

Senate Government Oversight and Reform Committee  
Emily Seibel, Executive Director of Yellow Springs Home, Inc  
Substitute House Bill 96  
May 7, 2025

Chair Manchester, Vice Chair Brenner, Ranking Member Weinstein, and Senate Government Oversight Committee members, thank you for the opportunity to present testimony today. My name is Emily Seibel, and I have served as the Executive Director of Yellow Springs Home, Inc. since 2011. I'm here today to request that the Committee remove harmful language which eliminates the Ohio Housing Trust Fund in the House-passed budget.

The Ohio Housing Trust Fund is the primary state funding source for housing programs. Given the current housing crisis, the legislature should act to strengthen the fund, not dismantle it completely. Founded in 1991, the Ohio Housing Trust Fund was designed to balance resources across the state from a portion of recorder fees, not taxpayer dollars. A preference is given for smaller, rural communities like mine, which lack access to sufficient municipal, state, and federal resources to develop much-needed affordable housing.

Language currently inserted into the budget would return recording fee revenue to the counties. Bottom line, this change will negatively impact 80% of counties in Ohio, including Greene County, where I live. Estimates from the Coalition on Housing and Homelessness in Ohio indicate that four of the poorest rural and Appalachian counties in our state stand to lose some \$6 million/year in funding, should this change go forward. Most counties get back more than they put into the fund for programs, including home repairs, homebuyer counseling, downpayment assistance, affordable housing, and more.

This change would have a devastating effect on housing projects and programs across the state.

Yellow Springs Home, Inc. is a nonprofit organization focused on enhancing the quality of life for our community through quality, affordable housing. We have been steadily developing affordable housing in our area for more than 25 years. The Ohio Housing Trust Fund is one of the only resources available for smaller affordable rental housing projects, which are needed in our community.

In recent years, the Ohio Housing Trust Fund has provided approximately \$2.5 million to make it possible to develop right-sized affordable rental housing projects in our rural service area. Through three projects, in recent years, we have developed 20 rental units serving seniors and persons with disabilities, including developmental disabilities, through a partnership with the county board.

It would be difficult, if not impossible, to make these projects happen without the Ohio Housing Trust Fund. We are completing construction on Phase 1, eight affordable rentals, of a multiphase senior-focused project this year. More than 350 households are on our rental interest list. To meet pent-up demand, we hope to apply for Ohio Housing Trust Fund dollars for Phase 2 this

summer. We do not have a replacement source of funding should the Ohio Housing Trust Fund be dismantled.

Advocating for communities around Ohio and particularly rural communities, I respectfully ask that you remove this harmful provision from the state budget and restore the Ohio Housing Trust Fund. I'm happy to answer any questions you may have at this time.