

**Senate Government Oversight and Reform Committee**  
**Bambi Baughn, Executive Director**  
**Community Action Commission of Fayette County**  
**May 14, 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 today. My name is Bambi Baughn, and I am the Executive Director of the Community Action Commission of Fayette County. I am here to express strong opposition to a provision added by the Ohio House of Representatives to House Bill 96 that would significantly weaken the Ohio Housing Trust Fund (OHTF).

**Who is OPAE?**

The Community Action Commission of Fayette County is a member of Ohio Partners for Affordable Energy (OPAE). OPAE is a non-profit organization that advocates for affordable utility rates and provides energy efficiency services and bill payment assistance to the most vulnerable families in Ohio. Many of OPAE's members are Community Action Agencies. Under the federal legislation authorizing the creation and funding of these agencies—originally the Economic Opportunity Act of 1964—Community Action Agencies are charged with advocating for low-income residents of their communities. OPAE advocates at the Public Utilities Commission of Ohio as well as here at the Statehouse for the benefit of low-income residential and small commercial utility customers. We are regularly involved in gas and electric cases at the Commission. OPAE and its member agencies have been managing and delivering weatherization and energy efficiency services for Ohio's utilities since the mid-1980s. These programs are proven to save our clients and ratepayers money.

**Ohio Housing Trust Fund**

Today, I ask that the Ohio Senate remove a House-added provision to HB 96 that removes the requirement for the designated share of Low- and Moderate-Income Housing Trust Fund (Fund 6460) fees collected by county recorders to be deposited into the statewide Ohio Housing Trust Fund. Instead, it would allow each county to use these funds as determined by its board of commissioners. This is item DEVCD57 in the LSC Comparison Document.

By way of background, the Ohio Housing Trust Fund is the state's primary funding source for affordable housing and homelessness prevention programs. It provides critical support to low-income families, seniors, veterans, and individuals with disabilities by funding the development, rehabilitation, and maintenance of safe and affordable housing. The Trust Fund helps stabilize communities, reduce homelessness, and promote economic security for Ohio's most vulnerable residents—ensuring everyone has access to a safe and stable place to live.

## Why the OHTF is important to rural counties like Fayette

The Trust Fund isn't just a policy—it's a lifeline. For example, Fayette County is a very small rural county in southwest Ohio. Over the past five years, our county has received more than \$3 million in Housing Trust Fund support—far more than our county could contribute through local recordation fees alone.

Through the Housing Trust Fund, our agency has been able to:

- Operate a **homeless shelter for women and families**;
- Administer a **five-county rapid rehousing program** for the homeless;
- Provide **home repair services for seniors**;
- Offer **down payment assistance and housing counseling** to help families achieve homeownership;
- Support **tax credit housing developments** and **HUD 202 senior housing construction projects** through major HTF grants.

These services and investments simply could not happen if funding were restricted to the limited fees collected in Fayette County alone. A coordinated, statewide Housing Trust Fund is what makes these vital programs possible in small rural counties like ours.

## Importance of OHTF to rural counties

With the exception of 15 counties, the remainder of Ohio's 88 counties have received more funding from the OHTF than they collected in recordation fees. Under current law, any agency in any county may apply for funding from the OHTF for eligible projects and the funds are directed to areas that need and request the assistance.

However, this provision of the House passed version of the budget would significantly decrease the amount of available OHTF funds to only the recordation fees collected in their respective county and an agency would only be permitted to apply for those reduced dollars.

## Why this provision should be removed

This proposal represents a significant step backward. It would dismantle a proven and effective statewide system for addressing homelessness and the shortage of affordable housing. It creates bureaucratic duplication in all 88 counties and reduces the efficiency and impact of housing programs. More critically, it undermines our ability to leverage additional federal, state, and private investments that rely on coordinated funding through the Ohio Housing Trust Fund.

This amendment was inserted into the budget without public debate or stakeholder engagement. It creates uncertainty about how—or if—these funds would continue to support low-income housing and homelessness services. There is no guarantee in the amendment that counties must continue to use the funds for these purposes.

## **Ohio's Affordable Housing Crisis**

Ohio's affordable housing crisis is affecting every region—urban, suburban, and rural. The solution is not to splinter our efforts but to strengthen our response. The Ohio Housing Trust Fund has been central to ensuring that vulnerable Ohioans can find and keep safe, stable housing. Whether it's rapid rehousing, home repairs, or supportive housing, the OHTF enables effective, comprehensive solutions.

A fragmented, county-by-county approach would pit large counties against small ones and jeopardize state oversight and equity. Small counties like Fayette simply cannot sustain these services on their own. Without a centralized fund, rural Ohio will fall behind.

## **What is the solution?**

Rather than dismantling a system that has worked efficiently since its creation in 2003, we should stabilize and expand the Housing Trust Fund to meet growing need. The Home Matters to Ohio coalition has rightly called for a pause and a full study of the issue to bring all stakeholders together. We support that approach.

## **Conclusion**

I urge this committee to reject this House's provision in House Bill 96 that threatens the future of the Ohio Housing Trust Fund. Let's not jeopardize critical support for Ohio's most vulnerable residents. Let's work together to strengthen and modernize the OHTF with input from all parts of the state—including small rural counties like Fayette.