As Introduced

136th General Assembly

Regular Session **H. B. No. 910**

2025-2026

Representatives Upchurch, Abdullahi

Cosponsors: Representatives Jarrells, Lawson-Rowe, Troy, Synenberg, Sims, Brewer, Rader, Brownlee

To enact section 175.50 of the Revised Code to provide grants to qualifying applicants for mortgage assistance and to name the act the Mortgage Stability Act.

BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF OHIO:

Section 1. That section 175.50 of the Revised Code be enacted to read as follows:

Sec. 175.50. (A) As used in this section, "homeowner" means an individual who, jointly or severally, has legal or equitable title to owner-occupied housing located in Ohio together with the right to control or possess that housing. "Homeowner" includes a purchaser of housing pursuant to a land installment contract if that contract vests possession and maintenance responsibilities in the purchaser and a person who has care or control of housing as executor, administrator, assignee, trustee, or guardian of the estate of the owner of that housing.

(B)(1) The save the dream Ohio program is created within the Ohio housing finance agency for the purpose of providing grants to homeowners to pay delinquent mortgage payments.

(2) The Ohio housing finance agency shall administer the program created under division (B)(1) of this section using up to ten million dollars of money available to the agency. The programs are not subject to the income limits established by the agency under section 175.05 of the Revised Code.

(C) A homeowner is eligible for a grant under the program created by this section if both of the following apply at the time of the homeowner's application:

(1) The homeowner's adjusted gross income, as defined in section 5747.01 of the Revised Code, for the most recently concluded tax year does not exceed seventy-five thousand dollars;

(2) The homeowner has resided in the housing for a least five years.

(D) A homeowner may apply for and receive more than one grant under this section, but no person may apply for or receive more than three thousand dollars in grants under this section in a calendar year.

(E) The Ohio housing finance agency shall adopt rules pursuant to Chapter 119. of the Revised Code as necessary to administer the grant program. At a minimum, the rules shall include both of the following:

(1) The form and manner in which applications are submitted;

(2) Criteria for determining whether an applicant is disabled or is the caretaker of an individual who is disabled.

Section 2. This act shall be known as the Mortgage Stability Act.