



Senate Finance Committee
Sub House Bill 96
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Chair Cirino, Vice Chair Chavez, Ranking Member Hicks-Hudson, and Members of the Senate Finance Committee, thank you for the opportunity to provide testimony on Substitute House Bill 96. My name is Ian Beniston, and I am the Executive Director of the Youngstown Neighborhood Development Corporation. YNDC is a comprehensive planning and development organization committed to improving the housing stock and quality of life in Youngstown and Mahoning County by building and encouraging investment in neighborhoods of choice for all. I'm testifying today on behalf of the Ohio CDC Association, a statewide membership organization of over 250 locally based rural and urban nonprofits that work to rebuild neighborhoods and help Ohioans build wealth and improve their quality of life.

I'm here today to ask for your continued support of the Welcome Home Ohio Program and removal of House changes to the Ohio Housing Trust Fund. Both programs have created significant opportunities for new construction and rehabilitation of single-family homes across the state.

Welcome Home Ohio provides needed resources to help make homeownership affordable for young families and other first-time buyers that may otherwise be priced out of the tight housing market. With funding available for both new construction and rehab, the program is especially well-suited to the community development model, which aims to comprehensively address low quality housing conditions in a neighborhood. These investments not only create new housing opportunities for families to build wealth, but also stabilize neighborhoods and allow long-time residents to regain and grow equity in their homes.

Over the past year, YNDC has worked with its longstanding partner, the Mahoning County Land Reutilization Corporation (Land Bank), to secure two Welcome Home Ohio grant awards, one in fiscal year 24 and one in fiscal year 25. **These awards have enabled our organizations to develop at least 31 new units of housing within the next year.** To understand the transformational nature of this program, consider that prior to this investment only 21 single family homes have been constructed in the City of Youngstown in the past 15 years.

YNDC and the Land Bank have successfully completed construction of the first six new homes and the renovation of two vacant homes. Four additional vacant homes are under renovation and construction has begun on nineteen additional new homes. The first vacant home renovated with



Welcome Home Ohio funding is now pending sale to a family that includes an EMT who works for the local fire department. I think this example illustrates the power of how Welcome Home Ohio investments can provide quality housing for average working Ohioans. We need many more quality housing units and stories like this throughout our state.

Welcome Home Ohio is a powerful tool for Ohio communities to create affordable single-family housing, while strengthening and restoring neighborhoods. Please support continued funding for this important program.

I also urge the committee to remove language inserted by the House to eliminate the Ohio Housing Trust Fund by allowing counties to retain recorder fees for local housing purposes. The Trust Fund is a critical support for YNDC and other community development and housing organization's work. Since 2010, YNDC has applied through a competitive process and been awarded over \$3 million to assist over 860 low-income households with critical repairs addressing leaking roofs, non-functional furnaces and hot water tanks, plumbing leaks, and accessibility modifications, among other repairs. The organization has leveraged this investment to attract over \$16 million in additional funding to assist over 1,750 additional low-income households.

The essential home repairs and handicapped accessibility modifications funded by the Ohio Housing Trust Fund are critical to the stabilization and sustainability of homes for low-income homeowners. A roof replacement, furnace repair, or ramp construction can keep a homeowner, especially an elderly homeowner, living in their own home and avoiding institutionalization. The average cost to build a ramp is \$6,800, but this is a one-time cost. The cost of institutional care can be well in excess of \$6,800 every month for the lifetime of the client, a much greater cost to the public.

Thank you again for the opportunity to testify today. I'm happy to answer any questions you may have.