



The Ability Center

Testimony to the Senate Finance Committee House Bill 96 May 25, 2025

Chairman Cirino, Vice Chair Chavez, Ranking Member Paula Hicks Hudson and members of the Senate Finance committee:

My name is Katie Hunt Thomas, and I am the Director of Advocacy and Disability Rights Attorney for The Ability Center of Greater Toledo, a Center for Independent Living that serves 13 counties in NW Ohio. We thank Vice Chair Chavez, Senator Reynolds, and others for introducing Amendment RC 1326 that would allow a study prior to making any changes to the Ohio Housing Trust Fund. I encourage the Senate Finance Committee accept the amendment in order to be able to evaluate the impact of removing state oversight of the Ohio Housing Trust Fund on non-profits that rely on grant funding from this fund before making any changes.

As a Center for Independent Living, The Ability Center's mission is to support Ohioans with disabilities to live independently in the community – most often, that means independently in their own home. However, for many homeowners with disabilities, we know that it is impossible to live independently without home accessibility modifications. Much single-family housing is inaccessible, and without ramps, lifts, and other accessibility modifications, homeowners with disabilities often cannot enter and leave their homes independently and are at greater risk of falls. The Ability Center wants homeowners with disabilities to be able to remain in their homes. When it comes to housing, our mission overlaps with those of our area offices on aging who help older Ohioans age in place.

What is at stake?

We, and 22 other non-profits in Ohio such as Area Offices on Aging, Community Action Agencies, and Habitat for Humanity Chapters receive funding from the Housing Assistance Grant Program administered by the Ohio Department of Development to help low-income individuals modify their homes. The Housing Assistance Grant Program utilizes Ohio Housing Trust Fund money to provide funding to non-profit organizations across the state improve housing conditions through home repair, home accessibility renovations, and downpayment assistance. In FY 2024, the Ohio Housing Trust Fund provided \$7.3 million in grants for emergency home repairs and downpayment assistance, including Home Accessibility Modifications. The 2024 awards benefited all 88 counties in Ohio. In FY 2024, the Ohio Department of Development reported that Ohio Housing Trust Fund money funded accessibility modifications to 1,602 units to keep aging Ohioans and Ohioans with disabilities out of institutions like nursing homes.

Drilling it down to our own program, last year The Ability Center received \$400,000 from the Ohio Housing Trust Fund, and we were able to complete 105 ramp projects for homeowners at or below 50% AMI in Williams, Fulton, Defiance, Wood, Ottawa, Sandusky, and Lucas Counties.



The Ability Center

Our program, thanks to the Ohio Housing Trust Fund, has a direct impact on the independence and quality of life of people with disabilities in the NW Ohio region. One of our consumers, Chris, served others as a nurse for over 25 years at St. Luke's Hospital. She knew of The Ability Center because one of her daughters volunteered with us in college. As she got older, she developed arthritis, her arthritis worsened, and soon the steps in her home made it unsafe to step in and out of her house. That's when she reached out to The Ability Center for a ramp. The ramp she received has made it possible for Chris to be able to get in and out of her house, and it has also made it possible for her friends, many with mobility impairments of their own, to visit her for dinner. When our staff called Chris to ask her to tell her story, she said, "This gives me the opportunity to make memories with my friends again. Without it, I would be stuck in my home." Funding through the Ohio Housing Trust Fund made 105 similar stories available last year throughout our NW Ohio region.

Like many other non-profits, The Ability Center has relied on Ohio Housing Trust fund money for our Home Accessibility Program for many years. Less money available for home modifications, and additional bureaucratic hurdles, would significantly lessen the impact that we are able to create for people with disabilities in the NW Ohio region.

The Ohio Housing Trust Fund also funds other vital programs that assist people with disabilities in finding housing including developing and preserving affordable housing and supporting emergency shelters, domestic violence shelters, Habitat for Humanity projects, and community development programs throughout all 88 counties in Ohio.

What do we want?

HB 96 includes an amendment that would restructure the Ohio Housing Trust Fund to remove state administration of the fund. While state administration provides a consistent application of the funds across all 88 Ohio counties, removing it would create inconsistent use of the funds county-to-county and would create additional bureaucratic hurdles for non-profits such as The Ability Center. Changing the fund's structure would also almost surely result in a cut in funding for our Home Modification Program. Thus, we are asking for a pause. Alongside the Home Matters to Ohioans Coalition, we are asking the Senate to replace the House's amendment with a study committee to thoroughly evaluate the Ohio Housing Trust Fund and recommend improvements.

The Ability Center's goal is to protect, rather than cut, the good work that we are doing, and we ask that the Senate help ensure that any changes to funding from the Ohio Housing Trust fund be evaluated to gauge their impact on the work that is already being done.

Thank you for this opportunity to testify today, and at this time, I look forward to answering any questions you may have.