Expanding the Housing Trust Fund will bolster Ohio’s economy and improve outcomes on healthcare, education, and child welfare while making home a reality for thousands of vulnerable Ohioans.

CLEARLY, NOW IS THE TIME TO BUILD ON THE TRUST

The Home Matters to Ohio campaign was organized by the following Ohio-based nonprofits:

- COHHIO
- Enterprise Community Partners
- Habitat for Humanity Ohio
- Ohio CDC Association
- National Church Residences
- NeighborWorks Collaborative of Ohio
- Finance Fund
- Ohio Capital Corporation for Housing
- Homeport

We are proud supporters of Home Matters®, a national movement uniting America around Home.
NOW IS THE TIME TO BUILD ON THE TRUST

The Ohio Housing Trust Fund forms the foundation of state efforts to fight homelessness and expand access to housing for all Ohioans.

The Ohio Housing Trust Fund helps make home a reality for hundreds of thousands of the state’s most vulnerable residents by funding homeless services, affordable housing development, and emergency home repair and accessibility modifications. At the same time, the Trust Fund boosts the economy and fuels local revitalization efforts, with over half the resources flowing to the state’s rural areas.

OUT OF REACH

Housing is by far the most expensive item in the family budget and is simply out of reach for many Ohioans. Roughly one in three Ohio households are “housing cost-burdened,” overcrowded, or living in substandard housing. Nearly 400,000 households now spend over half of their income on rent.

Ohioans need to earn at least $15.25/hour to afford rent for a basic two-bedroom apartment. Eight out the 10 most common jobs in Ohio don’t pay their employees more than this housing wage. Even one-bedroom apartments in every county of Ohio are unaffordable for full-time employees earning the state minimum wage of $8.85/hour.

Federal low-income housing assistance reaches only one in four eligible households. So it’s not surprising that over 70,000 Ohioans accessed homeless assistance services in 2017. Nearly 30 percent of them were children, including nearly 3,000 infants.

A growing body of research shows that housing exerts a significant influence on several major public policy issues:

HEALTH
Substandard and unstable housing is linked to serious health conditions such as asthma, lead poisoning, food insecurity, chronic disease, mental health issues, and substance abuse. Decent housing is essential for children’s health, including state efforts to lower infant mortality.

EDUCATION
Children who experience housing instability are more likely to drop out, repeat grades, perform poorly in tests, disengage in the classroom, and suffer from learning disabilities and behavioral problems. Meanwhile, 46 percent of community college students are housing insecure and 14 percent are homeless, forcing many to spend their financial aid on rent.

CHILD WELFARE
The risk of foster care placement among children from homeless families is 34 times greater than the rate for children who are housed. Ensuring children have a stable place to call home also helps curb the cycle of adult homelessness.

ECONOMY
Increasing investment in affordable housing has a positive impact on the economy. Each development dollar the Trust Fund invests leverages more than $9 in private and federal matching funds and generates nearly $15 in overall economic activity for the state.
THE TRUST FUND WORKS:
Since it was established in 1991, the Trust Fund has provided over $900 million for local programs that serve people struggling with homelessness and housing instability. Each Trust Fund dollar leverages far more in federal and private sources; in fact, overall investment from the Trust Fund has drawn down a total of nearly $3.5 billion for Ohio’s economy.

Trust Fund resources flow to every part of the state and are awarded to local homeless and housing programs through a competitive process. State law requires that at least 50 percent of the available funding flow to rural areas each year.

State leaders now have an opportunity to build a stronger home base for homeless veterans, women at risk of infant mortality, Ohioans with disabilities or mental illness, seniors with fixed incomes and the many working families struggling to make ends meet. Home Matters to Ohio is calling on state leaders to build on the proven success of the Ohio Housing Trust Fund and expand this critical resource in the next biennial budget.
THE GREAT RECESSION’S IMPACT ON THE TRUST FUND:
The Housing Trust Fund fee has remained flat-funded since it was created in 2003. Annual revenue usually lags behind the original $50 million/year goal and falls far short of addressing the need for housing assistance in Ohio. The economic recession took a toll on the Trust Fund and it still has not recovered: fee revenue decreased from a high of $73 million in fiscal year 2005 to $45 million in FY 2018.

As fee revenue declined over the years, so has the Trust Fund’s support for various homelessness and housing initiatives. Total appropriations decreased over 13 percent from $53 million in FY 2013 to $46 million in FY 2018.

The decrease in Trust Fund resources for homeless and housing services strains other state-supported public assistance programs and services. Research shows that supportive housing for people with disabilities who were chronically homeless or institutionalized prevents far greater expenditures on hospitals, mental health facilities, child welfare, addiction services, courts, jails and other public systems.
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The total number of homeless households served by local agencies funded by Trust Fund dollars decreased 23 percent between in FY 2013 and FY 2018, even as the number of Ohioans experiencing homelessness grew steadily to over 70,000.

Meanwhile, the number of Trust Fund supported affordable housing development and rehabilitation projects dropped from 42 projects in the 2011-12 program year to only 23 in 2016-17.
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