



Testimony before the Senate Government Oversight and Reform Committee

Amy Riegel, COHHIO Executive Director
HB 96 - Opposition
May 7, 2025

Chair Manchester, Vice Chair Brenner, Ranking Member Weinstein, and members of the Senate Government Oversight and Reform Committee, thank you for the opportunity to provide testimony on the biennial budget (House Bill 96).

My name is Amy Riegel, the Executive Director of COHHIO, a coalition of organizations and individuals committed to ending homelessness and to promoting decent, safe, fair, affordable housing for all, with a focus on assisting low-income and special needs populations.

Ohioans working in lower wage jobs have seen housing costs increase faster than their incomes for decades. This trend accelerated in recent years, creating a situation where today [over 1 million Ohioans](#) live in households that spend over half their income on housing.

The legislature took significant steps last session to address Ohio's affordable housing shortage by creating new housing programs and establishing the Senate Select Committee on Housing. One of the committee's recommendations was to strengthen oversight of the Ohio Housing Trust Fund (OHTF), the primary source of state funding for local homelessness and affordable housing programs.

Revenue for the OHTF comes from the Housing Trust Fund Fee, which mirrors county fees for recording deeds, mortgages, and other documents. Rather than strengthening the OHTF, the House amended the budget to remove the requirement for counties to remit OHTF fee revenue to the state. **The House amendment would effectively gut the Housing Trust Fund and undermine the state's ability to respond to Ohio's affordable housing crisis.**

Overhauling the OHTF is a drastic change that should not be done quickly without a careful assessment of how it would impact your constituents. We recognize that after 22 years since the OHTF fee was created, many legislators want to learn more about how these dollars are collected and invested. **So, we are asking you to replace the House's amendment with a study committee to thoroughly evaluate the OHTF and make recommendations to improve its operations and effectiveness, and consider ways to maintain an adequate, sustainable funding source.**

The OHTF is supporting incredible work in all of your districts, despite rapidly increasing needs stemming from the affordable housing crisis. In FY 2024, the OHTF allocated \$65 million to support:

- Emergency shelter for over 27,000 Ohioans
- Supportive housing to keep 2,696 formerly homeless households safely housed
- Homelessness prevention and rapid rehousing services for 3,449 households
- Development and rehabilitation of 523 affordable rental units
- Home repair and accessibility modifications to over 1,600 units to keep seniors and Ohioans with disabilities living in their own homes.

The legislature created the OHTF in response to voters' overwhelming approval of a 1990 constitutional amendment to make housing a public purpose to implement affordable housing assistance programs for families and individuals. During the years after the ballot issue, three separate study committees all came to the same conclusion: fee revenue collected by county recorders should be divided 50%-50% between the counties and the OHTF. That proposal garnered consensus because it provided ongoing funding outside of general revenue and it was enacted through the 2003 budget bill.

OHTF funding flows to every county in the state through a competitive grant process that requires a dollar-for-dollar match and ensures local programs spend these funds effectively and responsibly. The OHTF is an especially important source of funding in rural areas that are often overlooked by federal housing and homelessness programs. State law requires at least 50% of OHTF resources go to Ohio's non-urban counties.

The Ohio Department of Development's oversight helps ensure OHTF dollars are strategically invested in a way that facilitates regional collaboration and draws down funding from other separate federal and local sources to maximize the state's investment. Each \$1 from the OHTF leverages \$3.71 from federal Low-Income Housing Tax Credits, federal HOME dollars, local governments, and private financing, and creates [\\$9.55 in overall economic activity](#) for Ohio.

Currently, ODOD operates the OHTF with very modest (4%) administrative costs. Shifting to county administration would create more bureaucracy and inefficiency at the local level. Many counties that lack federal funding for homelessness and home repair services benefit from OHTF awards for multi-county regions. Multi-county collaborations among organizations like local Area Agencies on Aging, Habitat for Humanity affiliates, Community Action Agencies, and homeless services providers, bring economies of scale that ensure services can be delivered to many regions of Ohio. This has proven to be a highly effective and efficient way for organizations to secure funds and deploy them quickly, while reducing duplication of services and strengthening capacity. A

county-by-county system would reduce these efficiencies and could create counties that are unfunded and unserved.

The OHTF has a 30+ year track record of investing these funds responsibly and effectively, with the flexibility necessary to respond to specific and emerging housing issues where they are most needed. All without impacting the General Revenue Fund. We urge you not to forfeit this effective statewide resource at a time when we're facing rapidly rising housing costs and homelessness.

We look forward to working with you to make the OHTF an even more powerful tool to make home a reality for more Ohioans. I'd be happy to answer any questions you might have.