

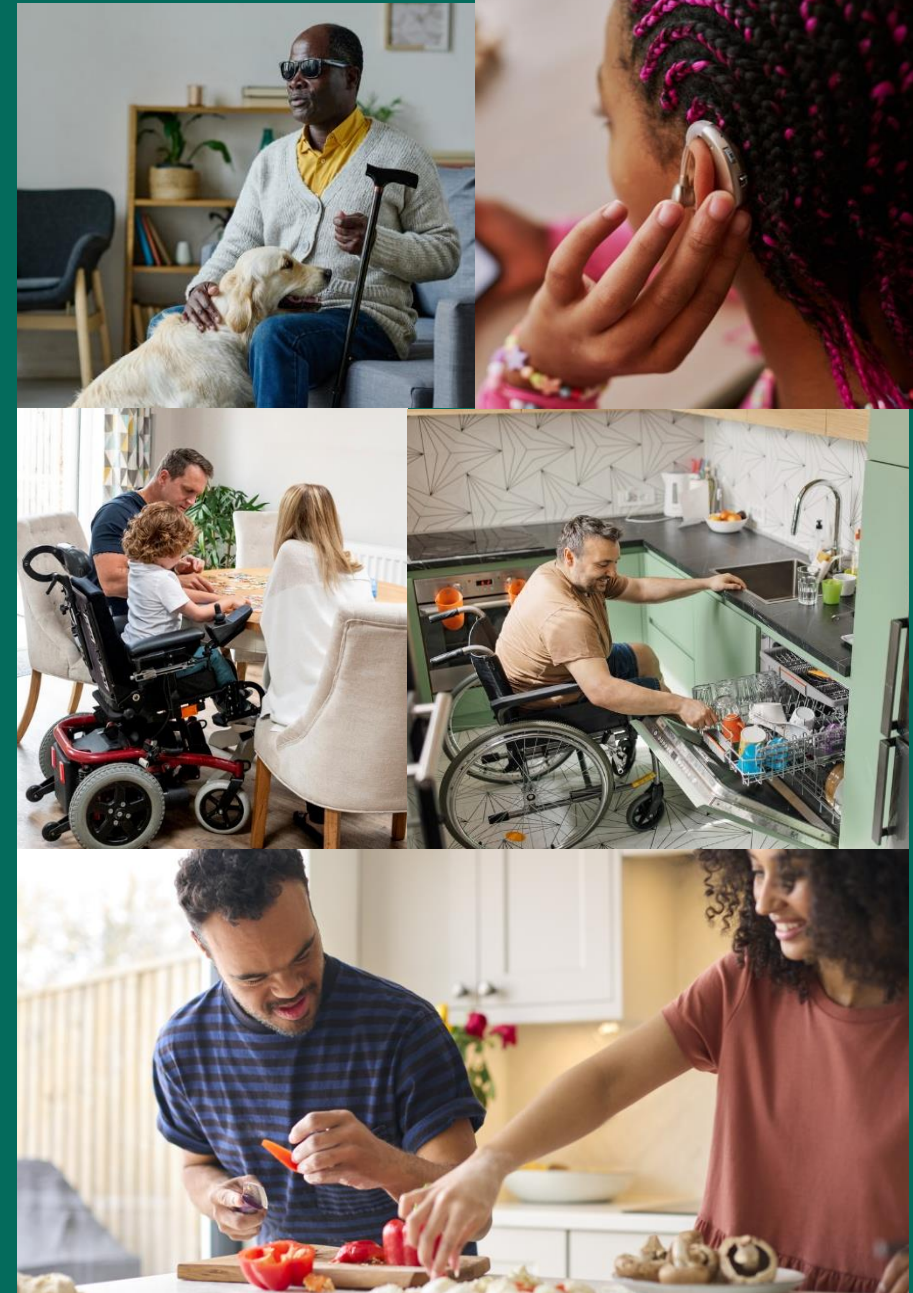
Accessible Housing in Toledo

Needs, Gaps, and Potential Solutions

Presentation to the City of Toledo's Housing, Community Development, Public Health Policy Committee

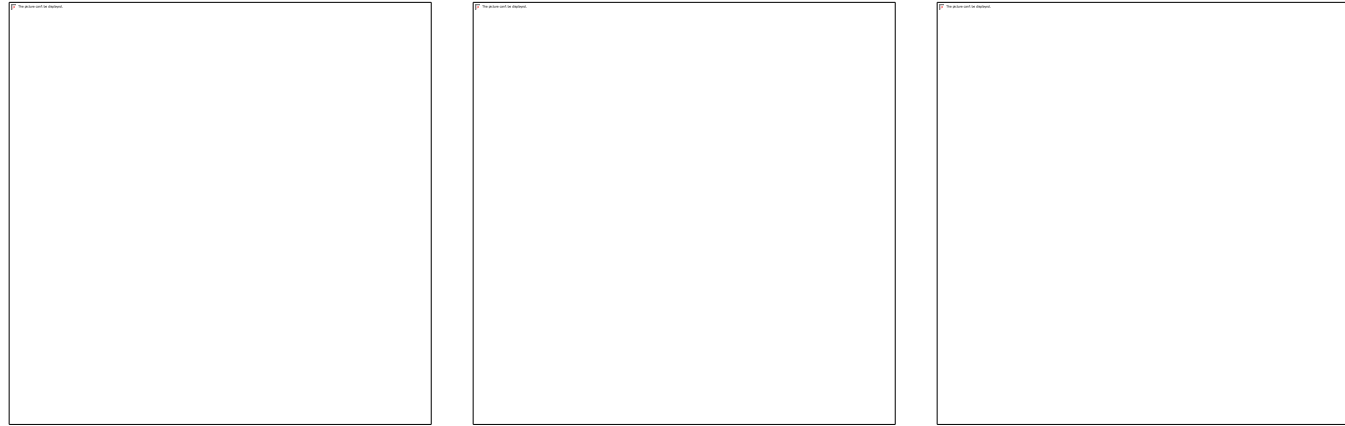
April 23rd, 2026

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About 1/3 of households in Toledo have at least one household member with a disability



Before this study, there was **little information about needs for and availability of accessible housing.**



The purpose of this study was to collect the additional information needed to make the best decisions about improving accessible housing options for people with disabilities in Toledo.



Findings

1. There is not enough accessible housing available to meet the existing need among Toledo's residents
2. Various parts of the search process make it difficult for residents with disabilities to find accessible homes
3. Lack of funding, legal protections, information on accessibility features, and coordination barriers impede better outcomes for Toledo's residents



Agenda

- Approach
- Gaps
- Potential Solutions





Approach

We analyzed data about the City of Toledo.

We combined **quantitative data on household demographics and accessible homes** with **experiences shared by:**

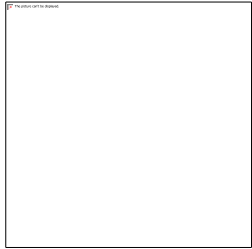
- Community members with disabilities, their family members, representatives from organizations that support their housing needs
- Representatives from organizations that build or provide affordable and market-rate housing in Toledo

We reviewed other studies and programs that support accessible housing.

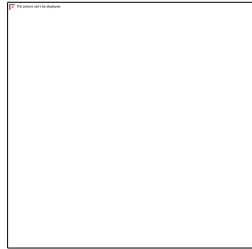


Approach

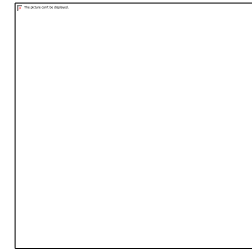
Focused on four groups of people with disabilities



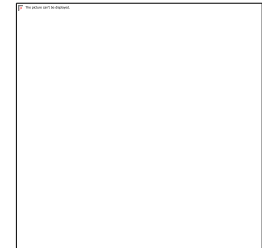
People with
physical disabilities



People with
cognitive disabilities



People with
visual disabilities



People with
hearing disabilities



Approach

Accessibility means that the **whole home is accessible**

And that needs differ both across **people with different needs** and for **the same person over time**



It's not just ramps – it's bathrooms, kitchens, everything."

–Community member



As our child is growing, his needs are changing and it's going to be a continuous process [of modifying our home] ... We hope that our son can age here."

–Community member



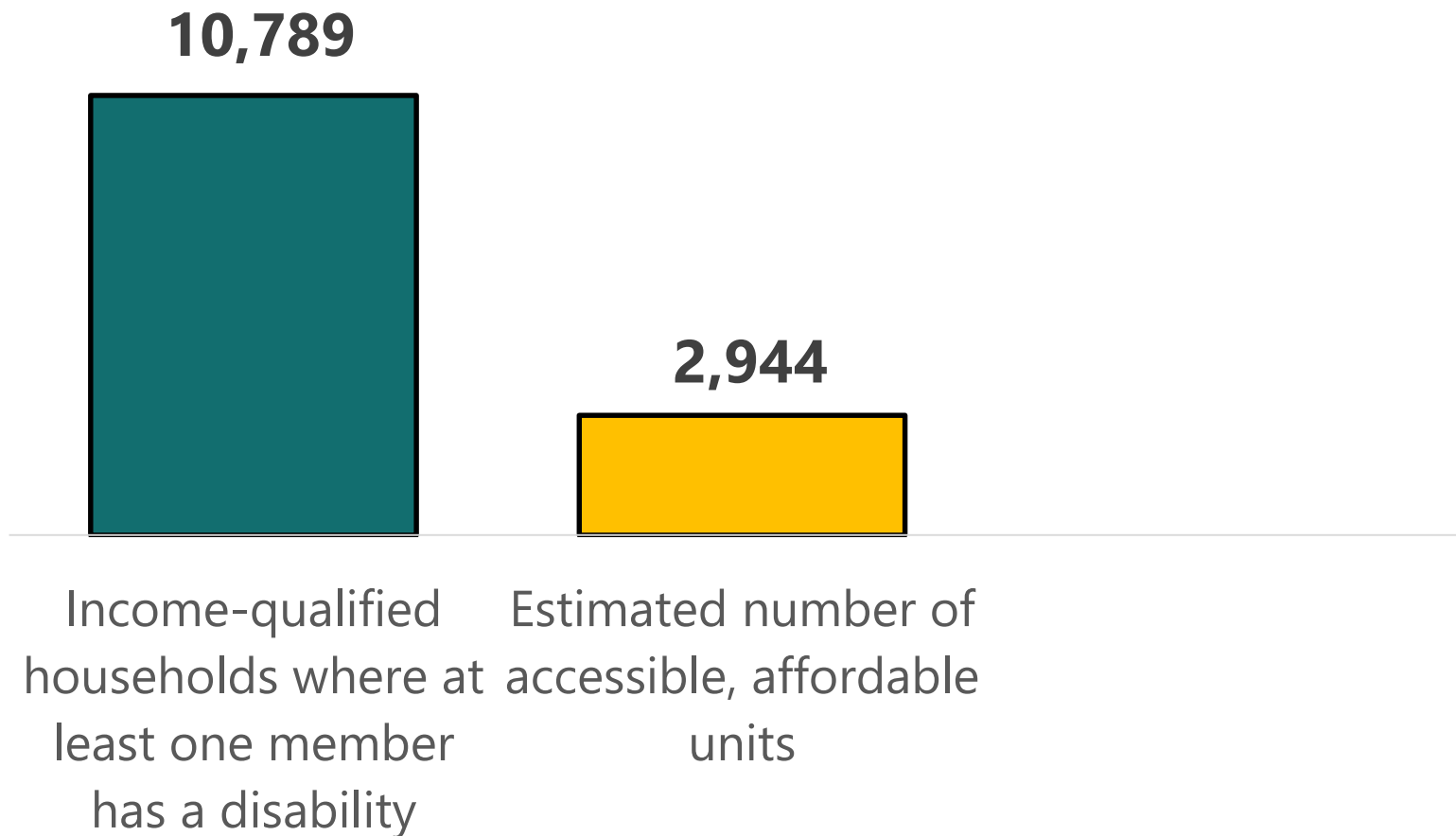
| Gaps and Proposed Solutions



Gap #1 – There is not enough accessible housing available to meet the existing need among Toledo’s residents

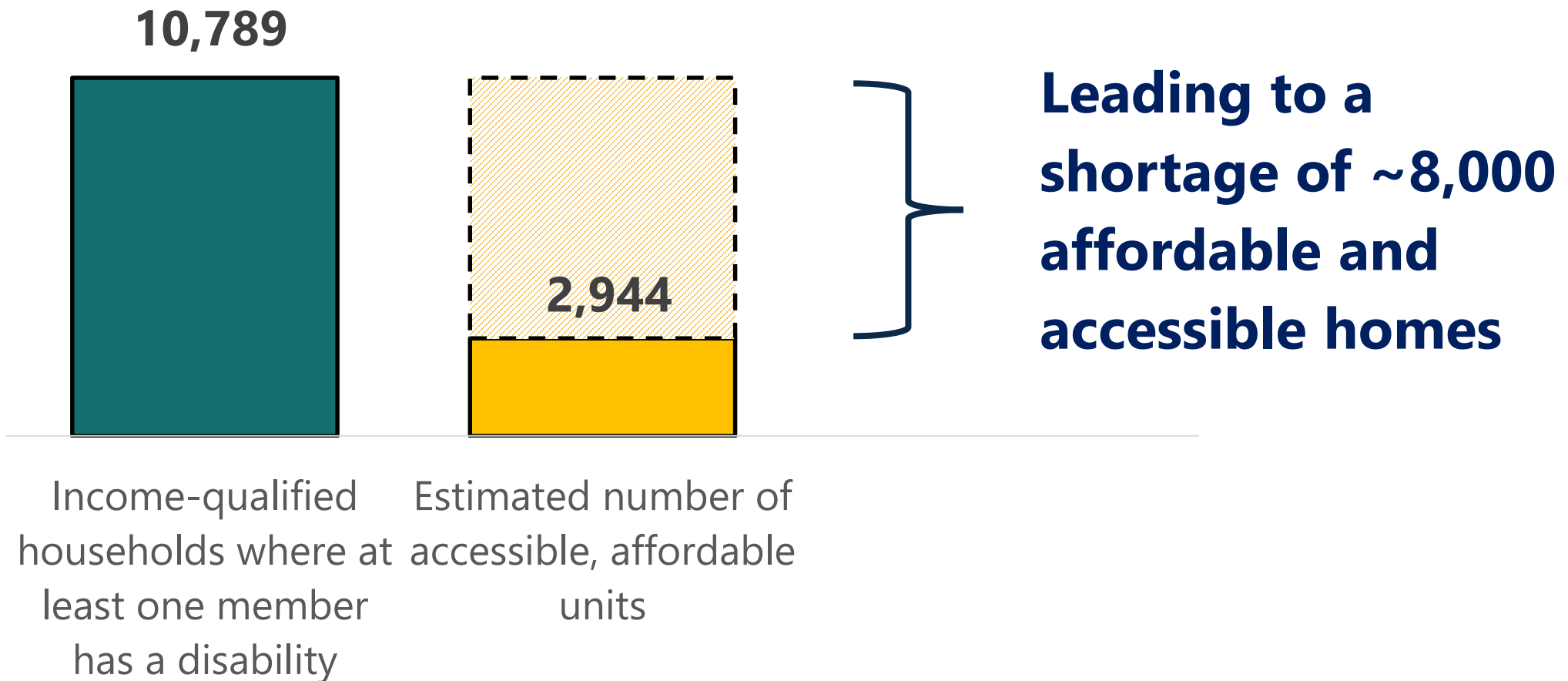


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I've been on the waiting list for years for one place. It's hard. I would like to not live where I live now anymore, but [there is] nowhere to go.”
–Community member



Gap #1 – There is not enough accessible housing available to meet the existing need among Toledo’s residents

National rates of accessible housing suggest that the scale of the gap is larger, at about **14,000 accessible homes for people with physical disabilities alone.**



Solution #1: Increase the supply of accessible homes

A. Support the modification of existing homes

B. Increase the supply of new accessible homes

- Affordable homes
- Market-rate homes



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A. Support the modification of existing homes

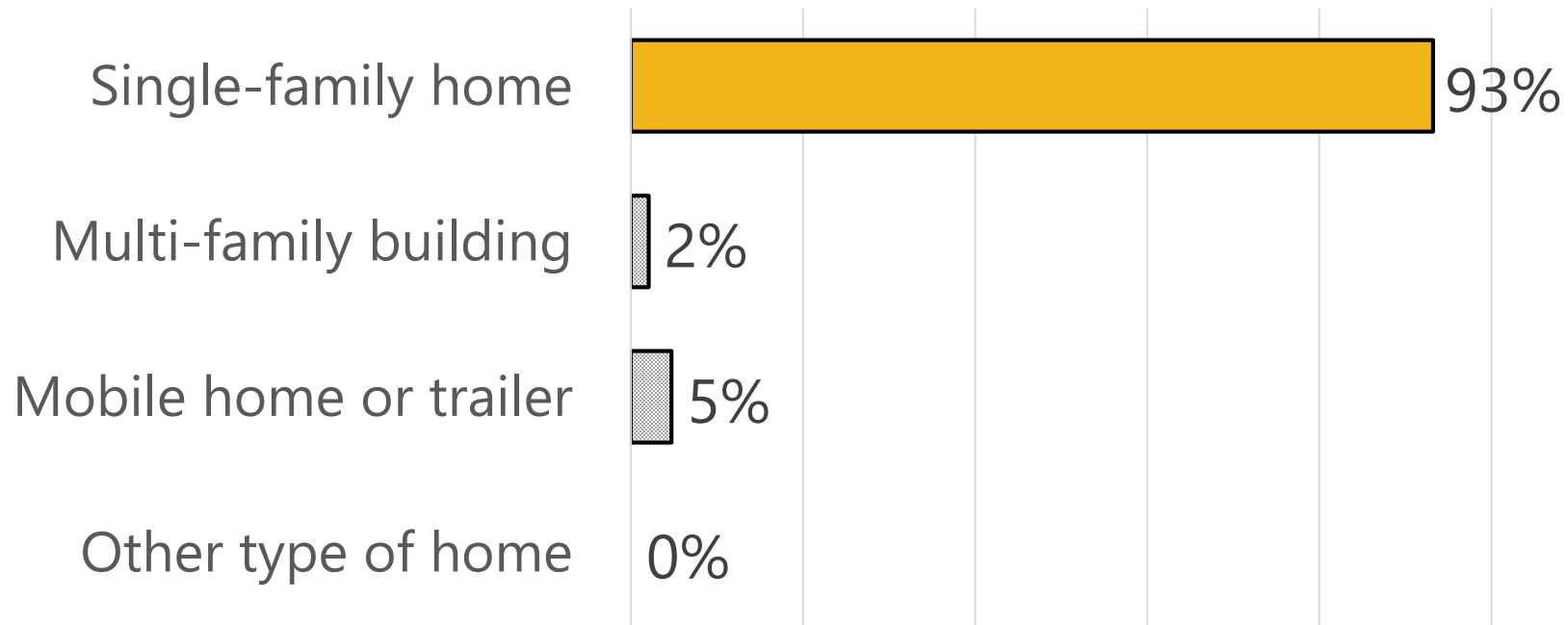
Retrofitting homes for accessibility is expensive and can be out of reach for many homeowners. To address this:

- **Consider a single point of contact** for accessibility-related questions or permits to simplify and bring down the cost of retrofitting homes.
- **Create and/or help** connect homeowners with programs that defray the cost of retrofitting for accessibility



Solution #1: Increase the supply of accessible homes

A. Support the modification of existing homes





Solution #1: Increase the supply of accessible homes

A. Support the modification of existing homes

Because majority of renters with disabilities have extremely low incomes, use approaches that defray costs and address landlord incentives such as:

- **Home modification grants** that provide direct financial assistance
- **Accessibility retrofit programs**
- **Tax credits or rebates** that incentivize landlords to invest in accessibility improvements



Solution #1: Increase the supply of accessible homes

A. Support the modification of existing homes

B. Increase the supply of new accessible homes



Solution #1: Increase the supply of accessible homes

B. Increase the supply of new accessible homes

To increase the number of accessible units:

- Use **inclusionary zoning incentives** such as density bonuses, expedited permitting, and/or reduced fees for multifamily projects that include a higher number and/or share of accessible homes.
- **Relax zoning requirements** and/or reform the city's code to allow accessible housing features to be built on a wider range of properties.
- **Modify or align processes, zoning rules, and other requirements** to allow for greater density and bring down the cost of new development in general.



Solution #1: Increase the supply of accessible homes

B. Increase the supply of new accessible homes

To increase housing supply:

- **Modify or align processes, zoning rules, and other requirements** to bring down the cost of new housing development overall.
 - Relax zoning to increase density
 - Remove minimum lot sizes
 - Reduce setbacks
 - Simplify, align, and streamline development requirements
 - Remove requirements such as project labor agreement union-scale wages from housing projects (and institute this more broadly via economic policy)



Solution #1: Increase the supply of accessible homes

B. Increase the supply of new accessible homes

Then to increase affordable housing:

- Work with the Lucas Metropolitan Housing Authority (LMH) on a strategy to actively increase the number of affordable and accessible subsidies.
- Consider working with the Ohio Housing Finance Agency and other state representatives to modify LIHTC accessibility requirements to increase the stock of accessible units in multifamily housing and to introduce standards for the process through which new accessible units are planned.
- Consider allocating tax credits to developers aiming to create affordable, accessible single-family homes that meet universal design standards.



Gap #2 – It is very difficult for residents with disabilities to find accessible homes



When you try to use any housing app and you put [accessibility] needs in there, you land so frequently with nothing. It's disappointing and disheartening."

-Community member



Gap #2 – It is very difficult for residents with disabilities to find accessible homes

- No easy source for accessible housing listings, whether those are market-rate for sale or rentals, or in affordable housing
 - Existing accessible housing resources have very few listings or limited information on accessibility features
 - Large platforms include no or few information on accessibility
 - Pictures of for-sale homes often misrepresent the layout and size of the home
- Realtors and landlords also seem to have little knowledge of accessibility features and cannot bridge this gap



Solution #2: Make it easier for residents to find and retain accessible housing that meets their needs



Solution #2: Make it easier for residents to find and retain accessible housing that meets their needs

- Develop or build accessible housing and program registries
 - Consider including both affordable and market-rate rental housing
 - Work with the Lucas Metropolitan Housing Authority to increase transparency in the number of affordable and accessible homes it manages
- Encourage realtors, landlords, and property managers to provide virtual tours
- Help landlords, property managers, and realtors understand the importance of accessibility features and how they vary across different groups
 - by conducting outreach and educational campaigns with local landlords, property managers, and realtors to help them understand what accessibility features are and the features that residents need to improve accuracy of accessibility details on property listings.



Solution #3: Cross-cutting recommendations

A. Increase legal protections for renter households

- Renters in multifamily housing reported that they had found and applied for an accessible unit only to be switched to another unit once they went to move in and
- Community members reported landlords often do not act when accessibility features are needed, even though they are legally required to



Solution #3: Cross-cutting recommendations

A. Increase legal protections for renter households

B. Facilitate increased cross-sector collaboration

- Between organizations that provide support to people with disabilities and housing partners
- To help landlords, property managers, and realtors understand the importance of accessibility features

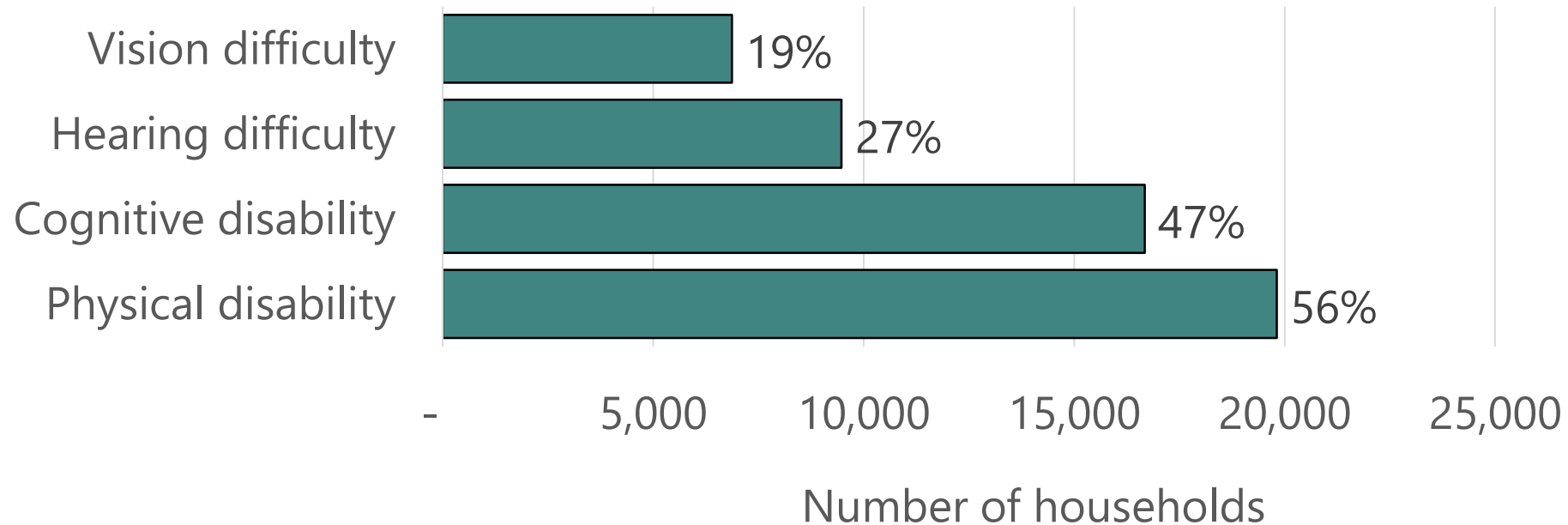


Solution #3: Cross-cutting recommendations

A. Increase legal protections for renter households

B. Facilitate increased cross-sector collaboration

C. Align future rules with the accessibility needs of residents





Questions?

1. **Increase the supply of accessible homes**
 - A. Support the modification of **existing** homes
 - B. Increase the supply of **new** accessible homes
2. **Help residents to find and retain accessible housing that meets their needs**
 - A. Develop accessible housing and program registries
 - B. Encourage virtual tours
 - C. Connect and help homeowners with funding sources
3. **Cross-cutting recommendations**
 - A. Increase legal protections for renters
 - B. Facilitate collaboration
 - C. Better align rules with needs of residents with disabilities