Beyond the Minimum: How Social Housing Can Fully Include Disabled People

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— Mary Lou Breslin and Syd Pickern

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Executive Summary

This issue brief explores the burgeoning movement for social housing in the United States and the untapped opportunities it presents to increase permanent, affordable, accessible housing for disabled renters. **Social housing** embodies the growing view that private, for-profit housing development has failed to meet the nation's growing affordable-housing crisis. Shielded from the market, rent-stabilized, and sustainable, social housing holds the potential to help solve the housing shortage for renters with diverse incomes, including very low-income disabled people. We present a short history of social housing in two European countries and introduce how states, counties, and cities in the U.S. are adopting social housing as a mechanism to stem the affordable-housing shortage. We introduce how disabled people can be fully included in mixed-income social housing over the short term and how residents' future needs can be met as they age.

We also suggest methods disabled advocates might use to center their economic, structural, and programmatic requirements as state and local governments plan social-housing initiatives. These include advocacy to ensure that 1) social housing is genuinely affordable for the lowest income disabled people; 2) at least 30 percent of new multifamily social housing be fully accessible; 3) architects, designers, and builders incorporate principles and goals of universal and inclusive design in the construction of social housing; and 4) states and local governments include services in the design of social housing that foster choice and independence. These critical elements, if implemented, will begin to reverse the loss of affordable housing and change the paradigm from housing accessibility as an afterthought only for a few to full inclusion of people with diverse disabilities and functional limitations, and those who will acquire disabilities in the future.

Problem Statement

Since the 1970s, fundamental structural changes to U.S. housing policy have created an environment in which the federal government disinvested in public and affordable housing and propelled the privatization of the housing market. This profound sea shift has driven a stark decrease in affordable housing even as market-rate rental units have substantially increased. Data from 2021 reveals that over 97 percent of U.S. cities and counties have been unable to produce sufficient

affordable housing.[1] The resulting low vacancy rates and soaring rental prices have contributed to a perfect storm of affordable housing scarcity. That trend is expected to continue unless states and the federal government act.

Very low-income disabled people have been especially hard-hit by this policy transformation. Most find it impossible to afford the average rent for a one-bedroom apartment in U.S. housing markets. The 4.1 million disabled people in the United States today living on Supplemental Security Income (SSI) cannot afford to rent an apartment without rental assistance. Even as there are fewer affordable rental units, recent research by the Harvard Joint Center for Housing Studies for the New York Times found that federal housing assistance for the lowest-income renters served 287,000 fewer households in 2022 than in 2004. However, the need for such assistance has increased by 25 percent to 15 million.[2]

Moreover, estimates suggest that nearly 900,000 disabled people under age 64 live in institutional settings such as psychiatric hospitals and nursing homes, often due only to the lack of affordable housing rather than the need for residential care.[3] Among unhoused people, estimates suggest that at least 52.4 percent are people with disabilities,[4] and 20 percent are adults over the age of 55.[5] Disabled people who are Black, Indigenous, and people of color (BIPOC) are disproportionately low-income, further compounding housing insecurities and inequities. Among extremely low-income disabled people who are eligible for housing assistance, 24 percent are Black, and 17 percent are Latino, reflecting the longstanding impacts of structural racism, discrimination, and inequality.[6]

Unlike entitlement programs, such as food stamps or Medicaid, which are, in principle, available to all who qualify, Congress determines rental assistance annually based on changing political and federal budget considerations. Consequently, rental assistance reaches only a small proportion of eligible people.

What is Social Housing?

Social-housing philosophy rests on the premise that housing is a human right, like education and healthcare. Although there is no single definition, at its core, social housing is permanently affordable and resident-controlled. It cannot be sold and re-

sold as a market commodity, thereby achieving the long-term goal of retaining affordable units in perpetuity. With deep roots in post-World War I Europe, social housing in Denmark, Austria, and the Netherlands has served as an inspiration for U.S. policymakers in states that are struggling with a national affordable-housing shortage and a growing population of unhoused people, many of whom are disabled people under age 65 and older adults with and without disabilities.

Typically, social housing, as it is manifesting in the U.S., is publicly financed, affordable housing that is developed and owned by a state or local-government entity or a mission-driven nonprofit. No- or low-interest revolving loans created by general-obligation bonds or state appropriations, for example, provide initial financing. Publicly owned land is often used to build social housing, thus reducing the high cost of purchasing commercial property. All residents pay a fixed portion of their income for rent, and rent ceilings foster long-term housing stability.[7] Rentals are generally available at below-market rates for households whose annual income is no more than 80 percent of area median income (AMI), and variations of the model aim to include people with the lowest incomes, thus offering a new opportunity for disabled people who are significantly disadvantaged by the scarcity of affordable housing.[8] Higher rents subsidize lower rents, and well-designed social housing built using long-term, low- or no-interest loans can eventually become self-sustaining. After the original financing is paid off, these funds can be used again to create more housing. Moreover, some social-housing models that states are currently considering or launching do not include federal funding, so the permitting and building process is faster and more efficient than typical affordable housing, which can take years to complete. Social housing also outperforms affordable housing funded with Low Income Housing Tax Credits (LIHTC), the largest source of funding in the U.S. that incentivizes the construction of affordable housing, because these buildings usually revert to market rates over

time and can be sold to investors.[9] Stable, safe, affordable housing is fundamental to ensure that disabled people can maintain their health, pursue an education, work at a job, and build their chosen lives. Social housing offers one path to realize this vision.

Certain types of housing in the U.S. already share some, but not all, of the characteristics of social housing. These include community land trusts, limited-equity ownership (such as co-ops), and new affordable-housing construction that includes universal/inclusionary design elements. Some state LIHTC-allocation plans include incentives for long-term or permanent affordability; nonprofit ownership; tenant organizing; protections against eviction; and prohibitions on steep rent increases.[10] Another variation of social housing, modeled after Singapore's vast social-housing program, is being constructed in Hawaii and other states and depends on 99-year leases to ensure long-term affordability.[11, 12] These models are promising and should be scaled up to add to the availability of housing that meets the affordability needs of those with low incomes. However, the new construction of the social-housing model discussed here presents new opportunities for planning for the needs of disabled and older people over the long term.

About 1.8 million households currently live in federally funded public housing, which also features the affordability aspect of social housing, and buildings cannot be bought and sold on the open real-estate market. However, deep government disinvestment, longstanding maintenance problems, and other historic policies have undermined public housing as a viable model of sustainability and permanence. For instance, public housing concentrates poverty because it is intended only for low-income renters rather than individuals and families with mixed incomes, and current public-housing residents face eviction if their incomes reach certain levels. Moreover, public housing relies on annual federal support for maintenance and upkeep. Diversion of scarce federal housing funding into rental vouchers and project-based funding has channeled limited housing tax dollars to private housing developers and owners. This redistribution of resources has left much of public housing in severe disrepair.[13] Further compounding the shortage of affordable housing, the 1998 Faircloth Amendment capped the number of public housing units that can be built.[14] The amendment has played a significant role in shaping U.S. public-housing policy.

International Social-Housing Models

The Netherlands

Social housing, launched after World War II, makes up 29 percent of all housing in the Netherlands. Monthly rents are less than €763 (about $822). Two-hundred and eighty-four not-for-profit housing associations, operating independently without direct subsidies from the government, build, own, and manage the country's social housing, which is kept off the open real-estate market. Dutch social-housing experts report that housing associations are fiscally sound and have strong leadership. They use investments, long-term guaranteed loans, and targeted sales to build, rent, and maintain housing that people with the lowest incomes can afford.[15] The national government regulates social-housing rents, and the tax authority administers rental assistance to tenants who qualify. Rental assistance, perceived as a "redistributive" subsidy for anyone who needs it, is also available outside social housing. Rental assistance covers the difference between what a renter can afford and the social-housing rent. In contrast, the Housing Choice Voucher program in the U.S. typically pays the difference between what the program requires a tenant to pay and commercial rent, a much more expensive rental-assistance model.[16] Moreover, social housing respects renters' rights and evictions are uncommon.[17, 18]

Dutch municipalities typically set physical accessibility goals through performance agreements that are legally binding contracts between municipalities, housing associations, and tenant organizations. Performance agreements outline the roles, responsibilities, and goals for providing affordable housing and related services in each area.[19] According to a 2020 study, most performance agreements include provisions that relate to the physical accessibility of housing for disabled people and recognize the preference of people to remain in their homes as they age. These agreements typically concern increasing the stock of accessible housing by modifications to existing units and accessibility requirements for new construction.[20]

Vienna, Austria

Vienna's social housing is often referred to as a "renter's utopia," and residents consider it a widely shared social benefit. During the ten years following World War I, Vienna built 64,000 new housing units, which housed around 200,000 people of various income levels. Two goals of social housing during this period were to ensure

that semiskilled workers could afford the rent and that rental income would cover the operation of the buildings. Today, Vienna has around 800,000 social-housing units.[21] About 80 percent of Vienna residents qualify for social housing, and about 43 percent of all housing is decommodified. To qualify, a single renter must earn €53,340 (about $58,000) or less. Like the Netherlands, the government establishes rental rates, and substantial subsidies are provided for renters with a wide range of incomes. Rental increases are tied to inflation and are only allowed when inflation rises above five percent. Renters can stay in their units even when their income increases. In one example, a couple who earned around $87,000 annually paid four percent of their before-tax income for rent, which can be compared with about half of Americans who pay 30 percent of their income on rent.[22] These longstanding policies, taken together with an adequate housing supply, explain why 80 percent of Viennese households elect to rent.[23]

> In Vienna, long-term planning and a comprehensive policy framework embeds social housing as a permanent and broadly available affordable housing option. The institutional structure ensures that the tax-exempt limited-profit housing associations continuously re-invest profits into social housing, leading to a relatively constant high supply of units. Moreover, social dwellings remain permanently at regulated rents.[24]

To some extent, the Vienna model has recognized that disabled and older people might have specific housing needs, such as needs for accessibility or home-based supports and services. Once an applicant has justified these needs, they become eligible for specific affordable units.[25] Even so, housing experts we interviewed said that housing policies still tended to reflect the assumption that disabled people who required significant home- and community-based services, such as personal assistance, would likely be congregated together in apartments or co-living arrangements designated for people with these support needs rather than fully integrated into general social housing. However, if someone acquired a disability and was already living in social housing, then tailored accessibility modifications would be provided at no cost to the tenant, or the person could be relocated to a more accessible unit. State laws require personal-care services for people living at home, but implementation is left to the provinces and the provision of services is inconsistent.[26]

This report focuses on the benefits of social housing from the perspectives and experiences of several European countries. It should be noted, however, that these models do not reflect a robust philosophical or practical understanding of full inclusion of disabled people. Instead, they appear to respond to disability mainly as a difference or outlier that requires tailored and individual environmental adaptations provided after the fact. The U.S., therefore, is in a unique position to lead in creating social housing that fully centers disability and aging in its rich diversity in planning, financing, design, and implementation.

Social Housing in the United States

Social housing in Europe has served as an inspiration and a goal for U.S. policymakers in California, Georgia, Illinois, Maryland, New York, Washington state, and other states that are struggling with a national affordable-housing shortage and the growing population of unhoused people, including older adults and many with multiple physical, medical, and mental-health disabilities.

California

For the last several years, California legislators have introduced bills to establish the infrastructure needed to launch social housing.[27] In 2023, California passed the first

state social-housing legislation in the U.S., SB 555, The Stable Affordable Housing Act. SB 555 requires the Department of Housing and Community Development to complete a study and make recommendations by 2026 for the creation of housing at scale for households with extremely low, very low, low, and moderate incomes. The study includes an analysis of funding, availability of public lands, and other resources to achieve the stated housing goals. The study intends to examine options for creating housing that "offers below-market rents affordable to households of all income levels who are unable to afford market rents and that is permanently shielded from the speculative market."[28] The legislation followed discussions over several years among tenant organizations, housing advocacy groups, unions, and state legislators.[29]

Seattle, Washington

The House Our Neighbors campaign in Seattle led to voter approval of a ballot measure in 2023 that has created a new city agency, the Seattle Social Housing Developer. This agency has the authority to issue tax-exempt bonds to pay for land acquisition and construction of mixed-income social housing.[30] Seattle envisions housing available to people with incomes from zero up to 120% of AMI (area median income, in this case about $116,000). Each property will be available to people with a mix of incomes, which limits the class segregation that is typically found in public housing. Rents will be proportional to income, and higher rents will subsidize lower rents and pay for upkeep and maintenance. A Social Housing Developer Board, established to oversee fiscal and operational activities, represents diverse demographic interests and includes a disability community representative.[31, 32]

New York, New York

In March 2024, New York State assemblymembers introduced A9088, a bill to create a statewide Social Housing Development Authority (SHDA).[33] By treating housing as a public utility rather than a profitable asset, the bill aims to increase permanently affordable housing in the state through land acquisition, renovation, and construction of new, permanently affordable housing. The New York State Senate also introduced S8494, a companion bill with similar provisions.[34] New York has previously embraced forms of social housing such as limited-equity cooperatives and limited-profit housing, but investment in these models has declined since the 1970s.[35]

Chicago, Illinois

In March 2024, Chicago's City Council approved a new $1.25 billion bond initiative with $115–135 million devoted to developing new social housing. News reports describe the initiative as "one of the most significant housing programs in decades." Conservative estimates suggest that the fund could support the construction of 600 new housing units every five years. Twice or three times that number could be possible because the funding is the largest of any U.S. city.[36] Chicago's plan for social housing includes providing low-cost construction loans to developers on the condition that they sell the completed building back to the local government. The local government then contracts with a property manager to operate the building in coordination with a tenant governance body, using rents from the building to cover expenses and long-term savings generated by the low-cost construction loan to support the construction of a substantial number of additional new, permanently affordable units.

Atlanta, Georgia

In July 2023, the Atlanta Housing Authority created the Atlanta Urban Development Corporation (AUDC). This nonprofit focuses on building mixed-income social housing inspired by European-style social housing models.[37] At least one-third of units in the mixed-income initiative will be affordable to households with the lowest incomes through those households earning up to 80% of the AMI. The AUDC aims to consolidate publicly owned property and partner with private developers to build permanently affordable housing. It intends to build housing that does not depend on the LIHTC and other tax credits typically used to develop affordable housing, and also to explore development models that rely less on other public subsidies.

Montgomery County, Maryland

The Housing Opportunities Commission (HOC) of Montgomery County established a $50 million Housing Production Fund (HPF) to finance mixed-income social housing projects, with only about $600,000 required annually from the county. HOC acts as a public developer, using federal rental subsidies for the lowest-income residents while taking out low-interest loans to fund other parts of the projects. In the mixed-income model, higher-income tenants' rents help subsidize lower-income units. Maryland housing advocates support social housing because it

addresses affordable housing needs more efficiently than traditional privatization approaches.[38]

This model, which is often cited as a successful example of social housing, does not aim to provide housing for the lowest-income renters, such as Supplemental Security Income (SSI) recipients, without rental subsidies. However, vouchers used in the county's social-housing developments cost the Montgomery County Housing Authority significantly less than vouchers used to pay market-based rents, thus stretching the county's voucher allocations. Savings are derived because rents set by the developer for tenants with the lowest allowable income are substantially below market rates. For example, rent for a one-bedroom apartment was set at $1,700 per month by one Montgomery County social-housing development. The average commercial monthly rent in the county was $2,200 for a similar unit. In 2024, the Montgomery County Housing Authority set the ceiling at $2,165 for a federal voucher used to pay for a one-bedroom rental unit. So, even though the county did not design its social housing for the lowest-income renters, the lower-income rental units were priced substantially below commercial rents and required less federal support for rental vouchers. It generated savings the housing authority could reapply to vouchers for other eligible renters.

Accessibility

According to the U.S. Department of Housing and Urban Development (HUD), just 0.15 percent of U.S. housing was wheelchair-accessible, and about 3.8 percent was livable for people with moderate mobility limitations.[39] However, HUD's analysis of the 2019 American Housing Survey (AHS) revealed that 19 percent of U.S. households included someone with accessibility needs and 62 percent of these households included a person who reported difficulty accessing their bedroom, bathroom, or kitchen. About 47 percent of U.S. homes required residents to climb up and down stairs.[40] Estimates indicate that by 2030, about one in five people in the U.S. will be over age 65 and require modifications to achieve accessibility so they can remain safely and independently in their homes as they age. While these snapshots illustrate accessibility needs at one point, the need across the life course also has been widely documented.[41]

Researchers with the Harvard Joint Center for Housing Studies also analyzed the 2019 AHS data and found differences in the extent to which housing "fit" the needs

of residents. For instance, people with lower incomes experienced a poorer fit than those with higher incomes, and Black and older Hispanic adults reported a poorer fit than white households of the same age. These researchers concluded that the data highlighted the need for universal design, flexible design, and home modifications to improve the housing fit to meet resident needs and raised questions about current housing-policy design.[42] These findings support the case for universal design and expanded accessibility as states and local governments plan social housing.

Accessibility Standards

Several federal laws establish minimum accessibility requirements that apply to multifamily housing under certain circumstances, and most states have adopted similar accessibility standards. For instance, Section 504 of the 1973 Rehabilitation Act requires that federally assisted multifamily housing constructed after 1988 have certain accessibility features.[43] In federally assisted, newly constructed multifamily housing projects, Section 504 requires a minimum of five percent of the total residential units (or at least one unit, whichever is greater) to be fully accessible for people with mobility disabilities. An additional two percent of the total units (or at least one unit, whichever is greater) must be made accessible for persons with hearing or vision disabilities.[44] Section 504 also requires a housing provider to pay for and provide required structural modifications as a reasonable accommodation unless it causes an undue financial and administrative burden or a fundamental alteration of the program.[45] Section 504 would apply to social housing when construction financing includes federal financial support.

Another federal law, the 1988 Fair Housing Amendments Act (FHAA), requires that privately owned and publicly assisted multifamily housing built after March 13, 1991 meet specific design and construction requirements to achieve some accessibility, and so units must be adaptable.[46] For instance, all units in an elevator building with four or more units must meet the law's accessibility and adaptability requirements. Although the FHAA does not call for full accessibility, it anticipated that some level of adaptation to housing units would be required after a building was constructed to accommodate tenants' changing functional needs.[47] The FHAA would apply, for example, to social housing with four or more units in an elevator building, irrespective of funding sources.

Some locales, such as Seattle, have chosen to avoid using federal housing funding in creating their social-housing model.[48] Advocates there deliberately made that choice to reduce the time it takes to build the housing project, avoid some federal regulatory requirements, and eliminate the future sale of the building on the commercial market. Social housing will not be subject to Section 504's access requirements without federal funding. However, states, counties, and cities are required to comply with Title II of the Americans with Disabilities Act (ADA), which applies some accessibility provisions to housing provided by public entities such as state and local governments.[49] Title II requires new construction "be designed, constructed, or altered to be readily accessible to and useable by individuals with disabilities." It also requires reasonable modifications to policies, practices, and procedures to make sure that a person with a disability can access activities and services.[50] While Title II does not explicitly require that a certain number of residential units in a newly constructed building be fully accessible, taken together, these provisions could be interpreted to mean that new low-income residential housing could include some units that are fully accessible.

Social housing will be required to meet accessibility requirements found in separate state access laws and local ordinances. In some instances, state or local rules might call for greater accessibility than federal law requires. However, regardless of the access standards that apply, none require enough accessible units to meet the immediate needs of many disabled or older renters or projected future access requirements.

Reshaping the Meaning of Fully Inclusive Housing

While the social-housing movement in the U.S. is in its infancy, the challenge is to reshape our understanding of what fully inclusive housing means going forward. This new blueprint will represent a fundamental shift, primarily as it affects the

design and building of housing that satisfies today's high demand for affordable homes and includes enough units that meet Section 504 and ADA accessibility standards as well as the site-wide functional flexibility to anticipate and accommodate renters' evolving requirements into the future.[51] Social housing that is universally designed and fully inclusive should feature at least 30 percent of units that, at a minimum, meet federal accessibility standards.[52] It should also incorporate elements that make all dwelling units useable by as many people of varying ages, abilities, and characteristics as possible. Advocacy to achieve these goals is needed now while the model develops and is malleable to change.

Universal and Inclusive Design[53, 54, 55]

> Universal design is a value-based design concept. It represents a paradigm shift in user understanding within the field of architecture and a major shift in framing the role architecture and design plays in securing an inclusive society in general.[56]

Universal Design, also called inclusive design, design for all, or life-span design, is "a process that enables and empowers a diverse population by improving human performance, health and wellness, and social participation."[57] First defined in 1985, it recognized that terms such as "barrier-free" and "accessible" were concepts equated with special design solutions that accommodated specific user groups. The classic example is the installation of a ramp as an afterthought after the building is constructed. This solution should be integrated in the overall building design.[58] Universal Design, on the other hand, is a hallmark of inclusive design that is built-in from the beginning of a project.

Key aspects of Universal Design include:

- *Equitable use*. The design does not disadvantage or stigmatize any group of users.

- *Flexibility in use.* The design accommodates a wide range of individual preferences and abilities.

- *Simple and intuitive use.* Use of the design is easy to understand, regardless of the user's experience, knowledge, language skills, or current concentration level.

- *Perceptible information.* The design communicates necessary information effectively to the user, regardless of ambient conditions or the user's sensory abilities.

- *Tolerance for error.* The design minimizes hazards and the adverse consequences of accidental or unintended actions.

- *Low physical effort.* The design can be used efficiently and comfortably and with a minimum of fatigue.

- *Size and space for approach and use.* Appropriate size and space are provided for approach, reach, manipulation, and use, regardless of the user's body size, posture, or mobility.[59, 60]

Universal Design ensures that spaces welcome children, adults, older people, and people with the most diverse appearances, cognitive and perceptual abilities, and functional capabilities. It enables the creation of environments that are inherently usable by the widest possible range of users.[61] As the original principles have evolved, researchers and practitioners adopted specific goals for Universal Design. They defined outcomes in ways that can be measured and applied to all design domains within the constraints of existing resources. In addition, they also encompassed functional, social, and emotional dimensions.[62] Social housing stakeholders should adopt forward-focused principles and goals of universal and inclusive design.

Models of Universal and Inclusive Design

Denmark Social Housing Leading in Universal Design

The Bevica Foundation (*Bevica Fonden* in Danish) is a Danish charitable organization that advances knowledge and practice in Universal Design and has established the Universal Design Hub, a research unit to strengthen knowledge and research in this area. The organization also creates partnerships to advance Universal Design and the "Leave No One Behind" agenda, a core principle of the 2030 Agenda for Sustainable Development, adopted by all United Nations Member States in 2015. This commitment aims to ensure that the Sustainable Development Goals (SDGs) are achieved for all segments of society, with a particular focus on reaching the most vulnerable and marginalized populations.[63]

In 2024, Bevica entered into an agreement with the Danish National Building Fund, the social-housing financing agency, to apply Universal Design principles and goals to all future social housing. The organization's research network will develop implementation tools that will facilitate the practical application of Universal Design principles and goals in social housing from the perspectives of architecture, design, and social programs within the social-housing system.[64] Tools that the Universal Design Hub creates will serve as a tested model for states and locales in the U.S. that are moving forward with creating social housing.

The Kelsey: Inclusive Design Standards

The Kelsey, a housing-development organization, works with housing developers to build mixed-income, mixed-ability residential communities. The organization focuses on creating a scalable model for disability-inclusive, affordable housing across the U.S. In 2023, in partnership with Mikiten Architecture and the Inclusive Design Council, The Kelsey published the Inclusive Design Standards. According to The Kelsey, these standards "support cross-disability accessibility and link disability-forward design choices to intersectional benefits around affordability, sustainability, racial equity, and safety. Development teams can use the Design Standards to plan and design their projects, then self-certify their communities on their level of access and inclusion."[65] The Kelsey also incorporates an on-site assistant who connects residents to each other, the community, and desired services and supports.[66]

Following the evolutionary path of Universal Design principles and goals, the Design Standards attempted to identify and blend aspirational design goals with practical examples from which designers and architects can choose as they develop multifamily residential projects.

> The Inclusive Design Standards are purposefully aspirational. With the rich history of disability activism and accessibility advances, there is a clear arc of continued evolution and pushing past what was previously defined as possible or attainable. These design standards are no different; rooted in what is implementable today, the aim is to drive towards a future where people have full access in places with inclusion as the norm.[67]

City of Los Angeles: Enhanced Accessibility Program (EAP)

The Los Angeles Enhanced Accessibility Program (EAP) is an example of a tool that rewards affordable-housing developers when they include inclusive-design elements in their projects beyond prescriptive accessibility requirements.[68] While the EAP applies to the current systems of building affordable housing, it exemplifies how local governments can promote elements of inclusive design that can be applied to social housing in the future. In 2020, the city awarded bonus points to affordable-housing developers who added extra design features for people with mobility and sensory disabilities. Such elements included automatic building-entrance doors, hard-surface floor materials in all dwelling units, and roll-in showers for 50 percent of designated mobility-accessible studio and one-bedroom apartments.

Los Angeles created the EAP after entering into voluntary compliance agreements with the U.S. Department of Housing and Urban Development that settled numerous disability housing-discrimination complaints. Developers who committed to participating in the EAP received extra points when the city evaluated their housing-project funding application. Moreover, the city encouraged developers of multifamily housing to consider incorporating enhanced accessibility features in the design and development of their housing, noting that many of the accessibility features were not costly when they were included at the beginning of the design process.[69] While the EAP was an outgrowth of a housing-discrimination lawsuit and is limited in scope, it nevertheless represents incremental progress toward the Universal Design goal of full inclusion. It reflects a fundamental shift from a strict application of accessibility standards to an enhanced model that centers and embraces the range of human differences and capacities.

In addition to the universal- and fully inclusive-design models reported above, many locales around the country have adopted design policies or project incentives that improve building functionality from a full-inclusion perspective.[70] Some local governments offer incentives like grants, tax breaks, or reduced permit fees to developers who incorporate universal-design features in affordable housing projects.[71] Housing finance agencies sometimes include universal-design elements as scoring criteria when evaluating applications for affordable-housing funding and housing agencies provide detailed guidelines on implementing universal design, such as no-step entrances and thresholds, 32-inch-wide doorways and hallways, and lever-style door openers. These elements contribute to the growing momentum

centering the needs of people with diverse disabilities in housing design.[72] They also serve as practical examples for housing advocates in discussions with social-housing stakeholders.

California Universal Design Model Ordinance

In 2002, the California Assembly passed a bill that required the Department of Housing and Community Development (HCD) to develop guidelines and at least one Universal Design Model Ordinance that applied to new construction and home modifications for voluntary adoption by local governments.[73] The Department's New Home Universal Design Option Checklist, published in 2007, identifies rooms and denotes features that must be offered by a builder in residential units subject to the ordinance that are being newly constructed or substantially rehabilitated. The model ordinance provides definitions for critical terms; local option regarding types of units (owner-occupied and/or rental) and number of units; and specific exemptions and enforcement mechanisms.[74]

Some California cities have passed universal-design ordinances that draw on aspects of the state model ordinance or go beyond it to meet local needs. For example, the city of Dublin, California has adopted a Universal Design ordinance that appears to be based on the state's model guidelines. This ordinance includes both mandatory and optional universal-design features for new residential construction. The intent of the ordinance was to "... enhance the usability of housing throughout its full life cycle, accommodating a wide range of physical abilities and preferences without regard to the physical abilities or disabilities of the occupants or guests."[75] Fremont, California has adopted a Universal Design ordinance to promote the development of residential units that are visitable, usable, and safe for people with disabilities and to support aging in place.[76] In 2017, the City of Alameda adopted what has been described as "the most stringent universal design ordinance in California." It requires 30 percent of all new housing units to be universally designed and 100 percent be "visitable." The 31-unit Del Monte affordable senior housing, completed in 2018, included 100 percent universally designed units.[77]

By adopting a Universal Design Model Ordinance, California signaled that adapting housing to meet the changing needs of the state's population was a high priority and it spurred cities to experiment with Universal Design as they developed affordable and other housing projects. Moreover, Fremont has built housing projects that

illustrate that it is possible and practicable to plan for and accommodate the current and future needs of disabled and older residents. These lessons learned should inform the creation of social housing in California and elsewhere.

Recommendations

As social-housing initiatives in the U.S. gain momentum, disabled people must understand its underlying structure and benefits and actively engage with critical stakeholders to center their economic, structural, design, and programmatic requirements.

The following recommendations facilitate this process going forward:

- Education: In the U.S., the concept of social housing is relatively new and not widely understood or appreciated for the long-term benefits it can offer low-income disabled renters and older adults. Consequently, disabled-housing advocates should begin an educational process that introduces social-housing fundamentals to the broader disability community and to allies. In addition to the philosophy and structure of social housing, education should include universal- and inclusionary-design principles so advocates and allies can explain why these concepts are so critical. Successful advocacy for at least 30 percent of new units to meet Section 504 federal accessibility standards also requires a thorough understanding of these standards along with principles of universal and inclusionary design.

- Building alliances: Disabled-housing advocates and allies should proactively build alliances with other social-housing advocates, state legislators who are sponsoring social-housing bills, state and local government agencies and nonprofits eligible for or charged with owning and managing social housing, and researchers who investigate barriers and facilitators to housing affordability,

access, equity, and fairness. These critical alliances will help ensure that social housing going forward embraces true permanence, affordability, accessibility, and full inclusion.

▪ Advocating:

   o *For accessibility and universal and inclusive design:* Disabled-housing advocates and allies should call for 30 percent of units in new construction to meet federal accessibility standards and incorporate and implement principles and goals of universal and inclusive design at the earliest stages of the design process. Policy makers should review state multifamily housing accessibility standards and update them to increase the number of units that meet federal accessibility standards and broader social housing goals.

   o *For genuine affordability:* As social housing gains traction, advocates must be present when policymakers and other stakeholders discuss legislation, funding, housing-program design, and the details of cost, tenant management, and when other fundamentals are being hammered out. At this critical stage, advocates must explore pathways to genuine affordability.

   o *For essential inclusionary services:* Advocacy should also focus on facilitating and embedding inclusionary services that foster choice and independent living as stakeholders plan, design, finance, and construct social housing.

Conclusion

Research confirms that lower-income disabled people and older adults are profoundly disadvantaged by the lack of access to deeply affordable, fully accessible, and universally designed housing. Many are needlessly confined to institutions, live in substandard, unsafe, or unstable housing, or are unhoused and living on the street. Affordable housing has decreased markedly in recent years even as private developers are building more market-rate housing, further reducing housing options for disabled and older people with lower incomes. Accessible, affordable housing is in even shorter supply. U.S. housing policy has driven these dire shortages

and created a housing crisis affecting almost every community in the country. Against this backdrop, states and locales are exploring and launching social housing. Advocacy and education now could influence and potentially transform how future social housing fully centers and accounts for specific disability and aging equity concerns.

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