



Ohio Land Bank Association Testimony House Finance Committee

Support for Brownfield Remediation & Site Revitalization Program Enhancements (HC0503) and Welcome Home Ohio Program Enhancements (HC0504)

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Chair Stewart, Vice Chair Dovilla, Ranking Member Sweeney, and members of the House Finance Committee, thank you for the opportunity to provide testimony on behalf of the Ohio Land Bank Association (OLBA) and its members. Today, I am here to express strong support for two critical programs that play an essential role in revitalizing Ohio's communities: the **Brownfield Remediation & Site Revitalization Program (HC0503)** and the **Welcome Home Ohio Program (HC0504)**. Each program addresses distinct but interconnected challenges—one focusing on the cleanup and redevelopment of contaminated properties, the other ensuring access to quality, affordable homeownership opportunities.

Welcome Home Ohio Program Enhancements (HC0504)

Ohio is facing a housing affordability crisis, with rising costs preventing many working families from becoming homeowners. The Welcome Home Ohio Program directly addresses this challenge by increasing access to homeownership and revitalizing communities across the state. The program has already demonstrated success, awarding \$60 million to create 440 homes in 24 counties. However, without continued funding and key improvements, many Ohioans will continue to struggle to secure stable housing.

Investing in homeownership drives economic growth, reduces vacancy rates, and increases local tax revenues. Every \$1 million invested in housing supports 11-13 jobs in construction and related industries. To maximize the effectiveness of this program and ensure broader accessibility, OLBA supports the following enhancements:

- **Expand Eligibility:**
 - Allow Habitat for Humanity affiliates and Community Development Corporations to apply for program funds directly
 - Include manufactured homes to increase housing options while maintaining quality
 - Expand eligibility to commercial properties with up to 10 residential units, fostering mixed-use development
- **Counseling & Homebuyer Support:**
 - Establish a financial literacy and homeownership education program
 - Remove the one-year counseling participation requirement to increase flexibility
 - Expand approved counseling providers to include HUD-certified professionals, lenders, and housing advocates
- **Income & Affordability Adjustments:**
 - Raise the income eligibility cap from 80% AMI to 120% AMI to reflect real market conditions

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- Adjust the affordability period from 20 years to 15 years, balancing long-term affordability with homeowner flexibility
- **Deed & Mortgage Structure:**
 - Eliminate restrictive deed covenants, replacing them with a promissory note and subordinate mortgage to facilitate future sales
 - Allow the lead applicant (e.g., land banks, housing non-profits) a first right of refusal to repurchase properties and maintain affordability
- **Financial Assistance:**
 - Increase the maximum grant amount from \$30,000 to \$90,000 to ensure financial feasibility
 - Raise the property sale price cap from \$180,000 to \$220,000 to reflect market increases
 - Eliminate the \$50 million tax credit program

Brownfield Remediation & Site Revitalization Program Enhancements (HC0503)

The Brownfield Remediation and Building Demolition and Site Revitalization programs have been instrumental in economic development, environmental cleanup, and community revitalization across Ohio. However, demand for funding continues to outpace availability, leaving many sites in need of remediation. During each round of funding, applications submitted nearly doubled the amount of funding available. Additionally, many communities have completed assessment work and are ready for remediation, but they lack the necessary funding to move forward.

This program has helped remediate thousands of abandoned and contaminated properties in all 88 counties—restoring industrial sites in rural areas, repurposing commercial spaces in suburban communities, and addressing large-scale contamination in urban centers. To ensure continued success and equitable access, OLBA supports the following enhancements:

- **Total Funding:** \$350 million for FY26-27
- **Consolidated Funding:** Merges Brownfield Remediation and Site Demolition into a single, flexible grant program
- **Guaranteed County Allocation:** Each of Ohio's 88 counties will receive at least \$1.5 million with no match requirements
- **Population-Based Distribution:** The remaining \$218 million is distributed based on the 2020 census population, requiring a 25% local match
- **Lead Entity Requirement:** County commissioners designate a lead entity, and the program expands eligibility for for-profit entities to participate as subrecipients
- **Reallocation of Unspent Funds:** Any unencumbered funds in Year 1 are made available in Year 2 based on demonstrated need



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A study by the Greater Ohio Policy Center found that for every \$1 spent on brownfield remediation, \$4 is returned in economic impact. Continued investment in this program will create jobs, increase property values, and strengthen Ohio's economic future. We urge the committee to fully fund these enhancements and support a more effective and equitable Brownfield Remediation & Site Revitalization Program.

These enhancements will expand program accessibility, remove barriers to homeownership, and create a sustainable framework for long-term success. Investing in homeownership strengthens Ohio's workforce, revitalizes communities, and ensures housing stability for Ohioans.

Chair Stewart, Vice Chair Dovilla, Ranking Member Sweeney, and members of the House Finance Committee, the **Brownfield Remediation & Site Revitalization Program** and the **Welcome Home Ohio Program** are both vital to Ohio's future. One program ensures that contaminated and abandoned properties are cleaned up and redeveloped, while the other makes homeownership more attainable for hardworking Ohioans. By fully funding and enhancing these programs, Ohio will foster economic growth, address blight, and provide stable housing opportunities for its residents.

On behalf of OLBA and our members, we urge you to support these critical initiatives. Thank you for your time and consideration. We welcome any questions and look forward to working with the committee to advance these essential programs.

Sincerely,

Shawn Carvin

Executive Director,
Ohio Land Bank Association

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The following organizations and individuals stand in strong support of the Ohio Land Bank Association's proposed enhancements to the Brownfield Remediation & Site Revitalization Program. Their collective endorsement reflects the widespread need for equitable, predictable, and efficient funding to ensure all Ohio communities have the resources necessary to address blight, revitalize properties, and drive economic growth.

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Entities

Adams County Land Bank
Allied Environmental Services, Inc.
AmSpirit Business Connections
Ashtabula County Land Bank
Athens County Land Bank
Board of Miami County Commissioners
Central Ohio Community Improvement Corporation
Clark County Land Bank
Columbiana County Land Bank
Cuyahoga County Land Bank
Belmont County
Belmont County Land Bank
CTL Engineering, Inc.
Delaware Depot District Properties, LLC
Hamilton County Land Bank
Highland County Land Bank
Jefferson County Land Bank
Jennings TWS
Knox County Land Bank
Lighthouse YT LLC
Lucas County Land Bank
Mahoning County Land Bank
Richland County Land Bank
Miami County Land Bank
Monroe County
Montgomery County Land Reutilization Corp
Partners Environmental Consulting, Inc.
Patriot engineering and environmental Inc.
Phoenix Environmental, LLC
Portage County Land Bank
Port Authority of Northwest Ohio
Putnam County Community Improvement Corp.
Richland County Land Bank
Ross County Land Bank
Sandusky County Land Bank
Shelby County Land Bank
Summit County Land Bank
Tetra Tech
The Robert Weiler Company
Trumbull County Land Bank
Van Wert Area Economic Development Corp.
Westerville Christian Church
Williams County Land Bank

Individuals

Abbott , Taylor
Agin , Frank
Ahlers , Douglas
Boehmer , James
Bowling , Kimberly
Boyer , Kurt
Boyer , Susan
Bravo , Patrick
Brown , Dan
Carr , Steve
Clarey , Michael
Erford , Janet
Fackel , Kelly
Filkins , Sam
Flora , Debora
Fuerst , Joyce
Garvey , John
Glikman , Yaniv
Glover , Tabatha
Grauwelman , Michael
Hall , Tricia
Hamrick , Amy
Harris , Ethan
Herold , Tad
Hupp , Jenni
Iarocci , Alex
Jamshidimehr , Ali
Jaros , Chris
Johansen , Jason
Kelich , Katherine
Link , Aaron
Mann , David
Martin , Christina
Matthews , Antoine
Mercer , Ted
Morrison , Rick
Oren , Stan
Oren , Ruth
Paetz , Jeff
Raman , Samir
Reichert , Kevin
Sakian , Nicholas
Sealts , Amy
Wagner , Matthew
Wehrle , Richard
Weinstein , Michael
Westfall , Wade
Williams , Curtiss
Young , M. Jared