

## **Accessible Housing in the Long-Term**

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## INTRODUCTION

The City of Madison has a shortage of affordable housing. This disproportionately affects people with mobility impairments due to the lack of accessible housing units (and other barriers to housing) people with disabilities encounter in the rental market. Both the City, through grant programs, and residents invest substantial funds in modifications to make rental properties safe and useable for people with mobility impairments. However, we currently fail to ensure that accessible housing is sustainable and available to the people who need it.

When new construction includes accessible units (a requirement of obtaining City grant funds), the units not required to be rented to people who do not require wider doorways, roll-in showers, grab bars, or other accessibility features. When a renter requires modifications to an existing unit, the property owner may grant the ability to make modifications, but at the tenant's expense. After a unit has been made accessible, there is *no guarantee* that a future tenant will benefit from the accessibility features. Often property owners remove accessible features when the tenant who required them vacates. The continuous removal and construction of accessibility features wastes materials, increases emissions related to transportation of materials to and from properties, and is generally inefficient. As a result, the construction and modification of accessible housing units has little long-term impact in ensuring that people with mobility disabilities can live in the community and have access to housing.

Current practices are not sustainable and have negative economic effects on Disabled Madison residents. The City must explore how investments in home modifications can continue to be used by people who need them for the life of the unit or property, thereby keeping these investments in the disability community and increasing the housing stock with accessible features.

## RECOMMENDED POLICY ALTERNATIVES

The City of Madison should:

- 1) Develop an incentive program for property owners to rent modified units and units with accessible features to people with mobility impairments.
- 2) Collaborate with community partners to connect renters who need modifications with property owners who have modified units available, and rental properties that are accessible or could reasonably be made fully accessible.
- 3) Include accessibility features as a requirement of City subsidies for multifamily weatherization and repair programs.

## BACKGROUND

Home modifications make it possible for people with disabilities to live in the community and to age in place. According to the 2019 American Housing Survey, the median home modification cost was \$2,400. Where an individual is a renter, the property owner is not required to contribute to the cost of the modification if it is not in a common area.

Following the passage of the Americans with Disabilities Act in 1990 (ADA), the overall unmet need for accessible housing declined. However, the unmet need increased for non-white, female, and low-income senior renters (Kim, 2020). (Note the ADA and 2010 ADA design standards do not apply to privately owned properties, and the Fair Housing Standards Act only applies to properties with four or more units and is not comprehensive in addressing accessibility needs.)

Disability rates rise with age, therefore as the aging population grows, so will the demand for accessible housing. More than 90 percent of the housing stock in the United States does not

have accessible features such as wider doorways and zero-step entrances (Steinfeld, et. al., 1998 (as cited in Smith et. al., 2012)), even though the average home will house at least one disabled resident in its lifespan. Less than five percent of the U.S. housing stock is considered “livable,” for a person with a moderate disability and less than one % of the housing stock is wheelchair-accessible (Chan & Ellen, 2017 (as cited in Kim, 2020)).

Despite legislative efforts to promote accessible housing, the efforts have been largely ineffective. In addition to bearing the cost of installing modifications, seniors and people with disabilities also incur the cost of moving more frequently than non-disabled tenants and homeowners (Kim, 2020).

The rise in housing costs post-COVID-19 has had a disproportionate effect on the disability community. A lack of affordable housing leads to poor health outcomes and well-being for the general population, but people with disabilities are profoundly impacted. The U.S. Department of Housing and Urban Development (HUD) reported that in 2015, 8.3 million low-income Americans were living in inadequate housing or over-crowded housing (Burns, Mendonca, Perkins & Smith, 2021). This results in higher risk of injuries, isolation, poor quality of life, increased caregiver needs, higher mortality rates, and higher use of social services (WHO, 2018). Falling leads to more than 1.7 million injuries and almost 17,000 deaths per year among the older population in the United States (Albert & Freedman, 2010 (as cited in Smith, et. al., 2012)).

Many people with disabilities rely on Social Security benefits as their sole source of income meaning they are living at 22% below the federal poverty level (Burns, et. al., 2021). For people with disabilities, the lack of “adequate housing may lead to living in substandard quarters, institutionalization, homelessness, or incarceration” (Schaak, et. al. 2017).

The lack of affordable housing is a major public health crisis and must be a housing policy priority. If the City does not plan for the growing population of older adults with disabilities, our residents with disabilities and seniors will be unable to live safely in the community. Resources invested in accessible housing will be an investment against injury and institutionalization for these populations.

In addition to low accessible housing stock, people with disabilities face a number of barriers in the rental market. The Urban Institute (2005) in partnership with the United States Department of Housing and Urban Development (HUD) conducted a study in another Midwest metropolitan area, Chicago. Compared to nondisabled testers, testers who use wheelchairs experienced a variety of adverse treatment and discrimination. One in every four potential renters learned about fewer available units than their non-disabled peers and were treated as less serious renters. Three in every ten potential renters who use a wheelchair were denied the opportunity to view available units. Three in every ten wheelchair users received less information than testers who are non-wheelchair user. Only half of rental providers permitted modifications at the renter's expense (as required by law). Only one in three rental providers granted reasonable accommodation requests for designated on-site parking. Overall, testers who use wheelchairs and visited advertised rental properties experienced adverse treatment in 32.3% of visits and discrimination in 30.3% of visits - more frequently than nondisabled renters who are African American/Black or Hispanic/Latinx in the Chicago area (Turner, Herbig, Kaye, Fenderson & Levey, 2005).

The City of Madison devotes significant funds to address the problem of a lack of affordable housing. Given the profound impact on the disability community, the City must consider earmarking existing funds to make affordable housing accessible.

## POLICY ALTERNATIVES

### **1) Develop an incentive program for property owners to rent modified units and units with accessible features to people with mobility disabilities.**

The City of Madison should develop an incentive program. Under this program, property owners would receive an incentive payment when they sign a lease for a previously- or newly modified unit with a person with a mobility disability. To further ensure the longevity of the modifications, the City may provide a smaller incentive payment for each subsequent lease signed with a renter who will benefit from the modifications. For example, a \$1,000 payment for the initial lease with a person with a mobility disability and a \$500 payment for each subsequent lease to a renter with a disability. If the property owner decides not to lease to a person who would benefit from the modifications, they would not be eligible for the payment.

Incentive payments have proven to be effective in engaging property owners in other rental programs. By studying emergency relief assistance during the COVID-19 pandemic, the Urban Institute found, among other approaches, that bonus payments to property owners were effective in increasing engagement in housing programs (Boshart, 2023). Other regions have used bonus payments to engage property owners to participate in the Housing Choice program. For example, Rhode Island launched a property owner incentive program in June 2021 with promising results. Under the “Landlord Challenge,” the Rhode Island Department of Housing provided property owners with a \$3,000 signing bonus for each signed one-year lease with an unhoused Rhode Islander. Property owners received an additional \$1,000 bonus for each additional unit. As of September 2022, a total of 102 units were utilized in the program to help residents secure and maintain permanent housing (Office of Governor Dan McKee, 2022). In

Wisconsin, the Brown County Housing Authority provided a \$1,000 payment for new property owners and a \$500 payment thereafter for property owners who participated in the program (Brown County Housing Authority, 2022). According to Patrick Leifker, Executive Director, the incentive payments have resulted in over 300 new Housing Choice contracts, representing 300 new lease agreements, and 45 new property owners have joined the program. Brown County has exceeded the number of new contracts signed through September 2023 by more than all four previous years combined.

The property owner incentive model has been effective in increasing housing opportunities for underserved populations. The City of Madison should implement an incentive program at the initial lease of a unit with accessible features to a tenant with a mobility impairment and provide an additional incentive payment for each subsequent lease agreement for a new tenant who needs the accessible features. This would not only ensure that people with mobility impairments are incentivized as potential tenants but would also increase the amount of accessible housing stock within the City.

**2) Collaborate with community partners to connect renters who need modifications with property owners who have modified units available and rental properties that are accessible or could reasonably be made fully accessible.**

As shown, people with disabilities encounter substantial barriers in securing accessible housing. To address these barriers, the City should leverage existing relationships with local nonprofit organizations to connect renters who need modifications with previously modified units and rental properties that are accessible or could reasonably be made fully accessible.

The incentive -program would enable the City of Madison to identify accessible housing within the City. This program creates the opportunity for property owners to notify the City of available units with accessibility features and those that could be made reasonably or fully accessible. The City would then be able to share these listings with local nonprofit organizations assisting rental seekers with disabilities. Property owners would benefit from a free means of connecting with potential renters who will view the modifications as desirable features and appreciate the accessible housing. Additionally, property owners would need to put forth minimal effort to locate tenants that meet the requirements for the incentive payments. As a result, property owners may be less inclined to remove modifications when a tenant vacates and more willing to grant modifications to tenants who need them.

People with disabilities also benefit from the sharing of listings in several ways. First, accessible rentals will be easier to locate for people who need them. Second, this approach makes renters with disabilities more desirable tenants, hopefully reducing some of the stigma and discrimination people with mobility impairments encounter in the rental market. Lastly, property owners and managers will become more amenable to granting housing modifications to existing tenants knowing there will be a future market for the modified unit and that they may potentially receive incentives for the unit if rented to a person who needs the modifications. This supports housing options for people with disabilities.

### **3) Include accessibility features as a requirement of City subsidies for multifamily weatherization and repair programs.**

Where the City of Madison directly subsidizes capital improvements related to pre-weatherization for energy efficiency in multifamily buildings, the creation of accessibility



features in at least one unit of the building should be required. Home repair is an intensive process that facilitates decreased marginal costs associated with the construction of accessibility features. It provides an excellent opportunity to increase the stock of accessible housing and integrating properties either into the subsidy and would make additional units eligible for the incentive program.

## CONCLUSION

The City of Madison must explore options to increase the number of accessible rental units if it intends to meet the projected demand for accessible housing and ensure that seniors and people with disabilities can live safely in our community. Further, we must ensure that investments made by the City and Disabled people in accessible housing are sustainable and that these funds are continuing to benefit the disability community. The success of incentive programs in other regions should be explored as a means of increasing the accessible housing stock in Madison and developing opportunities to meet the needs of our residents who need accessible housing.

## REFERENCES

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## ANNOTATED BIBLIOGRAPHY

Boshart, A. (2023, January 19). How to engage landlords to strengthen renter stability programs. *Urban Institute*. <https://www.urban.org/urban-wire/how-engage-landlords-strengthen-renter-stability-programs>

By studying emergency relief assistance during the COVID-19 pandemic, the Urban Institute identified strategies to effectively engage property owners in the equitable distribution of housing assistance programs. They recommend local program administrators build strong relationships with property owners utilizing specialized outreach and education. Reducing administrative burdens and including incentives for property owners are also helpful. For example, bulk payments for property owners with multiple units, tax credits, and bonus payments. They found that direct-to-tenant payments were effective when property owners were unwilling or slow to engage in the program.

This approach to property owner engagement will benefit the City of Madison as it seeks to roll out new property owner incentives for accessible housing. In particular, the City should leverage existing property owner relationships and create opportunities for new property owners to learn about the incentive program. Additionally, the city should seek to remove administrative burdens from property owner participation.

<https://doi.org/10.1080/09687599.2021.1960276>

This article examines the disproportionate effects of the rise in housing costs post-COVID-19 on the disability community. A lack of affordable housing leads to poor health outcomes and well-being for the general population, but people with disabilities are profoundly impacted. The U.S. Department of Housing and Urban Development (HUD) reported that in 2015, 8.3 million low-

income Americans were living in inadequate housing or over-crowded housing. People with disabilities reported their homes to be moderately inadequate (1.9%) and severely inadequate (5.9%) compared to households without a person with a disability (0.8% and 3.2% respectively). This results in a higher risk of injuries, isolation, poor quality of life, increased caregiver needs, higher mortality rates, and higher use of social services (WHO, 2018). Many people with disabilities rely on Social Security benefits as their sole source of income meaning they are living at 22% below the federal poverty level. For people with disabilities, the lack of “adequate housing may lead to living in substandard quarters, institutionalization, homelessness, or incarceration” (Schaak, et. al., 2017). The study concludes that a lack of affordable housing is a major public health crisis and must be a housing policy priority. Further, people with disabilities are disproportionately affected by the current housing crisis. The study recommends the use of inter-professional teams and investment by the federal and local governments to develop safe, affordable, and accessible housing.

The City of Madison devotes significant funds to address the problem of a lack of affordable housing. Given the profound impact on the disability community, the City must consider earmarking existing funds to make affordable housing accessible.

Kim, D., Lee, M. J., & Kang, J. (2023). Exploring differences in home modification strategies according to household location and occupant disability status: 2019 American housing survey analysis. *Journal of Applied Gerontology*.  
<https://doi.org/10.1177/07334648231202678>

Home modifications make it possible for people with disabilities to live in the community and age in place. Not only do 87% of adults 65 and older in the U.S. want to remain in their current home and community as they age, but there are several social benefits to aging in place. Aging

in place is less expensive than living in a nursing home or assisted living and reduces the environmental footprint by utilizing existing housing and community infrastructures. Additionally, it supports older adults to retain their identity, independence, and autonomy, which has a positive impact on their health and sense of well-being ([Ratnayake, et. al., 2022](#)).

Utilizing data from the 2019 American Housing Survey, this research examined the home modification patterns for older adults with disabilities. The most common home modifications were adding/replacing carpeting, flooring, paneling, or ceiling tiles (24.07%), adding/replacing doors or windows (20.36%), and remodeling bathrooms (14.80%). The median home modification cost was \$2,400. Households used the following sources to fund the costs of the modification - cash from savings (76.78%); other sources including credit cards (6.5%), home equity loans (5.45%), and refinancing (3.03%). The study concludes, “It is crucial to understand the unique characteristics of older adults when policymakers are developing home modification strategies for successful aging in place on a community scale. Research findings emphasize the necessity of providing adequate assistance and resources to ensure safe and comfortable aging in place for older adults, particularly those who are economically and physically vulnerable groups” (Kim, et. al., 2023, 10).

Therefore, the City of Madison should explore efforts to ensure the investments made in the housing stock to install accessible features do not become single-use, benefiting one resident only. This is not sustainable and has negative economic effects on the disability community. The City should explore how the investments in home modifications can continue to be used by people who need them for the life of the unit or property, thereby keeping these investments in the disability community and increasing housing stock with accessible features.

Kim, J. (2020). Housing accessibility for seniors with mobility and grasping disabilities: lessons from the American housing survey. *Housing Studies*, 36 (5), 758–783.  
<https://doi.org/10.1080/02673037.2020.1729963>

This study investigates how well housing is meeting the daily needs of seniors with a housing-related disability as they age in place. The article describes the historical legal framework related to housing access.

Interestingly, following the passage of the Americans with Disabilities Act in 1990 (ADA), the overall unmet need for accessible housing declined. However, the unmet need increased for non-white, female, and poor seniors. (Note the ADA of 1990 and 2010 ADA design standards do not apply to privately owned properties, and the Fair Housing Standards Act only applies to properties with four or more units.)

In reviewing the housing stock, the study found that only one-third of the housing stock in the United States could be modified to meet the needs of a person with a mobility disability. Less than five percent of the U.S. housing stock would be “livable,” for a person with a moderate disability and less than one percent of the housing stock was wheelchair-accessible (Chan & Ellen, 2017).

The study concludes that legislative efforts to promote accessible housing have been largely ineffective. In addition to bearing the cost of installing modifications, seniors and people with disabilities also incur the cost of moving more frequently than non-disabled tenants and homeowners.

The City of Madison must address the economic inequity the lack of accessible housing places on people with disabilities--a population that already experiences income gaps compared

to their non-disabled peers. Enacting policies that promote accessible housing options for people with disabilities is a means of promoting the financial well-being of this population.

Office of Governor Dan McKee. (2022, September 28). Governor McKee, Rhode Island Department of Housing, Amos House seek to build on success of ‘Landlord Challenge’ ahead of winter months. *Governor’s Office, State of Rhode Island. (n.d.)*. <https://governor.ri.gov/press-releases/governor-mckee-rhode-island-department-housing-amos-house-seek-build-success>

The Governor of Rhode Island launched a landlord incentive program in June 2021 with promising results. Under the “Landlord Challenge,” the Rhode Island Department of Housing provided property owners with a \$3,000 signing bonus for signing a one-year lease with an unhoused Rhode Islander. Property owners receive an additional \$1,000 bonus for each additional unit. These bonuses are provided in conjunction with other rent subsidies and public housing incentives. As of September 2022, a total of 102 units were utilized in the program to help residents secure and maintain permanent housing.

This program is evidence of the effectiveness of the property owner incentive model for increasing housing opportunities for underserved populations. The City of Madison should implement a signing bonus incentive program at the initial lease of a unit with accessible features to a tenant with a mobility impairment and provide an additional incentive payment for each subsequent tenant that rents that unit who needs the accessible features. This would not only ensure that people with mobility impairments are incentivized as potential tenants but would also increase the amount of accessible housing stock within the City.

Smith, S. K., Rayer, S., Smith, E. A., Wang, Z., & Zeng, Y. (2012). Population aging, disability and housing accessibility: Implications for sub-national areas in the United States. *Housing Studies*, 27 (2), 252–266. <https://doi.org/10.1080/02673037.2012.649468>

Smith, Rayer, Smith, Wang, & Zeng examine the impact of the growth of the aging population on the housing market. Disability rates rise with age. As the aging population grows, so will the demand for accessible housing. More than 90 percent of the housing stock in the United States does not have accessible features such as wider doorways and zero-step entrances (Steinfeld, et. al., 1998), even though the average home will house at least one disabled resident in its lifespan. The study defined “disability” in a limited scope related to “physical disabilities that limit a person’s ability to enter, leave, or get around safely and efficiently at home” (Smith, et. al., 2010). For this population, inaccessible housing increases the risk of injury and social isolation. Falling leads to more than 1.7 million injuries and almost 17,000 deaths per year among the older population in the United States (Albert & Freedman, 2010). Using four states with differing populations of age and disability rates, Utah, Georgia, West Virginia, and Florida, the study projected that the number of households with at least one disabled resident will almost double between 2000 and 2050 (increasing from 17.1 million to 33.2 million). It also illustrated that the number of residents who experience difficulty performing daily living tasks in the home will more than double (increasing from less than 5.6 million to more than 11.2 million). This study makes clear that there will be a large and growing need for housing with accessibility features.

The City of Madison should consider that if it does not plan for the growing population of older adults with disabilities, these residents will be unable to live safely in the community. Resources invested in accessible housing will be an investment against injury and institutionalization for this population. The City should make concerted efforts to evaluate the available housing stock with accessible features and take strategic action to expand accessible housing options to meet the needs of residents with disabilities now and in the future.



Schulze, T. & Office of Inspector General U.S. Department of Housing and Urban Development. (2021, January 25). *Memorandum No: 2021-LA-0803 Use of landlord incentives in the housing choice voucher program*. [www.hudoig.gov. 2021-LA-0803.pdf \(hudoig.gov\)](http://www.hudoig.gov/2021-LA-0803.pdf)

The United States Department of Housing and Urban Development (HUD) Memorandum No. 2021-LA-0803 summarizes a limited review of the effectiveness of property owner incentives to increase property owner participation in public housing programs to expand housing options for low-income or minority families. The City of Madison would benefit from creating those types of property owner incentives that were shown to be most utilized by property owners.

The HUD surveyed 34 public housing agencies in the Housing Choice Voucher Program between January 2016 and December 2019. Of those who responded, 82% of public housing agencies used some form of incentive. Of those, 96% used a monetary incentive, 71% used a nonmonetary incentive, and 68% used some combination of both. The most common monetary incentive used by property owners was the new property owner signing bonus where a property owner received a \$1,000 payment for initiating the program. The most common nonmonetary incentives were direct deposit of incentive payments and the use of an online property owner portal for listing available units. Property owners that did not utilize incentive programs cited the reason as an administrative burden.

To incentivize accessible housing, the City of Madison should implement a property owner bonus for renting units with accessible features to people who use mobility devices. The city should also ensure that direct deposit and a listing option for accessible units are available. Lastly, the City should ensure that incentive processes and payments are timely and user-friendly.

Turner, M., Herbig, C., Kaye, D., Fenderson, J., & Levy, D. (2005). Discrimination against persons with disabilities: Barriers at every step. *Urban Institute*.  
<https://www.urban.org/sites/default/files/publication/42931/900833-Discrimination-Against-Persons-with-Disabilities.PDF>

This study revealed several barriers to housing that we can reasonably assume are not unique to Chicago where the evaluation took place. Specifically, compared to nondisabled testers, testers using wheelchairs experienced a variety of adverse treatment and discrimination. At least one-third of the available rental properties were not accessible for a person who uses a wheelchair to even visit. One in every four potential renters learned about fewer available units than their nondisabled peers and were treated as less serious renters. Three in every ten potential renters were denied the opportunity to view available units. Three in every ten wheelchair users received less information than nondisabled testers. Only half of rental providers permitted modifications at the renter's expense (as required by law). One in three rental providers granted reasonable accommodation requests for designated on-site parking. Overall, testers who use wheelchairs and visited advertised rental properties experienced adverse treatment in 32.3% of visits and discrimination in 30.3% of visits - more frequently than nondisabled renters who are African American/Black or Hispanic/Latinx in the Chicago area.

There is a need to further educate housing providers about their obligations under the federal Fair Housing Act and to increase enforcement measures. Although Madison is a smaller city to Chicago, many rental properties are similar in architecture and age. Therefore, we can assume that the housing market for people who use mobility devices is also substantially limited in Madison. The City of Madison should seek to address these disparities by exploring strategies to increase the number of accessible housing units near public transportation. For example, the City should consider the development of a database or mechanism to connect renters who need

modifications with previously modified units and rental properties that are accessible or could reasonably be made fully accessible. Lastly, though not discussed in this study, people who require modifications must incur this additional expense. The City of Madison should explore options to ensure that investments made by Disabled people in accessible housing continue to benefit the disability community. This might include incentivizing property owners to rent modified units to people who use mobility devices.