

## HB405 Proponent Testimony

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Chair Roemer, Vice Chair Lorenz, Ranking Member Troy, and esteemed members of the Ways and Means Committee, thank you for the opportunity to provide testimony on HB 405. The Ability Center of Greater Toledo commends Representative Dell'Aquila for introducing HB 405 and for the General Assembly's commitment to addressing the critical issue of a lack of accessible housing for Ohioans with disabilities.

*The Ability Center of Greater Toledo is a Center for Independent Living which serves 13 counties in NW Ohio. Our mission is to make Toledo the most disability friendly in the nation by increasing independence for people with disabilities, discovering true passions, and changing the community's perception of disability.*

### I. Background

Accessible housing is essential for people with disabilities to live independently, safely, and with dignity. Without accessible housing, individuals with disabilities face significant barriers to mobility and daily living activities. Accessible features such as ramps, widened doorways, and grab bars enable individuals with mobility impairments to navigate their homes comfortably. Additionally, accommodations such as visual and auditory aids ensure that individuals with sensory disabilities can access and interact with their environment effectively. Accessible housing promotes inclusion and allows individuals with disabilities to participate fully in their communities, enhancing their quality of life and overall well-being.

Implementing tax credits for accessibility-related housing modifications is a crucial step towards addressing Ohio's accessible, affordable, community-based housing crisis. The current supply of accessible housing is woefully inadequate, with stringent regulations failing to meet the growing demand. By providing substantial, recurring tax incentives, we can incentivize homeowners to make vital modifications, thereby expanding the availability of accessible housing options in Ohio.

## II. Disability Modifications and Service Credit

**In support of HB405, we ask the Ways and Means Committee to consider an amendment that permits individuals with disabilities to access a recurring tax credit of up to \$5,000, rather than a one-time benefit. This modification would better address ongoing accessibility needs and provide more meaningful support.**

HB405 stipulates that the refundable income tax credit of up to \$5,000 for the cost of accessibility-related home modifications and care services can only be applied for one time. Statistics have demonstrated that less than 5% of America's single family housing stock is accessible to people with disabilities, and less than 1% is accessible to wheelchair users.<sup>1</sup> This indicates that most unaltered single-family residences in Ohio lack fundamental accessibility features, including basic amenities like grab bars. Suppose an individual with a disability initially applies for this tax credit to install a grab bar in their bathroom. However, if their needs evolve within the year, necessitating the addition of a ramp, they are ineligible to apply for further assistance due to exhausting the credit on a less expensive modification. This presents a significant issue not only for individuals with disabilities but also for the aging population, whose accessibility requirements may evolve over time. Therefore, by allowing for the tax credit to be applied for more than once with a requirement to not exceed \$5,000, individuals with disabilities and those in the aging population will be better equipped as their needs change to update their residence(s) for accessibility.

**In support for HB405, we ask the Ways and Means Committee to consider an amendment renaming the tax credit to "Accessibility-Related Tax Credits." The current nomenclature lacks clarity, particularly considering the credit's applicability to both accessibility modifications and supportive services.**

HB405 has two outlined purposes: Authorizes a one-time refundable income tax credit of up to \$5,000 for the costs of disability-related home modifications and care services. Because HB405 specifies that the income tax credit can be used on accessibility modifications, the bill should also reflect that language. **Clarifying the name would provide clear guidance on the credit's intended usage and enhance its effectiveness in addressing accessibility needs for individuals with disabilities.**

**In support of HB405, we ask the Ways and Means Committee to consider an amendment incorporating the term "universal design" into the language regarding the modification of taxpayers' residences to enhance accessibility and visitability. By incorporating universal design principles, we can ensure that modifications not only meet the immediate needs of individuals with disabilities but also promote inclusivity and usability for all individuals.**

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<sup>1</sup> Hoffower, Hillary. "Less than 5% of U.S. Housing Is Accessible to Older and Disabled Americans." *CNBC*, 21 July 2023, <https://www.cnbc.com/2023/07/21/less-than-5percent-of-housing-is-accessible-to-older-disabled-americans.html>. Accessed 6 June 2024.

Universal design and visitability are both approaches aimed at improving accessibility in homes, but they differ in their scope and focus. Universal design refers to the concept of designing products, environments, and systems to be usable by all people, to the greatest extent possible. Visitability, on the other hand, is a specific set of design guidelines aimed at making private homes more accessible to visitors with mobility impairments, particularly those who use wheelchairs or other mobility aids. Visitability typically includes features such as a zero-step entrance, wide doorways and hallways, and an accessible bathroom on the main floor, allowing visitors with mobility challenges to enter and navigate the home comfortably. **Therefore, to match the purpose of HB405, the bill should also include “universal design” in the language concerning what types of home improvements are eligible for the income tax credit.**

### III. Credit Application and Cap

**In support of HB405, we ask the Ways and Means Committee to include an amendment that would allow for people with disabilities to be approved through the Department of Developmental Disabilities and the Department of Medicaid.**

HB405 mandates an approval process with the Department of Aging before individuals can claim the tax credit, with eligibility contingent upon specific criteria for people with disabilities. However, it raises concerns that only the Ohio Department of Aging is responsible for conducting the approval process, despite Ohioans with disabilities under Medicaid or receiving services through the Ohio Department of Developmental Disabilities also being eligible for the credit. This singular responsibility may lead to significant backlogs in processing applications from both individuals with disabilities and those aged 60 and over. **To streamline operations and ensure appropriate oversight, the Ways and Means Committee should consider including the Ohio Department of Medicaid and the Ohio Department of Developmental Disabilities in the approval process.**

### IV. Conclusion

HB405 presents an opportunity to significantly improve accessibility and support for individuals with disabilities in Ohio. However, several amendments are necessary to enhance the effectiveness and inclusivity of the proposed tax credit. Permitting individuals to access a recurring tax credit, renaming the credit to "Accessibility-Related Tax Credits," incorporating "universal design" principles, and expanding the approval process to include the Ohio Department of Medicaid and the Ohio Department of Developmental Disabilities are critical steps to address ongoing accessibility needs and ensure equitable access to support services. By making these amendments, HB405 can better serve the diverse needs of individuals with disabilities and contribute to creating more accessible and inclusive communities across Ohio.

Thank you for considering our recommendations. If any questions or concerns arise, please do not hesitate to reach out to: [sfish@abilitycenter.org](mailto:sfish@abilitycenter.org)

**Sincerely,**

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**The Ability Center of Greater Toledo**