverty numbers would lead us to believe. An income of \$35,000 for a 2-person older adult household is nearly double the current Federal poverty threshold. According to the ACS, 38% of Franklin County older adult households are living at an annual income at or below \$35,000. (U.S. Census Bureau, 2019a).

Table 6

Elder Index findings for a 2-person household in Franklin County: Good Health			
Franklin County, OH			
Renter			
The Elder Index is: \$37,644/year This is 97% of the national average of \$38,676	Miscellaneous (Couple) \$493	Food (Couple) \$503	
	Transportation (Couple) \$457	Good Health (Couple) \$884	
	Housing (Renter) \$800	Monthly Total \$3,137	
Owner with Mortgage			
The Elder Index is: \$44,304/year This is 97% of the national average of \$45,684	Miscellaneous (Couple) \$493	Food (Couple) \$503	
	Transportation (Couple) \$457	Good Health (Couple) \$884	
	Housing (Owner, mortgage) \$1,355	Monthly Total \$3,692	
Owner without Mortgage			
The Elder Index is: \$35,484/year This is 104% of the national average of \$34,056	Miscellaneous (Couple) \$493	Food (Couple) \$503	
	Transportation (Couple) \$457	Good Health (Couple) \$884	
	Housing (Owner, no mortgage) \$620	Monthly Total \$2,957	

Data source: Elder Index

Considering various health statuses among older adults, this next table (Table 7) shows the cost of meeting basic needs for households with poor health. Keeping all other factors constant — a household of two, that own their own home, and do not have a mortgage — it costs households with poor health \$40,356 to meet their annual basic needs. This reflects an additional \$5,000 in health-related expenses, a factor that impacts many older adults in Franklin County. This example illustrates the unique circumstances older adults who are experiencing the cumulative effect of increasing housing costs combined with higher healthcare and other aging-related costs.

Table 7

Elder Index findings for a 2-person household in Franklin County: Poor Health		
Franklin County, OH		
Renter		
The Elder Index is: \$42,516 /year This is 98% of the national average of \$43,404	Miscellaneous (Couple) \$493	Food (Couple) \$503
	Transportation (Couple) \$457	Poor Health \$1,290
	Housing (Renter) \$800	Monthly Total \$3,543
Owner with Mortgage		
The Elder Index is: \$49,176 /year This is 98% of the national average of \$50,413	Miscellaneous (Couple) \$493	Food (Couple) \$503
	Transportation (Couple) \$457	Poor Health \$1,290
	Housing (Owner, mortgage) \$1,355	Monthly Total \$4,098
Owner without Mortgage		
The Elder Index is: \$40,356 /year This is 104% of the national average of \$34,056	Miscellaneous (Couple) \$493	Food (Couple) \$503
	Transportation (Couple) \$457	Poor Health \$1,290
	Housing (Owner, no mortgage) \$620	Monthly Total \$3,363

Data source: Elder Index

“The medical bills have just skyrocketed and insurance is very limited on what they will pay. So I’m going yeah, I can afford to pay the taxes if I don’t pay this medical bill, but I’ve got to pay the medical bills. Are those things taken into consideration? The credits versus the debits coming in?”
— Franklin County Older Adult Resident

The Homestead Exemption Program in Ohio

The Ohio Homestead Exemption Program for older adults is a statewide program that allows an eligible homeowner to exempt \$25,000 of their home's value from the taxable value, lowering the amount of property tax owed. To be eligible, individuals must be 65 or older, a veteran with disabilities, or permanently disabled and meet income thresholds. An enhanced homestead of \$50,000 of the assessed value of a home is available to fully disabled veterans or surviving spouses of first responders who were killed in the line of duty. The income threshold as of 2021 is \$34,200 for both the person applying and the spouse (Franklin County Auditor's Office, 2021). There were income limits at different points in the past but no income limit from 2007-2014. The income eligibility was re-initiated in 2014, between 2007-2014, households could qualify for this benefit based on age alone. Anyone receiving the Homestead Exemption prior to 2014 was allowed to maintain the benefit regardless of their income.

Data from the Franklin County Auditor Homestead Web Report identifies 279,882 owner-occupied housing units in Franklin County of which 49,476 utilized one of the three available homestead credits. Table 8 shows that the percent of households that are tax delinquent is higher for units using a homestead exemption than those that are not. The average amount of property tax owed by delinquent units using a homestead exemption is approximately \$700 less than those that are not.

Table 8

Owner-Occupied Unit Tax Delinquency by Homestead Credit Franklin County, OH 2021				
Homestead Credit	Housing Units	Delinquent Units	Percent Delinquent	Avg. Amount Owed
No	230,406	5,481	2.4	\$2,630
Yes	49,476	1,543	3.1	\$1,965

Data source: FCAO

Note: All homestead programs included. Data gathered 10/14/21

Additional Property Tax Assistance Programs in Franklin County

The State of Ohio offers the **Owner-Occupied Credit and the Non-Business Property Tax Credit to all homeowners**. The Owner-Occupancy Credit is given to anyone who lives in Franklin County and owns the home in which they live. This credit, formerly known as the 2.5% supplemental rollback, provides tax relief of 2.5% for any tax levies initially passed on or before the November 2013 general election. The homeowner and the spouse are eligible to receive credit on their primary residence only. The reduction is applied on real property taxes and manufactured home taxes. A “homestead” in this case is defined as dwelling or a manufactured or mobile home taxed as real property that is owned and occupied as a home (Franklin County Auditor’s Office, 2021).

The Property Tax Assistance Program (PTAP) assists qualifying older adults with **one-time, emergency** financial assistance of partial or full payment of current homeowner taxes. PTAP does not pay any taxes in arrears. PTAP applications are reviewed by a Board that includes the Franklin County Auditor’s Office, Franklin County Treasurer’s Office, Franklin County Office on Aging, Central Ohio Area Agency on Aging, and other nonprofits in Franklin County. PTAP also provides connections to resources to assist in helping clients pay future taxes. The funds are provided through a limited donation source, and historically not tax dollars, public money, or use of any senior levy funding. PTAP applicants must be 60 or older, own only one property, and meet income thresholds, such as less than \$19,320 for a one-person household or \$26,130 for a two-person household (Franklin County Auditor’s Office, 2021).

Also offered are several different **payment plans** for those who are experiencing financial hardship. The first allows for a two-year payment plan for adults who have lived in their own home, owe back taxes, and have not previously defaulted on a payment plan. The Franklin County Treasurer’s Office, who handles these, also allows an extension of up to five years in total on these payment plans. Tax delinquent owners of commercial, industrial, and non-owner-occupied residential properties could be eligible to receive this payment plan. Manufactured homes are also included in these payment plans, and it allows homeowners the ability to remain current on all tax bills while making payments on past due taxes. Finally, there is the Treasurer’s Office Budget Payment Plan, a free service that allows homeowners to make monthly payments on their property tax bill (Franklin County Treasurer’s Office, 2021).

The Franklin County Board of Revision (BOR) hears complaints on the market value of your property and can adjust the value based on presented evidence. As part of Auditor Stinziano’s efforts to increase the accessibility of the Board of Revision (BOR) complaint-filing process, the office is partnering with the Legal Aid Society of Columbus for a second year to present the Homeowner Assistance Program, which is designed to assist low- to moderate-income homeowners file a complaint against the appraised value of their owner-occupied home through the Franklin County Board of Revision. This program is available to Franklin County homeowners with gross annual incomes below \$75,000 and involves connecting homeowners with volunteer legal and real estate experts who will assist them in navigating the BOR process.

Franklin County Older Adult Housing Resources

Local programs exist to support older adults in their homes. For information on types of available housing, home health supports, home maintenance resources and other information, individuals can contact the Franklin County Office on Aging (614-525-6200) or the Central Ohio Area Agency on Aging (614-645-7250). The Central Ohio Area Agency on Aging also manages a comprehensive older adult housing resource guide, found coaaa.org/cms/resources/guides.

FINDINGS PHASE II

Subject Matter Expert Interviews

Together, the census and programmatic review of existing programs and policies led to a list of questions for subject matter expert interviews. Subject matter experts included older adult homeowners, older adult renters, and professionals working in housing, aging, or related fields. For methodology, see page 13.

Tables 9 and 10 on the following pages share the findings of the subject matter expert interviews ($n=18$). Table 9 organizes the responses to the question, “What are the experiences of older adults in Franklin County related to housing and property taxes?” Table 10 organizes the responses to the question, “What improvements can be made locally through current or new programs?” Each table is arranged with the most common theme at the top and the subthemes organized underneath. Subthemes represent unique mentions per participant, not the total number of times mentioned in all interviews.

The most commonly shared concern among subject matter experts related to older adults’ housing experience is the increasing cost of housing. Property tax, rent, home maintenance, and home values were the highest reported cost increases of concern. Some interviewees shared that these increases in costs were causing older adults to have to move out of their current living environment. These concerns also led to discussion around another common challenge: resources are insufficient to meet

“I don’t have to be rich, but I want to be comfortable enough where I don’t have to choose between eating and my medication. As we get older, there’s going to be some form of medication and medication is expensive.”

— Franklin County Older Adult Resident

current needs. A mismatch of resources to problems, lack of options, and long wait lists were among some of the experiences shared.

Another theme expressed was that housing is central to well-being. Not only do older adults want to remain in their homes as they age, but housing insecurity seems to exacerbate isolation. While older adults are interested in alternative housing options, the conditions and waitlists are a barrier. Additionally, there is an emotional toll when considering or experiencing a housing transition and the difficult decisions that accompany it. Difficult housing conversations and transitions are an emotional experience shared by older adults and professionals working with older adults.

In line with the concerns about the increasing cost of housing, finances were listed as a common barrier to stable housing. Older adults' housing costs rising while their incomes remain fixed was a commonly shared experience. Financial stress of unique circumstances related to aging were also shared, including kinship duties, cost of medications, medical visits, and financial exploitation. An additional concern among older adults and professionals was predatory practices targeting older adults related to code violations, unpaid taxes, scams, and aggressive home purchasing. While there are several programs and resources available, many stated they are too restrictive, hard to find, and/or difficult to access. Finally, there is also a gap in awareness and understanding of available resources and an acknowledgement that the process of looking for and accessing services is difficult.

In addition to asking about housing experiences, interviewees also outlined potential improvements to existing programs and reactions to new programs based on national examples. There was significant support for trying new programming among those interviewed, most notably for programs that limit the amount older adults pay in property taxes.

A considerable number of improvement ideas to the Homestead Exemption and Property Tax

Table 9.

What are the experiences of older adults in Franklin County related to housing and property taxes?

Themes and Subthemes	Count
Housing costs increasing	26
Property taxes are increasing	9
Cost of rent is increasing	5
Home maintenance costs	4
Home values are increasing	3
Older adults being forced out of their current living environment	3
Home modification costs are a barrier to aging in place	1
Cost of living is increasing	1
Resources are insufficient to address current needs	24
A mismatch of issues to resources	7
Lack of affordable housing options	7
Current property tax assistance programs are restrictive	6
Long waitlists for subsidized housing	2
Cohabiting with family out of necessity	2
Housing is central to well-being	18
Older adults want to remain in their homes	7
Isolation exacerbated by housing insecurity	4
Emotional toll of housing transitions and making difficult decisions	3
Older adults are interested in alternative housing options	2
Inadequate conditions of subsidized housing	1
Increasing occurrence of property damage	1
Finances as a barrier to stable housing	17
Fixed income	10
Financial stress of unique circumstances to aging (kinship, medications, medical, etc)	5
Increased rate of older adults carrying a mortgage into retirement	1
Financial exploitation	1
Lack of awareness of and access to current programs	11
Lack of awareness of current property tax assistance programs	6
Older adults need various methods to access resources (phone, internet, in-person)	4
Lack of adequate supports or systems for ease of housing transition conversations (non-crises oriented)	1
Predatory practices are displacing older adults	7
Scams targeting older adults	2
Predatory practices related to unpaid taxes	2
Predatory practices related to code violations	2
Predatory practices related to purchasing homes	1
Current housing programs are valued	4
Mixed income subsidized housing complexes are a valued option	2
Current property tax assistance program is helpful	2

Data Source: 2021 Central Ohio Regional Assessment on Aging

Table 10.

What improvements can be made locally through current or new programs?

Themes and Subtheme	
Research and review new programs modeled on national best practices	47
Tax freeze program could work in Franklin County	11
Work-off program could work in Franklin County	6
Property tax deferral program could work in Franklin County	4
Homestead exemption protection clause could work in Franklin County	4
Circuit breaker program could work in Franklin County	4
Research possible new programs	2
A property tax cap could work in Franklin County	2
Review the continuum of housing challenges and supports for potential improvements	2
Increase current or create new program for home repairs and maintenance	2
Progressive tax rate should be utilized for property taxes	2
Create a rental assistance program	2
Create a mortgage assistance program	1
Model the tax abatement mechanism for new housing for current, long-term older homeowners	1
Use COVID funds to provide property tax relief	1
Waive penalty charges for delinquent property taxes if on a payment plan with Treasure's Office	1
Create alternative payment schedules tailored to older homeowners without a mortgage	1
City operated reverse mortgage program could work in Franklin County	1
Expand and improve the Homestead Exemption Program	22
Make the Homestead Exemption Program qualifications less restrictive	12
Increase outreach and education for Homestead Exemption	3
Estimate need versus usage of Homestead Exemption	2
Increase education and outreach for Homestead Exemption	2
Index Homestead income threshold to area median income	2
Make the Homestead Exemption retroactive to the date of qualification	1
Expand and improve the Property Tax Assistance Program	17
Increase education and outreach for PTAP	7
Make the PTAP qualifications less restrictive	4
Expand the PTAP through increased funding	3
Refine PTAP application process to make it easier for older adults and service providers	2
Create a private donation mechanism that supports PTAP	1
Expand education on property tax obligation	3
Increase education and outreach on property tax	2
Increase education and outreach for payment plan	1
Increase coordination integration among Franklin County and the aging network	2
Create a centralized "one stop shop" for housing resources and referrals	2

Data Source: 2021 Central Ohio Regional Assessment on Aging

Assistance Program were discovered. Many responses were related to making these programs less restrictive and therefore more widely accessible to older adults. Examples around making the programs less restrictive included increasing income thresholds, lowering the eligibility age, and increasing the property tax credit. Increasing education and outreach was a common theme for expanding the benefits of the Homestead Exemption and Property Tax Assistance Program. General education on property tax obligation and the Budget Payment Plan were also identified as a need within the community. Finally, support for increasing the coordination and integration among Franklin County and the aging network was described in effort to decrease difficulties in accessing housing-related programs and resources.

FINDINGS PHASE II- 2021 CENTRAL OHIO REGIONAL ASSESSMENT ON AGING SURVEY

In September 2021, the Age-Friendly Innovation Center launched the 2021 Central Ohio Regional Assessment on Aging. This assessment was done in collaboration with the Central Ohio Area Agency on Aging and the Franklin County Office on Aging. These results are based on $n=806$ completed surveys from randomly selected residents ages 50 years or older throughout Franklin County. Population percentage estimates from this survey have a 3.5% margin of error at the 95% confidence level. The assessment included a random sample mailed survey and the results further inform the findings of this report. While the survey was administered regionally, this report will focus on the Franklin County results. Many aspects of older adults' lives were surveyed, with specific housing related questions as a part of this project. Further analysis of the 2021 Central Ohio Regional Assessment on Aging over the course of 2022 will reveal additional understandings of the broad descriptions included below.

Survey findings indicate Franklin County older adults that are housing cost burdened (spending 30% or more of their income on housing costs) is higher than reported by the U.S. Census Bureau. These discrepancies may be due to a few factors and a much deeper investigation including analysis by age, renter versus owner, and many other factors will lead to a clearer understanding. Interestingly, while 54% of individual's reported being housing cost burden (see Table 11), nearly 77% reported they did not have concerns about housing costs (rent, mortgage, utilities).

In line with the Subject Matter Expert interviews, many Franklin County older adults responded that they "did not or were not sure if they understood" the Homestead Exemption program (Table 12). Similarly, just over 35% of older adult residents reported they knew how to access the program. Of note, these findings were consistent with the reported knowledge of other local resources for older adults, such as knowledge of the Central Ohio Area Agency on Aging and the Franklin County Office on Aging. This highlights a common trend of lack of awareness of aging-related resources and opportunities for co-organization collaboration to increase knowledge of and connection to resources. To further illustrate this, only 48% of respondents agreed or strongly agreed that "it is easy to find information about services for older adults."

Table 11

Do you own or rent your home?	Do you have a mortgage?
Percent	Percent
Own	Yes
Rent	No
Other	
What percentage of your monthly income do you spend on your housing expenses, including utilities?	Do you have concerns about your ability to pay your rent, mortgage or utilities?
Percent	Percent
Less than 30%	Yes
30% to 50%	No
50% or more	Don't know

Data Source: 2021 Central Ohio Regional Assessment on Aging

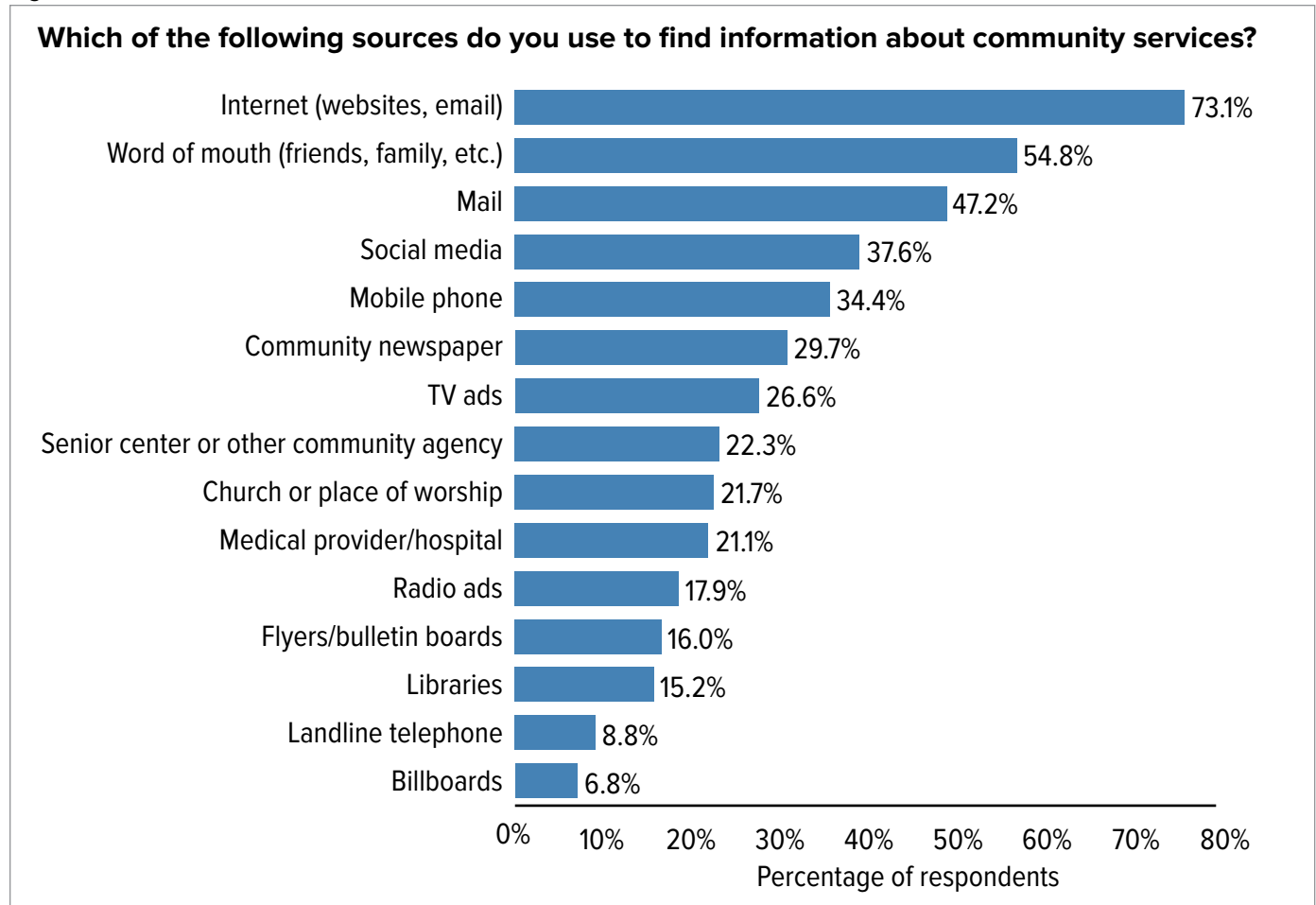
Table 12

Do you agree with the following statements?	Yes	No	Don't know
I understand the benefits of the Homestead Exemption Program	36.8%	35.3%	27.9%
I know how to access the Homestead Exemption program	34.1%	38.9%	26.9%

Data Source: 2021 Central Ohio Regional Assessment on Aging

One important area for exploration to meet this mismatch of resources and awareness is to utilize the various communication methods older adults report using. This is also underscored by the Subject Matter Expert interview improvement subtheme that “older adults need various methods to access resources.” Figure 6 provides a snapshot of the ways Franklin County local older adults report finding information on community services.

Figure 6



Data Source: 2021 Central Ohio Regional Assessment on Aging

“The property taxes in my community are making it hard for the seniors to keep their homes, even with Homestead Exemption. Many people in my neighborhood are single women and home maintenance is harder and more expensive on a limited budget. Property taxes of \$3,400 a year with Social Security of \$24,000 a year, but where would I go? Apartments are expensive too in good, safe neighborhoods. Never married, so it is just my income. I help my 93-year old mother by taking her to the grocery, doctor appointments and clean her house... I retired at 62 to take care of mom after she had surgery from colon cancer, I was a nurse and it really messed up my retirement plans to collect Social Security early, but I did not feel there was any other option, she was very weak and needed to be taken care of, I love my mom!”

— Franklin County Older Adult Resident

“I see many challenges coming up in being able to remain in my home when we retire, mostly high property taxes and utility costs. Many will not get the Homestead Exemption because of income restrictions and that is not right for those that paid into school districts so many years and they will not be using them again. I live in an all-electric house built in the late seventies and the city ended their “winter rate” for those and the rates are going up. My community also offers no senior discounts. We will be forced to move to another community or something more cost effective when we can retire.”

— Franklin County Older Adult Resident

RECOMMENDATIONS

Recommendations are informed by a systematic review of community data, interviews with subject matter experts, including older residents, a national programmatic review, and a local random sample survey of Franklin County older adults. These recommendations consist of a collection of four goals for improvements to current programs and advocacy for new programs. Recommendations are a combination of both internal changes at the Franklin County Auditor's Office as well as external changes requiring inter-agency advocacy in order to affect state level policy. Those requiring legislative action are denoted by a diamond (◆). Recognizing the complexity of each of the goals, a list of potential strategies are provided. Additional funding and partnership considerations are explored in the discussion.

Goal 1: Increase the exemption value and rate of use of the Homestead Exemption program

Strategies

- 1a. Advocate for inclusion of Homestead Exemption education and eligibility in the intake process for organizations that provide services to older adults in Franklin County.
- 1b. ◆ Update eligibility and benefit criteria: (1) Increase the income amount at or below which an Ohio older homeowner could apply for the Homestead Exemption in 2021 from \$34,200 to \$50,000, (2) increase the property value tax exempted in that year from up to \$25,000 to up to \$31,200, and (3) index the property value exempted for inflation.
- 1c. ◆ Advocate for the creation of an Ohio Homestead Exemption Circuit Breaker (defined on page 13): Utilizing the Elder Index for Ohio older adult households, create a sliding scale to define income eligibility with the full exemption given to income levels of \$37,500 and a decreasing percentage of exemption given to incomes up to \$50,000.

Goal 2: Increase county-level property tax relief for older adult homeowners in Franklin County

Strategies

- 2a. Perform an Impact Analysis of the emergency, one-time funding requested and provided by the Franklin County Property Tax Assistance Program from the last five years.
- 2b. Utilize the Impact Analysis to increase funding to the emergency, one-time funding provided through the Property Tax Assistance Program.
- 2c. Create an updated, online application to streamline and triage the screening process for the Property Tax Assistance Program.
- 2d. Create an annual program that trains local social worker volunteers to support the Property Tax Assistance Program.
- 2e. Investigate possible scenarios for a Franklin County Property Tax Relief Circuit Breaker that would offer on-going tax relief when property taxes exceed a threshold percentage of income.

Goal 3: Increase the number of Franklin County older adult homeowners participating in a property tax monthly budget payment plan

Strategies

- 3a. Collaborate with the Franklin County Treasurer's Office to identify baseline number of older adults participating in the Budget Payment Plan
- 3b. Collaborate with the Franklin County Treasurer's Office to increase and track the number of older adult homeowners paying property taxes monthly on the Budget Payment Plan
- 3c. Advocate for the creation of a protection clause for older adults that are using the Homestead Exemption that would preclude them from being listed on the delinquent tax list.

Goal 4: Increase awareness and understanding of property tax challenges and solutions for Franklin County older adults

Strategies

- 4a. Coordinate trainings between Franklin County Auditor's Office and case managers, social workers, and other direct care providers that work with older adults to increase knowledge of Homestead Exemption, Budget Payment Plan, the Property Tax Assistance Program, and other programs that offer relief for housing expenses.
- 4b. Create an interagency policy to ensure education and outreach efforts from the Franklin County Auditor and Treasurer Offices include a comprehensive to increase awareness of the Franklin County Treasurer's Budget Payment Plan.
- 4c. Collaborate with the Age-Friendly Innovation Center to coordinate older adults, nonprofits, and other organizations working in aging to create an Older Adult Property Tax Assistance Advocacy Group.
- 4d. Create a new position at the Franklin County Auditor's Office to hire a licensed gerontological social worker to manage complex cases by providing specialized knowledge and support to older adults and staff.
- 4e. Explore the use of the Real Estate Assessment Fund to expand the Franklin County Auditor Homestead Exemption team.
- 4f. Collaborate with the Age-Friendly Innovation Center to further analyze the 2021 Central Ohio Regional Assessment on Aging data as it relates to housing.
- 4g. Collaborate with the Age-Friendly Innovation Center to publish results in academic outlets to spur further academic research

DISCUSSION

The Older Adults and Property Taxes: Findings and Recommendations in Franklin County report suggests a growing concern for older adult housing stability, specifically as it relates to property taxes. The findings and recommendations were developed from a systematic review of community data, interviews with subject matter experts, a national programmatic review, and results from a 2021 statistically valid survey of Franklin County older adults. While there is diversity in the economic and housing stability of adults aged 65 and older, there are several key financial factors contributing to the increased challenges for many. More people are aging with mortgages, with more debt, and with less savings than any previous generation (Brown et al, 2020). An increasing number of older adults are considered housing cost burdened, spending 30% or more of their income on housing. Also, the housing costs in Franklin County have increased significantly in recent years. Finally, many older adults rely on social security as a primary source of income and despite recent increases, social security payments are not keeping pace with the increased cost of living. The findings in this report underscore a growing threat to older adult housing stability, specifically related to the ability to afford increasing property taxes.

The current property tax relief programs available in Franklin County—including the Homestead Exemption, the Property Tax Assistance Program, and the Budget Payment Plan—are providing critical support to eligible older adults. However, there are challenges and opportunities for improvement that exist within each program. **The Homestead Exemption, a statewide program**, has a locked exemption amount of \$25,000, which means as cost of living increases, the real dollar value of the exemption decreases in value each year. **The Property Tax Assistance Program, a program of Franklin County**, was originally designed to be an emergency support, open to older adults that are current on their property taxes and experiencing a one-time financial crisis. There has been a significant increase in the number of applications to this program, including a large number of applicants from older adults with chronic inability to pay their property taxes. This demonstrates the need for a new program, specifically designed to decrease the on-going property tax burden for individuals that are low income and consistently having difficulties paying their property taxes. **The Budget Payment Plan** is a free monthly payment mechanism open to Franklin County homeowners of any age. Currently less than 3.8% of Franklin County residents (of all ages) are utilizing the program. Paying property tax bills monthly, rather than in bi-annual payments, can be a crucial support for individuals that are on fixed and low incomes. Given the documented financial pressures and the rapid growth of the older adult population, current property tax relief programs and the professionals that manage them will not be able to keep pace with the projected growing need.

When interviewed, professionals that work with older adults experiencing housing instability often expressed an emotional burden related to their work. This is a common theme across those working in non-profits and organizations that are directly interacting with the community during potentially difficult moments in their lives. Oftentimes these professions are the “ultimate decision point,” which means they are explaining very difficult realities regarding having to sell a home, having to move, describing year-long wait lists for affordable housing, and even sharing information about where to seek support for those experiencing homelessness.

As outlined in Goal 1 the Ohio Homestead Exemption is in need of updates to the eligibility criteria and benefit it provides. As a state-level program, any updates to this program require legislative action.

“It feels like sometimes when we go through this, we’re just chopping people off the list left and right. It’s kind of heartbreaking to be honest, like to have all these people coming in and learning their stories, learning what they’ve gone through and feeling a bit of a desire to be able to help them and then just not being able to really give them the assistance in the end is...it’s challenging honestly.”

— Franklin County Professional

Ohio House Bill (H.B.) 207, which was referred to committee in March of 2021, proposes to (1) increase the income amount at or below which a homeowner could apply for the homestead exemption in 2021 from \$34,200 to \$37,500, (2) increase the property value tax exempted in that year from up to \$25,000 to up to \$31,200, and (3) index the property value exempted for inflation. Under H.B. 207, the maximum income to qualify for the exemption would receive a one-time adjustment for inflation and then would continue to be adjusted for inflation. While the passage of this bill would increase the income eligibility, the proposed amounts do not meet the Ohio Elder Index requirements proposed as a new standard of income measurement. As more older adults age with mortgages, the income requirement should be increased from \$34,200 to \$50,000. This increase would raise the income threshold to be more in line with the statewide median income for older adults, which is \$50,000 in the Columbus Metropolitan area. This is also more reflective of a statewide income level required for older adults to meet basic needs, as the Ohio Elder Index which is \$41,640 for a two-person household in good health, with a mortgage. In order to comprehensively support the housing stability of older adults, the proposed one-time exemption increase and annual index should be combined with the \$50,000 income eligibility recommendation.

An update to a statewide program, such as the Homestead Exemption, would require comprehensive, coordinated advocacy efforts and work with the state legislature. Despite the level of difficulty in achieving this, it is critical to highlight innovative ideas. In addition to updates for the eligibility and benefits of the Homestead Exemption program, new programs should be considered. Circuit breakers target property tax relief to homeowners paying the highest proportion of their income on property taxes, such as older adults on fixed incomes, low-income homeowners in gentrifying neighborhoods, and individuals facing a sudden reduction in earnings. These relief programs are meant to prevent homeowners from being overburdened by property taxes (Langley and Youngman, 2021). A statewide circuit breaker that protects older adult homeowners from paying above a certain percentage of their income on property taxes would increase relief to those most in need. Many other states have circuit breaker programs, providing potential models for replication. Across the states offering circuit breakers, the percentage of income eligibility varies greatly. Similarly, another potential program would be a

“And so I think the biggest thing to understand is you know they (older adults) want to keep their homes and they want to be able to take care of themselves, but the help just isn't always there to keep them there. So I think if any of the programs that other States are doing are implemented could somehow be instituted here in Franklin County, (it) would be amazing.”

— Franklin County Professional

retroactive exemption program. Because fewer older adults participate in the Homestead Exemption than are eligible, a retroactive program could be a swift solution to supporting many older adults.

Goal 2 identified through this report is to increase property tax relief for older adult homeowners in Franklin County **by adjusting the current Property Tax Assistance Program and creating a new Property Tax Relief Program.** The Franklin County Property Tax Assistance Program assists qualifying older adults with one-time, emergency financial assistance of partial or full payment of current homeowner taxes. The program does not pay any arrears (unpaid) taxes. A list of financial resources is provided to anyone who applies, regardless of if they receive benefits. The program funds are provided through a limited donation source, or use of any senior levy funding and have until receipt of limited American Rescue Plan Act funds not received any public funding. Currently eligibility is based on 150% of the federal poverty guidelines, meaning that a one-person household qualifies if under \$19,320 and a two-person household qualifies if under \$26,130. The program has been in place since 1987 when it was created to help the small number of older adults experiencing dire hardships. While important for the applicants that have qualified, the reality of the program funding is that it cannot meet the current demands, let alone the forecasted increase in need.

While the original purpose of the Property Tax Assistance Program in Franklin County did not intend to serve large numbers of individuals, it did create a strong board of volunteers, a list of policies and procedures, as well as a funding mechanism. Each of these foundations offer a suitable opportunity for expansion of the current program and the addition of a new program to support the growing need of older adults experiencing chronic inability to pay property taxes. Because of this promising opportunity, an in-depth exploration of recent program expansion as well as new program possibilities are included in this report.

Expansion of the current program occurred when the Franklin County Auditor's Office recognized the need for additional Property Tax Assistance Program funds as COVID-19 increased unplanned expenses for many older adults. The office successfully advocated for the appropriation of \$20,000 per half-year

for 2022 and 2023 by the Franklin County Commissioners to the program. To fully understand community need and appropriate funding, the number of applications and amount of assistance awarded from 2019-2023 should be analyzed. The results from this detailed analysis should be utilized to advocate for additional, sustainable funding to protect homeownership of older adults that experience a one-time emergency that precludes them from being able to pay their property taxes.

Increased outreach and community education about the Property Tax Assistance Program in 2020 and 2021 yielded a quadrupling of the total number of applications received. While the outreach was successful in raising awareness of the program, many applicants did not meet program qualifications due to their chronic inability to pay their property taxes. This exemplifies a need for a new streamlined and simplified application process. A preliminary review of the most recent application round showed that more than 50% of applicants that made it to the final review round did not meet the program eligibility requirements primarily due to the somewhat subjective nature of chronic versus one time need. An online application process that clearly outlines criteria and automatic screening provides an immediate decision to ineligible applicants and will increase efficiency of the final review committee process. It can also provide an ineligible applicant immediate connection to a list of supportive resources. A process of completing the application over the phone should be offered through a trained volunteer or staff member to support individuals that do not have access or prefer not to use the internet. The staff member or volunteer would complete the same online form during the phone call to ensure consistent screening and connection to resources.

Preliminary analysis of the most recent application round supports the need to increase the funding to the program to \$50,000 per tax cycle. This number is a conservative estimate based on total amount requested by all eligible applications (those awarded and not awarded). If the average program awards were maintained from the most recent round (\$831), this would allow the program to support roughly 120 older adults annually or 60 older adults per tax cycle.

The final recommendation for the current program is to adjust the savings threshold qualification to \$10,000. The Federal Emergency Management Agency (FEMA) provides guidance that all adults should have between 3 to 6 months of savings on hand. The program utilizes 150% Federal Poverty Level for income qualifications, which would allow for 5-months of savings. Having savings equivalent to the recommended minimum should not be a disqualifying factor for an applicant. Similarly, a nominal monthly balance after expenses that could support building this 3 to 6 months savings should not be a disqualifying factor.

The preliminary analysis of the most recent application round also showed that just over 30% of applicants had chronic challenges paying property tax. To that end, there is a need for the **creation of a new Franklin County Property Tax Relief Program** that offers relief when property taxes exceed a threshold percentage of income for older adults with the chronic inability to pay property taxes. The program should preclude older residents earning less than the Elder Index of \$35,484 from paying 10% or more of their income on property taxes by providing a credit equal to the amount by which their property tax bill exceeds 10% of their income. With 38% of Franklin County older adult households living

at an annual income at or below \$35,000 (U.S. Census Bureau, 2019a) and approximately 22% of older adult homeowners experiencing housing cost burden (U.S. Census Bureau, 2019c), even conservative estimates would point to a growing need for targeted relief for older adults chronically unable to pay their property taxes as the older adult population continues to grow. Piloting this as a new, local program would not require legislative action as would a statewide program. However, if successful, it could be utilized to advocate for statewide adoption.

Goal 3 outlines another approach to supporting older adult homeowners through the **Franklin County Treasurer's Budget Payment Program, a free service that allows homeowners to make monthly prepayments on their semi-annual tax bill and accrue interest towards the bill.** It is currently used by a very small percentage (3.8%) of homeowners of all ages, but is a promising strategy for older adults, particularly those on a fixed income as it allows for planned payments that can be crucial for budgeting. Documenting the baseline number of older adults utilizing the program will allow for an informed percentage increase goal to work towards. Goal 4 outlines steps for increasing education and outreach for this program, which will be best achieved through coordinated efforts among the Franklin County Auditor and Franklin County Treasurer's offices. Advocacy is also needed for the creation of a **protection clause for older adults that are using the Homestead Exemption that would preclude them from being listed on the delinquent tax list.** The delinquent tax list is one of many ways in which predatory practices are being used to threaten older adult homeowners described in the interview themes.

Finally, Goal 4 outlines strategies for increasing the awareness and understanding of property tax challenges and solutions for Franklin County older adults. Ongoing collaboration between the Age-Friendly Innovation Center and the Franklin County Auditor's Office will allow for a strong, collective approach across the county for the advocacy, education, and analysis necessary for moving forward the recommendations of this report. Education and integration of the Homestead Exemption, Property Tax Assistance Program, and the Budget Payment Plan into current aging programs and service intake processes would be a holistic approach to increasing utilization of the program. Many Franklin County agencies would be ideal pilot sites for updating their intake process or outreach efforts to include this information, like the Franklin County Office on Aging, the Central Ohio Area Agency on Aging, LifeCare Alliance, local Village programs, and Settlement Houses. All agencies providing direct services to older adults could benefit from the addition of this information to their intake processes, as many already include questions regarding income and housing.

Additionally, in Goal 4, the creation of an advocacy group can provide support for any required legislative changes at the state level, as well as local programmatic or policy changes as civic engagement and voter participation are known to be high among older adults. Adding a gerontological social worker to the Homestead Exemption team at the Auditor's Office can enhance support to constituents, as well as staff, as volume and severity of calls continue to increase. The Real Estate Assessment Fund should be explored as an avenue to support this additional position, as potentially allowable under Rule 5703-25-55 of the Ohio Administrative Code. Further analysis of 2021 Central Ohio Regional Assessment on Aging will be critical to understanding the current trends in aging in Franklin County. Finally, publications and presentations to academic audiences will be important to promote these findings as well as to motivate additional research and analysis of older adult housing challenges and solutions.

LIMITATIONS

The continuum of housing concerns for older adults is comprehensive and complicated; however, this report focused on Franklin County older adult homeowners and property taxes. When discussing and researching housing challenges, it was difficult to stay within the tight scope of older adult homeowners and property taxes. Throughout each phase of this work, there was recognition of additional areas in need of research, analysis, and improvements.

Older adult renters were not the focus of this report, but many of the challenges specific to this group appeared throughout the findings phase. More investigation is necessary given the significant cost burden and unique issues facing older adult renters. Another limitation of this report is the lack of cross-sectional analysis of demographic information as it relates to housing. Race, gender, disability, and geographic location may all have implications on older adult housing security in Franklin County and further analyses should be completed to understand these complexities. Comparative analysis of national and local data is needed to further understand and support an equitable approach to housing stability.

Another area for further investigation should be the unique financial circumstances experienced by older adults. In addition to medical, transportation, and housing expenses, a deeper dive into kinship, caregiving, gentrification, accessibility modifications, increased rates of older adults with mortgages, and lack of affordable housing options (both ownership and rental) are needed.

CONCLUSION

Without swift and systemic intervention, these trends will impact individuals and the community, creating crisis-oriented situations that continue to increase in volume and severity. The findings, recommendations, and strategies are just the beginning. This foundational report must spur additional investigation, analysis, and community understanding. The proactive approach and leadership by the Franklin County Auditor's Office in commissioning this report is the first step in spurring the complex response required to support housing stability for the current and future older adults of Franklin County.

***“People, elders, and older adults —
we want to pay, and we want to stay.”***
— Franklin County Older Adult Resident

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