

As Introduced

136th General Assembly

Regular Session

2025-2026

S. B. No. 255

Senators Craig, Reynolds

Cosponsors: Senators Smith, DeMora, Weinstein

A BILL

To enact section 175.50 of the Revised Code to
provide grants to qualifying applicants for
mortgage, property tax, and utility bill
assistance.

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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:

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Sec. 175.50. (A) As used in this section:

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(1) "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.

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(2) "Utility" means any of the following:

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<u>(a) Natural gas;</u>	18
<u>(b) Electricity, including renewable resources;</u>	19
<u>(c) Bulk fuel, including propane, fuel oil, coal, and</u> <u>wood;</u>	20 21
<u>(d) Water;</u>	22
<u>(e) Sewer;</u>	23
<u>(f) Trash removal;</u>	24
<u>(g) Broadband internet service;</u>	25
<u>(h) Property taxes;</u>	26
<u>(i) Homeowner's insurance;</u>	27
<u>(j) Flood insurance;</u>	28
<u>(k) Mortgage insurance;</u>	29
<u>(l) Fees imposed by the owners association of a planned</u> <u>community in accordance with Chapter 5312. of the Revised Code;</u>	30 31
<u>(m) Fees imposed by the unit owners association of a</u> <u>condominium development in accordance with Chapter 5311. of the</u> <u>Revised Code;</u>	32 33 34
<u>(n) Any other utility as determined by the Ohio housing</u> <u>finance agency by rule pursuant to this section.</u>	35 36
<u>(B) (1) (a) The save the dream Ohio program is created</u> <u>within the Ohio housing finance agency for the purpose of</u> <u>providing grants to homeowners to pay delinquent or future</u> <u>mortgage payments;</u>	37 38 39 40
<u>(b) The save the dream Ohio utility assistance plus</u> <u>program is created within the Ohio housing finance agency for</u>	41 42

the purpose of providing grants to homeowners to pay for the 43
cost of utilities. 44

(2) The Ohio housing finance agency shall administer the 45
programs created under division (B)(1) of this section using up 46
to ten million dollars of money available to the agency. The 47
programs are not subject to the income limits established by the 48
agency under section 175.05 of the Revised Code. 49

(C) A homeowner is eligible for a grant under either or 50
both of the programs created by this section if both of the 51
following apply at the time of the homeowner's application: 52

(1) The homeowner's adjusted gross income, as defined in 53
section 5747.01 of the Revised Code, for the most recently 54
concluded tax year does not exceed seventy-five thousand 55
dollars; 56

(2) The homeowner is sixty-five years or older, disabled, 57
or a caretaker of an individual who is disabled. 58

(D) A homeowner may apply for and receive more than one 59
grant under this section, but no person may apply for or receive 60
more than three thousand dollars in grants under this section in 61
a calendar year. 62

(E) The Ohio housing finance agency shall adopt rules 63
pursuant to Chapter 119. of the Revised Code as necessary to 64
administer the grant programs. At a minimum, the rules shall 65
include both of the following: 66

(1) The form and manner in which applications are 67
submitted; 68

(2) Criteria for determining whether an applicant is 69
disabled or the caretaker of an individual who is disabled. 70