



**Hearcel F. Craig**

Assistant Minority Leader

State Senator | 15th District

**Sponsor Testimony for Senate Bill 275 of the 136th General  
Assembly**

**Ohio Senate Ways and Means Committee**

**October 28, 2025**

Chair Blessing, Vice Chair Roegner, Ranking Member DeMora, and members of the Senate Ways and Means Committee, thank you for the opportunity to provide sponsor testimony on Senate Bill 275.

This legislation is designed to provide meaningful relief to Ohio homeowners who are struggling under the weight of rising property taxes, while maintaining stability for our local governments. Across the state, property taxes have become overwhelming for many families, especially for seniors on fixed incomes and working households whose earnings simply have not kept pace with rising costs. These Ohioans take pride in their homes and communities, yet many now worry that increasing property tax bills could put their stability at risk.

At the same time, county auditors, treasurers, and taxing districts face mounting challenges ensuring timely collections and compliance, all while maintaining the essential services that our communities depend on. Senate Bill 275 seeks to strike a balance between compassion for homeowners and fiscal responsibility for local governments.

This bill establishes a property tax deferral program for low-to-moderate income homeowners, allowing them to postpone payment of a portion of their property taxes until a later date, rather than risk delinquency or foreclosure. It also extends the program to manufactured homes to

ensure fairness across housing types; and finally, it ensures prompt reimbursement to counties and proper oversight of the program.

At the center of the legislation is the Property Tax Deferral Revolving Fund, which allows counties to be reimbursed promptly for deferred taxes. Homeowners with total household incomes at or below 250 percent of the federal poverty level would be eligible to apply, ensuring that the program is targeted to those who need it most. Deferred taxes would become payable when the property is sold, transferred, or when eligibility changes.

Senate Bill 275 offers a practical and responsible solution to a growing challenge. It provides real relief to homeowners while safeguarding the fiscal health of our local governments. Chair Blessing, Vice Chair Roegner, Ranking Member DeMora, and members of the committee, thank you for your consideration of this legislation. I respectfully ask for your support of Senate Bill 275 and would be happy to answer any questions.