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HOUSE BILL 20  
PROPONENT TESTIMONY

March 19, 2021

Dear Chairman Hillyer, Vice Chair Grendell, Ranking Member Galonski, and members of the House Civil Justice Committee:

Thank you for the opportunity to write in support of H.B. 20 (Leland, Crossman) to prohibit foreclosures and eviction during the current COVID-19 emergency. In addition to the critical protection for the residents and homeowners at risk, preventing a wave of displacement within our community is important to the stability of housing more broadly. I cannot overstate the importance of helping families to stay in their homes as they get back on their feet, but I want to focus on why this policy is critical to our communities as a whole.

**Keeping the real estate market strong helps the economy as a whole.**

Despite so many economic hardships of the last year, the residential housing market has continued to show stability and growth. Residential property received a 20% increase in 2020 in the Franklin County triennial update and has remained an important contributor to our economy overall.<sup>1</sup> This legislation is an important tool both to maintain that stability and growth and to make sure more residents can benefit from this part of our economy.

The current crisis and the related risk of eviction and foreclosure weighs on the bulk of property in Franklin County and around the state. Of the more than 435,000 real property parcels in Franklin County, approximately 280,000 are owner occupied homes. An additional 70,929 parcels are registered as residential rental property containing more than 670,000 dwelling units. Stability in these properties and in the residential market is critical to the county overall. This legislation is a critical component of maintaining this stability and continuing to grow in the future.

**Preventing mass evictions and foreclosures will give relief efforts and the economy time to work.**

Even with the foreclosure and eviction moratoriums in place, the numbers of those poised for foreclosure or set out due to an eviction has risen throughout the emergency. In October 2020, the percentage of homeowners 90-days behind on a mortgage had more than doubled from the prior

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<sup>1</sup> The Franklin County Auditor's Office publishes a monthly sales dashboard of residential property sales: <https://fca.maps.arcgis.com/apps/dashboards/7d9888bd232549939ee1288a9b6e76fe>.



**FRANKLIN COUNTY AUDITOR MICHAEL STINZIANO**

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year.<sup>2</sup>Renters have been particularly harmed by this crisis being more likely to lose income and not have home equity or other tools to adjust to the disruption.<sup>3</sup> Throughout the pandemic emergency there has been recognition that mass eviction could have a broader destabilizing effect on the economy.<sup>4</sup>

This bill comes at a critical juncture to avoid economic backslide. Housing instability is often a major contributor to job loss and overall decline in health. There is federal support on the way and preventing a spike in foreclosures and evictions before it can be distributed will allow that money to be used more efficiently while protecting at-risk homeowners and renters.<sup>5</sup> This bill is not the solution on its own but is an important piece of the overall plan to move our communities forward.

## **Conclusion**

Every problem of the pandemic falls more heavily on poor communities, Black people and people of color, and those who were already at risk for housing insecurity. This bill is critical support for those individuals which is also the right thing to do for our communities as a whole. The best way to make sure we emerge well from this crisis is to use every tool we have to minimize the damage itself. I would be happy to discuss this further with members of the committee as needed. Never hesitate to reach me directly at [AuditorStinziano@franklincountyohio.gov](mailto:AuditorStinziano@franklincountyohio.gov) or 614-525-5700.

Sincerely,

Michael Stinziano  
Franklin County Auditor

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<sup>2</sup> <https://www.dispatch.com/story/business/2020/11/10/foreclosures-loom-homeowners-fall-increasingly-behind-mortgages/6232650002/>

<sup>3</sup> <https://time.com/5917894/evictions-housing-market-covid/>

<sup>4</sup> <https://www.cnbc.com/2020/07/31/economist-a-surge-in-evictions-could-lead-to-financial-crisis.html>

<sup>5</sup> <https://www.cbpp.org/research/housing/housing-assistance-in-american-rescue-plan-act-will-prevent-millions-of-evictions>