



**Written Testimony on Sub. House Bill 96 – State Operating Budget
Ohio Senate Finance Committee**

May 23, 2025

Chair Cirino, Vice Chair Chavez, Ranking Member Paula Hicks-Hudson, and Members of the Senate Finance Committee: Thank you for the opportunity to submit testimony today on behalf of the NeighborWorks Collaborative of Ohio, a statewide partnership of nonprofit housing development organizations committed to building strong, thriving communities where working Ohioans can find a place to call home.

Meeting Ohio’s Housing Needs: A Critical Juncture

Across Ohio—from small towns to major cities—families are being squeezed by rising housing costs and limited options. At the same time, local economies are contending with housing shortages that threaten workforce stability and long-term growth.

Employers are having difficulty attracting and retaining workers due to a lack of nearby housing. Seniors are living in homes that no longer meet their health or safety needs. Families are putting off homeownership because prices are out of reach. Renters, especially those with lower incomes, are spending far too much of their paychecks just to keep a roof over their heads.

If we want Ohio’s economy to be competitive and our communities to thrive, housing must be part of the foundation. Sub. House Bill 96 presents an important opportunity to advance policy tools that directly respond to the affordability and availability challenges facing our state.

Our Network’s Commitment to Ohio Communities

NeighborWorks Collaborative of Ohio consists of 10 mission-driven housing organizations deeply embedded in the regions and communities they serve. Our members develop affordable homes, assist first-time buyers, improve housing quality, and help residents build financial stability. Together, we’ve worked in nearly every corner of the state, leveraging public and private capital to support local housing priorities.

We are aligned with the goals of the Home Matters to Ohio coalition and support their housing recommendations in this year’s budget deliberations. We offer the following feedback on key provisions in Sub. HB 96 that will help strengthen Ohio’s housing future.



Strengthening Tools to Expand Housing Access

1. Expand the State Low-Income Housing Tax Credit

This state-level incentive has already demonstrated its ability to attract private investment and support affordable rental home development. However, the current allocation is not sufficient to meet demand. We urge lawmakers to expand this tool to a minimum of \$200 million annually so that developers can move forward on projects that are currently stalled or underfunded.

2. Improve Welcome Home Ohio

We support the ongoing refinements to Welcome Home Ohio, which has already catalyzed new single-family home construction. The proposed technical changes in HB 96 will improve the program's functionality and should help bring more modestly priced homes to market—particularly in smaller communities and legacy neighborhoods.

3. Strengthen the Single Family Housing Tax Credit

To improve the effectiveness of this new program, we support the adoption of technical changes that would power the program's success. These fixes will ensure the tax credit is structured in a way that can attract investors and scale up the development of single family homes, affordable to Ohio's working families.

4. Launch a Housing Accelerator Pilot

Ohio's local governments are essential partners in solving housing challenges, yet many face capacity constraints. We support funding for a pilot Housing Accelerator program that would provide technical assistance and incentives for jurisdictions to modernize local zoning, permitting processes and other measures that could reduce regulatory barriers and cost of housing locally. These updates are often the key to unlocking new housing opportunities, especially in communities looking to grow.

Safeguard the Ohio Housing Trust Fund

The Ohio Housing Trust Fund has long been the most versatile and impactful source of state support for affordable housing. It assists people in crisis, helps seniors remain in their homes, supports accessibility upgrades, helps first-time buyers succeed and fills critical gaps in housing development projects for Ohio's working families.

A proposed restructuring would undermine the Trust Fund's effectiveness by fragmenting it into 88 separate systems. Instead of creating new administrative layers at the county level, we urge the Committee to maintain the current structure and adopt **Amendment SC 136_1326-1**. This amendment would preserve statewide coordination while establishing a study committee to explore future enhancements.



The Trust Fund has an impressive track record: over half its revenues originate from urban counties, but a majority of the dollars benefit rural and small communities. This shared investment model is one of Ohio's greatest housing success stories.

Moreover, the state's efficient administration—at just 4% overhead—ensures that nearly every dollar goes to direct assistance. Diluting this model would waste resources and reduce the fund's reach at a time when demand is growing.

Conclusion

Housing is more than shelter—it is the cornerstone of opportunity and foundational to the success of other taxpayer investments in economic development, education, and healthcare. Whether it's helping a young family buy their first home, ensuring a senior can safely age in place, or supporting the workforce that drives Ohio's economy, housing must be a top-tier priority in our state operating budget.

The provisions in Sub. HB 96 represent meaningful progress. With the improvements outlined above, they can help meet the scale of today's challenges and unlock growth for decades to come.

We thank the Committee for your leadership and for considering our input. We are happy to serve as a resource and are available to provide any additional information you may need.

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