



Interested Party Testimony
HB 96
Ohio Senate Finance Committee
May 27, 2025
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Chairman Cirino, Vice Chair Chavez, Ranking Member Hicks-Hudson, and members of the Ohio Senate Finance Committee, my name is Ryan Miller, and I serve the 40 Habitat for Humanity affiliates as executive director of Habitat for Humanity of Ohio. Thank you for the opportunity to provide testimony on the proposed state operating budget.

I am here to share my experience with the Ohio Housing Trust Fund (OHTF). Before doing so, I want to thank the Ohio General Assembly for the creation of the Welcome Home Ohio Program in the last budget. In partnership with Ohio's land banks, Habitat for Humanity affiliates are now filling the void of affordable homeownership opportunities for Ohio's workforce. The House version of the proposed state budget opens the eligibility to qualified nonprofit developers, such as Habitat for Humanity and the Ohio CDC Association, and I respectfully request the Ohio Senate to maintain this provision along with the proposed funding level of \$45.6M annually.

I also want to thank the Ohio General Assembly for investing in Habitat for Humanity two years ago with \$25M of American Rescue Plan Act (ARPA) funding. We are on schedule to build 300 homes and to provide over 1000 repairs for the elderly and people with disabilities. We could not have reached so many folks without your belief in our organization.

The OHTF is the primary source of state funding for homelessness, emergency home repair and housing development. The OHTF is particularly important to rural areas with state law designating at least 50% of funding go to Ohio's non-urban counties.

Habitat's Critical Home Repair and Aging in Place program is funded by the Ohio Housing Trust Fund and currently serves 47 of Ohio's 88 counties. As you can see, Habitat's statewide reach is significant. We are just one of the many organizations providing services on a multi-county, regional or statewide level, often collaborating with each other to serve more Ohioans.

The current system works and works well. The Ohio Department of Development administers the funding in an efficient manner by addressing the greatest housing needs in both rural AND urban counties. This sudden change would deplete resources for the statewide fund, and it will not help balance the state budget. Furthermore, the metro areas with rapid growth will inevitably drive most of the funds to the counties with large populations and leave most of Ohio behind.

Any sudden change is certainly not necessary amidst a severe housing crisis and an aging population. Keep in mind these are Ohioans that have paid off their homes, living on fixed incomes and often dealing with significant health issues. They have no other option, and we must keep this funding in place to help in emergency circumstances.

Having worked with funding programs in the Appalachian region, I can attest to the results of working across county lines and a 'doing more with less' mentality to stretch every grant dollar. A multi-county approach to solving difficult rural issues is essential, and the current OHTF funding structure provides for such.

In addition to Habitat, organizations such as area agencies on aging, community action agencies, and homeless service providers bring economies to scale that ensure services are delivered to all corners of Ohio. The OHTF helps address many of the housing challenges you hear from your constituents every day – Ohioans that have no place to turn through no fault of their own.

It is for this reason that Habitat for Humanity of Ohio fully supports maintaining the current statutory structure of the Ohio Housing Trust Fund. At a minimum, please consider the creation of a study committee. A thorough review will help avoid unintended consequences to the most critical source of funding for housing in Ohio.

Thank you for your time and thoughtful consideration today. Habitat for Humanity looks forward to working with the Ohio General Assembly to help more Ohioans live and age in peace and dignity.

I can answer any questions you may have at this time.