



Ohio Housing Council

Interested Party Testimony on Substitute HB 96

Ohio House Finance Committee

April 2, 2025

Chair Stewart, Vice Chair Dovilla, Ranking Member Sweeney, and Members of the Committee, thank you for the opportunity to submit written testimony on the substitute version of House Bill 96.

I am writing to express significant concern about the provision that removes the requirement for county recorder fees to be deposited into the Ohio Housing Trust Fund. This change threatens the stability and effectiveness of a program that has, for more than three decades, provided critical housing assistance across Ohio.

The General Assembly has recognized that the lack of affordable housing is a crisis in Ohio and has supported policies and funding that are beginning to make a difference. The Ohio Housing Trust Fund has been a key part of the state's efforts to address this crisis, increasing access to affordable housing, funding emergency home repairs, rehabilitating aging housing stock, and supporting multifamily housing development. These investments not only help low- and moderate-income Ohioans but also contribute to local economic growth by creating jobs and strengthening communities.

By shifting control of these resources to individual counties, this provision will lead to a less efficient use of funds. Housing challenges do not stop at county lines—many successful efforts require collaboration across jurisdictions. The ability to coordinate resources at the state level ensures that funding is directed toward the most pressing needs, allowing for strategic investment in both urban and rural areas.

Rural communities will be particularly affected by this change. Unlike more populous counties with larger revenue streams, rural areas often rely on the pooled resources of the Trust Fund to support housing initiatives that would be difficult to finance with only the revenues generated in the county. Without the ability to leverage these funds collectively, many rural jurisdictions will struggle to maintain and expand affordable housing options.

This shift will also create significant uncertainty for housing developers and local governments alike. Under the current system, the Trust Fund provides a stable and predictable source of funding that allows for long-term planning and investment. If counties gain full discretion over these dollars, priorities may shift from one administration to the next, making it difficult for developers to secure

financing and commit to projects that require years of planning and execution. The result will be a fragmented and less effective approach to addressing Ohio's housing needs.

Moreover, this provision has not been fully vetted, and we are deeply concerned about its unintended consequences. A change of this magnitude warrants careful consideration to ensure it does not disrupt the very programs and initiatives that have been effective in expanding Ohio's housing supply. There is a real risk that this proposal, while well-intended, will hinder rather than help efforts to provide stable, affordable housing across the state.

Ohio's Constitution recognizes the importance of housing as a public purpose. Article VIII, Section 16 explicitly authorizes the state to provide assistance for housing development, underscoring the necessity of a coordinated, statewide strategy. Dismantling the Trust Fund's established structure contradicts this intent and risks undermining efforts that have proven successful in increasing Ohio's affordable housing supply.

I appreciate the General Assembly's commitment to tackling Ohio's housing crisis, and I welcome the opportunity to work with you to address whatever concerns have led to this proposal in a more effective and productive way. Ensuring that state resources are used efficiently, that rural communities are not disadvantaged, and that housing initiatives have the stability necessary for success is a shared goal, and I look forward to continuing this important conversation.

Thank you for your consideration. I appreciate the opportunity to share these concerns.