



**Written Testimony on Sub. House Bill 96 – State Operating Budget
Ohio Senate Finance Committee**

June 6, 2025

Chair Cirino, Vice Chair Chavez, Ranking Member Paula Hicks-Hudson, and Members of the Senate Finance Committee: Thank you for the opportunity to submit testimony today on behalf of the NeighborWorks Collaborative of Ohio, a statewide partnership of nonprofit housing development organizations committed to building strong, thriving communities where working Ohioans can find a place to call home.

Meeting Ohio’s Housing Needs: A Critical Juncture

Across Ohio—from small towns to major cities—families are being squeezed by rising housing costs and limited options. At the same time, local economies are contending with housing shortages that threaten workforce stability and long-term growth.

Employers are having difficulty attracting and retaining workers due to a lack of nearby housing. Seniors are living in homes that no longer meet their health or safety needs. Families are putting off homeownership because prices are out of reach. Renters, especially those with lower incomes, are spending far too much of their paychecks just to keep a roof over their heads.

If we want Ohio’s economy to be competitive and our communities to thrive, housing must be part of the foundation. Sub. House Bill 96 presents an important opportunity to advance policy tools that directly respond to the affordability and availability challenges facing our state.

Our Network’s Commitment to Ohio Communities

NeighborWorks Collaborative of Ohio consists of 10 mission-driven housing organizations deeply embedded in the regions and communities they serve. Our members develop affordable homes, assist first-time buyers, improve housing quality, and help residents build financial stability. Together, we’ve worked in nearly every corner of the state, leveraging public and private capital to support local housing priorities.

We are aligned with the goals of the Home Matters to Ohio coalition and support their housing recommendations in this year’s budget deliberations. We offer the following feedback on key provisions in Sub. HB 96 that will help strengthen Ohio’s housing future.



OHFA should remain an independent agency!

I want to express our strong opposition to the provision in House Bill 96 that would eliminate the Ohio Housing Finance Agency (OHFA) as an independent agency and merge its operations into the Ohio Department of Development.

We are deeply concerned that this proposal would jeopardize one of the most effective housing delivery systems in the country at a time when Ohio is in critical need of more affordable housing. OHFA has long been recognized as a national best practice among state housing finance agencies. Its structure as an independent, mission-driven agency allows it to maintain a high level of focus, efficiency, and technical expertise.

Recent changes at OHFA have further reinforced its strength. A new Executive Director, supported by a refreshed senior leadership team, is already implementing reforms that are making the agency more efficient and responsive. These leadership changes reflect a strong commitment to modernization and accountability. Additionally, the recent addition of legislators to OHFA's Board of Directors brings even more transparency and public oversight to its decision-making process. This expanded governance structure provides a direct line of input from elected officials and strengthens the agency's alignment with the public interest.

Rather than dismantling a system that is clearly evolving in the right direction, we urge the General Assembly should support and build upon this progress. Folding OHFA into a broader state department risks undermining the very improvements that are already underway. It would add layers of bureaucracy, dilute housing expertise, and slow down the production of desperately needed housing.

Moreover, the independent OHFA Board ensures that policy decisions are subject to rigorous oversight, are rooted in real-world housing needs, and are informed by stakeholders across sectors. This model has worked—and continues to improve—with measurable results for communities throughout Ohio.

Merging OHFA into the Department of Development could destabilize a system that is working and untested under any other model. At a time when Ohio faces a serious shortage of affordable housing, we should be doubling down on what works, not experimenting with a structure that has not been proven to meet the scale of the need.

On behalf of the NeighborWorks Collaborative of Ohio, I respectfully urge you to reject this provision and preserve OHFA's independence. Let's protect an agency that is delivering results, improving operations, and building trust through transparency and strong governance. Thank you for your time and consideration. We are happy to serve as a resource and are available to provide any additional information you may need.

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Member Organizations

All NeighborWorks® Collaborative of Ohio member organizations are affiliated with NeighborWorks® America and are affordable housing developers.

1. [NeighborWorks® Toledo Region](#)
2. [CHN Housing Partners](#)
3. [Famicos Foundation](#)
4. [Neighborhood Development Services](#)
5. [East Akron Neighborhood Development Corporation](#)
6. [Homeport](#)
7. [Neighborhood Housing Partnership of Greater Springfield](#)
8. [St. Mary Development Corporation](#)
9. [Neighborhood Housing Services of Hamilton](#)
10. [The Home Ownership Center of Greater Cincinnati](#)

