



Testimony before the Senate Finance Committee
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Thank you Chairman Oelslager and members of the Senate Finance Committee the opportunity to provide testimony today on HB 49 and the critical importance of the Ohio Housing Trust Fund.

My name is Emily Lundgard and I am the State and Local Policy Director for Enterprise Community Partners. Enterprise is a national housing and community development non-profit. We are proud members of the Home Matters to Ohio coalition.

Home Matters to Ohio is a coalition of over 250 supporters from various sectors who all agree that there is an urgent need to bolster the Ohio Housing Trust Fund. Supporters include: Akron Children's Hospital, Park National Bank, Catholic Conference of Ohio, Nationwide Children's Hospital, Cleveland Clinic, Dollar Bank, Ohio Association of Area Agencies on Aging, Finance Fund, Ohio United Way, Habitat for Humanity of Ohio, United Healthcare Community Plan/Ohio, The Woda Group, and many more.

More than 19 million American families are housing insecure, meaning they are spending more than 50 percent of their income on rent and utilities. That leaves, on average, \$20 a day for these families, seniors, veterans and other vulnerable populations to cover critical expenses, like health care, retirement, or food.ⁱ

In Cuyahoga County more than 66,000 renter families are housing insecure. In Columbus, that number is 54,000. And across the state, nearly 1 in 4 renters living outside the top 3 metro areas are housing insecure. In fact, children represent one third of all housing insecure people in Ohio. Bottom line: Ohioans are struggling to afford decent homes and the numbers only continue to increase.

The Trust Fund is the state's primary and most significant resource for homelessness, home repair, and the creation of decent, affordable homes. The Trust Fund has a 25-year history of a proven structure that works, yet it remains flat-funded while housing insecurity rises. Not only is the need great, we know that when we do invest in homes through the Trust Fund, we are supporting the success of other state priorities including health and education.

When housing costs are high, families are forced to make toxic trade-offs with their limited budget. Children who experience housing insecurity are more likely to drop out, repeat grades, perform poorly on tests, disengage in the classroom, and suffer from learning disabilities.

Substandard and unstable housing is also linked to serious health conditions. At Enterprise, we talk about 'Housing as a Vaccine.' Without housing first, other interventions won't work well. And we know this to be true. One study found that compared to their housing insecure peers, children in affordable housing have a 35 percent greater chance of being classified a 'well' child and a 28 percent lower risk of being seriously underweight.ⁱⁱ

We know that investments in home make economic sense. For every dollar spent by the Trust Fund, \$11.56 of economic output is generated in our state. Since the inception of the Trust Fund, over 4,300 full time jobs have been created or sustained generating \$197 million in labor income.ⁱⁱⁱ

Expanding the Trust Fund will create a stable foundation for working families, individuals overcoming addiction, veterans returning home, seniors, and so many more. Beyond that, it has proven to produce a significant return on investment - leveraging other dollars into Ohio, lowering costs in other systems, and providing families economic opportunity.

Thank you for your time today and I look forward to answering your questions.

ⁱ Joint Center for Housing Studies

ⁱⁱ Children's HealthWatch

ⁱⁱⁱ Ohio Housing Finance Agency, Economic Impact of the Ohio Housing Trust Fund