



**Interested Party Testimony**  
**SB 94**  
**Ohio Senate Financial Institutions and Technology Committee**  
**April 22, 2024**  
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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 40 Habitat for Humanity affiliates as executive director of Habitat for Humanity of Ohio. Thank you for the opportunity to provide written interested party testimony.

Overall, I do believe this legislation provides a positive move forward for modernizing county operations, but I am respectfully requesting this committee to consider the impact of not including the historic 50/50 split for the Ohio Housing Trust Fund. For more than 20 years, the fee collected for the Ohio Housing Trust Fund has mirrored recorder fees. Senate Bill 94 would increase fee revenue for county recorders to digitize documents related to housing, but not for housing. We must move forward to address the housing crisis, and this legislation would only create a potential slippery slope of diverting critical funding away from Ohio's most vulnerable.

This structure has become a model for other states looking to address their critical housing needs in a meaningful way. The absence of a 50/50 split does not generate more money for counties, and the only result is 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 annually 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 consider language that equally divides fee revenue between counties and the Ohio Housing Trust Fund. Thank you for your time and consideration.