



## Ohio Land Bank Association Testimony Senate Housing Committee

May, 12, 2025

**Patrick Bravo**

President  
Summit County

**Deb Flora**

Vice-President  
Mahoning County

**David Mann**

Treasurer  
Lucas County

**Ric Wasserman**

Director  
Athens County

**Kathy Kelich**

Director  
Belmont County

**Ethan Harris**

Director  
Clark County

**Ricardo León**

Director  
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Director  
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Director  
Montgomery County

**Dan Morganti**

Director  
Portage County

**Amy Hamrick**

Director  
Richland County

**Estee Miller**

Director  
Williams County

Chair Reynolds, Vice Chair Timken, and Ranking Member Craig, thank you for allowing me to speak in support of Senate Bill 145. On behalf of the Ohio Land Bank Association (OLBA), we'd like to thank Chairwoman Reynolds for sponsoring this legislation and recognizing that the changes to the Welcome Home Ohio (WHO) program are crucial for modernizing Ohio's housing policy.

As members of the committee know, Ohio is currently facing a housing crisis, with rising costs making it difficult for many working families to become homeowners. The WHO program was established by the General Assembly in the last operating budget to directly address this issue by increasing the available housing stock, creating affordable homeownership opportunities, and ensuring that we can accommodate the growing workforce in our communities. Although the program had a slow rollout due to its complexity and newness, land banks were prepared to utilize the funding as it became available. The program has already shown its success by awarding \$60 million to create 440 homes across 24 counties.

While we recognize the achievements of the WHO program over the past year, SB 145 introduces important changes that will help expand the program's impact in the future.

Key changes include:

- Allowing funds to be used to build homes that are 800 sq. ft. instead of 1,000 sq. ft. in the current law allows more infill housing in densely populated communities.
- Increase the income eligibility for purchasing WHO-funded homes 80% to 120% of the county's median income.
- Allow homes to be sold for up to \$220,000, an increase from the previous limit of \$180,000.
- Change buyer occupancy for the home to three years instead of five and change income-eligible buyers for 15 years instead of 20.

Many of these changes were also included in the House-passed version of HB 96. We are also asking the Senate to maintain the funding included by the Ohio House to continue the WHO program into the next biennium.

There is one provision in SB 145 that was not included in the Ohio House version, which we urge the Senate to consider. This provision favors the use of promissory notes and mortgages instead of deed restrictions for WHO projects, which is how the program currently operates. These changes would enhance access to traditional financing. Many large lenders resell their mortgages on the secondary market, and deed restrictions tied to WHO properties complicate this process, making it less appealing for lenders to originate loans initially. By utilizing a secondary Ohio promissory note and mortgage, the primary lender maintains first-priority status, ensuring smoother resale and greater willingness to finance WHO properties. Meanwhile, the state's interest remains protected as a second mortgage, which aligns with WHO's affordability goals and maintains similar protections as a deed restriction. This structure not only encourages broader lender participation but also facilitates homeownership without unnecessary barriers.



The results of the Welcome Home Ohio Program are vital to Ohio's future. On behalf of OLBA and our members, we urge you to support these critical changes and funding for WHO. Thank you for your time and consideration.

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Sincerely,

**Shawn Carvin**

*Executive Director,*

Ohio Land Bank Association

Phone: (614) 259-7545

Email: [scarvin@ohiolandbanks.org](mailto:scarvin@ohiolandbanks.org)

400 South Portage Path, Akron, OH, 44320