



## **Testimony before the House Development Committee**

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March 4, 2024

Chairman Hoops, Vice Chair Lorenz, Ranking Member Abdullahi, and members of the House Development Committee, thank you for the opportunity to provide testimony on the biennial budget (House Bill 96).

My name is Amy Riegel, the Executive Director of COHHIO, a coalition of organizations and individuals committed to ending homelessness and to promoting decent, safe, fair, affordable housing for all, with a focus on assisting low-income and special needs populations.

Ohioans working in lower wage jobs have seen housing costs increase faster than their incomes for decades. This trend accelerated in recent years, creating a situation where today [over 1 million Ohioans](#) live in households that spend over half their income on housing.

In recognition that Ohio's housing needs are outpacing its resources, COHHIO has joined with other advocacy and business groups to create the Home Matters to Ohio platform that outlines 11 realistic and achievable policies to address the affordable housing crisis. We're pleased to be working alongside coalition partners like the Ohio Chamber of Commerce, Habitat for Humanity of Ohio, and the Ohio Housing Council.

The General Assembly and Gov. DeWine took steps to address Ohio's affordable housing crisis in the last budget bill with the creation of the new Ohio Low Income Tax Credit and Welcome Home Ohio. The Home Matters coalition identified these programs as priorities, so we were pleased to see continued support for both initiatives in the executive budget. The OLITC and WHO programs are currently being implemented in communities around Ohio and are helping to finance new affordable units. Given the extreme demand for affordable housing, the legislature might consider increasing appropriations for these initiatives.

We are also pleased to see Gov. DeWine's proposal to invest \$100 million to increase affordable housing in rural communities. Last year, COHHIO hosted 25 community meetings around the state to gather input from residents about housing needs, and the lack of affordable units and development resources is especially acute in rural Ohio.

The lack of affordable housing in rural, suburban, and urban communities is driving more and more Ohioans into homelessness. Since the start of the pandemic in 2020, Ohio has experienced a 10% increase in homelessness. While this is concerning, Ohio is still doing better than the overall country, which has experienced a 33% increase in homelessness since 2020.

Ohio has generally done a good job building a functional homeless response system, and the Ohio Housing Trust Fund is a significant asset. As the primary source of state funding for local homelessness and affordable housing initiatives, the OHTF funded emergency shelter for over 27,000 Ohioans in FY 2024, provided supportive housing to keep 2,696 formerly homeless households safely housed, and Homelessness prevention and rapid rehousing services for 3,449 households.

The OHTF is also an important source of gap financing for affordable housing development projects and for local home repair programs to keep seniors and people with disabilities living in their own homes. The OHTF helped finance the development and rehabilitation of 523 affordable rental units in FY 2024, and funded repair and accessibility modifications for over 1,600 units.

The OHTF is an especially important source of funding in suburban and rural areas that are often overlooked by federal housing and homelessness programs. State law requires at least 51% of OHTF resources go to Ohio's non-urban counties.

The OHTF is funded by the Housing Trust Fund Fee, which mirrors county fees for recording things like deeds and mortgage documents. Since high interest rates and home price inflation have dramatically reduced housing market activity in recent years, revenue flowing into the OHTF has fallen far below the \$65 million/year allocation limit. In FY 2024, OHTF revenues dropped to \$41 million, the second lowest year after FY 2009 during the Great Recession.

One of the key Home Matters to Ohio priorities is to stabilize the OHTF. In the short-term we recommend the Ohio General Assembly to create a backstop mechanism to appropriate general revenue to the OHTF to achieve the current \$65 million appropriation authority in case county recorder fee revenues fall short. In the long-term, the state must find ways to diversify and expand funding sources for the OHTF. With Ohio's rising rates of homelessness and shrinking affordable housing stock, it is critical to ensure continued funding for local affordable housing, home repair, and homeless programs.

The Home Matters coalition has also recommended protecting vulnerable families with children from unnecessary evictions. Evictions inflict long-term damage on families, who often lose their possessions, miss work, switch schools, and crowd in with other struggling families or resort to emergency shelters. Eviction filings make it extremely difficult for families to find housing in the future. Despite these dire consequences, tenants facing eviction can rarely afford legal representation, and eviction diversion resources are scarce.

In recognition of these realities, the Senate Select Committee on Housing last year recommended measures to protect families facing eviction, such as establishing procedures to seal eviction records, providing emergency assistance to renters

experiencing temporary economic hardship, and expanding access to legal counsel in eviction proceedings for families with children.

COHHIO is also asking the General Assembly to maintain support for two other important programs that help young people and pregnant mothers achieve stable housing.

The Ohio Department of Health's youth homelessness program helps young people who are aging out of foster care or escaping unsafe circumstances secure safe, decent, stable housing. The \$5 million appropriation in the executive budget represents a 31% decrease from the previous biennium. We understand that this represents the expiration of federal pandemic assistance funding. But we are also concerned that federal grants that were previously approved for youth homelessness programs in Ohio will be rescinded, jeopardizing the positive momentum that many communities have seen in recent years by coordinating housing assistance and age-appropriate services to move vulnerable youth out of homelessness.

We are thankful for the General Assembly's support for ODH's youth homelessness program, and Healthy Beginnings at Home, which provides housing and services to extremely low-income pregnant women to reduce infant mortality. HBAH is now operating in Dayton, Akron, and Cleveland, where it is improving birth and health outcomes for vulnerable families. We are asking the state to include a final appropriation of \$2.5 million in the biennial budget to complete this project for the families and children who are currently enrolled.

We appreciate the steps the General Assembly has taken in recent years to address Ohio's housing affordability crisis, and we look forward to working with you to make home a reality for more Ohioans. I'd be happy to answer any questions you might have.