



Testimony in Support of Ohio S.B. 250

Delivered to the Senate Housing Committee
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Chair Reynolds, Vice Chair Timken, Ranking Member Craig, and members of the Senate Housing Committee, the Affordable Housing Alliance of Central Ohio (“AHACO”) respectfully submits the following testimony in support of Senate Bill 250, the Promise Land Act.

As you already recognize and are working diligently to address, Ohio faces a significant housing supply challenge. This housing crunch is straining budgets in multiple ways: growing property tax pressures, increasing rent burdens, and declining rates of homeownership. AHACO uses research, education, and technical assistance to help tackle these problems, which is essential for advancing our region’s economic development objectives.

We know that, in Central Ohio, the median cost to buy a home is almost \$340,000, double what it was just ten years ago. At today’s interest rates, families could face monthly mortgage payment of nearly \$3,000, just for that typical home. This pushes homeownership out of reach for many middle-class households, including teachers, police officers, nurses, and computer programmers, among many others.

This isn’t just data. It’s our families. Only three days ago, I joined the City of Grace Church’s Wealth Summit for a conversation on the increasingly difficult path to homeownership among their congregants. They shared how soaring home prices feel like the goal line keeps moving farther away, and how volatile rents prevent them from saving for a down payment. Too many feel like they’re never going to achieve that dream.

While no single policy and program will solve this puzzle alone, experts agree that expanding our attainable housing inventory is an essential part of the solution. The Promise Land Act is a prime example of how smart statewide policy can balance multiple housing needs at once: developing underutilized assets into vibrant neighborhoods, building wealth and stability for residents, promoting public-private partnerships, engaging local mission-driven institutions in the development process, and reducing housing shortages that benefit homeowners and renters across the housing spectrum.

Earlier this year, AHACO conducted a region-wide survey of housing preferences and found that an overwhelming 85% of residents support laws that empower nonprofits and churches to use their own land to build housing. We believe this remarkably strong show of support reflects the kind of trust, stewardship, and “ground-up” leadership that residents view as vital to closing our housing gaps.

On a more personal note, as a woman of faith, I feel a divine mandate love my neighbor as I love myself; and that is why I feel called to this work. This is a sentiment I hear repeatedly in conversations with both faith and lay leaders across our community, that they see great purpose and meaning in being part of the housing solution. The Promise Land Act invites

them to activate that purpose and provides the requisite financial feasibility to achieve their community's goals.

Moreover, this new tool complements and leverages a variety of other critical housing strategies, including local zoning updates that unlock buildable land, permitting reforms that expedite the construction process, funding programs that strengthen affordability protections, and property tax reforms - like circuit breakers and Residential Stability Zones - that prevent displacement.

For all these reasons, AHACO expresses our sincerest thanks to Senator Reynolds and this committee for proposing and advancing Senate Bill 250, an innovative solution to Ohio's housing challenge. As you move forward, please know that AHACO stands ready to provide any research or stakeholder feedback that can aid your important work. Thank you for your leadership and consideration.