



Testimony before the House Finance Committee

Amy Riegel, COHHIO Executive Director

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Chairman Stewart, Vice Chair Dovilla, Ranking Member Sweeney, and members of the House Finance Committee, thank you for the opportunity to provide testimony on the biennial budget (House Bill 96).

My name is Amy Riegel, the Executive Director of COHHIO, a coalition of organizations and individuals committed to ending homelessness and to promoting decent, safe, fair, affordable housing for all, with a focus on assisting low-income and special needs populations.

Ohioans working in lower wage jobs have seen housing costs increase faster than their incomes for decades. This trend accelerated in recent years, creating a situation where today [over 1 million Ohioans](#) live in households that spend over half their income on housing.

In recognition that Ohio's housing needs are outpacing its resources, COHHIO has joined with other advocacy and business groups to create the Home Matters to Ohio platform that outlines several realistic and achievable policies to address the affordable housing crisis. We're pleased to be working alongside coalition partners like the Ohio Chamber of Commerce, Habitat for Humanity of Ohio, and the Ohio Housing Council.

A key proposal in the Home Matters policy recommendations is to stabilize the Ohio Housing Trust Fund, the primary source of state funding for local homelessness and affordable housing initiatives. The OHTF is supporting incredible work, despite rapidly increasing needs stemming from the affordable housing crisis. In FY 2024, the OHTF allocated \$65 million to support:

- Emergency shelter for over 27,000 Ohioans
- Supportive housing to keep 2,696 formerly homeless households safely housed
- Homelessness prevention and rapid rehousing services for 3,449 households
- Development and rehabilitation of 523 affordable rental units
- Home repair and accessibility modifications to over 1,600 units to keep seniors and Ohioans with disabilities living in their own homes.

The OHTF is an especially important source of funding in suburban and rural areas that are often overlooked by federal housing and homelessness programs. State law requires at least 51% of OHTF resources go to Ohio's non-urban counties.

The OHTF is funded by the Housing Trust Fund Fee, which mirrors county fees for recording deeds, mortgages, and other documents. Since high interest rates and home price inflation have dramatically reduced housing market activity in recent years, fee revenue flowing into the OHTF has fallen far below the \$65 million/year allocation limit. In FY 2024, OHTF revenues dropped to \$41 million, the second lowest year after FY 2009 during the Great Recession.

COHHIO joins the Home Matters to Ohio coalition in asking the General Assembly to protect this critical source of funding for affordable housing, home repair, and homeless services. In the short term, Home Matters recommends creating a backstop mechanism that would appropriate general revenue to the OHTF to reach the current \$65 million appropriation authority in times when fee revenues fall short. In the long-term, we look forward to working with you to find ways to further diversify and expand funding sources for the OHTF.

We appreciate the steps the General Assembly has taken in recent years to help fight Ohio's housing affordability crisis. New initiatives like the Ohio Low Income Tax Credit and the Welcome Home Ohio program are starting to make a positive impact. But we can't win this fight unless we also reinforce the foundation for local housing opportunities – the Ohio Housing Trust Fund.

We look forward to working with you to make home a reality for all Ohioans. I'd be happy to answer any questions you might have.