

In Support of Senate Bill 104
Ohio Senate Local Government Committee
Hearing Date: May 28, 2025

Chair O'Brien, Vice Chair Gavarone, Ranking Member Smith, and Members of the Committee:

My name is Kortni Cozzens, and I'm a small business owner, short-term rental operator, wife, and mother based here in Ohio. I'm here today to voice my strong support for Senate Bill 104—a bill that protects the rights of homeowners, supports local tourism, and brings fairness and clarity to short-term rental (STR) regulation in our state.

I own three Airbnb properties—not as part of a large corporation, but as a way to support my family and create a life with balance and flexibility.

My husband and I work hard to make ends meet and give our son more opportunities in life than we had, as I think is the goal of every parent. These short-term rentals are how we pay our mortgage, put food on our table, and raise our young son without having to choose between working full-time away from home or being financially unstable. They've allowed me to work around motherhood while contributing meaningfully to our household income and our local economy. They've allowed me to use my skills to create positive experiences for people traveling to see what our great state has to offer. And, this business has gifted me the time to do things I care about, like supporting family members who are navigating poor health and volunteering on my local school planning committee.

This isn't just income—it's independence, stability, and the ability to stay in our community while building a future.

In my last testimony, I shared how I was effectively forced to invest in Cincinnati because my hometown of Wilmington had banned short-term rentals. I would have preferred to build and invest right in my own community—but the lack of statewide protection made that impossible.

I am deeply grateful for the opportunity I have in Cincinnati to provide short-term housing to travelers and support my family. But this right of control I enjoy as a property owner is not justly available across our state. In places like West Chester, Peninsula, and Shaker Heights, regular Ohioans are still blocked from responsibly using their property in ways that support their families.

SB 104 would help correct that injustice by setting fair, clear standards that protect property rights while still allowing for local input and public safety.

Short-term rentals fill a critical gap in Ohio's lodging infrastructure—especially in rural towns, university areas, or event-heavy cities. STRs bring tourism dollars into neighborhoods, helping support local restaurants, nightlife, shops, cleaning services, handymen, event venues, and seasonal attractions.

According to Oxford Economics, STRs generated over \$45 billion in guest spending and supported 700,000 jobs nationally in 2022. Ohio is no exception—guests choose our homes because they want something unique, affordable, and local.

This bill is not just about the rights of hosts—it's also about the rights of travelers.

Short-term rentals offer options that many hotels cannot. People should be able to choose how they experience Ohio—whether it's through a hotel downtown or a cozy house where their family can gather in a place that resembles home. Senate Bill 104 helps protect that choice.

As a property owner, I believe in reasonable regulations. But banning STRs altogether or creating impossible barriers goes too far. The U.S. and Ohio Constitutions both recognize the fundamental right to use and enjoy your own property, as long as you are not harming others.

SB 104 ensures that nuisance issues can still be addressed through existing laws, while preventing overreach that effectively strips Ohioans of the ability to lawfully use their homes.

This bill prevents local governments from banning STRs entirely, enforcing unfair owner-occupancy requirements, capping how many homes one can rent, and charging high registration fees. It doesn't remove oversight—it simply ensures it is fair, clear, and consistent across the state.

Without this legislation, hosts like me are left vulnerable to arbitrary bans, guests lose their right to choose how they travel, local businesses lose income from tourism, and families like mine lose their primary source of income and flexibility.

It's important to consider who you are supporting or opposing when you make your decision regarding this bill. A study analyzing Airbnb's ownership patterns revealed that 90% of all Airbnb hosts are individual hosts, with 79% having just a single listing on the platform. This shows that the vast majority of hosts are not running large-scale rental businesses—they're regular citizens, not corporations with vast portfolios.

A major point of debate around short-term rentals is taxation. As a Cincinnati STR owner, I'm already contributing in meaningful ways. I pay a 7% excise tax specific to short-term rentals. I pay property taxes that support our schools and local services, and I pay income taxes on what I earn from hosting.

Unlike big hotel chains, I don't get tax breaks, subsidies, or zoning advantages. Everything I contribute comes from hard work and a commitment to doing things right.

SB 104 doesn't ask for special treatment—it ensures fair treatment. It prevents cities and counties from stacking additional or unequal taxes on small operators like me while still allowing us to support our communities.

If taxes on STRs keep rising—especially beyond what hotels pay—it doesn't hurt the platforms or the guests. It hurts hosts. It forces us to raise prices, lose bookings, or shut down completely. That's a loss for local tourism, for small businesses, and for guests.

Senate Bill 104 is a balanced, thoughtful, and necessary step toward protecting small business owners, travelers, and communities. I urge you to support this bill so that hosts like me—and the guests who rely on us—can continue to contribute to Ohio's economy, responsibly and proudly.

I believe the right to rent a property short-term not only gives freedom to property owners, but it also gives freedom and opportunity to travelers and business owners, in a way that can trickle through the whole community. Thank you for your time and for considering the voices of everyday Ohioans, who are just trying to live their American dream. I'd like to personally thank Senator Brenner for listening not only to industry leaders but also to individual hosts like myself across Ohio, and for working hard to shape this bill into something that protects rights, encourages fairness, and supports our communities.

Respectfully,

Kortni Cozzens and the Cozzens Family
Residents of Wilmington
Entrepreneurs of Cincinnati
Proud Ohioans