

AFFORDABLE ACCESSIBLE HOUSING NOW!



AN ADVOCACY RESOURCE GUIDE



Disability Partnerships

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Introduction

According to the Centers for Disease Control and Prevention (CDC), over 38 million adults, most of whom are working age (18-64), have difficulty with physical functioning.¹ People with physical disabilities face numerous barriers to adequate housing. For this growing segment of the population, an accessible home is crucial for quality of life. Without an accessible home, a person with limited mobility may be unable to access essential rooms (e.g., bathroom, kitchen) and/or leave the home without assistance from others. Lack of access to this kind of home prevents people with physical disabilities from living independently.

According to a 2015 HUD report, less than 1% of U.S. homes are wheelchair accessible and even fewer are both affordable and accessible.² Although many meet the qualifications for affordable housing programs, the need for accessible units far outweighs the supply.³ The CDC reports that 13.7% of the U.S. population has a disability that impairs their mobility and 4.6% have a disability that impairs their vision.⁴ The majority of people with physical disabilities live in housing that does not meet basic accessibility standards.⁵

Nationally, landlords are required by The Fair Housing Act to provide reasonable accommodations to persons with a disability seeking to rent an apartment or house, but often such accommodations are made at the resident's expense and are unaffordable for most.⁶ Furthermore, renters may even be responsible for the cost of removing any modifications if the landlord believes they may prevent the unit's future rental.⁷

This lack of affordable, accessible housing can result in serious emotional, social, physical, and economic consequences for people with physical disabilities. People who are unable to afford an accessible home are often left with no choice other than to live in the home of a family member, frequently in a home that is not accessible. People who would otherwise be able to live independently are forced to lose their independence and dignity. The loss of independence negatively impacts upon mental health as people become isolated from their communities. A person who is unable to climb stairs, yet lives in a home that is only accessible by stairs, for example, may not be able to work outside the home, increasing their likelihood of living in isolation and poverty. When people with physical disabilities are unable to work and do not have family members who can take them in, they may be forced to experience unsafe living conditions, including homelessness⁸, which typically leads to poor health outcomes.⁹

Disability Partnerships' *Affordable Accessible Housing Now!* campaign aims to call attention to this important but often overlooked issue. People without physical disabilities may be surprised to learn that the vast majority of public housing is not accessible¹⁰ and that over 40% of America's homeless population has a disability.¹¹ The objective of the *Affordable, Accessible Housing Now!* campaign is to increase public awareness of the housing crisis facing people with disabilities, to advocate for policy changes that would increase the availability of affordable, accessible homes and increase funding for accessible home modifications, and to help others advocate for themselves and for their loved ones who have disabilities.

This advocacy guide is designed to both educate and empower you, the reader. Not only will you come away with a better understanding of the consequences of the lack of affordable, accessible housing, you will also receive the tools you need to advocate for yourself, your loved ones, and others in your community who are suffering due to a lack of affordable, accessible housing.

All of us are potentially one injury or diagnosis away from needing accessible housing. With your help, we can strive to make accessible housing within reach for the millions of Americans who need it today and for those who will need it in the future.

What is Advocacy?

Advocacy is the act of supporting those in society who have been historically marginalized or oppressed. By advocating for others, we seek to ensure that vulnerable groups of people are treated fairly, that their voices are heard, and that their rights are safeguarded.

Not only do advocates spread awareness of issues that are not well-known or understood, they also bring attention to both existing and needed resources, stand up for the rights of others, and provide assistance and guidance intended to improve the quality of life of members of marginalized groups.

Advocates play a major role in educating the public. Education is a key factor in changing the way in which a group of people is viewed and treated within our society. Advocates use several methods of educating others and raising awareness. These include:

- public awareness campaigns,
- the dissemination of educational materials (e.g., pamphlets),
- social media outreach, and
- face-to-face conversations with others.

Advocacy plays a key role in influencing public opinion, and can even influence the decisions of legislators. Additionally, advocates hold elected officials accountable when they fail to provide needed services and programs that allow citizens to live with dignity, independence, and equal opportunity.

When it comes to affordable, accessible housing for persons with disabilities, advocates are needed to not only spread awareness of the need that exists but to also help reduce the social stigma associated with disability and pave the way for more equitable treatment. Some people incorrectly assume that having a disability means that a person must lose their independence. However, independence can be maintained if an individual has access to the proper supports. An accessible home is a major component of ensuring that a disability does not stop a person from living a fulfilling life. Persons with disabilities can have careers, families, and a wide array of accomplishments, but without an accessible home, opportunities are severely limited.

Advocates for affordable, accessible housing support the rights of people with disabilities to access housing that promotes their independence. Housing enables people to access employment opportunities and protects their basic rights as individuals. As you continue reading you will gain a better understanding of why affordable, accessible housing is crucial for those who need it, and how you can help alleviate the negative impacts experienced by those who do not have access to it.

DISABILITY RIGHTS ARE CIVIL RIGHTS

Why Advocate?

“Injustice anywhere is a threat to justice everywhere. Whatever affects one directly, affects all indirectly.” — Martin Luther King Jr.

We advocate because we see injustice in our society that we want to change. We advocate because certain issues directly affect us, our loved ones, or members of our community. We advocate because it benefits us all to live in a society that is more fair and just.

The lack of affordable, accessible housing options for persons with disabilities is deeply dispiriting, but we can work to address and solve this problem. Reform is not only possible but fundamentally necessary. For the millions of Americans with disabilities, accessible and affordable housing options are a human right that federal and state governments are currently failing to protect. Accessibility is not a luxury, and it cannot be treated as a matter of secondary concern. Providing appropriate housing needs to be a cornerstone of political action moving forward.

Because people with disabilities are members of the fastest growing minority group in the U.S., the scope of the problem will only continue to expand, necessitating that we confront it immediately. By ensuring that policies that protect the rights of people with disabilities are implemented and programs are properly funded, we are increasing the likelihood that those who require affordable, accessible housing will be able to obtain it.

Advocacy for affordable, accessible housing is needed not only to help those who have disabilities at present, but also to help those who may develop disabilities in the future. We are all only one injury or diagnosis away from developing a disability. Having a disability significantly decreases one’s opportunities for employment and more than doubles the likelihood of living in poverty¹². Advocates and advocacy organizations are needed to educate, raise awareness, and influence the decisions of policymakers. Without advocates, many issues would remain unknown or unchallenged.



What Is Accessible Housing?

Accessible homes ensure that those who need them have the ability to function as independently as possible. Accessible homes provide unique features such as lowered kitchen cabinets, counters, and sinks, roll-under stoves and bathroom sinks, widened doorways, wheel-in showers and raised electrical outlets. The construction of new homes, or modification of existing homes, to be fully accessible enables people with physical disabilities to leave and enter their homes as they please, to reach sinks, electrical outlets, kitchen cabinets, stoves, and other appliances, and to use bathrooms without relying on the help of others.

Not only does accessible housing enable individuals to live independently, it also helps them remain within their community. Without the ability to leave or enter one's home at will, it is virtually impossible to participate in one's community. How can a person get to school, work, or anywhere else they need to go if they are unable to leave their home because of physical barriers? When able to access homes with accessible features, people with disabilities can often live on their own as productive members of their communities. Equal opportunity for people with disabilities is what affordable, accessible housing is all about.





Availability & Affordability of Accessible Housing

Many people do not know that the Americans with Disabilities Act (ADA) of 1990 does not apply to residential housing. It applies only to public spaces within residential buildings such as rental offices and hallways.¹³ Section 504 of the Rehabilitation Act of 1973, however, requires that 5% of units in public multifamily rental housing are accessible to people with mobility impairments and that 2% are accessible to people with visual impairments.¹⁴ And because even these requirements apply only to public housing constructed after Section 504 became law, public housing built before its implementation is typically not accessible.

Most Americans live in single-family houses and townhomes, which are not required by law to be accessible. As a result, the majority of these homes are still being constructed with accessibility barriers including steps at each entrance, narrow doorways and hallways, and without an accessible restroom on the main floor.¹⁵ While there is no specific requirement for apartments and condominiums to be accessible, because public spaces of buildings constructed after passage of the ADA are required to be accessible, most apartment buildings and condominiums built after 1991 (the year the ADA took effect) have accessible entrances and can be more easily modified than single-family houses and townhomes.

Less than 5% of homes are constructed to be accessible for people with moderate mobility disabilities, and only 1% of homes have wheelchair-accessible entrances¹⁶, making access impossible for people who use wheelchairs and potentially painful and difficult for people who use other mobility devices (e.g., walkers, crutches, rollators, etc.). Furthermore, accessibility does not correspond to need. That is to say that there is no guarantee that an accessible home will be occupied by a person with a disability. Many accessible homes are simply unaffordable for people with disabilities, and are therefore rented or purchased by able-bodied individuals.

The Fair Housing Amendments Act of 1988 mandates that people with disabilities must not be discriminated against¹⁷, but in reality this law does not prevent landlords from discriminating against people with disabilities. Studies have shown that landlords may turn away people who use wheelchairs due to fears of being asked to make reasonable accommodations.¹⁸ They may

outright refuse to make modifications for persons with disabilities¹⁹, while realtors may provide such individuals with less information and show them fewer units than they do able-bodied people.²⁰

There are federal programs that strive to provide persons with disabilities with affordable, accessible housing (e.g., Public Housing, Section 8 Housing Vouchers, Section 811, and the National Housing Trust Fund). People who qualify for these programs typically pay approximately 30% of their income toward rent, regardless of how low their income is. Although some people with disabilities benefit from these programs, the majority of units these programs fund are not accessible. Millions of people are in need but remain on years-long waiting lists²¹ because there is a far greater need for affordable housing than there is supply.²²

Approximately 10 million people who are unable to work due to a permanent disability depend on Social Security Disability Insurance (SSDI) or Supplemental Security Income (SSI) to meet basic survival needs²³. These individuals must make do with a sum of money that, in most cases, is impossible to live on; maximum SSI payments are \$771 per month²⁴, and average SSDI payments are \$1,234 per month.²⁵ A large number of people are in this position; over 4.8 million people with disabilities in the U.S. rely entirely on SSI,²⁶ which means they have very little money with which to try to find accessible housing in a market where lack of accessibility is the norm.

In 2016, the average SSI payment left recipients 22% below the 2016 federal poverty level.²⁷ People with disabilities are more than twice as likely as those without disabilities to live in poverty.²⁸ The average cost of a one-bedroom apartment in the U.S. is \$960 and that cost rises substantially in metropolitan areas.²⁹ In major cities especially, rent and other living costs far exceed SSI payment maximums, putting people with disabilities in potentially dangerous situations, or at minimum in situations that inhibit their well-being. People may have no choice but to reside in “homeless shelters, public institutions, unsafe and overcrowded board and care homes, at home with aging parents, or in segregated group quarters,” according to a recent report by the Technical Assistance Collaborative and the Consortium for Citizens with Disabilities Housing Task Force.³⁰



Home Modifications and Their Cost

Home modifications (also known as Environmental Accessibility Adaptations) are required in order to make existing homes more physically accessible. In addition to supporting independent living, home modifications reduce the likelihood of accidents that may lead to further disability.

Stairs; narrow doorways, hallways and bathrooms; and standard bathtubs are just a few of the physical obstacles that must be navigated by people with mobility or visual impairments. Temporary or permanent ramps can replace stairs in locations where there are relatively few stairs, and stair lifts can be used by some people with mobility impairments to navigate one or more flights of stairs. Doorways and hallways can be widened in some cases, bathrooms can be made large enough for a wheelchair user to close the door when in use, and standard bathtubs can be replaced with either curb-free (also known as wheel-in) showers or walk-in bathtubs, depending on the needs of the individual.

The cost of home modifications varies depending on the type and degree of mobility or visual impairment experienced by an individual. Some people with only moderate mobility impairments may only require a home without stairs whereas full-time wheelchair users will likely need all regularly used spaces (e.g., bathroom, kitchen, laundry) modified to be accessible.

Below is a list of common home modifications and their average costs:³¹

- Wheelchair ramps: \$400 - \$4000
- Roll-under sinks: \$500
- Grab bars (or safety rails): \$140
- Doorway/hallway widening: \$700 (each)
- Stair lifts: \$3000 - \$4000
- Curb-free (or wheel-in) showers: \$5000 - \$6000
- Lowered kitchen cabinets/appliances: \$15,000

People may be surprised to learn that only one-third of existing homes in the U.S. are even able to be modified.³² There are many reasons for this. Some apartments or condominiums built prior to implementation of Section 504 are located in buildings that are only accessible by stairs and the law does not require those buildings to be made wheelchair-accessible.³³ As for single-family houses and townhomes, some have so many steps leading up to the front door that it would be extremely difficult if not impossible to construct a ramp that a person in a wheelchair could use. Finally, structural constraints can limit the ability of contractors to widen doorways, hallways, and bathrooms enough to accommodate a wheelchair or other mobility device.

Even when home modifications are technically possible, many people with disabilities cannot afford them. As a result, their independence diminishes, their freedom of movement is hindered, and in many cases they end up having to rely on loved ones (if possible) in order to perform even simple tasks of daily living. Individuals who would otherwise be able to care for themselves may have no choice but to rely on others to prepare their meals, help them into the bathroom, or even help them get through the front door. Despite the overwhelming effects of an inaccessible home on the individual (and in some cases on the individual's family), insurance typically does not cover the cost of home modifications.³⁴

There are no federal programs that fund home modifications for people with disabilities under age 62*; however, some state-funded programs exist. Because they differ from state to state (and some may differ from county to county), we urge you to check with your state's Department of Disabilities and your state's Center(s) for Independent Living (CIL) to see if such a program exists in your area.

* There are a number of federal programs for veterans of all ages with disabilities that fund the cost of home modifications.



Effects of Lack of Access

When we recognize that accessible housing is a basic necessity for persons with disabilities, the effects of being denied access to such housing become evident. Inaccessible homes not only prevent people from living their lives as they please, they may also cause the people who live in them to essentially become prisoners within their own homes. Individuals who are isolated within their homes and reliant on others for their basic needs can suffer from numerous harmful effects that include deterioration of physical and mental health, social isolation and more.

The effects of living in a home that does not meet one's physical accessibility needs include:

- social isolation³⁵,
- mental health conditions (e.g., depression, anxiety)³⁶,
- decreased self-esteem³⁷,
- deterioration of physical health³⁸
- increased chance of accidental injury³⁹,
- decreased employment opportunities⁴⁰, and
- homelessness.⁴¹

Given the profoundly negative impacts associated with not being able to afford accessible housing, it is imperative that we take action to improve access to appropriate housing for persons with disabilities. As advocates for affordable, accessible housing for people with disabilities, it is important that we are aware of the policies that impact the availability of accessible homes and it is imperative that we know what options are available to people with disabilities when attempting to obtain or modify a home.



Potential Solutions to the Crisis

Although the affordable, accessible housing crisis facing persons with disabilities is an immense problem, solutions do exist. Policies can be enacted to begin the process of making affordable, accessible housing available to all who are in need. In order to advocate for those affected by this issue, we must first understand what housing programs are currently available for low-income persons with disabilities.

There are federally funded programs, run by the U.S. Department of Housing and Urban Development (HUD) and administered by state and local housing authorities, that exist in part to help persons with disabilities attain accessible housing. They are:

- The Section 811 Project Rental Assistance Program
- The Section 8 Housing Choice Voucher Program
- The Public Housing Program
- The National Housing Trust Fund*
- The Home Investment Partnerships Program*
- The Community Development Block Grant Entitlement Program*
- The Low Income Housing Tax Credit*

* These programs primarily fund the creation and/or rehabilitation of affordable housing for persons with low incomes, including those with disabilities, whereas Section 8, Section 811, and Public Housing provide direct assistance to qualified individuals seeking housing.

Increasing funding to these programs is a key goal of *Affordable, Accessible Housing Now!* These programs are essential to the availability of affordable, accessible housing, but they have long been underfunded. Recent cuts to these programs have made it even more important to advocate for not only their full funding, but also for their expansion.

In addition to demanding increased funding for and expansion of the above programs, we must insist that HUD enforce fair housing laws in order to ensure that landlords do not discriminate against tenants or prospective tenants with disabilities. Organizations such as the Equal Rights

Center in Washington, D.C. strive to eliminate housing discrimination, but we still have a long way to go and much advocacy is needed.

As mentioned previously, millions of people across the U.S. are in need of access to housing that may be obtained through the programs mentioned above, but many remain on years-long waiting lists because there is a far greater need for affordable housing than there is supply. HUD estimates that in Maryland alone, there is a shortage of 98,297 units for eligible families.⁴²

A first step in ensuring that states address the dearth of available affordable and accessible housing is reviewing compliance with existing legal requirements. Statewide audits of all public housing should be conducted to ensure that all housing authorities are in compliance with ADA requirements that 5% of housing must be accessible to those with mobility impairments and 2% to those with sensory impairments. In addition, we must call for an increase to the current minimum percentage requirements for accessible units that are stipulated by the ADA.

To address lack of funding for home modifications, state property tax codes can be amended to allow for the creation of property tax credits that can be deducted from municipal tax bills and used to make accessible home modifications deductible from the property taxes of homeowners. We must also call for state and federal grants that fund accessible home modifications that would allow people with acquired disabilities to remain in their homes.

Many of the organizations listed at the end of this document endorse specific policies with the goal of increasing affordable, accessible housing for persons with disabilities of all ages. Please contact these organizations for information about the specific policies they endorse.



How to Advocate

“Never doubt that a small group of thoughtful, committed, citizens can change the world. Indeed, it is the only thing that ever has.” — Margaret Mead

Before moving forward as an advocate for affordable, accessible housing, you must first understand what advocates do. Advocates aim to influence policy at the federal and state levels in order to increase the availability of housing that is both affordable and accessible. They seek to increase funding for programs that provide access to housing that meets the needs of persons with disabilities. Advocates also educate the public in order to raise awareness of the lack of affordable, accessible housing and why it is needed. Finally, advocates volunteer with organizations that provide support and assistance to persons with disabilities.

Because federal and state governments play a major role in determining the funding available for low-income housing and programs that impact persons with disabilities, it is imperative that advocates know what can be done to influence the decision making of legislators.

One of the most significant actions you can take is to meet with your legislators to let them know why affordable, accessible housing is important to you or your loved ones. If you are not able to meet with your legislators, call them to express your views. Phone calls are taken more seriously than letters, and letters are taken more seriously than emails.

If you do not know how to get in touch with your federal legislators, you can find out how to contact them by calling the congressional switchboard at 202-224-3121 (Senate) and 202-225-3121 (House of Representatives). Visit [usa.gov/elected-officials](https://www.usa.gov/elected-officials) to find contact information for your federal, state, and local elected officials.

In an election year, contact candidates who are running for office to find out whether they support the full funding and expansion of programs that provide affordable housing for persons

with physical disabilities of all ages. Voting is the best way to hold elected officials accountable for their actions (or lack thereof)!

There are other ways to advocate for affordable, accessible housing. Raising awareness within your community is another vital action you can take. By hosting community meetings or passing out printed informational materials, you can educate others about the lack of affordable, accessible housing and its impacts. Even talking about the issue with friends and family can spread awareness and may reap future benefits.

Another effective action you can take as an advocate is organizing or attending a march, protest, or nonviolent direct action geared toward increasing funding for programs that strive to provide accessible housing or geared toward increasing the availability of accessible homes in general. Marches, protests, and nonviolent direct actions may be forms of civil disobedience. These are highly visible methods of raising awareness. Local media often covers such events thereby increasing the audience of your action, adding supporters to your cause, and putting pressure on elected officials.

To summarize, ways to advocate include:

- Meeting with your federal, state, and local elected officials
- Calling or writing letters to your federal, state, and local elected officials
- Organizing or participating in a march, protest, or nonviolent direct action
- Educating people you know by posting on social media, passing out printed informational materials or by hosting a workshop on the effects of the lack of affordable, accessible housing
- Donating your time (by volunteering) or money to organizations that advocate for affordable, accessible housing
- Voting for candidates who support the full funding and expansion of programs that provide housing for persons with disabilities of all ages. (If you cannot find candidates that support these programs, consider running for office yourself!)

In the next section, we provide contact information for a number of organizations you can get involved with.

Organizations to Get Involved With

Below you will find a list of organizations that are working to decrease the shortage of affordable, accessible housing and aim to help those who deal with its effects. Some of these organizations are national, while others serve either Maryland or the District of Columbia specifically. If you have a disability and are in need of affordable, accessible housing, these organizations may be able to help. If you are interested in donating time (as a volunteer) or money to the cause of affordable, accessible housing for people with disabilities, please reach out to one or more of these organizations.

National Council on Independent Living (NCIL)

2013 H St. NW, 6th Floor, Washington, DC 20006

202.207.0334 or toll free at 1.844.778.7961

ncil.org

Maryland Statewide Independent Living Council (MSILC)

199 E. Montgomery Ave., Suite #100, Rockville, Maryland 20850

240-599-7966

msilc.org

The DC Center for Independent Living (DCCIL)

2600 12th St., NE, Washington, DC 20018

202-388-0033

dccil.org

The Arc of the United States

1825 K Street NW, Suite 1200, Washington, DC 20006

202-534-3700 or toll-free at 1-800-433-5255

thearc.org

Equal Rights Center DC

820 First St., NE, Suite LL 160, Washington, DC 20002

202-234-3062 or toll-free at 866-719-4372

equalrightscenter.org/

Disability Rights Maryland

1500 Union Ave, Ste. 2000 Baltimore, MD 21211

410-727-6352 or toll-free at 1-800-233-7201

disabilityrightsmd.org/

Maryland Department of Disabilities (MDOD)

217 East Redwood Street Suite # 1300, Baltimore, MD 21202

410-767-3670 or toll-free at 1-800-305-6441

mdod.maryland.gov

ADAPT

4513 Tyson Ave., Philadelphia, PA 19135

adapt.org

Consortium for Citizens with Disabilities

820 First Street, NE, Ste. 740, Washington, DC 20002

202-567-3516

c-c-d.org

Notes

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²¹ Schaak et al., "Priced Out: The Housing Crisis for People with Disabilities."

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