

Chairman Blessing, Vice Chair Roegner, Ranking Member Smith, and members of the Senate Ways and Means Committee, thank you for allowing me to testify today in support of Senate Bill 118, the Home Ownership Potential Energized, or HOPE initiative. My name is Beth Lechner, and I am CEO of Habitat for Humanity East Central Ohio, which serves Stark, Carroll, Tuscarawas, Harrison, and Jefferson Counties.

Firstly, I want to commend the Senate for putting forth a bill that focuses on tangible strategies to make housing production more affordable for organizations like Habitat for Humanity and aims to make homeownership more accessible for Ohio families. The HOPE initiative represents a genuine commitment to addressing the pressing issue of housing affordability in our great state.

A 2021 report from the Joint Center for Housing Studies of Harvard University, found that approximately 47% of renters in the United States are cost-burdened, spending 30% or more of their income on housing, forcing everyday trade-offs to make ends meet. Research also consistently shows that families and children living in substandard or unstable rental conditions experience poorer health, higher levels of stress, lower academic achievement, and limited financial security and wealth accumulation.

When Habitat for Humanity East Central Ohio considers purchasing existing properties to rehabilitate for families who need affordable housing, we often find ourselves facing a difficult decision—is this house worth the investment that would make it a decent place to live or is it too far gone and deserving of demolition? Increasingly, many of the homes we deem unfit for families are swiftly purchased by outside investors, and in a too short time to complete critical repairs, yet another family is living in a substandard home while paying a rent that is too high.

In contrast, homeownership empowers families, fosters a sense of pride and stability, and allows them to build equity for their future. According to the U.S. Census Bureau, the median net worth of Ohio homeowners is 47 times higher than that of renters. Housing also has a dramatic effect on Ohio's young developing minds—research conducted by the Ohio Poverty Research Center revealed that children in stable affordable housing had higher school attendance rates, improved academic performance, and increased chances of completing high school. And housing has a profound impact on the health of Ohioans—a community health assessment conducted by The Ohio State University found that residents of affordable housing experienced better physical and mental health outcomes, including reduced stress levels, improved overall well-being, and lower rates of chronic illnesses.

Millard Fuller, the founder of Habitat for Humanity once said, "A house is not everything. People need to have food to eat. They've got to have a job. They've got to have clothing. They've got to have education. But I want to tell you something. A house is fundamental. A house is a foundation stone on which human development occurs." The statistics and experiences show that these words still ring true today.

One of my favorite moments at Habitat for Humanity is when families send us back-to-school photos each fall from their Habitat homes. As I see images of these children standing on their front porch, I picture them waking up in a safe home, coming out to eat breakfast in a healthy kitchen, dressed in good clothes, equipped with the school supplies they need—all made possible because their parents have invested in a home they can afford. I imagine the smiles on their faces as they invite friends over without shame, knowing they have a place to call their own, a foundation they can return to every day, year after year. The power of home is immeasurable.

Homeownership has always been and continues to be the American dream—a symbol of progress, independence, and personal achievement. At Habitat for Humanity, we take that dream seriously. We've made it our life's work to partner with, educate, build alongside, and support families who are working to break the cycle of substandard housing. In all of that, we see the great potential of programs like Home Ownership Potential Energized to help us do even more to strengthen families and invigorate communities through decent, affordable housing.

In closing, I want to again express our heartfelt gratitude to the Committee for recognizing the importance of affordable housing and taking steps to address it. Together, let us continue to champion the power of 'home' and work toward making homeownership an enduring American dream.

Thank you.