



April 3, 2025

Testimony before the House Finance Committee
RE: Ohio Housing Trust Fund

Leah Werner, Corporation for Supportive Housing, Director Ohio Program

Chairman Stewart, Vice Chair Dovilla and Ranking Member Sweeny and members of the Housing Finance Committee thank you for the opportunity to provide testimony on the biennial budget.

My name is Leah Werner. I am the Director of the Ohio program for the Corporation for Supportive Housing (CSH). CSH is a national nonprofit working to advance supportive housing as a key housing intervention for marginalized communities, including homeless individuals and families. Supportive housing combines affordable housing, where households don't pay more than 30% of their income on housing, with access to voluntary and robust supportive services. Supportive Housing is an evidence based best practice that helps households move from crisis to stability while saving taxpayer dollars that fund safety net services.

The Ohio Housing Trust Fund (OHTF) has been a critical resource to help communities prevent and end homelessness. Funds support emergency shelters, homeless prevention services, development and rehabilitation of rental units including supportive housing as well as home repair and modification to assure seniors and Ohioans with disabilities can age in place. The proposed amendment to undo the tried-and-true infrastructure of OHTF will harm communities' efforts to stem the growing tide of homelessness which not only impacts the unhoused, but overall community wellbeing and safety. Our concerns are multifold, including the following:

1. **Equitable Distribution:** State law requires at least 50% of OHTF resources to go to Ohio's non-urban counties. This means that as funds are collected from counties and sent to the Trust Fund, they are deployed to assure an equitable distribution across the state. Smaller communities overall send far less resources to the fund compared to what they receive. The unintended consequence of the proposed legislation is that Ohio's non-urban counties will receive fewer funds to prevent and combat homelessness and will have higher administrative costs.
2. **Increasing Homelessness:** The 2024 Point in Time data shows increases across the board for all population types. Continuums of Care, the homeless system of care, are all reporting family street homelessness for the first time, as well as senior citizens entering their homeless system. Overall homelessness in Ohio increased by 3% last year to 11,759 individuals. In an era of growing homelessness and a significant lack of affordable housing, destabilizing the OHTF mechanics doesn't make sense.
3. **Decreased Receipts:** OHTF receipts are down. High interest rates and home price inflation have dramatically reduced the volume of housing-related documents being processed at county recorder offices; the Housing Trust Fund fee, which generates the revenue, has dramatically reduced. The OHTF has an allocation limit of \$65 million, and as the housing

market has slowed, revenues have dropped to \$41 million—a \$24 million gap, marking the second lowest year since the Great Recession in 2009.

4. **More Inefficiency:** The proposed amendment will shift the burden of administering OHTF fee revenue from the state to counties. This will primarily fall hardest on the many rural counties that don't currently administer housing and homelessness funding – the same counties that collect the least amount of fee revenue.
5. **Less Bang for the Buck:** The state invests OHTF funding to ensure each dollar leverages private and federal funding. Each \$1 from the OHTF drew \$3.71 from federal Low-Income Housing Tax Credits, federal HOME dollars, local government agencies and private financing. In total, every OHTF dollar generates \$9.55 in overall economic activity for Ohio (OHFA)

We are grateful to the General Assembly for the efforts taken in recent years to help fight the affordable housing crisis including the Ohio Low Income Tax Credit. However, we cannot win this fight without preserving and protecting the OHTF. Considering the current environment, CSH requests this committee remove the proposed changes to the trust fund and instead work to create a back stop mechanism that would appropriate general revenue to the OHTF when revenues fall short.

If you have any questions or require additional information, please feel free to contact me at leah.werner@csch.org or 937-329-1995

Sincerely,



Leah Werner
Director