



**House Civil Justice Committee  
Interested Party Testimony, House Bill 646 (Cutrona, Roemer)  
Jason Warner – Director of Strategic Engagement, Greater Ohio Policy Center  
Tuesday, November 15, 2022**

Chairman Hillyer, Ranking Member Galonski and members of the House Civil Justice Committee, thank you for the opportunity to share Interested Party Testimony regarding House Bill 646, legislation that would add important legal protections for both consumers and financial institutions concerning residential property assessed clean energy financing, or R-PACE.

Greater Ohio Policy Center (GOPC) is a statewide non-profit organization that champions revitalization and sustainable growth in Ohio's cities and metros. GOPC is highly respected for its data-driven, nonpartisan policy analysis, research expertise, and policy development. Our mission is to improve the communities of Ohio through smart growth strategies and research for a revitalized Ohio.

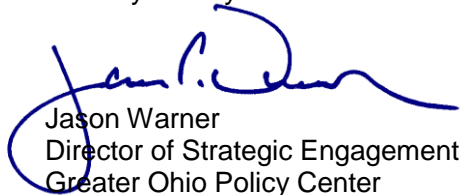
Through our work, GOPC stewards two communities of practice, the Revitalization Steering Committee, (RSC) and the Affordable Housing Learning Exchange (AHLEx). The RSC was born out of the Great Recession of 2008-2010, and serves as an advisory group which provides advice and input on policies that will mitigate vacant and abandoned properties and generate marketable properties, the backbone for revitalized and sustainable neighborhoods. AHLEx exists to cross-pollinate strategies for the preservation and expansion of available and accessible housing throughout Ohio. Local practitioners from remarkably different regions approached GOPC to facilitate and steward this peer-learning group forum in 2018.

Both of these groups have expressed concern about the impact R-PACE could have on efforts to both revitalize neighborhoods and preserve and expand affordable housing across Ohio, which is what brings us here today to testify regarding House Bill 646.

You have heard from a great many witnesses who can attest to the history of PACE, R-PACE, and the financial burdens which R-PACE loans can bring to homeowners who fall into financial ruin due to a lack of disclosure or misinformation about what is involved with such a loan.

Instead, I will add simply that GOPC sees passage and enactment of House Bill 646 as an important step towards creating statewide regulation and structure to the R-PACE system which, when implemented and administered properly, can have positive impacts on local communities. The work carried out by the Toledo-Lucas County Port Authority shows that a program which has consumer protections and disclosure requirements to ensure homeowners can pay back their financing can be successfully implemented and have a positive impact on the community.

Thank you for your consideration of our thoughts on House Bill 646.



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