

HOUSING REIMAGINED:

***Building a Solid Foundation
for Ohio's Future***



Senate Select Committee on Housing 2024 Official Report



+1 Capitol Square

Columbus, Ohio 43215



www.OhioSenate.gov

The image shows a circular stained glass dome, likely from a government building. The central part features a sunburst design with alternating red and yellow segments. Surrounding this is a ring of blue glass containing yellow floral motifs. The outermost section is composed of light green or white glass panels separated by dark lead lines. The entire dome is set against a background of orange, textured, star-shaped elements.

THE SENATE SELECT COMMITTEE ON HOUSING

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COMMITTEE MEMBERS



Chair Reynolds
Ohio Senate District 3



Vice Chair Johnson
Ohio Senate District 14



Ranking Member Craig
Ohio Senate District 15



Senator Blessing
Ohio Senate District 8



Senator Brenner
Ohio Senate District 19

ABOUT SENATE SELECT COMMITTEE ON HOUSING

Like many states, Ohio is facing severe housing challenges. The goal of the Senate Select Committee on Housing is to learn more about what barriers currently exist and identify potential solutions to ensure that we have available, accessible, and affordable housing options for our growing Ohio workforce and communities. From August 2023 to January 2024, the Committee held hearings around the state to gain a deeper understanding of Ohio's housing crisis. We have also conducted site tours to get a first-hand look at existing housing inventory, models that offer solutions, and opportunity areas for housing revitalization.





State Senator Michele Reynolds

CHAIR

SENATE SELECT COMMITTEE ON HOUSING



A MESSAGE FROM THE SENATE PRESIDENT & CHAIR

Dear Fellow Ohioans,

As leaders in the Ohio Senate, we recognize the need to address Ohio's complex housing challenges. That's why we are pleased to present to you the official report of the Senate Select Committee on Housing.

In recent years, despite positive indicators such as low unemployment and rising incomes, many Ohioans continue to grapple with housing affordability issues. Whether you're a first-time homebuyer, a renter, or a retiree looking to downsize, securing housing can be a daunting task.

Recognizing the urgency of this matter, the Senate Select Committee on Housing was established to take a deep dive into these issues directly. Through hearings held across the state, from Columbus to Cleveland, Lima to Cincinnati, and Marietta, we listened attentively to the voices of stakeholders, homeowners, and community groups. We heard firsthand the unique challenges faced by Ohioans in different regions and circumstances.

We firmly believe in the power of a robust free market, understanding that government intervention should complement rather than replace market dynamics. As such, we are committed to exploring innovative ideas that may not have been at the forefront of housing policy in recent decades.

This report encapsulates the insights gleaned from these discussions and offers recommendations for a path forward. It represents our collective commitment to tackling these challenges head-on and ensuring that all Ohioans have access to safe, affordable, and sustainable housing options.

We are grateful for the active engagement of Ohioans in this process and remain dedicated to working together toward meaningful change. Your voices have been heard, and your input is invaluable as we strive to build a better future for our state.

Sincerely,


Senator Matt Huffman, President


Senator Michele Reynolds, Chair



Senator Michele Reynolds



Photo of Senator Reynolds

Ohio faces numerous and complex housing challenges, stemming from a combination of economic, social, and policy factors. While the demand for affordable housing spans the entire state, Ohio is a tale of two states. On the one hand, Ohio has fast-growing markets like Columbus that are driving economic and population growth, yet on the other hand, rural communities like Marietta are facing unique housing challenges that are different than those of the urban city centers of Ohio. The housing market illustrates that Ohio is not meeting the housing demand in either the fast-growth markets or the slower-growth rural markets which both present unique challenges.

Ohio is not alone in facing these challenges—nearly every other state in the country is grappling with the housing shortage. Central Ohio alone needs 18,000 new housing units in the market each year to keep up with its growing population.

However, only 13,000 new permits for housing are created annually, driving up home prices and housing costs. Listing price increases resemble many of the most sought after locations in the U.S., and are higher than Austin, Nashville and Charlotte. Meanwhile, rural Ohio counties who lead the state in new and existing manufacturing, have had a 2.4% population decline, fueling the challenges for recruiting housing developers and skilled workers.

In addition to population trends in Ohio, the U.S. inflation has intensified all aspects of housing in Ohio. The market has been impacted by post-pandemic supply chain disruption, increased costs to build and maintain housing, as well as increased property taxes and rents due to inflated home prices. On top of higher-than-usual home prices, interest rates have risen to levels that most first-time homebuyers in their 20s have never seen in their lifetime.

Recognizing the importance of this critical issue, and the need to address it, Senate President Matt Huffman commissioned the Senate Select Committee on Housing in August of 2023, under the leadership of State Senator Michele Reynolds. The purpose of the Committee was to lean in to Ohio's housing crisis and gain insights from various stakeholders in regions across Ohio. Thus, the mission of the Senate Select Committee on Housing is to tackle Ohio's housing crisis.

To accomplish this, the committee held 12 live-streamed meetings across Ohio to hear first-hand from our constituents. We heard over 35 hours of testimony from more than 200 witnesses and conducted various site tours to explore Ohio's current housing inventory, and better understand what can be done to encourage housing revitalization. This executive summary represents a compilation of the housing issues we heard from Ohioans across the state and the Committee's collective work that will serve as a baseline for future legislative action.

Through this process, it has become abundantly clear that Ohio's housing crisis is pervasive and escalating. Testimonies from diverse stakeholders painted a vivid picture of the multifaceted nature of the housing crisis, highlighting its impact on individuals, families, communities, and our economy as a whole.

With diligent inquiry and engagement, each hearing provided valuable insights into the root causes and the subsequent ramifications of the housing shortage in Ohio. The expertise and dedication of those who presented testimony have been instrumental in shaping the findings and recommendations put forth in this report.

What further became clear is that there is no one-size-fits-all solution. Instead, a suite of solutions must be pursued and coordinated regionally and locally to fit each community's unique and current situation. We recommend a comprehensive approach that encourages uniformity and leverages a range of policy tools, incentives, and partnerships to increase housing affordability, availability, and accessibility. By combining innovative policies with best practices, Ohio can continue to create vibrant communities where all Ohioans have access to housing.

¹ Building Industry Association of Central Ohio. "Ohio Housing Policy White Paper: Strategies to Address Ohio's Housing and Economic Challenges." Montrose Group, LLC, December 20, 2023

² <https://www.usbank.com/investing/financial-perspectives/market-news/supply-chain-issues-contribution-to-inflation.html>

³ <https://www.bankrate.com/mortgages/historical-mortgage-rates/#current-rates>

Regional Highlights

Central Ohio: Discussions in Central Ohio centered on the critical need for flexible housing options to accommodate the region's rapidly growing population. Central Ohio faces significant challenges in meeting the housing demands of its residents while ensuring affordability and accessibility. Testimonies highlighted the importance of implementing workforce housing initiatives and innovative zoning policies to effectively address these challenges. By prioritizing workforce housing, zoning reform, and fostering public-private partnerships, Central Ohio can begin to address its housing affordability challenges by creating vibrant, sustainable communities where all residents have access to safe housing options.

Southwest Ohio: Witnesses highlighted the steady increase in rental prices, outpacing income growth and placing significant strain on low-and-moderate income households. The lack of affordable rental options exacerbates housing instability. Testimonies underscored the impact of institutional investors in the local housing market, particularly in urban centers and college towns undergoing large-scale investment in rental properties driving up prices, reducing housing affordability, and displacing long-term residents. Furthermore, the Southwest Region of Ohio faces unique competition with neighboring states for both residents and investment opportunities with lower housing costs to attract potential residents and businesses. Consequently, this creates additional pressure on the local housing markets and limits affordability options.

Southeast Ohio: Testimonies underscored the profound impact of economic downturns on rural communities, particularly within the Appalachian Region of the state, exacerbating housing insecurity amid dwindling resources and infrastructure limitations. Witnesses shed light on the significant challenges in accessing bond financing for affordable housing projects, hampering developers' and nonprofit organizations' efforts to construct or renovate affordable housing units. This scarcity of funding impedes rural communities and smaller municipalities' ability to meet their housing needs and provide affordable housing options.

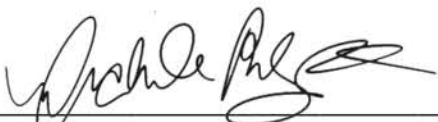
Northwest Ohio: Witnesses emphasized the role of public-private partnerships in revitalizing distressed neighborhoods and expanding housing opportunities in Northwest Ohio. By leveraging resources and expertise from government agencies, nonprofit organizations, and private sector stakeholders, communities can overcome barriers to housing affordability and promote development. Stakeholders highlighted the importance of strategic investments in infrastructure, job training programs, and supportive services to create sustainable, inclusive communities where all residents can thrive.

Northeast Ohio: Discussions in Northeast Ohio centered on the significant gaps in housing affordability, particularly in urban areas where rising rents outpace wage growth. Witnesses highlighted the interconnected nature of housing insecurity and social determinants of health, such as access to healthcare and education. To address these challenges, stakeholders emphasized the need for comprehensive strategies that integrate housing, healthcare, and economic development initiatives to create healthier, more resilient communities.

Witness testimonies collected during committee hearings serve as a testament to the urgency of the affordable housing crisis in Ohio and provide valuable insights into the lived experiences of our constituents. These testimonies are included in the appendix for further reference and reflection.

I wish to extend our sincere gratitude to all those who participated in the Senate Select Committee on Housing. A very special thank you to the Senators who dedicated their time and commitment, as well as members of the public who shared their personal stories and subject matter expertise. It is our intent that this report will serve as a catalyst for meaningful action and collaboration toward building a more prosperous future for all Ohioans. We believe that Ohio has a unique opportunity to reimagine what housing can be in Ohio by making essential improvements. This report offers collective strategies and recommendations to help Ohio thrive and tackle an issue that is, rightly, a top priority for so many. As we seek to increase Ohio's housing supply, we are committed to working together, in a bipartisan way, to create a new, more affordable housing landscape for every Ohioan in the Buckeye State.

As Chair of the Senate Select Committee on Housing, I am honored to present this report, which highlights the findings and recommendations of our study.



Senator Michele Reynolds



Regional Hearings



“From families to first-time home buyers, Ohioans face a challenging, competitive, and ever-changing atmosphere in finding a place to call home.”





...BY THE NUMBERS

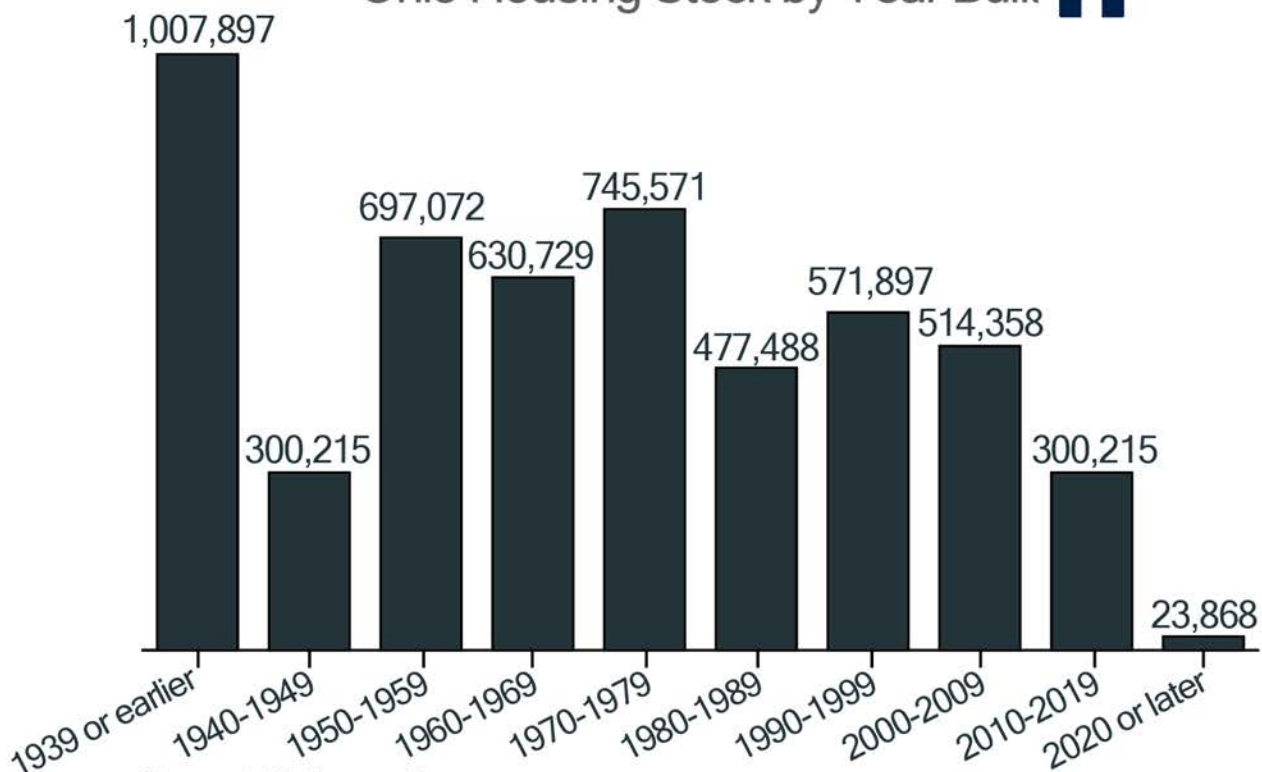
Ohio Residential Sales Overview



Year	Median Listing Price	Active Listing Count	Median Days on Market
2023	\$251,631.3	11,726	40.6
2022	\$216,721.9	13,002	38.1
2021	\$203,314.6	12,501	39.3
2020	\$199,157.8	17,976	54.8
2019	\$183,730.9	27,913	57.8
2018	\$167,802.1	30,592	59.0
2017	\$147,858.3	34,546	63.7
2016	\$137,958.8	42,749	69.2
Percent Change	82.4%	-72.6%	-41.3%

Source: U.S. Census Bureau, Realtor.com

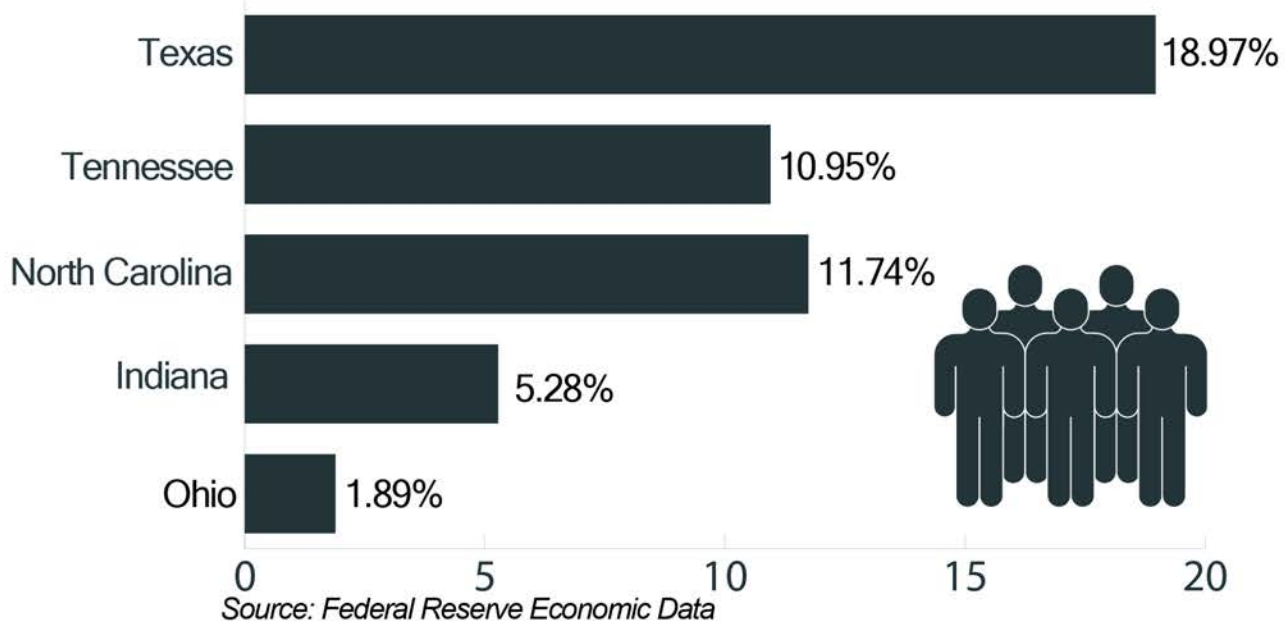
Ohio Housing Stock by Year Built



Source: U.S. Census Bureau



Resident Population Change 2010- 2022



Rental Value Cost Growth



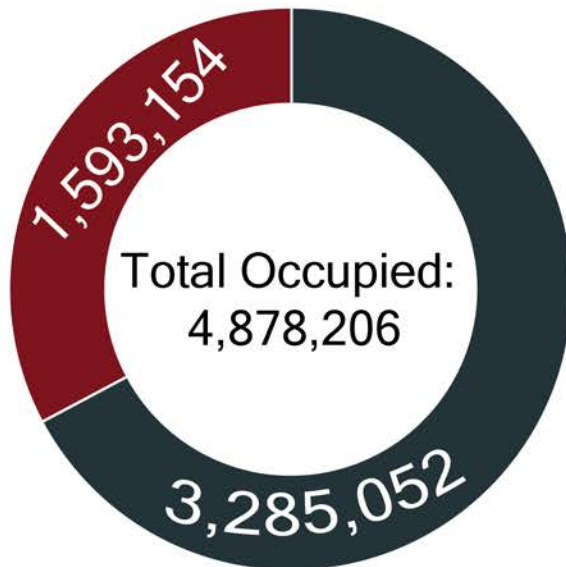
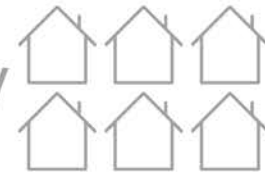
Year	Columbus	Cincinnati	Indianapolis	Austin	Nashville	Charlotte
2022	\$1,360.18	\$1,275.32	\$1,440.08	\$1,826.09	\$1,825.32	\$1,726.56
2021	\$1,230.22	\$1,147.33	\$1,284.98	\$1,597.86	\$1,587.99	\$1,495.10
2020	\$1,143.06	\$1,074.01	\$1,165.89	\$1,420.07	\$1,462.06	\$1,339.73
2019	\$1,088.69	\$1,021.15	\$1,107.45	\$1,419.51	\$1,425.33	\$1,320.04
2018	\$1,042.84	\$957.03	\$1,062.08	\$1,350.14	\$1,368.46	\$1,249.91
2017	\$989.14	\$907.24	\$1,021.70	\$1,308.79	\$1,337.87	\$1,193.50
2016	\$943.95	\$861.25	\$991.97	\$1,277.25	\$1,287.42	\$1,135.07
2015	\$913.19	\$830.44	\$969.63	\$1,245.80	\$1,218.04	\$1,082.98
Percent Change	48.95%	53.57%	48.52%	46.58%	49.86%	59.43%

Source: Zillow.com

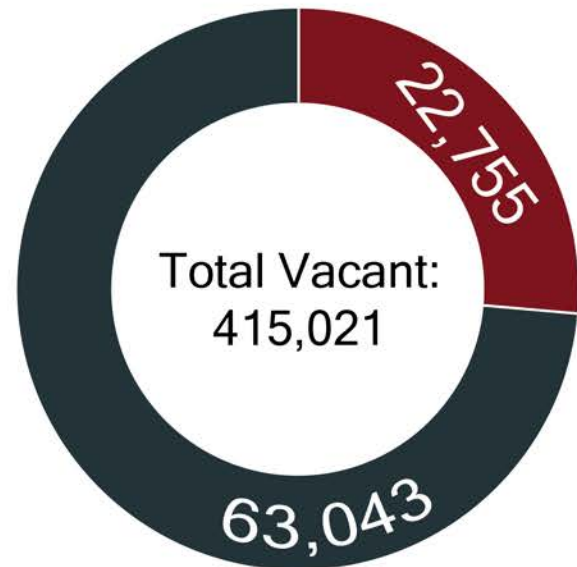


2022 Ohio Housing Inventory

Total Housing Units 5,293,227

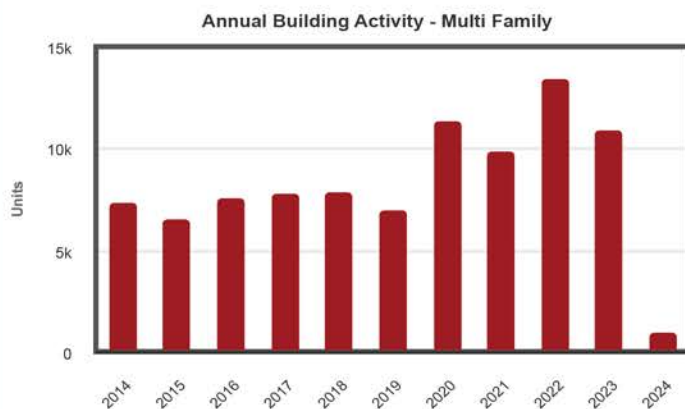


■ Renters
■ Owners

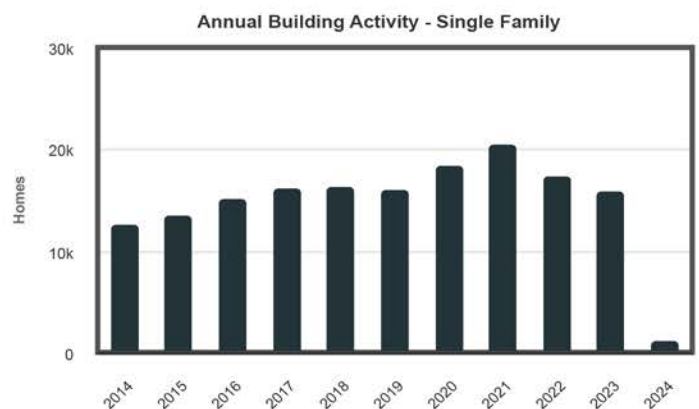


■ For Sale
■ For Rent

Ohio Housing Market Conditions



Source: U.S. Census Bureau

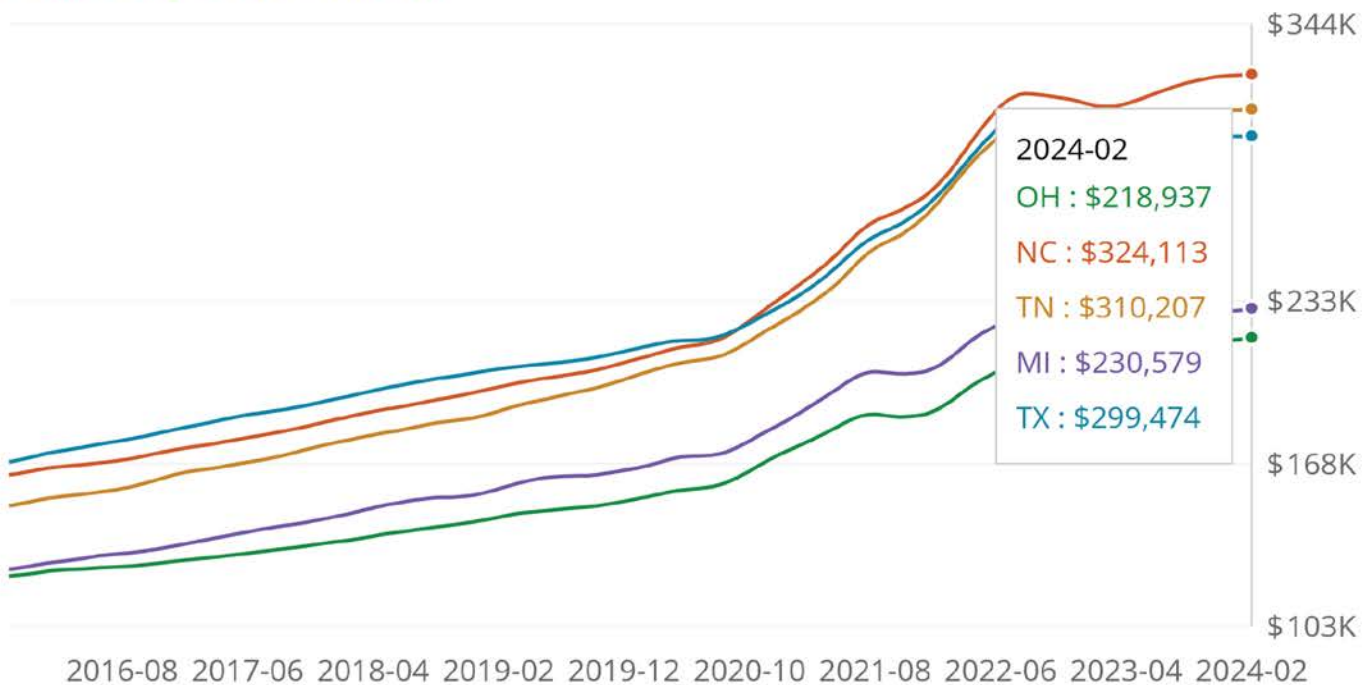


How does Ohio stack up?



Single Family Home Values

OH NC TN MI TX





Member Briefs





State Senator Terry Johnson

VICE CHAIR

SENATE SELECT COMMITTEE ON HOUSING



“There is no one-size-fits-all solution to this complex housing puzzle. This is the first step towards understanding how the pieces come together for a better picture long term.”





Ohio Senate
Senate Building
1 Capitol Square
Columbus, Ohio 43215
Phone: (614)466-8082
Fax: (614) 466-8261
sd14@ohiosenate.gov

Terry Johnson
State Senator
14th District

I am grateful to have had the opportunity to serve as Vice Chairman of the Senate Select Committee on Housing, and especially want to thank Senator Reynolds for her leadership throughout this process.

In Southern Ohio, as in many places around the state, affordable housing is a critical need in short supply. Those blessed enough to own homes have recently faced massive property tax increases, especially endangering those who are elderly, disabled, or otherwise on a fixed income.

Much of this financial crisis has stemmed from the misguided national COVID-19 response and the devastation statewide lockdowns had on the economy. Unfettered government spending, in addition to the forced national move towards taxpayer-funded "green energy," inflated the dollar, and we have seen prices go up across the board – not just for housing. The present economy robs individual wealth through inflation and hurts no income and low-income individuals the most. It is breaking the backs of the working class and the poor, no matter what we do regarding policy.

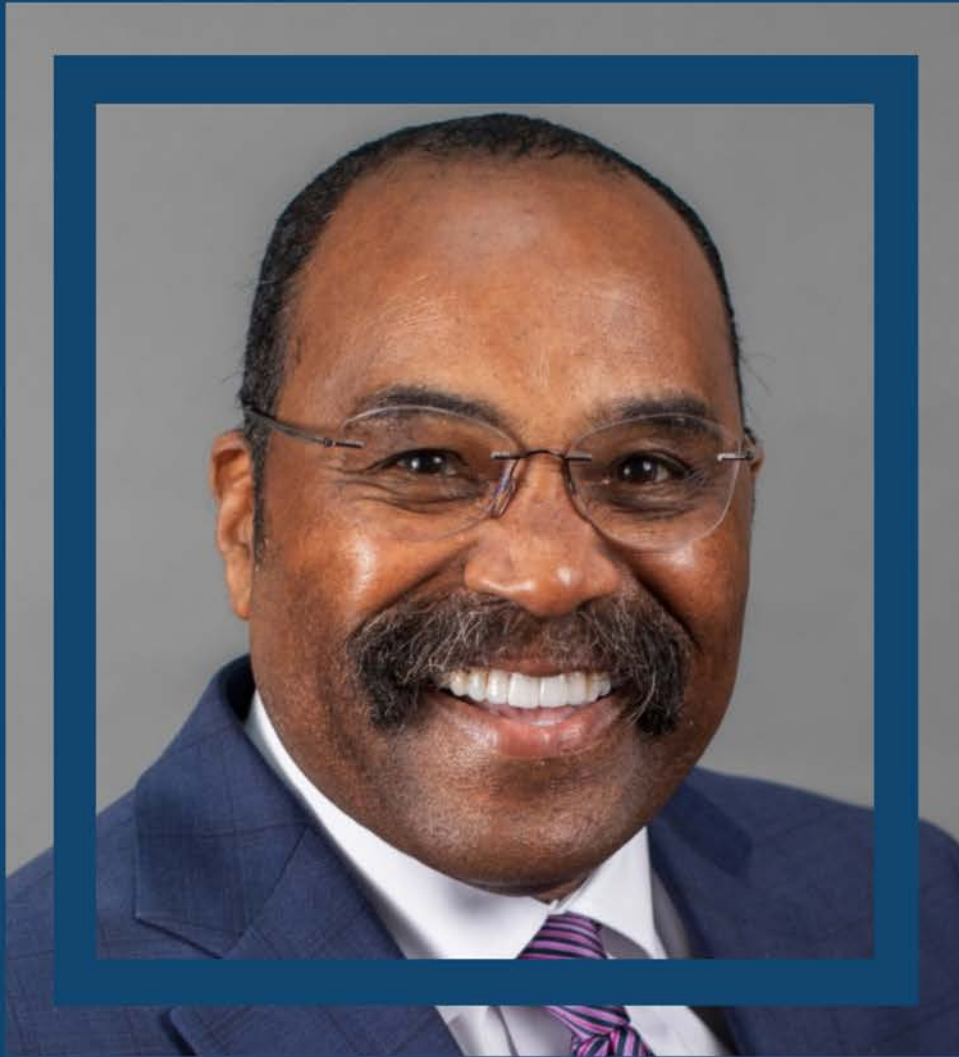
Despite this, there are ways that Ohio can ease the strain on those seeking to become or continue as homeowners. According to several recent studies cited by the Financial Times, building new market-rate homes – not just "affordable" homes – increases housing accessibility for all. Additionally, rezoning areas to allow for more market-rate housing has led to rent plateauing or even decreasing in cities such as Minneapolis and Auckland, New Zealand.¹

These solutions follow the basic laws of supply and demand and are realistic opportunities for all parties involved in the housing industry. I am appreciative of all those who took the time to testify in front of the committee, and want you to know that your insight was invaluable as the Senate moves forward in examining solutions.

A handwritten signature in blue ink, consisting of a stylized, cursive 'T' followed by a series of loops and a long horizontal stroke extending to the right.

¹ <https://www.ft.com/content/86836af4-6b52-49e8-a8f0-8aec6181dbc5>





State Senator Hearcel Craig

RANKING MEMBER

SENATE SELECT COMMITTEE ON HOUSING



“The housing crisis is extricably linked to workforce development, education, and the overall health and wellbeing of Ohioans.”





Hearcel F. Craig
Assistant Minority Leader
State Senator 15th District

Committees
Insurance - *Ranking*
Veterans & Public Safety - *Ranking*
Finance
Select Committee on Housing
Rules and Reference
Medicaid
Joint Property on Tax Review and Reform

February 21st, 2024

To: Senator Michele Reynolds Joint Legislative Ethics Committee
Joint Committee on Agency Rule Review

RE: Senate Select Committee on Housing

Dear Chair Reynolds,

I write to share my suggestions related to housing policy in the state of Ohio. In recent years, Ohio has grappled with a myriad of housing challenges, ranging from affordability crises to inadequate housing supply and homelessness. Amidst these pressing issues, the Select Committee on Housing has emerged diligently working to address the multifaceted complexities of housing throughout the state. Through comprehensive research, community engagement, and policy advocacy, the committee has strived to enact meaningful change, aiming to ensure that all residents have access to safe, affordable, and dignified housing options. Through its dedication and proactive approach, the committee endeavors to create positive and lasting impacts, ultimately striving to build a community where housing is not a privilege, but a fundamental right for all. All of the testimonies we heard had a widespread focus, which speaks to the urgency at which we need to address this issue.

Of the concerns raised, the following are concerns I am hopeful we can address:

- Rising property taxes affecting all Ohioans, with a particular deleterious impact on middle income homes, seniors and those on a fixed income
- Lack of affordable housing for our veterans, seniors, and disabled Ohioans
- Lack of workforce housing for our growing population
- Rental assistance for those experiencing hardships
- An eviction sealing process to support individuals who are working through economic hardships
- Institutional investors buying up the housing stock, causing prices to rise
- Difficulty accessing capital to complete housing projects that would add to the housing stock

We heard many innovative propositions from private citizens, local governments, housing advocates and housing providers throughout the state. The housing crisis is one that is inextricably linked to workforce development, education, and the overall health and wellbeing of Ohioans. As Ranking Member on the Select Committee on Housing, I want to once again thank the Chair for involving me in this important initiative. Bringing the people's house to the people around the state provided for a well-rounded committee experience that generated valuable dialogue. I look forward to exploring legislative options to address the concerns I have highlighted.

Thank you for your commitment to traveling around the state and hearing from different areas of our state and the challenges our communities are facing. I look forward to talking with you on addressing these issues.

Sincerely,

Hearcel F. Craig
Senate Assistant Minority Leader
Senate District 15





State Senator Louis Blessing, III

MEMBER

SENATE SELECT COMMITTEE ON HOUSING



“Solving the housing supply shortage must be a top priority if we hope to make housing affordable again.”



Louis W. Blessing III

State Senator
8th Senate District
1 Capitol Square
Columbus, Ohio 43215
(614) 466-8068



Committees

Ways & Means, *Chairman*
Primary & Secondary Education
Finance
Insurance

In order to come up with solutions, it's instructive to note how we got here. In the aftermath of the Great Financial Crisis (GFC), recall that there was a "glut" of housing. Between greatly reduced home prices and oversupply, this put many homebuilders out of business, or they simply did not build. This is easy to understand as the profit margins weren't there, but this isn't necessarily a bad thing; the oversupply actually made housing affordable again, especially when compared with the peak of the previous housing bubble. Demand was likely also suppressed given tighter lending standards and poorer credit, making it unlikely that many could qualify for loans to take advantage of these lower prices. In the meantime, the Fed stepped in through Fannie Mae and Freddie Mac to encourage investors to take over many of the foreclosed homes. At the time this might have made some sense, ostensibly because thousands of homes sitting vacant has its own set of problems, but it seems to have been a major step in the re-inflation of the housing bubble. As conditions improved, home prices started to tick up as the market worked through supply, though building was still down, and demand rose with increased investor presence coupled with rebounding consumer demand as their credit improved.

Between the end of the GFC and today, there were some tax changes at the federal level and in Ohio that would serve to increase investor demand; mind you, this is at a time of stagnating supply, which has proven to be a mistake. At the state level, the business income deduction allowed for a lower top rate tax and the first \$250k of rental income tax free, and our pensions have been increasingly investing in Real-Estate Investment Trusts (REITs) to the tune of hundreds of millions of dollars. In the Federal Tax Cuts and Jobs Act, 20% of rental income became tax deductible, adding other benefits like increased depreciation of rental properties. A maxim of tax policy is when you subsidize something, you get more of it. With all of the benefits skewed towards owning rentals, it should come as no surprise that we've seen far more demand for it: REITs buying up entire neighborhoods; incessant calls from people wanting to buy homes for cash sight unseen; the rise in short term rentals through AirBnB, etc. During the pandemic, construction plummeted below already anemic levels as supply chains were broken. This had the effect of further decreasing supply at the same time that the seeds of inflation were sown with massive federal spending: too much money chasing after too few goods has that effect. Then, to tamp down on inflation, the Federal Reserve increased interest rates. The net result of all of this are the highest median mortgage payments and rents vs. median income since at least 1984: <https://www.cnn.com/2023/11/07/investing/home-prices-affordability/index.html>.



What we have today is not just a supply problem, but a demand problem as well. On the supply side we're dealing with years of underbuilding since the GFC. Demand is higher than it otherwise would be due to misaligned tax incentives and poor guardrails that have attracted significant investor activity. Moreover, there is also an incentive from investors and other groups to oppose significantly increasing supply, as that would devalue their assets, or harm their business models, which are predicated on home values and rents only going up. Thus, if it is the goal of the General Assembly to reduce the mortgage payment/rent to income ratio, and it should be as reducing this metric by definition means more affordable housing, then policies will need to be implemented that increase supply while tamping down on investor demand. Decreasing demand decreases prices, while increasing supply also decreases prices. We should adopt policies that do both.

The first thing that needs to be done is to get a handle on pass-through entity (PTE) transparency. It is objectively bad that county auditors, city officials, and others have no idea who owns certain property because navigating the labyrinth of multiple layers of PTEs makes it nearly impossible to keep track. This – [Ohio LLC loophole preventing leaders from identifying owners of "uninhabitable" property \(abc6onyourside.com\)](#) – should not happen in Ohio. Limiting liability is one thing, but evading code enforcement, fines, and other penalties should never be part of the equation. Moreover, the state should not be giving any incentives to such bad actors, but as it currently stands we do, and that is a shame. There is legislation currently pending that deals with this, and I would offer another solution: tie Ohio's real estate tax incentives to a voluntary state registry. Only PTE's found in this registry would be eligible for the following non-exhaustive list: non-business credits; Community Reinvestment Act property tax exemptions; abatements; the business income deduction for rental income; bidding in the foreclosure auction process; allowing state pension funds to invest in them; and forming new PTEs that hold, or will hold, real estate. To be included in the registry, for example, you would need to specify the following: all PTEs under common control; properties owned by these PTEs; contact and ownership information; affirming no delinquent taxes; affirming all building code violations/fines are paid/rectified; affidavits attesting to various elements of the law; etc. For those who think these matters could be handled locally, this would make the tools local governments have more effective. I am currently working on legislation to this effect.

The second issue is around our tax incentives. As mentioned in a previous paragraph, there are a number of incentives that are poorly designed. Take the non-business credit, for example. It is a 10% property tax credit for 1-3 single family homes. If you take the credit at its word – non-business – you would think that this is only for owner-occupied property. That is wrong. Owners of large portfolios of single family homes, which they rent out, are able to enjoy this benefit. However, they are most definitely businesses and, as such, should not be eligible for this credit, which costs the state, as per an LSC research note, roughly \$140M per year. If removing this credit entirely – it no longer exists for commercial real estate – is a bridge too far then reworking it to increase the state's housing stock would be a tremendously beneficial change. It would be as simple as saying that only housing constructed during a rolling fifteen-year lookback period, or owner-occupied, is eligible. Thus, only relatively newly constructed homes would be eligible for it and one could not benefit without adding to the housing stock.



Savings could be deposited into a larger housing fund to promote construction of new units, which would help to bring down prices as increasing supply has that effect. This would be effective in many ways as it would: discourage tax harvesting without increasing supply; underwrite new construction; and tamp down on investor demand.

Third, the General Assembly should refrain from any and all demand side incentives.

These might have made sense in the aftermath of the GFC, but they will unquestionably make today's housing crisis worse. The reason is simple: more money (demand) chasing the effectively fixed housing stock means higher prices, which is the last thing we need right now. To illustrate the issue, suppose everyone were given \$10k and could only spend it on the down payment of a home. What do you think this would do to demand for housing? The answer is that it would increase, as more people could achieve the necessary down payment needed for the existing housing stock. However, that stock cannot increase overnight, so what happens? Sellers know they can increase asking prices, given the sudden boost in purchasing power on the buyer side, as well as significant potential for bidding wars, so they do. The net result is, of course, higher home prices which was ostensibly the reason to do the demand-side program in the first place. Thus, it's worth reiterating: avoid demand side incentives.

Fourth, much ink has been spilled about the need for permitting/zoning reform and affordable housing. Generally speaking, I agree with the need for more density and rent-restricted housing, and the latter could even be underwritten with the proceeds from the aforementioned tax reform. However, though I'm a fan of increased density given the savings it could provide, I'm also a fan of ownership, and zoning reform, if it is to occur, must have some significant guardrails to ensure that ownership opportunities are a significant – majority – portion of new construction. Given all of the state and federal incentives for renting, zoning reform absent guardrails would mean the majority of units built would be rental as they're the most lucrative for developers.

It's good to see more caring about this issue; it's arguably the most important issue facing Ohio right now with most problems ultimately connected to housing. There have been many calls and emails regarding high property taxes. At the root of this is housing: property taxes are high because valuations are high, and valuations are high because home prices and real estate skyrocketed. There can be no real, long-term reform in this space unless our housing affordability issues are solved. Everything else would be a short-term solution or simply papering over the problem.

Businesses, particularly those that are the most labor intensive, should also be deeply concerned with housing affordability. The reason is simple: high rents and mortgage payments put significant upward pressure on wages. This is intuitively obvious as workers in such industries need to live and work in the same area. If potential employees can't make the wage/housing equation work they'll look elsewhere. Ohio is also at risk of losing business if it can't get a handle on housing affordability. Off-shoring in the 90's and 00's was popular because it helped businesses save on labor costs; this is one of the reasons why chip manufacturers are predominantly located in Asia, though there have been recent efforts to repatriate. This phenomenon isn't relegated to countries with differing labor costs, but can and will occur among the states as well.



If businesses can reduce their labor costs, all else being equal, by moving to a lower cost of living state then they will most certainly do so. On the flip side, if Ohio can bring rents and home prices down it will effectively be the same as giving these same potential employees raises and relieve wage pressure on employers.

Finally, achieving a lower and healthier median home price/rent to median income ratio would be a blessing for Ohioans and our political economy. It would promote better health outcomes, family formation, and spending on things other than rent/mortgage payments, which would be better for our economy overall. I hope that this, and future, General Assemblies can solve this problem, as reform is long overdue.

Sincerely,

A handwritten signature in black ink, reading "Louis W. Blessing III". The signature is fluid and cursive, with the last name "Blessing" being the most prominent part.

Louis W. Blessing III
State Senator
Ohio's 8th Senate District





State Senator Andrew Brenner

MEMBER

SENATE SELECT COMMITTEE ON HOUSING



“Ohio needs to review existing tax policies that have an impact on all real estate, especially housing.”





MEMORANDUM

From the Office of Senator Brenner

Date: February 29, 2024

To: Senator Michele Reynolds, Chair

From: Senator Andrew Brenner

Re: Recommendations for Select Committee on Housing report

After having sat through numerous hearings of the Select Committee on Housing, there are a few simple takeaways. The first takeaway is that all of our existing government subsidy programs for the state of Ohio are a drop in the bucket compared to the need for housing in Ohio. Ohio is short approximately 350,000 housing units. Adding up all of the programs, like tax credits in the Ohio housing trust fund, we are impacting 3,400 housing units per year. There are new first time homebuyers every year, so the number of houses truly impacted for new inventory is again a drop in the bucket.

For Ohio's housing market to adequately respond, we must be prepared to make bold reform. Reducing the costs of constructing new homes needs to be an underlying principle for the state. In order to do this, we need to either streamline bureaucracies, reduce their fees, or a combination of both. We must also look at comprehensive zoning reform, which includes referendum reform and better utilization of comprehensive land use planning.

It is not up to the State of Ohio to redistribute tax dollars in order to make homes more affordable. We would have to substantially increase taxes or spend billions more on tax credit programs and first time homebuyer programs in order for this kind of scheme to work. Since Ohio cannot print money and we are already a high tax state relative to many other Republican-run states, we must look to these other reforms.

Reducing property taxes would be a viable way to increase housing inventory. The largest percentage of property taxes by far comes from local school taxes. For this reason, I believe we should also have comprehensive school funding reform. This would make buying homes more affordable, especially in school districts with a high property tax rate.

Schools are monopolies, and those monopolies do not need to innovate or improve from the status quo. This has caused some areas of our state, such as Cleveland, Youngstown, Akron,



Dayton, Toledo, and other urban areas to have widespread stagnant property values for the last three to four decades. When housing values cannot go up, tax revenues will not improve. If tax revenues cannot improve in those areas because values cannot increase, other areas of the state experiencing growth then see an even higher spiraling effect in their property taxes. Those areas in turn become even less affordable to first time homebuyers and people with lower incomes.

Examples of this can be seen in the Dublin, Olentangy, Westerville, and New Albany school districts versus Columbus. While taxes are substantially lower in Columbus, students in the surrounding suburban districts perform substantially better. This was also plainly obvious in our committee meeting at the Cleveland Foundation. Home values and property tax revenues for schools are demonstrably lower in East Cleveland than the surrounding suburbs.

This is partially due to the fact that those public schools are heavily subsidized by the state, and those school districts do not have to make tough decisions such as closing school buildings and reshaping their districts. If districts are no longer subsidized to the point that they can easily operate inefficiently, the reforms necessary may lead to improved outcomes. In turn, as improving performance makes the district more desirable, families may return and property tax revenue growth will resume.

My last takeaway is that tax credit and first time homebuyer programs with government grants will not solve the problem. Ohio must ensure first time homebuyers have the ability to save their own money, tax-free, for down payments and closing costs. Ohio should introduce or expand tax-free savings plans under any form of savings, including investments.





State Senator George Lang

ADHOC MEMBER AT CINCINNATI HEARING
SENATE SELECT COMMITTEE ON HOUSING





Ohio Senate
Senate Building
1 Capitol Square
Columbus, Ohio 43215
(614) 466-8072
Lang@ohiosenate.gov

Committees:
Small Business and Economic Opportunity (Chair)
Insurance
Government Oversight and Reform
Finance

George Lang
State Senator
4th District

MEMORANDUM

To: Senator Michele Reynolds, Members of the Senate Select Committee on Housing
From: Senator George Lang
Date:
RE: Recommendation Letter

March 1st, 2024

Chair Reynolds,

Thank you for allowing me to share my thoughts after hearing from the people of Ohio on the very important issue of housing. I was pleased to hear the plethora of testimony offered by our state's citizens, and would like to outline the conclusions I have drawn after hearing and considering the various standpoints offered in front of the committee.

While I am of the conviction that many of the challenges our state is facing in regards to housing are the result of a national fiscal policy that has bottlenecked several industries, increased costs for suppliers, producers, and distributors, and inflated home prices, I do believe there are options we can exhaust to address our state's housing supply shortage and exorbitant rise in property taxes.

In regards to property taxes, there are a few solutions on the table that I support and have supported. In December, I voted to pass House Bill 187, which would take several steps to address the current rise in rates. House Bill 187, which passed the Senate and is now in the House, would do the following to rectify the current situation:

- Expands eligibility & amount of homestead exemptions
- Remove's the Tax Commissioner's ability to override county auditors' assessments
- Reimburses school districts for 50% of tax losses resulting from homestead expansions

In addition to voting for House Bill 187, earlier this year, I introduced SB 153, which seeks a short-term solution to the manner and formula used by the Department of Tax to generate tax rates. Senate Bill 153 would mandate that the Department of Tax weigh all three years' values the same. Practically speaking, should this policy have been incorporated into the budget, it would have made the average valuation in Butler County 24% (an increase still being present due to a recovery from the COVID-19 recession) rather than the low 40s that we are seeing now.



Moreover, I am currently attending the Special Joint Committee on Property Tax Review and Reform to explore options for a long-term solution. I would encourage you to follow along the conversation by watching the Ohio Channel's coverage of our meetings, or even testifying should you have any recommendations or thoughts to share.

In regard to our housing supply, I strongly believe that Ohio's businesses are best equipped to solve this problem. It is undoubtedly in the best interest of our state to invest its efforts into market-driven solutions rather than depend upon putting a "band-aid" on a problem that, in challenging circumstances, might be compounded by federal fiscal policy.

One common sense route that I believe our state could take to address this challenge is through tax reforms to encourage our homebuilders to build new homes. I am currently working on legislation that would streamline the process for our homebuilders from start to finish, and am optimistic that this will help stimulate growth in our housing supply.

In addition to incentivizing home construction, it is my conviction that if we want to provide a long-term solution, we must continue to build a friendly environment for Ohio's businesses to flourish. In doing this, Ohio will attract more businesses, investment, and human capital. Through these investments, I believe the market will ultimately respond to our state's needs.

While many of us want a quick solution, and for good reason, it is critical that we not act rashly even under challenging economic circumstances. The circumstances & policies that resulted in our current housing supply shortage and property tax increases were unorthodox, so we must understand that addressing this issue demands of us much prudence.

In regard to housing, our state is in a challenging position. But it is one that is not impossible to navigate out of. After hearing the testimonies of many Ohioans in front of the Select Committee on Housing, I am optimistic that through discussion, debate, and imaginative solutions, we will find a path forward.

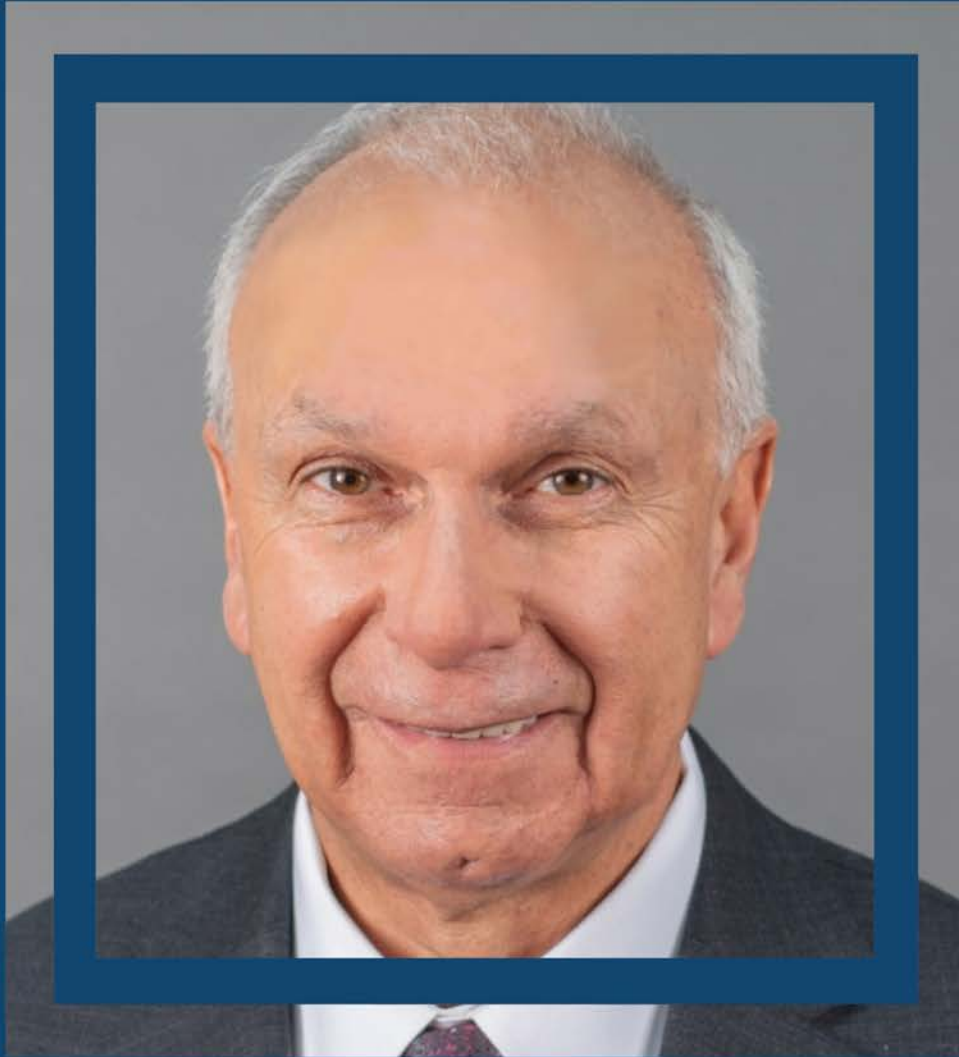
I am open to work on any legislation that will foster a business-friendly environment with my colleagues, and encourage anyone who might have suggestions to reach out and share them. I look forward to continuing to work with each of you on addressing Ohio's housing concerns. Please feel free to reach out to me with any comments, concerns, or suggestions.

Sincerely,



State Senator George Lang
Ohio Senate District 4





State Senator Jerry Cirino

**ADHOC MEMBER AT CLEVELAND HEARING
SENATE SELECT COMMITTEE ON HOUSING**





Jerry C. Cirino
State Senator
18th District

Ohio Senate
Senate Building
1 Capitol Square
Columbus, Ohio 43215
(614) 644-7718 Office
(614) 466-8261 Fax
Jerry.Cirino@ohiosenate.gov

Committees:
Workforce and Higher Education - *Chair*
Finance - *Vice Chair*
Ways and Means
Energy and Public Utilities

To the Office of Senator Michele Reynolds,

I was very appreciative that Senator Reynolds invited me to participate in the Cleveland hearing as a temporary Committee member. As a life-long Clevelander I have been aware of the general housing issues facing our community and was pleased to hear a substantial amount of testimony. In the paragraphs which follow I would like to offer some observations and opinions on the subject in general and, more importantly, on the testimony given by citizens and organizations.

1. Much of the testimony revolved around increasing property tax issues. This is the result of higher valuations which are a consequence of the rather high inflation we have experienced. The good news is that homeowners are now sitting on property that has gained value. The bad news is that unless they are selling their property they will not realize the gains. At the same time, their property taxes are going up. This poses a particular problem for those on fixed income with little or no savings to cover the increased tax. While the legislature is looking at this problem at this time it should be noted that there is not, in my opinion, an easy fix to this.

I noticed in the hearing that while there are many complaints about property taxes, everyone seemed to think that someone else should absorb the increases including the state and local school boards. That is what makes this such a difficult problem. In my opinion, the best range of solutions lies locally. Local governments/school systems always have the option of not collecting the incremental property taxes from residents. There is also an offsetting option of reducing the outside millage on other taxes in the county.

2. The state can assist in making more affordable housing available by looking at possible incremental tax credit programs to motivate developers to build this type of housing. The challenge here is that inflation has increased construction costs in a major way making development more challenging. Many of the same organizations that are clamoring for more housing to be developed also support the reckless spending in Washington that created inflation and high interest rates which impede housing development.



3. During the testimony we heard some compelling individual stories about the difficulty of finding affordable housing. There were a number of cases that involved homeless individuals. This, too, is primarily a local issue to be dealt with. While the state can certainly participate, local governments need to identify programs and make spending decisions that will help alleviate this problem. Additionally, we cannot separate the mental health issue from homelessness. Building more shelters will help. However, we need to explore how we can solve the issue that creates it in the first place. These two issues cannot and should not be dealt with individually.

4. I applaud Senator Reynolds for taking the hearings to various Ohio cities and for giving the public an opportunity to express their views without having to travel to Columbus . I look forward to seeing recommendations from these hearings and seeing what legislation needs to happen to address the issue.

5. Finally, I would also want to note that the ultimate solution to providing affordable housing lies within the private sector. We must create an environment whereby there are adequate incentives for those with capital to put it at risk and to work in a manner that will benefit those currently deprived of housing. The private sector with some level of assistance from the state is the right approach.

All the best,



Senator Jerry C. Cirino
Ohio Senate
18th Senate District





State Senator Nickie Antonio

ADHOC MEMBER AT CLEVELAND HEARING
SENATE SELECT COMMITTEE ON HOUSING





Minority Leader

Nickie J. Antonio
State Senator 23 District

Committees

Transportation - *Ranking*
Health - *Ranking*
Rules & Reference - *Ranking*
Joint Legislative Ethics
Legislative Service Commission

February 20th, 2024

To: Senator Michele Reynolds

RE: Senate Select Committee on Housing

Dear Chair Reynolds,

I write to share my suggestions related to housing policy in the state of Ohio. Thank you for allowing me to participate and host the Select Committee on Housing in my district, Cleveland, on Thursday January 11th. Throughout this meeting, you heard testimony from numerous stakeholders and constituents of Cuyahoga County and I wanted to highlight valuable components to move our state forward.

- Pass Senate Bill 76 (Antonio – Blessing) levying a tax on high volume landlords.
 - Re-instate the ability for the developers to use both the Ohio Historic Preservation Tax Credit and Low income Housing Tax Credit.
- Expand upon the Homestead exemption though a one-time relief payment on property taxes for seniors over the age of 70 with a fixed income.
- Reinstate assistance to rent payers, such as programs provided during the pandemic.
 - Establishment of an eviction intervention program, providing assistance to residents who are at risk for losing their residence.
- Provide a process for sealing and expunging evictions.
- Assist families though a Refundable Earned Income Tax Credit (EITC)
- Continue on existing investments to the Brownfield Remediation Program through the department of development to increase the housing supply.

Thank you for your commitment to traveling around the state and hearing from different areas of our state and the challenges our communities are facing. I look forward to talking with you on addressing these issues.

Sincerely,

A handwritten signature in black ink, appearing to read "Nickie J. Antonio".

Nickie J. Antonio
Senate Minority Leader
Senate District 23





State Senator Kent Smith

ADHOC MEMBER AT CLEVELAND HEARING
SENATE SELECT COMMITTEE ON HOUSING





State Senator Kent Smith Ohio Senate
Democratic Whip
21st District

Senate Building
Columbus, OH 43215
614-466-4857

February 21st, 2024

To: Senator Michele Reynolds

RE: Senate Select Committee on Housing

Chair Reynolds,

Thank you for the opportunity to provide a summary of my thoughts and suggestions for the Senate Select Committee on Housing as its final report is compiled. After hearing from constituents and housing stakeholders, I believe the following policies will help Ohio move toward solving its housing crisis:

- Passing Senate Bill 76 to levy a tax on high volume landlords
- Requiring rental property owners provide actual ownership and management contact information when recording real estate transactions
- Mitigating the burden of property taxes by providing a credit on the property tax bill for owner occupied housing reimbursed by the state to local governments
- Providing state funding for blight removal and property rehabilitation
- Creating a dedicated funding stream for home repairs for low and fixed income homeowners
- Providing dedicated funds for rental assistance as well as to support emergency, transitional and recovery housing
- Convening a county-by-county study of housing supply redevelopment to address the needs of rebuilding Ohio's aging housing stock

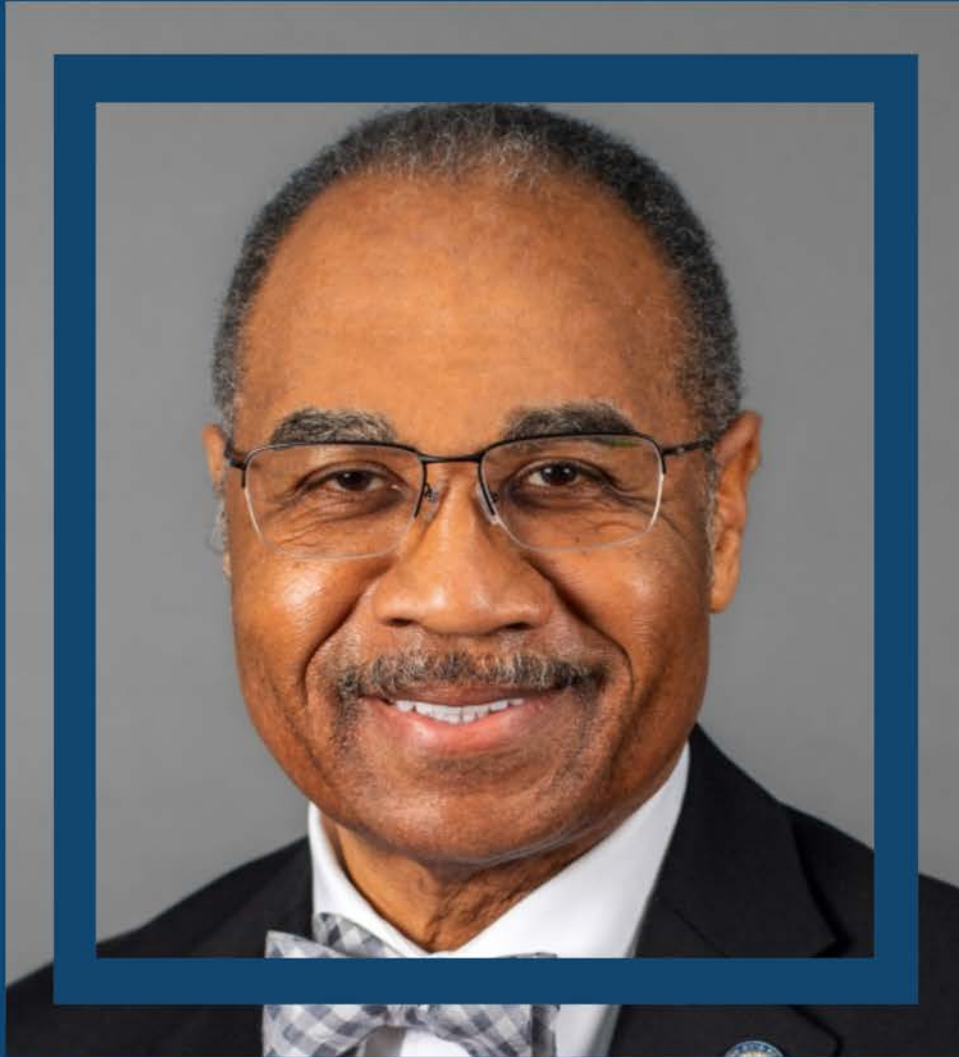
I look forward to working with you on addressing Ohio's housing concerns. Please feel free to reach out to my office with any questions or concerns.

Sincerely,

A handwritten signature in black ink, appearing to read "Kent Smith", is written over a light blue horizontal line.

Senator Kent Smith
Ohio Senate District 21





State Senator Vernon Sykes

ADHOC MEMBER AT CLEVELAND HEARING
SENATE SELECT COMMITTEE ON HOUSING



1 Capitol Square
Columbus, OH 43215
(614) 466-7041
Sykes@ohiosenate.gov



Committees:
Finance, Ranking Member
Community Revitalization, Ranking Member
Small Business & Economic Opportunity
Ranking Member
Education
Controlling Board

Senator Vernon Sykes
Senate District 28

Date: March 4, 2024

To: Senator Michele Reynolds, Chair, Senate Select Committee on Housing

Re: Recommendations for Housing Policy in Ohio

Thank you for allowing me to sit with the Select Committee on Housing at its hearing in Cleveland and for the opportunity to share recommendations for the committee's final report. Having consulted with stakeholders across the Greater Akron region, please accept the following recommendations:

□ *Support Renters:*

Over 1.5 million households in Ohio are renters, including more than 50% of Akron residents. At the current state minimum wage (\$10.45 per hour), Ohioans need to work 60 hours per week to afford a one-bedroom apartment at market rates. As of June 2023, this unaffordability has resulted in average of over 300 evictions each month in Akron alone. To support this large group of Ohioans, I recommend:

- o Establishing a mechanism to expunge eviction court records, similar to the provisions SB 158 (Craig, Kunze) of the 134th General Assembly.
- o Continued support for development programs such as the state Low-Income Housing Tax Credit (LIHTC) to incentivize the continued development of affordable housing units statewide.

□ *Protect Homeowners Against Tax Foreclosures:*

Historically, Ohio has experienced some of the highest foreclosure rates in the nation, a significant percentage of which are caused by delinquent property tax payments. Low-income homeowners and those on fixed incomes are particularly vulnerable to such foreclosures. To allow people to remain in their homes and communities, I recommend:

- o Providing more rent assistance and other financial aid for those homeowners in need.
- o Making options that homeowners have, such as the property tax increase appeals process, clear to homeowners.

□ *Collaborate with the Joint Committee on Property Tax Review and Reform:*

Constituents from across the 28th Senate District have reached out to my office concerned about rising property taxes driving them out of their homes. We should collaborate with the Joint Committee on Property Tax Review and Reform to develop sustainable, long-term solutions.



- *Support Effective State Initiatives:*
Several state programs need continued support to protect the progress they have stimulated thus far. To ensure this, I recommend:
 - o Continuing to promote effective initiatives, such as the Healthy Beginnings at Home's stable housing program for new mothers, which is supported by the DeWine administration.
 - o Proceeding with the full implementation of the tax programs authorized by HB 33, which will provide some relief to those facing housing issues.
- *Zoning:*
Zoning regulation is linked to home prices. A statistical survey done by the Cato Institute in 2017 found that increased zoning regulations were associated with rising real average home prices in 36 states. In Ohio specifically, a 2018 study cited in the *Ohio Capital Journal* found that housing is made more expensive than needed. To reverse this trend, I recommend:
 - o Incentivizing municipal and county governments to update their zoning codes to encourage the development of new housing.
 - o Encourage and facilitate local governments to adopt zoning laws that promote the development of affordable multi-family housing units.
- *Homelessness and Mental Health:*
According to the Substance Abuse and Mental Health Services Administration's (SAMHSA) 2022 Annual Homelessness Assessment Report to Congress, 21 percent of homeless individuals nationwide reported having a serious mental illness. There is a consensus that mental illness and homelessness are correlated. To mitigate this problem, I recommend:
 - o Allowing the Ohio Department of Medicaid to approve Managed Care plans to partner with community-based housing organizations like the United Way. Permitting Medicaid dollars to, in part, address housing needs of high-acuity patients may allow local agencies to divert Medicaid participants from becoming homeless.
 - o Investing in or incentivizing communities to create housing-first policies to enhance critical services that our homeless constituents need, including mental health and addiction services.





Regional Findings



PHOTO OF DOWNTOWN COLUMBUS, OHIO

CENTRAL OHIO

*“Housing affordability is not a
partisan issue...
it’s a humanitarian one.”*





THE SENATE SELECT COMMITTEE ON HOUSING MEETS FOR THE FIRST TIME AT THE OHIO STATEHOUSE

CENTRAL OHIO

Central Ohio is the fastest-growing region in the state. As the region experiences rapid population growth and economic development, the demand for housing has surged, leading to skyrocketing rents and unprecedented home prices. This has left many residents struggling to find housing that they can afford. This summary delves into the critical issues surrounding housing in Central Ohio, along with their proposed solutions from key stakeholders.

Common Themes in Central Ohio

Housing Affordability Gap

A gap between wages and housing costs exists, making it increasingly difficult for low- and- moderate income individuals and families to find affordable housing in Central Ohio.

Lack of Affordable Rental Units

The shortage of affordable rental units is exacerbating homelessness and housing instability among vulnerable populations, including veterans, seniors, and individuals with disabilities.

Displacement and Gentrification

Rapid gentrification in certain neighborhoods has led to the displacement of long-time residents and aggravates racial and socioeconomic disparities, further deepening the housing crisis.

Insufficient Supportive Housing

A shortage of supportive housing options for individuals experiencing homelessness or facing mental health or substance abuse challenges exists making it increasingly difficult to find stable housing.

Barriers to Homeownership

Many low- and- moderate income individuals face significant barriers to homeownership, including limited access to mortgage credit, high down payment requirements, and lack of inventory.

Financial Burden on Homeowners

The post-pandemic housing boom has inflated property values thus increasing property taxes. Aging housing stock requires extensive repairs, placing additional financial burdens on homeowners.

Home Repair and Foreclosure Prevention

Agencies providing home repairs for low-income households are underfunded and overstretched. Foreclosure rates are rising, necessitating continued support for programs that allow people to remain in their homes.

Referendum Reform

Ohio is a strong home-rule state where land use regulations are governed by local political subdivisions to home-rule cities. Ohio requires 15% of the registered voters for a referendum on a local government ordinance or resolution to be placed on the ballot.

Proposed Solutions Presented to the Committee

- Prioritize initiatives that promote homeownership, such as down payment assistance programs, incentives for homebuyers and co-equity sharing.
- Increase the referendum threshold to 35%, which is the same as required for the petition for a local liquor option.
- Increase the supply of affordable housing units by leveraging existing programs.
- Allocate resources and funding to effective housing programs, particularly those addressing down payment assistance, home repairs, and utility bills.
- Utilize data-driven approaches to identify successful programs and allocate funding, accordingly, leveraging opportunities like ARPA funds.
- Integrate modular or manufactured housing into Central Ohio's housing market as a cost-effective solution, efficient, and customizable solution, to address affordability, supply challenges and to expand housing options.
- Foster collaboration between local and state governments, developers, builders, and community organizations to address housing challenges comprehensively.
- Encourage innovative solutions like repurposing vacant properties, converting former school buildings into housing, and providing financial support for appraisal gaps in industrial areas.
- Bolster workforce housing in Central Ohio by fostering public-private partnerships to leverage resources and expertise, facilitating the construction of workforce housing units near employment centers and transit hubs.
- Additionally, promote innovative financing mechanisms, including tax incentives and land subsidies, to encourage the development of affordable rental and homeownership options tailored to the needs of workers.



SENATOR REYNOLDS AND SENATOR CRAIG PARTICIPATE IN A PANEL WITH OTHER LEGISLATORS AT THE 2024 HOUSING SUMMIT IN THE STATEHOUSE ATRIUM

- Ensure that housing policies consider the needs of diverse populations, including veterans, individuals with substance use disorders, and low-income families.
- Implement policies to preserve existing affordable housing stock through measures such as rent stabilization, rehabilitation programs, and property tax incentives for landlords who maintain affordable rents.
- Expand rental assistance programs to provide financial support to low-income individuals and families struggling to afford housing, including housing choice vouchers and emergency rental assistance funds.
- Address bureaucratic hurdles, zoning challenges and referendum thresholds by reforming zoning laws and incentivizing local governments to update regulations. This can include providing technical assistance, incentives and support for zoning reforms.
- Implement zoning and land use policies that promote equitable development, including inclusionary zoning ordinances that require developers to include affordable units in new construction projects and strategies to prevent the displacement of existing residents.
- Allocate funds to assist local governments in updating zoning codes.
- Support legislative measures like SB 36 and SB 76 to regulate the influence of institutional investors.
- Explore ways to mitigate the impact of property value increases on homeowners, possibly through tax relief or assistance programs.
- Allocate resources to support home repair programs for low-income households and incentivize maintenance of aging housing stock.
- Increase funding for home repair programs to meet the growing demand.
- Explore sustainable funding solutions to continue foreclosure prevention efforts beyond the exhaustion of current funds.



SENATOR REYNOLDS AND SENATOR CRAIG AT CAROL STEWART VILLAGE IN
COLUMBUS, OH



SENATOR REYNOLDS AND SENATOR CRAIG TOUR HARRIETS HOPE
IN COLUMBUS, OH





PHOTO OF CINCINNATI, OHIO

SOUTHWEST OHIO

*“Homes are where jobs go to
at night.”*





SENATOR REYNOLDS LISTENS TO ANOTHER MEMBER'S QUESTION DURING THE HEARING

SOUTHWEST OHIO

In Southwest Ohio, housing is at a complex crossroads. Ranging from aging housing infrastructure to a shortage of available housing units, rising rents and the growing presence of institutional investors further exacerbate the situation. This summary highlights the insights provided by key stakeholders and provides a more comprehensive understanding of the crisis's root causes, alongside potential solutions.

Common Themes in Southwest Ohio

Undersupply of Housing Units

Stakeholders shared that housing opportunities are limited due to an undersupply of available units, particularly in cities like Cincinnati and Dayton. Rising construction costs and lack of investment are contributing factors..

Corporate Investors Impacting Housing Market

Constituents expressed concerns about out-of-state corporate investors converting homes into rental units, reducing homeownership opportunities. Corporate entities now own significant percentages of single-family houses in various neighborhoods. Particularly problematic are institutional investors acquiring large portfolios of single-family homes under LLCs where the lack of transparency in ownership models makes it difficult to hold investors accountable who fail to take care of their properties.

Rental Market Issues

Small rental housing providers are facing challenges due to anti-rental legislation and actions. Difficulties with the Section 8 housing program, including lengthy paperwork and inspections, is deterring participation.



THE FIRST TRAVELING COMMITTEE HEARING WAS HELD IN CINCINNATI, WHERE MEMBERS HEARD FROM NUMEROUS LOCAL ORGANIZATIONS

Proposed Solutions Presented to the Committee

- Enact legislation to allow Ohio families to purchase existing homes and end corporate control.
- Provide tools to force out-of-state owners to maintain properties safely.
- Mitigate effects of institutional investors in the single-family housing market.
- Strengthen county rental registration requirements and improve tax treatment for homeowners.
- Expand development tools and financial incentives for communities to renovate existing buildings.
- Coordinate with developers on implementing state tax credit and grant programs effectively.
- Strengthen partnerships between public and private sectors to address housing affordability.
- Utilize Community Development Corporations (CDCs) as partners in housing solutions.
- Support innovative programs like homesteading to provide an affordable path to homeownership, particularly for seniors and property owners on fixed incomes.
- Advocate for federal fixes to Section 8 housing program to streamline processes for landlords.
- Establish a Multi-family Residential Construction Committee under the guidelines of ORC 4740.14 to review and propose cost-effective code improvements and energy standards that meet cost and safety standards. This committee should focus on incorporating certain multi-family constructions, such as non-high-rise residential buildings, under the residential code.
- Townships are limited by the law with what they are allowed to do regarding economic development. Consider updating this to empower larger townships. Instead of removing local control from townships, empower them with the same economic development tools as cities and villages. This can be achieved by amending the ORC to allow populous townships to remove the County Planning Commission requirement, reducing the process time for each submission.
- Provide local municipalities with technical assistance to update their zoning codes or create a statewide policy with uniform zoning requirements.



- Implement uniform Ohio Recovery Housing (ORH) requirements that include faith-based recovery homes.
- Increase funding for recovery housing by allocating resources to ensure that recovery home services can provide adequate care and expand their services to help more individuals in need.
- Expand access to financial literacy and homeownership counseling to existing homeowners and homebuyers.
- Create a permanent program to provide emergency mortgage assistance to homeowners facing foreclosure.
- Consider legislation involving the use of land banks as a model for refurbishing and developing housing units.
- Provide funding for land banks and empower them with certain authorities to operate more efficiently.
- Develop taxation and zoning reform for multi-family residential properties by taxing all full-time residential properties in the same manner, regardless of type.
- Establish minimum standards for zoning codes to eliminate burdensome red tape.
- Maintain enforcement of ORC Chapter 5321 to prevent local governments from dictating terms of rental agreements.
- Create a comprehensive plan that guides development and directs public investment in infrastructure to support it.
- Establish statewide zoning requirements that require housing variety in all residential zoning districts.
- Create a state program that assists in funding down payments and/or lowering interest rates for first-time homebuyers.
- Review and address the significant upswing in the costs of raw materials and labor, which are affecting housing development projects.
- Streamline building permit review processes to expedite project approvals.
- Continue supporting eviction prevention programs
- Support bills such as SB 36 (Foreclosure Bill), HB 263 (70 under 70), and HB 274 (Homestead Inflation Adjustment) to address housing related issues and support vulnerable populations.



URBAN SITES VISIT IN CINCINNATI, OH



DAYTON CHILDREN'S HOSPITAL KINSHIP PROJECT





PHOTO OF MARIETTA, OHIO

SOUTHEAST OHIO

“Home equity sharing is an innovative solution to increase homeownership and build generational wealth.”





MEMBERS WERE IN MARIETTA TO HEAR FROM COMMUNITY MEMBERS FROM SOUTHEASTERN OHIO

SOUTHEAST OHIO

Southeast Ohio faces unique housing challenges different from those of large metropolitan areas. Infrastructure deficiencies and an older housing stock contribute to the housing challenges of this region. This summary compiles insights from stakeholders across the region to identify critical issues and propose potential solutions.

Common Themes in Southeast Ohio

Infrastructure Deficiencies

Stakeholders expressed that the absence of reliable broadband infrastructure renders the region unattractive for homeownership and impedes economic development. Furthermore, costly internet services deter both builders and potential homeowners. They also pointed out the problem of aging water infrastructure. Numerous independent water companies operate with outdated infrastructure, including pipes over 40 years old. These companies lack the resources to maintain water quality and reliability effectively.

Affordable Housing Shortage

Unlike Central Ohio and larger metropolitan areas, Southern Ohio is not as attractive for large builder investment based on topography, infrastructure, and land available for what would be an average subdivision project in suburban Ohio. Southeast Ohio is experiencing a scarcity of affordable housing options, contributing to homelessness and housing instability. Existing homeless services, such as drop-in centers, are overwhelmed by demand in the region. Over 1 million Ohioans face housing cost burdens, spending over half their income on housing expenses in Southeast Ohio.

Policy and Funding Limitations

Witnesses testified that due to limited access to tax credits, it hinders the creation of affordable housing units in the Appalachian region. There is a critical need to streamline the application process and increase funding allocations that will incentivize developers to invest in affordable housing projects in Southeast Ohio.

Government Funding Shortfalls

The problem of insufficient government funding for housing programs was expressed as hampering efforts to address housing shortages and infrastructure deficiencies.



LOCALS LISTEN AND LEARN AS THE COMMITTEE HEARS TESTIMONY AT WASHINGTON STATE COMMUNITY COLLEGE.

Proposed Solutions Presented to the Committee

- Increase investment in broadband infrastructure to bridge the digital divide and stimulate economic growth by collaborating with telecommunications providers and community organizations that can facilitate the deployment of high-speed internet access to underserved areas in the region.
- Establish a dedicated fund for water infrastructure upgrades and provide technical assistance to water companies.
- Leverage grant opportunities to supplement local efforts to modernize water systems.
- Simplify the tax credit application process for rural projects and expand eligibility criteria to encourage private developers to invest in affordable housing projects.
- Leverage public-private partnerships and mixed-income developments to address diverse housing needs.
- Redirect funds from drug settlement revenues and expand state housing trust funds to bolster housing initiatives.
- Increase funding for homeless shelters and supportive housing programs that provide vital support to individuals experiencing homelessness like wrap-around services, addressing underlying causes of homelessness and promotes long-term stability.
- Enact legislation to protect tenants from eviction and housing discrimination to safeguard housing stability.
- Reform zoning regulations and provide technical assistance to local governments to facilitate affordable housing development.
- Adopt the Ohio Realtors Infill housing proposal to increase available properties in the "missing middle" by using pre-approved structural designs and relaxed ordinances.
- Expand income-based sliding scales for Area Median Income (AMI) and rent to prevent residents from facing housing instability due to income changes.
- Provide rental assistance for residents who qualify for income-restricted housing but not subsidized housing, aiming to reduce housing instability.
- Increase funding for State Low-Income Housing Tax Credits (LIHTC) and allocate funds specifically for Appalachian communities to address housing gaps.
- Make Single-Family Housing Tax Credit Program and Welcome Home Ohio Program more accessible for moderate income residents to enhance housing affordability.
- Enforce fixed lot rents in mobile home parks to ensure stability for homeowners and prevent unwarranted evictions.
- Close mobile home park loopholes by requiring written lease agreements, limiting rent increases, and eliminating arbitrary eviction grounds.



- Facilitate the creation of mobile home community cooperatives to improve living conditions for elderly and disabled residents.
- Implement Fair Housing protections for Ohio mobile home parks to safeguard tenants' rights and provide stability.
- Allocate funding to nonprofit developers for market-rate housing construction to revitalize legacy cities throughout Ohio.
- Invest in infrastructure rebuilding such as curbs, sidewalks, and parks to support neighborhood revitalization efforts.
- Create a grant program for communities and non-profits to acquire land and develop residential properties.
- Increase funding for the 4% LIHTC Bond Gap Financing program for rural and Appalachian communities to be able to compete.
- Expand income requirements for qualified buyers to broaden access to affordable housing.
- Provide guidance and support from Ohio Housing Finance Agency (OHFA) to communities on working with developers and housing development assistance programs.
- Simplify pilot programs to evaluate and modify housing funding and regulations for rural municipalities.
- Increase funding for the Ohio Housing Trust Fund and adjust recording fees to compensate for inflation.
- Enact eviction sealing legislation to help tenants with past evictions access housing.
- Implement landlord credit score assistance programs to help tenants build credit for homeownership.
- Support zoning reform to update local government zoning codes and encourage affordable housing development.
- Address predatory institutional investors' impact on the housing market by supporting legislation for tenant protections.
- Increase funding for home repair programs to assist low- and- moderate income households.
- Allocate funding to continue foreclosure prevention programs and prevent a spike in foreclosures.
- Provide funding for immediate shelter and supportive services for unhoused populations.
- Expand rental and utility assistance programs to serve more low-income households.
- Shorten public notice requirements for zoning hearings to expedite the development process.





VIEW OF THE SOUTH PIERCE STREET BRIDGE OVER THE OTTAWA RIVER IN LIMA, OHIO.



PHOTO OF TOLDEO, OHIO

NORTHWEST OHIO

*“The future of housing is
in our hands.”*





MEMBERS LISTEN TO TESTIMONY AT THE RHODES STATE COLLEGE IN LIMA, OH.

NORTHWEST OHIO

Ohioans testifying at the Lima meeting outlined multifaceted challenges ranging from an aging inventory of older houses that are not worth repairing or in need of significant renovations to a need to help those who are now unsheltered because of financial issues out of their control. A bright spot was that Lima, like many smaller and medium sized cities, are turning toward renovating their vacant downtown department stores into apartment living. Adding to the housing inventory also helps revitalize the economy of these once vibrant downtowns.

Common Themes in Northwest Ohio

Aging Housing Stock and Maintenance Costs

Stakeholders highlighted challenges related to aging housing stock, including increased maintenance costs and an abundance of vacant, distressed homes. This issue contributes to the decline in homeownership and the availability of quality housing options for residents. However, these legacy homes can be viewed as an opportunity to add homes back into the housing stock.

Lack of Affordable Housing and Rental Options

Concerns were raised about the shortage of affordable rental homes, particularly for extremely low-income individuals and families. High rental costs result in a significant portion of households spending a large percentage of their income on housing, exacerbating financial instability.

Barriers to Housing Development

Zoning regulations were identified as a barrier to housing development, particularly those that prohibit mixed-use neighborhoods. Inconsistent building codes and permitting processes hinder renovation and construction efforts, especially for older homes.

Predatory Annexation

Stakeholders expressed concerns about predatory annexation practices, where municipalities encroach on neighboring townships, leading to a loss of representation and strain on township resources.

Concerns about Access to Housing for Lower Income Applicants

Housing advocates testified about their concerns regarding the potential for discriminatory housing practices and rental outcomes for low-income applicants. Housing advocates pointed out their concerns about the potential for inconsistent application of rules and how to improve access to those most in need of shelter.

Infrastructure

The critical need for public investment in infrastructure, such as road improvements, utility upgrades, and broadband expansion to support residential development in underserved areas was raised to attract developers and increase housing supply.



SENATOR REYNOLDS DOES AN INTERVIEW AFTER THE LIMA HEARING

Proposed Solutions Presented to the Committee

- Advocate for increased state funding to support affordable housing projects, including grants and incentives for developers. Funding should prioritize initiatives that address the shortage of affordable rental homes and support homeownership opportunities.
- Change the New Community Authority (NCA) structure to allow municipalities to initiate their formation in local neighborhoods.
- Allow a rolling application for the Transformational Mixed-Use Development Program under Ohio Department of Development rather than the current annual application. This would facilitate faster and broader use of this program in revitalizing these mainstays of downtowns across Ohio.
- Revise zoning regulations to promote mixed-use neighborhoods and streamline permitting processes.
- Assist local municipalities in updating building codes to accommodate renovations for older homes.
- Provide technical assistance and training programs for local governments and developers to navigate the property rehabilitation process and access available resources effectively.
- Increase funding for fair housing agencies and stricter regulations on property to combat housing discrimination.
- Support services, including financial coaching and landlord mediation, should be expanded to assist marginalized communities in accessing housing.
- Expand state-funded housing rehabilitation programs to provide financial assistance for property owners to undertake necessary repairs and upgrades.
- Provide state incentives and grants for housing rehab to address the aging housing stock and promote revitalization.
- Establish tax incentives for property owners who invest in rehabilitating properties in underserved areas.
- Create gap financing and infrastructure grants to support developers and improve neighborhood infrastructure.
- Increase funding for gap financing programs to bridge the financial shortfall for developers, particularly in economically distressed areas.
- Allocate resources for neighborhood infrastructure improvements, such as street repairs, lighting upgrades, and park enhancements, to enhance the livability of communities.

- Introduce new down payment assistance programs to help low- and moderate-income individuals and families achieve homeownership.
- Expand transitional housing programs that provide temporary accommodations and supportive services to individuals experiencing homelessness, with a focus on long-term stability and self-sufficiency.
- Support homeless prevention programs to intervene before families experience housing instability, reducing the need for emergency accommodations. Increase funding for homeless prevention initiatives to provide rental assistance, financial counseling, and supportive services to at-risk households.
- Establish partnerships with local community organizations and social service agencies to identify and support individuals and families at risk of homelessness.
- Develop alternative housing types, such as apartments, townhouses, and converted buildings, for various needs and preferences in the housing market.
- Encourage mixed-use developments that incorporate diverse housing options, commercial spaces, and community amenities to create vibrant and inclusive neighborhoods.
- Provide incentives for developers to repurpose underutilized buildings, such as warehouses or schools, into affordable housing units to increase housing supply.
- Increase opportunities for project-based vouchers and transitional housing to support vulnerable populations and access to affordable housing for low-income individuals and families.
- Implement anti-discrimination measures and fair housing initiatives to ensure that all residents have equal access to housing.
- Establish interagency task forces or working groups to coordinate housing-related initiatives and align resources across different government agencies and nonprofit organizations.
- Provide technical assistance for local municipalities that need help to revise their zoning codes, develop strategic plans and investment strategies to prioritize affordable housing projects and allow for greater housing density, mixed-use developments, and innovative housing solutions that meet the diverse needs of residents and communities.
- Implement regulatory reforms, such as zoning updates and streamlined processes, to facilitate housing development and affordability.
- Streamline the permitting and approval process for housing development projects to reduce administrative burdens and expedite project timelines.
- Provide financial assistance and technical support to local governments, nonprofit organizations, and community groups engaged in housing revitalization efforts.
- Foster collaboration and partnerships between public and private stakeholders to leverage local expertise and resources for housing redevelopment projects and neighborhood revitalization initiatives.



PHOTO OF CLEVELAND, OHIO

NORTHEAST OHIO

*“Not just building homes, but
laying the foundation for stronger
communities, and brighter
futures.”*





CHAIR REYNOLDS KICKS OFF THE HEARING IN CLEVELAND.

NORTHEAST OHIO

Cleveland, Akron, and Youngstown are critical urban centers that are grappling with housing insecurity. This includes homeowners whose mortgages have been paid off years ago who are now facing new levels of housing insecurity based on fixed retirement incomes challenged by rising property tax rates. Homelessness complicates the issue as many community organizations compete for funding to get people off the streets.

Common Themes in Northeast Ohio

Construction Costs and Supply Chain Issues

The rising costs of construction materials and labor, coupled with supply chain disruptions, have significantly increased the expenses associated with building housing units.

Lengthy Project Planning Lead Times

Concerns were raised about extensive approval processes for affordable housing projects involving and requiring various due diligence reports, leading to lengthy project planning lead times. These delays are hindering the timely completion of projects and increase pre-development costs, affecting their financial feasibility.

Increasing Operating Costs

Owners and managers of affordable housing properties are experiencing significant increases in operating costs, including insurance premiums, real estate taxes, and staffing expenses. These rising costs place additional financial strain on affordable housing projects, affecting their ability to provide quality housing to residents.

Lack of Affordable Housing and Homelessness

There is a significant shortage of affordable housing units in Northeast Ohio, leading to increased homelessness and housing instability among vulnerable populations. The lack of access to safe, quality and affordable housing exacerbates existing social and economic inequalities.

Concerns about Access to Housing for Applicants with Potential Background Issues Ranging from Criminal to Problematic Financial History

Past issues can lead to discriminatory decision making for applicants looking for a new start. Advocates pointed out that criminal records and troubling financial histories can be detrimental to people looking for housing options.

Lack of Adequate Funding:

Challenges in securing funding for programs addressing rental assistance, service coordination, and utility assistance is a critical issue. Insufficient investment in financial wellness programs and matched saving initiatives, have resulted in a lack of adequate funding for affordable housing programs for vulnerable populations.

Housing Market Volatility and Policy Impact

Stakeholders expressed the negative impact of provisions in House Bill 45 on the affordable housing industry, which has resulted in difficulty in building a sufficient capital stack due to market conditions and rising material and labor costs.

Corporate Malfeasance and Property Acquisition

Concerns were raised about opaque Limited Liability Corporations (LLCs) and their impact on communities. Instances of corporate fraud and property acquisition malpractices are affecting Northeast Ohio neighborhoods. Community stakeholders expressed the need for regulatory measures to address LLC loopholes and prevent abuse of property ownership.

Proposed Solutions Presented to the Committee

- Extend the State Low Income Housing Tax Credit program and revise requirements to promote preservation of existing affordable housing units.
- Streamline application processes for affordable housing projects to reduce duplicative requirements and minimize pre-development lead times.
- Allocate additional funding for affordable housing development, including permanent supportive housing, rental housing, and home ownership programs. This funding can support the construction of new affordable units and the preservation of existing ones.
- Implement Source of Income Protections to expand housing opportunities for low-income renters and prevent discrimination based on income sources such as housing vouchers.
- Enact legislation to protect tenant rights, including caps on rental application fees, restrictions on evictions, and increased funding for tenant-landlord mediation programs.
- Develop comprehensive strategies to address homelessness and housing instability, including the expansion of emergency rental assistance programs and the provision of supportive services for vulnerable populations.



MEMBERS LISTEN TO TESTIMONY IN CLEVELAND

- Invest in home repair and modification programs to address housing needs of older adults.
- Advocate for policy changes to address housing market volatility and ensure stability.
- Implement stricter regulations to address corporate malfeasance in property acquisition.
- Close LLC loopholes to enhance transparency and accountability in property ownership. Strengthen oversight mechanisms to prevent fraudulent activities and protect communities from exploitation.
- Offer additional resources for property preservation to maintain vibrant and healthy communities, providing measurable benefits for families and neighborhoods.
- Implement programs or incentives to prioritize qualified buyers over institutional and out-of-state investors, benefiting homebuyers, especially first-time homebuyers.
- Empower local governments to enact property tax relief programs, including residential stability zones, income caps, and other eligibility criteria to protect long-time low-income homeowners from steep increases in property taxes.



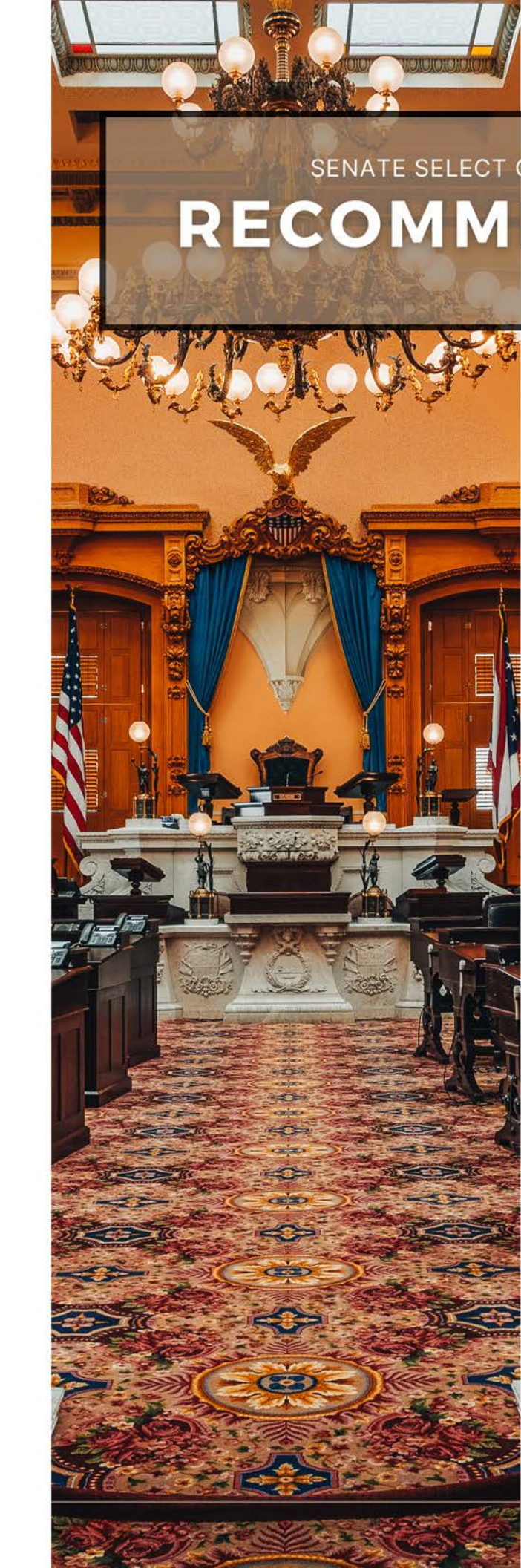
A CROWDED CONFERENCE ROOM IN CLEVELAND.

SENATOR REYNOLDS TOURS SKYLINE HOMES IN SUGAR CREEK, OH



SENATOR REYNOLDS AND SENATOR CRAIG TOUR
HARTZLER'S MODULAR HOMES IN DOVER, OH





SENATE SELECT COMMITTEE ON HOUSING

RECOMMENDATIONS

1. Ohio Housing Dashboard

Encourage the Ohio Department of Development to work with stakeholders, to develop a one stop, transparent statewide Ohio Housing Dashboard--a centralized platform to increase transparency in Ohio's housing market. The dashboard would allow for monitoring and analyzing key metrics and data related to Ohio's housing market. Initial data could include various indicators such as home prices, rental rates, housing inventory levels, homeownership rates, foreclosure rates, population growth, and demographic trends. The Ohio Housing Dashboard would provide transparency to the public.

2. Ohio Housing Toolkit

Require the Ohio Department of Development to launch and maintain the Ohio Housing Toolkit-- a resource toolkit for local governments. This online resource hub would be designed to support local government officials and housing stakeholders in navigating the complexities of housing development and community planning. This platform will offer real-time access to essential tools and knowledge, providing a wide range of resources, including templates, models, best practices, and expert guidance, specifically tailored to aid municipalities in tasks such as revising zoning codes, and creating comprehensive plans.

3. Zoning

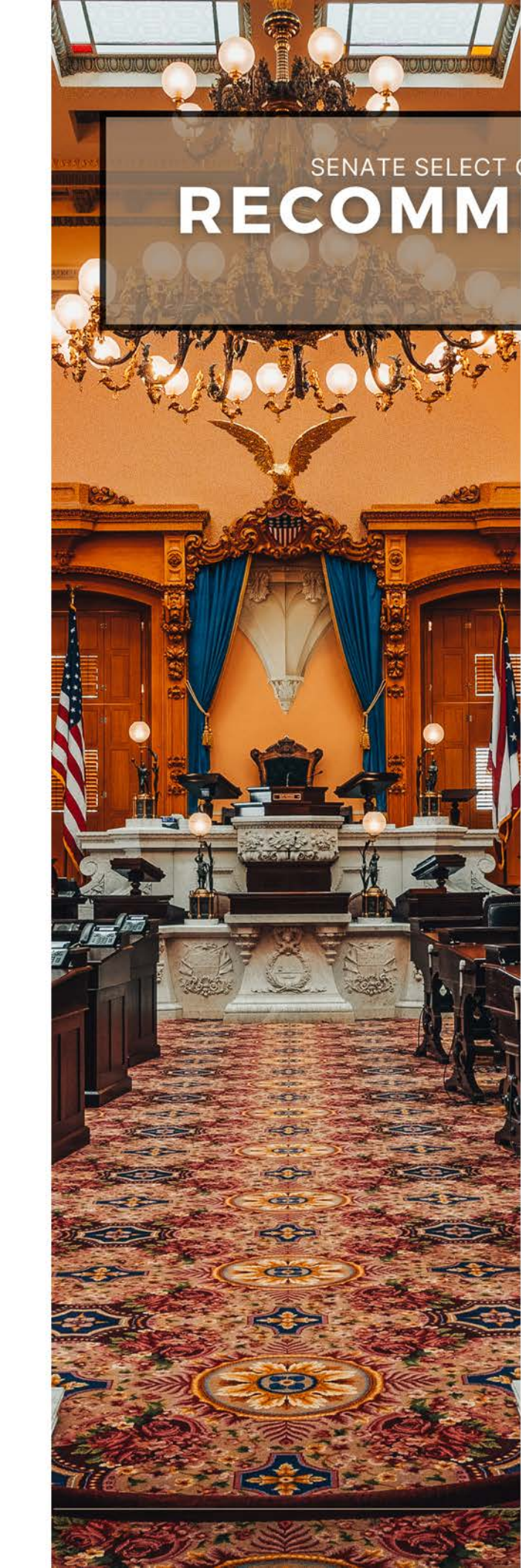
Consider providing technical assistance to help local governments address their zoning codes to modernize opportunities for housing.

4. Alternative Housing

Review other state's policies on the successful promotion of alternative housing. Consider implementing policies that encourage the increased use of and access to alternative types of housing, including manufactured and modular homes, tiny homes, and accessory dwelling units (ADU's).

5. Homeownership

Continue to review data sets related to homeownership in Ohio. Review Ohio's existing down payment assistance programs and housing tax incentives. Review state policies that may adversely impact Ohioans looking to purchase a home. Review state and local policies that encourage the redevelopment of owner occupied housing into rental units. Review home equity investment models as a potential public-private solution and ensure that proper consumer protections are in place. Continue to study the widespread impacts of institutional home purchasing.



SENATE SELECT COMMITTEE ON HOUSING RECOMMENDATIONS

6. Consumer protection

Review existing consumer protections in the home buying process, including co-equity housing arrangements, as well as representation in the buying and selling of homes.

7. Updating Codes for Renters

Market-driven forces, including inflation, often pose unexpected challenges for renters. The state should continue to monitor these factors to mitigate potential fallout regarding affordability. The Ohio Department of Development, Ohio Housing Finance Agency, and industry stakeholders should work together to update rental applications for subsidized housing. Require owners of subsidized housing units to annually recertify the eligibility of tenants and provide financial education and counseling to all individuals residing in subsidized housing or receiving a housing subsidy. Protect renters by requiring a contact phone number where they can reach their landlord. Review state law and existing procedures regarding eviction sealing and propose solutions to ease the burden of individuals looking to secure rental housing with a past eviction.

8. Workforce Housing Tax Credit Program

Review the state's housing tax credit programs. Consider allocating a portion of the state's housing tax credit program to middle-income workers in Ohio's high-demand jobs.

9. Transaction Transparency

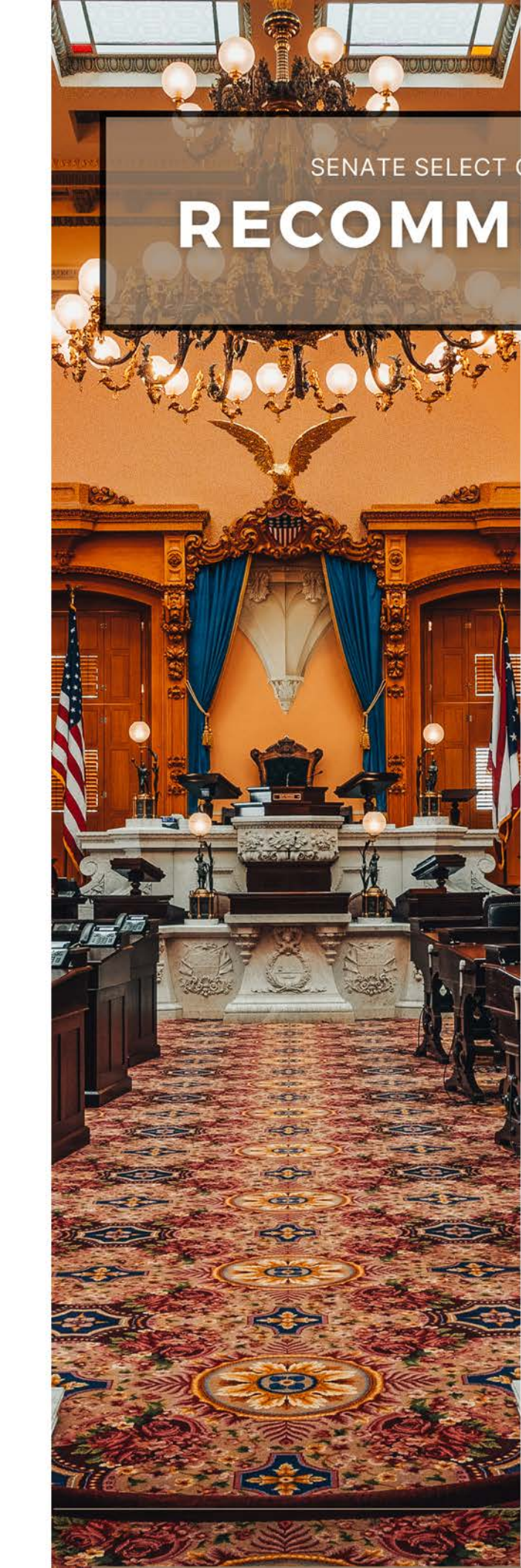
Consider incentives and requirements for safeguards and transparency for renters in housing owned by out-of-state Limited Liability Corporations.

10. Housing Legislation

Recognizing that there is no one-size-fits-all solution to the complex challenges facing Ohio's housing crisis, introduce comprehensive legislation that addresses a broad spectrum of policy reforms designed to enhance housing affordability, accessibility, and availability in Ohio.

11. Qualified Residential Construction Personnel

Review current training and certification requirements in the Ohio Revised Code to increase the workforce of qualified residential construction personnel throughout Ohio.



SENATE SELECT COMMITTEE ON HOUSING

RECOMMENDATIONS

12. Third-party reviewer services

Review other states' laws regarding pre-approved building plans for residential development. Recommend a process for statewide building permit application approval.

13. Ohio Department of Development

Giving additional emphasis to housing at the state level, consider renaming the Ohio Department of Development (DOD) as the Ohio Department of Housing and Development (DHD). Consider also renaming the position of Director of Development to the Director of Housing and Development as head of DHD, who is appointed by the Governor, with the advice and consent of the Senate.

14. Ohio Housing Accelerator

As Ohio's equity and affordability home accelerator, review early successes and barriers to the Welcome Home Ohio Program. Incorporate changes to increase the number of projects completed, as well as, expand the eligible buyers to increase the owner-occupied housing supply for working Ohioans. Permit additional types of homes to be eligible for funding. Consider providing additional funding to increase the production of new starter homes, including alternative forms of housing, including manufactured and modular homes, tiny homes, and accessory dwelling units (ADU's).

15. Ohio Housing Finance Agency

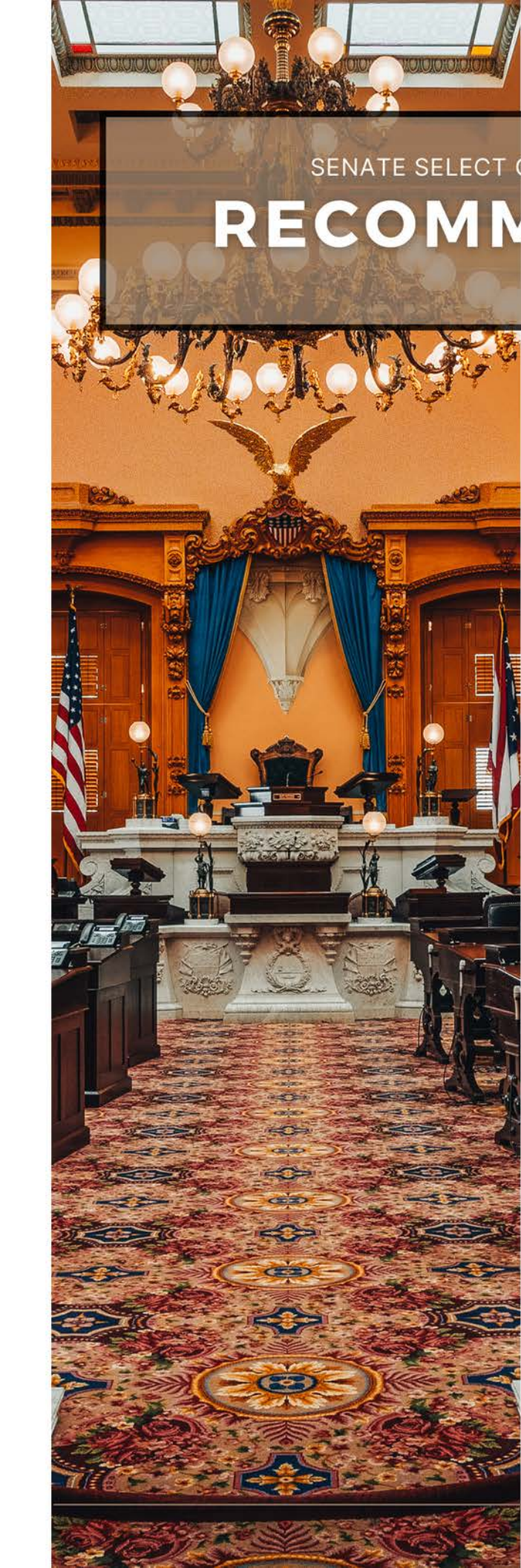
Add four legislative members appointed by the President of the Senate and the Speaker of the House of Representatives to the Ohio Housing Finance Agency. Require OHFA to present an annual update to the House and Senate Committees dealing with housing. Review OHFA's process and scoring of projects.

16. Ohio Housing Trust Fund

Add four legislative members appointed by the President of the Senate and the Speaker of the House of Representatives to the Ohio Housing Trust Fund Board.

17. Ohio YIMBY Campaign

Launch a statewide messaging campaign, promoting Ohio as a pro-housing State i.e. "Ohio Says YIMBY" (Yes In My Backyard) through the collaboration of the Ohio Department of Development and the Ohio Department of Tourism. This campaign is designed to help change Ohio's housing landscape by educating and engaging Ohio citizens to embrace Ohio's growth and innovation in housing and economic development.



SENATE SELECT COMMITTEE ON HOUSING

RECOMMENDATIONS

18. Ohio Housing Capacity Building Grant Fund

Consider funding to administer an Ohio Housing Capacity Building Grant fund. The fund would provide an incentive to political subdivisions to build responsible density and act as a resource to assist local communities with housing challenges.

Grants could address a variety of housing challenges tailored to a community's needs from market analysis, housing studies, planning, land use and zoning updates, surveying and engineering costs, developing comprehensive housing plans, legacy housing revitalization projects, controlling blight and nuisance properties, and programs aimed to increase homeownership.

19. Property Taxes

Submit all testimony and items for review from the Select Committee on Housing to the Property Tax Review Committee including, owner-occupied property, residential rental properties, property tax relief programs, undeveloped subdivision corrections, and LIHTC.

20. All Ohio Future Fund

Consider expanding the All Ohio Future Fund to include funding for residential infrastructure needs of local communities to develop workforce housing as a component for site readiness and preparation.

21. Department of Medicaid

Consider a pilot use of Medicaid 1115 waiver options for Ohio Medicaid recipients to expand options for housing stability and support through their managed health care plans.

22. Housing Tax Policy

Review tax policies that provide either an incentive or disincentive for the construction of single-family housing and other housing types including subsidized and rental properties. The state has several longstanding housing programs and funding sources that should be reviewed and could be altered to better focus on desired outcomes including increasing homeownership.

23. Housing Referendum

Consider legislation to increase the threshold for signatures to place a housing referendum on the ballot to align with other common types of ballot issues.

ACKNOWLEDGEMENTS

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The Ohio Channel
United Way of Greater Cincinnati
Washington State Community College
Rhodes State College
The Cleveland Foundation
Ohio Senate Sergeant-at-Arms
Ohio Senate Legislative Staff
Senate Select Committee on Housing
Policy Staff

Legislative Service Commission
Carol Stewart Village
Harriet's Hope
Dayton Children's Hospital
Nationwide Children's Hospital
Hartzler's Quality Housing, INC.
Skyline Homes
Urban Sites

**WE THANK YOU FOR YOUR CONTINUED
SUPPORT IN OUR EFFORTS TO TACKLE
HOUSING CHALLENGES IN OHIO**



APPENDIX

TESTIMONY:

[HTTPS://OHIOSENATE.GOV/COMMITTEES/SELECT-COMMITTEE-ON-HOUSING/MEETINGS](https://ohiosenate.gov/committees/select-committee-on-housing/meetings)

COMMITTEE HEARINGS:

[HTTPS://OHIOCHANNEL.ORG/COLLECTIONS/OHIO-SENATE-SELECT-COMMITTEE-ON-HOUSING](https://ohiochannel.org/collections/ohio-senate-select-committee-on-housing)

AUGUST 31ST, 2023

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EXECUTIVE DIRECTOR CARLIE BOOS, AFFORDABLE HOUSING ALLIANCE OF CENTRAL OHIO
EXECUTIVE DIRECTOR SHAWN SMITH, OHIO HOUSING FINANCE AGENCY
EXECUTIVE VICE PRESIDENT VINCENT SQUILLACE, OHIO HOME BUILDERS ASSOCIATION
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SEPTEMBER 13TH, 2023

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PRESIDENT MATT RULE, OHIO HOUSING COUNCIL
SENIOR MANAGING ATTORNEY MELISSA BENSON, THE LEGAL AID SOCIETY OF COLUMBUS
EXECUTIVE DIRECTOR STEPHEN TORSSELL, HOMES ON THE HILL COMMUNITY DEVELOPMENT CORPORATION

SEPTEMBER 20TH, 2023

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FRANKLIN COUNTY AUDITOR MICHAEL STINZIANO, COUNTY AUDITORS' ASSOCIATION OF OHIO
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DON BRUNNER, OHIO APARTMENT ASSOCIATION
EXECUTIVE DIRECTOR HEIDI M. FOUGHT, OHIO TOWNSHIP ASSOCIATION
POLICY AND EVALUATION SPECIALIST JACOB SANTIAGO, HEALTH POLICY INSTITUTE OF OHIO
SENIOR DIRECTOR OF GOVERNMENT AFFAIRS AND COMMUNITY RELATIONS JOSEPH GARRITY, MID-OHIO REGIONAL PLANNING COMMISSION (MORPC)
SENIOR RESEARCH MANAGER KELLI COUGHLIN SCHOEN, OHIO UNIVERSITY'S VOINOVICH SCHOOL OF LEADERSHIP AND PUBLIC SERVICE
MAYOR LEEMAN KESSLER, VILLAGE OF GAMBIER
PRESIDENT LINDA JANES, OHIO COMMUNITY CORRECTIONS ASSOCIATION
EXECUTIVE DIRECTOR PHILIP E. COLE, OHIO ASSOCIATION OF COMMUNITY ACTION AGENCIES
COUNCILMEMBER ROB DORANS, CITY OF COLUMBUS
VILLAGE ADMINISTRATOR R.C. WISE, VILLAGE OF GAMBIER
SENIOR POLICY ANALYST TONNI OBERLY, HEALTH POLICY INSTITUTE OF OHIO
DIRECTOR OF LOCAL GOVERNMENT AFFAIRS VERONICA CARDELLO, OHIO REALTORS
REGINA GEHM, CEO OF INCLUSIVE HOUSING RESOURCES



OCTOBER 26TH, 2023

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ASSISTANT MANAGER BILLY WEBER, CITY OF CINCINNATI

CHIEF EXECUTIVE OFFICER BARBARA ISEMAN, ON OUR WAY HOME INC.

CHIEF EXECUTIVE OFFICER BOBBY MALY, THE MODEL GROUP

DIRECTOR OF THE CENTER FOR RESEARCH AND DATA BRANDON RUDD, CINCINNATI CHAMBER OF COMMERCE

TOWNSHIP ADMINISTRATOR BARRY TIFFANY, SUGARCREEK TOWNSHIP

PEER OUTREACH TEAM SUPERVISOR CHRISTINE MILES, GREATER CINCINNATI BEHAVIORAL HEALTH

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CHIEF STRATEGY OFFICER AND GENERAL COUNSEL LUKE BLOCHER, CINCINNATI DEVELOPMENT FUND

LLOYD COBBLE, GREATER CINCINNATI NORTHERN KENTUCKY APARTMENT ASSOCIATION

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EXECUTIVE DIRECTOR MIKE GRAUWELMAN, MONTGOMERY COUNTY LAND BANK

POLICY AND RESEARCH COORDINATOR MITCH DECK, HOUSING OPPORTUNITIES MADE EQUAL OF GREATER CINCINNATI

PRESIDENT MOIRA WEIR, UNITED WAY OF GREATER CINCINNATI

MARY BURKE-RIVERS, OVER THE RHINE COMMUNITY HOUSING

MATT MAINS, DREES HOMES AND OHIO VALLEY DEVELOPMENT COUNCIL

MATTHEW STRAUSS, CINCINNATI HAMILTON COUNTY COMMUNITY ACTION AGENCY

NICK DINARDO, LEGAL AIDE SOCIETY OF SOUTHWEST OHIO

EXECUTIVE VICE PRESIDENT PHILIP DENNING, CINCINNATI PORT AUTHORITY

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RIC JOHNSON, CAPS BUILDER

EXECUTIVE DIRECTOR SHAWN CARVIN, OHIO LANDBANK ASSOCIATION

TIFFANI RAY, REAL ESTATE INVESTORS ASSOCIATION OF GREATER CINCINNATI

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PEGGY LEE, SENIOR STAFF ATTORNEY AT SOUTHEASTERN OHIO LEGAL SERVICES (SEOLS)

ROBIN BOZIAN, CHAIR OF THE WASHINGTON COUNTY HOMELESS PROJECT

RONALD GOMBEDA, EXECUTIVE DIRECTOR OF THE GUERNSEY COUNTY COMMUNITY DEVELOPMENT CORPORATION

RYAN MAXWELL, SENIOR ATTORNEY AT SOUTHEASTERN OHIO LEGAL SERVICES (SEOLS)

SANDRA PLANTZ, LOCAL MCKINNEY VENTO HOMELESS LIAISON FOR GALLIA COUNTY LOCAL SCHOOL DISTRICT

STEVE PATTERSON, MAYOR OF THE CITY OF ATHENS

PETE GERKEN, LUCAS COUNTY COMMISSIONER



DECEMBER 11TH, 2023

ALEASHEA HOHE, HOUSING SPECIALIST AREA AGENCY ON AGING 3

ALICIA RICKER, HOMELESS PROGRAMS MANAGER OF NORTHWESTERN OHIO COMMUNITY ACTION COMMISSION

BOBBIE NEVAREZ, ADMINISTRATOR FOR RESTORATION HOUSE OF LIMA INC.

BRANDON FISCHER, HEALTH COMMISSIONER FOR ALLEN COUNTY PUBLIC HEALTH

BRANDON HILL, NORTH COLUMBUS JAYCEES HOUSING DEVELOPMENT FOUNDATION

CAREN BAUER, DIRECTOR OF NEW HOME DEVELOPMENT

CARRIE SCHLADE, MAYOR OF THE CITY OF BRYAN & BOARD PRESIDENT OF THE OHIO MUNICIPAL LEAGUE

CHRISTINE ROSE

COLEENA ALI, TENANT LANDLORD SERVICES MANAGER DEPARTMENT OF HOUSING & COMMUNITY

DAVE STRATTON, PRESIDENT & CEO OF ALLEN ECONOMIC DEVELOPMENT GROUP

DAVID MANN, PRESIDENT/CEO OF LUCAS COUNTY LAND BANK

DAVID NEWCOMER, PORT AUTHORITY OF WILLIAMS COUNTY

DAWN FITZCHARLES, ADMINISTRATOR FOR THE VILLAGE OF EDGERTON

DEVELOPMENT FOR THE CITY OF TOLEDO

ERIN MCPARTLAND, EXECUTIVE DIRECTOR FOR MAUMEE VALLEY HABITAT FOR HUMANITY

GARY MCPHERON, BOARD MEMBER FOR LIMA COMMUNITY IMPROVEMENT CORPORATION (LCIC)

GEORGE THOMAS, CEO & GENERAL COUNSEL OF THE FAIR HOUSING CENTER

JAMIE RAMOS, OUTREACH ASSISTANT FOR THE FIRST UNITED METHODIST CHURCH VAN WERT (HAVEN OF HOPE)

JED METZGER, PRESIDENT & CEO LIMA/ALLEN COUNTY CHAMBER OF COMMERCE

JOAQUIN CINTRON VEGA, PRESIDENT/CEO FOR LUCAS METROPOLITAN HOUSING

KATHERINE HUNT THOMAS, DISABILITY RIGHTS ATTORNEY & DIRECTOR OF ADVOCACY FOR THE ABILITY CENTER OF GREATER TOLEDO

KIM BRUNS, COMMUNITY SERVICE DIRECTOR & ACTING CEO WEST OHIO COMMUNITY ACTION PARTNERSHIP (WOCAP)

KRAIG NOBLE, CITY OF ST. MARYS

KURT ALEXANDER, DIRECTOR OF ENGINEERING & FACILITIES AT P&G LIMA

KURT NEEPER, PRESIDENT OF SUPERIOR FINANCIAL SOLUTIONS

LILA WOHLWEND, BROKER FOR CLEAR SKY REALTY INC.

MANAGER FOR GREAT LAKES COMMUNITY ACTION PARTNERSHIP (GLCAP)

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MIKE BARHORST, MAYOR OF SIDNEY

MIKE BLASS, BLASS GROUP OF COMPANIES

MIKE O'CONNOR, OWNER & OPERATOR OF O'CONNOR INVESTMENT PROPERTIES

PHIL BUELL, PRESIDENT & CEO OF SUPERIOR CREDIT UNION INC.

ROBERT DAY, MAYOR OF THE VILLAGE OF EDGERTON

SALLY FISH, DISABILITY RIGHTS ADVOCATE OF THE ABILITY CENTER OF GREATER TOLEDO

SHARETTA SMITH, MAYOR OF LIMA

SUSAN WREN, CHAIR OF HOMELESS PLANNING REGION 2 NORTHWEST OHIO & REGIONAL RENTAL ASSISTANCE

TAMMIE COLON, MENTAL HEALTH & RECOVERY SERVICES OF ALLEN, AUGLAIZE, & HARDIN COUNTIES

TARA REYNOLDS BALES, EXECUTIVE DIRECTOR LIMA/ALLEN COUNTY REGIONAL PLANNING COMMISSION

THERESA SCHAFFER, OUTREACH DIRECTOR FOR FIRST UNITED METHODIST CHURCH VAN WERT

TIFFANY SHAVER, PLANNING & DEVELOPMENT COORDINATOR FOR GREAT LAKES COMMUNITY ACTION PARTNERSHIP (GLCAP)

TIM BETE, PRESIDENT/CEO OF ST. MARY DEVELOPMENT CORPORATION

TIM STANFORD, PROJECT 129

TONYA FROEHLICH, VICE PRESIDENT MANAGEMENT OPERATIONS FOR THE BARCUS COMPANY INC.

WENDY MCCORMICK, EXECUTIVE DIRECTOR FOR HABITAT FOR HUMANITY OF FINDLAY & HANCOCK COUNTY



JANUARY 11TH, 2024
 ANDREA BENNETT
 ANDY ROSE, CONCORD TOWNSHIP ADMINISTRATOR (LAKE COUNTY)
 ANGELA NEWMAN-WHITE, EXECUTIVE DIRECTOR OF FIRST YEAR CLEVELAND
 ASHLEY KING, DIRECTOR OF HOUSING STABILITY UNITED WAY OF GREATER CLEVELAND
 AUDRIANNA RODRIGUEZ, HABITAT FOR HUMANITY HOMEOWNER
 AUSTIN CUMMINGS, SENIOR RESEARCH ASSOCIATE AT THE FAIR HOUSING CENTER
 AVRIL CHUPPA
 BLAINE GRIFFIN, CLEVELAND CITY COUNCIL PRESIDENT WARD SIX
 BOBBY SMITH, MAYOR OF EAST LIVERPOOL
 CHERYL PRITCHARD
 CHERYL STEPHENS, CUYAHOGA COUNTY COUNCIL DISTRICT 10
 DAVID WEISS, MAYOR OF SHAKER HEIGHTS
 DEBORA FLORA, EXECUTIVE DIRECTOR FOR MAHONING COUNTY LAND BANK
 DONALD HECKELMOSE
 DORIVETTE NOLAN, DIRECTOR OF POLICY, PLANNING, & HOUSING MOBILITY AT CUYAHOGA METROPOLITAN HOUSING AUTHORITY
 DOUGLASS BENNETT
 DR. NABIL CHEHADE, EXECUTIVE VICE PRESIDENT & CHIEF CLINICAL TRANSFORMATION OFFICER
 EDWARD STOCKHAUSEN, CLEVELAND NEIGHBORHOOD PROGRESS
 ELAINE GIMMEL
 EMILY COLLINS, SENIOR ADVISOR TO CLEVELAND MAYOR JUSTIN BIBB
 EMMA PETRIE-BARCELONA, CEO OF EDEN INC.
 ENZO PERFETTO, PRESIDENT OF THE OHIO HOME BUILDERS ASSOCIATION
 ERIN HELMS
 EVAN O'REILLY
 FRANK FORD, SENIOR POLICY ADVISOR AT THE FAIR HOUSING CENTER
 GERARD NEOLA
 GREG ZUCCA, EXECUTIVE DIRECTOR COMMUNITY TRANSFORMATION & REAL ESTATE
 GUS FRANGOS, PRESIDENT OF THE CUYAHOGA LAND BANK
 HAZEL REMESCH, DIRECTOR OF STATE & LOCAL POLICY ENTERPRISE COMMUNITY PARTNERS
 JAMES BICAK, SENIOR VICE PRESIDENT, FACILITIES, CONSTRUCTION, & CAMPUS TRANSFORMATION
 JASON ALTOBELLI
 JAY WESTBROOK, MORELAND GROUP
 JENNIFER CALLOWAY, CO-FOUNDER OF "I'M IN TRANSITION" RECOVERY, COUNSELING, & OUTREACH SERVICES
 JENNIFER DAVIS, PREGNANT WITH POSSIBILITIES RESOURCE CENTER
 JENNIFER KUZMA, EXECUTIVE DIRECTOR OF FIRST SUBURBS CONSORTIUM
 JENNY SPENCER, CLEVELAND CITY COUNCILWOMAN WARD FIFTEEN
 JOHN LITTEN, PRESIDENT/CEO OF GREATER CLEVELAND HABITAT FOR HUMANITY
 JOSIAH QUARLES, DIRECTOR OF ORGANIZING ADVOCACY AT NORTHEAST OHIO COALITION FOR THE HOMELESS
 JUNE TAYLOR, CHIEF STRATEGIST AT WESTERN RESERVE AREA AGENCY ON AGING
 KALIYA SMITH
 KANDIS WILLIAMS
 KEVIN NOWACK, PRESIDENT/CEO OF CHN HOUSING PARTNERS
 KRIS HARSH, CLEVELAND CITY COUNCILMAN WARD THIRTEEN
 LEAH MERRITT
 LOH, COMMUNITY ACTIVIST
 MARY CIEREBIEJ, EXECUTIVE DIRECTOR OF THE CUYAHOGA COUNTY PLANNING COMMISSION
 MATT MARTIN
 MICHAEL SERING, VICE PRESIDENT OF HOUSING & SHELTER LUTHERAN METROPOLITAN MINISTRY
 MONIQUE WINSTON, PRESIDENT OF THE OHIO REALIST ASSOCIATION
 MORGAN MCINTOSH, CONCORD TOWNSHIP TRUSTEE (LAKE COUNTY)
 ORION BELL, PRESIDENT/CEO OF BENJAMIN ROSE
 PATRICK GROGAN-MYERS
 ROBERT SPRAGUE, TREASURER OF THE STATE OF OHIO
 SALLY MARTIN O'TOOLE, DIRECTOR OF BUILDING & HOUSING FOR THE CITY OF CLEVELAND
 SAM ROCCO, SENIOR DIRECTOR OF POLICY & RESEARCH AT DOWNTOWN CLEVELAND INC.
 SARA CONTINENZA
 SARA PARKS-JACKSON, CUYAHOGA COUNTY DIRECTOR OF HOUSING
 SEAN SCHIMERSAL
 SHAY GADDIS, NORTHEAST OHIO BUDGET EQUALITY
 STEPHANIE HOWSE-JONES, CLEVELAND CITY COUNCILWOMAN WARD SEVEN
 TANIA MENESSE, CLEVELAND NEIGHBORHOOD PROGRESS
 TANYA KAHL
 TIFFANY SOKOL, YOUNGSTOWN NEIGHBORHOOD NETWORK
 TIMOTHY KOBIE
 TONY LOVE, SENIOR VICE PRESIDENT OF BELLWETHER ENTERPRISE CAPITAL
 WYONETTE CHEAIRS, DIRECTOR AT ENTERPRISE COMMUNITY PARTNERS
 ZACH SCHILLER, RESEARCH DIRECTOR FOR POLICY MATTERS OHIO



JANUARY, 24TH 2024

AMY KLABEN, PRESIDENT/CEO OF FAMILIES FLOURISH

CHRISTINE BROWN, CLINICAL RESEARCH ASSISTANT AT THE OHIO STATE UNIVERSITY NISONGER CENTER

DANIELLE GRAY, EXECUTIVE DIRECTOR OF OHIO RECOVERY HOUSING

JOE MAZZOLA, FRANKLIN COUNTY HEALTH COMMISSIONER

KATIE CARPENTER, DIRECTOR OF HOUSING FOR LIGHTHOUSE BEHAVIORAL HEALTH SOLUTIONS

LEAH WERNER, CORPORATION FOR SUPPORTIVE HOUSING

OHIO REAL ESTATE INVESTORS ASSOCIATION (OREIA)

SUSAN WALLACE, PRESIDENT/CEO LEADINGAGE OHIO

TERESA LAMPLE, THE OHIO COUNCIL OF BEHAVIORAL HEALTH & FAMILY SERVICES PROVIDERS

TOREY HOLLINGSWORTH, EXECUTIVE DIRECTOR OF THE OHIO COMMUNITY DEVELOPMENT ASSOCIATION

JANUARY 31ST, 2024

ANDREW HUFFMAN, ASSISTANT VICE PRESIDENT OF GOVERNMENT AFFAIRS FOR OHIO REALTORS

BETH KOWALCZYK, CEO OF OHIO ASSOCIATION OF AREA AGENCIES ON AGING

DEBBIE LIEBERMAN, MONTGOMERY COUNTY COMMISSIONER

ILENE SHAPIRO, SUMMIT COUNTY EXECUTIVE

JAMES JEWELL, PRAIRIE TOWNSHIP ADMINISTRATOR

JON HONECK, SENIOR POLICY ANALYST FOR THE COUNTY COMMISSIONERS ASSOCIATION OF OHIO

PETE GERKEN, LUCAS COUNTY COMMISSIONER

REGINA GEHM, CEO OF INCLUSIVE HOUSING RESOURCES



