

1. Homelessness.

Q. What should the State do to end homelessness?

A. Central to my platform is the creation of a state public bank, modeled after the Bank of North Dakota, the only state public bank in the country and which has been in existence for 105 years. With a public bank, let's call it the Bank of Ohio, we can create a new funding source for the Ohio Trust Fund and boost funding to create much more affordable housing throughout the state.

2. Housing challenges in rural Ohio

Q. How would you address the housing needs of our rural communities?

A. The Bank of Ohio will be primed to lend to community banks and other local institutions to get funding where it's needed to build more housing. The Bank of Ohio will have the capability of lending up to \$50 Billion for projects everywhere in Ohio which should be more than sufficient to meet housing needs in rural Ohio.

3. Ohio Housing Trust Fund

Q. Do you believe the state should ensure sufficient revenue for the OHTF. If so, how?

A. Yes, and as mentioned above, the Bank of Ohio will have sufficient resources to assist OHTF and ensure it more than meets its needs.

4. Additional Comments

I just want to add that I live in rural Ohio and I have a disabled son who is seeking to be independent but requires low income housing which we don't have in abundance here. He could possibly afford market rate but since that is low supply the monthly rental is too high. This is a recurring problem for many and which my plan for the Bank of Ohio is called for to address this problem.

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