



**Testimony before the Senate Housing Committee**  
**Amy Riegel, COHHIO Executive Director**  
**SB 250**  
**Oct. 7, 2025**

Chair Reynolds, Vice Chair Timken, Ranking Member Craig, and members of the Senate Housing Committee, thank you for the opportunity to provide written testimony on The Promised Land Act (Senate Bill 250).

We greatly appreciate the sponsor's creativity in designing legislation that would unlock the potential to create new affordable housing on underutilized land owned by churches and faith-based nonprofits.

The shortage of affordable housing has been growing more severe for many years. More than 1.2 million Ohioans (11%) now live in a household spending at least half its income on housing, putting them at risk of losing their homes to foreclosure or eviction, according to the Ohio Housing Finance Agency's FY 2026 Housing Needs Assessment. This includes over 496,000 people in severely mortgage-burdened households and more than 761,000 Ohioans in severely rent-burdened households.

At the same time, many churches have experienced a decades-long decline in their congregations and are struggling to maintain their properties, which are often located in areas where the lack of affordable housing is especially acute.

Senate Bill 250 would help these struggling churches while increasing Ohio's supply of affordable housing. Nonprofits and faith-based organizations would receive a 10% Promised Land Tax Credit for the land and construction costs related to developing affordable housing on their property. These credits would be sold to investors to finance the development.

Currently, the bill would limit the Promised Land Tax Credit to single family homeownership development projects. We believe it would be more impactful to remove this restriction and permit multifamily rental housing developments to qualify for the tax credits. This would allow the local market to determine the best possible use for the land, while benefitting lower income Ohioans that lack the resources for a downpayment and/or cannot obtain a mortgage.

We are grateful to Chair Reynolds and the members of this committee for your leadership and willingness to tackle the many difficult and complex barriers to ensuring that every Ohioan can afford to live in our Great State.