



**Interested Party Testimony
SB 94**

**Ohio Senate Financial Institutions and Technology Committee
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Good morning, Chairman Wilson, Vice Chair Hackett, Ranking Member Smith, and members of the committee. My name is Ryan Miller, and I serve the 42 Habitat for Humanity affiliates as executive director of Habitat for Humanity of Ohio. Thank you for the opportunity to provide interested party testimony.

I am here today to share concern for and opposition to any disruption of the longstanding precedent that equally divides recording fee revenue between county governments and the Ohio Housing Trust Fund.

In 1990, voters approved a constitutional amendment related to housing assistance in Ohio. Subsequently, the Ohio legislature passed implementing legislation to create the Ohio Housing Trust Fund. After multiple study committees convened by two administrations, the consensus was to create a fee for the Ohio Housing Trust Fund that mirrors the county recorder fee. This structure has become a model for other states looking to address their critical housing needs in a meaningful way. Such a significant change to the current fee structure would result in a negative impact to Ohio families seeking to find an affordable place to call home.

The Ohio Housing Trust Fund is an important funding source from the State of Ohio to help make the dream of homeownership a reality for Ohio families. It provides partial funding to build 40 Habitat for Humanity homes and to address critical home repairs for the disabled and elderly throughout Ohio. Furthermore, funding from the Ohio Housing Trust Fund leveraged over \$10 million through volunteer labor, financial contributions, and in-kind donations.

Without this support, Habitat for Humanity would not be able to provide affordable mortgages to families at a 0% interest rate. Ohio Habitat for Humanity homeowners paid over \$3 million in property taxes last year. Simply put, the Ohio Housing Trust Fund is changing lives and improving neighborhoods across this great state.

Passing this legislation in its current form would negatively impact the balanced fee structure, and Habitat for Humanity of Ohio respectfully requests the committee to restore language that equally divides fee revenue between counties and the Ohio Housing Trust Fund. Thank you for your time and consideration, and I will answer any questions at this time.