



**Testimony to the Ohio House Finance Committee**  
**Sub. House Bill 96**  
**April 7, 2025**

Chair Stewart, Vice Chair Dovilla, Ranking Member Sweeney, and members of the House Finance Committee:

Thank you for the opportunity to submit this testimony today. My name is Nathan Minerd, and I serve as the Executive Director of the NeighborWorks Collaborative of Ohio. I'm here to share our perspective on the housing provisions in Sub. House Bill 96 and to underscore the urgent need for continued investment in housing solutions for Ohioans across the state. We proudly support the priorities outlined by the Home Matters to Ohio coalition ([www.homemattersohio.com](http://www.homemattersohio.com)), which reflect the needs and experiences of the communities we work with every day.

**About NeighborWorks Collaborative of Ohio**

NeighborWorks Collaborative of Ohio is a network of nonprofit housing organizations dedicated to increasing access to affordable homeownership, stabilizing neighborhoods, and empowering residents. Through our member organizations, we develop affordable rental housing for Ohio's working families and seniors, build affordable homes for Ohio's looking to put down roots, provide services like housing counseling, down payment assistance, affordable housing development, and home repair programs to keep Ohioans successful in their housing.

Our statewide network has assisted thousands of families in achieving the dream of homeownership, helped preserve affordable homes, and supported efforts to keep seniors safely housed as they age. We've seen firsthand how stable housing anchors communities, opens doors to opportunity, and strengthens Ohio's economic future.

**Ohio's Growing Housing Needs**

Ohio is at a pivotal moment. While our state is experiencing encouraging signs of economic growth, the shortage of quality, affordable homes threatens to hold us back. Families are finding it increasingly difficult to secure housing that fits their budget. Older adults are remaining in homes that need urgent repairs to maintain safety and accessibility. First-time buyers face intense competition, often losing out to cash offers from institutional investors.

At the same time, rising rents and home prices are pushing many Ohioans to the brink of housing insecurity or homelessness. Without proactive investment, we risk limiting our workforce potential, hampering community development, and denying families the foundation they need to thrive.



### **Key Housing Provisions in Sub. HB 96**

We appreciate the thoughtful approach the House has taken in supporting several important housing initiatives in this budget.

First, we commend you for maintaining the Ohio Low Income Housing Tax Credit (LIHTC). Since its inception, this program has proven to be a high-demand, high-impact tool to attract private capital for affordable housing development. Keeping this program strong is vital, and we hope to see it expanded in the future to keep pace with growing needs.

Second, we are pleased to see improvements to the Welcome Home Ohio program included in Sub. HB 96. These technical changes will help accelerate the pace of single-family home development and rehabilitation, making homeownership more attainable for Ohio families. This program has already shown great promise, and your support will help it reach even more communities.

### **Protecting the Ohio Housing Trust Fund**

The Ohio Housing Trust Fund (OHTF) is one of the most critical tools we have to meet Ohio's diverse housing challenges. From emergency repairs to homelessness prevention, from accessibility improvements to housing counseling, the Trust Fund makes a difference in all 88 counties. Importantly, more than half of its resources are directed toward rural and non-urban counties, where housing dollars are often the hardest to come by.

However, declining recording fee revenues have put the Trust Fund at risk. The proposal to redirect these fees and fragment the administration of the Trust Fund would be a serious setback.

Localizing administration across 88 counties would not only create unnecessary bureaucracy but also increase administrative costs and reduce the impact of each dollar spent. Currently, the state's efficient administration costs stand at just 4%, ensuring that more dollars go directly to helping Ohioans.

Moreover, the Trust Fund's centralized structure allows us to leverage substantial federal, local, and private funding. Every \$1 invested through the Trust Fund attracts an additional \$3.71 from other sources and generates \$9.55 in total economic activity across Ohio. That's a return we simply cannot afford to jeopardize.

For these reasons, we strongly support amendment HC 136-2240, which will preserve the current structure and keep the Trust Fund working effectively for Ohioans.



## **Conclusion**

We are grateful for the House's leadership and attention to housing in this budget. The programs you have prioritized—like LIHTC, Welcome Home Ohio, and the Ohio Housing Trust Fund—are proven, effective, and necessary for Ohio to meet its housing challenges head-on.

Your continued support will ensure that Ohio families, workers, and seniors have access to safe, stable, and affordable homes—providing the foundation for strong communities and a resilient economy.

Thank you for your time and consideration. I would be glad to answer any questions or provide further information at any time.

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